

Pega Marketing for Financial Services

Personalize engagement and increase wallet share, across channels.

A Pega Financial Services Datasheet

Engage your banking customers more effectively and drive greater ROI with Pega Marketing™ for Financial Services. Using sophisticated analytics and business rules in real time, our unified application constantly evaluates the context of each customer interaction, then balances with your business goals to dynamically recommend the most relevant action, offer, content, timing, and fulfillment channel.

Pega's adaptive analytics continuously learn and adjust with every customer interaction, so your marketing efforts automatically keep pace with changes in customer behavior and market conditions. Easily design, deploy, execute, measure, and revise omni-channel customer strategies, balancing customer expectations with business objectives to increase response and conversion rates, offer profitability, and customer satisfaction.

With Pega Marketing for Financial Services, you can:

- Engage with customers with intelligence and relevance, on their terms.
- Build trust with consistent, personalized, and seamless omni-channel communication – in context – for each customer.
- Track patterns from streaming data and events and trigger actions to the right channel in real time, performing the optimum Next-Best-Action based on coordinated marketing strategies.
- Focus on customer value throughout every step of their journey.
- Drive customer acquisition, retention, upsell, cross-sell, and nurture strategies for every customer, all in one place.
- Maximize share of wallet and always make the optimal offer through a deep understanding of customer lifetime value and context with Pega's real-time cross-sell and upsell capabilities.
- Make it easier and faster for your business to connect disparate marketing systems to generate strategies which can be simulated and tested.

Challenge

Today's connected banking customers expect personalized, consistent, and relevant experiences on every channel and device. But financial services institutions struggle to meet their needs in a profitable manner due to marketing constraints, legacy systems, and organizational silos.

Solution

Pega Marketing for Financial Services optimizes customer experiences while striking a balance between what today's banking customer demands and what the business is trying to achieve. Real-time next-best-action recommendations lead to greater engagement and consistent messaging, increasing customer value across all phases of their journey.

Drive contextual conversations

- Pega Marketing™ for Financial Services provides predictive analytics and easy-to-use visual segments, so you can pick the right variables and profiles and dynamically change them over time based on customer behavior.
- Marketers can optimize mobile channels by creating location-based offers that are defined within geo-fencing triggers, or delivering offers and coupons via Apple Passbook™.
- Pega has the ability to extend decisions across multiple channels, including mobile, email, traditional mail, and other location-based channels and social media. Moreover, marketers can use re-usable strategy templates to develop and coordinate effective inbound and outbound marketing strategies in one place.

Enhance customer lifetime value (CLV)

- Financial services institutions can maximize revenue with proactive acquisition, cross-sell, upsell, retention, and nurture programs prioritized by CLV calculations.
- Marketers can create omni-channel engagement strategies that continuously analyze customer history and many different customizable attributes to determine the top offer, specific treatment, best time, and best channel to interact with customers and prospects.
- The next-best-action approach strikes a balance between what the customer desires and what your business is trying to achieve, calculating a custom one-to-one business case for every single customer at every interaction.
- You can compose strategies that account for additional business constraints, whether they are product, risk, budget, or operational in nature.

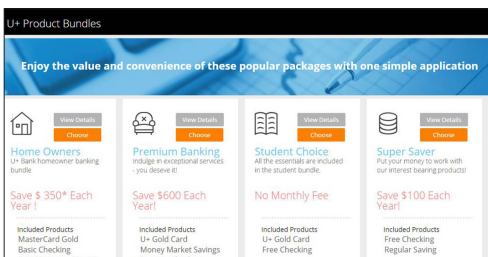
Master complexity and continuously adapt

- The unique Pega Customer Decision Hub™ gives you the flexibility to leverage existing marketing investments to drive strategies across both Pega and your existing technologies.
- Teams can monitor and track marketing effectiveness across all channels, segments, and products with a visual reporting dashboard.
- Pega technology can simulate results for future marketing programs, allowing you to make the right decisions before executing.
- Pega Marketing utilizes exclusive machine learning algorithms to ensure marketers can continually evolve customer strategies, reducing the workload for data scientists.

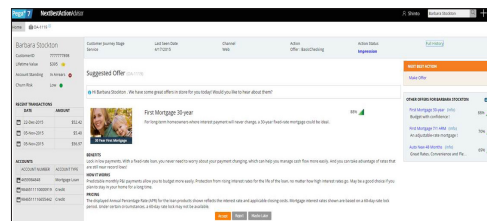
Gain unparalleled marketing agility

- Pega's visual drag-and-drop canvas includes blueprint examples of marketing decision logic, microsites, and user interfaces to reduce both the effort to implement and time to market. It also decreases ongoing maintenance for your marketing strategies due to changes in regulations, competition, or corporate direction.
- Pre-built banking elements include:
 - Prioritization of top offers and propositions using next-best-action arbitration
 - Single and bundled product options
 - An extensible data model tailor-made for financial institutions
 - Current and projected CLV calculations
 - Intelligent Q&A/needs analysis
 - Extensible product catalog
 - Direct integration with Equifax InterConnect services

Contextual



Customer value focused



Continuously adapting

