

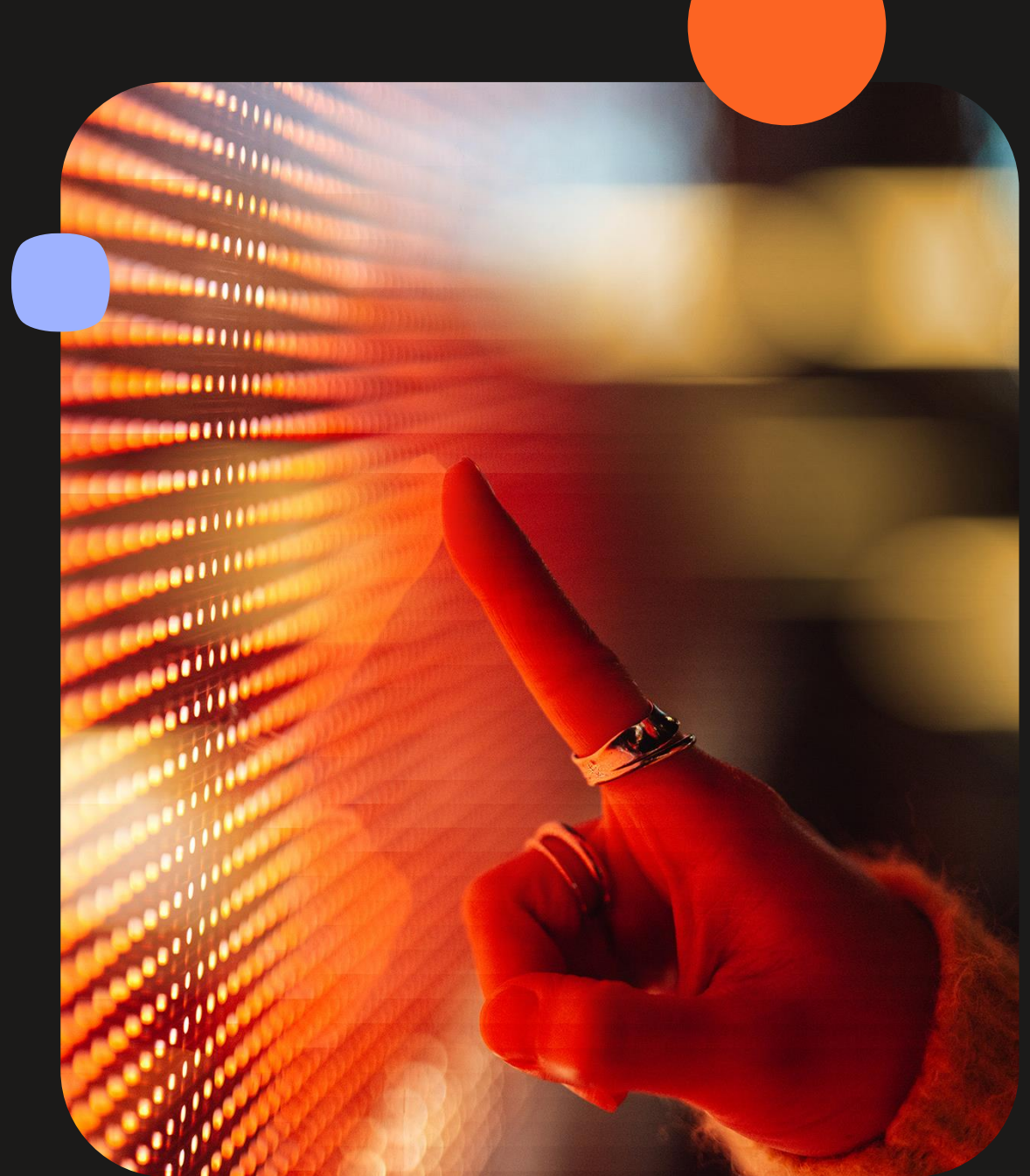


Step into a new era of banking and financial services with AI

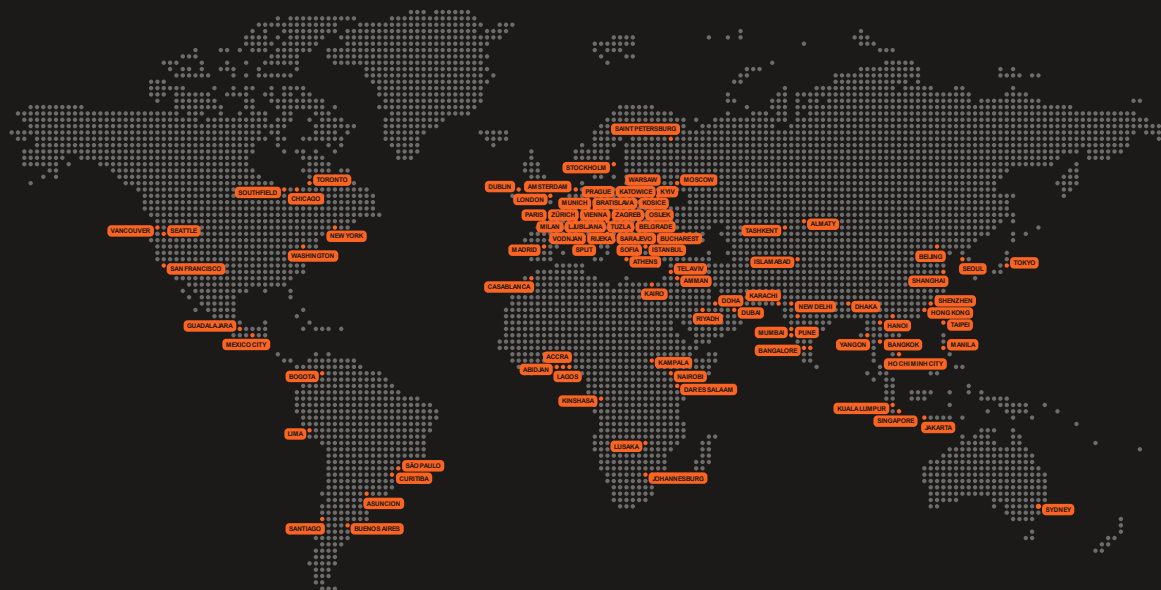
IVICA PRLIĆ

Head of CEE Finance and Retail

APRIL 2025



GLOBAL FOOTPRINT

Allianz Partners

**Raiffeisen
Bank**

PHILIPS

SAMSUNG



Uber



Bolt

STRAVA™

unicef



servicenow

ORACLE

HubSpot



Google



∞ Meta

Extensive
Marketplace

Global reach
>190 countries

Global presence, local reach

Scalable
infrastructure

Largest global
MNO network

Infrastructure to handle vast volume

Transactions
per Second.

#wearejuststarting



The BFSI industry is changing

The growth in
conversational messaging

530
billion

Channels

5x – RCS
53% – WhatsApp
5x – Apple Messages for Business
78% – Email
137% – Mobile App Messaging

Total channel interaction on the
Infobip platform in 2024

- Digital transformation driving the closure of brick-and-mortar banks.
- Customers seek **personalized and conversational experiences**.
- **Customers often mix traditional banks with Fintech** challengers because they're frustrated with banks' paperwork and bureaucracy.
- The BFSI sector in Europe is undergoing a significant transformation fueled by **customer-centric innovations** and **technological advancements**.
- Omnichannel adoption is a high priority because of the need for a backup channel.
- There has been a 500% increase in the use of RCS as part of an omnichannel messaging strategy, **with SMS & RCS as the most popular combination**.



Traditional forms of automated messaging leave banking customers frustrated

75%

of customers feel bothered by generic marketing, and expect personalization.

Meta

75%

of customers are frustrated by receiving inaccurate or irrelevant messages.

Forrester

67%

of customers prefer to message a company rather than call.

The Conversation



Leverage GenAI for optimal customer experiences

70%

reduction in manual inquiry management after implementing virtual customer assistants.

Gartner

73%

of companies have integrated Generative AI tools into their workflows, with a focus on automating repetitive tasks.

Bain

20%

increase in customer engagement for businesses that leveraged AI.

Accenture





Challenges banks face when implementing conversational AI

01

Privacy concerns

AI systems typically rely on massive amounts of data, raising concerns about privacy and data security. Businesses and providers must ensure they responsibly manage and control access to this data and employ enterprise-grade controls to prevent unauthorized access.

02

Biases, fairness, and hallucinations

The derivative output from any AI system is directly correlated to its input training data. In some cases, this can lead to unfair or discriminatory outcomes. In others, it can lead to hallucinations. Care must be taken to ensure that a balanced set of input data is used with the AI models.

03

Reputation and transparency

As AI becomes more integrated into customer interactions, brands face the challenge of ensuring responses are ethical, unbiased, and transparent to maintain trust and brand reputation.



Transform your challenges into opportunities



Ethical AI

We ensure responsible AI development, aligning with your values and building trust.



Secured brand reputation

We foster genuine connections and positive brand experiences with transparent, reliable AI.



Minuscule hallucinations

Leverage the data you already have with Infobip's platform to hyper-personalize services and improve customer satisfaction.

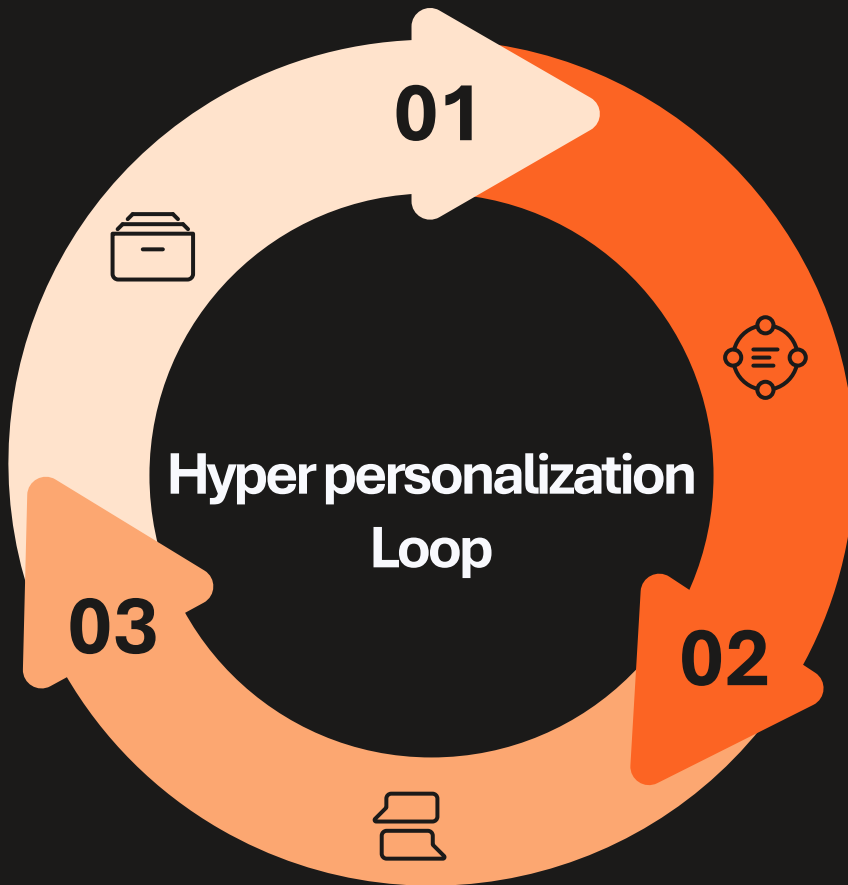


Proactive safeguarding

Red Teaming and extensive AI testing and monitoring to avoid adversarial scenarios.



The secret to CX excellence: A fully connected ecosystem for hyper-personalized customer engagement



01 - Unified data platform



Feed the platform (People CDP) with the data you already have and collect new data with chatbot interactions and behavioral tracking. Then, let's unify that data, and segment audiences to fully utilize the 360-degree view of your customers.

02 - Omnichannel approach



After profiling the customers, let's pick the most suitable channels. Additionally, utilize the omnichannel capabilities by implementing the failover strategy for important messages.

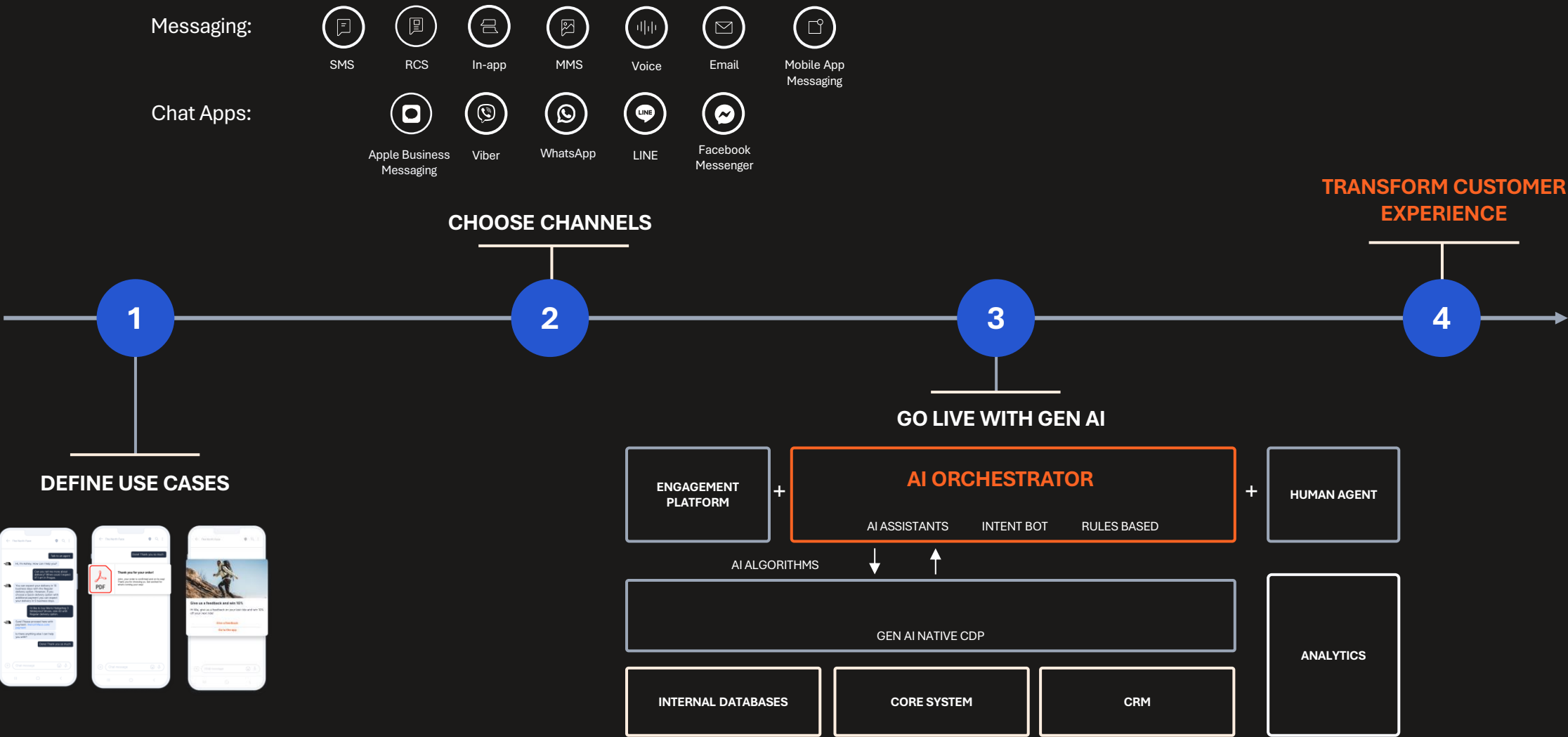
03 - Interactive communication



Start the conversation with your customers once the channel set has been established along with the failover strategies. This time, make it two-way to keep them more engaged. Use the interactions to fill the data platform and close the circle!

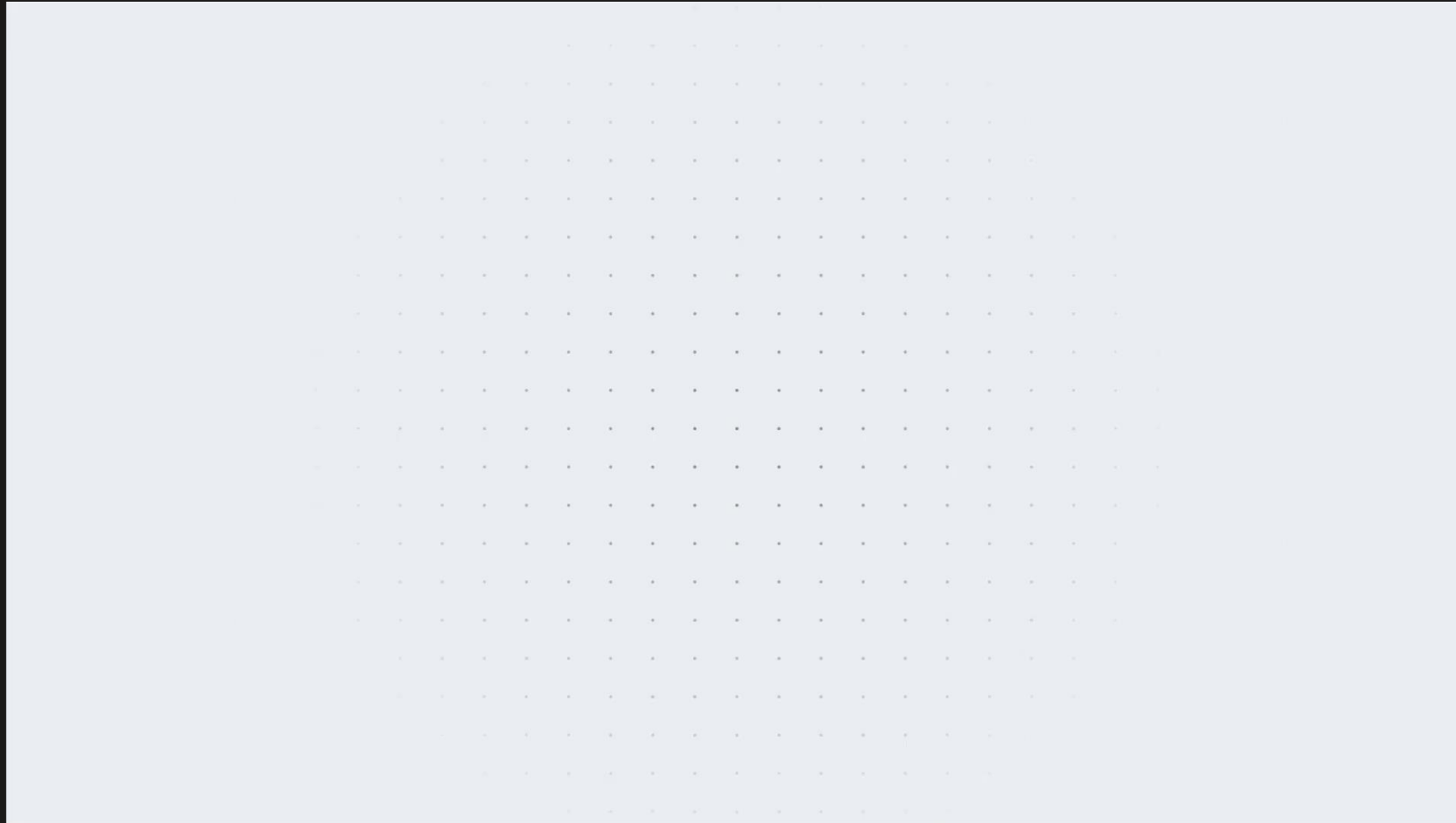


Composable stack that enables full conversational transformation





Automate frequent customer support queries, enhance customer experience with Gen AI



Mimics human-like conversations to accurately respond to queries

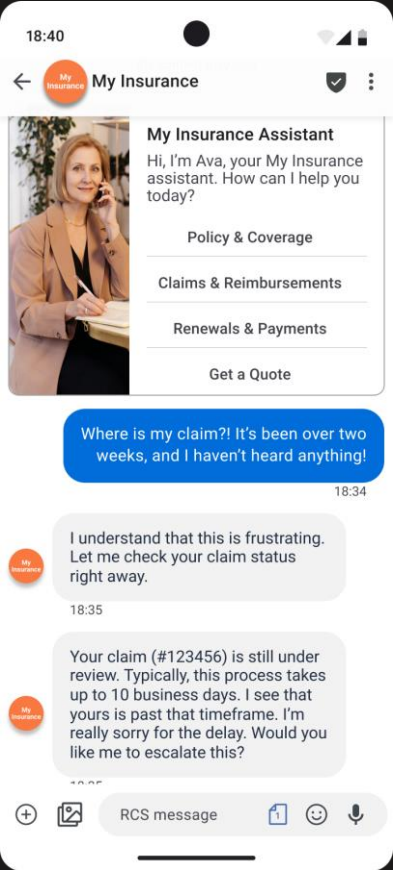
Enjoy a personalized experience like interacting with a human

Provide automated but personalized, efficient, & accurate responses to customers

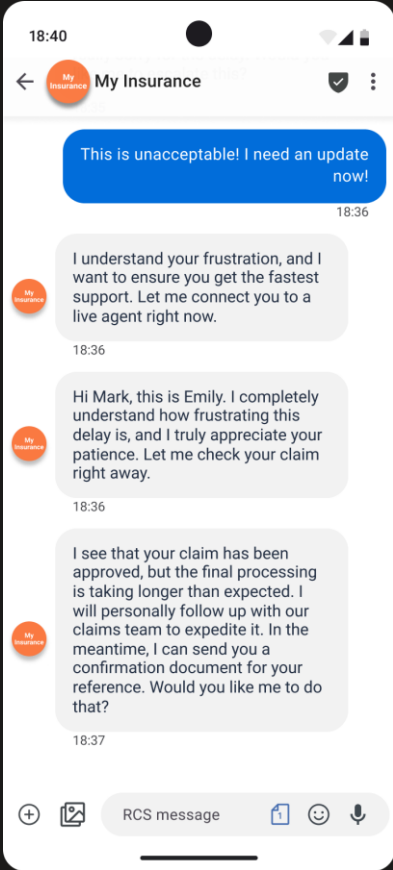
Make interactions feel more natural and engaging



Handover to an agent only when needed

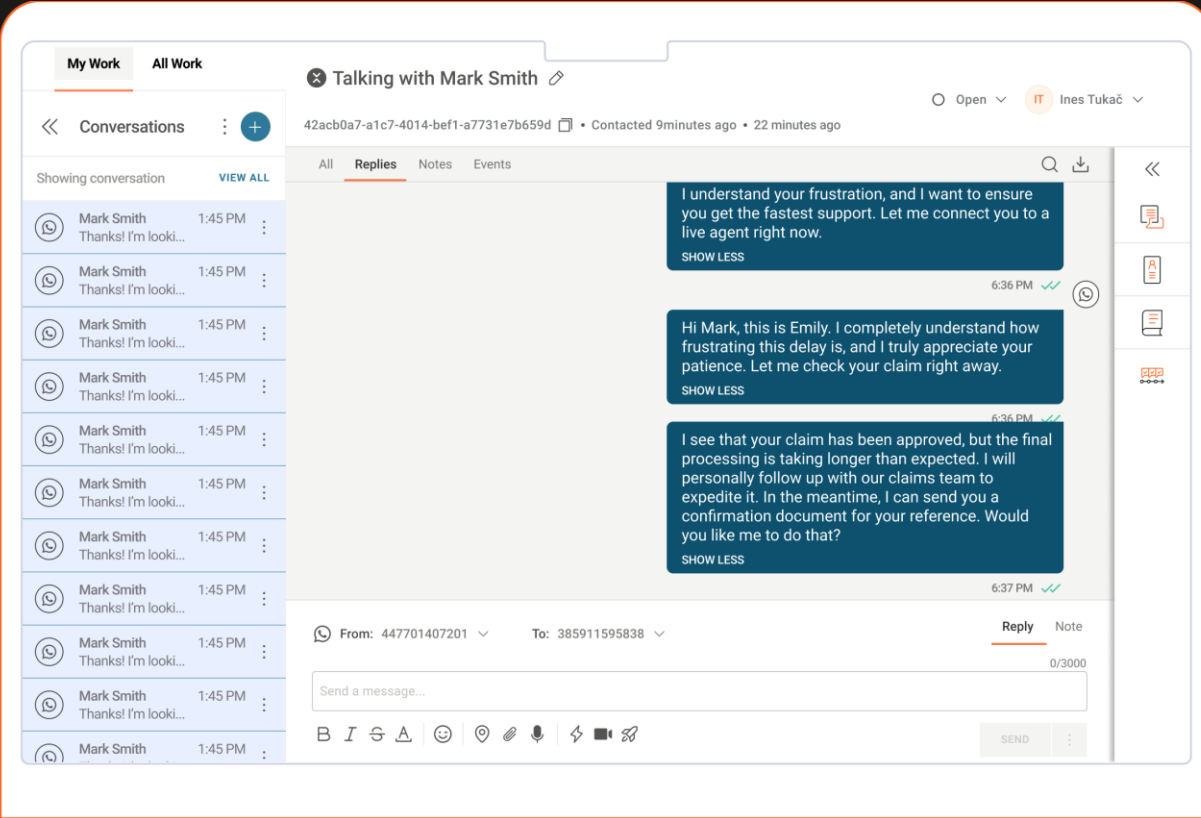


COMBINE RULE-BASED & AI BOT



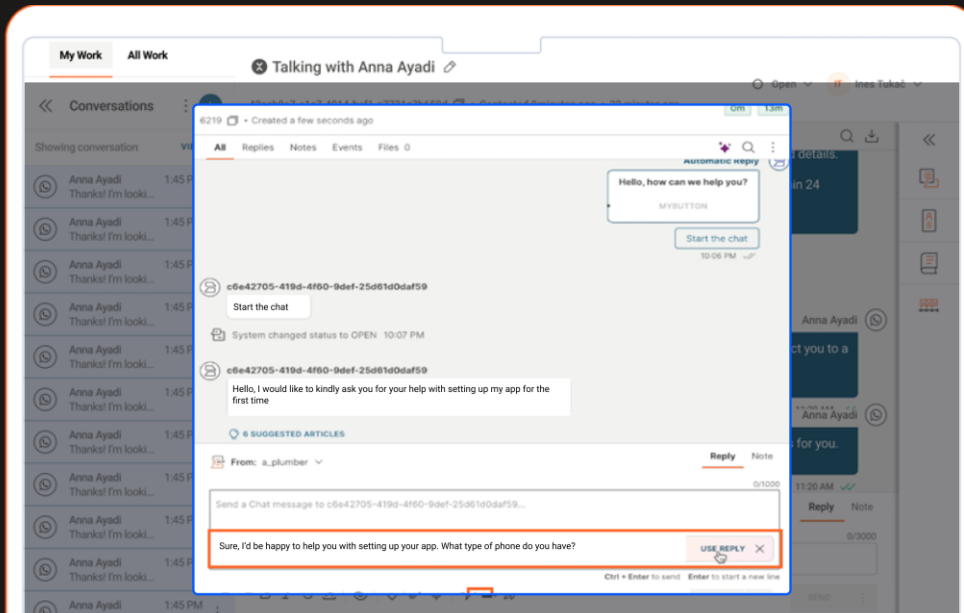
GenAI INTENT DETECTION SENTIMENT ANALYSIS

- Agent view – whole conversation available in one place for seamless handover.

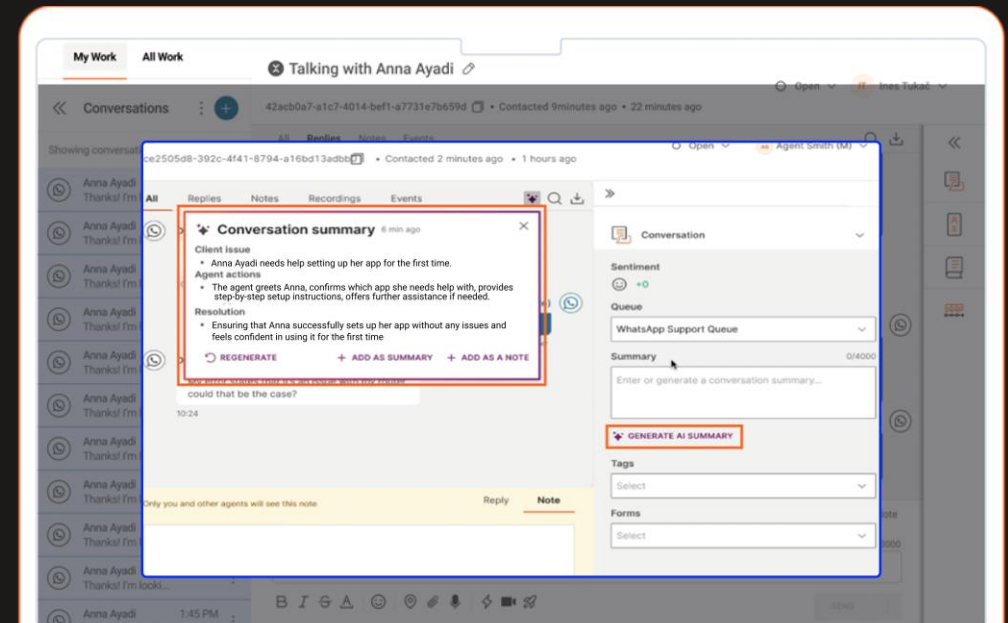




Use GenAI potential fully and implement a GenAI copilot to improve your agents' efficiency and reduce their turnover



SUGGESTED REPLIES



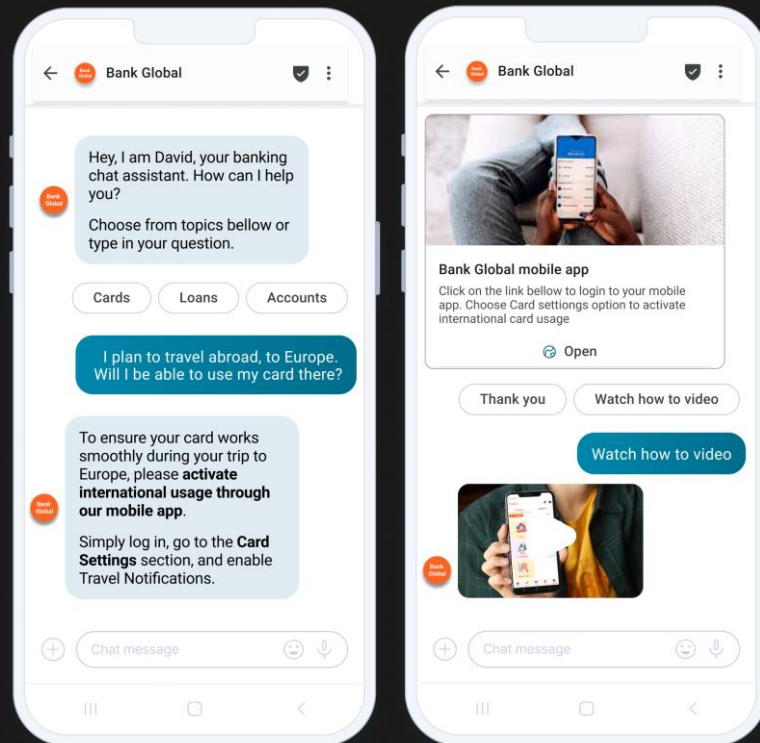
CONVERSATION SUMMARY



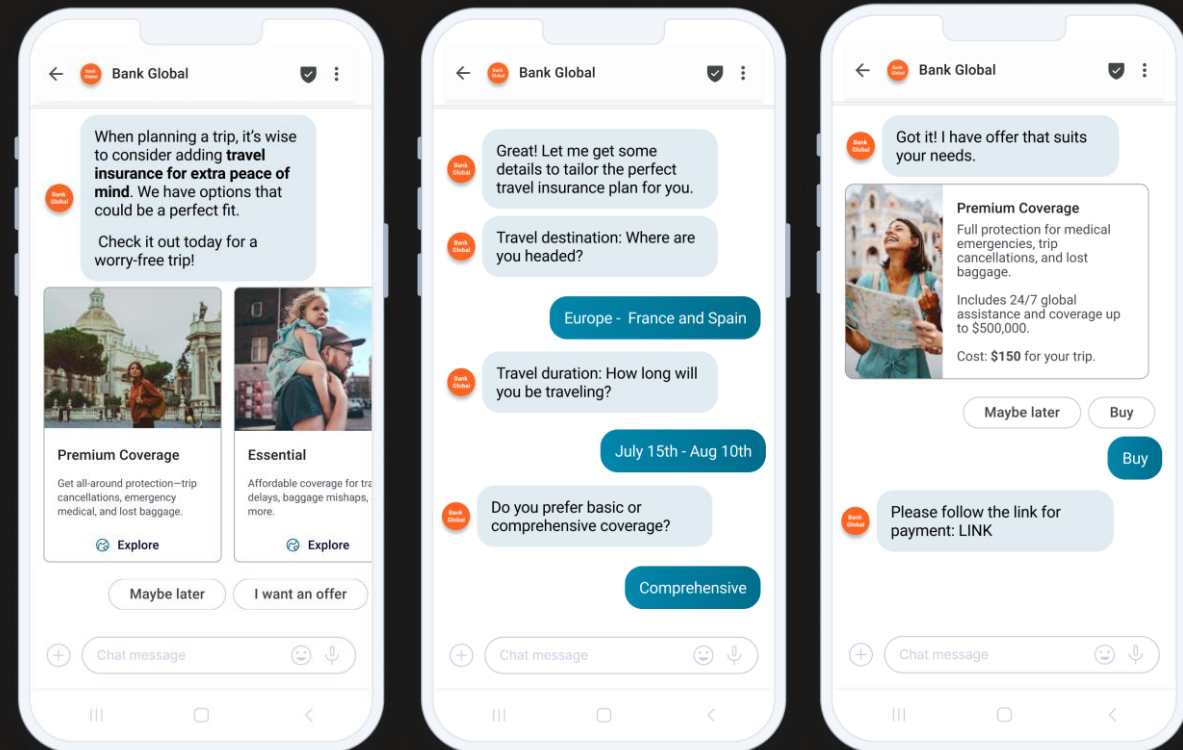
Go beyond efficiency. Make the most of every touchpoint with your existing customers to generate revenue.

Recognize customer interaction with cross sell opportunities

Provide automated but contextual cross sell offer



CUSTOMER SUPPORT



REVENUE THROUGH CROSS-SELL

Infobip's genAI bot implementation in the segment of customer support



first 100% digital insurance in Croatia.

Part of Croatia Insurance, the biggest insurance provider in the country.

CHALLENGE

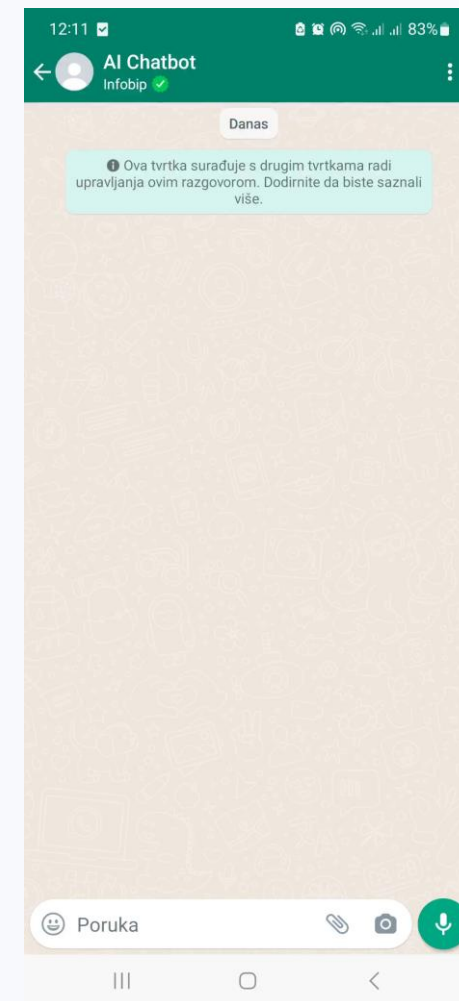
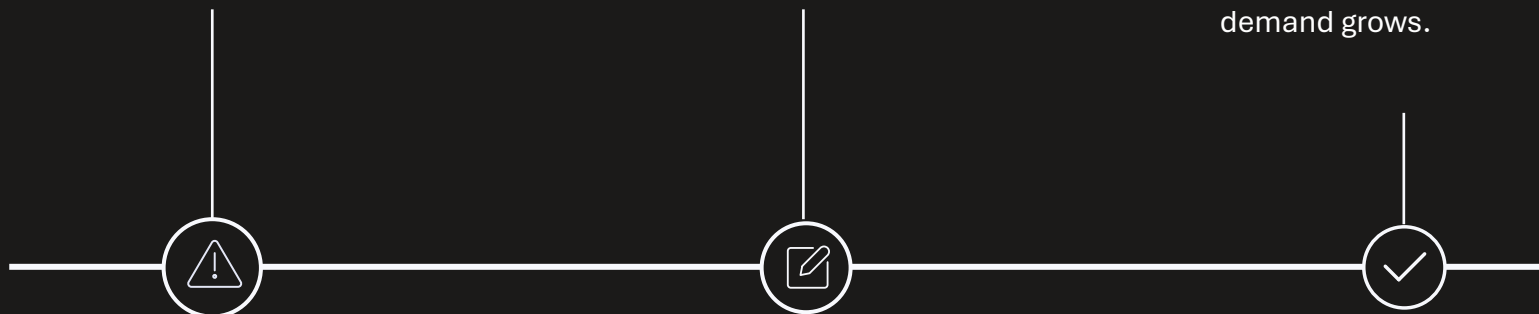
- Unoptimized customer support: long customer response time, no data centralization and multiple siloed customer communication platforms.

SOLUTION

- Human-like genAI bot .
- Handover to an agent for purchase intents.
- Instant communication over preferred channel .

RESULTS

- 30% of queries are managed by the AI assistant.
- 90% of those queries are handled with 3-5 exchanged messages.
- 10% less effort on contact center. No need to grow the team when demand grows.



Infobip is continuously working with the Banking, Finance and Insurance sectors to successfully enhance customer experience and improve ROI



CUSTOMER STORIES

IMPACT ACHIEVED



Croatia Postal Bank uses Infobip's **SMS** to improve their customer interactions.

Improved client communication and service delivery with mGate, ensuring seamless SMS integration and **continuous innovation**.



Utilized various use cases to ensure customers stay informed about their critical banking details through **timely notifications** (e.g., loan payments, new card activation, etc.).

30% **increase** in sales leads.



To ensure onboarding is simple and secure for customers, Leanpay decided to introduce Infobip's **two-factor authentication (2FA) solution**.

20% month-on-month registered **user growth**.



Used Infobip's Viber, Email, and SMS for selling overstock, integrated Infobip API with their ERP for **automated delivery notifications**, and used SMS for effective **debt collection reminders, delivery success, and payment tracking**.

6x **faster** sales.



Decreased time to resolution by providing customer service through **chat apps**.

4.7 **average** CSAT score.



Used Infobip's **WhatsApp Business Platform**, chatbot-building platform **Answers**, and cloud contact center solution **Conversations** to improve their customer support and automate simple tasks.

20% **cases opened** through WhatsApp.

THANK YOU!



Chat with our
banking demo
AI bot

