



# SAS<sup>®</sup> Customer Intelligence Case Study SAS Marketing Automation

An independent Forrester study

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# Forrester Consulting

MAKING LEADERS SUCCESSFUL EVERY DAY

Prepared for SAS Institute, Inc.

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## **The Total Economic Impact Of SAS Marketing Automation**

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# Large European Bank

- § Separate operating units in many Countries
- § Worldwide footprint
- § Focus on Credit Cards Division
- § Prior to SAS implementation – no dedicated campaign management or marketing analytics capability
- § Shared proprietary platform developed for the Bank's Retail business
- § Using customer segmentations created for Retail business
- § Had to fit Credit Card campaigns in with other marketing activities

# Marketing Issues

- § Large data flows – due to Credit / Debit Cards being used on a daily basis
- § Segmentation problems hampered the Credit Cards business from developing / acting upon a unique understanding of Card customer's behaviour, value and socio-demographic factors
- § Limited campaign opportunities – for both prospecting and portfolio management perspectives
- § No opportunity to develop the Bank's whole business model – which is greatly reliant on having continuous, meaningful contact with their customers.

## Forrester's findings

**Significant Growth of the Cards business in 2006**

**35% OVER 2005 INCOME LEVELS**

**Approximately € 12.5 Million**

**Conservative attribution of 50% to the SAS MA  
Project or €4.0 Gross Profit per card over 1.5  
Million Cards**

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Provide data to Bank's Risk Management Team to build risk scoring models

Expect to higher levels of profitability by optimising its marketing campaigns for credit and debit cards.

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# Study Conclusions

- § Organisations can realise benefits in the form of greater efficiency and effectiveness of the firm's direct marketing activities – which translates into a significant increase in top-line revenue and profitability
- § Solution can be “Exported” to other parts of an Organisation or in other geographies
- § Solution offers a data and analytics platform that can provide value to other groups within the Organisation (eg Risk)
- § Provides the basis of a compelling business case for the SAS Marketing Automation investment



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