



PegaWorldiNspire

Intro to One-to-One Customer Engagement

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What's the challenge with traditional approaches?

Current customer engagement:

Product pushing with segments and campaigns



Analyze



Segment



Design



Target



Repeat



Optimize



Monitor



Execute



The average
campaign generates
<1% response rates



We're training customers ...to ignore us

- Communications are irrelevant
- Customers are overexposed
- Customers dodge our outreach
- We miss critical moments

**We can't optimize those
customer relationships.**



What's the vision for 1:1 engagement?


Product first

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

Product first

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

Customer first

Actions	 Sell	 Serve	 Retain	 Nurture
Bob				
Jennifer				
Mary				
Angus			✓	
Emily				



1. Predict

Your customer's
needs and preferences



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2. Arbitrate

Between all the
potential options



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3. Personalize

Content to the
customer and moment



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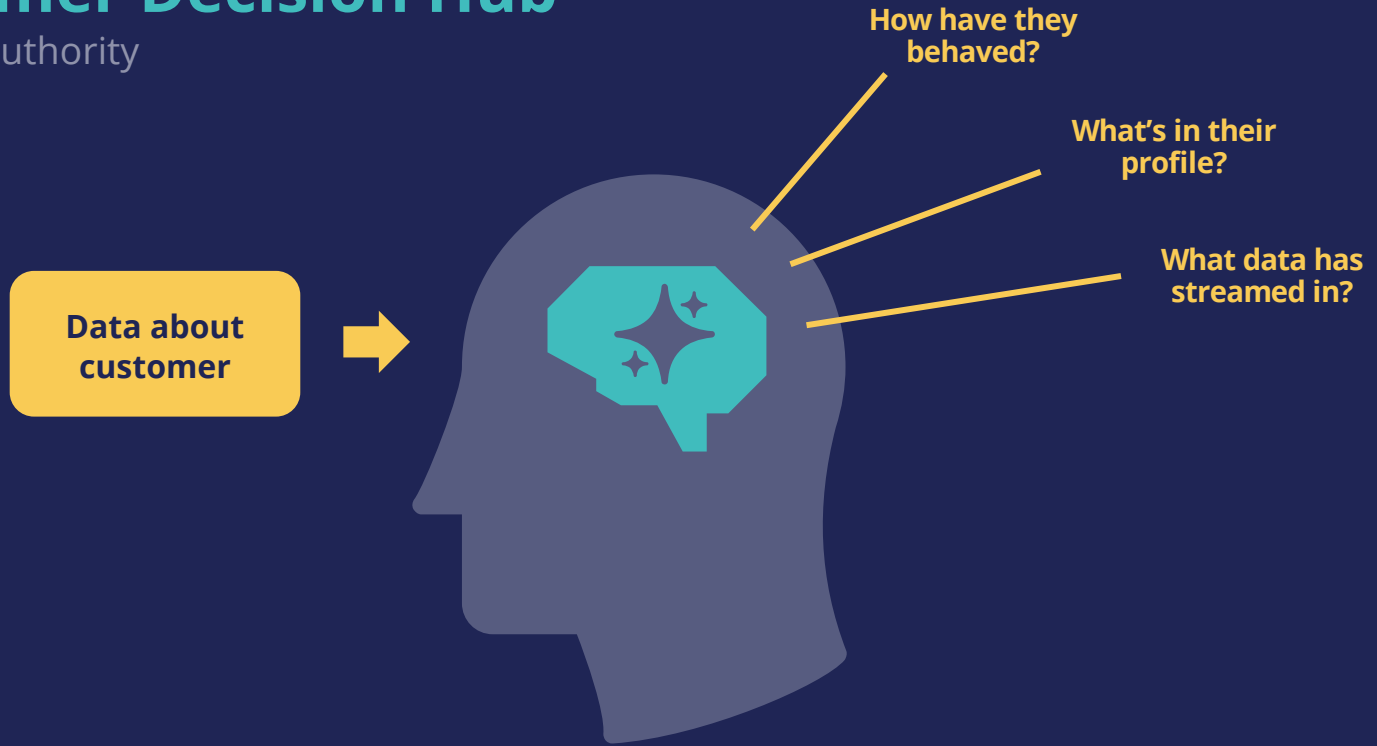
4. Deliver

During customer's
moments of need

How does Pega fit into 1:1 engagement?

Pega Customer Decision Hub

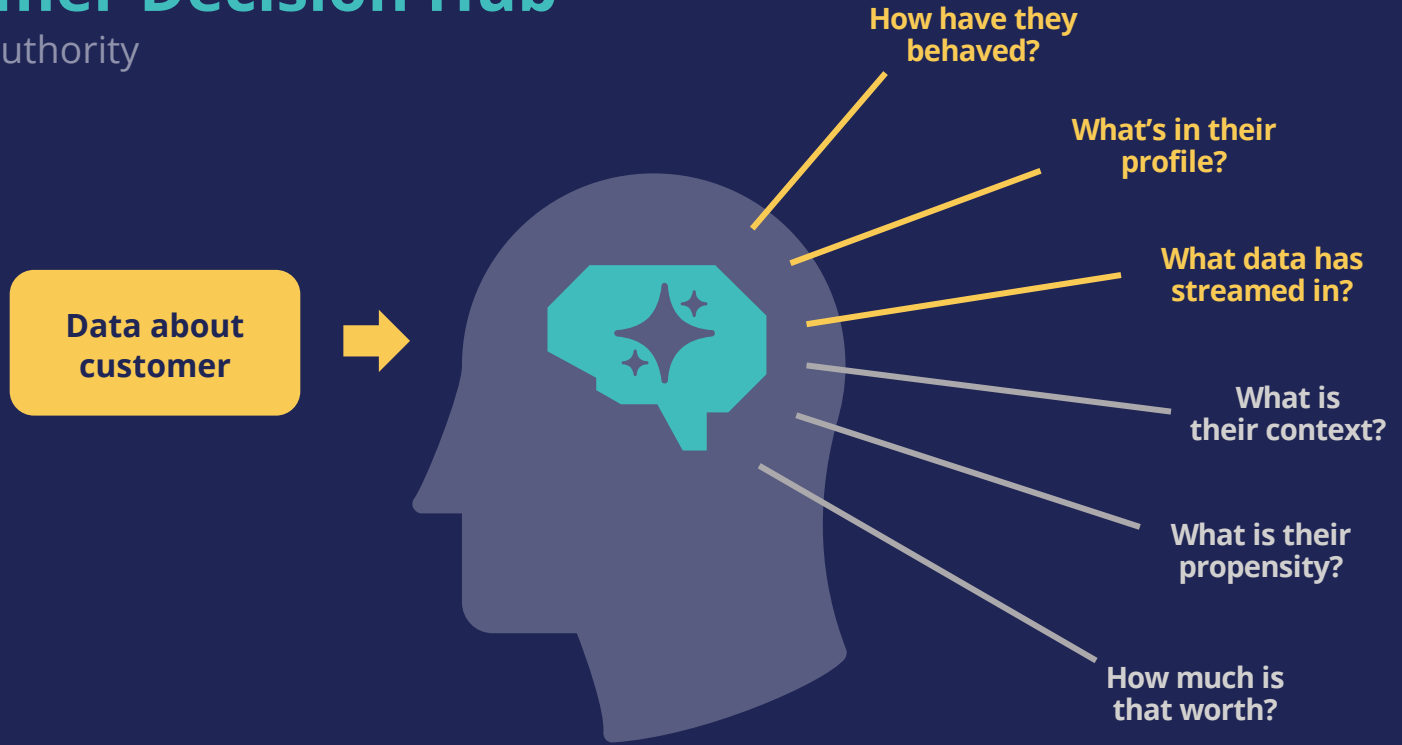
The single decision authority



Information

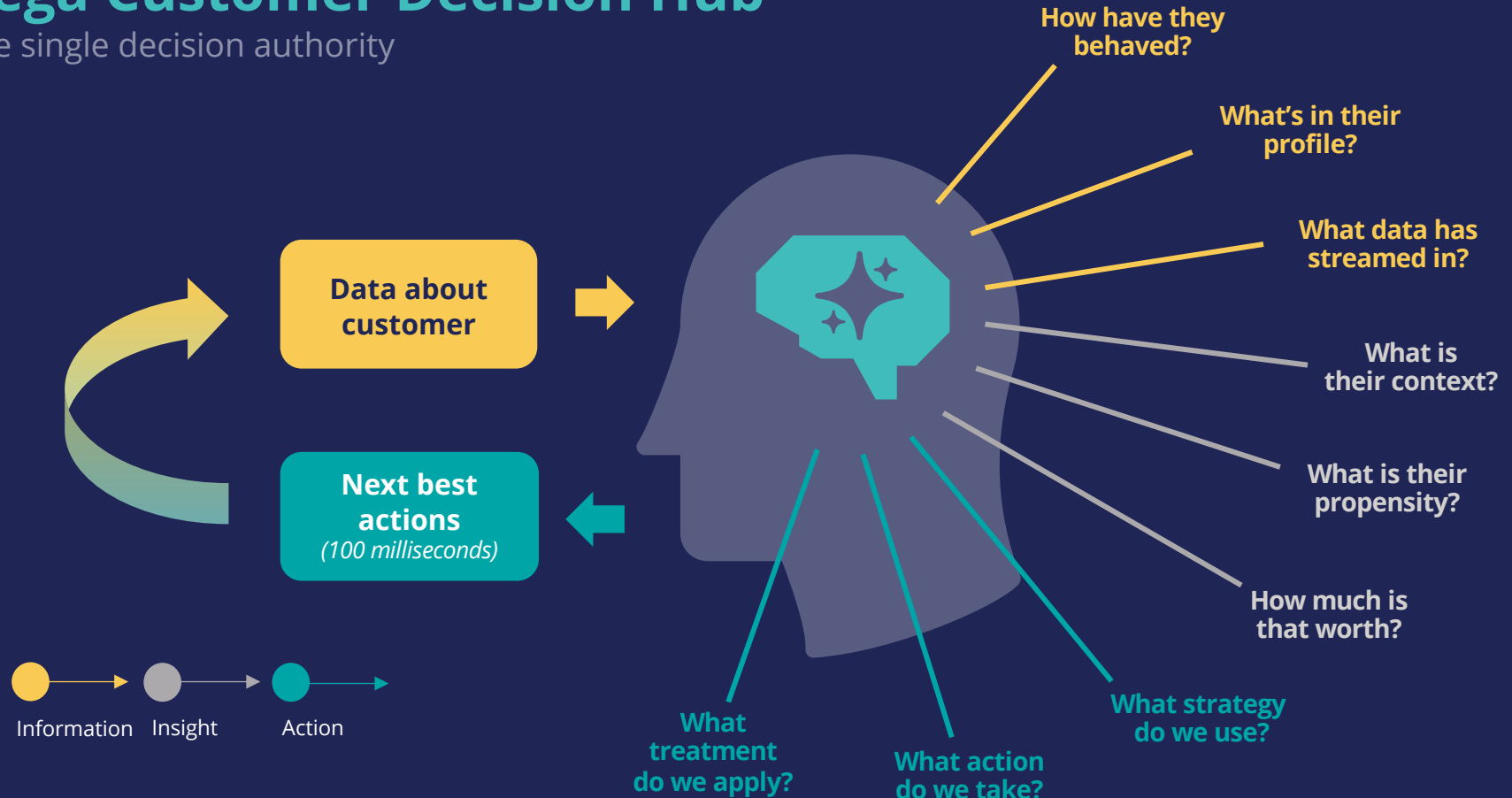
Pega Customer Decision Hub

The single decision authority



Pega Customer Decision Hub

The single decision authority



Next-Best-Action Decisions (P*V*L)

Potential Actions for Angus	P Propensity	V Value	L Lever	Action (\$)
Offer: Fixed Rate Mortgage Loan				
Offer: Adjustable Rate Mortgage Loan				
Hardship: COVID Relief Package				
Service: Update Email				
Service: Travel Notification				
Retention: Rewards Alert				
Retention: Waive Annual Fee 1 Year				
Nurture: Available Perks Email				
Nurture: New Mobile App				
Collections: 3-Days Overdue				

Next-Best-Action Decisions (P*V*L)

Potential Actions for Angus	P Propensity	V Value	L Lever	Action (\$)
Offer: Fixed Rate Mortgage Loan	3%			
Offer: Adjustable Rate Mortgage Loan	6%			
Hardship: COVID Relief Package	23%			
Service: Update Email	14%			
Service: Travel Notification	26%			
Retention: Rewards Alert	4%			
Retention: Waive Annual Fee 1 Year	Will they accept?			
Nurture: Available Perks Email				
Nurture: New Mobile App	21%			
Collections: 3-Days Overdue	64%			

Next-Best-Action Decisions (P*V*L)

Potential Actions for Angus	P Propensity	V Value	L Lever	Action (\$)
Offer: Fixed Rate Mortgage Loan	3%	\$561		
Offer: Adjustable Rate Mortgage Loan	6%	\$183		
Hardship: COVID Relief Package	23%	\$234		
Service: Update Email	14%	What is it worth?		
Service: Travel Notification	26%			
Retention: Rewards Alert	4%	\$103		
Retention: Waive Annual Fee 1 Year	Will they accept?	\$48		
Nurture: Available Perks Email		\$135		
Nurture: New Mobile App	21%	\$20		
Collections: 3-Days Overdue	64%	\$13		

Next-Best-Action Decisions (P*V*L)

Potential Actions for Angus	P Propensity	V Value	L Lever	Action (\$)
Offer: Fixed Rate Mortgage Loan	3%	\$561	0%	
Offer: Adjustable Rate Mortgage Loan	6%	\$183	0%	
Hardship: COVID Relief Package	23%	\$234	0%	
Service: Update Email	14%	What is it worth?	50%	
Service: Travel Notification	26%		20%	
Retention: Rewards Alert	4%	\$103	Real-world adjustment	
Retention: Waive Annual Fee 1 Year	Will they accept?	\$48		
Nurture: Available Perks Email		\$135	20%	
Nurture: New Mobile App	21%	\$20	20%	
Collections: 3-Days Overdue	64%	\$13	0%	

Next-Best-Action Decisions (P*V*L)

Potential Actions for Angus	P Propensity	V Value	L Lever	Action (\$)
Offer: Fixed Rate Mortgage Loan	3%	\$561	0%	Next Best Action
Offer: Adjustable Rate Mortgage Loan	6%	\$183	0%	
Hardship: COVID Relief Package	23%	\$234	0%	\$53.82
Service: Update Email	14%	What is it worth?	50%	\$11.55
Service: Travel Notification	26%		20%	\$9.05
Retention: Rewards Alert	4%	\$103	Real-world adjustment	\$8.24
Retention: Waive Annual Fee 1 Year	Will they accept?	\$48		\$2.40
Nurture: Available Perks Email		\$135	20%	\$43.74
Nurture: New Mobile App	21%	\$20	20%	\$5.04
Collections: 3-Days Overdue	64%	\$13	0%	\$8.32

Retained Revenue

\$193M

Generated from
Next Best Experiences
across all channels

Incremental Revenue

\$226M

Saved by delivering 1:1
recommendations
in real-time

Return on Investment

489%

With a 6 month
projected
payback period

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4. AI-triggered engagements – not using campaigns or pre-defined “journeys”
5. One system to manage all inbound, outbound, owned, paid, and agent channels





PEGA®

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