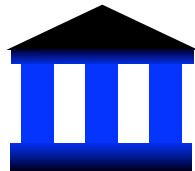

“WORLD-CLASS” MARKETING & SELLING

*An Intensive 3, 4 or 5-Day Seminar About
Leading Banks’ Approaches to Marketing & Selling*

**THE 2nd SEMINAR FROM THE SERIES
“Increasing Bank Profitability at Acceptable Risk”**



Batt-Consulting

MANAGEMENT CONSULTANTS & TOP TEAM TRAINERS
FOR THE LEADERS OF BANKS

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CONTENTS

SEMINAR OBJECTIVES

SEMINAR THEMES AND SUBJECTS

- [The Strategic Importance of Marketing & Selling](#)
- [Focusing Marketing on to the Best Business](#)
- [Intensifying Selling & Cross-Selling in Banking](#)
- [Reorganising Banks for Marketing & Selling](#)
- [Focusing Planning & Control on to Marketing & Selling](#)
- [Building a Marketing & Selling Culture](#)

TARGET PARTICIPANTS

SEMINAR STYLE

SEMINAR TIMETABLE

- [A 5-day Programme](#)
- [A 3-day Programme](#)

SEMINAR LEADER

A SERIES OF 8 LINKED SEMINARS

ABOUT BATT-CONSULTING

- [Services Provided](#)
- [Consulting & Best Practice Clients](#)
- [Education Clients](#)

Batt-Consulting

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OBJECTIVES OF THE SEMINAR

The objective of this seminar is to explore the “world-class” approaches to marketing & selling used by leading banks and how participants' banks could use them to improve market penetration, market shares, profits and profitability:

1. To provide a comprehensive review of the “world-class” marketing & selling approaches used by leading banks
2. To increase understanding of why a focused marketing strategy and intensive selling are keys to success, even survival, in banking markets which are very competitive and over-banked
3. To practise use of a range of analytical methodologies which are key to formulating marketing strategy and to intensifying selling
4. To assess ways that participants' banks could upgrade their own approaches to marketing & selling to increase market share and improve profitability

The seminar is the 2nd in a series of 8 seminars designed to cover all important elements of bank strategy.

SEMINAR THEMES AND SUBJECTS

This seminar is about formulating marketing priorities and intensifying selling to win and satisfy customers, beat the competition and generate superior profits and profitability. It covers the following themes and subjects:



THEME 1: The Strategic Importance of Marketing & Selling

Focused marketing and intensive selling are two of the most important elements of a bank's overall strategy. They drive growth and profitability. The seminar explains what leading banks mean by “marketing” and “selling”; how they link them to other key elements of strategy (such as credit policy, asset & liability structure policy, organisation structure, HR and IT strategies); and how marketing & selling can increase greatly a bank's market shares and profitability, if they are applied effectively.

- “Winning” marketing strategies can boost bank profits by 20-30% if they are formulated properly and designed aggressively to beat the competition
- “World-class” banks measure and manage their selling intensity, and reward selling success. They make sure that selling really does increase growth and profits

THEME 2: Focusing Marketing on to the Best Business

The profitability of banks' products, customers, market segments, locations, branches and other delivery channels always varies over a wide range. To achieve high growth and profitability, a bank must focus its marketing on to those businesses that are most attractive. Leading banks use precise methods for setting marketing priorities. The seminar explains these methodologies and presents many case history examples of “winning” and “losing” marketing strategies.

- Market segmentation is the principal method used by leading banks to identify business opportunities and to set business development priorities
- These banks measure the attractiveness of segments, products, locations and channels - and they build real competitive strength in the best

THEME 3: Intensifying Selling & Cross-Selling

Banks that spend more time selling win more new customers and sell more products to both new and existing customers. They enjoy high cross-selling ratios and this leads to increased market penetration, bigger market shares, greater profits and higher profitability. The seminar explains how to manage selling time and cross-selling ratios, and how to exploit the new sales channels that are available, including, segmented-branches, POS (point-of-sale) offices, direct sales teams, the internet and websites.

- “World-class” banks spend 25% or more of their total time selling. They capture market share. By contrast, bureaucratic banks devote 5% or less and lose out
 - Banks with segmented-branches that are supported by other modern selling channels, sell better and more than banks with traditional branches
-

THEME 4: Organising for Effective Marketing & Selling

The marketing & selling priorities of the best banks are built into their organisation structures. They have separate divisions for retail, premium, private, SME and corporate customers. These divisions have their own distinct delivery channel networks. Responsibilities for selling and relationship management, credit and operations are separate so that real excellence is achieved in each of these key functions. How to design, pilot, implement and manage the best organisation structure for effective marketing & selling is a central theme of the seminar.

- *Customers very much prefer segmented organisation structures when they are managed well. They get tailor-made service quality at the right price*
- *Banks find it much easier to reach "world-class" levels of marketing, selling, credit and operations when these functions are separate*

THEME 5: Market Focused Planning & Control

Superior marketing & selling demands clear action plans and budgets for each market segment and key customer at the branch, divisional and bank level. A control system that tracks marketing & selling success, service quality levels, profits and profitability is essential. The "numbers" must be known. The seminar explains how leading banks have replaced their old-fashioned financial planning, budgeting and control systems with ones that focus on customers won and lost, service quality, cross-selling success and profitability.

- *Segmented targets for customers won and lost, market penetrations, cross-selling ratios, profits and profitability are essential for effective marketing & selling*
- *These and other key performance indicators require precise definition, need to be measured frequently, and are the basis of objective performance appraisal*

THEME 6: Building a Marketing & Selling Culture

Banks that are masters of marketing & selling build a culture that emphasises the importance of customer satisfaction, selling & cross-selling, service quality and profitability. Personnel are properly trained and the success of marketing & selling is measured routinely and rewarded handsomely. The seminar concludes by examining these crucial cultural aspects of marketing & selling and giving participants the chance to discuss the most important changes their banks should make to reach "world-class" standards.

TARGET PARTICIPANTS

This seminar is for the top executives of banks, senior managers who are expected to reach this level soon, and those who support directly the top management teams of their banks:

- Executive chairmen, chief executives and members of boards and top executive committees
- General managers, executive vice presidents, executive directors responsible for "profit centre" divisions and subsidiary companies involved in:
 - Personal ("retail" or "consumer"), premium and private banking
 - SME, commercial and corporate banking
 - Customer treasury and other financial services such as investment and insurance
- Senior executives responsible for support divisions, including those involved in:
 - Marketing and sales support
 - Strategy, planning and financial control
 - Credit and other types of risk management
 - Human resources management
 - Information technology management
 - Internal audit and compliance

The programme is of particular relevance to banks that need to formulate and implement winning marketing strategies, and intensify selling, with the aim of defending and improving profitability.

SEMINAR STYLE

The seminar is intensive and participative. Various methods are used:

- Formal presentations, including many real case histories, with discussions
- Case studies and "question and answer" plenary discussion sessions
- Syndicate discussion group sessions followed by presentations developed by participants

Presentations are delivered in English with simultaneous translation, if required.

SEMINAR TIMETABLE

The seminar is normally 3, 4 or 5 days long but it can be extended. Timetables for the 5 and 3-day versions are shown below. Subjects given less time in the 3-day version are marked with stars **:

DAY	SESSION	SUBJECT
1	am 1	Presentation Seminar Introduction: "World-Class" Marketing & Selling Theme 1: The Strategic Importance of Marketing & Selling
	2	Presentation Marketing & Selling: Key Parts of Overall Bank Strategy
	3	Presentation The Financial Impact of "World-Class" Marketing & Selling ** Theme 2: Focusing Marketing on to the Best Business
	pm 4	Presentation Market Segmentation in Modern Banks
	5	Group Work Segmenting the Market of Participants' Banks
2	am 6	Presentation Case Histories: Examples of 'Winning' & 'Losing' Marketing Strategies
	7.1	Case Study Formulating a 'Winning' Marketing Strategy
	pm 7.2	Case Answer Formulating a 'Winning' Marketing Strategy
8	Presentation Case History: One Bank's Strategy for Retail & Premium Banking **	
3	am 9	Group Work Theme 3: Intensifying Selling & Cross-Selling Linking Service Quality and Pricing **
	10	Presentation Reengineering Banks to Intensify Selling
	11	Presentation New Selling Channels for Banks **
	pm 12	Group Work Intensifying Selling in Participants' Banks
	13	Presentation Boosting Deposit Selling and Growth **
4	am 14	Presentation Theme 4: Organising for Effective Marketing & Selling Choosing the Best Organisation Structure for Marketing & Selling
	15	Group Work Reorganising Participants' Banks for Marketing & Selling
	16.1	Case Study Segmenting Banks & Branch Networks in Practice **
	pm 16.2	Case Answer Segmenting Banks & Branch Networks in Practice **
	17	Presentation Managing Relationships with Key Customers **
5	am 18	Presentation Theme 5: Market-Focused Planning & Control Market-Focused Planning, Budgeting & Control Systems
	19.1	Case Study Measuring the Profitability of Services, Customers & Segments
	19.2	Case Answer Measuring the Profitability of Services, Customers & Segments
	pm 20	Presentation Theme 6: Building a Marketing & Selling Culture Fostering a Marketing & Selling Culture
	21	Group Work Priorities for Upgrading Marketing & Selling in Participants' Banks **
	22	Plenary Session Seminar Summary: "World-Class" Marketing & Selling

DAY	SESSION	SUBJECT
1	am 1	Presentation Seminar Introduction: "World-Class" Marketing & Selling Theme 1: The Strategic Importance of Marketing & Selling
	2	Presentation Marketing & Selling: Key Parts of Overall Bank Strategy
	3	Presentation Theme 2: Focusing Marketing on to the Best Business Market Segmentation in Modern Banks
	pm 4	Group Work Segmenting the Market of Participants' Banks
	5	Presentation Case Histories: Examples of 'Winning' & 'Losing' Marketing Strategies
2	am 6.1	Case Study Formulating a 'Winning' Marketing Strategy
	6.2	Case Answer Formulating a 'Winning' Marketing Strategy
	pm 7	Presentation Theme 3: Intensifying Selling & Cross-Selling Reengineering Banks to Intensify Selling
8	Group Work Intensifying Selling in Participants' Banks	
3	am 9	Presentation Theme 4: Organising for Effective Marketing & Selling Choosing the Best Organisation Structure for Marketing & Selling
	10	Group Work Reorganising Participants' Banks for Marketing & Selling
	11	Presentation Theme 5: Market-Focused Planning & Control Market-Focused Planning, Budgeting & Control Systems
	pm 12.1	Case Study Measuring the Profitability of Services, Customers & Segments
	12.2	Case Answer Measuring the Profitability of Services, Customers & Segments
	13	Presentation Theme 6: Building a Marketing & Selling Culture Fostering a Marketing & Selling Culture
14	Plenary Session Seminar Summary: "World-Class" Marketing & Selling	

SEMINAR LEADERS

All of the seminars from Batt-Consulting are designed and led by one or more of the firm's senior consultants. These professionals have:

- Held top positions in 15 banks based in Europe, the USA, Latin America, the Middle East and Asia Pacific
- Worked for other leading management consulting firms
- Led hundreds of workshops & seminars for individual banks

They have also spoken regularly for banking institutes, central banks, universities and other providers of bank training.

SOME OF OUR INTERNATIONAL SEMINAR LEADERS AND SENIOR BANK CONSULTANTS

Christopher Batt

Profile: Acknowledged top adviser to the owners, leaders and senior managers of banks about strategy, reorganisation and best practices. An experienced banker, strategist and credit card expert. Consulting to over 140 banks in more than 50 countries. Designer and leader of workshops and seminars for the boards and top executive teams of banks around the world.



Top Banking Positions:

- Jordan Ahli Bank in Jordan - Chief Operating Officer = CEO, reporting to the Chairman of the Board
- Visa International in the USA - Member of Visa's top Executive Committee, Head of Global Strategy
- Grindlays Bank in the UK - GM of Specialised Finance
- NatWest Bank in the UK - Group Planning Manager

Consulting Experience: McKinsey & Company, Booz Allen & Hamilton, A.T. Kearney and Spicers Consultants.

Specialisations: Strategy formulation, strategy implementation, reorganisation, marketing, selling, credit management and ALM.

Qualifications: University of Cambridge, University of London, Fellow of the UK's Chartered Institute of Bankers in recognition of status in UK banking and training services to senior bankers.

Paul McInerney

Profile: Extensive executive-level consulting and training for banks in Europe and Middle East. Focus on personal, premium, private & SME banking & management of modern branch networks. An experienced banker and authority on innovation management in banking.



Top Banking Positions:

- Lloyds Bank
- TSB Bank
- Bradford & Bingley

Consulting Experience:

- Henley-Incubator at the Henley Management College
- NML Consulting

Specialisations: Strategy, marketing and organisation for retail, premium & SME banks; management of branches, sales & credit.

Qualifications: Henley Management College, Cranfield Business School, Associate of the UK's Chartered Institute of Bankers.

Michael Green

Profile: A top international banker. An internationally-renowned leader in enterprise risk management in banking. Accomplished expert in the design and implementation of fundamental strategic change and in corporate governance and risk management by the main boards and top executive teams of banks. Extensive experience across Asia-Pacific, Europe and the Americas.



Top Banking Positions:

- Barclays Bank - Chief Operating Officer, Group Risk (worldwide role)
- Standard Chartered Bank - Main Board Director, Risk, Operations & Technology (worldwide roles)
- National Australia Bank Europe, covering Clydesdale Bank and Yorkshire Bank - Head of Risk
- ANZ Banking Group in Australia - GM of Retail Risk
- Lloyds Bank: UK Chief Lending Officer, Brazil, Japan, Singapore, Spain

Specialisations: Strategy formulation, strategy implementation, corporate governance, risk management and reorganisation.

Qualifications: Oxford University, INSEAD. Diploma in Company Direction (governance) from the UK's Institute of Directors.

Chris Churchill-Coleman

Profile: Leading adviser about IT to the leaders of banks across the UK, USA, Europe, Middle East and Africa. Expert at internet & mobile banking. Wide experience of major IT systems changes, including core IT systems replacements. Years of experience as a practical banker.



Top Banking Positions:

- Abbey National Bank
- Cahoot (internet bank)
- Nationwide (mortgage bank)

Consulting Experience:

- Open Text
- The Prism Group

Specialisations: Bank strategy, IT strategy, internet banking, mobile banking, core IT systems replacement.

Qualifications: University of Leicester, Associate of the UK's Chartered Institute of Bankers, a UK Chartered Treasurer.

A SERIES OF 8 LINKED SEMINARS

The seminar described in this brochure is part of a series of 8 linked seminars developed for the top teams of banks around the world.

These progressive banks are keen to understand the type of strategies and best practices followed by “world-class” banks. To assist, our firm has developed the seminar series shown below. The seminars:

- Focus on the issues that banks most frequently ask us to help resolve, both as consultants and seminar leaders
- Are integrated and fit together well

The series covers all key aspects of running banks successfully in competitive markets.

Many banks ask us to lead all 8 seminars over a year or so. Other banks choose a selection of seminars that focus on areas of particular interest:

THE OVERVIEW SEMINAR

**Increasing Bank Profitability
at Acceptable Risk**

FOCUS ON BUSINESS STRATEGIES

**“World-Class”
Marketing & Selling**

**“World-Class”
Credit Risk Management**

**“World-Class”
Asset & Liability Management**

FOCUS ON SUPPORT STRATEGIES

**Reorganising & Reengineering
for Higher Profits**

**Extracting Maximum Value from
Information Technology**

**Managing & Motivating
the Workforce for Excellence**

FOCUS ON STRATEGIC PLANNING & ACTION PLANNING, BUDGETING & FINANCIAL CONTROL

**Best Practice Bank
Planning & Control Systems**

The first seminar is an overview. that:

- Examines all elements of bank strategy
- Shows how they can lead to greatly increased bank profitability and acceptable risks, if they are formulated carefully, coordinated tightly and implemented well

This introductory seminar is followed by the others that go into more detail about key business strategies, crucial support strategies and best practice planning & control systems.

Separate brochures describe each seminar. The content of the seminars is adjusted to meet the needs of individual banks. This “tailor-making” of the seminars is handled by discussion before the seminar series begins.

As management consultants, we help banks to resolve their most important strategic issues. As a result, we know which seminar subjects are of greatest interest to top bankers in different types of bank and country. We develop seminars that are relevant, stimulating and fresh.

Because our consultants have held top positions in leading banks around the world, they have the experience necessary to judge which approaches to strategy and management are practical and will be successful. These judgements are built into the seminars offered by our firm.

ABOUT BATT-CONSULTING

Batt-Consulting is a specialised, top level management consulting and training firm that works, world-wide, with banks and other organisations active in the financial world.

The firm is based in the United Kingdom with consultants in the UK and Czech Republic. It was established in 1990 to provide top level consulting and training to banks with an emphasis on profit improvement, business and support strategy, risk management and reorganisation work.

The firm's senior consultants have all held senior positions in banks. The majority have worked for other prominent management consulting companies. Over their careers as both bankers and consultants they have served more than 150 banks in over 50 countries.

Services Provided

The main mission of Batt-Consulting is to help banks increase profitability at acceptable levels of risk. This means resolving complex issues that relate to:

*Overall Bank Strategy
Domestic Strategy
Marketing, Product & Delivery Channels Strategy
Credit Risk Policies & Processes
Organisation Structure Design & Implementation
Management Process Reengineering
Information Technology & Internet Banking
Planning & Control Systems*

*Corporate Governance
International Strategy
Selling Intensity & Methods
Asset & Liability Management
Treasury Strategy & Organisation
Operations Strategy & Reengineering
Human Resources Management
Management Information Systems*

The firm provides three types of service:

*Management Consulting
Best Practice
Education*

*Designing and Leading Strategic Projects
Helping Banks to Reach "World-Class" Standards
Leading Top Management Workshops & Seminars*

Consulting & Best Practice Clients

Our consulting and best practice clients are the owners and leaders of banks and other financial institutions, both small and large. Some are famous internationally. Others are leaders in their own local markets. Most importantly, we serve:

*Commercial Banks
Savings Banks
Mortgage Banks
Co-operative Banks
Private & Premium Banks
Financial Services Groups*

*Investment Banks
Merchant Banks
Asset Management Firms
Stock Brokers
Central Banks & Regulators
Insurance Companies*

Education Clients

Batt-Consulting serves four types of education client:

***Individual Banks.** We help banks' top teams keep up-to-date with bank strategies and methods by designing and leading short, intensive, in-house workshops & seminars.*

***Banking Institutes.** For these we design and lead public training meetings for senior bankers.*

***Sponsors of Bank Education,** including banking schools, central banks, bankers' associations and universities.*

***Providers of IT to Banks.** These companies ask us to brief them about banking strategies to help ensure their own services are correctly focused.*

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