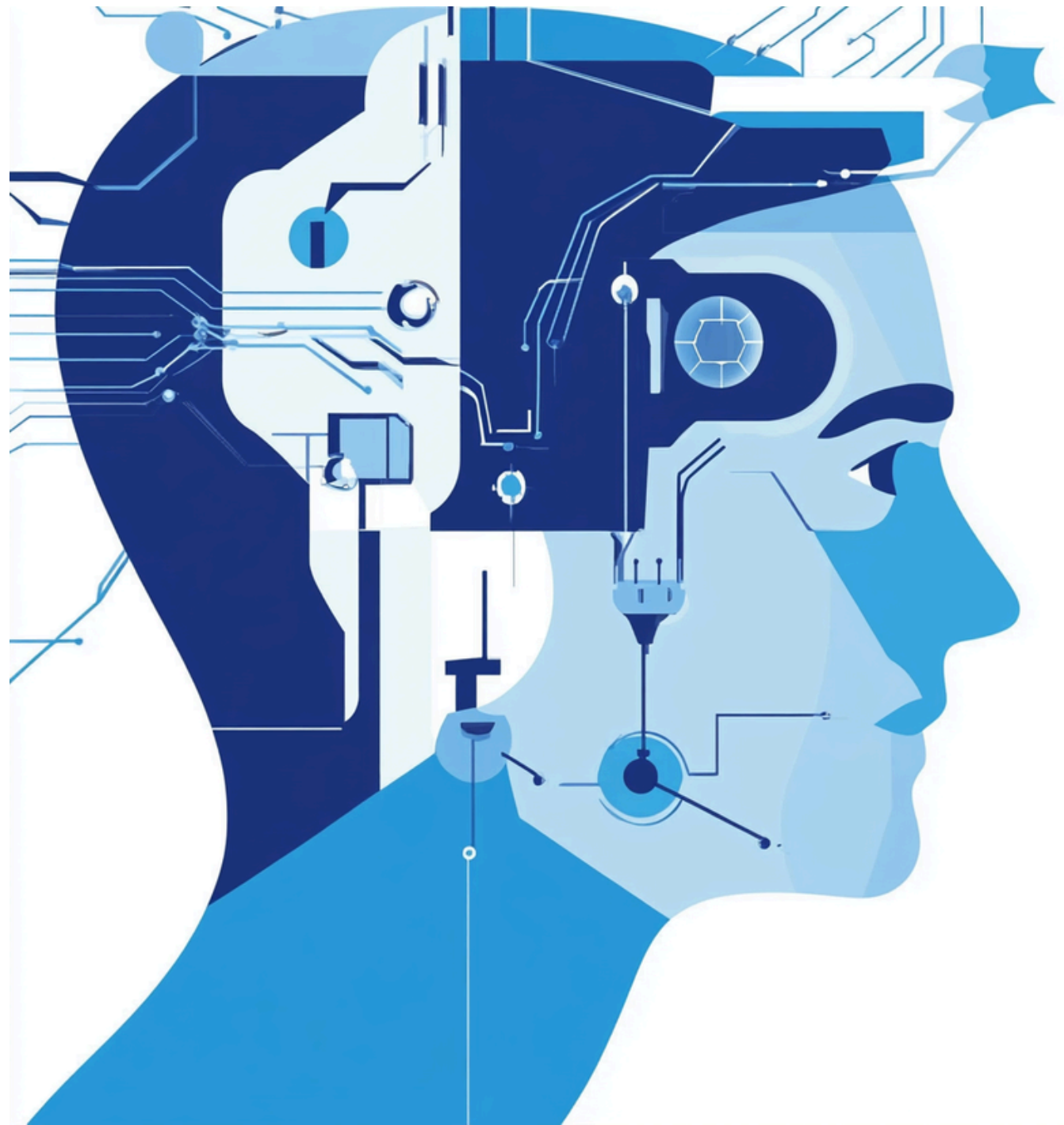




AI-Innovations

15.10.2025

AI-Driven Virtual Assistant for Digital Banking



- Launched January 2024
- Multilingual (az/en/ru) Gen AI-based
- Successfully processing more than 61% of ABB Mobile customer requests
- 1.9 M queries from 420 k customers
- Loyal customers: 137 k customers
- 85K+ unique words in the knowledge base
- Response accuracy rate: 95%
- Cost saving per month: 79K AZN (31 agent salary)
- Successfully converted 60% of the user's negative conversations into neutral and positive ones

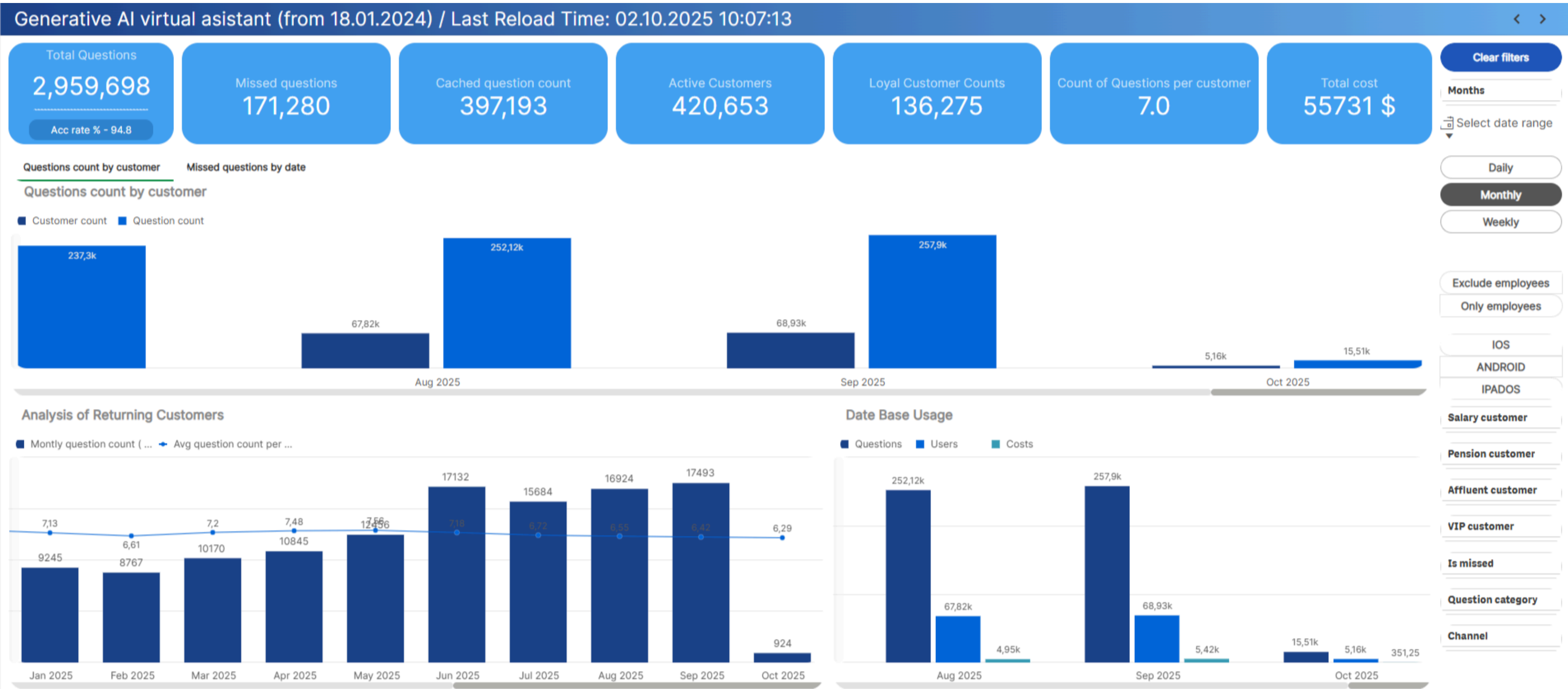
AI-Driven Virtual Assistant for Digital Banking

- Provides 24/7 customer support through mobile application
- Automates repetitive queries, enhances decision-making, and improves customer engagement
(AI response time 9 sec, Agent first response time ~20min)
- Latest Progress:
- User Adoption: 420K active users, ~50–70K monthly users, 3-6K daily customers
- AI-to-AI conversations: 1.9 mln handled end-to-end annually (from 3.2 mln conv)
- Impact: 61% of inquiries fully resolved by AI without human intervention
- Capabilities Expansion - From FAQ to real transactions:
- Card block/unblock operations, Card balance inquiries, answers customer-specific transaction & cashback questions
- Provides insights: starts conversations proactively and delivers personalized offers to customers

AI-Driven Virtual Assistant for Digital Banking

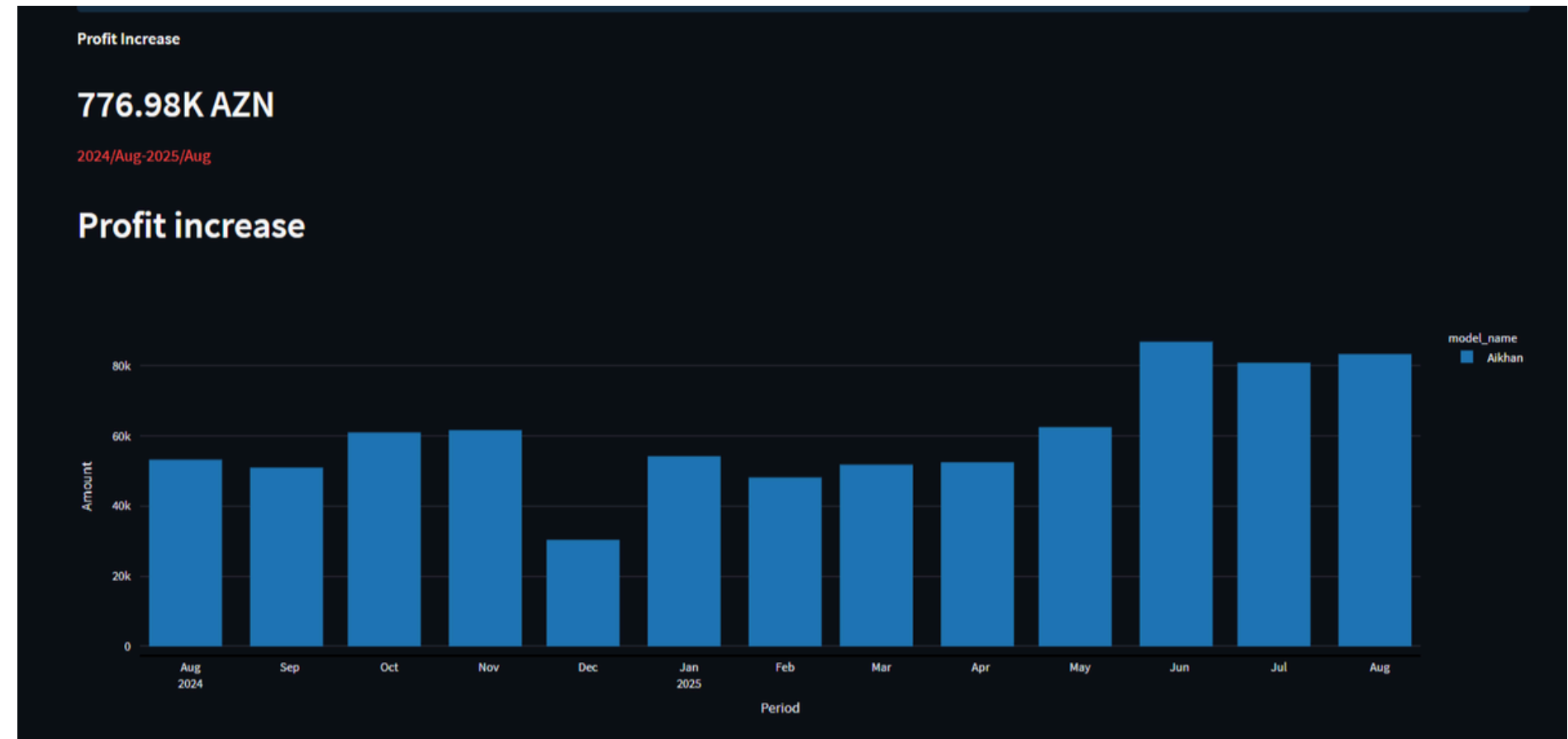


AI-Driven Virtual Assistant for Digital Banking



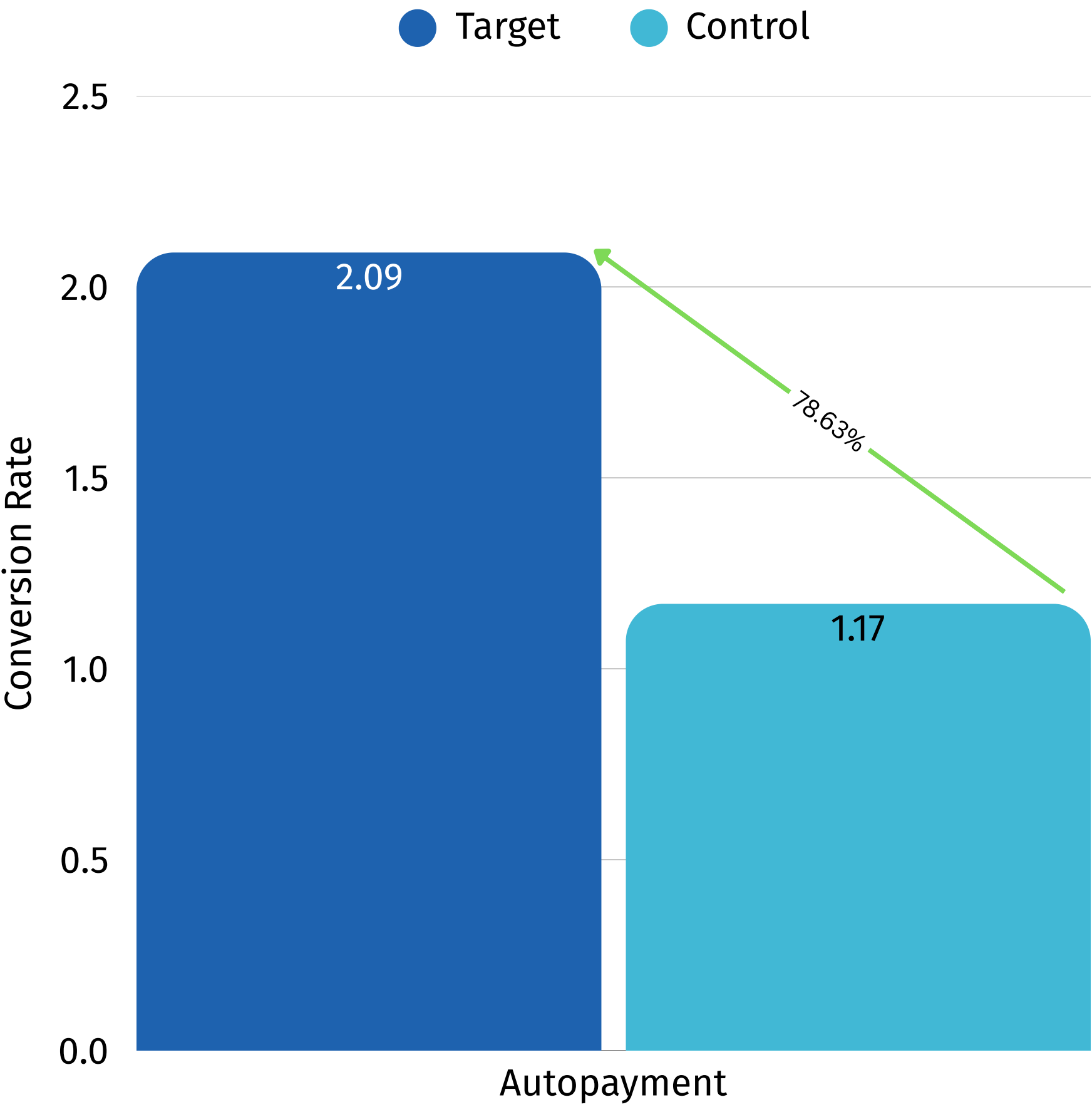
AI-Driven VA - impact calculation

- Cost of a human agent per minute: 0.1718 AZN
- Average time an agent would spend on each conversation: 5.45 minutes
- Monthly cost of running the AI system: ~6,714 AZN
- Net Monthly Impact: 79,452.45 AZN savings



$$\text{Monthly Impact} = (\text{Conversations Resolved by AI} \times \text{Time Saved per Conversation} \times \text{Agent Cost per Minute}) - \text{AI System Cost}$$

Offer Scenarios - Autopayment

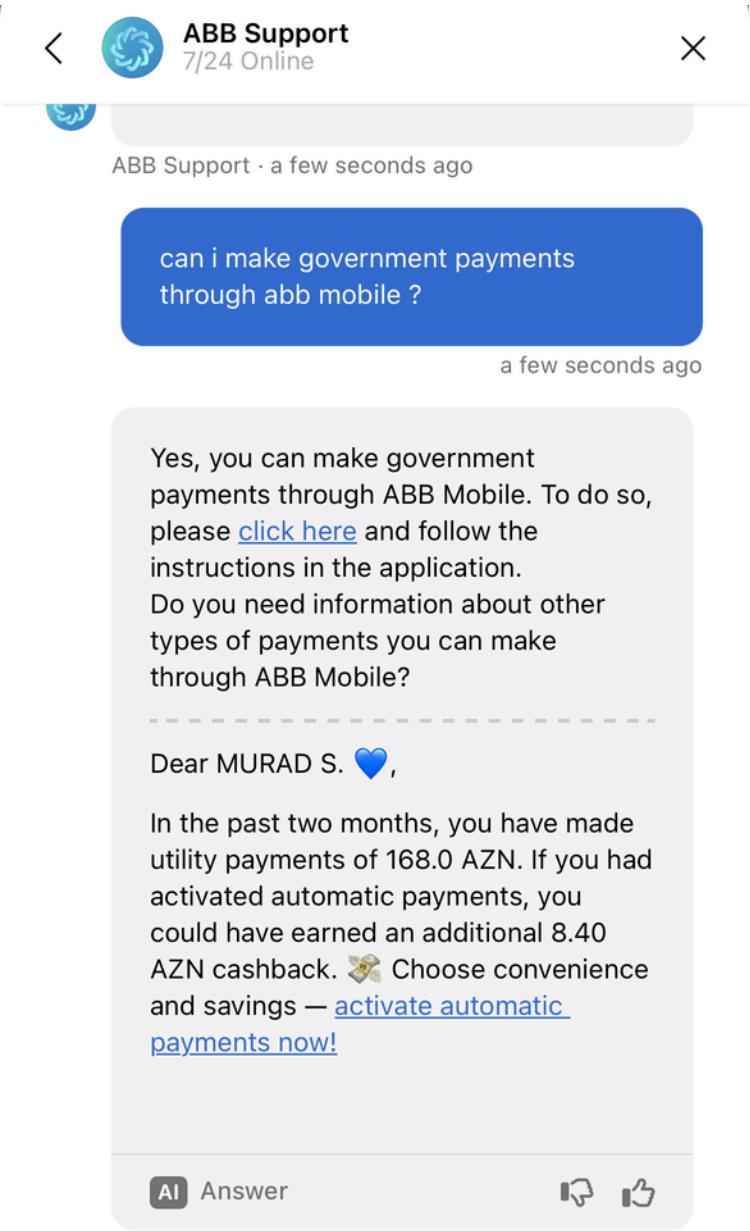


Target

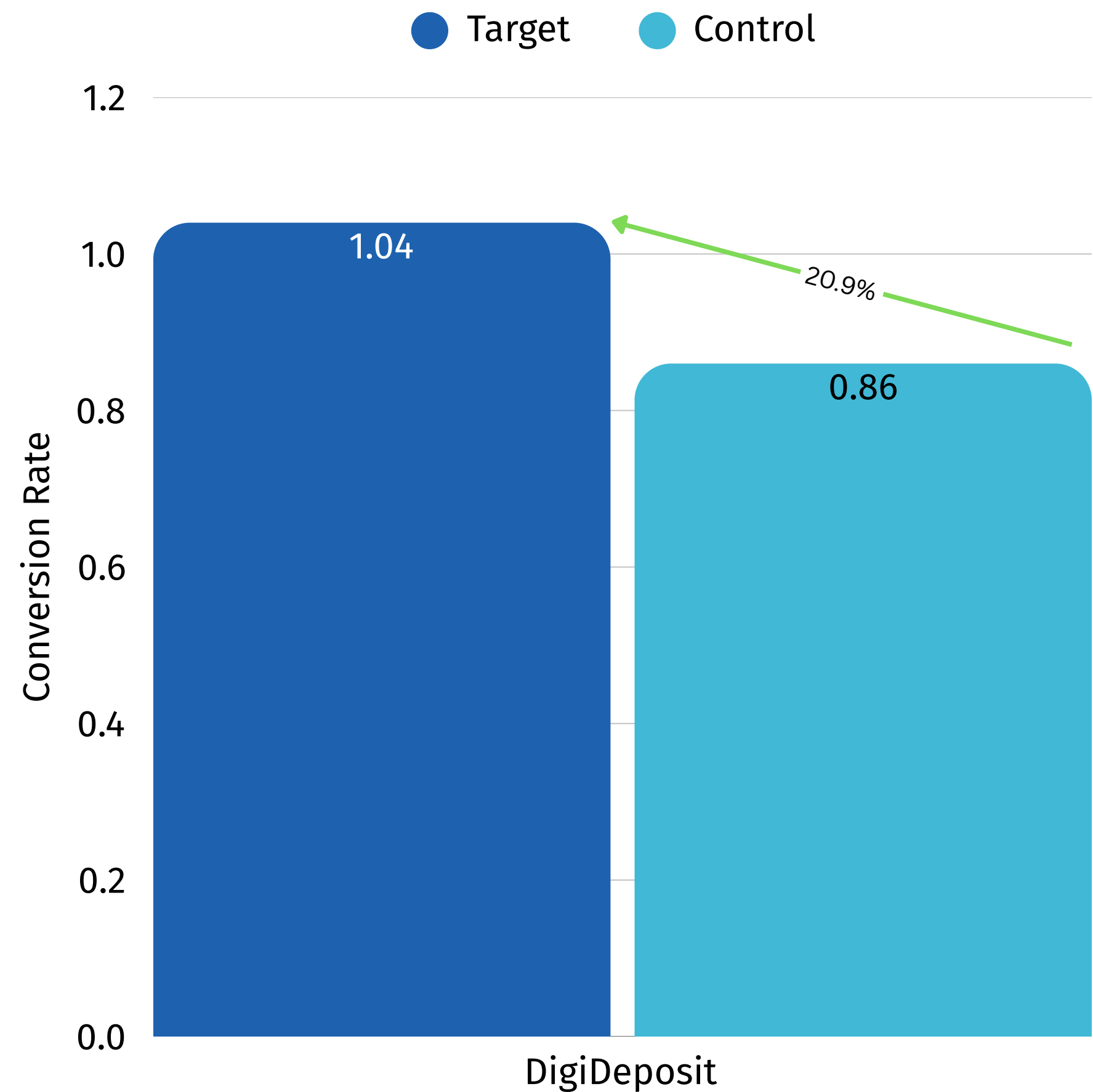
Total number of people: 48961
Total number of people that set-up an Autopayment: 1025
Conversion Rate: 2.09%

Control

Total number of people: 5824
Total number of people that set-up an Autopayment: 68
Conversion Rate: 1.17%
Start Date: Jun 25th 2025



Offer Scenarios - DigiDeposit

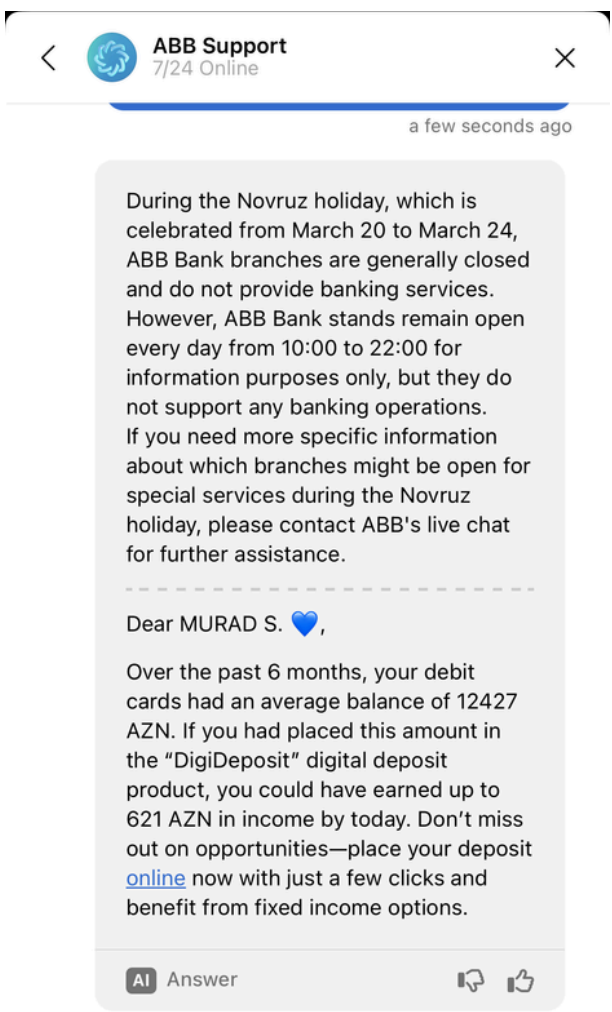


Target

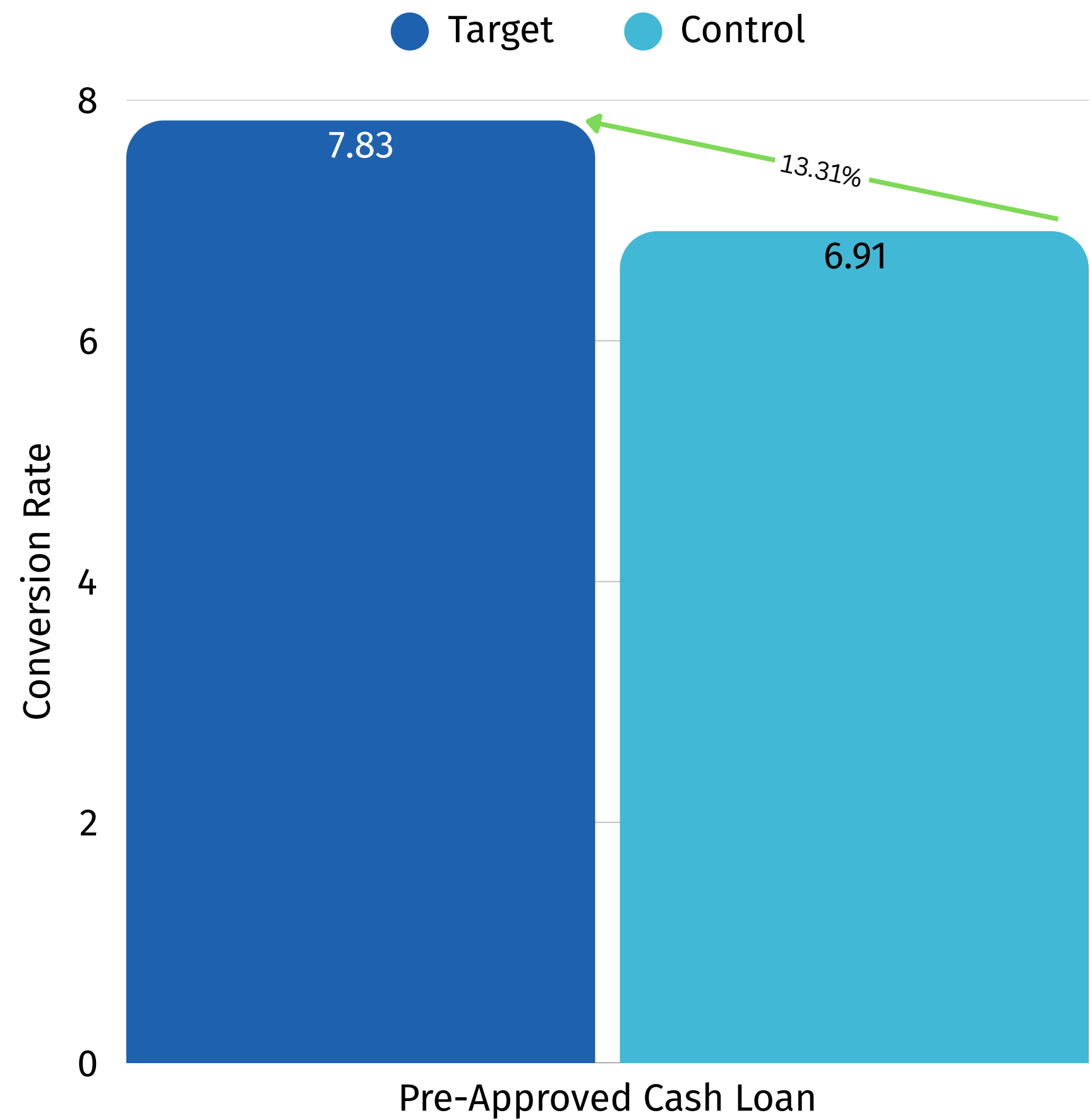
Total number of people: 5551
Total number of people that Opened a DigiDeposit: 58
Conversion Rate: 1.04%
Total Sales in AZN: 812429.91 AZN
Sales per person in AZN: 14,007.41 AZN

Control

Total number of people: 697
Total number of people that Opened a DigiDeposit: 6
Conversion Rate: 0.86%
Total Sales in AZN: 40,550
Sales per person in AZN: ~6617
Start Date: Jun 21st 2025



Offer Scenarios - Pre-Approved Cash Loan

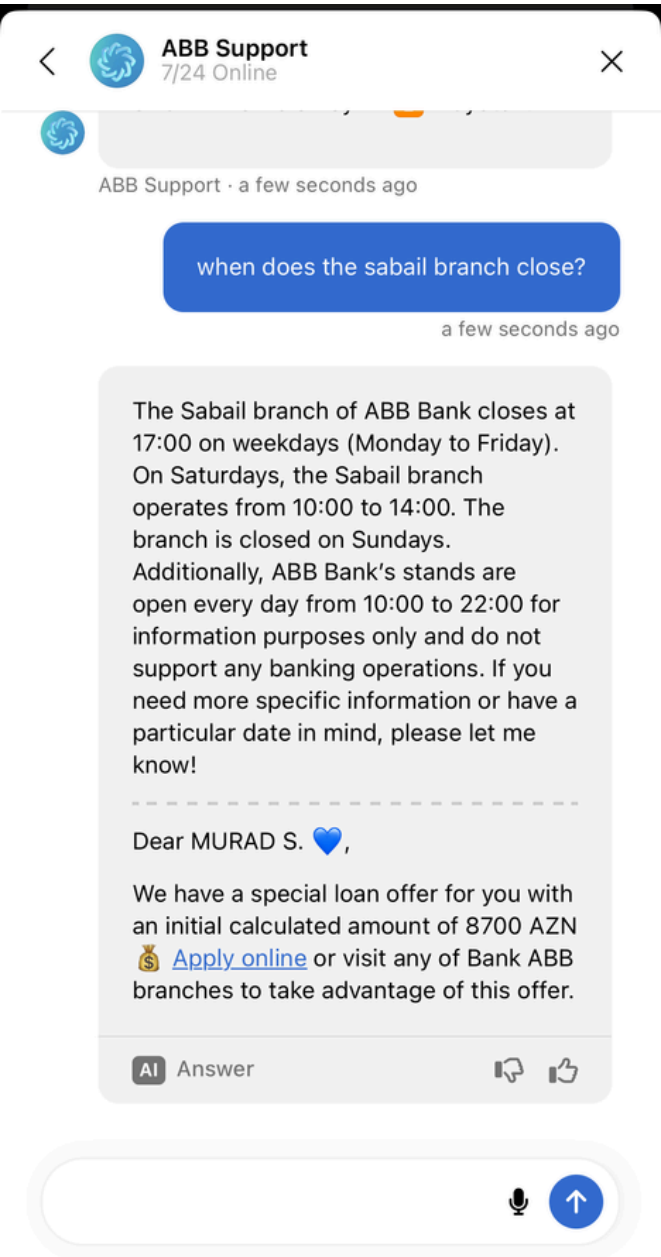


Target

Total number of people: 13330
Total number of people that acquired a Cash Loan: 1044
Conversion Rate: 7.83%
Total Sales: 6,479,011 AZN

Control

Total number of people: 1607
Total number of people that acquired a Cash Loan: 111
Conversion Rate: 6.91%
Total Sales: 536,720 AZN
Start Date: May 5th 2025



Thank you for your
attention!

