

1

Bankia



Bankia is the **4th largest bank** in Spain



Bankia's CEO and CIO both understood that traditional banking was waning, and they needed to **transform and reposition** the company in Spain, where there is a large competitive banking market

3

Metric Outcomes



Volume: In May 2020, Amelia conducted **49,342** active conversations



Resolution rate: **90%**



Intent recognition: **90%**

4



Cognitive Assistants at Bankia are a reality, not a pilot. They handle 30,000 conversations per month."

- Elena Sanz Varela,
Channel Architect Director
Bankia

2

Amelia Goes to Work



February 2020: Bankia implements a mobile banking app with a digital customer service agent feature



Amelia resides within the app, which is compatible with **Android and iOS**



A contact button allows users to chat with Amelia to solve common issues: balance inquiries, internal transfers and account summaries



Bankia wanted to offer a **new app experience** that customers in the Spanish market hadn't yet encountered



Accenture assisted in the **integration**

5

The Future



This year, customers will only be able to reach a human agent through Amelia (**she will be the first point of contact**)



Bankia gravitates toward the **cognitive website** approach (with an Amelia overlay)



Customers can chat with Amelia and **navigate** the site **through conversation**