

## BS Brodnica delights customers with always-on support services



To help it attract and onboard new commercial banking customers, leading cooperative bank BS Brodnica partnered with TUATARA to implement a cutting-edge, AI-powered virtual assistant. Powered by IBM® watsonx™ Assistant, the new solution answers online enquiries with 90% accuracy—enabling the bank to serve existing customers effectively while freeing employees to focus on growth opportunities.

BS Brodnica was one of the first cooperative banks in Poland to deliver digital banking services to its customers. Committed to innovation, the organization continues to invest in its online and mobile banking platforms to offer faster, more efficient and streamlined customer experiences.

Grzegorz Głowacki, Member of the Management Board for IT and Innovation at BS Brodnica, confirms: “We aim to disrupt the status quo in cooperative banking through modern technologies. Our customers’ needs are constantly evolving, which means we must adapt our offering to keep pace.”

To strengthen its market-leading position, the bank saw an opportunity to embrace the latest advances in AI.

“One of our objectives is to expand our commercial banking business, particularly in growth industries such as agriculture,” continues Głowacki. “To help attract and retain new customers, it’s vital to offer a responsive, high-quality service. We were looking for a way to give our in-branch consultants and contact center teams more time to focus on our customers—and AI was a perfect fit.”

BS Brodnica identified several key process areas that would benefit from AI-powered automation. As well as answering its customers’ frequently asked questions, the bank wanted to use AI to help promote its products and help customers find the best fit for their needs.

Głowacki says: “We targeted a modern AI virtual assistant that would reduce the workload on our consultants while also giving our customers access to instant, high-quality support.”

3  
months to go live

Agile development methodology cuts time-to-value

1,000  
conversations in 2 months

Customers have enthusiastically embraced the virtual assistant

90%

accuracy rate for support inquiries

The virtual assistant can satisfy customer requests with high precision

“So far, our virtual assistant Piotr can understand customer requests with 90% accuracy, and we hope to continue to improve that metric in the months ahead. ”

Grzegorz GłowackiMember of the Management Board for IT and InnovationBS BrodnicaBuilding a brand-new support experience

After reviewing solutions from several leading AI vendors, BS Brodnica engaged TUATARA to deliver its new virtual assistant. Powered by IBM watsonx Assistant, the solution is built on a market-leading, conversational AI platform designed to offer exceptional customer experiences.

“We chose TUATARA not only because of their significant expertise in creating virtual assistants for the financial industry, but also because their team brought a holistic approach to our project,” recalls Glowacki. “TUATARA worked with us closely to understand our business goals as well as our technology objectives. The care and attention they paid during the earliest phases of the project gave us confidence that we’d made the right choice.”

In close collaboration with BS Brodnica, AI experts from TUATARA began developing the new virtual assistant using its purpose-built Actionbot (link resides outside of ibm.com) solution. Actionbot combines cutting-edge IBM watsonx Assistant technology with multichannel automation and integration developed by TUATARA, allowing virtual assistants to fit seamlessly into existing customer service workflows.

“TUATARA worked with us to fully integrate our new virtual assistant—named Piotr—with the bank’s knowledge base,” explains Głowacki. “This integration allows Piotr to provide customers with accurate, up-to-date answers to their questions. Crucially, the powerful conversational AI from IBM means the assistant can recognize when the time is right to promote additional services, which creates valuable up- and cross-selling opportunities.”

TUATARA adopted an agile approach to the development of the new assistant, including in-person and remote workshops to test out and iterate on new designs. In the final stages of the project, the bank worked with TUATARA to train Piotr on real-world customer data and test his responses—helping to ensure that the new assistant would deliver sparkling customer experiences.

Głowacki comments: “Within just a few weeks, we had a working prototype of Piotr that was ready for testing. Less than three months after we first engaged TUATARA, our new virtual assistant was live and in production—it was a very smooth process.”

Today, Piotr assists BS Brodnica customers with their queries 24 hours a day, seven days a week. Because the solution is powered by IBM watsonx Assistant, it can converse with customers in a wide range of European languages, including Polish.

“We want each of our customers to feel that we are with them on every step of their financial journey,” says Głowacki “By launching Piotr, we’ve proven that cooperative banks can be at the forefront of innovation in Poland’s banking sector.”

“Through our work with IBM and TUATARA, BS Brodnica is boosting customer satisfaction, sharpening its competitive advantage and strengthening its position as the most innovative cooperative bank in Poland. ”

Grzegorz GłowackiMember of the Management Board for IT and InnovationBS BrodnicaSaving time and boosting customer satisfaction

With Piotr augmenting its customer services, BS Brodnica is freeing its consultants to focus on assisting with more complex or higher-value enquiries.

“Our new assistant can take on a wide range of tasks that would previously have required support from an employee—even things like filling in digital forms for applications for new banking products,” says Głowacki. “In the case of more complex queries, Piotr can transfer the conversation directly to a bank employee, ensuring seamless continuity of service.”

With the AI solution from IBM and TUATARA, BS Brodnica can empower customers to navigate its digital channels more easily and find the information they are looking for faster. At the end of each conversation, Piotr prompts the customer to provide feedback on the quality of the support experience—providing valuable training data that helps improve future conversations.

Piotr is already having a positive impact on the customer experience at BS Brodnica, as Głowacki explains: “Thanks to our new virtual assistant, our customers no longer need to spend time queuing up in their local bank branch or waiting on the phone for a contact center agent. Long-term customer relationships are built on customer satisfaction, and we’re very pleased with how our new virtual assistant is performing.”

The new virtual assistant is proving a big hit with BS Brodnica customers. During the first two months after the solution went live, customers had more than 1,000 conversations with Piotr, sending over 3,700 messages to the virtual assistant.

Głowacki confirms: “One of our most important metrics for Piotr is accuracy, because that is essential to be able to quickly respond to customer needs. So far, our virtual assistant Piotr can understand customer requests with 90% accuracy, and we hope to continue to improve that metric in the months ahead.”

Equipped with AI-powered customer support, BS Brodnica is empowering its consultants to pursue valuable commercial banking opportunities. Crucially, the solution will also help the bank to protect its relationships with existing customers by offering faster and more convenient support services.

In the coming months, the bank plans to perform an in-depth review of past conversations with Piotr and find ways to enhance the assistant’s responses.

“Through our work with IBM and TUATARA, BS Brodnica is boosting customer satisfaction, sharpening its competitive advantage, and strengthening its position as the most innovative cooperative bank in Poland,” concludes Głowacki. “Our journey with AI is just beginning, and we’re looking forward to building on our partnerships to explore new use cases.”

## About BS Brodnica

The longest-established cooperative bank in Poland, BS Brodnica ([link resides outside of ibm.com](#)) was founded in 1862 in Brodnica, Poland. True to its 160-year tradition, the bank strives to deliver fast, friendly and professional services to retail and commercial banking customers across the country.

## About TUATARA

Founded in Warsaw, Poland in 2014, TUATARA (link resides outside of ibm.com) combines expert consulting with cutting-edge technology to create compelling digital experiences. A specialist in AI solutions, one of the company's key offerings is Actionbot (link resides outside of ibm.com)—a solution that allows businesses to embed advanced virtual assistants into their workflows.

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