

# Real Time Analytics Event Based Marketing

For the case management system, in the campaign platform, in the customer's app, and more.

## AI that acts in near-real-time. Not just AI that analyses.

Greece's largest bank transformed three high-stakes operational functions — customer service, real-time marketing, and experience measurement — using a hybrid GenAI and analytics architecture built and delivered by Performance Technologies.

The result: requests are categorised and routed automatically with 90% accuracy, agents resolve issues 25% faster, and personalised marketing campaigns go live in hours, not weeks.

## **The 1 Thing**

NBG turned AI from a reporting tool into an operational engine — one that acts on the right customer, at the right moment, with the right response.

The shift is architectural and cultural: from AI as analysis to AI as action. From batch campaigns to real-time moments of truth. From reactive customer service to proactive, intelligent resolution.

**Industry:** Financial Services — Banking  
**Challenge:** 100s of thousands annual requests processed manually; campaigns triggered too late to matter; customer feedback unactionable.  
**Outcome:** 90% accuracy in automated request categorisation; 25% reduction in resolution; +5% marketing hit rate in real-time campaigns; real-time micro-campaigns live within weeks, not months  
**Vendors:** SAS · Microsoft

## Situation & Complication

The National Bank of Greece is the country's oldest and largest bank. It handles hundreds of thousands of customer requests annually and serves customers across digital and physical channels.

Its data estate is extensive, and AI ambitions were clear. The gap was between analytical ability and operational action.

**On the customer service side**, the bank's agents received requests, categorised them manually, and formulated responses based on experience and guidelines. In a high-volume environment, this created inconsistency — response quality varied by agent, prioritisation was subjective, and resolution times were longer than necessary. Agents had access to data but not to AI-driven support that could help them respond faster and more consistently.

**On the marketing side**, the bank ran campaigns — but they were largely batch-based: a decision was made, a segment was identified, a message was sent. By the time a customer received a personalised offer, the "moment of truth" that made it relevant — a salary deposit, a new transaction pattern, a life event signal — had often passed. The opportunity to act in real time was structurally unavailable.

## The complication was not data or intent — it was integration.

NBG had the data and the strategic direction. What it needed was an architecture that connected AI outputs to actual operational systems where agents work and campaigns are triggered. GenAI that produces analysis but does not reach a case management system or a campaign platform is a dashboard with no downstream effect.

From faster responses to real-time offers and actionable feedback, NBG uses AI to turn every customer interaction into business value.

## Resolution

Performance Technologies designed a hybrid GenAI and analytics architecture — **three interconnected programmes with a common backbone.**

The first programme, GenAI-Driven Real-Time Agent Accelerator, reads every request coming from NBG's website and helps agents respond faster and better. It classifies each request, spots the mood and urgency, suggests a reply, and sends everything into the central case management system. The AI is specially tuned for Greek and banking terms so it works well in real conditions.

The second programme, Event Streaming Real-Time Marketing Platform, reacts to customer behaviour as it happens. When a customer does something important, the system decides the next best action or offer and sends it to the campaign tool, so a personalised message can reach the customer within minutes instead of weeks or months.

The third programme, CX Measurement & Actionability, turns open customer comments and survey answers into clear, structured insights and follow up actions. The voice of the customer becomes a measurable input that directly guides how NBG improves its services.

## How Performance Made It Possible.

NBG had the data, the platforms, and the strategic intent. What it needed was a partner who could design the architecture, connect AI outputs to operational systems, adapt models for Greek banking contexts, and manage the transition from pilot to production without losing the governance and auditability that a regulated institution requires.

Performance designed the integration patterns, rewrote the operational workflows, and structured the rollout so that each use case passed accuracy, consistency, and compliance quality gates before reaching production. The result is a scalable, compliance-aware AI operating model — not a GenAI experiment.

## Impact

The time-to-market for a new real-time marketing use case dropped from up to two months to a few weeks. That is not an efficiency improvement — it is a structural change in NBG's ability to respond to market moments.

For customer service agents, the change is qualitative and quantitative: they spend less time on triage and drafting, and more time on resolution. AI does not replace the agent — it makes each agent more effective. The consistency and quality of responses improved measurably.

Faster resolution for customers, smarter timing for campaigns, and a systematic way to turn customer feedback into improvement

### The numbers, six months after go-live:

- **90% accuracy in automated customer request categorisation**
- **25% reduction in mean resolution time**, driven by intelligent prioritisation and AI-generated response suggestions
- **+5% improvement in marketing campaign hit rate** within a short period of real-time activation
- **7% positive customer response rate** to real-time digital channel communications
- **5 use cases in production** + 2 more in development — showing the architecture's scalability

Strategically, NBG now has an AI operating model — not a series of AI experiments. New use cases can be designed, governed, and deployed against the same backbone. The bank has demonstrated that responsible AI adoption — auditability, human-in-the-loop, policy-driven usage — is operationally compatible with genuine performance improvement.

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Contact us to discuss how you can turn your data and AI into an operational lever for efficiency and growth.

 210 99 47 100

 [info@performance.gr](mailto:info@performance.gr)

Pillars: KNOW | Solution Areas: Generative AI & LLM Applications, Real-Time Analytics & Event Streaming, Customer Experience Analytics