



# The CX Turning Point

## How Growth Leaders are Rewriting the Rules of Loyalty

Insights from Support EXP Executive Briefing

Delivered by Rhonda Sheets | February 10, 2026

### 01 Why This Matters Now

Banking has entered a growth environment where **customer loyalty forms and fractures faster than leadership can see it.**

Market share is harder to gain. Growth is harder to protect. Balance sheets feel less predictable – even when experience scores appear stable.

This repeated pattern across banks and credit unions marks what we call **The CX Turning Point**: a moment where traditional CX reporting no longer gives leaders early enough visibility to protect growth.

### 02 The Core Insight

Loyalty does not weaken first in how customers *feel*. It weakens first in how hard they have to *work*.

Before complaints.  
Before declining scores.  
Before financial impact.

Customers repeat steps, switch channels, hesitate, or delay actions. **Rising customer effort is the earliest signal that loyalty is beginning to erode – even while NPS and satisfaction remain strong.**

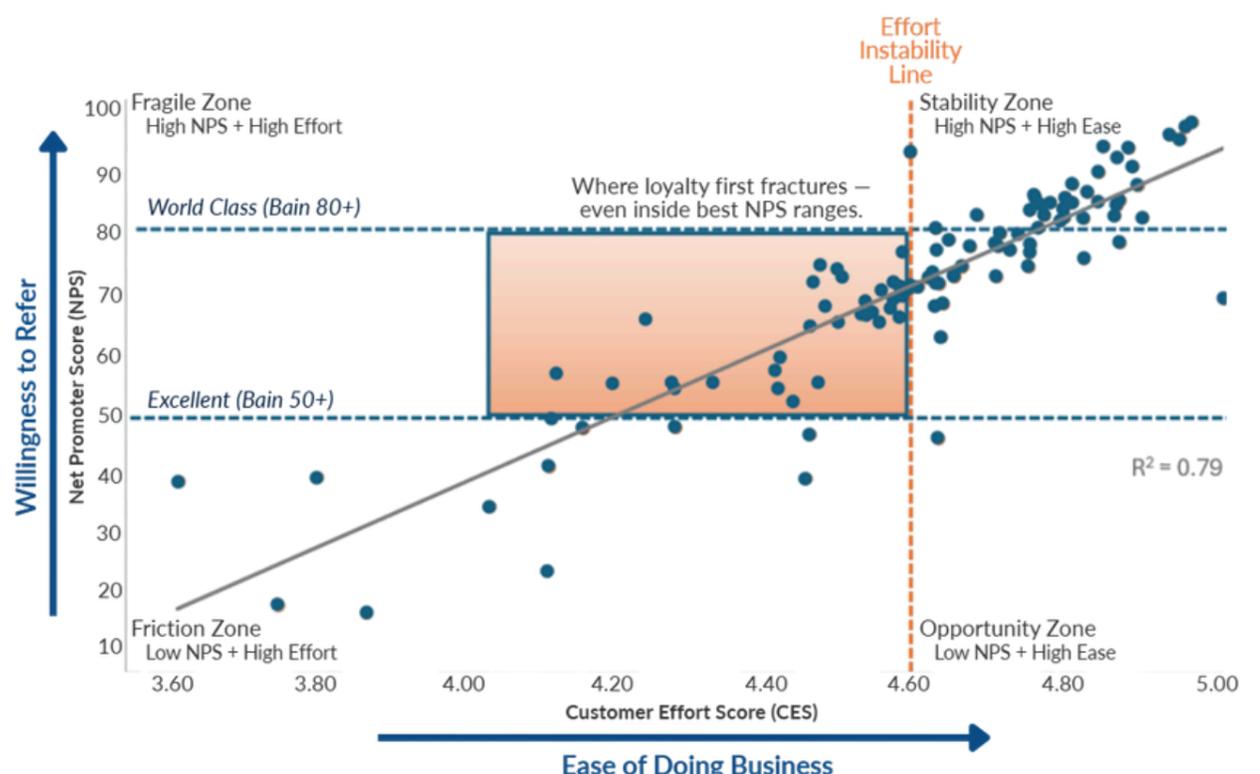
### 03 What the Data Shows

The CX Turning Point analysis examined **150,000+ customer interactions** across banks and credit unions, evaluating effort, satisfaction, and advocacy together.

Across the majority of cases where loyalty weakened:

- Customer effort increased first
- Advocacy declined later
- Financial impact followed

The earliest signal of loyalty risk is usually already present – it's just not the signal leadership has historically prioritized.



NPS x Customer Effort Matrix (Support EXP 150K Dataset, 2023–2025)



## 04 Why Traditional CX Signals Fall Short

NPS remains valuable — but the environment it was built for no longer exists.

Today:

- Loyalty shifts faster
- Journeys are multi-channel
- Digital behavior compresses reaction time
- Customers absorb friction silently

As a result, NPS increasingly **confirms outcomes after they are already underway**, rather than revealing where risk is forming.

## 05 Leadership's Window

When effort and advocacy are viewed together, **movement patterns emerge** that don't appear in any single metric.

That movement:

- Reveals where friction is forming
- Identifies which decisions can still change trajectory
- Creates a **critical intervention window** before outcomes are locked in

This is the difference between **reporting on loyalty** and **actively managing it**.

## 06 Why the Under-45 Segment Raises the Stakes

The next decade of growth depends on customers under 45 — and their loyalty behaves differently. They:

- Change behavior **2-3x** faster
- Tolerate less friction
- Rarely complain or give feedback

For this group, ease of doing business doesn't earn loyalty — it simply allows loyalty to begin.

Once friction shows up in outcomes, recovery windows shrink rapidly.

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**2-3x**  
greater loyalty  
volatility

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## 07 What Modern CX Management Requires

No single metric can carry the leadership load.

Modern CX management aligns signals to leadership questions:

- **Brand perception** → Advocacy
- **Execution consistency** → Satisfaction
- **Loyalty stability and risk** → Customer effort

When interpreted together, CX becomes a **predictive leadership discipline**, not a retrospective report.

### ▶ The Leadership Imperative Emerging from the CX Turning Point

Institutions positioned to lead in this environment will:

- **Detect loyalty volatility early** — especially among the under-45 customer
- **Align operational focus** with emerging retention and attrition risk
- **Act decisively** while the intervention window is open

The leadership question is no longer about scores. It is this:

*Where might early friction already be influencing retention, attrition, and growth beyond what current reporting captures?*

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The next decade of growth will belong to organizations that see earlier, decide faster, and remove friction with precision — both at the individual experience level and across the enterprise.

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To review the full report:



[The CX Turning Point: Where loyalty, strategy, and leadership face their next test](#)