



# How to prepare for the next generation of marketing

*Creating an agile, next-best-action organization*



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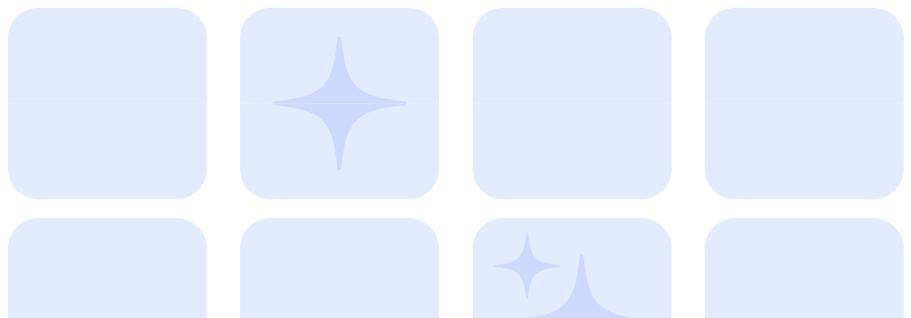
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**The demand for better customer experience** on every available channel is forcing organizations to make uncomfortable – and sometimes painful – changes. With an influx of new companies entering an already crowded market daily and top global brands dominating search results with their ad spend, how can you possibly stand out and reach your customers? And when you do reach them, how do you demonstrate value and differentiate your business from the competition?

The answer is to provide consistent, contextual, and personalized experiences that treat customers as unique individuals.

While traditional marketing technologies based on campaign management frameworks have served organizations well in the past, they were originally designed to market products and services to customer segments through individual channels. These approaches typically deliver predetermined messages with limited flexibility to adapt as customers move across touchpoints. As customer expectations evolve, technologies relying primarily on segments, batches, and campaigns may struggle to deliver the personalized experiences today's consumers increasingly expect.

These traditional models might be scalable if organizations only deploy one campaign at a time, but many marketing and customer engagement practitioners are targeting millions of customers with huge product sets, across multiple channels and touchpoints, making scalability incredibly difficult, if not impossible. AI optimization and a unified solution, on the other hand, can bring about several positive outcomes:

**Enhanced messaging delivers empathy and customer centricity through intelligent adaptation.** Standard product-led and pre-defined messages can be transformed to adapt based on a customer's changing mindset or context in any given situation. With an AI optimization approach and unified solution, brands can more effectively earn the right to engage with their customers and prospects.

**Contextually rich conversations become possible across all touchpoints with the right technology.** With AI optimization technology, a centralized platform, and a Next-Best-Action approach, a wider variety of actions and messages become available on demand to engage clients based on their needs at any moment. These include retention, service, nurture, and resilience messages. The system can even recognize when silence is the appropriate action—an often undervalued but powerful engagement strategy.

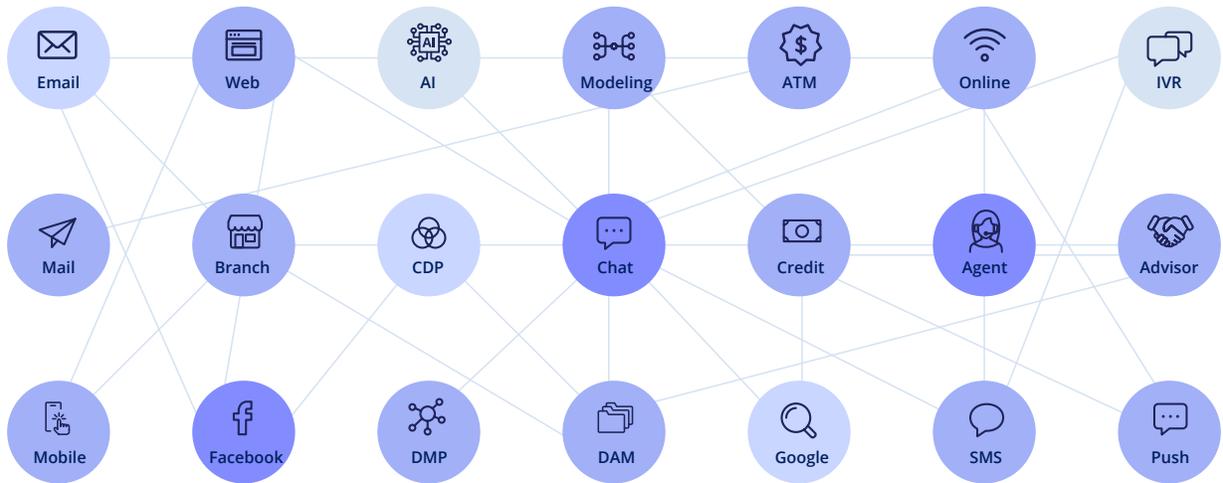
**Operational silos break down when unified by centralized decisioning.** Traditional approaches often result in teams operating independently, each focusing on their own business lines, products, and KPIs. Modern AI-driven solutions create natural bridges between these divisions, fostering collaboration and unified customer experiences.

**Unprecedented agility emerges in marketing operations through intelligent automation.** Traditional campaign deployment often involves numerous people performing multiple tasks across disconnected systems. Next-generation optimization streamlines these processes, reducing complexity while increasing responsiveness to market changes and customer needs.

**Measurable outcomes connect directly to marketing initiatives with integrated analytics.** Marketing tech stacks often contain 10 or more disconnected technologies, making it difficult to track true performance. A centralized, AI-powered approach creates clear pathways between marketing actions and business results, eliminating the need to retroactively piece together opaque data and analytics.



# Traditional martech stacks



The lifecycle of a traditional campaign approach often includes multiple systems, data sets, and teams that are informing the process, making agility and consistency difficult. This process can take weeks or even months. And that process can look like this:



## 1. IDEATION

The marketing organization creates a brief, brainstorms possibilities, and compares content and creative options.



## 4. TEST

The various creative formats are tested to ensure that they will work as desired on various channels once the campaign is in production.



## 2. PLANNING

The campaign strategists review requests, define the audience, add the campaign to the existing backlog of current campaigns, and add all of the necessary inputs into various systems for all of the stakeholder teams to review.



## 5. DEPLOY

The campaign is approved and put into production.



## 3. BUILD

Organizations get ready to activate the campaign, modify the segments to fit the audience requirements, and create the targeting rules and parameters.

By the time this lengthy process is completed, the customer has moved on or the market has shifted – the window of opportunity to connect has been lost.



## Traditional campaign optimization

lacks agility, static, misses the window of opportunity



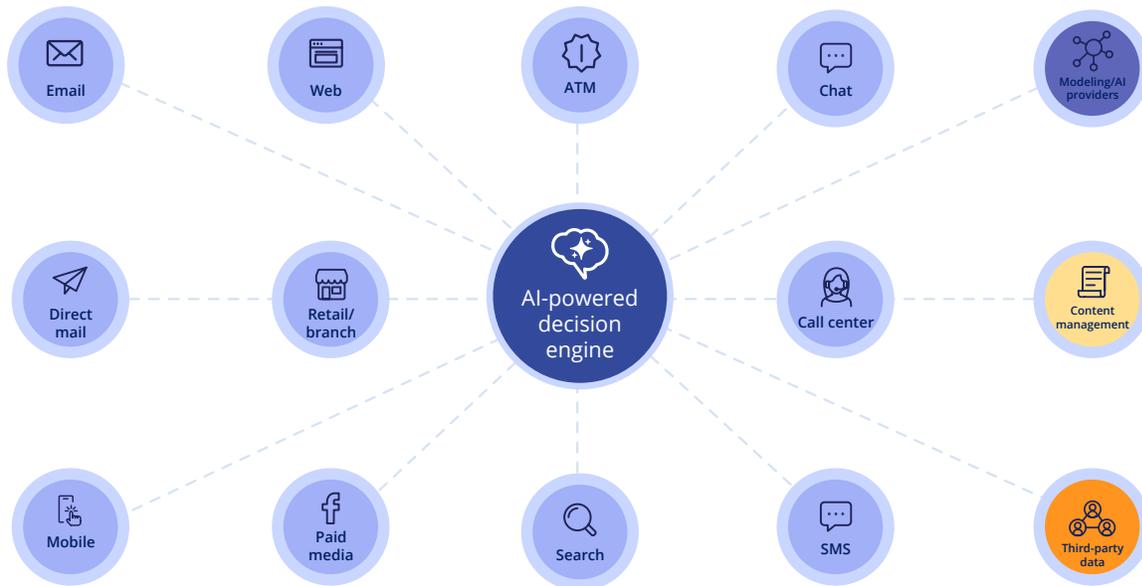
## Moving from siloed applications to a unified solution

Organizations are often structured in silos, which is reflected in their technology landscape. For banks, this could mean separate, uncommunicative teams and systems for credit cards, mortgages, small businesses, and other lines of business. For telecom companies, it could mean disconnected departments handling mobile services, broadband internet, TV/streaming offerings, and business solutions—each with their own customer data, marketing strategies, and service platforms. These organizational and technological silos create fragmented customer experiences, with each interaction feeling disconnected from the last—frustrating customers and ultimately damaging loyalty and revenue potential.

While achieving a unified approach isn't simple, technologies that enable a one-to-one, always-on approach are backed by artificial intelligence (AI) that can ingest customer signals and present an offer, action, or conversation to a customer, based on what the customer requires in real time. The AI technology sits at the center of all channels and functions as a central brain to unify customer data and make decisions quickly – regardless of which channel a customer is engaging on.

### HOW FAST IS REAL TIME?

A recent Pega study found that “real time” means different things to different people. In today's market, real time can be anywhere from 20-60 minutes to a few seconds depending on the company and how they're using real-time technologies. At Pega, real time means less than 200 milliseconds – so if a customer suddenly changes direction, so can a brand.



Moving away from a collection of disconnected point solutions to a **unified solution with a central brain** will both improve customer experiences and decrease organizational complexity.

A centralized strategy gives you one place to design, test, deploy, monitor, and rollback strategy changes. Having all customer interactions governed by a single decision authority makes change management (the controlled, structured process of implementing new procedures and technologies while ensuring organizational adoption) safer, better informed, and more operationally efficient. It offers the following advantages:

**Customer engagement strategy is defined in one place.** Having one set of data, business rules, interaction history, and analytics instances removes the need for manual alignment of data, creative, and other aspects of the traditional campaign framework.

**Imagine** a telecommunications company that consolidated five separate marketing systems into one platform, eliminating inconsistent messaging when customers interacted across channels.

**Centralization enables consistent and connected customer experiences across all channels.** The channel that customers interact with the brand on becomes irrelevant because all necessary inputs are streaming through every channel connected to the brain.

**Consider** a retail bank who implemented centralized decisioning that recognized when a customer had just reported a lost card online and adjusted the mobile app experience to provide immediate assistance, rather than promotional offers.

**Centralization promotes agility.** Organizations can respond more quickly to changing situations while more effectively managing associated risks. This centralization also lets businesses make powerful changes and exert control over the focus of the solution as they can apply weights and business levers to drive the holistic strategy.

**Imagine** that during a sudden market change, an insurance company was able to adjust all customer communications across 12 channels within hours instead of weeks.

# Customer engagement with an always-on environment looks like this:



## 1. IDEATION

Identify gaps and consider changes, then make requests to address the underlying issues.



## 2. PLANNING

Your team elaborates on their backlog and aligns on priority and work assignments of the requested changes.



## 3. BUILD

Your team builds out the actions, policies, or constraints that have been requested.



## 4. TEST

Your team executes an array of tests and simulations to confirm that changes align with expected results.



## 5. DEPLOY

Your team deploys those changes through the hierarchy of environments and pushes them live into production.

By using **adaptive modeling** (AI-powered learning systems that continuously refine decision-making based on real-time results and feedback), the solution is then able to automatically optimize and choose the action or correspondence that addresses the customer need based on the customer's unique situation, regardless of channel. With a deep library of conversations to choose from, customers are delivered offers or content that match the moment and their unique preferences and needs.

## WHAT IS NEXT BEST ACTION?

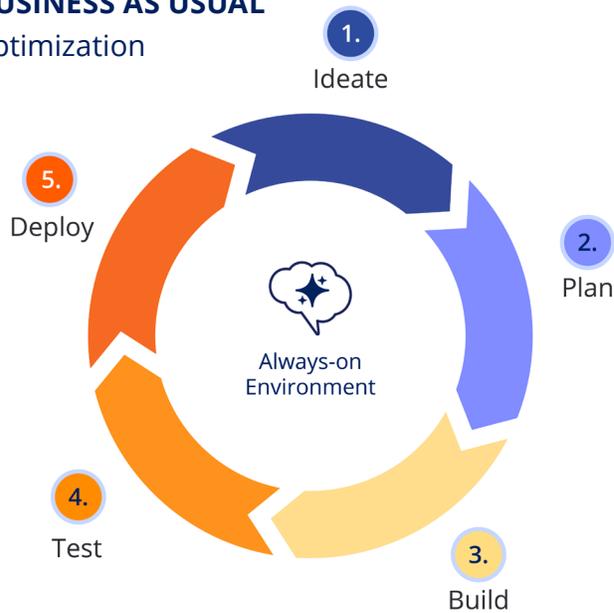
Artificial intelligence now makes it possible for brands to always deliver next best actions. Next best action is the capability to analyze customer data in real time and engage with customers in contextually relevant, well-timed ways that drive meaningful outcomes.

- This AI-driven approach identifies and delivers the optimal interaction for each customer at any moment across any channel. It seamlessly integrates journey orchestration, real-time interaction management, and journey analytics to create contextually relevant experiences that resonate with customers on an individual level.



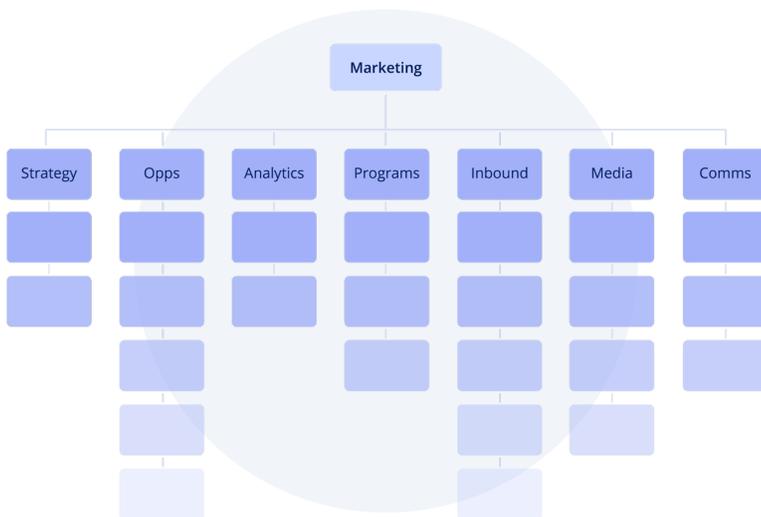
## BUSINESS AS USUAL

optimization

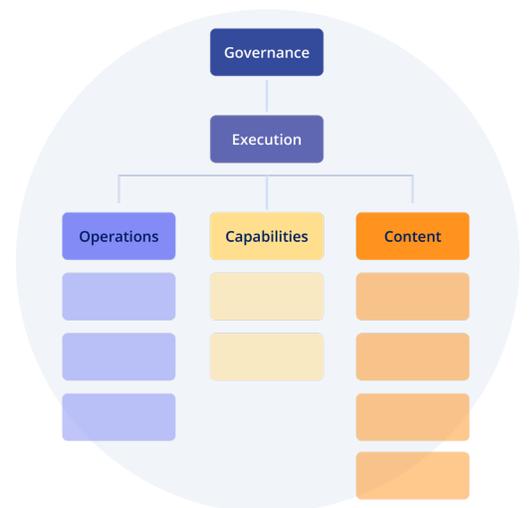


## Evolving From Functional Organizational Structures

### TRADITIONAL (Functional structure)



### ALWAYS-ON (Centralized structure)



It's not just an organization's approach to customer engagement that needs to be overhauled but sometimes how the organization itself is structured. Traditional marketing organizational structures make it hard for teams to scale in environments with multiple programs running at once. Each new marketing program may require additional headcount or resources to execute. Using a next-best-action model is much more efficient because it shifts the burden of targeting, scaling, message selection, and audience updates from the marketer to artificial intelligence. Restructuring your organization is the way to evolve the functional organization structures that most of us embrace in marketing today – all to develop a next-best-action team that's optimized to support hundreds or even thousands of active, always-on actions.

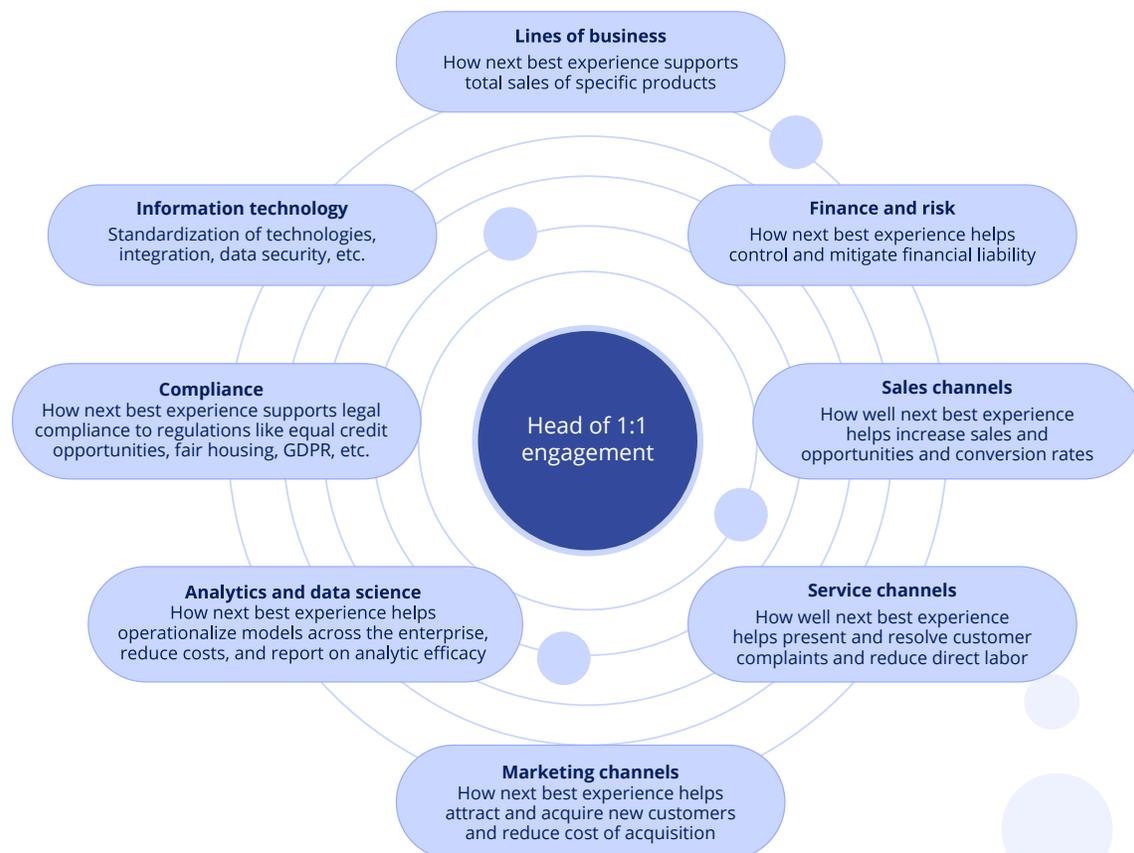
Generally, this has two components: **governance** and **execution**. When established successfully, they look like this:

**Governance** is a formalized collaboration between leaders to establish priorities, adapt big-picture strategy, and monitor progress against high-level organizational goals.

**Execution** requires a centralized cross-functional team, which controls the tactical implementation of the goals, objectives, and priorities established by the governance board.

Governance in an always-on program typically takes the form of a high-level board that meets on a regular basis, and which is accountable for the development, monitoring, and optimization of the overall customer strategy. This group has representatives from key internal partners – IT, lines of business, marketing, analytics, and sales. The goal is to align this core group on a strategy that makes sense for the business, review regular reports on performance, prioritize or drop new projects, and navigate roadblocks that get in the way of progress. The governance board is usually led and chaired by the head of one-to-one engagement.

## Collaborative Governance Framework: Key Stakeholder Roles in Always-On Customer Engagement



Execution teams control the tactical implementation of the goals and strategies handed down by the governance board. Structures of these teams vary based on organizational needs, scope, risk tolerance, and change policies **but typically include:**



**Next-best-action strategy development**



**Decision architecture and design**



**Performance analytics and reporting**



**Business delivery**



**Revision management**

There must be a **continuous feedback loop** between governance and execution to keep them aligned. Execution will also provide the metrics and data that governance needs to make decisions.

Each of the highlighted groups in this sample organizational chart have a critical role in ensuring agility, change management, and success:

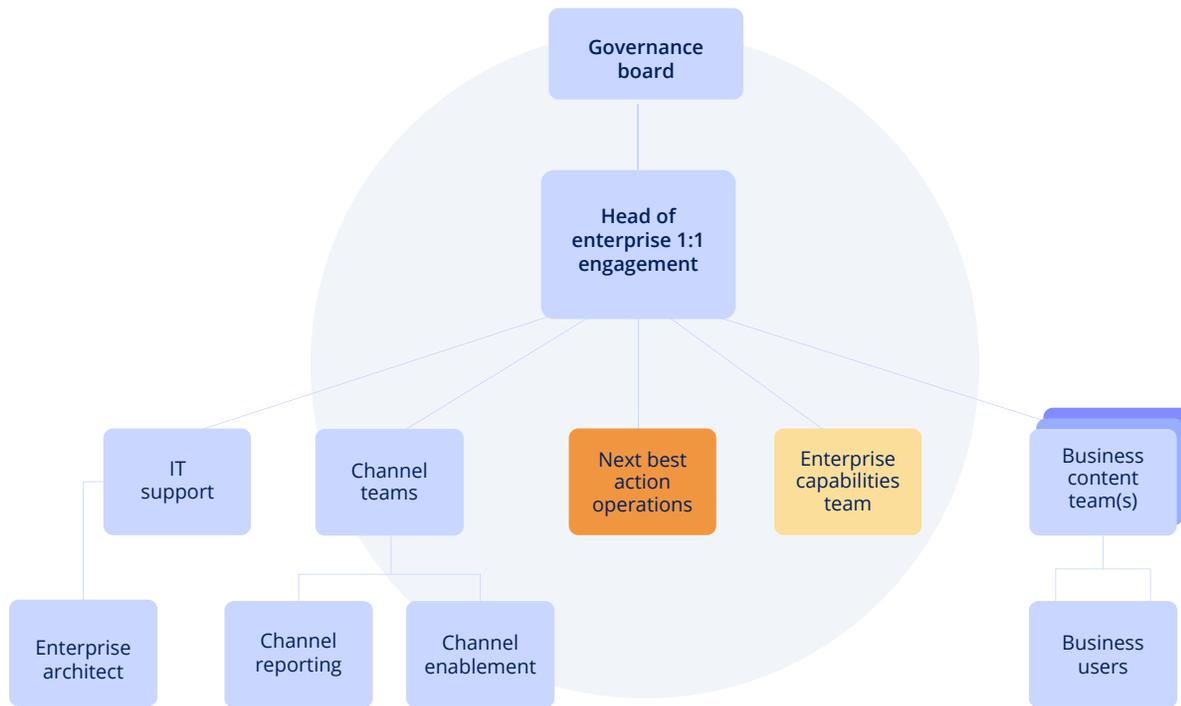
**Head of enterprise one-to-one engagement:** Ensures business benefits are maximized through hands-on leadership. Provides guidance to execution teams to align tactics with top-down strategy.

**Enterprise capabilities team:** Builds and implements change requests for centralized decisioning capabilities before delivering them to operations for day-to-day use.

**Business content team:** Takes requirements from a specific line of business and translates them into the actions, treatments, and policies used to engage customers.

**Next-best-action operations:** Monitors “live” next-best-action performance. Ensures both stakeholders and executives understand business performance and trade-offs.

The final aspect of evolving your organizational structure is to develop a process that defines configurations, testing, and simulations, which are required to ensure that the right offers are in market as quickly as possible. And while this varies from organization to organization, Pega has developed a set of best practices. Below you will find a sample transformational best practice plan.



## Getting started with transformational best practices

### Pega's foundational delivery principles are simple:

1. Limit your scope at the beginning – take small steps, deliver success, repeat, accelerate.
2. Data availability and quality are key to effective decision-making and machine learning.

### VISION FOR SCALABLE DELIVERY ROLL OUT

	1. Grow	2. Service	3. Nurture	4. Retain	5. Acquire
Channels					
Online banking	Contextual offers	Self-service actions	Usage stimulus	Proactive offers	Next best actions
Mobile app	Dynamic bundles	Self-service actions	Usage stimulus	Proactive offers	
Branch	Dynamic bundles	Service nudges	BenePt reminders	Reactive offers	Acquisition bundles
Call center	Dynamic bundles	Service nudges	BenePt reminders	Reactive offers	Acquisition bundles
Mobile push	Geo-fenced offers	Service triggers	Contextual alerts	Pre-emptive offers	
Email/SMS	Open-time offers	Service triggers	Triggered messages	Pre-emptive offers	Contextual offers
Direct mail	Contextual offers	Service nudges	Triggered mailers	Pre-emptive offers	Contextual offers
Paid media	Contextual offers		Triggered displays	Pre-emptive offers	Contextual offers
Business outcomes					

■ High impact   
 ■ Moderate impact   
 ■ Incremental impact

Following the above guidelines, Pega helps organizations evolve the traditional, functional, and organizational structures that have been embraced by most businesses today – all to develop a next-best-action team that is optimized to support hundreds or even thousands of active, always-on actions.

Pega's implementation approach follows four key phases that guide organizations through their transformation journey:

**1. DISCOVER:** This initial phase focuses on reviewing the agreed microjourney, desired business outcomes, and MLP scope from initial conversations.

**2. PREPARE:** During this phase, the project team reviews the MLP backlog and creates the initial CDH application. Project governance is established, and the team is enabled to ensure alignment and readiness for the next steps.

**3. BUILD:** In the Build phase, the team iteratively configures and tests the application. This phase consists of configuring NBA Designer, implementing integrations, and creating client content such as actions and treatments. This phase leverages CDH out-of-the-box tools to facilitate rapid development and testing.



**4. ADOPT:** The Adopt phase is where the project team ensures that the client is setup to achieve value and run their business from go-live. This uses a comprehensive methodology and best practice content to ensure all aspects of business transformation are carried out.

The Adopt phase is where a successful organizational transformation truly shines, bridging the gap between technology implementation and business value realization. This phase provides a structured framework for aligning people, processes, and technology, ensuring your teams have the support and resources needed to embrace new capabilities and drive sustainable business outcomes. With comprehensive guidance and best practices built into every step, organizations can navigate change confidently and accelerate the path to value.

Following these implementation phases, organizations can apply a progressive approach to scaling their Next Best Action capabilities. By developing specific roadmaps for each opportunity and working toward successive Minimum Lovable Products (MLPs), teams can expand their capabilities at a sustainable pace. Here's how this phased expansion typically unfolds:

#### **Initial phase: "Crawl" (MLP 1) – Web**

- Layer Pega Customer Decision Hub™ foundation with an objective in the web channel
- Initiate adaptive modeling to dynamically identify the best content for known customers
- Improve digital engagement by using sophisticated decisioning with advanced analytics



## **Second phase: “Walk” (MLP 2) – Expand to other inbound digital channels, like mobile**

- Expand to inbound digital channels including mobile applications
- Promote self-service and provide preemptive, relevant messaging to customers in need
- Deflect call volume through digital engagement, which will provide business efficiencies

## **Final phase: “Run” (MLP 3) – Expand to outbound channels (digital, mail, etc.)**

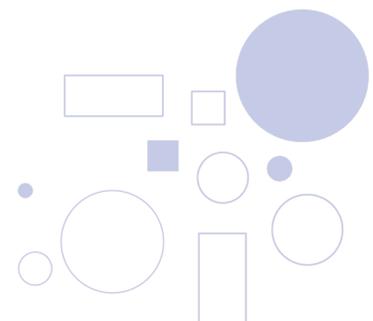
- Proactively reach customers in need through email, direct mail, SMS, and push notifications
- Use models to identify customers signaling need and actively engage them
- Improve customer experience and provide a real omni-channel orchestration

Transforming your organization from traditional campaign-based marketing to an agile, always-on approach requires powerful technology designed specifically for this purpose. Pega **Customer Decision Hub™** serves as the centralized brain of your customer engagement ecosystem, making Next Best Action not just possible but easy, fast, and scalable across millions of customers and countless interactions. By unifying customer data, applying sophisticated AI, and orchestrating decisions in real-time, the Customer Decision Hub™ eliminates the silos that traditionally fragment customer experiences. Within this ecosystem, **Pega’s 1:1 Operations Manager** provides the crucial operational framework that brings Next Best Action to life in day-to-day business operations. It streamlines the management of change requests, enables business users to create and implement new actions efficiently, and ensures consistent execution across all channels—transforming how teams collaborate and dramatically improving the speed and quality of customer engagement.

This powerful combination delivers what many organizations struggle to achieve: **a truly unified approach to customer engagement** that adapts instantly to changing customer needs while maintaining operational excellence at scale.

## **Conclusion**

Big organizational transformations can seem daunting and overwhelming, but with the right support, businesses can transition at their own pace, ensuring that there is a low level of disruption in the business process. And amid the growing pains, remember there is much more to gain:



**National Australia Bank transformed their operational efficiency** with Pega's 1:1 Operations Manager, dramatically reducing their action development cycle from 4-5 weeks to just 1 week and enabling emergency deployments in as little as 1 day. This operational agility empowered business users to drive results directly, creating a truly responsive customer engagement ecosystem that delivers on their mission to be the 'relationship bank' for their 10 million customers. Read the full [case study](#) to learn more.

**Wells Fargo revolutionized their personalization capabilities** by leveraging Pega Operations Manager to reduce conversation development time from 90 days to just 3 days. Their transformation eliminated the need for 40+ contributors per build, enabling a single conversation owner to create personalized, omni-channel customer experiences with appropriate risk management built in—providing frontline teams with unprecedented agility, efficiency, and effectiveness in customer interactions. Read the full [case study](#) to learn more.

**A recent Forrester Total Economic Impact report reported a 25% increase** in business user efficiency by Year 3. This productivity boost allows your team to shift from repetitive manual tasks to strategic initiatives that drive innovation and competitive advantage—essentially doing more with the same resources. Read the full [study](#) to learn more.

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Start small and move methodically to integrate channels that are most important to your business and grow organically. These changes will not just make core functions more seamless and agile; they will enable brands to deliver the experiences that their customers deserve and now demand.



## ABOUT PEGASYSTEMS

Pega is The Enterprise Transformation Company™ that helps organizations Build for Change® with enterprise AI decisioning and workflow automation. Many of the world's most influential businesses rely on our platform to solve their most pressing challenges, from personalizing engagement to automating service to streamlining operations. Since 1983, we've built our scalable and flexible architecture to help enterprises meet today's customer demands while continuously transforming for tomorrow. [pega.com](#)

