

CaixaBank launches the first AI agent that assists customers in purchasing products from its app

- **The system combines conversational AI and human oversight to improve the user experience in the digital recruitment process.**
- **The first AI agent is already operational to assist customers who wish to take out a pre-approved consumer loan via the mobile application**
- **CaixaBank will present the new service and its strategy for deploying AI agents at the Mobile World Congress**

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CaixaBank has launched a new Artificial Intelligence agent system designed to improve its customers' experience during digital onboarding processes via the bank's mobile app. The new service combines conversational AI and human support to optimise digital recruitment and represents a key step in the strategy to continue driving digital sales, in a context in which the CaixaBank app is consolidating its position as one of the main channels for customer relations, with more than 12 million users, the largest digital customer base in Spain. CaixaBank's AI Agents project will be presented next week at the Mobile World Congress in Barcelona.

The innovation is based on the implementation of AI agents that operate exclusively within the app's chat channel. The AI agent can hold a conversation with the customer to help them specify their needs, provide further information and resolve any queries that may arise. When it comes time to sign the contract, the AI agent refers the customer to a specialist at the organisation, ensuring that none of the information processed up to that point is lost.

The first AI recruitment support agent, which is already operational, is aimed at customers who have started the pre-approved loan application process through the app and are encountering difficulties in the procedure. In these cases, the agent helps them resolve any queries, simulate and define the ideal configuration for their loan, instalments and terms, and facilitate a smooth contracting process.

The AI recruitment assistance project, based on Salesforce's Agentforce technology, will evolve over the coming weeks until it is integrated into all recruitment chats on the bank's application, enabling them to obtain information efficiently, quickly and flexibly. The AI Agent system will be complemented by specialists in each type of product, from consumer loans to mortgages and savings products.

The application of Artificial Intelligence in the entity's app aims to improve the user experience for customers, who can obtain comprehensive information more quickly and easily. Customers can request to speak to a specialist at any time, and the tool will immediately put them in contact with a professional from the organisation.

AI agent specialising in cards

Last summer, CaixaBank launched a generative AI-based agent to help users of its mobile banking app inform customers about card-related issues. This feature, developed with Google Cloud's artificial intelligence technology, differs from the one presented today in that it is designed exclusively to inform customers, not to guide them through the hiring process.

The AI agent for cards has the ability to answer questions about the features of the cards available in the app's catalogue, compare the different options, and present the one that best suits the customer's needs. They can also hold a conversation with the AI agent to ask questions and obtain further information.

A few months earlier, CaixaBank had activated an AI agent to assist employees who provide support for remote recruitment. This AI agent, developed with Salesforce platform tools, was created specifically for a team of more than 300 professionals at the organisation who are dedicated to guiding customers who request assistance in searching for products through digital channels.

In addition to AI agents for customer service, CaixaBank is developing AI agents to improve the bank's internal processes.

Commitment to generative AI

The development of AI agents is part of CaixaBank's commitment to the application of generative AI included in the 2025-2027 Strategic Plan. In this regard, the organisation seeks to develop a technological strategy over the coming years based on four main objectives: increasing 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 improving efficiency and, finally, to strengthen and develop the current technological platform with the highest resilience security standards.

Specifically, this includes plans to revamp existing channels and develop new commercial and customer service capabilities using generative artificial intelligence.

With experience since 2014, CaixaBank has stood out for being one of the pioneering banks in analysing the use of Artificial Intelligence applied to financial services. Artificial Intelligence is already being applied in multiple services and projects within the Group, with a cross-cutting and multidisciplinary approach that includes various perspectives, from technology to ethics.

CaixaBank, leader in innovation

Technology and innovation are key for CaixaBank, currently Spain's leading bank and one of the most important in Portugal. With the largest digital customer base in Spain's financial sector, exceeding 12 million, the institution is at the forefront of developing new models and systems to meet its customers' demands.

The organisation has its own technology subsidiary, CaixaBank Tech, and multidisciplinary teams to bring innovation to all areas of the organisation. Through cutting-edge technology, CaixaBank is driving forward an ambitious digital transformation plan. The aim is to put technology at the service of people, with services and solutions that facilitate more personalised advice, better commercial offerings and engagement, new financial services and a more agile decision-making model.