

2024 – 2025

Driving Income Growth for SMEs Across ENBD Group

Cross-sell, early activation & reactivation using advanced analytics

From mass outreach to precision engagement | From reactive to proactive | From insights to impact

PART OF MY ANALYTICS JOURNEY



THE CHALLENGE

Low product holding and under-monetization of SME customers

Many SMEs had limited product holding, low engagement and untapped cross-sell potential across the Group.

THE SOLUTION

A comprehensive analytics & engagement platform for SMEs



DATA | ANALYTICS | ENGAGEMENT | GROWTH

KEY BENEFITS

- 40 Mn AED**
Annual income impact from selected SME products
- 12%**
Jump in income from select products
- 15–25%**
Reduction in turnaround time through automated, data-driven journeys
- Scalable & Sustainable**
Modular architecture across ENBD Group

BUSINESS IMPACT (2024 – 2025)

40 Mn AED
Annual Income Impact

12%
Jump in Income
(from Select Products)

15–25%
Reduction in
Turnaround Time



From data to decisions. From insights to impact.

PEOPLE | ANALYTICS | EXECUTION | GROWTH

The program was developed for SME portfolios across Emirates Islamic, ENBD Egypt and ENBD KSA. The starting insight was that recently acquired SME relationships had low product holding and low per-customer profitability. Liability balances were the dominant income source, while Trade Finance and FX represented an opportunity to deepen the relationship. The team also observed that FX and Trade engagement could support higher liability balances, making cross-sell a broader relationship-deepening strategy.

Strategic question	Response
Where should sales capacity be focused?	Use machine learning to rank customers by likelihood to activate Trade Finance, FX and Liability products.
How should the RM act on a lead?	Surface relevant customer insight in CRM rather than provide a score alone.
How do we prevent stale leads?	Define lead allocation, ownership, expiry and deletion rules.
How do we create adoption?	Run recurring product/sales leadership reviews and publish weekly lead and income status.
How do we extend value beyond cross-sell?	Use Early Activation for newly onboarded customers and Reactivation for customers showing income/volume decline.

Business impact

AED 40 Mn annual income from the selected products

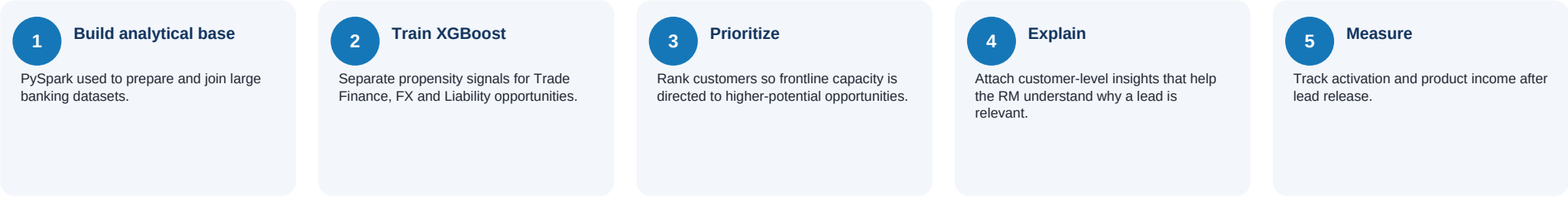
+12% jump in income for the selected products

Impact figures supplied for this portfolio case study; internal customer-level and proprietary bank data are excluded.

Feature architecture

Feature family	Illustrative signals	Business interpretation
Industry	Sector, sub-sector, business type such as manufacturing vs. sales.	Captures structural differences in product need and transaction behaviour.
Business operations	Registration country, countries of operation, buyer/supplier geographies, age of enterprise.	Signals cross-border activity, trade corridors and operating maturity.
Financial behaviour	Account credits/debits, currencies, transaction flows and leakages to other banks.	Measures wallet, activity intensity and external opportunity.
Transaction networks	Counterparties and indications that counterparties bank elsewhere.	Adds network context beyond the customer's own account behaviour.

Model-to-lead logic



CRM design responsibility	What was defined
Lead journey	How a model-generated opportunity moves from creation to RM action, follow-up and closure.
Customer insight	The information an RM needs to contextualize the opportunity and make the conversation relevant.
Allocation rules	How leads are routed to the appropriate RM / sales owner.
Expiry & deletion	Rules that prevent old leads from remaining indefinitely in the sales queue.
UAT	Business validation with RMs to ensure the workflow works in practice, not only analytically.

Adoption governance

Leadership cadence	Regular meetings with product and sales leadership.
Performance visibility	Weekly status of leads and income from Trade Finance and FX.
Frontline feedback	RM feedback and UAT used to improve usability and execution.
Closed-loop learning	Lead outcome and income measurement used to assess whether the model creates business value.

Early Activation

The cross-sell model was extended to customers onboarded in the previous **3 to 6 months**. Instead of waiting for relationships to mature before identifying opportunities, the same analytical logic was used earlier in the customer lifecycle to accelerate product activation.

Reactivation / income-defence use case

Signal	Purpose
Three-year product-income trend	Establish the customer's normal trajectory rather than react to one isolated month.
Seasonality adjustment	Avoid treating predictable seasonal movements as deterioration.
One-off transaction removal	Prevent exceptional transactions from distorting the baseline.
Unexpected monthly drop	Identify volume materially below the expected level for that month.
Leakage to other banks	Add evidence that wallet may have shifted outside the bank.

The portfolio flywheel



This case study demonstrates an end-to-end role rather than model development in isolation. The work begins with a commercial problem, translates it into analytical use cases, creates the data and ML solution, defines how the digital CRM should operationalize the lead, supports UAT with frontline users, and establishes a leadership cadence that measures adoption and product income.

Leadership dimension	Evidence from the program
Multi-country execution	A common SME growth solution across Emirates Islamic, ENBD Egypt and ENBD KSA.
Commercial orientation	Focus on product holding, profitability, liability deepening, Trade Finance and FX income.
Advanced analytics	XGBoost propensity modelling with a multi-dimensional feature universe.
Technical depth	Hands-on PySpark data crunching to prepare large banking datasets for modelling and UAT.
Product / platform thinking	Defined CRM lead journey, insights, allocation, expiry and deletion rules.
Change & adoption	Regular product/sales leadership alignment and weekly execution reporting.
Lifecycle thinking	Expanded from cross-sell to Early Activation and Reactivation rather than treating the model as a one-time campaign.
Measurable impact	AED 40 Mn annual income, representing a 12% jump for the selected products.

Portfolio message

I use the technology appropriate to the business problem - and stay accountable for the full path from data and modelling to frontline adoption and financial impact.