

Growing Wallet Share with Cross-Sell / Upsell Propensity



The Challenge

The current process focuses on a few product lines (e.g., vehicle/home loans), assumes similar behavior across customers, and is reactive (offers only on inbound). SMS-based outreach lacks tracking to assess delivery and response.

The Solution

Predict what each customer will buy next and automate outreach:

- Build personas (demographic, geographic, behavioral) and compute affinity/propensity
- Send WhatsApp messages based on scores; follow with periodic nudges
- Track responses in CRM (e.g., Prosper) and gather feedback to refine offers

The Results

- Relevant product recommendations per customer
- Higher upsell/cross-sell conversion
- Closed-loop campaign learning
- Sustained increase in average products per customer

Impact Delivered

- More products per customer
- Higher cross-sell revenue
- Better campaign efficiency

Solution Components

- CBS data ingestion
- Affinity/propensity scores
- WhatsApp/SMS outreach
- Response tracking