

ABAKA

 *otpbank*

# Artificial Financial Intelligence™

Revolutionising how organisations financially plan  
for and engage with their customers.

Real-time





# ABAKA NEXT BEST ACTION - WHY



OTP Bank needed to create a hyper-personalised digital experience for their retail customer in Central Europe to increase product uplift & cross-sell

## Objectives

**Mission:** “meet rising customer expectations by applying AI to offer intelligent product recommendations and smart servicing that can seamlessly embed in the bank product ecosystems”

**Value proposition:** “focus on credit cards, loans and overdrafts product range to unlock new value through better efficiency, expanded market access, and greater customer lifetime value”

**Delivery:** design build and implement a white-labelled App for the digital AI-Next Best Action recommendation engine

### Key proposition and product features:

1. Personalization through AI-Next Best Actions and Intelligent Behavioural Nudges
2. Saving goals set-up and investment scenarios
3. Ecosystem-based product recommendations

## Market Opportunity

Position OTP Bank at the forefront of a fully owned AI-powered retail banking digital ecosystem

An uplift and redesign of the customer ‘go to market’ & retail banking proposition

ENGAGE, EDUCATE & EMPOWER mass retail/affluent customers who want to take control of their finances using AI-powered recommendations

A combination of intelligent propositions, seamless embedding within product ecosystems, and smart servicing and experiences for an overall experience that sets the AI OTP Bank apart from traditional incumbents



# Key Elements

## Initial demographic segments



Age 18-25



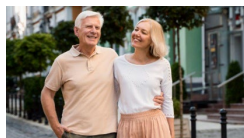
Age 26-34



Age 35-49



Age 35-49  
above average income



Age 50+

## Credit Cards & Loan Product Groups



## Behavioural Personas Motivations

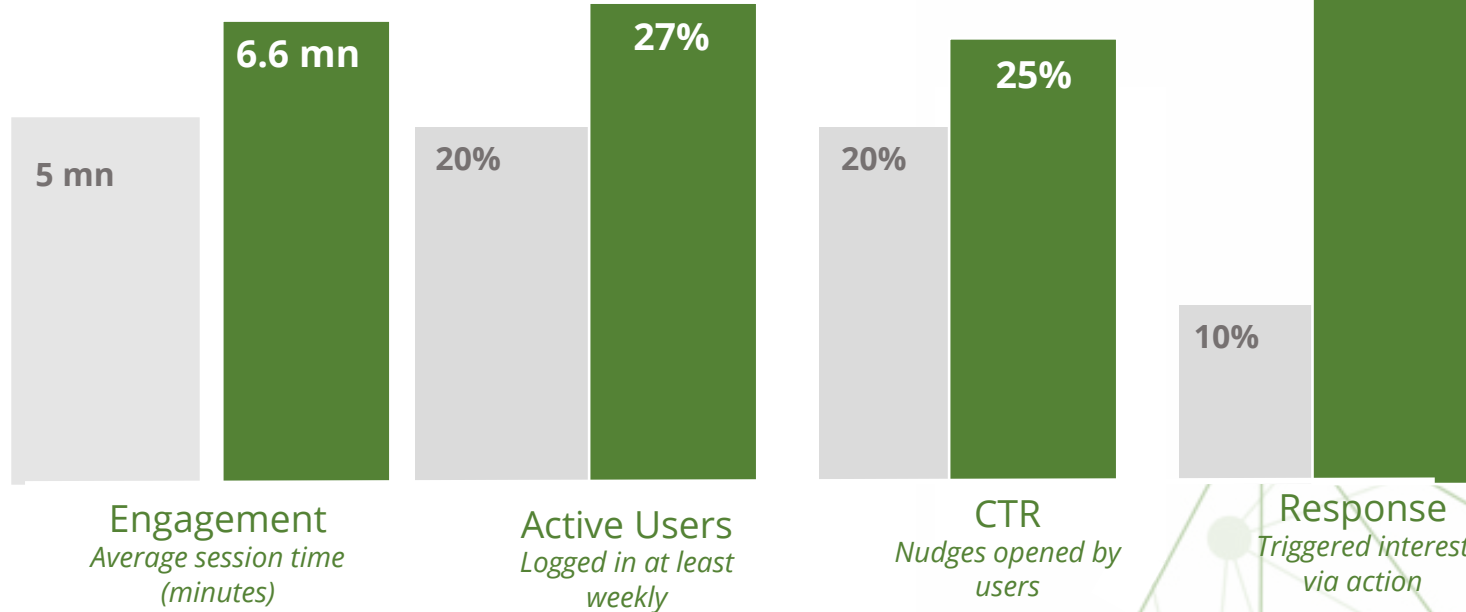




# Success Criteria: much higher engagement and upsell

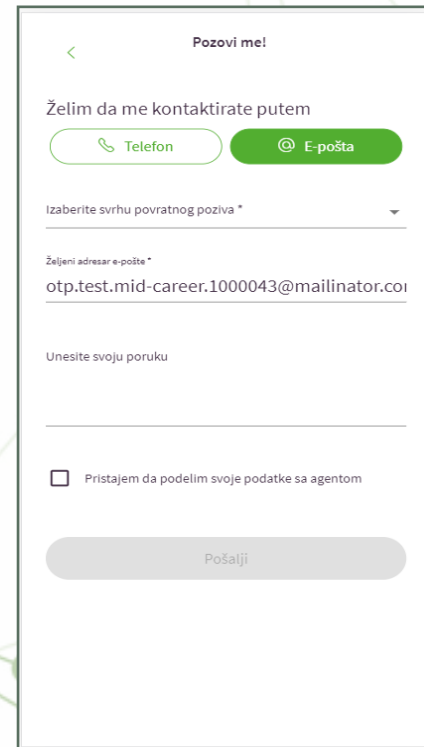
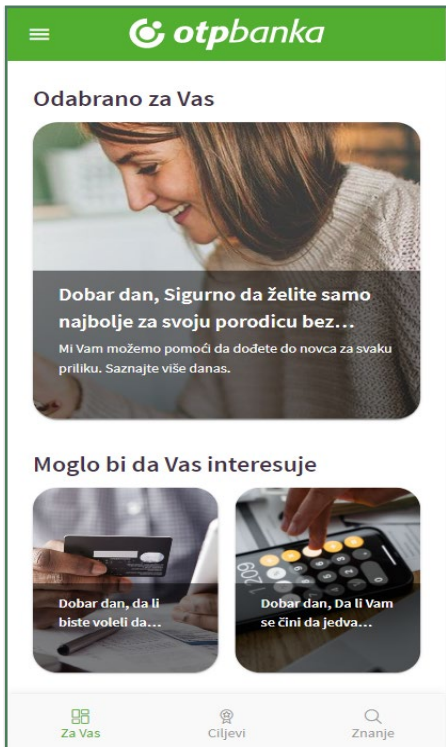
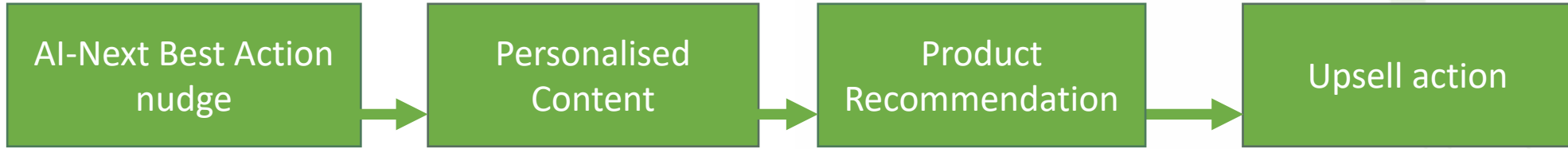
■ OTP Bank Initial Targets: the bank was ambitious and even started with setting up high initial targets to be achieved with the new ABAKA solution

■ ABAKA return on investment: despite these high targets, the ABAKA solution outperformed on all KPIs with the response to product recommendations being 4 times higher than the defined target





# User Journey Overview

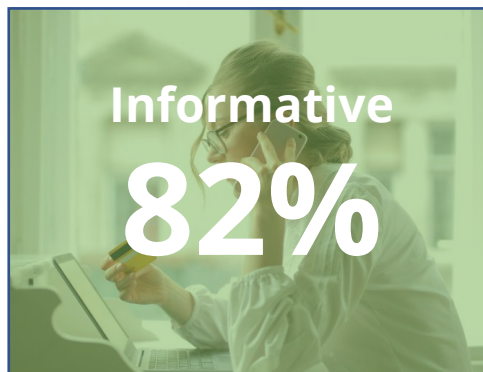
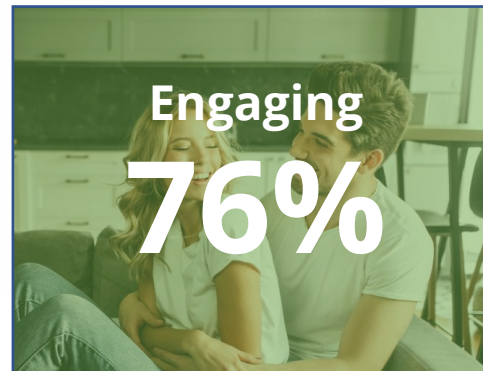
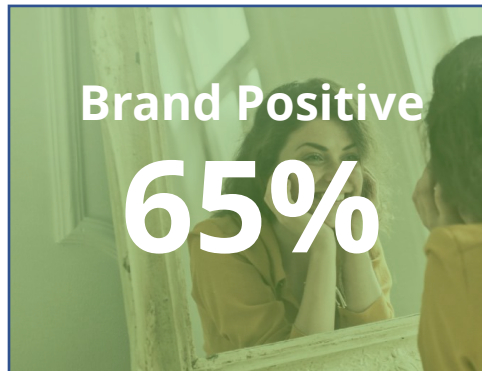


Omnichannel  
Digital App



# Outstanding Customer Satisfaction

Customer Survey based user responses





# OTB Bank's return on investment

For a target customer base of 180,000 digital users, on credit card and lending products, for 5 years period

Income effect (acquisition and upsell effect, including customer churn)	€ 1.7 million
Income effect (cost efficiencies, FTE reduction)	€300,000
Investment and expenses	€550,000
<b>Net ROI for the bank over 5 years</b>	<b>€1.45 million</b>



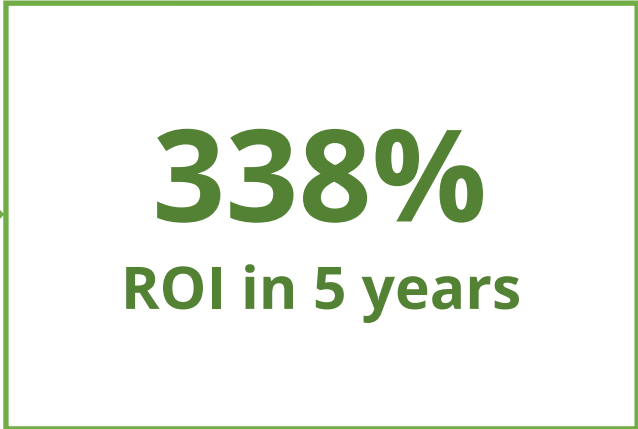
# OTB Bank's return on investment

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For a target customer base of 180,000 digital users, on credit card and lending products, for 5 years period



**€1,45 million**  
Profit in 5 years

A large green circle with a white border, containing the profit information. A green arrow points from this circle to the right, towards the ROI box.

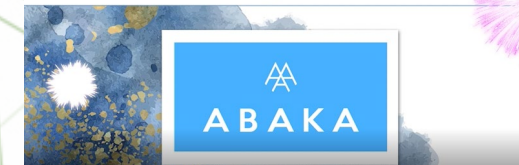
**338%**  
ROI in 5 years

A green-bordered rectangular box containing the ROI information. The background of the slide features a light green network of nodes and lines.





# Our Expertise





Engage your customers with the **Right Product**, at the **Right Time**, through the **Right Channel**

Contact ABAKA to find out how:  
[contact@abaka.me](mailto:contact@abaka.me)

