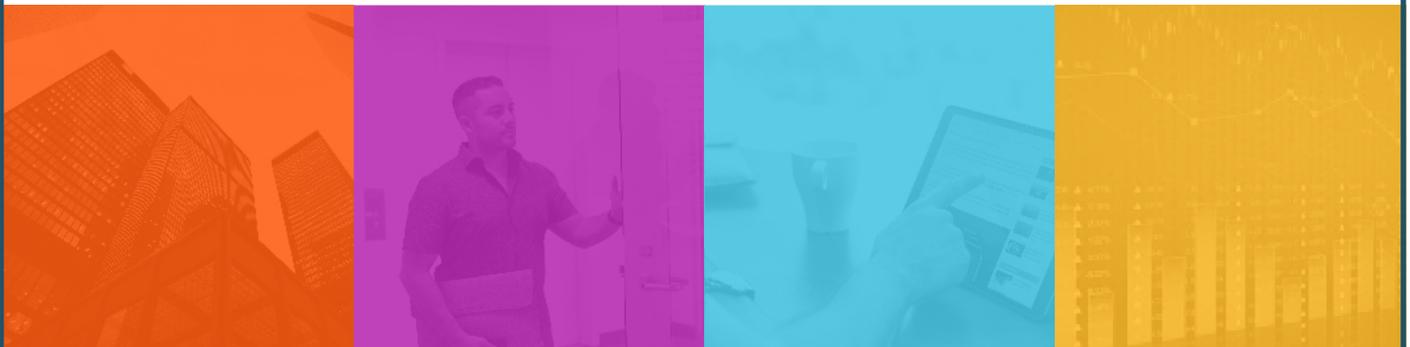




COMMERCIAL BANKING RE-ENGINEERED.

How digital and analytics can shape B2B banking?

January 2019



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“Relationship Managers (RMs) are still the core of the sales workflow in B2B banking not only because “relationship matters”, but also their work includes complex planning, pricing and monitoring processes. Digitization in this segment should embrace RM existence; analytics and digital tools should surround customer relationship to ease RMs’ life and make sales processes fun.”

Digitization in banking has been hype in last decade; however, business banking (in both of corporate, commercial and SME segments) has been lagging retail segment from a product and service digitization perspective.

For business banking, Relationship Managers (RMs) are still the core of the sales workflow not only because “relationship matters”, but also their work includes complex planning, pricing and monitoring processes.

From this perspective, digitization in business banking should embrace RM existence; analytics and digital tools should surround customer relationship to ease RMs’ life and make sales processes fun.

In this paper we are discussing how digital and analytics can help banks to differentiate their business banking service by providing RMs easy to use tools to help them maximize returns from business banking clients.

SALES PROCESS IN BUSINESS BANKING

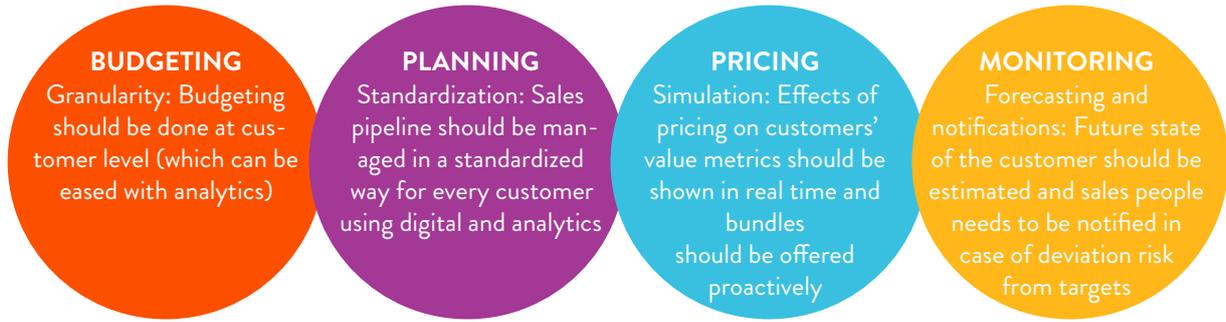
In simplest manner, sales process in business banking covers 4 steps: Budgeting, planning, pricing and monitoring.

Budgeting is setting targets; requires a set of value metrics to be defined and target values for them to be determined. In most of the banks, this effort is undertaken at portfolio level (besides a few top corporate customers) due to lack of time and skilled sales-force. However, in budgeting, granularity matters: Customer level budgets/targets can bring significant incremental value to the bank, because they explicitly show sales-force, customers to target and what to do for these customers to maximize returns.

Planning can be considered as a continuous note-keeping for a customer. “What are the key opportunities?”, “Where does the bank stand in realizing them?”, and “What are the actions planned to undertake?” for a customer are the questions of scope. Given every RM has its own style of note taking or responding to these questions, here standardization matters. However, standardization should not force RM to fill in long visit/sales forms. Instead gamified approach, with prepopulated analytics driven pipeline management tools with single click feedback loops should be seamlessly incorporated to RMs’ workflow.

Pricing is a simulation game which should favor optimization of client’s overall value rather than a single deal value: “How does the clients value metrics change if I sell this product with this price?”, “Is there an opportunity to create a bundle” are key questions of this stage. Every pricing effort is a “real-time” planning and review of budget and customer plan which requires a forward-looking simulation.

Monitoring should also be forward looking. Any signal that leads to deviation from the initial plan or commitments should trigger a series of notifications in the organization to help RM and sales-force take action.



OBJECTIVE OF DIGITIZING THE SALES PROCESS

Despite the simplistic representation above, sales process is complex due to:

- A typical RM needs to deal with 25 to 250 clients based on the segment served. However, what we see is they can only cover ~30% of their portfolio with adequate relationship.
- And for this limited set of the clients; they spend 50-75% of their time for non-sales related work.

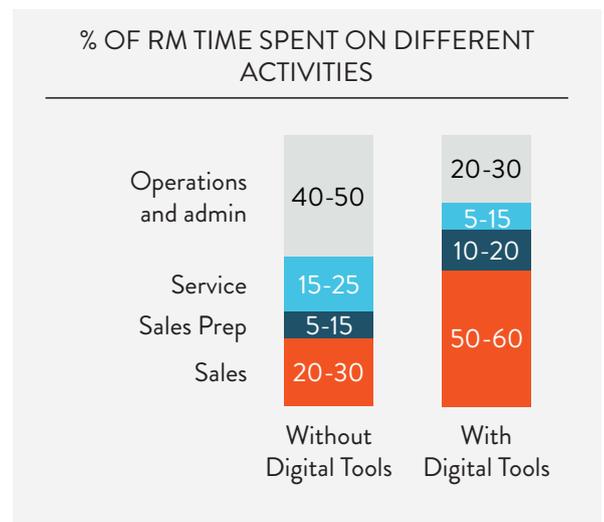
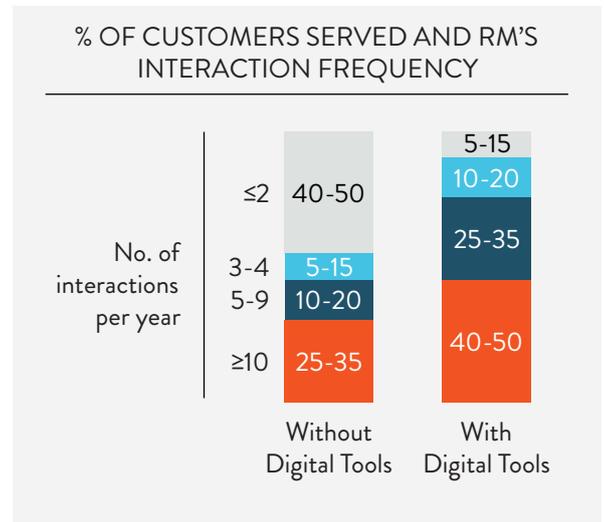
Digitization in business banking should target these two obstacles. **1. Enable and enforce RMs to effectively cover their entire portfolio;** and **2. Use artificial intelligence to leave operational work to automation; and help RMs dedicate more time to sales and sales preparation** (See exhibits on right about benefits of using digital and analytics tools in B2B banking)

HOW TO ACHIEVE DIGITIZATION?

Digitization in B2B banking will come with a **combination of digital and analytics tools streamlining the sales process.** In every step of sales process, there exists a number of options where digital and analytics can play significant role. The real value comes with equipping digital and analytics with domain knowledge and initiating a change management culture in the organization.

This document is focusing more on combining digital and analytics with domain knowledge (or simply business banking sales process). Cultural change management in such a transformation journey worth being subject of another document.

In following lines of this document, we will be going through sales-process step by step and explain how digital and analytics can add value to B2B banking.



EMBEDDING ANALYTICS IN BUDGETING PROCESS WITH THE OBJECTIVE OF SETTING CUSTOMER LEVEL TARGETS

As stated earlier, value of the budgeting can be improved by **adding more granularity to the process with customer level targets**. However, this requires highly skilled RMs and significant time dedication if done manually.

Before jumping to details of customer level budgeting/targeting using digital and analytics, it is important to talk about value metrics. **Value metrics define how a bank quantifies value of a customer to the bank** – it contains a tradeoff of being exhaustive and simple. General best practices recommend keeping it limited to 4-5 items covering (i) profits or profitability, (ii) competitive positioning, (iii) ability to generate value from non-core products. Exact metrics, formulation and calculations may change from bank to bank, however a standardized definition needs to be set and aligned with all stakeholders.

Below is a basic list of value metrics that can be used as a reference for customer level targeting. These metrics may vary based on Bank's individual situation but in any case, the metrics defined should cover all 3 dimensions.

AN EXAMPLE SET OF VALUE METRICS DEFINED FOR CUSTOMER LEVEL TARGET SETTING EXERCISE FOR A BANK

Dimension	Value metric	Formula example
Profitability	RaROC (Risk adjusted return on capital)	$\text{RaROC} = \frac{\text{Revenues} - \text{Expected Loss}}{\text{Risk Weighed Assets} \times \text{Capital Adequacy Ratio}}$
Competitive positioning	SoW (Share in volumes, profits)	$\text{SoW} = \frac{\text{Lending volume in Bank}}{\text{Lending volume in market}}$
Ability to generate value from non core products	CSR (Cross selling revenues share)	$\text{CSR} = 1 - \frac{\text{Revenues from lending products}}{\text{Total revenues}}$

If a Bank can set targets at customer level around explained 4-dimensions – it also becomes very easy to set RM level scorecard targets (Indeed an RMs scorecard is aggregation of his/her portfolios' customer targets multiplied with a potential expected success rate to be defined)

Following the definition of the value metrics, let's return to the core concept of how to set customer level targets. To tackle with this problem, it is a good practice to apply 5-step framework:

1. Group customers based on profitability, competitive strength and a potential value proxy (formulation to be discussed in following lines).
2. Assign a strategic direction to each group.
3. Set relative targets to each cluster for target value metrics.
4. Simulate portfolio performance with a hit rate (experience shows that 20-30% hit rate is reasonable); and compare if the given targets allows achievement of business unit targets. With the help of this simulation outputs, set the target value metric figures which will become the recommended targets for each customer.
5. Allow an objection window for RM to review and object the targets recommended. If no objection is received, you have customer level targets which can also be translated into RM level KPIs.

1. GROUPING CUSTOMERS BASED ON COMPETITIVE STRENGTH, PROFITABILITY AND POTENTIAL PROXY

Key metrics to differentiate customers in a bank's portfolio are profitability and competitive positioning. Here the general belief is that: If a **banks status in terms of competitive positioning (e.g. share of wallet) is low, then there is room for building a relationship** with this client -this is first axis of the grouping. And within customers with strong relationship there may be high profit or low profit (or even loss making) customers - this corresponds to the second axis of the grouping. In a multi-bank environment, a big chunk of customers falls into low competitive strength area in the first axis. Here a third axis which estimates the potential of the customer based on an advanced micro clustering model can help to prioritize target clients. For details on an example approach to estimate target potential; you can see below exhibit)

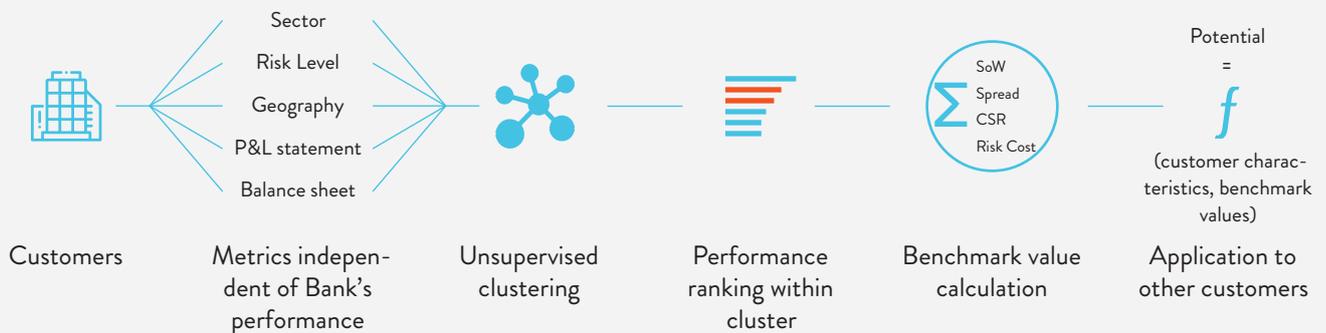
GROUPING CUSTOMERS IN 3 DIMENSIONS

Clustering is identifying similar chunks of customers in 3-dimensional space. A bank needs to define low-mid-high thresholds in all these 3 dimensions. This can be done either on expert view or with automated clustering analysis.

ESTIMATING CUSTOMER POTENTIAL WITH UNSUPERVISED MICRO-CLUSTER BASED BENCHMARKING

To estimate a potential value for a customer, an unsupervised micro-clustering approach can be used. In these approach customers are clustered based on their characteristics composed of parameters which are independent of bank's performance. The belief is that, in each cluster there are customers who are profitable for the bank and there are customers for whom the bank is not performing well in value extraction mainly due to limited time spent for selling/planning activities

Each cluster is sorted according to profitability value metric; and clusters "good" (not the best ones to get rid of outliers) performing customers represent a benchmark group for the cluster. Then value metrics are calculated for this benchmark group and customers potential value metric is calculated using these benchmark values. An example formulation of potential RaROC can be found below:



$$\text{Lending Volume (LV)}_{\text{pot}} = \text{Market Lending Volume} \times \text{SoW}_{\text{benchmark}}$$

$$\text{RAROC}_{\text{pot}} = \frac{\text{LV}_{\text{pot}} \times \text{Spread}_{\text{benchmark}}}{1 - \text{CSR}_{\text{benchmark}}} - \left[\text{PD} \times \text{LV}_{\text{pot}} \times \frac{\text{EAD}_{\text{benchmark}}}{\text{LV}_{\text{benchmark}}} \times \text{LgD}_{\text{benchmark}} \right]$$

$$\text{RAROC}_{\text{pot}} = \frac{\text{LV}_{\text{pot}} \times \frac{\text{RWA}_{\text{benchmark}}}{\text{LV}_{\text{benchmark}}} \times \text{CAR}_{\text{expected}}}{1 - \text{CSR}_{\text{benchmark}} - \left[\text{PD} \times \frac{\text{EAD}_{\text{benchmark}}}{\text{LV}_{\text{benchmark}}} \times \text{LgD}_{\text{benchmark}} \right]}$$

LV: Lending volume; SoW: Share of wallet; RaROC: Risk adjusted return on capital; Spread: Lending Spread; CSR: Non lending revenues over total revenues; PD: Probability of default; EAD: Exposure at default; LgD: Loss given default; RWA: Risk weighted assets; CAR: Capital adequacy ratio

2. ASSIGNING STRATEGIC DIRECTION TO CUSTOMER GROUPS

Once customer groups around profitability, competitive positioning and potential value are identified, next step is defining what is low, mid and high in these dimensions (Generally expert-view based on bank's aspirations would be satisfactory, but any type of clustering/segmentation approach might also work). It is a good practice to differentiate thresholds based on risk level and segment of the customer. (E.g. in competitive positioning dimension, a bank can define <5% SoW as low for high risk customers, but same threshold can be applied as <10% for low risk clients)

After defining thresholds, the bank needs to set a **single word strategic direction** which is defined by a rule set. Generally accepted four strategic directions are "Acquire", "Grow", "Nurture" and "Recover" strategies. However, many banks prefer to draw 2-level tree (e.g. dividing acquire portfolio into two like "Acquire – Priority" and "Acquire – Opportunistic")

Exhibit below shows a simple strategic direction setting based on rulesets defined in 3-dimensions.

AN EXAMPLE OF STRATEGIC TARGET SETTING TO CUSTOMER GROUPS

Competitive positioning	Profitability	Potential value	Strategic direction	Strategy
Low	any	High	ACQUIRE	Invest into customer to get fair share of wallet (do aggressive pricing for future cash flows).
Medium	Medium/High	High	GROW	
any	Low	any	RECOVER	Increase value with cross-selling, re-pricing risk or adding collaterals.
High	Medium/High	any	NURTURE	Preserve main bank position with more focus on capital-light products.

3. SETTING RELATIVE TARGETS TO STRATEGIC DIRECTIONS

Following strategic direction setting, next step is analyzing customer portfolio falling into each strategic direction and -at minimum-setting a profitability and competitive positioning target to each strategic direction.

Here relative target setting is more important than the absolute values, so each strategic direction's targets should be defined considering a business logic:

- For "Acquire" customers the profitability target should be at minimum level. These customers are "good" customers of another bank; hence the bank may need to sacrifice profitability in short term in return for future profitability.
- For "Grow" customers, logic is same for "Acquire" but profitability targets should be a bit higher, because the initial step of high investment have been passed.
- For "Nurture" customers, the strategy should rely on either high margin or high cross-sell. As cross-sell grows, customers tendency to work with the bank will grow and low margins will be possible. Since these customers are consuming capital of the bank, being competitive on lending prices without cross-sell will eventually lead to deteriorated portfolio performance.
- For "Recover" customers, a target action set on "cross-selling" or lending margin growth needs to be defined. Aspirations on value growth may sometimes result in loss of competitive positioning (or share of wallet).

Below exhibit depicts a numeric representation of above logic.

AN EXAMPLE OF RELATIVE TARGET SETTING TO STRATEGIC DIRECTIONS

Strategic Direction	Profitability (RaROC)		Competitive positioning (SoW)	
	Current Value	Relative Target	Current Value	Relative Target
	ACQUIRE	55.2	8.0	<1.0
GROW	23.0	10.0	7.6	12.5
RECOVER	6.2	12.0	32.0	27.5
NURTURE	12.1	14.0	26.0	27.5

4. SIMULATION OF TARGETS VS BUSINESS UNIT BUDGET

In real life, it is over optimism to assume that targets for each customer will be achieved. Our experience shows that 20-30% hit rate (meaning that targets will be achieved only for 20-30% of the customers) is an acceptable assumption.

A simulation engine can help planning people in business unit to simulate year end figures based on given hit rates and targets. Playing with them, planning people can determine the best target set for different customer groups (see example simulation exhibit below). This allows them to check if given targets are satisfactory regarding business unit budget.

AN EXAMPLE SIMULATION OF RELATIVE TARGETS vs. BUSINESS UNIT BUDGET											
Strategic Direction	RELATIVE TARGETS				PARAMETRIC SIMULATION			KPI	RESULTS VALIDATION vs BUDGET		
	Profitability (RaROC)		Comp. Positioning (SoW)		Hit Rate	RaROC	SoW		Budget	Simulated	
	Current Value	Relative Target	Current Value	Relative Target							
ACQUIRE	55.2	8.0	<1.0	5.0	25%	+1.0%	-2.0%	Profits	234	242	✓
GROW	23.0	10.0	7.6	12.5				RaROC	14.4	14.2	✗
RECOVER	6.2	12.0	32.0	27.5				Lending V.	31,324m	32,425m	✓
NURTURE	12.1	14.0	26.0	27.5							

Hit rate should remain between 20-30%; above 30% can risk realization of business unit targets

In this case, despite higher lending volume, budget RaROC target cannot be achieved, signaling the need for SoW target reduction and RaROC target growth

5. RM OBJECTION TO TARGETS

After planning people decides optimum target level for customers, it is good practice to allow RMs to object targets given. Please note that RMs do not object overall strategy and targets but they can object individual customer targets. To do this, RMs should have a simulation tool (can be an excel or a web-based simulation tool) to

check how customers value metrics change under different parameters.

In our experience this type of bidirectional approach significantly contributes to RM engagement to the new model. If an RM wants to object targets and provides “reasonable” comments on why targets should be changed for a specific customer, planning people can modify these targets specific to this client. For sure, system should be able to manage “individual customer overrides” for the targets.

PREPOPULATED ACCOUNT PLANNING USING DIGITAL AND ANALYTICS

An account plan for a customer is built on 3 components:

- **Customer level targets**, which are already explained at “Embedding analytics in budgeting process” step above
- **To-do list of actions** for the client which needs to be tracked through pipeline management in dynamic way
- **Set of notifications/messages** where organization can send and receive messages about customers (which can be generated either by people or a systems with analytical monitoring)

In this section of the document, we will be focusing on digitizing “actions to-do list” and “notifications/messaging”

DIGITIZING CUSTOMER LEVEL ACTIONS WITH A TO DO LIST APPROACH

Managing a customer relationship requires to undertake several actions with a time plan for the customer. Many of these actions may be related to operations or sales. Here our focus is in on sales efficiency, hence we will be talking about only sales related actions.

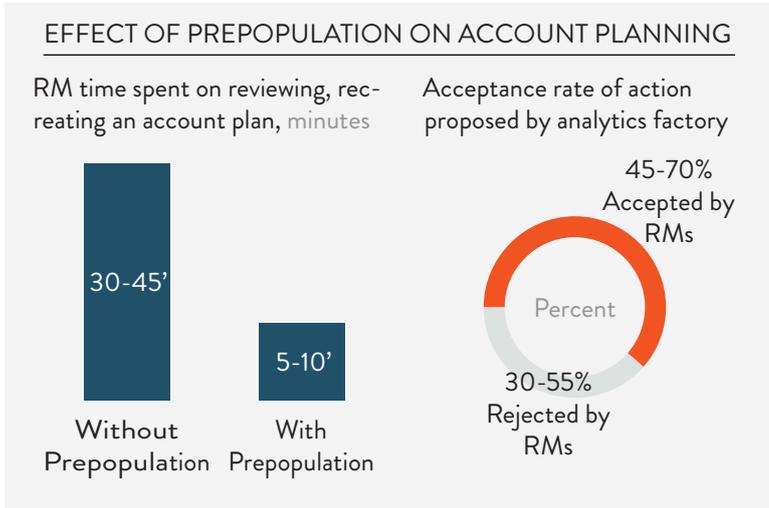
Sales related actions can be classified as in following exhibit.

A GENERALIZED CLASSIFICATION OF SALES RELATED ACTIONS TO BE PLACED UNDER AN ACCOUNT PLAN

Action Type	Description
Customer Contact	Any of an email, phone call, or a customer visit. It is important to stay close to the customer even when there is no actual product ownership, hence contacting a customer is one of the key actions that needs to be planned and tracked in an account plan.
Product Ownership	A bank provides –at minimum- 10+ different products for their business customers, and one of the key responsibilities of an RM is to expand product diversity in his/her portfolio. Hence, RM should periodically review the product ownership of his/her customers and mark potential new product sales opportunities in the portfolio (in certain banks this is also called increasing product penetration).
Volume Growth	Sometimes customer owns the product but the volumes related to this product might be low – signaling a potential share of wallet gain opportunity. In such cases, RMs needs to review customers existing products; make an estimate of Bank’s share of wallet in this product and undertake a set of actions to grow volumes.
Margin/Fee Growth	Margin for a product can simply be described as “revenues over volume”. If the customer owns the products and volume of the product is at satisfactory level, then the next review point is revenue generation. RM should review the pricing of product and transactions to make sure that the services are appropriately priced and there is no fee leakage.

The role of digital and analytics in this step is mainly handing-over what RM needs to do to automation. A digital back-end system should monitor every client interaction (email, phone calls and customer visits) and smartly remind RMs (using analytics) about customers not “touched” recently. The reminders here can incorporate a prioritization logic based on customer potential.

Additionally, recently developed machine learning algorithms can very effectively identify what are the new product sales opportunities, in which products there exists a volume or margin growth opportunity. Instead of asking



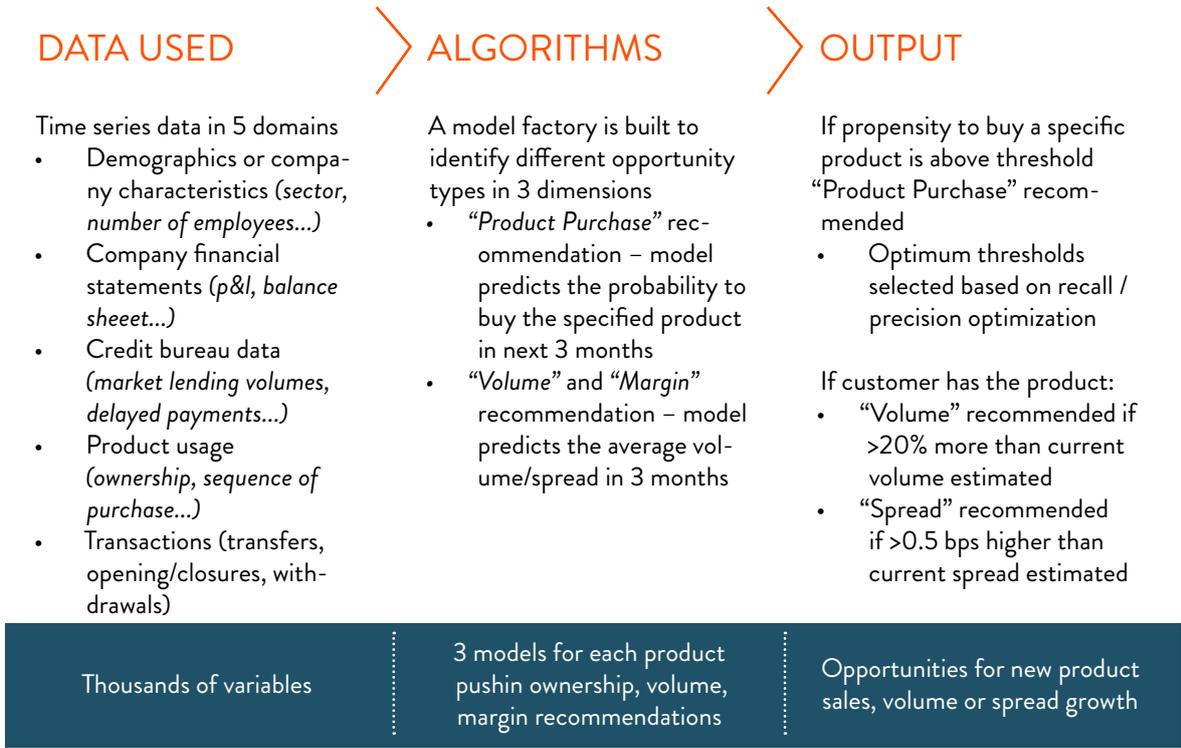
RMs to review all customer portfolio and create a set of actions for each customer, an “analytics model factory” can be built which pushes actions to customer account plans leaving RM only the action of either “accepting and setting a time plan for realization” or “rejecting and stating a reason of rejection” as a workload.

Our previous experience shows that this way of pre-populated (and partially gamified) planning approach is found to be much easier than filling in a blank action form; and the analytics success of the models built can reach up to 70% levels.

For detailed explanation of how these models can be built using an open source implementation of

gradient boosting algorithms can be seen in below exhibit.

EXAMPLE MODEL FACTORY BUILT WITH OPEN SOURCE XGBOOST LIBRARY



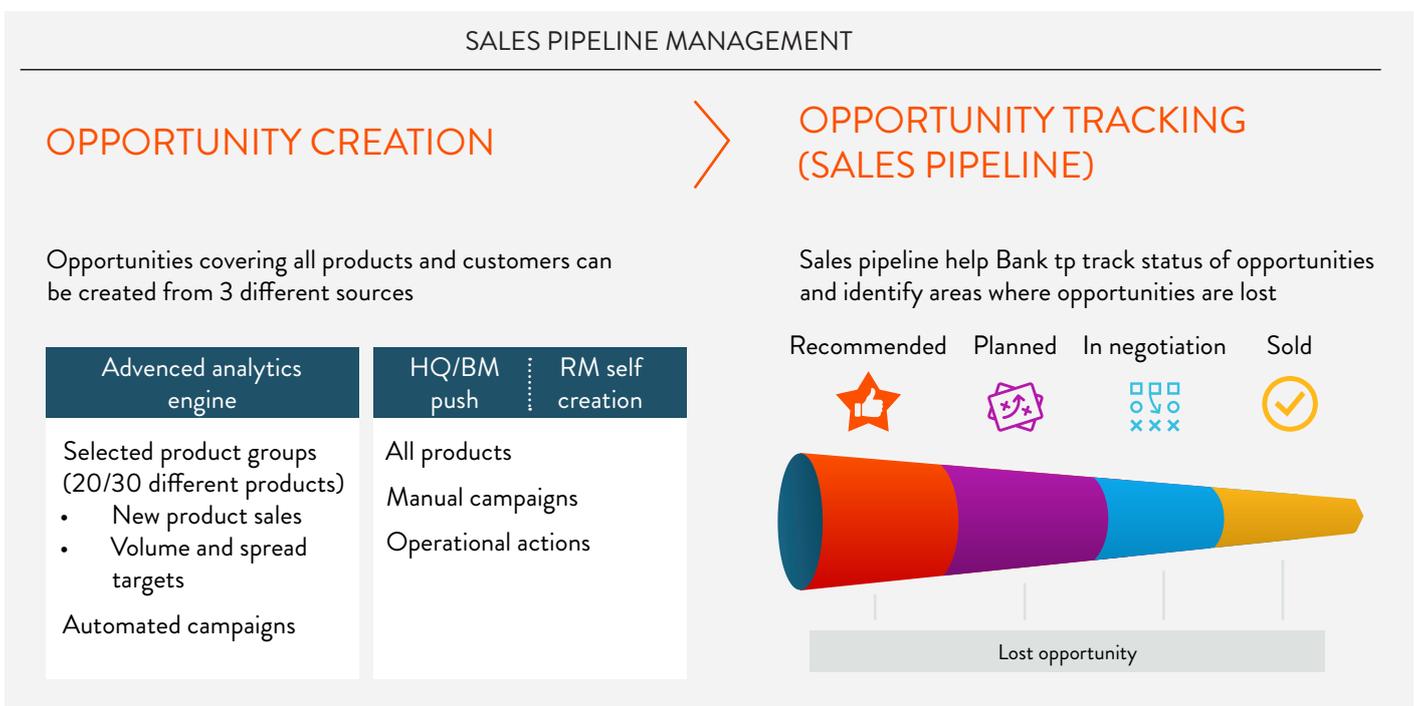
There are several tricks/watch-outs to consider while incorporating digital and analytics into account planning process:

- Avoid any type of operational workload on RM like entering a long a form: Examples can be given as using location services on mobile device and sending a push message to do a check-in by tracking and matching RM location vs. client addresses; taking the visit notes with audio and converting it into text with speech-to-text technologies; track RM’s communication by scanning mobile contact book and emails and pushing RM notifications to confirm if he/ she has contacted the client.
- Use analytical model outputs in a supportive way rather than putting in place forcing mechanisms. Keep in mind RM holds the relationship with the client, hence any opportunity needs to be planned by RM. Analytics engines here just pushes recommendations where RM needs to take these recommendations and convert into real sales.

- Inline with second bullet (being supportive), RMs should be able to create new opportunities by his/her own – or in more advanced world product/segment managers in HQ can push opportunities to account plans in bulks or for individual customers.

When these actions are identified and tracked, next step is monitoring them through a sales-pipeline approach. Each action needs to have its flow-steps (like “Recommended”, “Planned”, “In negotiation”, “Sold” – see exhibit on sales pipeline management below). RMs should be free to kill the opportunity at any time, but again two flexibility options are needed in killing an opportunity:

- It is a very good practice to allow RM to set a reminder while killing an opportunity. Consider the case that the analytics engine is recommending bringing salary payments of a customer to the bank and RM knows this customer has contract with another bank for next 6 months. Then the logic should be setting up a reminder; or snoozing the opportunity rather than killing it.
- Even if the opportunity is killed by the RM, banks need to collect the info on why it is killed. Reasoning may be “Customer don’t use this product” or “Customer prefers to work with other bank in this product”. Later, these insights can be very useful in fixing banks products and processes and developing new products.

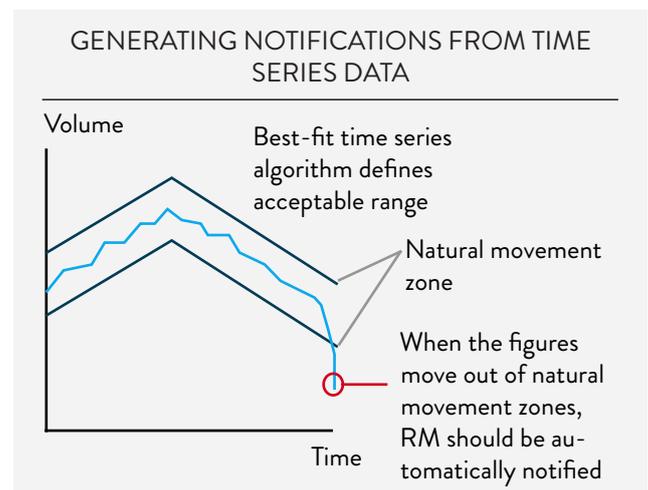


DIGITIZING NOTIFICATIONS AND MESSAGING

Another functionality of account plan is messaging and notifications.

On the account plan screen, Branch/Region Managers and people in HQ should be able to send and receive messages to RMs. This messaging service should be integrated to RM’s email and when a message is sent; RM should be notified both with a push message and email (optionally). This makes account plan a unique source of reference.

On the notifications side; there should be **analytical engines tracking anomaly** on different products. If an anomaly is detected on time-series data of a product (e.g. closure of a big tdeposit account or significant decline in customer lending volume) these engines need to create a notification for the RM to diagnose the situation.



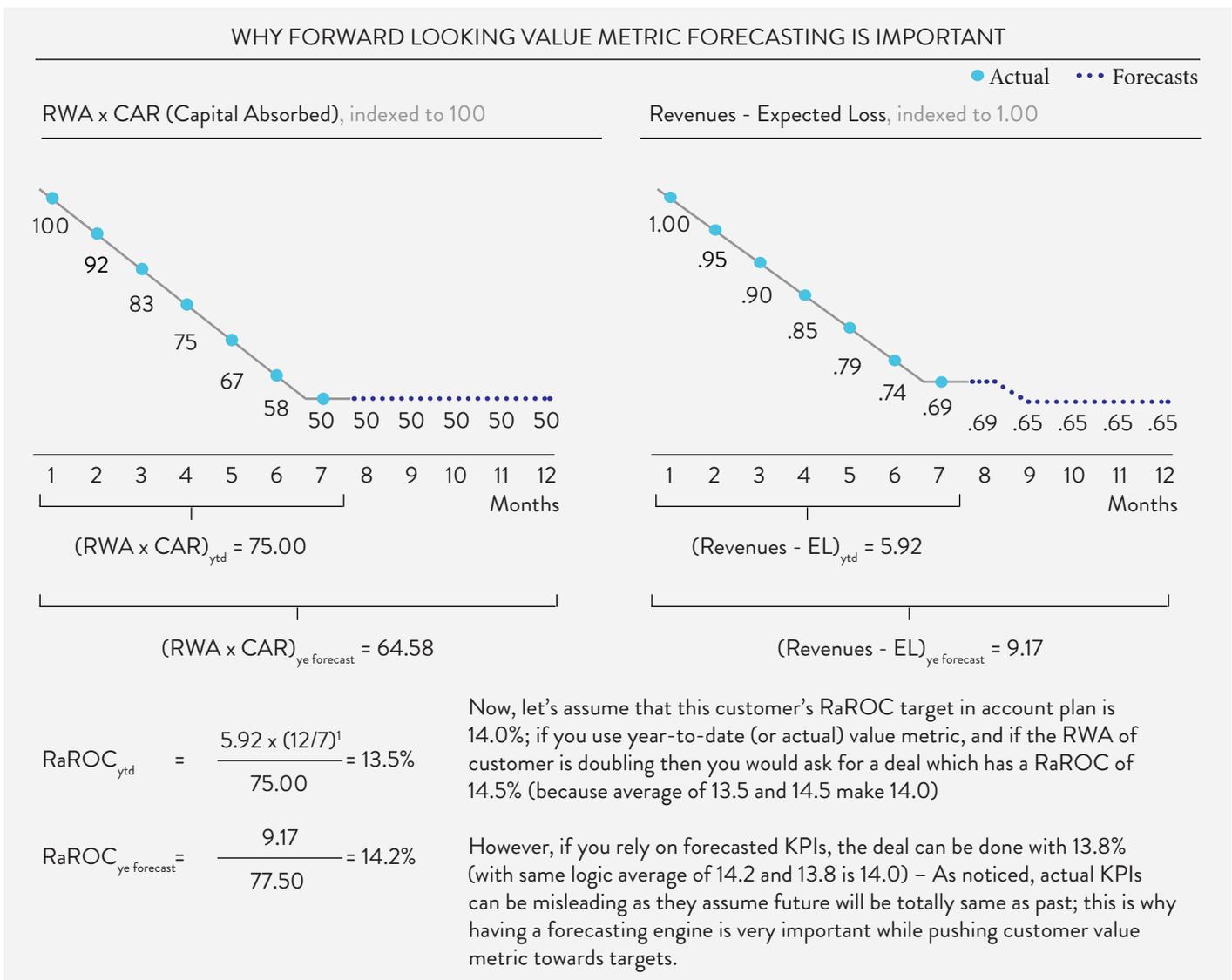
PRICING SIMULATION

After targets has been set at individual client level and account plan has been mobilized, it comes to the time when RM needs to make a quotation for a product.

To make things simple there should be one “core” product for the customer where the pricing decision is most important. In majority of the cases -especially in commercial and corporate banking- this is “lending” because the main belief is that a company generally works with a bank which provides funding.

The objective of the simulation is to define the pricing which will move customer towards the targets set at budgeting and account planning stages. Indeed, **pricing is nothing but a forward-looking simulation of clients’ value metrics for the future.** Complexity here comes in two scenarios:

- Despite the old saying of banking is a stock business, client past is not a direct reflection of future. So, there should be a forecasting engine for the future. All the simulations should rely on forward looking cash flow scenarios rather than past realized figures of value metrics. (See exhibit where RaROC year to date can be different from RaROC year end forecast)
- If a pricing simulation rely only on the core products, it is very common that the bank is missing certain sales opportunities in non-care products. Hence **every pricing is also an opportunity to revisit account planning to sell new products as a bundle.**



The forecasting engines need to be designed in a way to keep things simple. For lending products, payment schedules of existing products can be incorporated. For other products best practice is to apply linear forecasting methodology sets (which might include basic moving average, ARIMA, exponential moving average, linear regression etc.) and select the best fit based on historic data.

To add extra side business products to the deal, again machine learning algorithms can provide a set of options. Here the same models used in account planning can be used. The logic here is instead of selling a lending product with a margin of 2.0%, RM can sell the product with 1.5% and sell another side product which worth 0.5% margin. The challenge here is to find a formulation which would translate product ownership, volume change into revenues.

Besides the above-mentioned complexities, rest of the pricing process is basic simulation and governance. RM should be able to create a configuration (means setting product, spread, maturity, volume, collaterals etc.), and see how key value metrics of the customer are changing when these parameters change.

When the simulation is complete, and RM submits the deal, side business part of the deal should be transferred to the account plan as opportunities to monitor. This significantly eases monitoring of the deals.

Regarding simulations and targets, there is one watch-out point: Generally, it is not possible to reach to account planning target with a single deal. The route from current level of value metrics to the target should be smoothed and deal targets should be adjusted. Additionally, there should be rail guards to prevent value erosion – e.g. minimum and maximum margins accepted for lending products.

Following the submission of price simulation there should be an automated or manual approval process to maintain governance. If the deal proposed, moves customer value metrics in the direction of account planning targets, then the deal can be automatically approved. If it is not, the Bank should put in place approval authorities to approve “exceptional deals”.

With every simulation closure (or realization of a deal), client’s value metric flows are estimated and stored in system. Later on, stored figures are compared to actual realizations in monitoring. If they are aligned, RM deserves celebration; if realizations are falling beyond stored estimates a set of mitigation actions should be put in place within a governance framework.

MONITORING: START TOP-DOWN AND DEEP DIVE ONLY IF ACCOUNT-PLAN CANNOT BE REALIZED

Basic principle of the monitoring is monitoring customer performance in a top-down way. Managers should keep in mind that client level targets are set at the beginning of the year and many things change down the road except one thing: Targets.

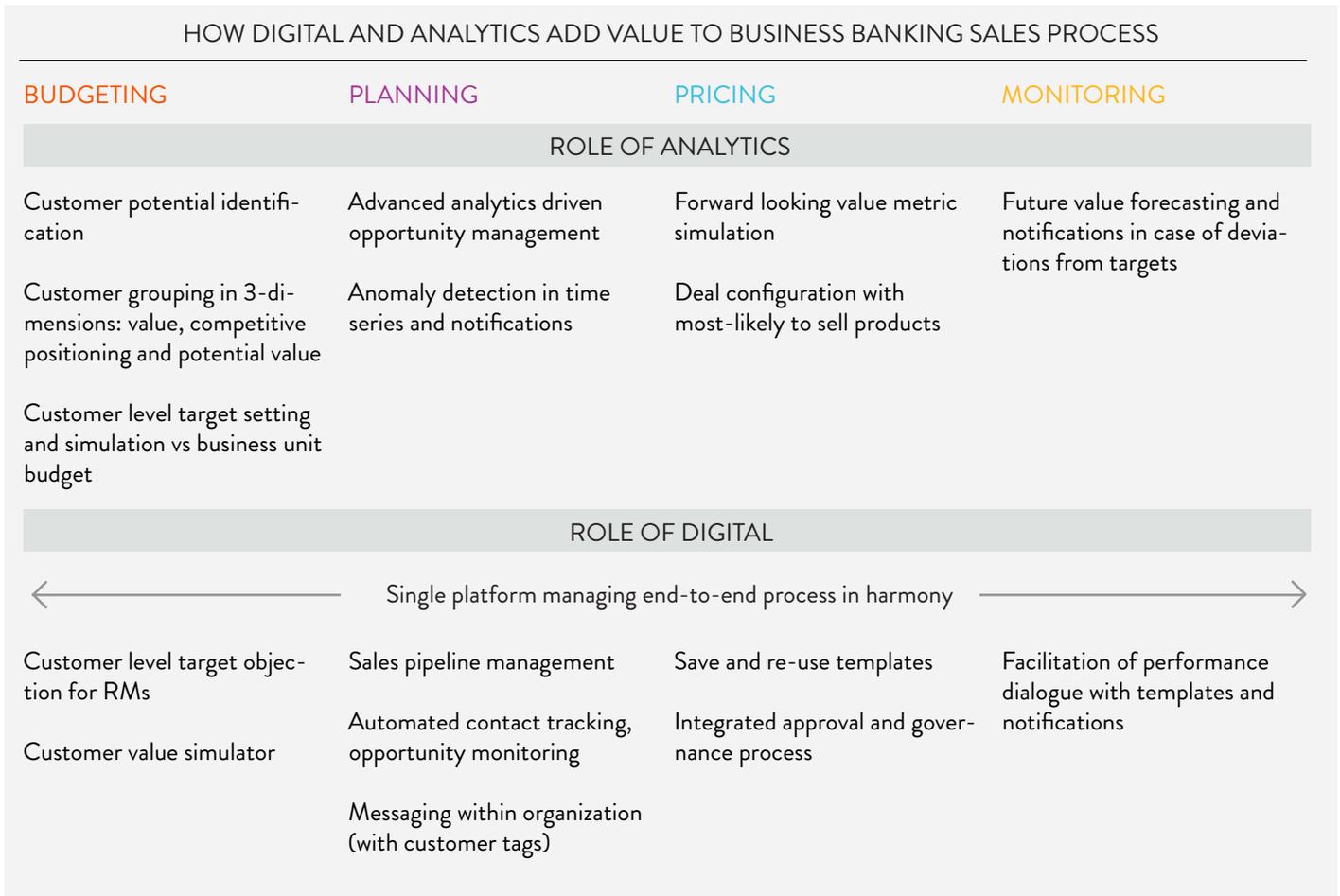
If there is a positive progress, meaning customer’s value metrics are moving towards the account planning targets, then there is no need to deep dive to details. It is generally acceptable if an RM plans to sell product, but he can’t; instead, he makes more volume on another product and compensates loss of the first product sales opportunity. Regardless of the composition, if targets are achieved there are things to celebrate.

However, if value metrics starts to deviate from targets then there needs to be a process of analyzing the reasons. Each deal/opportunity can be reviewed in detail to identify causes of deviation. Here analytics can again come to the playground. They can:

- Notify RM and his/her managers about deviation. The forecasting logic put in place for pricing can be used. With proper notification/reporting mechanisms organization can take counter measures to fix the issue.
- Push additional actions for the client to recover the deviation (using the same analytics model factory built in account planning stage). Lastly as a fallback scenario, it is also acceptable to revisit customer targets in account plan and change them with a hierarchy of approvals in the organization.

WRAP-UP AND IMPACT

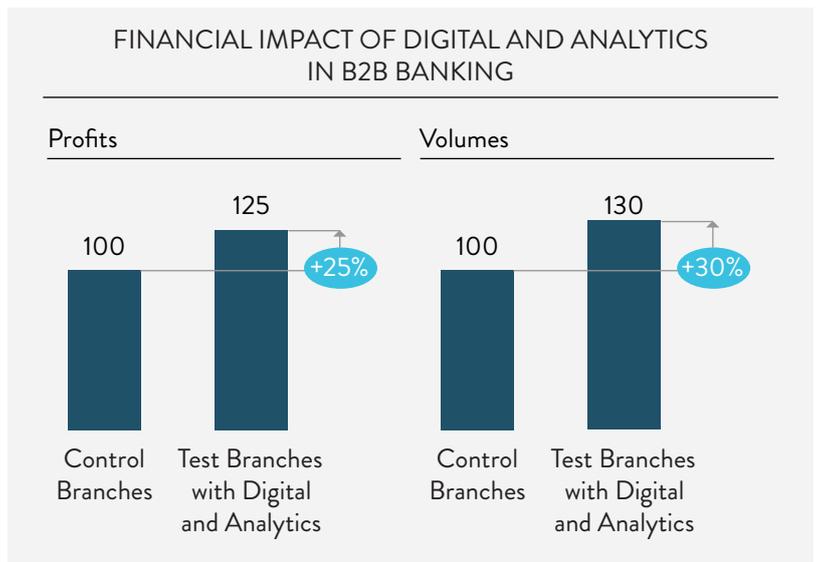
As explained above digital and analytics can play a various number of curicial roles in every stage of business banking relationship management.



An overall impact of such an approach is 25% of EVA (economic value add) and 30% of volume growth which can significantly differentiate a banks vs. competition in any market.

There are 3-key success factors:

- Both the management and RMs need to clearly understand and own the new approach. If required a comprehensive change management effort should be initiated in the organization
- Analytics models need to be carefully built, and embedded in to processes seamlessly so that RMs should feel they are being supported rather than forced
- There is digital angle of the approach. Operational workload on the RM should be minimal; all the processes and analytical outputs should be fed into a digital platform (which can also be used on phone rather than a tablet) and RMs should feel it is fun and easy to use.



HOW SALES-FLEX HELPS BANKS TO INSTITUTIONALIZE THIS APPROACH?

Sales-Flex's RM Workbench is a software platform developed to embody this approach in commercial banking. Its core modules include "account planning", "pricing" and "contact services" which allow banks to effectively manage their B2B banking sales force using analytics and digital.

The analytics layer of the software includes, potential calculation engine with micro-clustering, visit/contact planning, new product penetration, volume and value growth opportunity identifiers and forecasting modules.

Digital layers are composed of user interfaces designed with a "mobile first" approach composed of 4 modules: 1. KPI tracking and client navigator; 2. Account Planner; 3 Pricing Simulator and 4. Customer Contact Planner. These user interfaces can be made available to your organization either through Sales-Flex SaaS platform (available on web and ios/android native platforms) or can be integrated to your existing systems.

The demos of the tools are available demo.sales-flex.com; you can contact info@sales-flex.com to request a demo account and our team will be happy to provide an account and explain you in detail the tools we have developed and details of the approach depicted here.

ABOUT THE AUTHOR

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Utku is the founder of sales-flex and working in McKinsey&Company as an Advanced Analytics Expert. He has conducted various number of sales transformation projects in business banking which combined digital and analytics to increase efficiency of sales-force. He has hands-on experience in building advanced analytics models in sales and marketing domains.

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