Sales Productivity and the Land of Opportunity - No More Excuses

Optimizing Data & Analytics in Commercial Banking

October 29, 2019

Executive Summary:



Commercial banks fighting for market share in a consolidating industry have a powerful new weapon. Data analytics allows banks to identify and precisely target sales efforts at their best opportunities in ways that were impossible just a few years ago.

These tools are available to banks of all sizes, which is leveling the playing field in U.S. commercial banking as never before. In fact, Greenwich Associates proprietary data has identified $5 billion in commercial banking revenues up for grabs in the United States, including $2.7 billion among the market's top 10 banks alone. Rivals—even smaller rivals—who can use data analytics to focus their sales strategies have an unprecedented opportunity to capture business and market share.

However, actually capitalizing on those opportunities is anything but simple. In this report, Greenwich Associates breaks down the steps needed by commercial banks to turn data analytics into a competitive advantage.

NO "ONE SIZE FITS ALL"

	U.S. Commercial Banks by Market Share		
Bank market share	Above 5%	1–4.9%	Below 1%
Average attrition risk	12%	10%	5%
Median attrition risk	11%	9%	4%

Source: Greenwich Associates 2019 Focus and Explorer Data

Although there is some correlation between a bank's size and level of attrition risk, there is no "one size fits all" for the quickest route to capture revenues. Capturing business and clients from rivals is only one path to growth. Modern data analytics gives banks a powerful new way to identify and close on attractive acquisitions, push into new markets, expand wallet share, and cross-sell among existing clients.

Adopting the right data and analytics tools is only the start. To capitalize on new opportunities, commercial banks must integrate data and analytics into their strategic planning. This is especially important in sales, where the ability to quantify, communicate and implement data insights into annual sales plans, targets and daily workflows determines whether data becomes a powerful competitive advantage or sits unused in some CRM.

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