

# Transforming a Leading Canadian Bank's Customer Experience with Data-Driven Strategies

## Overview

The client is a leading Canadian bank with the vision of providing a seamless customer experience by transforming to a data-driven organization, leveraging the power of analytics as a competitive advantage to make effective business decisions. TechM defined the architecture governing principles for driving a journey-based decisioning platform to support the bank's vision, strategy, and growth plans. We engaged at a transformational level with the client, developing a business roadmap.

## Client Background and Challenge

The client's core delivery proposition paths are centered around building a customer-centric integrated and coordinated analytical ecosystem. The client envisioned a transformation from a batch campaign to always-on marketing through Pega's platform, leveraging customer insight, data, and analytics to provide a better, more relevant, personalized one on one conversation with customers. Their existing system had no centralized approach for inbound and outbound campaigns, no inbuilt analytics to predict the likely customer behavior. The client wanted to deliver a seamless customer-first experience for the digital channel, leveraging the customer's insights, data, and analytics with an estimated revenue for the next five years.

## Our Approach and Solution

With CIE powered by Pega CDH, the ability to handle both inbound and outbound processing is provided, along with the ability to design, monitor, test, and redeploy the changes. The CIE application is the one voice from the bank to its 12 million Canadian banking customers, with 4000 customers hitting the application per minute via inbound channel.

Tech Mahindra defined a roadmap to deliver the solution in an agile and minimum viable product (MVP) based model to support business alignment and manage risks and dependencies. We are involved in end-to-end processes like creating the business rules, taxonomy, configuring the engagement policy, customizing the action form, treatment, creating the templates, offer flow.

We designed and implemented the process of customizing the generic and specific strategies for all the campaigns. We worked on the creation of containers, segments, volume constraints, and almost all the features to enable the next best action (NBA) designer to run both inbound and outbound campaigns effectively. The architectural governing principles were defined for driving a journey-based decisioning platform to support the bank's vision, strategy, and growth plans.

Exclusive to TechM, template-based approach was used for mapping campaign attributes to Pega propositions

We suggested increasing CPU, memory, and disc space by two folds. We also identified performance issues in the interaction history summary component and Pega provided patches to resolve it. We also identified limitations in one of the key features in campaign management—volume constraints. However, we came up with a workaround to support the volume constraint.

The campaign had multiple logic depending on interaction history data. The usage of interaction history summary which is a precalculated aggregate value from database improvised the performance instead of fetching the data from database. The usage of NBA designer helped the business to formulate the business rules directly in the engagement policy, which is a low code approach, easy to manage and debug. Activating / deactivating a channel was made easier. Usage of mockup simulation run helped to track the offer and channel distribution which is easier when compared to the older approach which was more time consuming

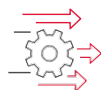
## Business and Community Impact



The partner revenue through the solution is approx. 1.5 million in terms of services revenue



4000 customers are hitting the CIE CDH application per minute via inbound channel



Manages cross channel suppression and coordinates offer delivery and tracks responses



One voice from the bank to its 12 million Canadian banking customers in 8 hours



60% of the campaigns which are executed in previous system are migrated into Pega



Extremely chatty application with constant traffic of about 4k request per minute since go live in March 2021

To know more, reach us at [DigitALL@techmahindra.com](mailto:DigitALL@techmahindra.com)

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