

A Terragni Case Study

Driving market share and wallet share for premium banking
among existing and potential affluent customer segments

Client Background

Challenge

Objective

What We Did

Insights

Solutions

Business Outcomes

1.82 Cr

Customers

1504

Branches

14,658

Employees



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Low customer acquisition & engagement among affluent customer segments

Weak word-of-mouth; low social proof.

Premium banking services perceived as lacking on Life Goals relevance and high on friction.

Current affluent customers do not seek the program for their investment planning & management needs.



Driving higher acquisition for potential affluent customers and higher engagement among existing affluent customers

Drive higher word-of-mouth to boost acquisition among potential affluent customers

Boost affluent customer retention & growth through higher utilization of premium banking

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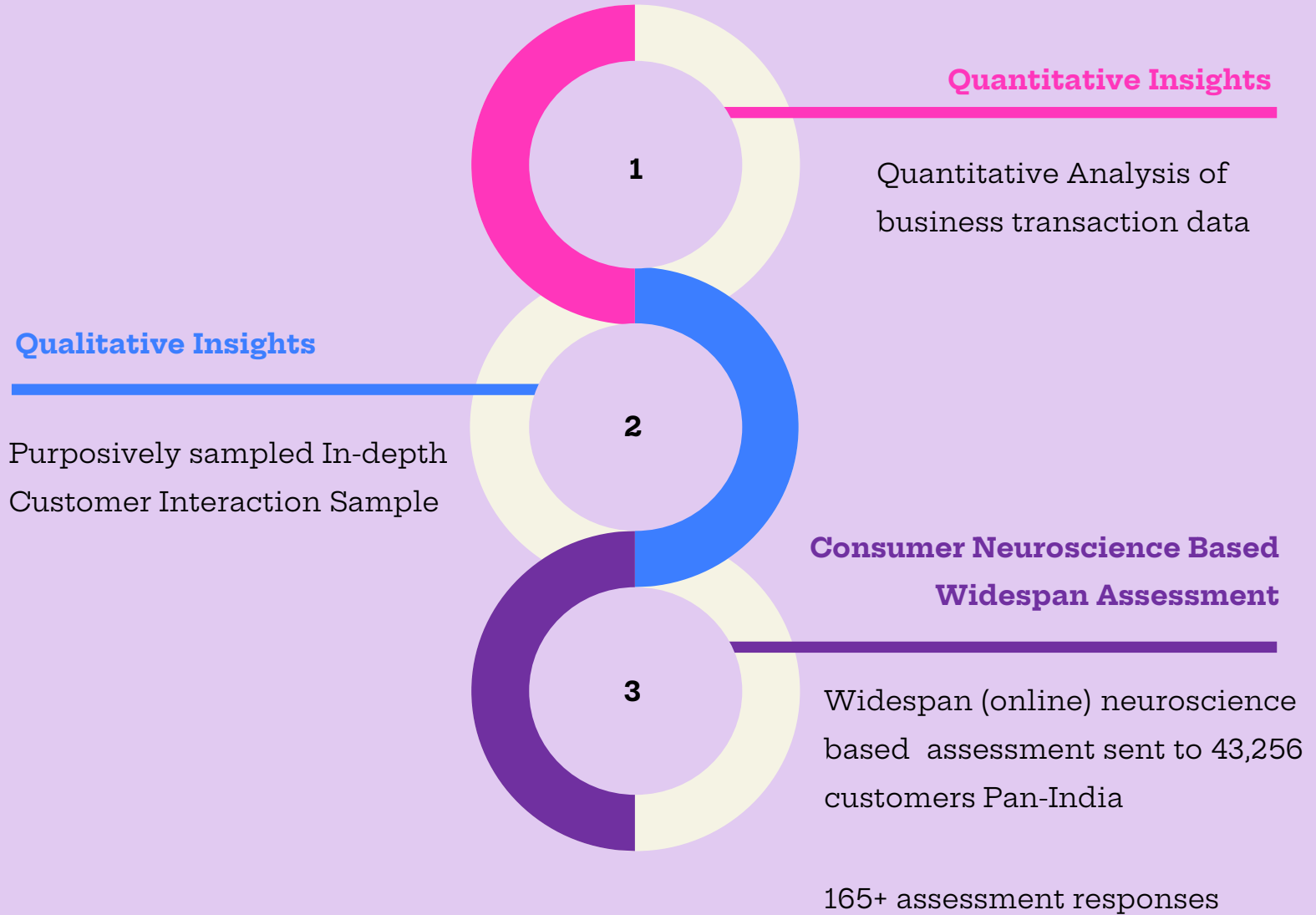
Opportunities

Solutions

Business Outcomes

- Client Background
- Challenge
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Framework



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Insights:

What affluent customers want

Grow money through investment, tax, and wealth advisory services.

Enhance lifestyle with personalized luxury experiences and exclusive events.

Expect premium banking program benefits to reflect social status and give a sense of exclusivity.

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Insights:

What affluent customers experience

Affluent customers do not see the premium banking program as a way to manage wealth or plan investments.

Experience **high cognitive effort** due to unclear and irrelevant benefits, and **low perceived value**.

Lifestyle benefits are limited and hard to use.

Lounge access feels inconvenient.

The concierge is seen mainly as a pick-up/drop service, not a premium perk.

Program does not strongly project status or exclusivity. This leads to weak word-of-mouth.

Women are the most disengaged and report highest dissatisfaction with RMs. Financial products and advisory seen as irrelevant, unclear, and high effort.



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Brand perceived as Safe, Stable, High Integrity

Strong “home brand / family brand” connect

Superior Relationship Manager (RM) service vs competitors

Industry-leading digital infrastructure

High trust in functional aspects



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Affluent customers seek experiential engagement in the form of wealth advice tailored to life goals and aspirations

Existing affluent customer journeys do not drive strong word-of-mouth and organic growth

RMs do not drive program utilization and word-of-mouth

“NR” customer is functionally satisfied, but experiential engagement is weak

Unexplored new affluent customer segment of age 30–40-year-olds

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Strategic Solutions

- **Intermediate premium program to build loyalty early:** An intermediate tiered program with early access, milestone unlocks, and upgrade nudges. When rising affluent customers feel recognized before they qualify for the premium banking program, it boosts loyalty and turns rising affluents into potential premium customers.
- **Experiential segmentation by context and goals:** Current customer segmentation overlooks behavioural and life-stage diversity. Introduced Experiential Segments based on evolving contextual needs (e.g., legacy planning, entrepreneurial expansion) to guide service personalization and help customers feel seen beyond their assets. (E.g. NRI Pioneers, Adjacent Alliances, Elite Affluents)

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Strategic Solutions

- **RMs as proactive enablers, not passive product sellers:** Redefined RMs' role to drive goal-aligned nudges by positioning them as financial life partners through structured outreach cadences, behaviourally-timed touchpoints, and strategic life-stage check-ins.
- **High-prestige, frictionless 'White Glove' experiences:** Affluent customers value distinction. Designed exclusive but low effort rituals like personalized portfolio walkthroughs at key life junctures, RM-driven gestures, and legacy recognition features building identity alignment and pride in association.
- **Eliminate high-friction moments in high-stakes journeys:** For critical moments like onboarding or fund transfers, we redesigned affluent customer journeys to minimize paperwork, waiting time, and ambiguity, especially at high-stakes emotional "peak" moments.

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Strategic Solutions

- **Behavioral nudges to amplify brand and buzz:** Use behavioural models to design communication that reduces the perceived friction & drives decision velocity, and to strengthen brand advocacy, spark word-of-mouth, and drive virality.

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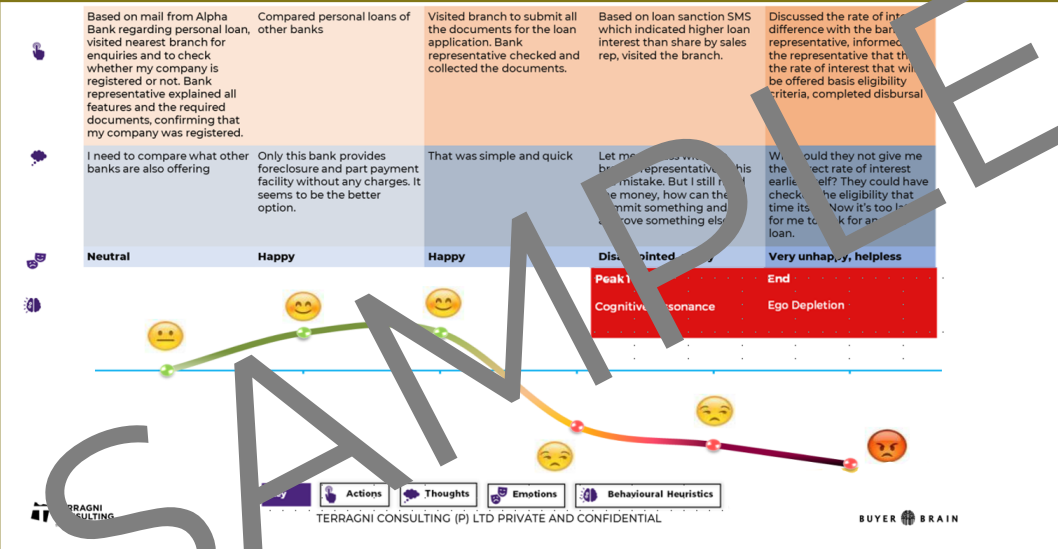


Operational Solutions

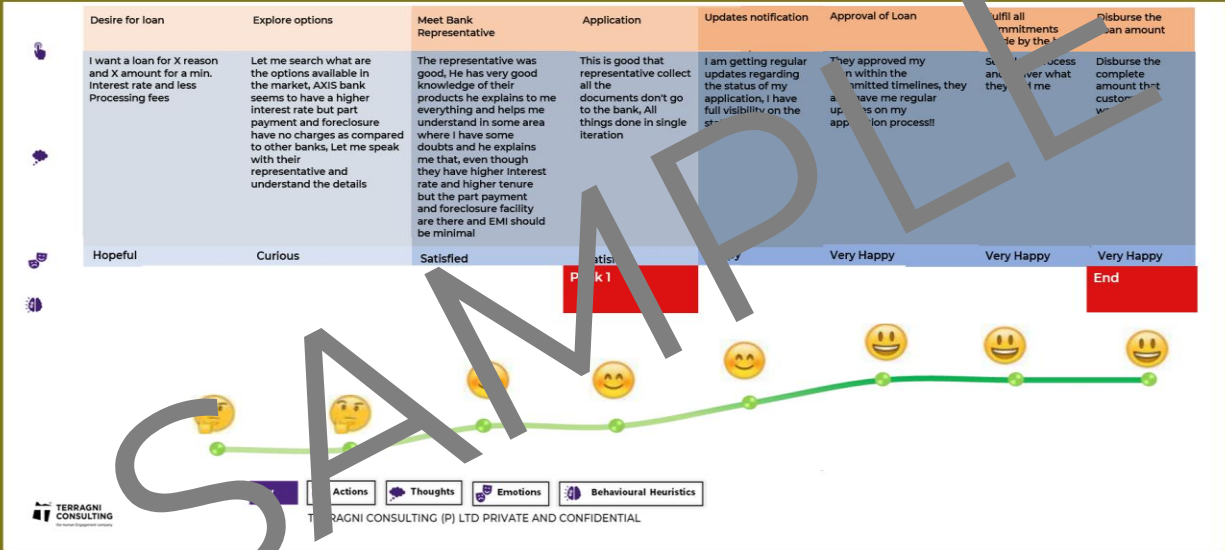
- **Behavioural Customer Journey Mapping:** Mapped emotional peaks, friction, and conversion drop-offs across key journeys and touchpoints (e.g., onboarding, advisory meetings). These insights drove high-impact micro-interventions like timing, tone, and medium of communication for stronger memory encoding and satisfaction.
- **Process Blueprinting for prioritization signals:** Redesigned processes to visibly signal "priority" and "differentiation" to affluent clients, e.g. prompt RM call-backs, and pre-emptive portfolio health nudges.
- **Behaviourally-designed Service Recovery:** Designed systemic service recovery strategies in preparation for failure, to convey assurance when things go wrong and ensure the customer faces the least stress & negative impact.

Behavioural Customer Journey Mapping

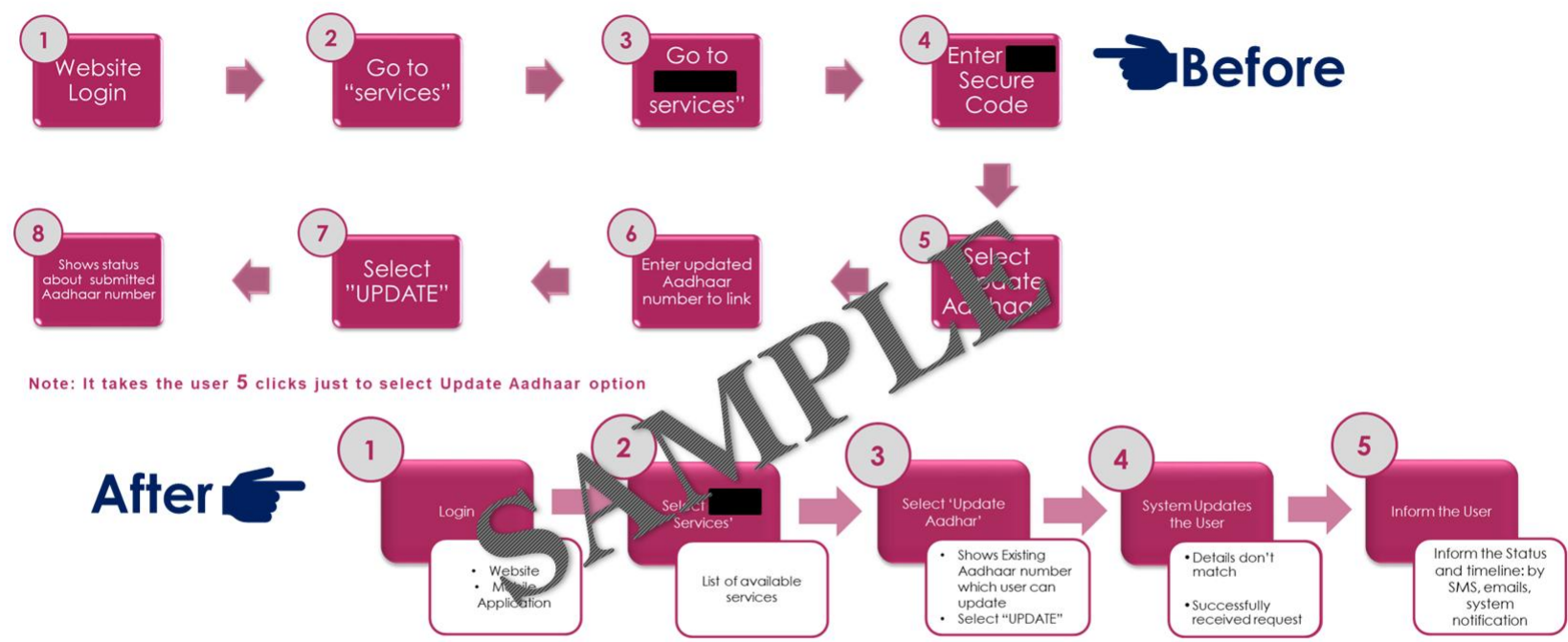
BEFORE: Mapping the Pre-Purchase journeys (Engagement touchpoint- Branch, ASL, DSA) of the customer to understand their experience points of friction



AFTER: Redesigning the Pre-Purchase journeys (Engagement touchpoint- Branch, ASL) of the customer to understand their experience points of friction



Process Blueprinting



Physical

Phyigital

Digital

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- ↑ Increased program utilization beyond remittances-into wealth management & lifestyle services
- ↑ Increased organic affluent customer acquisition
- ↑ Boost in social proof & word-of-mouth
- ↑ Increased wallet share among existing affluent customer segment

Thank You

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