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Unifying the Digital Experience at HSBC

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HSBC Australia

Summary

- About HSBC
- Traditional marketing wasn't working
- The journey to always-on marketing
- Results & lessons learnt

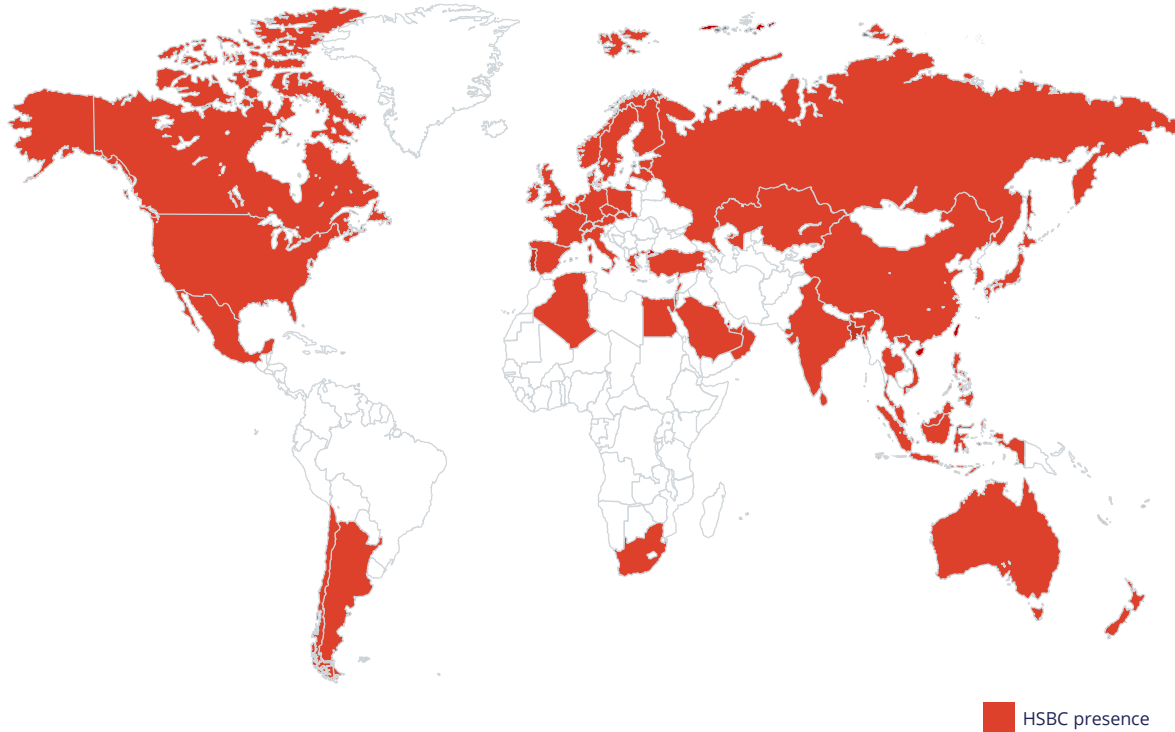


Together we thrive

About HSBC



HSBC: An overview



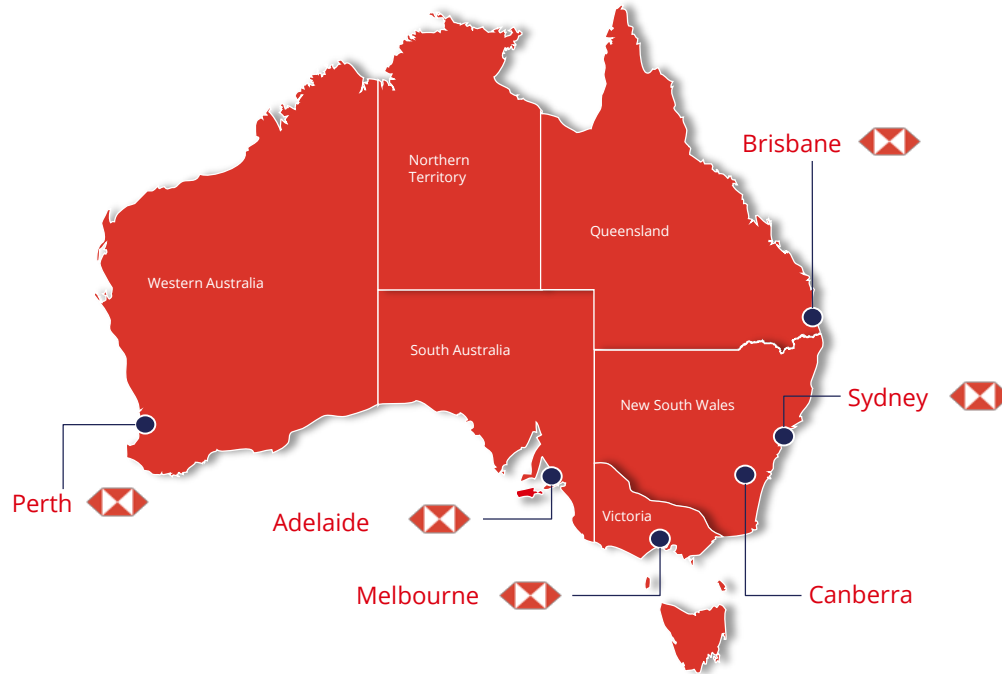
3,800+
offices in
66
countries

39m+
Customers
bank with us globally

150+
Years
of history
and presence

#1
Global Transaction
Bank
Euromoney
2018

HSBC Australia



1965

started operations
in Australia

1986

awarded with a
commercial
banking license

54

Years
of experience
in Australia

44

HSBC offices
across Australia

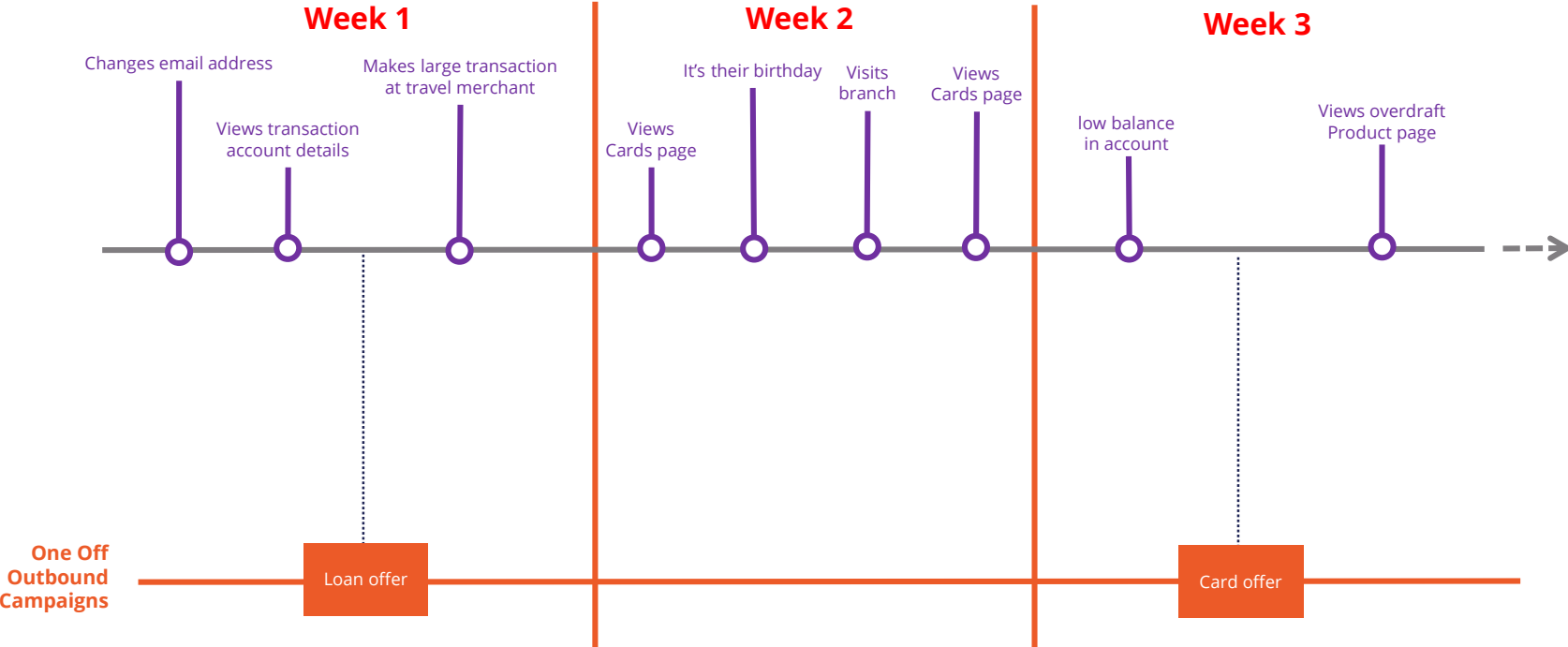
Traditional marketing wasn't working



Traditional marketing – segmentation & campaigns



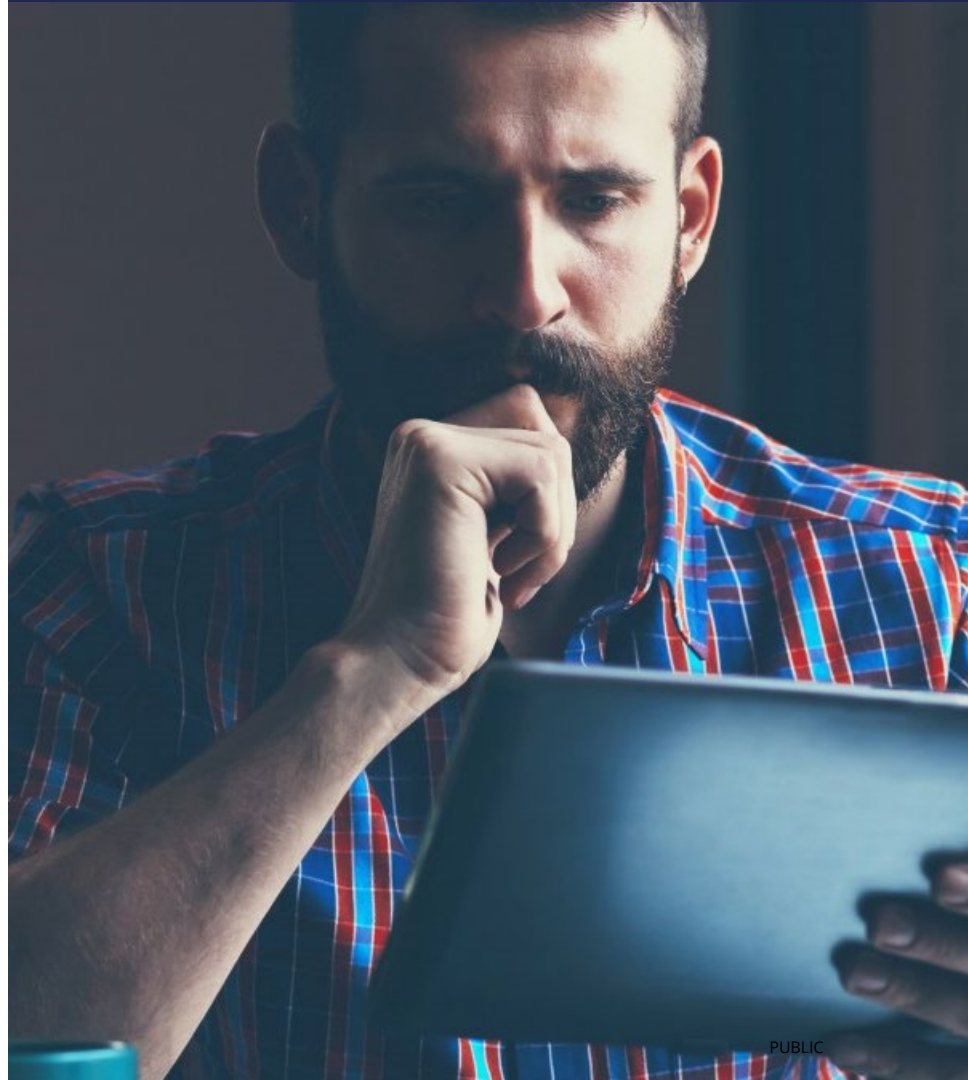
Traditional marketing ignoring customers



Issue #1:

Consumers have different expectations

- Empowered by tech
- Connected digitally, across channels
- Used to sharing data & using apps
- Intolerant of interruption



Issue #2:

Training customers to ignore us

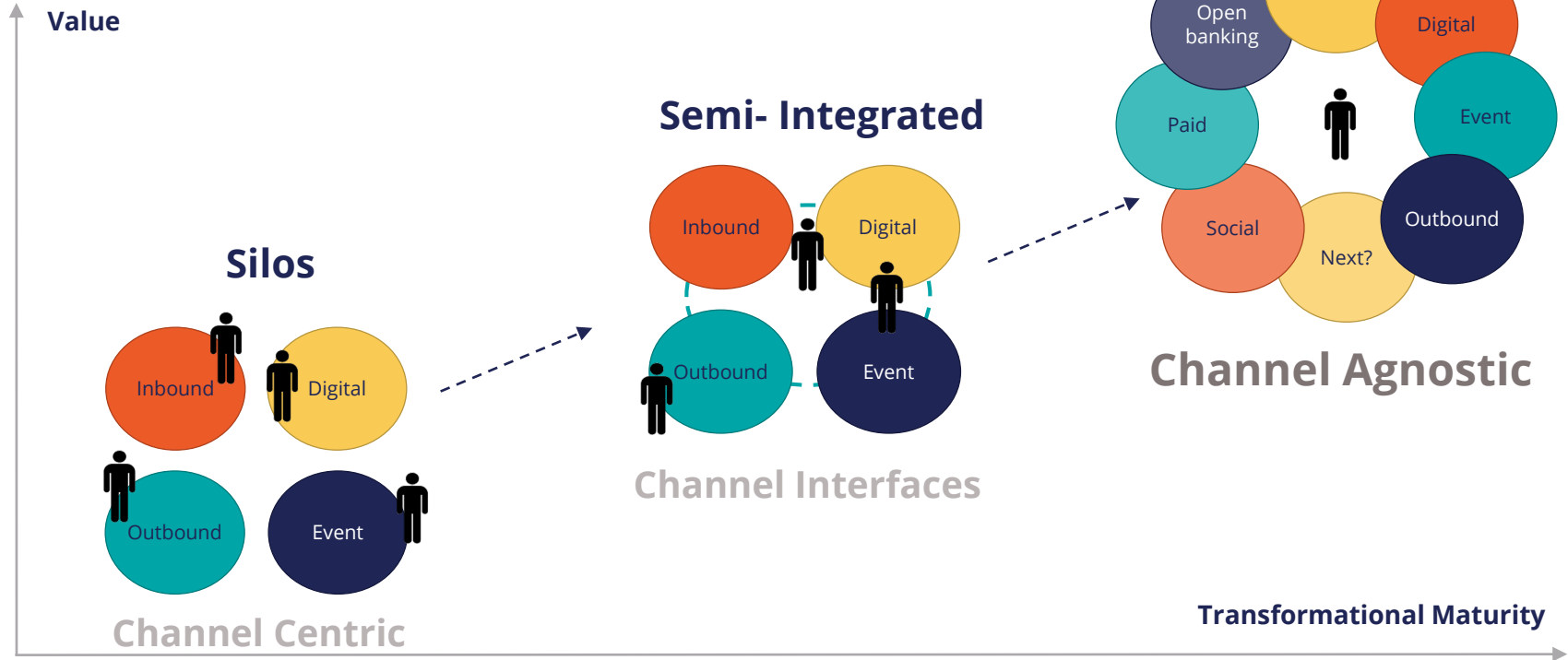
When we constantly push information to customers without regard for their circumstances and needs:

- Customers get over-exposed
- Communications become irrelevant
- They dodge all outreach
- They never leverage the value



Issue #3:

Customer experience



How do we?...

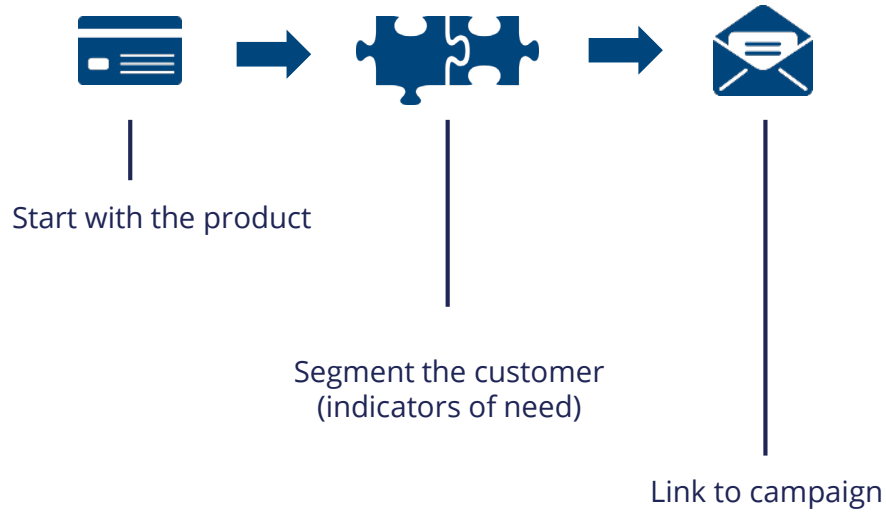
- Get to know our customers as individuals
- Continuously & dynamically tailor to their context & preferences
- Anticipate their needs and learn



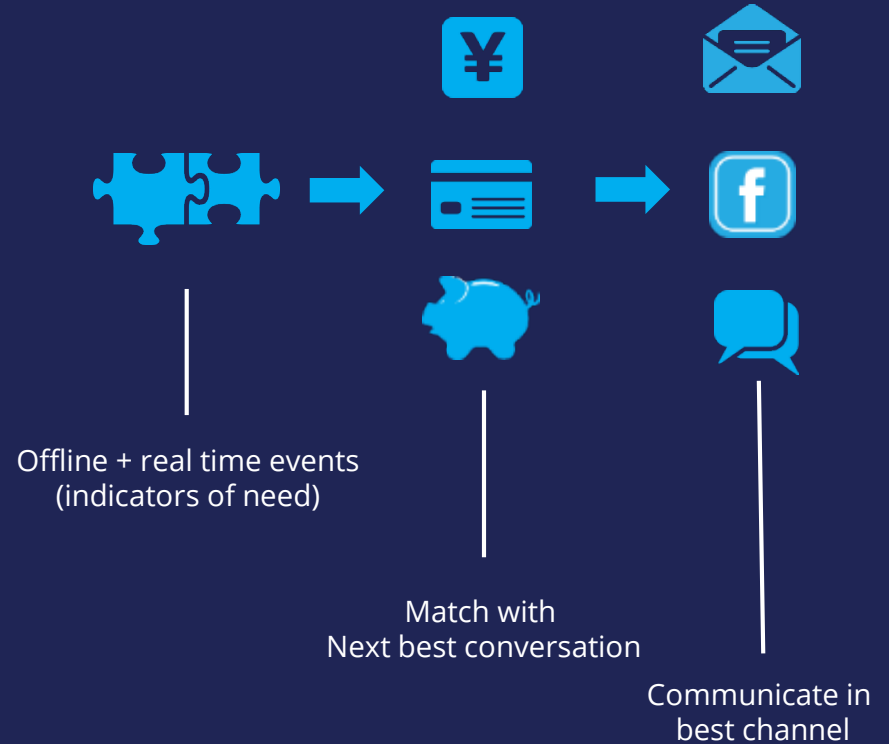
The journey to always-on marketing



Segmented Marketing



Always On Marketing



The four features of Always-On Marketing

Holistic Customer Profile



One view
of the customer

Consistent Offers



One offer
across all channels

Omni-Channel Strategies & Models



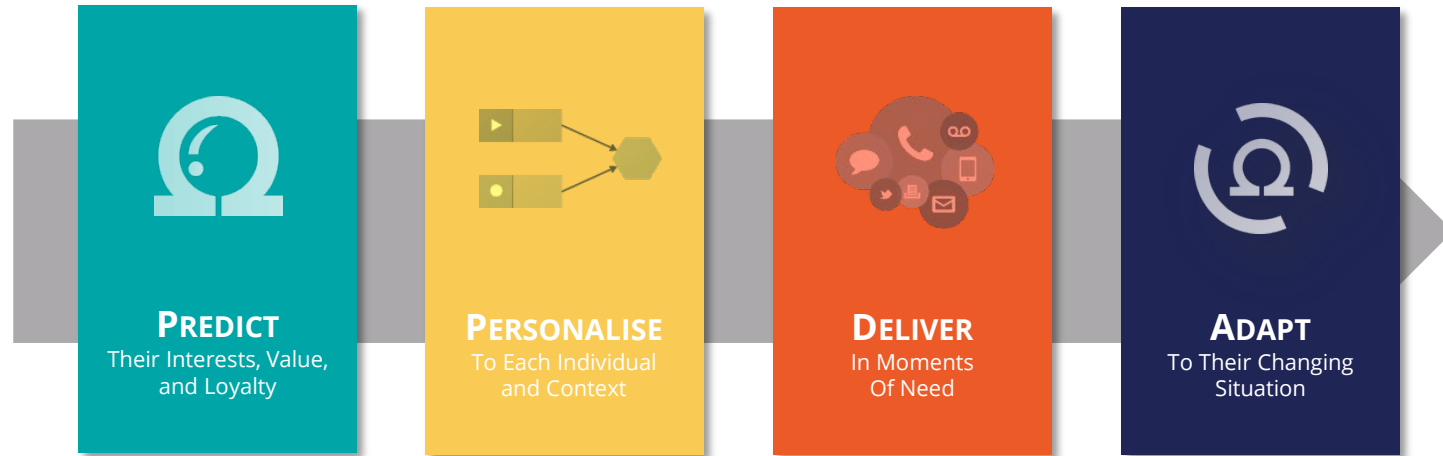
One place
for all NBA logic

Unified Interaction History



Record every
event by offer

Next Best Action



Always-On: Anywhere. Anytime. Every Time.

Pega Customer Decision Hub



Contextual



Relevant

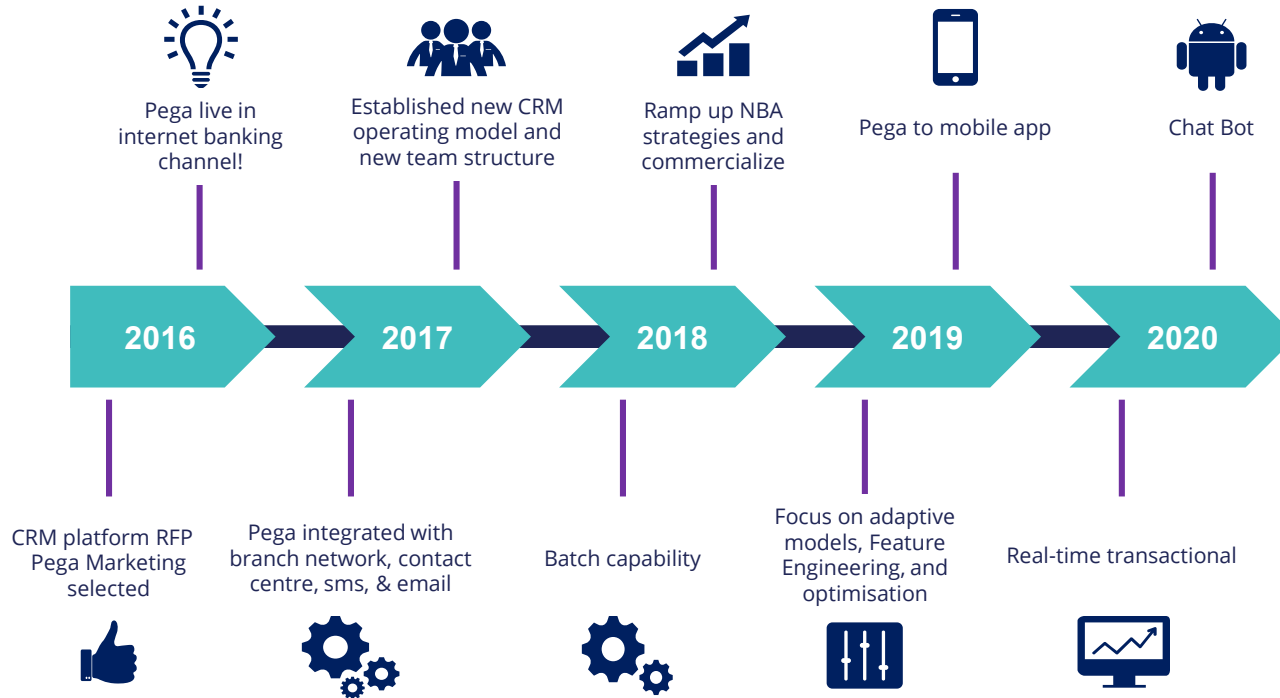


Consistent

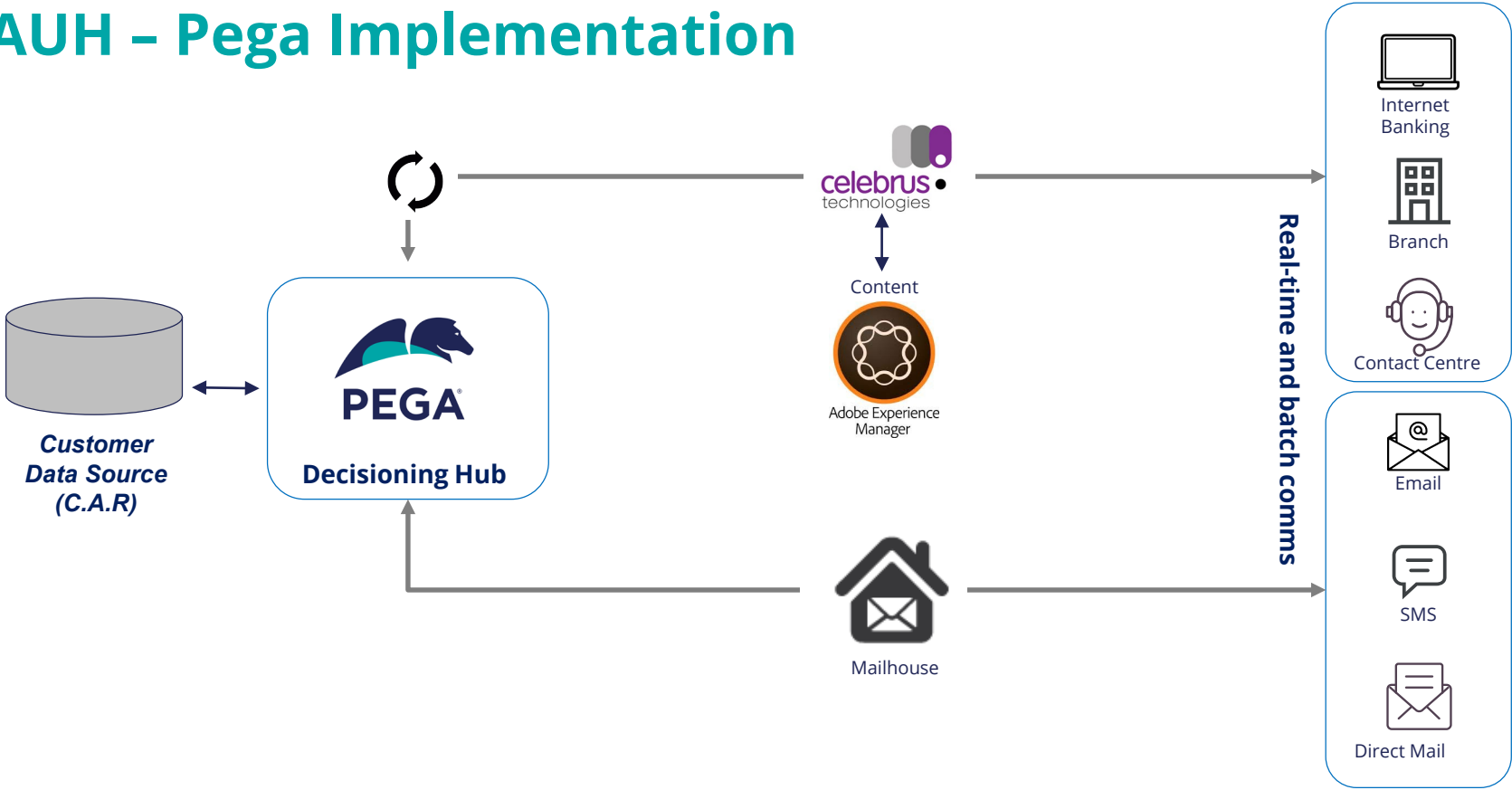


Timely

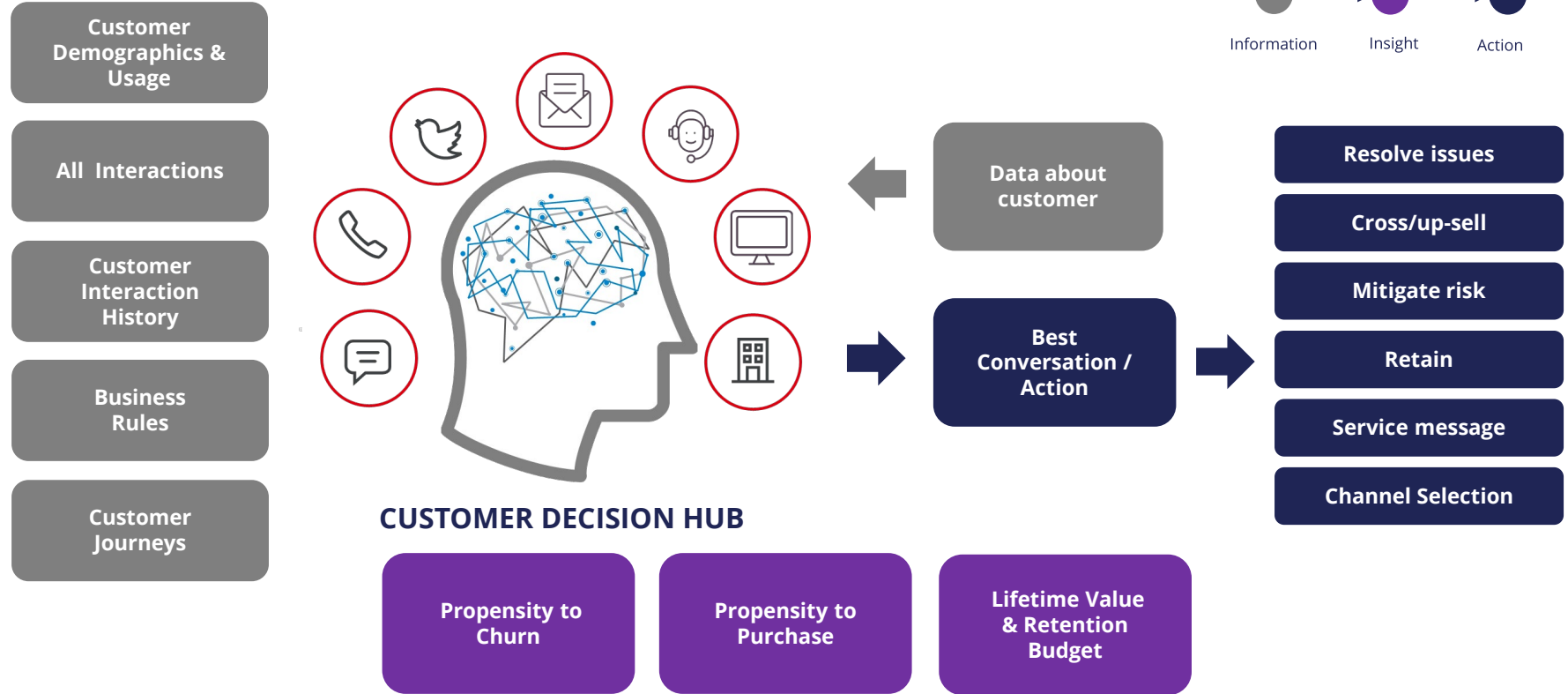
Our journey with Pega



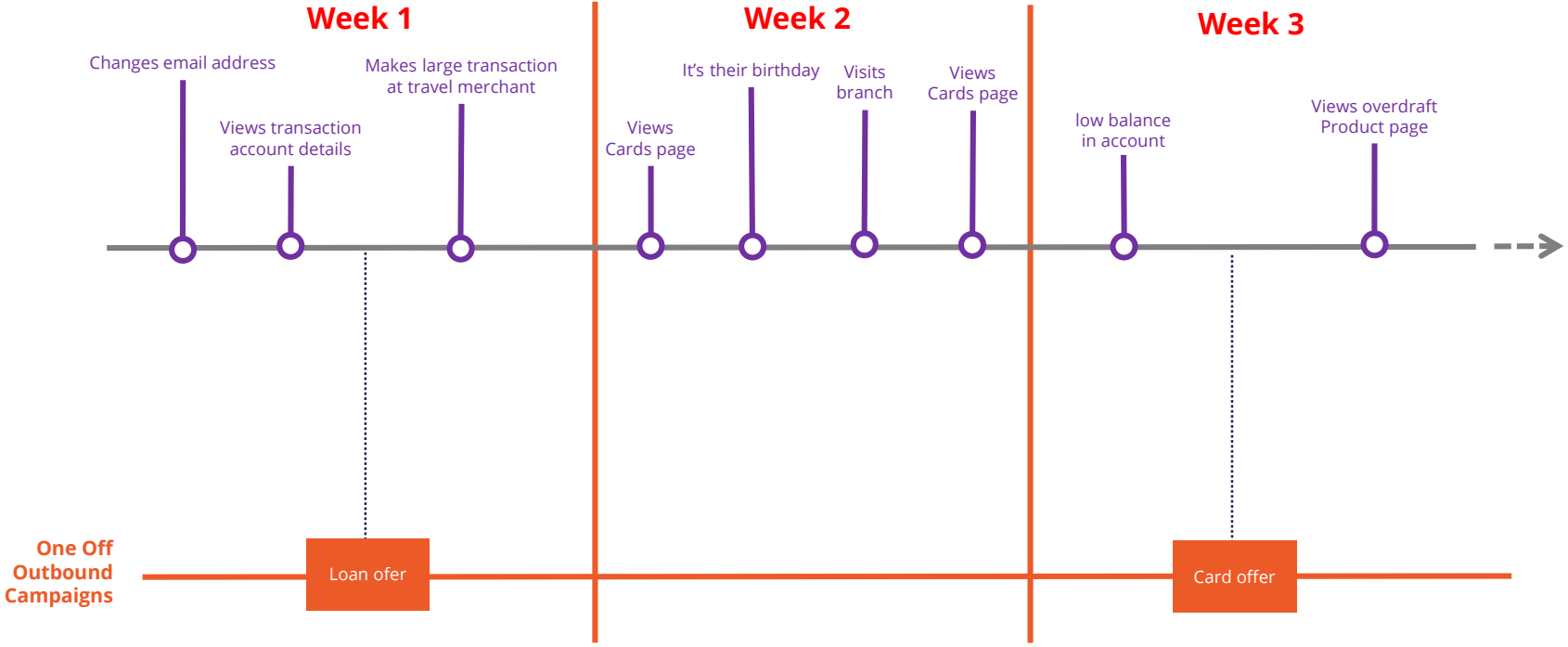
AUH - Pega Implementation



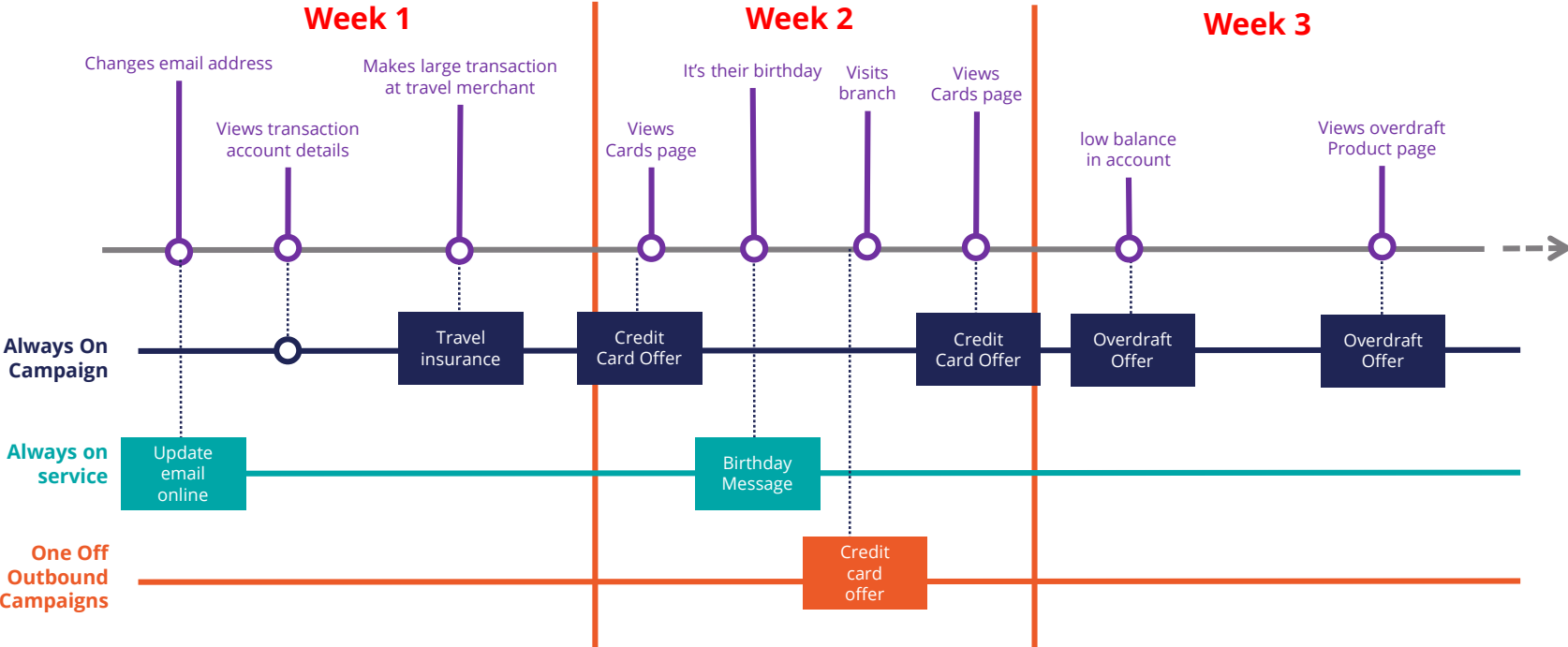
The 'Always-On' Customer Brain



Always-On Marketing and single message campaigns



Always-On Marketing and single message campaigns



Real-time mortgage offers



Banner

Outbound RM Lead



Agent notification

For a better home loan

Look at our 3.59% p.a. (3.61% p.a. comparison rate) HSBC Home Value Loan.

Excludes LVR above 80%. Comparison rate warning applies. New borrowings from \$50,000 when applying by 30 April 2019.




[Discover more](#)



Relation Manager: Jane Citizen
Customer: Toby Doe
Customer visited HL calculator

Excludes LVR above 80%. Comparison rate warning applies. New borrowings from \$50,000 when applying by 30 April 2019.

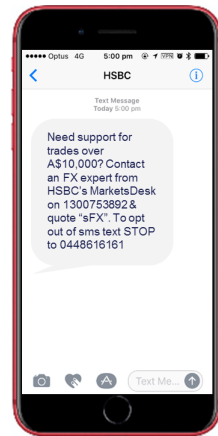
[Action lead](#)

3.59% p.a.*	3.61% p.a.	
<small>OWNER OCCUPIED, PRINCIPAL AND INTEREST</small>	<small>COMPARISON RATE</small>	
<small>Excludes LVR above 80%. Comparison rate warning applies. New borrowings from \$50,000 when applying by 30 April 2019.</small>		
Visited HL calculator. Discuss offer.		
		

Real-time FX education and support



SMS

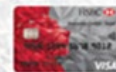


Banner



Select the FX currency account that goes further

Buy, hold and spend in up to 10 currencies with one account.



Dear Handy,

If you'd like to make the most out of our currency exchanges, we have an innovative account that changes everything – the HSBC Global Account.

It's more like a normal bank account for your everyday banking, but it also allows you to buy, hold and exchange in up to 10 currencies with your one account. Make FX exchanges between currencies, save in foreign currencies, make online purchases in other currencies. It's all there for you.

When you go travelling, take the account with you. Access your currencies with a Visa Debit Card and pay no overseas ATM or transaction fees. Automatically withdraw your funds from the correct overseas currency or convert from your Australian Dollars balance. It's never been easier to buy, hold and spend in foreign currencies.

[Discover more](#)

Results & Lessons learnt



Results & Lessons learnt

- YoY incremental return
- Always-on is profitable but does not do away with batch campaigns
- Operating model;
 - Right people, roles and skills
 - Agreed ways of working
 - Optimisation and Pega AI
 - Use cases
 - Re-assess and fine-tune op model



Together we thrive

The team

CRM Governance & Strategy



Scrum masters & CRM strategists

Customer Decisioning



Pega NBA strategy builders

Data Science & BI



Machine Learning and analytics

Data Engineering



Data provisioning and automation

Digital Messaging



Digital content optimisation



Marketing



Product



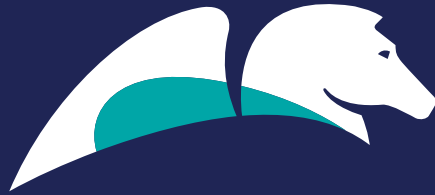
Customer Propositions



Distribution



IT



PEGA[®]
Build for Change[®]