Identifying Cross Selling Opportunities
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The Client
PayAvenue is a payment gateway provider that allows users to pay for their online purchases. Its services are accepted by a wide range of both retail and non-retail merchants across United States. For every online transaction, PayAvenue charges a small amount as commission. Utilizing transaction data, PayAvenue can enter into strategic partnerships with its clients.

Business Challenge
Bruce Campbell, CEO of PayAvenue, realized that the current business had low margins and he wanted to move to a higher margin alternative with the existing operational setup. With this objective, we analyzed the data to find significant cross-selling options.

Solution
We analysed PayAvenue’s transaction data along with its customer and merchant data to identify cross-selling opportunities. Customer Clusters were identified and were mapped to different merchant categories.

Visualization Depicting the Relationship Between Customers and Merchants

![Visualization Diagram]

- **Low Ticket Size**
- **High Ticket Size**
- **Age: 25-45**
- **Certification Courses**
- **Personal Coaching**
- **Game Console**
- **Air Tickets**
- **Hospitality**
- **Car Rental**

Number of lines indicates demand from each cluster
The visualization shows that demand for various products varies across customer clusters. You also observe relationships between customer clusters and merchant category. These relationships create opportunity for cross selling. For example, if a customer from blue cluster purchases air tickets, it is probable that he will be looking for a holiday package or for an accommodation. Using relationship mapping between customers and merchants, we prepared a predictive matrix with all the cross-selling possibilities which PayAvenue can provide to its partner merchants.

**Geographical Distribution of Customers**

We provided PayAvenue with map visualizations depicting volume of operations and total sales of products in various parts of the city. Map visualisations were created for all the major cities where PayAvenue operated. Sales and Volume mapping enabled PayAvenue to optimize its operations geographically based on profitability.

**Impact**

PayAvenue is now treated as a sales partner by many of the merchants rather than as just simple payment gateway service provider. Provided solution helped PayAvenue to realize increased margins. The analysis also helped PayAvenue to optimize its operations as now company has better understanding of its geographic spread. Now, PayAvenue approaches the right kind of merchants to offer its services as it understands end customer’s profile better.
Perceptive Analytics

Perceptive Analytics is a Data Analytics company, offering specialized services in Marketing Analytics, Data Visualization, Financial Modeling, Spreadsheet Modeling and application solutions. We serve large and medium sized companies in the US, India, Australia, Europe and Middle East.

We provide geo-analytic solutions to optimize business operations. The following are samples of some of the other analysis we do: Lead Conversion Analysis, Sales Cycle Analysis, Cross Sell/Upsell Opportunity Analysis, Customer Profiling and Purchase Likelihood Analysis. We help you formulate marketing strategy to reduce costs and increase profits.

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