



Engage customers with empathy. Everywhere. Every time.

Why real-time,
one-to-one engagement is the
new normal

Change is inevitable but that doesn't make it any easier. Sometimes transformation happens gradually and sometimes it's a tidal wave. Either way, traditional marketing tactics have no place in modern customer experiences. You can't afford anything less than hyper-personalization and perfect timing, not when your customers' needs can change by the second. So how do you build trust, provide customers with real value, and develop deeper relationships through ever-changing sentiment or market conditions?



There's no playbook for this

The market is volatile right now – and so is customer context. Tectonic shifts in policy and spending are putting severe pressure on businesses, who aren't sure what the “new normal” really looks like yet – or if things will settle down anytime soon. It's easy to say or do the wrong thing, but in this climate, just solving a simple problem can mean the whole world to your customers.

In a recent survey, Pega found that two-thirds (65%) of respondents don't believe companies have customers' best interest at heart, but 69% think organizations have a moral obligation to do what's right for the customer (beyond what's legally required).

Every interaction matters – each touch is an opportunity to bring the customer closer, or push them away. Customers need you to know them and understand their unique needs like never before. There's no alternative but to ensure you're adding value at every step of their journey, while providing a seamless experience across channels.

It's time for a radical shift in how you engage customers

You need to show customers that you understand their pain, that you're ready to help, and that you can provide tangible value – even when everything else is turned upside down.

Lean in and be “in the moment” with customers, presenting relevant next-best-action messages and offers while always remaining sensitive to their circumstances. Pega's centralized Customer Decision Hub constantly monitors their individual context and uses real-time decisioning to adapt from selling to retaining along with their needs – while providing the agility to roll-out new programs in just hours, as the world continues to evolve.

3 ways to scale empathy

How does a next-best-action approach work, and what can it *really* do for your customer relationships?

1

Next best action goes beyond traditional marketing to **analyze each individual's needs, in the current moment**, while an interaction is taking place. It determines the optimal approach for each unique person, balancing their current context versus the organization's long-term goals.

2

Next best action isn't just about selling. Instead, it's designed to **engage with empathy, mixing retention, service, and nurture actions in with sales offers**. The AI recommends the approach most likely to achieve your goals – whether that's better conversion, higher retention, or increased levels of customer satisfaction.

3

Traditional marketing pushes products in large batches that ignore individual needs and timing. Response is low because you can't “hit their window,” which may only last a few minutes. With next best action, you **trigger messages exactly when they're needed**. Every outreach is driven by propensity, and if there's nothing relevant to talk about, you simply wait – until the time is right and the customer is ready to listen.

How to make it real (and get real results)

Implementing next best action requires three significant changes. Key changes include:

- Segmentation: Moving from one-to-many to one-to-one.
- Decision Authority: Moving from a single "brain" to a central decision authority.
- Engagement: Moving from scheduled outreach to always-on engagement.

One-to-one approach

One-to-many segmentation → individual customer engagement

Central decision authority

Channel, program, and product engagement → single "brain" for all engagement

Always-on engagement

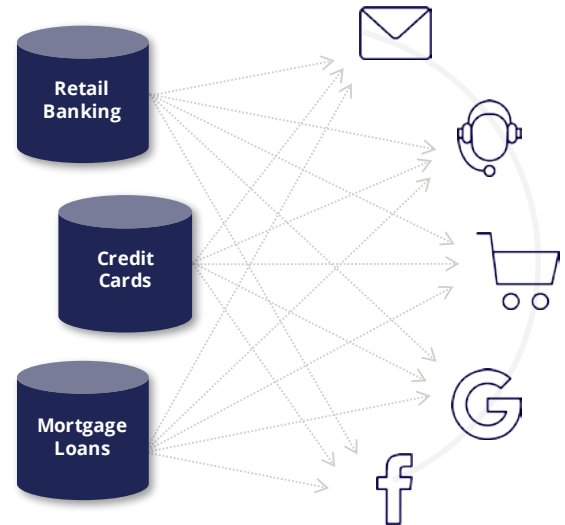
Scheduled outreach → large batches → move to an "always-on" model that never stops or starts. Instead, it continuously engages customers during calculated "moments of need," regardless of channel.

This transformation doesn't happen overnight. Instead, it's an organizational evolution that happens journey-by-journey – integrating channels and experiences strategically, to optimize ROI and reduce the overall risk to the business.

Organizations that commit to a next-best-action approach commonly see results like:

- Increased response rates (3-6x)
- Increased customer satisfaction/net promoter score (10-40 points)
- Reduced churn rate (10-50 percent)
- Reduced retention discounts (20-35 percent)
- Increased revenue & profit (20-40 percent)
- Increased customer lifetime value (\$100M+)
- Return on investment (10-1)

Decentralized strategy



Centralized strategy



Real one-to-one engagement requires holistic thinking, not segmentation by product or channel.

Who's getting it right?

Industry leaders are already embracing this approach, with dramatic results.

The **Royal Bank of Scotland** implemented a 1:1 approach that reduced total communications by 35% while integrating next best action across 21 channels.

Sprint increased NPS by 50% and reduced churn to the lowest levels in company history, leveraging real-time next best actions.

Commonwealth Bank of Australia quickly integrated Emergency Assistance Packages and Bushfire Recovery grants into their next best conversations via CDH, resulting in a +12 point lead in NPS over their closest competitor.

Vodafone embraced an "always-on marketing" approach with its customers and drove 40% revenue growth by leveraging next best action across channels, in more than 10 countries.

Achmea increased their customer save rate to 85% by using omni-channel AI to personalize engagements across inbound, outbound, owned, and paid channels.

The time to act is now.

To learn more about how you can use next best action to recalibrate your customer relationships – including a proven formula for success – [download our whitepaper.](#)

