



JUNE 1-3, 2025 | LAS VEGAS

How Nationwide Building Society selected Pega CDH to leapfrog the competition

Amitesh Mishra – Director, Customer Experience Platforms

Rob Christie – Head of Personalization Strategy & Decisioning

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Who are Nationwide?



**Banking –
but fairer,
more rewarding,
and for the good
of society.**

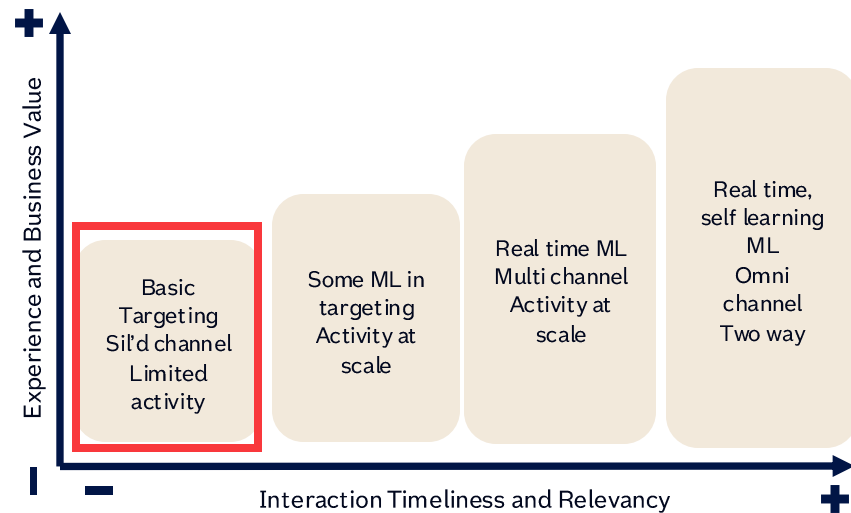
**Nationwide is the world's largest building society,
with over 17 million customers.**

- Owned by its members and focuses on providing banking products and services to its customers
- Over 18,000 employees, including 600 branches across the UK
- One of the UK's largest mortgage providers and holds almost £1 in every £10 saved in the UK, as well as one in ten of the UK's current accounts
- Also offers credit cards, personal loans and insurance
- These offerings diversify its income, and help it give value back to its customers, through better product pricing than the market average and better service than its peers

Creating the case for change



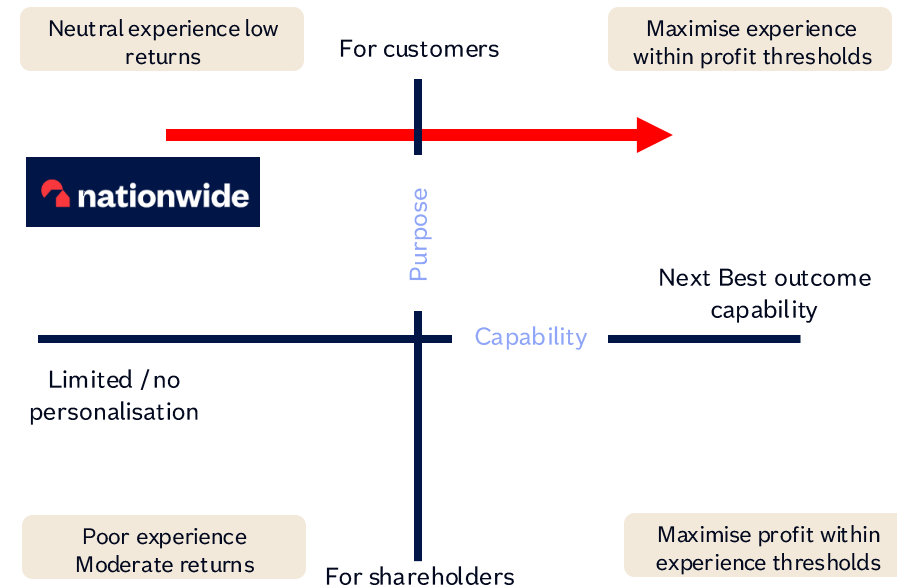
Behind our peers who have made and continue to make significant personalisation investment



Customer expectations – **71% expect personalisation** - and limit growth

We have the **potential to leapfrog this peer group**

Huge potential to drive improved business & customer outcomes



Investment of **c.£XXm** has potential to drive **c.£XXm**

Significant opportunity to deliver broader experience uplift as well as drive out costs for the Society

To realise this opportunity requires action across 4 domains

1 **Technology**

- ✓ Purchase a real-time marketing technology stack

2 **Data**

- ✓ Address data gaps and quality issues

3 **Consents**

- ✓ Reimagine our consents strategy to increase reach

4 **People & Skills**


- ✓ Scale our resource through dedicated squads and embed Centres of Excellence

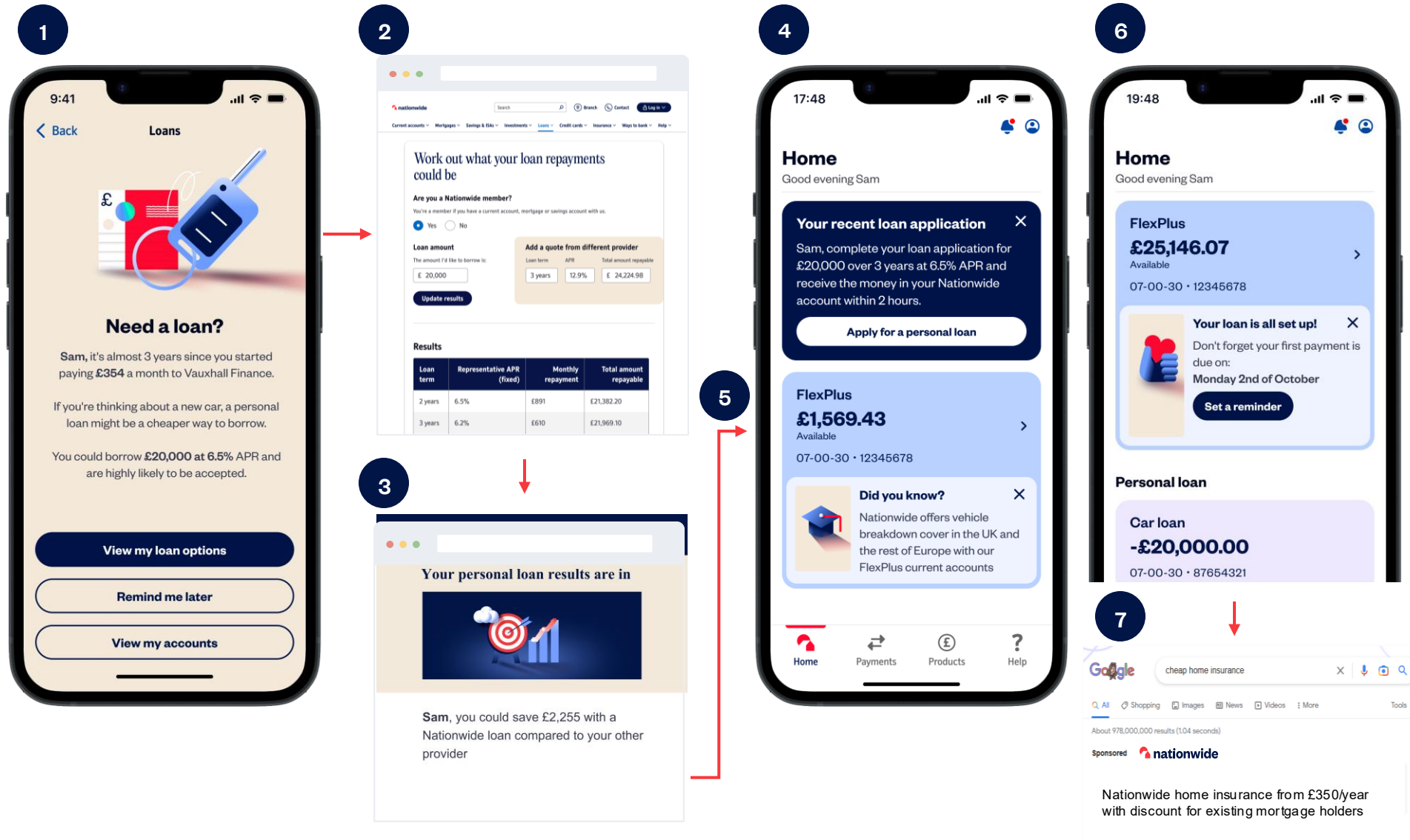
Personalisation Vision

“The best customer outcomes from personalisation
of any bank, anywhere”





Benefit Driver	How achieved	Primary Outcome
Product Openings	Anticipate customer needs and create personalised actions in all channels	Value
Product Activation & Usage	Address incomplete applications, products not active and signs of disengagement	Customer Experience & Value
Customer Engagement & Member Value	Enable customers to make better decisions which are in their best interest	Member Financial Benefit
Cost Reduction	Assist digital containment when customers needs to complete simple tasks/get answers quickly	Cost Out
Regulatory Best Practice	Support customers with pro-active identification and actioning of signals to avoid customer harm	Customer Experience
		
Holistic Customer Experience	Creating personalised experiences that are connected across Nationwide	Customer Experience



Key points

- 1 Use personalised data & high-impact placements to start the customer journey.
- 2 Collect details of the customers' loan calculation
- 3 Real-time email follow up
- 4 Next login utilises detail from loan calculator.
- 5 'Theming' allows awareness building for related products.
- 6 Continue the journey post-purchase with helpful next best outcome.
- 7 1st party data integration to paid search ensuring we capture next need (e.g. home insurance)

Building a marketing leading tech stack





Business

- Maximising total value contribution
- Maximising member financial benefit, making banking fairer and more rewarding



Colleague


- Market leading capability - one tool to build and deliver across all channels allowing us to scale from 100s to 1,000s of actions
- Access to more data to turn into insight to better determine customer need and in real time



Customer

- Help customers to maximize the value of their products, services, and interactions with Nationwide
- Connected experience through one brain decisioning across all channels



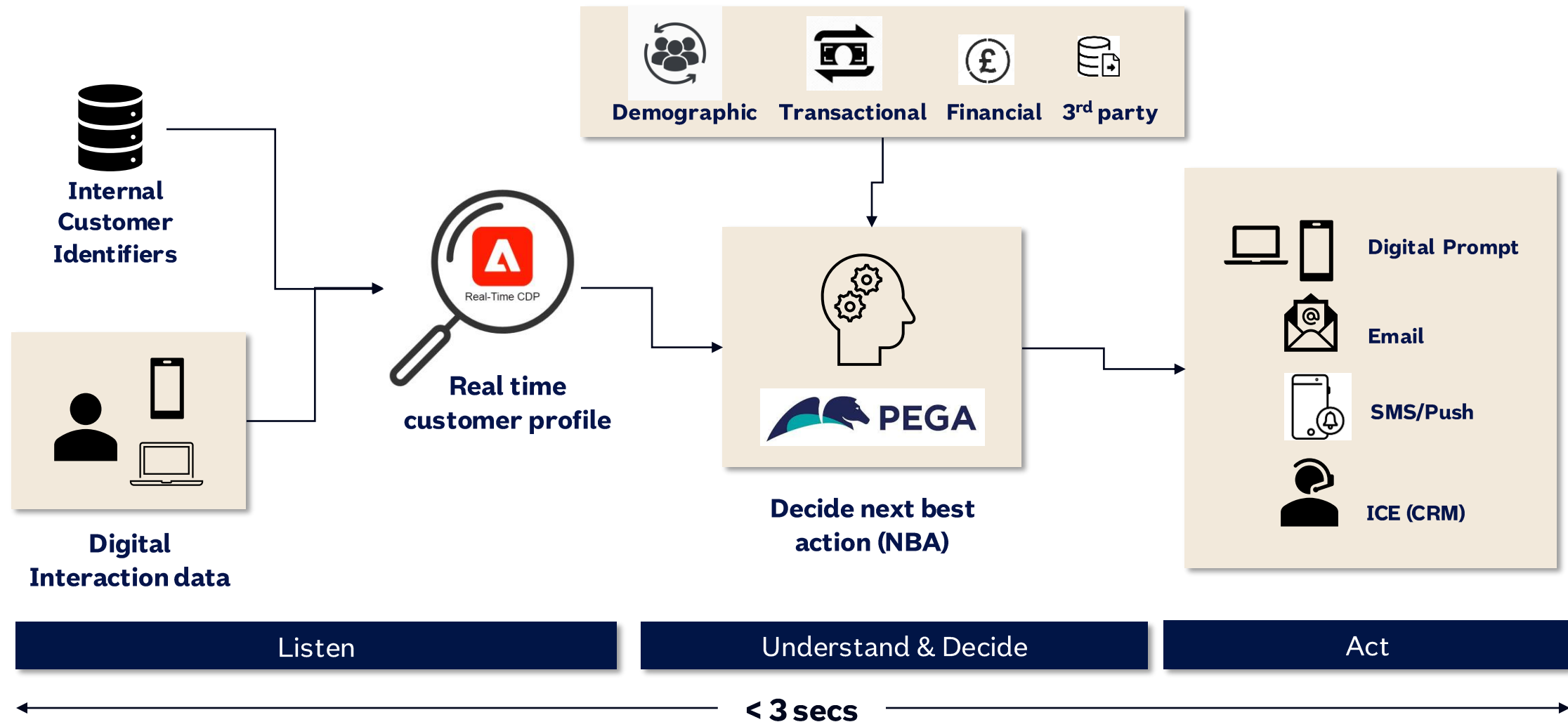
		Current State		Target
LISTEN & UNDERSTAND	Web Analytics	Adobe Analytics		Adobe Analytics
	Tag Management	Adobe Launch		Adobe Launch
	Data Ingestion & staging	MDB + Adhoc Files		PEGA CDH + Adobe CDP
	Identity Resolution / Customer 360	No existing capability		
	Predictive analytics	SAS, IMAAS		
DECIDE	Decisioning	Unica		Adobe Workfront + DAM
	Segmentation			
	Campaign Management			
	Journey Orchestration	No capability		
	Workflow + DAM	FLO		
ACT	Digital Banners	IO Optimizer	PEGA + Sitecore	
	Email/SMS	Adobe Campaign	Adobe Campaign	
	Push / In App	No capability	AWS Pin-point	
	CRM	Portrait CRM	ICE (NBS)	

Initial State

- Batch based
- Weak set of traditional signals
- Segment / Product oriented campaign and not individualised
- Not enough channel personalisation or outreached mechanisms like push

Key Points to note:

- Pega will hold most of the data and will be the primary marketing data platform for segmentation, decisioning, journey management, orchestration
- Adobe AEP (CDP) will be used as a secondary platform, mainly to collect real time events/attributes and pass the customer profile into Pega
- AWS pin-point for simple messaging, push notifications



The new personalisation platform is able to ingest customer channel events in real time, identify the customer and pass it to Pega to decide & deliver the NBA in the customers channel of choice

From Programme being stood up to going live in just 6 months

Strategy



Data



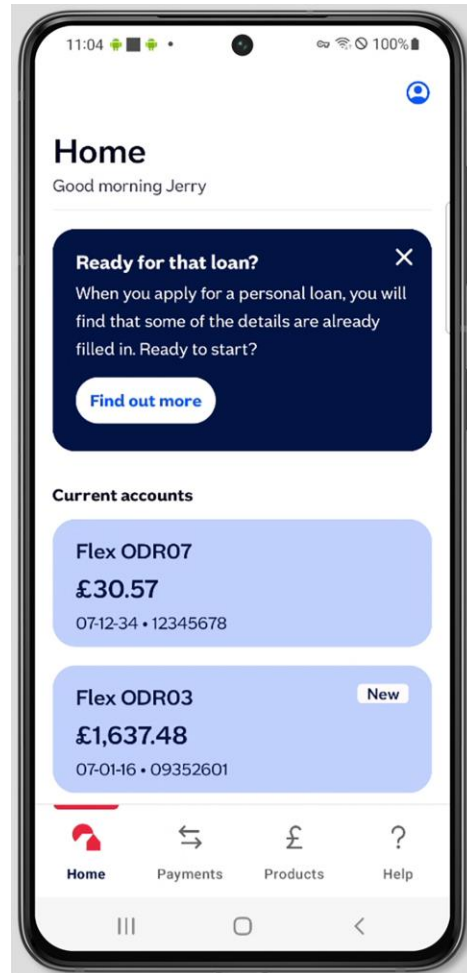
Colleagues



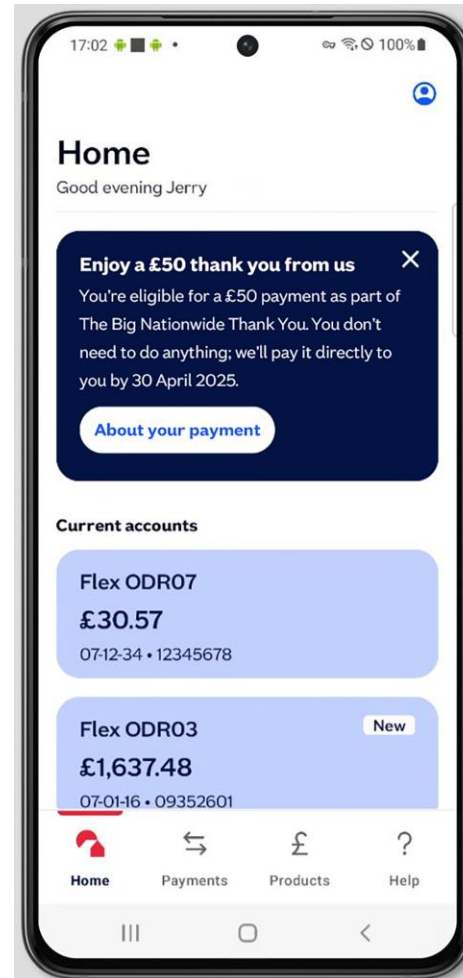
Results so far...



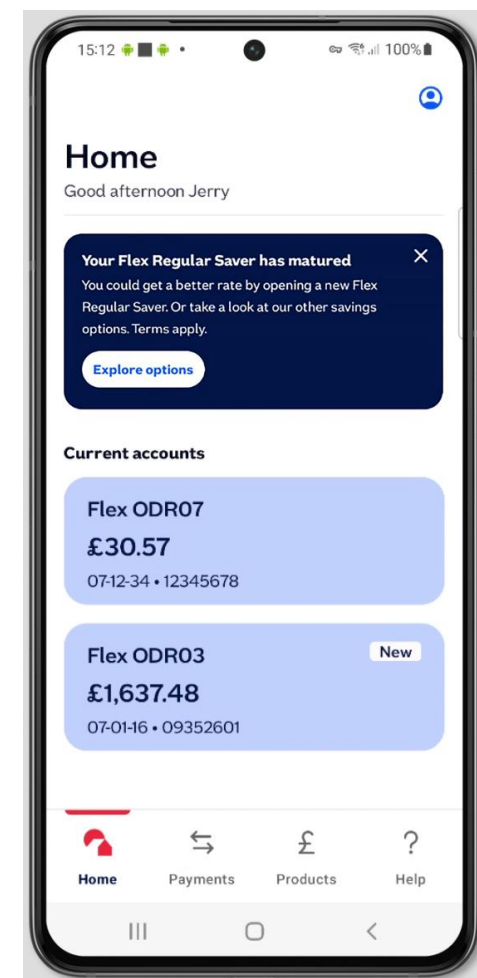
Loans Journey Drop Out



The Big Thank You



Savings Maturity



Early results show improved performance and experience

+100%

Increase in click engagement

Pega CDH is generating value

+20%

Increase of monthly average value generated by mobile.



...and our capability is maturing

+45%

Increase in actions live since go live.



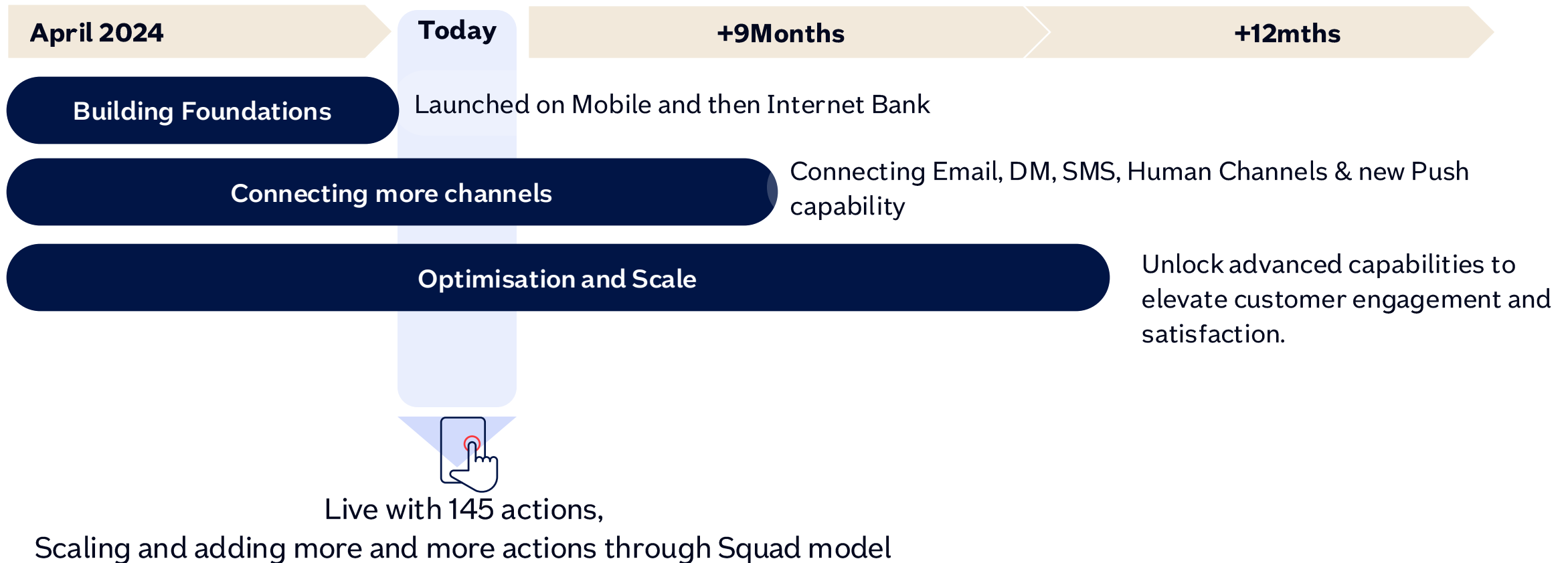
Doubled

the number of active models from go live

The journey continues...



Next steps to create the **best personalised interactions** of any bank, anywhere and that **customers love.**



Thank you





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