

## Trust-Based Relationships at Scale

60-90% of accounts sit dormant upon opening

40% of customers express decreasing dependence on their primary financial services provider\*

\*Ernst & Young 2016 Global Consumer Banking Survey

Digital transformation has made financial services more accessible than ever before. As transactions have moved out of branches, though, customer relationships have weakened. With fewer face-to-face interactions, a decline in trust has accompanied convenience.

### Our Solution: A Mobile Customer Engagement Platform

The Juntos platform engages millions of consumers in automated, two-way dialogue via mobile channels to build trust-based relationships.



#### CUSTOMIZED CONVERSATIONS

Each Juntos partnership begins with extensive user research and localization to design empathy-driven dialogue that builds trust.



#### RIGOROUS EXPERIMENTATION

An iterative testing process employing randomized control trials enables Juntos to deliver optimal conversations to each customer segment.



#### PROACTIVE AND REACTIVE

Juntos starts conversations that are proven to engage customers, and responds automatically to inbound responses and questions

#### Juntos Drives KPIs

- Active Client Rates
- Transaction Count
- Mobile Banking Activation
- Savings Deposits
- Credit Applications
- Loan Repayments
- Customer Insights
- Net Promoter Score
- Feedback on Product Features

#### Juntos in Action



**CHALLENGE:** BBVA Bancomer needed to accelerate channel migration to save costs, but wanted to simultaneously maintain and grow customer engagement.

**SOLUTION:** The Juntos platform was deployed to strengthen relationships with 70,000+ customers and encourage them to make deposits through digital channels.

**RESULTS:** Juntos delivered response rates of up to 23%, drove a 20%+ lift in balances, and increased the use of mobile channels.

Deployed by partners in 15 countries and 4 continents, including:

