

## Major Retail Bank

### Putting “active” into sales

This Bank is one of the top ten banks in the Philippines, with 183 branches nationwide. It covers all aspects of banking services to corporate and private clients. It is part of a bigger group with its major interests in insurance.

“We have tried for 30 years to achieve on-time starts and were not able to get any improvement until now.”

**Dr. J. Goodnight**  
**Associate Dean**

### Key Results

Increase in Sales calls  
by over 500%

Financial benefits 5 times  
higher than plan

Behaviour change of Sales  
people, from passive to  
active selling

Re-alignment of key marketing  
job functions to increase time  
devoted to Sales

Implementation of a new sales  
management system

### ANALYSIS

#### The Challenges:

Renoir carried out an Analysis of the bank’s branches in Metro Manila as well as its credit card services and “telemoney” operations, which caters for the remittances from Filipino overseas workers.

There was very little focus on cross-selling and on selling in general in all branches visited during the Analysis and the Sales team had the least customer contact time out of all front line staff. There was virtually no system in place to drive selling opportunities. The sales team was tied up with administrative work and had developed a culture of staying in the branches rather than going out on calls and seeking new acquisitions.

The areas of opportunity were:

- **Structures** – Sales team loaded with administrative and operational work Management
- **Systems** – no control of sales activities established with only a very broad KPI per Branch not per sales person
- **Processes** – lack of initiatives, non-value addition in many steps, duplication. Focus on process not on customer

By changing the culture from a process oriented one to a more Sales focused culture, the survey identified that a 5% increase in Sales volume could be achieved. Renoir committed to delivering these benefits and was invited to support the client in the process.

### PROJECT

The project was phased, starting with a pilot project in 20 branches within Metro Manila. After the successful implementation of the pilot project, all Metro Manila branches (67) were included in a second project, while a third project covered Metro Cebu.

The main objective was to change the culture towards a Sales oriented one and to increase deposits from new and existing clients by 5%. To support this effort a Sales Management system had to be developed and implemented.

The project was approached from three main directions:

- First a basic management system was developed together with the bank’s Sales Management team. It was important to set activity standards and track those for each of the sales people on a weekly basis. Sales calls were tracked against standard and monitored for results. A weekly Sales plan was introduced to ensure that sales visits were pre-planned and prospects matched the bank’s target market.

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- Next, the processes were reviewed to identify and remove non value adding steps. A re-alignment of job functions relieved the Sales people from many operational functions. All changes were discussed, developed and agreed with the client's Management Action Teams and Steering Committee. These were set up by Renoir at the beginning of the project to drive changes and to ensure that changes in processes and job responsibilities did not adversely affect other banking considerations.
- Finally, a range of sales support efforts were initiated. This included additional IT support, revisions in the hiring process, and marketing materials that were developed and distributed to the branches. This latter area was especially important in supporting the branch and cross selling effort.

The driving force underpinning achievement of results was the Transformation Team, consisting of 2 client team members in phase one and 4 during the second and third phases of the project, along with 1 to 2 Renoir consultants. This Team went out to all branches that were in scope to explain the elements of the Sales management system and to monitor the progress of its implementation. The intensive follow up by the team ensured that a shift in behaviour occurred. At the end of the project it was actually difficult for the team to find the sales people in the branches, as they were out on sales calls. Quite a change from what the Analysis found.

## THE RENOIR GROUP

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