



CROSS SELLING OPPORTUNITIES FOR BANKING PRODUCTS



Total Customers

949,609

Banking Products

16

Current Account Owners

562K

Debit Card Owners

113K

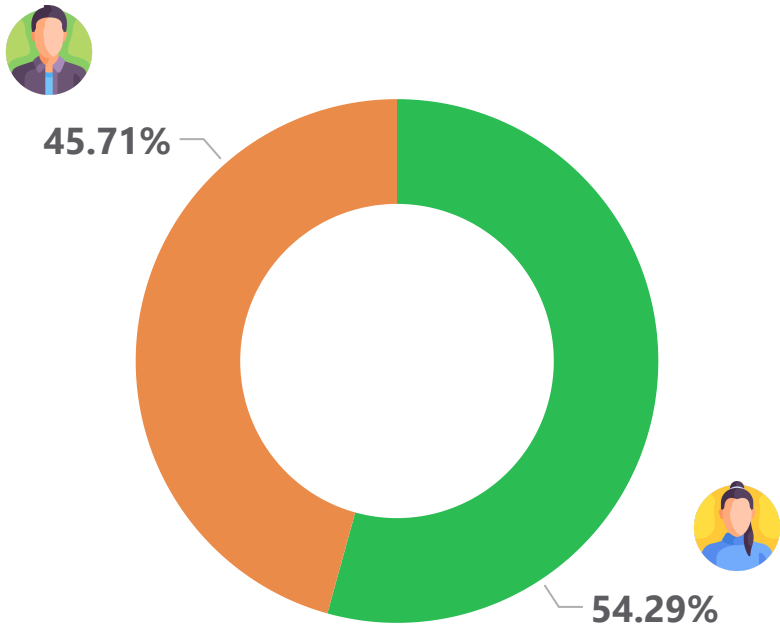
Payroll Account Owners

73K

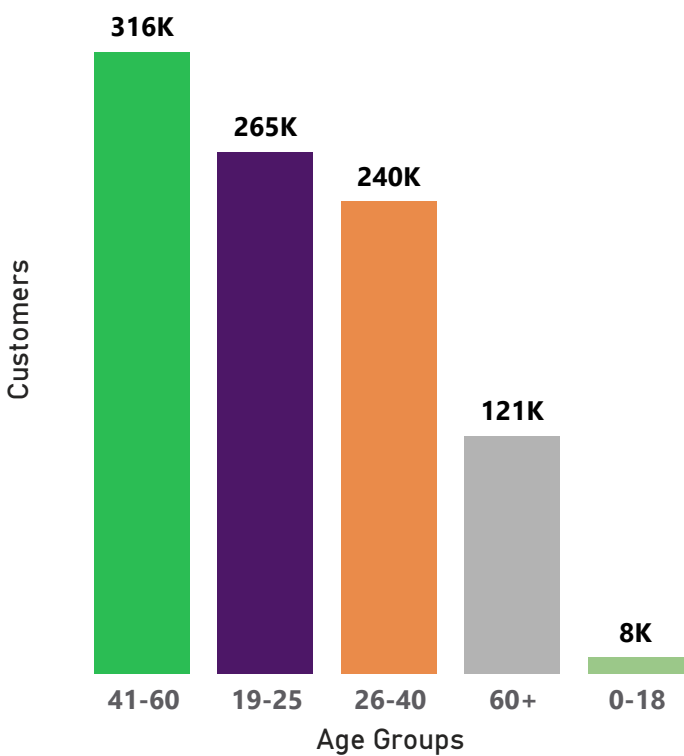
Credit Card Owners

35K

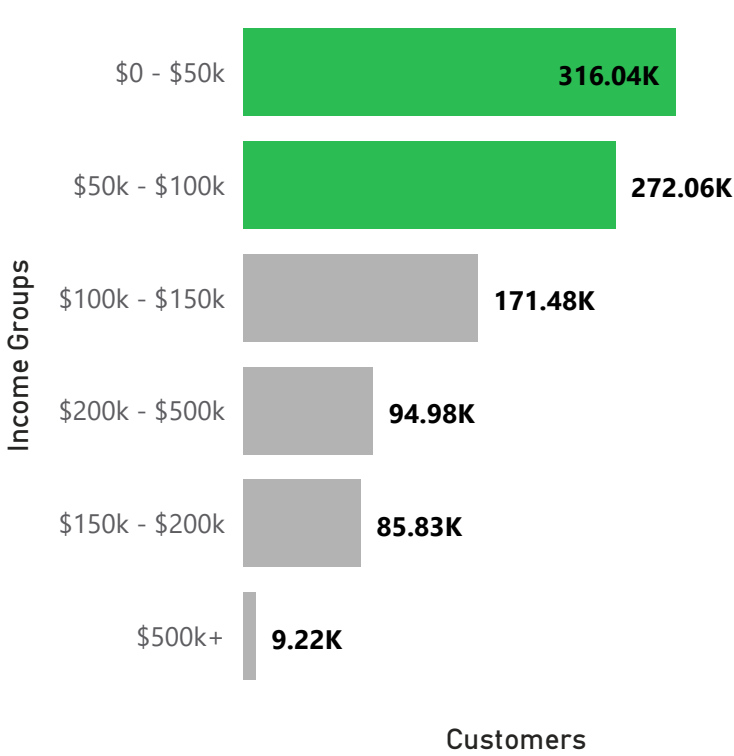
Customers by Gender



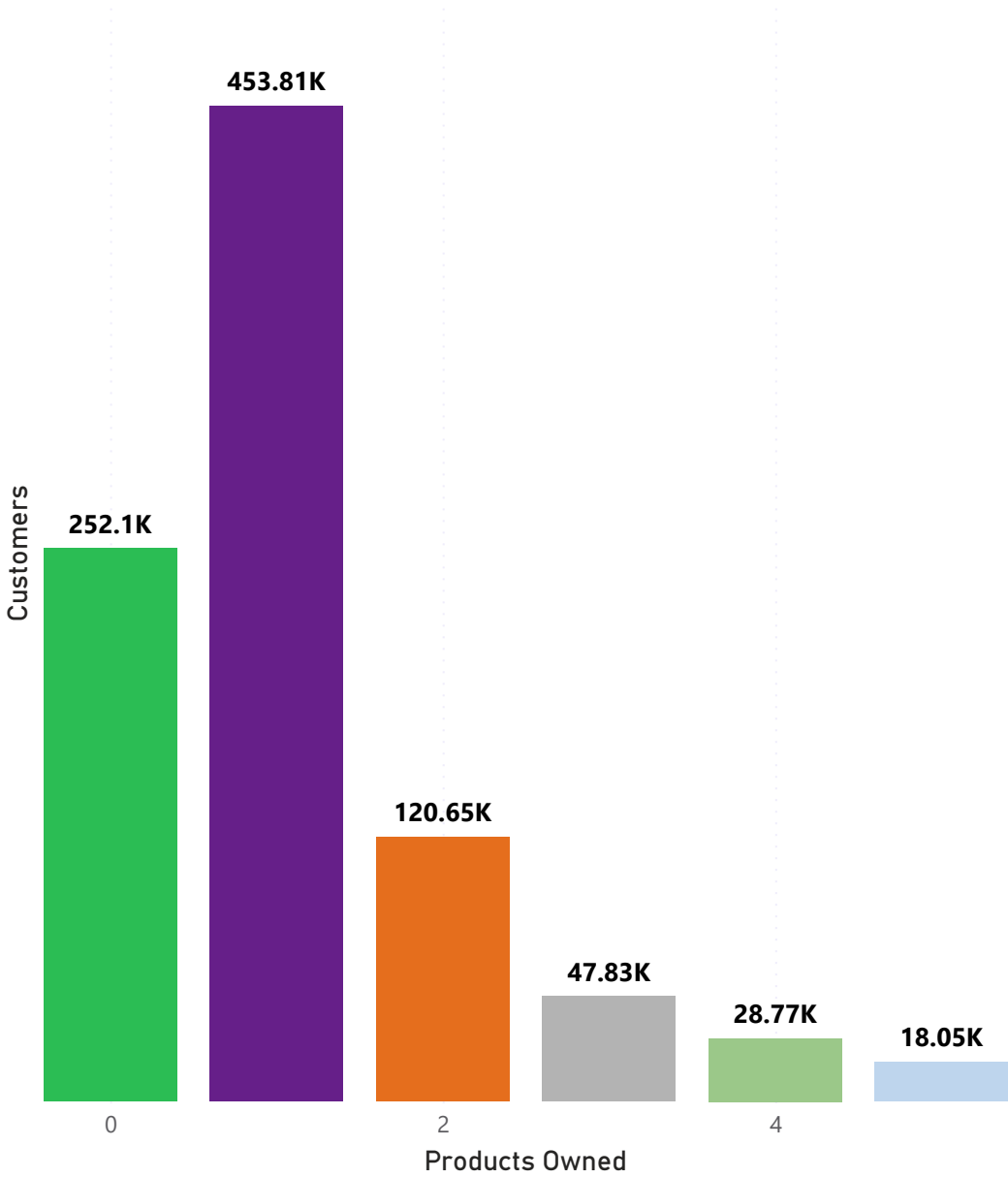
Customers by Age Group



Customer by Income Group



Customers by Banking Products Owned



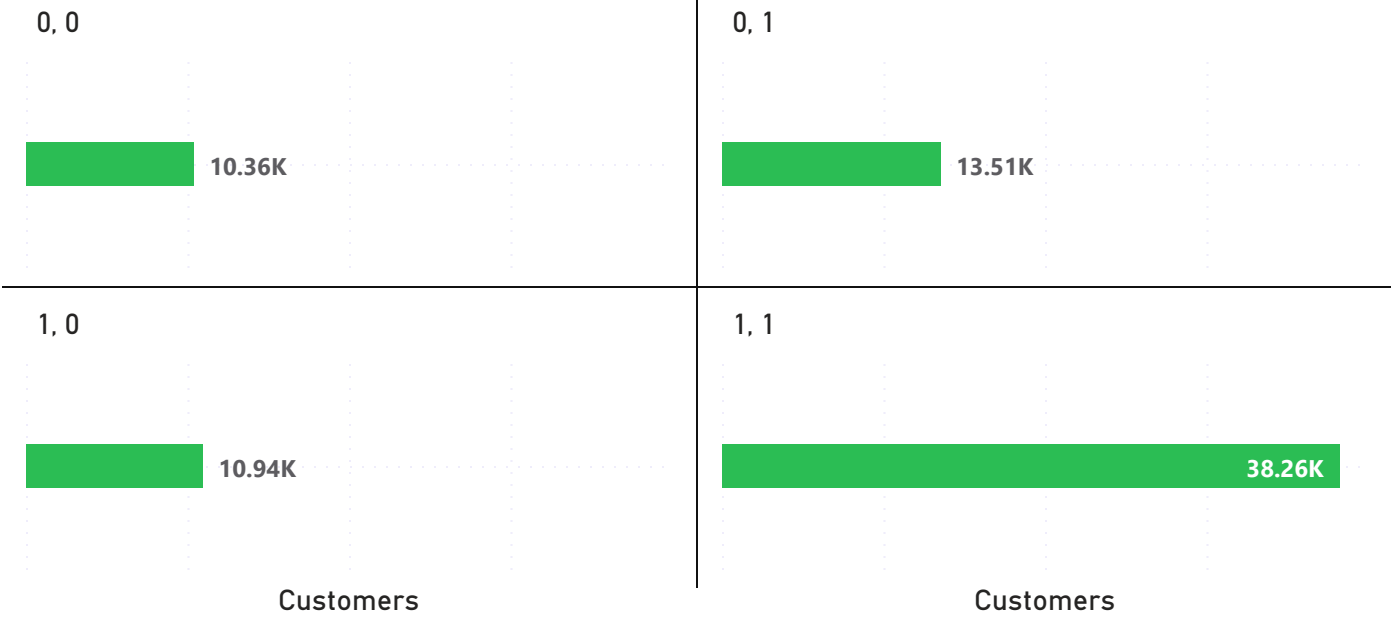
**Note:** In the following visuals, the values '1' indicate that the customer owns both products, while '0' indicates that the customer does not.

Own Current Account and Debit Card

Ownership 0 1



Own Payroll Account, Pensions Account and Debit Card



Insights and Recommendations

- 1. Targeted Marketing Opportunities:** Focus on 41-60 age group and \$0-\$150k income group with tailored campaigns. Explore potential in 19-41 age group as well.
- 2. Cross-Selling Potential:** 74% of customers own one or no products. Opportunity to cross-sell and promote additional products.
- 3. Top Three Owned Products:** Current accounts, debit cards, and payroll accounts are most popular.
- 4. Cross-Selling Potential with Current Account and Debit Card:** Among 562k current account owners, 64.64k also own debit cards. Cross-sell debit cards to remaining current account holders.
- 5. Targeted Marketing for Payroll, Pension, and Debit Cards:** 38k customers have payroll, pension, and debit card combinations. Market pension accounts to those with only payroll and debit cards.
- 6. Provide cross-selling training programs for employees.
- 7. Streamline product offerings based on customer preferences.

Implementing these recommendations can leverage cross-selling opportunities, enhance customer engagement, and drive business growth.