

Partner Keynote

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English



The Reinvention of Experience

Pega Community Forum

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Accenture Song

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- 2 Omnichannel vision of the future
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we are

Song

The future is changing fast. Brands are struggling to evolve & keep up.

Culture

is seeing an accelerated pace of change.

3-5 days

Average lifespan of trending topic on TikTok

Technology

is constantly reshaping behavior.

550+

Gen AI start-ups in recent months

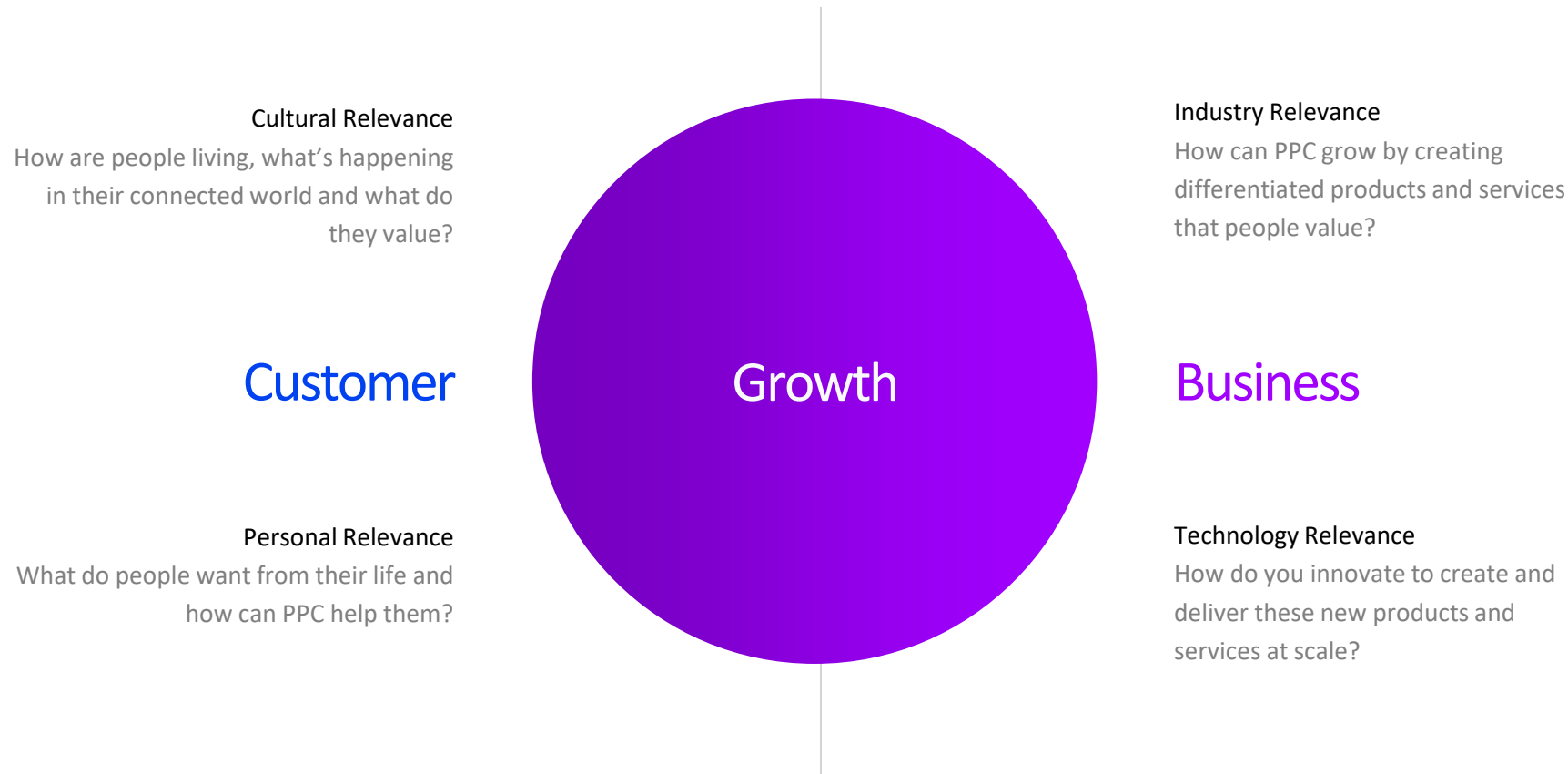
Relevance

is harder than ever to achieve.

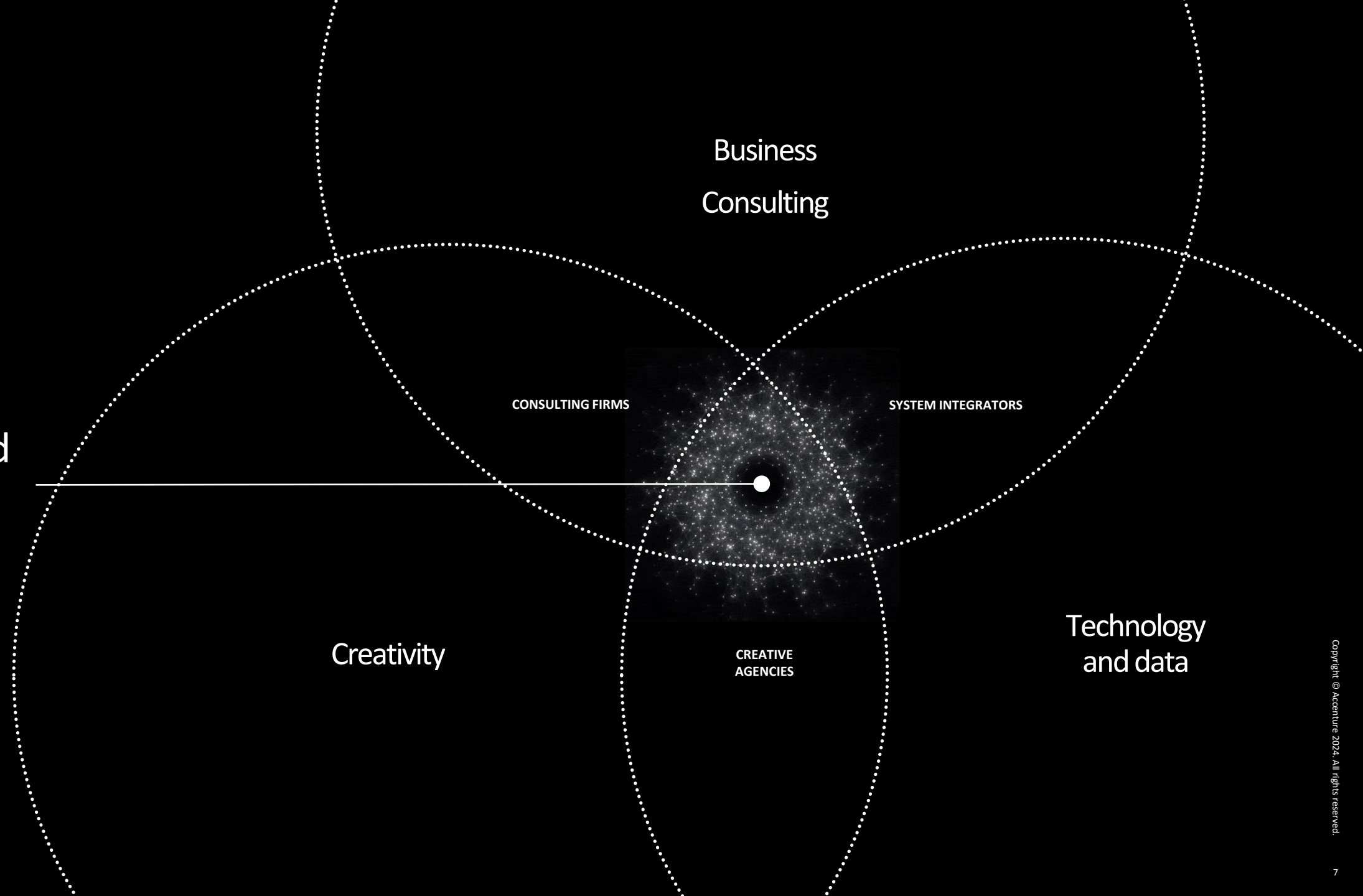
85%

of CMOs say it's never been more difficult

We believe the only way to grow business is by creating relevance for your customers



A new breed
of partner





We drive growth for modern brands by wiring them for relevance

Front stage

The tech-powered creative solutions that people see and experience out in the world.

Back stage

The people, processes and tools within the organization that enable growth.

Our full suite of capabilities to build relevance and drive growth

Design & Digital Products

We build customer relevance by creating products and experiences that are valuable, useful and delightfully simple.

We drive business growth by envisioning and launching differentiated products, services and business models.

Marketing

We build customer relevance by making a brand or product's value inspiring and clear.

We drive business growth by helping companies organize and build brands that perform.

Commerce

We build customer relevance by making purchase decisions compelling and simple.

We drive business growth by increasing sales effectiveness and scaling omnichannel buying experiences.

Service

We build customer relevance by making service more responsive, useful and easy.

We drive business growth by reinventing and scaling omnichannel service.

← World-class customer technology and intelligence platforms →

Creativity is in our DNA

Creative luminaries propel our client's brands and make us a magnet for talent



David Droga
CEO



Ariana Stolarz
Global CSO



Neil Heymann
Global CCO



Tara Ford
CCO Growth Markets



Nick Law
Creative Chairman



Annette King
Global Marketing

World-class agency capabilities seamlessly integrated (40+ creative and design agency acquisitions)



Recognition and accolades from the most prestigious awards shows



Our technology leadership and expertise

Clients benefit from our extensive investments in proprietary technology



SynOps for Marketing

Powers marketing workflow orchestration, creates efficiencies and accelerates speed to market.



Relevance Engine

An intelligence solution leveraging data and Gen AI to orchestrate a unified end-to-end user experience in a way that's uniquely personal.

Our ecosystem partnerships unlock value and accelerate change for our clients



#1

Largest user in the world



#1

Global partner

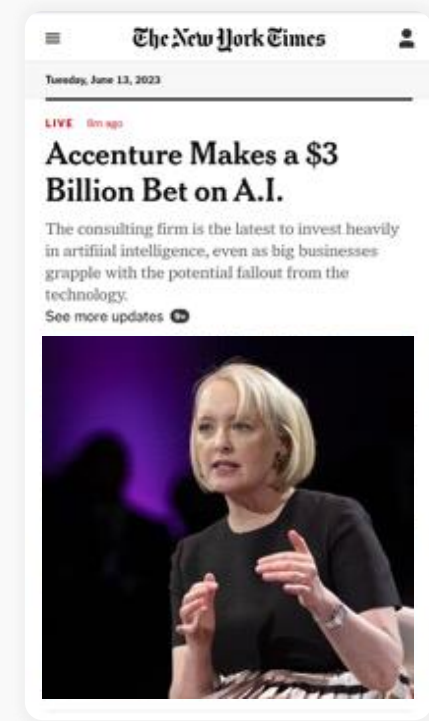


#1

Leading global strategic partner



Our technology and innovation leadership leads the industry



1. Current market situation



Insurer's digital transformation efforts are still not catching up with customers

Customer experience expectations towards insurers

72 %

of insurance customers feel that companies are not responding fast enough to their changing needs.

Solve for relevance

58 %

say they would be willing to share a lot of data in exchange for advice that is more relevant to their personal circumstances.

73 %

Customers will choose companies that are the easiest to do business with. 60% would share a lot of data for faster, easier services.

Make it easy

76 %

Of customers are e. g. interested in auto insurance that is tied to safe driving behavior. 71% are interested in usage-based insurances.

Offer personalized solutions

74 %

e. g. would be interested in home monitoring services, including security and energy usage. People want solutions — not products/policies.

Be proactive

68 %

Of Insurance consumers say that targeted product recommendations help them discover and select new products.



Experience is no longer a luxury. It's a business imperative.

Customer expect a life-centric approach

For our clients, Experience is the key to unlocking meaningful growth and differentiation. It starts with becoming customer obsessed and entails rewiring the whole business around the delivery of exceptional experiences. We call this the Business of Experience.

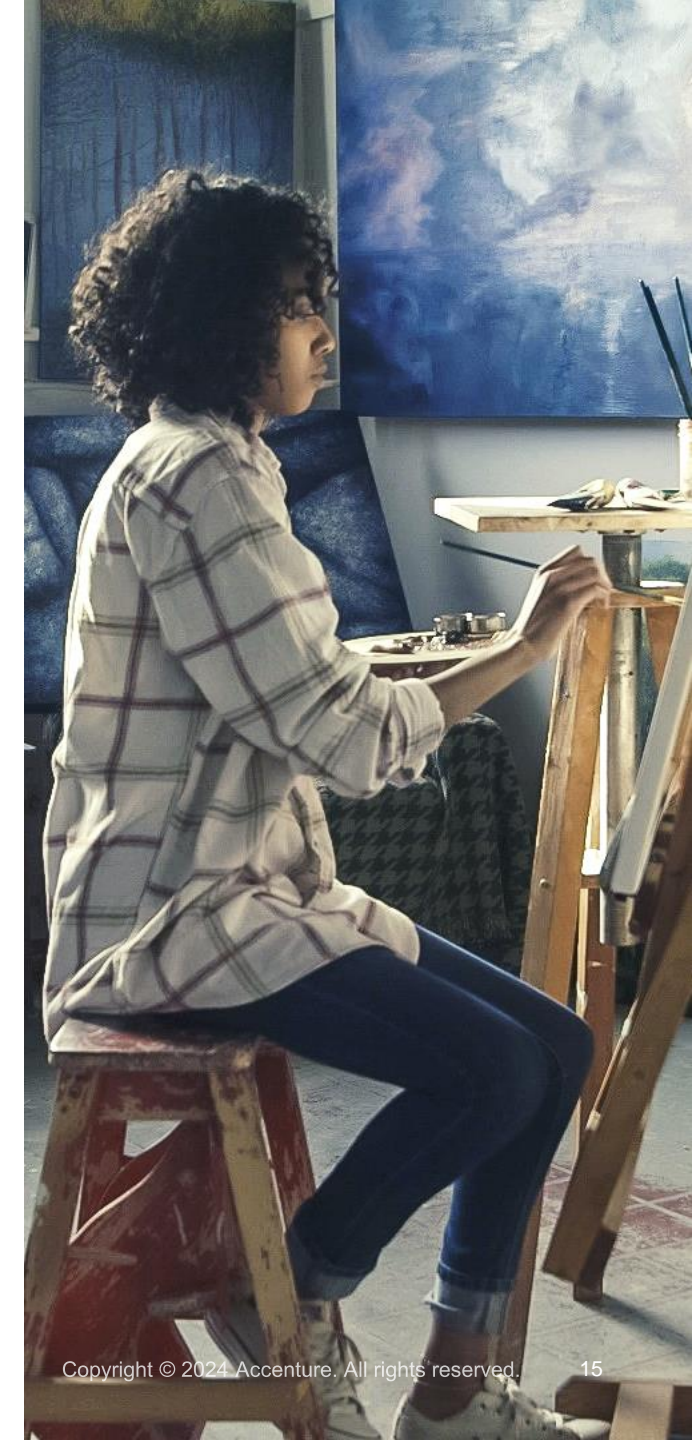
Embracing a Business of Experience mindset will build business resilience and improve company performance. But it also creates the perfect environment to reimagine experiences that can remake entire industries at the intersection of purpose and innovation.

6x

Profitability

Experience-oriented companies that solve for customer needs around a purpose outperform peers in year-on-year profitability by 6x vs. companies only optimized around customer touchpoints.

(Accenture Business of Experience Study)



It is time for insurers to reimagine customer interactions and reinvent business models and e2e processes

Triggers for omnichannel transformation



Human trends are putting pressure on current model

Evolving protection needs. Desired personalization driven by liquid expectations. Protection needs without long-term commitments.



Current business model lacks innovation

Current multichannel solutions as well as fragmented operating models are not catching up with customers expectations and insurers loosing on sales opportunities.



Operations are inefficient and customer satisfaction declines

E2e digitalization has not yet been achieved which leads to high cost, long waiting times and dissatisfied customers.

It's time to reimagine insurance.

2. Omnichannel orchestration of the future





Omnichannel orchestration delivers missing piece of insurer's current digital transformation endeavors

Reasons for omnichannel transformation

From a service focused organization...

Lack of data transparency



Disconnected channels



Unseen cross- & upselling potential



Interrupted channel steering



Lack of holistic routing based on customer value



Lack of deflection to digital channels



... to a holistic value-adding business



Data- and AI-driven interactions



Seamlessly connected channels



Data-enabled recommendations



E2e customer journeys channel independent



True sales potentials in interactions through human touchpoints



Optimized digital share

What problems does Pega CDH solve?

Enhance real-time engagement and personalization

Generic messages based on segments

Communications overload (spray and pray)

Non-contextual messages / offers

Disconnected inbound, outbound, & Call Centers

Lack of empathy (Sell, Sell, Sell)

5X Increase In Relevance

By Arbitrating High-Value "Top-Of-Mind" Actions

3X Increase In Conversion

By Triggering Timely, Contextual Messages

High-Empathy Engagement

By Moving Beyond Sales-Based Interactions

Unified Customer Experience

By Centralizing Under One Brain

Rapid Adaptation & Agility

By Instantly Reading and Reacting to Change



Why are our clients doing this?

Grow Revenue

20 to 40% increase in cross sell and upsell

Improve Retention Rates

10 to 40% improvement in churn

Reduce Cost to Serve

10 to 20% reduction in repeat calls

Reduce Cost to Retain

20 to 40% reduction in cost

Increase Engagement

10 to 20% increase in customer engagement

Positive ROI

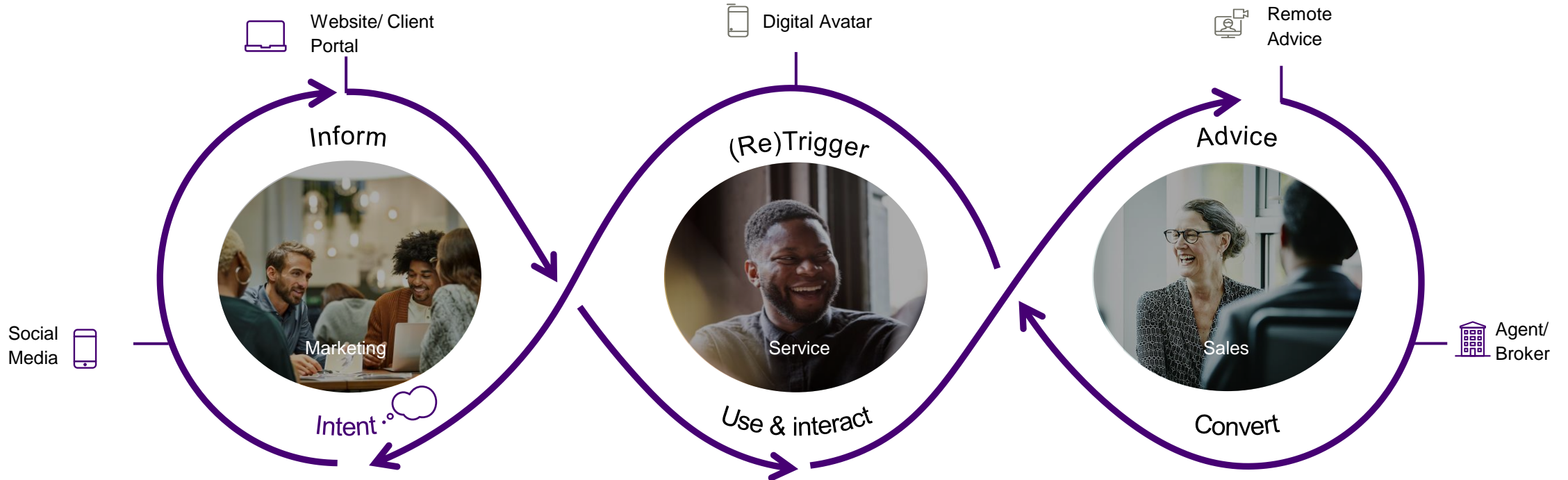
8-9 months to generate a positive return on investment

Increase NPS

10 to 20% increase in satisfaction of customers

Orchestration breaks through organizational silos to excite customers along the whole lifecycle & create smart interactions

Our e2e omnichannel vision



Contextual

Products and services are personalized to customers individual life context based on collected data

Conversational

Intelligent AI-driven IT detects upcoming needs and proactively triggers smart interactions with the client

Curatorial

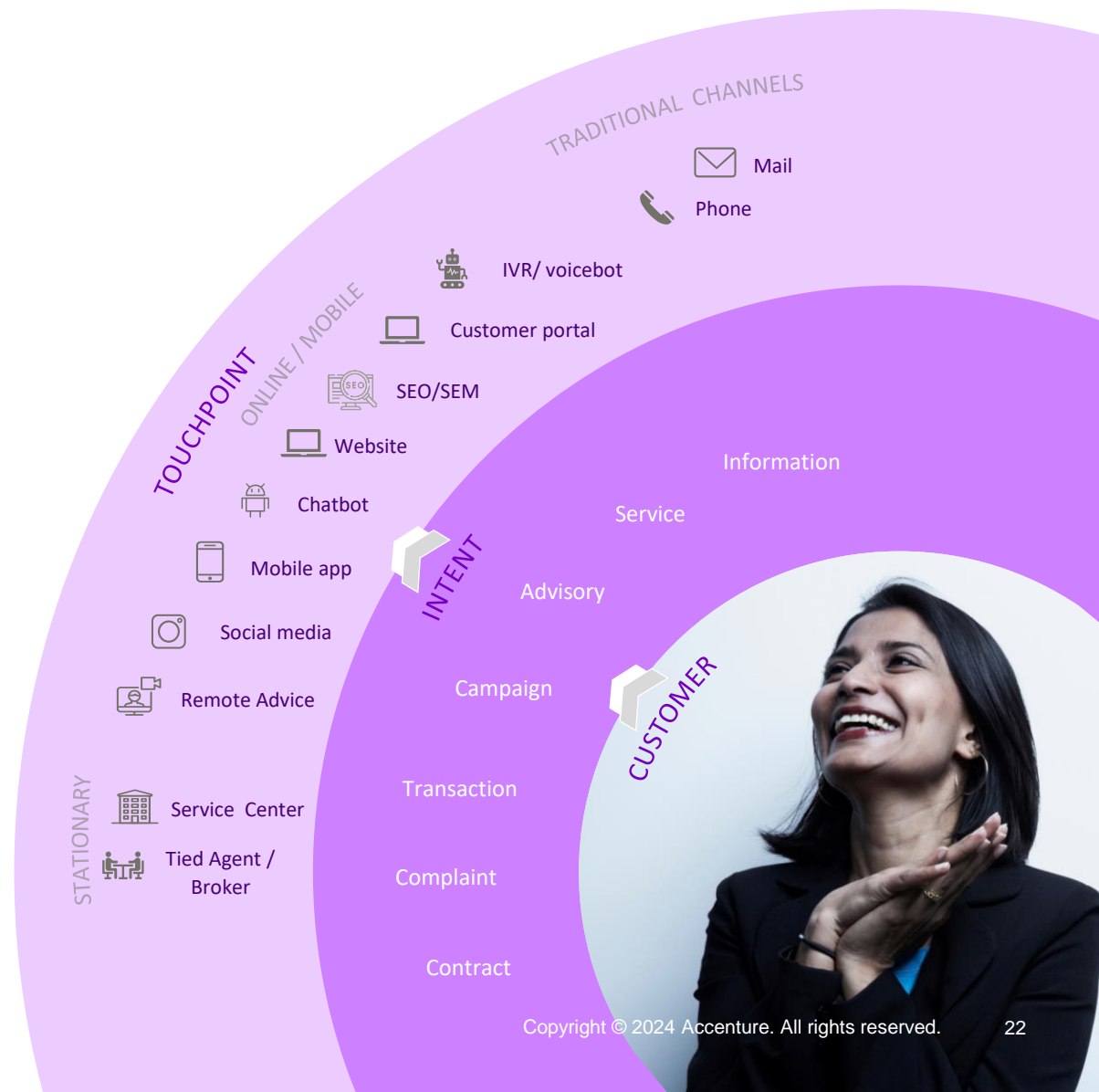
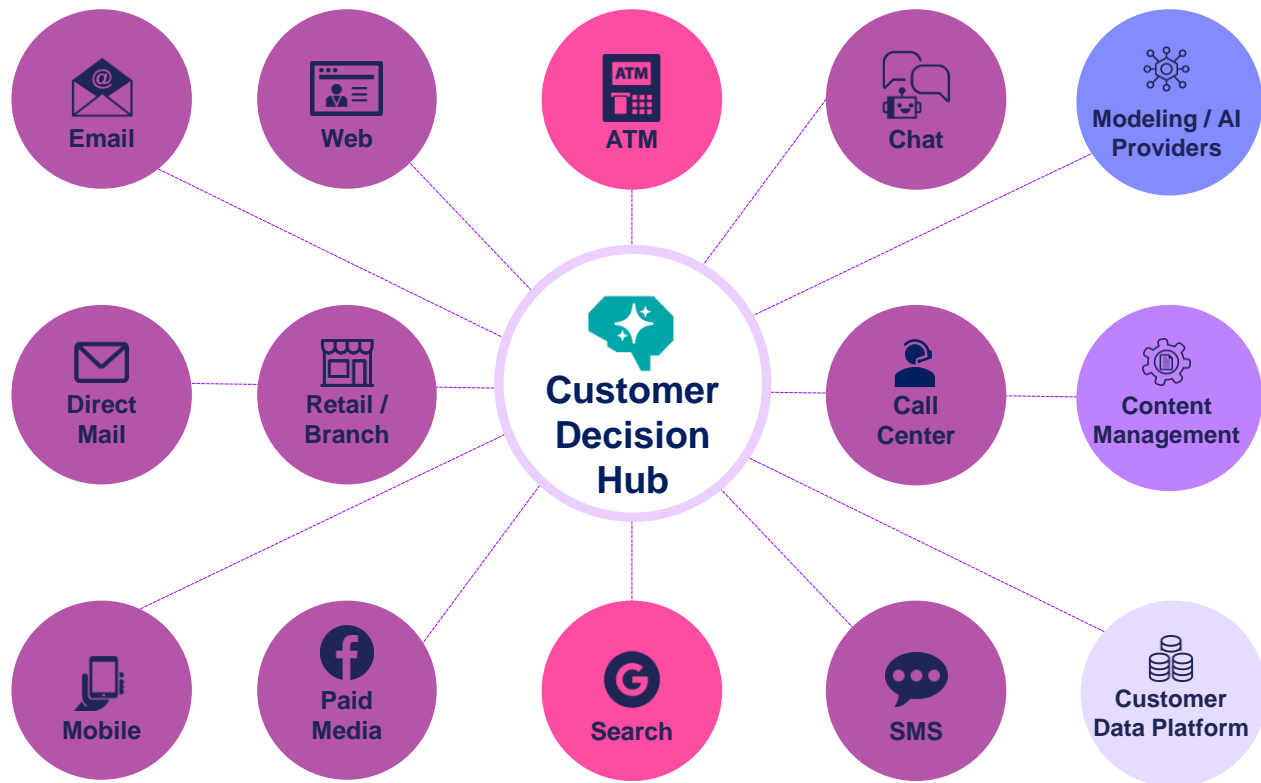
The mobile channel evolves to an interaction hub where all customers life and context reside curated by the organization

Intelligent

Channels are interconnected and centrally orchestrated to take the best decision for the customer and the business objectives

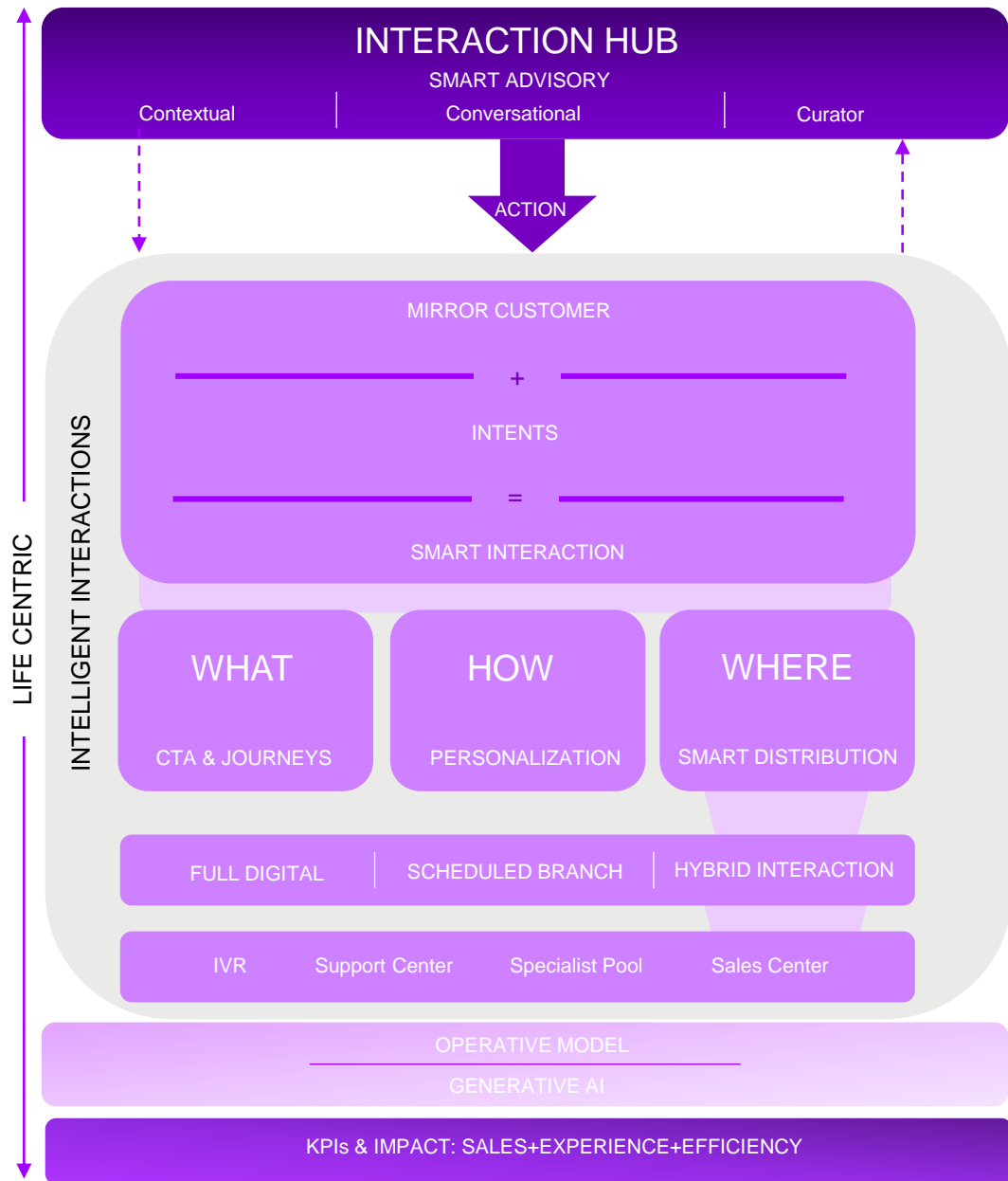
A single decisioning brain to unify your data and channels

Enabling a consistent customer experience



3. Accenture approach





A life-centric customer relationship model is orchestrated by two main components

1. Interaction hub

Where the meaningful conversations happen (mobile)

The center that enables all conversations between the insurer and the customers, based on data and intelligence. The mobile channel evolves to an interaction hub, where all customers' life and context resides, becoming the interaction point, and all these interactions will be contextual and conversational.

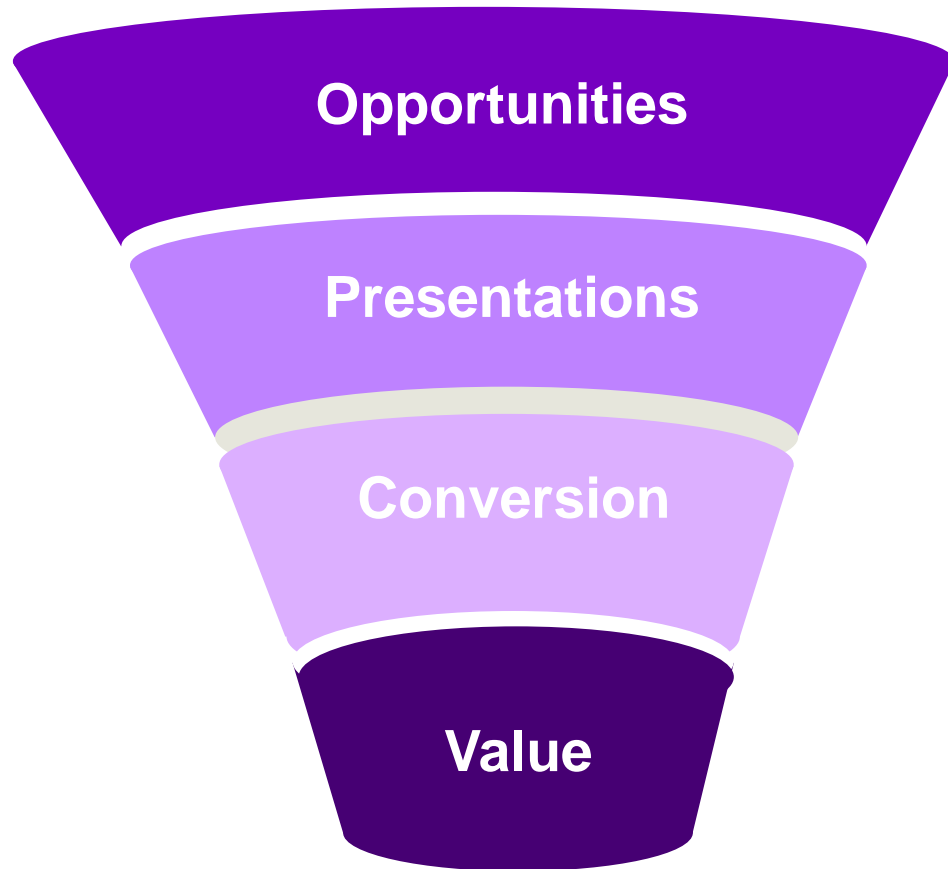
2. Intelligent interactions

The intelligence behind the relevance

All personalized interactions are orchestrated by an intelligence, that takes the best decisions, based on human data and contextual intent, plus business objectives, gaining the Human Insight advantage. Any customer interaction is directed to the optimal channel, with a CTA that best fits customer context and tackling any opportunity to sell.

Primary levers that drive benefit from 1:1 Customer Engagement

Improving on each of these will have a positive incremental benefit



Maximizing Omni-Channel Opportunities – driving a consistent conversation in every interaction across every channel

Ensuring Actions for Every Opportunity – taking advantage of every opportunity to talk to a customer

Maximizing Conversion Rate for Every Opportunity – selecting the right recommendation to close more opportunities

Maximizing Value for Every Conversion – making sure that you maximize CLV uplift with every recommendation

4. Client credentials





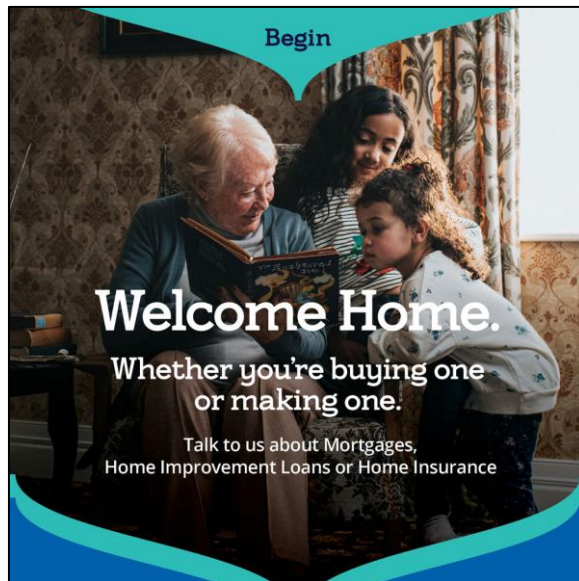
**Unlocking Increased CLV
With Centralized Decisioning**

3.6B **3.5K** **83%**

Interactions
Personalized
Per Year

Always-On
Next Best
Conversations

Reduction In
The Launch
Of New Actions



**Agile Marketing
With Next Best Experience**

97% **46%** **40%**

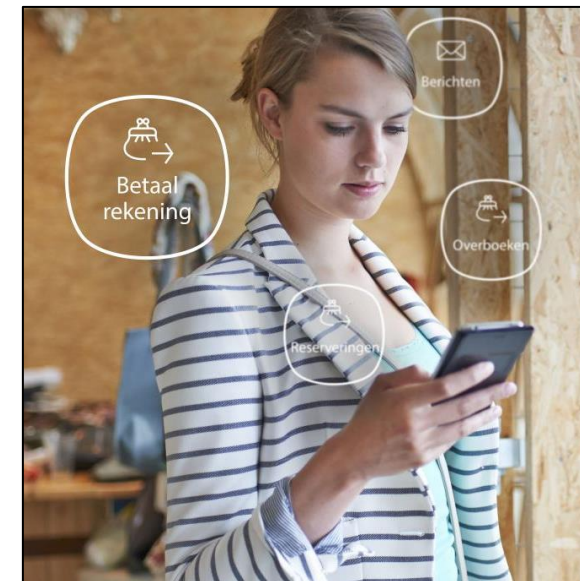
Increase In
Click-Through
From NBAs

Increase
In Personal
Loan Leads

Reduction
In Mortgage
Churn



Rabobank



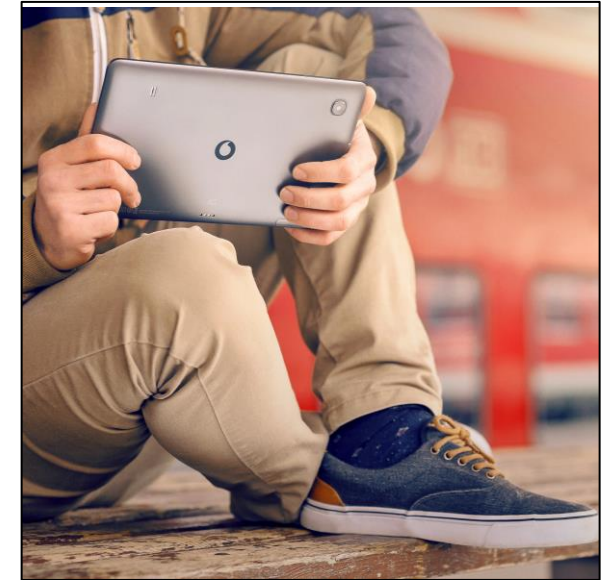
**Increasing
Click-Through Rate By 4X**

4.7% **25X** **98.7%**

Increase In
Customer
Lifetime Value

More Customer
Interactions
Per Year

Of All Customer
Interactions
Are Fully Digital



Moving To A Focus On Incremental Value

Center The Customer Experience With Next Best Action

Always-On Marketing Omnichannel Engagement In Real-Time

3X 20% 105%

Increase In Customer Conversion	Increase In Incremental Revenue	Increase In Predictive Accuracy
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3.3% 7.5% 7.4%

Increase In First Call Resolution	Increase In Net Promoter Score (NPS)	Increase In Customer Discussion Rate
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£100M+ 300% 20%

Incremental Profit, Annually	Uplift In Offer Acceptance	Increase In Net Promoter Score (NPS)
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Thank you

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