



AmBank Enhances Customer Experience with Unica®

Unica Campaign and Unica PredictiveInsight help AmBank strengthen customer relationships and increase product ownership and usage

BACKGROUND

As the fifth largest anchor bank in Malaysia, The AmBank Group is a premier financial services organization, offering an extensive range of banking and financial services products, including investment banking, commercial banking, retail financing, leasing, stockbroking, insurance, asset/fund management, futures, and options trading, as well as offshore banking. As a leading financial institution, AmBank is committed to providing new and innovative products and services to its customers.

THE CHALLENGES

As a company focused on building long-term profitable customer relationships, AmBank wanted to increase customer loyalty by establishing ongoing dialogs through highly targeted and timely communications. In order to precisely tailor each interaction, AmBank needed a way to anticipate customer behaviors, segment customers, and manage individual preferences so that each communication delivered was so relevant it was perceived as a service.

THE SOLUTION

After an extensive evaluation of twelve vendor technologies, AmBank selected Unica's enterprise marketing management (EMM) solution to manage its customer experience across several marketing, sales, and service channels - direct mail, email, SMS, branch, and call center. Specifically, Unica PredictiveInsight, Unica's data mining and predictive modeling application was selected to better understand each customer's past purchase history, product portfolio dynamics, and demographics to anticipate which products and services they were likely to invest in, in the future. Unica Campaign was purchased to help design,

implement, and execute targeted cross-channel customer communications, leveraging the customer knowledge and insight gained with PredictiveInsight and also enabling a consistent customer experience across channels.

The key reasons AmBank selected Unica included software ease-of-use and breadth of functionality as well as Unica's marketing expertise, clear vision for marketing in the future, and strong partnership with Unisys, a key stakeholder in the application integration, technology architecture and infrastructure at AmBank. Unisys provided the overall project management and systems integration services as it is integrated with AmBank's existing Data Warehouse and multi-channel systems.

Today, Unica's EMM software is used for a variety of marketing initiatives, all focused on boosting customer loyalty, product ownership and usage by engaging a customer in an ongoing dialog. These continuing initiatives include:

- Event-based product communications around activities such as activation, reward renewal, and deposits
- Retention efforts focused around special company events
- Acquisition efforts for credit card, loan, insurance, and unit trust products and services

With Unica's EMM software, AmBank is able to accomplish many activities, which previously were not possible. These include centrally defining, managing, and analyzing strategic segments; reusing standard campaign templates; integrating predictive models with marketing efforts; running lights-out campaigns; and executing and monitoring responses to cross-channel communications.

OBJECTIVES

- Enhance the overall customer experience with customer-focused interactions
- Reduce marketing costs, boost ROI
- Increase marketing velocity
- Improve campaign effectiveness by 20%
- Increase the number of products owned by existing customers

RESULTS

- Significantly enhanced ROI in first year
- Boosted customer loyalty and assets under management
- Improved marketing velocity by over 40%
- Substantially increased product holding ratio

Additionally, leveraging Unica's Universal Dynamic Interconnect (UDI), AmBank is able to access multiple data sources simultaneously to achieve a complete cross-channel, cross-product customer view. Each of these capabilities has directly increased the effectiveness, efficiency, and measurability of AmBank's marketing activities. AmBank is able to better target its customer communications, resulting in stronger customer relationships and higher ROI.

RESULTS

Unica Campaign and Unica PredictiveInsight have enabled AmBank to strengthen its customer relationships by presenting consistent and targeted communications across its channels with its customers. Through relevant cross-sell offers, response rates have risen and acquisition costs have decreased. The customer product holding ratio has increased, resulting in an increase in assets under management, and a boost in loyalty.

Marketing productivity has also increased significantly. Following implementation, the marketing campaign design and execution

time has been reduced by 25 percent, freeing up resources for other projects and activities. Additionally, it is now easier for the marketing team to track and monitor all marketing efforts - a 40 percent reduction in workload.

Based on the efficiencies gained and enhanced customer targeting, AmBank anticipates that its total investment in Unica's EMM software and its data infrastructure will achieve a payback in less than two years.

THE FUTURE

AmBank is planning to use Unica's EMM software to design, execute, and measure a variety of customer event based communications, including special offers for an anniversary, birthday, or holiday. AmBank also plans to extend the Unica software suite to integrate with its IVR (interactive voice response) and SFA (sales force automation) systems so that it may continue its customer dialogs across these channels.



Unica Corporation	Australia
Worldwide Headquarters	Belgium
Reservoir Place North	France
170 Tracer Lane	Germany
Waltham, MA 02451	India
USA	Netherlands
T +1.781.839.8000	Singapore
F +1.781.890.0012	Spain
E unica@unica.com	United Kingdom
www.unica.com	United States

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