

CaixaBank and Salesforce collaborate to personalise customer experience in banking services through AI

- ***The entity will implement advanced technological solutions that will streamline work processes and offer customers higher quality and better adaptation to their needs.***
- ***The initiative includes tools such as Agentforce AI agents and Data Cloud solutions for data generation and analysis.***

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CaixaBank and Salesforce, a leading company in Customer Relationship Management (CRM) technology solutions, have signed an agreement to jointly advance artificial intelligence projects for the digital transformation of banking services. Under this strategic agreement, the second the entity has signed with the company, CaixaBank will apply Salesforce technology in redefining its various customer relationship channels to improve experience and service quality.

The project includes AI-based tools such as Agentforce, the integrated assistants on the Salesforce platform, solutions like Salesforce Data Cloud for data management and analysis and will continue deploying other solutions within Salesforce.

Agentforce is an innovative solution that allows the agile deployment of AI agents designed to offer specialised assistance to both CaixaBank employees and customers. These agents operate proactively and continuously, processing large volumes of information quickly to optimise decision-making and improve task execution efficiency. From the entity's apps to chatbots, physical offices, and call centres, Agentforce enables quick and accurate responses to customer inquiries. In parallel, the entity's employees can rely on this support to reduce the workload of repetitive tasks and focus on more complex and value-added tasks such as personalised advice, among other functions.

The implementation of Data Cloud, Salesforce's solution for cloud data management and analysis, will manage the transmission of data produced by the entity so that it is available immediately for any query. The data will be securely and efficiently recorded and allow for real-time consultation.

In addition to the application of AI solutions, under the new agreement reached with CaixaBank, Salesforce will position itself as the platform that jointly centralises CaixaBank's sales and service interactions.

Use Case: Remote Contracting Support Assistant

One of the most recent use cases implemented by CaixaBank is a remote contracting support assistant that uses generative AI to help managers and customers reduce interaction times and boost product contracting through digital channels (app and web). This assistant, developed by CaixaBank Tech with native AI tools from the Salesforce platform, has been specifically created for a team of over 300 employees who support customers in contracting products through digital channels.

This team is activated through the "Need Help?" button found in the app and on the web. From the moment the customer requests it, a manager is committed to contacting them in less than two minutes. Both during this preparation time and during the call, the sales assistant provides a wealth of information to the manager to resolve their doubts and assist in their management.

For example, it offers some data about the customer and their relationship with the entity; information about the product they are interested in; cross-referencing the product conditions with the customer's characteristics; comparison with other products of the entity; or an interactive chat where the manager can ask any type of query. All this information travels encrypted, and Salesforce also ensures that the relationship model is not trained with the data sent to the Large Language Model (LLM). It is a safe and responsible use of AI.

The assistant will evolve into an agent (Agentforce) that acts proactively when it detects an opportunity and, for example, can suggest other products of interest to the customer, schedule appointments, remind them about ongoing promotions, etc.

AI, an Ally for Customers and Professionals

The application of artificial intelligence has a positive impact on the daily lives of customers and employees, as it streamlines many routine tasks and focuses human contribution on value generation.

CaixaBank is a pioneer in the use of artificial intelligence applied to financial services in Spain, with extensive experience in applying this technology in different applications and use cases, such as offering the first cognitive assistants developed in the Spanish financial sector to serve employees and customers.

Generative AI is a further step, with a much greater scope and immense potential to improve aspects such as productivity, customer communication, or programming. CaixaBank has a cross-functional and dedicated team of over 100 people to analyse and deploy generative AI in specific areas of processes, both internal and customer-facing.

CaixaBank, a Benchmark in Financial Sector Innovation

Technology and innovation are key for CaixaBank. With the largest digital customer base in the financial sector in Spain, nearly 12 million, the entity is at the forefront of developing new models and systems to meet customer demands.

Thanks to its digital transformation strategy, CaixaBank has positioned itself among the world's best-rated banks for the quality of its digital products and services and has received multiple international recognitions. Among others, it has been named Best Bank in Spain 2024, Best Digital Bank in Spain 2024, and Best Bank in ESG in Spain 2024. Additionally, CaixaBank has also been awarded Best Bank in Western Europe 2024 and Best Bank in Spain 2024 by Global Finance – The Innovators.