



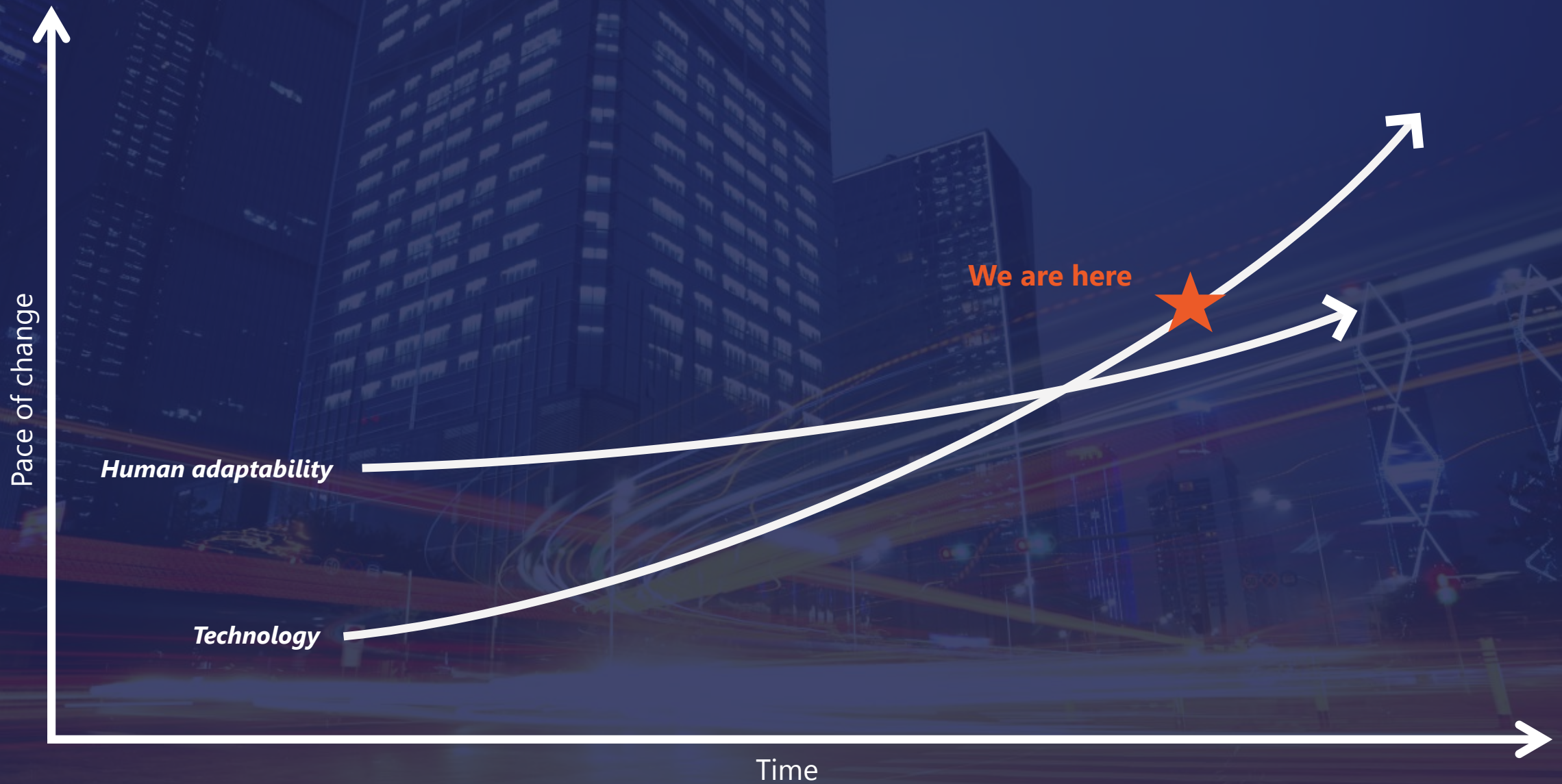
The Heart of the Matter

The Human Side of Digital Transformation

Kerim Akgonul, Senior VP of Products, Pegasystems







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

Gaps we face in our own companies

Alignment gaps



Business

Technology



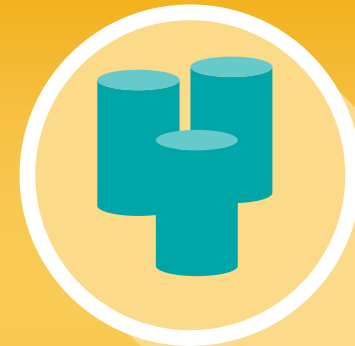
Gaps we face in our own companies

Tech & Organisational gaps



Technology

Organisational



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



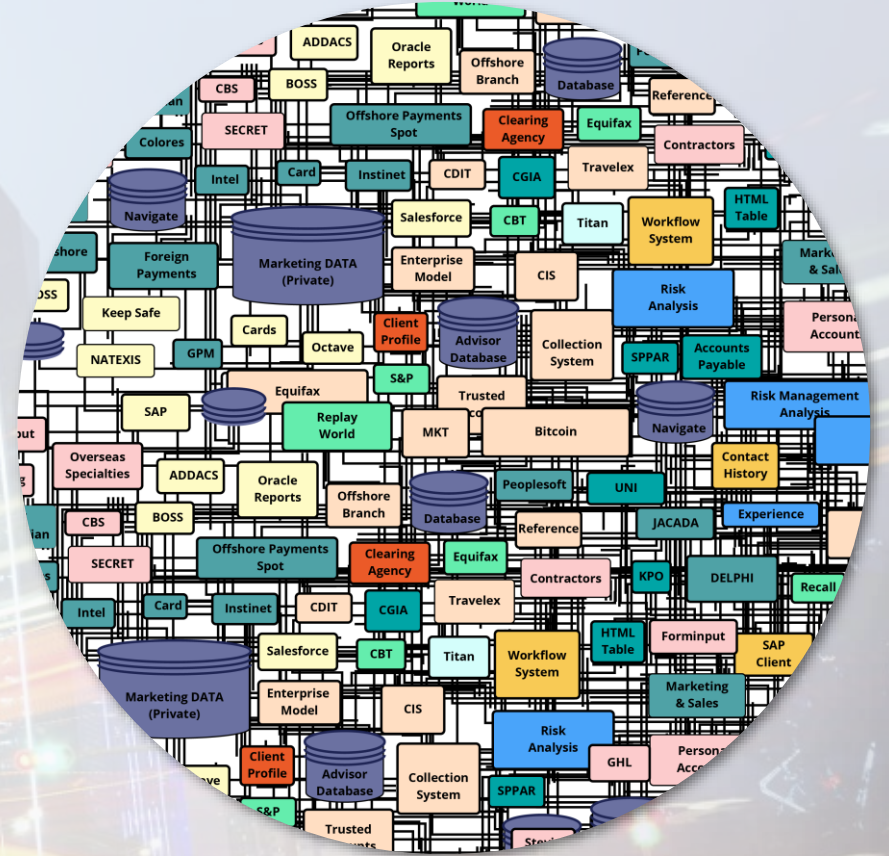
Customer experience expectations



Satisfying those expectations

A Digital Hero

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





SIEBEL

Microsoft Dynamics

salesforce



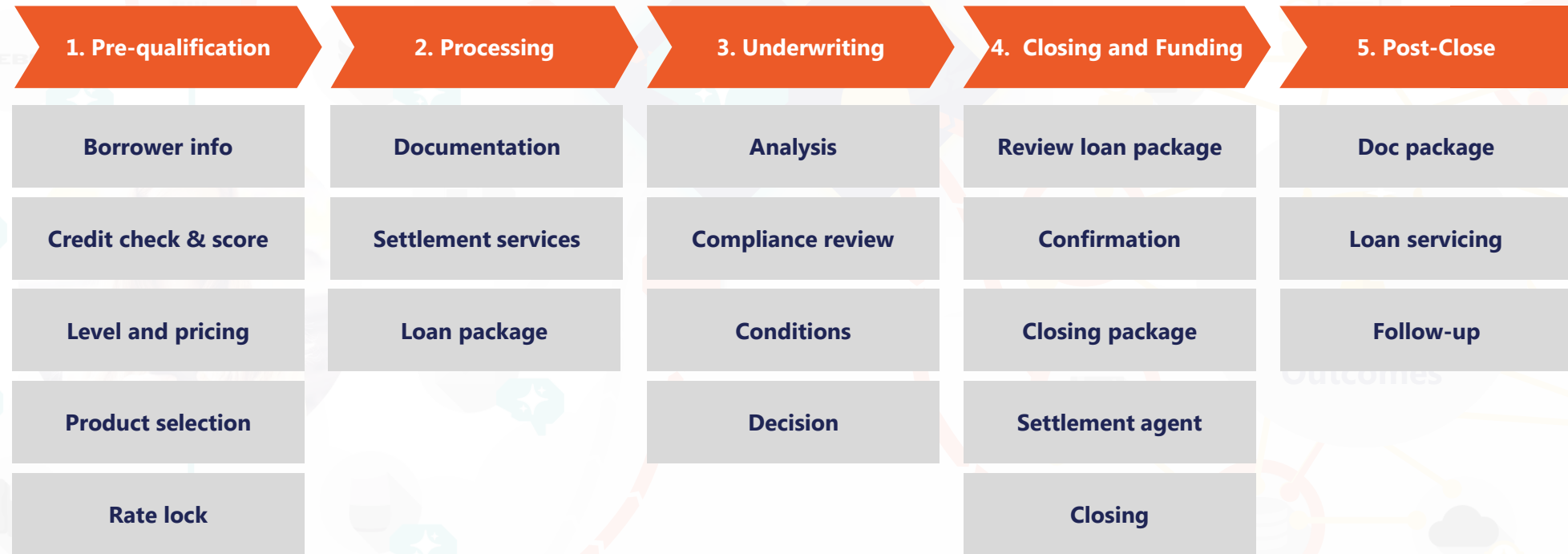
SIEBEL

Microsoft Dynamics

salesforce

Design your microjourneys with stages and steps

Account Opening | Loan Origination







Empathy

- Customers

- Employees

- Developers



Empathy for Your Customers

U+Comm

What can we help you with?

Search

Billing and payments

Internet and phone

Mo

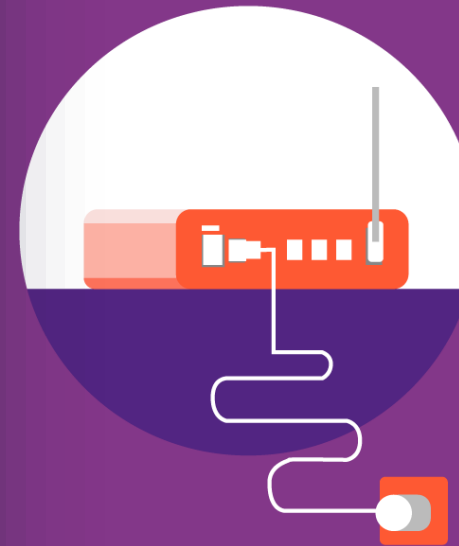
Walkthroughs

- Getting started
- Run troubleshooting

Powered by PEGA

U+Comm

Check if the device is properly plugged in



Next

Powered by PEGA

 **FACEBOOK**

 **TWITTER**

 **FACEBOOK
MESSENGER**

 **TWITTER DM**

 **APPLE
BUSINESS
CHAT**

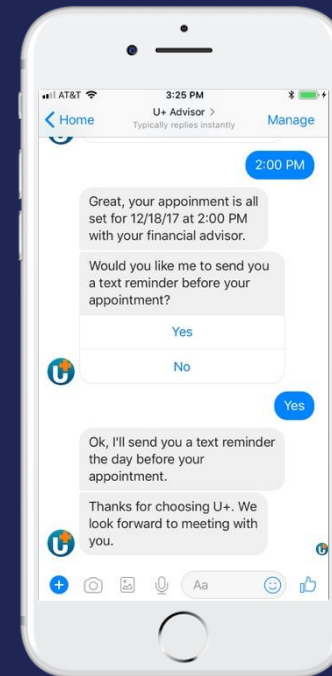
 **GOOGLE RCS**

 **SMS**

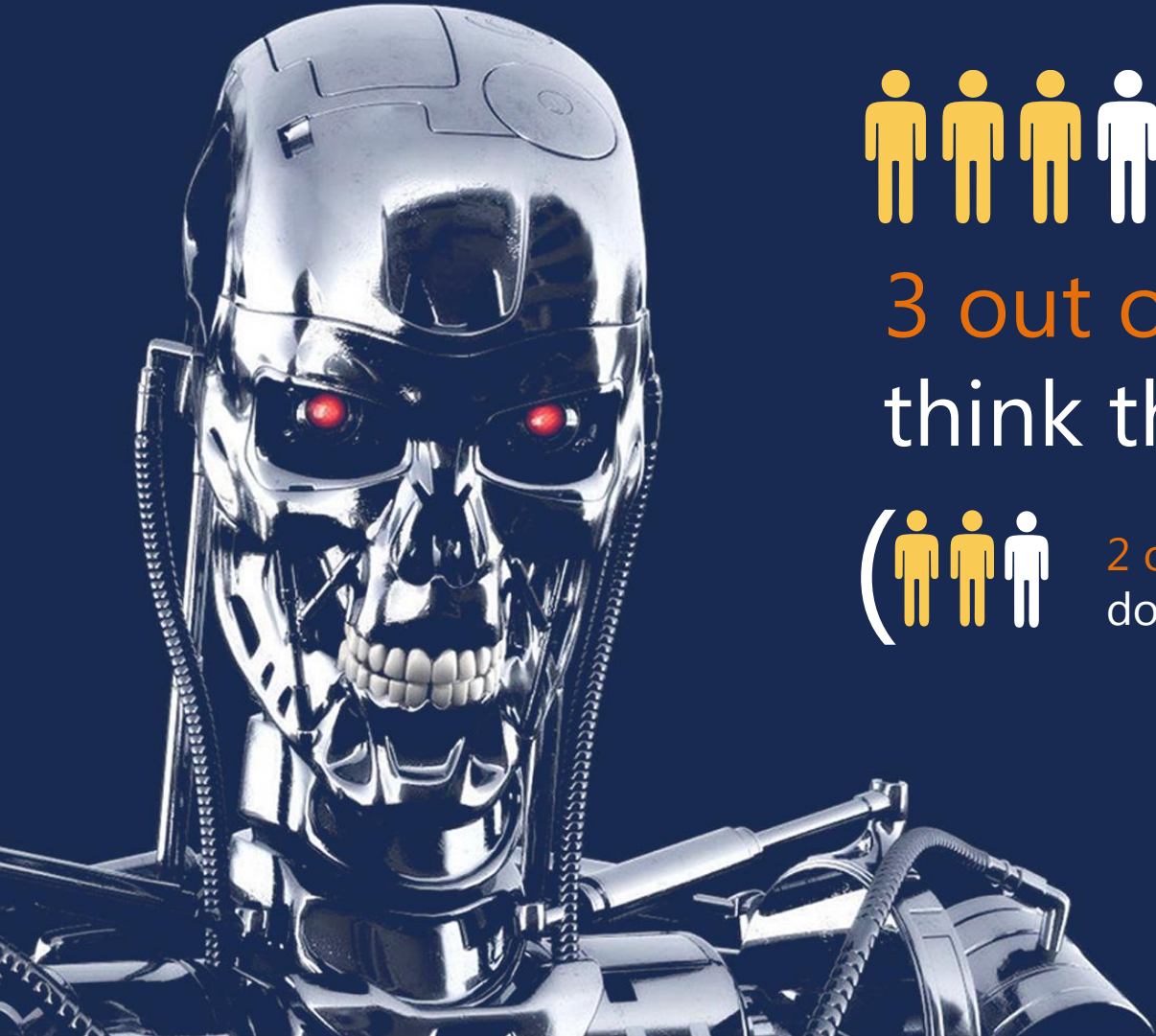
 **WEB CHAT**

 **MOBILE CHAT**

 **EMAIL**



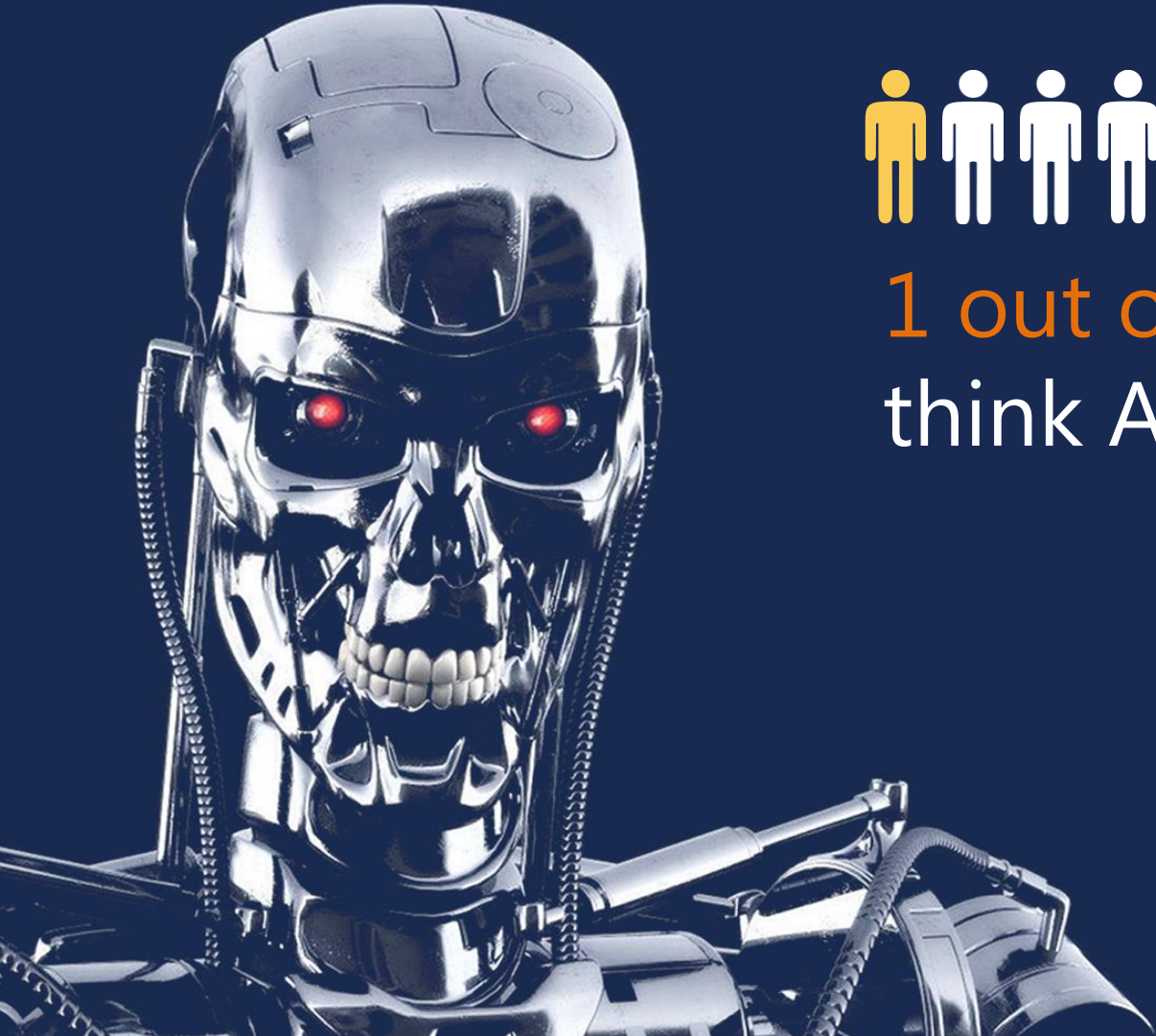




3 out of 5 humans
think that AI can't behave morally



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





+ **Next-Best-Action Designer** ? ⚙️ ✕





 **Taxonomy**
Define business structure and customer states

 **Engagement policy**
Define engagement criteria for each group of actions

 **Constraints**
Set constraints, contact policy limits, and controls

 **Arbitration**
Define AI behaviors and controls

 **Channels**
Enable channels and define triggers

- 
- 
- 
- 
- 
- 
- 
- 

- Business structure**
- 1.1 All groups
 - Collections**
 - Pre-Collection
 - Post-Collection
 - Payment Plans
 - CreditRisk**
 - Proactive
 - Reactive
 - Service**
 - Account
 - Customer

Upsell / CreditCards Edited 18 days ago by Chetan Buddi Analyst Save Delete Actions

Add engagement policy (advanced)

Engagement policy

Eligibility ? Group ORs ⌵ ⋮

Action ⌵ is ⌵ active Select values +

and ⌵

Action not declined ⌵ in last ⌵ 30 days Select values + 🗑️

or ⌵

Product ⌵ is not ⌵ currently owned Select values + 🗑️

Relevancy ? + ⋮

Suitability ? + ⋮

Contextual decisions





"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**

- 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



Nike Joyride Flyknit

Product delivery



Actions ▾

IN TRANSIT - ON SCHEDULE

From	Distribution warehouse 345
Shipped	9/12/2019 7:36 PM
ETA	9/12/2019 9:41 PM
Gate assigned	8

Details

Pulse

2

Delivery Info

Product details

Shipment details

To do



Post On-time arrival estimate



Assign re-distribution trucks

Due in 12 minutes



Send product marketing assets

Due in 6 days

Go

★ Prediction

76% On time

5% down from last hour



Followers



Denise Walters
Product director



Robert Stanton
Distrubution manager



Frederica Biagini
Marketing director

Files & documents



Distriction doc
Word .doc file | 36k



Product Spec Sheet
PDF file | 280k



Website
nike.com/jordansxxxiv |

[View all 6](#)

Nike Joyride Flyknit CC3 OBJ

Shoe



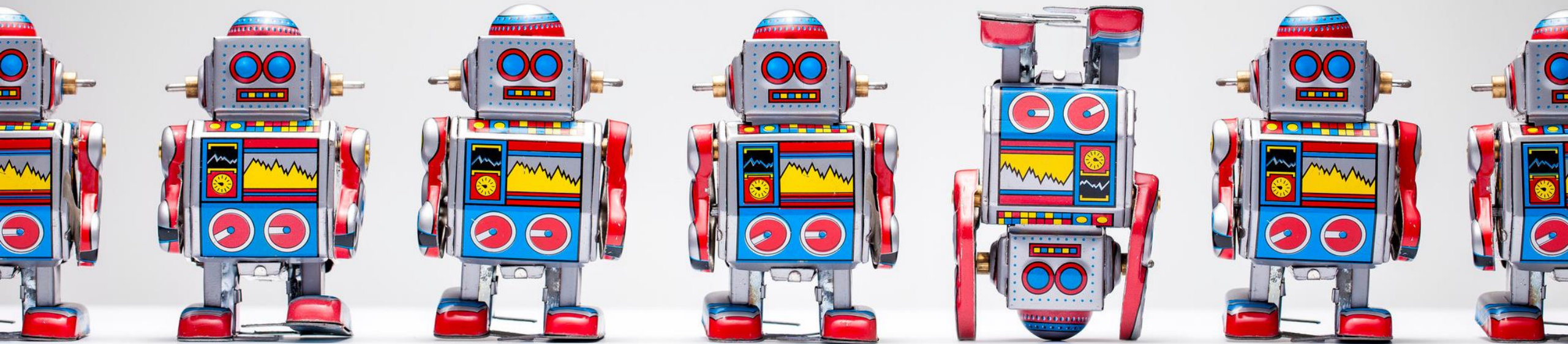
The Nike Joyride Flyknit OBJ pays homage to the superstar's beginnings, inscribing "Baton Rouge - Louisiana"—his hometown—on a translucent upper strap, along with a clear message: "Best After 05/19/14"—the date he signed his first NFL contract. Since going pro, OBJ's worked hard to show the world his game-changing best. Inside the Joyride's sole, thousands of tiny beads shape to your foot with each step, working hard so you can perform at your best too. With Joyride's beads propelling you forward, you won't look back—that is, until a career full of statement-making moments calls for commemoration.

Product info



Employees switch apps 1,100 times a day.

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



Kelly Wheeler
OWNER

CONTACT INFORMATION
Email kelly.wheeler@example.com

CUSTOMER SUMMARY
Open cases 0

RELATIONSHIP
Churn risk Low

[mail icon]
[plus icon]
[checkered flag icon]

Positive • Category: Auto quote [Hide analysis](#)

Insurance quote bill of sale attached

Wheeler, Kelly (kelly.wheeler@example.com) to: upluscares@example.com
June 02, 2018 03:19PM

I need to add a vehicle to my policy **109186** as of **06/02/2018** can you send over a quote? I purchased a used **Honda Civic** See attached BOS and below for more details on this change.

2014 Honda Civic VIN # **1HGBH41JXMN109** Mileage **56,287**

Also, can you give me an update on when my policy renews? I'm interested in perhaps changing my coverage.
I really appreciate how responsive you have been in all this!

Attachments

Motor_Vehicle_Bill_of_Sale.docx
[Open](#)

Analysis

Entities
10 entites

Customer
Kelly Wheeler

Attachment: Motor_Vehicle_Bill_of_Sale.docx

Sentiment Neutral (0.13) Category Action > Proof of Insurance

- Entities
- #Model= **Civic**
 - #Mileage= **56,287**
 - #Date= **06/02/2018**
 - #AccountNumber= **109186**
 - #Year= **2014**
 - #VIN= **1HGBH41JXMN109**
 - #Make= **Honda**



Empathy for Developers

A woman with short, curly hair, wearing a white floral patterned shirt and large hoop earrings, is pointing at a laptop screen. She is looking intently at the screen. To her left, another woman with long dark hair and glasses is partially visible, looking towards the laptop. The background shows a bright, modern office environment with other people working at desks, some blurred. The overall atmosphere is collaborative and professional.

Low Code App Development

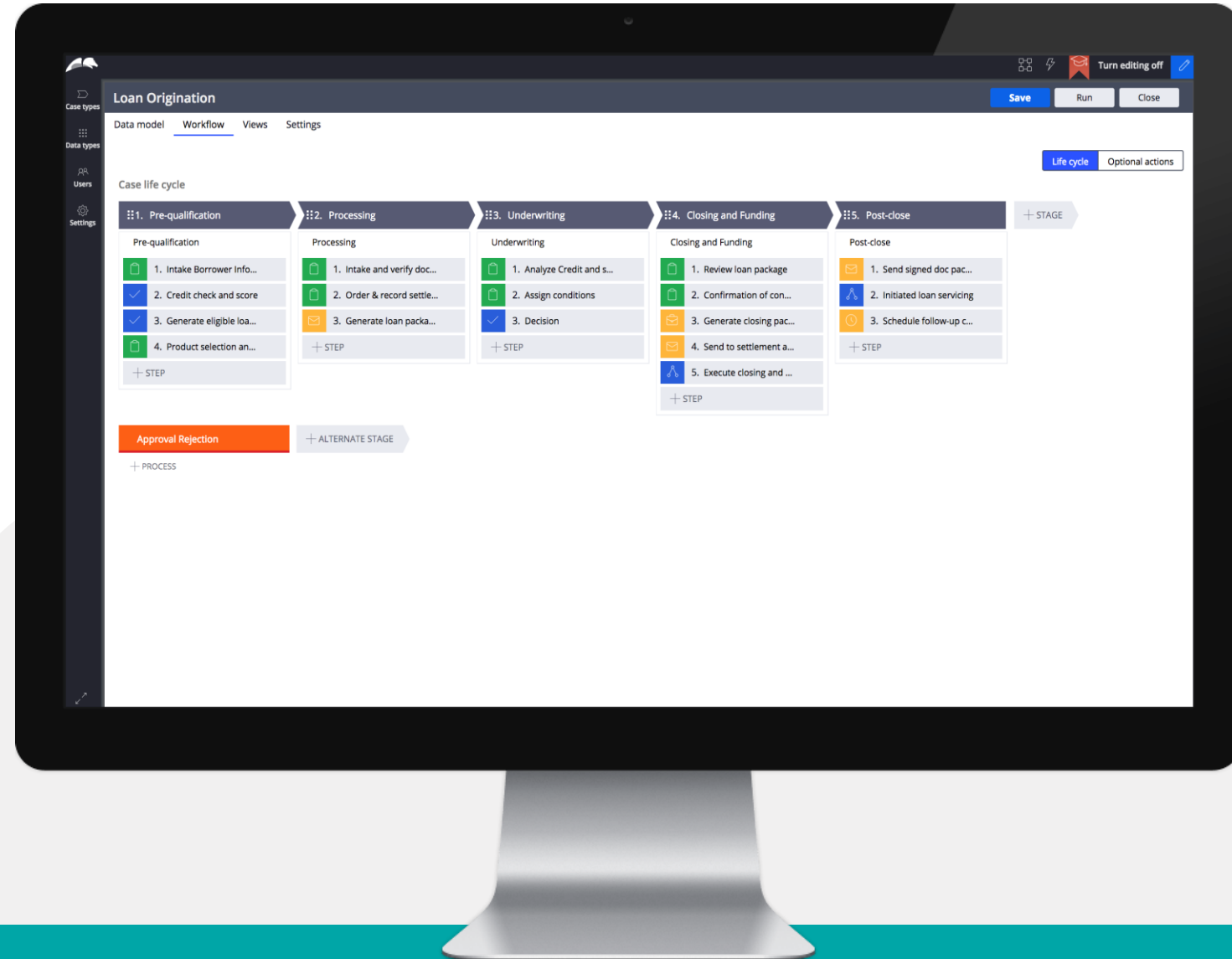
- Business and IT collaborate in a single model-driven environment
- Proven to deliver 12X faster than traditional coding
- Automatically generates documentation



**SOFTWARE THAT
WRITES YOUR
SOFTWARE™**

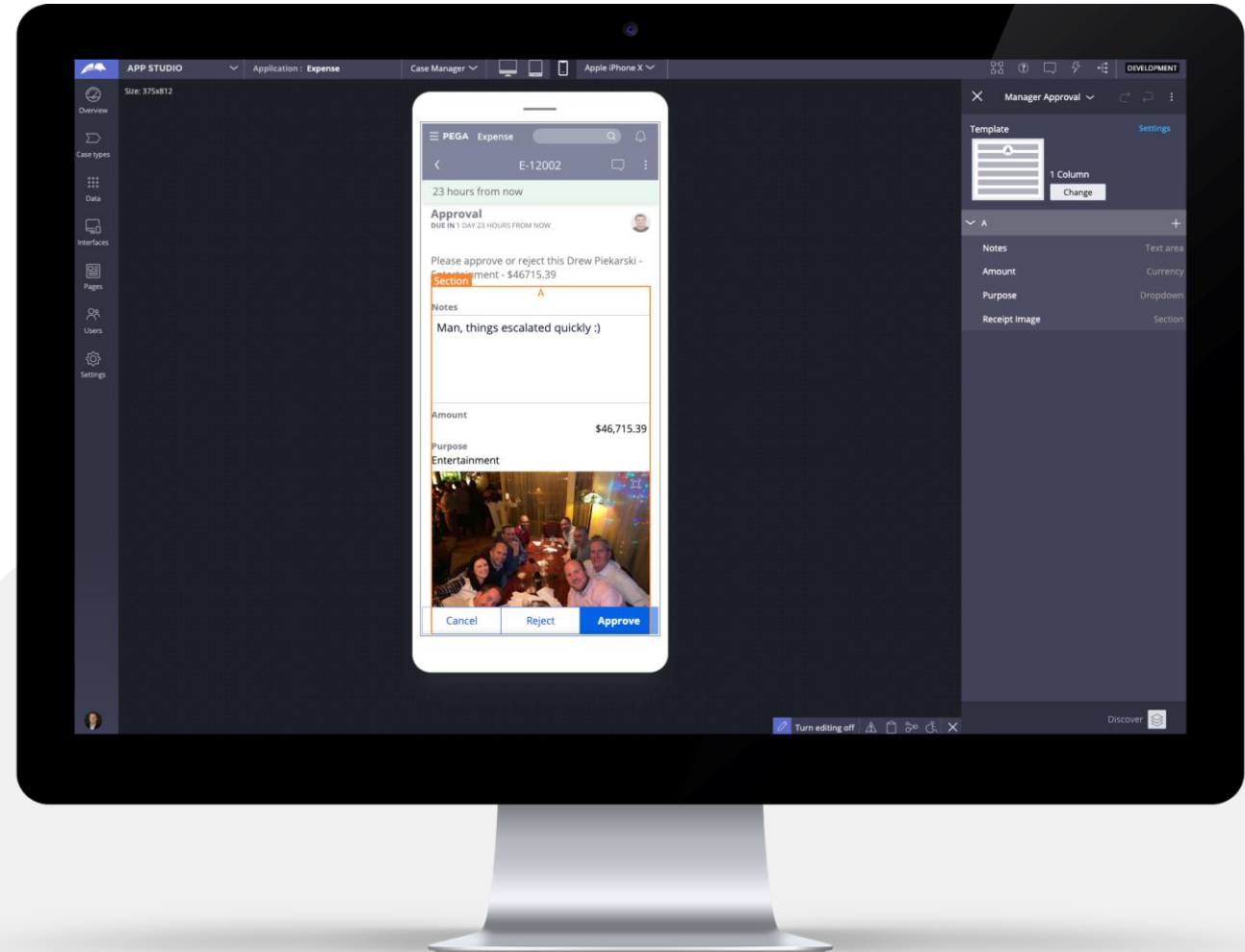


**CLOUD
CHOICE**



Low code Mobile App Authoring Experience

- Configure the look and feel at runtime directly with mobile form factor preview
- Responsive templates for mobile and tablet
- Mobile specific templates for swipe actions, pull to refresh and more right out of the box
- Intelligent controls for mobile presentation





Robotics



Process



Data



Integration



Logic



AI



People

APP STUDIO Application: **Care management** [Back to preview](#) Development

Case type: **Prior Authorization Request** Actions Save and run Save

Overview | Data model | **Workflow** | Views | Settings

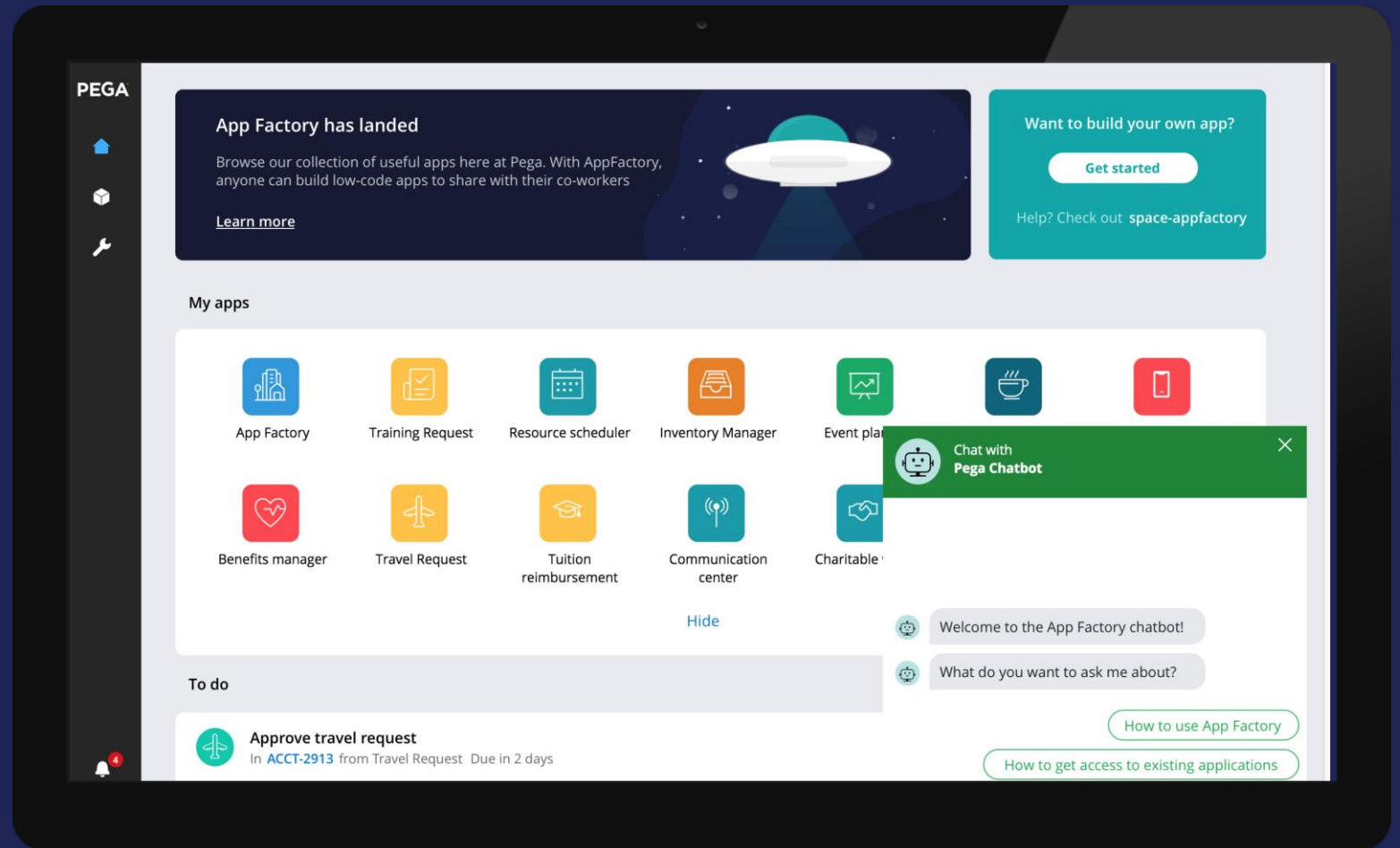
Case life cycle

1. Intake	2. Auto authorization	3. Clinical review	4. MD review	5. Notification
Authorization intake <ul style="list-style-type: none"> 1. Authorization intake 2. Is reopen case? 3. Create authorization ... CONFIGURE PROCESS	Authorization decision proce... <ul style="list-style-type: none"> 1. Check duplicates 2. Check eligibility 3. Health services 4. Drug review decision 5. Specialty care 6. Admission + STEP	Clinical review utilization <ul style="list-style-type: none"> 1. Patient Safety 2. Review authorization 3. If Pharma Auth 4. Get FDA Drug Info 5. Review Indications 6. Review Contraindicat... 7. State Guidelines 8. Requires MD review? 9. Request additional in... 10. Docs received? CONFIGURE PROCESS	Medical Director Review <ul style="list-style-type: none"> 1. Get Authorization Skill 2. Review Authorization 3. Decision 4. Reassign to Nurse 5. IsProviderReached 6. Route to MD review 7. Reschedule details CONFIGURE PROCESS	Create admission case <ul style="list-style-type: none"> 1. Check open admissio... 2. Create open admissi... 3. Update admission ca... 4. Add admission case t... CONFIGURE PROCESS Finalize authorization <ul style="list-style-type: none"> 1. Is Reopen? 2. Is an X12 file? 3. Compare auth data 4. Notifications CONFIGURE PROCESS

Pega Enterprise Low-Code Factory

Providing the tools, training, and guidelines for anyone to quickly develop enterprise apps

- Employees gain the *freedom* and *confidence* to build the apps they need to succeed.
- IT has the *control* to ensure every app is created within organisational guardrails—whether it's one or 1,000.
- Organisations can now *operationalise and scale* low-code development company-wide.



Learn more on the Pega Community
<https://community.pega.com/low-code-factory>

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

*"We managed to reduce cost
by a factor of four... and
eliminated 93% of touches."*

Gilles Leyrat
SVP of Customer and Partner Services



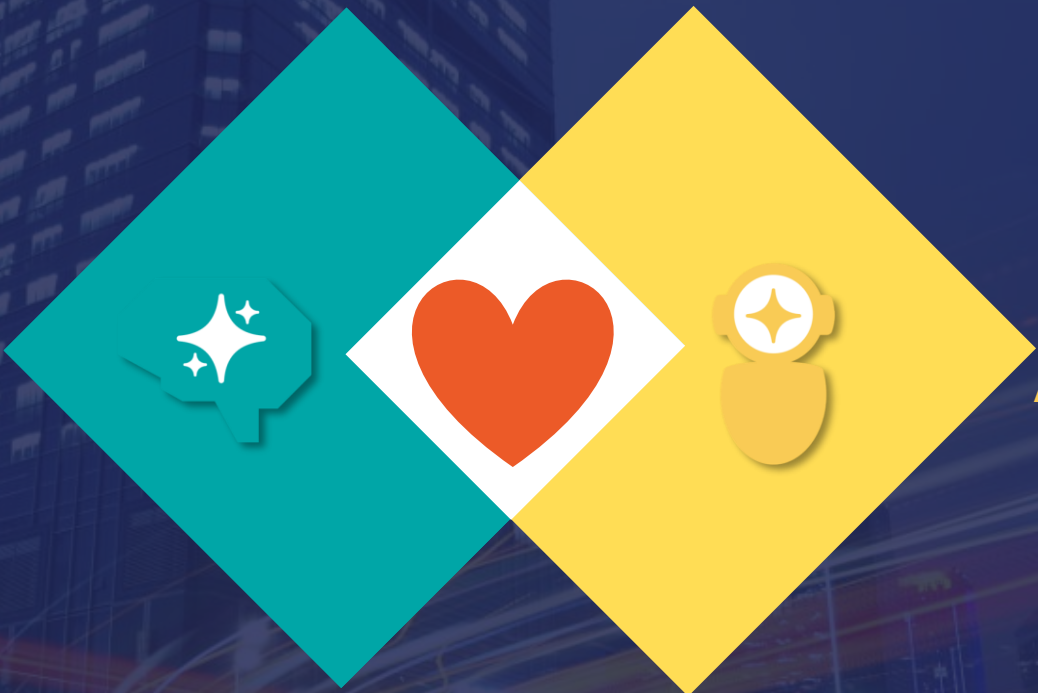
**CUSTOMER
ENGAGEMENT**



**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™

The ONLY unified architecture for Digital Transformation

Gartner



CUSTOMER ENGAGEMENT

FORRESTER



DIGITAL PROCESS AUTOMATION

FORRESTER



REAL-TIME DECISIONS & AI

Gartner



END-TO-END WORK MANAGEMENT

“The highest reference customer rating for customer usability.
The best ability to build, maintain, and change complex cases.
The highest overall product satisfaction ratings.”

Gartner



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.





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PEGA[®]

Build for Change[®]