

TRACK KEYNOTE

# Serve Your Customers:

## Agent Fleet to Augment Your Service Teams



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The AI-powered service revolution is here.

**17.6%**

Average bank churn rate in 2025

ElectroiQ

**3.2x**

Faster growth for CX-optimized banks

 Dovetail

**\$340B**

Potential annual AI value for banking

McKinsey & Company

**95%**

Of interactions predicted to be AI-powered

SERVION



# The Silent Crisis in Banking Customer Service

**17.6%**

Average bank churn rate

**56%**

Leave without a word

**39%**

Cite poor service as #1 reason

## TOP REASONS CUSTOMERS LEAVE THEIR BANK

High Fees 43%

Poor Service 39%

No Digital Tools 32%

Security Concerns 28%

No Personalization 22%

# The Opportunity Is Enormous and Mostly Untapped

**3.2x**

**faster growth**

for banks that regularly optimize  
customer experience

Source: Dovetail 2024

**80%**  
of banks

are NOT actively optimizing CX  
— the gap is your advantage

**\$200B+**  
annual AI value

projected for banking from  
McKinsey — most of it in service  
and operations

**46%**  
of AI-adopting  
banks

report measurable CX  
improvement — early movers  
are already pulling ahead

**2 in 10**  
retail banks

are actively improving CX —  
leaving 8 in 10 vulnerable to  
disruption

# AI Is Becoming the New Service Channel

Just as mobile banking became expected — AI-powered service soon will be too

01

## Omnichannel Intelligence

AI operates across every channel — app, web, phone, branch — with shared context and memory. No more repeating yourself.

02

## 24/7 Availability As Standard

Customers already expect round-the-clock service from fintechs and big banks. AI makes it feasible for every institution.

03

## The New Expectation Bar

By 2026, AI-powered chat and voice service will be table stakes — like mobile banking was 10 years ago. The question is when, not if.

Real-World Proof:

# AI at Massive Scale in Banking

**BANK OF AMERICA** 



## Bank of America — Erica

**3B+**

total client  
interactions

**58M**

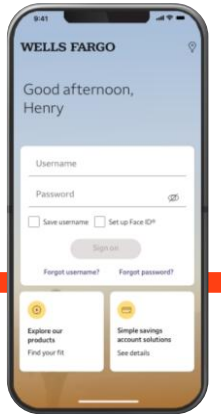
interactions per  
month

**50M**

users served

Launched 2018. Now the benchmark for AI banking assistants — handling account queries, proactive financial guidance, and personalized insights at a scale no human team could match.

**WELLS FARGO**



## Wells Fargo — Fargo

**400M+**

interactions handled  
in 2025

**24/7**

availability across  
voice and text

**0**

sensitive data  
exposed externally

Handles bill payments, transfers, account inquiries, and proactive financial alerts — all powered by Google Dialogflow, fully integrated into the mobile app without compromising security.

GenAI banking adoption jumped from 10% in 2023 → 47% in 2025. Banks not moving now are falling behind fast. (EY-Parthenon)

# But Getting AI Right Is Not Easy

01

Generic bots lack context and hallucinate

02

Deep integration is non-negotiable

03

Autonomous AI in service requires extreme caution

The Creatio Approach:

# Start Smart, Scale Confidently

**CRM-Native**

Agents work  
where customer  
context lives

**Trust Before  
Autonomy**

Earn the right to  
automate

**Human + AI  
Teams**

The future is  
collaboration

# 7 Assistive Agents for Your Service Team



## Summarize Case

Auto-generates case notes, resolution summaries, and follow-up actions post-interaction



## Suggest Case Resolution

Recommends next steps and potential resolutions for open service cases



## Knowledge Agent

Creates and expands knowledge base content using resolved customer interactions



## Create Article

Generates knowledge base articles from resolved support cases

# 7 Assistive Agents for Your Service Team



**Create Article**

Generates knowledge base articles from resolved support cases



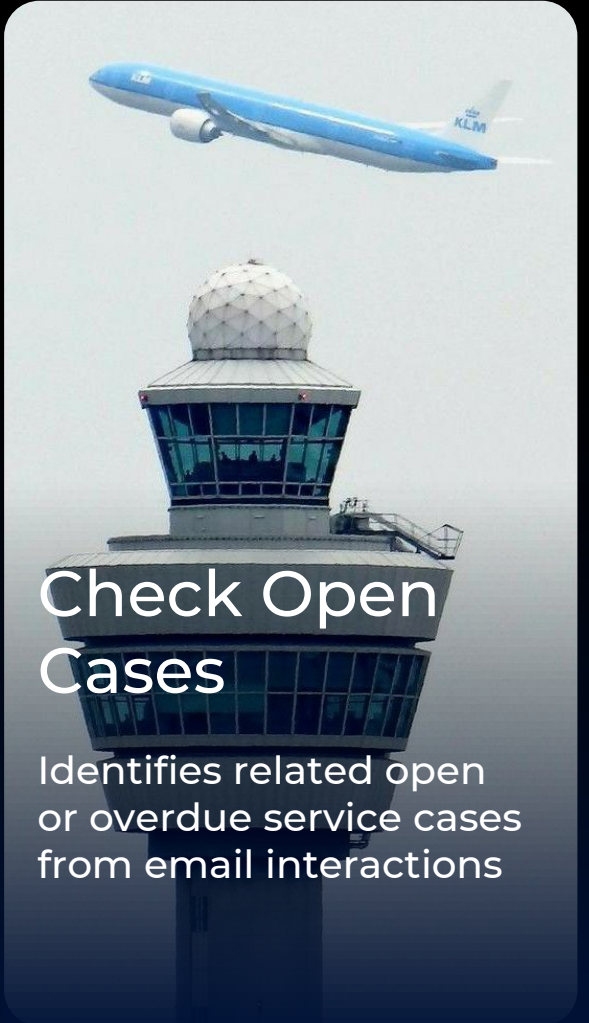
**Case Performance**

Analyzes case handling metrics, escalations, and service outcomes



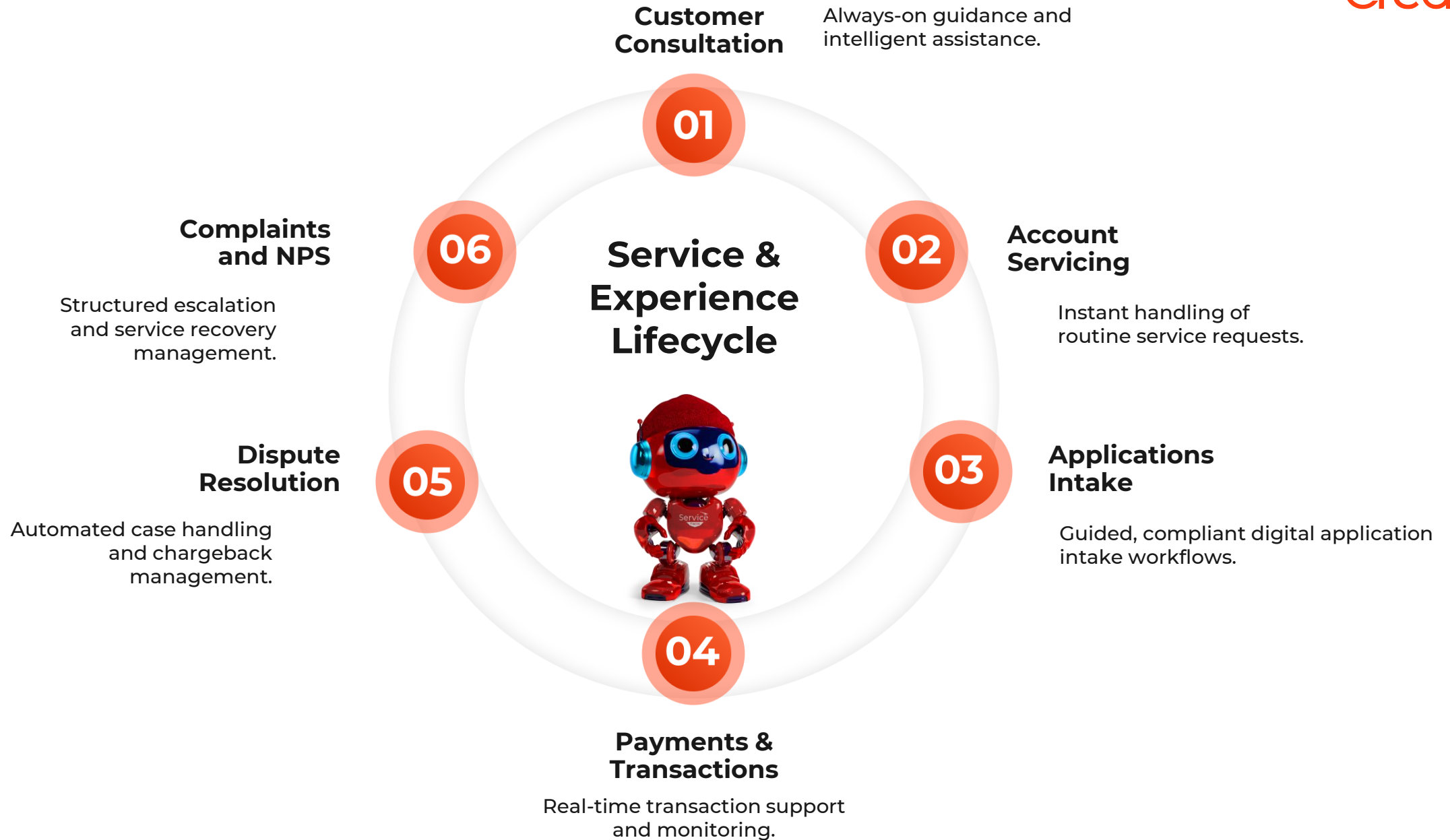
**Case Resolution**

Provides resolution guidance, historical context, and case analytics for service teams



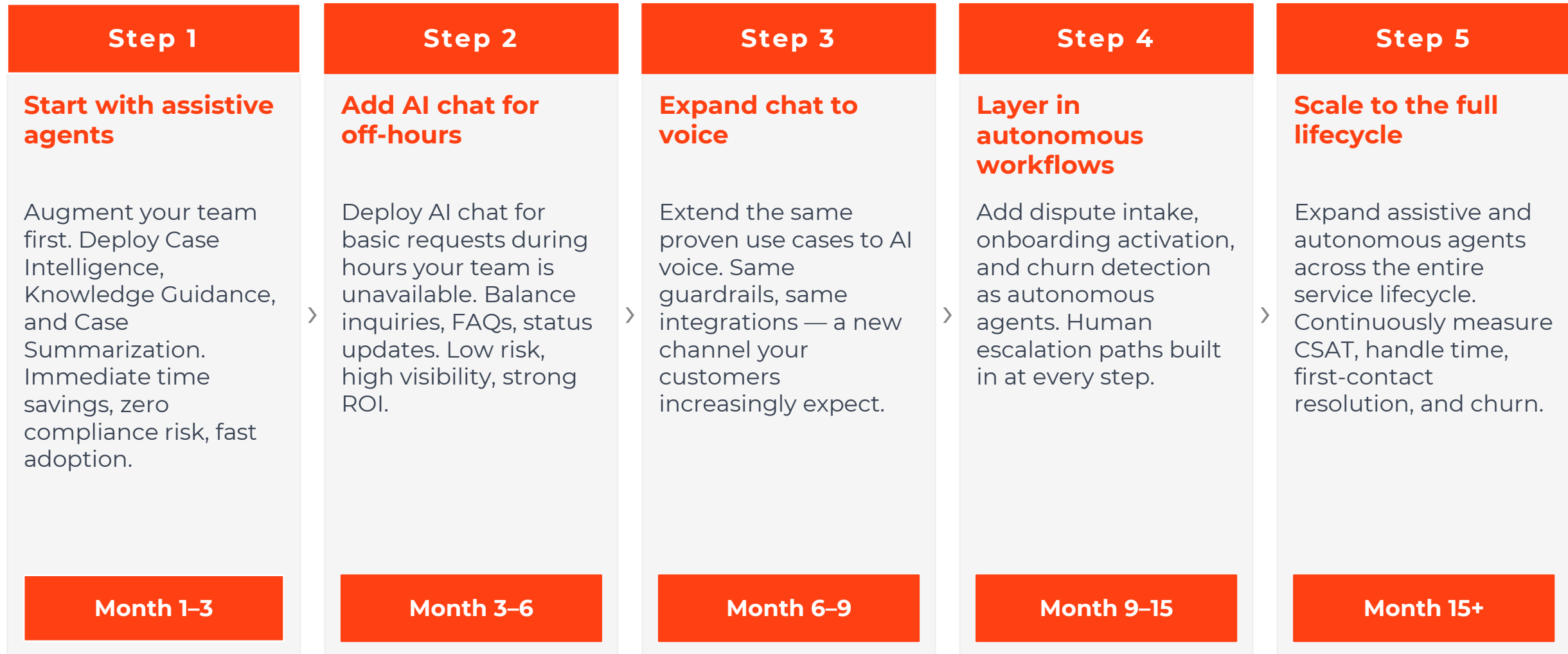
**Check Open Cases**

Identifies related open or overdue service cases from email interactions



# How to Transform Your Customer Service Function

A pragmatic, risk-managed path from today to fully agentic service



**Thank you!**