

Leading in the Age of Messaging

Transforming Customer Engagement in Brazil with an AI Advantage

Insights from the 2025-2026 business messaging study across ten global markets

April 2026



BCG + ∞ Meta



Boston Consulting Group

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Our diverse, global teams bring deep industry and functional expertise and a range of perspectives that question the status quo and spark change. BCG delivers solutions through leading-edge management consulting, technology and design, and corporate and digital ventures. We work in a uniquely collaborative model across the firm and throughout all levels of the client organization, fueled by the goal of helping our clients thrive and enabling them to make the world a better place.



Meta

Meta is home to three of the world's largest messaging apps—with more than 3 billion people using Messenger, Instagram, and WhatsApp each month. And every day, people have more than 1 billion active threads with businesses across these messaging apps—ranging from product questions to customer support messages.

Meta Business Messaging is a portfolio of solutions for any company that uses Messenger, Instagram, or WhatsApp to message customers, so they can easily reach the right people with the right conversations, connect more deeply with their audiences, and drive growth across the customer lifecycle. Our Business Messaging offerings empower companies of all sizes, ranging from small businesses to global enterprises, to reach new audiences through integration with Meta ad solutions, and build ongoing and personal one-to-one relationships with each customer at scale.

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Leading Brazil in customer engagement

Executive Summary

In Brazil's messaging-first landscape, presence is table stakes. Differentiation comes from personalization and in-thread conversations.

Business messaging in Brazil is evolving from fragmented touchpoints to intelligent, end-to-end AI-enabled experiences. Consumers now expect personalized, in-thread conversations, valuing timely alerts, two-way exchanges, and tailored messages.

With AI pushing customer experience toward more conversational and autonomous interactions, the brands that stand out are those delivering personalized journeys inside a single messaging thread.

Brazilian enterprises recognize the potential of rich messaging¹, but few have scaled it into true two-way, end-to-end customer lifecycle.

While Brazilian enterprises acknowledge rich messaging's value, only 35% run interactive messaging² and 40% offer full customer lifecycle conversations³. The gaps suggest that the foundations are in place, but significant room remains to elevate customer experience and scale richer, end-to-end interaction.

Companies that scale rich messaging across use cases report up to ~2x improvements in customer lifetime value and customer acquisition cost⁴.

Enterprises that extend rich messaging beyond sales and marketing to include fulfillment, customer service, and authentication report the greatest returns. These non-marketing touchpoints build user trust, improve channel engagement, and reinforce the impact of future campaigns—contributing to as much as 2x uplift in CLTV and 2x improvement in CAC.

Brazilian enterprises can unlock the next generation of customer engagement by embracing five key success factors that contribute to a powerful rich messaging strategy.

- 1. Design holistic and tailored strategies:** Match the right customers with the right channels and use cases with consent and trust built in.
- 2. Invest in AI-ready data and tech foundations:** Strong data and tech foundations power intelligent, scalable journeys.
- 3. Establish an integrated operating model:** Clear governance and cross-functional execution lead to sustained success.
- 4. Orchestrate a diverse partnership ecosystem:** Leverage partners to gain access to platforms, accelerate implementation cycles, access deep expertise, and build in-house capabilities.
- 5. Adopt a unified, value-based measurement system:** Drive continuous improvement and ROI with metrics that are aligned cross-functionally, not just siloed operational metrics.

With these multi-dimensional capabilities in place, Brazilian enterprises can shift messaging from simple exchanges to a unified, AI-enabled engine that drives personalization at scale, strengthens loyalty, and fuels business performance.

1. Rich messaging is direct multi-media messaging via app-based or OS-based platforms that enables enhanced and interactive communications beyond basic text.

2. Which statement best describes your company's current use of direct 1-to-1 customer communication? Enterprises respond with 'Much more'. Based on 48 Brazilian business leaders from large enterprises. BCG CCI & Meta Enterprise Survey on Business Messaging (Dec 2025)

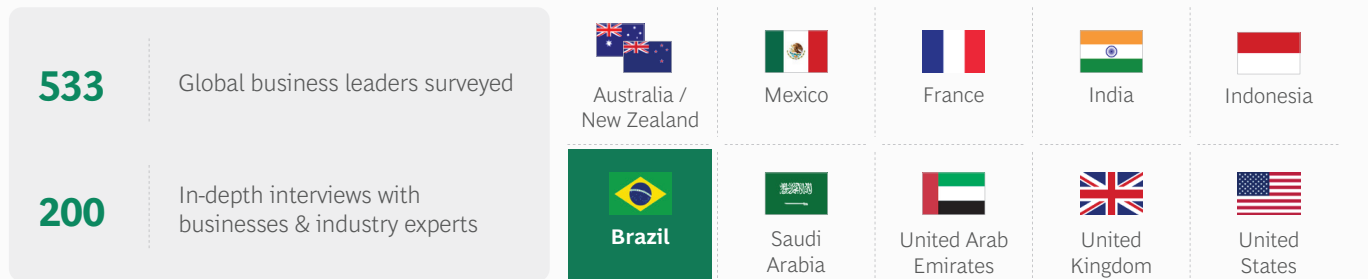
3. Which statement best describes your company's current use of direct 1-to-1 customer communication? Enterprises respond with 'Much more'. Based on 48 Brazilian business leaders from large enterprises. BCG CCI & Meta Enterprise Survey on Business Messaging (Dec 2025)

4. Which of these options best describes the improvement created by rich messaging for any of the business activities on <KPI>, compared to other previous channels being used? Average CLTV uplift & CAC improvement reported by enterprises using rich messaging across more than one use case type. Based on 158 global business leaders from large enterprises who use rich messaging for more than one use case type. BCG CCI & Meta Enterprise Survey on Business Messaging (Dec 2025)

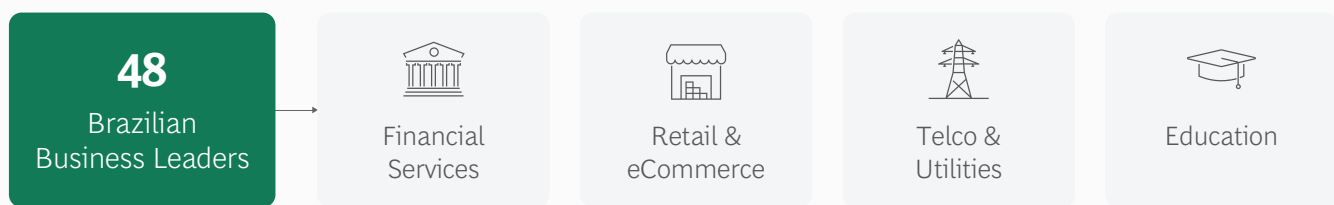
Research Methodology

About the 2025-2026 Brazil business messaging study

Global 10-Market report coverage



In Brazil, we went in-depth in our research across priority business messaging sectors



In 2025, Boston Consulting Group (BCG) and Meta partnered to study the evolving role of business messaging in Brazil. This research sought to understand how large enterprises are leveraging messaging channels to drive engagement and to identify best practices for their successful implementation.

BCG's Center for Customer Insights (CCI) conducted a global research study that combined both breadth and depth of insight. Fieldwork for this research was conducted between October 2025 and December 2025.

The project team surveyed:

- 533 business leaders surveys across ten markets, including 48 Brazilian business leaders
- All survey respondents worked at large enterprises, defined as having more than \$200 million in annual revenue⁵ and over 250 employees

The sample represented a diverse mix of business functions, and all held senior positions:

- » **Functions:** IT & tech, sales & marketing, operations, finance/risk, and customer experience
- » **Roles:** 12% C-suite or board, 49% senior leadership (e.g., EVP, SVP), 39% senior management (e.g., regional manager, head of department)

This survey is referenced as the “BCG CCI & Meta Enterprise Survey on Business Messaging (Dec 2025)” throughout this report.

BCG conducted 200+ qualitative executive interviews across financial services, retail & eCommerce, telco & utilities, education, and more, including 25+ Brazilian business leaders.

In addition, BCG analysis draws on proprietary insights from over 500 global digital transformations (including ~40 in the technology, media, and telecom industries) over the past five years.

5. Revenue cut-off lower for Saudi Arabia (KSA), United Arab Emirates (UAE), and India

Business messaging refers to direct 1:1 conversations between a business and its customers

In this report, we will use the following terminology to reflect different channels



Rich messaging

Direct multi-media messaging via app-based or OS-based platforms that enables enhanced and interactive communication beyond basic text



App-based rich messaging

App-native messaging platform designed for private and secure text, voice, and multi-media sharing (e.g., WhatsApp, Telegram, Messenger)



OS-based rich messaging

Device/OS-native messaging platform designed for private and secure text, voice, and multi-media sharing (e.g., iMessage, Rich Communication Services (RCS))



SMS

Basic text-only messaging via cellular networks; no internet access needed



Email

Inbox-based messaging for direct or mass communication



eCommerce (Marketplace chat)

Direct multi-media messaging within online commerce platforms (e.g., Mercado Livre, Amazon Brazil, iFood)



Company app

Brand-owned messaging embedded within a website or mobile app of a company



Social media messaging

Direct multi-media messaging within social media platforms (e.g., Instagram Direct, TikTok Direct)

Key Trends

How business messaging is evolving in Brazil

Business messaging in Brazil is evolving from fragmented touchpoints to intelligent, end-to-end AI-enabled experiences

	FROM... <i>current landscape of Brazilian customer engagement</i>	TO... <i>emerging landscape of Brazilian customer engagement</i>
1 Shifting customer expectations	Reactive 2-way interactions triggered by user intent	Always-on, agentic experiences that are personal, seamless, and human-like
2 Evolving AI technologies	Predictive and Generative AI to deliver personal messaging at scale	Agentic AI that orchestrates journeys and completes transactions autonomously
3 Increasing enterprise sophistication	Tactical messaging channel primarily for campaign delivery and notifications	AI-enabled engagement backbone connecting intent to action in one in-thread flow

Across the country, Brazilians have come to rely on conversational channels not only for personal communications but also for managing everyday commercial interactions. Messaging’s familiarity and convenience have made it one of the most widespread touchpoints for engaging with businesses, with nearly 80% of Brazilian consumers preferring messaging when communicating with businesses⁶.

The widespread use of messaging has created a new baseline expectation, where fast and contextual exchanges are tablestakes, and not differentiating propositions.

Brazilian consumers are moving beyond transactional touchpoints, increasingly expecting personalized, in-thread experiences that mirror human-like experiences—ongoing, anticipatory, and embedded in their daily lives.

Reactive responses are falling short, especially as consumers adopt platforms where conversations span the full lifecycle. The shift toward always-on, agentic experiences is setting a new bar for customer engagement: one where businesses must proactively meet users with seamless, intelligent assistance from discovery to resolution.

Brazil is a messaging-first market...

77%

say messaging is the preferred way for communicating with businesses⁶

...where presence is expected, not differentiating

78%

state that they feel frustrated when a business doesn’t offer messaging as a contact option⁶

Differentiated value comes from personalized, in-thread conversations

75%

value receiving timely alerts, notifications, or updates⁶

79%

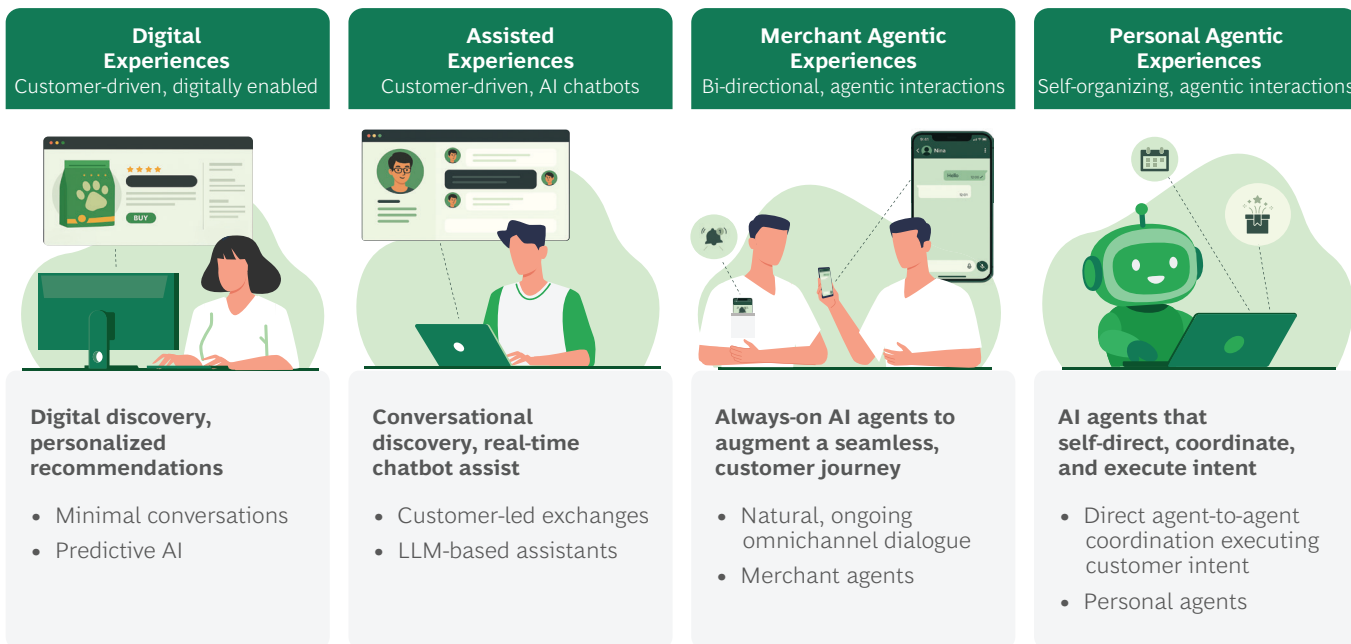
trust a business more when they can exchange messages⁶

80%

enjoy receiving personalized messages⁶

To meet shifting needs, **enterprises must move towards broader engagement platforms** that allow **two-way interactions and personalization across the customer lifecycle**

6. Business Messaging Usage Research by Kantar. (Meta commissioned online study of 11,056 online adults in US, FR, DE, UK, ES, IN, MX, BR, ID, TH, VN, MY, PH, CA, AR, CO, TR, SG, KSA, UAE, NZ, and AU, April/September 2025)



Recent advances in AI are amplifying the shift toward more personalized, autonomous, and end-to-end conversational experiences.

The rapid proliferation of predictive, generative, and agentic AI is redefining what customers expect from digital engagement. Brazilian enterprises are already moving quickly: 52% have deployed basic automation⁷, and 98% plan to expand AI usage in the next year⁸.

Predictive models are improving precision targeting—identifying the right users, channels and contexts—and optimizing the timing of interventions, while generative models are enabling more natural language interactions.

The next frontier—agentic AI—is beginning to close the gap between conversation and task completion by orchestrating multi-step workflows directly within messaging threads. Agents are autonomous goal-driven systems that observe, plan, and act like humans.

Merchant agents are deployed by enterprises to assist customers across the lifecycle, leveraging enterprise systems and data to make recommendations, provide support, and execute tasks like order updates or product guidance.

7. What type of AI capabilities are you currently using in direct 1-to-1 customer communication? Enterprises select 'Powering scripted or menu-based chatbots' as one of their AI capabilities. Based on 48 Brazilian business leaders from large enterprises. BCG CCI & Meta Enterprise Survey on Business Messaging (Dec 2025)

8. What type of new AI capabilities do you see your company adopting for direct 1-to-1 customer communication over the next 12 months? Based on 48 Brazilian business leaders from large enterprises. BCG CCI & Meta Enterprise Survey on Business Messaging (Dec 2025)

9. Which statement best describes your company's current use of direct 1-to-1 customer communication? Enterprises respond with 'Much more'. Based on 48 Brazilian business leaders from large enterprises. BCG CCI & Meta Enterprise Survey on Business Messaging (Dec 2025)

Personal agents are deployed by consumers to complete actions on the user's behalf, leveraging access to private information like digital wallets, biometrics, and preferences.

In a future where merchant and personal agents can effectively and intelligently collaborate directly with each other in real-time, the expectations for seamless, human-like experiences will only continue to deepen.

Brazilian enterprises are responding to this shift by adopting AI-enabled conversational messaging, but most have yet to unlock its full strategic potential.

Only 40% of Brazilian business leaders support full end-to-end journeys⁹ with their engagement strategies today—spanning acquisition, conversion, fulfillment, service, and retention. Just 35% enable two-way conversational flows⁹ when communicating with their customers.

Unlocking potential starts with designing seamless, end-to-end conversational journeys and leveraging messaging channels built for how modern customers want to engage with businesses.

The future of rich messaging in Brazil

Brazilian ranking of channels associated with each statement ¹⁰		Rich Messaging	Company App	Email	SMS	Social Media	
Channel Fit	User Base	Scaled universal reach	1	2	3		
	Feature Sets	Interactive user experience	2	1			
		Robust measurement capabilities	2	1			
		AI-ready platform	2	1			
		Strong security & privacy compliance	1	2	3		
		Verified message delivery	1	2	3		
	Channel Economics	Margin of Interaction	Competitive pricing	2	1	1	3
High message visibility & read rates			1	2		3	
Channel Investment		Flexible workflows & customizable configurations	1	1	2		
		Easy onboarding & implementation	2	1	3		
		Reliable vendor ecosystem with high support quality	1	2			
Opportunity Cost	Complementary to existing channel mix	1	2				

Note: Rich messaging includes both app-based and OS-based rich messaging. X represents the hierarchy of top 3 channels associated for each statement and is based on seven channels of customer communication.

Rich messaging is becoming the primary environment through which Brazilian customers expect to manage their entire relationship with enterprises.

What began as a convenient channel for simple interactions has evolved into a comprehensive interface that connects discovery, transaction, fulfillment, and ongoing service. This shift is redefining messaging from a point solution into a central touchpoint that shapes how consumers judge responsiveness, trust, and the overall brand experience.

Brazilian enterprises are rethinking their communication mix as they recognize rich messaging’s advantages—spanning reach, security, effectiveness, and overall flexibility¹⁰.

Although email remains important for documentation and long-form communication, for the majority of day-to-day needs—especially those that require speed, verification, or personal relevance—rich messaging has become the most effective channel. Compared to legacy channels, rich messaging garners higher read rates, verified message delivery, and enhances trust with its verification elements (e.g., business verification indicated in the user interface).

In practice, this means messaging is increasingly replacing SMS for authentication, displacing phone calls for routine support, and complementing company apps as the preferred environment for real-time updates.

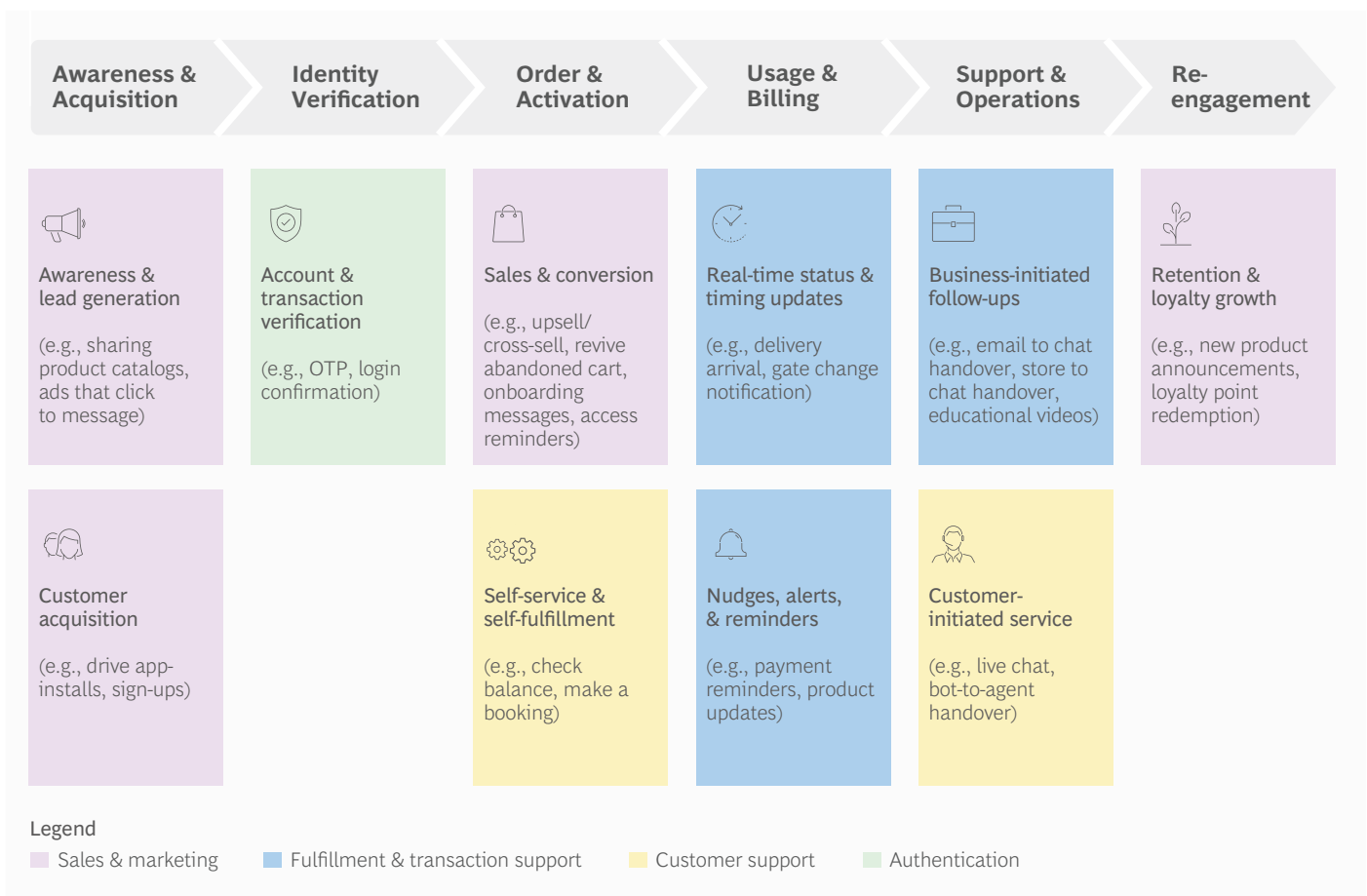
10. Please rank top 3 direct 1-to-1 customer communication channels which you associate the most with each statement. Based on 48 Brazilian business leaders from large enterprises. BCG CCI & Meta Enterprise Survey on Business Messaging (Dec 2025)

Rich messaging is further emerging as one of the foundational channels that enable new AI-led customer experiences.

Agentic AI represents a shift in customer experiences, from intent-led messaging to proactive journey orchestration. It enables systems to observe intent, plan coordinated actions, and execute transactions across endpoints on behalf of the customer.

For example, if a flight is cancelled, a personal agent could proactively search for new itineraries, present two bundled options for approval, and confirm the booking with boarding passes and compensation requests filed—all within a single thread, without the customer toggling across disconnected platforms.

As agentic AI becomes more central to customer experiences, rich messaging offers the feature set (e.g., interactive formats) and tech stack modularity (e.g., flexible workflows and customizable configurations) needed for proactive, real-time, and autonomous service.



Note: Sales & marketing includes both business-initiated and customer-initiated conversations.

Redesigning journeys around conversational flows unlocks the full value of rich messaging.

Traditional channels created friction: websites demand navigation, apps require downloads and upkeep, and call centers involve waiting. Rich messaging removes these barriers by letting customers express intent naturally and allowing businesses to resolve issues in the same thread.

When enterprises reimagine onboarding, checkout, support, and service as seamless conversations, multi-step processes collapse into faster, more intuitive exchanges. The impact goes beyond convenience—friction drops, completion rates rise, and outcomes improve across the lifecycle.

In mature markets like Brazil, companies that have embedded rich messaging across journeys are already seeing double-digit gains over legacy channels.

Sales & marketing

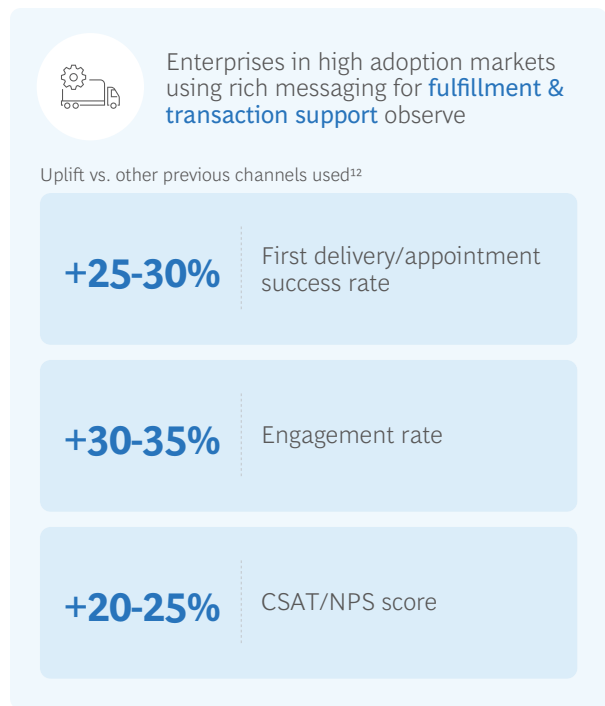


Marketing campaigns that once relied on email or display ads are being reshaped into interactive, two-way conversations. Brands are using rich messaging to recover abandoned carts with timely reminders and instant checkout options, while others drive upsell through personalized recommendations delivered directly in-thread.

These approaches lower friction and capture intent in the moment, with enterprises in mature markets seeing 30–40% improvements in engagement and acquisition efficiency¹¹.

While many Brazilian enterprises begin their rich messaging journey with sales and marketing, the biggest untapped value sits further down the lifecycle.

Fulfillment & transaction support



Fulfillment, support, and authentication use cases consistently deliver stronger outcomes because consumers view these messages as timely and helpful. Delivery updates, service confirmations, and security prompts are especially well-received when delivered through trusted channels. Extending rich messaging into these high-value moments boosts satisfaction, improves efficiency, and strengthens performance across teams.

Rich messaging enables seamless coordination throughout the fulfillment & transaction lifecycle. Enterprises use the channel to send real-time status updates such as delivery or technician arrival alerts, and nudges like product renewal or payment reminders. These timely, relevant messages help reduce service failures, boost customer engagement, and improve satisfaction, all while driving measurable operational efficiency.

11. Which of these options best describes the improvement created by rich messaging for any of the business activities on <KPI>, compared to other previous channels being used? Average KPI uplift (Engagement rate and CAC improvement) reported by enterprises using rich messaging for Sales & marketing. Sales & marketing includes both business-initiated and customer-initiated conversations. Based on 68 business leaders from large enterprises in high-adoption markets (Brazil, Mexico & Indonesia). BCG CCI & Meta Enterprise Survey on Business Messaging (Dec 2025)

12. Which of these options best describes the improvement created by rich messaging for any of the business activities on <KPI>, compared to other previous channels being used? Average KPI uplift (First delivery rate, engagement rate, and CSAT / NPS score) reported by enterprises using rich messaging for Fulfillment & transaction management. Based on 44 business leaders from large enterprises in high-adoption markets (Brazil, Mexico & Indonesia). BCG CCI & Meta Enterprise Survey on Business Messaging (Dec 2025)

Customer support



Enterprises in high adoption markets using rich messaging for **customer support** observe

Uplift vs. other previous channels used¹³

+50-55% CSAT/NPS score

Rich messaging turns support interactions into relationship-building moments by resolving issues through natural, two-way real-time dialogue. Whether starting with a bot or transitioning to a live agent, users get timely answers in the same thread. This consistency builds trust and can drive satisfaction scores more than 50% higher versus previous channels used¹³.

Authentication



Enterprises in high adoption markets using rich messaging for **authentication** observe

Uplift vs. other previous channels used¹⁴

+45-50% Authentication success rate

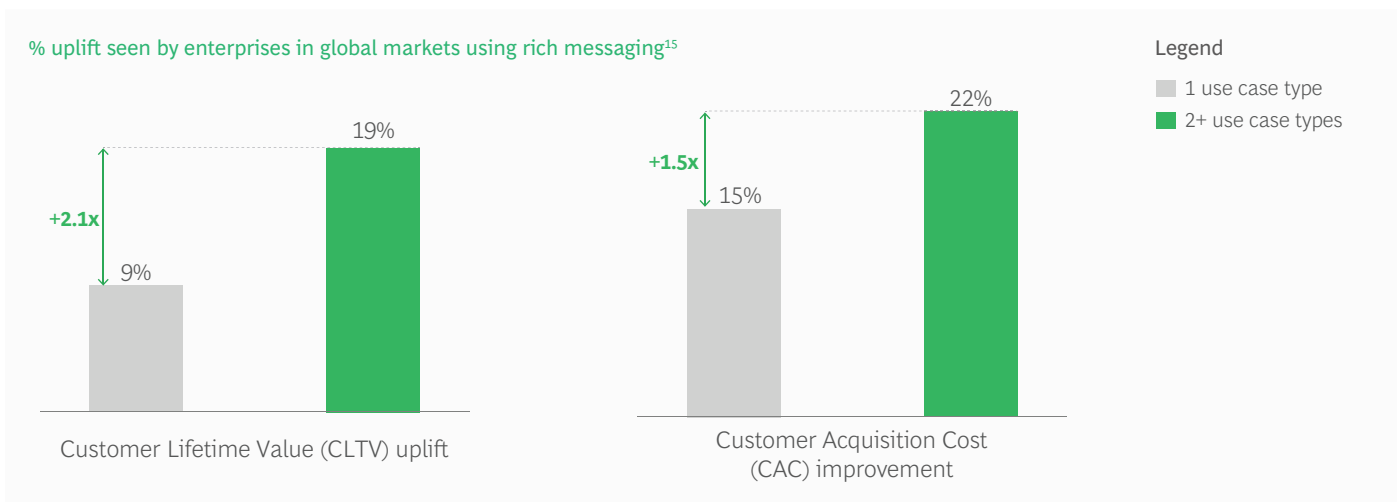
Authentication messages delivered through rich messaging are direct, timely, and secure. Whether confirming a transaction, verifying identity, or resetting a password, enterprises in markets with high enterprise adoption of rich messaging report authentication success rates that are up to 50% higher versus previous channels used¹⁴.

These non-sales & marketing interactions reduce friction, provide reassurance that “things are on track” and build confidence that the brand is using the channel with purpose rather than just for promotion.

13. Which of these options best describes the improvement created by rich messaging for any of the business activities on <KPI>, compared to other previous channels being used? Average CSAT / NPS score improvement reported by enterprises using rich messaging for Customer support. Based on 19 business leaders from large enterprises in high-adoption markets (Brazil, Mexico & Indonesia). BCG CCI & Meta Enterprise Survey on Business Messaging (Dec 2025)

14. Which of these options best describes the improvement created by rich messaging for any of the business activities on <KPI>, compared to other previous channels being used? Average increase in Authentication success rate reported by enterprises using rich messaging for Authentication & verification. Based on 18 business leaders from large enterprises in high-adoption markets (Brazil, Mexico & Indonesia). BCG CCI & Meta Enterprise Survey on Business Messaging (Dec 2025)

Rich messaging delivers even more value when scaled across use cases



Value creation expands significantly when messaging supports multiple use cases across the lifecycle rather than being confined to isolated interactions.

In markets where enterprises leverage the same rich messaging channel across the end-to-end customer lifecycle with strong non-marketing use cases, we see meaningfully higher performance on core brand outcome metrics than for enterprises that use rich messaging primarily for marketing campaigns.

High-value fulfillment & transaction support and authentication messages create regular touchpoints, train consumers to expect important information via the channel, and keep them engaged.

Over time, this improves deliverability and open rates, raises the likelihood that when sales & marketing messages are sent, those offers will be seen and acted on, creating more opportunities to re-engage lapsed customers.

For businesses, systematically using non-marketing messages across the journey helps establish trust in the channel, which in turn increases the effectiveness of subsequent marketing.

Cross-journey data can reveal patterns such as which promotions lead to repeat purchases, which fulfillment steps are most likely to trigger support contact, or which security alerts create drop-off.

While companies gain richer context for personalization and resolution, customers enjoy a more seamless brand experience.

Enterprises in high adoption markets using rich messaging for two or more use case types report up to ~2x uplift in customer lifetime value and improvement in customer acquisition cost compared to single-use case adopters¹⁵—highlighting the compounding value of lifecycle-wide deployment.

The next era of rich messaging will be defined by AI-driven autonomy, enabling journeys that complete tasks rather than merely exchange information.

AI is set to reshape rich messaging in Brazil by enabling single-thread conversations where customers can complete full two-way interactions—not just receive updates. While most chatbots today handle basic queries, AI-enabled agents can act across systems to update account details, schedule deliveries, and resolve exceptions. Messaging becomes a dynamic workspace rather than a simple dialogue.

In a market that prizes speed and personalization, AI offers a scalable path to high-quality support without expanding headcount. Early adopters will define the modern messaging experience and influence expectations across Brazil.

15. XX% denotes uplift on KPI when using rich messaging vs previous channel. Which of these options best describes the improvement created by rich messaging for any of the business activities on <KPI>, compared to other previous channels being used? Average CLTV uplift & CAC improvement reported by enterprises using rich messaging across more than one use case type. Based on 158 global business leaders from large enterprises who use rich messaging for more than one use case type. BCG CCI & Meta Enterprise Survey on Business Messaging (Dec 2025)

Spotlight

How leading Brazilian enterprises are unlocking the value of rich messaging

Across industries, leading Brazilian enterprises are demonstrating that rich messaging creates meaningful impact when it is embedded into core commercial and operational processes.

The organizations that have progressed furthest are those that treat messaging as an integrated, end-to-end engagement platform rather than a standalone channel.

Their experiences show that messaging performs best when it connects multiple customer moments—helping guide purchases, enabling transparent fulfillment, simplifying service, and resolving issues without breaking the conversational thread. These organizations are redesigning journeys to reflect how customers prefer to communicate, and the resulting improvements in conversion, satisfaction, and efficiency consistently reinforce the strategic value of the channel.

The diversity of successful use cases across Brazil underscores that messaging excellence is not confined to any single sector or customer journey.

Retailers are using messaging to create more reliable post-purchase experiences, financial institutions are strengthening trust and authentication, telecommunications providers are simplifying high-volume service interactions, and utility players are improving coordination in moments where security and timeliness matter most.

Across sectors, Brazilian enterprises are beginning to integrate agentic AI to drive more personalized, contextual experiences at scale. These agents help customers discover products, navigate credit options, and complete purchases or service flows in a single conversational thread. By embedding agentic AI across commercial and operational journeys, businesses are automating support, orchestrating complex tasks, and boosting conversion in real time.

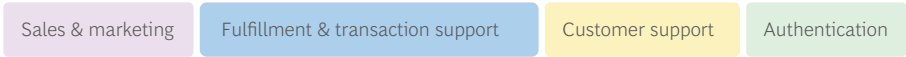

Although the specific objectives vary, the underlying pattern is consistent: when journeys are restructured around immediacy, transparency, and conversational flow, messaging becomes a powerful catalyst for both customer impact and operational performance.

The case studies that follow illustrate how Brazilian enterprises are translating these principles into practice.

Rather than offering isolated examples, they show how enterprises are using messaging to solve distinctive challenges, build trust, and create more fluid customer experiences. Collectively, they offer a set of practical playbooks that Brazilian enterprises can apply as they deepen their use of rich messaging to enable next generation AI customer experiences.



Itaú uses WhatsApp to resolve critical touchpoints instantly, at massive scale and lower cost

Itaú Unibanco
The largest retail bank in Brazil by customers and the second-largest by market valuation

Vertical: Financial services

Size: +70M clients

~\$69B market cap in 2024

Operates in 18 countries across Americas and Europe

- What they were solving for:**
- Shift from fragmented interactions to a high-confidence **conversational platform that extends the bank's super app**, its primary channel, into critical everyday moments
 - Focus on moments of truth where trust and speed matter most:** payment declines, fraud alerts, recovery and secure authentication
- How they leveraged rich messaging as a solution:**
- Itaú built a secure WhatsApp platform, launched high-value journeys and transactions, and scaled it with strong data and governance.
- Built platform-first architecture** to run WhatsApp at scale
 - Enabled end-to-end journey ownership** across recovery, fraud, service, and marketing to drive engagement and conversion lifts
 - Dedicated operating model** with cross-functional teams, governance, and analytics
 - Set up trust & security by design**, enabling Pix for authentication and identity solutions
 - AI-powered orchestration** to determine the “next best conversation” with a customer, part of a defined roadmap to agentic AI

Impact Achieved


- + Double-digit uplift in recovery results
- + Multiple times lower cost vs. traditional channels

“WhatsApp is no longer just a service channel for us. It has become a trusted banking surface, where customers can securely resolve their most critical moments – from fraud to payments – on their own terms.”

- Juliana Yamana, Superintendente Digital Products

Source: BCG analysis; expert inputs; Itaú annual report

Casas Bahia turned WhatsApp into a conversational sales channel that meets how Brazilians want to shop

Casas Bahia
One of Brazil's largest retailers with a nationwide store network

Vertical: Electronics & furniture retail

Size: +1,000 stores

+12,000 in-store sales agents

- What they were solving for:**
- Best-in-class credit journey**, providing full visibility on credit availability and tailored offers to consumers
 - Assisted sales at scale, anywhere, anytime** - supporting Brazilians on their most relevant, high value purchases
 - Fit with consumer channel preference**, communicating on WhatsApp
- How they leveraged rich messaging as a solution:**
- Launched personalized abandoned cart and credit campaigns**, driving CDC (Carnê Digital) uplift and re-engagement
 - Built a conversational commerce solution** – effectively the best Casas Bahia sales rep, available 24/7
 - Created a continuous learning loop**, refining journeys based on real customer behavior on WhatsApp
 - Enabled rich interactions:** Product comparisons, online-to-offline flows, voice, image, assisted sales and even stickers / emojis
 - Fast and value-focused deployment:** Prioritized high-impact use cases and partnered closely with consulting and tech partners to launch a best-in-class solution, at scale, in only three months

Impact Achieved

- 3x** increase in add-to-cart rate (WhatsApp vs. Web)
- >5%** of in-store sales originated from WhatsApp

“WhatsApp plays a pivotal role in our revenue mix. Combined with AI, it's transforming how our customers discover, compare, and buy products.”

- Gustavo Pimenta, Executive Director Commercial

Source: BCG analysis; expert inputs

Magalu unlocked 3x higher conversion by transforming WhatsApp into a full end-to-end AI commerce channel

Sales & marketing

Fulfillment & transaction support

Customer support



Magalu

One of Brazil's largest omnichannel retailers, serving mass-market consumers

Vertical: Home goods & electronics retail marketplace

Size: +1,250 stores

What they were solving for:

- **Simplified customer journey** to solve slow traditional digital journeys, especially for customers who prefer to “solve everything in conversation”
- **Unified customer interaction on WhatsApp**, turning it into an intelligent personal assistant that complements all channels

How they leveraged rich messaging as a solution:

Magalu turned WhatsApp into a complete AI commerce engine, powered by a multi-agent and a multidisciplinary build.

- **Built a fully conversational AI commerce journey** — product discovery, payment (Pix/credit), and post-sales all inside WhatsApp
- **Developed the “Brain of Lu”, a multi-agent AI system** using open-source models, and Magalu Cloud for security and low latency
- **Mobilized a multidisciplinary team** (product, engineering, data, CX) to accelerate architecture, technical build, and AI vision
- **Transformed a previously transactional channel** into a full end-to-end shopping experience

Impact Achieved

3x

higher conversion on WhatsApp vs. traditional app

75%

transactions completed via Pix integrated in WhatsApp

“AI-powered WhatsApp delivers a seamless, high-conversion journey—reducing friction, accelerating decisions, and transforming how customers shop.”

- Ricardo Querino, Customer Experience Director

Source: BCG analysis; expert inputs

RD used WhatsApp to automate service, reduce call-center demand, & accelerate its conversational commerce

Sales & marketing

Fulfillment & transaction support

Customer support



Raia Drogasil

Brazil's largest pharmacy chain

Vertical: Pharmacy retail

Size: +3,500 stores

\$9B of annualized revenues (3Q'25) with digital channels representing 27% of total revenue

What they were solving for:

- **Reduced reliance on call center** given high cost-to-serve
- **New digital channels** to expand reach and convenience, in line with consumer preference for WhatsApp
- **Unified service journeys**, streamlined post-sales, improved order visibility, and laid the foundation for conversational commerce

How they leveraged rich messaging as a solution:

- **Rolled out a phased WhatsApp roadmap:**
 - **Phase 1 – Post-sales automation:** Order tracking, pickups, returns, and bot-led retention
 - **Phase 2 – Utility messages:** Proactive order updates driving a sharp drop in call center contacts
 - **Phase 3 – Conversational commerce:** Natural, generative shopping flows with concierge escalation
- **Unified governance** with a dedicated WhatsApp lead to align operations, sales, marketing, and B2B
- **Modernized tech & capabilities**, bringing in new professionals and tech partners, focused on conversational skills

Impact Achieved

3pp

reduction in call center contact rate within two years

2/3

contacts completed through AI bots

“As soon as we shifted post-sales and utility messages to WhatsApp, we significantly reduced call center volume and retained two-thirds of interactions with intelligent bots.”

- Diego Kilian, Director of Digital Channels & Marketplace

Source: BCG analysis; expert inputs

Path Forward

Capabilities Brazilian enterprises need to succeed

To unlock the full potential of rich messaging and lay the foundations for AI-enabled customer engagement, Brazilian enterprises must build five foundational capabilities that scale sustained impact across the customer journey.

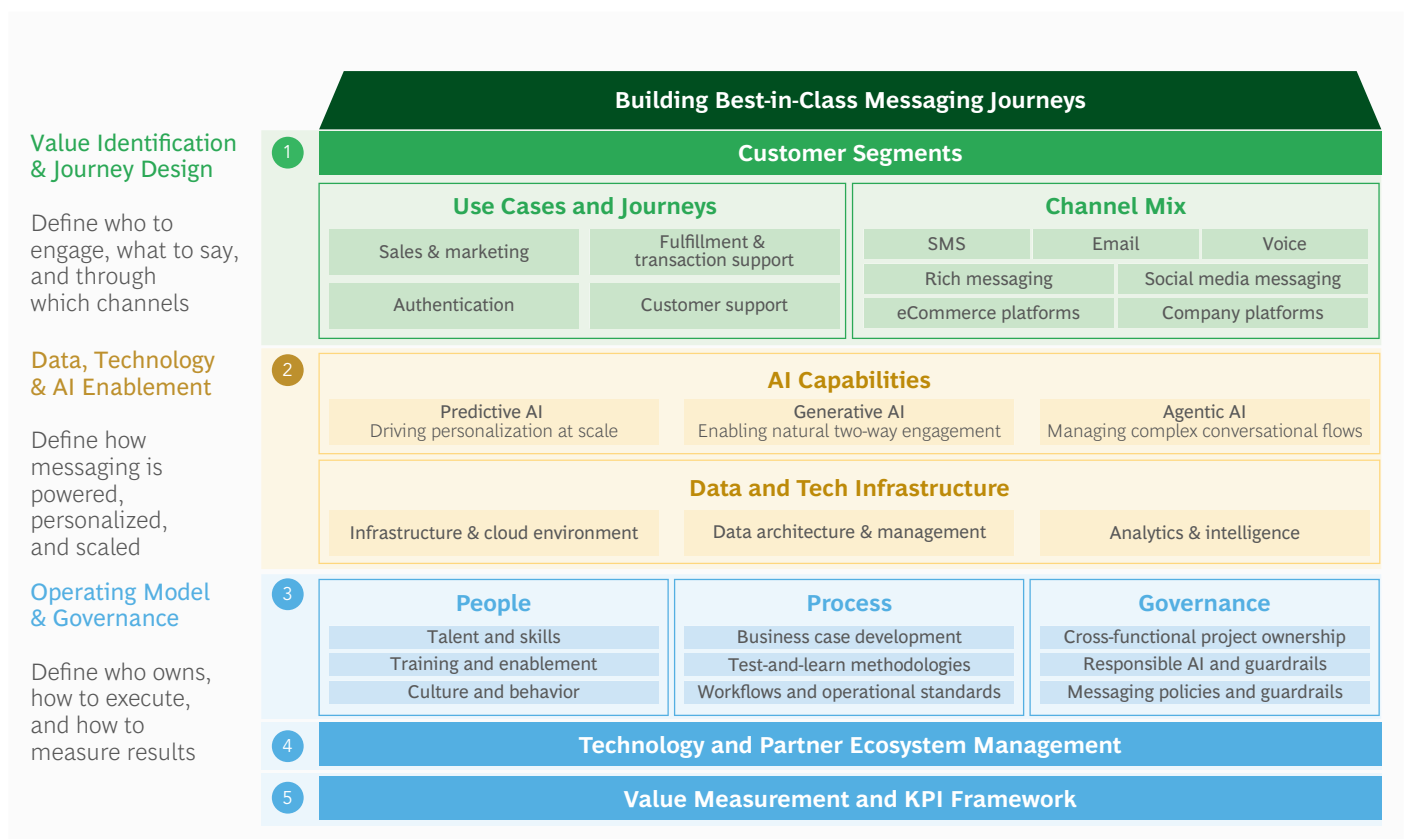
- 1 Design holistic and tailored strategies**
Match the right customers with the right channels and use cases with consent and trust built in.

- 2 Invest in AI-ready data and tech foundations**
Strong data and tech foundations power intelligent, scalable journeys.

- 3 Establish an integrated operating model**
Clear governance and cross-functional execution lead to sustained success.

- 4 Orchestrate a diverse partnership ecosystem**
Leverage partners to gain access to platforms, accelerate implementation cycles, access deep expertise, and build in-house capabilities.

- 5 Adopt a unified, value-based measurement system**
Drive continuous improvement and ROI with metrics that are aligned cross-functionally, not just siloed operational metrics.



Source: BCG experience based on +500 digital transformations of global enterprises (~40 in technology, media, and telecom) in the last five years.

1

Brazilian enterprises must articulate a clear strategy for how messaging supports the customer journey end-to-end.

This strategic clarity starts by defining the role messaging should play at each stage of engagement, then aligning internal teams around a unified approach. The most effective way to design end-to-end conversational journeys is to bring together enterprise leaders from across departments in structured workshops or facilitated design sessions.

When organizations take the time to articulate these roles clearly, they are better equipped to allocate resources and avoid frustrating consumer experiences caused by redundant or conflicting messages across channels.

2

Data and technology foundations must evolve to support AI-enabled customer journeys, from personalized interactions to fully agentic and autonomous experiences.

AI is advancing faster than ever. Predictive and generative AI have become table stakes for delivering relevant and dynamic customer engagement at scale, with breakthroughs in large language models (LLMs) pushing the frontier of what AI can understand and create. Agentic AI brings these building blocks together—layering planning and execution capabilities to autonomously complete multi-step workflows and translate customer intent into action.

To unlock this potential, a strong, flexible data and technology architecture that supports continuous training and real-time orchestration is needed.

Enterprises need to move beyond siloed systems and build architectures that allow customer data, operational events, and behavioral signals to flow freely between channels. Messaging interactions must be connected to customer relationship management (CRM) and customer data platform (CDP) systems, authentication layers, payment engines, and back-end operational tools.

As AI capabilities expand, these foundations will determine how effectively organizations can automate tasks, personalize interactions, and evolve toward agentic customer experiences.

3

A unified operating model is essential to overcome the fragmentation that often slows messaging adoption.

A unified operating model is essential to overcome the fragmentation that often slows messaging adoption.

Messaging touches marketing, customer service, operations, risk, and technology functions. Without shared ownership, governance, and KPIs, experiences become inconsistent and resource-intensive to manage.

Leading organizations establish cross-functional structures—or centers of excellence—that streamline decision-making, standardize processes, and ensure messaging supports enterprise-wide objectives.

4

The entire partner ecosystem must be well-coordinated to support a seamless delivery environment.

There are many key players involved in a successful implementation, including BSPs, AI vendors, CRM tools, and more. When well-coordinated, these partners act as an execution engine that accelerates deployment, decreases costs, and mitigates risk.

In Brazil, selecting the right partners goes beyond technical capability. Local vendors with deep knowledge of Brazil’s regulatory standards, compliance requirements, and customer behavior help enterprises avoid missteps and accelerate time to value. Among surveyed Brazilian business leaders, 100% report relying on external partners to support rich messaging implementation¹⁶.

Most businesses work with four vendors on average, including messaging and CDP platforms (92%), AI model providers (46%), and storage & infrastructure providers (46%)¹⁶.

When partner roles are clearly defined, businesses gain a unified system that enables scale without complexity. But when misaligned, duplication and delays can erode the customer experience. Leading enterprises reduce this risk by aligning around shared implementation roadmaps and outcome-driven performance management.

16. Which of the following partner or stakeholder groups has your company relied on - or expects to rely on - for its rich-messaging implementation? Excludes enterprises who ‘only’ rely on in-house teams for implementation of rich messaging. Based on 13 Brazilian business leaders from large enterprises who are successful adopters of rich messaging. BCG CCI & Meta Enterprise Survey on Business Messaging (Dec 2025)

5

Enterprises need a measurement system that tracks business outcomes, not just siloed operational metrics.

The most advanced enterprises tie messaging performance to business impact: conversion, CLTV, authentication success, cost-to-serve, resolution rates, and customer satisfaction.

This outcome-based measurement helps identify which journeys to scale and ensures AI-enabled automation improves, not complicates, the customer experience.

Brazilian enterprises that invest in these capabilities today will lead the next era of conversational commerce and service.

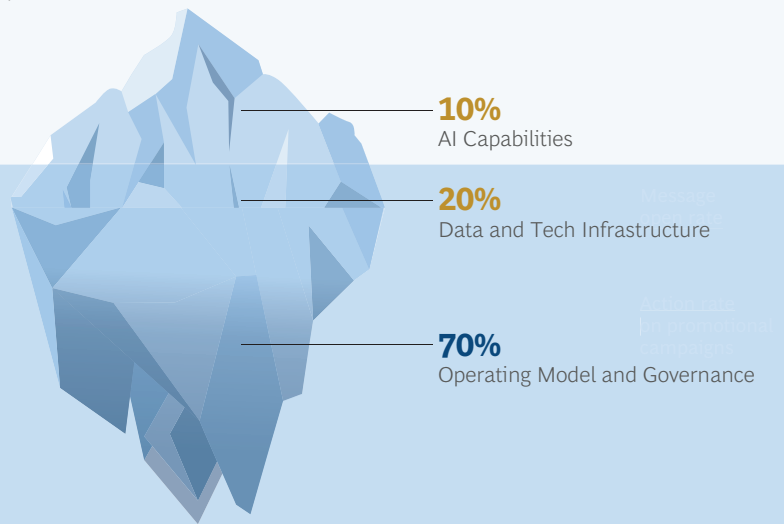
As messaging becomes more intelligent, more autonomous, and more deeply embedded in daily life, customers will increasingly engage with enterprises with high-quality conversational experiences.

BCG's 10/20/70 Principle

Relative importance of capabilities that drive successful implementations

Translating strategy into impact requires critical enablers

Data and technology matter, but effective **operating models** unlock sustained, scaled success



Source: BCG experience based on +500 digital transformations of global enterprises (~40 in technology, media, and telecom) in the last five years.

Translating strategy into impact requires strong foundations across both technical (AI, data, and tech) and operational (operating model and governance) enablers. However, these two are not equally important.

BCG's 10/20/70 principle suggests that in order to achieve implementation success, enterprises must devote 10% of effort and resources in AI capabilities, 20% in data and tech infrastructure, and 70%— the lion's share—in an effective operating model.

Yet, Brazilian business leaders get this backwards, and underindex operating model and governance's relative importance to 36% (vs. 70% best practice)¹⁷.

This skewed prioritization reflects a mindset gap. Many leaders believe that tools alone will unlock value, while underestimating what it takes to deliver sustained success. Without a strong foundation of shared business outcomes and coordinated cross-functional ownership, even the most advanced AI and infrastructure investments remain underleveraged.

Enterprises that invest in these capabilities will be best positioned to lead in an era where messaging and AI converge to define the best-in-class standard for customer engagement in Brazil.

17. Based on your experience, what are the top 5 capabilities/enablers that most influence a successful rich messaging implementation? Results are rebased to 100% to show relative importance. Based on 44 Brazilian business leaders from large enterprises. BCG CCI & Meta Enterprise Survey on Business Messaging (Dec 2025)

Conclusion

Leading Brazil in customer engagement

Brazil is already a global leader in rich messaging adoption—but the next stage of value creation lies in full integration and AI enablement. To sustain momentum and stay ahead, there are five key takeaways from this year's study:

1 Advance from adoption to AI-enabled execution

With messaging already deeply embedded in daily interactions, Brazilian enterprises are well-positioned to lead in using AI to deliver scalable, human-like experiences.

2 Scale across the lifecycle to unlock maximum value

Extending messaging beyond sales & marketing to include fulfillment & transaction support, customer support, and authentication can drive ~2x improvements in customer lifetime value and acquisition cost efficiency¹⁸.

3 Align teams through coordinated execution

The greatest gains come when rich messaging is deployed as a unified strategy across marketing, customer service, operations, risk, and technology—not in siloed deployments.

4 Strengthen data and tech infrastructure

High-performing enterprises invest in AI-ready systems that support personalization, automation, and journey orchestration at scale.

5 Operate with disciplined, outcome-based measurement

Impact is sustained when organizations align on clear, cross-functional KPIs tied to business outcomes—not just engagement.

Brazilian enterprises that act now to elevate their rich messaging strategies with AI, integration, and orchestration will define the next wave of customer engagement for the region.

18. Which of these options best describes the improvement created by rich messaging for any of the business activities on <KPI>, compared to other previous channels being used? Average CLTV uplift & CAC improvement reported by enterprises using rich messaging across more than one use case type. Based on 158 global business leaders from large enterprises who use rich messaging for more than one use case type. BCG CCI & Meta Enterprise Survey on Business Messaging (Dec 2025)

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