



## ATB Financial Uses Unica to Bring Powerful Consistency and Value to Marketing

Unica® Campaign and Unica® PredictiveInsight help ATB increase revenue, cut churn, lower costs, and optimize spend

### BACKGROUND

ATB Financial (ATB) is the largest financial institution based in the province of Alberta, Canada. With total assets of \$26.5 billion and a track record lasting more than 70 years, ATB is a cornerstone in communities throughout Alberta. It reaches customers through 164 branches and 133 agencies in 244 communities across the province — through its Customer Contact Centre in Calgary, a network of Automated Banking Machines (ABMs) across Alberta, and via both Internet and telephone banking services. ATB Financial's workforce of 5,000 associates provides Personal and Business Financial Services, Corporate Financial Services, and Investor Services to over 670,000 Albertans and Alberta-based businesses. ATB focuses on building stronger customer relationships as it pursues its vision of being Alberta's first choice for financial services.

### THE CHALLENGES

In recent years, ATB Financial set several challenges for its marketing organization: to increase revenue generated by existing customers at any point in time; to lengthen median customer tenure with ATB, reducing churn; and to reactivate customers who have already defected. Says Bill Laycock, ATB Financial's Director of Marketing Information Services, "My predecessor and his manager, ATB's Vice President of Marketing, realized that we lacked the kind of data or analytics tools we needed to execute on these goals. Each campaign needed to be created from scratch by a team of programmers. It was extremely difficult to reuse existing campaigns, and since campaigns were highly inconsistent, it was very difficult to analyze the results."

Facing these challenges, ATB Financial launched an initiative to establish the infrastructure it needed to perform state-of-the-art database marketing. In addition to implementing a marketing data warehouse, the organization decided to invest in flexible, powerful campaign management and modeling tools.

### THE SOLUTION

In 2006, ATB Financial chose Unica's campaign management and predictive analytics applications. "One key reason we chose Unica was the flexibility of its products," says Laycock. "That's especially true with respect to accessing multiple sources of data. Unica provides a single unified process for defining and producing any list, regardless of the data source."

"We also found Unica's visual GUI extremely easy to use. Here's just one example. I have an extremely smart person working for me, but before Unica, he couldn't take a campaign and reuse it. With Unica's interface, it's a lot more obvious what's going on, and it's easy to make modifications and go. Concurrently, the interface reduces errors. It's just a very powerful product."

"Two years in, my team and our internal clients are very happy: we're serving their needs, increasing the value of our deliverables for them, and Unica is helping with all of that."

### THE RESULTS

#### A Consistent and Comprehensive View of the Customer

"One of the biggest benefits Unica has provided," says Laycock, "is consistency, consistency, consistency. We now have consistent campaign designs that support more effective evaluation. All of our campaigns

### OBJECTIVES

- Bring consistency to all marketing campaigns
- Systematically improve testing and analysis
- Accelerate campaign execution and run more campaigns
- Reduce campaign fixed costs
- Reallocate marketing spend more efficiently

### RESULTS

- Consistent campaign design, targeting, and analysis
- More campaigns with the same resources
- Lower marketing fixed costs
- Immediate analysis for "on-the-fly" response to opportunities
- Reallocation of spend toward more effective approaches
- Resources freed for new customer acquisition
- Information for marketing process improvement

are driven by consistent predictive modeling, so targeting is more effective.”

“For the first time,” says Laycock, “we now have a complete view of the customer, and models on most of our key products. We can consistently employ target groups, test cells, control groups, and non-target test groups. We can test to discover the right audiences, which offers work best, and which channels work best for each individual and offer.”

#### **Faster Planning, Execution, and Reporting**

“With Unica Campaign,” says Laycock, “it’s faster to create campaigns from the get-go. And with the software’s visual interface and drag-and-drop functionality, it’s faster to reuse existing campaigns too. So we can generate more campaigns than before – a lot more.”

ATB’s two campaign “super users” and one predictive analytics user can now generate far more campaigns. Says Laycock, “Marketers often focus only on variable costs and the revenue side of the equation; but if you can drive down fixed costs, and make the process faster and more responsive, as we’ve done, that also pushes up ROI.”

“Reporting is easier and faster too. We have consistent output: data comes out of every campaign in exactly the same format. We have one application, one process, all standardized and very well understood. This means we can analyze our campaigns faster and more effectively. Prior to the introduction of Campaign, we used to report on campaigns several months after completion. Now, we can report while a campaign’s still underway, often every week. We can identify who’s been contacted, how many units have been sold, how many customers have adopted, and more — and we can make adjustments on the fly.”

“And, while our immediate objectives are to stimulate revenue and reduce churn, with Campaign delivering consistent campaign data we have a huge new source of campaign contact history from which we can obtain new customer insights.”

#### **Greater Flexibility, More Efficient Marketing Spend**

The flexibility of Unica’s software makes life easier for ATB Financial in areas ranging from data management to targeting. “Other products are quite closed,” says Laycock. “Bringing in a new data source is a significant challenge. But, with Unica, it’s easy to deal with external data sources.”

“With Unica, it’s also easy to switch from account level to customer level to household level. Now, I can ask: ‘who should I target in a joint account to make sure a product is not churned? Which individual in a household is most likely to accept my offer? How do I avoid sending the same offer to more than one individual there?’ Because all contact data is now stored and accessed consistently, we can also enforce rules about customer contact frequency. That eliminates duplication, and the customer’s far less likely to tell you to stop contacting them.”

“Beyond eliminating duplication, we’re making marketing spend more efficient. For example, if we understand our existing customers better, we can achieve the same results with fewer resources. Then, we can increase spend on the new customer acquisition side, while simultaneously reducing our average cost of acquisition. Unica is helping us do that.”

“We’ve done rigorous testing around media. One thing we’ve learned is that statement inserts don’t work as well as we’d thought, so we’re using them less often. We also have a much better grasp of the ‘next best product’ to offer each customer. Our next step is to identify the best channels: which customers are likeliest to respond to direct mail or to telemarketing, or to branch contacts. Our colleagues are thrilled to get that information.”

“We’ve found Unica Campaign to be an extremely efficient tool. It’s faster to create campaigns from the get-go, and with the software’s visual interface and drag-and-drop functionality, it’s faster to reuse existing campaigns, too. So we can generate more campaigns than we were doing before – a lot more. If you can drive down fixed costs, and make the process faster and more responsive, as we’ve done, that also pushes up ROI.”

*Bill Laycock  
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