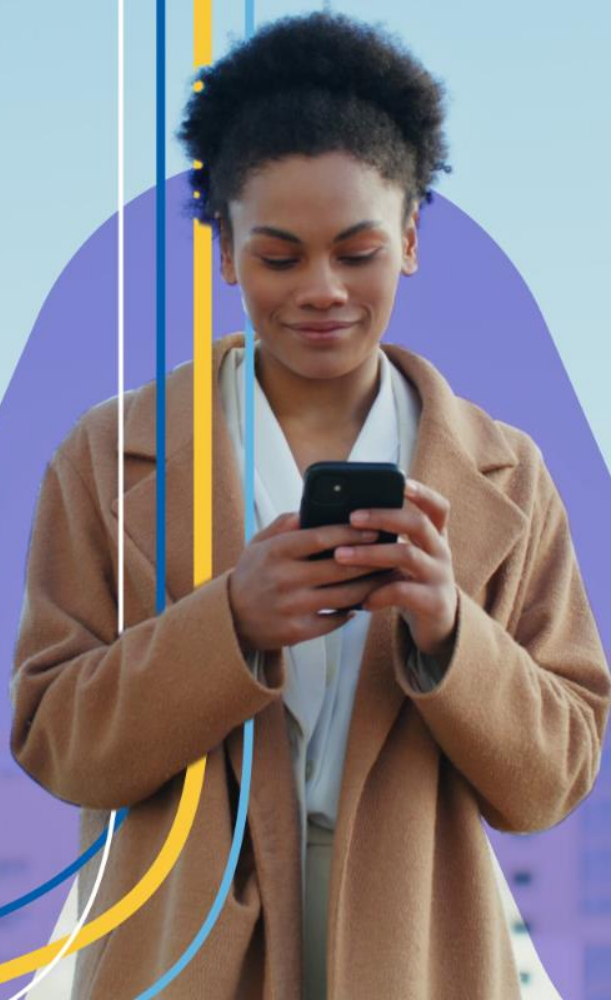


konecta



Introduction to Konecta

January, 2026



KONECTA AT A GLANCE

We are a global leader in customer experience (CX) and digital services

By orchestrating a perfect harmony between human ingenuity and digital precision, we redefine what is possible in GenAI-powered user experience (citizen, fan, employee, customer, patient etc.).

#1 BPO challenger in English speaking markets

#2 BPO in Italy, Spain, Czechia & Peru

#3 BPO in Colombia with 15% of the market share

#4 BPO in Mexico with 5.4% of the market share



120,000+
employees



40,000+
employees working
from home



30+
languages



€2bn+
revenue



28
countries



500+
blue chip clients

You are 500+ across all industries

Relying on us to craft meaningful experiences to your customers and employees.



**AUTOMOTIVE,
MOBILITY & TRAVEL
(7%)**

**FINANCIAL
& INSURANCE
(25%)**

**RETAIL &
ECOMMERCE
(11%)**

**TELECOMS, MEDIA
& TECHNOLOGY
(32%)**

**HEALTHCARE
(2%)**

**PUBLIC SECTOR
(8%)**

**UTILITIES
(13%)**

(%) of 2024 revenue (€2B) by industry



kovecta

kovect



89%
Employee
Satisfaction

6.0%
Attrition
Industry: 10-12%

94%
Loyalty

+85%
Internal
Promotion

Katalyst 2028, our strategic 3-year plan to become a GenAI-powered company

We foster a holistic ecosystem where human ingenuity and advanced GenAI work together to create impactful and personalized interactions.

01

Redefining CX for the future

by deploying advanced AI solutions and providing end-to-end support through strategic partnerships.

02

Driving the transformation with Konecta Digital

by scaling innovative offerings, incl. GenAI, system integration, employee experience solutions, and cybersecurity, but also serves as a trusted advisory and consulting partner.

03

Expanding global reach

by reinforcing our presence in established markets where we are already a leader like Spain, Italy, Colombia, Argentina and Peru, while expanding into high-potential regions such as the U.S., Middle-East, and South Africa.

04

Upskilling for the digital era

by equipping our employees with trainings in advanced AI and GenAI tools, and internal AI solutions, such as virtual assistants and AI coaches.

Our technology-driven solutions aim to enhance interactions effectively

AI & GenAI Services

AI/GenAI Readiness and Strategy

Use Case Development & Implementation

Managed AI/GenAI Services & Platforms

Sector-specific Solutions with SLM



Customer Experience

Customer care
Sales
Technical support
Back-office services



Digital Marketing

Lead generation
Digital campaign management
Sales conversion
Digital collection



Employee Experience

Smart service desk
Device-as-a-service
Managed workplace services
Smart onsite services



Products & Services

CX implementation services
Cloud enablement services
CX engagement suite
CX business applications

Advisory & Consulting

CX strategy and design

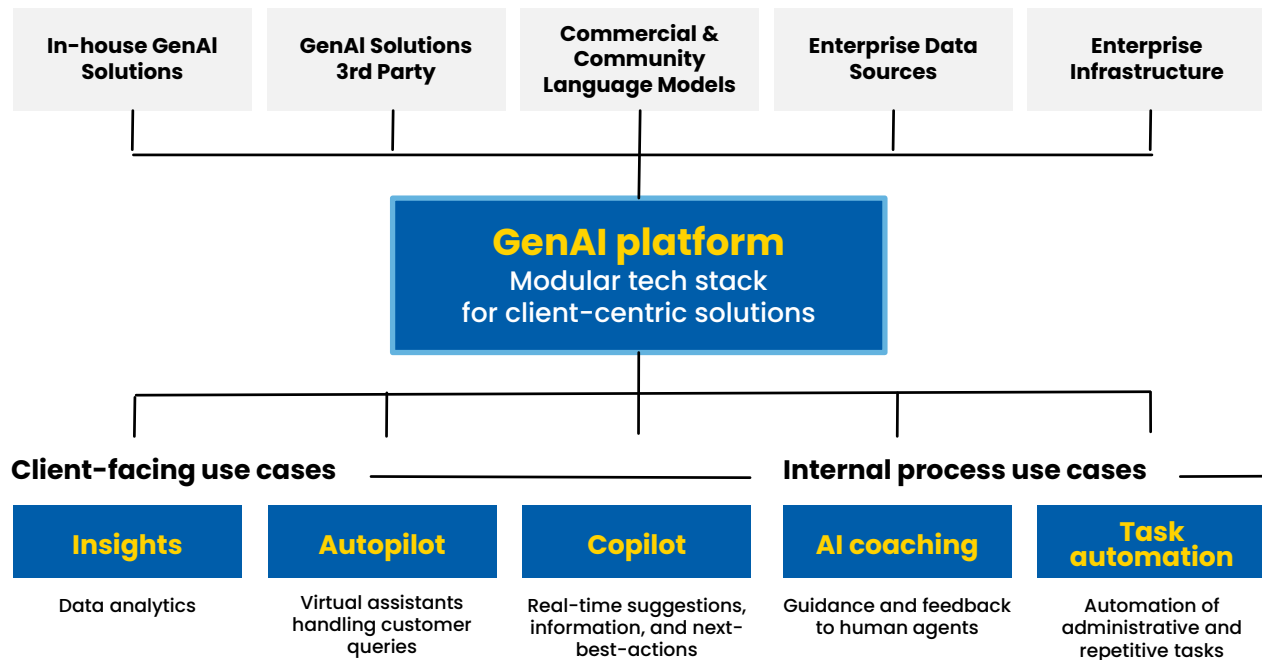
GenAI assessment and implementation

Change management & training

Data and analytics

Responsible AI

An open platform to empower agents with GenAI capabilities



Hybrid

Seamless collaboration between human and virtual agents



Open

Open, secure and scalable technology ecosystem



Consistency

Central tech stack for consistent implementation and highest standardization



Scalability

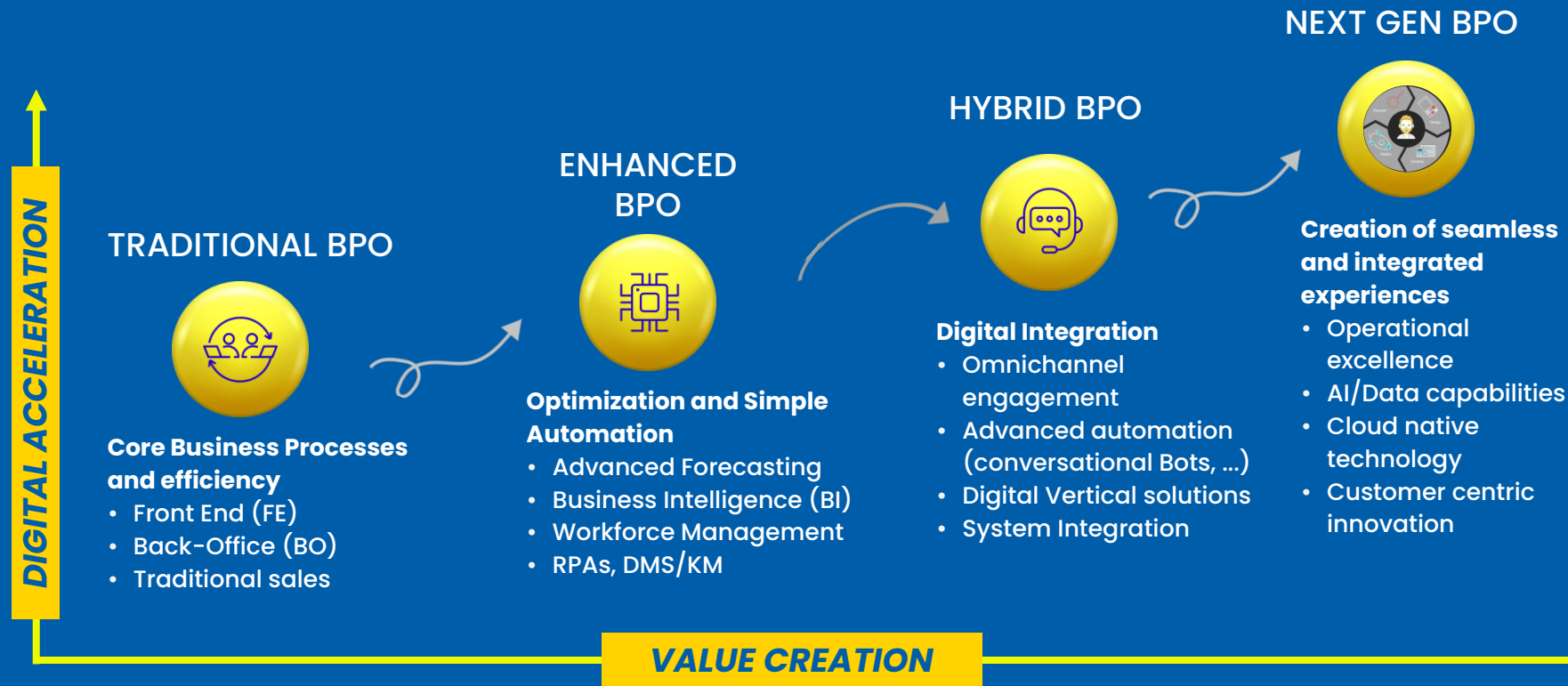
Particularly for the AI models, enabling replicability of assets and maximum scalability



Low code/no code service

Democratization of usage, ensuring non-technical colleagues can configure flows

AI Enablement Driving Business Process Evolution: Traditional to Next-Gen Excellence





300+

Digital served
clients



3,000+

Digital experts



100mn+

Revenues,
expanding to
200mn by 2027



800+

App developers

Konecta Digital Services

OUR PRINCIPLES



Field-proven expertise

Leverage on field-proven experiences of real cases with achieved results in terms of digital business transformation, customer journey optimization, processes streamline, etc.



Driven by business needs

Our approach is driven by business needs and/or process issues with the aim to position us as an expert and create a long-term credibility and trust with our clients.



With customizable GenAI

We leverage on customizable GenAI tools and cutting-edge technological capabilities as well as strategic partners.



Wide industry knowledge

The extensive knowledge across industries and organizational functions allow us to deliver tailored solutions in line with client's expectations, with a flexible and agile approach based on adaptable deployment models and iterative methodologies.

Our digital service offerings for our technology partners

01



Consultancy Services

Position Startup's offering, craft compelling value propositions and demonstrate expertise and impact (PoC, ROI models, and storytelling)

02



Deployment Services

Scale product adoption with seamless customer onboarding and deployment expertise jointly through training and knowledge transfer

03



Technical Support

AI powered 24x7 Omni channel technical support with over 4,000 technical agents & engineers supporting NOC, Network, Cloud Infrastructure & Workplace devices.

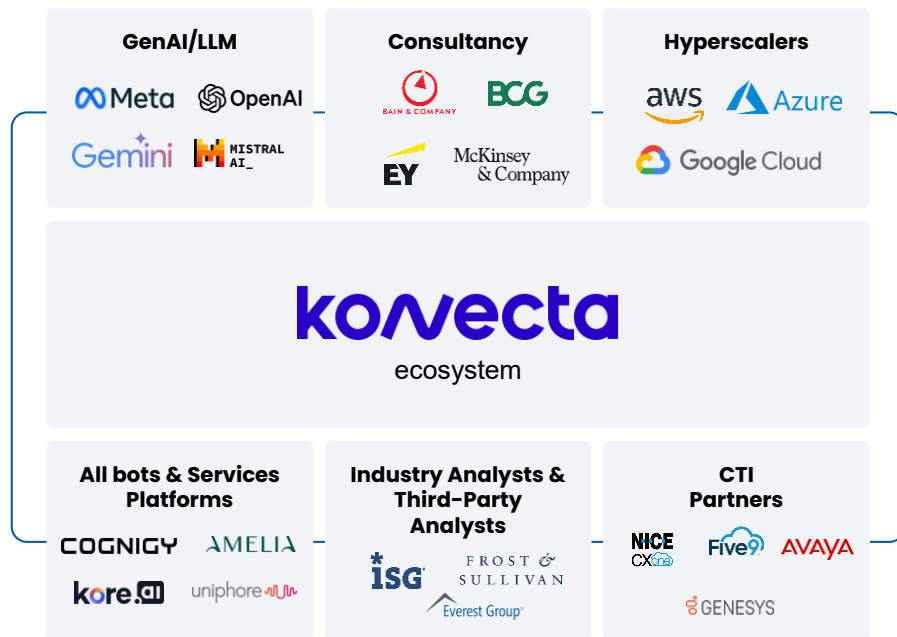
04



Shared Services

Provide flexible, cost-effective shared services (HR, Payroll and Legal) that scale as the business grows

We rely on dynamic tech and strategic partners to deliver the best



We join forces with global leaders, innovators and future leaders across all elements of hybrid experience to provide you with agile solutions, unleash your potential, and open up new worlds for you.

Business Cases





Transforming Banking Operations Through Data-Driven Process Reengineering and Intelligent Workforce Orchestration



Problem Statement

UniCredit launched a back-office industrialization program to improve efficiency, standardization, and cost control

Operations were manual, fragmented, and hard to track in real time

Need for a data-driven model with flexible workforce management and end-to-end visibility



Approach & Solution

Applied Lean Six Sigma to redesign and standardize 2,000+ banking processes

Scaled a pilot from 100 to 4,000+ employees across multiple hubs

Integrated legacy systems with automated task dispatch and performance analytics

Implemented a Task Manager framework and proprietary tool, connected to a Big Data platform

Established joint governance and a central control room to manage human and robotic workflows



Outcome

+20% efficiency, ~800 FTEs saved, 25% faster processing, 10% cost savings

Fully implemented within 18 months

Created a centralized, data-driven back-office model with real-time tracking

Enabled continuous improvement, automated workload distribution, and flexible workforce management across five hubs



Centralizing and Automating Santander's Back-Office: Building a Smarter, Data-Driven Help Desk Operation



Problem Statement

Santander's back-office was fragmented across **100+ independent offices**

Duplicate processes and inconsistent governance

Slow help-desk response and issue resolution

Limited visibility and weak operational data

Manual workflows, slow turnaround, and inconsistent reporting



Approach & Solution

Defined a **transformation roadmap** focused on scale, automation, and transparency

Digitalization: Replaced phone-based help desk with an integrated ticketing system

Business Model: Introduced event-based billing linked to performance

Automation: Deployed **Kbots** for end-to-end task automation (e.g., card cancellations, ERP updates, ticketing)

Built a **Centralized Service Center** as a unified back-office hub

Enabled a **scalable workforce** with expert support and seamless integration

Implemented **real-time monitoring** with full SLA visibility and standardized, automated workflows



Outcome

100% consolidation across Spain and 90% SLA compliance

Faster employee support and improved service consistency

27% ticket automation, 210,000 processes automated/year, 40% manual reduction

Konecta staff successfully absorbed into Santander

Established Santander's CAU Help Desk as a **benchmark in digital service transformation**, combining human expertise with automation and long-term partnership value



Digitizing Automotive Sales: Building a Scalable Virtual Commercial Model for Santander Consumer Finance



Problem Statement

SCF needed commercial coverage in geographies far from Spain

In-person visits were costly and provided limited visibility into recurring revenue

Physical expansion was inefficient and hard to scale

A **scalable, digital-first commercial model** was required



Approach & Solution

Designed a **virtual, data-driven commercial model** for SCF

Deployed **remote sales teams** supported by real-time analytics

Standardized regional processes and continuously trained agents for flexible support

Implemented **centralized management tools** and on-site managers where needed

Enabled new strategic partnerships (Tesla, Clicars, Autohero, Carnext)

Extended support for incidents, campaigns, customer engagement, and EV-specific processes



Outcome

57% workforce reduction with increased commercial coverage

36% investment increase, 40% monthly cost reduction

Expanded regional reach with improved real-time visibility

Higher dealer satisfaction and stronger commercial performance

Established a **scalable, hybrid sales model** combining digital tools and human expertise, positioning SCF as a leader in digital retail mobility and automotive financing



Accelerating Openbank's Global Expansion Through Scalable, Multilingual, and Data-Driven Operations



Problem Statement

Openbank needed to expand internationally under tight launch timelines

Rapid scaling required full regulatory and compliance adherence

Growing demand for multilingual, omnichannel customer support

Required a partner with regional expertise, scalability, and financial-sector experience



Approach & Solution

Established trained operational teams in Mexico, fully integrated with Spain

Implemented an end-to-end operational framework covering sales, customer service, recovery, CX consulting, and back office

Enabled omnichannel support (voice, chat, email, app, social media)

Applied regulatory and compliance expertise leveraging Konecta's LATAM presence and Santander Group standards

Drove process excellence through tailored training, process redesign, and improved communication flows

Embedded continuous improvement using KPIs, data analytics, and joint action planning across teams



Outcome

Fast market entry in Mexico with a scalable model replicated across markets

FCR: 70.19% (+4.7%) and audit score: 8.7/10
NPS: +43.33%, NDS: 80/20 maintained, customer retention: +5%

Demonstrated how a digital-first bank can scale globally while maintaining agility, compliance, and high customer intimacy

Enabled consistent, high-quality service delivery through a blend of multilingual expertise, data analytics, and human-centered CX design

Appendix





CLIENT PROJECT



Sem Parar and Konecta: using Whatsapp to transform telesales

By transforming Sem Parar's communication with interested customers from a telesales process to digital sales process, Konecta has used modern communication adapted for the digital audience such as Whatsapp.

We provide end-customers with a perception of warmth and positive interaction, resulting in increased sales for Sem Parar.

70%

Sales by service position
(ie effectiveness vs
incoming volume)
increased by 70%

86%

Conversion volume
(ie absolute sales
volume) increased
by 86%

43%

Base utilization volumes (ie
total return of customers
on the base) improved by
43%



CLIENT PROJECT

REVO

Revo & Konecta: tech partner of choice for ambitious insurtech

Insurtech disruptor REVO wanted a system integrator to design and implement its core insurance system. Konecta's solution – using GenAI, blockchain and a No-Code platform – has led to faster time-to-market, expansion plans, new opportunities and a strong partnership between REVO and Konecta.

Konecra is the right technology enabler to support such a disruptive technological evolution as REVO's, which has fundamentally challenged the way insurance processes have traditionally been executed

Matteo Merli, REVO Insurance's Deputy Chief Operating Officer



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Thank you

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