



Customer Acquisition and Cross-Selling Strategies in Retail Banking: A Study of HDFC Bank, Pune

Manali Pradip Gugale

MBA (Marketing Major, Finance Minor), School of Business, Indira University Tathwade,
Pune – 411033, Maharashtra, India

Corresponding author e-mail: [to be added by author]

How to Cite this Article:

Gugale, M. P. (2026). Customer Acquisition and Cross-Selling Strategies in Retail Banking: A Study of HDFC Bank, Pune. International Journal of Creative and Open Research in Engineering and Management, 2(10), 1-9.
<https://doi.org/10.55041/ijcope.v2i10.066>

License:

This article is published under the terms of the Creative Commons Attribution 4.0 International License (CC BY 4.0), which permits unrestricted use, distribution, and reproduction in any medium, provided the original author(s) and the source are credited.

© The Author(s). Published by International Journal of Creative and Open Research in Engineering and Management.



<https://doi.org/10.55041/ijcope.v2i10.066>

Abstract—Retail banks often judge customer acquisition by activity counts such as calls made or visits completed. These counts reveal little about prospect quality or customer need. This paper examines how prospect identification, telecalling, business profiling, field prospecting, institutional outreach and follow-up work together in acquisition and need-based cross-selling at one retail bank branch. It uses a descriptive and exploratory field-based case design drawn from a Sales and Marketing internship at HDFC Bank's Pink City Road Branch, Wakad, Pune (18 May–10 July 2026). The evidence base is a consolidated 53-entry activity log (46 dated entries and seven undated summaries), narrative workstream records and summary tables. It is not a customer survey. Telecalling extended reach, with dated Personal Loan call counts of roughly 30 to 60-plus on selected days. Probe42-based profiling helped shortlist businesses before contact. Padyatra and institutional visits supplied context that calls could not. The source report records one Credit Card conversion and one converted three-wing society proposal; other product discussions remain opportunities, and no conversion rate can be calculated. The paper contributes a Need-Based Customer Acquisition and Lead Optimisation Framework that links structured prospect information, requirement assessment, lead classification, product matching and follow-up scheduling. The framework is conceptual and untested. Branch managers can use it to define lead stages and record next actions before they rank channels by performance.

Keywords—customer acquisition; cross-selling; retail banking; lead management; data-supported prospecting; relationship marketing; HDFC Bank

1. INTRODUCTION

1.1 Background of the Study

Retail banking grows through new relationships. A branch must find people and organisations with a banking need, start a conversation, assess the need, offer a suitable product and stay in touch until the customer decides. Customers differ widely. Salaried employees, shopkeepers, hospitals, schools and residential societies each need different services, so a branch rarely relies on one contact channel. It combines calls, business information, field visits and follow-up, and each channel yields different information at a different cost.

Branches still tend to judge these channels by activity counts. Calls dialled, visits completed and names listed are easy to record. They do not show whether a prospect was relevant, whether a need was confirmed or whether the next step was taken. Research gives good reasons to look beyond counts. The channel through which a customer is acquired is linked to later retention and cross-buying [1], and the balance between acquisition and retention spending affects customer profitability [2]. A branch that counts contacts without qualifying them can mistake effort for progress.

1.2 Customer Acquisition and Cross-Selling in Retail Banking

Customer acquisition is the process of identifying prospects, establishing communication, understanding their requirements and converting suitable prospects into customers [3]. In retail banking this process runs through telephone calls, branch visits, databases, referrals and field activity. Cross-selling is the offer of additional products to an existing or newly acquired customer. Banking customers

tend to acquire products in a sequence [4], and customer databases can help predict which product a customer may want next [5]. The two activities are therefore linked. Acquisition creates the first relationship, and cross-selling can deepen it when a further need exists.

Cross-selling in banking carries an ethical and practical condition. A product that does not fit the customer's need, eligibility or circumstances damages trust and may lead to complaints or early closure. This study therefore treats cross-selling as the identification of a genuine additional requirement, not as a target to place as many products as possible. The distinction matters for measurement too. A product mentioned in a conversation is not a product sold, and a record that treats the two as equal overstates results.

1.3 HDFC Bank and the Research Context

HDFC Bank Ltd. is a large private-sector bank in India. This study concerns one of its branches, the Pink City Road Branch in Wakad, Pune. The branch serves a catchment of shops, business establishments, offices, hospitals, schools and residential societies, so acquisition work involves individual, business and institutional prospects.

The author worked at the branch as a Sales and Marketing trainee from 18 May to 10 July 2026. The assigned work covered Personal Loan, Credit Card and top-up loan telecalling; business profiling with Probe42, a platform used during the internship for prospect identification; padyatra, an on-foot field-prospecting activity; visits to shops, hospitals and a school; society-level outreach; social-security-scheme (SSS) activity; and follow-up [6]. The products involved were Personal Loans, Credit Cards, Current Accounts, Business Loans, Overdraft (OD)



facilities, Demat accounts, the Pradhan Mantri Suraksha Bima Yojana (PMSBY), the Atal Pension Yojana (APY) and Soundbox, a merchant payment-alert device. This mix of channels and products makes the branch a useful setting for studying how acquisition activities connect.

1.4 Research Problem and Significance

Activity metrics capture effort but not relevance. A call count does not show how many prospects had a real need. Field visits give richer context but have no comparable denominator. Business-information tools list possible customers but do not confirm intent. The research problem is how these unlike activities can be interpreted together, using the evidence a single branch actually holds, and what that interpretation implies for lead quality and follow-up.

The study matters for three reasons. For branch managers, it separates contact effort from qualified opportunity and shows which records are needed to manage the difference. For researchers, it shows how routine internship records can yield transparent, bounded findings without invented rates or samples. For multidisciplinary work, it treats acquisition as a process-design and information problem, in which structured data capture and technology-supported steps could improve branch decisions while the empirical claims stay within the limits of the evidence.

1.5 Relevant Literature and Theoretical Background

Relationship marketing and CRM. Relationship marketing places trust and commitment at the centre of lasting exchange [7]. Customer relationship management (CRM) turns this view into practice. Payne and Frow describe CRM as a set of connected processes that integrate strategy, multichannel interaction, information management and value creation [8]. Boulding et al. caution that CRM involves more than technology and needs cross-functional coordination [9]. Buttle and Maklan describe CRM in strategic, operational and analytical forms, with sales and marketing support among its operational uses [10].

Multichannel contact. Neslin et al. argue that multichannel management requires coordinated channel design and integrated customer information [11]. In banking, customers who hold more and more varied financial products tend to use more channels [12]. Personal contact keeps its value beside remote channels: Durkin et al. found that retail bank customers still gave considerable weight to face-to-face interaction [13]. For a branch, these findings imply that telephone, field and data-based contacts serve different purposes and should share information.

Acquisition, customer selection and cross-selling. Verhoef and Donkers found that retention and cross-selling differ across the acquisition channels of a financial-services provider [1]. Reinartz et al. show that the split of resources between acquisition and retention affects profitability [2], and Venkatesan and Kumar propose a lifetime-value framework for selecting customers and allocating marketing resources [14]. On cross-selling, Li et al. model the sequence in which consumers adopt banking products [4], and Kamakura et al. propose a database-marketing model to predict which customers will buy further products [5]. These

works support targeting by customer need and value instead of contact volume.

Personal selling, lead management and technology. Moncrief and Marshall trace the evolution of the classic steps of selling, from prospecting through to follow-up [15]. D'Haen and Van den Poel present a model-supported approach to business-to-business prospect lists that aims to produce prospects easier to convert into leads, with a feedback loop that improves the list over time [16]. Ngai et al. classify data-mining applications in CRM into customer identification, attraction, retention and development [17]. Lemon and Verhoef describe customer experience as a journey across pre-purchase, purchase and post-purchase touchpoints [18]. Together, these studies frame acquisition as a staged, information-dependent process in which lead quality and continuity matter.

1.6 Research Gap

The literature offers strong strategic accounts of CRM and multichannel management, and quantitative models of cross-selling and prospect selection. Most models, however, need customer-level data, such as purchase histories or lead outcomes, that a branch sales team may not hold in usable form. Within the sources reviewed, the author found limited process-level evidence on how heterogeneous front-line activities connect in an Indian branch: calls, business-information profiling, on-foot prospecting and institutional outreach, all feeding one follow-up routine. This study does not claim that no comparable work exists. It addresses the gap in two ways. It reports what a single branch's ordinary records can and cannot show, and it proposes a low-technology lead-management framework that a branch could adopt and later test.

1.7 Research Objectives and Research Questions

The study has five objectives, which follow those of the underlying OJT report [6]: (O1) to describe the customer acquisition process at the branch; (O2) to analyse the roles of telecalling, Probe42 and field-based prospecting; (O3) to examine how cross-selling identifies additional requirements; (O4) to examine follow-up and lead management; and (O5) to propose practical strategies for improving lead quality, acquisition and cross-selling.

Three research questions guide the analysis. **RQ1:** What distinct roles did the documented acquisition channels play in identifying and developing opportunities? **RQ2:** How did customer-requirement identification relate to the cross-selling opportunities observed? **RQ3:** What lead-qualification and follow-up practices does the evidence support, and how can they be organised into a usable branch-level framework?

2. RESEARCH METHODS

2.1 Research Design

The study is a descriptive and exploratory field-based case study of one branch. The descriptive element records what activities the branch performed and what outcomes the source report states. The exploratory element looks for patterns in how the activities relate. The author acted as a



participant observer, which suits a bounded case studied in its natural setting [19]. A single case can support the development of propositions and frameworks, though not statistical generalisation [20]. The study includes no experiment, comparison branch, random sample or hypothesis test. The proposed framework follows design-science logic, in which a purposeful artefact is built to address a stated problem [21]. Only the construction step is reported here.

2.2 Research Setting and Internship Duration

The setting is the Pink City Road Branch of HDFC Bank Ltd. in Wakad, Pune. The internship ran from 18 May to 10 July 2026 [6]. The report calls this a 53-day period. Its date-wise log, however, holds 46 dated entries, one for each working day recorded after Sundays, weekly offs and one recorded absence on 30 June 2026 were excluded. Seven further entries are undated summaries of exposure. This paper therefore refers to 46 dated entries and 53 total entries. It does not treat the seven summaries as extra working days.

2.3 Primary and Secondary Data Sources

The primary data are the author's own internship records as consolidated in the OJT report [6]: the date-wise activity log, the fortnightly progress report, the workstream analysis tables and narrative sections, and the recommendations chapter. The secondary data are the published works cited in this paper, which frame concepts and interpretation but supply no findings. The study collected no questionnaire responses, conducted no interviews and holds no customer-level or account-level data.

2.4 Field Observation and Data Collection

The data arose during assigned sales duties, not under a prospective research protocol. The author carried out the calling, profiling and field work and recorded activities and impressions in daily work notes. The OJT report states that the log was consolidated and reorganised from those notes [6], so the log is a reconstructed record. It lists activities and learning points for each working day. It does not record call-by-call outcomes, the number of Probe42 profiles reviewed, the number of visits made or the status of individual leads. Daily call counts appear for selected days only and are approximate. These features limit what the analysis can claim.

2.5 Scope of the Study

The study covers the Sales and Marketing workstreams of one branch and its catchment over about eight weeks. Prospects included individuals, shop owners and business personnel, three hospitals, one school and one residential society. The products are those listed in Section 1.3. Loan underwriting, credit decisions, risk assessment, collections and other back-end functions fall outside the scope because the internship did not cover them [6]. The study does not measure customer attitudes, satisfaction or loyalty, and it makes no claim about HDFC Bank as a whole.

2.6 Data Analysis Approach

The analysis had four steps. First, every statement drawn from the report was assigned to one of four evidence levels:

recorded activity (what was done), *recorded observation* (what the author noticed or learned), *reported outcome* (a result the report states as completed, such as a conversion) and *analytical interpretation* (an inference made in this paper). An *opportunity*, meaning a possible requirement or a product discussed, is kept apart from a reported outcome. This paper uses "reported outcome" instead of "verified outcome" because the outcomes are stated in the source report and have not been audited against bank records.

Second, the author coded each of the 46 dated log entries by workstream: telecalling (Personal Loan, Credit Card and top-up), Probe42 profiling, field prospecting and padyatra, institutional visits, explicit follow-up, explicit cross-selling and SSS activity. Entries that record only induction or learning were coded separately. An entry could carry several codes. The counts show how often a workstream appears in the log. They do not measure effort, time, output or performance. One coder applied the codes, so no inter-coder reliability is reported.

Third, the narrative sections of the report were read against the research questions and grouped into themes [22]: channel role, lead quality, requirement identification, cross-selling and follow-up. Fourth, the proposed framework was derived by combining the report's recommendations [6] with the concepts in Section 1.5. The paper reports no statistical tests, conversion rates or significance claims.

2.7 Research Ethics and Confidentiality

The study uses no customer names, account details, identity documents, income information or credit records, and it reports no customer-level data. Institutions are described by type, not by name. The use of the bank's name and branch details in an external publication is subject to clearance by the university and the host organisation, as noted in the Declarations. Any future prospective study of leads would need approval under the bank's data-handling and customer-contact procedures and, where customers are surveyed, informed consent.

3. RESULTS

3.1 Customer Acquisition Channels

The log shows that the branch pursued acquisition through several channels at once. Table I counts the dated entries that mention each workstream. Telecalling appears most often (19 of 46 entries), followed by field prospecting and padyatra (15), Probe42 profiling (10) and explicit follow-up (9). Thirteen entries carry more than one code, because one day often combined, for example, Probe42 profiling with Personal Loan calling and a field visit. The counts therefore overlap and cannot be added. The OJT report's own activity chart shows different shares because it uses broader categories and a base of 53 entries [6]. Neither set of figures measures output.

TABLE I
WORKSTREAMS MENTIONED IN THE 46 DATED LOG ENTRIES

Workstream (author's coding)	Entries	Share of 46
Telecalling (Personal Loan, Credit Card, top-up)	19	41.3%
Field prospecting and padyatra	15	32.6%



Workstream (author's coding)	Entries	Share of 46
Probe42 profiling	10	21.7%
Follow-up named explicitly	9	19.6%
Social-security-scheme (SSS) activity	3	6.5%
Cross-selling named explicitly	2	4.3%
Institutional visit	1	2.2%
Induction or learning only	3	6.5%

Note: Entries can carry more than one code (13 entries do), so counts overlap.
Source: author's coding of the OJT activity log [6].

Cross-selling is named explicitly in only two dated entries, and institutional visits in one (22 May), although the report describes both as recurring. This pattern suggests that cross-selling and institutional work were embedded in other activities and not logged as separate tasks. It also shows how little a date-wise log can reveal about them.

3.2 Personal Loan and Credit Card Telecalling

Table II lists the dated entries that carry a call count. Personal Loan counts range from about 30 to 60-plus. The lower counts fall on days that also included Probe42 or field work, which agrees with the report's statement that daily volume depended on other duties [6].

TABLE II
DATED ENTRIES WITH RECORDED CALLING ACTIVITY

Date (2026)	Product	Recorded activity
26 May	Top-up	High-volume calling; potential leads identified (no count)
29 May	Personal Loan	About 50 calls; a potential opportunity identified
30 May	Personal Loan	About 50 calls; lead opportunities worked
1 Jun	Personal Loan	About 30 calls, alongside Probe42 prospecting
2 Jun	Personal Loan	About 40 calls, alongside Probe42 and field work
4 Jun	Credit Card	20+ calls; customer responses handled
11 Jun	Loan and Card	About 50 Personal Loan calls; a Credit Card opportunity identified and followed up
16 Jun	Personal Loan	40+ calls, alongside Probe42 prospecting
24 Jun	Personal Loan	60+ calls

Note: Counts are approximate and cover selected days only; they are not summed. Source: OJT activity log [6].

The log records no call outcomes. The report describes the usual responses qualitatively: no immediate need, no interest, questions, objections and requests to call later. It states that a higher volume did not automatically produce better leads. The 11 June entry shows how one calling day could cross product lines, since a Personal Loan calling session produced a Credit Card opportunity. The report also notes a top-up opportunity arising inside a loan conversation.

One Credit Card conversion is recorded, without a date or value. The report's narrative also mentions about 50 Credit Card calls on one day, but the dated log shows no such entry, so Table II reports only the 4 June count. Because contacts, qualified leads and outcomes were not counted, the single conversion cannot be turned into a rate. It shows that conversion through calling was possible. It does not show how often it occurred.

3.3 Probe42-Based Business Prospect Identification

Probe42 appears in 10 dated entries, beginning with an introduction on 19 May and continuing through catchment profiling, business profiling for Current Account, Business Loan and OD opportunities (9 June) and repeated sourcing until 4 July. Profiling gave the author a preliminary view of business type, location and possible banking needs before any approach. The report links retail businesses to Current Account and QR or Soundbox needs, other businesses to financing needs and salaried individuals to Personal Loans, and it notes that prospect lists helped plan field visits instead of approaching an area without information [6].

The report is equally clear about the limit. Profile information indicated potential, and actual requirements could be confirmed only through interaction. A business might already hold a banking arrangement, lack an immediate need or prefer another solution. The log gives no count of profiles reviewed or businesses later approached, and it links no conversion to Probe42. The supportable finding is therefore about role: Probe42 helped *source* and prioritise prospects, and conversation was still required to *qualify* them.

3.4 Padyatra and Catchment-Based Prospecting

Field prospecting and padyatra appear in 15 dated entries. They covered retail shops (25 May), shop owners and business personnel (17 June), a camp-style activity (1 July) and repeated catchment walks through early July. The report states that face-to-face contact exposed requirements that Personal Loan or Credit Card calls did not, notably Current Account, Business Loan, OD and QR or Soundbox needs, and that the nature of the business, its transactions and its existing banking arrangements shaped which product was relevant [6].

Direct conversation also allowed the author to observe questions and reactions immediately. Some prospects had no immediate requirement or already banked elsewhere, which the report treats as a reason for follow-up and not as a failure. The 18 June entry records a Personal Loan requirement of about INR 10 lakh identified during field prospecting. It is an opportunity: the log does not record its outcome. The log gives no count of visits or contacts, so the paper cannot compare the yield of field work with that of calling.

3.5 Institutional and Society-Level Acquisition

The log records one dated institutional round, on 22 May, covering three hospitals and one school, and an undated summary entry notes continued exposure to hospitals, schools and other institutions. The report says that institutions offer different openings from individual customers, including employee and salary-account relationships and business banking, and that hospitals, schools and societies differ in structure and decision-making [6]. Identifying the right decision-maker therefore became part of the work. No outcome is recorded for any institutional visit.

The one group-level result is a proposal involving a three-wing residential society. The report's narrative chapters



state that it was initiated and subsequently converted, and they attribute the result to coordination and continued follow-up. The undated log entry describes it more cautiously, as progressing towards conversion. The date, the products involved and the number of accounts opened are not recorded. This paper treats the society as a reported outcome, notes the wording difference, and draws no conclusion about how often society proposals succeed.

3.6 Customer Requirement Identification and Cross-Selling

The report states that product discussions were generally linked to a customer's requirement, not offered as independent pitches [6]. Table III sets out the pairings it describes. In each case a primary interaction revealed a signal that pointed to a further product. A loan conversation could expose a card or top-up need. A business discussion could expose account, payment-collection or credit needs.

TABLE III
REQUIREMENT SIGNALS AND CANDIDATE PRODUCTS RECORDED IN THE OJT REPORT

Primary interaction	Possible related need	Candidate product
Personal Loan call	Further credit or spending need	Credit Card; top-up loan
Business prospecting	Transaction account	Current Account
Business finance talk	Working capital; expansion	Business Loan; OD
Payment-collection talk	Merchant payment alerts	Soundbox
Investment interest	Securities holding	Demat account
SSS interaction	Protection; retirement	PMSBY; APY

Note: All pairings are opportunities, not recorded sales. Source: OJT report [6].

Two dated entries name cross-selling directly. On 6 June the author identified APY and PMSBY opportunities during SSS activity, and on 8 June the log records exposure to Demat, PMSBY, Soundbox and Personal Loan opportunities. The report's narrative also says that instances of Demat and PMSBY acquisition were recorded, while the log words the same items as exposure or opportunity. No product-wise count is given, so this paper reports these items as unquantified. The report additionally offers an age-band guide to product relevance. Its author describes it as an interpretive judgement without data, and this paper treats it only as a heuristic that a branch could test [6].

3.7 Lead Management and Follow-Up

Follow-up is named explicitly in nine dated entries and is described as the stage between lead generation and outcome. The report says that some prospects needed more information, time or documentation, and that business, institutional and society opportunities needed more coordination than individual loan or card leads [6]. It describes lead generation as a filtering process in which only some contacts deserve further attention. Records of the "basic opportunity details" kind were kept, but the report describes no formal lead register, no lead-ageing review and no standard stage definitions. It states that proper tracking of responses, requirements and next actions prevents missed opportunities, and it recommends a classification of eight lead statuses and seven follow-up categories, which Section 4.4 develops.

3.8 Consolidated Research Findings

Table IV separates what the report records as activities, opportunities and outcomes. Only two items are reported outcomes: one Credit Card conversion and one converted three-wing society proposal. Everything else is activity or opportunity.

TABLE IV
EVIDENCE STATUS OF PRINCIPAL ITEMS

Item	Status	Basis in the source report
Credit Card conversion (one)	Reported outcome	Stated in report; undated; no value
Three-wing society proposal	Reported outcome	"Initiated and subsequently converted"; accounts not stated
Demat and PMSBY instances	Unclear	Narrative says acquisition; log says exposure; no count
Personal Loan need of about INR 10 lakh (18 Jun)	Opportunity	Identified in field; outcome not recorded
APY, Soundbox, top-up, Current Account, Business Loan, OD	Opportunity	Discussed or identified; not audited sales
Hospital and school visits	Activity	Visits recorded; no outcome recorded

Note: "Reported outcome" means stated as completed in the source report and not audited against bank records.

Seven findings follow. **F1:** The channels played different roles: calling gave reach, Probe42 gave targeting, field visits gave context and institutional outreach opened group-level opportunities (activity and observation). **F2:** Daily call volume varied from about 30 to 60-plus, and no record links volume to lead quality (recorded activity; interpretation). **F3:** Probe42 profiling supported prospect shortlisting but not qualification (observation). **F4:** Face-to-face and institutional contacts yielded richer requirement information and involved several stakeholders (observation). **F5:** Cross-selling opportunities arose from identified requirements and were embedded in other workstreams, not logged separately (observation). **F6:** Two outcomes are reported, the denominators needed for any rate are absent, and no channel can be ranked (reported outcome; limitation). **F7:** Follow-up and recording form the layer that connects the channels, yet recording was informal (observation; interpretation).

4. DISCUSSION

4.1 Interpretation of Findings

Complementary channels. The findings fit the multichannel view that channels should be coordinated and share customer information [11]. Calling created the widest contact surface. Probe42 narrowed the field before contact. Field visits and institutional outreach added context that a short call could not supply, which echoes the continuing value of personal interaction in banking [13]. The roles are complementary in practice, but this study cannot say which channel performed best. The channel through which a customer is acquired may matter for later retention and cross-buying [1], so the lack of channel-tagged outcomes is a real gap and not a minor omission.

Lead quality over activity volume. Call counts of 30 to 60-plus show effort, yet the log holds no figure for relevant prospects found. Research on resource allocation and customer selection argues that profit depends on whom a firm acquires and how it spends, not only on how much



contact it makes [2], [14]. Model-based prospecting studies make the same point from the data side by aiming for shorter, higher-quality prospect lists [16]. A branch has no such model, but it can apply the same logic with simple rules: shortlist before contact, confirm the need during contact and rank leads by confirmed need.

Requirement identification and personalised cross-selling. Every cross-selling example in the report begins with a requirement signal, which agrees with research showing that product needs follow customers' circumstances and sequences [4]. Database models can predict the next product [5], but a branch without such data relies on listening. The practical consequence is that requirement assessment is the junction stage between acquisition and cross-selling. If it is skipped, cross-selling becomes product pushing. If it is recorded, the same information serves both purposes.

Relationship orientation. Trust and commitment sustain exchange relationships [7], and CRM depends on connected processes more than on tools [8], [9]. The society proposal illustrates the point. It reached a reported outcome after coordination and continued follow-up with several stakeholders, though one case cannot show cause. The attention the report gives to eligibility, charges and customer choice also shows that, in financial services, relevance and clarity are part of the sales process and not an extra.

Follow-up and lead development. The classic steps of selling end with follow-up [15], and the customer-journey view treats post-contact touchpoints as part of the experience [18]. The report's evidence agrees: leads often needed more than one interaction, and business, institutional and society leads needed the most. Yet follow-up was the least formally recorded stage. Where a prospect passes from a Probe42 shortlist to a call and then to a field meeting, only a shared record can carry the requirement across.

Operational challenges. Four challenges stand out. Several activities ran on the same day, so a lead cannot be assigned to one channel. Calls, profiles, visits and proposals are different units, so no common denominator exists. Banking confidentiality limited the data available. Long-cycle opportunities extend beyond a short placement. These are features of branch-level acquisition in general, not defects of one internship, and they explain why the framework below begins with definitions and records.

4.2 Theoretical Contribution

The study makes four modest contributions. First, it applies an explicit evidence ladder (activity, observation, reported outcome, interpretation) to practitioner records, which keeps opportunities from being read as conversions. Second, it separates *sourced* prospects from *qualified* leads, a distinction the acquisition and selling literature implies [15], [16] but rarely shows in front-line records. Third, it identifies requirement assessment as the junction at which acquisition and cross-selling research meet in branch practice. Fourth, it shows that the absence of a common denominator is itself a finding, one that explains why branch-level channel comparisons are often unreliable. The

study builds no causal theory. Following case-study logic [20], it offers propositions for later testing.

4.3 Managerial Implications

Six implications follow. (1) Define lead stages in writing, so that a contact, a qualified lead, an application and a completed outcome are different things. (2) Record the source and the next action for every lead, with an owner and a date. (3) Qualify before cross-selling: assess the primary need, then raise an additional product only if a further need and eligibility appear, and explain charges and terms first. (4) Segment the catchment into retail, business and institutional groups and plan field days by segment, using business-profile data to prepare visits. (5) For institutions and societies, keep a separate list that names the decision-maker, the stakeholders and the stage. (6) Review quality indicators with volume: needs verified, qualified leads, follow-ups done and opportunities converted, beside calls and visits. None of these requires new technology. All depend on approved bank procedures for customer contact, consent and product suitability.

4.4 Proposed Customer Acquisition and Lead Optimisation Framework

The study proposes a Need-Based Customer Acquisition and Lead Optimisation Framework (Fig. 1). It is a conceptual and managerial framework derived from the documented observations and the OJT report's recommendations [6]. It is not a system that was built, run or tested during the internship, and no algorithm, automated platform or predictive model was used. Its originality lies in the way it joins components that are individually established: structured prospect identification, requirement-first qualification, need-based product matching and scheduled follow-up in a single lead record.

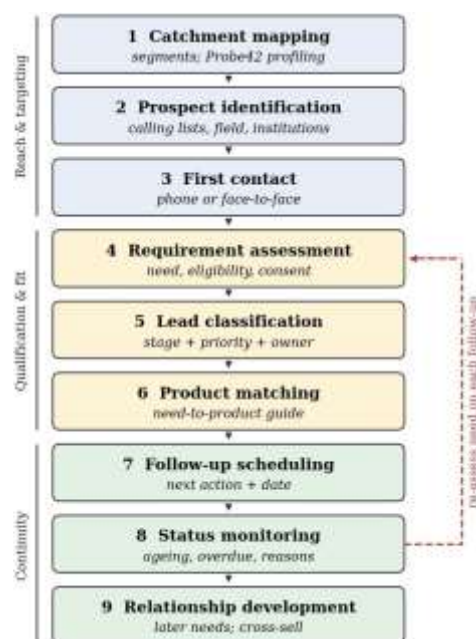


Fig. 1. Proposed Need-Based Customer Acquisition and Lead Optimisation Framework (conceptual; not empirically tested).

The framework has nine stages in three groups. *Reach and targeting* (stages 1–3) maps the catchment, identifies



prospects through calling lists, Probe42 profiles, field visits and institution lists, and makes first contact. *Qualification and fit* (stages 4–6) assesses the requirement, classifies the lead and matches a product. *Continuity* (stages 7–9) schedules follow-up, monitors lead status and develops the relationship. A feedback loop returns the lead to requirement assessment at each follow-up, because needs change [4].

TABLE V
PROPOSED LEAD STAGES AND REQUIRED NEXT ACTIONS

Stage	Entry criterion	Required next action
New prospect	Name and category sourced (call list, Probe42, field)	First contact attempt
Contacted	Conversation held	Ask about need; record response
Interested	Interest in a product expressed	Clarify requirement
Requirement identified	Specific need stated	Match product; check eligibility
Follow-up required	More time, information or contact needed	Set purpose and date
Documentation / process	Customer proceeding	Support documents; confirm status
Converted	Account or product completed	Note later needs
Not interested / closed	Declined or no need	Record reason; avoid repeat contact

Note: Status names follow the OJT report's suggested classification [6]; entry criteria and actions are the author's elaboration. Bank-approved fields and procedures would govern any use.

Technology-supported processes at branch level. The framework can run at three levels. At the first level, a paper or spreadsheet register holds the fields in Table V plus source, segment, requirement, additional need, owner and next-action date. This level needs no new tools. At the second level, a shared, access-controlled digital register adds a follow-up calendar, overdue flags and a lead-ageing view, and business-profile data pre-fills segment and business type. A transparent points rule can then order the daily call or visit list by confirmed need, recency and eligibility. At this level the benefit comes from structured information and discipline, in line with the view that CRM value depends on process as well as technology [9]. A weekly review would report four groups of indicators: inputs (unique contacts and visits), quality (needs verified, leads accepted), outcomes (applications and completions) and continuity (overdue follow-ups, lead age).

Proposal for future research. A third level is a proposal only. If a branch accumulated enough anonymised lead histories, researchers could test whether data-driven or AI-supported models improve prospect and lead prioritisation, as prospect-prediction studies in other settings suggest [16], [17]. No such application was implemented or evaluated in this study, and no claim of accuracy or improvement is made. Any such work would need explicit permission, privacy safeguards and a prospective pilot.

Multidisciplinary positioning. The evidence supports positioning this paper as management research at the interface of marketing and information systems: a process-design contribution on how structured information improves branch acquisition. The evidence does not support claims in

engineering, artificial intelligence or Industry 4.0, and the paper makes none.

4.5 Research Limitations

Several limitations apply. The study covers one branch over about eight weeks, and the activities were assigned, not sampled, so the findings do not generalise. The log is a consolidated, reconstructed record, and its “53-day” label includes seven undated summaries. The author was both participant and analyst, which risks selective recording and favourable interpretation. A single coder applied the coding. The report holds no call-level, visit-level or lead-level outcomes, so no conversion rate, channel ranking or significance test is possible. Reported outcomes are undated and unaudited. Customer perspectives were not collected. The literature review is selective and not systematic. Finally, the framework has not been tested, and its value remains a proposition.

4.6 Scope for Future Research

Five directions follow. First, a prospective pilot could apply the lead stages in Table V for a defined period and record unique prospects, contacts, verified needs, applications and completions, with anonymous identifiers that allow several channels per lead. Second, a multi-branch comparison could control for catchment and lead source. Third, a consented customer survey could study perceived relevance and channel preference. Fourth, the points rule and the lead-ageing review could be tested against outcomes. Fifth, as a labelled future proposal, AI-supported prioritisation could be evaluated against the simple rule, with attention to fairness, privacy and regulatory requirements for customer contact.

5. CONCLUSION

This study examined customer acquisition and cross-selling at one retail bank branch through a descriptive, field-based case drawn from an internship record. Regarding O1 and O2, the evidence shows that telecalling, Probe42 profiling, padyatra and institutional outreach played different and complementary roles: reach, targeting, context and group-level access. Regarding O3, cross-selling opportunities arose from identified requirements, which makes requirement assessment the link between acquisition and cross-selling. Regarding O4, follow-up connected the channels but was the least formally recorded stage. Regarding O5, the study proposes a Need-Based Customer Acquisition and Lead Optimisation Framework that defines lead stages, records requirements and next actions, and matches products to needs.



Two outcomes are reported, one Credit Card conversion and one converted society proposal. Everything else is activity or opportunity, and no conversion rate or channel ranking can be drawn. The central conclusion is therefore about process. Branch acquisition improves when prospects are sourced systematically, needs are confirmed before products are offered, leads carry a stage and a next action, and quality indicators are reviewed beside volume. The framework is untested, and a prospective pilot is the next step.

DECLARATIONS

Author contribution. The author prepared the study and manuscript from her OJT report and the literature cited. [Add faculty-guide co-authorship only if it reflects actual contribution and journal policy.]

Data availability and confidentiality. The study relies on an academic OJT report and consolidated activity records. No customer-level or confidential bank data are reported or available.

Ethical and organisational clearance. [To be confirmed by the author before submission: written permission from the university and HDFC Bank to publish internship observations externally. No approval is claimed here.]

Funding and competing interests. [To be confirmed by the author.]

Use of AI tools. [Disclose any AI-assisted drafting or editing tools used, as the target journal's policy requires.]

Acknowledgement. The author thanks the industry mentors at the branch and the faculty guide at the School of Business, Indira University, for their guidance during the internship.

REFERENCES

- [1] P. C. Verhoef and B. Donkers, "The effect of acquisition channels on customer loyalty and cross-buying," *J. Interactive Marketing*, vol. 19, no. 2, pp. 31–43, 2005, doi: 10.1002/dir.20033.
- [2] W. Reinartz, J. S. Thomas, and V. Kumar, "Balancing acquisition and retention resources to maximize customer profitability," *J. Marketing*, vol. 69, no. 1, pp. 63–79, 2005.
- [3] P. Kotler and K. L. Keller, *Marketing Management*, 16th ed. Harlow, U.K.: Pearson Education, 2021.
- [4] S. Li, B. Sun, and R. T. Wilcox, "Cross-selling sequentially ordered products: An application to consumer banking services," *J. Marketing Res.*, vol. 42, no. 2, pp. 233–239, 2005, doi: 10.1509/jmkr.42.2.233.62288.
- [5] W. A. Kamakura, M. Wedel, F. de Rosa, and J. A. Mazzon, "Cross-selling through database marketing: A mixed data factor analyzer for data augmentation and prediction," *Int. J. Res. Marketing*, vol. 20, no. 1, pp. 45–65, 2003.
- [6] M. P. Gugale, "Customer acquisition and cross-selling strategies in retail banking: A study of HDFC Bank, Pink City Road Branch, Wakad," unpublished MBA on-the-job training report, School of Business, Indira University, Pune, India, 2026.
- [7] R. M. Morgan and S. D. Hunt, "The commitment-trust theory of relationship marketing," *J. Marketing*, vol. 58, no. 3, pp. 20–38, 1994, doi: 10.1177/002224299405800302.
- [8] A. Payne and P. Frow, "A strategic framework for customer relationship management," *J. Marketing*, vol. 69, no. 4, pp. 167–176, 2005, doi: 10.1509/jmkg.2005.69.4.167.
- [9] W. Boulding, R. Staelin, M. Ehret, and W. J. Johnston, "A customer relationship management roadmap: What is known, potential pitfalls, and where to go," *J. Marketing*, vol. 69, no. 4, pp. 155–166, 2005.
- [10] F. Buttle and S. Maklan, *Customer Relationship Management: Concepts and Technologies*, 4th ed. Abingdon, U.K.: Routledge, 2019.
- [11] S. A. Neslin *et al.*, "Challenges and opportunities in multichannel customer management," *J. Service Res.*, vol. 9, no. 2, pp. 95–112, 2006, doi: 10.1177/1094670506293559.
- [12] M. Cortiñas, R. Chocarro, and M. L. Villanueva, "Understanding multi-channel banking customers," *J. Bus. Res.*, vol. 63, no. 11, pp. 1215–1221, 2010, doi: 10.1016/j.jbusres.2009.10.020.
- [13] M. Durkin, D. McCartan-Quinn, A. O'Donnell, and B. Howcroft, "Retail bank customer preferences: Personal and remote interactions," *Int. J. Retail Distrib. Manag.*, vol. 31, no. 4, pp. 177–189, 2003, doi: 10.1108/09590550310469176.
- [14] R. Venkatesan and V. Kumar, "A customer lifetime value framework for customer selection and resource allocation strategy," *J. Marketing*, vol. 68, no. 4, pp. 106–125, 2004.
- [15] W. C. Moncrief and G. W. Marshall, "The evolution of the seven steps of selling," *Ind. Marketing Manag.*, vol. 34, no. 1, pp. 13–22, 2005.
- [16] J. D'Haen and D. Van den Poel, "Model-supported business-to-business prospect prediction based on an iterative customer acquisition framework," *Ind. Marketing Manag.*, vol. 42, no. 4, pp. 544–551, 2013.
- [17] E. W. T. Ngai, L. Xiu, and D. C. K. Chau, "Application of data mining techniques in customer relationship management: A literature review and classification," *Expert Syst. Appl.*, vol. 36, no. 2, pp. 2592–2602, 2009.
- [18] K. N. Lemon and P. C. Verhoef, "Understanding customer experience throughout the customer journey," *J. Marketing*, vol. 80, no. 6, pp. 69–96, 2016.
- [19] R. K. Yin, *Case Study Research and Applications: Design and Methods*, 6th ed. Thousand Oaks, CA, USA: SAGE, 2018.
- [20] K. M. Eisenhardt, "Building theories from case study research," *Acad. Manage. Rev.*, vol. 14, no. 4, pp. 532–550, 1989.
- [21] A. R. Hevner, S. T. March, J. Park, and S. Ram, "Design science in information systems research," *MIS Quart.*, vol. 28, no. 1, pp. 75–105, 2004.
- [22] V. Braun and V. Clarke, "Using thematic analysis in psychology," *Qual. Res. Psychol.*, vol. 3, no. 2, pp. 77–101, 2006.