

CRESTLINE

BANK

ILLUSTRATIVE CASE BRIEF

When healthy CX metrics conceal customer value loss

A detailed challenge statement prepared to show what Crestline Bank could see before a Customer Leakage Intelligence Assessment.



JULY 2026

12-month observation window

DOCUMENT STATUS

Fictional institution - Non-client sample

THE MANAGEMENT QUESTION

If customer experience indicators are improving, why are some relationships failing to activate, recover or deepen?

THE INSTITUTION

A capable bank with a difficult question.

Crestline is not presented as a bank with a broken customer experience programme. It has credible systems, experienced teams and improving headline measures.

\$18.4bn

Total assets

\$13.1bn

Customer deposits

88

Branches across 6 states

694k

Customer relationships

WHAT IS ALREADY IN PLACE

Voice of customer

Quarterly relationship NPS, interaction CSAT and thematic review.

Journey management

Mapped priority journeys with digital funnel and channel reporting.

Complaint governance

Central case management, closure targets and executive oversight.

Commercial reporting

Product, deposit, retention and segment performance dashboards.

WHY LEADERSHIP COMMISSIONED A REVIEW

The customer indicators remain broadly positive, but three commercial patterns have become harder to explain:

- 1 Approved accounts are not consistently becoming funded, active relationships.
- 2 Resolved complaints are followed by repeat demand and weaker customer behaviour.
- 3 Some satisfied customers retain the bank while moving value elsewhere.

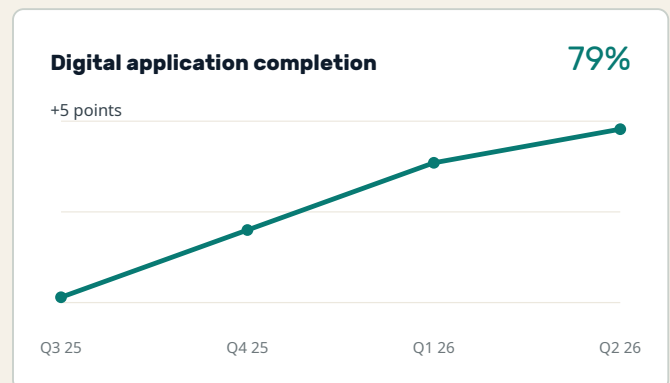
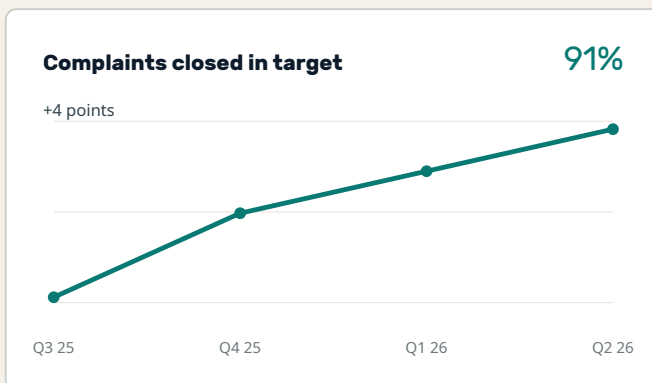
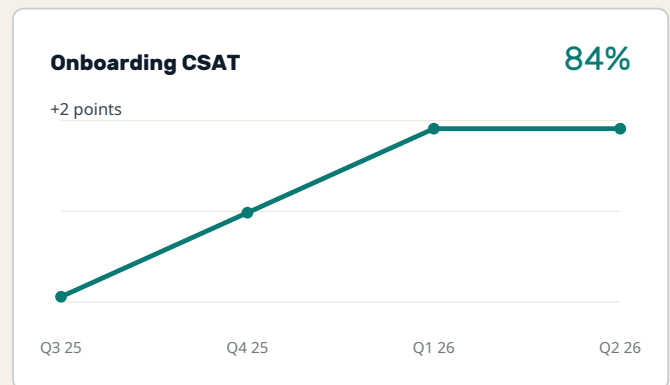
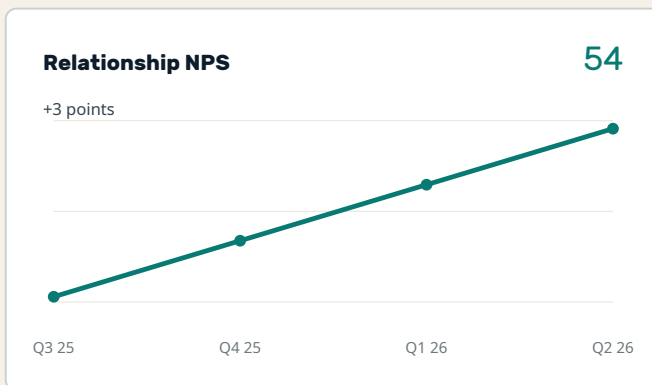
HOW TO READ THIS BRIEF

This document records the observed challenge and the questions it creates. It does not diagnose causes, calculate final exposure or assign priorities. Those are the jobs of the assessment that follows.

WHAT THE DASHBOARD SAYS

The summary measures support confidence.

Across the latest four reporting periods, the measures most visible to leadership have been stable or improving.



THE REASONABLE MANAGEMENT READ

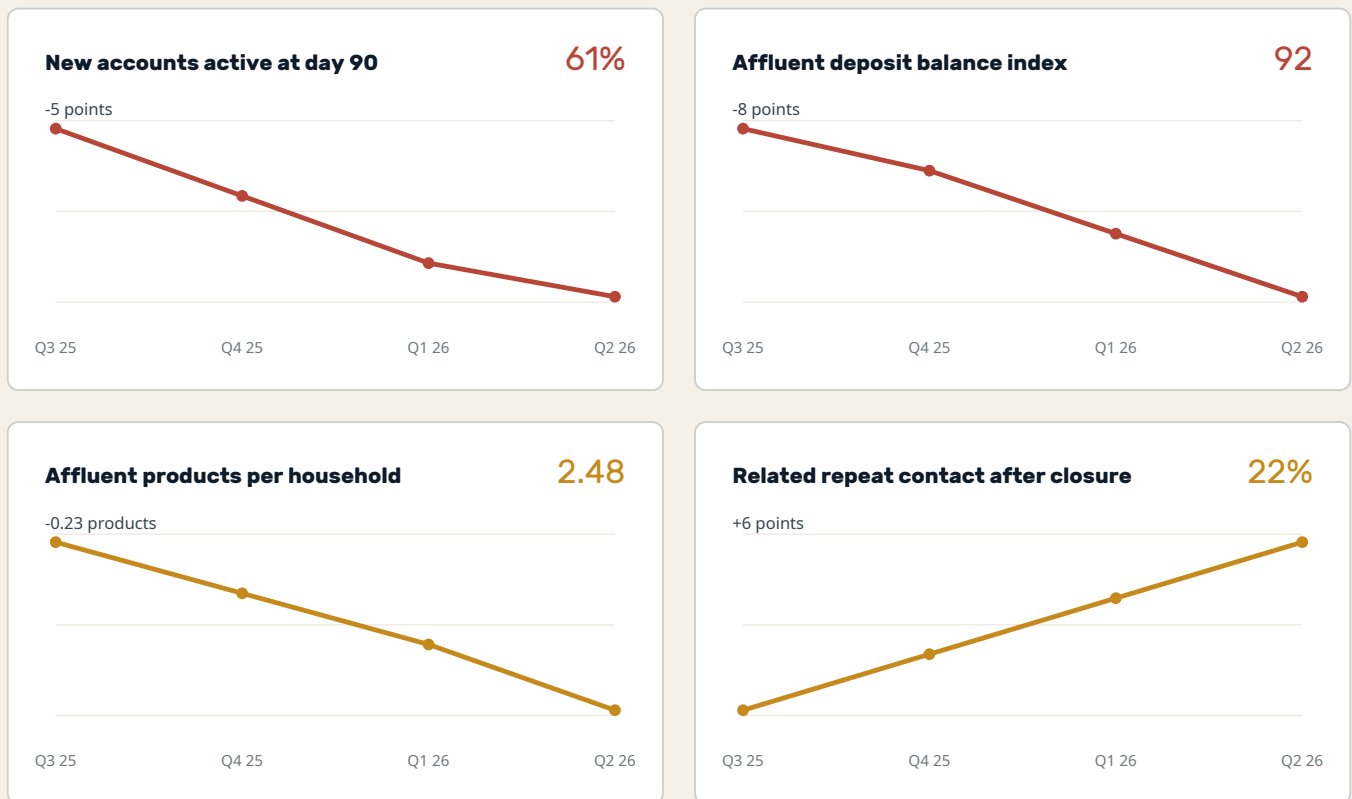
The bank is listening, customers are responding positively and core service disciplines appear to be strengthening. No single headline measure suggests an immediate customer crisis.

The case begins where this dashboard stops.

WHAT THE OUTCOMES SAY

Commercial movement is less reassuring.

During the same periods, selected customer behaviours moved in the opposite direction. These movements are not proof of a common cause, but they are large enough to require one joined-up explanation.



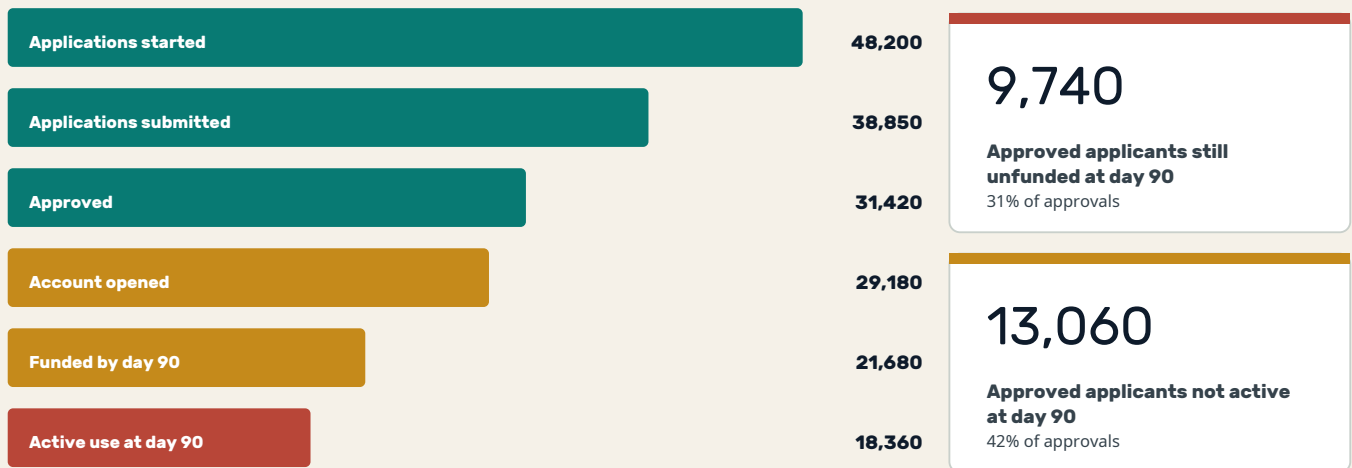
THE CONTRADICTION

Customer experience measures describe improving interactions. Customer behaviour describes weaker activation, more residual effort and declining relationship depth in selected cohorts. Leadership cannot yet tell whether these are separate issues or different expressions of the same leakage.

ACQUISITION TO ACTIVATION

The journey succeeds before the relationship does.

Application completion and account opening have improved. The commercial concern appears after approval, when too many new customers fail to fund and actively use the relationship.



THE AGGREGATE HIDES A PRONOUNCED COHORT PATTERN

Approval route	Approved	Opened	Funded 90d	Active 90d	CSAT
Branch assisted	6,040	98.0%	83.0%	72.0%	89%
Digital straight-through	18,900	95.5%	72.0%	65.0%	86%
Digital plus manual review	6,480	80.4%	47.2%	26.6%	77%

WHAT REMAINS UNRESOLVED

Where does customer momentum break after manual review? Which waiting periods, messages, hand-offs or product conditions matter most? How many unfunded accounts represent recoverable value rather than low-intent demand? The current funnel can locate the drop, but it cannot yet explain it.

COMPLAINT CLOSURE

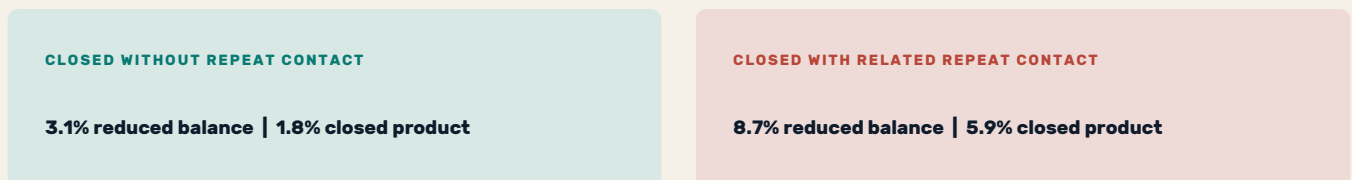
Operational recovery is stronger than customer recovery.

Crestline closes most complaints within target and receives positive closure feedback. Yet a material share of customers return with a related issue after the case has been marked complete.


WHERE REPEAT DEMAND IS CONCENTRATED

Complaint group	Cases	In target	Repeat contact	Balance reduced*
Card and payment disputes	4,820	93%	28%	8.6%
Account access	3,540	90%	24%	6.1%
Fees and charges	2,890	94%	21%	4.8%
Fraud / verification review	2,120	85%	31%	10.2%
Other	3,470	91%	7%	2.8%

*Material balance reduction within 90 days of closure; observed association only.

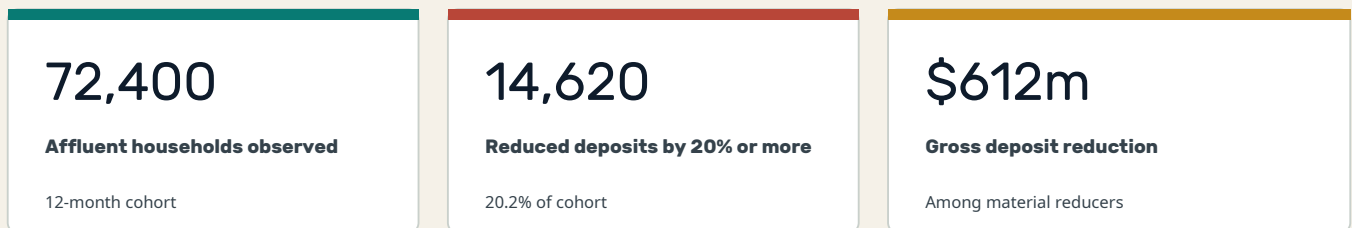

WHAT REMAINS UNRESOLVED

Does repeat demand indicate incomplete resolution, a linked downstream failure or simply more complex cases? Is the higher value loss explained by issue severity, customer segment or the recovery experience itself? Closure data alone cannot separate these explanations.

RELATIONSHIP DEPTH

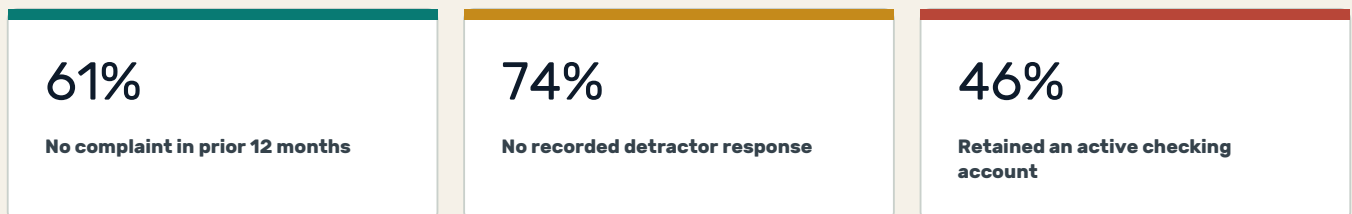
Satisfied customers can still move value elsewhere.

The affluent portfolio remains positively rated. Beneath the average, a sizeable cohort has reduced deposits and product holdings without creating the signals normally treated as warning indicators.


THE EXPERIENCE SCORE DOES NOT SEPARATE THE TWO BEHAVIOURS CLEANLY

Cohort	Households	Latest NPS	Deposit change	Product change
Stable or growing value	57,780	+51	+2.1%	+0.04
Material value reduction	14,620	+43	-31.4%	-0.41

NPS applies to survey respondents within each cohort.

WHY MUCH OF THE MOVEMENT IS SILENT

WHAT REMAINS UNRESOLVED

Is the value migration driven by rate sensitivity, unmet relationship needs, channel friction, life-stage change or a combination of factors? Which customers were commercially recoverable, and what signal appeared early enough for Crestline to respond?

THE REPORTING PROBLEM

Every function has a credible view. None has the whole sequence.

The issue is not an absence of data. The evidence is organised around different functional outcomes, time horizons and definitions of success.

Function	What it can see	What remains outside its view
CX	NPS, CSAT, themes	Later balance and product movement
Digital	Completion, abandonment, latency	Assisted hand-offs and 90-day economics
Operations	Queues, SLAs, case closure	Relationship behaviour after closure
Product	Balances, holdings, attrition	The customer events that preceded movement
Finance	Revenue, margin, segment value	The journey point at which value weakened

PLAUSIBLE EXPLANATIONS STILL COMPETING FOR ATTENTION

Pricing

Customers are shopping rates and spreading balances.

Process

Manual reviews and hand-offs are weakening momentum.

Recovery

Cases close before the customer's full need is resolved.

Measurement

Success is being recorded too early or too broadly.

THE MANAGEMENT GAP

Crestline can describe each symptom, but it cannot yet connect customer, event, hand-off and commercial outcome at the level needed to choose a response with confidence.

WHERE THE CASE BRIEF ENDS

The task is not to prove that CX is failing.

The task is to establish where apparently strong experience performance stops converting into customer value - and what leadership should address first.

QUESTIONS THE ASSESSMENT MUST RESOLVE

- 1 Which post-approval hand-offs explain the 9,740 approved-but-unfunded customers?
- 2 How much repeat demand reflects incomplete recovery rather than issue complexity?
- 3 Which affluent cohorts show value migration before complaints or feedback warn the bank?
- 4 What customer and financial exposure can be defensibly linked to each pattern?
- 5 Which causes are structural, segment-specific or channel-specific?
- 6 What should leadership address first, and how should progress be measured?

EVIDENCE AVAILABLE

- Relationship and interaction feedback
- Application and onboarding event logs
- Manual-review queues and communications
- Complaint cases and repeat-contact records
- Deposit and product-holding histories
- Channel, segment and household identifiers
- Retention and relationship-value measures

THE ASSESSMENT STANDARD

The eventual finding must show a traceable chain from signal to disagreement, diagnosis, exposure, cause and management decision. A score alone is not enough. Every priority must be supported by evidence, assumptions and a clear route to validation.

CONTINUE THE CASE

See how the evidence is resolved in the sample assessment.

[Open the sample assessment PDF](#)

Book a diagnostic call

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