

## CHAPTER TWO

# **Executives Insights Activities Downloads**

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## INTRODUCTION:

# Industry Financial Data

- Executive buyers expect sellers to know their industry which includes knowing it's financial performance.
- Knowing how the industry is performing helps build credibility and assess a customer's performance.
- This document includes the performance of key financial metrics for a variety of industries. It is based on global performance.
- It also include the **Power of One** which is the financial benefit of a 1% improvement in the financial metric. The Power of One is scaled to revenue of **1 billion**.
- Use the Power of One to identify those areas where your solutions potentially add the greatest benefits.

### FOR MORE INFORMATION:

Contact us at [info@finlistics.com](mailto:info@finlistics.com) | [www.FinListics.com](http://www.FinListics.com)

EXAMPLES OF:

# Industry Financial Data

**BANKING**

**RETAIL**

**INSURANCE**

**TELECOMMUNICATIONS**

**MANUFACTURING**

# Banking: Global




























Industry Insights

**Financial Trends & Insights**

Companies Ranking

Filters: Assets: \$10 (Bil) or more  Target Revenue: 1,000 (Mil)  Key Metrics  All Business Functions 

## METRICS MEDIAN VALUES BY YEARS:

		2017	2018	2019	2020	Current
<b>GROWTH</b>						
 <b>Net-Interest Income Growth</b>  	POWER OF +1% MILLIONS <b>6.80</b>	6.6%	6.9%	3.7%	1.2%	1.2%
 <b>Non-Interest Income Growth</b>  	POWER OF +1% MILLIONS <b>3.20</b>	5.2%	4.1%	6.1%	2.8%	2.5%
<b>EXPENSES &amp; PROFITABILITY</b>						
 <b>% Provision for Credit Losses</b>  	POWER OF -1% MILLIONS <b>1.29</b>	4.6%	4.1%	4.8%	13.7%	12.9%
 <b>Cost to Income (Efficiency) Ratio</b>  		60.3%	59.2%	59.0%	59.4%	59.9%
 <b>% Salaries &amp; Related Expenses</b>  	POWER OF -1% MILLIONS <b>2.66</b>	25.8%	26.6%	26.8%	26.6%	26.6%
 <b>% Premises &amp; Equipment</b>  	POWER OF -1% MILLIONS <b>0.38</b>	4.2%	4.4%	3.8%	3.8%	3.8%
 <b>% Other Non-Interest Expense</b>  	POWER OF -1% MILLIONS <b>2.59</b>	25.3%	24.6%	25.1%	25.2%	25.9%
 <b>Pretax Profit Margin</b>  	POWER OF +1% MILLIONS <b>10.00</b>	32.8%	34.4%	33.3%	25.6%	25.5%
<b>RETURNS</b>						
 <b>Return on Equity</b>  		8.9%	9.8%	9.3%	6.8%	6.8%

# Banking

# Property & Casualty: Global ♡

Industry Insights

**Financial Trends & Insights**

Companies Ranking

Filters: Revenue: \$2.5 (Bil) or more ▼ Target Revenue: 1,000 (Mil) ▼ All Metrics ▼ All Business Functions ▼

METRICS MEDIAN VALUES BY YEARS:		2017	2018	2019	2020	Current
<b>GROWTH</b>						
<span>⌵</span> <b>Premiums Earned Growth</b> ⓘ ★	POWER OF +1% MILLIONS <b>8.91</b>	4.7%	4.6%	6.5%	3.4%	3.7%
<span>⌵</span> <b>Non-Premiums Earned Growth</b> ⓘ ★	POWER OF +1% MILLIONS <b>1.09</b>	11.8%	-7.4%	20.9%	-7.1%	-4.6%
<span>⌵</span> <b>Total Revenue Growth</b> ⓘ	POWER OF +1% MILLIONS <b>10.00</b>	5.1%	3.0%	9.2%	2.0%	2.7%
<b>EXPENSES &amp; PROFITABILITY</b>						
<span>⌵</span> <b>% Benefits &amp; Claims</b> ⓘ ★	POWER OF -1% MILLIONS <b>6.25</b>	63.5%	63.5%	61.8%	62.2%	62.5%
<span>⌵</span> <b>% Selling, General &amp; Admin. Exp.</b> ⓘ ★	POWER OF -1% MILLIONS <b>2.45</b>	23.9%	24.1%	22.7%	23.7%	24.5%
<span>⌵</span> <b>% Other Operating Expenses</b> ⓘ	POWER OF -1% MILLIONS <b>0.65</b>	5.9%	5.9%	3.2%	6.5%	6.5%
<span>⌵</span> <b>Pretax Profit Margin</b> ⓘ ★	POWER OF +1% MILLIONS <b>10.00</b>	6.9%	6.7%	9.1%	7.6%	7.0%
<span>⌵</span> <b>Net Income Margin</b>		5.3%	5.1%	6.7%	5.2%	5.0%

# Insurance: Property and Casualty



# Industrial Machinery & Equipme: Global ♡

Industry Insights

Financial Trends & Insights

Companies Ranking

Filters: Revenue: All ▼ Target Revenue: 1,000 (Mil) ▼ Key Metrics ▼ All Business Functions ▼ Priority: LOW MEDIUM HIGH

## METRICS MEDIAN VALUES BY YEARS:

### GROWTH

		2017	2018	2019	2020	Current
Revenue Growth <span>ⓘ</span> ★	POWER OF +1% MILLIONS <b>10.00</b>	9.9%	9.3%	3.1%	-1.1%	-0.5%

### EXPENSES & PROFITABILITY

% Cost of Goods Sold <span>ⓘ</span> ★	POWER OF -1% MILLIONS <b>7.00</b>	69.0%	69.8%	69.8%	70.0%	70.0%
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% Selling, General & Admin. Exp. <span>ⓘ</span> ★	POWER OF -1% MILLIONS <b>1.57</b>	16.0%	16.0%	16.1%	15.6%	15.7%
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Operating Income Margin <span>ⓘ</span> ★	POWER OF +1% MILLIONS <b>10.00</b>	7.4%	7.1%	6.5%	6.2%	6.2%
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### CAPITAL UTILIZATION

Days in Inventory <span>ⓘ</span> ★	POWER OF -1d MILLIONS <b>1.92</b>	113 d	116 d	118 d	122 d	121 d
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Fixed Asset Utilization <span>ⓘ</span> ★	POWER OF +1% MILLIONS <b>3.14</b>	3.53	3.59	3.28	3.04	3.18
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# Manufacturing: Industrial Equipment & Machinery

# Department Stores: Global ♡

Industry Insights

**Financial Trends & Insights**

Companies Ranking

Filters: Revenue: \$1 (Bil) or more ▼ Target Revenue: 1,000 (Mil) ▼ Key Metrics ▼ All Business Functions ▼ Priority: LOW MEDIUM HIGH

## METRICS MEDIAN VALUES BY YEARS:

		2017	2018	2019	2020	Current
<b>GROWTH</b>						
<span>⌵</span> Revenue Growth <span>i</span> ★	POWER OF +1% MILLIONS	10.00	5.0%	3.5%	1.5%	-1.6%
<b>EXPENSES &amp; PROFITABILITY</b>						
<span>⌵</span> % Cost of Goods Sold <span>i</span> ★	POWER OF -1% MILLIONS	6.48	68.8%	66.7%	66.5%	65.4%
<span>⌵</span> % Selling, General & Admin. Exp. <span>i</span> ★	POWER OF -1% MILLIONS	2.46	22.6%	23.1%	21.4%	24.6%
<span>⌵</span> Operating Income Margin <span>i</span> ★	POWER OF +1% MILLIONS	10.00	5.8%	5.3%	5.4%	3.7%
<b>CAPITAL UTILIZATION</b>						
<span>⌵</span> Days in Inventory <span>i</span> ★	POWER OF -1d MILLIONS	1.77	63 d	76 d	61 d	69 d
<span>⌵</span> Fixed Asset Utilization <span>i</span> ★	POWER OF +1% MILLIONS	4.36	3.79	3.88	2.90	2.29

# Retail



# Telecommunications: Global ♡

Industry Insights

**Financial Trends & Insights**

Companies Ranking

Filters: Revenue: All ▼ Target Revenue: 1,000 (Mil) ▼ Key Metrics ▼ All Business Functions ▼ Priority: LOW MEDIUM HIGH

## METRICS MEDIAN VALUES BY YEARS:

### GROWTH

		2017	2018	2019	2020	Current
Revenue Growth <span>ⓘ</span> ★	POWER OF +1% MILLIONS	10.00	4.1%	3.8%	2.8%	0.7%

### EXPENSES & PROFITABILITY

% Cost of Goods Sold <span>ⓘ</span> ★	POWER OF -1% MILLIONS	4.51	47.4%	47.2%	46.6%	45.1%
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% Selling, General & Admin. Exp. <span>ⓘ</span> ★	POWER OF -1% MILLIONS	2.30	24.4%	23.1%	23.4%	23.0%
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% Earnings Before Interest, Taxes, Depreciation, & Amortization (EBITDA) <span>ⓘ</span> ★			26.2%	26.6%	27.3%	30.5%
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### CAPITAL UTILIZATION

Days Sales Outstanding <span>ⓘ</span> ★	POWER OF -1d MILLIONS	2.74	51 d	55 d	58 d	56 d
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Fixed Asset Utilization <span>ⓘ</span> ★	POWER OF +1% MILLIONS	7.43	1.66	1.65	1.41	1.29
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# Telecommunications

# INTRODUCTION: **Industry Goals, Strategies, and Initiatives**

- Selling to executive buyers requires that you know:
  - Company-wide goals
  - Lines of business that are aligned with these goals and their:
    - **STRATEGIES**
    - **INITIATIVES**
    - **MEASURES OF SUCCESS**
- Knowing these will help you create more business-focused account plans and conversations with executive buyers.
- This document provides examples of these for a variety of industries.

FOR MORE INFORMATION:

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EXAMPLES OF:

# Industry Goals, Strategies, and Initiatives



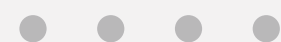
**BANKING**

**RETAIL**

**INSURANCE**

**TELECOMMUNICATIONS**

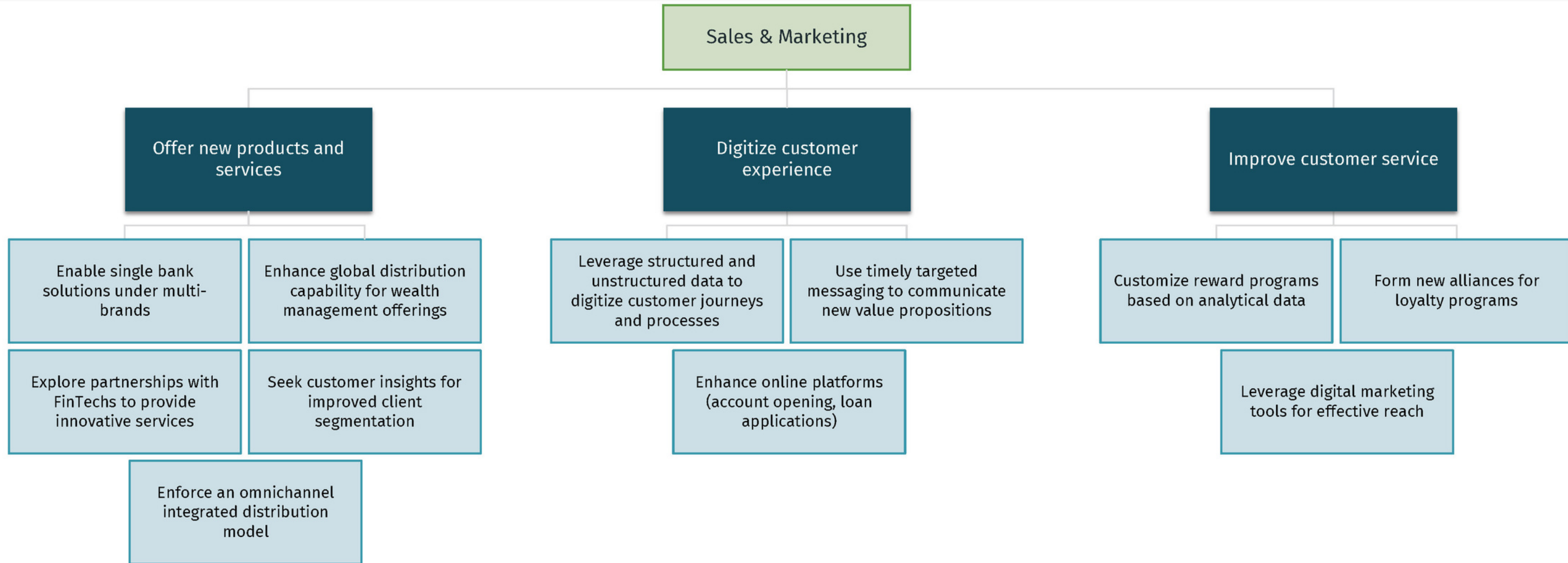
**MANUFACTURING**



# Industry Blueprint | BANKING & FINANCIAL MARKETS

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Enhance customer experience



Financial Metrics	Key Performance Indicators	
<ul style="list-style-type: none"> <li>Net interest income growth</li> <li>Noninterest income growth</li> </ul>	<ul style="list-style-type: none"> <li>Revenue from new customers</li> <li>Revenue from cross-sell/up-sell</li> <li>Revenue from new products/services</li> <li>Customer churn</li> </ul>	<ul style="list-style-type: none"> <li>Net Promoter Score</li> <li>Assets under Management (AUM)</li> <li>Average AUM per account</li> </ul>

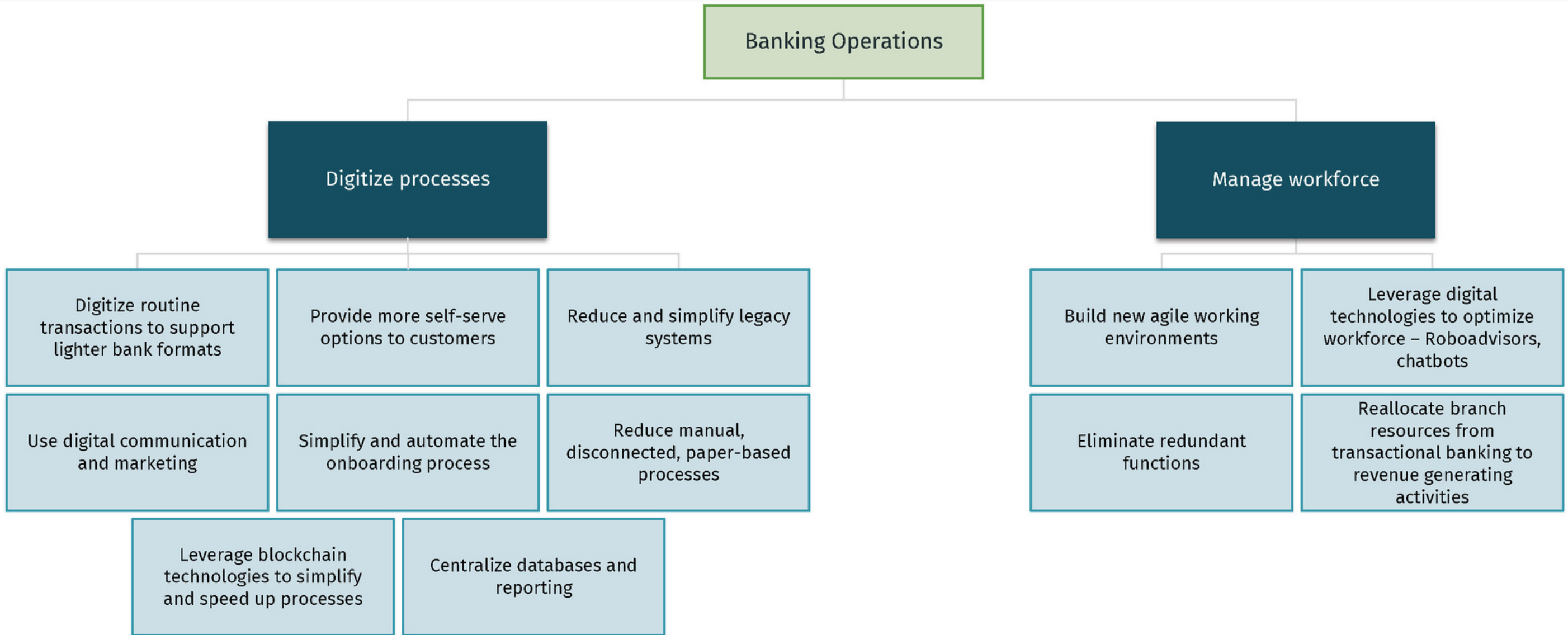
Initiative	Business Function	Strategy	Goal
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# Industry Blueprint | BANKING & FINANCIAL MARKETS

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Improve cost to income ratio



Financial Metrics	Key Performance Indicators	
<ul style="list-style-type: none"> <li>Cost to income (efficiency) ratio</li> </ul>	<ul style="list-style-type: none"> <li>Staff expense</li> <li>Customer service expense</li> <li>Occupancy expense</li> <li>Finance function</li> </ul>	<ul style="list-style-type: none"> <li>Labor turnover</li> <li>Cost of learning and development</li> <li>Cost to recruit</li> </ul>

Initiative	Business Function	Strategy	Goal
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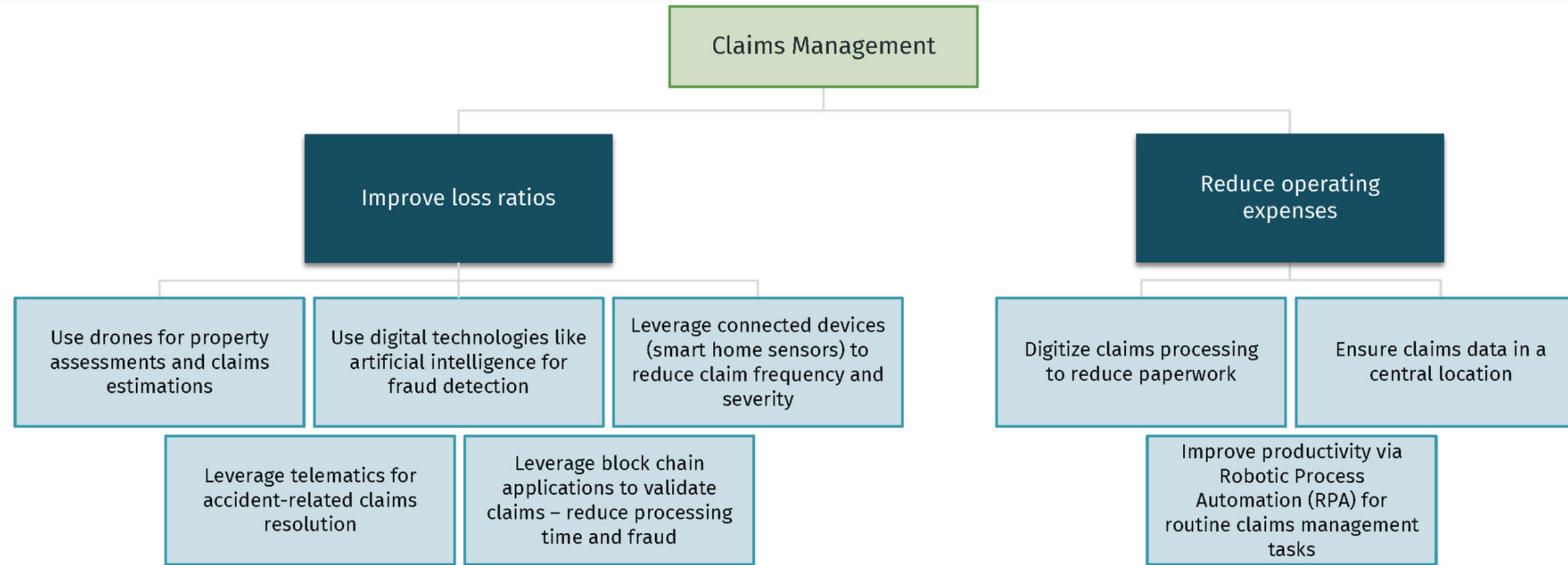
Drive top line growth



Financial Metrics	Key Performance Indicators	
<ul style="list-style-type: none"> <li>▪ Premiums growth</li> <li>▪ Non-premium revenue growth</li> </ul>	<ul style="list-style-type: none"> <li>▪ Revenue from new services</li> <li>▪ Revenue from marketing campaign</li> <li>▪ Revenue new customers</li> <li>▪ Cross-sell/up-sell</li> <li>▪ Customer churn (lapse ratio)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Revenue per policyholder</li> <li>▪ Revenue growth by channel</li> <li>▪ Growth in policies written</li> <li>▪ Net Promoter Score</li> <li>▪ Online sales</li> </ul>

Initiative	Business Function	Strategy	Goal
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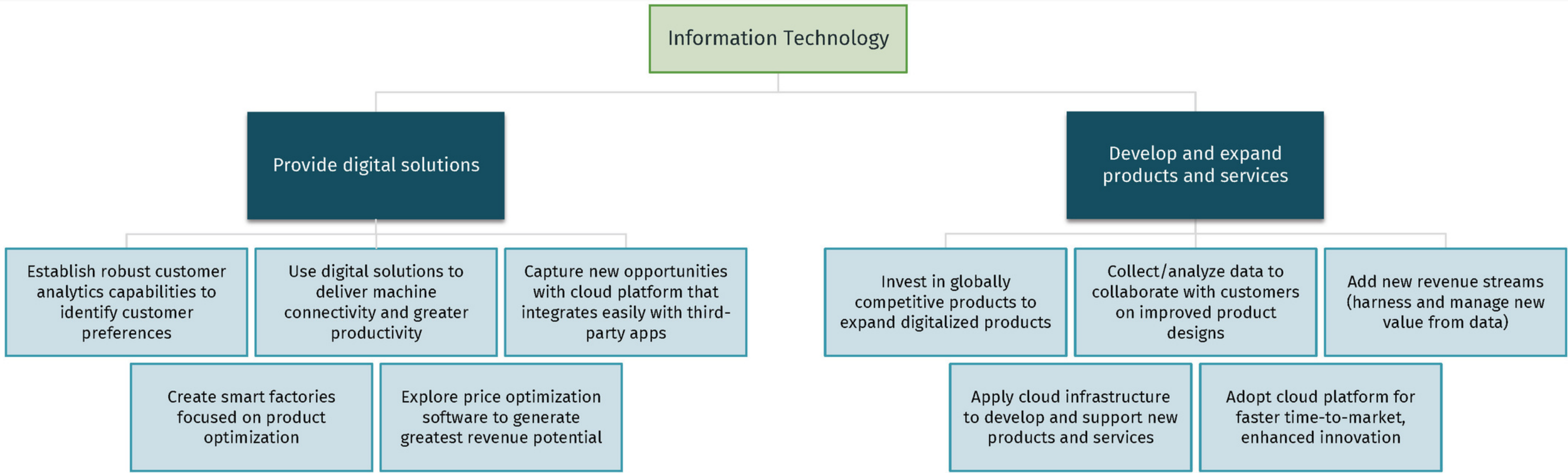


Financial Metrics	Key Performance Indicators	
<ul style="list-style-type: none"> <li>Benefits &amp; Claims</li> <li>Selling, general &amp; administrative</li> </ul>	<ul style="list-style-type: none"> <li>Loss ratio</li> <li>Loss adjustment expense (LAE) ratio</li> <li>Claims management expense</li> <li>Fraudulent claims</li> <li>Fraud management expense</li> </ul>	<ul style="list-style-type: none"> <li>Frequency of claims</li> <li># of high severity claims</li> <li>Cycle time for claims settlement</li> <li>Claims first time resolution</li> <li>Claims auto-adjudication rate</li> </ul>
		<ul style="list-style-type: none"> <li>Claims requiring manual intervention</li> </ul>

Initiative	Business Function	Strategy	Goal

Drive revenue growth

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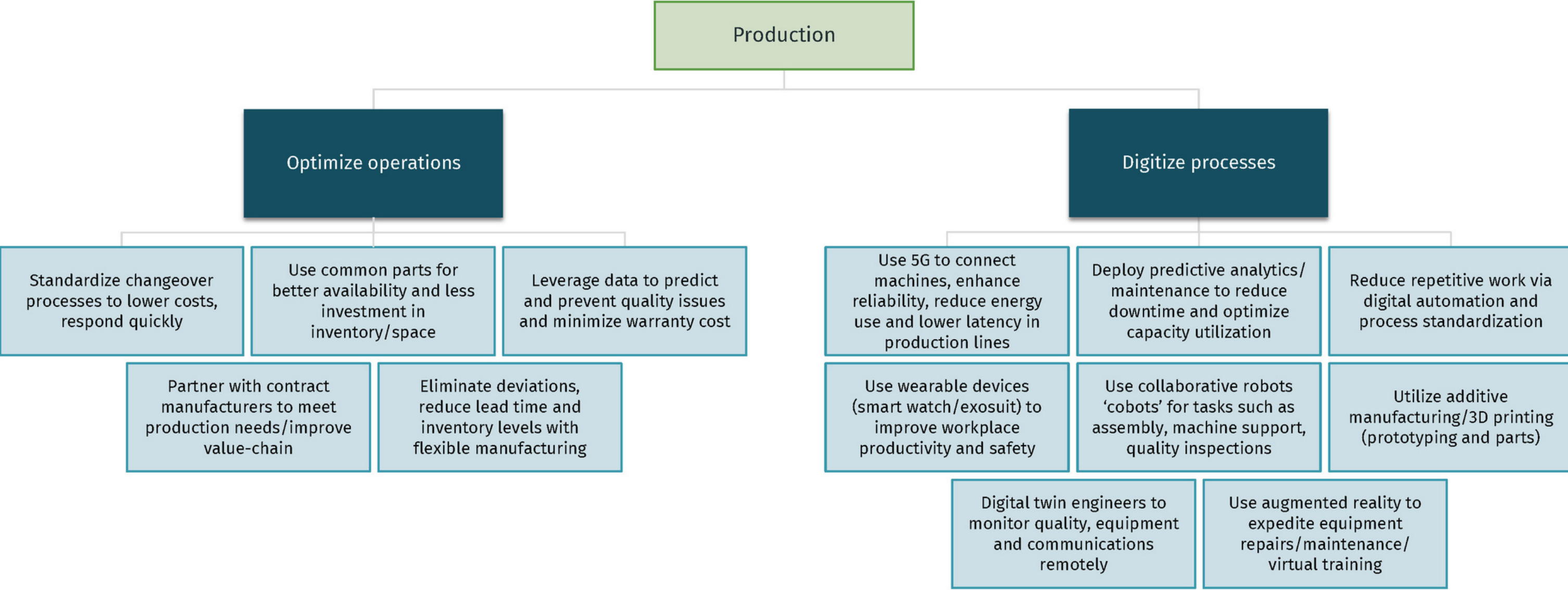
Financial Metrics	Key Performance Indicators	
<ul style="list-style-type: none"> <li>Revenue growth</li> </ul>	<ul style="list-style-type: none"> <li>Revenue from cross-sell/up-sell</li> <li>Revenue from new customers</li> <li>Revenue from new products/services</li> <li>Revenue from online sales</li> </ul>	<ul style="list-style-type: none"> <li>Customer churn</li> <li>IT allocated for growth/transformation of the business</li> <li>Time to market - new products</li> </ul>

Initiative	Business Function	Strategy	Goal
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Maximize operational efficiency

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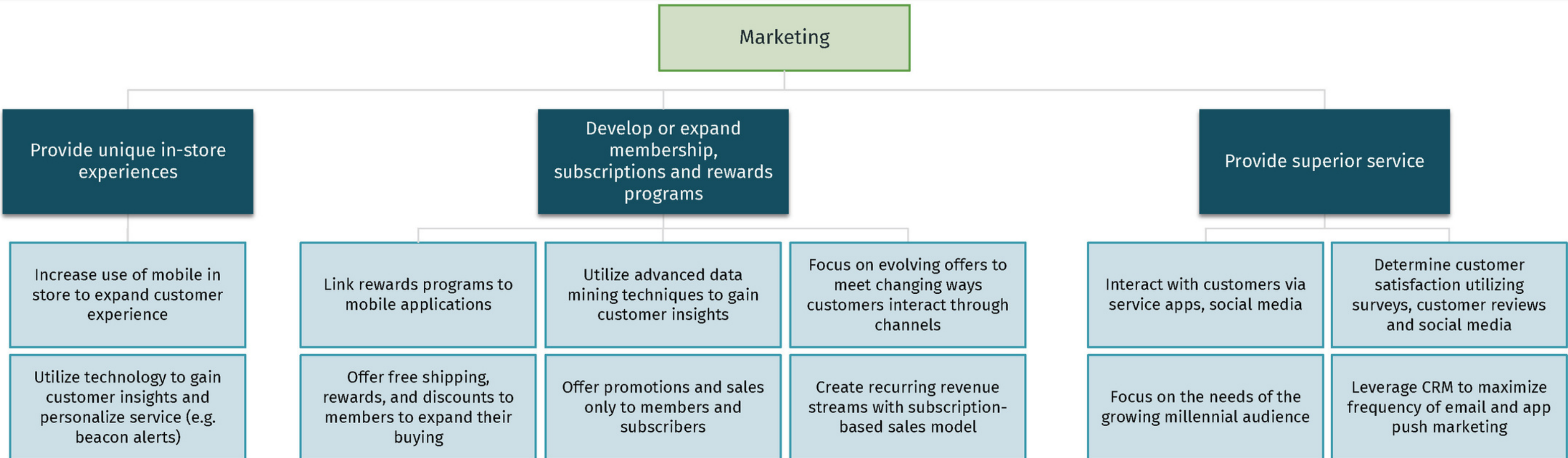


Financial Metrics	Key Performance Indicators		
<ul style="list-style-type: none"> <li>Cost of goods sold</li> <li>Days in inventory</li> <li>Fixed asset utilization</li> </ul>	<ul style="list-style-type: none"> <li>Materials expense</li> <li>Labor expense</li> <li>Overhead expense</li> <li>Total cost to manufacture</li> <li>Overall Equipment Effectiveness (OEE)</li> <li>Scrap and rework</li> </ul>	<ul style="list-style-type: none"> <li>Warranty</li> <li>Maintenance on production and logistics assets</li> <li>Spend on MRO consumables</li> <li>Forecast accuracy</li> <li>Production capacity utilization</li> </ul>	<ul style="list-style-type: none"> <li>Unplanned machine downtime</li> <li>Yield</li> <li>Mean time between failure (MTBF)</li> <li>Mean time to repair (MTTR)</li> </ul>

Initiative	Business Function	Strategy	Goal
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Enhance the customer experience

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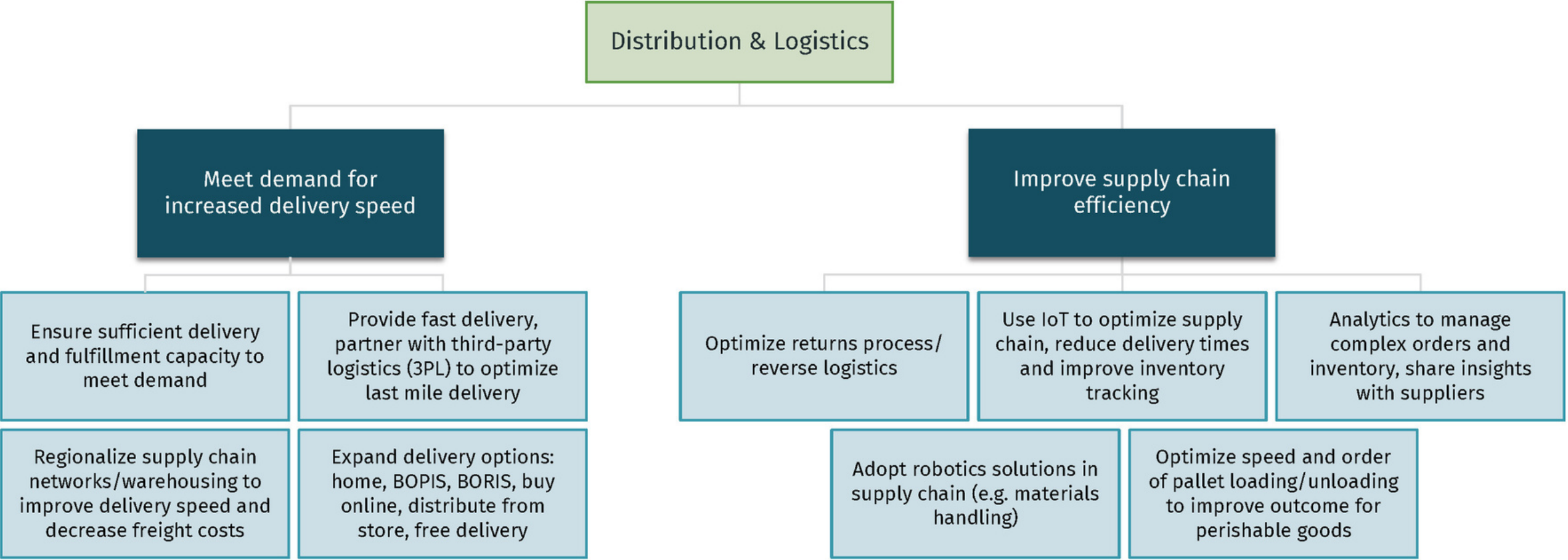
Financial Metrics	Key Performance Indicators	
<ul style="list-style-type: none"> <li>Revenue growth</li> </ul>	<ul style="list-style-type: none"> <li>Revenue from cross-sell/up-sell</li> <li>Revenue from new customers</li> <li>Revenue from new products/services</li> <li>Revenue from online sales</li> <li>Revenue from marketing campaign</li> </ul>	<ul style="list-style-type: none"> <li>IT allocated for growth or transformation</li> <li>Customer churn</li> <li>Net Promoter Score</li> <li>Footfall traffic</li> </ul>

Initiative	Business Function	Strategy	Goal
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Improve operational and supply chain efficiencies

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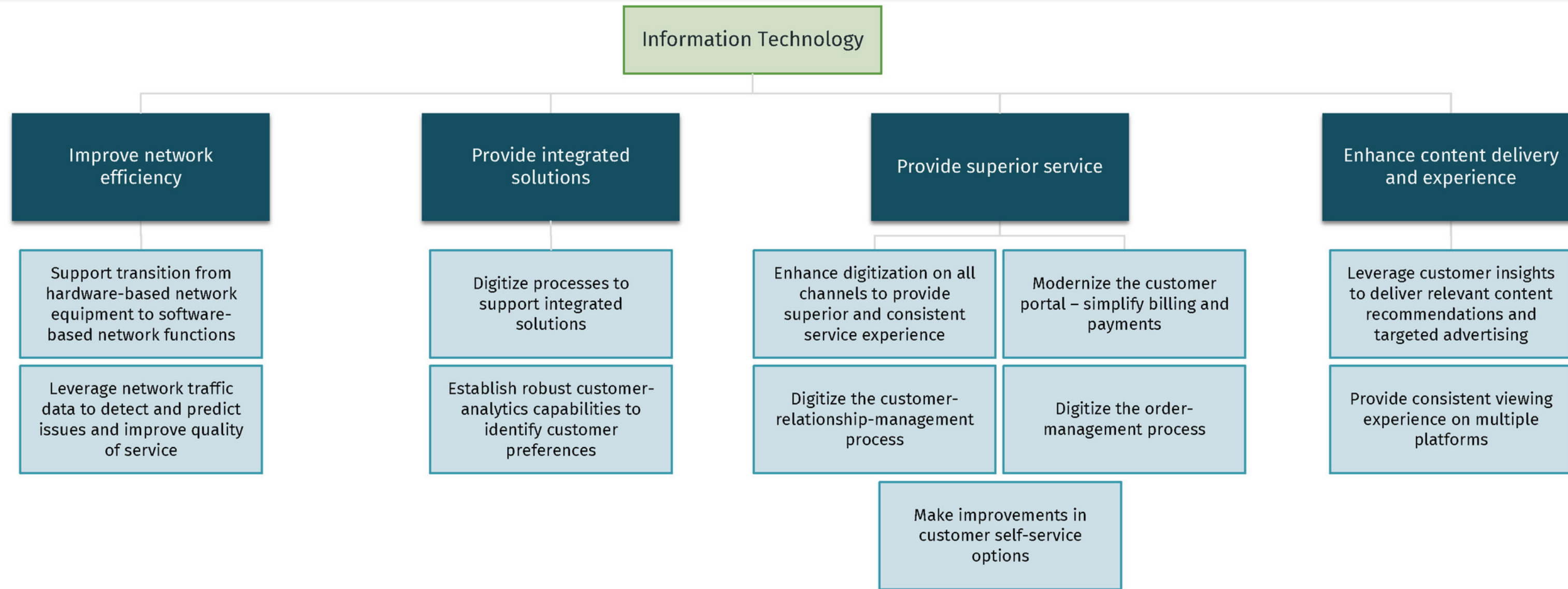


Financial Metrics	Key Performance Indicators	
<ul style="list-style-type: none"> <li>Cost of goods sold</li> <li>Days in Inventory</li> <li>Fixed asset utilization</li> </ul>	<ul style="list-style-type: none"> <li>Logistics expense</li> <li>Warehousing expense</li> <li>Shrinkage</li> <li>Returns inventory/logistics</li> </ul>	<ul style="list-style-type: none"> <li>Order management/Order fill rate</li> <li>On-time delivery</li> <li>Maintenance on logistics assets</li> </ul>

Initiative	Business Function	Strategy	Goal
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Enhance customer experience

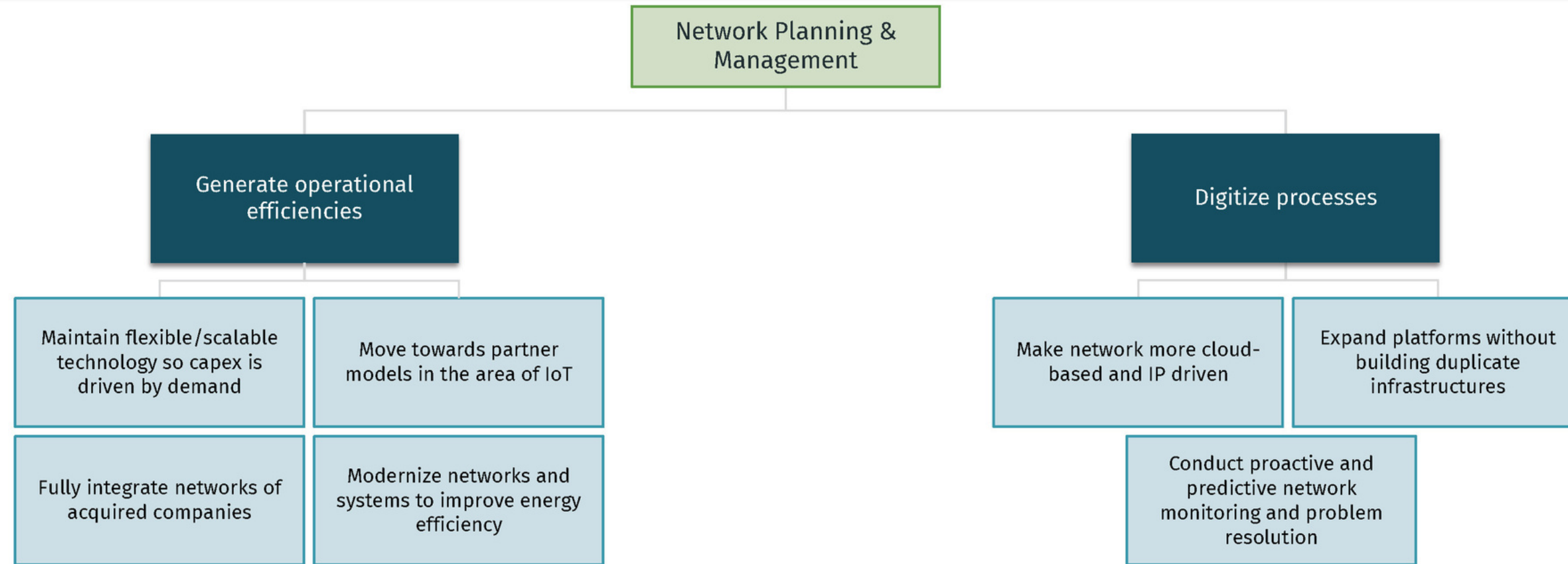
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Financial Metrics	Key Performance Indicators
<ul style="list-style-type: none"> <li>Revenue growth</li> </ul>	<ul style="list-style-type: none"> <li>Revenue from new customers</li> <li>Revenue from new services</li> <li>Customer churn</li> <li>Net Promoter Score</li> </ul>

Initiative	Business Function	Strategy	Goal
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Financial Metrics	Key Performance Indicators
<ul style="list-style-type: none"> <li>Cost of goods sold</li> <li>Fixed asset utilization</li> </ul>	<ul style="list-style-type: none"> <li>Labor cost</li> <li>Overhead expense</li> <li>Maintenance expense</li> <li>Infrastructure utilization</li> <li>Network downtime</li> </ul>

Initiative	Business Function	Strategy	Goal
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