THE REVENUE OPPORTUNITY ALREADY INSIDE YOUR INSTITUTION

Are established client relationships delivering their full commercial potential?

Financial institutions invest substantial resources in attracting new clients, building capabilities and expanding market reach. Yet an equally important question deserves attention: are existing clients, expertise and infrastructure being connected in ways that create the greatest possible value?

THREE QUESTIONS WORTH ASKING

01 **CLIENT VALUE**

Do we organize our relationships around clients' evolving objectives - or primarily around our internal product lines?

02 **CONNECTED CAPABILITIES**

Where could existing teams, expertise and services create greater value by working together differently?

03 **HIDDEN ASSUMPTIONS**

Which long-standing assumptions about coverage, incentives or business boundaries deserve to be tested?

A DIFFERENT STARTING POINT

The objective is not to assume that more cross-selling is the answer. It is to examine the business from a fresh perspective, develop credible opportunity hypotheses and test them against commercial reality.

ILLUSTRATIVE EXECUTIVE THOUGHT EXPERIMENT

THE CONVENTIONAL QUESTION

"How can each product team sell more to our existing clients?"

THE ALTERNATIVE QUESTION

"What unmet client objectives could we address by connecting our existing capabilities differently?"

Neither question guarantees a better outcome. The value lies in examining both, challenging assumptions and testing ideas against client demand, economics, risk, capital requirements and execution feasibility.

FROM PERSPECTIVE TO PRACTICAL ACTION

DISCOVER	REFRAME	EVALUATE	ACTIVATE
Identify facts and client needs	Challenge inherited assumptions	Test commercial and risk logic	Pilot, learn and refine

AN INVITATION TO EXCHANGE PERSPECTIVES

I am exploring how senior financial-services leaders can identify overlooked opportunities for revenue growth and stronger organizational performance. My perspective draws on decades of management consulting and executive experience across global financial institutions in Japan.

I would welcome a brief, confidential conversation to exchange views on where the next source of business value might already exist.

MARK YOUNG | FINANCIAL SERVICES STRATEGY & MANAGEMENT CONSULTING

REQUEST A CONFIDENTIAL CONVERSATION