

Turbocharging Early Success with Pega CDH

Joe Madigan

Director, Group Customer Analytics
& Marketing Transformation

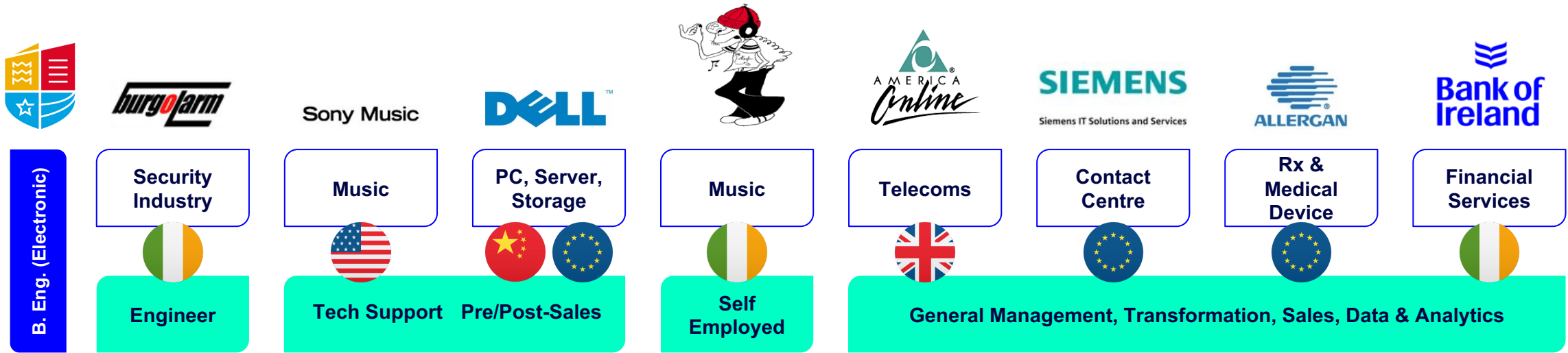
June '24



**Bank of
Ireland
Group**

Years of Customer Focused Delivery

With GenAI closing the loop back to engineering



Distribution Channels

2014-2017

- Area Manager - Retail
- Regional Manager - Retail
- Provincial Director - Retail

Group Ops

2017-2018

- CCDRR
- GDPR
- Analytics, Reporting & Infrastructure

Group Marketing

2018-Present

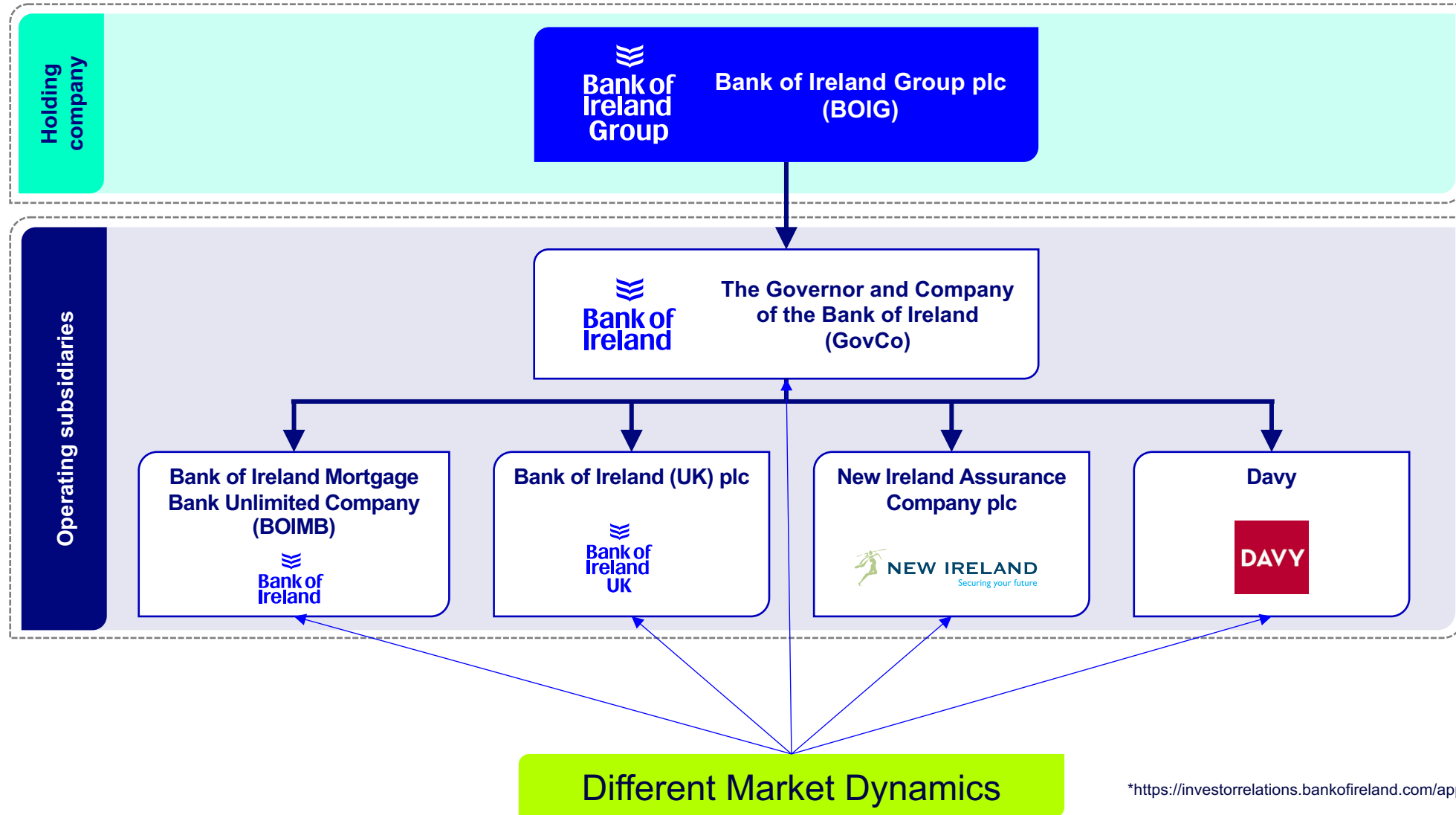
- Marketing Transformation & Operations
- Customer Analytics, Marketing Transformation & Operations

Bank of Ireland Group - Founded 1783



The Bank of Ireland Group

Legal entity structure - holding company and subsidiaries



Full-service pillar bank in RoI with select international diversification

>3m Customers
#1 for Financial Wellbeing

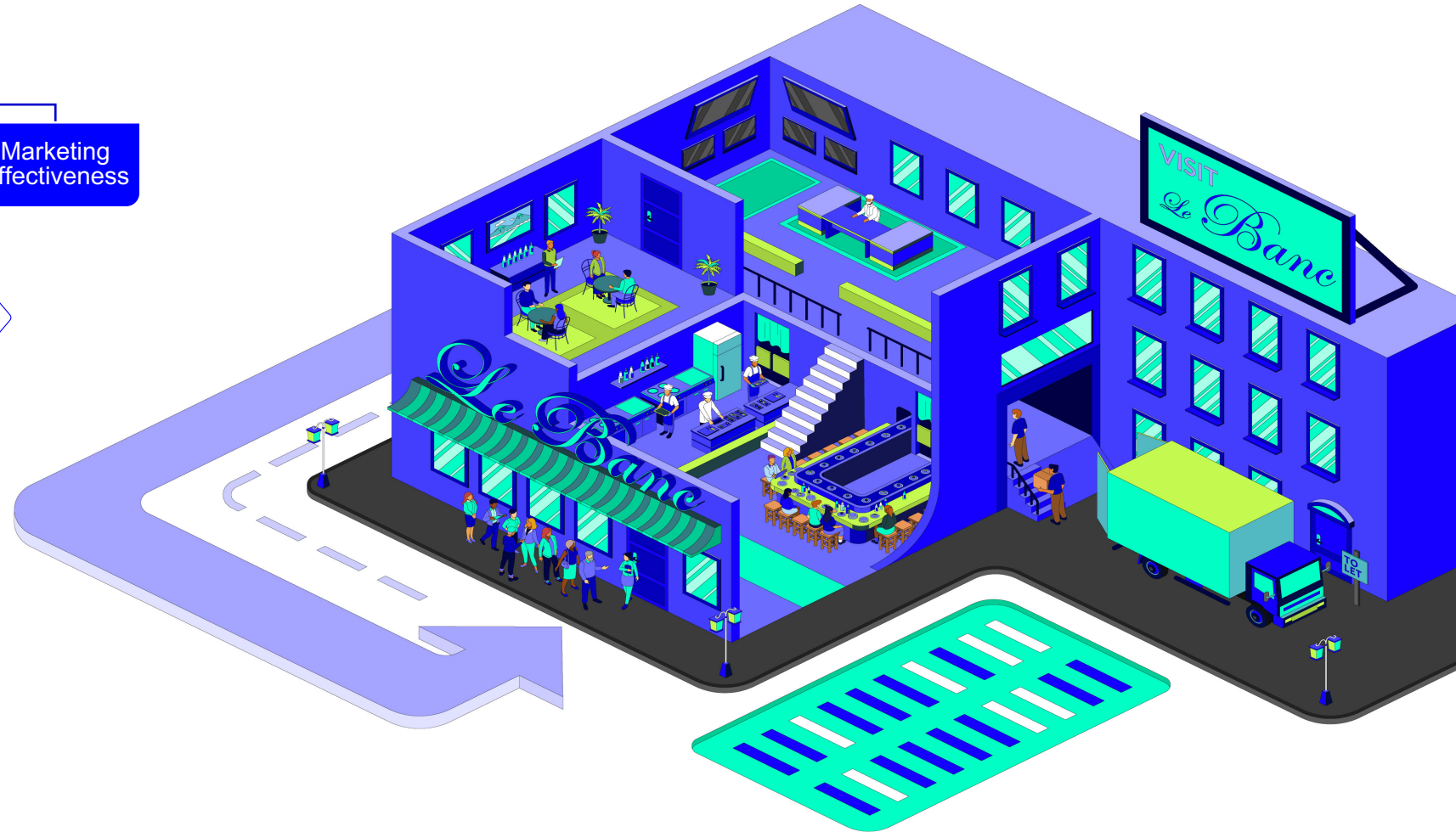
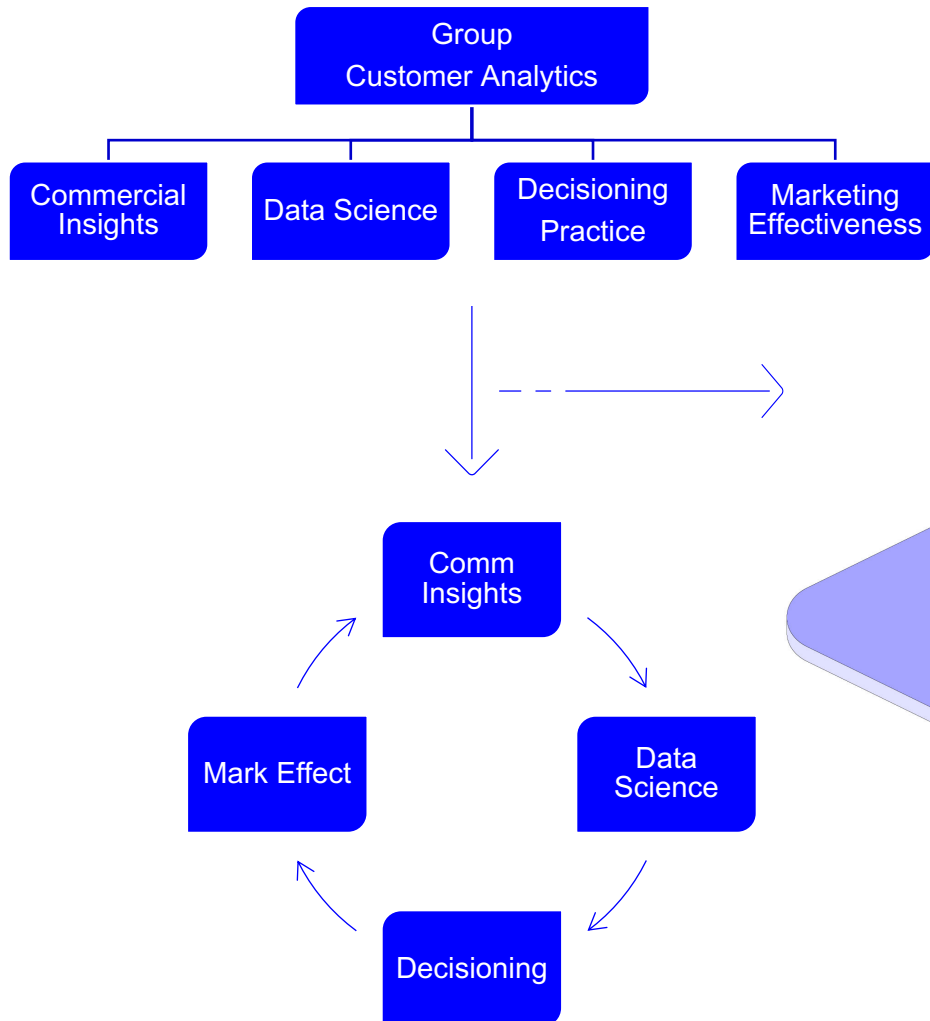
2023 Results*
€1.9bn PBT
42% CIR
17.3% ROTE



*<https://investorrelations.bankofireland.com/app/uploads/BOI-FY23-Results-Presentation.pdf>

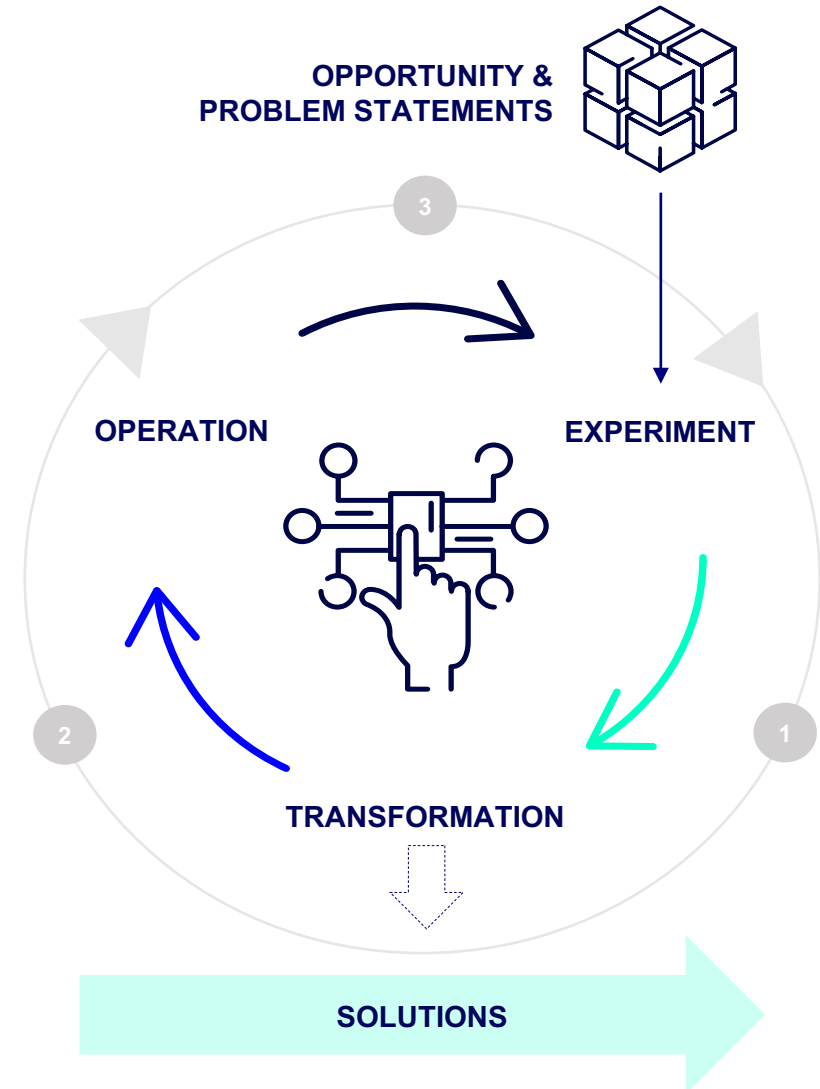
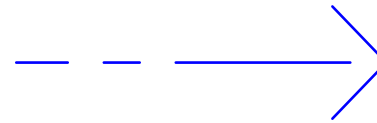
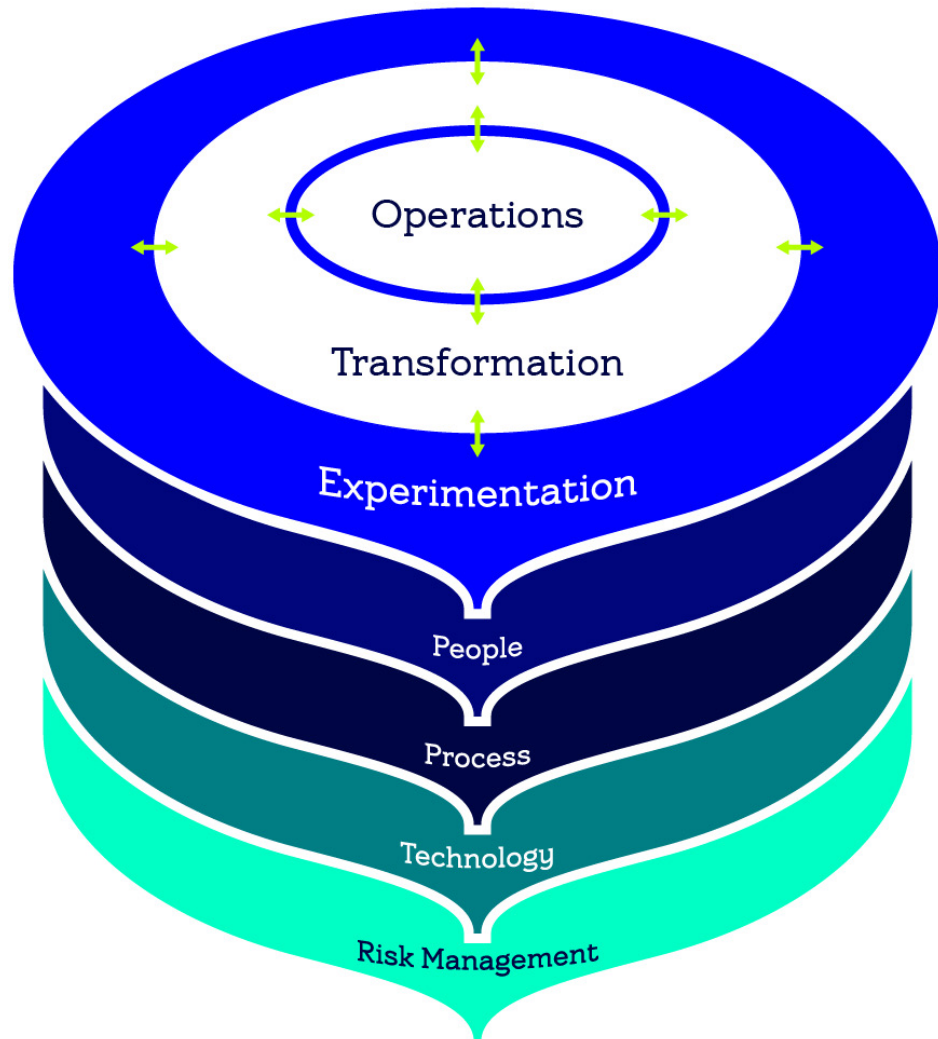
Group Customer Analytics

One team many stakeholders



Operating Philosophy

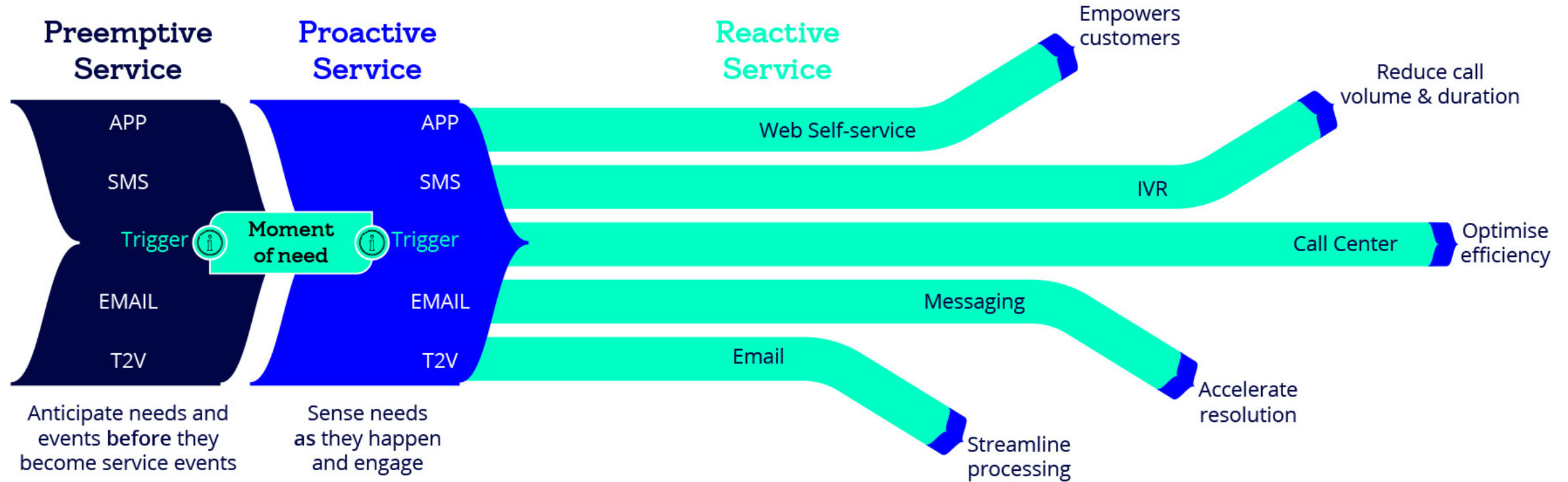
A continuous learning process



Radical Shift In Customer Engagement

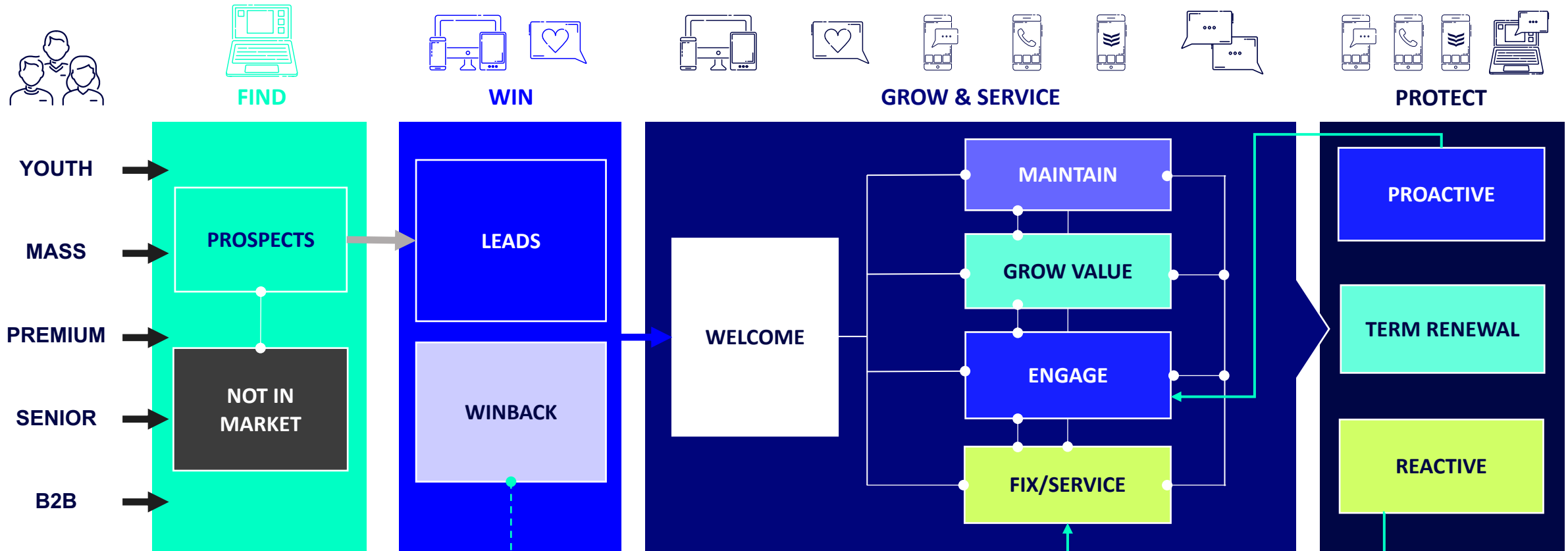


To keep up with evolving customer expectations, we need to move from the traditional reactive service towards proactive and ideally a pre-emptive approach.



Bringing together the power of our analytical skills with technology

Customer Engagement Op Model

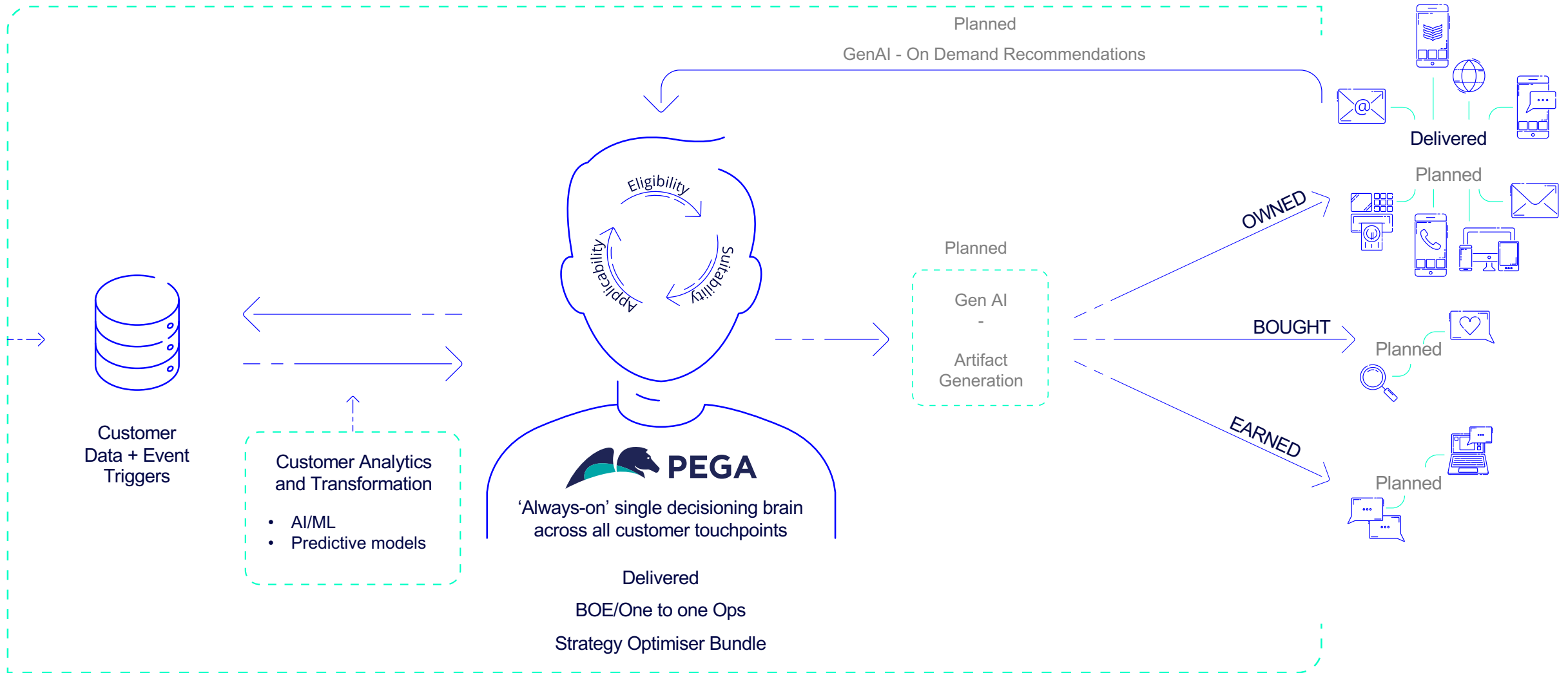


If the customer is 'saved', they move into Fix/Service.

Understanding the right signals at the right time and moving customers to conversations to support engagement, sales and service activities



Customer Engagement Engine

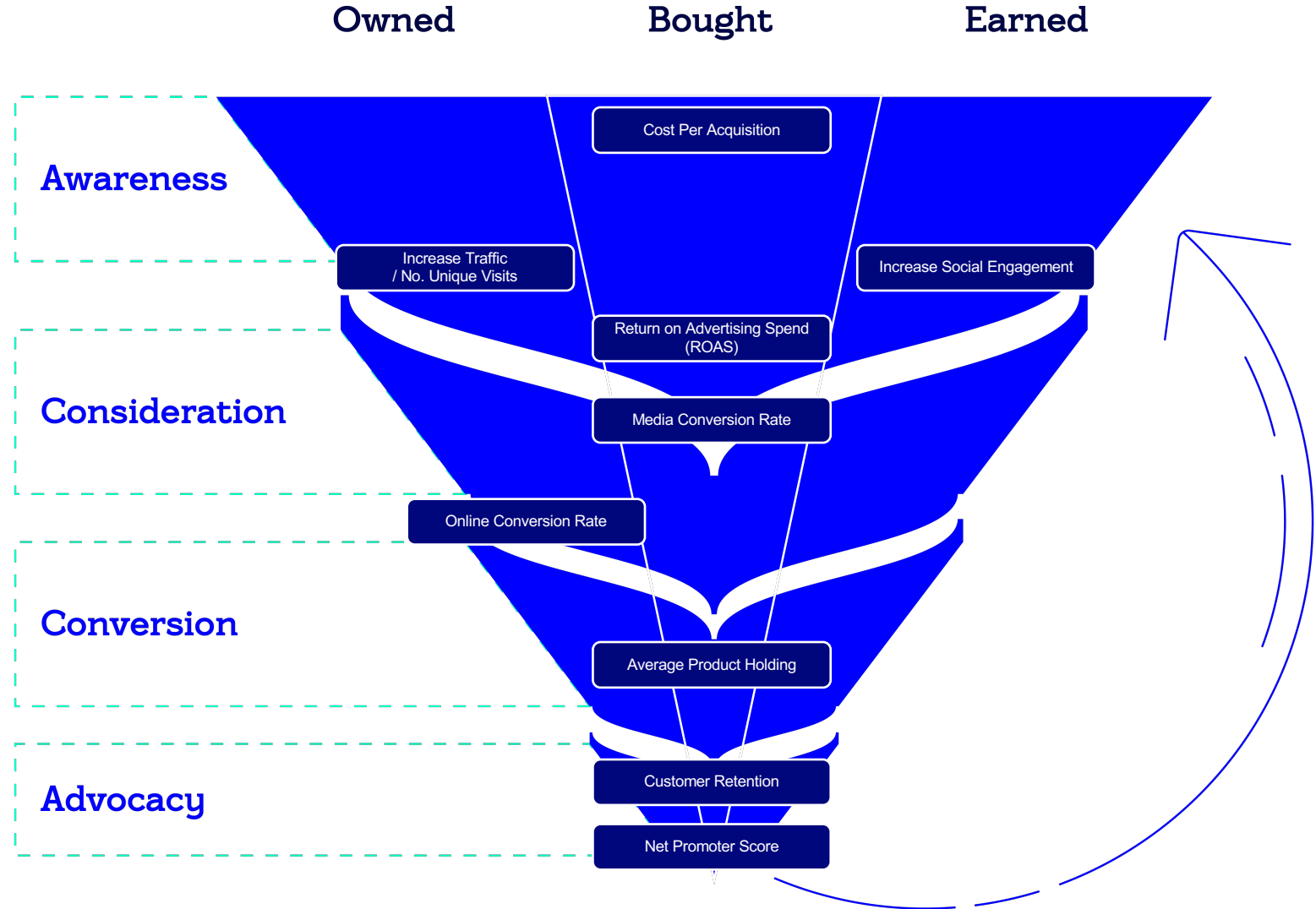


Measurement Framework

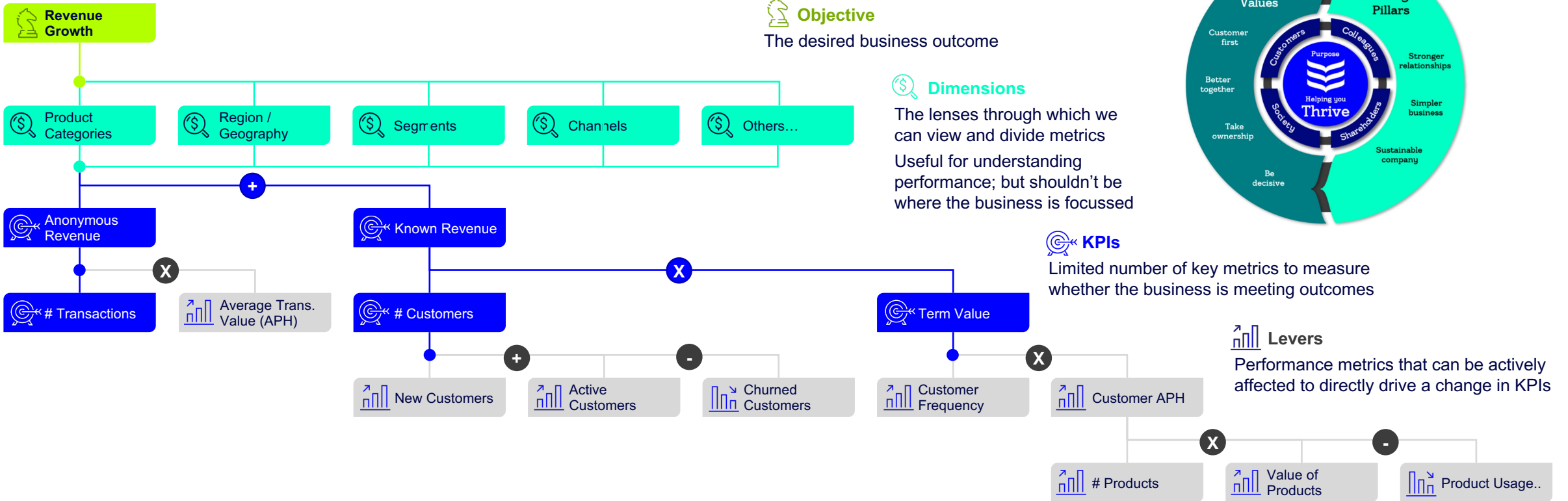


PRIMARY METRICS

- ROAS / CPA
- MATCH RATE
- EMAIL OPEN / CLICK RATE
- COST PER CLICK
- ABANDONED BASKET RATE
- APPLICATION RATE
- CHANNEL CLICK RATE
- CHANNEL CONVERSION RATE
- DRAWDOWN RATE
- PRODUCT USAGE
- APH
- NPS / TNPS



Measurement Framework



- Influencers**
- Brand
 - Customer Experience
 - Media & Advertising
 - Marketing Targeting
 - Service
 - Commerce
 - Proposition (Products, services, values)
 - Price & Promotions
 - Reputation / Word of mouth
 - Reach / accessibility
 - Economy
 - Market Changes
 - Competition
- The factors that materially affect all of the above, but are not numeric by nature. May be controllable or uncontrollable

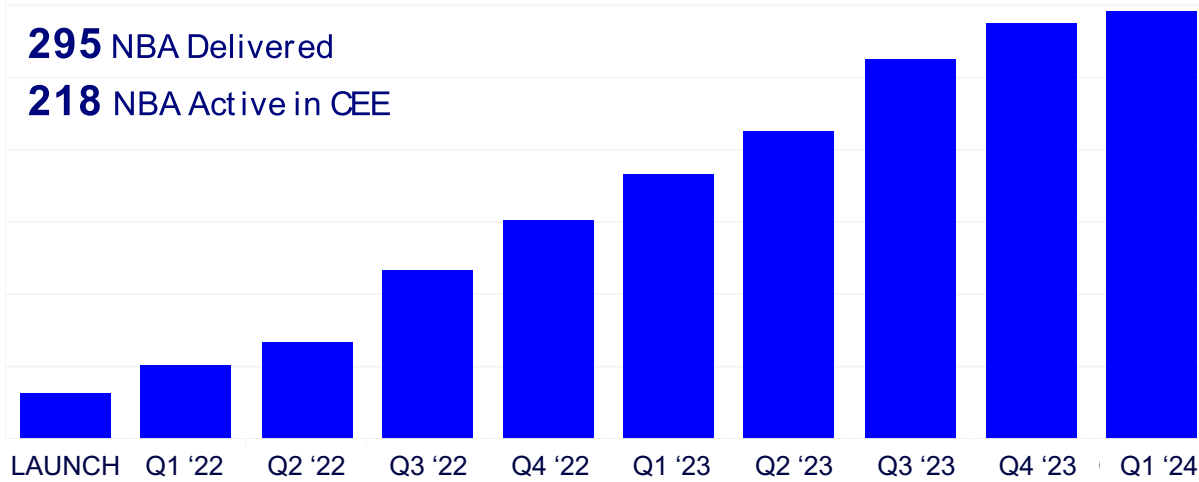
Performance

Continued expansion of PEGA library

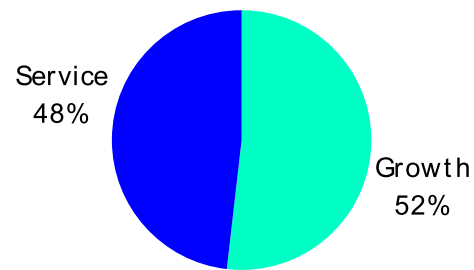
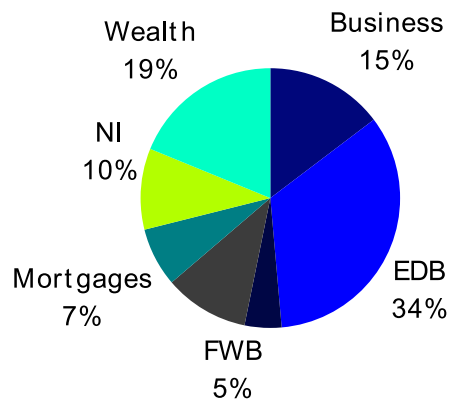
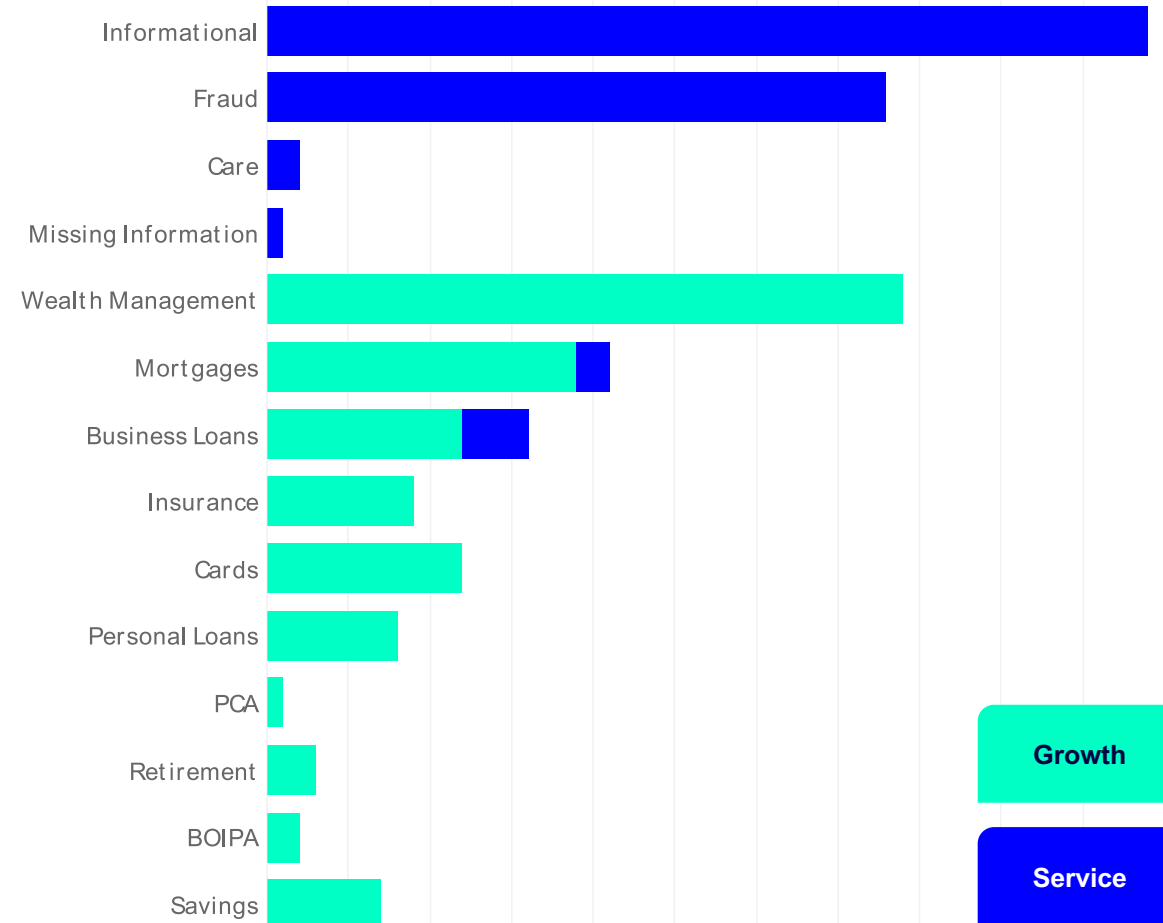


295 NBA Delivered

218 NBA Active in CEE



NBA CATEGORY

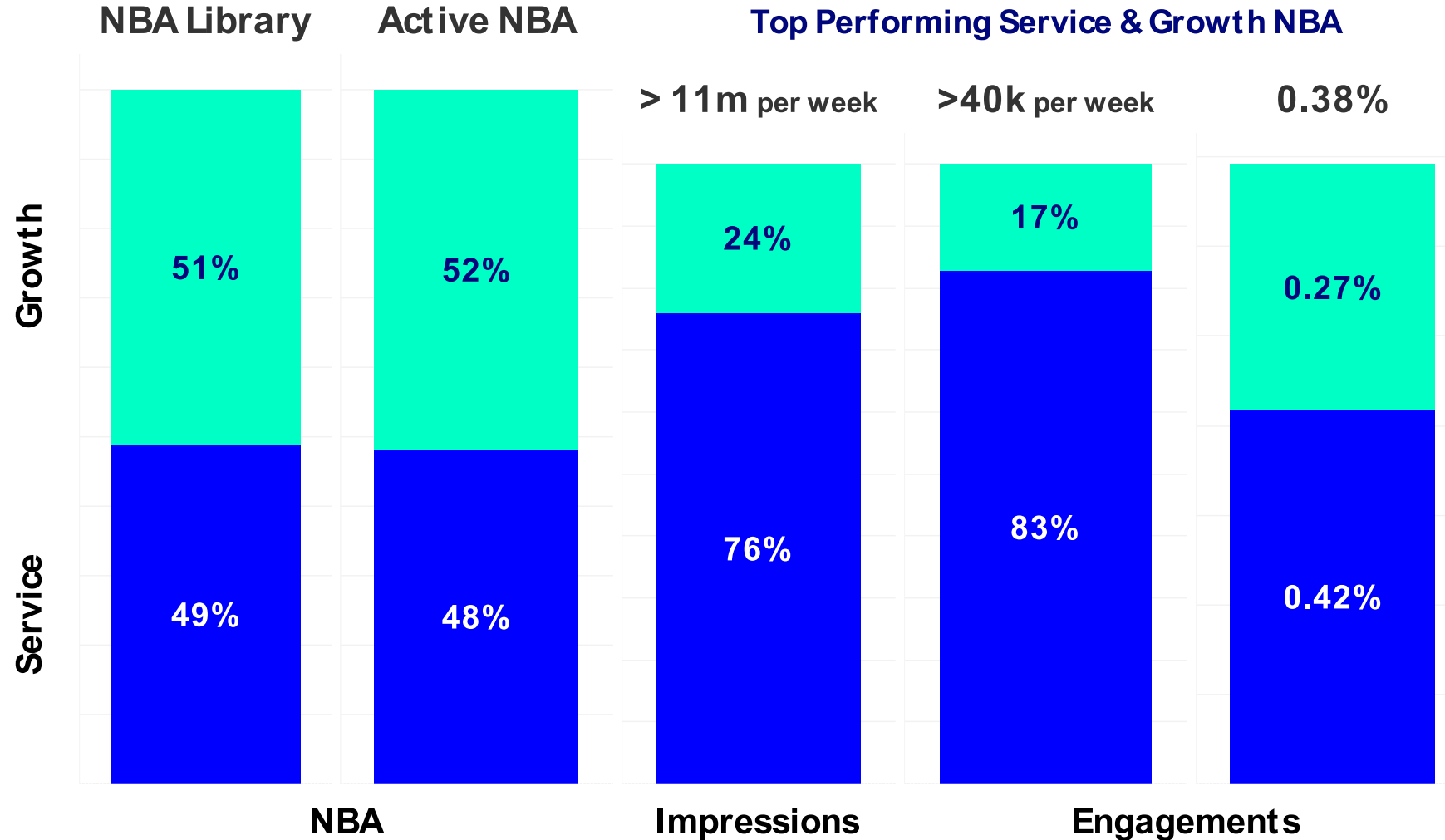


Growth

Service

Performance

Across the lifecycle



- Doubling of the Number of NBA in the CEE Library through 2023
- >1m engagement with Fraud NBA in 2023:
 - 15% Reduction in Calls querying Unrecognised Transactions with corresponding increase in self-serve option
- 21% Increase in Growth NBA Engagements in '23 vs '22
- Doubling of Call To Action driven Customer Fulfilment post first click when review period extended to within 30 days to within 120 days

Learnings & What's Next

