

# ONTRAX

## MARQUIS CASE STUDY

### Objective:

This \$401m financial institution recognized the value of shifting from mass marketing to highly targeted, measurable direct marketing, leaning on the expertise of MARQUIS for a step-by-step realignment of budget and priorities.

### Analysis:

The institution needed to leverage member intelligence to drive marketing strategies, track the return on marketing expenditures and transform the perception of the marketing department from a cost center to a revenue generator.

### Action:

A detailed calendar was developed from the marketing analysis recommendations, and the following ongoing programs were implemented:

- Preapproved Auto Loan Recapture program (bi-annual) using credit data to calculate monthly savings amount
- Holiday Skip-A-Pay
- Onboarding (monthly) with a 6 to 10 flight program versioned by age segments
- Thank you letter cross-selling next most likely product to existing households, versioned by age
- Maturing Auto Run-Off
- P\$ycle Cross-Sell Matrix (every other month) with products promoted and creative determined by P\$ycle life groups
- Loan recapture targeting existing BillPay users paying on a loan to another FI

The strategies and results were reported in quarterly meetings to all levels of management.

### Results:

In a 9-month timeframe, the institution achieved an aggregate **1,230% return on marketing investment** for all programs implemented with a **net profit of \$1,420,509**. The targeted households **increased their cross-sell ratio by 26%**, **attrition dropped by 8.9%**, and 23% of the loans booked were attributed to responses from the direct marketing strategies. **The marketing budget for the following year was increased with encouragement from senior management.**

**Don't forget, Daniel...**

**Low payments are always in style, Rachel.**

**Cory wish. Granted.**

**Bright ideas are our specialty, Francis.**

**No shirt. No shoes. No problem, Marty.**

**Switch. Save. Relax.**

**Free Online Banking and Bill Pay.**

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