Pega Differentiation & What Does it Mean for your Customers?

Batch analytics alone are slow to respond to fast-changing market conditions making it hard to put models to productive use. Pega's solution provides the best of both worlds allowing offline models to be operationalized and adaptive models to learn in real time with each customer interaction.

1:1 Customer Engagement

Sarah has an almost paid-off student loan and is in the market
for a new car

Traditional Method	The Pega Way
When enough customers meet these criteria a campaign is developed and executed	Pega's AI automatically sends Sarah a congratulatory message and then an auto lending offer is made when Pega senses that Sarah has done an online search for convertibles.

Real-Time Decisions

After a Google search, Sarah decides on a car and heads-out on
Saturday afternoon to shop with her brother.

Traditional Method	The Pega Way
The bank does not know Sarah is looking for a car or a car loan. She may, or may not, contact the bank for a rate quote.	Pega alerts the bank that Sarah has been searching online for cars and lenders. Geodata triggers that Sarah is in a car lot and an SMS message is sent offering a special rate since Sarah's brother is also a bank customer.

Unified Brain

Sarah gets the car and arranges the loan through the bank!

Traditional Method	The Pega Way
Because an email auto lending campaign was already queued-up, Sarah receives an offer with a rate lower than the one for which she just signed.	Because Pega sends emails based on Next-Best-Actions rather than traditional segmented campaigns, Sarah never receives that email. Instead, she receives an email thanking her for her business and a call center agent walks her through automatic payments the next time she calls-in.

Pega Differentiation

Outbound Performance

In November, Sarah's direct deposits grow larger, she is carrying a $0 balance on her credit cards and her FICO score is improving!

Traditional Method	The Pega Way
As Sarah moves to a new segment she receives a February mailer based on a campaign executed by the Wealth Management team.	Pega Customer Decision Hub queues up a November mailer for Sarah, but also suggests a contact by a local branch banker and an offer/message is immediately available if she calls into the Contact Center.

What do Pega Financial Services Customers Say?

"After implementing Pega in 2017, we've seen a 37% increase in hard response rate… we've averaged nearly a million more accepted offers each month."	TÜRKİYE İŞ BANKASI
What's special about our solution is that it's not only personalized based on the customer – but on their service request, the time of day, their account balance, their previous orders… We have a lot of information about the context of the contact, and that allows us to use very specific strategies to personalize the conversation."	Deutsche Bank
"We used Pega's Adaptive Decisioning capability to build 250 models in one week… that would have taken my team of 25 data scientists more than 3 years using a traditional predictive modeling approach."	Commonwealth Bank of Australia
"We stood up the Customer Decision Hub in a few short months - and very quickly transitioned to having centralized intelligence, cross-channel suppression, and triggers that could determine the right offer, channel, and timing for each customer."	Scotiabank