Corporate Banking growth engine
Bringing insight through analytics to increase revenue growth through cross sell and up sell

Using analytics…
…to inform your client managers…
…and drive revenue growth
Maximising the potential of your corporate customers

- Providing insight on your existing customer base to inform planning a future sales strategies
- Using new analytical techniques to compliment and inform your client managers relationships
- Maximising the potential revenue of your existing clients through cross sell and up sell
- Bringing revenue growth to existing accounts
- Incentivising your sales force with tailored client insights together with modified sales process and total reward

Bringing together data, analytics, process design and our business insights to maximize revenue growth

- The inputs required: your current corporate banking strategy, a current state review of your business, internal and industry data sources and our corporate banking experience
- The analysis undertaken: an iterative and refined model taking into account all available data
- The levers required to create an integrated sales system: analytics, the sales system, technology and change management
- The outputs: client segmentation, segment pen portrait, tailored client relations team, next best product recommendations, revised planning process and commission structure, project management and an operational dashboard to support increase sales opportunities

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1. Business strategy
   Analysis of business performance, strategy, strengths and opportunities. Identifying key drivers and demands of the cross-sales system

2. Current state review
   Analysis of as is business processes and structures for current cross sell and how internal support functions support this

3. Data
   Identifying client data sources from Internal data and external data to build a tactical single customer view

4. Our experience
   Integrating global corporate banking analytics and sales process best practise and hypotheses

5. Analytics
   Using client characteristics and metrics to create a segment with similar needs, sub segmenting on business maturity and developing predictive models to define needs based next best product

6. Cross sales
   Using the cross sales maturity model and Sberbank as-is assessment findings to develop the optimised target state for people, process, products and finance

7. Technology
   Developing a tactical data infrastructure and single customer view to enable a model & front end tool for the pilot. Specifying the functional requirements or the system to be deployed bank wide

8. Change Management
   Developing training materials and supporting documents for the target state sales process and developing feedback mechanisms to allow test and learn throughout the pilot
Assessing your current business performance and your current and future strategies to identify areas of strength and opportunities for improvement. We will identify key drivers and demands of your sales system.

Analysis of your current as-is sales system including your cross-sell and up-sell processes, your organisational structure including an in-depth review of your ‘Client Service Team’. In addition to a review of your current internal arrangements and motivation structures.

Identifying your key data sources as well as external ones to build a tactical single customer view of ‘golden variables’ to create one accurate record of each client to feed the analytical model.

Using client characteristics and metrics to create a segment with similar profile and needs, sub segmenting on business maturity and developing predictive models to define needs based next best product recommendations.

Using our cross/up sales maturity model and as-is assessment findings to develop the optimised target state for people, process, products and motivation.

Developing a tactical data infrastructure and single customer view to enable a model & client manager tool.

Combining stakeholder assessment, conversion plans, a champion’s network and training materials to embed the new ways of working within the business.

To feed the model and create solid outcomes, we need the following inputs and levers to create the growth engine:

- **Inputs**
  - Business strategy
  - Current state review
  - Analytics
  - Sales system
  - Data
  - Technology
  - Our experience

- **Leavers**
  - Change Management

**How**

**Using segmentation and analytics to define the client’s needs and predict the next best product opportunities.**

Inputs are taken from the following three areas to help develop a profile of each segment based on clients with similar characteristics and needs:

- Client attributes
- Business maturity
- Relationship with the bank

A share of wallet analysis is then undertaken and the tailored ‘Next Best Product’ recommendations for each client are generated, using a business prioritisation matrix to govern the product allocation and ensure it is in line with the business strategy.
Client Attributes
Developing a multivariate analysis of key client attributes by using both internal and external sources to identify attributes that would support the business strategy and its target markets.

For example business strategy is to increase take up of trade finance products within the largest segment, therefore key attributes would include foreign economic activity and client has an existing credit line in place.

Relationship with the bank
Understanding the relationship you have with your clients and grouping them accordingly. The tenure of a client’s relationship with you, the number and type of products they hold are all key differentiating factors in the way they need to be treated, serviced and sold to. Understanding this is key to effectively segmenting clients.

Business maturity
Over laying a business maturity lenses to identify clients that are starting out, growing or are maturing. The needs of clients at different stages of the business life cycle are very different. This analysis helps identify clients that have a similar maturity profile and as a result similar needs.

For example start up businesses require cash management products.

Sales system review

A current state review
In addition to the analytics a thorough review of your current sales processes is conducted. This involves conducting a series of targeted process interviews in order to create a base line of how your sales are currently conducted.

A process heat map of key areas highlighted for improvement is created and all areas are scored against industry best practice to demonstrate strengths and weaknesses across the end to end sales process.

Reengineered process maps streamlining your sales process and minimising hands off are then created. This enables us to develop clearly defined roles and responsibilities for you sales force and to form the basis of the subsequent change management activities.
In addition to the financial benefits of the pilot there are several key deliverables developed:

- 8-22% growth in product sales
- Four key project deliverables

1. **Management information dashboard**
   - A single view of your corporate portfolio
   - Areas of opportunity clearly highlighted
   - Up to date key performance indicators to follow

2. **Sales process redesign**
   - New sales processes for key areas requiring improvement
   - Supporting training material to embed new processes

3. **Segment pen portraits**
   - A single view of clients in the same segment
   - Key similarities and needs assessment of clients in your portfolio

4. **Next Best Product Tool**
   - Tailored product recommendations for each client
   - Value indicators for up-sell and cross-sell opportunities
   - This tool can also be developed in future stages to meet the needs of differing audiences such as regional managers or planning departments.

**Beyond**

In addition to the key deliverables above there are various deployment options available including integration with an operational CRM platform and mobility solutions.

**Ipad app**

- Complete integration with your CRM system
- Real time updates to your data
- Real time decisioning available to your sales force
**The team**

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Val has joined Deloitte in 1996 in Los Angeles. From 2001 he was located in Germany, from 2007 relocated to Russia. In Russia Val leads Technology Integration Practice. Val has extensive experience in leading large programs and strategic projects in financial services industry, managing large projects in technology, business transformation and change management areas for leading Russian, German and U.S. Banks.

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Boris is a Consulting Senior manager in the Technology integration (TI) group in Deloitte CIS. He has over nine years of consulting experience in Russia.

**Experience:**
Boris is an expert in data warehouse development including enterprise data integration, corporate and management reporting development, data mining and data analytics, including cross sales system and Next Best Offer solutions development. Among recent Boris’s projects – international cross functional project for one of the largest Russian banks for analytical CRM solution implementation based on SAS software with a focus on up-sell and cross-sell increase where Boris was in charge for the project management.