



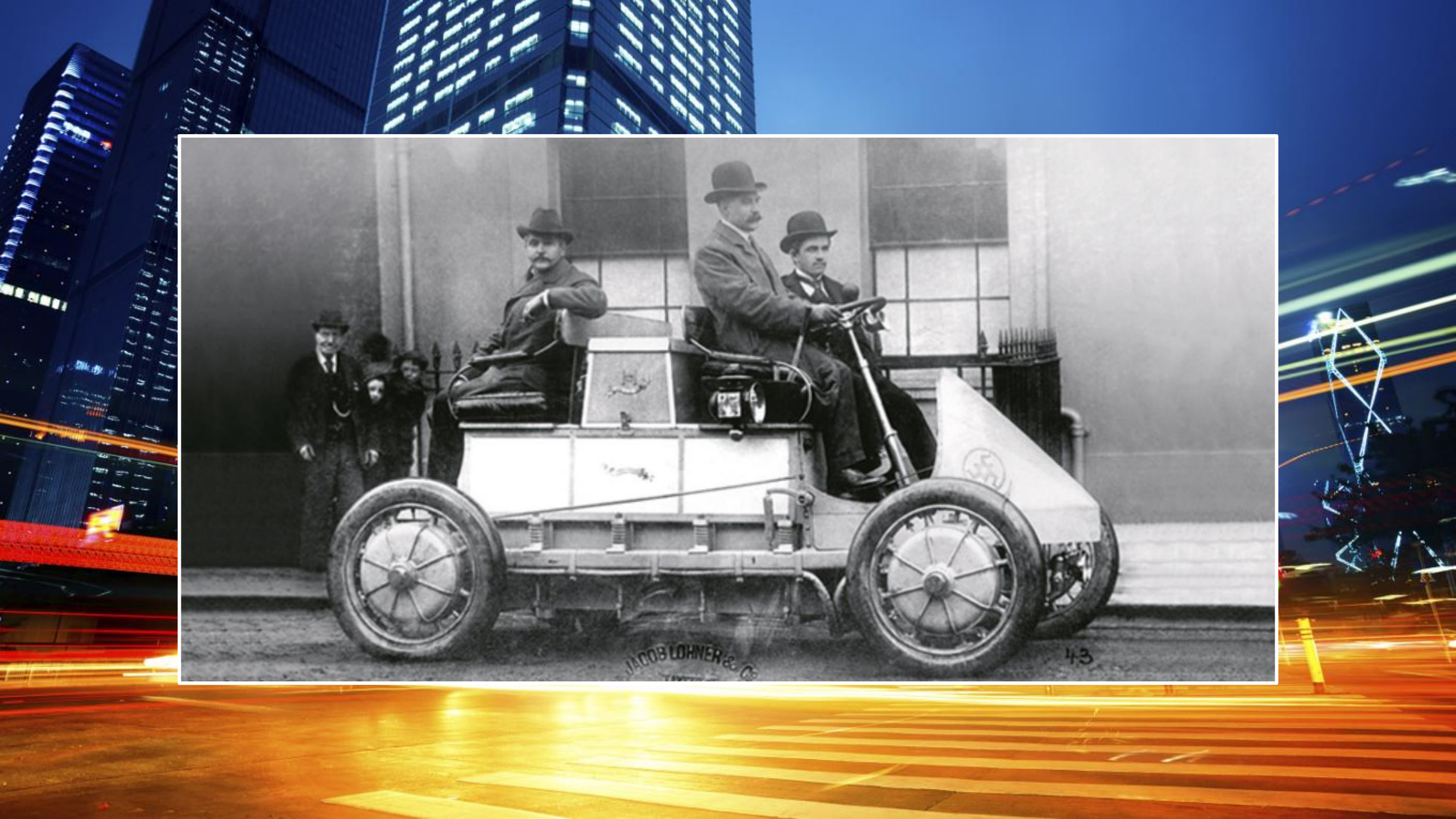
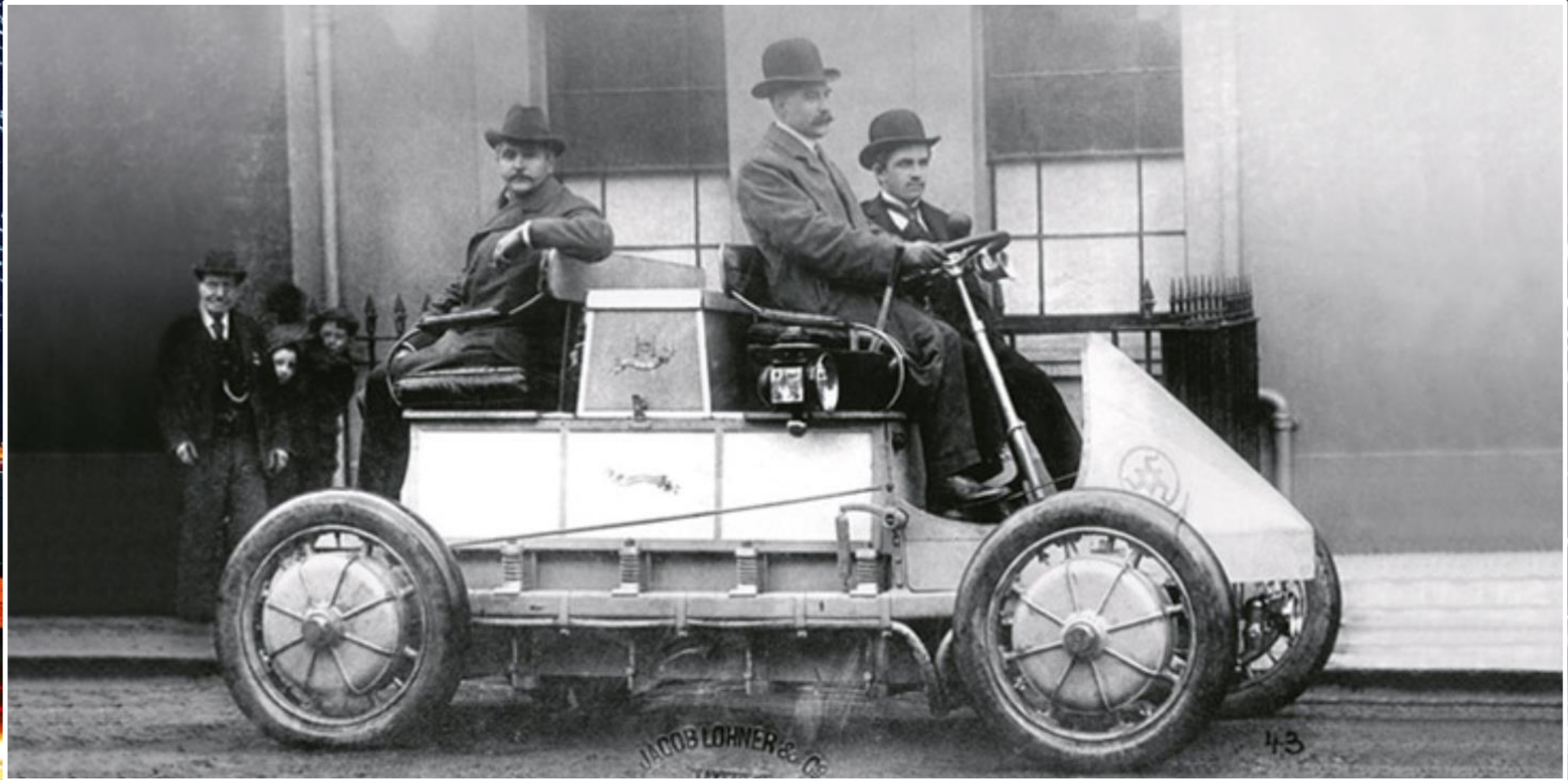
The Heart of the Matter

The Human Side of Digital Transformation

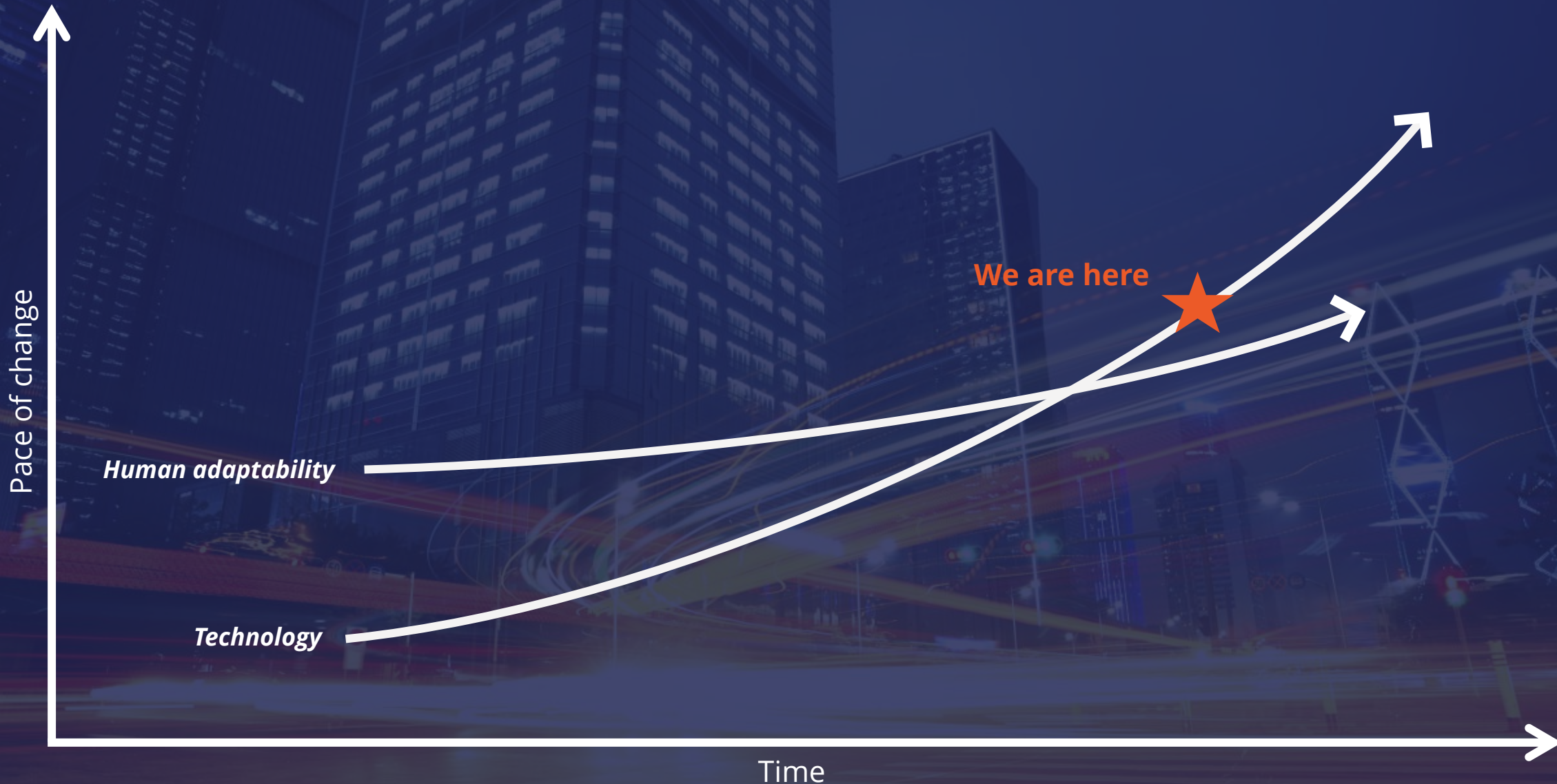
Jeff Nicholson, Global Head of CRM, Pegasystems









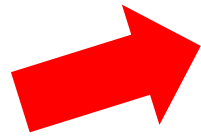


Astro Teller, Captain of Moonshots (CEO), Alphabet X
cited in *Thank You for Being Late* by Thomas Friedman

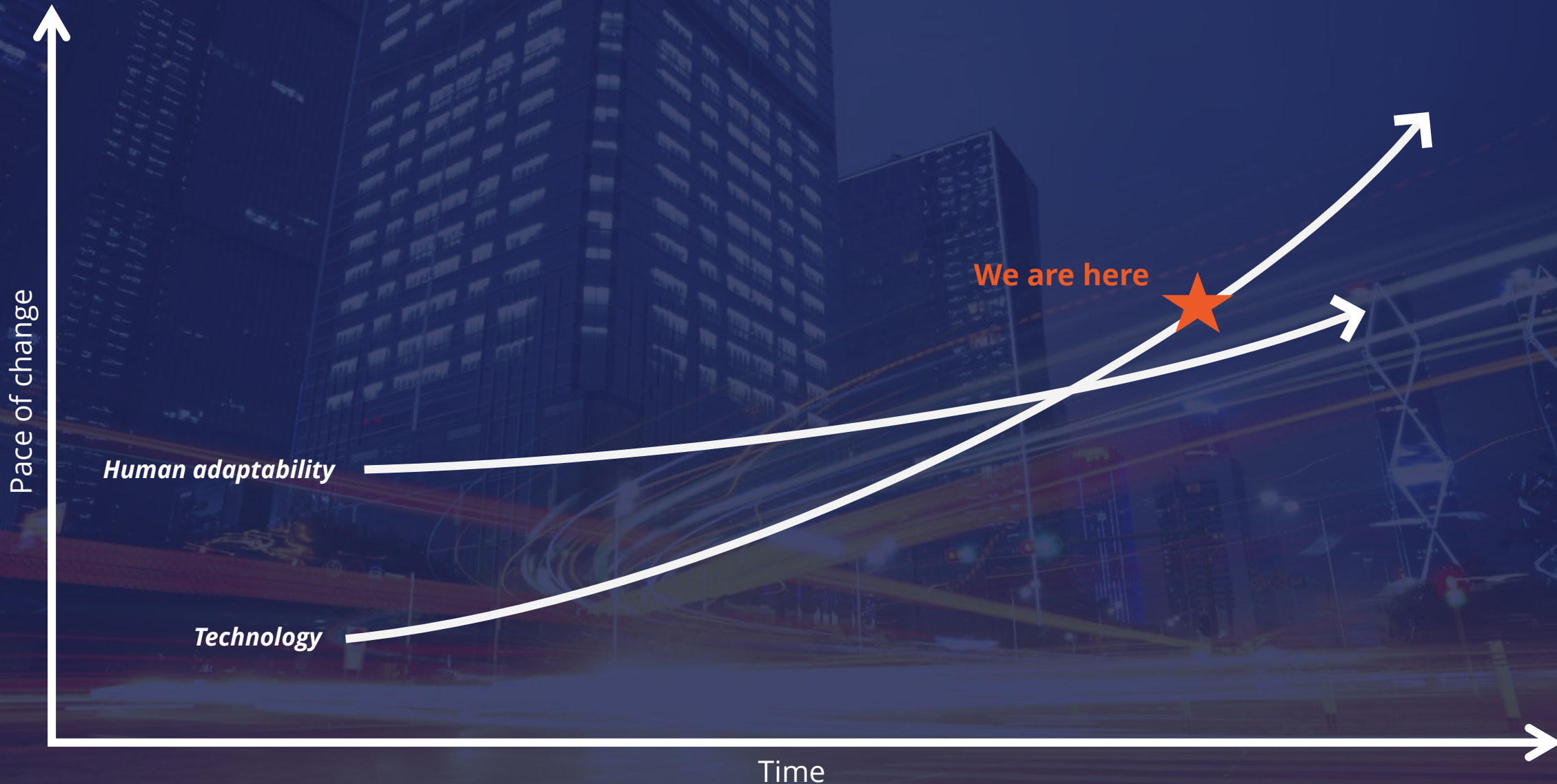


Declared illegal?

The main reasons given are that the vehicle is **motorized** but has **no steering wheel** and **no place to sit**. Therefore, the vehicle does not fall in any category allowed.



abc NEWS



Astro Teller, Captain of Moonshots (CEO), Alphabet X
cited in *Thank You for Being Late* by Thomas Friedman

Three well-intentioned mistakes

1

Channels,
not **journeys**

2

Tasks,
not **outcomes**

3

Silos,
not **end-to-end**

Gaps we face in our own companies

Alignment gaps



Business

Technology



Customer expectations

All of those self-imposed gaps ultimately create the biggest gap of all



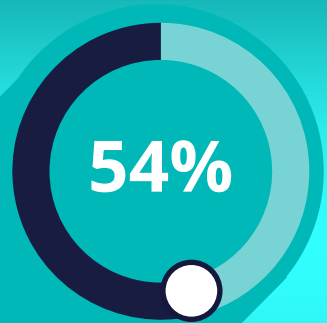
Customer experience expectations

Satisfying those expectations

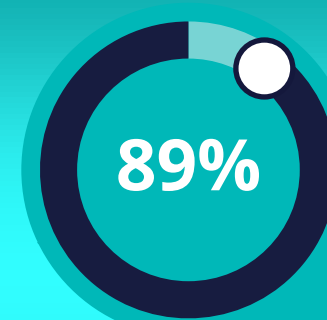


A positive experience

Are we as great as we really think?



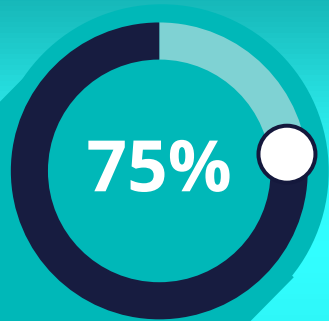
Customers



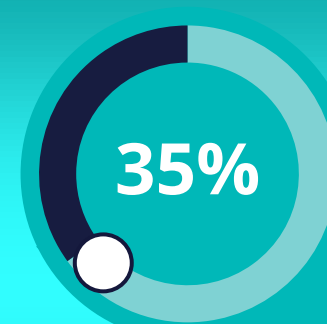
Business Leaders

Poor customer service

What can this gap cost you?



Customers

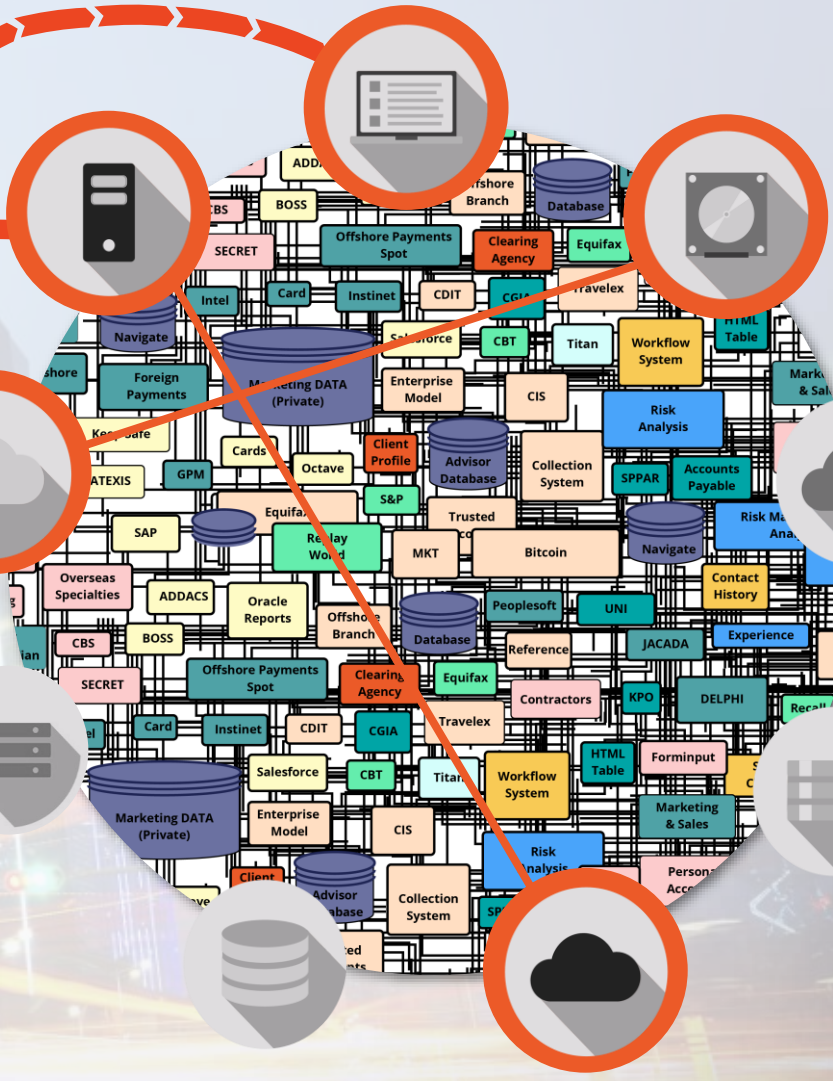


Business
Leaders

A Digital Hero

- Technology, innovation, and analytics
- Organizational alignment
- Agile approach to collaboration

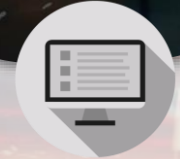




SIEBEL

Microsoft Dynamics

salesforce







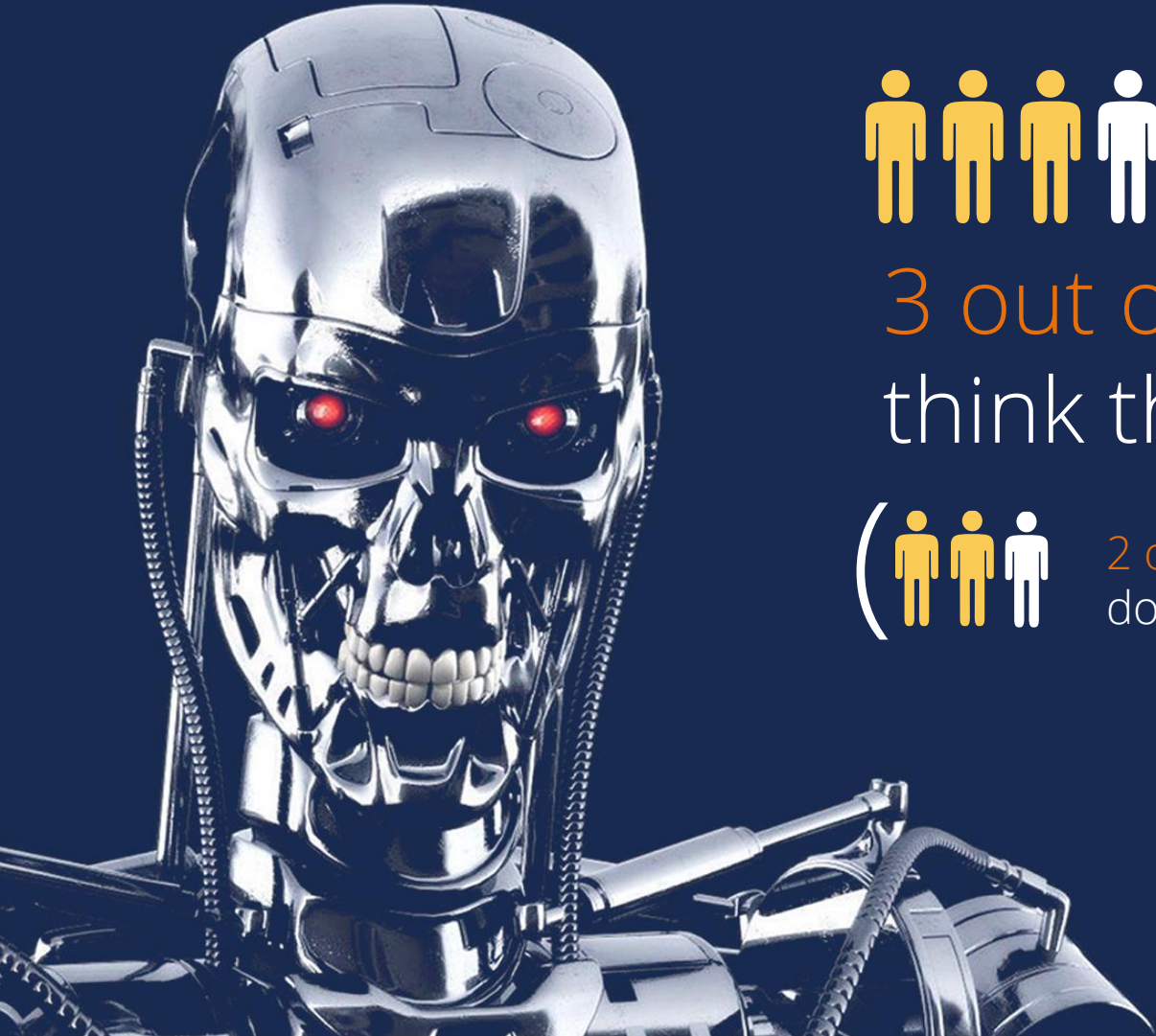
Empathy



Empathy for Your Customers

Identifying friction points: Customer-side

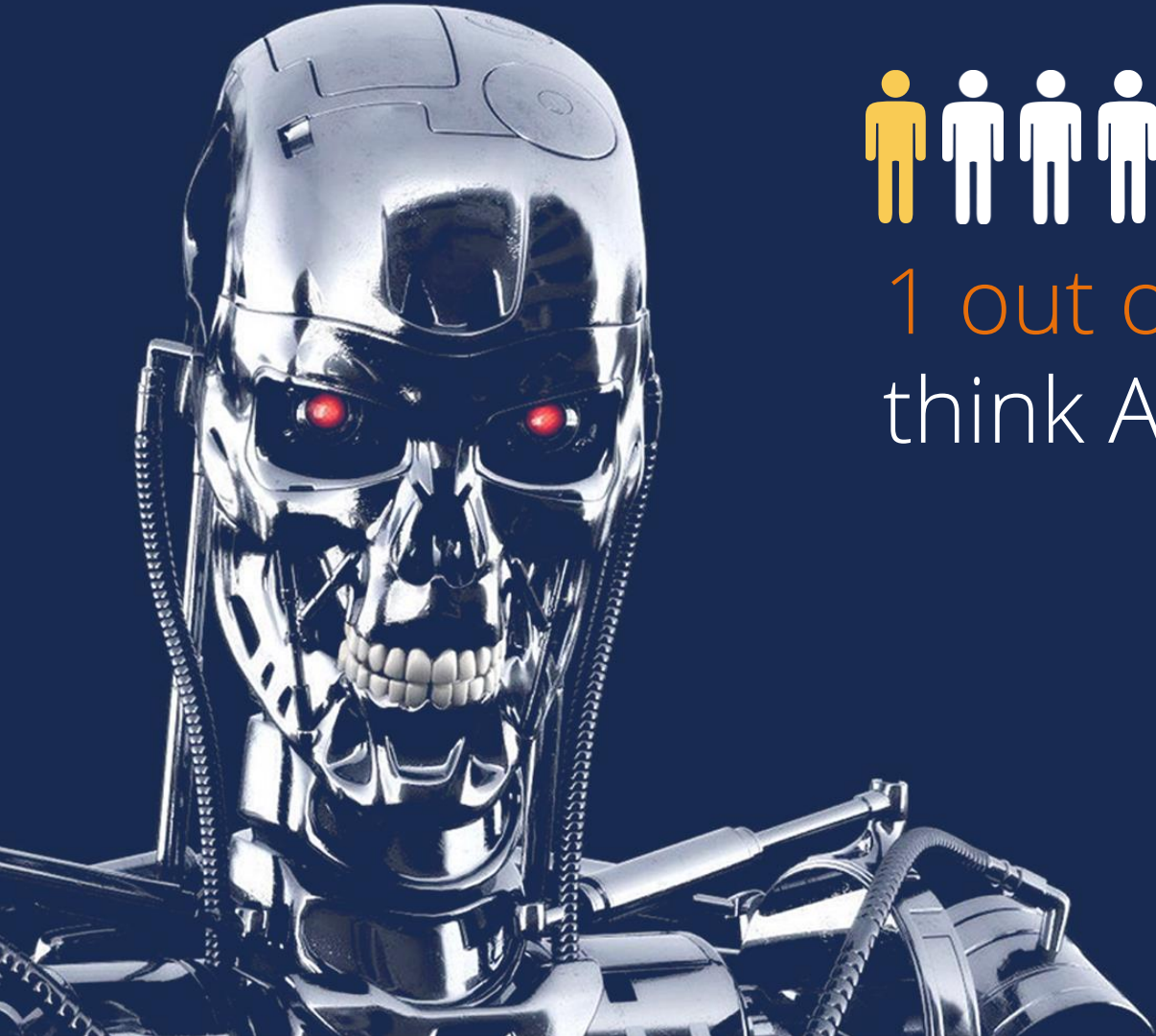
Category	Identifiers
Duration	<i>"Why does this take so long?"</i>
Identity	<i>"Why don't you already know who I am?"</i>
Memory	<i>"Why do I have to repeat myself?"</i>
Consistency	<i>"Why is the answer different each time?"</i>
Visibility	<i>"Where do I even stand in the process?"</i>
Empowerment	<i>"Why can't I do this myself?"</i>
Proactiveness	<i>"Why did I even have to ask?"</i>



3 out of 5 humans
think that AI can't behave morally



2 out of 3 believe that companies have an obligation to
do what's morally right beyond what's legally required



1 out of 4 humans
think AI will take over the world



1 out of 3 humans
would like to have a machine
say it loves them





"I believe that with how we use data and decisioning, we can truly get back to the way banking was done in the 1970's... Every time we're talking to you, it's about what's right for you, based on everything we know about you."

- Christian Nelissen
"The Data Guy", Head of Analytics, RBS

RBS is constantly mining their data from across channels, to identify moments that matter for each customer – then engage if they can provide value.

- 18 Channels integrated in 4 years
- 4 Billion customer interactions per year
- 35% Less impressions (waste)
- 6X Increase in response rate
- 8X Increase in credit card applications
- 20% Improvement in balance retention
- 18 Point increase In NPS
- 10-1 Return on Investment





Empathy for Employees

Identifying friction points: Employee-side

Category

Identifiers

Manual sign-on

"Why do I need to log into all these systems manually, just to get going?"

Siloed applications

"Why do I have to deal with so many screens and applications?"

Manual data entry

"Why do I need to use pen & paper to help me move info across systems?"

Enterprise amnesia

"Why do I have to ask the same question they've already answered elsewhere?"

Dis-empowerment

"Why do I need to pass this customer from person to person?"

Failed self-service

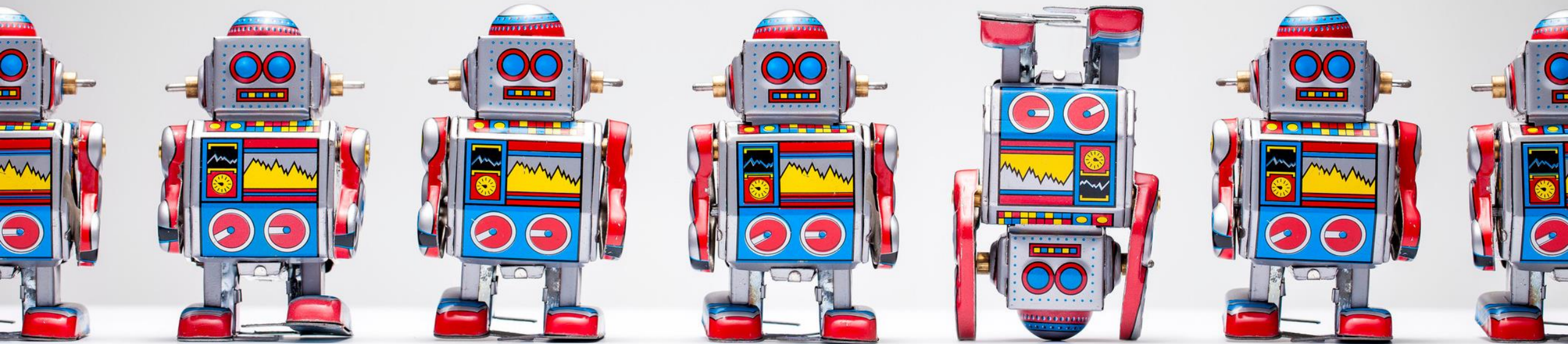
"Why couldn't they find this information on our website?"

Manual wrap-up

"Why do I have to spend so much time wrapping up each interaction?"

Employees switch apps 1,100 times a day.

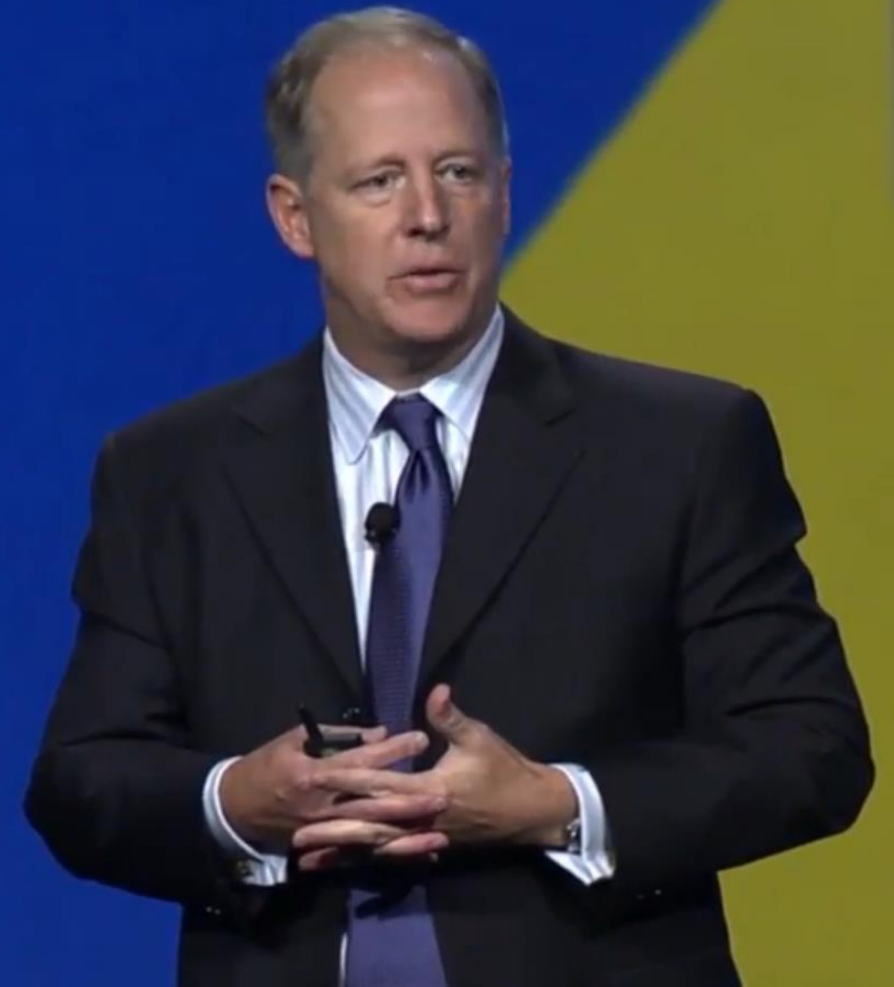
SOURCE: *Demystifying the desktop*, Pega, September 2018



Future-proof your business ...one journey at time

"We've transformed from a cost-driven transactional service model to one that leverages each human interaction as an opportunity to deepen the customer relationship."

Jim Bush
EVP, World Service, American Express



- Customer satisfaction increased by 300%
- 10% increase in cardmember spend
- 4X lower member attrition
- Service costs decreased / service margins expanded

Empathy for Developers



Future-proof your business ...one journey at time

"The thing I like about Pega, as we've gone on this journey, is the integrated platform and all of the capabilities we have there. We keep discovering how we can push the envelope. And so far, we've not found a limit to that boundary of how far Pega can take us."



- Improved work efficiency from 40 days to 4 hours
- Increased development productivity up to 90%
- Reduced time-to-market from years to hours
- Reduced system set-up time from months to hours

Future-proof technology

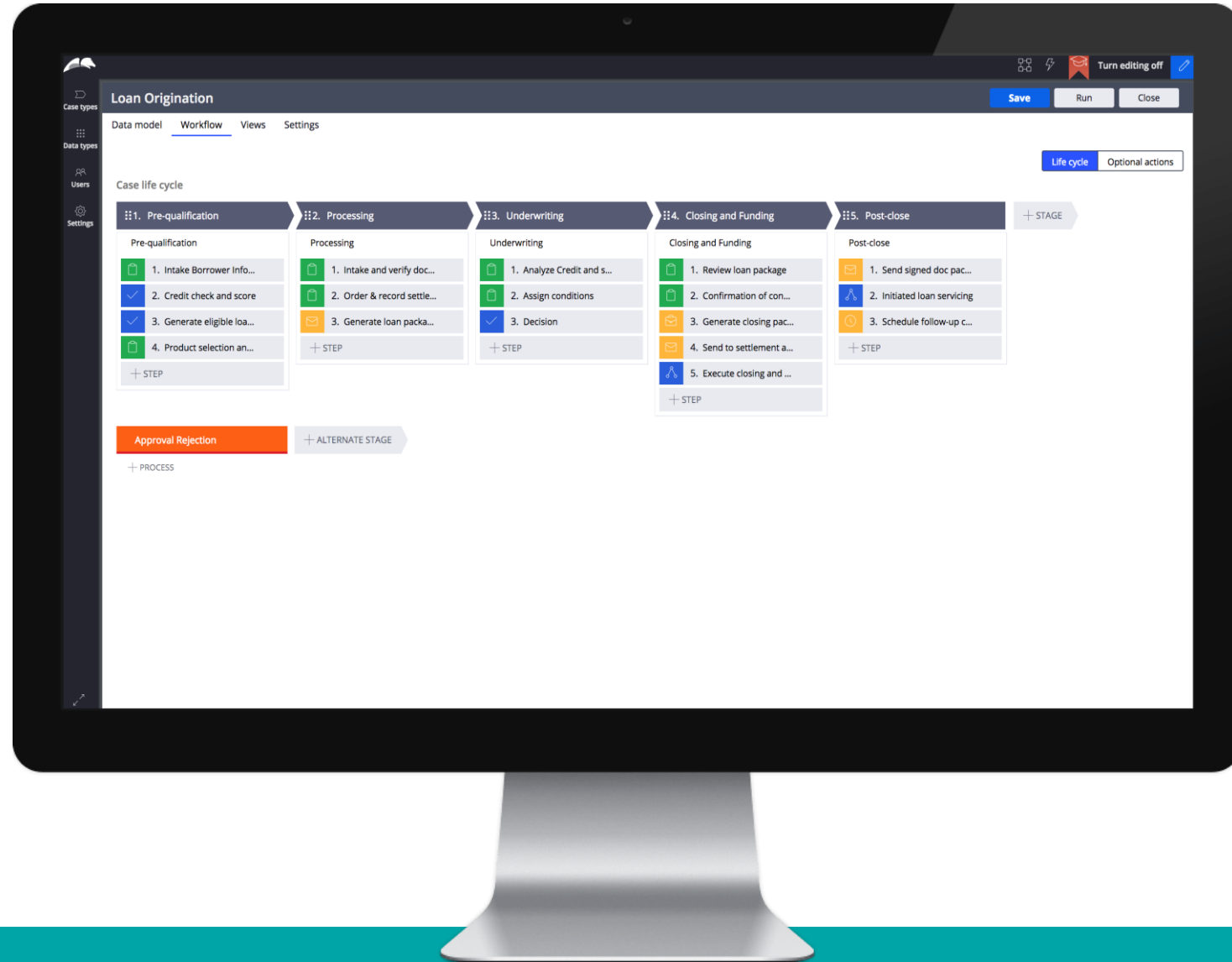
- Business and IT collaborate in a single model-driven environment
- Proven to deliver 12X faster than traditional coding
- Automatically generates documentation



SOFTWARE THAT
WRITES YOUR
SOFTWARE™



CLOUD
CHOICE



**CUSTOMER
ENGAGEMENT**



**DIGITAL
PROCESS
AUTOMATION**

Pega Infinity™

CUSTOMER
ENGAGEMENT



DIGITAL
PROCESS
AUTOMATION

Pega Infinity™

Pega Infinity™

Pega Marketing™

Pega Customer Service™

Pega Sales Automation™

Pega Customer Decision Hub™

CUSTOMER ENGAGEMENT



DIGITAL PROCESS AUTOMATION

Pega Robotic Automation™

Pega Platform™

- Case Management
- No-code App Dev
- Mobile



REALTIME, OMNI-CHANNEL AI



END-TO-END ROBOTIC AUTOMATION



JOURNEY-CENTRIC RAPID DELIVERY



SITUATIONAL LAYER CAKE®



SOFTWARE THAT WRITES YOUR SOFTWARE®



CLOUD CHOICE™

Microjourney Architecture™



Every day, Pega powers...

MILLIONS
of automated processes


BILLIONS
of customer interactions

TRILLIONS
of dollars of business

If you've driven a car, used your credit card, called a company for service, opened an account, applied for a loan, accepted an offer, flown on an airplane, paid a bill, submitted a claim, or countless other things you do in your day...

...you've interacted with Pega.



A photograph of a cobblestone path leading through rolling green hills at sunset. The path is made of light-colored, rectangular stones and curves gently through the landscape. The hills are covered in green grass, and the sky is a warm, golden-orange color. In the distance, there are some bare trees and a small building on a hill. The overall mood is peaceful and contemplative.

A customer journey
An employee experience
A struggling system