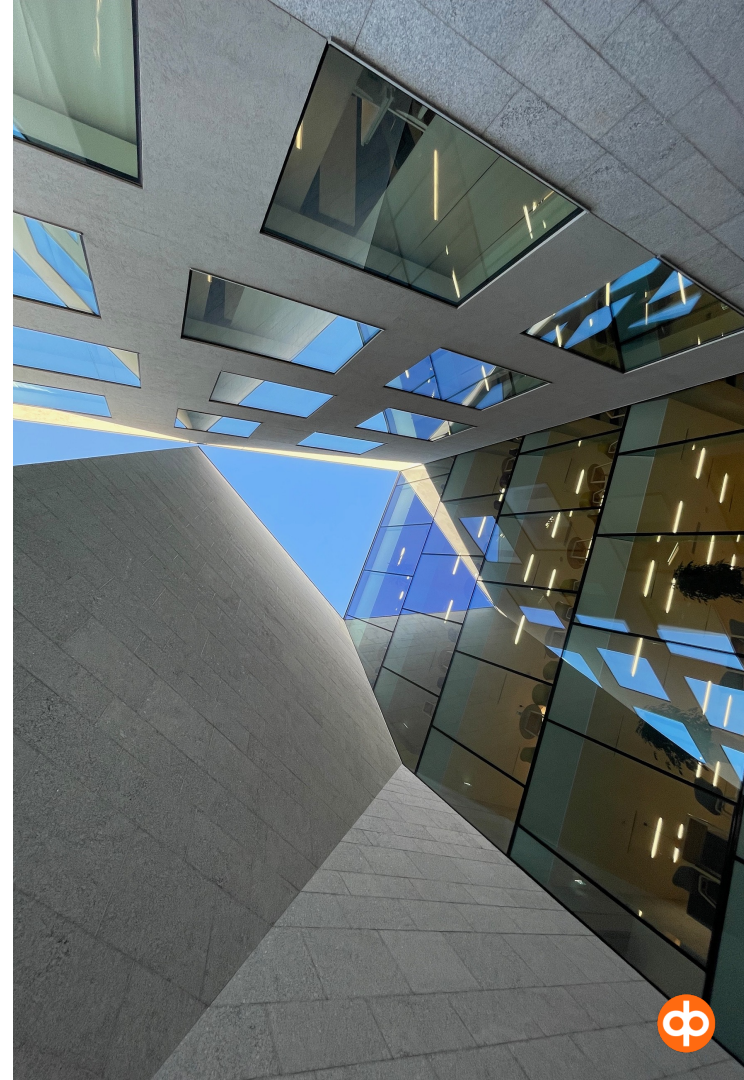




OP Financial Group's Captivating Journey Toward a Customer-centric Marketing Organization

Content

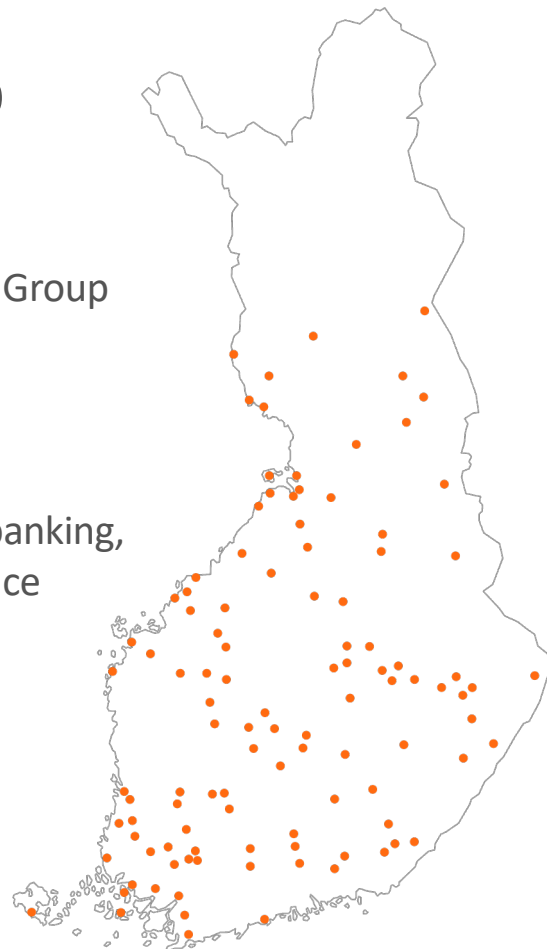
- ✓ OP Financial Group in brief
- ✓ RTIM target state and focus areas
- ✓ Where we are now
- ✓ What we've learned
- ✓ Find balance between RTIM program and operative process
- ✓ Key takeaways



OP Financial Group in Brief

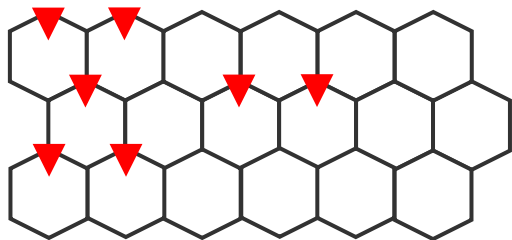
Finland's largest Financial Services Group

- ✓ 2.1 million owner-customers
- ✓ 108 OP cooperative banks
- ✓ Central cooperative for Retail banking, Corporate Banking and Insurance
- ✓ 13,000 employees
- ✓ Market share
 - ✓ Home loans 39%
 - ✓ Non-life insurance 34%



Operational Context

Marketing teams are in many tribes



OP Mobile app usage



1.6M

Monthly active users

55M

Monthly sign ins



Target State

” OP predicts customer’s needs and offers the right recommendations in the right channel at the right time. Marketing and sales are optimized constantly to ensure real value both for the customer and for OP.

KEY FOCUS AREAS

CULTURAL CHANGE
and SUPPORTING
STRUCTURE

DATA DRIVEN
PROCESSES

OMNICHANNEL
APPROACH

BROAD and DIVERSE
CONTENT LIBRARY



Where We Are Now

+250 Actions

10 Pega CDH users

7 Channels integrated

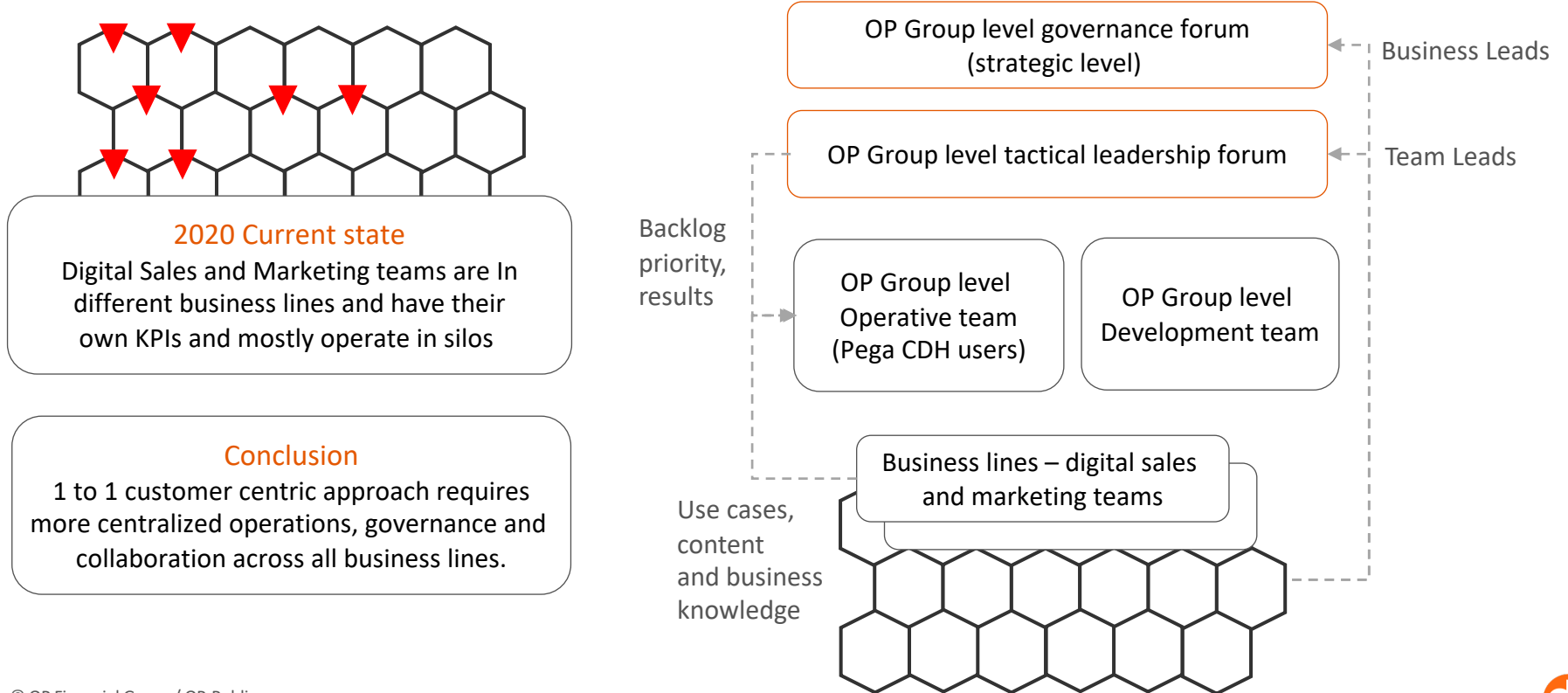
3 Decommissioned systems



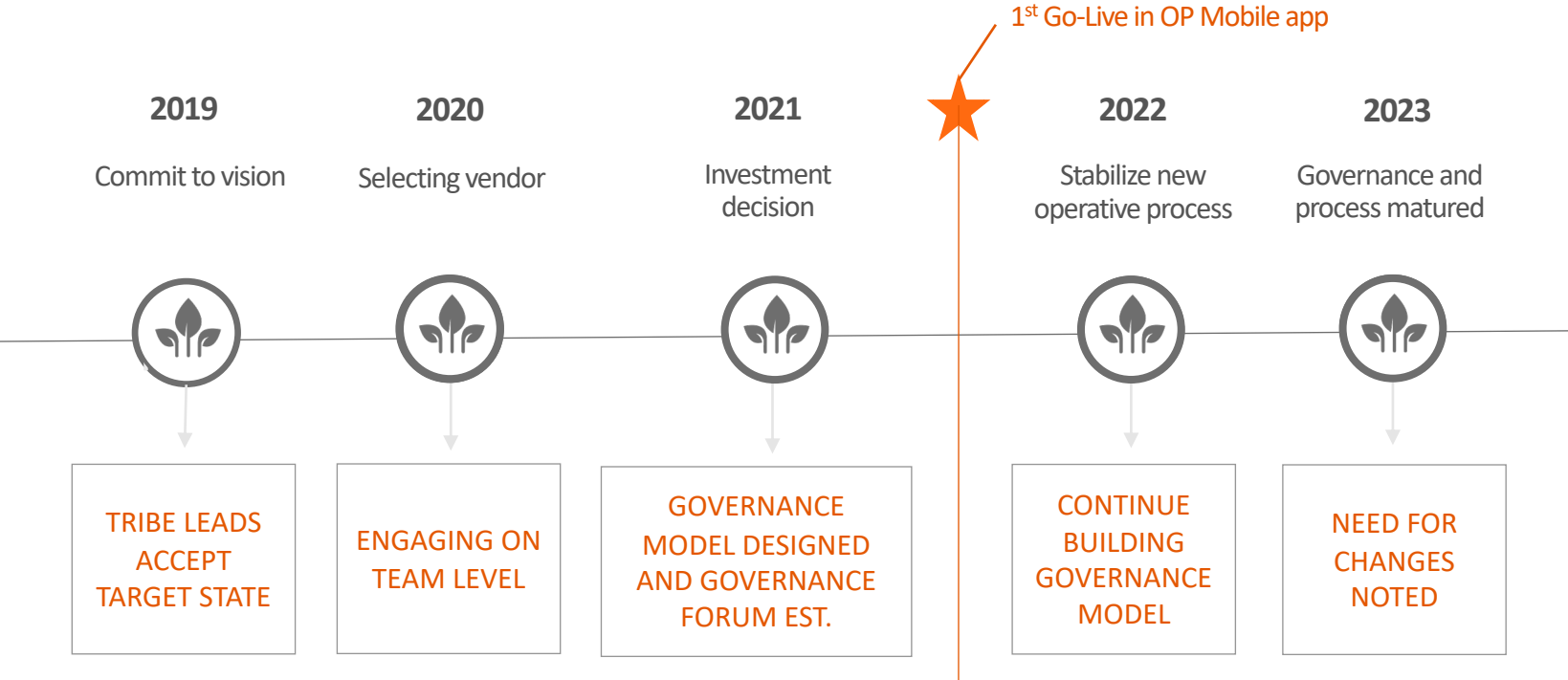
What we've learned



Robust Governance Model Is Essential



Need To Focus On Early Engagement





“It’s not just a tech project –
it’s a cultural change”



The Importance of Education

Supporting change with OP's own training program

General information

Align everyone with RTIM vision and essentials needed to support it.

Decisioning in PegaCDH

Provides basic knowledge of Pega logic in general.

Basic knowledge of systems

All around knowledge of current Martech capabilities and practices.

System users

In-depth training for system users. Includes Pega Academy courses.

KPIs and reporting

Introduction to KPIs and reporting.

Data related training

Basic knowledge of data sources and dataflow.



Find Balance Between Different Work Packages

Prevent overburdening your key roles and find ways to explore new concepts.

Martech transition

Replace old system with new – enable new capabilities.

Managing new operative process

Unlearning from the old marketing automation habits can challenge you.

Going towards long term vision

Allocate time to explore new concepts and capabilities.

Key Take Aways



Engage early and wide – it's a cultural change.



Lead the change as whole



Make sure everyone is onboard

It is a journey – continuous development is essential

A woman with long blonde hair, wearing a black cap and a black tank top, sits on a beach at sunset. A large dog is sitting next to her. They are viewed from inside a tent, with the tent's mesh walls framing the scene. The sky is a mix of orange, pink, and purple, and the ocean waves are visible in the distance.

Thank you