Footprints AI

ING

Acquisition Rate of 14% for ING's Retail Banking

A New Standard for Banking Customer Acquisition with Retail Media

Case Study

ING Romania is a digital-first bank, built on simplicity, transparency, and customer-first innovation.

Challenge

In early 2025, ING Romania faced a critical marketing challenge. Their mission was simple in words, but complex in execution: grow the number of new current account openings — fast, efficiently, and measurably.

The problem?
The traditional acquisition channels for financial services — social media, paid search, programmatic display — had become overcrowded battlefields. Every major banking brand was fighting for the same digital attention.
Costs per Lead & Cost per Acquisition were rising sharply. Clicks were easy to buy; real customers were not.

Strategy

Footprints AI designed a retail media-first strategy that placed ING's offer inside daily shopping journeys. By targeting high-value life stages and shopping missions — full basket trips at Carrefour and convenience orders via Wolt — we engaged audiences during financially active, decision-making moments, maximizing relevance and intent.

Execution

Retail Behavioral Targeting:

- Life Stage Segments: Young Professionals, Growing Families, Digital Natives.
- Household Focus: Urban, age 24–44, mid-to-high disposable income households.
- Mission Types: Full basket grocery trips, express delivery purchases tied to household management.

Media Channels Activated:

- On-Site Placements:
  - Carrefour Website Hero Carousel (desktop & mobile)
  - Wolt Mobile App Order Tracking Banners
- Off-Site Placements:
  - Personalized Email Banner Inserts (Carrefour and Wolt subscriber bases).

Strategy At A Glance

Retail Network

Carrefour Wolt

National Coverage,
All Store Formats

Retail Channels

- On-Site: Website Hero Banner, Mobile App Display, Email Banners

Media Investment

- Duration: 40 days
- Budget: 15% from total

Footprints AI helped ING move beyond clicks to real customer acquisitions. Their retail media targeting delivered a 38% conversion, something we had never achieved through other digital channels. Their precision and allowed us to engage customers when it mattered most, not just when it was easy to advertise.

Cristian Costache
Head of Digital Media,
Dentsu Romania

ING Point în Iulius Mall

Solution

Footprints AI brought ING an edge no traditional media channel could offer:
real-world behavioral targeting at scale, inside daily shopping journeys.
We didn't target based on guesswork. We targeted based on live retail behavior, shopping mission types, life stage segmentation, and household disposable income proxies.
Our platform identified and reached customers during specific, high-intent moments:

- Weekly full-basket shopping at Carrefour, signaling household planning and financial management.
- Express delivery orders on Wolt, signaling digital fluency, convenience-driven decision-making, and openness to fast, transparent solutions.

Footprints AI's platform combined omnichannel precision with contextual intelligence, ensuring that ING's message appeared exactly when customers were most receptive, without wasting impressions on low-intent audiences.

Share of Budget

15%

ROI

12X

Results

Audience Reach & Conversions

- 1,000,000 individuals reached during their shopping and delivery journeys.
- 14% of clicks led to new ING account acquisitions.
- An unprecedented success for banking lead-to-customer conversion ratios.

Media Efficiency

Footprints AI delivered an immediate +12.65% ROI for ING, measured purely on media value generated versus budget invested — even before factoring in the much greater long-term customer value gained from account openings.