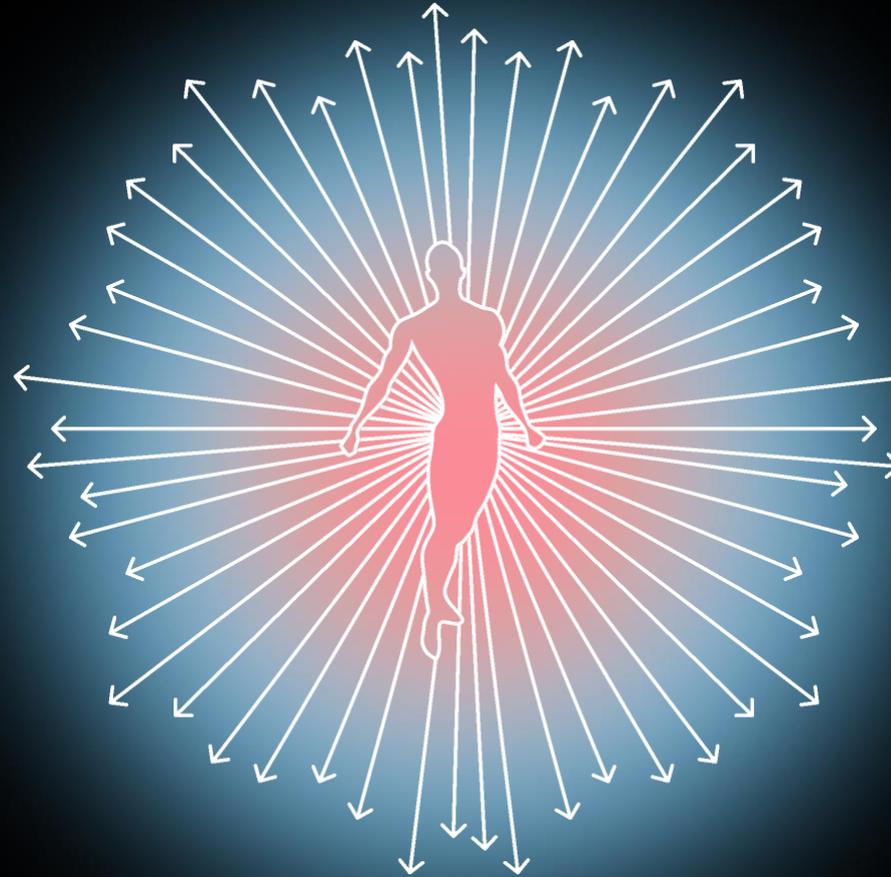# How AI Agents are Transforming Customer Experience and Operational Efficiency for Modern Enterprises

Denis Chernilevskiy
Co-founder and CEO

aiphoria

aiphoria

We don't believe
in AI hype

We're at the forefront
of the infinite
AI workforce trend

Voice–first, scalable on demand,
performance–driven, and built
to deliver results with measurable
impact.

We deliver results that speak for themselves

2M+
calls / month handled
by Aiphoria agents (Pros)

$5M+
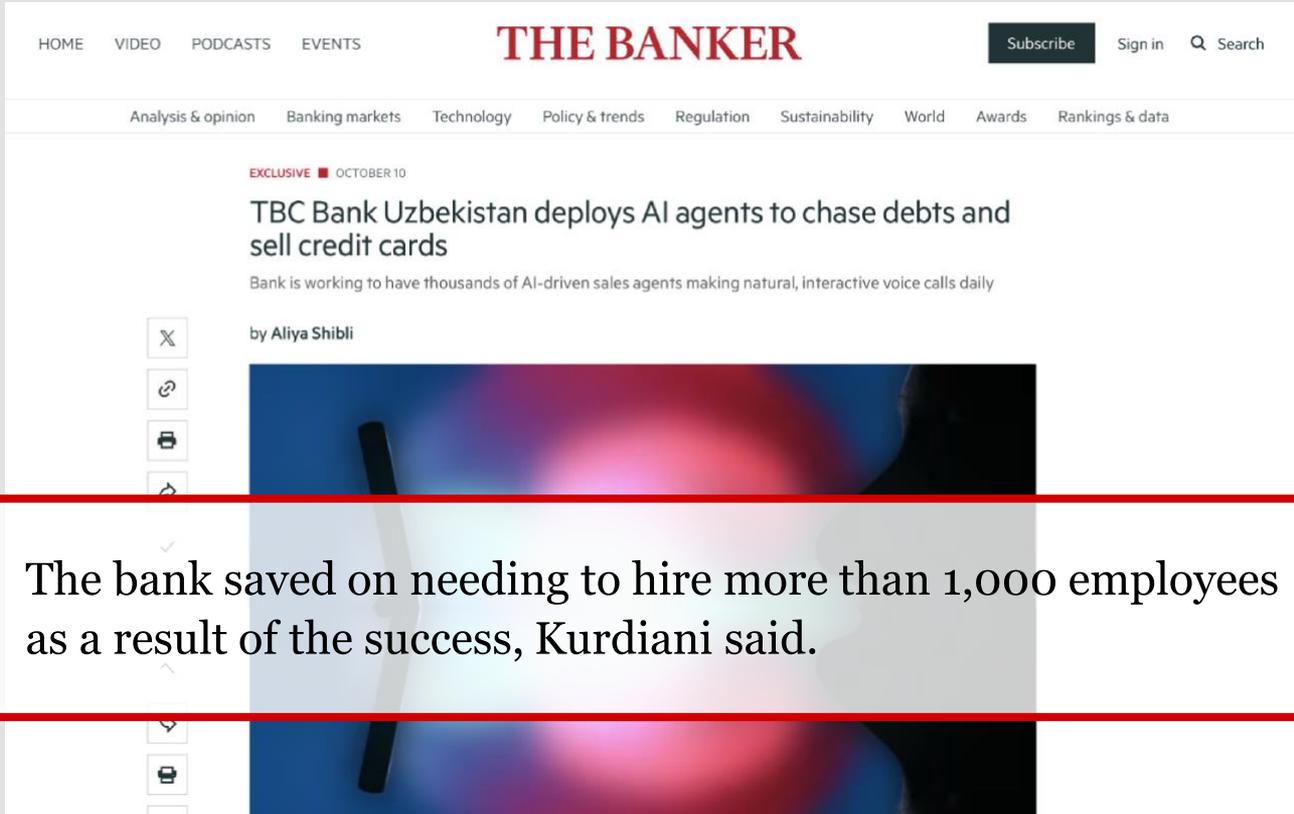Our client earns
on average annually

min 10x
higher ROI of Aiphoria Pros

How Aiphoria Pro Platform fueled TBC Bank's Success

THE BANKER

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EXCLUSIVE ■ OCTOBER 10

TBC Bank Uzbekistan deploys AI agents to chase debts and sell credit cards

Bank is working to have thousands of AI-driven sales agents making natural, interactive voice calls daily

by Aliya Shibli

The bank saved on needing to hire more than 1,000 employees as a result of the success, Kurdiani said.

TBC UZ — AI bank with $1 billion loan portfolio

Client
TBC UZ/part of the London-listed TBC Bank Group

Ambition
To become fully AI-capable bank of the future by 2026

Since Q4 2024

AI powered payment collections

- 90% voice-calls handled by AI
- 10x more effective than humans
- Saved on hiring 1000 employees

Since 2025

Autonomous sales operations

- New sales channel via Telegram.
- x2 CR into purchase.
- Voice-first outbound calls

Soon

Brand Assistant

- 24/7 customer support
- Personalized experience
- Upsale/Cross sale practices

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Amsterdam 27.11.2025

Don't imagine – try it now
Human–level fluency,
AI-driven precision

Aiphoria Pro:
- Natural sounding speech that's multilingual and pivots seamlessly with interruptions
- Understanding of context that results in personalized touches
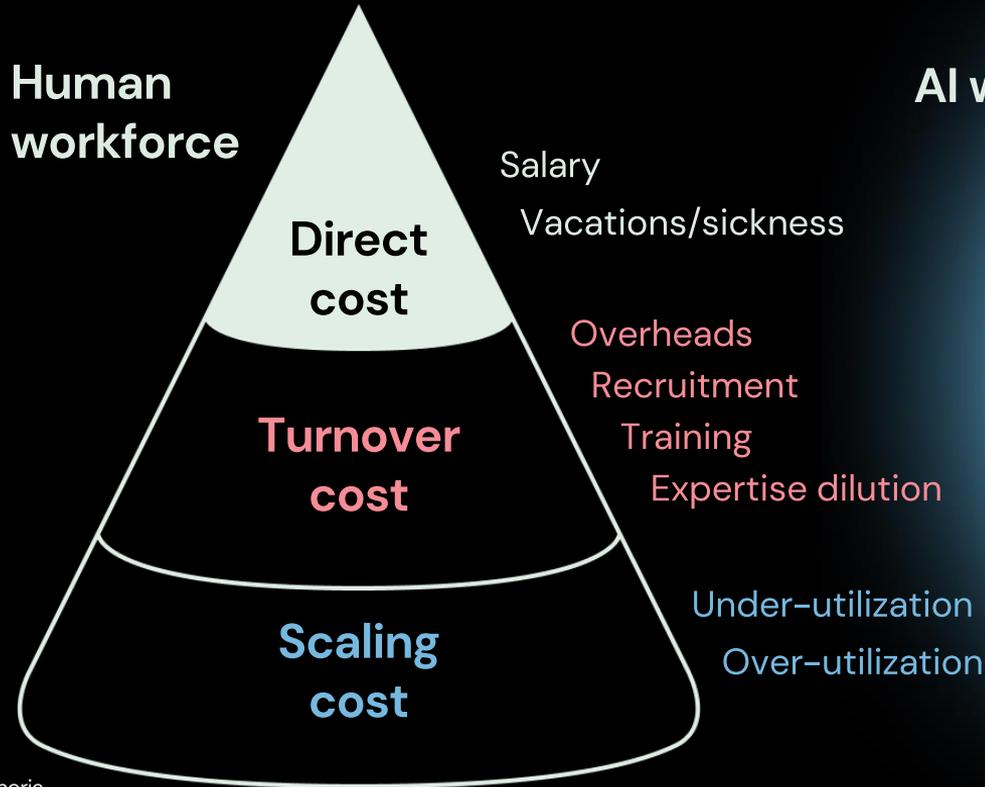- Emotive AI that stays cool and collected

But most importantly
Issue resolution that offers human–like engagement but with AI-automated speed.
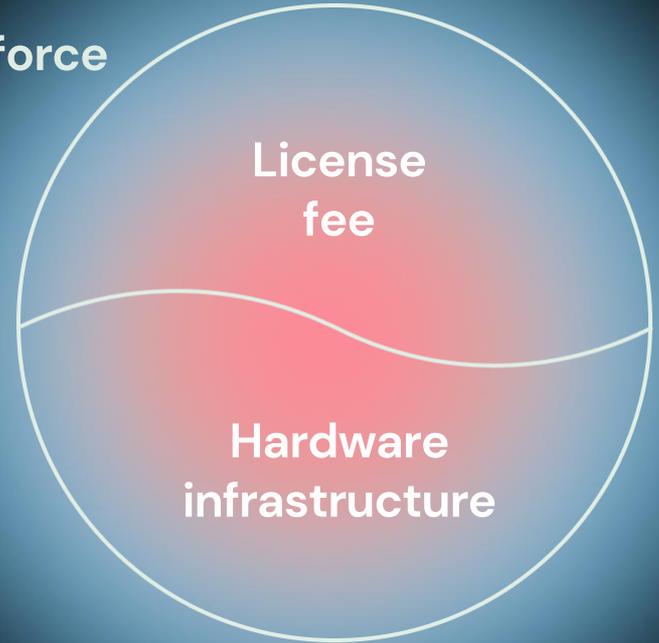
Aiphoria impact for business

Bottom-line: our AI workforce delivers min 10x higher ROI than human workforce.

Human workforce

Direct cost

Salary
Vacations/sickness

Turnover cost

Overheads
Recruitment
Training
Expertise dilution

Scaling cost

Under-utilization
Over-utilization

AI workforce

License fee

Hardware infrastructure

So, What is an "AI Workforce"?

- Speaks different languages and understands context for better engagements
- Knows instructions thoroughly and acts accordingly
- Always keeps the target goal in mind while communicating → Perfect for communication-heavy processes
- Built in compliance for trustworthy interactions
- Instantly scalable for real-time headcount

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Pros are powered by proprietary Aiphoria Platform

Collection Pro · Support Pro · Recruitment Pro · Sales Pro · Reception Pro

Voice-first
Domain and region adapted from day one

Secure: on-premise
Can be deployed on-premise to ensure data never leaves your perimeter

One to rule them all
Omnichannel capabilities and multiple use-cases powered by single platform

And advanced, industry defining tech to make it happen

- ✓ Unmatched, voice-first AI
- ✓ GOAL-oriented conversations
- ✓ Multilingual with tonal flexibility
- ✓ Open architecture & AI vendor agnostic
- ✓ On-prem & private cloud control
- ✓ Data-driven agent optimization

With the required domain and industry expertise

Real estate
Banking
Telecom
Digital
Retail

Pharma
Healthcare
Utilities
E-commerce

ZOOM IN: 90% of collection calls are now AI-powered

KPI	Before Human agent	After AI Agent
Cost per Collection Agents	$300–400/month (plus HR overhead)	~90% reduction (GPU-based compute) Impact: Significant savings on staffing and equipment
Call Throughput (Daily)	~5,000–10,000	40,000+ Impact: 2.5–5x higher volume
Efficiency per $1 Spent	Baseline	10x improvement Impact: Proven ROI in cost-to-collection
Debt Recovery Rate (0–30 Days)	~60–70%	80–85% Impact: Stronger recovery performance
Missed or Falsified PTP Entries	Frequent	Near zero Impact: Full transparency restored
Manual Team Dependency	Dozens of agents	40–60% reduction Impact: Internal resources redeployed
Concurrent Calls Capacity	Limited by staffing	100+ concurrent calls Impact: Scalable, persistent, 24/7 coverage

A personalized workshop with Aiphoria will help you understand how AI agents can optimize your business processes
dc@aiphoria.ai

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SEP