ROI Case Study: SAS at ING Belgium

ROI: 111%
Payback: 2 years

ANALYST

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The Bottom Line

ING Belgium, one of the four largest banks in Belgium, operating as a wholly-owned subsidiary of the Dutch ING Bank and part of the ING Group, achieved an ROI of 111 percent with a payback period of 23.8 months after modernizing its campaign management and customer engagement processes through the implementation of SAS Customer Intelligence 360. Specifically, ING's implementation drove a 700 percent increase in campaign execution capacity, reduced campaign failure rates to under one percent, and boosted click through rates to 5.28 percent, with one in five sales now directly attributed to campaign actions. Beyond resolving ING's operational challenges, this adoption has empowered the bank with a future-ready marketing infrastructure, positioning it to engaging customer experiences, drive sustained innovation, and maintain a competitive edge in an evolving financial market.

The Company

ING Belgium is one of Belgium's largest banks, operating as a subsidiary of the Dutch ING Group and serving over 38 million customers across retail, business, wholesale, and private banking segments. The bank offers a comprehensive range of services including daily banking, savings, investments, loans, mortgages, and insurance products, with a particular focus on digital banking. ING Belgium also maintains a strong wholesale banking presence with over 300 banking experts delivering tailored solutions to corporate clients. The bank's commitment to digital transformation is evident in its emphasis on providing frictionless banking services and removing barriers to financial progress.

The transition to SAS Customer Intelligence 360 provided a unified, scalable platform capable of processing over 2 million records—impossible with prior systems.

The Challenge

Prior to the bank's deployment of SAS Customer Intelligence 360, ING Belgium relied on multiple legacy systems that imposed limitations on their marketing operations. These systems were incapable of managing datasets exceeding two million records, restricting the ability to implement more complex strategies. Campaign failure rates hovered at around five percent, due to outdated infrastructure and a lack of automation. Additionally, the organizations' prior tools lacked scalability and adaptability, making it challenging to customize campaigns to address local market requirements. The organization's marketing team, comprised of just 5-6 analysts, was constrained by manual workflows and limited resources, further hindering productivity and innovation. These combined factors resulted in inefficiencies that affected campaign performance and limited ING Belgium's ability to engage effectively with its customer base.

Read-through rates surged from 1-3% to 9% within two years, while click through rates climbed to 5.28% at the customer level.

The Strategy

The implementation of SAS Customer Intelligence 360 was executed through a phased approach over eight months, beginning in late 2020. The strategy encompassed three key components, starting with the initial data migration where ING Belgium transitioned from multiple legacy systems to a centralized SAS Customer Intelligence 360 environment, creating a unified and consolidated environment for campaign data. The second component involved automation enablement, where automated workflows were developed and configured to streamline campaign execution processes, reducing reliance on manual tasks and enabling the organization to scale its operations and respond swiftly to market dynamics. The final

One in five sales can be directly attributed to campaign actions.

component centered on comprehensive user training programs to empower data analysts, customer journey experts, and marketing personnel, ensuring users could effectively leverage SAS Customer Intelligence 360's capabilities, including advanced analytics and personalized campaign management. Throughout this transformation, the implementation team consisted of five to six core IT and business personnel, supported by offshore resources.

Primary Benefits

The implementation of SAS Customer Intelligence 360 delivered multiple benefits including productivity gains, enhanced campaign performance, and improved cost efficiency.

Enhanced Scalability

SAS Customer Intelligence 360 enabled ING Belgium to scale its operations significantly, with campaign users increasing from five to six to around 70. This broadened adoption, supported by the platform's visual and user-friendly interface, and allowed technical analysts and commercial personnel to collaborate on campaigns. The system also improved campaign targeting by incorporating historical analytics and metadata, enabling more personalized and locally relevant strategies.

Improved Productivity

With SAS Customer Intelligence 360, ING Belgium achieved a dramatic increase in campaign execution capacity, running over 700 daily and instant refresh campaigns compared to fewer than 100 previously. Automated workflows streamlined preparation, execution, and delivery, resulting in a campaign failure rate reduction from five percent to below one percent. These efficiencies enabled data analysts and customer journey experts to focus on strategic initiatives, leveraging automation for 90 to 95 percent of campaign activities.

Improved Campaign Performance

Campaign performance metrics showed marked improvements, with read-through rates increasing from one to three percent to five percent in the first year and nine percent thereafter. Click through rates climbed to 5.28 percent at the customer level, directly impacting sales, with one in five sales attributed to campaign actions. Furthermore, SAS Customer Intelligence 360's hybrid architecture allowed ING Belgium to integrate daily data with historical records, supporting over two million records for more comprehensive analysis and decision-making.

SAS Customer Intelligence 360 enabled a tenfold increase in campaign users, expanding from 5-6 analysts to a collaborative team of 150-200, blending technical and commercial expertise.

Campaign execution capacity has skyrocketed from fewer than 100 campaigns to over 700 daily, with failure rates plummeting from 5% to less than 1%.

Key Cost Areas

The most significant cost area of the organization's deployment was the subscription cost associated with SAS Customer Intelligence 360. Additional cost areas included infrastructure costs, professional service costs for implementing the solution, personnel time spent executing the implementation, and consulting costs.

Lessons Learned

ING Belgium's adoption of SAS Customer Intelligence 360 resolved pressing operational challenges and laid the groundwork for future growth and innovation in marketing campaign management. The organization plans to further capitalize on SAS Customer Intelligence 360's capabilities by expanding its use of real-time analytics and deepening personalization to enhance customer experiences. Lessons learned from this deployment underscore the importance of centralized and scalable tools in achieving operational success. Investments in phased implementation and user training were pivotal in maximizing ROI and ensuring a seamless transition. Looking forward, ING Belgium is well-positioned to continue to expand the scale and effectiveness of its marketing activities leveraging a robust SAS framework to remain agile and competitive in an evolving market.

Calculating the ROI

Nucleus Research analyzed the costs of software, hardware, personnel, professional services, and user training over a three-year period to quantify the organization's total investment in SAS Customer Intelligence 360.

Direct benefits quantified included eliminated software costs associated with the organization's prior campaign management solutions.

Indirect benefits quantified include improved campaign performance, reduced customer churn, and time savings for the organization's employees from automated processes. Time savings are multiplied by a correction factor to account for the inefficient transfer of time between time saved and additional time spent working.

With 90-95% of campaigns automated, data analysts and journey experts now focus on strategic initiatives, transforming productivity and innovation.

Detailed Analysis

Benefits	Pre-start	Year 1	Year 2	Year 3
Direct	0	103,012	103,012	103,012
Indirect	0	874,000	690,500	1,480,000
Total	0	977,012	793,512	1,583,012

Time to Value
23.8 Months

Costs	Pre-start	Year 1	Year 2	Year 3
Software	499,981	648,011	525,402	202,599
Hardware	0	0	0	0
Consulting	0	0	0	0
Personnel	93,333	0	0	0
Training	0	0	0	0
Other	0	0	0	0
Total	593,314	648,011	525,402	202,599

Net Cash Flows
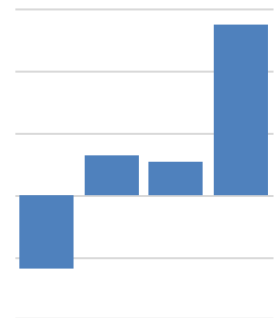
Net Benefit	Pre-start	Year 1	Year 2	Year 3
Net	(593,314)	329,001	268,110	1,380,413
Cumulative	(593,314)	(264,313)	3,797	1,384,210

Cumulative Benefit
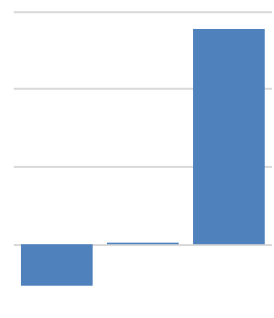
Financial Calculations

Annual ROI	**111%**
Payback (months)	**23.8**
Benefit to cost ratio	1.7 : 1
Net Present Value (NPV)	591,343
Average Annual Cost of Ownership	656,442
Average Annual Benefit	1,117,845
3-Year IRR	67%

In the first three years the project returns 1.7 for every 1 invested.