

Artificial Financial Intelligence™

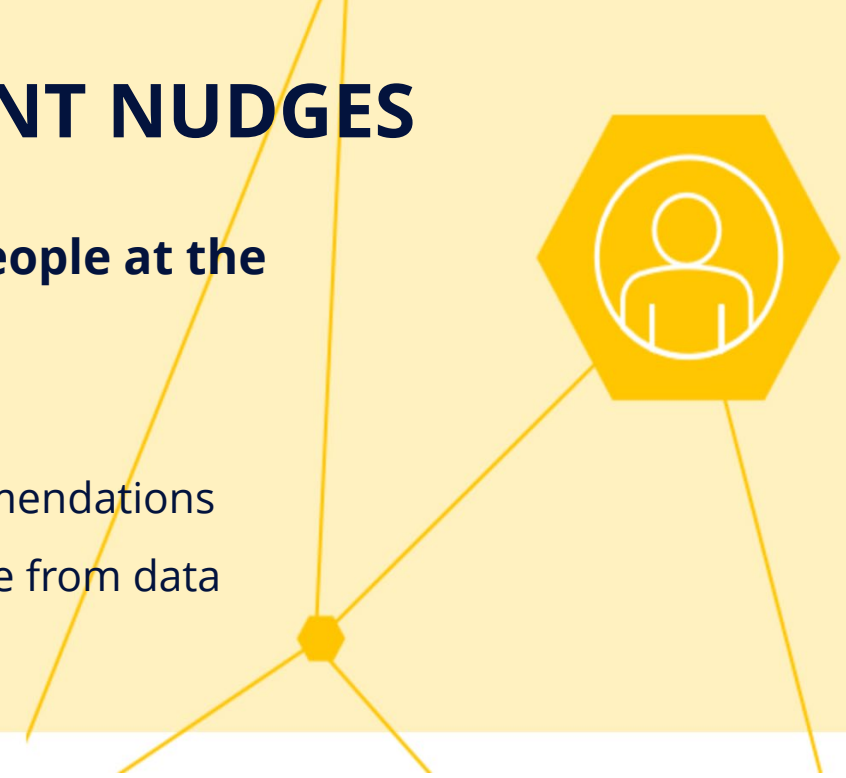
Revolutionising how organisations financially plan
for and engage with their customers.

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ABAKA NEXT BEST ACTION & INTELLIGENT NUDGES

Display the right actionable recommendations to the right people at the right time with ABAKA Next Best Action

- Create and display tailored offers and actions for your customers
 - Deploy a strategy aligned to your business logic to refine those recommendations
 - Increase engagement and customer activation to unlock business value from data
 - Deliver personal, relevant, timely and actionable customer insight
- 
- Improved marketing campaigns based on data-driven insights can double revenue, according to a study by McKinsey*
 - According to a study by BCG**, the impact of personalization can generate:
 - i. a 35% sales lift in some product areas
 - ii. reducing customer churn rates by 20%
 - iii. lifting customer engagement scores by a factor of 2x to 3x

The ABAKA Next Best Action & Intelligent Nudges platform provides you with:

- **better customer acquisition**
- **better customer engagement**
- **better customer retention & loyalty**

*McKinsey, 'The most perfect union: Unlocking the next wave of growth by unifying creativity and analytics.' 2019, <https://www.mckinsey.com/business-functions/marketing-and-sales/our-insights/the-most-perfect-union>

** BCG, 'The Power of personalization.' 2019, http://image-src.bcg.com/Images/BCG-The-Power-of-Personalization-May-2018_tcm9-193010.pdf

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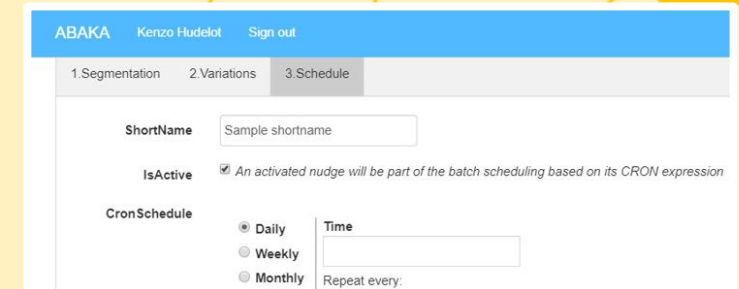
ABAKA Next Best Action delivers hyper-personalised engagement and positive activation*:

- 1. Increase engagement by 500%** (measured by #sessions per user)
- 2. Increase NPS (Net Promoter Score) by 38%**
- 3. Increase product conversion from 3% to 31%**
(Personalised Next Best Action marketing campaigns vs. traditional generic marketing campaigns: conversion to product upsell and/or qualified lead appointments)

*Source: Average data across all ABAKA user base, from all existing Enterprise clients

Examples of ABAKA Next Best Action nudges:

- Next Best Action nudge on increasing regular saving contributions: 44% of recipients increased their saving contributions
- Next Best Action nudge on Saving Goals: users who have set up goals have average contributions rates 50% higher than the average user base
- Next Best Action nudge on Saving Goals: users who have set up goals are more engaged than users without goals
- Dashboard & Insights: identify customer issues earlier and design targeted communications to address it quickly and cost-effectively



ABAKA Kenzo Hudelot Sign out

1.Segmentation 2.Variations 3.Schedule

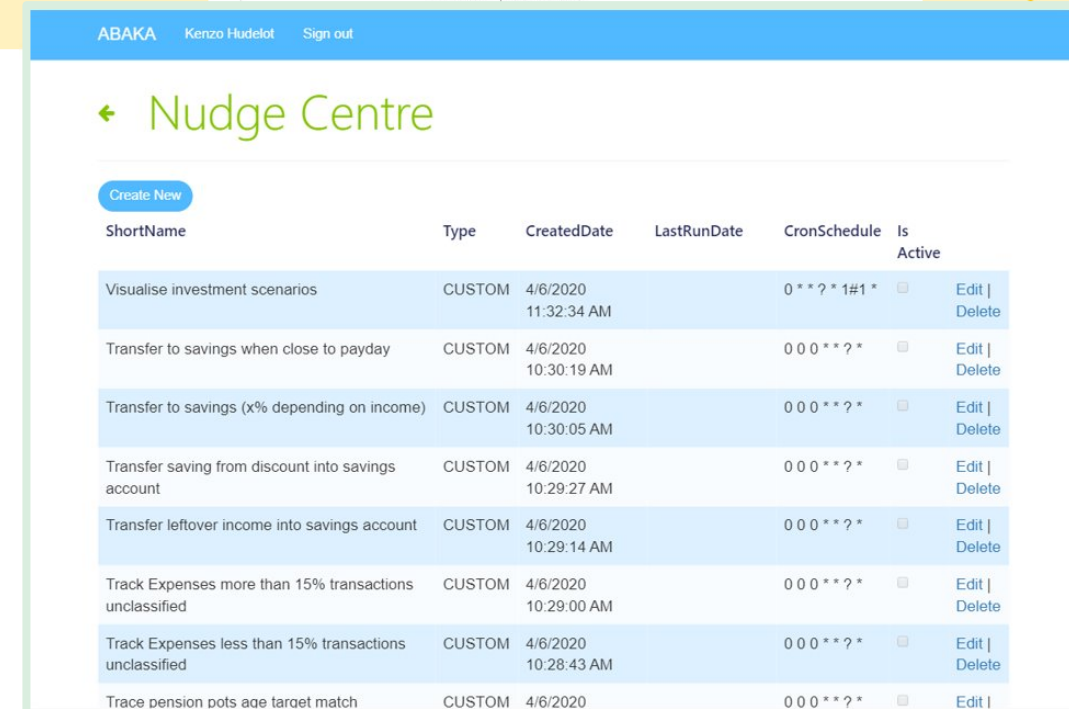
ShortName

IsActive ☒ An activated nudge will be part of the batch scheduling based on its CRON expression

CronSchedule ☒ Daily ☐ Weekly ☐ Monthly

Time

Repeat every:



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Nudge Centre

Create New

ShortName	Type	CreatedDate	LastRunDate	CronSchedule	Is Active	
Visualise investment scenarios	CUSTOM	4/6/2020 11:32:34 AM		0 * * ? * 1#1 *	<input type="checkbox"/>	Edit Delete
Transfer to savings when close to payday	CUSTOM	4/6/2020 10:30:19 AM		0 0 0 * * ? *	<input type="checkbox"/>	Edit Delete
Transfer to savings (x% depending on income)	CUSTOM	4/6/2020 10:30:05 AM		0 0 0 * * ? *	<input type="checkbox"/>	Edit Delete
Transfer saving from discount into savings account	CUSTOM	4/6/2020 10:29:27 AM		0 0 0 * * ? *	<input type="checkbox"/>	Edit Delete
Transfer leftover income into savings account	CUSTOM	4/6/2020 10:29:14 AM		0 0 0 * * ? *	<input type="checkbox"/>	Edit Delete
Track Expenses more than 15% transactions unclassified	CUSTOM	4/6/2020 10:29:00 AM		0 0 0 * * ? *	<input type="checkbox"/>	Edit Delete
Track Expenses less than 15% transactions unclassified	CUSTOM	4/6/2020 10:28:43 AM		0 0 0 * * ? *	<input type="checkbox"/>	Edit Delete
Trace pension pots age target match	CUSTOM	4/6/2020		0 0 0 * * ? *	<input type="checkbox"/>	Edit



Persona based Data Footprint

Each of us produces 12,000GB of data online per year (digital data footprint).
In 2025 it will be 50,000GB per year*.

ABAKA extracts and analyses your customer data to create their **"Data Footprint"**.

ABAKA Next Best Action AI-powered engine suggests the best recommendation to the right people.

Using the customer Data Footprint, our machine learning models can predict the Next Best Action with the highest Return on Engagement for this customer:

1. Predicting what recommendation will resonate and activate a customer
2. Predicting which strategy and channel will deliver that message in an efficient and effective manner
3. Predicting which customer will be responsive to a given content, financial product or promotion offer

**Extract, build, analyse
your customer data**

**Create your customers'
"Data Footprint"**

**Recommend the Next Best Action for your
customer acquisition, engagement and
retention campaigns**





ABAKA NEXT BEST ACTION – Multichannel interactions

Supported channels for ABAKA's Next Best Action & Intelligent Nudges



Web



Email



Social



SMS



Push



ABAKA Next Best Action & Intelligent Nudges platform enables:

- **Automated Nudges powered by machine learning:** identify relevant Next Best Action & Intelligent Nudges automatically sent at pre-defined time, pre-defined frequency, to pre-defined personas, on pre-defined channel
- **Semi-automated Nudges:** a predicted Next Best Action & Intelligent Nudge to selected number of targeted customers sent manually
- **Custom campaign Nudges:** one-off custom campaign to a targeted customer segment (NBA, Nudge, publication of an article or a video, in-App notifications)

Want to know more?

contact@abaka.me





APPENDIX 1: Data Footprint - 7 dimensions

The “Data Footprint” is made of 7 dimensions:

1. Behavioural
2. Social
3. Emotional
4. Financial
5. Health
6. Traditional personal data
7. App Engagement (unstructured data)

ABAKA creates a set of Personas based on their “Data Footprint”



Behavioural	Social	Emotional	Financial	Health	Personal	App Engagement
<ul style="list-style-type: none">• Self discipline• Conformity• Excitability• Boredom• Career risks• Gambling• Recreational risk sports	<ul style="list-style-type: none">• Social media• Online profile• Social endorsement• Social norms• Social benchmarks• Social Network preferences• Public & social commitments	<ul style="list-style-type: none">• Preferences (climate change, urban vs rural, TV vs online, type of content)• Personality traits (Extraversion, Neuroticism, Openness to experience, Conscientiousness , Agreeableness)	<ul style="list-style-type: none">• Accounts• Balance• Transactions and spending patterns• Protection• Debt• Investments• Fees• Projections	<ul style="list-style-type: none">• Diet• Exercising• Drinking• Smoking• Critical conditions• Longevity	<ul style="list-style-type: none">• Age• Income• Taxes• Marital Status• Children• Life cycle• Location	<ul style="list-style-type: none">• Sessions• Clicks & Revisits• Engagement funnels• Activation of previous nudges• User chatbot inputs• Dialogues navigation



APPENDIX 2: INTELLIGENT NUDGES – 7 Principles

Richard Thaler & Cass Sunstein 7 core principles that are applied to all Intelligent Nudges on the ABAKA platform:

1. Default choice
2. Incentives
3. Layout
4. Cognitive biases in phrasing
5. Choice architecture
6. Timing (fixed, social calendar, life events) and frequency
7. Demographic segmentation, peer comparison



In practice, this is translated into the Intelligent Nudges. Below is a list of examples that have proven to be successful:

- i. Cognitive bias nudge: people underestimate risk they can take in long term but take more risk than they can afford in short term
- ii. Default choice: default setting of level of automatic default contributions (leverage people inertia)
- iii. Incentive savings behaviour: free money, educate on free government top ups
- iv. Personas segmentation and peers nudging: “people like you” feature
- v. Default choice and choice architecture: ongoing engagement through the power of goals settings
- vi. Layout: help and advice at retirement, choosing best options to make income last longer
- vii. Choice architecture: dynamic conversational path
- viii. User has full control/choice over own personalised journey
- ix. Omnichannel: email, SMS, web, mobile, chat, voice, images, intelligent assistant, hybrid
- x. Unlimited data points: behavioural, life goals, multiple savings accounts, personal, financial, topical, transactional
- xi. Full configurability at employer level to support company specific benefit offering



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