



CRM EVOLVED

**BUILD
FOR
CHANGE[®]**



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If you have any questions, comments or feedback, please [contact us](#).

CONTENTS

YOUR BUSINESS AND YOUR CUSTOMERS	4-5
WHAT IS CRM EVOLVED?	6
01. ANTICIPATE WHAT'S RIGHT	7-8
02. CONNECT CUSTOMERS	9-10
03. MANAGE GLOBAL COMPLEXITY	11-12
04. EVOLVE AS FAST AS YOUR CUSTOMERS	13-14
MAKING CUSTOMERS IMPORTANT	15



YOUR BUSINESS AND YOUR CUSTOMERS. EVOLVED.

What if you could treat every customer like your first, every interaction as an opportunity to create loyalty and lifetime value? Maybe you posted that first dollar, Euro or thank you note on the wall. Some companies capture these firsts and continue to remember them — what it felt like for Henry Ford's first customer to drive rather than ride, the excitement of the international travelers first served by American Express, the importance of the first loan from the Bank of New York to the fledgling United States in 1794.

The complexity of today's business makes it hard to truly know a person across marketing, sales and service. There are too many customers, too many permutations of what they need and too many obstacles.

Your customer base has grown, and so has your need for more sophisticated technology that not only understands prospect and customer demands but also helps accomplish your business objectives. Initially, your systems did what you needed: track customers and help you market and sell to them. But as your enterprise acquires companies and systems, technology becomes a barrier to how you engage with customers — across departments, time zones and geographies.

Complexity has also brought inflexibility, making it hard for systems to adapt to changing needs, changing markets and changing regulations. It also makes it difficult to train employees because they're battling systems, not servicing customers.



The bottom line?
GREAT CUSTOMER EXPERIENCES DEPEND ON YOUR ABILITY TO MANAGE CUSTOMER RELATIONSHIP COMPLEXITY ON A GLOBAL SCALE AND RAPIDLY ADAPT TO CHANGE.

THE QUEST FOR CUSTOMER ENGAGEMENT INVOLVES

- 1) The right technology — seamless, dynamic and straightforward
 - 2) A clear, compelling customer leadership vision and engagement strategy
-

Customer Relationship Management (CRM) software was supposed to improve front-end customer engagement across marketing, sales and service. Unfortunately, most systems have the opposite result. Companies spend too much time integrating and maintaining disconnected systems and too little time nurturing relationships.

These systems evolved primarily as databases: customer records management. But to engage today's customers, you also need to transform your organization from end-to-end to deliver customer experiences that are immediate, simple and relevant, providing the right offer at the right time. Regrettably, today's CRM systems can't evolve beyond their contact management past.

Pegasystems is different. We're not constrained by a records management heritage. We start with customer and business objectives and build system requirements around them. So as a business leader, you can develop your own vision for sales execution, marketing campaigns and customer analytics and engagement, rather than conforming to the limitations of CRM software. You can create a system that understands and interacts with your customers in an intuitive, human way — for happier, more loyal customers. And a better bottom line.

Our vision is to revolutionize how technology can help you engage with customers in a digital world. Customers experience your company across all channels and Pega is the only provider that enables you to manage that complexity. We've evolved CRM from records-based, contact-focused and static to a dynamic system that interprets customer context and helps people make the right decisions at every touch point.

WHAT IS CRM EVOLVED?

There are four core tenets that set Pega apart from traditional CRM in complex, global enterprises.



01

Anticipate what's right for customers by understanding their context

02

Connect customers to the people and systems that can get things done

03

Manage the complexity of your organization to make customer experiences personal, regardless of geographies or channels

04

Evolve as fast as your customers do and update current systems to protect legacy investments, while modernizing the customer experience

ANTICIPATE WHAT'S RIGHT FOR CUSTOMERS

"I'm switching because you can't give me what I want," is common feedback for companies — and traditional CRM can't help. Employees are left on their own to guess what action to take. An evolved CRM system helps you understand marketing, sales and service context and balance that with corporate objectives to provide your customer with precisely the right offer. Context goes beyond data. Data by itself is just memory. Context combines memory with an analytics-driven "brain" that figures out what the customer needs and a process-based engine that delivers those needs.

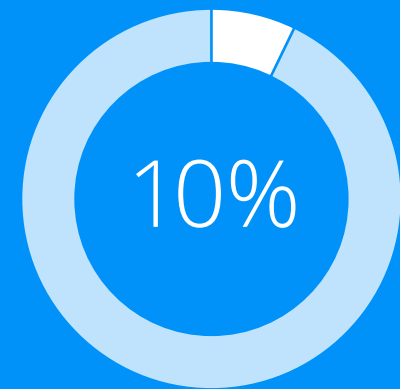
CRM Evolved is radically customer-centric. The question isn't what product or service to offer but how and when to do this across marketing, sales or service? And what action will increase the value of the relationship? Real-time predictions and adaptive business rules give fully contextual and personal recommendations for any given customer, in any channel, under any circumstance.

Transforming to this one-to-one approach in marketing, sales and service requires a lot of real-time customer insight. Leveraging small and Big Data, self-learning models automatically predict what customers want and need, but also what opportunities and risks to the company they represent.

The system becomes an active contributor to the conversation, greatly improving employee productivity. In this way, the system learns and the employee is empowered. **So every sales rep or customer service agent can be your best one — and every customer your happiest one.**

“ Since we’ve implemented (Pega), we’ve seen a 10% reduction in churn, so the customers we retain are worth 14% more than the customers we lose. Over the last year, we’ve tripled the retention value. ”

Suzanne Woolley,
Head of Customer Base
Management, EE, UK



REDUCTION IN CHURN

CONNECT CUSTOMERS TO THE RIGHT PEOPLE AND SYSTEMS

OCBC results:



40% higher customer satisfaction scores than competitors



10% increase in number of products sold during account opening



As much as **50% increase** in activation of add-on features

Enterprises manage complex tasks with specialized teams and technologies. But for great marketing, sales and customer service, work must be managed across silos to deliver a seamless end-to-end experience. Evolved CRM connects marketing, sales and service to the business operations that power them, linking customers to the people who can get things done. There are two important aspects here: **1) Connect, in whatever channel the customer prefers and 2) Get things done, by linking front and back systems and people.** This requires business process management (BPM) and dynamic case management (DCM) capabilities to fulfill a marketing offer, accelerate a closing, correct a service issue or onboard a customer — without replacing enterprise systems of record. It's about automating the marketing, sales, service and fulfillment processes to deliver leads, revenue and excellent customer service.

Headquartered in Singapore with 500 branches globally, OCBC is ranked by Bloomberg as one of the world's strongest banks. OCBC recognized that the 150 tasks required to open a new account weren't creating a positive first customer interaction. Powered by Pega, the bank's Relationship Opening Made Easy (ROME) application revolutionized the account opening process. Now, the 150 tasks are embedded and automated, creating a seamless onboarding experience that enables staff to focus on the customer instead of forms.



“In the past, the computer sat between the clients and the advisor. (With Pega), we sit alongside, sharing the entire screen together.”

Dennis Tan
Head of Branch & Premier Banking
at OCBC Bank

MANAGE GLOBAL COMPLEXITY FOR SIMPLER, MORE CONSISTENT CUSTOMER EXPERIENCES

Which companies operate truly globally and what does that really mean? Is it evident by their stock price or their digital prowess? Companies like Uber and Amazon have conditioned customers to demand a “frictionless” experience. Evolved CRM helps enterprises simplify experiences by streamlining processes and better managing complex business efforts — improving speed and reducing cost. Pega applications are architected to handle the complexities of the most sophisticated enterprises, so even operations with numerous geographies, products, customer segments, and marketing and sales channels can deliver a seamless experience.

Customer service is an ancient concept. The first recorded customer service complaint occurred in 1750 B.C.!* Yet, today's customers still face similar issues. Delivering effective customer service is difficult enough, but delivering truly global customer service is a huge challenge. CRM Evolved manages complexities across product lines and geographies, ensuring organizations have centralized control when needed and regional specialization when appropriate. Technology should have the flexibility to make the customer experience memorable at every touch point, consistently, over time. And, customers should have self-service that feels like part of the same process.

AIG, THE LEADING GLOBAL INSURER, USED PEGA TO CREATE COMPREHENSIVE CLAIMS AND COMPLAINT MANAGEMENT SYSTEMS. THEY CONSOLIDATED MORE THAN 55 DISPARATE SYSTEMS INTO A SINGLE EXPERIENCE, REDUCING CLAIM PROCESSING TIME BY 30% AND ELIMINATING SIGNIFICANT WASTE FROM THEIR OPERATIONS — WHILE SERVICING CUSTOMERS ACROSS 60+ COUNTRIES IN REAL-TIME.



* This ancient Babylonian consumer inscribed his complaint on a clay tablet — now at [the British Museum](http://www.britishmuseum.org) — around 1750 B.C. after receiving copper ore of an inferior grade.

“With our regulatory and legal issues, and different systems that don't talk to each other, the scale of difficulty is enormous. (Pega's) complaint handling system is the very first global system that AIG has implemented in its history. It's amazing.”

Former AIG Executive

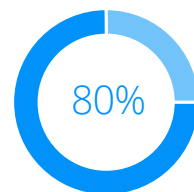
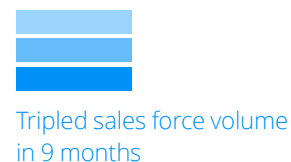
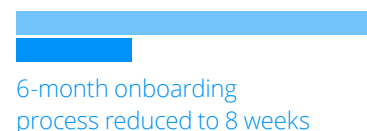


EVOLVE AS FAST AS YOUR CUSTOMERS

"THANKS TO PEGA, WE CAN ACQUIRE PROSPECTS FASTER THAN BEFORE. THIS IS A FLEXIBLE TECHNOLOGY AND IT SIGNIFICANTLY REDUCES TIME TO MARKET."

Robert Derkacz, *Chief Sales Officer, ING Poland*

ING results:



Achieved 80% reuse of applications across countries and business partners

Most companies struggle to keep up with customer expectations, and traditional marketing, sales and customer service systems require coding that can't keep up with market changes. CRM Evolved is model-driven, and configured from business requirements, not code. IT and business collaborate in an agile development cycle that's faster and less brittle than code. In fact, a recent [independent Capgemini study](#) shows the Pega 7 platform is 6.4 times faster than Java coding, 8 times faster to make changes once built and 40 times faster to deploy in mobile.

A key differentiator in Pega's platform is [DCO \(Directly Capture Objectives\)](#). It connects your business with IT to develop the key requirements of the system based on your customer objectives. With DCO, business and IT people can get in a room, brainstorm an outcome and actually turn it into a working system, before a traditional requirements document could even be written.

Pega also integrates with current systems and accesses existing data. No matter how much we want to change with our customers, it's impossible to replace every legacy system overnight.

Additionally, Pega can operate on the cloud and within your own data centers. This is necessary if you want individual customer data to be private and aggregate information to be public, for example.

ING needed to be more agile to better serve Eastern Europe's evolving economies and customers. Using Pega, ING moved from manual tracking to automating, standardizing and consolidating the entire sales process to adhere to their best practices. With Pega's unified architecture, they expanded into new sales and distribution channels such as banks, independent brokers and third parties. And Pega's flexible technology made it easy to reuse assets across countries and business partners.

JUST HOW FAST IS FAST?

40X **FASTER** MOBILE IMPLEMENTATION

Design once, deploy anywhere. Pega's UI automatically senses and adapts for computer or mobile users.



8X **FASTER** GATHERING REQUIREMENTS

Out-of-the-box features and a model-driven development environment dramatically cut analysis and design time.



8X **FASTER** INTRODUCING CHANGE

Reuse layers for new lines of business—no need to create new process flows.



Source: A recent [Capgemini productivity study](#) shows PEGA 7 is faster than JAVA EE for developing robust business apps.

MAKING CUSTOMERS IMPORTANT. ONCE AGAIN.

Today is so different than the days when people knew customers by face and by name, and would pass along hellos to their family. Everything has changed — your business, your customers, the world. Ironically, we now have the technology to get us back to that kind of place. You just need to provide the right leadership and passion to make it happen.

Pegasystems is CRM Evolved. It puts the customer at the center of your business once again. And not only will your customers be happier, but so will your employees and your shareholders.

So here's to the future...and the past.

GET CRM EVOLVED





ABOUT PEGASYSTEMS

Pegasystems (NASDAQ: PEGA) develops strategic applications for sales, marketing, service and operations. Pega's applications streamline critical business operations, connect enterprises to their customers seamlessly in real-time across channels, and adapt to meet rapidly changing requirements. Pega's Global 2000 customers include many of world's most sophisticated and successful enterprises. Pega's applications, available in the cloud or on-premises, are built on its unified Pega 7 platform, which uses visual tools to easily extend and change applications to meet clients' strategic business needs. Pega's clients report that Pega gives them the fastest time to value, extremely rapid deployment, efficient re-use and global scale. For more information, please visit us at www.pega.com.