

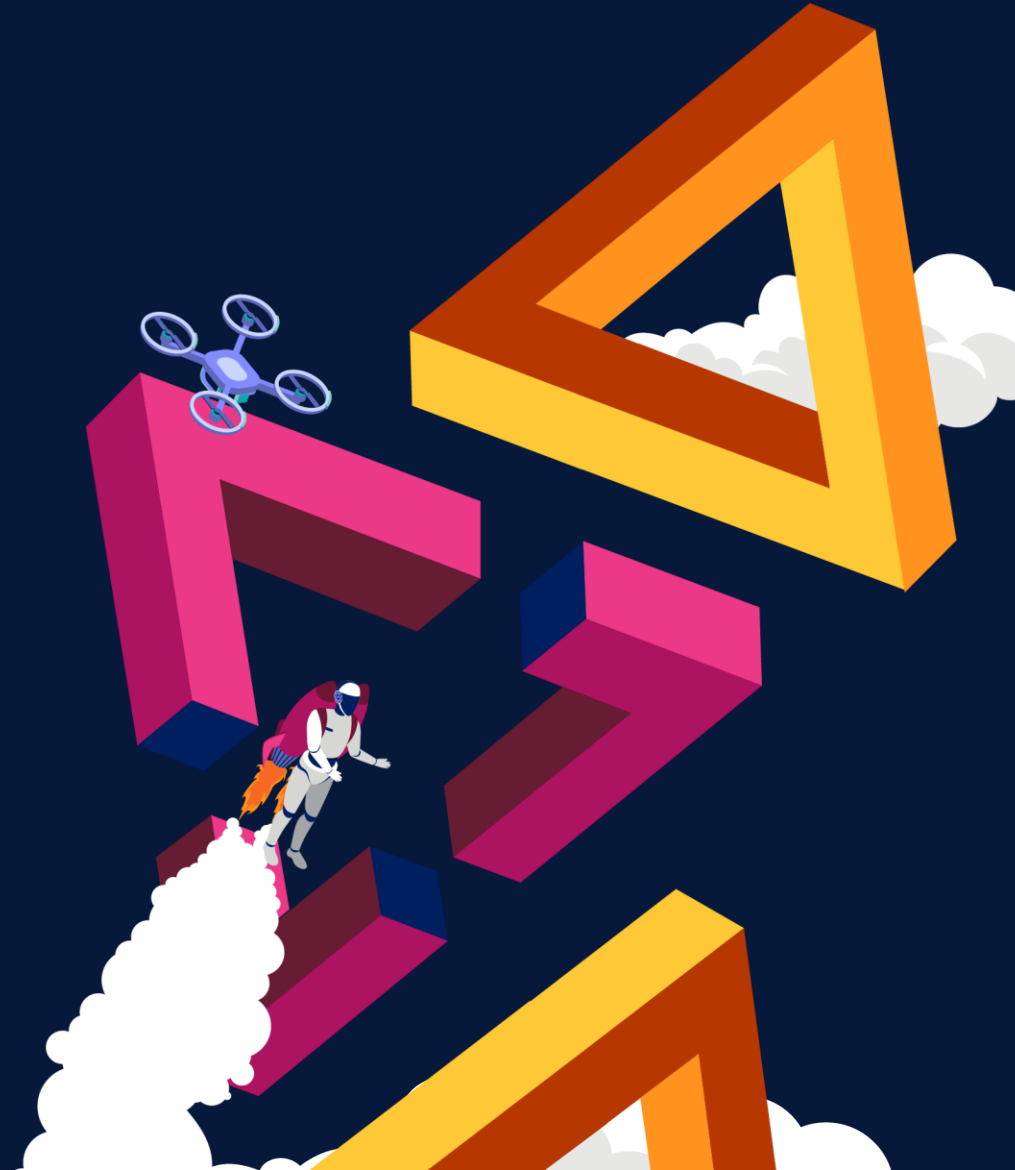


JUNE 1-3, 2025 | LAS VEGAS

Customer Obsessed

National Australia Bank's Customer Brain Journey

Jessica Cuthbertson and Lisa Marchant



About Us

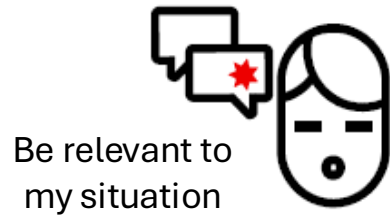
More than 38,000 colleagues at the bank provide 10 million customers with secure, easy and reliable banking services.

NAB is proud to be Australia's largest business lender.

NAB have an ambition to become the most customer-centric company in Australia and New Zealand.



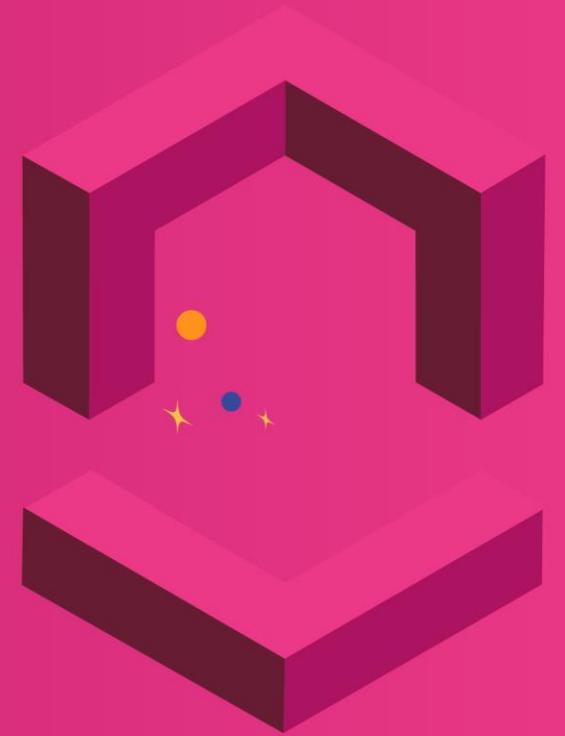
Using all that we know about customers, the Brain surfaces timely, relevant, personalised actions



50M personalised interactions /mo

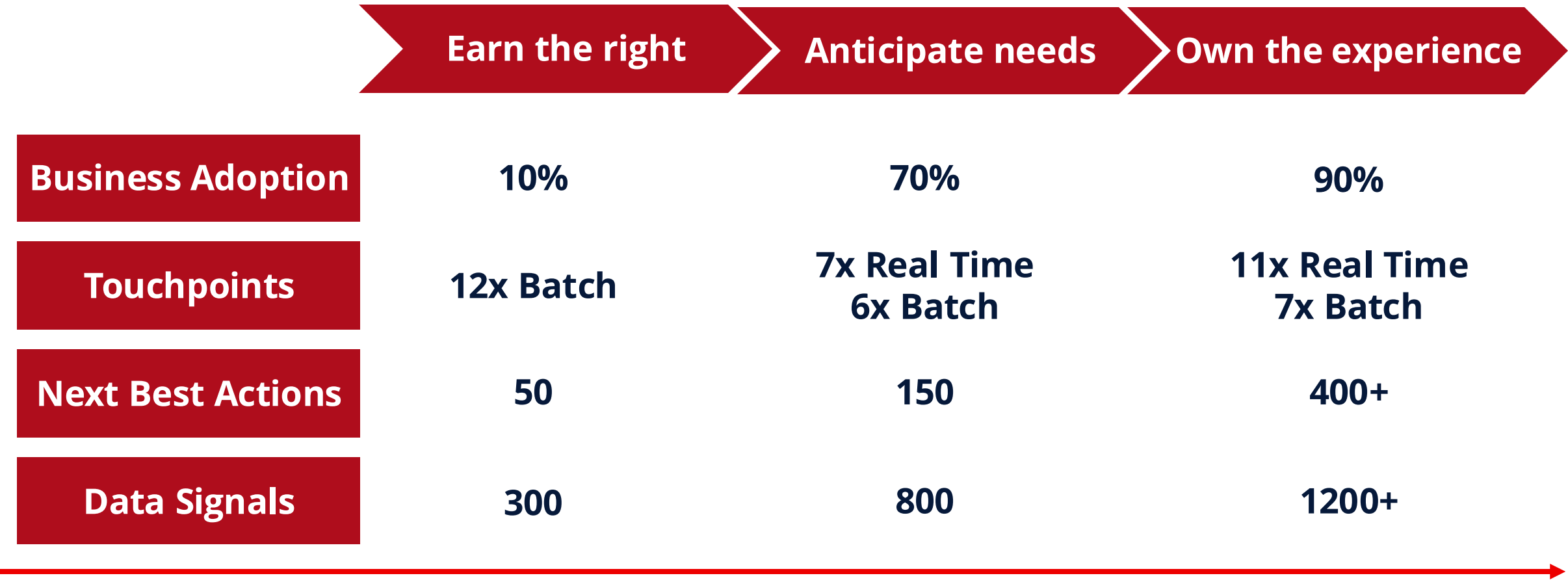
40% uplift in engagement

Our journey



We built for impact

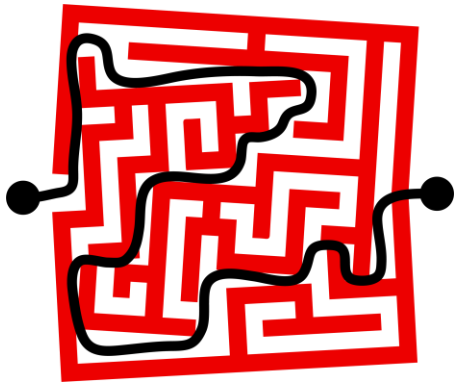
Making delivery choices to maximise value



What we learned along the way

Truths that unlock real customer connection

Hyper-standardise



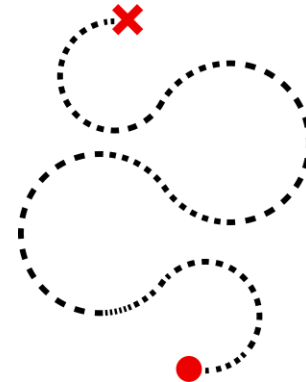
170 contact
policies to 30

Be inclusive



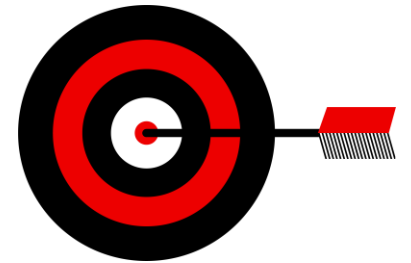
20% to 75%
coverage

Always optimise



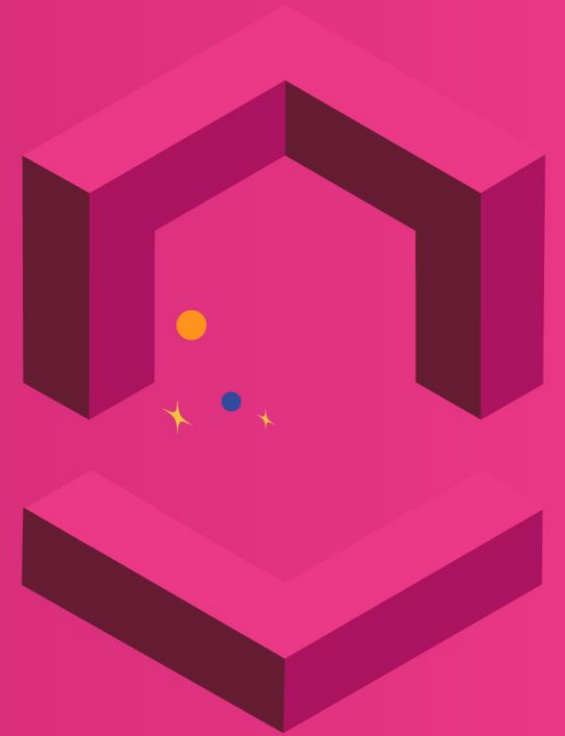
15% growth in +
responses

Be creative



14%
engagement
uplift


**What this means for
our customers**



Customer Obsession in Action(s)


Our library of actions is always evolving across service, sales and engagement

Maximise your rewards From 'Me' to 'You'

 **Don't miss out on your cashback** ...
Earn up to \$10 cash back and save with 0% international transaction fees on eligible purchases with your Visa Debit card. T&C applies.
[Got it, thanks >](#)


**30% customer
action**

Clarity that calms Never follow up again

 **We've received your dispute** ...
Your reference number is PDR-318921 for the transaction of \$312.56. Check your emails for what happens next and what you need to do.
[Ok, got it >](#)


**55%
engagement**

Smarts that save Making \$ work harder

 **Don't forget about your offset account** ...
Money in your offset account can reduce the interest paid on your home loan ending in 1234.
[View home loan details >](#)

**2.4x increase in
leads AND
35% increase in
engagement**

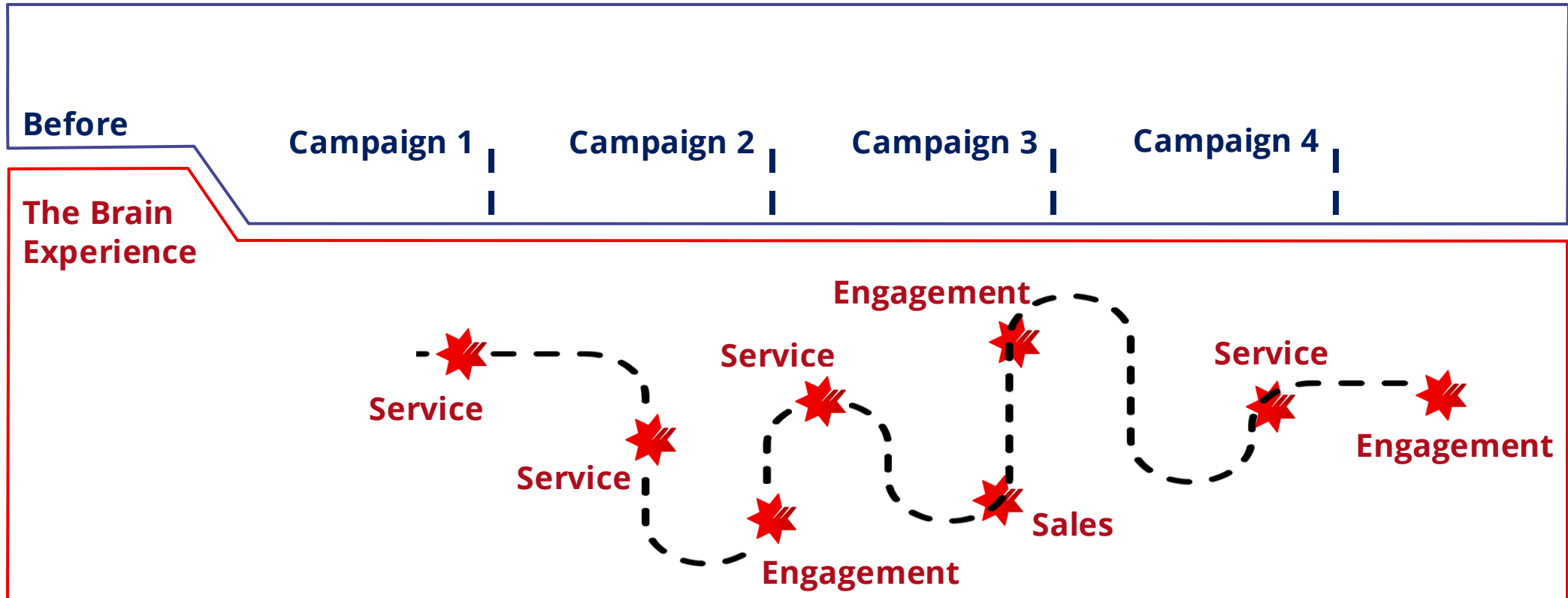
Motivational milestones Celebrating progress

 **Congratulations!** 🎉 ...
You have paid off 50% of your home loan account ending in 1234. 🏠
[Play >](#)

**Outperforms by
50%**

Which means our customer experience is evolving

As we leap from campaigns to conversations







PegaWorld

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