

How Nationwide Building Society selected Pega CDH to leapfrog the competition

Amitesh Mishra – Director, Customer Experience Platforms

Rob Christie – Head of Personalization Strategy & Decisioning



Who are Nationwide?



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

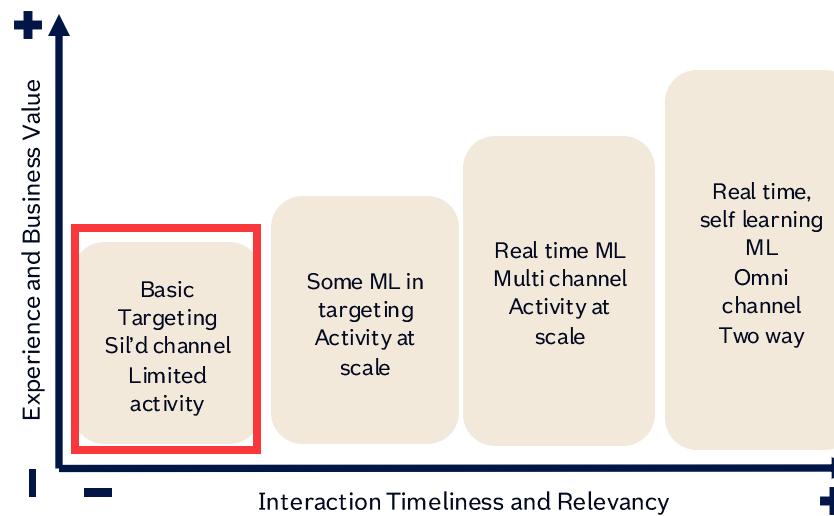
Nationwide is the world's largest building society, with over 17 million customers.

- 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



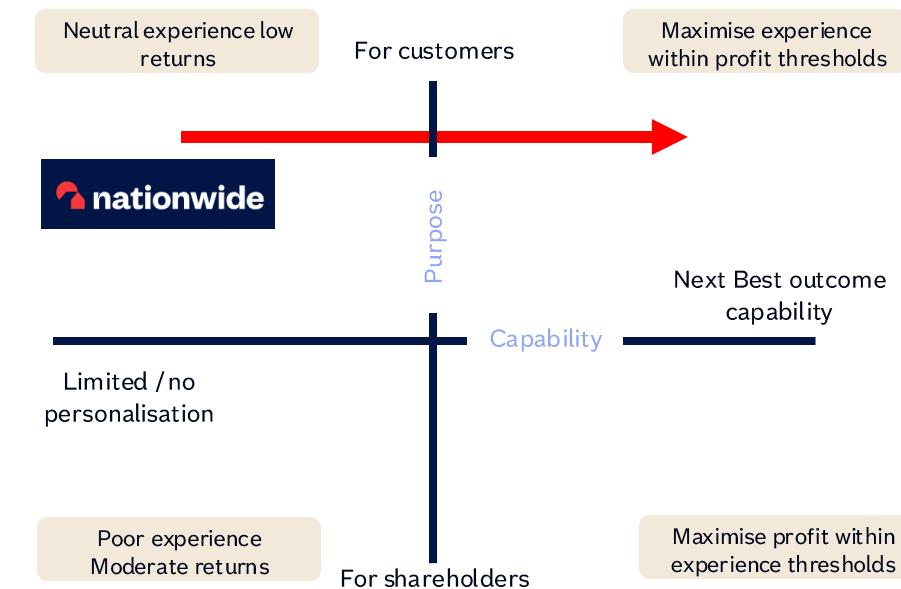
Behind our peers who have made and continue to make significant personalisation investment



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.£XXXm** has potential to drive **c.£XXXm**

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

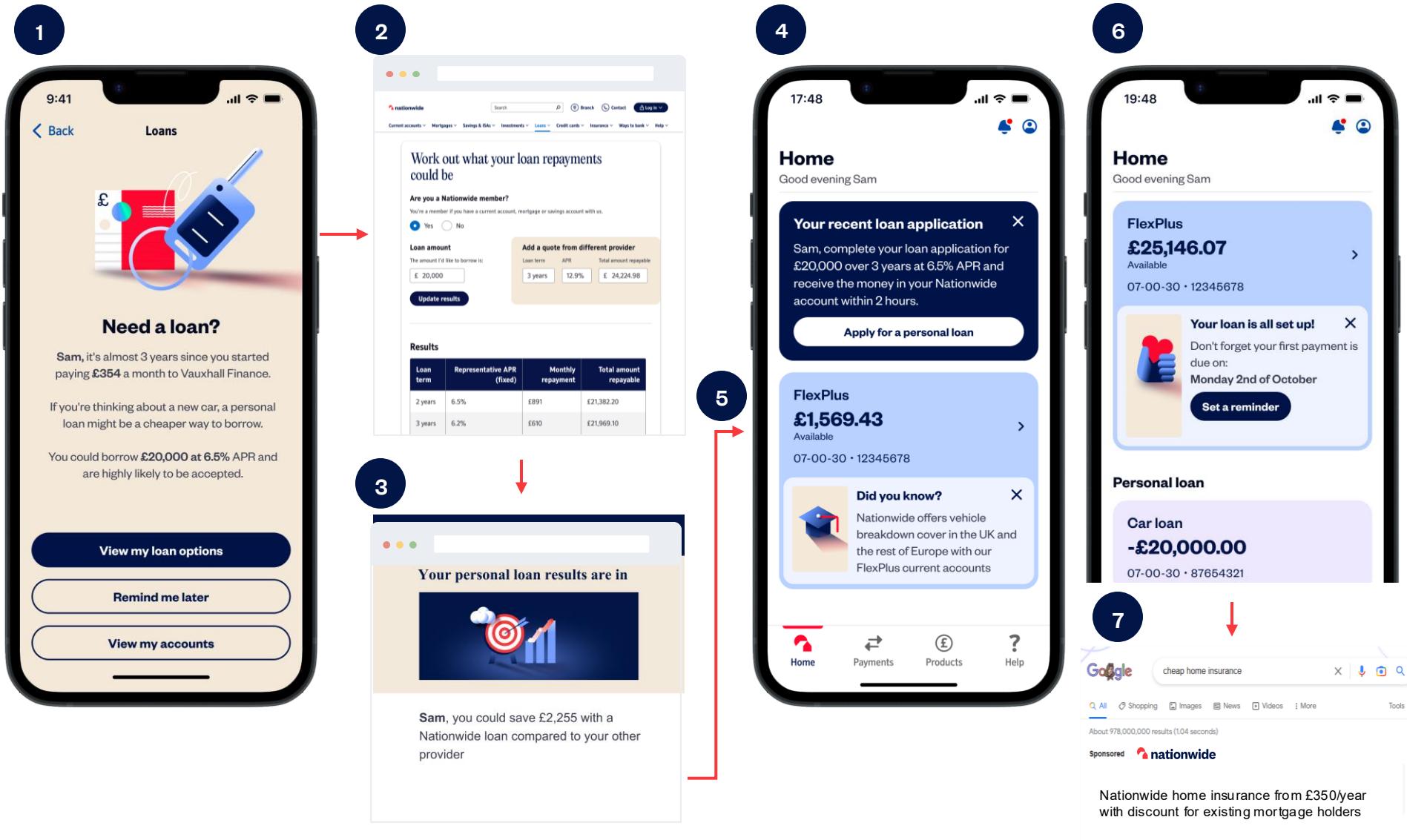
Personalisation Vision

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



Banking, but fairer , more rewarding and for the good of society				
Ambition	Personalisation			
Domains	Communications	Digital Channels	Human channels	Services
Customer sentiment	<i>“Everything I receive from Nationwide shows they know me & will help me reach my goals”</i>	<i>“When I use the App or website, it is tailored to me, anticipates my needs and its easy”</i>	<i>“Whenever I speak to Nationwide, they know me, have my details and proactively suggest things that help”</i>	<i>“What I am offered has the right features for me and reflects my relationship with Nationwide”</i>
Example capabilities	Real time, individually personalised communications based on customer needs	Machine learned navigation, quick links and push notifications that make banking easy	Curated customer information and suggested actions that enable colleagues to have great conversations with customers	Service treatment, features and decisions personalised to account for vulnerability, needs and preferences

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



Building a marketing leading tech stack





Business

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



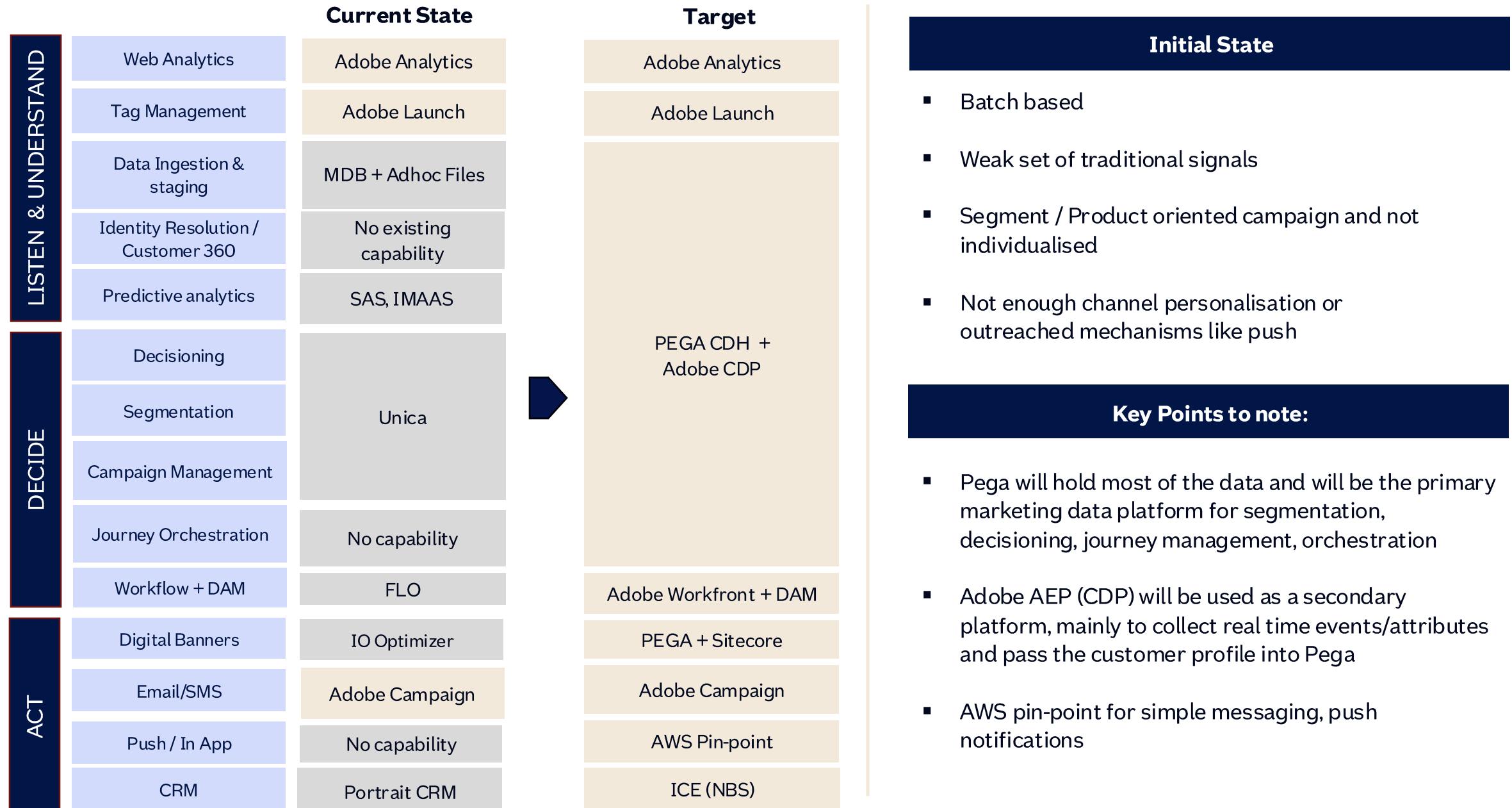
Colleague

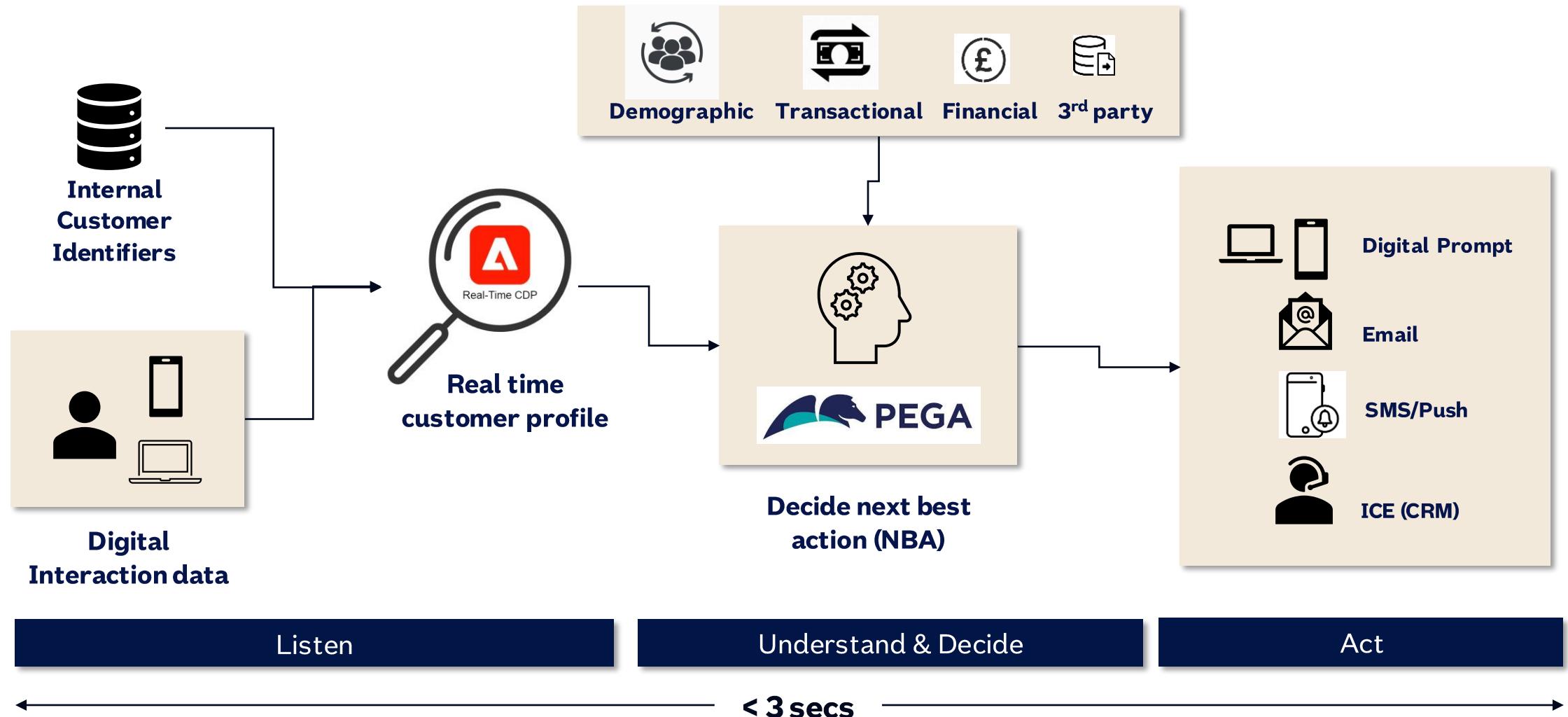
- Market leading capability - one tool to build and deliver across all channels allowing us to scale from 100s to 1,000s of actions
- Access to more data to turn into insight to better determine customer need and in real time



Customer

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





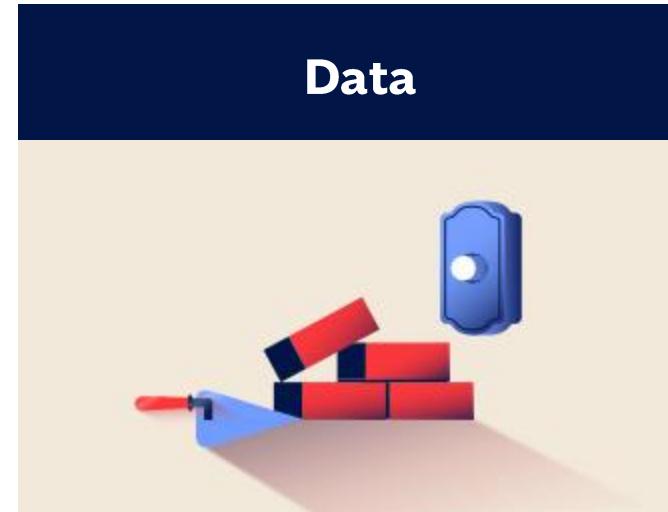
The new personalisation platform is able to ingest customer channel events in real time, identify the customer and pass it to Pega to decide & deliver the NBA in the customers channel of choice

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

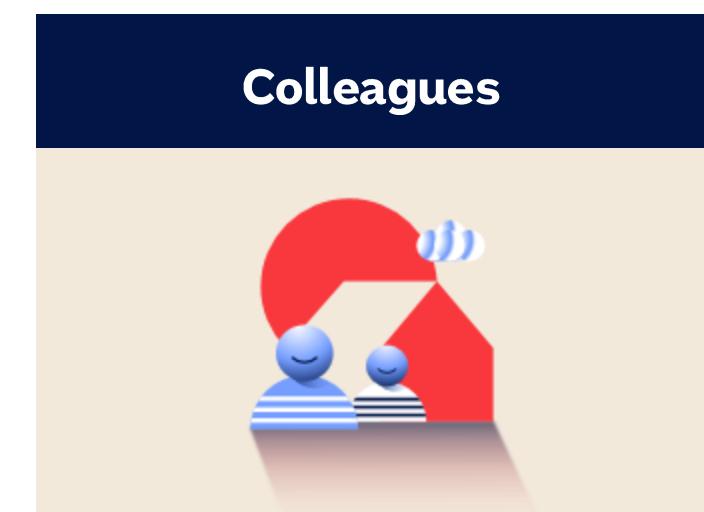
Strategy



Data



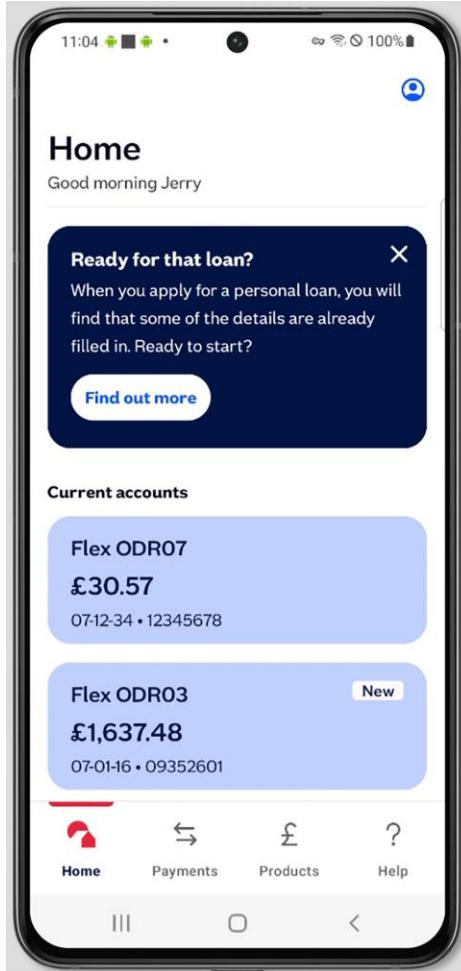
Colleagues



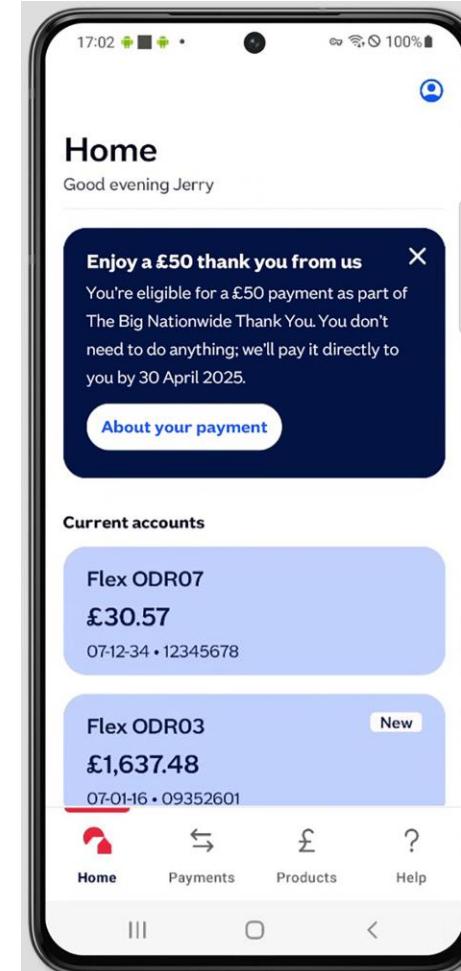
Results so far...



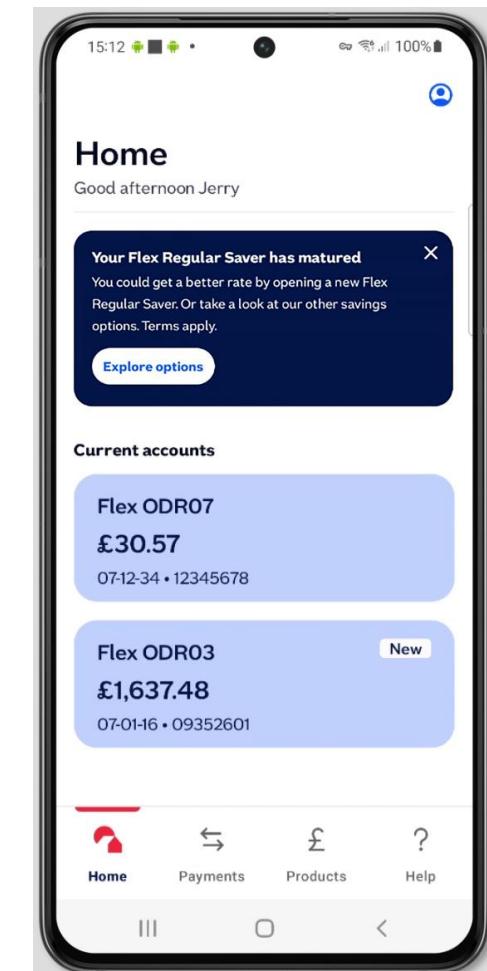
Loans Journey Drop Out



The Big Thank You



Savings Maturity



Early results show improved performance and experience



+100%

Increase in click engagement

Pega CDH is generating value

+20%

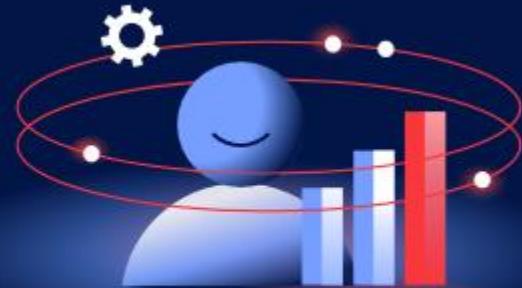
Increase of monthly average value generated by mobile.



...and our capability is maturing

+45%

Increase in actions live since go live.

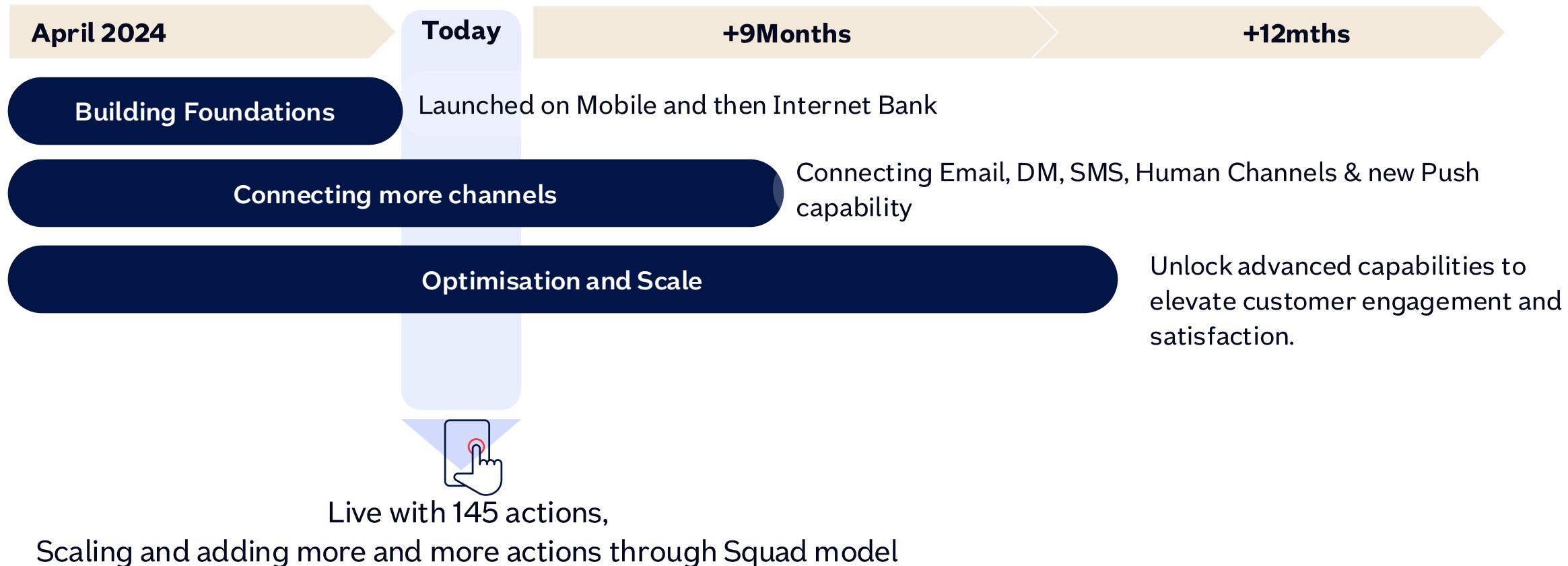


Doubled
the number of active models from go live

The journey continues...



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



Thank you





PegaWorld

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