




INITIATIVE	ARI (the Intelligent Recommendations Area).
AWARD	Celent Model Bank 2025 for AI Innovation in Small Business
EXECUTIVE SUMMARY	<p>The Celent Model Bank Award for AI Innovation in Small Business recognises best practice in the use of these technologies to deliver new or enhanced propositions to this customer group. Banco do Brasil has demonstrated its commitment to business customers through the launch of ARI, the Intelligent Recommendations Area.</p> <p>Banco do Brasil found that many business owners have skill gaps in important areas such as financial management, marketing, and customer acquisition. Unable to support a relationship manager model for this customer group, it realised that recent advances in GenAI technologies could allow it to provide highly relevant and targeted recommendations to customers through its digital channels. As well as helping business owners to improve the way they manage their companies, this has become an important competitive differentiator for the bank.</p>
TIMELINE	<p>November 2023 Project begins</p>  <p>June 2024 Project goes live</p>
KEY BENEFITS	<ul style="list-style-type: none">• Business customers benefit from personalised recommendations and insights that help them to better run their companies. Around 61,000 customers currently use ARI today.• The bank reports deeper engagement from these customers, as well as increased satisfaction scores. In the future it plans to use ARI to better target product recommendations.
KEY VENDORS	 
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