



Today's companies are racing towards Artificial Intelligence (AI) to make it a big part of their digital strategy. The rise of conversational marketing in the finance and banking sectors is the latest wave of new technologies adopted. Particularly in the banking industry, it is changing the face of the communication interface by adopting Artificial Intelligence, leveraging the strength of artificial intelligence and the increasing popularity of messaging apps, conversational interfaces are enabling some unprecedented banking engagement and re-establishing relationship banking. And here we are!

### **Fintech. The future of marketing and technology before your eyes.**

We use Conversational Marketing based on Artificial Intelligence to generate qualified prospects for your company. Our Lead Scoring Algorithms respond to datasets with thousands of variables aggregated such as personal data, text message logs, social media data, financial data, and handset details including make, model, and browser type. Choose us and you will learn what your audience cares about and build ongoing relationships that help you serve your potential customers better.

### **Lead Generation**

#### **GOODBYE WEBFORMS! HELLO CONVERSATIONAL MARKETING.**

**There's life beyond the www. Here's how to take the most out of it.**

It's a fact! Instant Messaging and chatbots are set to become the main communication channels in the next few years. They are among the fastest-growing trends, and they are running as the most performant channels to engage users. Every new marketing channel that opens represents a huge opportunity for your company to exploit and leapfrog your competitors, enjoy incredibly low CPLs, and experiment with different



ways of reaching out and connecting with existing users and potential customers.

**What's new?** In the 2000's, marketing was dominated by SEO and SEM. Then came social networks and social ads. In the past few years we have all shifted from desktop to mobile and although we download fewer apps that we used to, we are checking our smartphones and chatting all day long.

**So, what?** Messenger, WhatsApp, Slack and WeChat have over 5 billion monthly active users and we are exploiting them to transform the relationship between your company and its potential customers... not in the near future, we are doing that today. We are where your customers are, and we are chatting with them.

**You will grow the Lead Conversion 4x!** Well-targeted leads can do wonders for your business and can bring exponential growth. Thus, it is better to keep your campaigns focused, as this will require lesser efforts towards sales closure: we design your campaigns creating specific targets, doing experiments and optimizing for mobile.

### **Ok, but what are the benefits of Conversational Marketing?**

Here's our magic potion...

**It can help scale your business faster than ever before.** You are aware of the importance of one-to-one conversation with your prospects. Your company just doesn't have the resources/capabilities to talk with every single lead that visits your website: if you want to have 100 simultaneous meaningful personal conversations with your prospects, you need 100 different sales reps. Now we can set up for you a chatbot to engage hundreds of – satisfied – prospects at the same time.

**Real-time interactions.** Instead of asking your customers to fill web forms and wait for



follow-ups, conversational marketing allows you to engage your audience in real-time. If a prospect has a question about your offer, they can get an answer almost instantly.

**Personalization.** Customers nowadays expect more than a one-model-fits-all approach. They want to know that businesses consider their exact needs and desires and expect to receive personalized messages that take into account their unique context. Now, you can access a vast amount of data that allows you to learn everything there is to know about your customers. That will allow you to create marketing messages that are sure to grab their attention and convince them to choose your company.

### **Is it really possible to customize conversations and personalize finance proposals?**

Marketing has become highly impersonal: companies focus on numbers and data so much that they' have excluded the human component almost entirely. As counterintuitive as it may sound, chatbots and Artificial Intelligence help to create a more human buying experience. By enabling real-time conversation and liberating consumers from annoying web forms, conversational marketing can help make sales and marketing personal again.

### **Lead Generation & Nurturing, Selling, Upselling and Cross-Selling**

**ENTER THE ERA OF ARTIFICIAL INTELLIGENCE AND BIG DATA ALGORITHM.**

**This has got a nice ring to it, the metric is also poetry.**



**Do users like AI?** They can use intelligent automated systems to engage with your company and have their problems fixed regardless of their location or time of day. Of course, also, our chatbots are not perfect yet. The systems are continuously evolving, and soon enough you won't be able to tell the difference between an AI and a human rep. One thing is clear, though: customers prefer them for their efficiency. Different reports show that people prefer engaging with companies via intelligent systems rather than talking with a sales rep.

**Why does the finance industry need Conversational Marketing?** Introducing Chatbots and AI in your company can bring a huge change in user experience and allows your organization to keep up the pace with changing customer expectations. Thanks to our technology solutions banks and other financial services companies are now stepping forward to use "the smart conversation" to simplify the overall experience for the users and the customers in the consumer lending sector.

**And what about Big Data?** Big Data presuppose new capabilities to link information together to provide a visual approach to data, suggesting patterns and models of interpretation that until now were unimaginable. We are storing, processing, and extracting value from data of all forms and sizes. Our systems that support large volumes of both structured and unstructured data, and are mature enough to operate well inside of your enterprise IT systems and standards. So, Big Data represents an evolution in the banking sector. What are you waiting for?

**What is the role of data in the financial sector?** You have to consider the 3 Vs of big data, which are volume, velocity, and variety, it is hard to think of many sectors whose requirements fit so nicely into the guidelines at finance, especially regarding variety. Variety implies that big data algorithms do well with various formats and data sources. In the consumer lending sector, institutions work with reference data (about legal



entities, for example), trade and market data, requests from users and experience from customers (by electronic and voice means), and many other sources.

**What is Fintech our algorithm for?** Our proprietary algorithm determines a real-time lead rating using precisely the variety of data collected with conversational marketing (during all phases of the process: from lead generation to sale). Our systems interface with your credit scoring technologies (+ Open Banking). We do all these respecting EU regulations of privacy GDPR, anti-money laundering, suitability of the financial product/service (New EBA directive which will come into force on 01.01.2019).

**Could it be predictive?** Although no one can predict the future markets a hundred per cent, deep analysis of historical data and current market parameters provide sophisticated, adaptive models of tendencies and behaviours in the markets. In turn, such models facilitate better-informed and faster decisions by financial institutions and other players. Anyway, we are working hard to come over soon.

### **Think about it...**

Customers served with a most personalized approach is the key to growth. Without customer satisfaction, no organization can sustain for long in the market. And in the banking industry, it is necessary to provide 24x7 customer support. Think about our solution for conversational marketing.

### **[Fintech](#)**

in collaboration with [Caos Marketing](#)