

CaixaBank develops an AI agent to help customers explore products in the app

- ***Built on Google Cloud's AI technology, the AI agent has the ability to answer questions about products, compare available options, and present the one that best suits the user***
- ***The project, initially available for cards, has been rolled out to 200,000 of the bank's customers***
- ***The initiative is part of CaixaBank's commitment to the application of generative AI, as outlined in its 2025-2027 Strategic Plan***

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CaixaBank has launched a generative AI-based agent to help users of the entity's mobile banking application learn details about products, compare the different available options, and choose which one best suits their needs. Built on Google Cloud's AI technology, it is an AI agent that interacts directly with the customer, a pioneering tool in Spanish banking.

The new functionality, initially developed for card-related transactions, has already been rolled out to 200,000 customers.

The AI agent has the ability to answer questions about the features of the cards available in the app's catalog, compare the different possibilities, and present the one that best suits what the customer is looking for. The customer can also have a conversation with the AI agent to ask questions and get more information.

The customer also receives a summary with the recommended card, about which they can continue to ask questions, and once their doubts are resolved, they can apply for it through the app in a simple and fast process.

The objective of the project is to explore new ways of applying AI to achieve a more fluid user experience and to be more effective and faster in resolving doubts. The conclusions of the experience will be essential for the development of other generative AI-based agents.

App Enhancement

CaixaBank is in the process of renewing some aspects of its app with the aim of improving the user experience by redesigning some of the most used operations. The changes include a

modernization of the design and the simplification of operations to facilitate the management of the client's finances.

CaixaBank is the leading financial institution in Spain in digital banking, with 12.2 million digital customers. The entity has especially consolidated its position as the leading bank in the use of mobile banking, reinforced by the high usage rates of the app.

In this sense, digital registrations of adult customers grew by 38% in the first quarter of 2025 compared to the same period of the previous year, and digital sales increased by 22%.

Commitment to Generative AI

The AI agent is part of CaixaBank's commitment to the application of generative AI included in its 2025-2027 Strategic Plan. In this sense, the entity seeks to articulate a technological strategy in the coming years around four main objectives: to increase the agility and commercial capacity of its business areas; to develop new services thanks to cutting-edge capabilities and the simplification of processes; to promote operational excellence by improving efficiency; and, finally, to reinforce and evolve the current technological platform with the highest standards of resilience and security.

Specifically, it includes plans for the renewal of current channels and the development of new commercial and customer service capabilities hand in hand with generative artificial intelligence.

CaixaBank believes that in the coming years the evolution of generative AI will be widely adopted by society and, therefore, will lead to substantial changes in the way the entity relates to its customers and in how internal activities and tasks will be transformed.

With experience since 2014, CaixaBank has stood out for being one of the pioneering banks in analyzing the use of Artificial Intelligence applied to financial services. Artificial Intelligence is already applied in multiple services and projects of the Group, with a transversal and multidisciplinary approach that includes diverse perspectives, from the technological to the ethical.

Ethics in Artificial Intelligence is a priority for CaixaBank, which it addresses with a multidisciplinary approach to ensure that AI applications are fair, transparent, and responsible. The entity has defined Responsible AI principles that cover the entire life cycle of AI and guarantee responsible and sustainable use, in compliance with current legislation and aligned with the ethical values and principles of the Group.