



Opportunity awaits on The Nation's Biggest Network.

When customers - and their AI agents - ask who offers the best value, Pega will help VodafoneThree produce the right answer in real time.



Executive summary

VodafoneThree already trusts Pega to deliver one-to-one customer engagement at scale, generating hundreds of millions in annual revenue.

The next chapter will involve putting the same decisioning engine to work across the whole of VodafoneThree. The opportunity now is to extend that advantage across the combined business and prepare it for agentic commerce.



PEGA ENABLERS

01

SIMPLER:

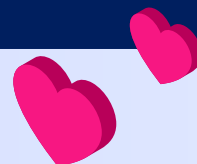
Monetise the merger earlier: one governed decisioning layer behind the scenes, with Vodafone and Three retaining distinct customer voices.



02

STRONGER:

More personalised customer engagement to improve CX, protect NPS leadership and reduce churn. Extend the advantage: bring Three and, in time, VOXI, SMARTY and Talkmobile onto the same proven intelligence foundation.



03

GROWING:

Prepare for agent-mediated buying: make offers relevant, explainable and actionable for customers, colleagues and customer-side AI agents - increasingly optimised by governed AI agents inside VodafoneThree.



This eBook shows what VodafoneThree has already achieved, where value is still being left on the table, and how leading organisations are moving from real-time decisioning to governed agentic growth.

WELLS
FARGO

verizon

★ nab

BT BUSINESS

telenet

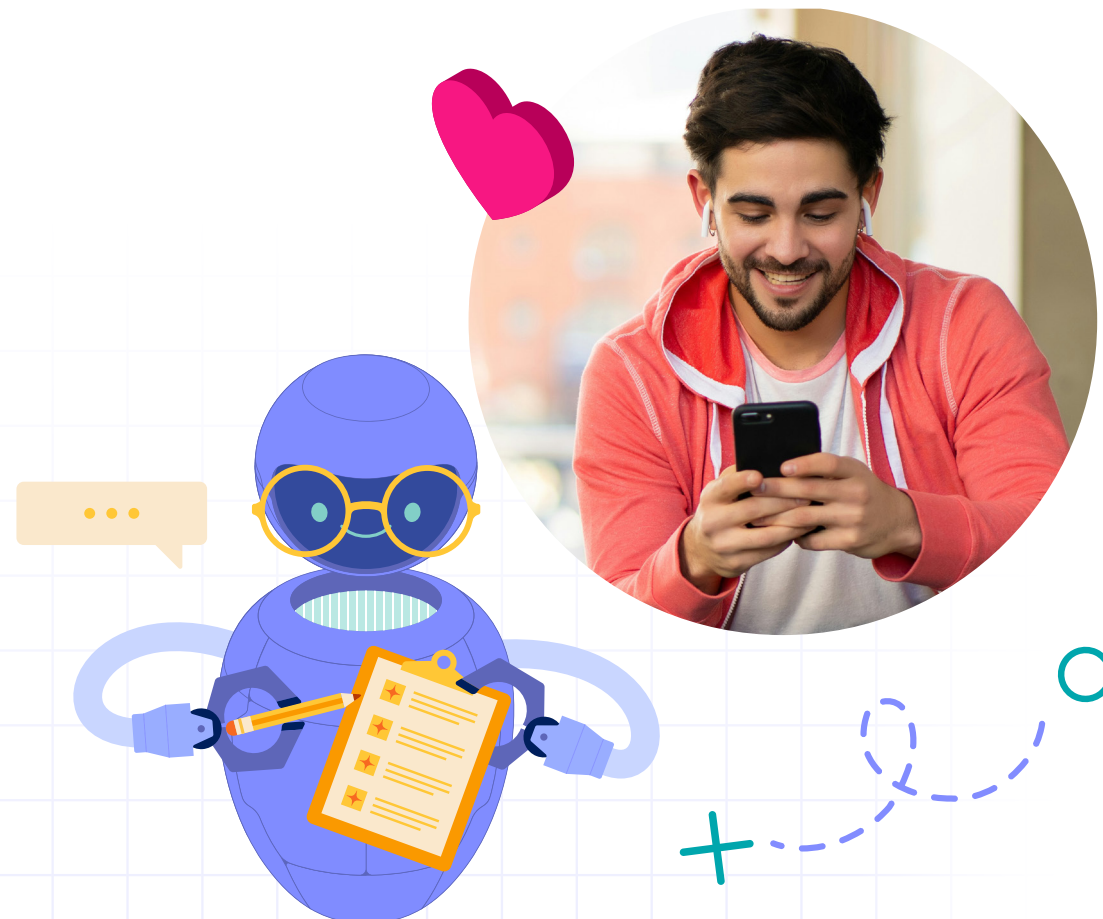
etisalat

standard
chartered

The next chapter

Vodafone UK has proved the value of using Pega's Customer Decision Hub (CDH). But VodafoneThree has not yet captured its full value.

Pega is already one of VodafoneThree's most productive assets: delivering £200M+ of incremental revenue each year. Few technology investments anywhere in the business return more. £200M is proof of the model - not the limit of the opportunity.



Three moves can create the next wave of value.

01

Make the merger pay sooner.

Extending CDH across the combined VodafoneThree base is the fastest way to make the merger pay – turning the largest customer base in Britain into cross-sell, convergence and retention value now. Where others look back, VodafoneThree is focused on what comes next. Your customer engagement should move at the same speed as your brand.

02

Give every brand the same decisioning advantage.

VOXI, SMARTY and Talkmobile serve some of your most digitally native, most churn-prone customers, but they do not all benefit from the same real-time decisioning already proven in the flagship business.

Vodafone UK has a proven decisioning advantage; the sub-brands are the next value pool. One governed intelligence layer can support distinct brand voices while reusing actions, learning and governance.

03

Prepare for customers who delegate the shopping.

Bain projects agentic commerce could reach \$300-500 billion by 2030, representing 15-25% of US e-commerce. McKinsey reports that 64% of telco leaders expect AI to contribute more than 5% of revenue in the near future.

The risk is commoditisation. McKinsey also warns that AI-powered agents risk commoditising the telco market, as every provider converges on similar efficiency and service quality. When customer agents do the shopping, the operator whose offers are relevant, explainable and instant wins the shortlist. Decisioning becomes the differentiator. That's the next chapter Pega can deliver for VodafoneThree.

The rest of this eBook shows what that operating model looks like in practice - starting with the value VodafoneThree has already built.

Our work with VodafoneThree

AOM has enabled Vodafone UK's strategy to become truly customer centric.

The programme has enabled you to shift from a traditional product-push approach to a truly one-to-one customer engagement system that delivers the next best action across all customer touchpoints via one centralised system.

This solution is also present in 9 other markets across the Vodafone Group.



During our partnership, Vodafone UK has seen strong performance gains, including:

300%

improvement in offer acceptance

£1.00

increase in ARPU, per customer, per month

£200M+

incremental revenue, annually

With Pega Marketing and the Customer Decision Hub, Vodafone has been able to integrate their inbound and outbound channels, including call centers, retail stores, web and mobile, IVR, and your campaign management program.

Vodafone uses Pega to monitor customer events in real time, determine which of these events require action, and personalize and deliver responses accordingly – ultimately enabling Vodafone to deliver a best-in-class customer experience.

“Always on Marketing, powered by the Pega customer decisioning hub, is the key enabler for Vodafone, enabling Vodafone UK strategy to become truly customer centric, filling the promise to our customers that Vodafone gives you the best service and experience.”

Always-on Marketing Design Authority, Vodafone UK

Some of our other customers have pushed these Pega capabilities even further...

Our work with Wells Fargo

6 billion monthly decisions can't be designed campaign by campaign.

Proof Points

70 million

70 million customers

6 billion

6 billion decisions each month

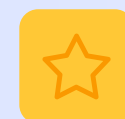
Agentic AI

now building marketing components autonomously



What Pega helped them do

- Wells Fargo used Pega Customer Decision Hub to move marketing from educated guesswork into a continuously learning decision engine – one that gets smarter with every click, swipe, call and conversation.
- AI orchestrates six billion customer interactions each month as if they were truly one to one, delivering relevance at scale.
- On the PegaWorld 2026 mainstage, Wells Fargo shared the next phase: agentic AI, with marketing systems that act autonomously, adapt instantly, and create differentiated experiences competitors can't easily replicate. AI agents now help construct individual marketing components – because the traditional factory model of marketing would not scale.
- The transformation also required change management: moving internal stakeholders from wanting to control every decision to trusting a governed system to decide.



Why this experience matters to Vodafone

This matters to VodafoneThree because your combined customer base will be too large and complex for manual segmentation or campaign-by-campaign decisioning – and because Wells Fargo shows what the agentic chapter actually looks like at enterprise scale. It isn't ungoverned automation; it's autonomy with oversight.

As customer agents increasingly research and compare providers, VodafoneThree must be able to generate the right permitted proposition in milliseconds. At the same time, enterprise AI agents can help build, test and optimise engagement strategies inside VodafoneThree's governance.

Wells Fargo is already applying this model at a scale of billions of decisions each month. The opportunity for VodafoneThree is to activate it on the decisioning foundation it already owns.



“Pega helps us deliver personalised conversations at true enterprise scale – spotting patterns from billions of interactions so the customer gets the right message and the best experience.”

Giles Richardson,
EVP of Marketing Strategy and Delivery, Wells Fargo

Our work with Verizon

Never make a customer start again.

Proof Points

90

omni-channel journeys supported

1 billion

transactions managed monthly

Improved

attach rates and NPS scores



What Pega helped them do

- Verizon uses Pega to scale real-time, one-to-one personalisation across channels and to support a more dynamic, decision-led customer experience.
- Pega case management helps orchestrate end-to-end customer journeys with continuity, so customers can pause in one channel and resume in another.
- Pega connects into channels including digital, assisted chat, IVR, email and SMS, creating one AI-powered brain for seamless cross-channel next best actions.



Why this experience matters to Vodafone

This matters to VodafoneThree because you are pursuing CX leadership and lower churn across your brands.

Verizon provides a telco-specific blueprint for removing friction: fewer repeated steps, more consistent next best actions, stronger assisted journeys, better attach rates and better NPS.



“If you look at every one of our channels today from a Customer Decision Hub perspective, be it digital, be it assisted chat, IVR, email, and SMS platforms, they’re all powered through this integration with our Next Best Action Engine. This connects back into our Verizon properties with our native AI technology, with information we know about our customer to really serve that right action at the right point in time.”

Rahul Murali-Venkataraman, Executive Director, Customer Experience Platforms, Verizon

Our work with BT Business

Put the next best action in the hands of every agent.

Proof Points

95 million+

95 million+ unlocked value

Real-time

Real-time churn propensity

Agent-led

Agent-led adoption



What Pega helped them do

- BT Business embedded AI-driven decisioning into customer interactions using Pega’s real-time decisioning capability.
- The programme centred on agents and their workflows, making sure recommendations appeared in the right place in the conversation.
- Customer Decision Hub gives agents a single source of information, including churn propensity, offer propensity and a 360-degree view of previous interactions.



Why this experience matters to Vodafone

This matters to VodafoneThree because call centre, retail and agent-assisted channels will be critical to reducing churn and growing cross-sell.

BT shows how VodafoneThree can make every agent consistent, confident and context-aware, so service moments can become retention and value moments without adding complexity.



“Pega being a proper omni-channel system enabled us to put everything in one place. You’re still going to be channel aware... but it means you can solve that problem in one place and that’s what is important. You solve that complexity across all interactions, across all channels.”

Jagdev Panesar,
Decisioning Senior Product Owner, BT

Our work with National Australia Bank

One customer brain.
Better conversations
everywhere.

Proof Points

40%

uplift in
engagement

50%

increase in
conversion

3x

more
opportunities



What Pega helped them do

- NAB’s customer brain became the single, enterprise-wide platform for customer decision-making.
- The bank used inbound signals to trigger relevant outbound interactions, improving timing, frequency and empathy.
- The platform also simplified banker workflows by surfacing timely, relevant leads, allowing bankers to spend more time with customers and less time navigating systems.



Why this experience matters to Vodafone

This matters to VodafoneThree because the opportunity is not only to respond to customers, but to convert service, usage, broadband and lifecycle signals into proactive growth.

NAB shows how a central brain can help VodafoneThree surface the right retention, broadband, family-plan or upgrade action at the right time.



“The customer brain is our way of using everything we know about our customers in every channel so that every time we’re talking to a customer, we’re able to have the best possible conversation with them.”

Christian Nelissen, Chief Data and Analytics Officer,
National Australia Bank

Our work with Telenet

Win more,
lose less,
cross-sell smarter.

Proof Points

75%

increase in offer
acceptance

33%

increase in
cross-sell

20%

reduction in
churn



What Pega helped them do

- Telenet uses Pega as a single-brain system that responds in real time to customer needs.
- The platform understands the context behind every customer interaction and anticipates next-best-action solutions across a wide catalogue of options.
- Predictive models and granular data support always-on marketing with minimal additional staff time.



Why this experience matters to Vodafone

This matters to VodafoneThree because Telenet is the clearest telco proof point for your current priorities: lower churn, higher cross-sell, better offer acceptance and greater relevance.

It shows how VodafoneThree can use customer context to increase value while reducing the operational burden of campaign delivery.



“With the intelligence of the Pega Platform, we can not only propose the next best step to a customer but also anticipate how their behavior could change.”

Abdel El Amrani,
VP of Customer and Corporate IT, Telenet

Our work with Etisalat

Build the bundle around the customer.

Proof Points

20%

increase in incremental revenue

15%

reduction in customer churn

20%

increase in renewals



What Pega helped them do

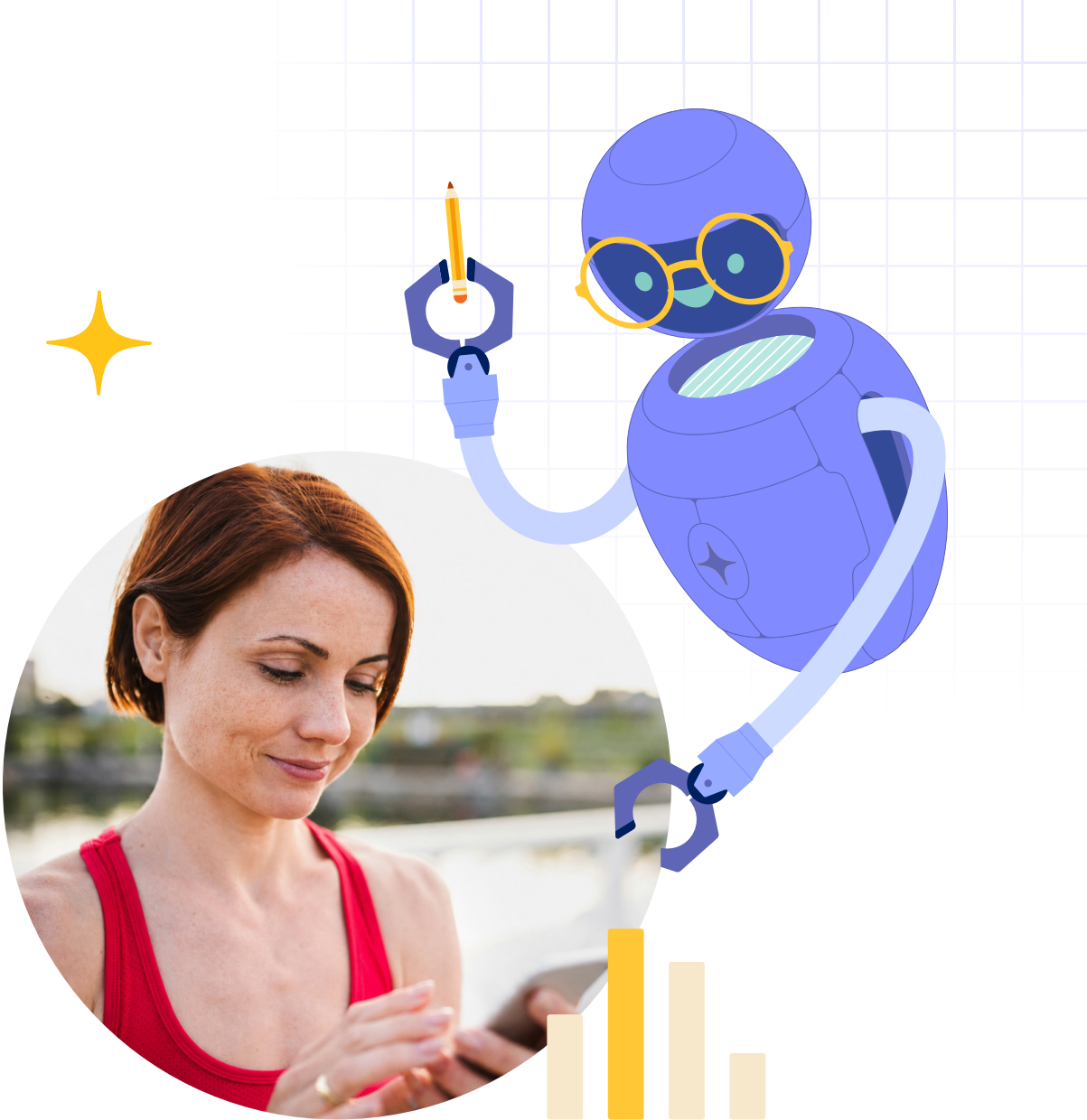
- Etisalat implemented Pega as its centralised decisioning engine, orchestrating personalised next-best actions across inbound, outbound and agent-assisted channels.
- Predictive and adaptive models identify each customer’s context and determine which offers and actions would add value in the moment.
- Pega Bundle Negotiator enables agents to create relevant product combinations on the fly rather than pushing one-size-fits-all packages.



Why this experience matters to Vodafone

This matters to VodafoneThree because broadband growth, family plans and convergence will depend on personalised packaging.

Etisalat shows how VodafoneThree can move from generic offers to bundles shaped around the customer, improving renewal, retention and incremental value.



“With Pega, we’ve moved from a focus on sales, to a focus on incremental value. For us, it’s about doing the right thing to drive value in the long run, and that approach has led to a 20% increase in incremental value in the last year alone.”

Dr. Esra Taylor, Senior Director of SMB Marketing in Analytics, Etisalat

Our work with Standard Chartered Bank

One decisioning brain
for every market,
channel and brand.

Proof Points

193%

increase in response for top
engagement actions

10x

average increase
in click rates



What Pega helped them do

- Standard Chartered uses an enterprise-grade, centralised decisioning brain across customers, channels, products and markets.
- The RTIM brain analyses customer profiles and journeys in milliseconds, delivering relevant next best actions regardless of channel.
- Predictive and adaptive analytics, real-time data and business rules help reduce complexity and support a consistent end-to-end experience.



Why this experience matters to Vodafone

This matters to VodafoneThree because you now have a multi-brand integration challenge: Vodafone and Three – and in time VOXI, SMARTY and Talkmobile – need to remain distinct to customers while sharing one governed intelligence layer behind the scenes.

Standard Chartered shows how a central platform can support scale, governance and local nuance at the same time.



“I call it the twenty-four seven. It’s an always-on brain. You serve the customer anytime, anywhere, on any channel – which is very critical.”

Khachig Kabakjian, Global Chapter Head, Real-time Engagement, Standard Chartered Bank

The operating model for the next era

Across every case, the pattern is consistent: one governed commercial brain turns data, context and policy into the next best action - and increasingly lets AI agents accelerate optimisation inside that governance.



For VodafoneThree, this is the route from a successful Always-On Marketing programme to the commercial decisioning foundation of the merged business.

How the latest Pega capability will help VodafoneThree

Vodafone UK has already demonstrated the value of Pega. The Always-on Marketing programme is a proven foundation: real-time decisioning, one-to-one engagement, a working intelligence layer.

But strong performance today is not the same as readiness for the next market. The combined business has not yet activated the full value available across brands, workflows and agent-led journeys.



The opportunity is not to rebuild. It is to extend, simplify and activate the platform already delivering.

NBA Designer makes it possible for business teams to own more of the decisioning without raising IT tickets for every change. VodafoneThree can standardise its taxonomy, actions and engagement policies across brands – meaning faster iteration, less fragility, and a cleaner foundation for Three’s integration and, in time, the sub-brands.

1:1 Operations Manager complements this with a governed workspace for planning, building, testing and deploying changes. The shift is from IT-led change management to a more business-led operating rhythm – without losing the governance controls that a regulated, multi-brand business requires.

Strategy Optimiser, Value Finder and Scenario Planner turn the decisioning engine into something VodafoneThree can interrogate before committing. Simulate an action before it goes live. Surface under-monetised customer segments. Model the trade-off between churn prevention and cross-sell contact policy before the campaign runs.

Adaptive decisioning closes the loop that static rules leave open. Every customer response becomes a signal that sharpens the next decision – improving offer acceptance, reducing churn and making cross-sell more precise over time without requiring manual recalibration.

Agentic orchestration is no longer “further ahead” – Wells Fargo is running it now. As AI agents increasingly shape how customers discover, compare and buy, the decisioning layer needs to respond in milliseconds, explain its logic and orchestrate across every channel and journey. Pega CDH is already built for that environment – on the deployment you already own.

Tomorrow starts today

VodafoneThree is generating more than £200 million a year from CDH - and still leaving revenue on the table.

The merger now creates the opportunity to apply the same intelligence across a larger customer base, more brands, more products and more moments of customer intent.

Extending a proven decisioning layer across VodafoneThree can deliver earlier commercial returns while the wider network transformation continues. It provides a practical route to coordinated retention, convergence, broadband and cross-sell without requiring the two brands to become indistinguishable. You are investing £11 billion in the UK's best network. But network leadership alone will not determine who wins when AI agents compare providers on the customer's behalf. VodafoneThree also needs the industry's most responsive commercial decisioning engine, and much of it is already in place.

Our maturity assessment identifies the first three value moves:

where to extend CDH, which modern capabilities to activate and how to create earlier revenue from the Three integration. We would welcome 30 minutes to present this to you.

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