



**Financial services institutions — Maximize the effectiveness of your Web channels**

*With strategic customer intelligence from an application service provider (ASP)*

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## Executive Summary

Globally, the Internet is opening new revenue “sweet spots” for financial services institutions, which are racing against each other to exploit the Web to create new value. As customers become more confident and familiar with the Internet, the volume of customer contacts made through Web sites is increasing exponentially.

With the dramatic increase in online services — such as mortgage, credit card, insurance and loan applications, as well as online banking — the World Wide Web has become the ideal resource for:

- Capturing data about customers to better understand them, and
- Measuring the effectiveness of your efforts to influence them.

Yet in the typical corporate environment, there’s not nearly enough time, analytic knowledge, data warehousing resource, or IT manpower to fully exploit the value of this data — and turn it into actionable intelligence.

That’s where an *application service provider* (ASP) comes in. Financial services institutions can turn to an external provider that hosts sophisticated Web analytics. The ASP model is ideal for an industry that needs a fast track to maximum customer acquisition, retention, and ROI.

The **SAS® IntelliVisor<sup>SM</sup> for Financial Services** solution is an ASP service that analyzes Web activity to help marketers build brand equity, stimulate demand, and create productive customer relationships through the Web. The insights gained from Web analysis can be applied across all contact channels.

With the IntelliVisor service, the financial services institution transmits business data collected from e-channels; SAS applies unsurpassed analytics against that data and delivers a forecast and other informative reports the next business day. In this manner, IntelliVisor for Financial Services transforms vast quantities of raw Web transaction/traffic data into key insights that reveal the most compelling and successful Web strategies.

After seeing firsthand how IntelliVisor returns benefits over the course of a year, the institution can bring the solution in-house if they wish, or continue to use it as an ASP service — whichever option best suits their business requirements.

Read on to find out why Software Business Magazine named SAS IntelliVisor service as its “Best Application Service Provider (ASP) Solution” for 2002.

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## Financial services institutions — Maximize the effectiveness of your Web channels

In simpler days, it was easy to select your financial services institution. You chose the local bank or savings and loan association, where the teller was your neighbor's sister-in-law, the branch manager knew you by name, and your family had conducted business for years.

All else being equal, customers chose an institution because it was convenient and personal. Financial services institutions created value on the basis of personal relationships — trading on history and mutual loyalty, on face-to-face interactions and long-term knowledge of the customer as a person, not just an account number.

Technology, commoditization, deregulation, and globalization forever changed the face of the financial services industry. The model of the personal neighborhood branch is a quaint memory, replaced by national and multi-national service providers, ATMs, Internet banking, automated call systems, and a proliferation of product choices — none of them fettered by traditional ties of geography and familiarity.

For consumers, this new competitive scene has brought a wealth of choices, yet eliminated the personalized nature of traditional financial services. No matter, say consumers, who traded loyalty for the ability to pick and choose from the latest deals-of-the-day that appear, pre-approved, in the mailbox. If the mailbox was empty that day, you can bet a low-interest mortgage refinance offer or enticing credit card offer marched across the consumer's computer screen in a Web advertisement.

For banks and other financial institutions, this new competitive scene makes it difficult or impossible to show competitive differentiation, and harder than ever to show profit. A typical financial institution has thousands of local, regional, national, and global competitors. With growing consumer confidence in Internet-based resources — both for information and guidance as well as online transactions — customers can jump to the competition with a click of a mouse.

In this increasingly fragmented industry, most players hold a relatively small and unreliable market share. The profits of the euphoric 1990s have yielded to a new order, one in which customer loyalty and value must be gained daily — using very different methods than in those simpler days.

This new order calls for a new mindset. For one, financial services institutions have to behave more like multi-channel retail merchants, focusing on new ways to expand into new markets, gain customers, keep them, and maximize profitability from each relationship — all while streamlining costs and maximizing results across all customer contact channels.

Some institutions have responded by engaging in joint ventures at national and transnational levels, outsourcing tactical front-office/back-office operations, and forming strategic alliances to deliver an array of product and service offerings to customers through multiple channels, including the Web. Some leading-edge banks are even partnering with cross-industry firms to create electronic and mobile distribution networks to provide basic products and services to customers.

The second key component of this new mindset is to become more Web-aware. Financial services institutions must fully recognize, understand, and leverage the growing impact of the Internet in every strategic decision.

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## Why all the interest in the Internet?

The ubiquitous Internet has become a critical component of the total marketing picture. Savvy financial services institutions already take advantage of the Web to:

- Provide general information and education to consumers, who are taking an increasingly proactive role in their own financial planning and wealth management.
- Provide specific information about the institution's services and locations, in order to help consumers and business clients make informed decisions.
- Enable business and consumer clients to securely access and manage their finances online, 24 hours a day, seven days a week.
- Enable business and consumer prospects to comparison-shop for services and get secure quotes online, such as the latest CD or mortgage interest rates or personalized quotes for insurance plans or benefits packages.
- Provide interactive tools, such as mortgage calculators, tax planning tools, or "what-if" investment analysis.
- Accept online applications for mortgages, credit cards, stock trades, and other financial instruments.
- Provide a clearinghouse of information on industry developments, regulatory issues, international events, and more for business and corporate clients.
- Build brand equity by complementing other marketing communications, such as television and magazine advertising and direct mail.
- Stimulate demand through special promotions, banner advertising, email newsletters, direct email, and more.

Because the Web provides this valuable educational and promotional content with immediacy and anonymity — and with depth that print and broadcast advertising cannot match — Web sites have become potent forces for generating awareness and account activity. From information about personal savings accounts to the latest securities research, from rate comparisons to online account management... a comprehensive, interactive Web site is a powerful contributor in any institution's customer relations strategy.

With the dramatic increase in online services — such as mortgage, credit card, insurance and loan applications, as well as online banking — the World Wide Web has become the ideal resource for both capturing data about customers to better understand them, and to measure the effectiveness of your efforts to market to them.

Globally, the Internet is opening new revenue "sweet spots" for financial services institutions, which are racing against each other to exploit the Web to create new value. As customers become more confident and familiar with the Internet, the volume of customer contacts made through Web sites is increasing exponentially.

## Why returns from the Web are underperforming their potential

The Web's value for reaching customers and prospects is undisputed, but the costs and challenges of maintaining a comprehensive and up-to-date Web presence are enormous. That cost must be justified and repaid. You've measured the ROI of every product and service you offer; are you sure you're maximizing the ROI of the company's Web channel?

Five or six years ago, Web sites weren't much more than on-screen brochures. Now Internet technology has evolved to the point where a financial institution's Web site is expected to be interactive, dynamic, personalized, and comprehensive. An effective Web site for financial customers would likely include interactive surveys, background information about financial planning, explanatory information about available products and services, promotional offers as appropriate, hyperlinks to and from external sites, animation, click-to-email, click-to-call, automated email notifications, interactive application forms, and more.

These features make today's Web sites more compelling than ever, but that complexity also makes it difficult or impossible to capture the intricacies of a user's experience with simple click-stream tracking methods. Nor do traditional tracking methods correlate users' experiences online and offline, across multiple touch points.

According to a survey conducted by SAS and Hovrath+ Partners in 2001, 72 percent of all companies said they couldn't accurately measure the effectiveness or value of their Web investment. That is particularly problematic for financial institutions, which are under more pressure than ever to show rapid ROI from marketing and Web initiatives.

How can financial institutions reap the full potential of their e-channels? Deliver the optimal informational content, promotional content, and incentives? Measure the effectiveness of multi-channel marketing campaigns that have a Web component? Keep consumers and business customers coming back to the Web site again and again? And make the most effective use of all the data those visitors leave behind?

Looking further... the flexibility, immediacy, and ubiquity of the Web make it an ideal proving ground for trialing new informational content, interactive tools and surveys, campaign strategies, special offers and promotions, and more. How do you fully exploit the power of the Web to build brand equity, accelerate the path from campaign launch to peak response, maintain customer loyalty in highly competitive environments, and contribute to the overall institutional mission?

Prevailing market forces, regulatory constraints, and the scrutiny of senior management therefore make it more critical than ever to:

- Better understand how consumers and business clients use the Web site, and what they need from it.
- Maximize the Web site's effectiveness for creating long-term customer relationships.
- Measure and improve the effectiveness of educational and marketing campaigns.
- Ensure that the Web site performs correctly, from an operational standpoint.
- Show rapid and tangible return on Web investments.

Achieving these five aims has been a notoriously difficult science, because it depends on that eternally variable factor — customer behavior.

Traditional “hits and visitors” tracking tools tell you what happened on the Web site, but not why. For example, by tracking hits to various Web pages, you might know that 10 percent more visitors came to the Web site and clicked to get details on the home equity loan promotion. But did equity loan applications go up 10 percent? If not, or if so, why? Did the promotion appeal to the most credit-worthy Web visitors? Did the campaign help or hinder other campaigns and lines of business?

Today, most marketers must rely on experience, instinct, and speculation — and a deluge of Web reports — to establish cause-and-effect relationships. The prevailing market climate demands more.

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## How to get to the “why”

It's time to use more systematic methods to define online audiences, define offers that will appeal to them, gauge the results, and feed that information into future activities. Guesswork and gut instinct aren't enough.

In meeting these business challenges, the good news is that Web activities automatically generate an enormous amount of quantifiable data to help marketers know where they stand. How many people visited the site? What site did they visit before yours? What pages did they display? What did they select? How often did they leave the site without making any overt action? This data is easily gathered through Web traffic logs and activity reports.

The down side is that assimilating this data requires enormous amounts of computing horsepower, sophisticated analytical software, and Ph.D. statistical background to make sense of it. The cost of owning, developing, and maintaining the requisite software, hardware, and expertise can be a big line item for MIS organizations, which are typically already over-burdened by their primary missions — the institution's financial computing. Even large institutions that have significant in-house analytical computing capabilities may find human resources stretched thin — and are likely to find about half the skilled analysts they need.

Web transactions, by definition, automatically create vast volumes of data about user behavior and site performance. That data isn't usually generated or assembled in a way that yields useful insights to meet business challenges, but it can be.

Most reporting tools show if the number of visitors goes up. That's a good thing, but it would really be helpful to know how many of these visitors took action, where they came from, how they reached your site, what products/pages they viewed, and why they made a selection or dropped off.

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## A new strategy for turning Web data into strategic intelligence

Here is where *application service providers (ASPs)* come in. ASPs bring state-of-the-art applications to organizations that need very rapid implementation and can't wait months for software development and implementation.

With ASP service, there's no need to hire skilled personnel to develop, deploy and support the highly specialized applications on-site. No concerns about system integration, troubleshooting, or maintenance. No concerns about the long-term implications of technology choices, investment risk, or technology obsolescence. Because system implementation and integration issues have already been addressed, ASPs can deliver "time to solution" within days or weeks, not months or years.

ASP services can quickly pay for themselves as smarter marketing turns into more valuable account activity, and more profitable and enduring customer relationships.

"Users told us they like getting the benefit of a complex application without having to buy it or sign a long-term contract..." wrote Kevin Fogarty in *ComputerWorld's* special issue on ASPs in August 2001. "A monthly bill, a service-level monitor, a quick exit strategy, and you're done. What's not to like? We mapped the experiences of early adopters, who told us they got more out of the deals than they ever expected."

It's no surprise then that worldwide spending on ASP services is expected to grow to more than \$25.3 billion by 2004. In April 2001, IDC predicted that use of ASP services will grow 89 percent per year during the next five years.

Rapid ROI is a key reason industry analysts such as IDC are so bullish on ASP services. Even at monthly fees of \$20,000 or annual fees in the \$250,000 range, ASP services can quickly pay for themselves as smarter marketing turns into a stronger customer base and more productive account activity. For example, after only three months with the SAS IntelliVisor ASP service for Web analysis, one enterprise reported these results:

With profit margins leaner than ever—combined with new regulatory and competitive forces—financial service institutions have to be more effective at acquiring and retaining customers. They need to see positive return on investment, and see it fast, with minimum cost or risk.

- 200 percent increase in user sessions
- 5 percent increase in return visitors
- 40 percent increase in sessions culminating in desired action
- 84 percent increase in number of pages viewed per session
- Nearly four-fold increase in visitors from the referring Web site
- 50 percent drop in Web page errors

When calculating return-on-investment of an ASP service for e-commerce analysis, be sure to factor in ancillary costs and benefits by asking these questions:

- How many IT professionals and analysts would you have to add to the staff to support Web-based analytics and provide round-the-clock support?
- If you have to add new IT and analyst staff members, what is the cost of finding, relocating, and training them?
- What would it cost to buy and maintain the server, software, and other infrastructure that the ASP would provide instead?
- What would it cost to provide the requisite facility security, equipment redundancy, protection systems, and system monitoring?
- What improvements in customer response rates are you likely to gain from applying the intelligence from real-time e-channel analytics?

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## The SAS® IntelliVisor<sup>SM</sup> for Financial Services solution

The growing business case for financial service institutions to take advantage of ASPs prompted SAS to offer its Web intelligence system in this model. SAS IntelliVisor for Financial Services is a “zero footprint client” — a secure ASP service that requires no software or hardware installation on the part of the customer. Business results are delivered every day under a 99-percent uptime service level agreement. A full implementation of SAS IntelliVisor for Financial Services is achieved in weeks, not months.

### How does the SAS® IntelliVisor<sup>SM</sup> for Financial Services work?

With the IntelliVisor service, each night the financial institution supplies Web activity data over a secure link to SAS. Typical data files sent are Web logs, visitor activity, online application data, and survey information. IntelliVisor for Financial Services adds this daily data to a secure SAS data warehouse, the industry standard for analytics-ready data. Overnight, IntelliVisor applies analytics and generates a variety of reports, which are delivered securely to authorized users via their Web browsers or wireless devices by 9am the next business morning.

## Maximize the effectiveness of your Web channels

More than basic activity reports, IntelliVisor service goes several steps further by:

- Using award-winning analytics to identify the biggest influences on campaign success.
- Showing not only how users navigated the site, but what their expectations are each time they return.
- Revealing hidden patterns in Web data that show you how to shape effective web strategy.
- Tracking trends and performance results against institutional objectives at multiple levels each day.
- Forecasting expected performance against strategic objectives in a Balanced Scorecard format.
- Providing strategic intelligence first thing in the morning, so you can act on it early.

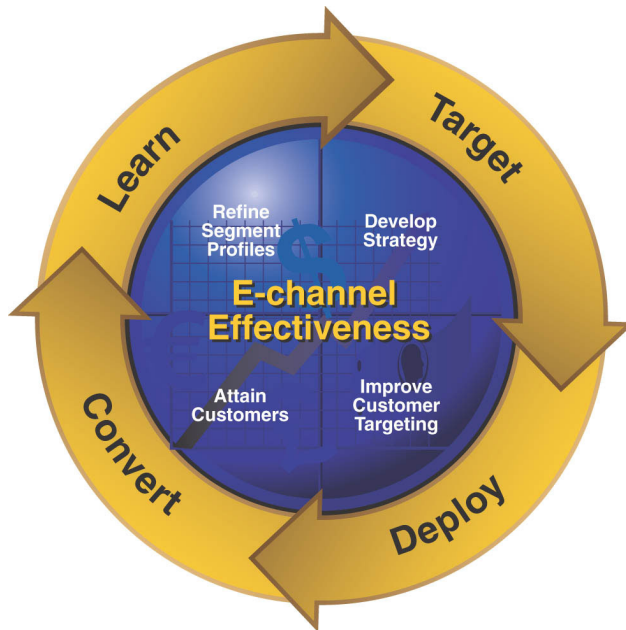
The institution's marketing executives can log onto their IntelliVisor dashboard every day to find new and useful information about their Web sites, which ensures that new content and redesigns are based on customer needs, and will generate the desired responses. For example, you could:

- Use the goal-seeking scorecard to investigate the bottom-line impact of spending additional money or resources to improve any key business driver, such as a campaign expenditure.
- Use analytically derived audience segmentation to better understand targeted customer segments, what content will appeal to them, and what kind of business success to expect from each.
- Use interactive content charts to see how well each customer segment is receiving Web content.
- Use campaign effectiveness reports to find out which awareness vehicles have the highest conversion rates for the targeted customer segments.
- Stay informed of unusual events through automatic e-mail alerts that are triggered when key drivers are forecasted to be unusually high or low.
- Identify any unusual data patterns requiring attention — either “yellow light” alerts or “red light” warnings — among thousands of daily, weekly, and monthly metrics.
- Use interactive reporting tools to pinpoint key business issues for any time span and share those issues with other interested parties.

In addition to turnkey analytics and delivery of reports, IntelliVisor can also supply key data from the data warehouse for ad hoc analysis by marketing executives using SAS® Enterprise Miner, SAS® Enterprise Guide, Microsoft Excel, or other software.

## Bottom-line benefits of SAS® IntelliVisor<sup>SM</sup> service

IntelliVisor for Financial Services addresses the key challenges facing marketers: attract and retain the best customers, and derive maximum ROI from your efforts. Achieving those aims requires understanding key customer segments and their motivations, defining the messages most compelling to them, and converting them from Web visitors into active customers. SAS characterizes this Web effectiveness cycle as a four-phase process — learn, target, deploy, and convert — built on an underpinning of analytic intelligence.



**Figure 1: Learn, target, deploy, and convert**

In the **learn** phase, IntelliVisor applies data mining techniques to assemble a coherent picture of critical success factors. By gathering raw data from a number of relevant sources into a comprehensive 'data warehouse' that automatically grooms data for analysis, marketers can rapidly extract more knowledge from their data, and get it overnight.

Critical success factors, some of which may be known and some revealed by analytics, can be published to an easy-to-understand viewer accessed via a Web browser. Instead of wading through mountains of reports to figure out the best course of action, marketers can rely on information gathered and distilled through analytics to identify and track performance and forecast for any number of key metrics.

This information enables marketers to better **target** specific customer segments with strategies that produce the highest payoffs. Providing more effective marketing appeals to your best customers and enables you to build a more positive user experience for them. IntelliVisor monitors targeted segment payoffs daily and forecasts payoff trends.

Armed with this daily information, marketers can **deploy** more focused media campaigns (TV, radio, print) and Web strategies (banner ads, search engine keywords, navigation paths, etc.) to drive these targeted customer segments to the Web site.

IntelliVisor reports can reveal inside information about the success of email marketing campaigns. Marketers can create a campaign model, test it on the Web, and then apply what they've learned across other contact channels. Was the offer enticing enough to get the initial clicks? If the visitors clicked to your site from the promotional email, was the offer enticing enough to get them to take action?

In short, analytic service can identify and segment the most profitable visitors, and determine the best combination of product and promotion to communicate a compelling call to action.

## Maximize the effectiveness of your Web channels

If marketers know why things are occurring, not just what happened, they can better understand what marketing strategies will work, what products and educational information should be presented in combination, and what messages should be emphasized. They can then see more efficient targeting of customer segments, better conversion rates, and better return on investment.

Then, how effectively does that call to action **convert** Web visitors into customers? IntelliVisor funnel reports identify the paths users took from point of entry to desired action, and where they were dropping off.

This information enables marketers to improve the acquisition, retention, and productivity of each customer relationship through two avenues:

- **Improving site content...** fine-tuning Web content and site design to stimulate more demand for the payoff, such as applying for the loan or credit card, answering a survey, or requesting a brochure.
- **Improving site performance...** ensuring that users are not turned away by technical problems. Customers have short fuses when it comes to performance issues; technical errors can be a quick way to alienate valued customers. Marketers need to know when users encounter denial-of-service messages and other Web site errors.

With IntelliVisor for Financial Services, marketers now have the means to identify and track strategic metrics and help drive effectiveness through the Internet channel out to the entire business.

## Sample reports from SAS® IntelliVisor<sup>SM</sup> for Financial Services

### Auto Quote Seekers Page Association Report Last 7 Days for July 10, 2002

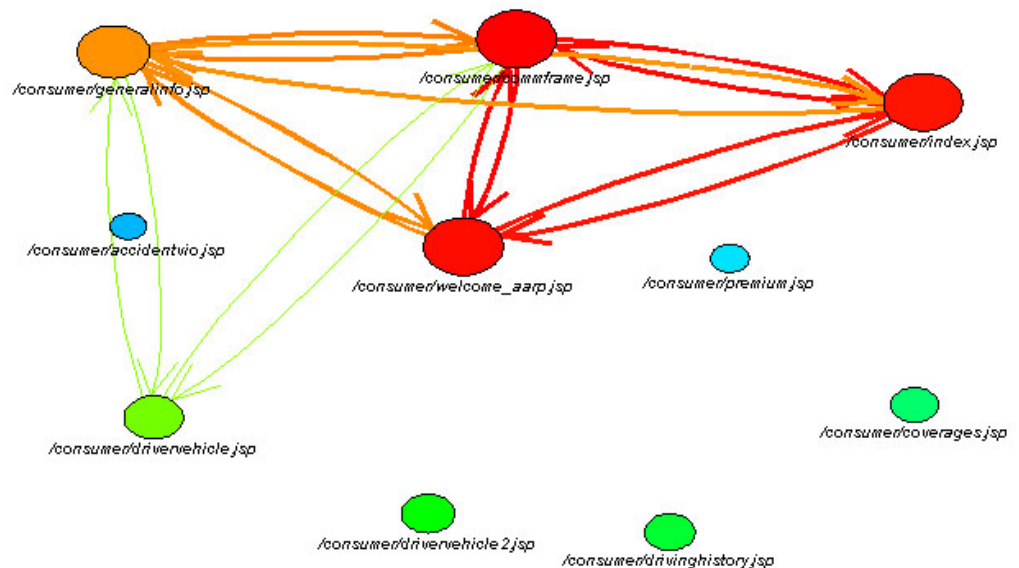
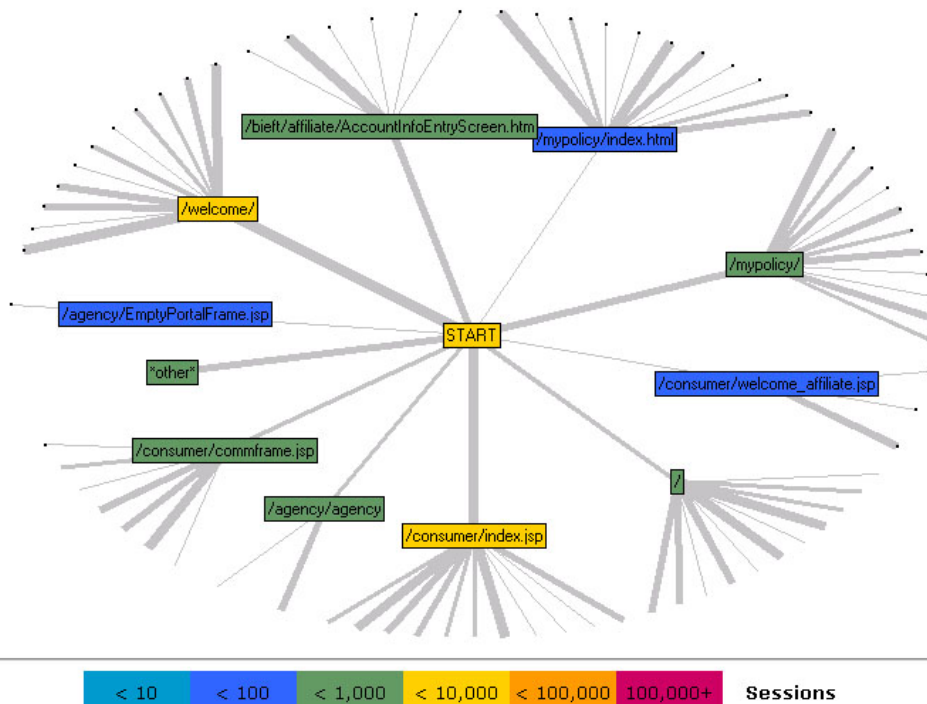


Figure 2: "Auto Quote Seekers..."

IntelliVisor shows how well Web initiatives are reaching customer segments, and where content or site design modifications could yield the biggest payoffs.

### Clickstream Visualization: Entry Points to Exit Points for July 10, 2002



**Figure 3: "Clickstream Visualization..."**

IntelliVisor reveals the most common patterns of sessions through the Web site and most visited pages. We've seen customers reorganize their entire site after these reports show that visitors struggle to find popular content.

Maximize the effectiveness of your Web channels

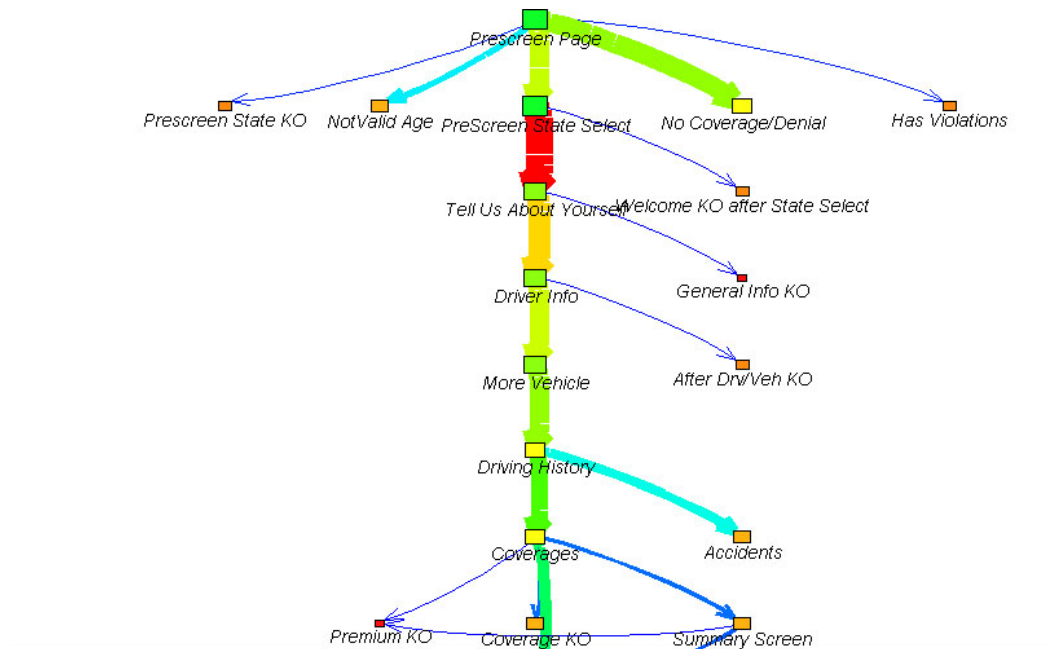


Figure 4: “Prescreen Page”...

What path do users travel from entry point to payoff point? “Waterfall” reports help you visualize drop-off rates for each key event in the Web experience. From this you can see if visitors are having trouble completing an application process or any other key “payoff event”.

Campaign and Segmentation Effectiveness for July 10, 2002

[Download](#)

Campaigns	Total	Auto & Home Quote Seeker	Auto Quote Seeker Only
Email	6069	22	2590
Pay Per Click Search Engine	783	1	11
Referrer.org	826	2	19
Affiliate Program	1281	40	461

Σ  $\bar{X}$   $\hat{M}$  mode  $\hat{S}$  N Summarize:  Overall  By variables: Campaigns Filter...

Figure 5: “Campaign and Segmentation effectiveness...”

IntelliVisor tracks how campaign activities affect Web payoffs, and show how to extract peak ROI by customer segment from campaign exposures.

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## What to look for in an ASP

When choosing an ASP, look closely at six key indicators: longevity, analytics, security, robustness, assurances, and support.

**Longevity.** The ASP market has witnessed something of a shakeout in recent years, as a number of under-funded newcomers merged or folded. To the casual observer, this trend might have suggested a flaw in the ASP concept, but a closer look reveals a general lack of funding, customers, and a solid business case among those newcomers who hoped to ride the dot-com boom. The result of the ASP shakeout is a stronger industry in which the remaining players are a generally more stable breed. Nonetheless, stability remains a factor to consider when choosing an ASP.

**Analytics.** Naturally, the ASP should provide a full portfolio of basic reports that provide insight into current activity levels. However, the technology is available for much greater strategic advantage than basic activity reports can provide.

- Strategy reports provide clear focus on emerging opportunities.
- Data mining provides insight into important data patterns.
- Personalization provides segmentation capability for targeting activities such as email campaigns and test marketing.
- Demand forecasting predicts trends in the number of visitors and their selection habits, enabling you to make proactive decisions to serve those needs.
- Data warehouse services organize and feed back relevant information from the database for the marketer to perform ad hoc analysis.

**Security.** ASPs must be able to maintain the integrity and confidentiality of the data received and the reports delivered in return. Accept nothing less than multi-level security measures applied at the hosting facility, network, system, user, and application levels.

For instance:

- The hosting facility should be secured by round-the-clock security personnel, redundant power supplies, diesel generators, fire and smoke detection/suppression systems, and rigid access control.
- Network-level protection should include vulnerability scans, penetration testing, intrusion detection, protocol filtering, access control lists, and firewalls.
- Data transmissions should be protected by encryption and virtual tunneling.
- Access to system and application resources should be controlled by multi-level user authorization features.

**Service assurance.** You are entrusting mission-critical functions to ASPs, and therefore should expect only the most robust computing environment for 99 percent uptime or greater.

A good service level agreement (SLA) is the No. 1 feature IT managers said they look for in an ASP, according to IDC Research. A good SLA should quantify performance expectations for disaster recovery, help desk availability, problem response time, application availability, timing of deliverables, and penalties for failing to meet performance standards.

## Maximize the effectiveness of your Web channels

**Support.** For any ongoing service, ongoing support is critical. The lowest-cost bidder might not be the lowest-cost provider when you factor in the hidden costs of downtime, frustrated users, or inability to glean maximum advantage from your data and reports. With those issues in mind, look for an ASP that offers knowledgeable, available technical support.

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## SAS as your ASP resource for Web channel intelligence

### SAS in the financial services arena

SAS is the world's largest privately held software company, with 3.5 million users at more than 39,000 sites in 110 countries. With more than 25 years of experience in financial services, SAS works closely with top financial institutions to provide timely solutions that address critical business needs. In the banking industry alone, SAS works with 1,100 banks worldwide, including 97 percent of Fortune Global 500 banks.

In fact, more than 25 percent of SAS customers come from the financial services sector. They're using SAS to identify their most profitable customers, keep them loyal, and attract more like them. And they're using SAS to securely deliver information from corporate offices to regional offices, branch locations, brokers and consumers — all via the Web.

SAS supplies targeted solutions to the financial services industry for cost control, credit analysis, IT administration, risk management, regulatory compliance, and customer relationship management. SAS customers in the banking industry have extended their decision-support initiatives to key business areas such as channel management, product management, portfolio analysis and Internet channel analysis.

SAS IntelliVisor for Financial Services transforms raw data from Web sites into usable intelligence to understand what happened and *why*. The scalable and reliable ASP offering is supported by the personalized customer service that financial institutions have come to expect from SAS.

### SAS as your application service provider (ASP)

Software Business Magazine's 2002 Software Industry Award for Best Application Service Provider (ASP) Solution was awarded to SAS IntelliVisor for its innovative, business strategy-based model. Software Business Magazine, whose coverage areas include CEO strategies, finance, customer service and marketing, selected SAS' ASP for its industry-wide technological leadership, as well as the flexibility of the offering and high return on investment.

"Most of the firms already in the [ASP] field are relatively young Internet startups," noted CFO Magazine in a June 2001 report on mining gold out of Web traffic data. "Privately held SAS, with roughly \$1 billion in sales, has a size and name recognition in business intelligence that some of the firms that specialize in Web analytics have lacked."

The SAS "platinum" service level agreement for IntelliVisor warrants the service for 99% uptime, premium security for data and reports, and an unlimited number of users at a single customer site. IntelliVisor service from SAS comes with a single-point of contact for service issues and award-winning SAS technical support available around the clock, 24/7/365.

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## Summary

In a highly competitive industry where customer loyalty must be earned every day, the institution's Web presence can be a powerful force for good or naught. How can you reap the full potential of e-channels? Deliver the best informational content, promotional content, and incentives? Measure the effectiveness of multi-channel marketing campaigns that have a Web component? Keep consumers and business prospects coming back to the Web site again and again? And make the most effective use of all the data those visitors leave behind?

Web activity automatically creates vast volumes of data about user behavior and site performance. That data isn't usually generated or assembled in a way that yields useful insights, but it can be. With the right analysis software, financial service institutions can transform that raw data into actionable intelligence... into more effective marketing messages, advertising campaigns, promotional offers, and Web site designs.

That's where an *application service provider (ASP)* comes in. Marketers can turn to an external provider that hosts sophisticated business analytics. There's no need for costly and time-consuming software development and implementation.

The SAS solution for Web intelligence — **SAS IntelliVisor for Financial Services** — offered as an ASP service or in-house solution, analyzes Web-based transactions to help build more profitable relationships with customers and potential customers.

Marketers can rely on SAS as a secure outsourcing partner to deliver overnight analysis that translates the cryptic raw data of Web server transactions into easy-to-read online reports, consolidated with existing data that they can access via the Internet.

The result is customized information to improve online strategies, field-test marketing programs, and feed back this knowledge for better marketing through all channels — online and offline.

Armed with this information, marketers can craft more focused messages, reallocate resources to the most successful campaigns, make informed communication decisions, gain wallet share, attract and retain the best customers — and in turn, maximize ROI for all Web-based initiatives.

"Privately held SAS, with roughly \$1 billion in sales, has a size and name recognition in business intelligence that some of the firms that specialize in Web analytics have lacked."

**CFO Magazine**

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