

Commercial Excellence Academy

by  Asbiverse Group

Optimizing Route to Shopper® Capability for Winning in Retail

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# Route to Shopper®

A Strategic Framework for  
Integrated Shopper-based Value  
Creation in the Banking Industry

# Route to Shopper® for Banking Customer

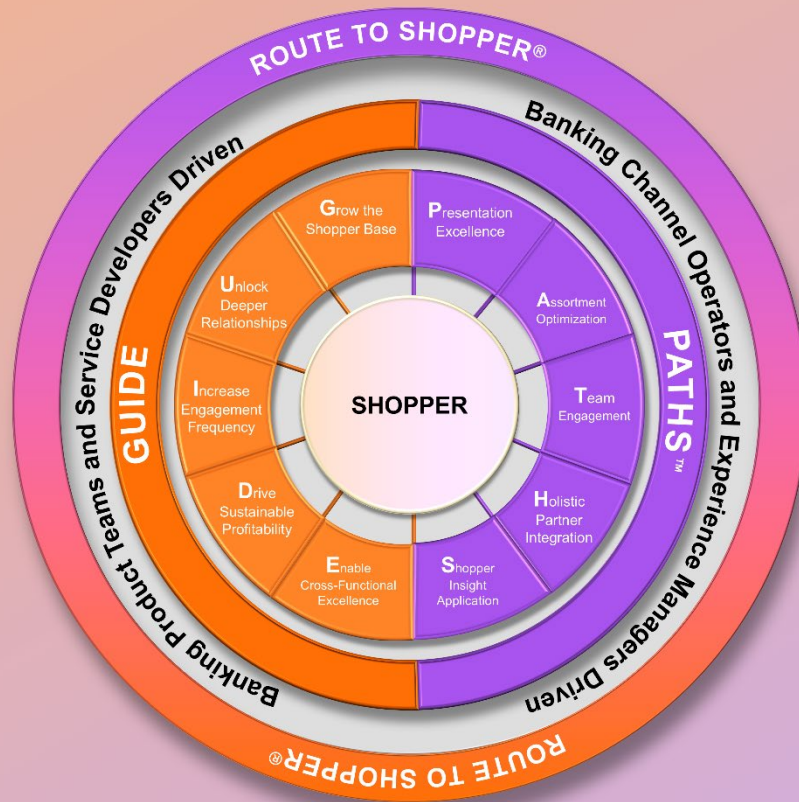
## A Strategic Framework for Integrated Customer-based Value Creation

*A Strategic Positioning Document from the Commercial Excellence Academy*

### Contents

<b>Executive Vision</b> .....	<b>3</b>
<b>The Strategic Imperative</b> .....	<b>3</b>
<b>GUIDE – PATHS™: The Dual Engine for Banking Value Creation</b> .....	<b>4</b>
GUIDE Framework (For Product Teams and Service Developers) .....	4
PATHS Framework (For Channel Operators and Experience Managers).....	6
<b>Illustrative Examples (Hypothetical)</b> .....	<b>7</b>
Example 1: Retail Savings & Investment Products .....	7
Example 2: Small Business Banking .....	8
<b>Potential Outcomes from Route to Shopper® (Banking Customer)</b> .....	<b>8</b>
<b>AI Enablement for Future-ready Banking</b> .....	<b>9</b>
<b>The Role of Commercial Excellence Academy</b> .....	<b>10</b>
<b>Call to Explore</b> .....	<b>10</b>
<b>Contact</b> .....	<b>11</b>

# The Route to Shopper® Framework incorporating GUIDE – PATHS™ for Banking Industry



## Executive Vision

### What does it really take to win a customer's consideration in a world of endless options?

In the financial landscape, the institutions that will thrive are those that understand a fundamental truth: banking products are not merely consumed; they are actively shopped for, deliberately chosen, and intentionally engaged with. The **Route to Shopper®** (Banking Customer) Framework provides a next-generation commercial capability system that enables forward-thinking financial institutions to create integrated, customer-based value across their entire ecosystem.

This framework represents a paradigm shift from siloed product development to mission-based financial engagement. It recognizes the critical distinction between users of banking products and the decision-makers (shoppers) who determine where to bank, what products to use, and how frequently to engage with financial services. By aligning offers, services, and channels with life-stage journeys and financial intent, institutions can create unprecedented value for both customers and shareholders.

## The Strategic Imperative

The banking sector stands at an inflection point. Customer expectations are being shaped by experiences far beyond financial services. Technology has democratized access to financial solutions. Non-traditional players continue to capture high-value segments. In this environment, competitive advantage no longer comes merely from what you offer, but from how precisely you align with customer financial missions and decision journeys.

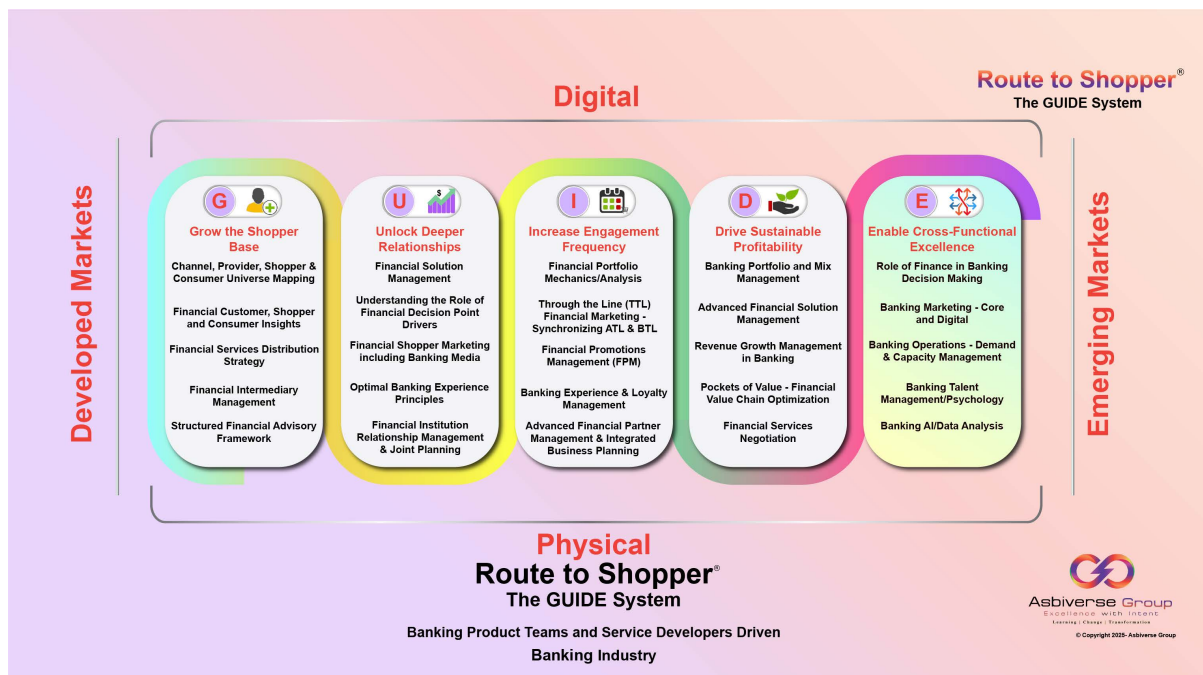
The **Route to Shopper®** (Banking Customer) Framework provides a comprehensive, future-fit capability roadmap that enables:

- Synchronized commercial strategies across product development and experience delivery
- Unified understanding of financial shopper behaviour across all touchpoints
- Integrated value creation that transcends traditional organizational boundaries
- AI-ready capabilities that drive personalization at scale
- Mission-based engagement that aligns with customer life events and financial aspirations

# GUIDE – PATHS™: The Dual Engine for Banking Value Creation

The framework consists of two complementary systems that together form a customer-first value engine across banking ecosystems:

## GUIDE Framework (For Product Teams and Service Developers)



### G: Grow the Customer Base

- Needs-based acquisition strategy that targets high-potential financial shoppers
- Journey-aligned onboarding processes that establish relationship foundations
- Channel-specific acquisition approaches recognizing different shopping behaviours
- Segment-specific value propositions addressing distinct financial missions
- Distribution partner strategies maximizing reach to priority segments

### U: Unlock Deeper Relationships

- Cross-selling architecture based on financial need-state progression
- Solution bundling strategies aligned to life events and financial milestones

- Relationship deepening programs focused on primary financial institution status
- Value-added service layers that enhance core banking relationships
- Ecosystem integration strategy connecting financial and non-financial needs

### **I: Increase Engagement Frequency**

- Habit-forming digital tools that drive regular financial engagement
- Proactive notification systems aligned with customer financial rhythms
- Financial well-being programs delivering regular guidance and nudges
- Engagement-based loyalty and incentive structures
- Transaction pattern recognition driving timely, relevant communications

### **D: Drive Sustainable Profitability**

- Responsible margin management across customer relationships
- Risk-informed pricing models aligned with customer value segments
- Ecosystem monetization strategies beyond traditional banking revenue
- Cost-to-serve optimization across digital and physical touchpoints
- Value-based fee models aligned with perceived customer benefits

### **E: Enable Cross-functional Excellence**

- Integrated planning processes connecting marketing, products, and operations
- Compliance-by-design frameworks enabling agility with appropriate safeguards
- Data democratization enabling customer insights across all functions
- AI and analytics capabilities driving automated decision intelligence
- Talent development frameworks building customer-first capabilities

# PATHS Framework (For Channel Operators and Experience Managers)



## P: Presentation Excellence

- Trust-building design principles across all customer touchpoints
- Intuitive digital and physical environments optimized for financial decisions
- Information architecture that simplifies complex financial choices
- Visual systems communicating clear next-best actions
- Cross-channel consistency in brand and service presentation

## A: Assortment Optimization

- Segment-specific product portfolios aligned to financial life stages
- Channel-appropriate solution presentation based on complexity
- Decision-stage product bundling driving comprehensive financial outcomes
- Contextual offering strategies leveraging behavioural and transactional signals
- Simplified choice architecture in high-frequency banking moments

## T: Team Engagement

- Advisor enablement systems driving needs-based conversations
- Knowledge management tools providing real-time guidance
- Frontline feedback loops informing product and service development
- Performance frameworks aligned to customer relationship outcomes

- Training systems building financial coaching capabilities

## **H: Holistic Partner Integration**

- Fintech partner integration into seamless customer journeys
- Third-party specialist alignment with complex financial needs
- Ecosystem partner selection based on customer mission alignment
- API and data sharing frameworks enabling unified experiences
- Platform partnership models extending value beyond banking capabilities

## **S: Shopper Insight Application**

- Decision journey mapping across financial product categories
- Behavioural signals analysis driving contextual engagement
- Life event recognition enabling proactive solution presentation
- Transaction pattern intelligence informing next-best offers
- Real-time experience optimization through testing and learning

## **Illustrative Examples (Hypothetical)**

### **Example 1: Retail Savings & Investment Products**

**Challenge:** A major bank recognizes that despite strong customer acquisition, most accounts remain underfunded with minimal active savings behaviour.

#### **GUIDE Application:**

- **Grow** the customer base through streamlined digital onboarding with foundational savings incentives
- **Increase** engagement through automated micro-savings nudges and gamified goal tracking
- **Drive** profitability by increasing assets under management through behavioural savings design

#### **PATHS Application:**

- **Presentation** excellence through intuitive mobile visualization of savings progress and wealth building
- **Assortment** optimization by packaging investment options by life goals rather than product types
- **Holistic** partner integration offering access to guided financial coaching based on balance milestones
- **Shopper** insights driving personalized messaging based on spending patterns and savings potential

**Potential Result:** 32% increase in digital engagement, 24% higher product-per-customer ratio, and measurable improvement in customer financial outcomes, driving both loyalty and profitability.

## **Example 2: Small Business Banking**

**Challenge:** A regional bank is struggling with small business customer attrition despite competitive product offerings.

### **GUIDE Application:**

- **Unlock** deeper relationships by creating integrated working capital, insurance, and payment solutions
- **Increase** engagement through business health dashboards and proactive cash flow alerts
- **Enable** cross-functional excellence by connecting relationship managers, product specialists, and operations around business customer journeys

### **PATHS Application:**

- **Team** engagement through advisor tools that enable consultative conversations about business growth
- **Presentation** of bundled offers via integrated CRM and business banking platform
- **Shopper** insights activated through transaction behaviour analysis identifying business life cycle stages
- **Assortment** optimized based on industry-specific business needs and growth patterns

**Potential Result:** 28% increase in business retention, 18% higher net revenue per SME relationship, and 35% increase in product penetration driving stronger cross-product loyalty.

## **Potential Outcomes from Route to Shopper® (Banking Customer)**

Financial institutions that implement this customer-first, mission-based capability model can expect to achieve:

- 15-25% uplift in multi-product adoption through journey-aligned offering
- 30-40% increase in frequency of self-serve digital engagement
- 20-30% enhancement in financial well-being metrics leading to higher retention

- 40-50% reduction in time-to-market for personalized product offerings
- 25-35% improvement in team alignment and cross-functional execution velocity

## **AI Enablement for Future-ready Banking**

The **Route to Shopper®** (Banking Customer) Framework prepares financial institutions for an AI-facilitated operating environment by establishing the foundational capabilities required for intelligent automation:

### **AI-driven Customer Journey Mapping and Intent Prediction**

- Machine learning models that identify patterns in financial behaviours
- Predictive algorithms forecasting next financial decisions
- Intent recognition systems enabling proactive outreach
- Journey visualization tools for cross-functional alignment

### **Real-time Personalization via Behavioural and Transactional AI**

- Transaction pattern recognition driving contextual recommendations
- Behavioural analysis enabling personalized financial guidance
- Next-best-action engines delivering moment-based engagement
- Dynamic pricing systems based on relationship value algorithms

### **Voice-and-Image-based Product/Service Recommendations**

- Conversational AI driving natural banking interactions
- Visual recognition enabling document-based applications
- Multimodal interfaces adapting to customer preference
- Emotion detection informing service response

### **Smart Advisory Systems Aligning Life Events with Financial Options**

- Event detection algorithms identifying life transitions
- Recommendation systems matching life events to financial solutions
- Scenario planning tools providing personalized guidance
- Risk assessment models enhancing advisory quality

### **Cross-functional Coordination through AI-informed Workflows**

- Process automation connecting customer signals to enterprise action
- Intelligent routing based on customer need and team capability
- Predictive service models anticipating operational requirements
- Cross-selling orchestration based on relationship algorithms

# The Role of Commercial Excellence Academy

The Commercial Excellence Academy serves as the transformation enabler for financial institutions seeking scalable, sustainable, and insight-led commercial growth. We provide:

- Capability assessment identifying priority areas for development
- Framework implementation guidance tailored to your organizational structure
- Customized learning journeys for product, channel, and leadership teams
- Transformation roadmaps that balance quick wins with strategic capability building
- Measurement systems tracking commercial capability maturity and business impact

The **Route to Shopper®** (Banking Customer) Framework serves as a commercial operating system for banking, unifying stakeholders across the organization with a shared view of the customer journey and its value potential. It creates a common language for discussing customer needs, a shared methodology for designing solutions, and aligned metrics for measuring success.

## Call to Explore

We invite banking leaders to explore:

1. A collaborative, future-ready model of growth based on customer intent and financial missions
2. Transformation toward insight-driven, AI-ready, and outcome-focused banking capabilities
3. Making **Route to Shopper®** (Banking Customer) the strategic backbone of your institution's commercial excellence

In an age where financial products risk commoditization, the **Route to Shopper®** (Banking Customer) Framework provides a systematic approach to differentiation through superior understanding of financial decision journeys, more precise alignment with customer missions, and more effective orchestration of organizational capabilities.

The financial institutions that will lead tomorrow are those that build systematic capabilities to understand, serve, and grow with their customers today. The **Route to Shopper®** (Banking Customer) Framework provides the blueprint for building those capabilities.

## Contact

To begin a strategic dialogue on implementing the **Route to Shopper®** Framework in your organisation, please contact:

Strategic Partnerships Team

Commercial Excellence Academy

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*Route to Shopper® is a registered trademark of The Asbiverse Group. **Route to Shopper®** (Banking Customer) is a specialized application of the **Route to Shopper®** Framework developed by the Commercial Excellence Academy for the banking sector.*