



How Data and Analytics Can Jumpstart Your Acquisition Strategy

November 16, 2022

ACXIOM

The Acxiom Team



Dana Goff

VP – Financial Services
Industry Strategy



Wendy Coburn

Director - Financial Services
Industry Strategy



TODAY'S OBJECTIVES

Get to know your customers and prospects

Understand their needs

Bring it all together

Engage through channels that work

Create the best experiences

Who We Are

Leading experts
in **CUSTOMER
INTELLIGENCE**
solutions

Helping brands
**UNDERSTAND
PEOPLE** and
create **BETTER
EXPERIENCES**

Delivering
DATA-DRIVEN
solutions for
**BUSINESS
GROWTH**

Our DNA



Our heritage is in financial services. We successfully build and manage acquisition platforms used by leading banks, card issuers, and innovative fintech lenders.



Acxiom Capabilities



IDENTITY

Private Identity
Graphs

Identity Management

Data Hygiene

DATA

High Impact
Audiences

Predictive Insights

Partner Marketplace

DATA MANAGEMENT

CDP Integration

Data Management
Solutions

Clean Rooms

MEDIA

Audience Insights &
Discovery

Addressable
Advertising

In-housing Media
Solutions

ANALYTICS & STRATEGY

Advanced Analytics

Marketing
Measurement

Data Sciences and
Visualization

PRIVACY-BY-DESIGN

We believe that by **understanding people...**

conversations and experiences are always better, which builds **trust**. People love to buy from brands they **trust**. In a world that is constantly changing, it's the **ethical use of data and technology** that will ultimately deliver better experiences for people and **growth for brands**.

PayPal: A Christmas to Remember

DMA Winner:

2021 Gold for Financial Services

Results:

10M incremental transactions

How our data-fuelled imagination made it a Christmas to remember.

4 tiers. 4 countries. Millions of customer experiences.



Emirates NBD: The Wise Ones

Financial prudence should not come at the expense of enjoying your life.

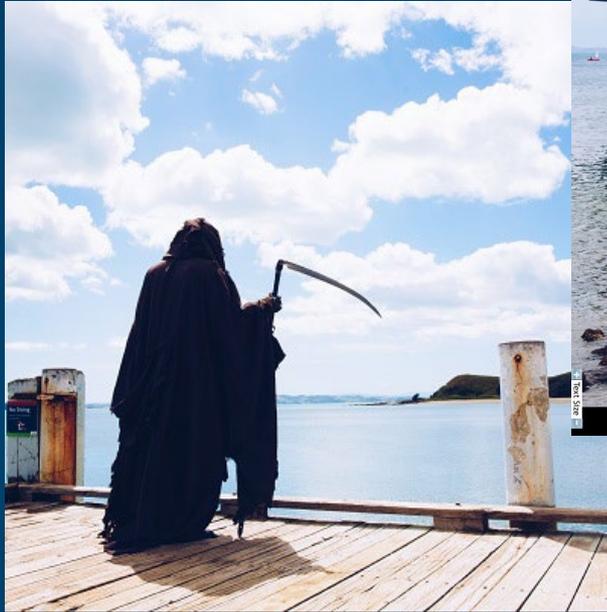
Results:

Campaign outperformed all KPIs in customer acquisition and significantly increased customer interest.



Water Safety New Zealand: Swim Reaper

You can't tell young men what to do.



Results:

The campaign reached 95% of the target audience and brought drowning-related deaths down to zero.

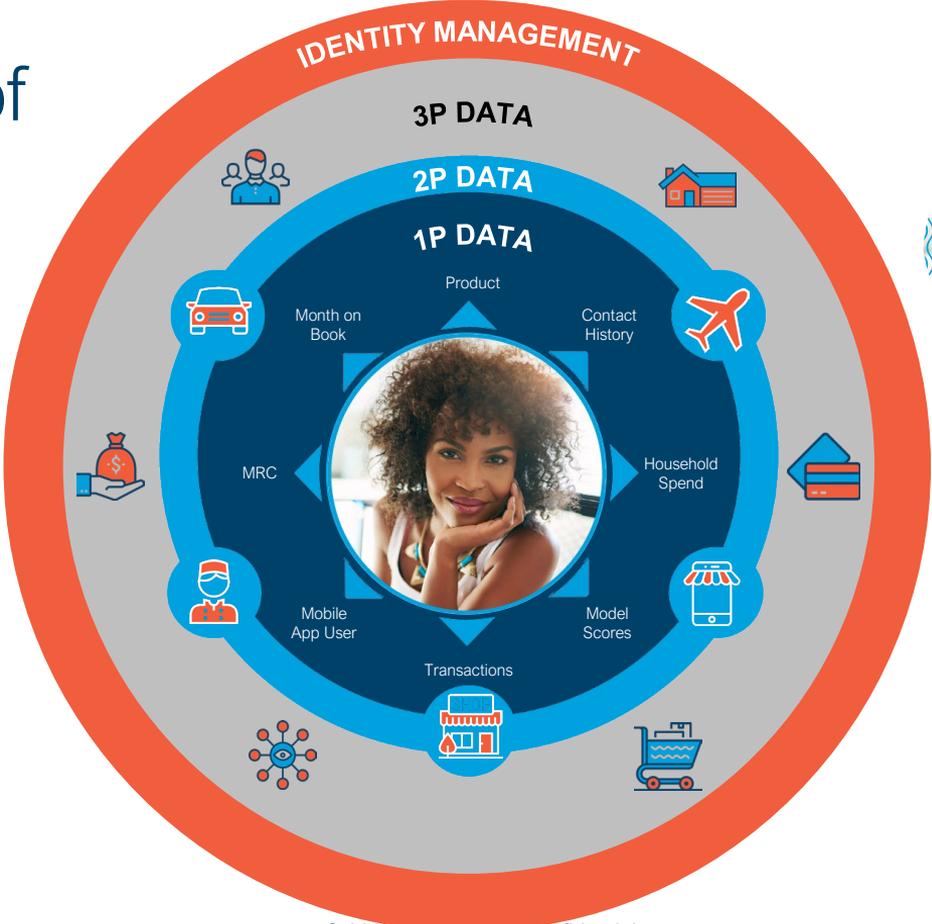
Common Threads

Use of data to

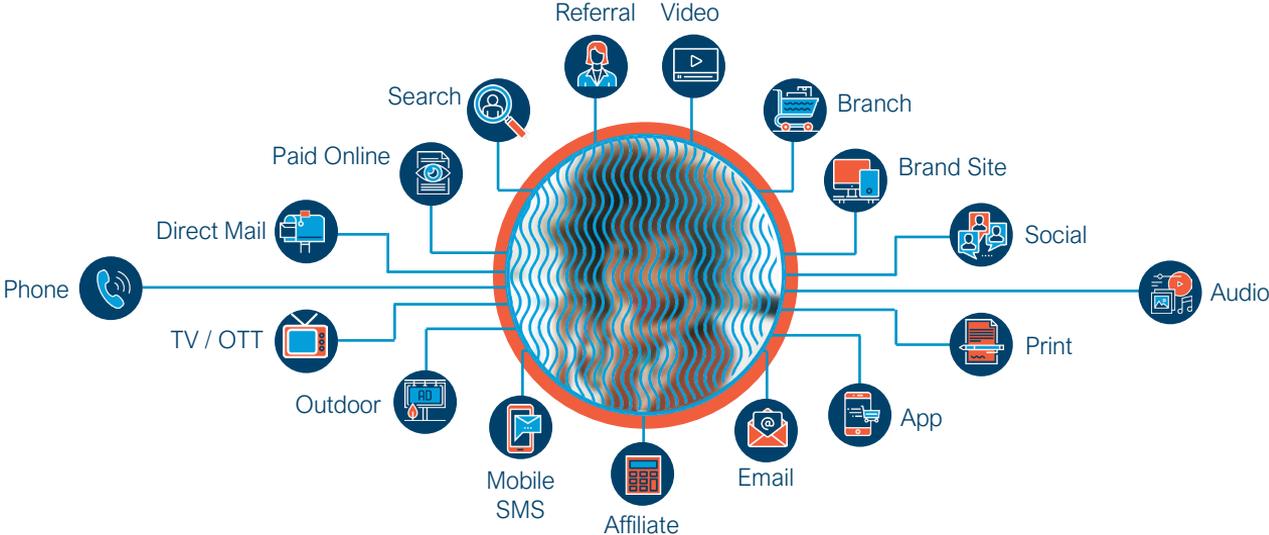
- **Connect** with people in an emotive way
- Demonstrate that **you understand them**
- Deliver **better experiences in channels that work**
- Drive **better performance**

Data-driven personalization requires knowing the **identity** of a person so that you can talk to them in a way that **builds trust** and **delivers value** for the effort.

Starts with a Foundation of Data & Identity



Connected to Channels, Platforms, Signals



Bringing It Together For Better Business Outcomes

1

Checking &
Deposit Growth

2

Lending
Acquisition

3

Account Growth on
Owned Media

4

Email for
Acquisition

MEASUREMENT & ANALYTICS

Growing Checking & Deposit Portfolios

1

KNOW

- Robust 3P Appends for Demographic Insights
- Lifecycle Triggers (Movers, Retirement)

UNDERSTAND

- Affluence
- Prospect/Customer
- Household-Level Characteristics
- Interests (to inform creative)

ENGAGE

- DM, email, digital, in-branch
- Real-time offer look up for branches, call centers
- Real-time offer look up for campaign audience

EXECUTION SPOTLIGHT:

- **Mass Affluent Checking Acquisition - Prospect**
- **Offer: \$500 to open Checking Plus \$500 to open Savings with \$20,000 balance**
- **Creative: Photography and copy aligned to interests (avid travelers, outdoor enthusiasts, pet lovers)**
- **Headline – Pet Lovers: Get Cash for free at any ATM, anywhere you’re walking your best friend. Body copy reinforces benefits of Deluxe Checking account.**
- **Imagery – Pet Lovers: Person with their dog at an outdoor café, paying with cash.**

Acquiring Savings & CD Accounts

Case Study: Bank

Developed efficient, multi-channel acquisition program to increase deposit balances.



Generated 8x
balances over plan



443

NEW ACCOUNTS



\$75.5K

AVERAGE BALANCE



\$33.4M

NEW DEPOSITS



50%

HIGHER RESPONSE
WHEN DM IS AMPLIFIED
WITH DIGITAL

Extending Lending Offers Across Channels

KNOW

- Multi-sources
- Variety of data attributes
- Predictive models

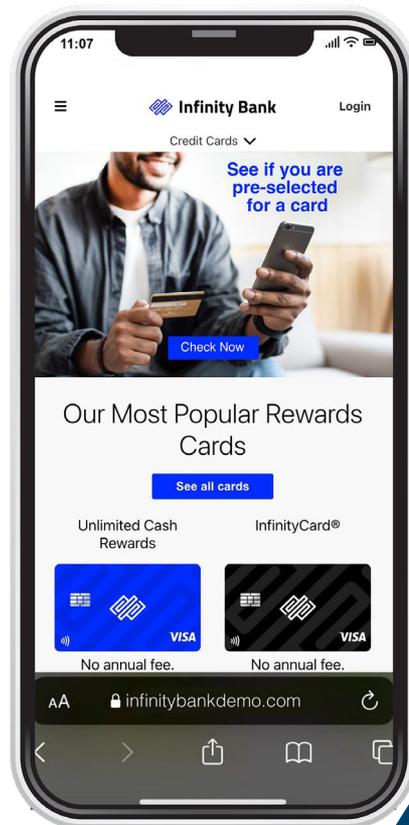
CONNECT

- Cloud-enabled marketing db for scale and speed
- Privacy compliance

ENGAGE

- Omni-channel
- Consistent offer across channels
- Maximize marketing investment

Credit
Qualified
Universe



Prescreen Everywhere

Case Study: Card Issuer

Unlocked investment and reduced
conflicting messages and offers
across channels



Generated over 210k new accounts
in one year

>80%

APPROVAL RATES

+

RESPONSE RATE
EXCEEDS DIRECT MAIL

10:1

ROI

Driving Account Growth on Websites

KNOW

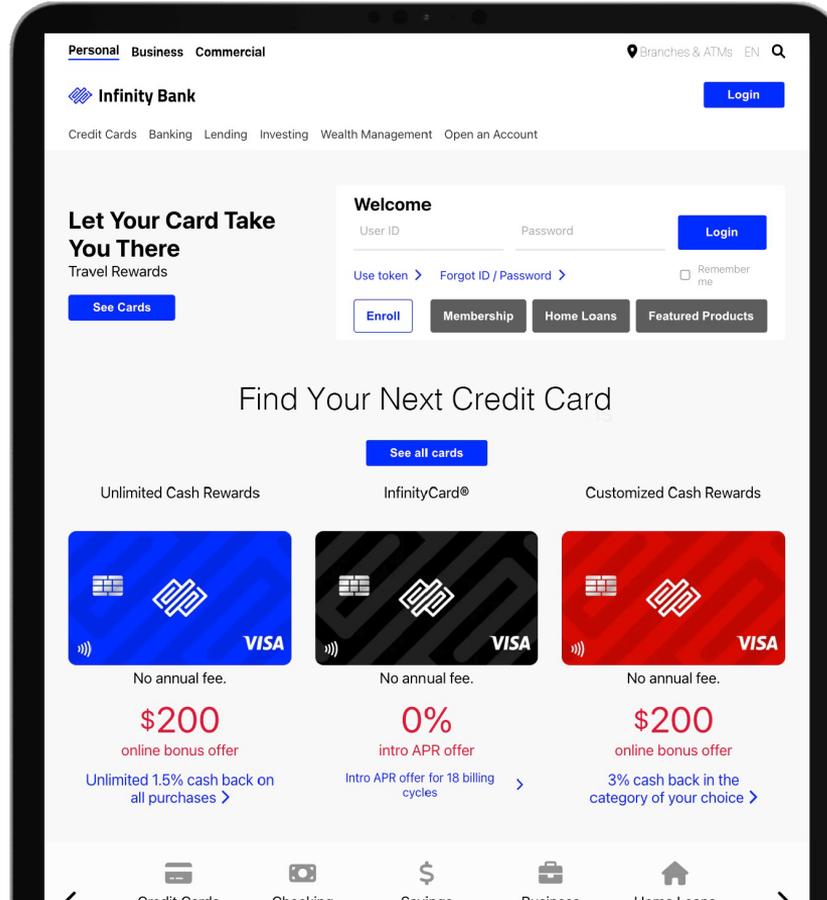
- Real-Time Identity
- Customer Data
- 3P Data
- Partner Data

UNDERSTAND

- Model Scoring
- Champion / Challenger
- Machine Learning

EXPERIENCE

- Optimal Product
- Next Best Offer



Identifying and Converting Site Visitors

Case Study: Retail Bank

Executed proven response and profitability models to drive new customer acquisitions on website visits.



200k

NEW ACCOUNTS YEAR 1



99.9%

UPTIME



350MS

RESPONSE TIME



20%

IMPROVEMENT IN MODEL
PERFORMANCE

Leverage Email to Amplify Prospecting

KNOW

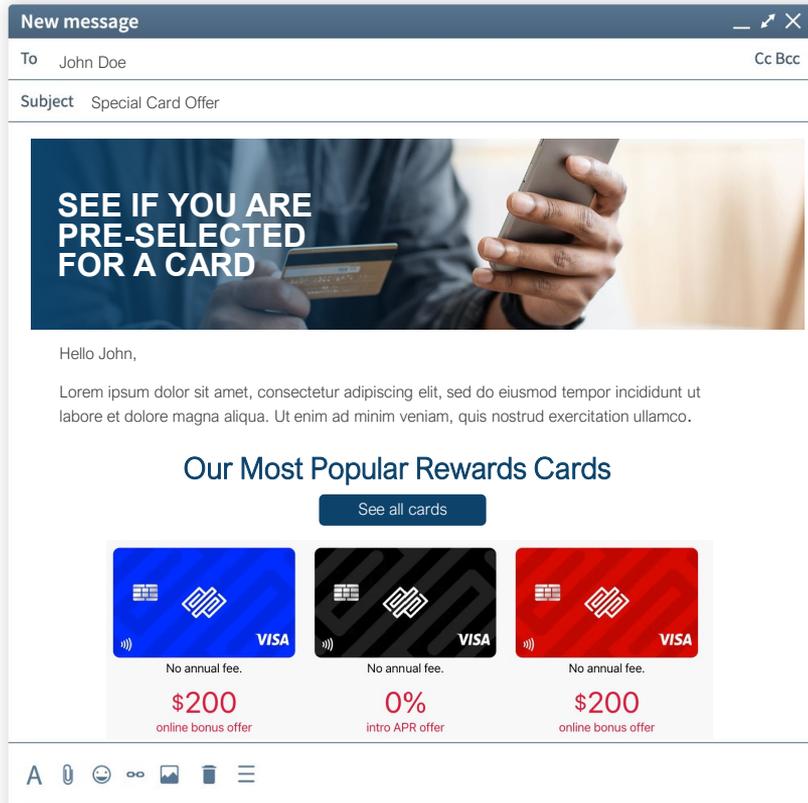
- Over 300 Million reachable people with active, deliverable email addresses
- Virtually limitless personalization opportunities

ENGAGE

- Integrate with DM
- Stand-Alone as Individualized Tactic
- Prescreen Credit, ITA or Deposits-focused

CONVERT

- 5-15% lift over DM alone
- Stand-Alone eProspecting enables lower CPAs and ability to expand into lower deciles



PERSONALIZATION OPPORTUNITIES IN EMAIL:

- Subject Line
- Imagery
- Offer
- Header/Body Copy
- Product Feature Emphasis
- Call to Action

Optimize Direct Mail and Email Performance

Case Study: Online Savings Bank

2022 market re-entry with analytically-led,
multi-channel prospecting program



Generating exponentially more
conversions + opening balances
+ LOW CPAs

 **650+%** BOOKED ACCOUNTS

 **77.1%** LOWER CPA FOR EM ONLY

 **\$** AVERAGE
OPENING
BALANCES
DM = \$235K
EM ONLY = \$140K

Measurement & Analytics at Every Maturity Level

BASIC

Targeting at a Touchpoint

Simple 1P & 3P data
Champion/Challenger Testing
Incrementality Analysis
Campaign Reporting
Models Determine Targeting,
Some Model Adjustments Based
on Performance



Marketing Database
Campaign Management
& Reporting Tools
Identity Resolution &
Private Graph

INTERMEDIATE

Multi-Channel Campaigns

Robust 1P, 3P, & Bureau data
Annualized, Multi-Channel Testing Agenda
Incrementality & Channel Performance
Analysis
Campaign Reporting, Modelling & Analysis
w/ an Integrated Measurement Platform
Ongoing Model & Campaign Optimizations



Marketing Database
Campaign Management &
Reporting Tools
Identity Resolution & Private Graph
Analytic Environment

ADVANCED

Synchronized Touchpoints & Journeys

Robust 1P, 3P, Bureau & Behavioral Signal data
Annualized Testing Agenda Including CX
Incrementality, Channel Performance & Multi-Touch
Attribution Analysis
Campaign Reporting, Modelling & Analysis Within an
Integrated Measurement Platform
Real-Time Optimizations, Decisioning & Offer
Presentation

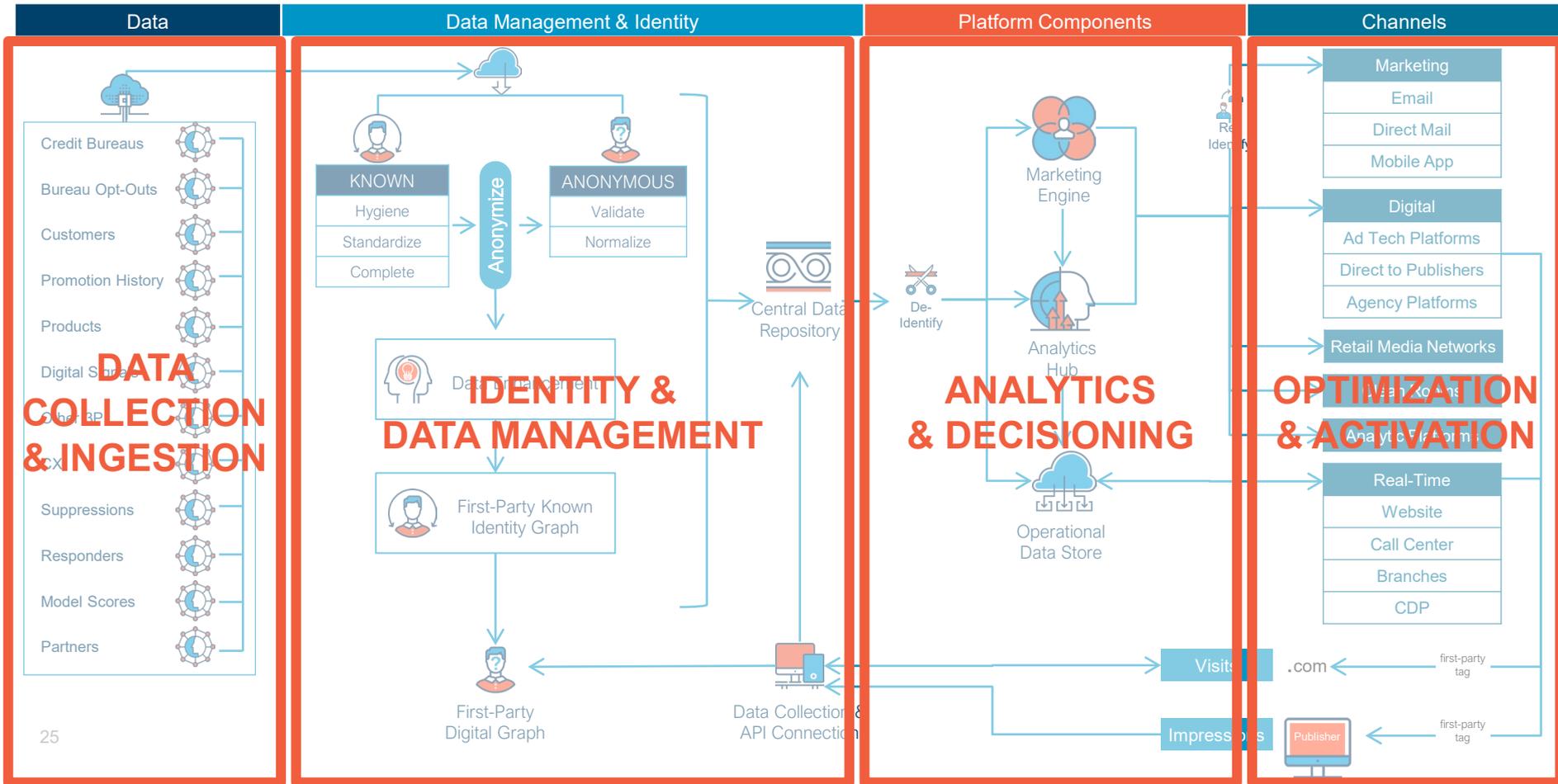


Marketing Database
Campaign Management & Reporting Tools
Identity Resolution & Private Graph
Analytic Environment
Real-Time Data Store & CDP

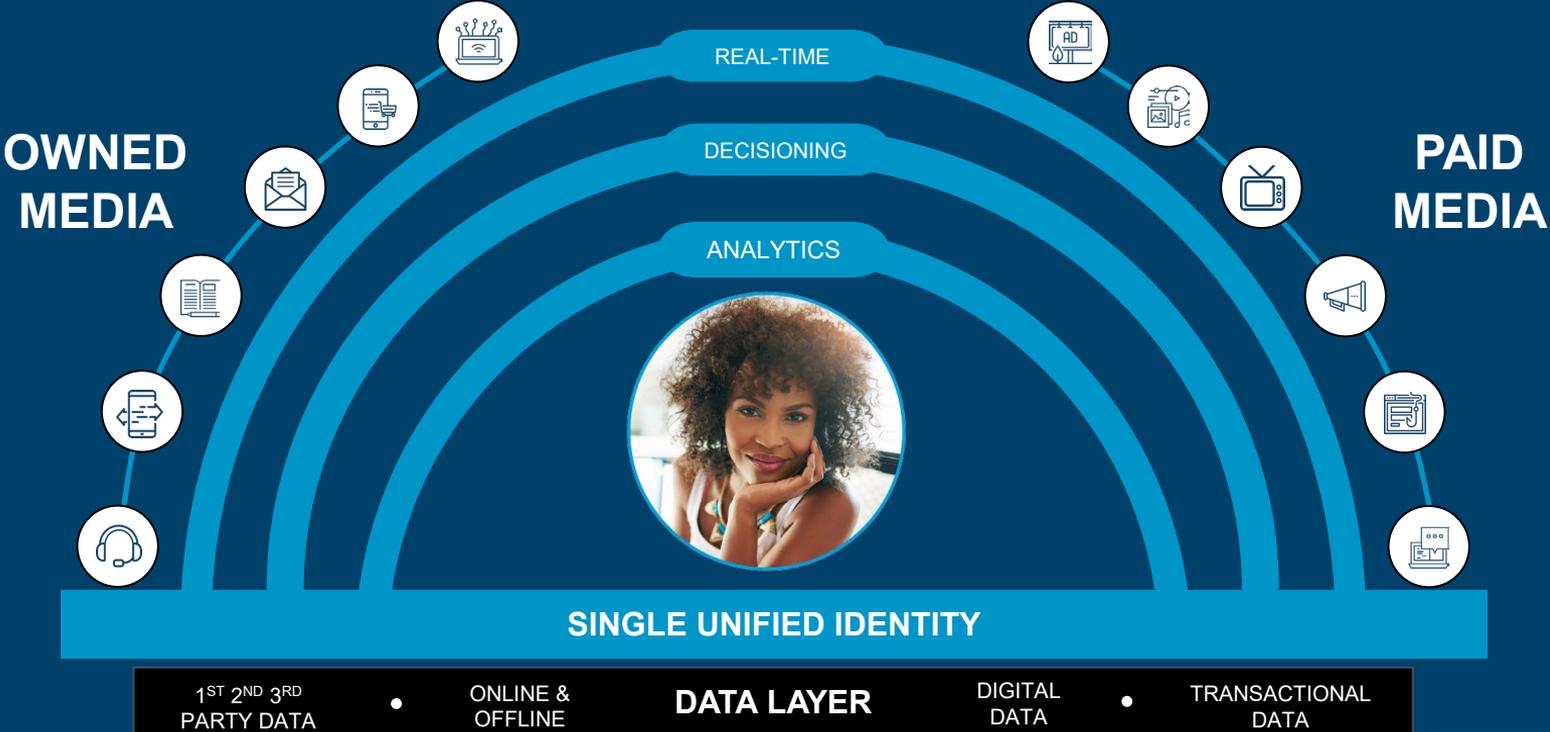


Enabling Technology to Bring it All Together

Blueprint for a Modern Acquisition Solution



Fueling Better Outcomes



Key Takeaways

- 01** Identify and prioritize use cases that make a difference.
- 02** Lots of data – what is the right data.
- 03** Evaluate current technology stack and be skeptical of shiny objects.
- 04** Don't wait until it's perfect. You can move the needle now.



Thank you

ACXIOM