



PegaWorldiNspire

# Achieving Multi-Market Customer Happiness with Standard Chartered Bank



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Standard Chartered Bank



# Here For Good...

83,000

We employ 83,000 people around the world



131

Our colleagues come from 131 different countries

160

More than 160 years in business

653

653 branches worldwide

59

We are present in 59 markets

World's Best Employers

2022 Forbes List



100

Among the top 100 largest companies listed on the London Stock Exchange



2

We're listed on the London and Hong Kong Stock Exchanges.



# Who Do We Support?



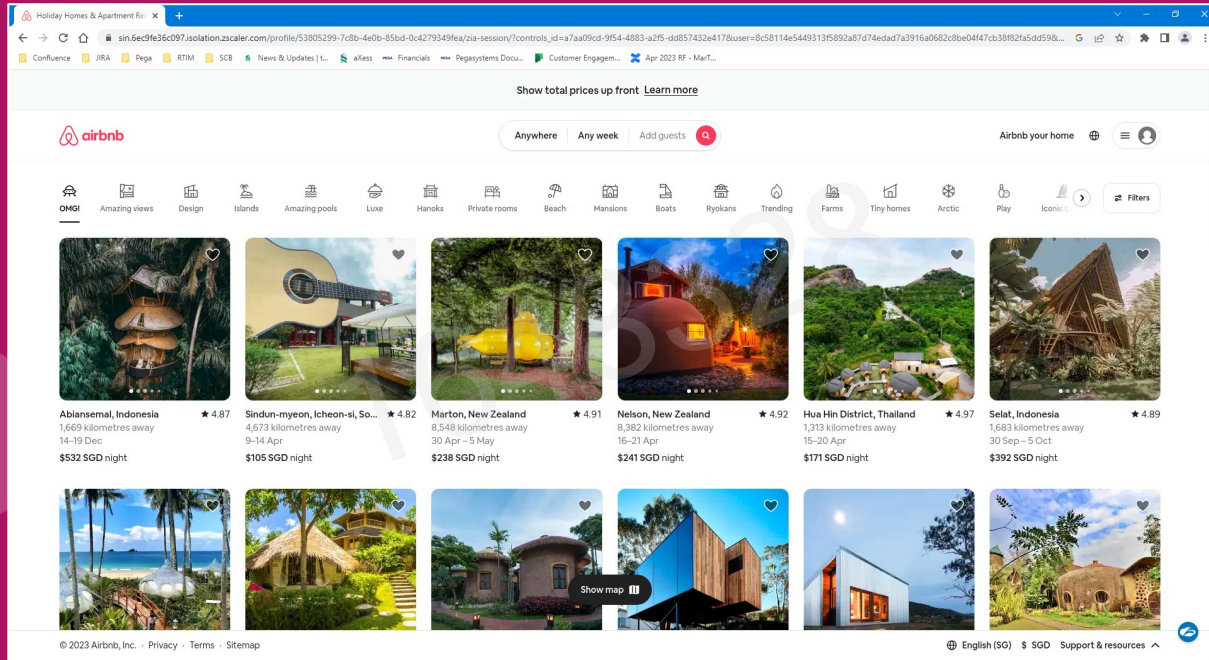


# Why Customer Centricity?





# Centralized Decisioning...



# Centralized Decisioning...

Combining data, analytics & real-time decisioning to produce 1:1 outcomes

## Data

When?

Where?

How many?

Filters

## Analytics

Travel history

Preferences

Who am I?

My feedback

People like me

## Decisioning

Data

Analytics

Properties

Realtime

1:1 response

## Outcome

Book

Review

Re-book

Service

Grow

**Imagine for a moment that we use segment-based targeting and present you with a different city, accommodation type or dates?**



# What's Common Here?

Uber



Google

NETFLIX

amazon

Booking.com



# What's Next?



Customer centricity is not an option anymore...  
It is an essential tool to survive!

# Why RTIM?





# 95/5 Rule

In soccer we have:

- 90 min game
- 22 players on the pitch
- ~4 min per player with a ball
- ~86 min per player without a ball

The players movements in those 86 min make or break the game!

And in customer engagement for banking, what matters is what we do when the customer is not actively shopping for products

We either win their trust or simply lose it!





# RTIM Vision

Below is a quick summary for what is planned for with RTIM



## EVERY CUSTOMER

Every customer will be served centrally through Pega RTIM real time brain. Using every data attribute, we need, to decide on the next best action. Some data is in real-time, and some is in batch



## EVERY CHANNEL

Mobile app, internet banking, CRM, email, SMS & push notification. providing seamless experience to our customer across all channels in an Omni-channel orchestration through Pega RTIM



## EVERY PRODUCT

Every product currently offered through any of our channels will be available through Pega RTIM. This will allow customers to receive the best offer, nudge, service message or price based on their needs, current holdings, and what they should move into



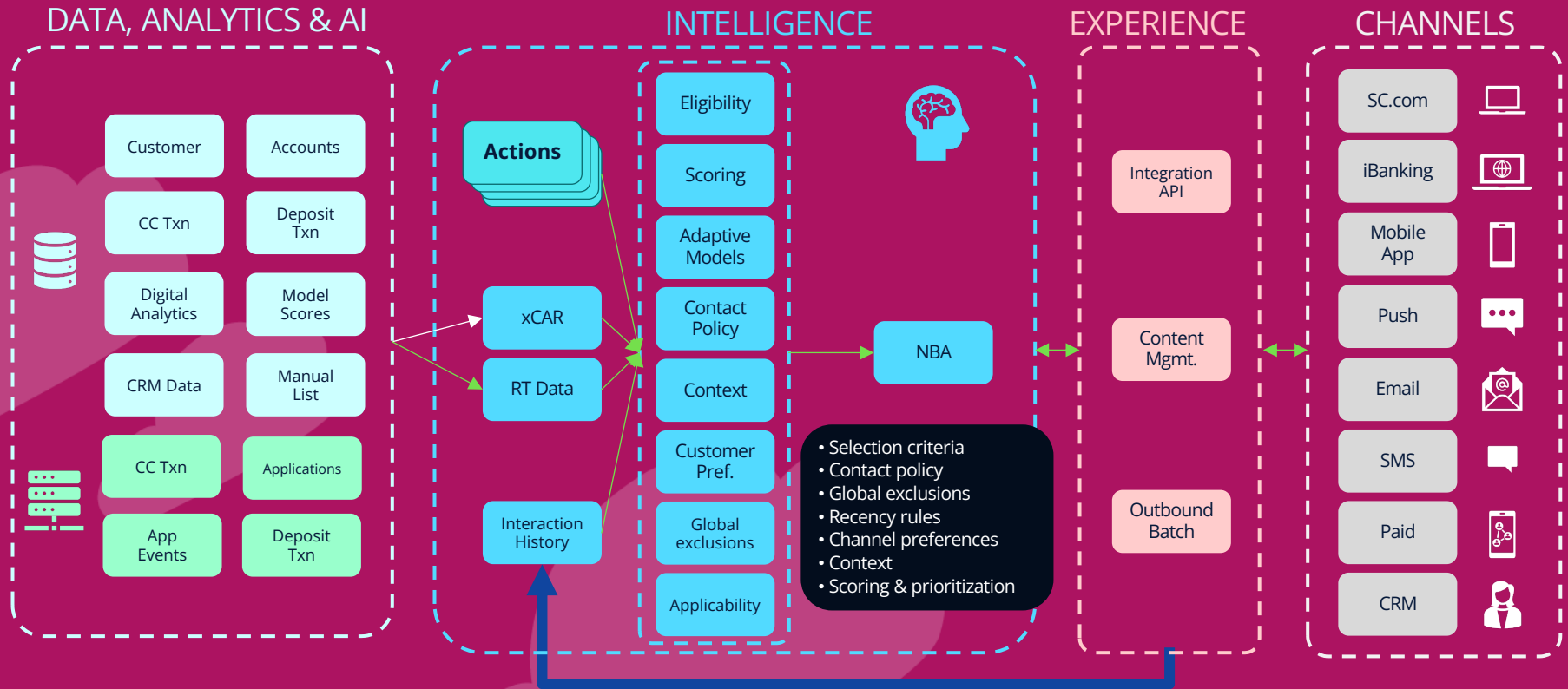
## ALL THE TIME

The Pega RTIM brain will be ON 24/7 serving next best actions in real time in our inbound channels and ad-hoc or daily in our outbound channels. The brain will continue to learn and optimize based on our customer engagement



# High Level RTIM Diagram

Below is a business flow of the RTIM Pega structure with other critical entities



# Multi-Brand







# What's The Challenge?

- MarTech supports many markets: SG, HK, IN, MY, AE & Africa
- Each market is not large enough to have a separate dedicated platform
- The bank signed 2 markets license with Pega
- We are decommissioning an obsolete on-prem platform
- Opportunity to consolidate our customer decisioning into one platform with one skillset & one shared rollout & implementation experience
- Multi-brand capability came at the right time to enable our transition into #OneMarTech

# Platform Setup – From This...



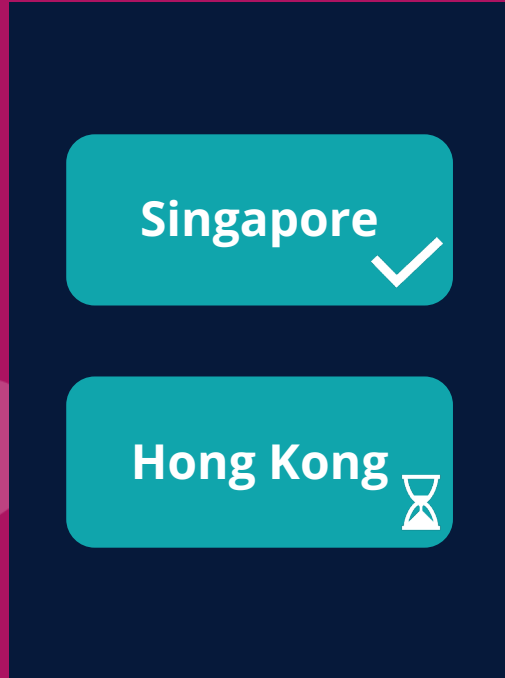
Singapore

Instance 1

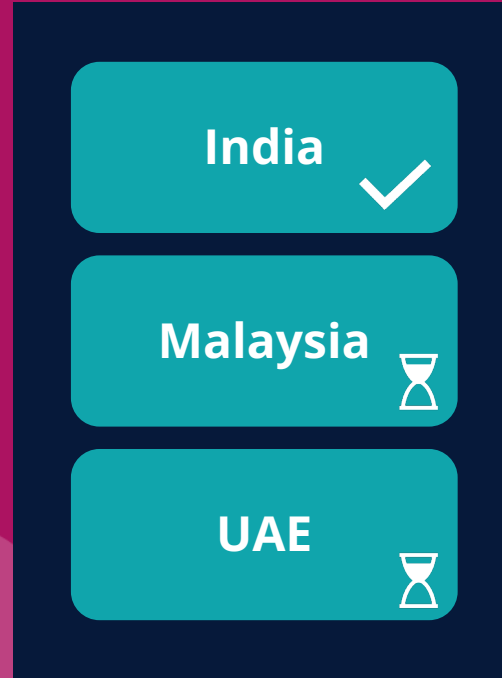
Hong Kong

Instance 2

# Platform Setup – To This...



Instance 1

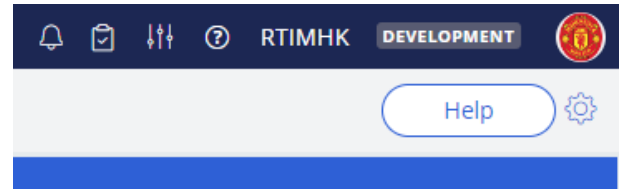
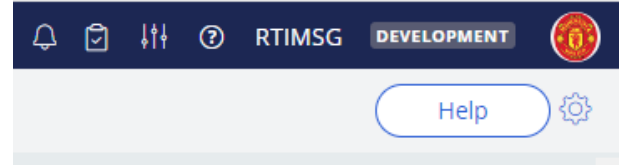


Instance 2





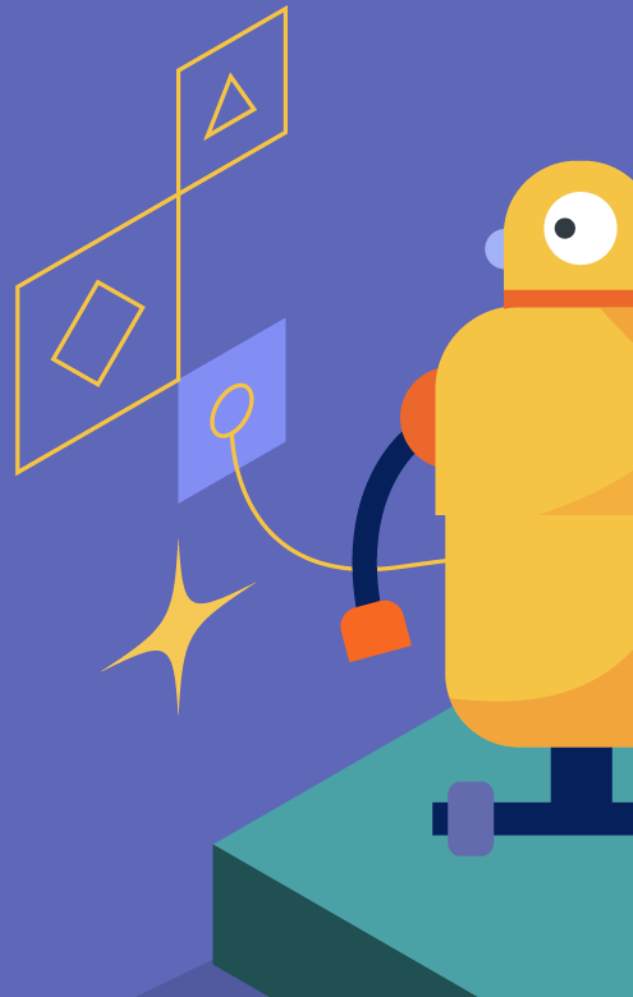
# How is This Working?





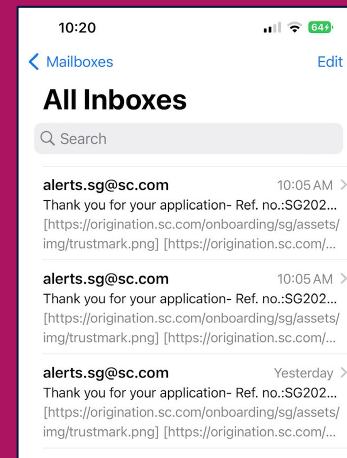
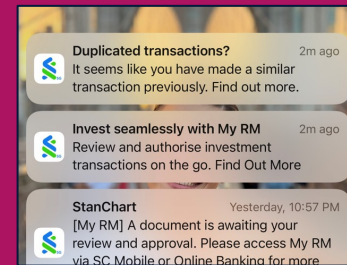
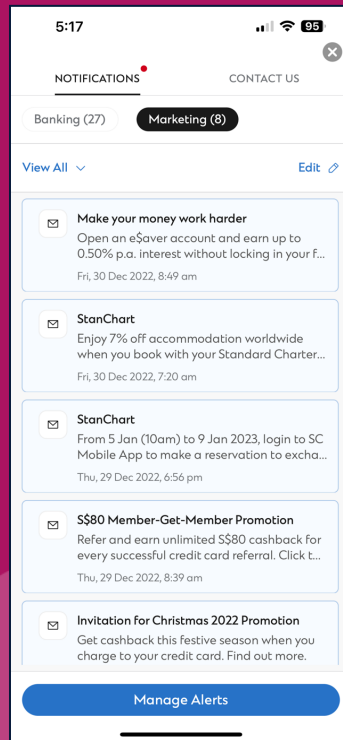
# **Customer Engagement**

# From This...



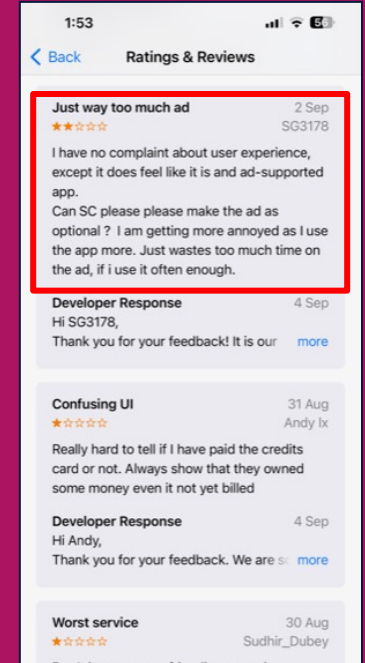
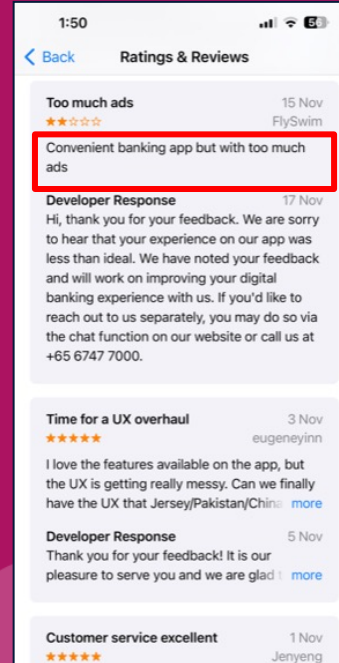
# Flood of Messages

An endless list of untargeted messages where the customer doesn't bother anymore!



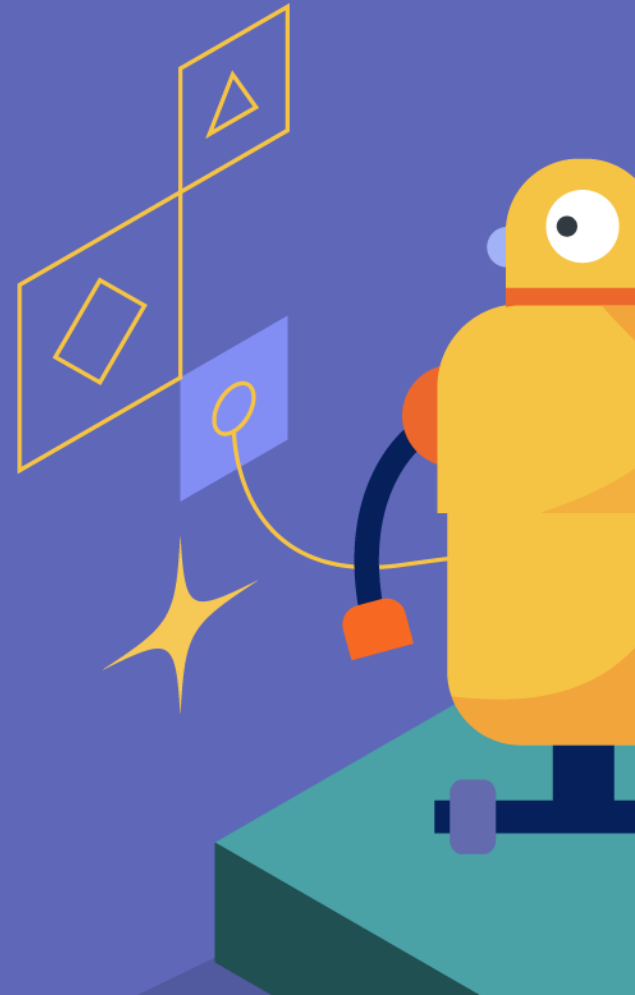
# App Store Feedback

Customers say we have too many ads!

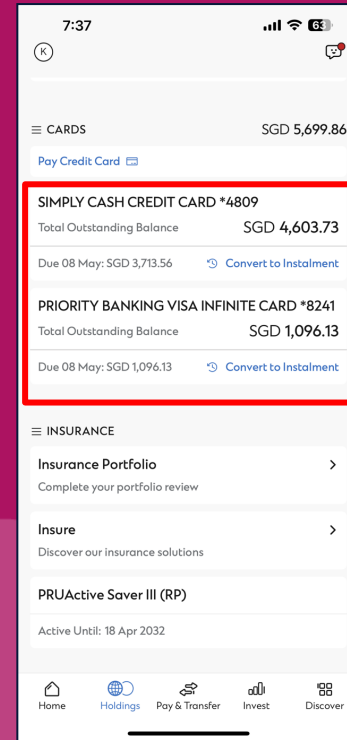
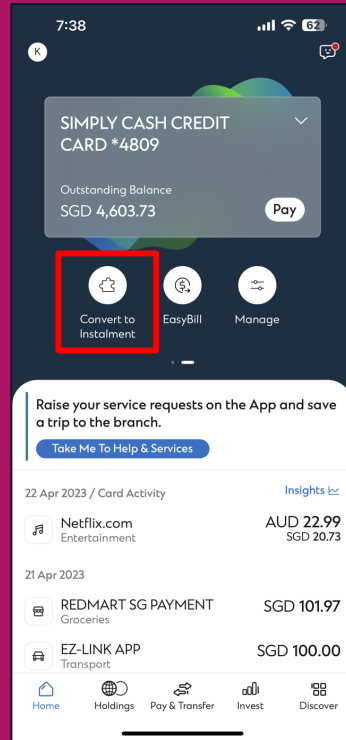




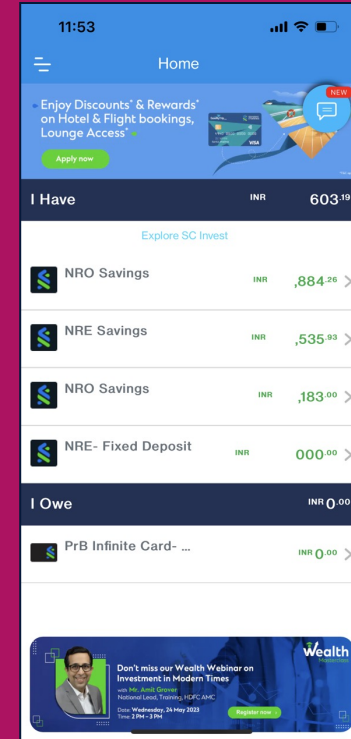
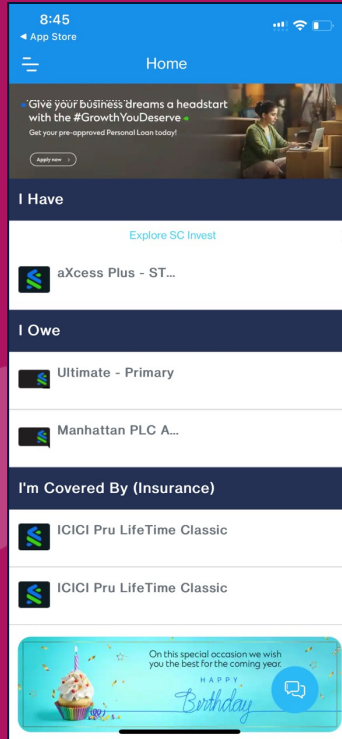
# To This...



# EasyPay on Balance



# Customer Engagement





Bill  
Payments?

Personal  
Loan?

Retirement?

Credit  
Card?

Mortgage?

Investment?

Bonds?

Unit  
Trust?

Saving  
Account?

Insurance?

FX?

Term  
Deposit?

If you remove NOISE...

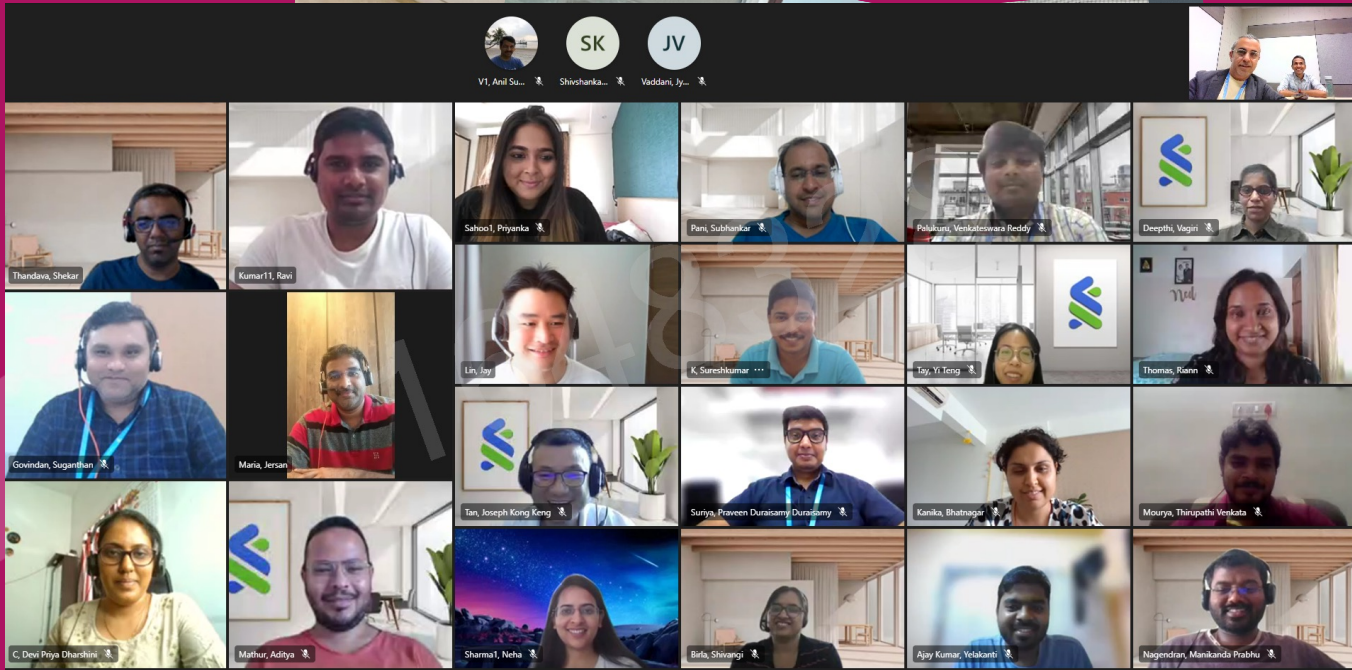




**Next Best  
Action!**

**You get CLARITY!**

# The People!









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Thanks!

