Sagar Mandal | Customer Experience Platform Leader | Overall : 15 yrs.

Core Belief

Better interactions & experiences powered by data & technology lead to better human lives

Hands On Experience & Certifications

Adobe Analytics · Adobe Target · Adobe Campaign · Adobe Experience Manager · Adobe Media Optimizer DSP

tableau · MySQL

salesforce · TEALIUM · qualtrics XM

Microsoft Azure · aws · Google Cloud Platform · snowflake

SUBJECT MATTER EXPERT · MASTER · EXPERT · SNOWPRO CERTIFICATION CORE · Microsoft Certified AZURE AI ENGINEER ASSOCIATE

Success Stories

20% | Increase in Email engagements based on Content Hyper – Personalization with AI ML Models

$ 5Mn | Cost savings delivered across technology platforms by optimizing operations
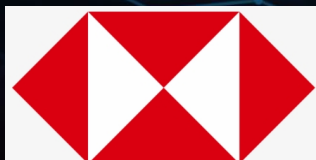
4x | Incremental revenue delivered with Personalization Accelerator Library

Established digital banking product with 50+ cross functional teams

Example Customers to Denote Industry Experience Not Actuals

JPMorganChase · citi · Lenovo · Bank of America

Discovery NETWORKS · HSBC · Pfizer · Virgin money · Morgan Stanley · CAPITAL GROUP · aws

Success Story : 20% Increase in HCP Engagement & 5% Sales Uptick

Enterprise Customer : Global Pharma & Healthcare enterprise with doctor & facing digital products & services

Challenges

❑ High opt out / un subscribe rates from email communication
❑ Overall Engagement Rate across emails was 10%
❑ High TCO from content development to delivery

Outcomes Achieved in 6 months

✓ Dynamically assembled emails in Salesforce Marketing Cloud based on content affinities
✓ Cost of New Content Development reduced by 30%
✓ Performance Attribution to content tags in the email
✓ Enterprise Taxonomy defined for content for easier search & reuse

Quick Recap : Building Content Affinity Model

Example B2B Emails

Example : Content Attributes that drive performance

Content Attribute	Impact	Importance Score
Image : Author	Positive	20
Image : Top Banner	Negative	30
Image : Graphs	Positive	50
Blue Button CTA	Positive	40
Content Links	Negative	90

Success Story : 20% Increase in HCP Engagement & 5% Sales Uptick

Enterprise Customer : Global Pharma & Healthcare enterprise with doctor & facing digital products & services

Challenges

- ❑ High opt out / un subscribe rates from email communication
- ❑ Overall Engagement Rate across emails was 10%
- ❑ High TCO from content development to delivery

Outcomes Achieved in 6 months

- ✓ Dynamically assembled emails in Salesforce Marketing Cloud based on content affinities
- ✓ Cost of New Content Development reduced by 30%
- ✓ Performance Attribution to content tags & campaign attributes in the email
- ✓ Enterprise Taxonomy defined for content for easier search & reuse

Hyper-Personalizing Emails based on Content Affinity
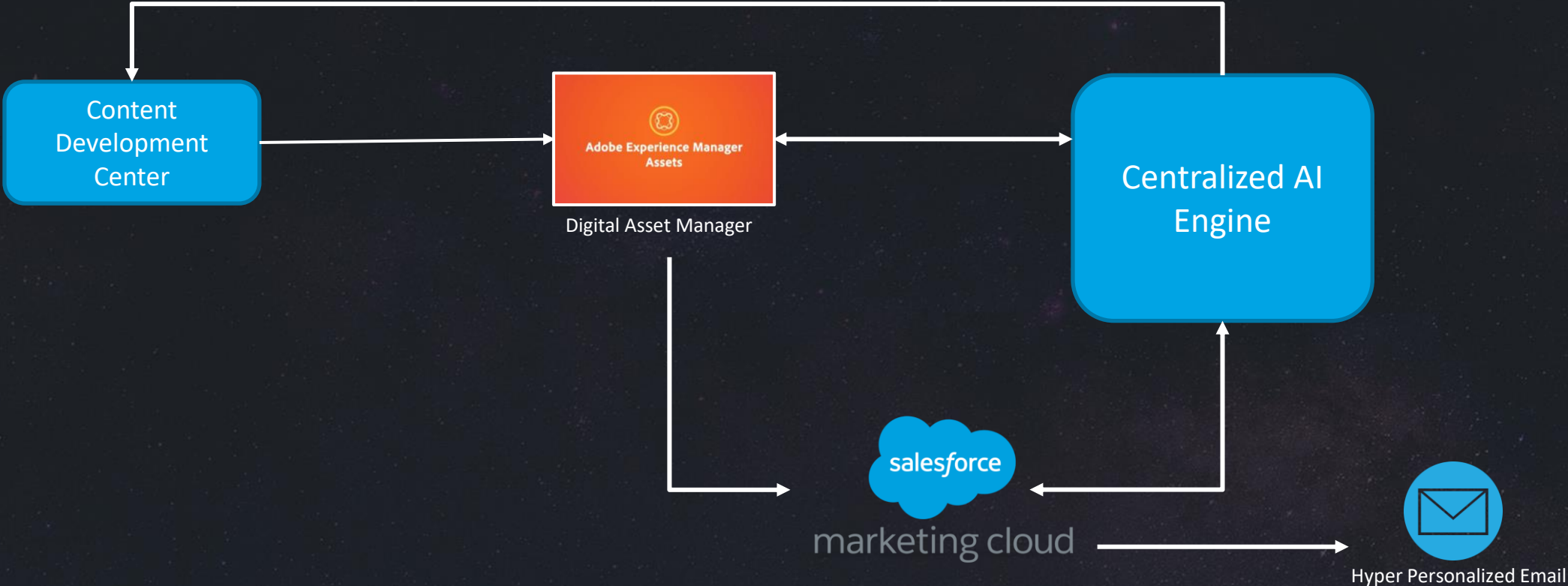
Success Story : $5 Mn in SFMC Costs Savings across LATAM, APAC & EU

Enterprise Customer : Global Pharma & Healthcare enterprise with doctor & facing digital products & services

Challenges

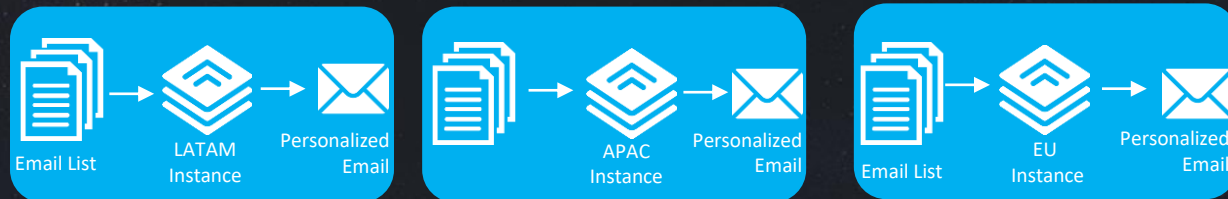- ☐ Lack of standardization in process & platform to deliver experiences
- ☐ 2 of 3 physicians visit website to opt out from receiving emails
- ☐ Higher platform & process costs to deliver omnichannel personalization
- ☐ Lack of real time personalized experiences based on behaviour

Outcomes Achieved

- ✓ Ability to determine technology cost per customer across segments
- ✓ Successfully deployed new CBS to 130,000 daily active users
- ✓ Reduced new customer dropouts by 95%
- ✓ User Journey & Change Management workshops across the enterprise
- ✓ Overall cost of new customer acquisition reduced by 40%

Before

Marketing Automation

Email List → LATAM Instance → Personalized Email

Email List → APAC Instance → Personalized Email

Email List → EU Instance → Personalized Email

Analytics & Personalization

→ Analytics Server Call 1
→ Optimization Server Call 1
→ Personalization Server Call 1
→ Analytics Server Call 2
→ Analytics Server Call 3

Webpage Size – 240 KB

After

CRM EU
CRM LATAM
CRM APAC

Common Data Storage → Standard Data Quality Rules → Global Consolidated Instance

Common Global Data Capabilities

→ Personalized Email
→ Personalized Email
→ Personalized Email

→ Personalization Server Call 1
→ Analytics Server Call 1

Webpage Size – 140 KB

Success Story : Established Digital Banking on Mobile App Product

Enterprise Customer : Nationalized Australian Bank with largest number of customers served by branches and mobile app

Challenges

- ❑ High recurring TCO due to on prem legacy CBS platform
- ❑ 80% of new customers call up customer support before 1st transaction
- ❑ After sign up customers still get paid ads to sign up
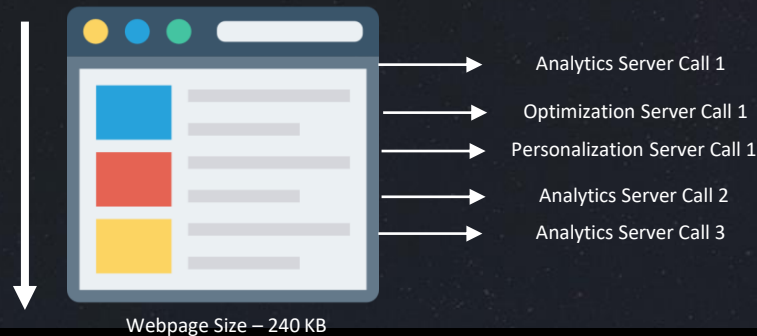
Outcomes Achieved

- ✓ Ability to determine technology cost per customer across segments
- ✓ Successfully deployed new CBS to 130,000 daily active users
- ✓ Reduced new customer dropouts by 95%
- ✓ Enabled personalized experiences & offers in real time to user behaviour
- ✓ Overall cost of new customer acquisition reduced by 40%

Meet Anya
Working professional , recently immigrated to Australia on a working visa
Hobbyist photographer who loves exploring new places

Personalized Onboarding
Detecting that Anya has just arrived in Australia , she is dynamically presented a separate flow for new citizens

Seamless Integration
Anya is able to bring her bank to her devices such as Apple Watch in simple steps
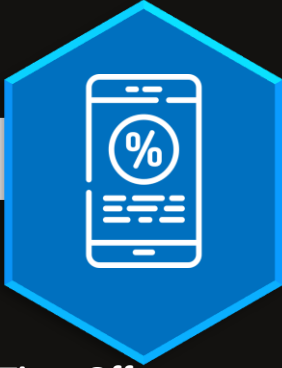
Real Time Offers
Anya gets 10% off on her hotel just after she completed her flight bookings to Thailand

Recommendations
Anya receives recommendations to transfer money to savings account at the start of month based on spending behaviour, in a single click

Credit Card Offers
Based on her spending behaviour & utility bill payments , she gets first recommendations to join the bank's credit card program

Success Story : Established Digital Banking Mobile Product

Enterprise Customer : Nationalized Australian Bank with largest number of customers served by branches and mobile app

Challenges

- ❑ High recurring TCO due to on prem legacy CBS platform
- ❑ 80% of new customers call up customer support before 1st transaction
- ❑ After sign up customers still get paid ads to sign up

Outcomes Achieved

- ✓ Ability to determine technology cost per customer across segments
- ✓ Successfully deployed new CBS to 130,000 daily active users
- ✓ Reduced new customer dropouts by 95%
- ✓ Enabled personalized experiences & offers in real time to user behaviour
- ✓ Overall cost of new customer acquisition reduced by 40%

Below : Reference Architecture to deliver personalized omnichannel experiences in real time

Amazon EventBridge

Mobile App

Core Banking System

Sign Up Journey Completed Event Bus

New User details Validated Event Bus

Business Rules -

ID Resolution Customer Identified Products Attributed

Trigger Welcome Email in Real Time with Customer & Product Attributes

Adobe Campaign

Personalized Welcome Email

Share hashed email address & device identifiers to ad platforms for exclusion

Adobe Audience Manger

Adobe Experience Platform

Fetch offers based on the customer & product content from offers library

Adobe Target

Personalized Mobile App Experience

While deploying digital mobile banking presented opportunity to migrate from Legacy Core Banking System across the Banking group

9 Months	+6 Months	+12 Months		Beyond
MVP	Release 1+2	Release 3	Release 4+5	Release N

Capabilities Enabled

- Customer Information File
- Customer Onboarding
- Payments Management
- API Interface
- General Ledger

- Campaign Management Portal
- Loan Management
- Branch Automation
- Lending & Compliance

- Multi Brand/Country enablement
- Finalize 3rd Party integration

Achieve North Star : Migrate to new Core Banking System across banking group

- Scale to Brand 1
- Scale to Brand 2

Expected Outcomes

- Mobile Banking App
- Real Time Offers Portal
- Third Party Payment Integration

- Service customers at the branch
- Present offers for mortgage based on behavior
- Content Management

- Self- Service Capabilities
- Enable Multi-Brand Architecture

Key Decision Point:
1. Feedback to be included
2. Brands to scale capabilities

Success Story : 4x Value Delivered with Personalization Accelerators

Enterprise Customer : Global Hotel Conglomerate with 200+ websites and mobile apps

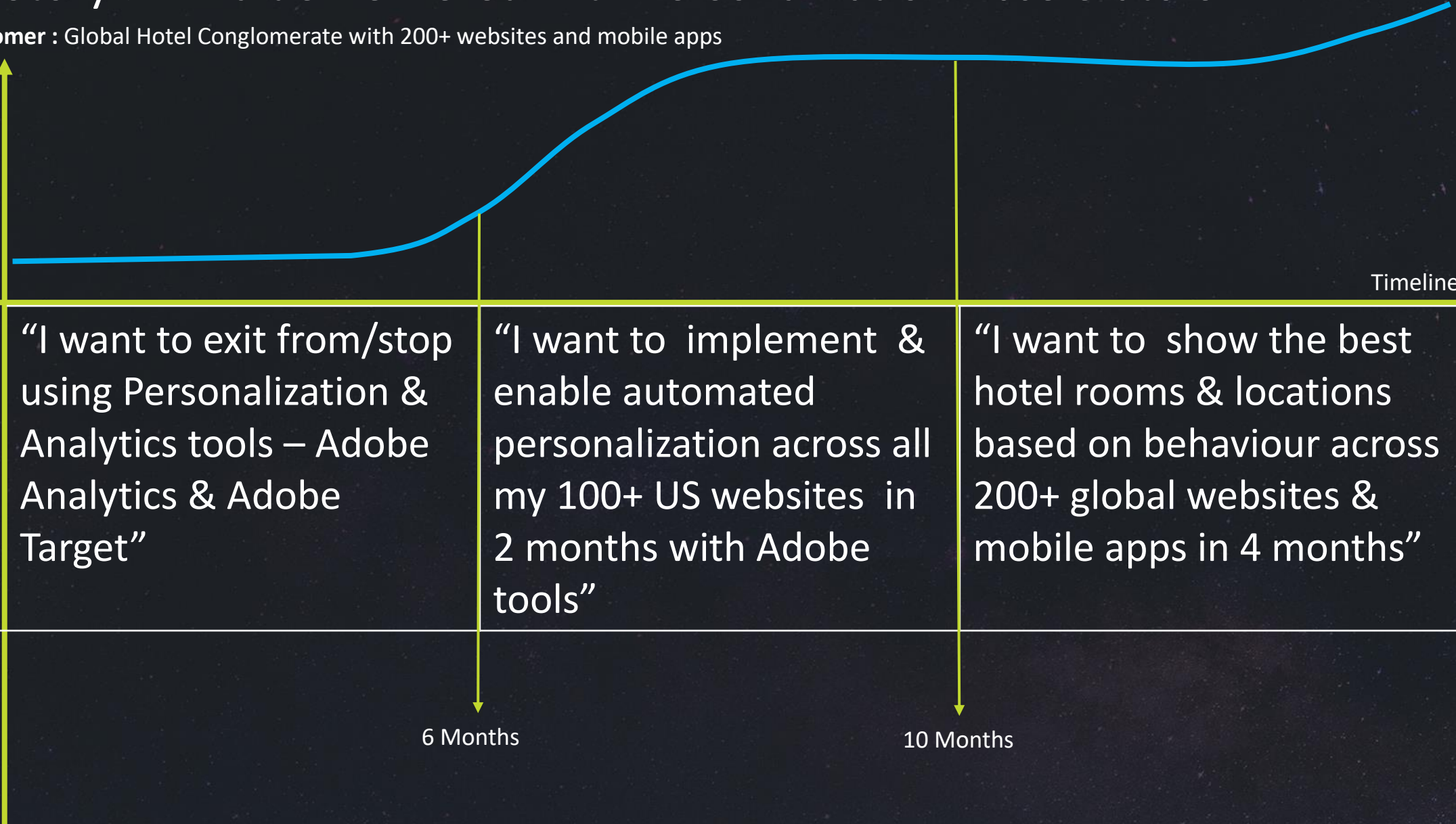Customer Value

Timeline

Problem Statements from Leadership

"I want to exit from/stop using Personalization & Analytics tools – Adobe Analytics & Adobe Target"

"I want to implement & enable automated personalization across all my 100+ US websites in 2 months with Adobe tools"

"I want to show the best hotel rooms & locations based on behaviour across 200+ global websites & mobile apps in 4 months"

6 Months

10 Months

Success Story : 4x Value Delivered with Personalization Accelerators

Enterprise Customer : Global Hotel Conglomerate with 200+ websites and mobile apps

Customer Value → (vertical axis)

Timeline → (horizontal axis)

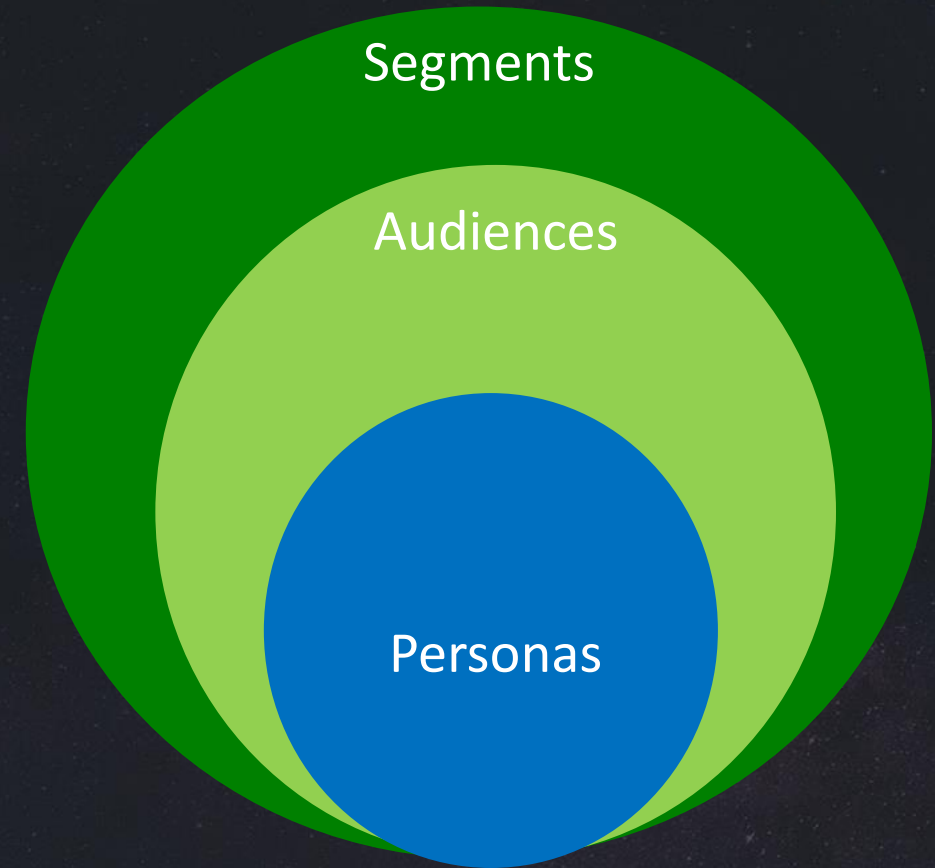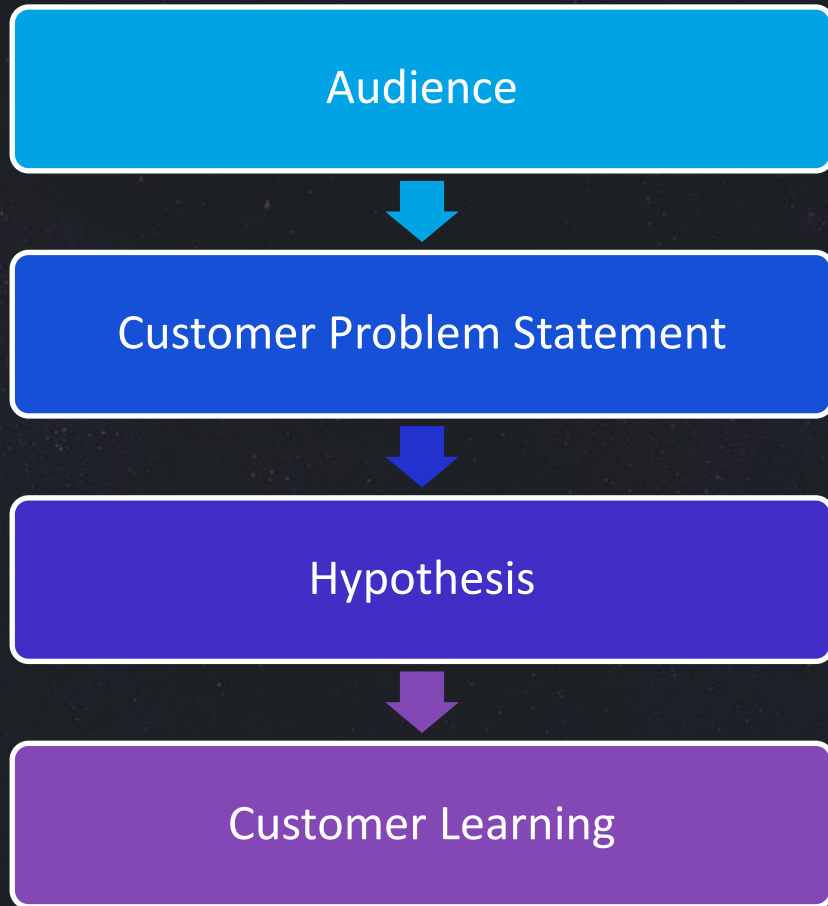| Customer Problem	"I want to exit/stop using from Personalization & Analytics tools – Adobe Analytics & Adobe Target"	"I want to implement & enable automated personalization across all my 100+ US websites in 2 months"	"I want to show the best hotel rooms & locations based on behaviour across 200+ global websites & mobile apps in 4 months"
Activities	• Customer Business Introduction • End to end Technical Investigation • Exit Strategy & Options	• Change Management • MVP Definition & Sign Off • New Product Feature Development • Developer Experience	• Personalization Framework Definition • Change Management • Rapid Implementation Options • Real Time Dashboard definition
Teams	• Customer Engineering Stakeholders • Adobe Product Engineering • Technical Consultants • Adobe Product Sales & Customer Success Teams		• Customer Engineering Stakeholders • Marketing Stakeholders • Adobe Product Engineering
Outcomes Achieved	• Customer cancelled exit as issues fixed & 90% accuracy achieved • Customer signed new contract for additional Adobe product licenses	• Implementation time & effort reduced by 80% using APIs • Established Developer Experience and 24x7 Adobe Technical Support	• Created Slack Bot @cxhelp to answer questions about implementation • Delivered 4x Program Value in terms of new customer acquisition & bookings

Use Case : Personalization at Scale

Enterprise Customer : Global hotels chain with different types of properties

Challenges :

➢ 80% of experiences were static and not personalized
➢ High program costs to adopt personalization at local affiliates
➢ Average 60% of website visits do not lead to any bookings

Outcomes Achieved in 15 months :

➢ 95% of global digital experiences are personalized
➢ 4x new experiments launched
➢ Delivered 4x total program value (incremental revenue + loss prevention)
➢ 30% cost savings by content re-use

Audience

Customer Problem Statement

Hypothesis

Customer Learning

Segments

Audiences

Personas

Appendix Supporting Slides

Success Story : 150% increase in Adobe products usage with Customer Health Dashboards

Challenges

- ❑ High opt out from Customer Success / Sales Rep meetings
- ❑ RFP for digital platform triggered in 40% of renewal conversations
- ❑ High resistance to adopt capabilities due to complexities, lack of expertise etc.
- ❑ Lack of dedicated developer experience to integrate new features

Outcomes Achieved

- ✓ Customer stakeholders found Adobe Sales Rep meetings 'very relevant'
- ✓ Shift in conversation themes from 'high costs' to 'high value realization'
- ✓ 150% increase in product usage & organic leads generated for new features
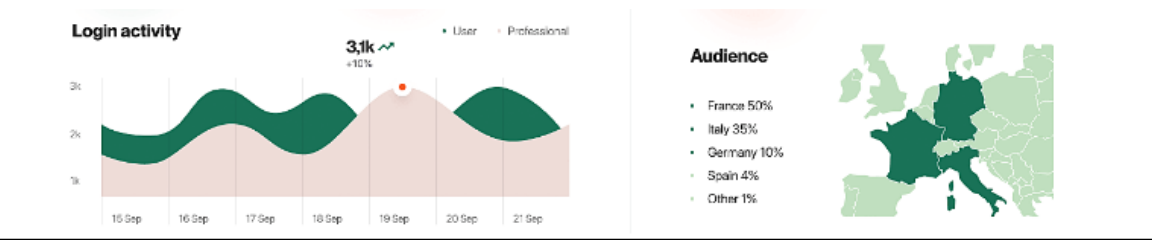- ✓ Dedicated developer experience with webinars to integrate new features

Big Bank PLC

Products Subscribed

MAU last 28 days	Stickiness last 28 days	Health last 28 days
785	**80%**	85%
6%	4%	
Time to Resolve	**Open Tickets**	**CSAT** last 28 days
2 days	**35**	**3.5/5**
10%	20%	

Channel Affinity   Webinars 3/5   Emails 4/5   Meet Ups 2/5

Adobe Analytics Usage Insights

Login activity — 3,1k +10% — User · Professional

Audience
- France 50%
- Italy 35%
- Germany 10%
- Spain 4%
- Other 1%

Feature Usage Tracker (Last 90 days)

Advanced Calculated Metrics	Advanced Segmentation	Ad Hoc Analysis	Cohort Analysis
Cross Device Analytics	Custom Journey Analytics	Flow Analysis	Marketing Attribution
Anomaly Detection	Contribution Analysis	Intelligent Alerts	Real-time Activation
Audience Analytics	Advertising Analytics	Remarketing Triggers	3rd Party Integrations

Recommendation : Invite Mobile Product Owner to Cross Device Analytics demo

Success Story : $5 Mn in Platform Costs Savings across LATAM, APAC & EU

Enterprise Customer : Global Pharma & Healthcare enterprise with doctor & facing digital products & services
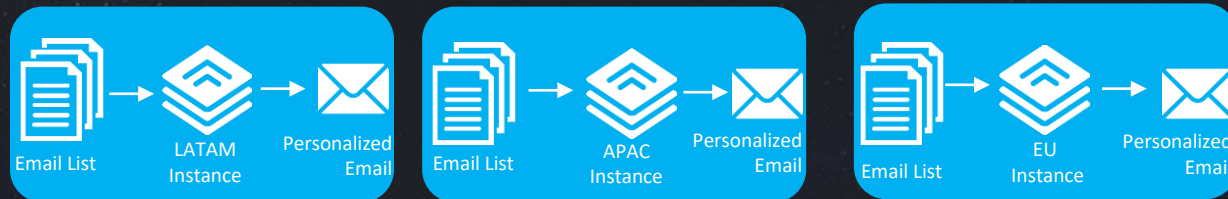
Challenges

- ❑ Lack of standardization in process & platform to deliver experiences
- ❑ 2 of 3 physicians visit website to opt out from receiving emails
- ❑ Higher platform & process costs to deliver omnichannel personalization
- ❑ Lack of real time personalized experiences based on behaviour
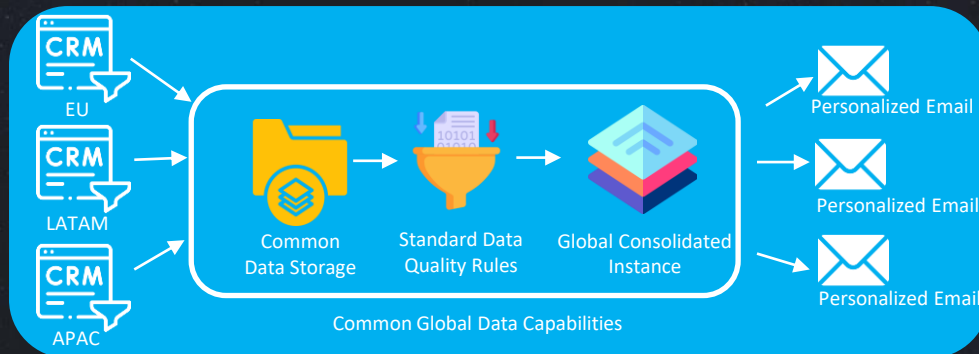
Outcomes Achieved

- ✓ Ability to determine technology cost per customer across segments
- ✓ Successfully deployed new CBS to 130,000 daily active users
- ✓ Reduced new customer dropouts by 95%
- ✓ Enabled personalized experiences & offers in real time to user behaviour
- ✓ Overall cost of new customer acquisition reduced by 40%

Process & Platform Consolidation : Standardizing marketing operations inline with local market needs and regulatory requirements into a single instance

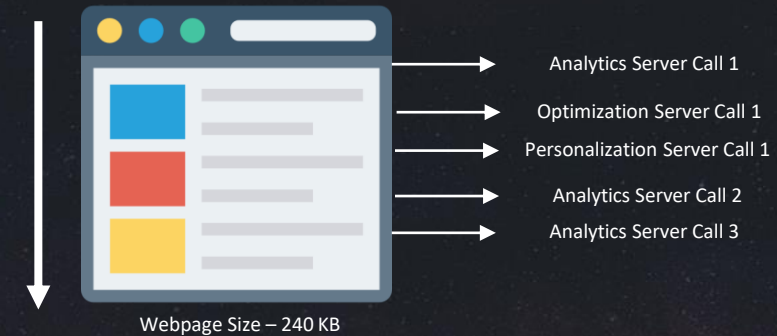**Before :** Manual process in each regional instance

Email List → LATAM Instance → Personalized Email

Email List → APAC Instance → Personalized Email

Email List → EU Instance → Personalized Email

After : Automated Process and consolidated platform instance

CRM EU, CRM LATAM, CRM APAC → Common Data Storage → Standard Data Quality Rules → Global Consolidated Instance → Personalized Email, Personalized Email, Personalized Email
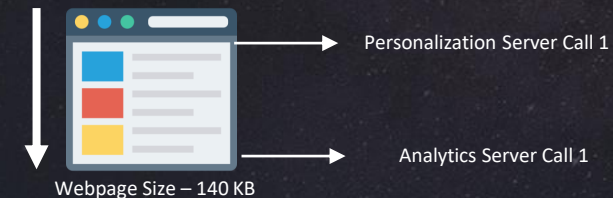
Common Global Data Capabilities

Platform Optimization : Reconfigured platform to reduce redundant cost based platform services

Before : Multiple Analytics & Personalization service calls on load of page

Analytics Server Call 1
Optimization Server Call 1
Personalization Server Call 1
Analytics Server Call 2
Analytics Server Call 3

Webpage Size – 240 KB

After : Single Analytics & Personalization service calls on load of page

Personalization Server Call 1

Analytics Server Call 1

Webpage Size – 140 KB

Success Story : 4x Value Delivered with Personalization Accelerators

Enterprise Customer : Global Hotel Conglomerate with 200+ websites and mobile apps

Customer Value

Timeline

Customer Problem	"I want to exit/stop using from Personalization & Analytics tools – Adobe Analytics & Adobe Target"	"I want to implement & enable automated personalization across all my 100+ US websites in 2 months"	"I want to show the best hotel rooms & locations based on behaviour across 200+ global websites & mobile apps in 4 months"
Activities	• Customer Business Introduction • End to end Technical Investigation • Exit Strategy & Options	• Change Management • MVP Definition & Sign Off • New Product Feature Development • Developer Experience	• Personalization Framework Definition • Change Management • Rapid Implementation Options • Real Time Dashboard definition
Teams	• Customer Engineering Stakeholders • Adobe Product Engineering • Technical Consultants • Adobe Product Sales & Customer Success Teams		• Customer Engineering Stakeholders • Marketing Stakeholders • Adobe Product Engineering
Outcomes Achieved	• Customer cancelled exit as issues fixed & 90% accuracy achieved • Customer signed new contract for additional Adobe product licenses	• Implementation time & effort reduced by 80% using APIs • Established Developer Experience and 24x7 Adobe Technical Support	• Created Slack Bot @cxhelp to answer questions about implementation • Delivered 4x Program Value in terms of new customer acquisition & bookings

# Success Story : Established Consent System to become CCPA/CPRA Compliant

Enterprise Customer : Global Pharma enterprise with US Market generating 80% of global sales

Challenges

- **Duplicate Capabilities & Org Silos**–Brands & country affiliates were operating in siloes creating redundant capabilities
- **Lack of Consent Integration** – HCPs & Patients are emailed after opt out

Outcomes Achieved

- ✓ **Interviewed 30 + client stakeholders** to define people, process & technology dependencies to deliver digital experiences
- ✓ **Collaborated with leadership** to define **vision for HCP/Patient-Centric Marketing Ecosystem**
- ✓ **Collaborated with legal counsels** to define privacy policy & tech ecosystem required to manage consent
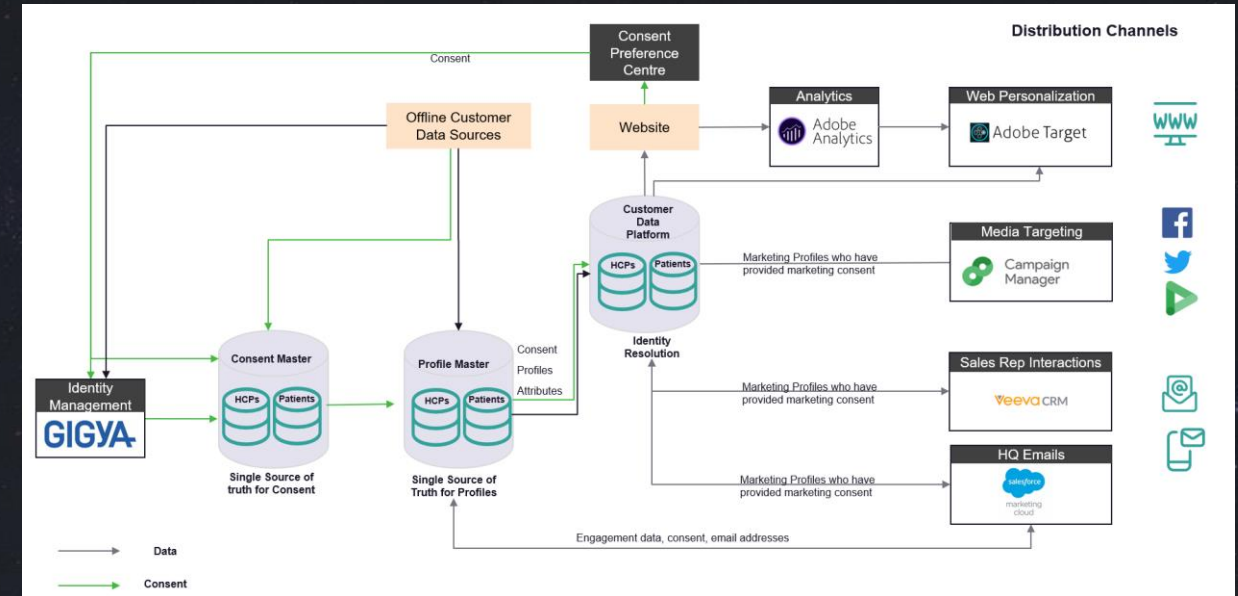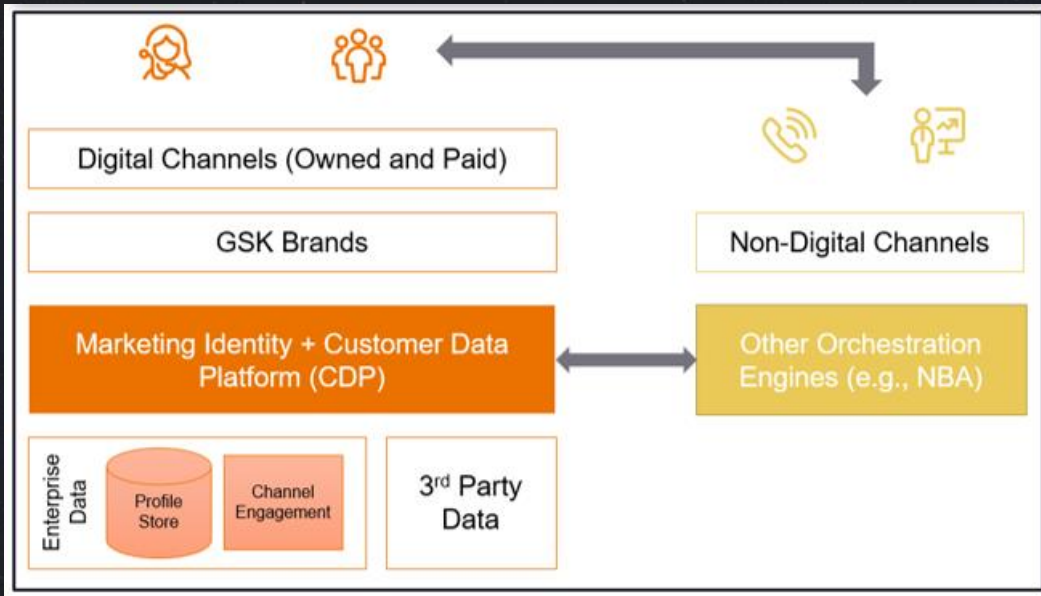
Success Story : Personalized Experiences based on Product Feedback
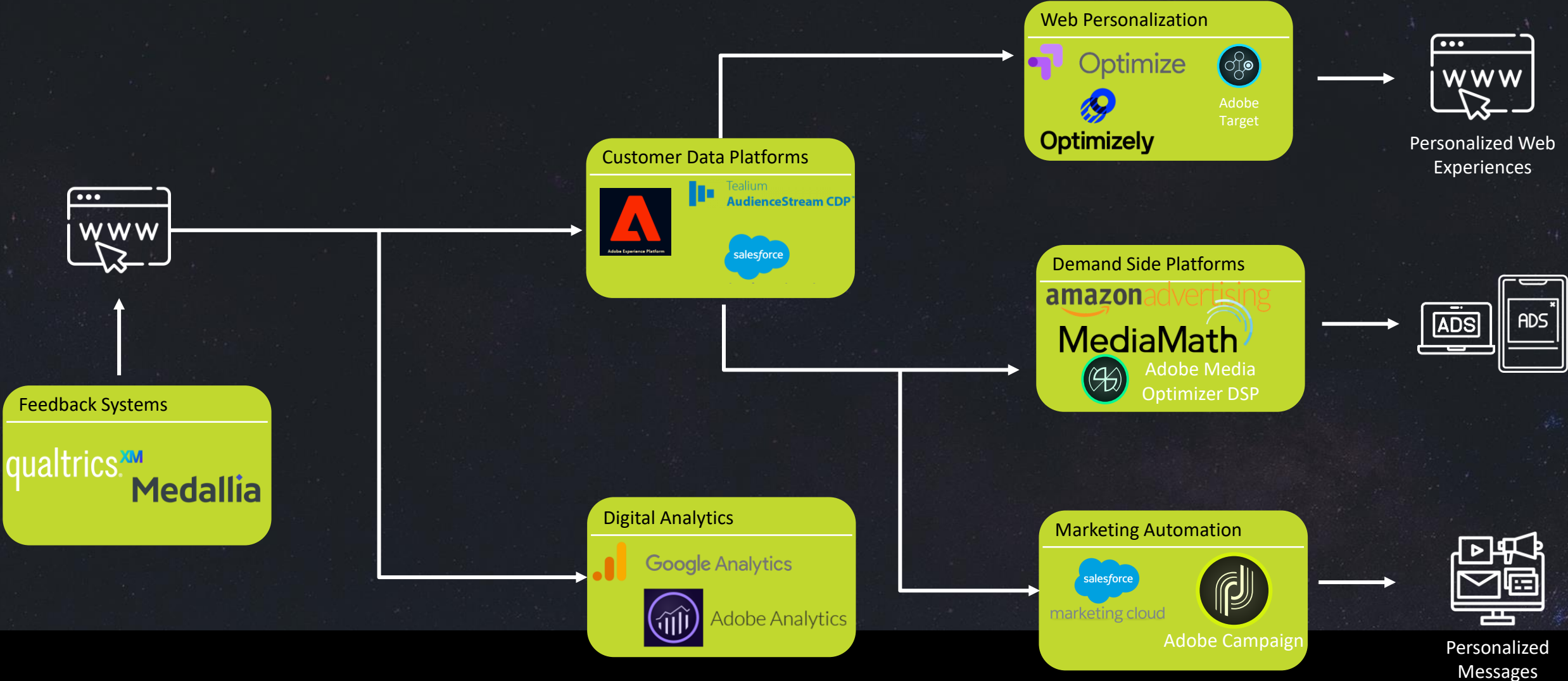
Enterprise Customer : Major North America-based banking enterprise

Challenges :

➢ 100% Overall Bounce Rate
➢ Conversion time from lead to customer 7 days
➢ High exit rates from marketing content on website

Outcomes Achieved in 6 months :

➢ Decreased Bounce Rates to 50%
➢ Reduced conversion rate from 2 days to 12 hours
➢ Increased sign ups to receive marketing content

Use Case : Data Enrichment for HealthCare CDP (Customer Data Platform)

Enterprise Customer : Global Pharma Leader with multiple lines of products & therapy areas

Challenges :
- 45% of HCP & Patient Profiles Opted Out
- Large number of data attributes for audience segmentation & decision making
- Unable to deliver or respond to any real time behaviour such as email sign ups or webinar registrations

Outcomes Achieved in 3 months :
- Overall 20% increase in CTR & 2% Sales Uplift
- No new opt out requests registered
- New data sources onboarded in 3 days instead of 2 weeks
- Marketing Operation Costs reduced by 30%
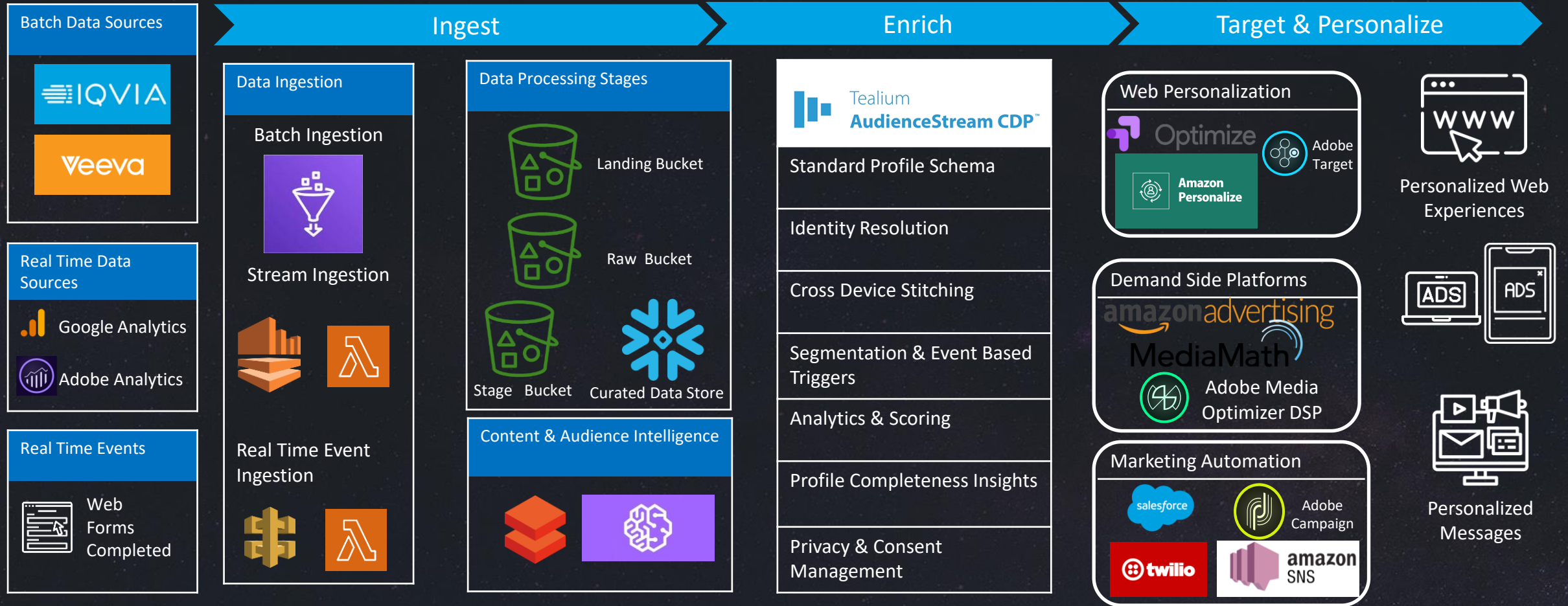
Interactions to drive outcomes

Business Stakeholders

I want to meet tangible business goals quickly

Provide: Customer References, Uses Cases for Competitive Advantage

Development Partners

I want to create more value for our enterprise customer quickly

Provide: Bootcamps, Code Examples, Ease of Adoption, Business & Technology Use Cases

Technical Stakeholders

I want to deploy solutions in line with business requirements quickly

Provide: Bootcamps, Code Examples, Ease of Adoption, Technology Use Cases

Product Experience Charter

Sagar Mandal
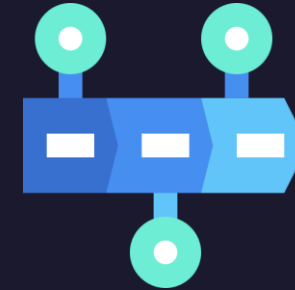
Overall Objectives

High Impact Journeys

Own & manage features & functionalities that help colleagues to meet Barclays' value proposition

Make to Measure

Define KPIs across products features & maintain performance of products to meet defined needs

Speed to Outcomes

Establish product roadmaps inline with needs with defined accelerated outcomes & value created in each stage

Identify Features & Capabilities that drive business outcomes

With the right platform capabilities & product features, internal stakeholders would be enabled and empowered to deliver the right experience to customers according to the value propositions promised. Here's an example of experiences required to deliver some of the value propositions offered by CTI to Retail Investors

COLUMBIA THREADNEEDLE
INVESTMENTS
Value Proposition of CTI

Colleague Experience

Customer Experience

I want to verify documents provided & onboard in real time

I should have access to customer details as soon as they are onboarded & ask security details to unlock the account

'Flexible, Rewarding Banking'

I want to verify my details to get started with my back account

I got locked out of my account & need help to login again

I want to be able to access all of the customer details , transactions completed to make better decisions & get approvals in real time

I am able to flag & enable multi-currency transactions on the account in real time

'Banking to suit your needs'

I am worried that I am going to miss my upcoming payment

I am going to travel international

Define & own the right metrics

To target specific areas of improvements & sources of frictions, KPIs must be identified and defined to link across each level of the product experience which can be joined together to develop use cases

Sample Metrics

Business Outcome
In alignment with financial value & overall business objectives

- CSAT Score
- NPS Score
- Feature Adoption
- Daily Active Users

Experience Drivers
Elements that contribute to the outcome

- Product / Feature Recognition
- Searchability
- Webinar Attended
- Training Completed

Product Performance
Satisfaction for priority journeys and products for every usage

- Zero-Touch %
- Manual Effort Required
- Usability Scores
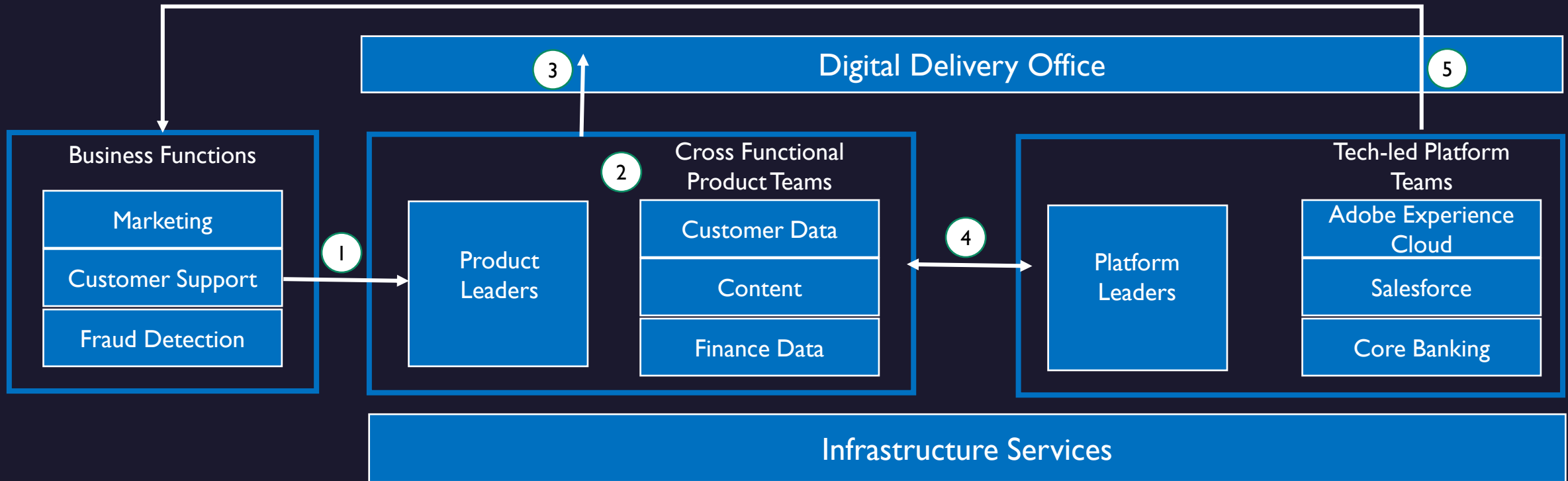- Competition Rates

Touchpoint Performance
Satisfaction with the interaction of that product or experience

- Average Handle Time
- Service Availability
- Access Issues per Session
- First Time Right

Customer Satisfaction				
Product			Support Service	
I login		I use	I change	I resolve
Usability	Performance	Quality	Time to Pickup	First time right

Incorporate Accelerators & Automation

An example of operating model where product usage insights from dashboards are automatically integrated in the product definition to development process along with periodic recurring business outcomes

Digital Delivery Office

Business Functions
- Marketing
- Customer Support
- Fraud Detection

Cross Functional Product Teams
- Product Leaders
- Customer Data
- Content
- Finance Data

Tech-led Platform Teams
- Platform Leaders
- Adobe Experience Cloud
- Salesforce
- Core Banking

Infrastructure Services

1 Incorporate usage & satisfaction insights automatically into requirements provided by business functions

2 Elaborate product requirements based on past usage insights to define experience 'North Star' along with periodic recurring business outcomes during the product lifecycle stages

3 Get buy in from delivery leaders on the finalized timelines and dependencies to meet expected outcomes

4 Development of modular components of the products incorporated with product insights & feedback loops accelerators

5 Lead recurring review sessions with the business to gather feedback, drive adoption and monitor product usages to be incorporated into the product backlog