



# Personalised advertising **that** **you control**

How banks can **engage customers**  
at scale with a dynamic ad delivery  
solution that pays for itself





# In the banking sector, personalised marketing ought to be an achievable dream.

Banks have years of rich data on each customer's transaction history and spending behaviour—putting them in a much stronger position to deliver effective personalised offers and marketing campaigns than most other industries.

Yet many banks still struggle to deliver the right message at the right time to the right customer, even on their own online and mobile banking apps. Why is that, and what can your bank do about it?



# Personalisation versus protecting your IP

Advertising delivery engines seem simple on the surface. You feed your customer data into them as input, and they deliver appropriate ads as output. But if you're working with an adtech partner, the internals of their engine are likely to be opaque, leaving you in the dark about why that customer saw that ad.

This black box approach is particularly troubling if your partner is using your data—your unique intellectual property—to refine their personalisation models. They're tapping the goldmine of information that your bank has accrued over decades of serving customers and using it for their benefit, not yours.

That's a trade-off that most banks aren't prepared to make—and one that regulators won't accept. So, many banks fall back on managing ad delivery themselves, using simplistic rules that fail to deliver effective personalisation.

As a result:



**Customers see the same set of ads each time they log in to your app**

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**Customers are shown ads that aren't relevant to their financial situation**


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**Customers' online behaviour isn't reflected in the ads served to them**

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SAS 360 Match provides a standalone ad engine that offers you the best of both worlds. Like most adtech solutions, it's delivered as a convenient pay-as-you-go cloud service. But unlike other solutions, it puts you in full control of your data and your ad delivery models.

## Escaping the black box

SAS 360 Match opens up the black box. It provides your analysts with rich data on every ad you serve, helping them understand how and why that particular ad was chosen for that specific customer. This insight helps them tweak and refine your ad personalisation models—creating a positive feedback loop that enables continuous improvement in the customer experience.

The result? You harness your bank's data for your bank's benefit, instead of gifting priceless insight to adtech partners who could pass it on to your competitors—or even become competitors themselves.



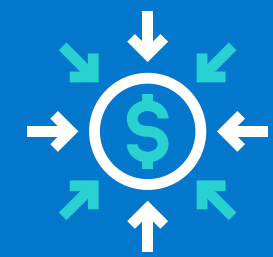
# Real-world results

For one major global bank, SAS 360 Match has transformed personalised ad delivery and unlocked new partnerships that are already delivering significant business value.



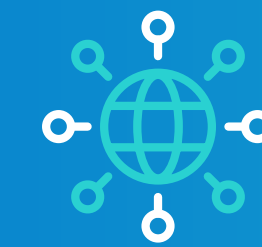
**20x+ ROI**

over five years by generating £110m in new business with advertising partners



**Zero**

up-front investment with a simple pay-as-you-go commercial model



**Billions**

of personalised impressions per year delivered to customers and prospects



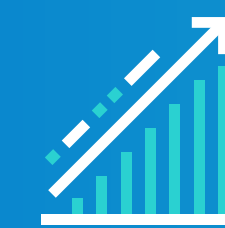
**40-60%**

faster deployment of marketing offers and ads, cutting lead times from 1 week to 1-2 days



**2 days**

to get the solution up and running in production



**Uplift**

in overall profitability when serving third-party ads in addition to internal marketing offers



## Creating partnerships

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The ad space available on your online and mobile banking apps is a prime location not only for your own marketing offers, but for other advertisers too. SAS 360 Match can create new revenue streams by helping you build profitable partnerships with these advertisers by serving their ads to appropriate customers and prospects on your digital platforms.

The data you already possess on customers' purchasing behaviour and spending habits means you can offer a level of personalisation and relevance that other ad spaces just can't match. And surprisingly, in many cases, the return on investment for serving third-party ads can significantly outperform the value of marketing your own products. So, you may gain more from offering your customers a latte than a loan.

As a result, you can convert your ad serving capability from a cost centre to a profit centre, quickly achieve cost-neutrality, and rapidly deliver significant return on investment.





## Accelerating campaigns

As a cloud service, SAS 360 Match makes it easy to get started—there's no up-front investment, and SAS can get you up and running with the solution in a single day.

It makes life easy for your marketers too, providing an intuitive interface for loading new campaigns into the ad serving engine, without waiting for support from your IT team. This can reduce the time to get new offers to market from weeks to days.



## Simplifying compliance

As regulators become increasingly interested in data privacy and responsible AI, it's important for banks to be able to explain and justify any automated decisions that use customer data or could affect the customer experience.

SAS 360 Match provides a full audit trail for reporting and regulatory purposes, giving you the transparency and explainability you need to meet ever more rigorous requirements.





## Next steps

Reach out to the SAS team or [visit our website](#) to learn more about how SAS 360 Match can help you reengineer your marketing model and achieve true multichannel personalisation.