

First bank in Spain to implement its agent system across all conversations with customers through its digital channels

CaixaBank extends its AI agent as an assistant when contracting its full range of products via its website and app

- ***The AI agent will handle around 40 financial products and an average of 6,000 conversations per month***
- ***The entity's customers will be able to choose at any time whether they wish to continue receiving information through the AI agent or prefer to interact with a specialist from the bank***
- ***The rollout, which began in February with the application for pre-approved loans, will be phased in across the rest of the product portfolio over the coming weeks***

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CaixaBank is enhancing product contracting through its digital channels with the extension of its AI agent system to all customer chats via the bank's website and mobile app, covering the full range of products available for digital contracting. The artificial intelligence agent thus becomes the first point of contact for customers who start a digital conversation to request information about a product or consider contracting it. The financial institution is the first in Spain to implement this generative AI solution across all conversations with its customers through its digital channels.

The AI agent was first launched in February for customers needing support to apply for a pre-approved loan. It is now entering the rollout phase for all customers and the full range of products, to be deployed gradually: initially, the AI agent will be integrated into the digital application processes for personal loans and insurance products, and will later be extended to the remaining products and services.

Within approximately four weeks, the solution will be available in all CaixaBank website and app chats, including those activated during online application processes or when the customer requests that the bank contacts them. Once implementation is complete, the AI agent will support the application process for around 40 products, from loans to savings products, Facilitea, and others, and will handle an average of 6,000 conversations per month.

The AI agent, developed using Salesforce's Agentforce technology, is capable of answering questions, providing contextualised information and guiding the customer up to the penultimate step of applying for a product. The final contract formalisation is always carried out with the involvement of a CaixaBank specialist. If the customer wishes and already has all the necessary information, they may also complete the process themselves. Likewise, the customer may choose to be assisted by a person instead of the AI agent from the beginning and throughout the entire conversation.

Specialised AI agents

This rollout represents a key step in CaixaBank's strategy to continue driving digital sales, in a context where the CaixaBank app is consolidating itself as one of the main customer relationship channels, with more than 12.6 million users, the largest digital customer base in Spain.

CaixaBank began implementing AI agents in its digital banking last summer, aimed at facilitating user interaction, with an assistant capable of answering questions from mobile banking app users related to cards, and helping them select the most suitable product for their needs.

Previously, the institution had launched another AI agent designed for employees, intended to support staff involved in remote application processes. This solution, developed using tools from the Salesforce platform, supports a team of more than 300 professionals who advise customers on applying for products through digital channels.

In addition to initiatives linked to customer service, CaixaBank continues to develop artificial intelligence agents in an effort to optimise and automate various internal processes within the organisation.

Commitment to generative artificial intelligence

The development of these agents is part of CaixaBank's strategy in the field of generative artificial intelligence, as set out in its 2025–2027 Strategic Plan. The institution has defined a technological roadmap focused on four main objectives: increasing agility and commercial capacity, driving new services through cutting-edge technologies and process simplification, reinforcing operational excellence through efficiency improvements, and evolving its technology platform to the highest standards of resilience and security.

Key lines of action include the renewal of existing channels and the development of new commercial and customer service capabilities supported by generative artificial intelligence.

With a track record in this field dating back to 2014, CaixaBank has established itself as one of the pioneering banks in the application of artificial intelligence in the financial sector. Today, this technology is present across multiple services and projects within the Group, following a cross-cutting and multidisciplinary approach that integrates both the technological dimension and ethical considerations.

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.