



# PegaWorld

JUNE 7-9 | LAS VEGAS

PEGAWORLD.COM

# *From Content to Action: Enabling Conversational Journeys with Pega's Agentic Fabric*

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Rabobank

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Rabobank

# At a Glance



**Our mission**  
Growing a better world together

## The Netherlands

78 Local Rabobanks



- What We Offer in the Netherlands**  
(amounts in EUR billions)
- Dutch Residential Mortgages: 194.3
  - Lending to Food & Agri: 44.5
  - Lending to Trade, Industry and Services: 77.9
  - Point-of-sale terminal transactions: 1.0 (billions)
  - Savings: 172.4
  - Assets Under Management: 63.3
  - Leasing: 1.3
  - BPD transactions: 1,571
  - Insurance Commission: 0.2

**14**  
Regions

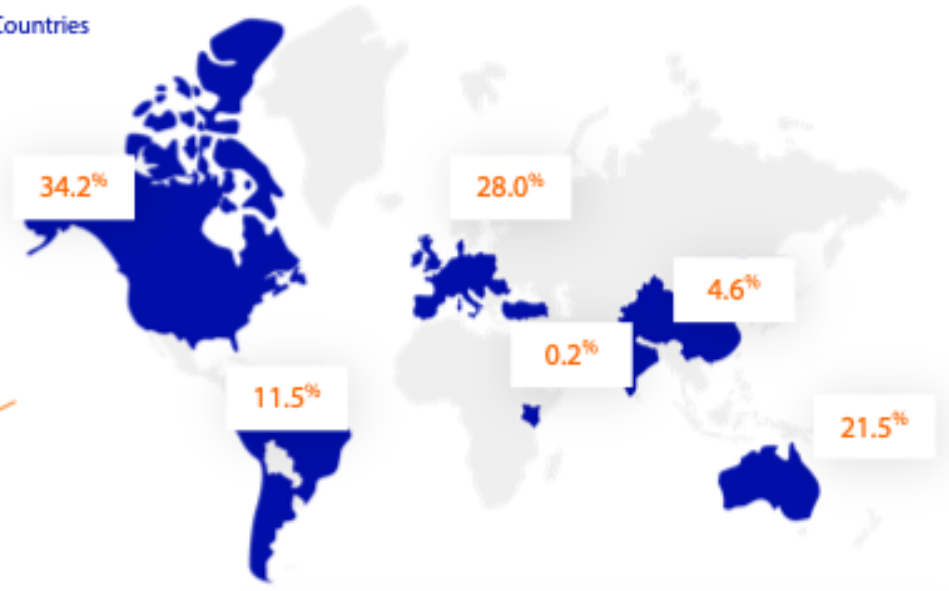
**8.3 million**  
Private Customers

**2.2 million**  
Members

**0.8 million**  
Business Customers

## International

36 Countries



- What We Offer internationally**  
(amounts in EUR billions)
- Lending to Food & Agri: 75.1
  - Lending to Trade, Industry, and Services: 42.1
  - Leasing: 42.5

Mission

# GROWING A BETTER WORLD TOGETHER

Vision

*As a meaningful cooperative, we empower our employees to deliver excellent customer focus and a rock-solid bank to realize balanced and sustainable growth*

Ambition

**STRENGTHEN OUR LEADING POSITION IN THE NETHERLANDS**

**BE THE FOOD & AGRI BANK OF CHOICE GLOBALLY**

**BE THE MARKET LEADER IN VENDOR FINANCE GLOBALLY**

Drivers, values and strategic priorities

## EXCELLENT CUSTOMER FOCUS

*We are customer-driven:*

*I prioritize customers*

- Grow our primary customer base
- Optimize customer and product journeys
- Expand strategic growth initiatives and inorganic opportunities

## MEANINGFUL COOPERATIVE

*We are cooperative:*

*I connect society*

- Drive cooperative initiatives to make impact on society
- Embed sustainability in the business

## ROCK-SOLID BANK

*We are professional:*

*I simplify*

- Reduce our cost to serve and realize simplicity
- Strengthen operational resilience
- Accelerate AI and data quality
- Execute large transformation programs

## EMPOWER EMPLOYEES

*We take responsibility:*

*I take ownership*

- Build a future-ready organization
- Execute on balanced leadership

Business lines

RETAIL NETHERLANDS



WHOLESALE & RURAL



DLL



# Background

## Context of Pega at Rabobank

25 years of working with Pega technology

### Business Lending & Housing

Payment exception and investigation solution for automating and streamlining payment investigations.



Global contract management. Onboarding of customers underwriting



### KYC

Case management for sales & service. In Pega Cloud + Customer Decisioning Hub



### Online Journeys

Impact a number of FEC processes with case management



2000

2015

2017

2022+

2013

2015

2018+

2025+



To digitize commercial lending and leasing, automating administrative tasks for increased speed, flexibility, and efficiency.

Smart Investigate



DLL Vendor Finance

CDD for complex onboarding in the Netherlands



Digital Customer Processes + CDH

Online customer journeys. Accepting and signing for all online journeys



Transaction Monitoring & Fraud

Still expending, Insurance is next

# AI journey of Rabobank



Gen AI adoption by squads  
Everyone looking for  
specific point solutions



**Next**  
1 agent per squad

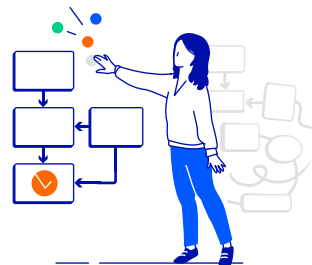
2024

2025

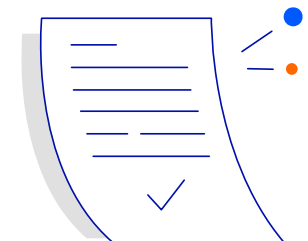
2026

2027

**2024**  
Gen AI is scary  
Do pilots

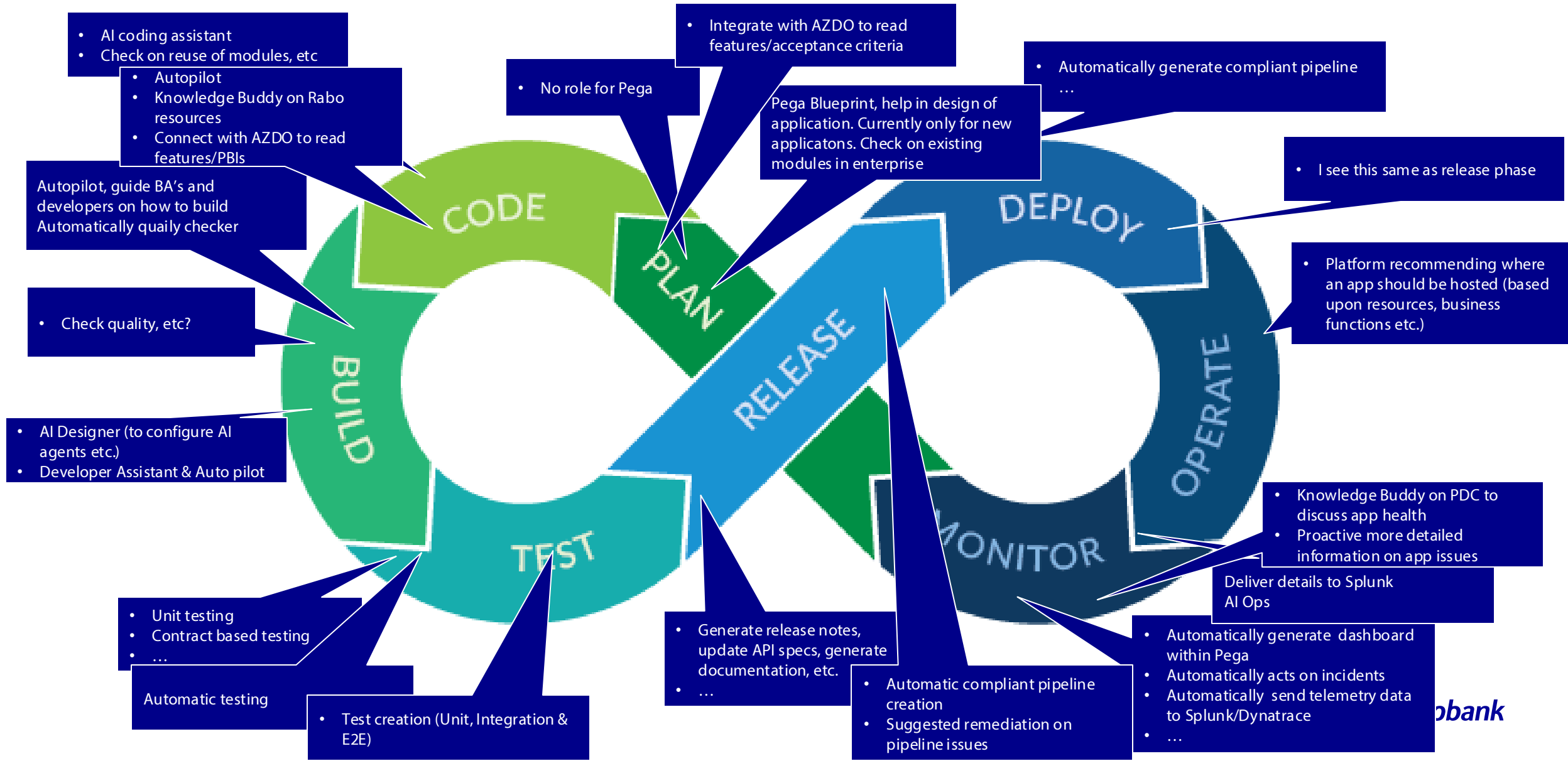


**Now**  
GenAI in SDLC &  
standardize



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# What we expect to automate with AI per stage of the SDLC



# WE FORESEE 3 PHASES IN AI ADOPTION

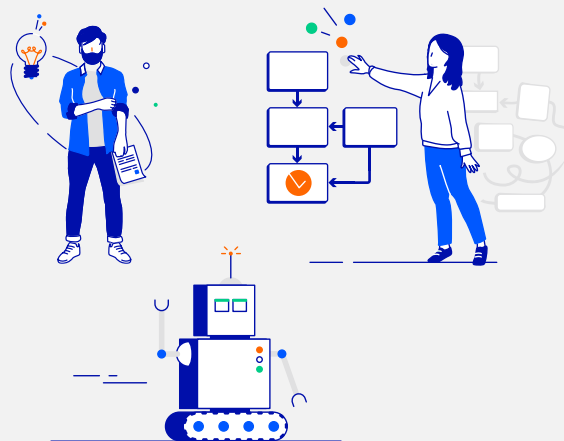
## Now

*AI as an assistant  
(GenAI)*



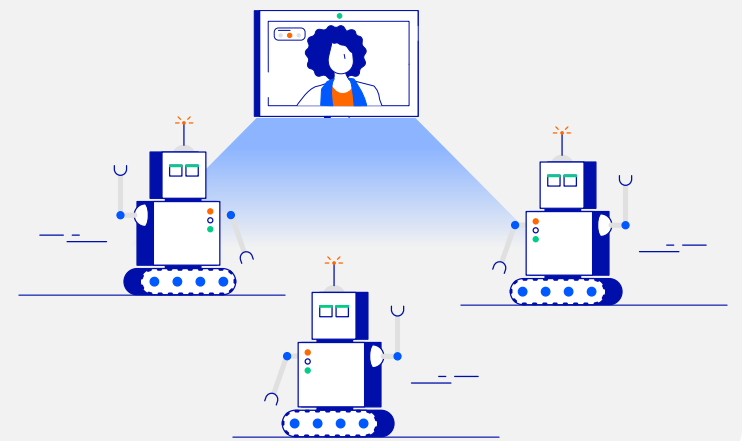
## New

*AI as a partner  
(AI agents/Agentic AI)*



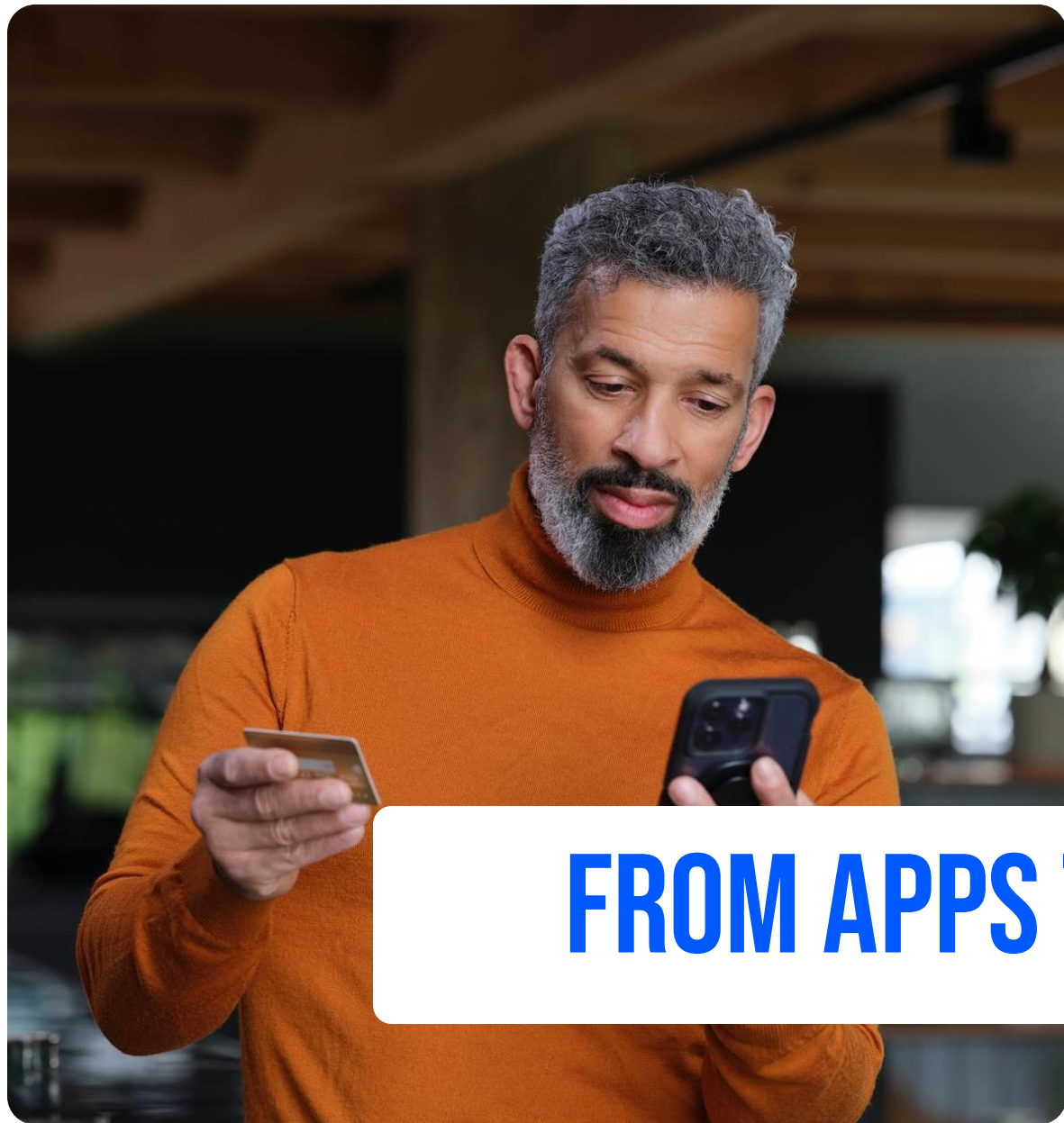
## Next

*AI as a game changer  
(Multi-agent systems)*





**FROM BRANCHES TO APPS**



# FROM APPS TO AI AGENTS

# AI AS A DISTRIBUTION CHANNEL

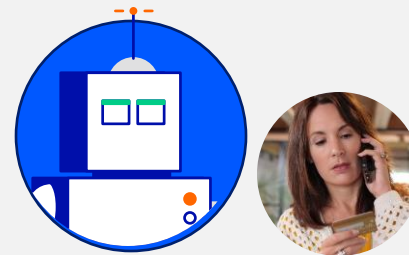
FROM APPS  
TO AGENTS



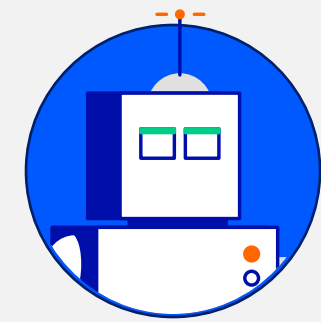
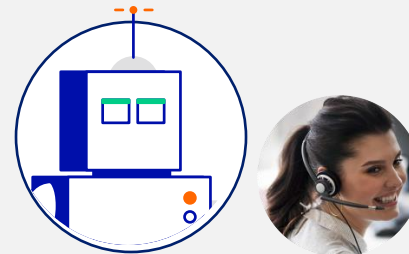
*AI as customer advisor*



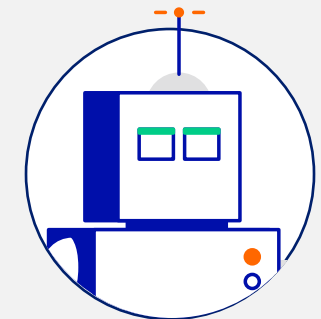
**Rabobank**



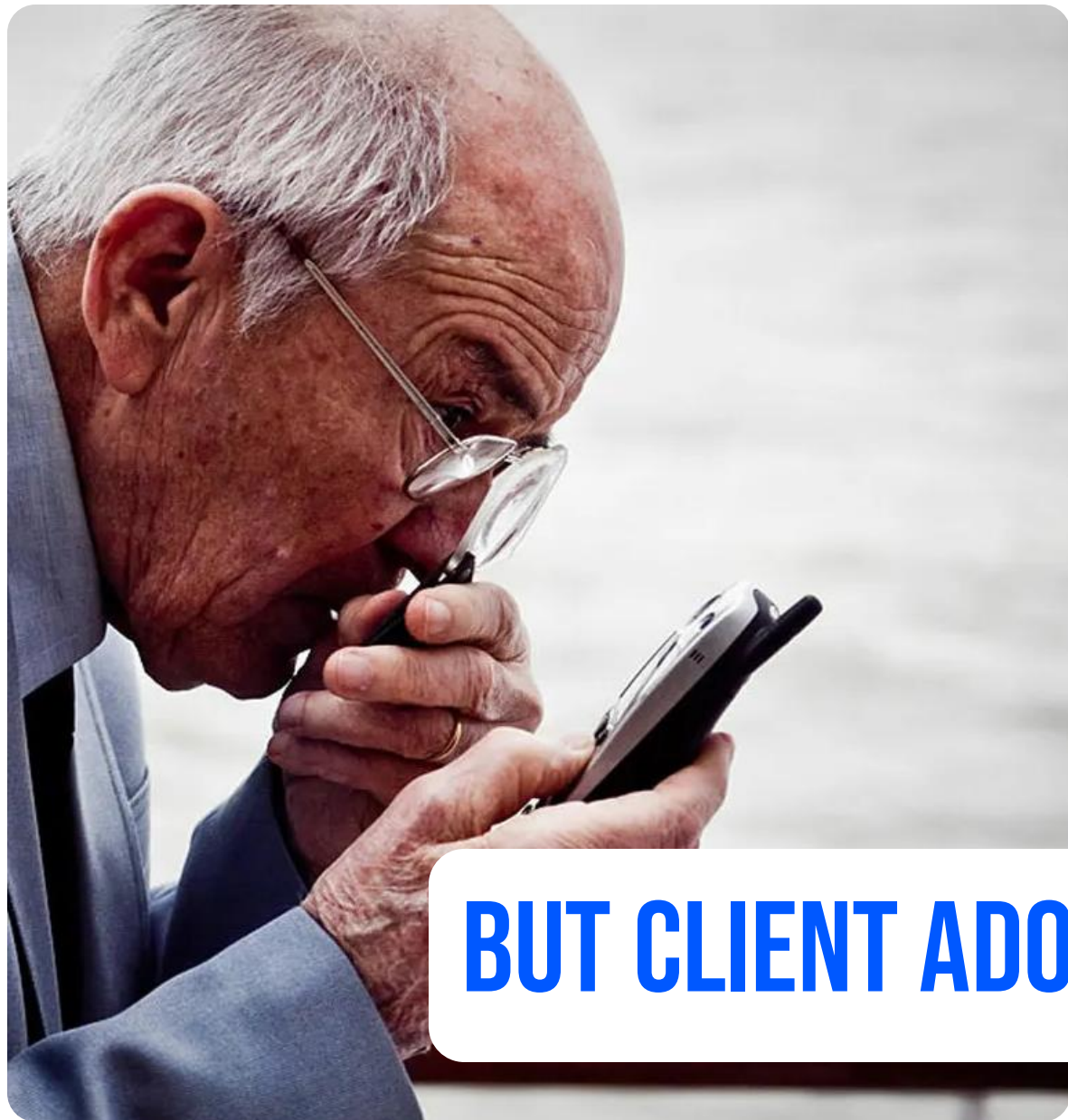
*AI as proxy customer*



*AI as autonomous customer*



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**BUT CLIENT ADOPTION WILL VARY**

# *Impact of AI on our operating model*

**EXCELLENT CUSTOMER  
FOCUS**

**MEANINGFUL  
COOPERATIVE**

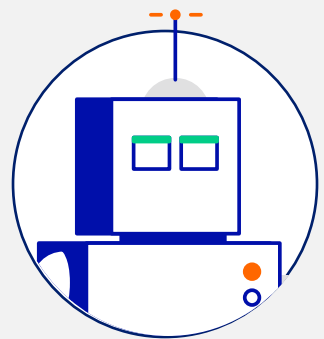
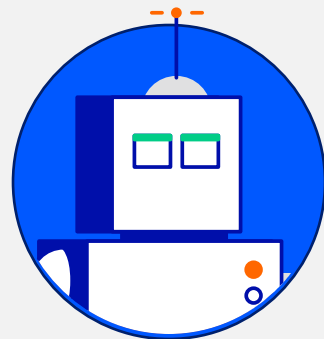
**ROCK-SOLID  
BANK**

**EMPOWER  
EMPLOYEES**

# *Impact of AI on our operating model*

**EXCELLENT CUSTOMER  
FOCUS**

AI-powered  
virtual assistants



**AGENT  
TO  
AGENT**

**EMPOWER  
EMPLOYEES**

# Chat/Voicebot Robin

Improving self-service rates and 24/7 support for our Business Customers.

## KPI RESULTS 2025

ROBIN FOR BUSINESS | CHAT | DEC '25 VS MAR '25

**23.500** <sup>+26%</sup>  
Total chats in Dec

**12.000** <sup>-7%</sup>  
(€96K SAVINGS P/M)  
Non-escalated chats in Dec

**24%** <sup>+20%</sup>  
% Chats vs Calls



**24.5%** <sup>-38%</sup>  
Questions unable to answer with GenAI

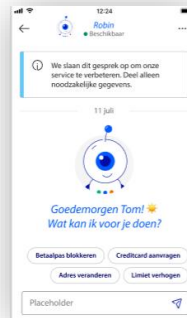
**2.4** ★★ ★ <sup>+20%</sup>  
Customer satisfaction score Robin & Agent

**1.9** ★★ <sup>+58%</sup>  
Customer satisfaction score Robin

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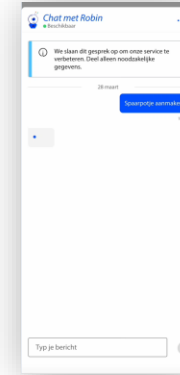
### Intuitive and accesible UI

Robin is positioned in the header of the Rabobank App and UI is revamped and personalized. **Contributes to shift from Calls to Chats**



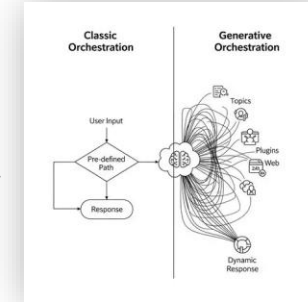
### GenAI Answers

Based on Rabobank.nl, Delphi to follow in Q2 for RBB. Enables Robin to answer more questions from customers,, less escalations.



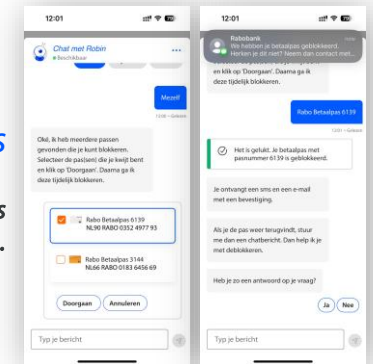
### GenAI Intent Identification

Robin understands 9 out of 10 questions, finds/generates response or routes more accurate to queues to **lower transfers and boost first time right.**



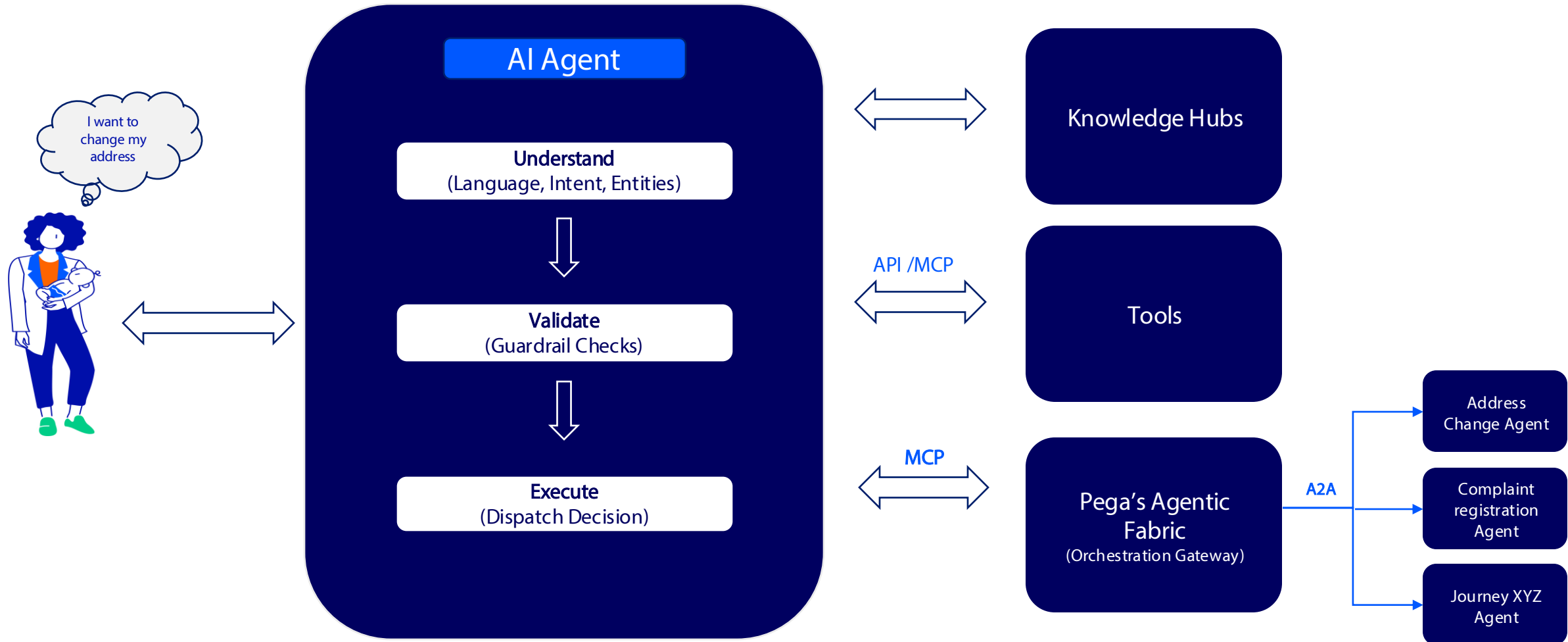
### End 2 end integrations

Robin can perform actions for customers in the chat journey, like blocking a debit card, changing a daily limit. **Prevents transfers to advisors for self-service actions.**

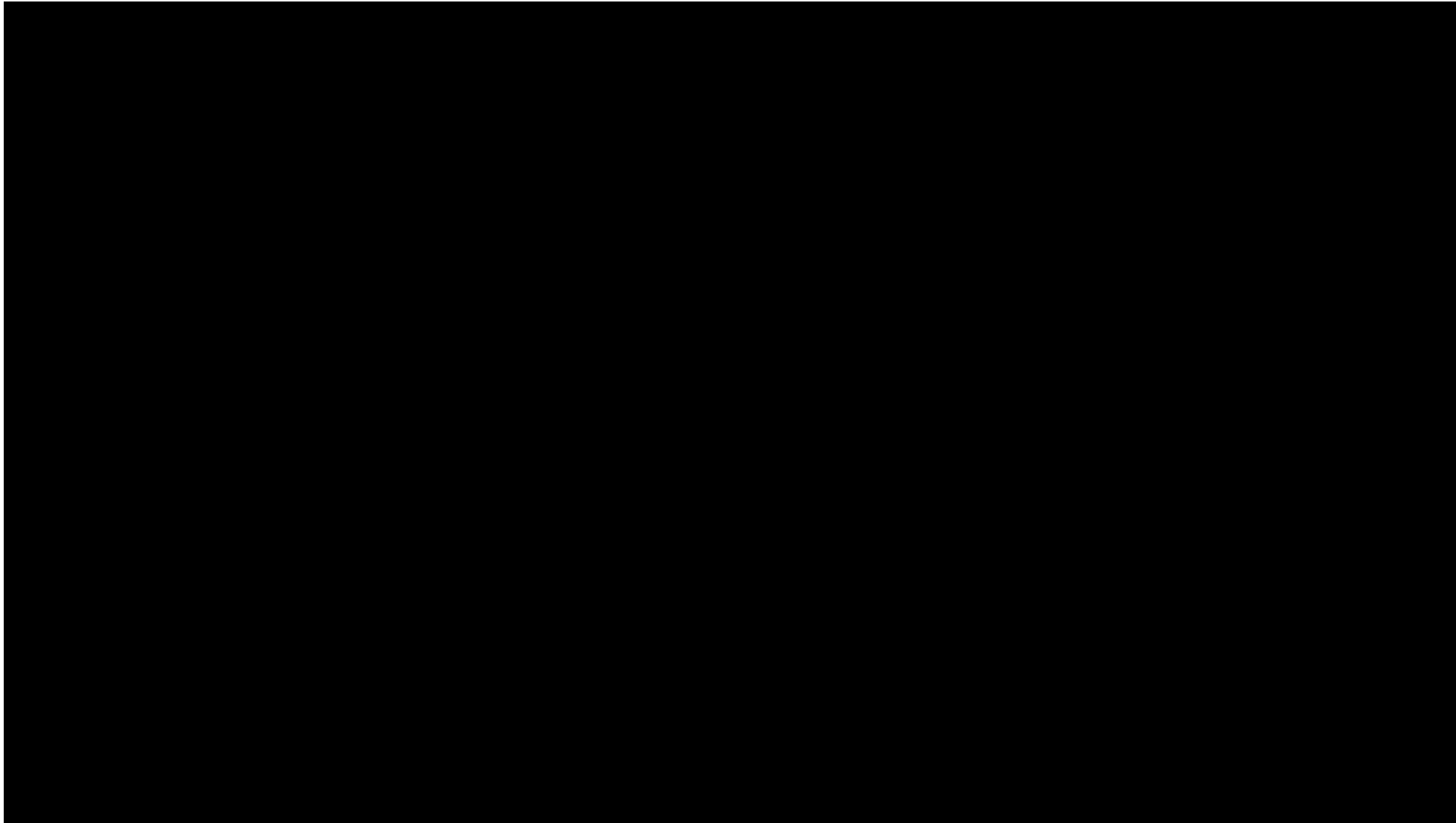


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# Orchestrating specialized agents with Pega Agentic Fabric



# *Demo*



*What is the biggest risk we run?*

**A. MOVING TOO FAST**

(risk of getting it wrong)

**B. MOVING TOO SLOW**

(risk of falling behind)

# OUR APPROACH



**BE INNOVATIVE**



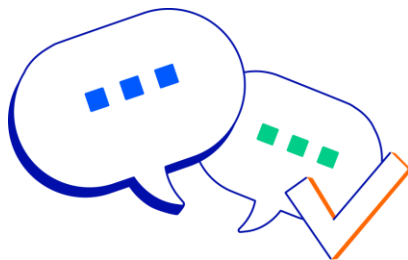
**BE RESPONSIBLE**  
**BE HUMAN-CENTRED**  
**BE INCLUSIVE**



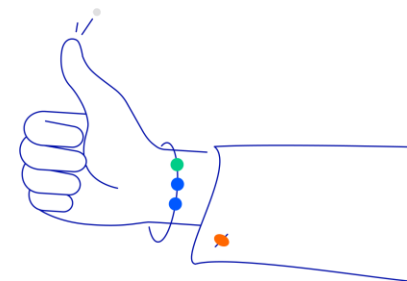
# Impact & value



Higher customer satisfaction



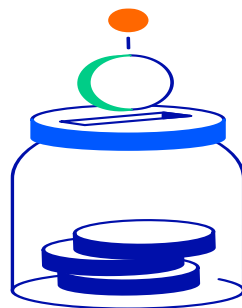
Conversational self service  
(preferred channel for  
0-30 age group)



Higher Net Promoter Score



Efficiency gains



Increased revenue opportunities  
(with cross sell & upsell  
possibilities)



Reduced IT complexity

# Key takeaways

Do not just focus on customers, SDLC is important for speed & confidence.

2 incorporate with "stupid robots"

Human in the loop / agent per team

Transparency

Privacy & Security

Governance

Responsible AI

# The **Blueprint Delivered™** **Go-Live Awards**

*Recognizing teams who take Blueprint all the way to go-live*

**Blueprint to Go-Live. Groundbreakers recognized.**



*Thank you*

Q&A



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