



Georgia Banking Company (GBC) Champions Service Excellence and Redefines Customer Experience with CSP Partnership

In a fast-evolving financial landscape, Georgia Banking Company (GBC) isn't just another locally owned bank. Recognized as the "Bank of Choice" by businesses and individuals across Atlanta, GBC has built a reputation grounded in service, innovation, and genuine commitment to local communities.

More than just a community bank, GBC's forward-thinking leadership sees technology and service standards as fundamental to fostering strong client relationships. In partnership with Customer Service Profiles (CSP), GBC embarked on a mission to elevate every touchpoint of the customer journey, listening to what clients truly want and boldly delivering innovative solutions to meet those needs.

THE CHALLENGE:

Moving Beyond Financial Success to Create Customer-Centric Experiences

GBC's leadership recognized that providing outstanding customer experiences is essential for maintaining customer loyalty and standing out in today's competitive landscape. With convenience and personalization increasingly expected by clients, GBC saw an opportunity to establish a more defined service standard that would reinforce accountability and set a higher bar for customer care.

Under the guidance of Towanna Johnson, Director of Customer Experience (CX), GBC introduced formal service standards designed to drive consistency and accountability across the bank. With strong support from CEO, Bartow Morgan, Jr., and the Executive team, GBC quickly set these standards in motion, fostering an environment where every team member is focused on delivering meaningful value to clients.

THE SOLUTION:

A Strategic Partnership Built on Data and Discipline

To support their CX transformation, GBC leaned into their partnership with CSP, leveraging CSP's expertise, thought leadership and customer insights to drive service improvements. Together, they uncovered essential data points that highlighted specific needs and opportunities for enhancing customer interactions. This partnership allowed GBC not only to improve their customer service, but to use insights strategically for continuous improvement across both personal and business banking.

Some of the transformative changes resulting from CSP and GBC's collaboration include:

- ✔ **Establishing Service Standards:**
Strong executive leadership ensured that these standards were not just defined but actively lived by every team member. With accountability measures put in place, GBC could create a customer-focused culture that rewarded excellence and supported ongoing training.

✓ **Enhanced Digital Experiences:**

With valuable customer feedback, GBC invested in refining its digital landscape. GBC used insights from CSP to address gaps in the bank's digital services, streamlining the online and mobile banking experiences.

✓ **Responding to Customer Needs:**

One major improvement was the launch of an online loan payment portal, fulfilling a longstanding customer request and adding convenience for GBC's loan-heavy clientele.

✓ **Commitment to Continuous Improvement:**

With CSP's insights, GBC could prioritize CX projects based on real customer data, allowing them to focus resources where they mattered most.

✓ **Exceptional Deposit Growth:** Demand (non-interest) deposits grew an impressive 315.43% from \$69.16M in March 2021 to \$287.31M in September 2024. Total deposits saw a 218.61% increase, rising from \$525.83M to \$1.68B over the same period.

✓ **Substantial Asset Growth:** GBC's total assets grew by 225.07% also, increasing from \$640.94M in 2021 to over \$2.08B in 2024.

✓ **Growing Influence and Partnership:**

By leveraging customer survey data to provide feedback and drive updates to their platform, GBC's leadership has earned a seat at the table in advisory sessions with their technology partners. This rare level of involvement underscores their commitment to shaping the digital customer experience and influencing industry decisions.

✓ **Recognition and Reward:** A new recognition program celebrates team members who exemplify service excellence, reinforcing a culture that values accountability and client-centric service.

✓ **Strengthened Market Position:** GBC's CX improvements have driven growth in both commercial banking and consumer banking markets, resulting in a larger customer base with more comprehensive services.

THE RESULTS:

Driving Growth and Exceptional Customer Experience

What began as a CX improvement initiative has evolved into a transformative culture shift at GBC, driving measurable growth and innovation. This case study highlights the wide-reaching impact of their partnership with CSP:

✓ **A Culture of Accountability:** GBC's service standards are now an integral part of the organizational culture, encouraging employees to champion customers actively and raising the overall service quality.

✓ **Improved Customer Engagement:** Services per customer increased significantly from 2022 to 2024, with a 23.26% growth in consumer services (from 2.15 to 2.65) and a 36.51% growth in commercial services (from 3.04 to 4.15).

With a clear focus on disciplined service, data-driven decision-making, and an unwavering commitment to customer experience, GBC has set a new standard for community banks. Their partnership with CSP has been pivotal, transforming customer insights into actions that make a tangible difference for their customers every day.

To learn more, contact sales@csp.com