Founded in 1985, Banco Macro quickly established one of the largest branch networks among private banks in Argentina. Today it provides a diverse range of financial services from personal banking and loans to business accounts and payroll plans, operating across four provinces in Argentina: Salta, Jujuy, Misiones, and Tucumán.

“We wanted to introduce more automation across our customer engagement channels, so our customers get more convenient service, and our agents have time to handle more complex cases. We evaluated multiple partners to help us meet our goals, and Nuance was clearly our best option.”

— Alejandra Rodríguez, Digital Transformation Manager, Banco Macro

The bank is known in Argentina for its personalized, customer-focused service, operating according to the motto, “to be close, you need to be everywhere.” It’s this philosophy that’s led to the bank opening more than 470 branches across the country, with approximately 930 self-service terminals and 1480 ATMs in its four provinces.

An ambition for omnichannel
Just as it has strengthened its physical presence across Argentina, Banco Macro also wanted to strengthen its presence across its customer service channels, with the goal of creating more effortless omnichannel experiences.

The bank wanted to introduce new self-service options for popular channels like its website, social media channels, and WhatsApp. But with each channel supported by a point solution from a different technology vendor, it was proving difficult to create and manage the seamless experiences Banco Macro’s customers expect.
Banco Macro partnered with Belltech, a Nuance Gold Partner, to accelerate its company-wide digital transformation by introducing more self-service options for its customers with the ability to asynchronously engage with a live agent, when needed. “We wanted to introduce more automation across our customer engagement channels, so our customers get more convenient service, and our agents have time to handle more complex cases,” says Alejandra Rodríguez, Digital Transformation Manager at Banco Macro. “We evaluated multiple partners to help us meet our goals, and Nuance was clearly our best option.”

Convenient, automated self-service
Belltech also worked with Banco Macro to deploy Nuance Virtual Assistant across its website and WhatsApp. The virtual assistant greets customers in either channel and offers conversational engagements, powered by Nuance’s Natural Language Understanding (NLU) engine.

Branded as “eMe”, the virtual assistant can help customers with general questions about the bank’s services, as well as specific requests regarding their accounts. The virtual assistant can either provide the answer the customer needs, complete the required action for them, or direct them to the right self-service area.

For complex cases the virtual assistant can’t solve, eMe can seamlessly transfer the conversation to a live agent using Nuance Live Assist. By maintaining context throughout the customer experience, agents have the information they need, without the customer having to repeat themselves. The live chat engagement can be completed in the channel the customer is currently using.

A service that just gets better and better
The combination of Nuance Virtual Assistant and Live Assist is already proving effective for Banco Macro. The bank’s virtual assistant currently handles more than 130,000 engagements every month and successfully identifies approximately 90% of customer intents. And using an AI-powered feature of Nuance Virtual Assistant, Banco Macro is optimizing its virtual assistant to improve intent recognition accuracy even further.

As a next step, the bank is planning to deploy Nuance Virtual Assistant and Live Assist across the rest of its engagement channels, including Facebook, Instagram, its mobile app, and more.