



Beyond the Call: Multi-Channel Business Development and Customer Acquisition in Retail Banking – A Field-Based Study of an HDFC Bank Branch in Pune

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Abstract—Retail bank branches reach prospects through telephone calls, business-information tools and face-to-face visits, yet contact does not automatically become a customer relationship. This study examines how these channels worked together during the author's Sales and Marketing internship at HDFC Bank's Kalyani Nagar branch in Pune, from 18 May to 17 July 2026. It uses a descriptive, retrospective case design built on 47 dated activity-log entries, read with the author's on-the-job-training (OJT) narrative and published research. The log records at least 560 personal-loan and 70 credit-card calls, 12 Probe42 profiling entries and 16 field entries across six named Pune localities. It also records 11 dated lead or opportunity entries and three dated entries reporting conversions or account openings. Every lead entry falls between 25 May and 18 June, and no entry records the final status of the open loan leads. A planned 12-item customer questionnaire and a 150-row dataset were excluded because the rows could not be reconciled with the reported tables; the paper states what evidence would restore them. The study proposes the Beyond the Call framework, an eight-stage process linking prospect identification, channel preference, needs assessment, product matching and outcome tracking. It gives branch managers a way to separate effort, opportunity and outcome, and it sets a testable agenda for technology-supported lead management.

Keywords—retail banking; customer acquisition; multi-channel marketing; lead management; field prospecting; cross-selling; customer relationship management

1. INTRODUCTION

1.1 Background of the Study

Indian retail banking is competitive, and a branch rarely wins a customer through a single contact. A prospect may hear about a product on a call, check details on a mobile app, ask a staff member to clarify, and decide only after several follow-ups. Research on multichannel management treats this pattern as a coordination problem: firms must integrate customer data, understand channel behaviour, evaluate channels and allocate resources across them [1]. Customer relationship management (CRM) scholars add that technology alone does not deliver this coordination; strategy, value creation, information management and performance assessment must work together [2]. Customer-journey research reaches a similar point from the customer's side, treating touchpoints as parts of one experience rather than isolated events [3].

Branches nonetheless often track acquisition by activity counts: calls made, visits completed, products pitched. Counts show effort. They do not show whether a contact found a relevant need, whether the customer wanted to be contacted again, or whether a product was finally opened. Customer-value research argues that acquisition should be judged by the value and retention of the customers won, not by volume alone [4]. A branch-level study that keeps effort, opportunity and outcome apart can therefore add practical evidence even when its scale is small.

1.2 Research Context

The setting is the Kalyani Nagar branch of HDFC Bank Ltd. in Pune. HDFC Bank is one of India's largest private-sector banks [5]. The author worked there as a Sales and Marketing trainee from 18 May to 17 July 2026, as part of an MBA On-the-Job Training (OJT) programme at the School of Business, Indira University. The tasks included personal-loan and credit-card telecalling, Probe42-assisted business profiling, shop-to-shop field prospecting (known locally as padyatra), product campaigns and customer follow-up [6]. The activity log names

six Pune localities: Kalyani Nagar, Camp, Yerwada, Kharadi, Ramwadi and Magarpatta. The OJT report also lists Wagholi among its seven catchments, but no dated log entry names it, so this paper reports no Wagholi activity.

A branch is where the bank's national product menu meets a local customer. Staff cannot assume that a salaried borrower, a shopkeeper and a retired saver want the same product or the same contact method. The branch is therefore a small, observable setting in which to study how channels are combined.

1.3 Multi-Channel Customer Acquisition

This paper uses multi-channel customer acquisition for the coordinated use of several routes to find, contact and convert prospects. Five routes appear in the author's record. Telecalling reaches named prospects at low cost per contact and supports repeated follow-up. Technology-assisted prospecting uses Probe42, a business-information platform, to identify and profile firms before contact. Field prospecting puts the representative in front of shop owners and business staff, where the conversation can respond to what the visitor sees. Campaigns, such as the credit-card drive and the social-security scheme drives, concentrate effort on one product for a short period. Relationship-based communication ties the other four together through explanation, follow-up and attention to what the customer says they need.

These routes differ in cost, reach and richness of information. A call covers many people but yields little context. A profile gives context about a firm but says nothing about whether its owner wants a loan. A visit gives both context and conversation but covers few prospects per day. The practical question is how a branch should combine them.

1.4 Research Problem and Significance

The central problem is the distance between contact and acquisition. A prospect who answers a call has been reached, not acquired. Moving from awareness to engagement requires a relevant product, a suitable contact method and timely follow-



up. When a branch records only activity, it cannot see where prospects drop out. The author's report illustrates the difficulty. It documents many calls and visits, a small number of reported openings and several leads whose end status is unknown. It also contains a planned customer survey whose data cannot be used as they stand.

The study matters for three reasons. Branch managers need measures that separate effort from outcome. Customers receive large volumes of unsolicited banking contact, so poorly targeted outreach carries reputational and regulatory cost [7], [8]. And student fieldwork often reaches the academic record through reports that mix plans, templates and results; a clear account of what a field record can and cannot support helps later researchers.

1.5 Review of Literature

Customer acquisition in retail banking. Customer-value research argues that firms should judge acquisition by the lifetime value and retention of the customers won [4]. A review of data-mining applications in CRM organises the field into customer identification, attraction, retention and development, which places identification at the start of the relationship [9]. For a branch, identification is the stage that catchment mapping and Probe42 profiling address.

Awareness, channel preference and multi-channel marketing. Banking studies show that customers differ in their preference for personal and remote contact [10], and they describe who uses several channels in banking [11]. Retail research shows that customers search in one channel and buy in another [12], and that multichannel adoption is linked to purchase behaviour [13]. Customers can be segmented by channel usage, and communications can be tailored to those segments [14]. Channel choice also changes over time and responds to the firm's own contact [15]. Together these studies imply that the channel that first reaches a customer need not be the channel the customer prefers later. The point is central to this study, although its own evidence cannot test it (Section 3.1).

Purchase intention. The theory of planned behaviour treats intention as the closest predictor of behaviour, though not a guarantee of it [16]. Self-reported willingness to consider a banking offer therefore signals openness, not purchase, and any survey measure of it needs that caution.

Relationship marketing and CRM. Trust and commitment sit at the centre of lasting exchange relationships [17]. Relationship marketing in consumer markets rests on similar ideas and treats repeated, personalised exchange as a source of value [18]. The CRM framework of Payne and Frow joins strategy, value creation, multichannel integration, information management and performance assessment [2].

Lead generation and customer profiling. Data-supported prospect identification can sharpen the targeting of acquisition effort. A business-to-business prospect-prediction framework shows how external company data can feed an iterative acquisition process [19]. Such tools support selection; they do not replace a human check of the customer's need.

Cross-selling and personalised communication. Consumers tend to acquire banking products in an ordered pattern linked to their changing needs [20]. Cross-selling is therefore a question

of timing and relevance: the right product when the customer needs it.

Technology-supported business development. The CRM and data-mining literature [9] and the prospect-prediction literature [19] describe how data and analytics can support identification, attraction and targeting. They also show that such systems depend on well-defined records and outcomes. That dependence motivates the record-keeping emphasis of the framework proposed here.

1.6 Research Gap

Several of the studies above rely on customer surveys or transaction data. Fewer describe, from inside one branch, how telecalling, business-information tools and field visits combine in daily work, and where the record of that work breaks down. This study does not claim that no earlier research exists on the topic. It addresses a narrower gap: a date-level account of one Indian retail branch's acquisition work, with an explicit statement of the evidence boundary, and a framework that closes the record-keeping gaps the account exposes.

1.7 Research Objectives and Questions

The study has five objectives, each paired with a research question (RQ).

- O1. Document the acquisition channels used during the placement and the role each played. RQ1: What does each channel contribute to acquisition work?
- O2. Distinguish activity, lead, conversion and open follow-up in the record. RQ2: What observable stages separate effort from outcome?
- O3. Examine how requirement identification, product matching, channel choice and follow-up connected the channels. RQ3: How do the recorded interactions show lead progression?
- O4. Audit the questionnaire evidence on awareness, channel preference and purchase intention. RQ4: What can and cannot be claimed from it?
- O5. Propose a practical lead-management framework and managerial recommendations. RQ5: What coordination improvements follow from the evidence?

2. RESEARCH METHODS

2.1 Research Design

The study follows a descriptive, exploratory, retrospective single-case design [21], [22]. The case is one internship placement at one branch. The author acted as a participant observer and later analysed his own dated activity log. The design suits the aims: to describe a real process, to identify patterns worth testing and to map the limits of the evidence. It does not suit comparison between channels, estimation of effects or generalisation to other branches.

2.2 Research Setting and Duration

The placement ran from 18 May to 17 July 2026 (61 calendar days) in the Sales and Marketing function of the Kalyani Nagar branch. An industry mentor at the bank and a faculty mentor at the university supervised the work [6].

2.3 Research Population and Sampling

The unit of analysis is the dated log entry. The study uses all 47 entries in the log and does not sample them. The entries do not sample customers; they record what the intern did on each



logged day, and some days carry several activities. One entry records an absence (30 June).

The OJT report also designed a customer questionnaire for convenience and purposive sampling across the branch's catchments. It sets a target of 150 respondents using Cochran's formula for an unknown population (95% confidence, $p = 0.5$, margin of error 0.08), which yields about 150. That calculation fixes a target size. It does not make a convenience sample representative, and this paper makes no such claim.

2.4 Data Sources

Four sources inform the study. (a) The intern's daily activity log, 47 entries (Appendix 3 of the OJT report), is the primary evidence. (b) The narrative chapters of the report give task descriptions, objectives and limitations. (c) The 12-item questionnaire (Appendix 1), the 150-row dataset (Appendix 4) and the Chapter 7 tables were audited but are not used as findings. (d) Published research and the bank's annual report supply theory and organisational context only [6], [5].

2.5 Questionnaire Design and Measurement

The questionnaire has 12 items. Items 1–4 capture age group, gender, occupation and banking relationship. Item 5 asks respondents to tick which of seven HDFC Bank products they know: savings account, personal loan, credit card, Demat account, current account or overdraft, PMSBY or APY, and Soundbox. Item 6 asks how respondents first learned of the bank's products. Items 7 and 8 rate awareness of personal-loan eligibility and of the social-security schemes on a 1–5 scale. Item 9 asks for the preferred contact channel for new offers. Item 10 rates the likelihood of considering a Demat account or credit card on a 1–5 scale. Item 11 asks for the most important factor in choosing a product, and item 12 invites open comments. The faculty mentor reviewed the instrument for relevance. The report states that no reliability coefficient was computed [6].

2.6 Data Collection Procedure

The author wrote the log during the placement; the report describes it as the author's own daily work log [6]. Entries are brief free-text lines. They are not extracts from bank systems, and no bank officer has audited them. The questionnaire was planned for printed or tablet administration during field visits and for circulation as a Google Form through messaging apps. The report does not state when, where or by whom forms were collected, and it contains no response forms or form export.

2.7 Data Verification and Analysis

Before analysis the author audited the survey evidence in five steps: (1) count the records and test identifiers for uniqueness; (2) compare each Appendix 4 distribution with the matching Chapter 7 table; (3) check that table totals and percentages add up; (4) check which of the 12 items have row-level data; and (5) check the report's own statements on how the data were gathered. A script tabulated the 150 rows and recomputed every total.

The log analysis used descriptive coding. Each entry received one or more channel tags (personal-loan calling, credit-card calling, Probe42, field, campaign) and, where the text supported it, a status tag (activity, lead or opportunity, reported conversion). Three counting rules limit over-reading. Only numerals written in the log count as calls, and a plus sign marks

a lower bound. Entries with several activities add to several channel counts, so channel counts do not sum to 47. No conversion rate is calculated, because the log has no linked prospect identifiers and no denominator. The paper reports frequencies only and applies no inferential tests.

2.8 Ethical Considerations

The log and this paper contain no customer names, contact details, account numbers or financial records. Loan amounts appear only as the approximate requirement a prospect stated. Banking outreach is regulated. Commercial communications in India fall under the TRAI customer-preference regulations [7], and the processing of personal data falls under the Digital Personal Data Protection Act, 2023 [8]. The study treats both as design constraints for the framework in Section 4.7. It presents the bank's activity only as the author recorded it and makes no claim about the bank's official performance.

3. RESULTS

3.1 Evidence Audit of the Questionnaire Data

The OJT report describes a 12-item questionnaire, a target sample of 150 and a 150-row master dataset (Appendix 4). The audit asked whether these materials can support survey findings. They cannot, for six reasons (Table I).

First, the report contradicts itself on the sample. The executive summary recommends a minimum of 100 respondents. Chapter 6 sets a target of 150 and says the achieved size must be reported after collection. Chapter 7 opens with a note that it is an analysis template and that the report "does not invent questionnaire responses", yet it contains populated tables, and Appendix 4 describes its rows as tabulated "during the empirical research". A table with 150 rows cannot settle which statement is true.

Second, the rows are well formed but carry an identifier slip: 150 unique identifiers, with R-100 labelled R-00. Third, the rows disagree with Chapter 7 on almost every shared variable. Only two category counts match: the below-25 age group and self-employed occupation. Fourth, the Chapter 7 tables disagree with one another. Table 7.4 sums to 147 responses and its percentages to 97.3%, while Tables 7.3 and 7.5 each sum to 150. Fifth, the rows hold complete data for six of the 12 items (items 1–4, 9 and 10), only a product count for item 5 and nothing for items 6–8, 11 and 12. Sixth, Table 7.3 lists "Digital SMS / App Push" as a first source of awareness, an option that item 6 does not offer.

TABLE I. RECONCILIATION OF CHAPTER 7 TABLES WITH APPENDIX 4

Item	Chapter 7	Appendix 4	Status
Sample size	Target 150 (summary: 100)	150 rows	Achieved n unconfirmed
Gender, M/F	94 / 56	80 / 70	Conflict
Age 25–35	62	40	Conflict
Salaried	71	40	Conflict
HDFC customer	88	46	Conflict
Preferred channel	Three versions; 7.4 totals 147	40 / 37 / 29 / 44	Conflict
Intent mean (1–5)	2.73 (from Table 7.5)	2.95	Conflict
Products known (mean)	3.86 (7.2 sums to 579)	4.12 (count only)	Not reproducible



Item	Chapter 7	Appendix 4	Status
First-awareness source	Table 7.3	No field	Not reproducible
Items with row data	12 reported	6 full, 1 partial	5 items absent

The audit does not show that the survey never took place, and it gives no ground to adjust any figure. It shows that the published tables cannot be reproduced from the materials supplied. The paper therefore reports no survey result.

3.2 Survey-Dependent Results Withheld

Seven planned results depend on the survey: the respondent profile, product-specific awareness, sources of first awareness, preferred contact channels, purchase intention, factors in product choice, and the comparison of first-awareness channels with preferred future channels. This paper reports none of them. Product-specific awareness shows why. Appendix 4 stores only the number of products a respondent knows (for example, “4 Products”), so it cannot show which products those were, and the seven product percentages in Chapter 7 cannot be recovered. The first-awareness comparison fails for a similar reason, because the rows have no first-source field. Restoring these results needs the original response forms or form export with timestamps, a codebook, and a statement of how many forms were collected, by whom and where. Section 6 lists these requirements.

3.3 Overview of the Activity Log

The log holds 47 dated entries: 10 in May, 23 in June and 14 in July. Table II summarises the workstreams and Fig. 1 shows when each appeared. Personal-loan calling is the most frequent workstream, with 20 entries. Field activity follows with 16 entries (15 padyatra and one shop-visit mapping), then Probe42 with 12, credit-card activity with 7, and social-security, Demat and Soundbox work with 4. Entries can carry several tags, so these counts do not sum to 47.

TABLE II. WORKSTREAMS IN THE 47-ENTRY ACTIVITY LOG

Workstream	Entries	What the log records
Personal-loan calling	20	13 entries give counts (at least 560 calls); 7 name calling only
Credit-card activity	7	Calls on 2 entries (at least 70); 2 lead entries; 1 reported conversion; 1 drive
Probe42 profiling	12	Mapping, data collection, catchment analysis; current-account, business-loan and OD opportunities on 9 Jun
Field activity	16	15 padyatra and 1 shop-visit mapping; six named localities
Social security, Demat, Soundbox	4	APY/PMSBY drives; 3 Demat and 4 PMSBY openings; 1 Soundbox lead
Other	3	Training (1), net-banking assistance (1), absence (1)

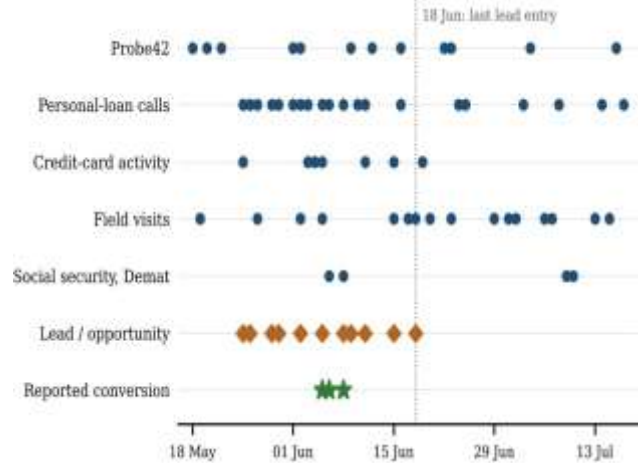


Fig. 1. Dated log entries by workstream, with lead and conversion entries (author's log, n = 47 entries).

Fig. 1 shows a change in work pattern. May opens with Probe42 profiling, shop mapping and training, then moves into daily personal-loan calling. June is the densest month and mixes calls, profiling, field visits and campaigns, often on one day. July is dominated by field visits to named localities, with some calling and two social-security drive days.

3.4 Personal-Loan Telecalling and Credit-Card Calling

Thirteen of the 20 personal-loan entries give a call count. Together they record at least 560 calls, in batches of 30 to 60 or more per day. Seven further entries name calling without a number. Credit-card calling appears on 3 and 4 June (50 and 20 or more calls, a minimum of 70). Credit-card leads appear on 11 and 15 June, a credit-card drive on 19 June, and one lead is recorded as converted on 5 June.

Call volume does not map neatly onto lead entries. On the four days that record 50 personal-loan calls in May (26, 27, 29 and 30 May), three entries mention a lead or opportunity and one (27 May, which also carried a padyatra) does not. The largest recorded call day, 24 June (60 or more calls), carries no lead entry. These numbers are far too small to support inference. They caution only against assuming that higher volume produced more leads.

3.5 Probe42 Profiling and Catchment Mapping

Probe42 appears in 12 entries. The first entries (18, 20 and 22 May) describe mapping merchants, their banking relationships and potential business opportunities. The 9 June entry records business profiling that identified current-account and business-loan opportunities and an overdraft prospect; it is the only Probe42 entry that names specific product opportunities. Probe42 work also appears beside calling (1, 2 and 23 June) and beside catchment analysis (16 June). The log never records how many firms were profiled and never links a profiled firm to a later contact outcome. The documented role of Probe42 is therefore prospect identification: it supplied candidates and context, and a person still had to validate need.

3.6 Padyatra, Field Prospecting and Business Acquisition

Sixteen entries record field activity. In May and June the author visited shops and business establishments near the branch. Named places in this period are Cybage Circle (27 May), Kalyani Nagar shops, Business Bay and Kalyani Nagar Road (2, 5 and 23 June) and Commerce Zone (18 June). Three June padyatra entries (17, 20 and 29 June) name no place. July



entries name Camp (1 July), Yerwada (2 July), Kharadi (6 July), Ramwadi (7 July), Magarpatta (13 July) and a business park (15 July). Each of the five outer localities appears once. Field coverage therefore widened in July, at one visit per locality, and the log records no lead from any July visit. Field contact produced the log's one higher-value lead. On 18 June a padyatra near Commerce Zone generated a personal-loan lead with an approximate requirement of Rs. 10 lakh. The 17 June entry describes talking with shop owners and business staff to identify banking needs. The log records no completed merchant or business account opening and no institutional account. Merchant and business opportunities appear only as leads: the 9 June Probe42 opportunities and the 8 June Soundbox lead.

3.7 Social-Security, Demat and Soundbox Activities

Social-security work appears on 6 June (a drive in which one APY and one PMSBY lead are recorded as converted), on 8 June (four PMSBY account openings) and on 9 and 10 July (drive participation with no recorded outcome). The 8 June entry also records three Demat account openings and a Soundbox lead. A credit-card drive on 19 June has no recorded outcome. The early-June mix of loans, cards, social-security enrolments, Demat and Soundbox shows cross-selling embedded in daily contact rather than run as a separate campaign. The log does not say whether these openings came from existing customers, new prospects or walk-ins, so it cannot show which channel produced them.

3.8 Leads, Conversions and Open Follow-Ups

Eleven dated entries record a lead or opportunity (25, 26, 29 and 30 May; 2, 5, 8, 9, 11, 15 and 18 June). Three entries (5, 6 and 8 June) record conversions or openings, covering ten units: one credit card, one APY enrolment, one PMSBY enrolment, three Demat accounts and four PMSBY accounts. Table III separates the status categories used in the analysis.

TABLE III. STATUS CATEGORIES AND LOG EXAMPLES

Status	Log example	Permitted inference
Activity	50 personal-loan calls (26 May)	Effort made; no lead or sale implied
Lead / opportunity	"One potential lead" (29 May); current account, business loan, OD (9 Jun)	Stated possible need; outcome unknown
Reported conversion	Credit-card lead converted (5 Jun); 3 Demat, 4 PMSBY opened (8 Jun)	Outcome in log language; not independently audited
Open lead	About Rs. 10 lakh loan need (18 Jun); Soundbox lead (8 Jun)	Requirement stated; no sanction or installation recorded

Two features stand out. First, all 11 lead entries and all three conversion entries fall between 25 May and 18 June. The 22 entries from 19 June to 17 July record none. The cause could be a change in how the log was kept, a shift to coverage-oriented fieldwork, longer sales cycles for loans, or lower yield; the log cannot say which. Second, the log never records the final status of any loan lead, including the Rs. 10 lakh requirement. Lead tracking therefore breaks exactly where the highest-value opportunities sit. The report itself notes that loan sales cycles can run beyond the internship window [6].

3.9 Consolidated Findings

TABLE IV. OBJECTIVES, EVIDENCE AND STATUS OF FINDINGS

Objective	Evidence and finding	Status
O1 Channel roles	Telecalling gave repeated reach (at least 630 recorded calls); Probe42 identified business prospects; field visits gave context and the Rs. 10 lakh lead; drives focused one product	Supported (descriptive)
O2 Effort vs outcome	11 lead entries and 3 outcome entries sit in separate record types; no entry links them	Supported
O3 Connection	Nine entries combine two or more channels; no prospect-level hand-off recorded	Partly supported
O4 Survey evidence	Appendix 4 and Chapter 7 cannot be reconciled; five items lack row data	Excluded
O5 Framework	Derived from O1–O3 (Section 4.7)	Proposal, untested

4. DISCUSSION

4.1 Interpretation of Major Findings

Three findings stand out. First, the log supports a complementary reading of the channels. Telecalling gave repeatable reach to named prospects. Probe42 organised whom to approach and supplied business context. Field visits explored local conditions and produced the one higher-value loan lead. Drives concentrated effort on single products. None of these roles is a ranking. The design cannot rank channels, because no entry ties one prospect to a channel and an outcome.

Second, effort, opportunity and outcome are different things, and the record shows all three. Calls and visits are effort. A named potential requirement is an opportunity. A reported conversion or opening is an outcome. Treating the first as the third would overstate progress.

Third, the main weakness lies in the information trail, not in any channel. The log cannot trace a lead from first contact to final status, cannot say which channel produced an opening and records no pipeline movement after 18 June. The questionnaire materials show the same weakness: summaries and rows cannot be tied together. In both cases the data were collected without the identifiers and fields needed to analyse them later.

4.2 Relationship Between Customer Awareness and Purchase Intention

The OJT report argues that awareness is the starting point of acquisition and that awareness differs from intention [6]. Theory supports the second claim, since intention predicts behaviour only imperfectly [16]. The log gives qualitative support for the first. Entries describe explaining product benefits and addressing customer queries (16 June) and identifying banking needs in conversation with shop owners (17 June), which suggests that staff often had to explain a product before a need could be assessed. The study cannot say how widely customers knew each product, and it cannot link awareness to intention, because the survey data are unusable. The relationship is a hypothesis for a clean survey, not a finding: do respondents who know more products report higher intention, and does that hold once the existing HDFC relationship is taken into account?

4.3 The Role of Channel Preference in Customer Acquisition

The log records which channel the author used, not which channel the prospect preferred. That gap matters. Studies of multichannel customers show that channel use varies by



segment [14] and shifts with the firm's own contact [15], and banking research shows that preferences for personal and remote contact differ [10]. A branch that calls everyone, or visits everyone, risks repeated contact in a channel the customer does not welcome. The July pattern of one visit to each of five localities shows a coverage logic: reach many places once. A preference-aware logic would ask each contacted prospect how to continue, record the answer and follow up by that route. The framework in Section 4.7 builds this in as a stage. Whether it raises conversion is an open empirical question.

4.4 Integration of Telecalling, Probe42 and Field Prospecting

Nine entries combine channels, so the pieces already sit side by side in daily work. What the record lacks is the hand-off between them. Probe42 profiling on 9 June identified current-account, business-loan and overdraft opportunities, yet no entry says that a call or visit followed to test them. The 18 June field lead has no recorded call, document stage or outcome afterwards. A practical integration would use Probe42 to choose targets, a call to confirm availability and interest, a visit to explore need where context matters, and a recorded next step after each. Data-supported selection helps targeting [19], but profile data may be incomplete or out of date, and a customer conversation remains the test of need.

4.5 Importance of Relationship-Based Communication and Follow-Up

Financial products involve eligibility checks, documents, charges and long commitments, so trust matters [17]. Relationship marketing treats continuing, personalised exchange as the source of value [18]. The log shows follow-up as an intention (11 June: "50 Personal Loan calls with follow-ups") but not as a tracked process. A structured record of owner, next action, due date and customer-stated preference turns relationship intent into something a manager can check. It also protects customers from repeated contact about products they do not need, a point with regulatory weight [7], [8].

4.6 Implications for Retail Banking Customer Acquisition

For retail banking the study suggests three shifts. Measurement should move from counting contacts to tracking prospects through stages. Channel decisions should follow what customers say they prefer once contact is made. Cross-selling should follow stated need, in line with the ordered way customers acquire products [20], so that an extra product is raised because it fits and not because it is on a target sheet. These shifts fit the CRM view that acquisition, information and performance management must be designed together [2]. The evidence here is descriptive, and the implications are propositions for testing, not demonstrated effects.

4.7 Proposed Framework: Beyond the Call

The analysis points to an integrated process, which this paper names the Beyond the Call framework: an integrated customer awareness, channel alignment and lead optimisation framework for retail banking (Fig. 2). It is a proposal derived from the record. The author did not build, deploy or validate software, a predictive model or an optimisation algorithm.



Fig. 2. The proposed Beyond the Call framework. Proposed, not tested. The framework has eight stages. (1) Identify prospects through catchment mapping and Probe42 profiling. (2) Make first contact by call or visit. (3) Assess awareness and requirement by asking what the prospect knows and needs. (4) Record the preferred channel and consent for further contact. (5) Qualify and segment the lead, for example as salaried individual, small business or merchant. (6) Recommend products that match the stated need, including cross-sell. (7) Prioritise follow-up by stage, due date and stated preference. (8) Monitor status, develop the relationship and feed outcomes back into prospect identification. Throughout, one shared lead record carries the identifier, source, channel, need, consent, owner, next action and status.

The framework joins data-assisted prospecting to human conversation. Stages 1 and 5 can use data tools; stages 2, 3 and 6 need people who can listen and explain. Technology-supported lead prioritisation, such as a rule-based or statistical score for stage 7, is a future application. It needs a clean outcome history first, which the present record lacks. A pilot could compare record completeness, follow-up timeliness and progression of qualified leads before and after the lead record is introduced, with privacy approval and measures set in advance.

5. MANAGERIAL IMPLICATIONS

Table V links each recommendation to the evidence behind it. "Documented" means the log shows the underlying condition; "Proposal" means the recommendation is a future implementation that this study has not tested.

TABLE V. RECOMMENDATIONS AND THEIR EVIDENCE BASE

Recommendation	Evidence	Status
Track effort, opportunity and outcome separately	Log holds all three record types, never linked (3.8)	Documented



Recommendation	Evidence	Status
Give each prospect an ID and event history	No entry links a lead to a later outcome	Proposal
Record preferred channel and consent at first real conversation	Preference not recorded anywhere in the log	Proposal
Use Probe42 and mapping to select, not to conclude	9 Jun opportunities with no recorded follow-through	Documented
Qualify before cross-selling; match product to stated need	Early-June multi-product days; needs-finding on 16–17 Jun	Proposal
Plan hand-offs between call, profile and visit	Nine multi-channel entries; no hand-off recorded	Proposal
Assign owner and due date, and protect long-cycle loan leads	Rs. 10 lakh lead (18 Jun) has no later status	Documented
Limit irrelevant contact; apply consent rules	At least 630 recorded calls; regulation [7], [8]	Proposal

These measures would improve customer awareness through better explanation at the point of contact, align outreach with stated preferences, reduce contact with prospects who have no need, and make catchment-based prospecting accountable. A weekly review in which each open lead has an owner and a next action would be the simplest first step. Privacy-conscious practice means collecting only the fields the process needs, recording consent, and honouring a customer's decision to decline further contact.

6. LIMITATIONS AND FUTURE RESEARCH

The study rests on one placement at one branch over about two months, so it cannot be generalised to other customers, branches or periods. The log is self-recorded, brief and unaudited. Some entries give no numbers, so call counts are lower bounds. No prospect-level identifiers exist, so channel performance cannot be calculated and no causal claim is possible. Lead outcomes are incompletely tracked, partly because loan cycles outlast the placement and partly because banking confidentiality limited what the intern could record about pricing and eligibility. The questionnaire used convenience and purposive sampling, relies on self-reported awareness and intention, and cannot be verified from the materials supplied.

Future work can address these limits in five ways. (i) Restore the survey from original response forms, with timestamps, a codebook and a collection statement, or run a new, properly documented survey. (ii) Compare several branches or catchments using agreed denominators. (iii) Track acquisition longitudinally with privacy-preserving prospect IDs. (iv) Test whether first-contact channel and preferred channel differ, and whether alignment improves outcomes. (v) Pilot the lead record in Section 4.7 and, only after that, evaluate any technology-assisted prioritisation tool.

7. CONCLUSION

This study examined how customer acquisition work was organised during a documented placement at an HDFC Bank branch in Pune. The 47-entry log shows telecalling, Probe42 profiling, field prospecting, product drives and follow-up used side by side. It records leads and reported openings together with loan opportunities whose end status is unknown. The evidence supports a complementary view of the channels, not a

ranking. Their value is easier to judge when each contact is tied to a stated need, a preferred channel, a next action and a verified outcome. The audit of the questionnaire materials showed why this tie matters: without identifiers and consistent records, even a large dataset cannot support a claim. The proposed Beyond the Call framework turns these lessons into an eight-stage process that branches can test. Its value will rest on prospective evidence, and the paper claims none yet.

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