Why real-time *really* matters in 1:1 engagement

PEGA

PegaWorldiNspire

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Real-Time Interaction Management

(per Forrester Research)

- Technology that determines the best **action, offer, or message.**
- Technology that enables **contextually relevant** experiences**.**
- Technology that engages customers via **preferred channels**.
- Technology that delivers **utility and value** to the recipient.

Empathy

Real time is about *people*,
not technology.

Campaigns

Offers	Product A	Product B	Product C	Product D
Bob			✓	
Jennifer				
Mary			✓	
Angus			✓	
Emily				

Response

Real-Time

Actions	Sell	Serve	Retain	Nurture
Bob				
Jennifer				
Mary				
Angus			✓	
Emily				

Response

Why?

Four reasons

Context

What's happening with this customer *right* now?

Where **ARE** they?

What are their **EMOTIONS**?

How are they **BEHAVING**?

What's their **INTENT**?

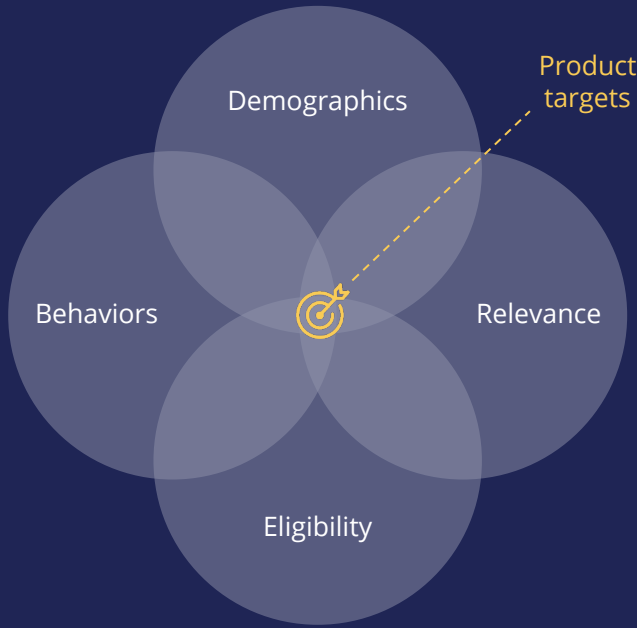
Are they making **PROGRESS**?

Which approach matches their context?

Relevance

What does this individual
really care about?

Segments

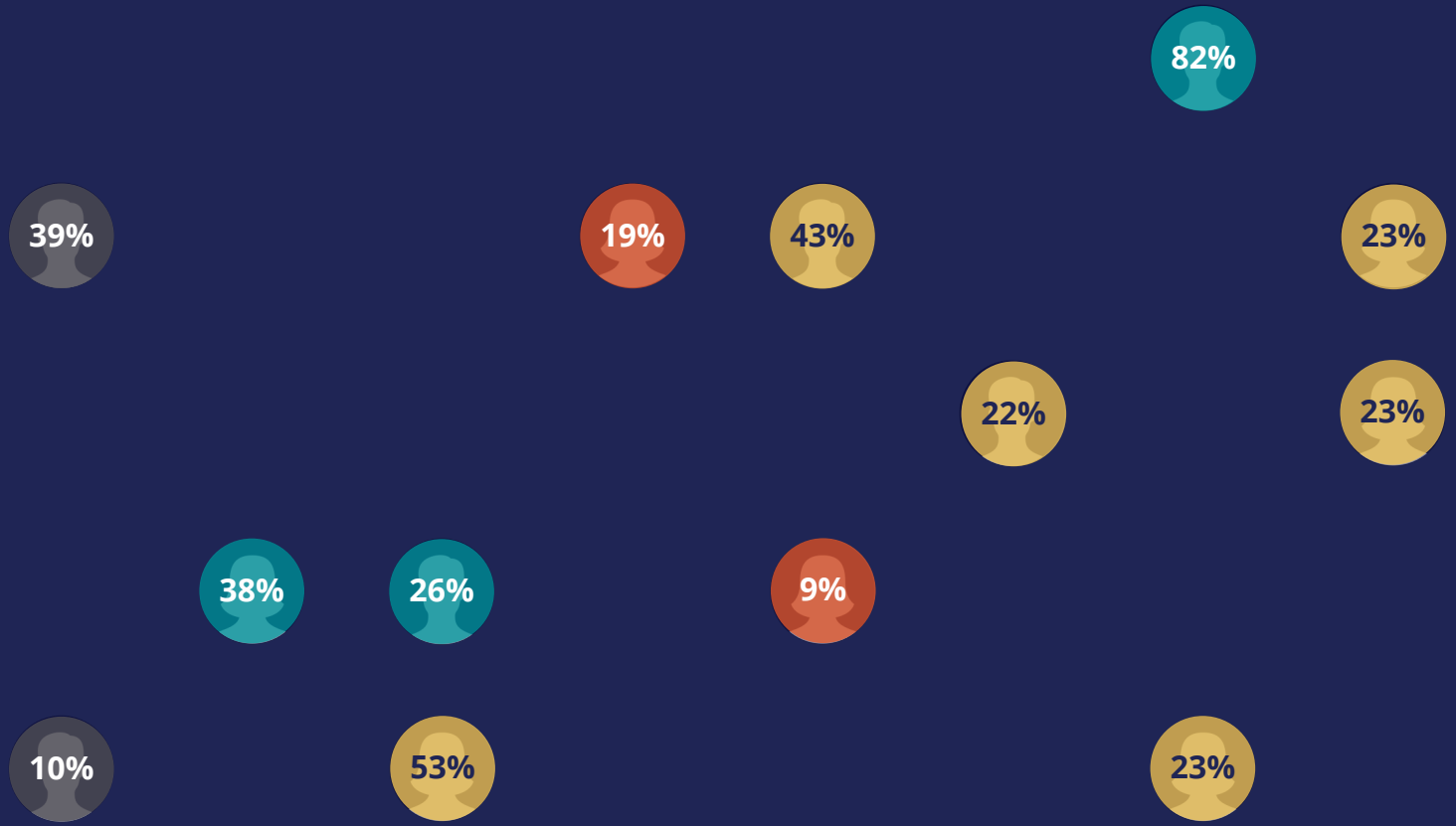


Propensity

Potential actions	Angus's propensity
Offer: Rewards card offer	0.3%
Offer: Mortgage loan offer	0.1%
Service: Missing email address	4.0%
Service: Travel notification	3.0%
Retention: Unclaimed rewards alert	14.0%
Retention: Waive annual fee for one year	5.0%
Hardship: COVID-19 support	6.0%
Hardship: Hurricane relief package	0.0%

Timing

Is *this* the right moment to present *this* message to *this* person?

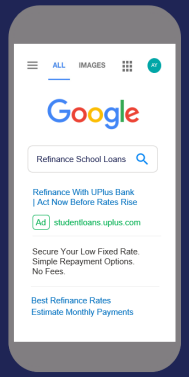

82%
39%
19%
43%
23%
22%
23%
38%
26%
9%
10%
53%
23%

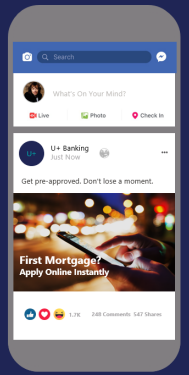
Channel

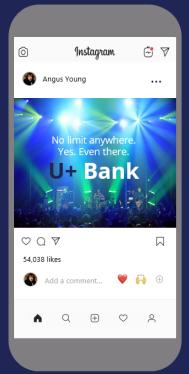
Which are the most sensitive to response times and decision lags?

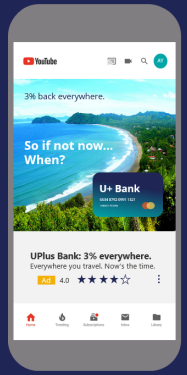
The impact of speed on CX

As speed decreases, so does quality

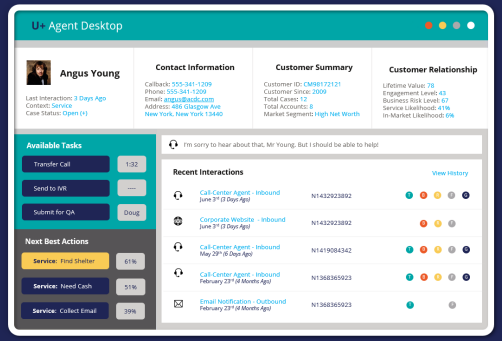

ALL
IMAGES
Google
Refinance School Loans
Refinance With UPlus Bank | Act Now Before Rates Rise
Ad studentloans.uplus.com
Secure Your Low Fixed Rate. Simple Repayment Options. No Fees.
Best Refinance Rates
Estimate Monthly Payments

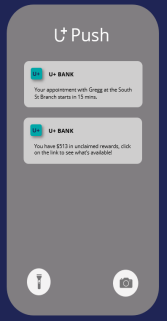

Search
What's On Your Mind?
Live
Photo
Check In
U+ Banking
Just Now
Get pre-approved. Don't lose a moment.
First Mortgage?
Apply Online Instantly

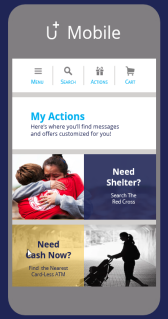

Instagram
Angus Young
No limit anywhere.
Yes. Even there.
U+ Bank
54,038 likes
Add a comment...

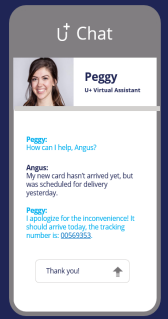

Youtube
3% back everywhere.
So if not now...
When?
U+ Bank
UPlus Bank: 3% everywhere.
Everywhere you travel. Now's the time.
Ad 4.0

Bank
Checking
Savings
Credit Cards
Home Loan
Auto Loan
Invest
Disaster Alert:
Hurricane James
The health and safety of our customers and their families is of the utmost importance. Have you been impacted by the recent events in Jackson County?
Check Available Resources
Welcome Angus
Start a Chat
Request an Extension
Find an ATM
Find a Branch
Download UPlus App
How Can We Help Today?
Mobile Service
When our contact center call-volume is high, you can chat with an agent in the mobile app.
Download
Self-Service 24/7
Our online self-service portal will recommend custom content based on your needs.
Self-Serve
Safety Tips
Learn how to weather the storm financially, and get back on your feet as quickly as possible.
Review Tips
Card-Less ATM
Use your phone to withdraw cash from ATMs when you don't have your debit card on-hand.
Learn More


U+ Agent Desktop
Angus Young
Contact Information
Customer Summary
Customer Relationship
Available Tasks
Transfer Call
Send to IVR
Submit for QA
Doug
Next Best Actions
Service: Find Shelter
Service: Need Cash
Service: Collect Email
Recent Interactions
View History


Push
U+ BANK
Your appointment with Gregg at the South St Branch starts in 15 mins.
U+ BANK
You have $513 in unclaimed rewards, click on the link to see what's available!


Mobile
My Actions
Here's where you'll find messages and offers customized for you!
Need Shelter?
Search The Red Cross
Need Cash Now?
Find the Nearest Card-Less ATM


Chat
Peggy
U+ Virtual Assistant
Peggy:
How can I help, Angus?
Angus:
My new card hasn't arrived yet, but was scheduled for delivery yesterday.
Peggy:
I apologize for the inconvenience! It should arrive today, the tracking number is: 00569353
Thank you!

UPlus Bank
UPlus Communications
SABR Newsletter
Words With Friends
StubHub
Pega Offers
UPlus Bank
Help When It's Needed Most
Find Shelter
UPlus Partners With The American Red Cross
Find Resources
The health and safety of our customers and their families is of the utmost importance.
Have you been impacted by the events in Jackson County? Check here for ARC relief resources.

$150M / Year

(for every 10M customers)

PEGA®

Build for Change®