

CASO DE ESTUDIO · STRATEGY WORLD 2024

BanBajío (México)

Presentado por Ana Carolina Blanco, VP Data Officer.

Integración de IA y CRM con Strategy (MicroStrategy) para generar leads con la red de transacciones de sus clientes (Network of Networks) y el Cash Index, con impacto reportado en ingresos no financieros y nuevos créditos comerciales.

NOTA ACLARATORIA

BanBajío no es cliente de BACG. Este caso de estudio fue presentado por BanBajío en Strategy World 2024, la conferencia anual de Strategy (antes MicroStrategy). BACG lo comparte con fines informativos, como referencia del uso de la plataforma Strategy en la banca latinoamericana. Contenido original en inglés, © MicroStrategy Incorporated.

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BanBajío

Ana Carolina Blanco

VP Data Officer at **BanBajío**

Integrating AI and CRM with MicroStrategy spurred non-interest income and new loans

- At BanBajío **we deployed a Data Factory platform to take advantage of our Data** through the integration of AI into our processes.
- **Microstrategy** (ARIA) as the sales force **execution layer**



Integrating AI and CRM with MicroStrategy spurred non-interest income and new loans

ARIA is our ally for business decisions



MICROSTRATEGY



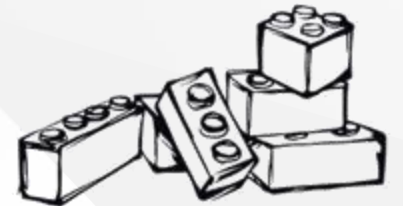
Customer growth
Asset quality
Operational Deposits
Non-financial Incomes

CRM evolution: Workflows (Tx Services)

- Record of visits
- Income bonus calculator
- **Leads generation and tracking (1st use case)**
- **Cross-sell opportunities (2nd use case)**
-

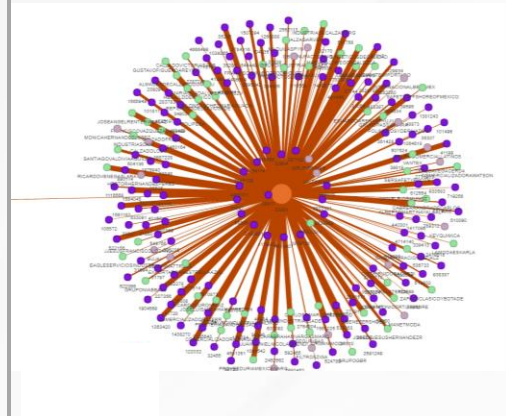
BI evolution: Dashboards

- Daily sales tracking
- Daily balances
- Payment landscape
- Non-financial Incomes
- ...

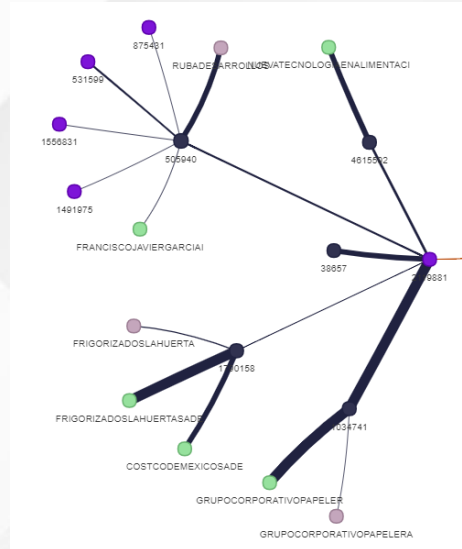


Who does our client transact with? Who are our clients' clients?

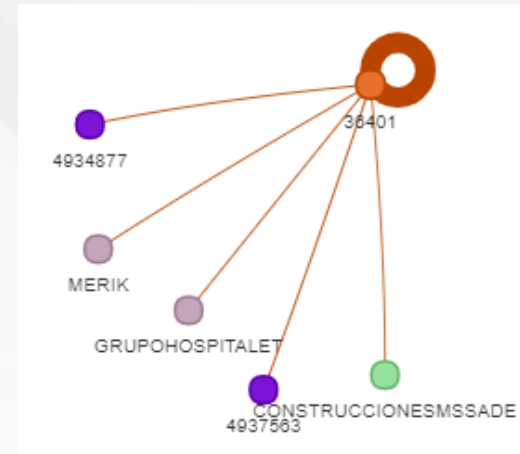
Network of 15 clients



Zoom to the area of influence



Client with accounts in other Banks and their influence



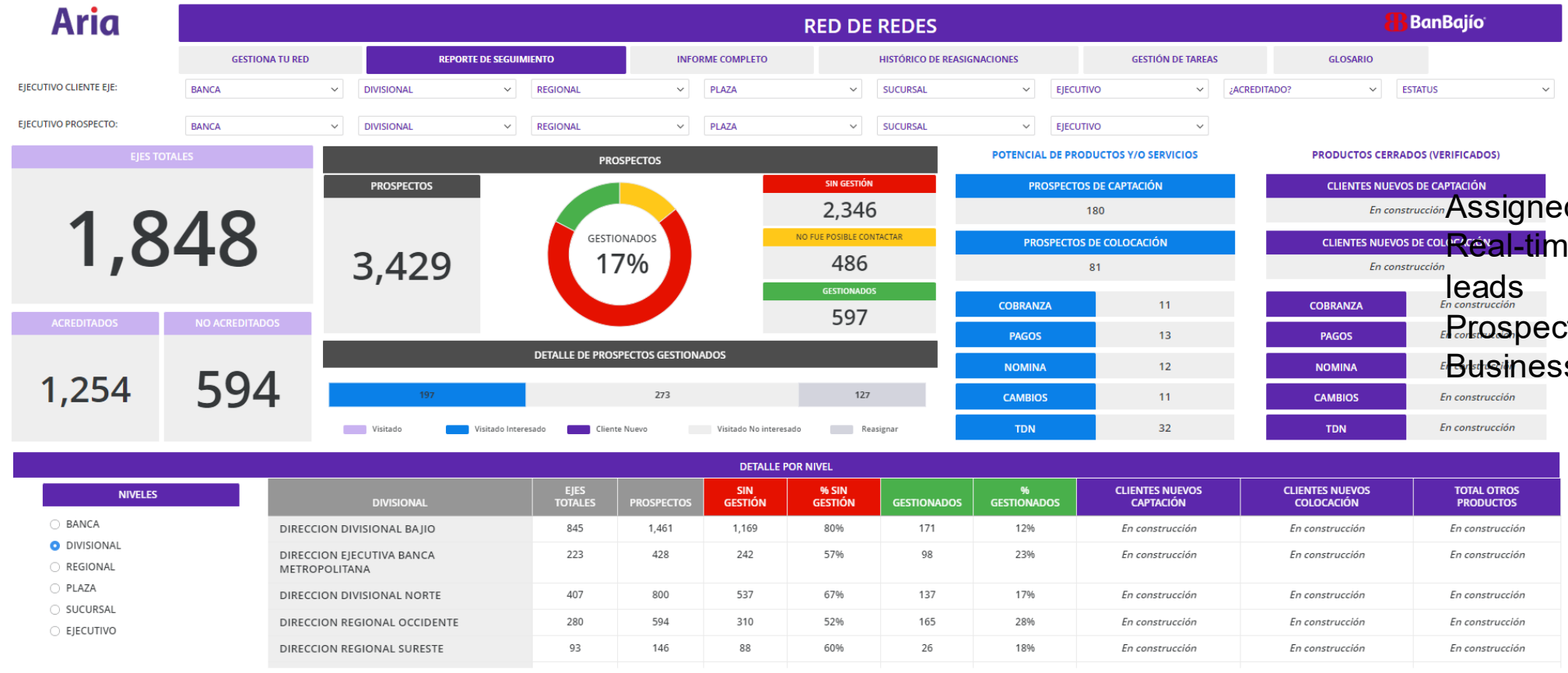
- Client BB
- Not a customer
- Client BB TX with other banks
- Client BB TX with himself in other banks

Our Data Science team developed a series of AI models to generate leads through the transactional relationship of our clients.

In a joint develop with Microstrategy team we deliver the leads through ARIA

Supervisor's View

1)



Assigned Leads
Real-time tracking of leads
Prospect interest
Business closed

1st Use Case using AI | Network of Networks

Supervisor's View

Leads reassignment through tasks

1)

2)

3)

A screenshot of a web application titled "GESTION DE TAREAS" (Task Management) with the BanBajío logo. It shows a list of tasks with columns for "PLAZA", "PROYECTO", "REGIONAL", "CLIENTE", "FECHA", "ESTADO", and "ASIGNADO A". The table lists several tasks and their assignments to specific personnel.

PLAZA	PROYECTO	REGIONAL	CLIENTE	FECHA	ESTADO	ASIGNADO A
1	CONSTRUCCION DE LA SALIDA DE LA DE CT	DIRECCION REGIONAL ESTADOS UNIDOS	1000	2024-04-15	COMPLETADO	JOSE LUIS GARCIA
2	CONSTRUCCION DE LA SALIDA DE LA DE CT	DIRECCION REGIONAL ESTADOS UNIDOS	1000	2024-04-15	COMPLETADO	JOSE LUIS GARCIA
3	CONSTRUCCION DE LA SALIDA DE LA DE CT	DIRECCION REGIONAL ESTADOS UNIDOS	1000	2024-04-15	COMPLETADO	JOSE LUIS GARCIA
4	CONSTRUCCION DE LA SALIDA DE LA DE CT	DIRECCION REGIONAL ESTADOS UNIDOS	1000	2024-04-15	COMPLETADO	JOSE LUIS GARCIA
5	CONSTRUCCION DE LA SALIDA DE LA DE CT	DIRECCION REGIONAL ESTADOS UNIDOS	1000	2024-04-15	COMPLETADO	JOSE LUIS GARCIA

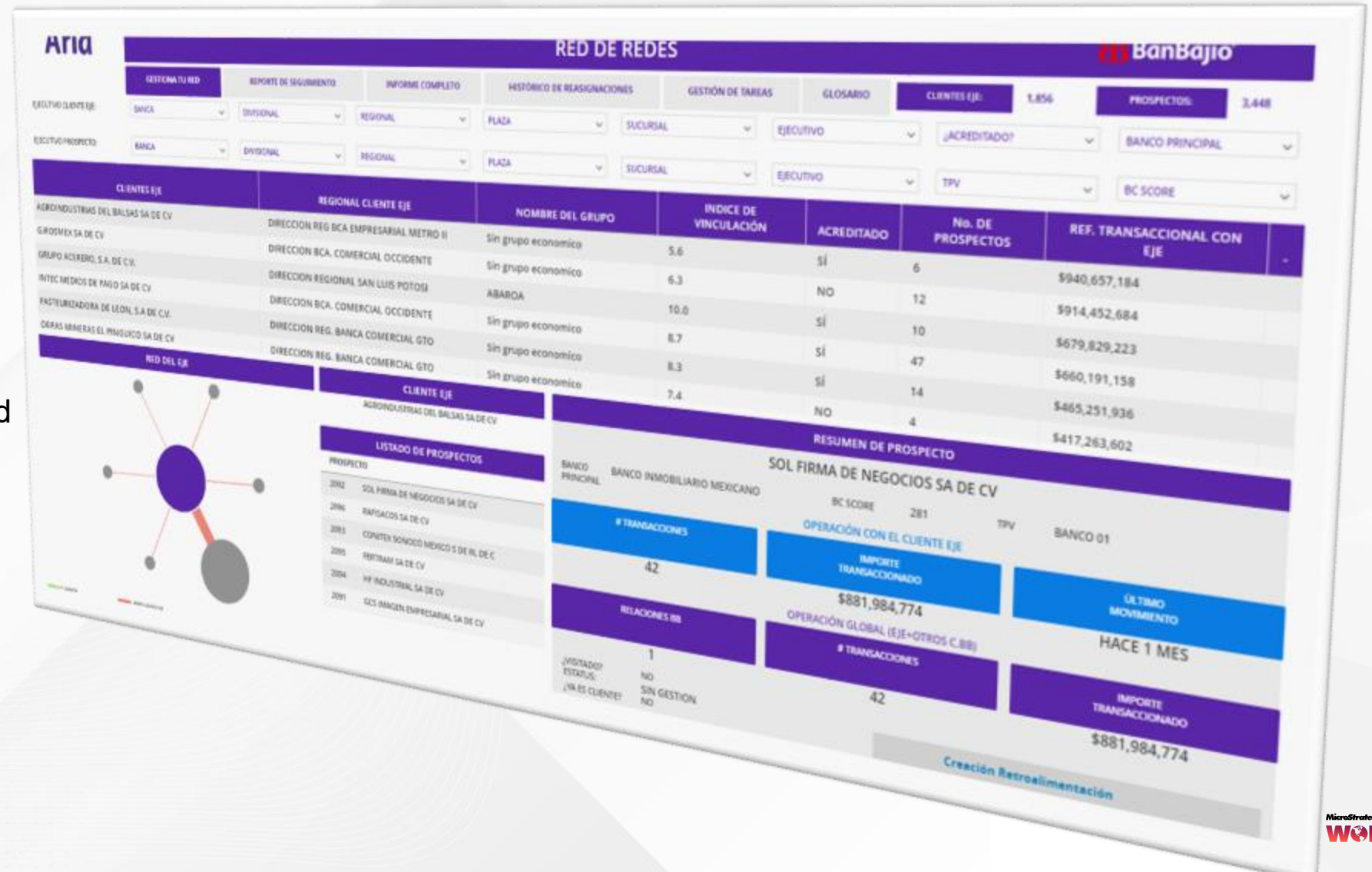
A screenshot of a web application titled "RED DE REDES" (Network of Networks) with the BanBajío logo. It shows a detailed view of a task, including a table with columns for "PROYECTO", "REGIONAL", "CLIENTE", "FECHA", "ESTADO", and "ASIGNADO A". The table lists several tasks and their assignments to specific personnel.

PROYECTO	REGIONAL	CLIENTE	FECHA	ESTADO	ASIGNADO A
CONSTRUCCION DE LA SALIDA DE LA DE CT	DIRECCION REGIONAL ESTADOS UNIDOS	1000	2024-04-15	COMPLETADO	JOSE LUIS GARCIA
CONSTRUCCION DE LA SALIDA DE LA DE CT	DIRECCION REGIONAL ESTADOS UNIDOS	1000	2024-04-15	COMPLETADO	JOSE LUIS GARCIA
CONSTRUCCION DE LA SALIDA DE LA DE CT	DIRECCION REGIONAL ESTADOS UNIDOS	1000	2024-04-15	COMPLETADO	JOSE LUIS GARCIA
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CONSTRUCCION DE LA SALIDA DE LA DE CT	DIRECCION REGIONAL ESTADOS UNIDOS	1000	2024-04-15	COMPLETADO	JOSE LUIS GARCIA

Real-time monitoring and feedback during sales process with the team (Tx Services)

Personal Banker's view

1)



Assigned Leads review

- Leads derived by client
- Relationship size (# and \$ of trx)

1st Use Case using AI | Network of Networks

Personal Banker's view

First contact feedback (Tx Services)

- Sales opportunity
- Interest shown
- Next steps

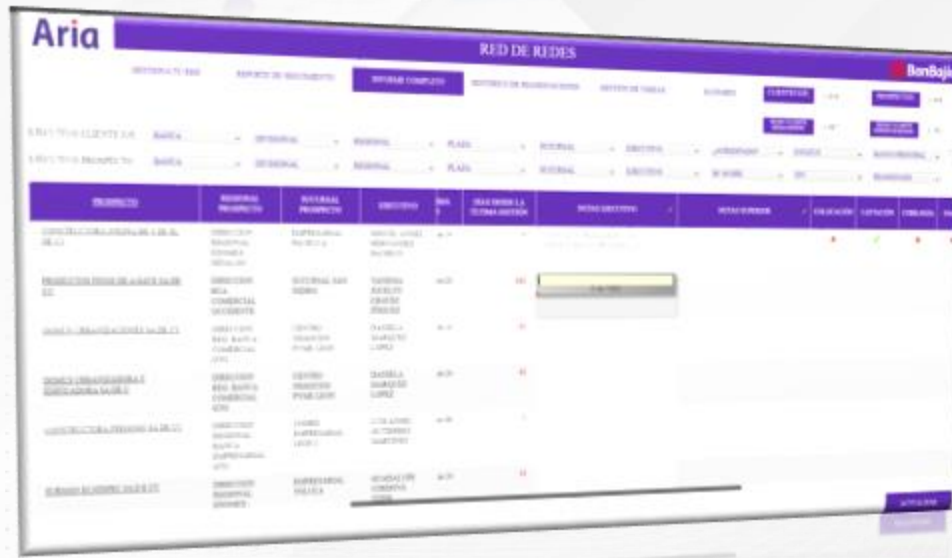
1)



2)



3)



Real-time monitoring and feedback during sales process with his supervisor (Tx Services)

Project Profits

25% YOY incremental non-interest income

~180 million USD on new commercial loans
to new to bank customers

Cash Index



2nd Use Case using AI | Cash Index

Numerical index from 1 to 10 that qualifies **the client's operational dependence on the bank**

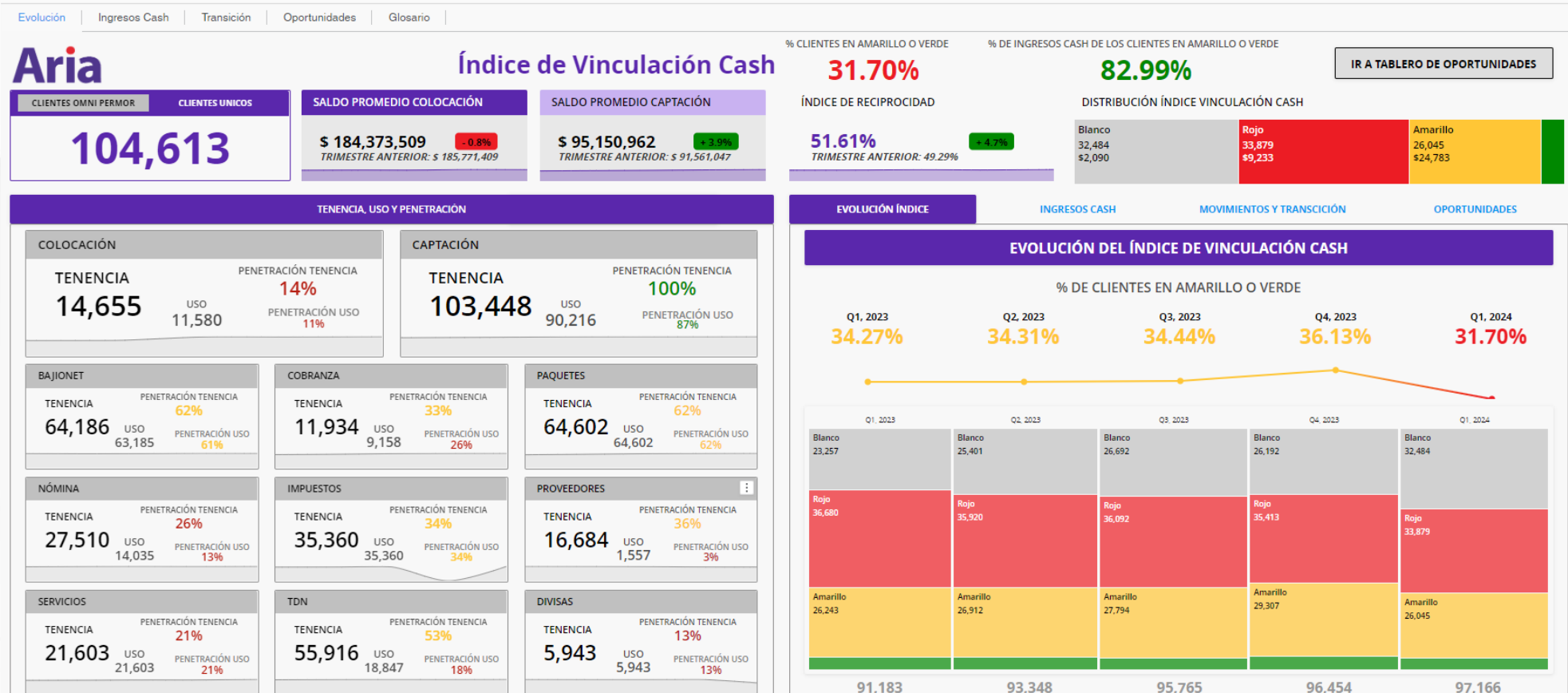
The greater the **connection**, greater the cash **income** and lower the annual **cancellation**.

Scaled by: company size and generic activity. (Approximations of "participation on client's cash flow")

Controlled by:
Company Size

Cross-sell opportunities

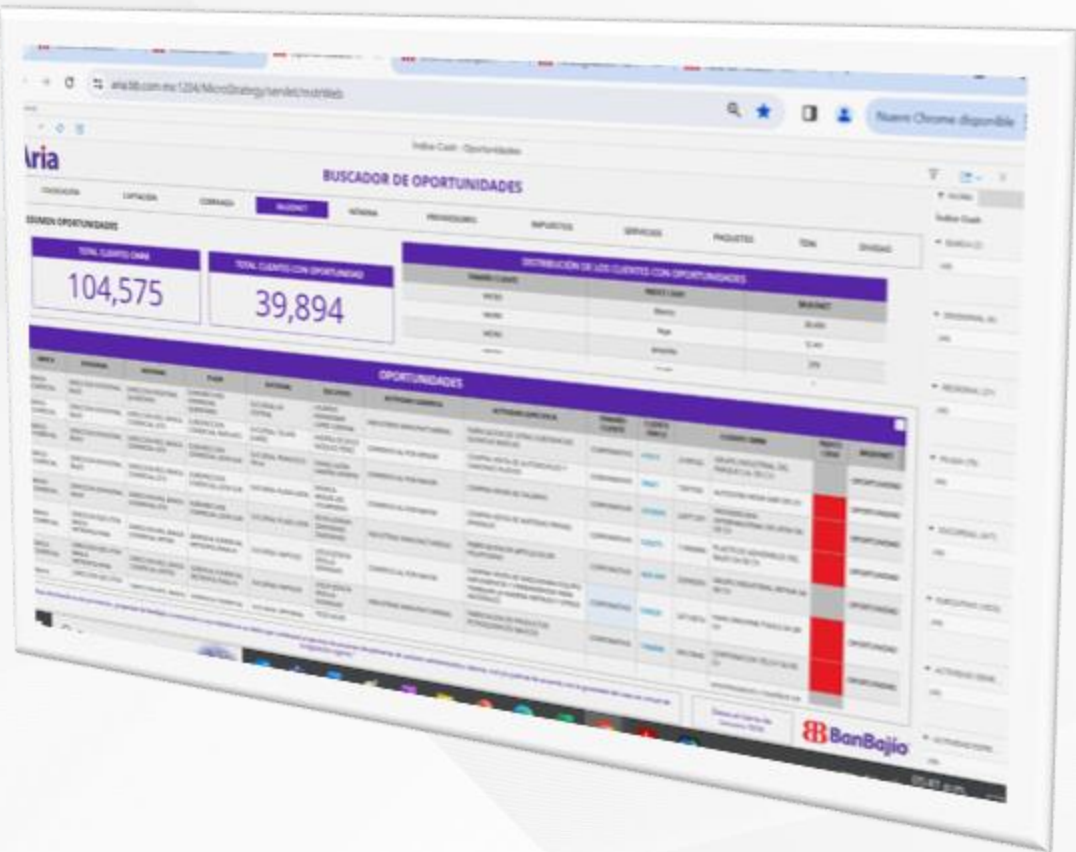
2nd Use Case using AI | Cash Index



- Cash Index (Levels: Client, Personal Banker, Units, Bank)
- Traffic lighting of clients according to their Cash Index

- Product Penetration
- Cash Index evolution
- Transition and Attrition matrix
- Cross-sell opportunities

2nd Use Case using AI | Cash Index



- Cash Index (Levels: Client, Personal Banker, Units, Bank)
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- Product Penetration
- Cash Index evolution
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In Conclusion

How Banco General & BanBajío maintain their competitive edge

Banco General

- Productivity and business value significantly boosted by a decentralized BI model and Agile practices.
- Daily, traceable insights from MicroStrategy Dashboards enable secure decision-making across all company levels.
- Key drivers for Banco General's strategic migration from on-premises infrastructure to the cloud.

BanBajío

- Successful integration of AI models and business workflows (Transaction Services) into MicroStrategy Dashboards
- A single platform to improve the business experience with the information you require in your daily life, your goal tracking and integrated opportunities
- Tangible investment returns for the business



Thank you!

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