



# PegaWorld

JUNE 7-9 | LAS VEGAS

PEGAWORLD.COM



# *Reimagining Client Engagement*

Standard Chartered Bank's journey to  
AI driven personalization at scale

8<sup>th</sup> June 2026

## Quick introductions

- **SCB a leading global bank** with Wealth Retail Bank presence across Asia and Africa serving millions of clients
- **Leading super-connector institution** for sophisticated, international clients, leveraging strengths in high-growth areas and supporting complex, cross-border activities.
- **18+ years with Standard Chartered Bank (SCB)** in diverse roles covering business management across products, segments, channels & have led large transformation programmes
- In current role, **responsible for delivery of Sales & Engagement journeys** including experiences & MarTech capabilities
- Married, two kids - avid fan of Manchester United & playing sports



## Where we started

### 3 years back we were...

- > Mainly campaign-led & channel-specific engagement
- > Select data attributes, largely batch-driven with latency
- > Journeys designed around products

### ... fundamental gaps

- > Improving presence but limited relevance
- > Fragmented engagement across digital & human assisted channels
- > Limited automation and speed to market

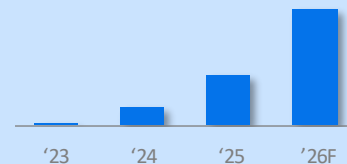


# Our always-on decisioning engine powering every client moment

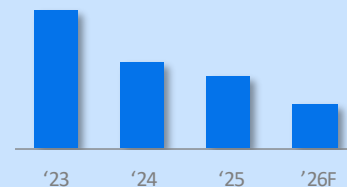
## What we have done ...

- **Establish ecosystem** including relevant functions to fast-track monetisation
- Top-down approach to **portfolio management** across client life-cycle
- **Build experiences** instead of running multiple campaigns
- Install & strengthen **relevant MarTech capabilities**
- **No Big Bang** implementation, with focus on continuous improvement every sprint

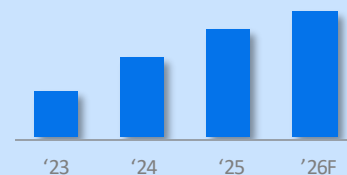
## ... impact delivered



**6x**  
Impression growth  
between 2024-26



**70%**  
Time to market reduction  
between 2023-26



**2.7x**  
New Sales income  
increase between 2023-26

# Delivering insight-driven personalised Affluent and Wealth journeys to drive higher sales and engagement

	Acquire	Activate & Fund-in	Engage & Deepen	Cross-sell	Reactivate & Win back
Critical journeys	Acquisition of New Affluent Clients	<b>2</b> Early engagement, activation & fund-in	Guided Journeys to create micro-actions for deepening relationship	WM, Deposit & select lending x-sell addressing client holistic needs	AUM win-back for clients who turned unqualified
	<b>1</b> Upgrade journeys covering multi-market, hidden affluent and EA		Engage with rewards hub, earn and redeem rewards		
Content, MarTech & Data enablers	AI-powered actionable insights & convo on Mobile				
	Scale and deepen content, segmentation, analytics, and targeting capabilities + pivot SC.com to Affluent & Global Content Hub				

**1**

**2**

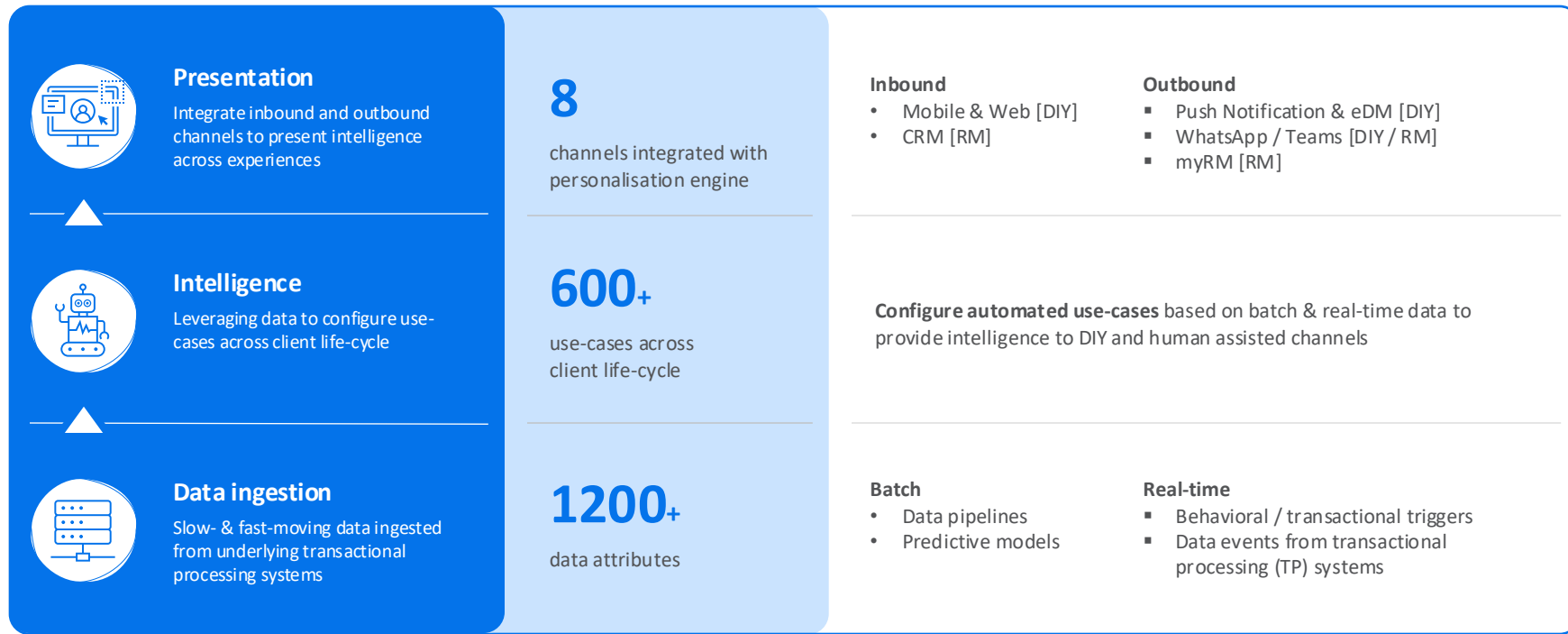
**Stage 1: Segment Introduction**

*Wealth Push Signature CIO Funds/OE*

**Stage 2: Drive Fund In and AUM**

*MyWealth Advisor*

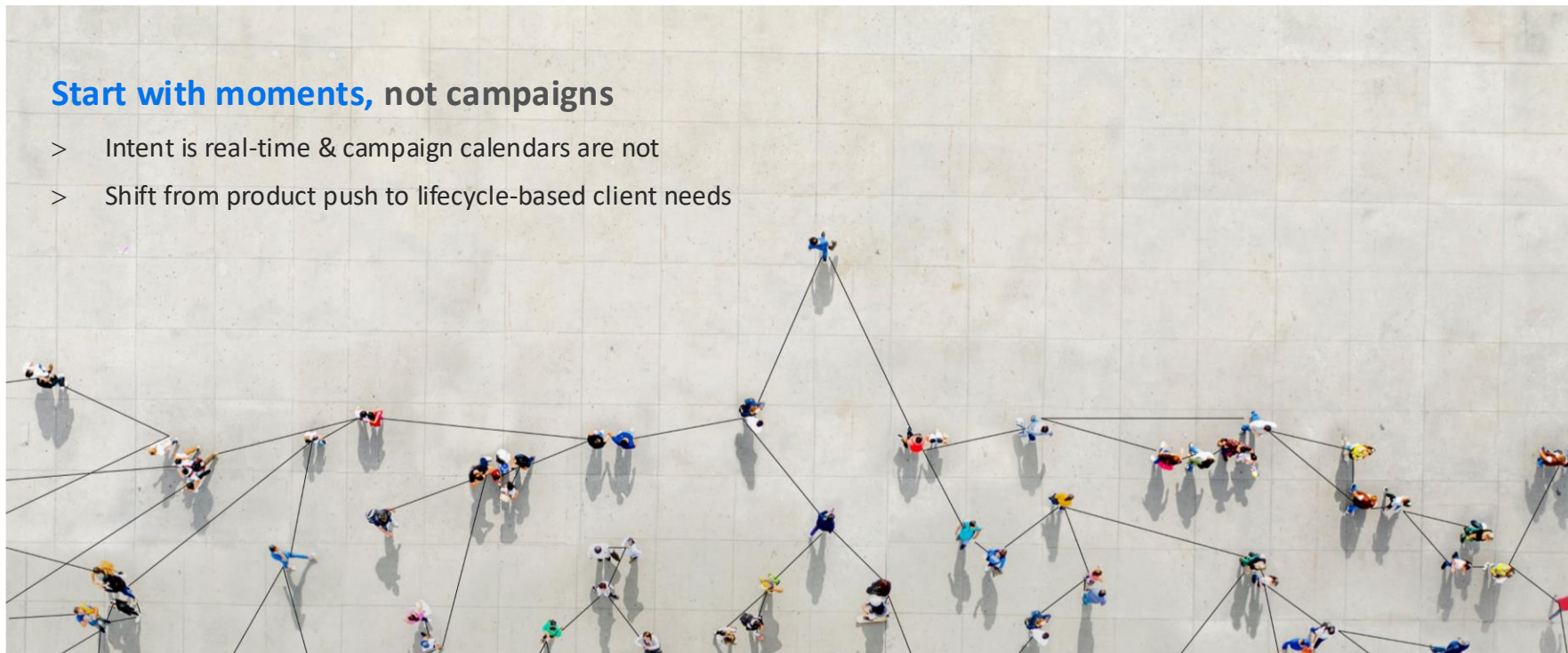
# Bringing data, intelligence and engagement into a unified model to create always-on capability across multiple markets



# Key learnings 1/4

## Start with moments, not campaigns

- > Intent is real-time & campaign calendars are not
- > Shift from product push to lifecycle-based client needs



## Key learnings 2/4

### Engage to improve moment detection

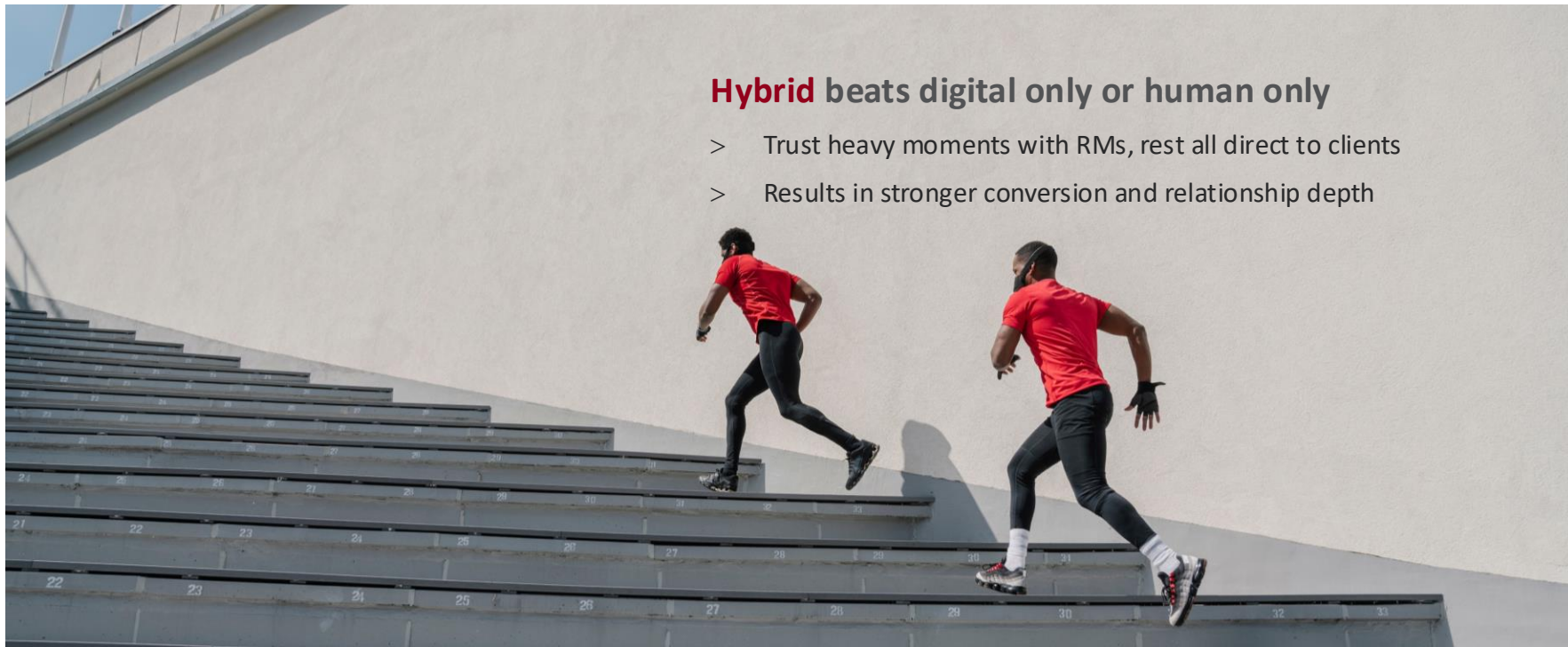
- > Enrich personalized content to provide insights
- > Improve moment detection with continuous tracking



## Key learnings 3/4

### **Hybrid** beats digital only or human only

- > Trust heavy moments with RMs, rest all direct to clients
- > Results in stronger conversion and relationship depth

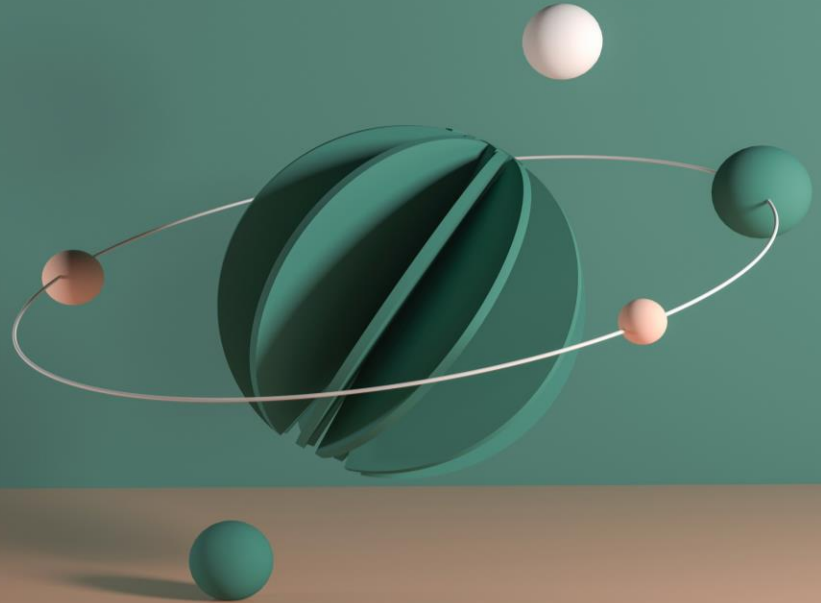


## Key learnings 4/4

**Sustainable  
Scale**

=

continuous improvement  
+  
setting full ecosystem



# Focus areas & path ahead



Conversational Intelligence



Hybrid Journey Orchestration



Personalising experiences rather offers



Expand usage across Pricing



Industrialized Scale across markets



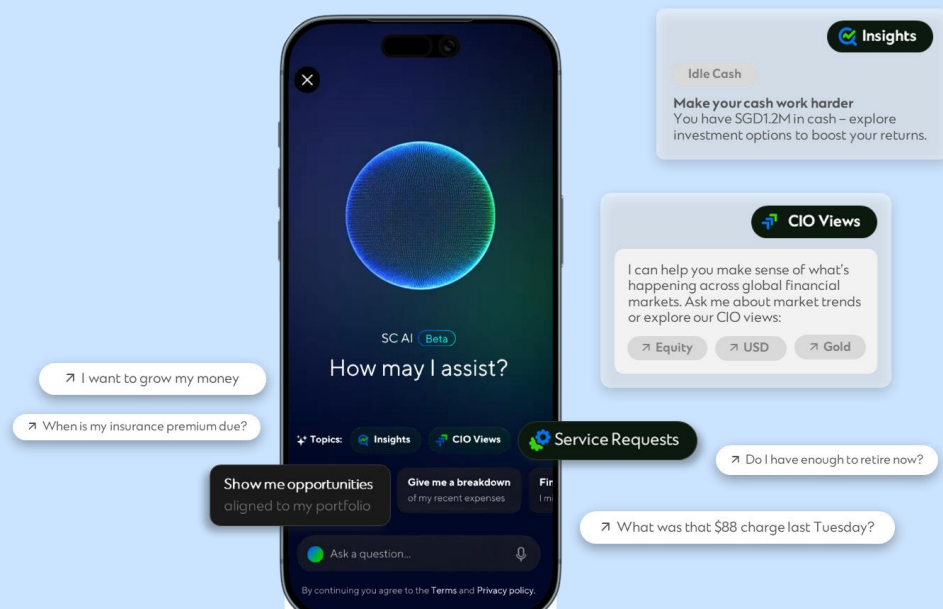
Reimagining Client Engagement at SCB

## AI in the palm of the client

Ask a question...



Combining insight, guidance and action in a single conversational experience





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