



Customer at the Center: Building AI-driven Omnichannel Customer Engagement at OP Pohjola

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OP Pohjola
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OP Pohjola introduction and strategy

OP Pohjola in brief

OP Pohjola, which is owned by its customers, is Finland's largest provider of financial services. We have a mission – to promote the sustainable prosperity, security and wellbeing of our owner-customers and operating region.

2.1 million owner-customers

47 OP cooperative banks*

Central cooperative

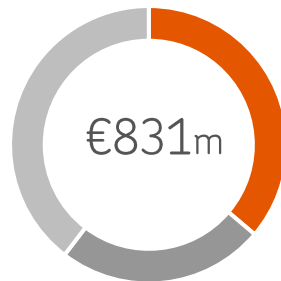
Retail Banking

Corporate
Banking

Insurance

Approximately 15,000 employees

Operating profit H1/2026



Balance sheet on
30 July 2026

€166.5bn

CET1 ratio on
30 July 2026

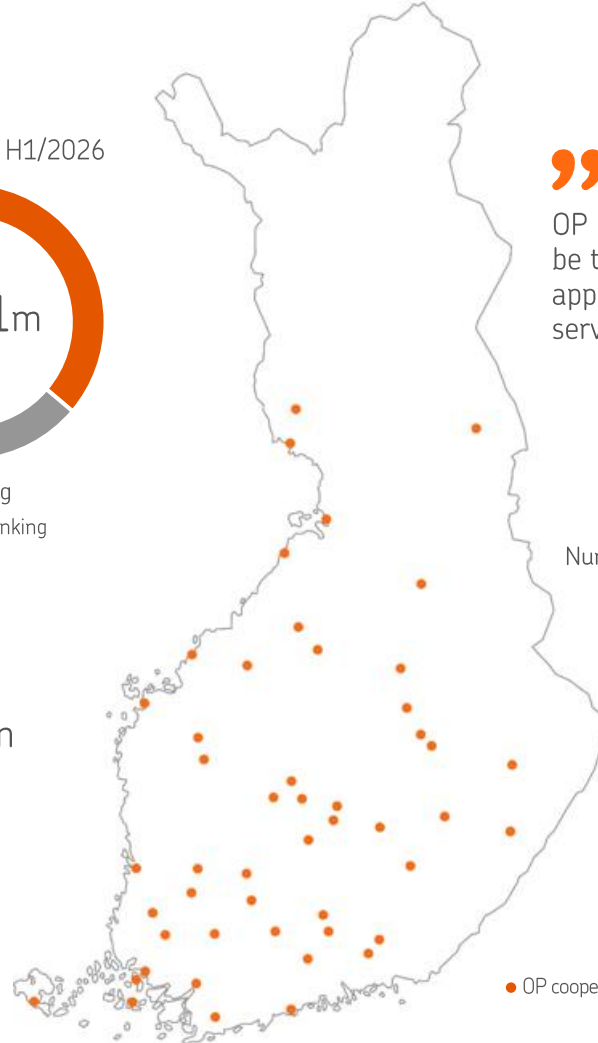
21.3%

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OP Pohjola's vision is to be the leading and most appealing financial services group in Finland.

Number of OP cooperative
bank branches on
30 July 2026

268



● OP cooperative banks

OP Pohjola's mission

We promote the sustainable prosperity,
security and wellbeing of
our owner-customers and operating region.



OP Pohjola's strategic priorities



Strong culture of risk management and compliance



Starting point: Multiple Systems, a Fragmented Operating Model, and Channel & Product Centricity

Towards Customer-Centric, Omnichannel approach in marketing and communications

BEFORE Product centric

Scheduled Product Campaigns for Customer Segments ("PUSH")

Channel-Specific systems and marketing & communications

Fragmented Data Foundation

Sales and product focused content

Scattered operating model and governance

Offers	Product			
	A	B	C	D
Bob				
Jennifer			✓	
Mary				
Emily			✓	

Customer Experience challenges, Low Conversion Rates, and Weak Business Results

TARGET STATE Customer centric

"Always-On" Real-Time 1:1 Next Best Actions (NBA) and Customer Journeys ("PULL")

A Unified Omnichannel Platform and customer engagement

Unified Customer Data Foundation

Rich and personalized content

Group level operating model and governance

Improved Customer Experience, Driving Higher Conversions and Business Impact

Actions	Sales	Nurture	Educate	Service
Bob			✓	
Jennifer				
Mary		✓		
Emily	✓			



Strategic objectives and benefits



CUSTOMER SATISFACTION AND RETENTION

- ✓ Increased Customer Satisfaction (NPS)
- ✓ Improved Customer Loyalty and Retention
- ✓ Strengthened Value Experience for Owner-Customers



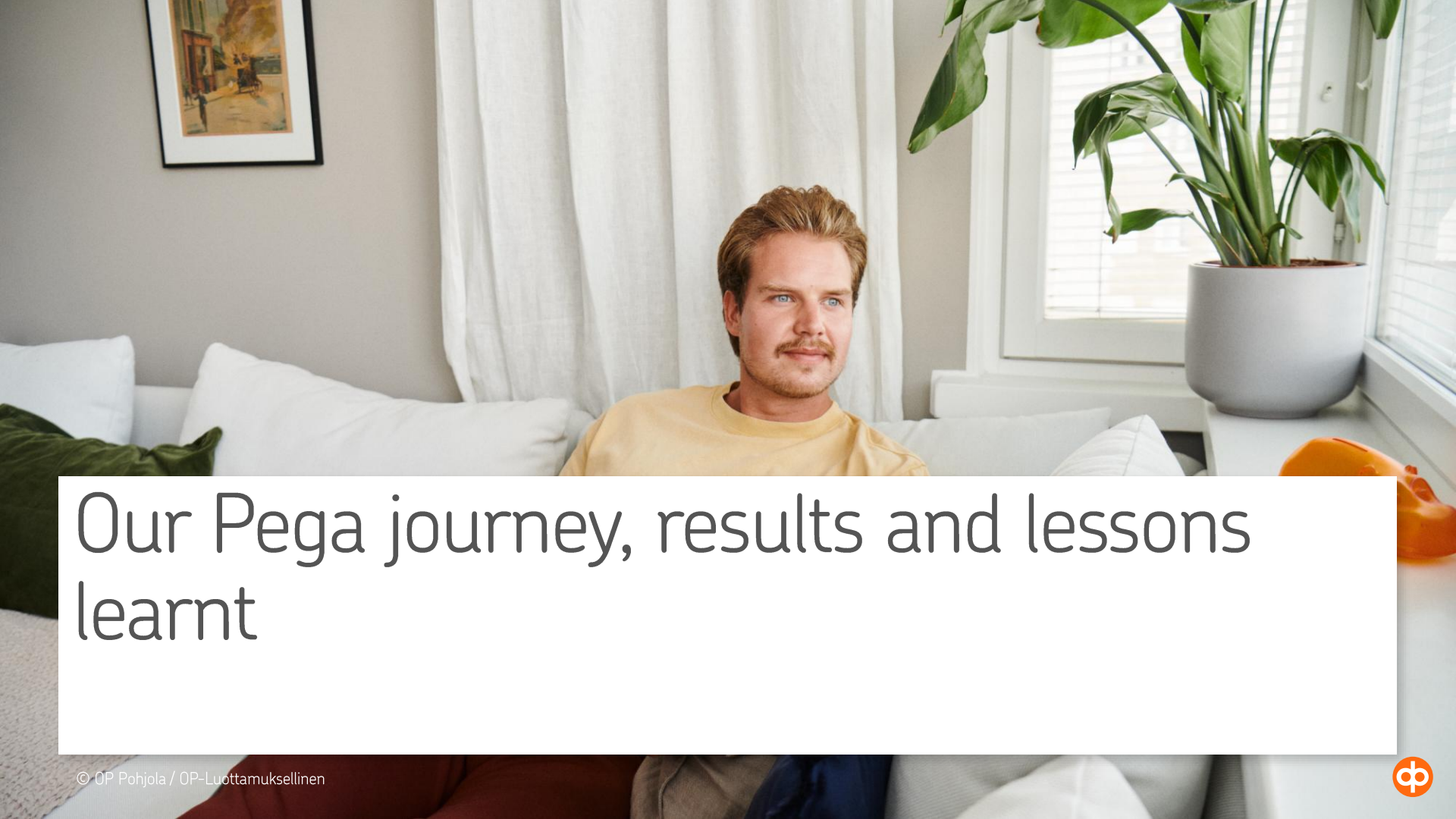
CROSS-SELLING AND UPSELLING

- ✓ Improved open rates, click-through rates, and conversions (Customer Engagement)
- ✓ Growth in the number of customers with broad product holdings
- ✓ Increase in leads and prospects generated through digital channels



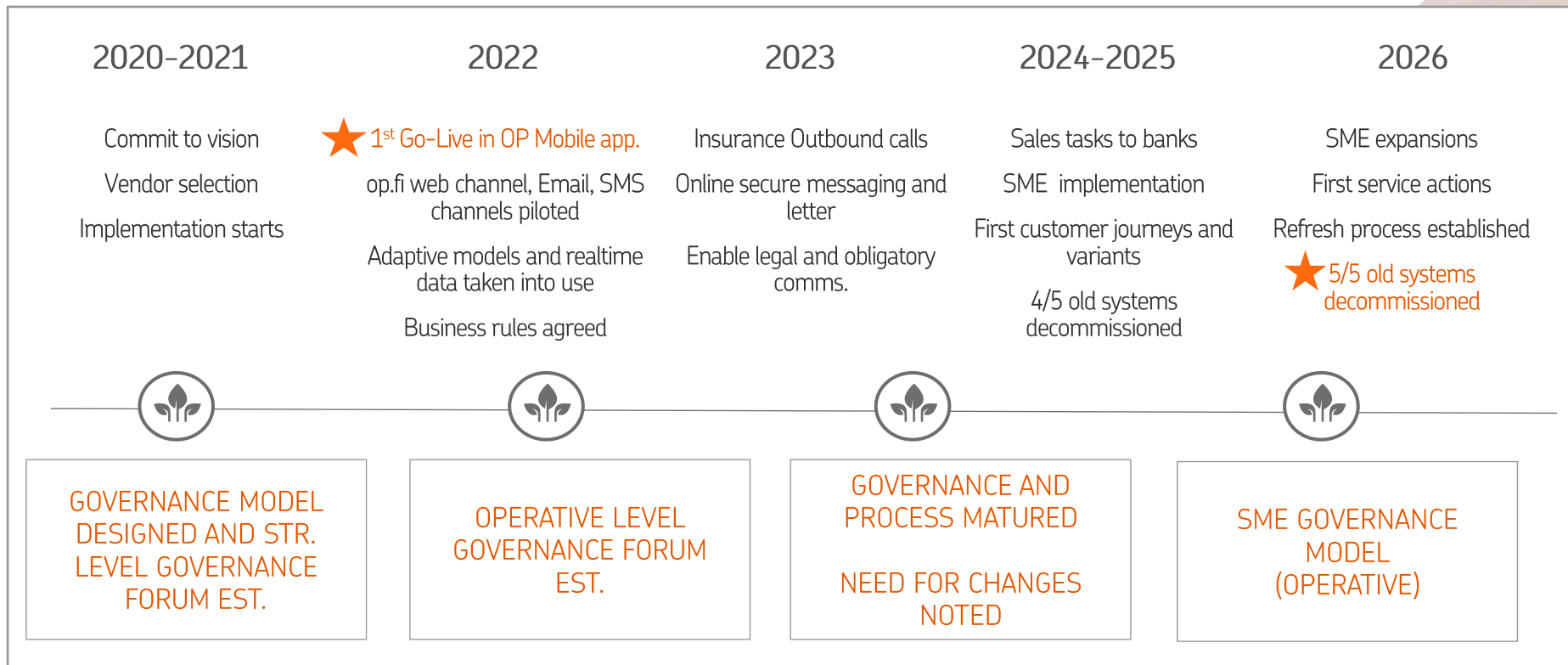
OPERATIONAL EFFICIENCY

- ✓ Lower development and maintenance costs
- ✓ Improved marketing operational efficiency
- ✓ Increased efficiency of personal assisted channels (Lower Cost-to-Serve and reduced employee effort)
- ✓ More cost-effective paid media

A man with light brown hair and a mustache, wearing a yellow t-shirt, is sitting on a white sofa. He is looking slightly to his right. Behind him are white curtains and a window with a large green plant in a white pot. To the left, a framed painting of a street scene hangs on the wall. The scene is brightly lit, suggesting daytime.

Our Pega journey, results and lessons learnt

OP Pohjola`s Pega journey



Pega CDH is at the core of targeted customer communications and marketing across OP Pohjola

8

Channel
integrations

~470

Next best
Actions
(Always On)

8

Customer
Journeys

5

Decommissioned
systems

A centralized multichannel
orchestration capability for
managing targeted
customer communications
and marketing for
personal and business
customers across
OP Pohjola.

USE CASES

Legal and obligatory comms.
Sales actions
Nurture actions
Usage activation
Upcoming: Service actions

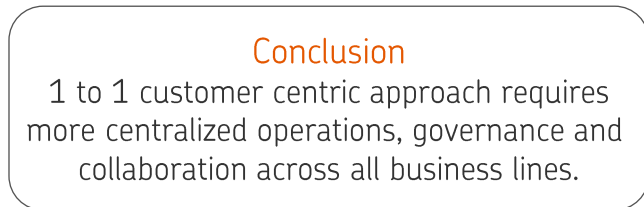
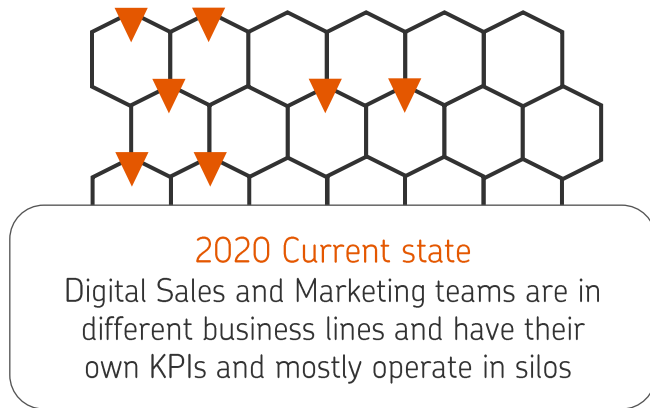
SEGMENTS AND BLs

Private and SME customers
Banking, Wealth Management,
Insurance, Life Insurance

PERFORMANCE TRACKING

OP Pohjola-level reporting for performance tracking through to
purchase conversions (WIP).

Robust governance model is essential



Business targets & priorities, general principles

OP Pohjola level governance forum (strategic level)

Business Leads

OP Pohjola level tactical leadership forum (operative)

Team Leads

Backlog priorities results

OP Pohjola level Operative teams (Pega CDH users)

OP Pohjola level Development team

Use cases, content and business knowledge

Business lines – digital sales and marketing teams

Selection of Business Outcomes

ENGAGEMENT LIFT
OP-MOBILE

55%

ENGAGEMENT LIFT
OP.FI

86%

OWNER CUSTOMER VALUE
EXPERIENCE LIFT

+8%

(62 points -> 70 points)

Lessons Learnt

1

Data is at the core of everything

You can get started without a perfect data foundation, but you need to constantly invest in it to enable 1:1 personalisation and to achieve better results

2

Enable analysis and optimization culture

Perform continuous assessment of the NBA portfolio against the strategy and goals

3

Build Governance model to support customer centricity early enough

Otherwise A product-focused mindset and the associated silos remain strongly rooted in the organization.

4

Ensure executive sponsorship

Make management commit to the vision and targets in the long term.

To fully realize the potential benefits, the system must be deployed at scale

Future focus areas

1

Expanding and enriching the data foundation

Utilize comprehensive and high-quality data to enable a hyper-personalized customer experience in our service channels.

2

Omnichannel solution across digital and advisor-assisted channels.

Enable consistent customer engagement across OP channels e.g agent assisted channels/CRM, chatbot/conversational UI and paid media.

3

Scaling the solution to SME customers

Scale customer engagement capabilities across the SME segments (Banking and Insurance) and broaden the reach of the solution to SME customers.

4

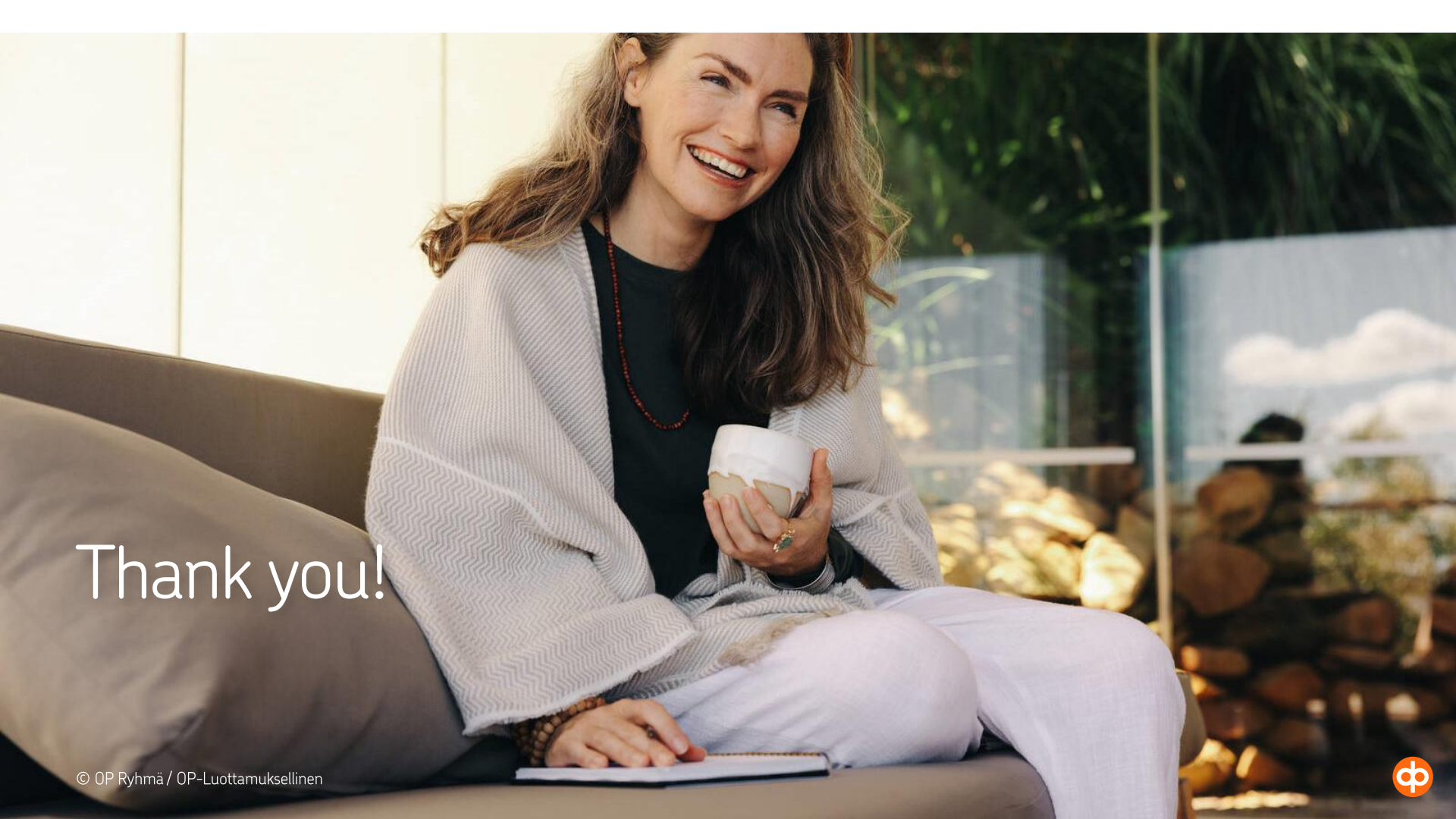
Data driven marketing

Develop reporting to track results all the way through to purchase conversions. Continuous optimization of actions through high-quality reporting and advanced analytical tools.

5

Customer engagement / CDH in an Agentic World

Leveraging AI to streamline the End-to-End marketing ja communication process (From idea to production)

A woman with long, wavy brown hair is sitting on a grey sofa, smiling warmly at the camera. She is wearing a light grey, textured cardigan over a black top and white trousers. She holds a white coffee cup in her right hand and a small notebook in her left. A large window behind her shows a lush garden with green plants and a stack of firewood. The text "Thank you!" is overlaid on the left side of the image.

Thank you!