

2025 – 2026

Retail FX – Activation, Reactivation & Deepening

Driving FX Income Growth for Emirates Islamic & ENBD

From data to targeted journeys. From leads to income.

PART OF MY ANALYTICS JOURNEY



THE CHALLENGE

Low product holding and under-monetization of FX customers

Large customer base with limited FX product holding, low engagement and significant income opportunity across ENBD and Emirates Islamic.

THE SOLUTION

A data-driven activation, reactivation and deepening program for Retail FX.



DATA | ANALYTICS | TARGETED JOURNEYS | MEASURABLE IMPACT

KEY BENEFITS



Higher FX Income

Significant incremental income from activation, reactivation and deepening.



Better Customer Engagement

Personalized, multi-channel journeys across digital and RM.



Increased Product Holding

Greater adoption of FX, CASA and deposit products.



Scalable & Future Ready

Analytics-led operating model for continuous growth.

BUSINESS IMPACT (2025 – 2026)



20 Mn AED

Annual Income Impact



5–8%

Conversion Uplift
(Targeted Segments)



2 Mn

Customers Analyzed
(ENBD + Emirates Islamic)

CONNECTING
CUSTOMERS
TO A BRIGHTER
TOMORROW.



From data to decisions. From insights to impact.

PEOPLE

ANALYTICS

EXECUTION

GROWTH

The Retail FX program was designed for a large individual-customer base across Emirates Islamic and ENBD. The commercial challenge was not simply acquisition: many customers were inactive, under-engaged or conducting foreign-exchange activity outside the bank. The strategy therefore combined **activation, reactivation and deepening** into one repeatable analytics-led growth engine.

Strategic question	Response
Where should digital marketing capacity be focused?	Use machine-learning propensity models to prioritize high-potential FX customers rather than communicate uniformly to the full base.
How should customers be engaged?	Use fully digital communication - email, SMS, push notifications and contextual RTIM messages inside app journeys.
How do we move beyond one-off campaigns?	Refresh models and campaigns periodically, measure response, and use activation, reactivation and deepening as distinct lifecycle plays.
How do we keep the journey relevant?	Combine propensity scores with customer-level behavioural signals and key drivers so the right offer can be presented at the right time.
What scale is the engine designed for?	A customer universe of about 2 Mn , with the top 45K high-potential leads prioritized every three months.

Business impact

20 Mn AED annual incremental income highlighted for the Retail FX program

5-8% targeted conversion range shown in the infographic, versus ~1% natural activation

2 Mn individual-customer base analyzed across the two entities

Feature architecture

Feature family	Illustrative signals	Business interpretation
Customer & relationship	Relationship length, nationality / nationality group, expat indicator, payroll flag, total products.	Captures relationship maturity, customer context and existing depth with the bank.
CASA & balances	Average EOD balances, inflow / outflow CASA amount and count across multiple look-back windows.	Measures liquidity, activity intensity and capacity to transact.
FX & cross-border behaviour	Exchange-house transactions, cross-border inflow/outflow, AED-to-AED transactions inside/outside UAE.	Surfaces FX need, leakage signals and cross-border propensity.
Card spend & lifestyle	Card counts and spend categories such as travel/taxi, apparel, groceries, utilities, health care and recreation.	Adds behavioural context that may correlate with travel, international spending and FX demand.
Digital engagement	Online transaction activity, total logins and digital engagement scores.	Helps identify customers who are both commercially relevant and reachable through digital channels.

Model-to-campaign logic



Output: Prioritized leads | Propensity scores | Recommended offers | Key drivers
Targeting the right customers with the right offer at the right time through digital channels.

Digital operating-model responsibility	What was defined
Lead creation	Model output converted into prioritized customer cohorts and refreshed on a recurring campaign cycle.
Channel orchestration	Customer communication delivered through email, SMS, push notifications and RTIM placements within app journeys.
Offer relevance	Propensity, behaviour and customer context used to determine which customers receive an FX proposition.
Journey design	The engagement path is digital end-to-end; there is no RM hand-off or RM dependency in the operating model.
Measurement	Track engagement, FX conversion, transaction value, reward cost and incremental income after campaign release.

Closed-loop digital execution

Digital-first engagement	Customers receive targeted communication directly; execution does not depend on manual RM outreach.
Real-time personalization	RTIM allows contextual FX offers to appear inside relevant customer journeys on the app.
Campaign governance	Defined eligibility, reward logic, timing, budget and campaign controls support consistent execution.
Continuous learning	Conversion and income outcomes feed model monitoring, challenger assessment and future campaign refreshes.

Campaign design

Campaign element	Design
Targeting	High-potential FX customers selected from the model-ranked base; the infographic highlights the top 45K leads every three months.
Activation	Focus on customers with latent FX potential, including early activation of recently onboarded relationships.
Reactivation	Identify customers whose FX activity or income has declined and target them before the relationship becomes dormant.
Deepening	Move active customers toward higher-value or more frequent FX usage through relevant digital propositions.
Reward mechanism	Campaign material shows tiered cashback linked to FX transaction volume, with rewards credited after the campaign period.
Economics	Campaign economics compare realistic and optimistic conversion scenarios, including reward and marketing costs and resulting annual net profit.

The Retail FX lifecycle flywheel



This case study demonstrates an end-to-end analytics leadership role rather than model development in isolation. The work connects a commercial FX-growth problem to a large-scale data and ML solution, converts model outputs into digital customer journeys, defines campaign economics and controls, and establishes measurement loops that link targeting to conversion and incremental income.

Leadership dimension	Evidence from the program
Commercial orientation	Activation, reactivation and deepening designed around FX income growth and customer wallet share.
Scale	Approximately 2 Mn individual customers analyzed, with recurring prioritization of the top 45K high-potential leads.
Advanced analytics	Propensity modelling using a large feature universe spanning CASA, cross-border, card, digital, relationship and behavioural data.
Technical depth	Feature engineering across 20+ internal systems and 300+ engineered features, with model validation and monitoring.
Digital product thinking	Model outputs embedded into email, SMS, push and RTIM in-app journeys rather than handed to RMs.
Campaign economics	Targeting, reward tiers, marketing cost and conversion scenarios evaluated together to manage incremental profitability.
Closed-loop learning	Campaign performance is measured and used to refresh targeting and model logic on a recurring cycle.
Measurable impact	The infographic highlights 20 Mn AED annual incremental income and a 5-8% targeted conversion range.

Portfolio message

I build analytics as a business operating system - connecting data, modelling, digital journeys, campaign economics and measurement so that insights translate into scalable customer action and financial impact.