

From Chat to Transaction: The Data Behind Conversational Banking

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The banking reality: where conversational journeys break

Banks and financial institutions face friction in turning engagement into long-term relationships.

We asked ~60 senior decision-makers in the banking and financial services industry what their main challenges are:

Poor conversion from campaigns

40%

struggle to reach customers on the channels they prefer

21%

Fragmented communication across channels

21%

Messaging is already part of banking, but not yet optimized

Untapped potential in existing messaging channels

37%

prioritize tracking
revenue generated or
influenced by
messaging

40%+

use messaging for
customer
engagement and
campaign conversion

47%+

say real-time analytics and
performance insights would
significantly increase messaging value

So what do banks really need?

One channel that allows:



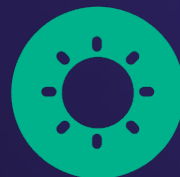
Conversations



Analytics



Personalization



Seamless journeys

Why Viber for the financial sector?

Trusted, secure, and built for critical customer communications

Trust & identity:

Verified Business Accounts that customers recognize and trust



Security & reliability:

Built for OTP, authentication, and sensitive transactional messaging



High delivery performance:

Messages delivered and seen when timing matters most

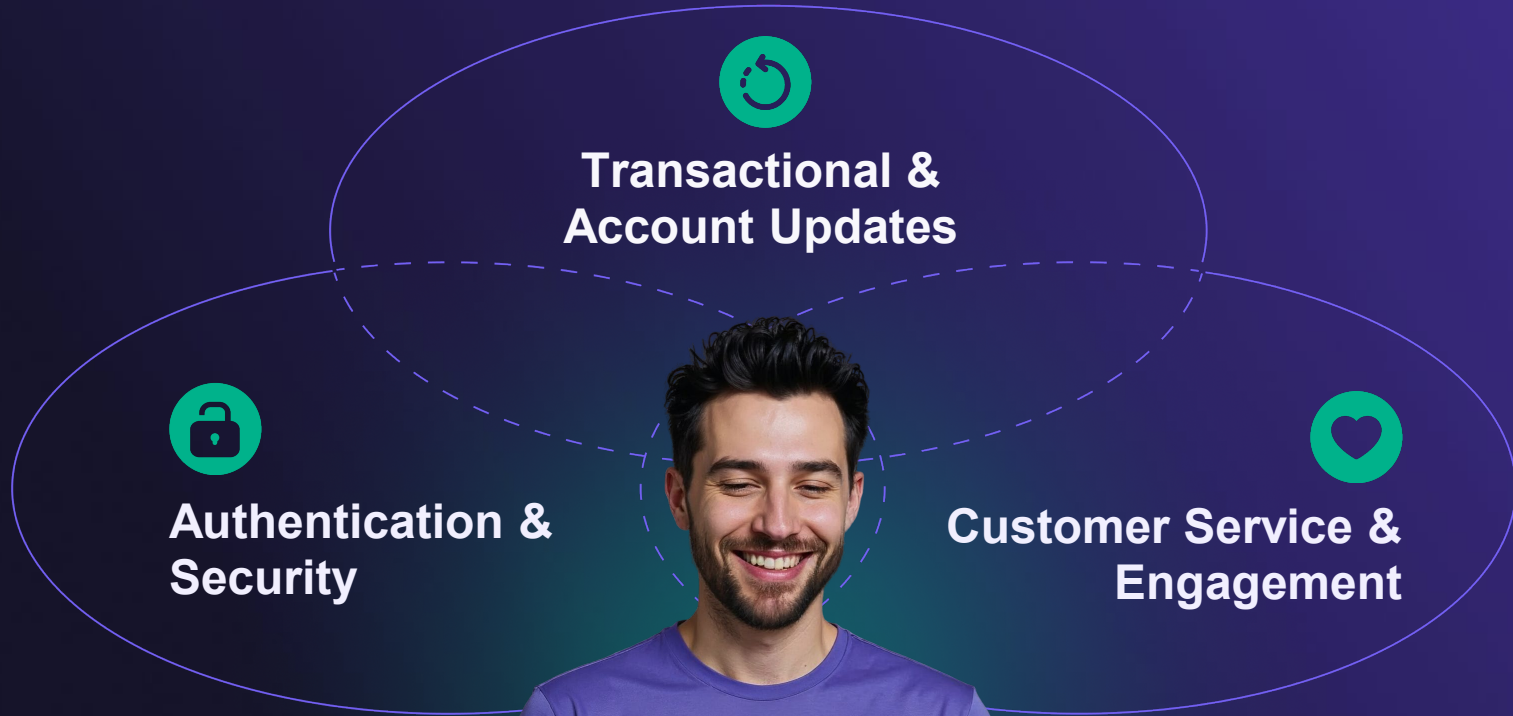


Rich & actionable UX:

Interactive formats that guide customers in one secure channel



Key Use Cases for Financial Sector



Secure OTP & User Verification

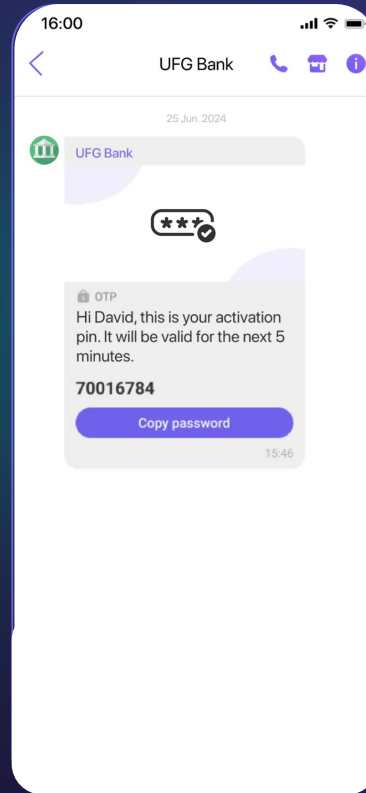
Secure user authentication for critical financial actions

Authentication for logins, payments, transactions, and sensitive account or policy confirmations



Expected Outcome

- Faster authentication
- Fewer failed verifications
- Reduced login and transaction friction
- Increased customer trust



Customer experience



The customer receives a **clear, branded message** and confirms the action with **one tap**

Real-Time Transaction & Security Alerts

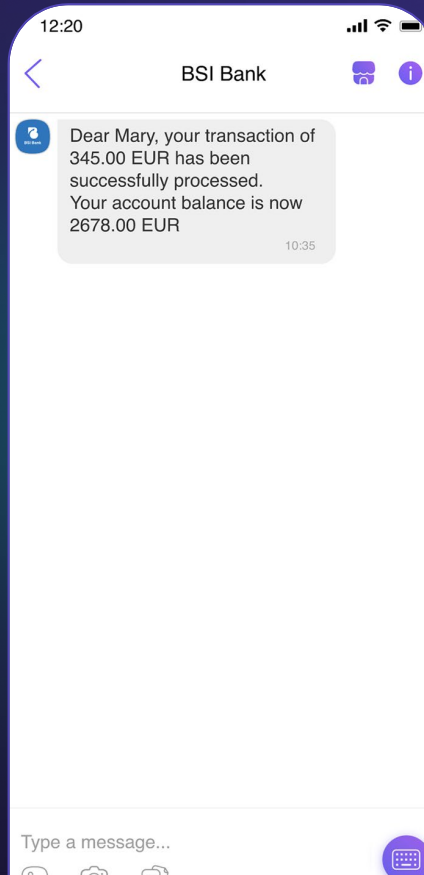
Immediate visibility into critical financial activity

Notifications for payments, transfers, balance changes, policy updates, and fraud-related events



Expected Outcome

- Increased customer trust and transparency
- Faster response to suspicious or high-risk activity
- Reduced fraud and operational losses
- Lower inbound support volume



Customer experience



Customers receive **clear, trusted alerts** and can take **immediate action** if needed

Cashback Category Selection

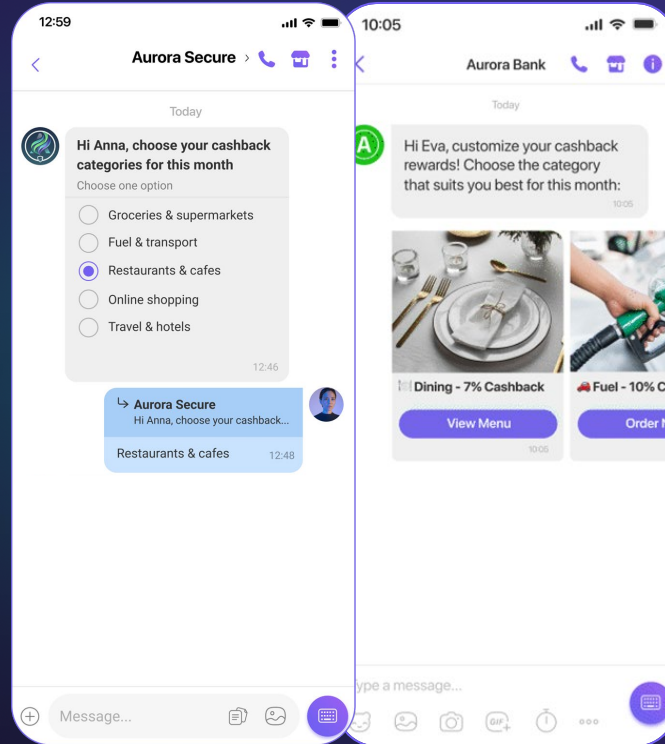
Simple, guided selection of cashback preferences

Choose cashback categories without visiting the app or calling support



Expected Outcome

- Higher engagement with cashback programs
- Faster preference selection
- More convenient customer experience



Customer experience



Customers select preferred cashback categories in one tap, directly from the message.

Service Renewal & Policy Continuation

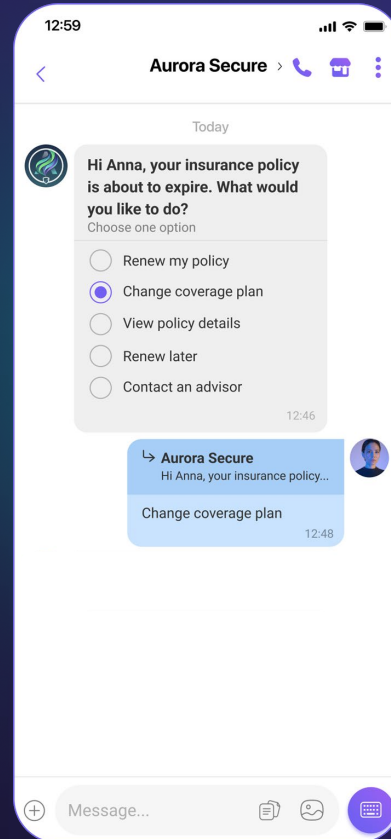
Proactive renewal reminders with clear next actions

Financial services nearing expiration trigger timely renewal messages with clear actions



Expected Outcome

- Higher renewal rates
- Reduced customer churn
- Fewer inbound support requests



Customer
experience



Customers renew or
manage financial
services in one tap —
no calls, no friction

Customer Feedback & Service Rating

Quick, structured feedback after key interactions

After a support interaction, claim
update, transaction, or service
completion



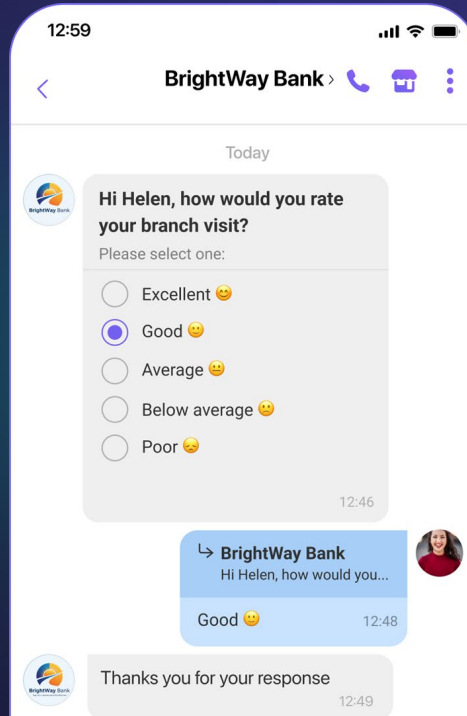
Expected Outcome

- Higher feedback response rates
- Clear insights into service quality
- Faster identification of issues

Customer experience



Customers share
feedback in **one tap** —
**fast , simple , and non -
intrusive**



24/7 Automated Customer Support & Issue Resolution

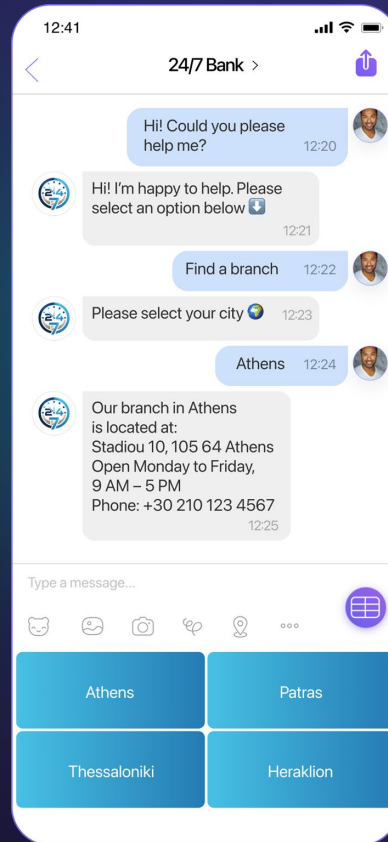
Always-on automated support for financial services

Card issues, payments, accounts, policies, and claims — handled instantly through guided flows



Expected Outcome

- 24/7 customer support availability
- Reduced load on contact centers
- Faster issue resolution
- Lower operational costs
- Higher customer satisfaction



Customer experience



Customers get instant answers 24/7, with seamless human handover if needed

What's next: The conversational banking maturity model

Stage 1: Transactional alerts

- One-way notifications
- Measured by open rates and acknowledgment

Stage 2: Conversational assistance

- Two-way chat
- Customer service automation
- Product discovery

Stage 3: Conversational banking

- Integrated payments
- AI-powered personalization
- Revenue attribution

The next step

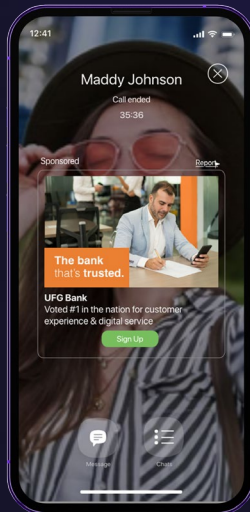
Stage 4: Optimized AI finance

- Predictive banking
- Real-time analytics
- Journey-level optimization
- Continuous AI learning

We are here

360° campaign: high reach, seamless engagement and easy onboarding

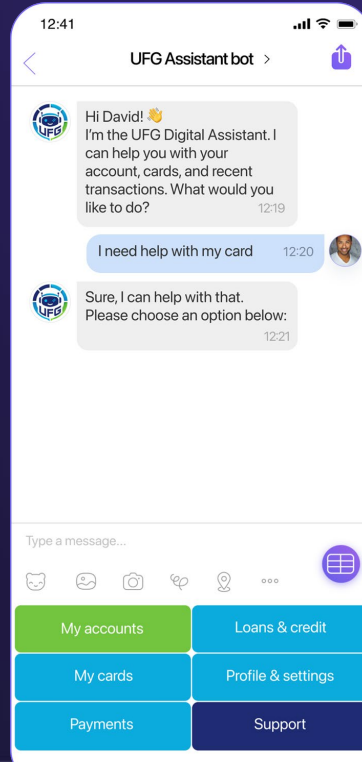
Viber Ads lead to the banking assistant Chatbot



Downloading Viber Stickers automatically subscribes the user to the Chatbot



In the Viber Chatbot, users access services and automated support 24/7



Viber Lenses linked to the Chatbot



Thank you!

