

CIMB Niaga, Google Cloud, and Artefact Debut Enterprise AI Agents to Deliver Life-Centric Banking for Millions of Indonesians.

JAKARTA, Indonesia, April 14, 2026

[PT Bank CIMB Niaga Tbk](#) (CIMB Niaga), [Google Cloud](#), and [Artefact](#) today announced the launch of purpose-built [AI agents](#) to enhance the banking experience for millions of Indonesians. This milestone in the organization's multi-year collaboration transforms how the bank addresses evolving customer needs and preferences across touchpoints. Developed by the CIMB Niaga AI Center of Excellence (CoE) and Artefact, using Google Cloud's full-stack AI capabilities, the agents help bank staff offer tailored advisory and proactive guidance contextually relevant to an individual's financial goals and life stages.

*"Together with Google Cloud and Artefact, we're reimagining the bank's role as a lifelong financial partner for Indonesians," said **Billie Setiawan, Head of Data Analytics and AI, CIMB Niaga**. "By combining our banking capabilities with Google Cloud's [enterprise AI](#) and Artefact's technical consulting expertise, we're giving our teams the tools they need to better address each customer's unique goals and long-term aspirations. This collaboration is turning shared ideas into practical, trusted solutions that support our workforce, drive measurable ROI, and set a new standard for human-centric banking. This initiative is aligned with CIMB Niaga's purpose of 'Advancing Customers and Society,' as we continue to deliver solutions that create meaningful impact for our customers and the communities we serve."*

The collaboration introduced two primary agents, built by CIMB Niaga's AI CoE and Artefact on Google Cloud's [Vertex AI](#) platform. These agents augment the expertise of CIMB Niaga staff, making banking more personalized and seamless.

From information to insights: the Relationship Manager AI Agent

Modern wealth management requires balancing a relentless tide of market data with the personal goals of every client. For CIMB Niaga's relationship managers, staying ahead of shifting economic indicators while maintaining a granular understanding of diverse product portfolios is a key challenge. To address this, the bank has deployed a Relationship Manager AI Agent designed to act as a strategic thought partner.

This agent does more than just aggregate data; it synthesizes daily market sentiment and financial trends, translating them into actionable intelligence. By aligning these insights with the specific life milestones of individual clients—whether they are navigating the complexities of a first-time home purchase or structuring a multi-generational retirement legacy—the agent provides advisors with the context needed for high-impact consultations. The result is a shift from generic financial planning to a deeply personalized service model, where every recommendation is calibrated to the customer's evolving priorities.



Elevating the service experience: the Contact Center AI Agent

In the high-pressure environment of a banking contact center, the ability to provide both timely and accurate resolutions is the primary driver of customer loyalty. CIMB Niaga is transforming this touchpoint with a Contact Center AI Agent that functions as an intuitive, real-time partner for service teams. Unlike traditional contact center tools, this agent works alongside staff during live interactions and proactively surfaces the most relevant procedural details or product specifications exactly when they are needed.

Connected directly to the bank's internal knowledge management system, the agent eliminates the friction of manual information retrieval, enabling staff to resolve intricate inquiries with greater speed and precision. The agent also identifies data-driven interaction trends to create a continuous feedback loop. These insights inform targeted training programs for professional development, sharpening organizational service standards and ensuring a consistently superior experience for every CIMB Niaga customer.

The foundation: grounded and compliant intelligence

To ensure AI agents consistently provide CIMB Niaga employees with reliable, domain-specific assistance, CIMB Niaga's AI CoE and Artefact have built a centralized knowledge management system using Google Cloud's [unified data to AI platform](#) and [managed database services](#). Unlike generic AI tools that draw from fragmented or outdated public data, CIMB Niaga's agents are grounded in a secure private repository of the bank's proprietary data and verified records. The result: Staff-AI interactions are anchored in a single source of [enterprise truth](#), enabling employees to deliver informed support that reflects the distinct context of each customer.

A built-in [semantic search](#) tool further enhances this system, allowing employees to 'converse' with the bank's institutional knowledge through intuitive, natural dialogue. This tool interprets the underlying intent of a user query to extract and surface distilled, context-aware responses from internal policy and product documentation in real-time.

To maintain compliance with local data residency and privacy regulations, CIMB Niaga hosts its entire knowledge management infrastructure in Google Cloud's [Jakarta cloud region](#).

*"As a [Google Cloud partner](#) with extensive experience supporting regulated industries in and beyond Indonesia, we have established a resilient data-to-AI foundation that will serve CIMB Niaga for years to come," said **Michael McGauran, President Director, PT Artefact Consulting Indonesia, Artefact**. "We engineered an automated, reusable pipeline that handles document ingestion and [agentic](#) workflows while maintaining peak system performance. By utilizing open Google Cloud technologies, we've created a bespoke yet interoperable solution that enables*



more high-value AI use cases to be scaled across the bank with accelerated development cycles, simpler integration, and unified data consistency."

*"AI transformation in banking isn't about adopting siloed, point solutions; it's about implementing a unified platform-first strategy that enables every employee to access role-specific tools and insights, at the exact moment they need them," said **Mark Micallef, Managing Director, Southeast Asia, Google Cloud**. "With Google Cloud's [industry-leading platform services](#) and the solution engineering expertise of partners like Artefact, CIMB Niaga is deploying proactive agentic assistance that turns vast internal knowledge into a practical advantage for its staff. This ensures that whether a customer is on their phone or at a bank branch, they receive a faster, more precise, and deeply human experience."*

About PT Bank CIMB Niaga Tbk

PT Bank CIMB Niaga Tbk (CIMB Niaga; IDX: BNGA) is the second-largest private bank in Indonesia, established as Bank Niaga in 1955. Carrying the purpose of "Advancing Customers and Society," CIMB Niaga is committed to helping customers and the Indonesian community achieve their dreams and aspirations, in alignment with the bank's spirit of #WorkFromHeart. For seven decades, the bank has been offering a comprehensive suite of both conventional and Islamic banking products and services, including Consumer Banking, Emerging Business Banking (EBB)/Small Medium Enterprise (SME), Commercial Banking, and Corporate Banking supported by Treasury and Capital Market capabilities, as well as leading digital banking through OCTO (Application and Website), OCTO Pay (e-money), BizChannel@CIMB, and modern branches including Digital Lounge, Digital Branch, and Digital Hubs.

As of Dec. 31, 2025, the bank is supported by 11,657 employees (consolidated), 394 branches and networks (including 31 Digital Lounges), 2,786 ATMs, as well as 707,256 electronic data capture (EDC), QR, and e-commerce terminals spread across various cities in Indonesia. As a bank that is committed to providing a sustainable earth for future generations, CIMB Niaga consistently implements sustainability principles in running its business by synergizing environmental, economic, social, and governance aspects into the banking process, with the sustainability message of #SekarangUntukMasaDepan.

About Google Cloud

Google Cloud is the new way to the cloud, providing AI, infrastructure, developer, data, security, and collaboration tools built for today and tomorrow. Google Cloud offers a powerful, fully integrated and optimized AI stack with its own planet-scale infrastructure, custom-built chips, generative AI models and development platform, as well as AI-powered applications, to help organizations transform. Customers in more than 200 countries and territories turn to Google Cloud as their trusted technology partner.



About Artefact

Artefact is a leading global consulting firm dedicated to accelerating the adoption of data and AI to positively impact people and organizations.

We specialize in data and AI transformation and data-driven marketing to drive tangible business results across the entire enterprise value chain—with a focus on top- and bottom-line business value. Artefact offers a comprehensive set of data-driven solutions by industry, built on deep data science and cutting-edge AI technologies to deliver AI projects at scale in all sectors.

From strategy to design to implementation, we offer an end-to-end approach: data and AI strategy, data quality and governance, data platforms, AI Factory, data-driven customer experience and marketing ROI. Our 2,000 employees operate in 27 countries across the Americas, Europe, Asia, the Middle East, India and Africa, and we partner with more than 1,000 clients.

