

# Cross-sales model implementation using analytical CRM system

## Rise in sales and corresponding interest & non-interest income

**Project example:** Operational model optimization. Cross sales and additional sales tool development

- Data preparation methodology development which is applied in segmentation model
- Approach to clustering and calculation of personal products offering
- Analytical model development which is implemented during pilot project

Rise in sale of general products (corporate business)\*

15-25%

Potential increase based on Deloitte best practices



### Experience of the team

- Intelligent cross-sale model implementation for corporate business
- Corporate banking strategy for branches of International banking group
- Retail loan process optimization
- Compensation system design for sales point of retail business

### Approach and Results

#### 1 Project scope formalization

- Project scope formalization
- Data gathering and preparation
- Concept design and general approach definition

#### 2 Current state analysis

- Current cross-sale process analysis, compensation system, distribution model
- Quick wins detection

#### 3 Model design

- Cross-sales model design
- Customer clustering and segmentation
- Changes in sale process definition
- Analytical model design which allow to produce personal products offerings
- Requirements formalization for clients' sales teams

#### 4 Implementation

- Model implementation in all banks' branches
- Sale persons education
- Sale process implementation
- Implemented model optimization