CONCEPT

Cross-Selling and Upselling Skills: Share of Wallet, Bundled Offers and Ethical Selling

28 December 2026 – 1 January 2027
London - Central London four-star



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Introduction:

Branches, stores and contact centres serve existing customers every day yet capture only a small share of their wallet: add-ons are offered at random, premium tiers are pitched without a clear need, and staff hesitate for fear of sounding pushy or mis-selling. This Core Concept course builds cross-selling and upselling skills for frontline retail, banking, telecom and service teams and their team leaders, from needs-based conversations, bundles and good-better-best offers to next-best-offer prompts, ethical safeguards and attach-rate coaching. Participants produce a Cross-Sell and Upsell Playbook for a case branch or contact centre.

Course Objectives:

- Estimate share of wallet and relationship value for existing customers and identify the service moments where a relevant offer fits
- Design complementary product pairings, bundles and good-better-best tiers that frontline staff can present in under a minute
- Use next-best-offer rules and CRM prompts to choose which offer to raise with which customer, and when to stay silent
- Conduct needs-based conversations at the counter, on calls and in online channels that move from a resolved request to a suitable offer
- Apply suitability and disclosure checks that prevent mis-selling and answer price, need and trust objections honestly
- Track attach rate, offer acceptance and products per customer and coach team members against a service-to-sales scorecard

Target Audience:

- Retail store and showroom staff who serve walk-in customers and handle add-on and upgrade conversations at the point of sale
- Branch banking and financial service staff who open accounts, resolve requests and introduce further products to existing customers
- Telecom store and customer service staff who manage plan changes, device upgrades and value-added services
- Contact-centre agents who handle inbound service calls and chats and are expected to convert them into additional sales
- Frontline team leaders and supervisors who set daily offer priorities, observe interactions and coach service-to-sales behaviour

Course Outline:

Day 1: Cross-Selling and Upselling Foundations and Customer Value

- Cross-Selling Versus Upselling Versus Add-On Sales: Definitions and Customer Examples
- Share of Wallet Estimation Worksheet for Existing Customers
- Customer Lifetime Value Basics: Retention, Margin and Relationship Depth
- Service-to-Sales Moments Map Across Branch, Store, Call and Online Journeys
- Current-State Attach Rate and Products per Customer Baseline

Day 2: Offer Design Models: Bundles, Tiers and Next Best Offer

- Complementary Product Mapping Matrix for Natural Pairings
- Good-Better-Best Tier Ladder Design and Price Anchoring
- Product Bundling Types: Pure, Mixed and Solution Bundles
- Next-Best-Offer Logic: Eligibility Rules, Propensity Signals and Contact Suppression
- CRM Prompt Design and Offer Card Content for Frontline Screens

Day 3: Needs-Based Conversations at the Counter, on Calls and Online

- Needs Discovery Question Funnel for Service Interactions
- Buying Signal Recognition: Verbal, Behavioural and Account Data Cues
- Bridging Statements From a Resolved Service Request to a Relevant Offer
- Counter and Telephone Upsell Role-Play With Feature-to-Need Linking
- Online Upsell Placements: Basket Add-Ons, Upgrade Prompts and Chat Recommendations

Day 4: Ethical Selling, Objections and Service-to-Sales Performance

- Mis-Selling Red Flags: Suitability, Affordability and Pressure Tactics Checklist
- Fair Disclosure Script Elements and Customer Consent Confirmation
- Objection Handling Model for Price, Need and Trust Concerns
- Incentive Design Risks: Volume Targets Versus Quality and Persistency Measures
- Cross-Sell KPI Scorecard: Attach Rate, Offer Acceptance, Products per Customer and Complaint Ratio

Day 5: Coaching Practice and the Cross-Sell and Upsell Playbook

- Team Leader Side-by-Side Observation and Coaching Routine
- Multi-Sector Case: Bank Branch, Telecom Store and Contact Centre Diagnosis
- Offer Scripts and Conversation Guides Build for the Case Unit
- Cross-Sell and Upsell Playbook Drafting With KPI Targets and Coaching Cadence
- Playbook Role-Play Demonstration and Peer Review Panel Feedback

Skills You Will Gain:

- Share of Wallet Analysis
- Offer Bundling and Tiering
- Next-Best-Offer Selection
- Needs-Based Questioning
- Buying Signal Recognition
- Suitability and Mis-Selling Prevention
- Attach Rate Measurement
- Service-to-Sales Coaching

Why Attend This Course:

- Return with a Cross-Sell and Upsell Playbook of offer maps, scripts, KPI targets and a coaching cadence for a case unit
- Raise offers with confidence because each one is tied to a customer need rather than a push
- Rehearse counter, call and online upsell conversations with feedback from peers in banking, retail and telecom
- Protect customer trust and complaint ratios while lifting products per customer

Conclusion:

Cross-selling and upselling add value only when the offer fits the customer and the conversation is honest. The course moves from share of wallet, lifetime value and service-to-sales moments, through bundles, good-better-best tiers and next-best-offer prompts, to needs-based conversations across the counter, calls and online channels, and then to mis-selling safeguards, objections, incentives and KPIs. The final day turns this into coaching routines and a Cross-Sell and Upsell Playbook for a case branch or contact centre.