

CUSTOMER 360° EAST EUROPEAN BANK

Building a customer 360° view to unlock cross-selling opportunities

How AdVision Finance partnered with an East European bank to leverage client data – improving client relationships and adding greater value across their customer base.



The challenge

Customer information was scattered across multiple systems, and relationship managers lacked a consolidated view of client profiles and behaviour. That made it hard to spot cross-selling opportunities – or to track how **women- and youth-led businesses** were being served.

A results-focused approach

Built on the DT4I methodology designed by AdVision Finance, the engagement combined outcome-oriented technical assistance with weekly coaching – ensuring the bank owned the co-created solution from day one.

1

Building the foundations of data analytics

Training covered core BI concepts, how data supports banking decisions, and the value of a Customer 360° view – giving staff a stronger grasp of data analytics and its relevance to the business.

2

Designing the Customer 360° dashboard

Demographics, loan, transaction and product-usage data were consolidated into a single Power BI dashboard – giving relationship managers clear visibility of client segments, including women- and youth-led businesses, that had been previously hard to see.

3

Developing the cross-selling model

Using the consolidated data, the team built a model to flag concrete opportunities – businesses needing working capital, or savings customers ready for credit – creating a structured, systematic process for spotting cross-selling potential.

Impact

Together, these steps sharpened the bank's focus on inclusion – surfacing more relevant financial products for **women- and youth-led businesses** and giving relationship managers a systematic way to serve them.

Key takeaways

- ✓ Pair the development of new tools with focused training and coaching.
- ✓ Anchor analytics in a real business objective that addresses a genuine pain point.
- ✓ Involve all relevant departments early in the process.
- ✓ Align analytics with inclusion goals to draw meaningful insight from monitoring.