

White paper

Advancing American
Multinational Bank's
CRM Transformation
with Salesforce:

A Unified Strategy Across Business Verticals





Executive Summary

American multinational bank, a leader in global financial services, has laid a strong foundation by implementing Salesforce Sales Cloud, Service Cloud, and Financial Services Cloud across its key business verticals: personal banking, commercial banking, and wealth and asset management. However, to fully realize the potential of a unified CRM strategy, the bank is now looking to consolidate its CRM approach, centralize customer data, and create common customer journeys that span its entire organization. This white paper outlines the next phase of American multinational bank's CRM journey, focusing on Salesforce Data Cloud integration, the augmentation of AI and GenAI capabilities, and creating an experience layer that unites customer journeys across business lines.

This strategic vision provides a blueprint for delivering personalized, data-driven customer experiences, enhancing operational efficiency, and driving business growth. By building on its existing Salesforce infrastructure, American multinational bank can unlock new levels of insight, scalability, and innovation, while maintaining a flexible architecture that accommodates future needs.

Introduction

American multinational bank has modernized key customer-facing operations by implementing Salesforce Sales Cloud, Service Cloud, and Financial Services Cloud. However, the next stage of this journey involves consolidating CRM strategies across personal banking, commercial banking, and wealth and asset management under a unified framework.

To achieve this, American multinational bank must create common customer journeys that span all business verticals while maintaining standards and frameworks for continuous enhancement. Additionally, the bank aims to leverage Salesforce's advanced AI and GenAI capabilities, as well as integrate real-time customer data using the Salesforce Data Cloud. This whitepaper culminates the above initiative in a cohesive experience layer, built on a separate platform, that ties together all customer interactions across the bank's business lines.



Salesforce Strategy for American Multinational Bank Enhancing and Expanding the Existing Infrastructure

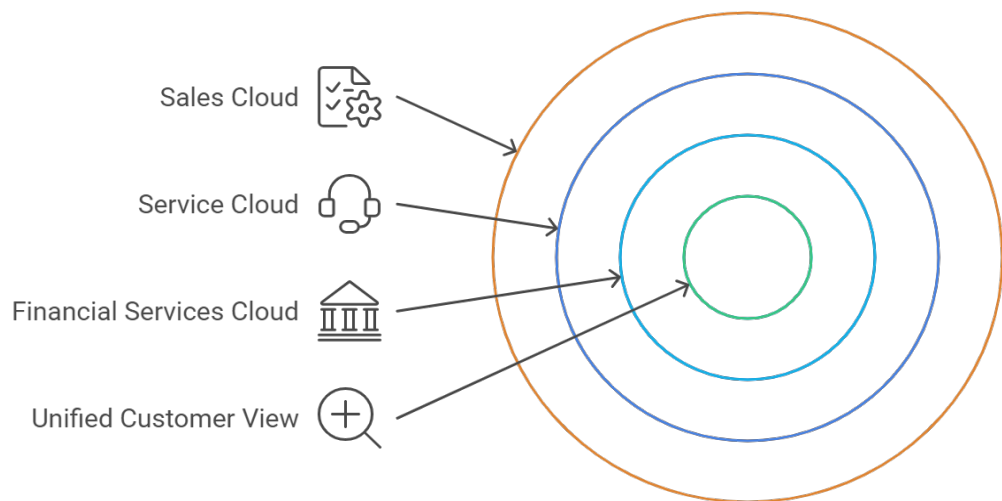
1. Building on Existing Salesforce Solutions

American multinational bank has established a robust digital foundation by implementing Salesforce Sales Cloud, Service Cloud, and Financial Services Cloud across its various business verticals. While each of these platforms already delivers substantial value, further optimization is needed to unify customer experiences and fully leverage AI and data-driven insights.

To move toward a unified CRM strategy, the bank has to evolve from platform-specific optimizations to an enterprise-wide approach that integrates data, standardizes journeys, and leverages AI across lines of business.

Current State of Salesforce at the bank:

Salesforce Integration



- ▶ **Sales Cloud:** Used to manage lead pipelines, cross-sell, and upsell opportunities in both personal and commercial banking. While effective, siloed customer data across verticals limits the ability to create a unified customer view
- ▶ **Service Cloud:** Supports customer service operations, managing cases, and providing multi-channel support. Opportunities exist to introduce AI-driven automation and consolidate service processes across business lines
- ▶ **Financial Services Cloud:** Provides relationship management tools for wealth and asset management. However, customer data remains fragmented across business units, preventing a 360-degree view of clients

The opportunity now is to move beyond individual platform benefits and unify the customer experience across all business lines.



2. Unified Customer Journey Framework: The Next Phase of Transformation

To deliver connected experiences, the bank must design and implement a cross-vertical customer journey framework that standardizes core interactions while enabling tailored touchpoints.



Key Technical Elements:

- ▶ **Shared Data Model:** Salesforce Data Cloud will play a central role in unifying customer data across personal, commercial, and wealth management. Data Cloud will allow the bank to consolidate customer data from its existing Salesforce implementations as well as third-party systems, providing a real-time, 360-degree view of each customer.
- ▶ **Core Customer Journeys:** Building core customer journeys, such as account onboarding, KYC, and cross-channel service interactions, will help standardize interactions across verticals. These journeys will be built on Salesforce's process automation tools, leveraging Flow for consistency and scalability.
- ▶ **AI-Driven Personalization:** With a unified data layer, American multinational bank can implement Einstein AI to deliver predictive, personalized experiences. For instance, wealth management advisors can receive AI-driven insights based on a client's total relationship with the bank, not just their investment portfolio.

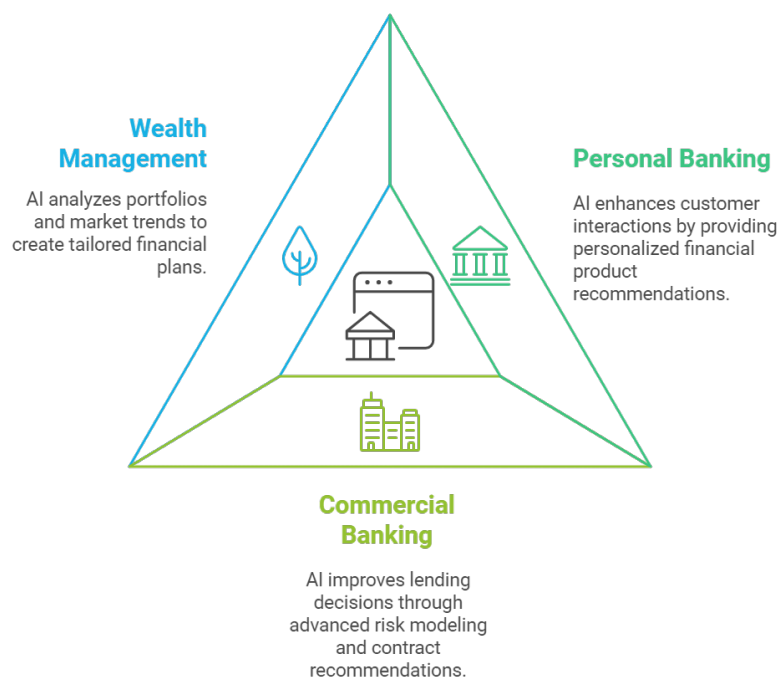
Augmenting AI and GenAI Capabilities

As American multinational bank advances its CRM transformation, integrating AI and GenAI becomes a key differentiator, enabling the automation of tasks and reimagining of how value is delivered at every customer touchpoint.

One of the key objectives of this transformation is to fully leverage Salesforce's AI and GenAI capabilities to automate processes, personalize customer experiences, and drive insights. American multinational bank can benefit significantly from Salesforce's Einstein AI and GenAI features, which can be integrated into all aspects of customer interaction.

AI Integration by Business Line::

AI Integration in Banking



- ▶ **Personal Banking:** AI-driven insights can help relationship managers identify upsell opportunities, predict customer churn, and suggest next-best actions. For example, by analyzing a customer's transaction history, Einstein AI can recommend personalized financial products such as credit cards or loans.
- ▶ **Commercial Banking:** AI-powered risk modeling can improve decision-making for commercial lending. GenAI capabilities can generate contract recommendations based on historical deals and market conditions, improving the speed and accuracy of the sales process.
- ▶ **Wealth and Asset Management:** Einstein AI can analyze investment portfolios, assess market trends, and generate personalized financial plans for high-net-worth individuals. GenAI can assist relationship managers by drafting investment recommendations and communications tailored to client profiles.



Leveraging AI for Operational Efficiency:



AI-Driven Automation:

By utilizing Einstein AI and Flow, American multinational bank can automate routine tasks, including case management, loan processing, and customer inquiry responses. This frees up human resources for higher-value tasks and speeds up service delivery.



AI-Powered Personalization:

Through AI, American multinational bank can offer tailored product recommendations, personalized financial advice, and customized services, enhancing customer engagement and satisfaction.

AI and Data Cloud Synergy:

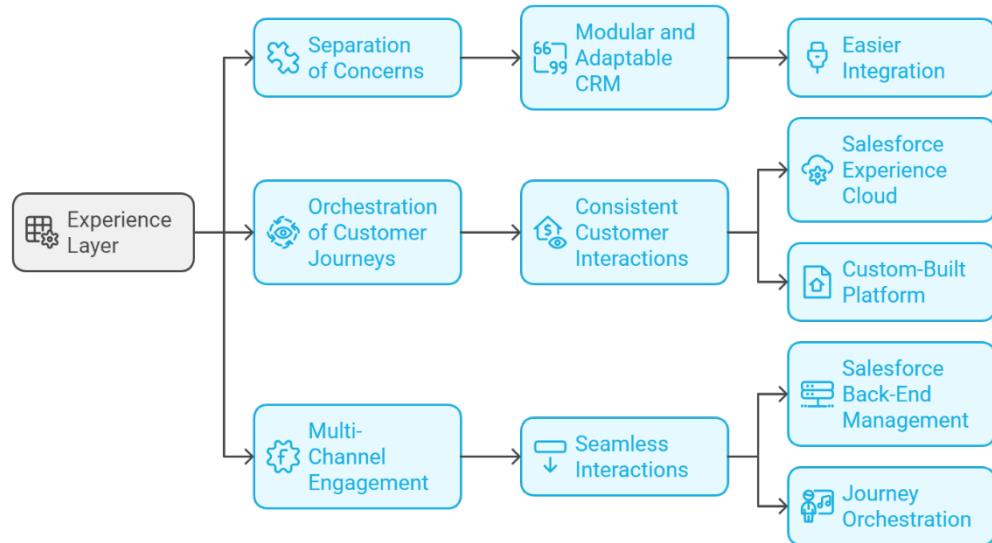


Real-Time Customer Insights:

Salesforce Data Cloud enables the real-time ingestion and activation of customer data. By feeding this data into AI models, American multinational bank can generate actionable insights and real-time recommendations during customer interactions. For example, a service agent handling a high-value customer query can receive AI-generated recommendations based on the client's latest investment activity, branch visits, and product holdings, all in real time.

Experience Layer and Multi-Platform Integration

To tie together the various customer journeys and interactions across business lines, American multinational bank requires a unified experience layer. This experience layer should be built on a platform that integrates seamlessly with Salesforce, while offering the flexibility to manage complex workflows and multi-channel interactions.



Key Aspects of the Experience Layer:

- ▶ **Separation of Concerns:** By building the experience layer on a separate platform, American multinational bank can keep its CRM functions modular and adaptable. This will allow for easier integration of future technologies and third-party services without disrupting core Salesforce functionality.
- ▶ **Orchestration of Customer Journeys:** The experience layer will act as the orchestration hub for customer journeys, ensuring that interactions across personal, commercial, and wealth management follow a consistent path. Salesforce Experience Cloud or a custom-built platform can be used to create this unifying layer.
- ▶ **Multi-Channel Engagement:** Customers increasingly interact with financial institutions across multiple channels, including mobile apps, websites, branches, and call centers. The experience layer must support these interactions seamlessly, with Salesforce handling back-end data management and journey orchestration.

A dedicated experience layer allows American multinational bank to deliver unified, intelligent customer journeys without compromising on flexibility or control. It ensures that the customer's experience is as connected as the systems supporting it.

Business and IT Benefits of the Strategy

Business Benefits:

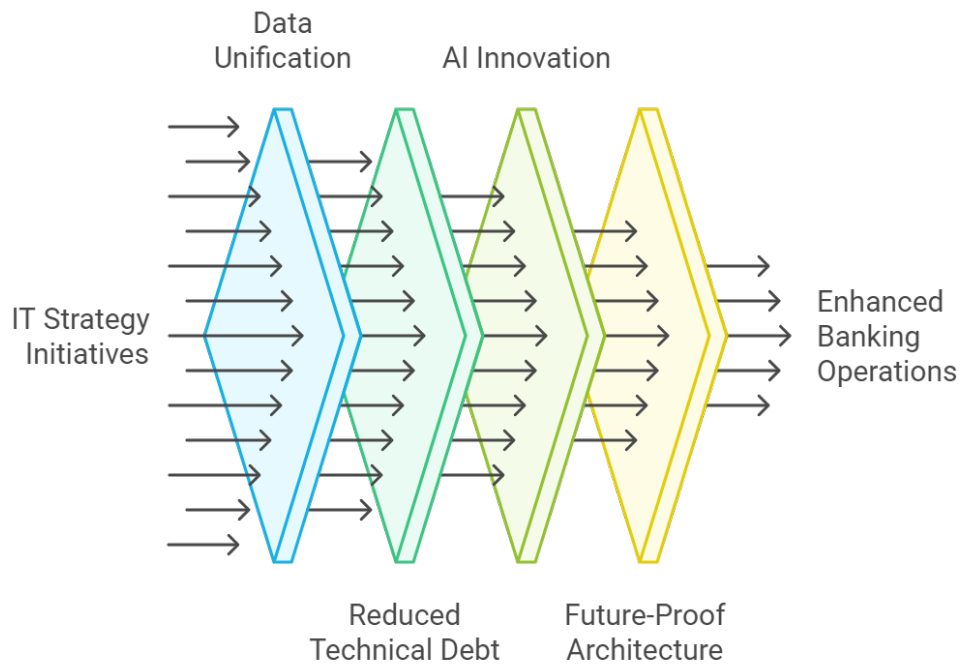


- ▶ **Enhanced Customer Engagement and Retention:** With a unified CRM and AI-driven personalization, American multinational bank will be able to deliver a superior customer experience that drives loyalty and reduces churn.
- ▶ **Cross-Sell and Upsell Opportunities:** The consolidation of customer data and AI-driven insights will enable relationship managers across verticals to identify new opportunities for cross-sell and upsell, increasing revenue.
- ▶ **Streamlined Operations:** By unifying processes across business verticals and automating routine tasks, American multinational bank will reduce operational costs and increase efficiency. This is particularly critical in a highly competitive financial services environment.
- ▶ **Increased Agility and Scalability:** The modular nature of the experience layer and Salesforce's composable architecture allows American multinational bank to easily scale operations, integrate new business lines, and adapt to changing market conditions without overhauling the entire system.



IT Benefits:

Transforming IT Strategy for Enhanced Banking



Data Unification and Real-Time Access:

Salesforce Data Cloud enables American multinational bank to consolidate customer data from disparate systems, ensuring that relationship managers have real-time access to critical insights.



Reduced Technical Debt:

A unified platform strategy simplifies the management of multiple CRM systems, lowers maintenance costs, and frees up IT resources for more strategic initiatives.



AI and GenAI Innovation:

Integrating AI across business lines allows IT teams to deploy cutting-edge solutions that enhance customer service, automate routine processes, and provide actionable insights, staying ahead of competitors.



Future-Proof Architecture:

Salesforce's cloud-based infrastructure, combined with a separate experience layer, provides a flexible, scalable architecture that can easily integrate with emerging technologies like blockchain or advanced analytics platforms.



Industry Benchmarks: How Leading Banks Are Transforming CRM

American multinational bank is not alone in reimagining its CRM approach. Peer institutions across global financial services are already leveraging unified platforms, AI, and real-time data to deliver smarter, more connected customer experiences. These case studies illustrate what's possible—and reaffirm the value of the bank's transformation vision.



American Finance Company : Centralized Data, Smarter Engagement

An American finance company consolidated customer data across business lines—retail, commercial, and wealth management—into a unified platform powered by Salesforce Financial Services Cloud. This allowed:

- A single customer view across business units
- AI-driven insights that enabled relationship managers to offer proactive service
- Improved targeting for cross-sell and upsell opportunities

By streamlining data and integrating AI into frontline workflows, the company enhanced both operational efficiency and client satisfaction.



British Universal Bank : Real-Time Insights and Automated Service Delivery

British universal bank

used Salesforce Data Cloud and Service Cloud to standardize customer engagement across personal and commercial banking segments. The transformation included:

- A centralized customer data platform that boosted lead-to-conversion performance
- AI-based automation to shorten service response times
- Scalable architecture for a consistent experience across global markets

The result was an agile, AI-enabled CRM backbone that improved speed, responsiveness, and customer visibility across channels.



Technical Challenges and Mitigations



1. Data Integration Across Legacy Systems

- ▶ **Challenge:** American multinational bank's legacy systems may not easily integrate with Salesforce Data Cloud.
- ▶ **Mitigation:** Implement middleware solutions or use MuleSoft to create APIs that bridge the gap between legacy systems and Salesforce. This allows data to flow seamlessly without requiring complete system overhauls.



2. Data Privacy and Compliance

- ▶ **Challenge:** Handling customer data in a highly regulated industry requires strict adherence to data privacy laws (e.g., GDPR, CCPA).
- ▶ **Mitigation:** Salesforce Shield offers encryption, audit trails, and monitoring tools to ensure compliance. American multinational bank should implement these tools to protect customer data while adhering to regulatory requirements.



3. Change Management

- ▶ **Challenge:** Consolidating CRM systems across business lines may face resistance from stakeholders accustomed to existing systems.
- ▶ **Mitigation:** A comprehensive change management strategy, including training, workshops, and a phased rollout, can ensure smooth adoption and minimize disruption.

Detailed Roadmap for Implementation

Transforming American multinational bank's CRM into a unified, AI-enabled ecosystem requires a phased approach, one that balances speed, governance, and business value at every stage. The roadmap below outlines how the bank can move from its current Salesforce foundation to a scalable, future-ready CRM architecture.

Achieving Unified Customer Experience

Data Cloud Integration

Integrate Salesforce Data Cloud with existing systems to create a unified customer data platform.

AI and Automation

Deploy AI across business verticals to enhance engagement and automate workflows.

Experience Layer

Build a unified experience layer for customer journeys across channels.

Optimization and Scaling

Optimize and scale solutions based on performance metrics and feedback.



1. Phase 1: Data Cloud Integration

- Integrate Salesforce Data Cloud with existing Sales, Service, and Financial Services Cloud implementations to create a unified customer data platform.



- Establish a real-time data pipeline for customer insights.



2. Phase 2: AI and Automation Implementation

- Deploy Einstein AI across business verticals to enhance customer engagement and automate workflows.



- Introduce GenAI for content generation, personalized wealth management, and commercial banking recommendations.

3. Phase 3: Experience Layer and Journey Orchestration

- Build the experience layer to unify customer journeys across channels and business verticals.
- Leverage Salesforce Experience Cloud or a custom-built platform for multi-channel engagement.

4. Phase 4: Optimization and Scaling

- Continuously optimize customer journeys, AI models, and data workflows based on performance metrics and customer feedback.
- Scale the solution across additional business lines and geographic regions.

Conclusion

American multinational bank can transform its CRM strategy into a unified, scalable, and future-proof solution by building on its existing Salesforce infrastructure and focusing on data unification, AI augmentation, and customer journey orchestration. The benefits of this approach are clear: enhanced customer engagement, increased revenue through personalized services, and streamlined operations across all business verticals.

Salesforce's flexible and powerful ecosystem provides the tools needed to realize this vision. At the same time, integrating AI and Data Cloud ensures that American multinational bank remains at the forefront of innovation in the financial services industry.



Vijay Pralhad Purbhe

VP, Specialist Sales for Salesforce Practice

An experienced technologist with more than 25 years of experience in driving digital transformation, streamlining operations for faster time to market. The author brings extensive experience in leading service sales, solutioning and successful implementation of enterprise scale digital transformation initiatives.

Vijay's experience encompasses a wide range of Salesforce products including Sales Cloud, Service Cloud, Marketing Cloud.

About Tech Mahindra

Tech Mahindra (NSE: TECHM) offers technology consulting and digital solutions to global enterprises across industries, enabling transformative scale at unparalleled speed. With 152,000+ professionals across 90+ countries helping 1100+ clients, Tech Mahindra provides a full spectrum of services including consulting, information technology, enterprise applications, business process services, engineering services, network services, customer experience & design, AI & analytics, and cloud & infrastructure services. It is the first Indian company in the world to have been awarded the Sustainable Markets Initiative's Terra Carta Seal, which recognises global companies that are actively leading the charge to create a climate and nature-positive future. Tech Mahindra is part of the Mahindra Group, founded in 1945, one of the largest and most admired multinational federation of companies.

For more information on how TechM can partner with you to meet your Scale at Speed™ imperatives, please visit <https://www.techmahindra.com/>.



www.techmahindra.com
www.twitter.com/tech_mahindra
www.linkedin.com/company/tech-mahindra

Copyright © Tech Mahindra Ltd 2026. All Rights Reserved.

Disclaimer: Brand names, logos, taglines, service marks, tradenames and trademarks used herein remain the property of their respective owners. Any unauthorized use or distribution of this content is strictly prohibited. The information in this document is provided on "as is" basis and Tech Mahindra Ltd. makes no representations or warranties, express or implied, as to the accuracy, completeness or reliability of the information provided in this document. This document is for general informational purposes only and is not intended to be a substitute for detailed research or professional advice and does not constitute an offer, solicitation, or recommendation to buy or sell any product, service or solution. Tech Mahindra Ltd. shall not be responsible for any loss whatsoever sustained by any person or entity by reason of access to, use of or reliance on, this material. Information in this document is subject to change without notice.