

## *The future of banking is already here: this is the new digital experience*

### *New features and the arrival of Artificial Intelligence agents are redefining the relationship between customers and their bank*

In an increasingly connected world, mobile applications have become essential tools in our daily lives. From ordering food to managing our finances, **apps have transformed the way people interact with services**. Therefore, it is essential that these applications are intuitive, agile, and easy to use, perfectly adapting to the needs of all clients.

Aware of this reality, many companies are strongly committed to **digital innovation and to offering their clients truly positive experiences**. One company that particularly stands out is CaixaBank, a leader in digital banking in Spain with 12.2 million digital clients, which has taken a step further in its commitment to innovation by revamping its mobile app design to make the most used operations more agile and simple for its customers.

Among the main novelties in [CaixaBank's app](#) are the renewal of the access screen, the reorganization of the home screen into two key sections to **facilitate the most common operations**, and the enhancement of functionalities such as reviewing transactions with Bizum or the "Request Money" option, which now features simpler navigation.

These enhancements are added to other advances implemented by the financial institution in recent months, such as the simplification of the card section, including **clearer transaction consultations**, a new flow for **blocking/unblocking cards**, and the possibility to consult the PIN more easily. Additionally, CaixaBank has recently incorporated a new search feature in the "Help" section to quickly resolve doubts.

#### **An AI Agent to Assist Clients**

One of the latest innovations of the CaixaBank app is the launch of an **AI-generated agent to help users** learn product details, compare different available options, and choose which one suits their needs best. Developed with **artificial intelligence technology** from Google Cloud, this is an AI agent that interacts directly with the customer, a pioneering tool in Spanish banking.

The AI agent has the capability to resolve questions about the features of the cards available in the app's catalog, compare the different possibilities, and present the one that best fits what the client is looking for. Clients can also **engage in a conversation with the AI agent** to ask questions and obtain more information.

#### **The Client Chooses How, When, and Where**

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According to CaixaBank, their priority is to provide the best customer experience through any channel, allowing the customer to **choose the service they prefer at any time, whenever and wherever they prefer**, according to their needs. Whether in person or remotely, the bank's goal is customer satisfaction by delivering specific and differential solutions.

The entity, which has a network of over 3,800 centers in Spain, is also strongly committed to **financial inclusion and territorial anchoring**. From the "[all in one](#)" office model, emblematic spaces that redefine the concept of a bank office, to Store branches, designed to offer a personalized and flexible experience with extended hours and specialized service, to the mobile branches that provide banking coverage in a total of 1,387 locations at risk of financial exclusion.

### **Technology at the Service of People**

CaixaBank's vision is clear: to offer a coherent, personalized, and value-added experience for every client, regardless of the channel they use. Services like remote support via the "Muro" with their personal manager or digital signing are just some examples of how **technology is put at the service of people, facilitating day-to-day financial management** with complete security and confidence.

Thus, CaixaBank continues to pave the way towards a **more approachable, efficient, and adapted banking experience** for the new digital lifestyle. In an environment where time is the most valuable resource, having an intuitive app and omnichannel support is not just an advantage: it's a necessity.

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