



Banking on data: Returning 12.7x the investment

CASE STUDY ● TEST & LEARN™

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What started as a few isolated pilots became a scalable strategy. With Mastercard's support, we turned experimentation into a repeatable discipline that drives performance across the business.

Hector Hernandez Heimpel
Director of Activation, Use,
and Retention of Debit Portfolio

Introduction

Leading organizations treat every decision like a hypothesis — tested in-market, measured precisely, and scaled based on real impact. Banco Azteca embraced that mindset when it partnered with Mastercard Test & Learn™ — bringing sharper focus to strategy, performance and growth. As one of the largest banks in Mexico and across Latin America and the Caribbean, Banco Azteca serves more than 20 million customers through its debit and credit portfolio, all in pursuit of their mission to generate inclusive prosperity.

The challenge

Banco Azteca had no shortage of bold ideas — from promotional rates on investment products to field-agent programs aimed at driving payroll account openings. But without a structured way to measure performance, progress was difficult to pinpoint. Teams moved forward with limited visibility, relying on historical data or assumptions rather than controlled, data-backed experimentation.

To turn those ideas into lasting impact, Banco Azteca needed a more rigorous approach — one that could pilot initiatives in the real world, isolate their true impact and translate insights into confident, repeatable decisions across the business.

The execution

Enter Mastercard Test & Learn™ — leading technology and expertise enabling Banco Azteca to validate initiatives through live-market experimentation and data-driven analysis. In collaboration with Mastercard, Banco Azteca put ideas to the test in the real world — measuring the incremental impact of each initiative to understand what truly drove performance.

12.7x

return on investment
from Test & Learn®
insights

65%

increase in spending
after first online
purchase activation

57%

spending lift from
segmented newsletter
campaigns

The bank began with a focused set of marketing experiments. Encouraged by early success, it extended the initiative into a full-year program — partnering with Mastercard to run between 10 and 15 structured tests across diverse use cases and customer segments.

Experiments ranged from optimizing promotional rates to evaluating the effectiveness of field agents in driving payroll account openings. Other initiatives focused on retention modeling, predictive approval scoring and targeted outreach through segmented newsletters and online purchase activations. Each experiment was carefully designed to isolate the true effect, reveal what was working and guide future improvements.

The Mastercard team supported Banco Azteca throughout — providing analysis, insights, expertise and strategic recommendations.

The results

By partnering with Mastercard Test & Learn™, the bank delivered a **12.7x return on investment** — redefining how the bank evaluates and optimizes strategic initiatives. Each experiment sharpened the bank's understanding of what drives results and where to pivot. A **5% boost in promotional rates** triggered a **19% surge in integral balance**, proving rate elasticity as a powerful growth lever.

Conversely, a field-agent pilot showed **no measurable impact** on payroll account openings. With clear results, the initiative was retired, and resources were reallocated to higher-performing strategies.

Other tests uncovered new opportunities. Activating just **5% of customers after their first online purchase** led to a **65% increase in spend** from that segment. A predictive retention model explained **30.9% of customer loss** and helped preserve **10% of high-risk customers**.

Segmented newsletter campaigns also proved effective — generating a **57% increase in spend** across one of five product categories, reaching over **one million customers**.

These insights field smarter decisions — refining rate strategies, enhancing communications, and enabling more precise customer targeting.

With agile, real-time analytics now embedded across the organization, Banco Azteca is expanding structured experimentation into new areas — making data-driven decision-making a core capability.

Key takeaway

Banco Azteca continues to work with Mastercard following strong results in both revenue and profitability. By turning experimentation into a strategic advantage, the bank gained the speed, precision and insight needed to scale smarter decisions across the business. Companies that want to make faster, data-backed decisions should consider working with Mastercard Test & Learn™ to validate ideas, refine strategies and make business decisions with confidence.



Contact us for more information

