The Heart of the Matter
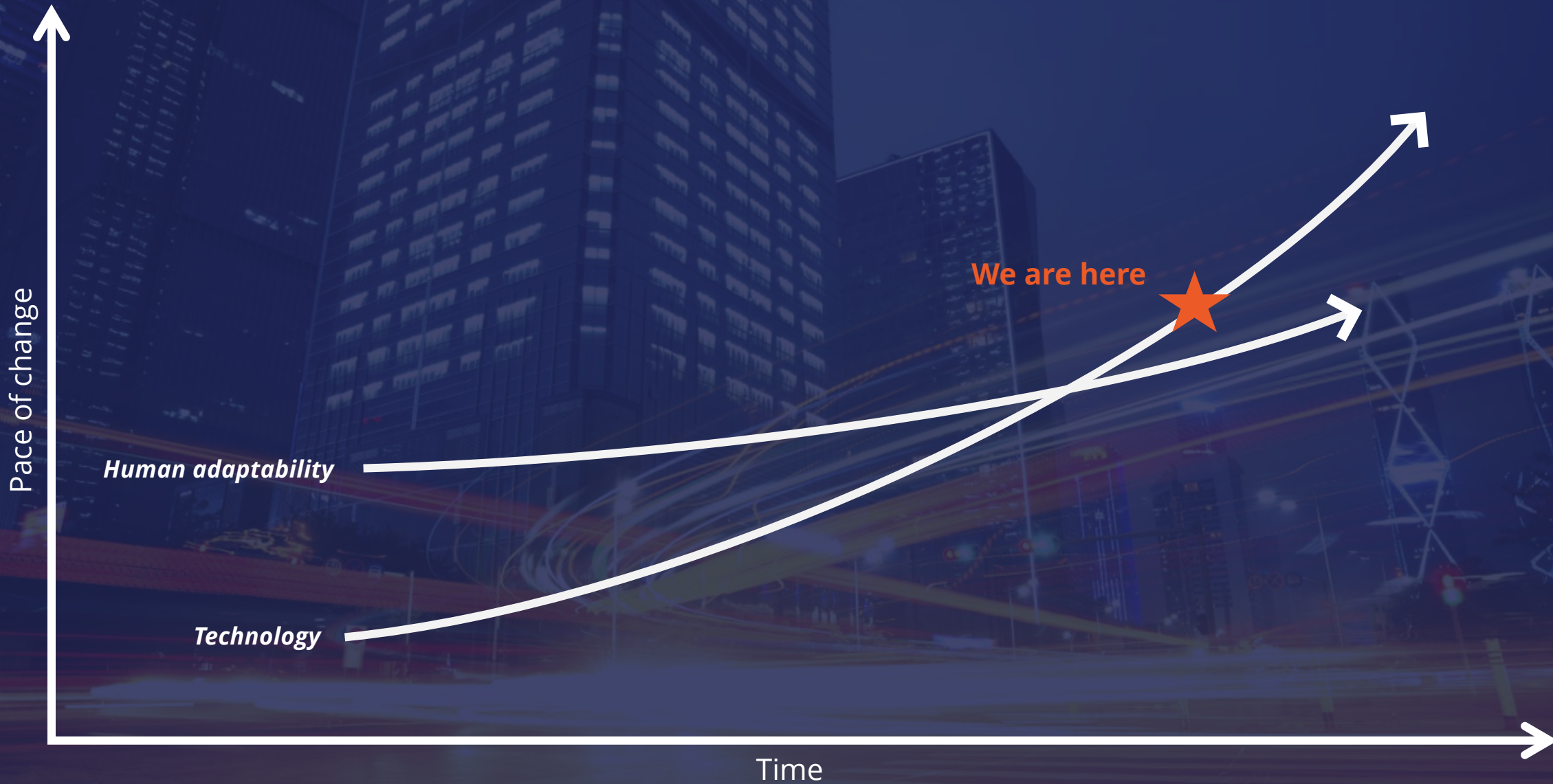
The Human Side of Digital Transformation

Don Schuerman - CTO & VP, Product Strategy & Market, Pega

Pace of change

We are here

Human adaptability

Technology

Time

Astro Teller, Captain of Moonshots (CEO), Alphabet X
cited in *Thank You for Being Late* by Thomas Friedman

Three well-intentioned mistakes
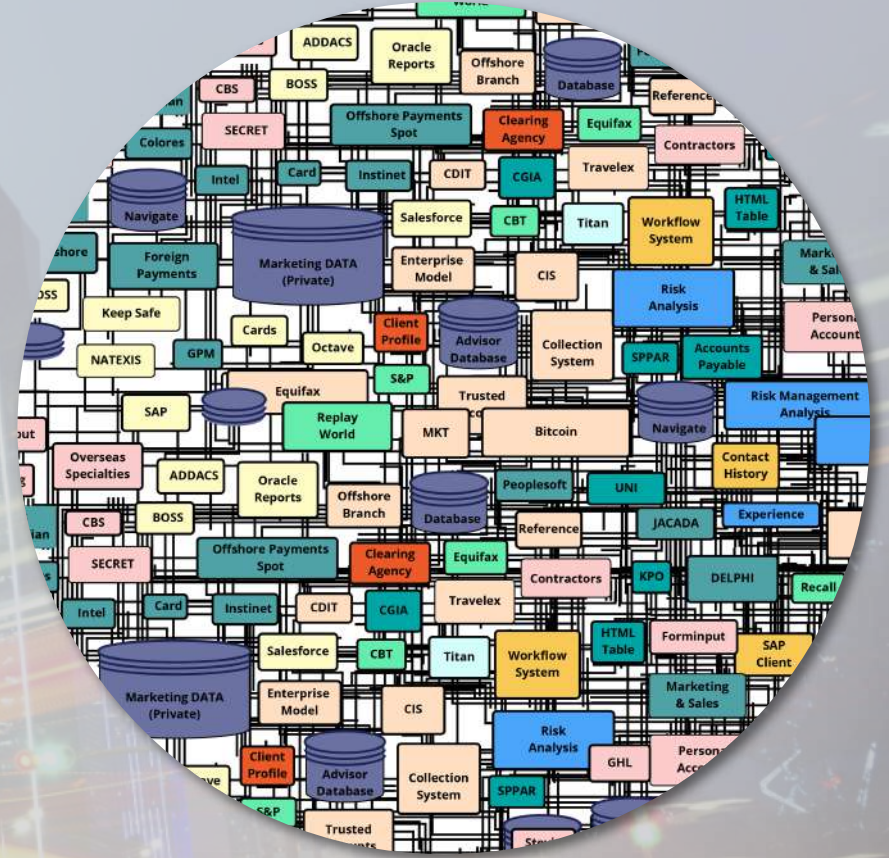
1
Channels,
not journeys

2
Tasks,
not outcomes

3
Silos,
not end-to-end

A Digital Hero

- Technology, innovation, and analytics

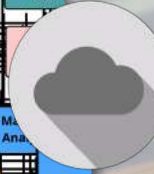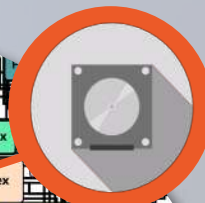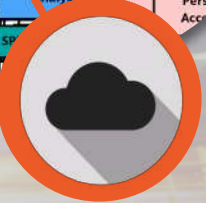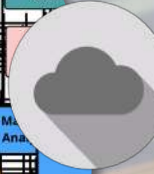- Organizational alignment

- Agile approach to collaboration
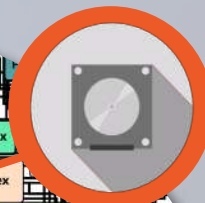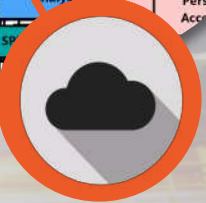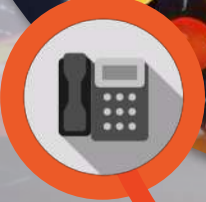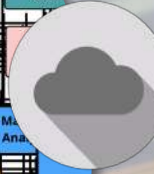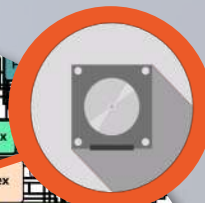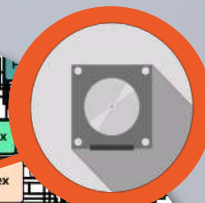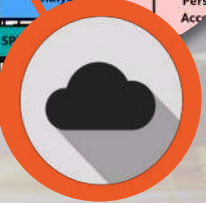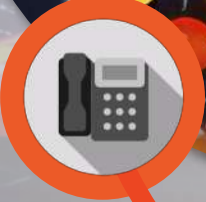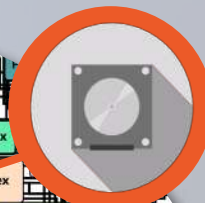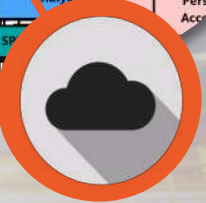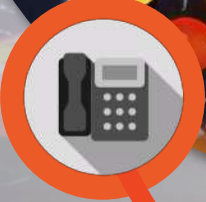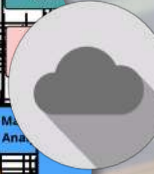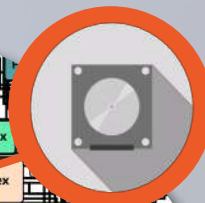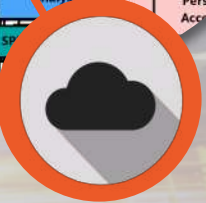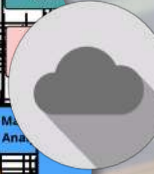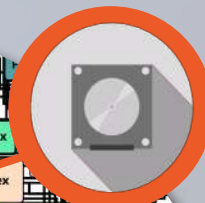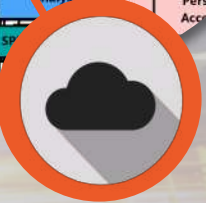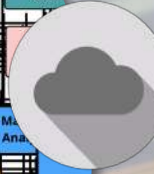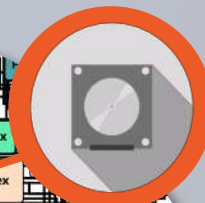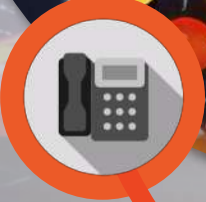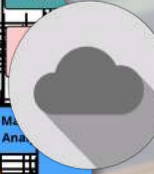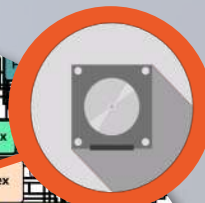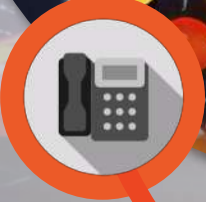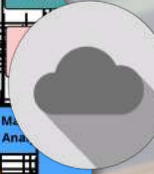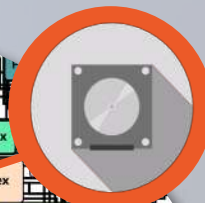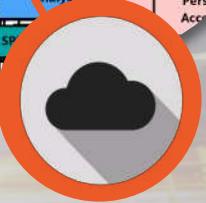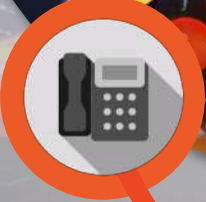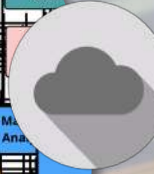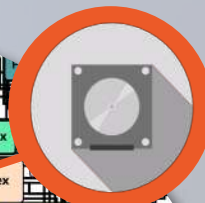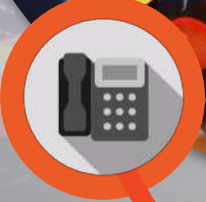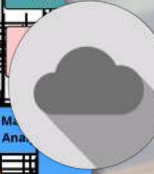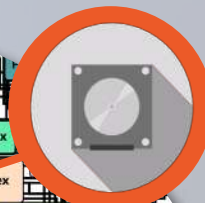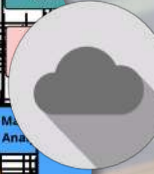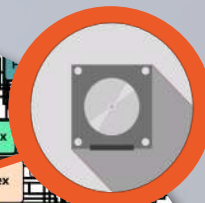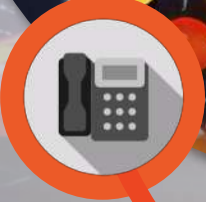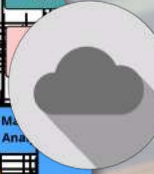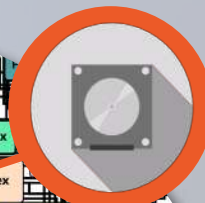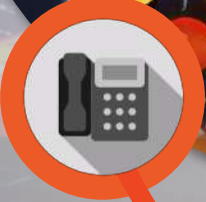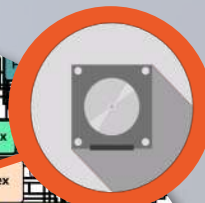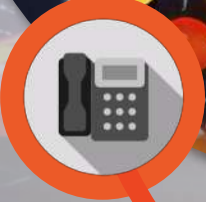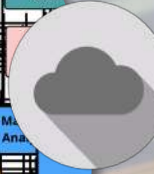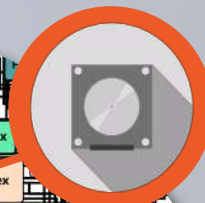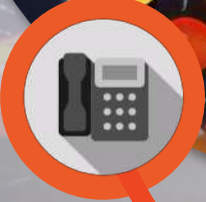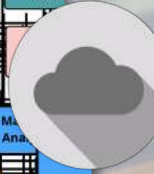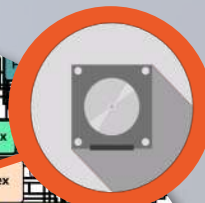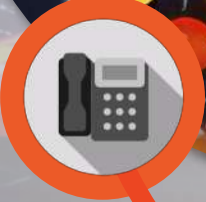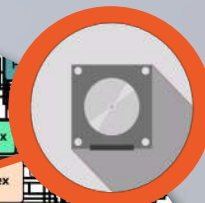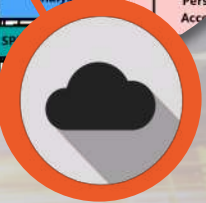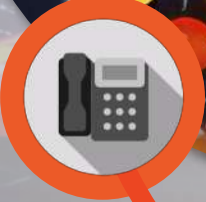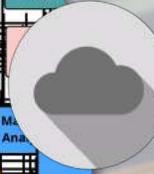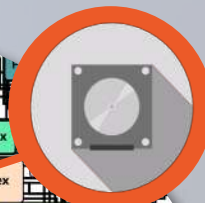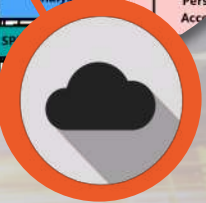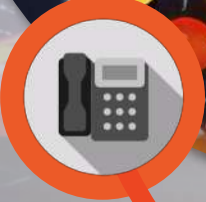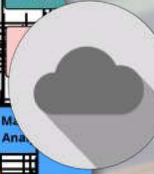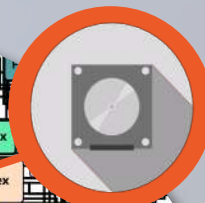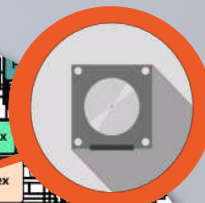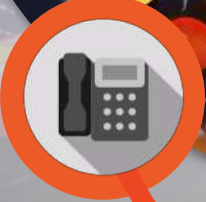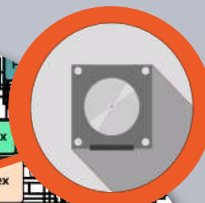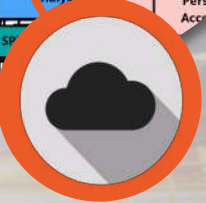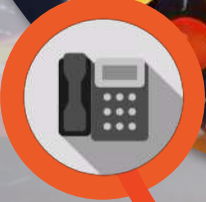
Empathy

Empathy
for Your
Customers

PEGA | **RBS**

"I believe that with how we use data and decisioning, we can truly get back to the way banking was done in the 1970's... Every time we're talking to you, it's about what's right for you, based on everything we know about you."

**- Christian Nelissen
"The Data Guy", Head of Analytics, RBS**

RBS is constantly mining their data from across channels, to identify moments that matter for each customer – then engage if they can provide value.

- 18 Channels integrated in 4 years
- 4 Billion customer interactions per year
- 35% Less impressions (waste)
- 6X Increase in response rate
- 8X Increase in credit card applications
- 20% Improvement in balance retention
- 18 Point increase In NPS
- 10-1 Return on Investment

MAKING BANKING PERSONAL

Empathy for
Employees

Future-proof your business …one journey at time

"We've transformed from a cost-driven transactional service model to one that leverages each human interaction as an opportunity to deepen the customer relationship."

Jim Bush
EVP, World Service, American Express

PEGA®

AMERICAN EXPRESS
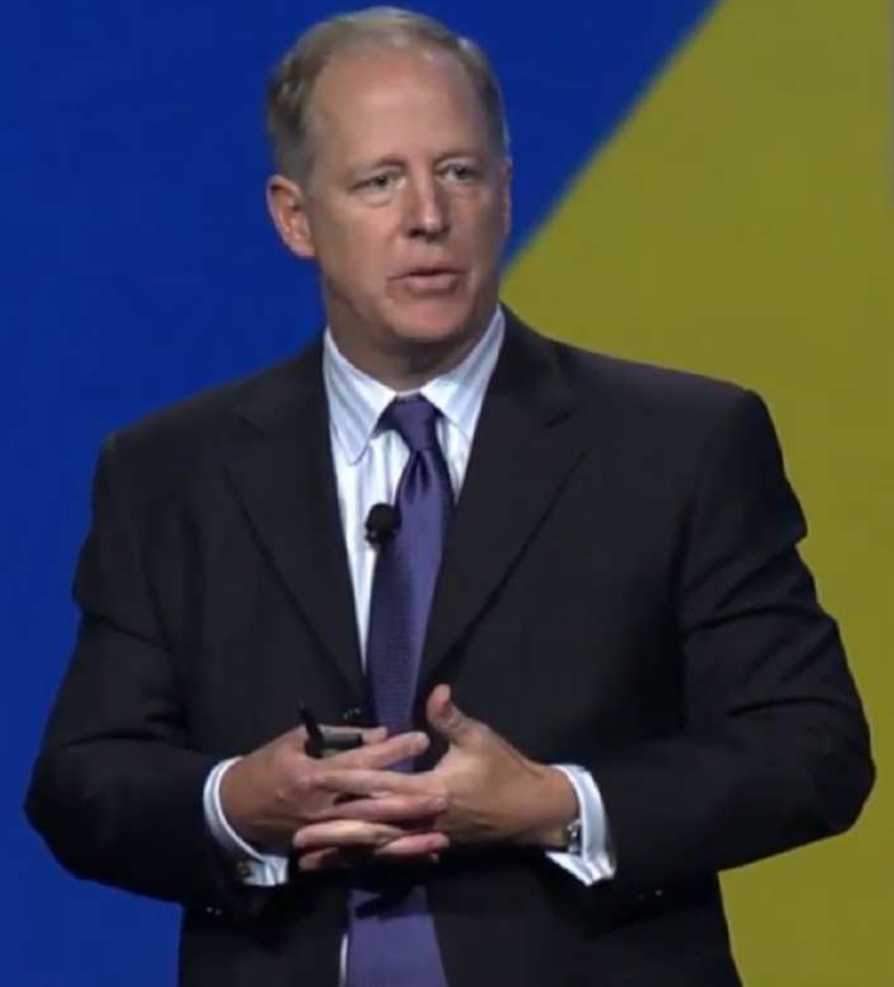
- Customer satisfaction increased by 300%
- 10% increase in cardmember spend
- 4X lower member attrition
- Service costs decreased / service margins expanded

Employees switch apps 1,100 times a day.

SOURCE: *Demystifying the desktop,* Pega, September 2018
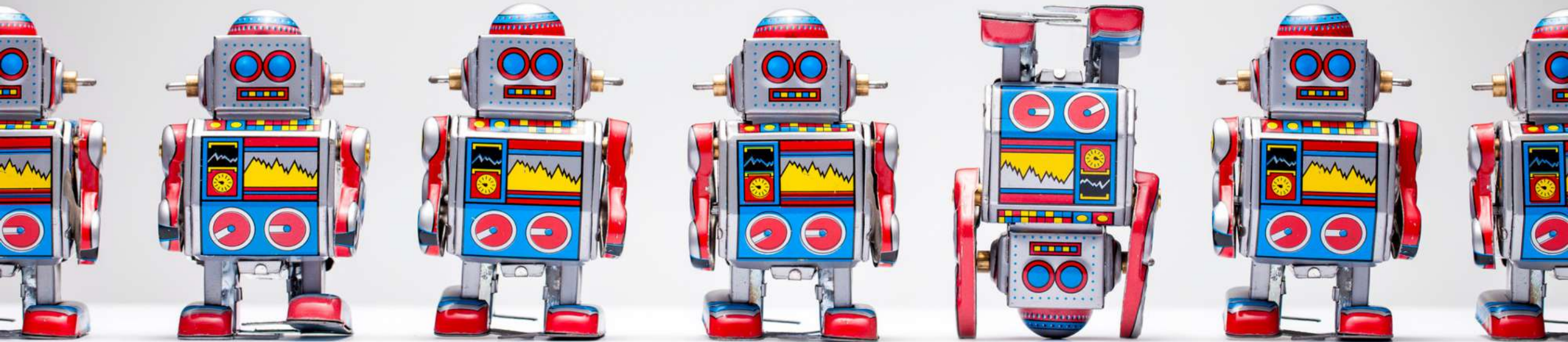
Empathy for Developers

Future-proof your business ...one journey at time

"The thing I like about Pega, as we've gone on this journey, is the integrated platform and all of the capabilities we have there. We keep discovering how we can push the envelope. And so far, we've not found a limit to that boundary of how far Pega can take us."

- Improved work efficiency from 40 days to 4 hours
- Increased development productivity up to 90%
- Reduced time-to-market from years to hours
- Reduced system set-up time from months to hours

Future-proof technology

- Business and IT collaborate in a single model-driven environment

- Proven to deliver 12X faster than traditional coding

- Automatically generates documentation

SOFTWARE THAT WRITES YOUR SOFTWARE™

CLOUD CHOICE

PEGA
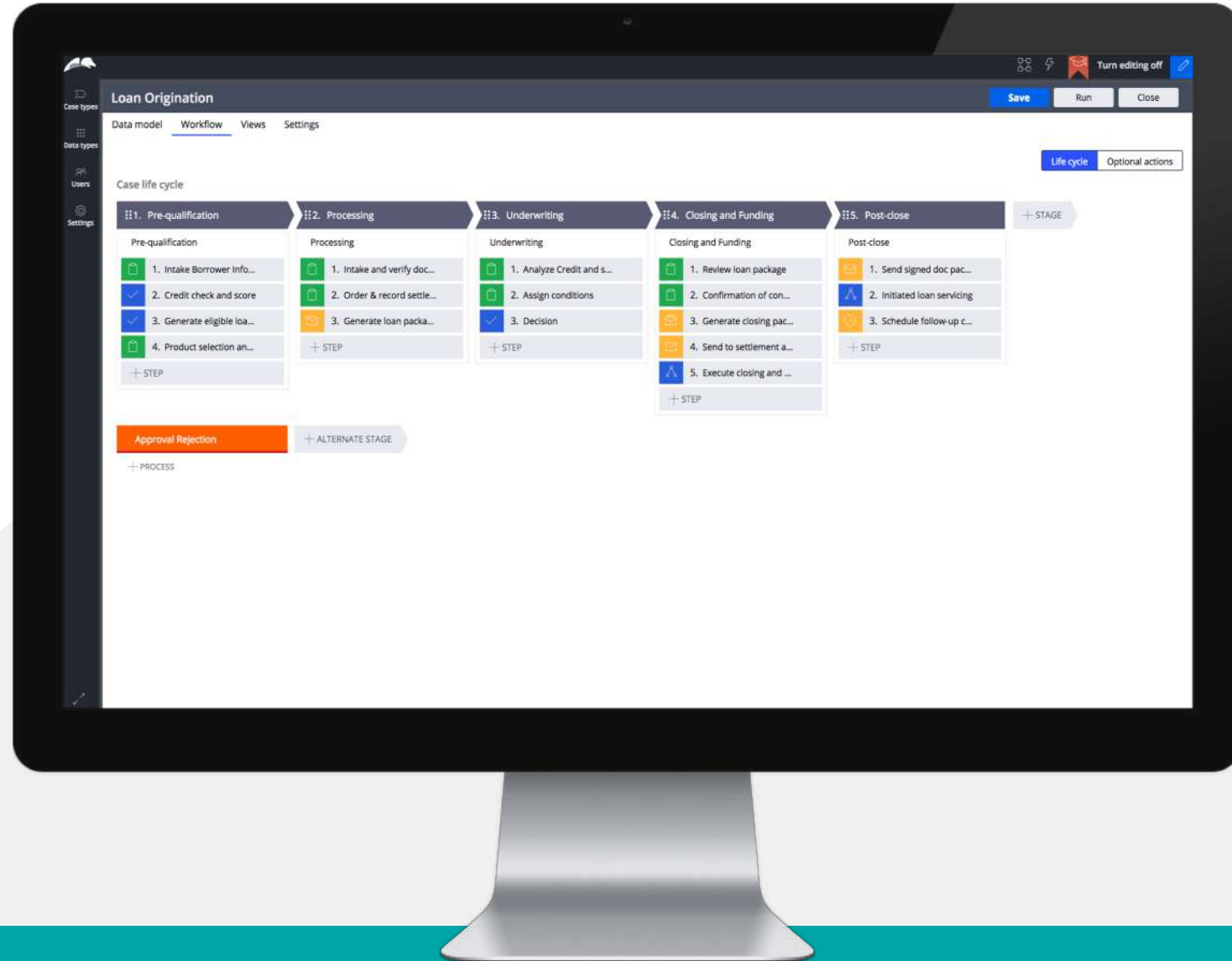
Future-proof approach
Design-thinking that ensures you Build for Change®

Define customer journeys (and micro-journeys)

Select the right personas and roles

Choose the right data and interfaces

...to deliver a **Minimal LOVABLE Product** with a **Day 1 "Live Plan"**

CUSTOMER
ENGAGEMENT

DIGITAL
PROCESS
AUTOMATION

PEGA

Pega Infinity™

CUSTOMER
ENGAGEMENT

DIGITAL
PROCESS
AUTOMATION

Pega Infinity™

Pega Infinity™

Pega **Marketing**™

Pega **Customer Service**™

Pega **Sales Automation**™

Pega **Customer Decision Hub**™

CUSTOMER ENGAGEMENT

PEGA®

DIGITAL PROCESS AUTOMATION

Pega **Robotic Automation**™

Pega **Platform**™

- Case Management
- No-code App Dev
- Mobile

REALTIME, OMNI-CHANNEL AI

END-TO-END ROBOTIC AUTOMATION

JOURNEY-CENTRIC RAPID DELIVERY

SITUATIONAL LAYER CAKE®

SOFTWARE THAT WRITES YOUR SOFTWARE®

CLOUD CHOICE™

Pega DX Architecture™

The ONLY unified architecture for Digital Transformation

CUSTOMER ENGAGEMENT

DIGITAL PROCESS AUTOMATION
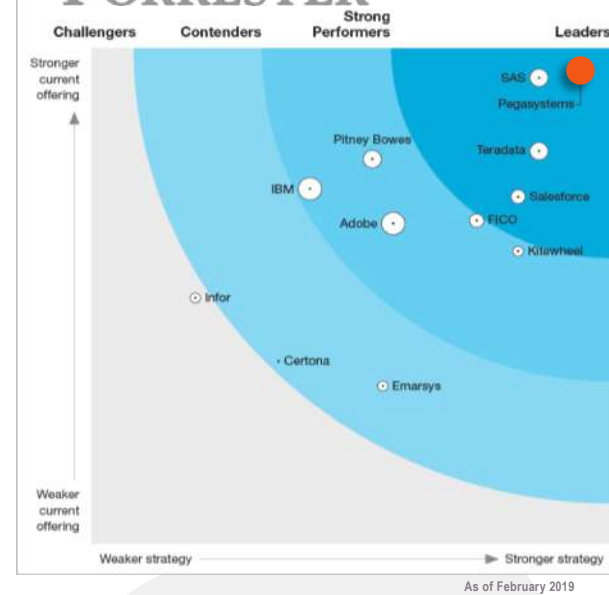
REAL-TIME DECISIONS & AI

END-TO-END WORK EMANAGEMENT

"The highest reference customer rating for customer usability.
The best ability to build, maintain, and change complex cases.
The highest overall product satisfaction ratings."

Gartner

PEGA

Every day, Pega powers...

MILLIONS
of automated processes

BILLIONS
of customer interactions

TRILLIONS
of dollars of business

If you've driven a car, used your credit card, called a company for service, opened an account, applied for a loan, accepted an offer, flown on an airplane, paid a bill, submitted a claim, or countless other things you do in your day...

...you've interacted with Pega.

A customer journey

An employee experience

A struggling system