



Banking & FSI AOTP

Sitecore Value Proposition,
FSI Credentials & Use Case Opportunities

Submitted by:

Your Sitecore Team

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1. Value Proposition For FSI

HSBC Commercial Bank.

HSBC saw a large increase in leads with Sitecore.

Banking giant created a new customer-centric and data-led experience to start learning customer behaviors.

- 70 sites in 50 markets.
- 45% increase in leads in Canada
- 15% lead increase in Australia.
- 5x more likely to express interest in contacting HSBC

“Within nine months, we successfully launched our MVP solution in our two chosen MVP markets, Canada and Australia.”

Content Management
System



Who we are

Opening up a world of
opportunity

Sitecore's presence in FSI in the Middle East

Non-exhaustive overview of key logos relying on Sitecore.



FIRSTRAND



A proven track record in FSI, in the Gulf and beyond

Value proposition for modern digital banking



Banking Experiences

Increase Efficiency & Optimize Costs

Reduce acquisition costs

Accelerate time to market for new offerings

Reduce customer service costs

Leverage integrated, efficient, marketing technology infrastructure

Increase Customer Acquisition & Engagement

Grow Leads and Accounts

Drive Acquisition

Optimize multichannel journeys

Increase online customer engagement

Increase Cross-Sell/Up-Sell, Loyalty and Lifetime Value

Product & process innovation

Engage at key life moments

Increase advocacy

Reduce Churn

Danske Bank

↑ 56% Increase in leads
↘ Content publication time to seconds

**VOLKSWAGEN POF
FINANCIAL SERVICES**

↑ visitor lead ration increased 100%

EUROBANK

↑ 100% higher user engagement

Emirates NBD

↑↑ 75% increase in app use and high app store rating, doubled website traffic



5% in next-step conversion on mortgages pages

Transforming Digital Experiences in FSI

Digital imperatives & strategy drivers

Strategic Objectives



Leverage data for informed decision-making



Enhance Customer Engagement and Satisfaction



Streamline Financial Processes and Services



Promote transparency and accountability

Digital Experience Objectives

Personalized Financial Solutions

- **Data-Driven Personalization:** Use analytics to offer tailored financial products and services.
- **Customer Journey Mapping:** Develop maps to anticipate customer needs at each stage.
- **Dynamic Content Delivery:** Provide real-time financial advice and recommendations.

Real-Time Financial Insights

- **Interactive Dashboards:** Track spending, savings, and investments.
- **AI-Powered Advisory:** Offer real-time financial advice and predictive insights.
- **Automated Alerts:** Set up alerts for account activity, investment opportunities, and risks.

Seamless Omnichannel Experience

- **Integrated Digital Channels:** Ensure a consistent experience across mobile apps, websites, and branches.
- **Unified Customer Profiles:** Access unified profiles across all touchpoints.
- **Cross-Channel Analytics:** Optimize and personalize customer experiences across channels.

Security & Compliance

- **Content Security:** Preventing unauthorized access and protecting sensitive information.
- **Secure Content Delivery:** Implement secure delivery methods for digital content, ensuring that only authenticated users can access sensitive information.

Sitecore's value proposition for FSI

Summary overview



Typical Context



Fragmented Systems & Versions



Separate Hosting Agreements



Complex Process & Vendor Management



Underutilisation & Low ROI For Specific Modules



Broad Skillbase To Cover All Platforms

Proposed Strategic Value Pillars

1. Unify and Optimize Digital Banking Services:
Reduce costs and enhance efficiency.

2. Implement A Unified Data Strategy:
Enhance decision-making & deliver personalized financial services.

3. Modernize Digital Infrastructure:
Support scalable and reliable digital banking services.

4. Foster Innovation In Financial Services:
Leverage an open and AI-ready digital ecosystem.

Common Deliverables



Centralised Customer Portal



Personalised Customer Engagement



24/7 Digital Service Availability



Improved Security & Compliance



AI & Automation, Service Innovation

Fitting to the Qatari FSI market

Key alignment opportunities and positioning nuances

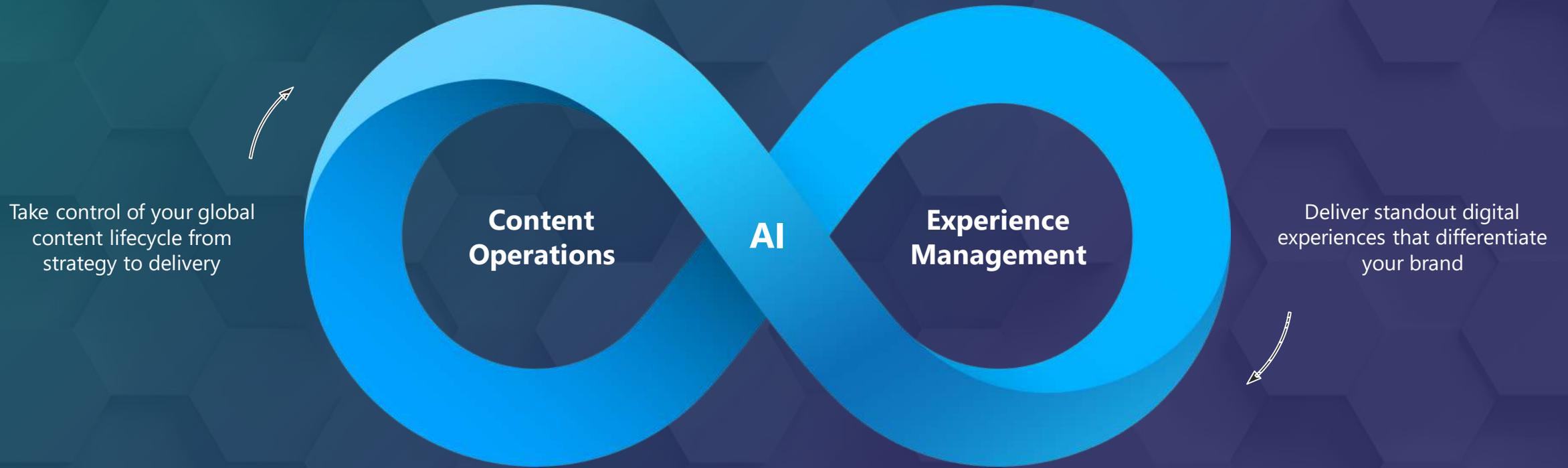


FSI Requirement	Market Condition in Qatar	How Sitecore DXP Aligns	Relevance to Omani Market
 Personalization	Increasing expectations from tech-savvy Qatari consumers who demand personalized financial experiences.	Sitecore DXP enables dynamic, personalized experiences based on customer data, behaviors, and preferences across digital platforms.	Boosts customer satisfaction by delivering relevant, tailored financial services, enhancing competitiveness for Qatari banks in a growing market.
 Omnichannel Engagement	Customers engage across mobile apps, online banking, social media, and physical branches, expecting seamless experiences.	Sitecore ensures a consistent and unified customer experience across multiple channels such as mobile, web, and in-branch, simplifying the management of omnichannel touchpoints.	Facilitates customer-centric banking, meeting the expectations for smooth engagement across platforms where customer loyalty is built on seamless digital experiences.
 Data Security & Compliance	Strict regulations by the Qatar Central Bank (QCB) require robust data protection and secure financial transaction handling to comply with national and international standards.	Sitecore DXP offers encryption, data protection features, and compliance tools that align with QCB's regulatory framework, ensuring secure financial transactions and customer data handling.	Critical for gaining and maintaining customer trust while ensuring banks meet the regulatory requirements of Qatar's financial sector, particularly with the rise of digital banking.
 Scalability & Flexibility	Qatari banks are expanding their digital transformation initiatives and need scalable platforms to meet growing customer demand and competition.	Sitecore's cloud-based, scalable architecture allows for flexible deployment options, ensuring rapid adjustments to growing service needs.	Supports the fast-scaling digital transformation needs of Qatari banks, especially in urban centers, helping them keep pace with technological advancement and consumer expectations.
 Customer Retention & Engagement	Growing competition in Qatar's financial sector, requiring banks to adopt customer-centric approaches for retention.	Sitecore's AI-driven personalization and customer insights via CDP help banks drive engagement with targeted offers and relevant content.	Enables banks to create more meaningful customer interactions and retain customers through personalized offers, maintaining competitiveness in a rapidly growing financial market.
 Content Management & Localization	Qatar's diverse, multilingual population requires financial institutions to deliver content in both Arabic and English for inclusivity.	Sitecore supports multilingual content management, allowing banks to deliver localized content in Arabic and English, ensuring clear communication with all customer segments.	Enhances customer experience by ensuring inclusivity and efficient communication for Qatar's bilingual and culturally diverse market, improving accessibility to financial services.
 Agile Marketing	Qatari banks must adapt quickly to changing market conditions, regulatory updates, and customer demands in a rapidly evolving financial landscape.	Sitecore provides robust marketing automation and personalization tools that enable agile responses to new opportunities, customer behaviors, and trends.	Empowers banks to quickly adjust marketing strategies, improve customer outreach, and launch personalized campaigns aligned with fast-evolving market conditions in Qatar's dynamic financial sector.
 Future-Proofing Digital Infrastructure	Qatar's Vision 2030 calls for an advanced digital economy, encouraging banks to adopt cutting-edge technologies like AI and IoT.	Sitecore's headless architecture and AI integration capabilities help banks future-proof their infrastructure, positioning them to leverage emerging technologies and continue to evolve in a rapidly changing financial ecosystem.	Positions Qatari banks for long-term success by aligning their digital services with national development goals and emerging trends, ensuring sustainability and adaptability for future growth.



2. High-level Solution Overview

The experience platform trusted by digital visionaries



**Digital Asset
Management**

**Content
Orchestration**

**Content
Management**

Intelligent Search

**Personalisation
& Testing**

DEFINITION TIME: DIGITAL EXPERIENCE PLATFORM (DXP)

A Digital Experience Platform (DXP) is a sophisticated software framework designed to **provide, manage, and optimize digital experiences across a broad range of digital touchpoints**. A DXP integrates and coordinates a variety of technologies to ensure seamless, cohesive, and personalized customer experiences. This platform is typically used by organizations looking to undergo digital transformation or enhance their digital presence across multiple channels, such as web, mobile, IoT, social media & emergent ones.



Content Management System (CMS)

B2X Commerce Management

Digital Asset Management (DAM)

Content & Product Search

Personalisation & Testing (P&T)

Profiles & Campaign Management

Empowering global & local brands to deliver best-in-class experiences.



130+ customers across key industry verticals in MEA



+20% growth year on year



Invested in MEA with office investments in UAE & KSA and full operations.



Partnering with leaders in Banking/FSI, covering the full customer journey



Committed to customer success & innovation with trusted partners

Sitecore Go To Market & Value Propositions

Summary view

Platform
Services



Platform
DXP

Cloud
Services



Composable
DXP

Hybrid
Plays



Sitecore Value Proposition Pillars



Experience
Management



XM Cloud
Plus



Content
Operations



Content Operations



Limitless
Commerce



OrderCloud



Sitecore Platform DXP (XP): high-level functionality summary



Key features & capabilities



Personalization At Scale, Customer360

Best-in-class personalization including profiles, interactions, behaviours, and activities enrich personalization across channels



ML-based Analytics, Testing & Optimization

Collect interaction data and generate actionable insights with AI/ML across analytics, testing & optimization



Campaign & Marketing Automation

Easy drag and drop campaigns and marketing automation; Drive conversion and engagement, streamline time to market and reduce cost of acquisition.



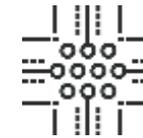
Omnichannel Delivery

Deliver your personalized experience across any channel, device, or touchpoint



Multilingual multisite websites

Create, manage, and deliver content across multiple sites, brands, and languages



Employee Empowerment

WYSIWYG experience editor and a drag-and-drop interface with SXA in an easy-to-use platform to empower the marketing team to own content.



Full & Easy Integration & Consolidation

Easy-to-integrate DXP that connects with the rest of your architecture and core digital technologies

Sitecore DXP Solution Architecture



SITECORE AI
AI & Machine Learning

Omnichannel Experience Delivery



Website



Mobile



Social



Centres



Email



Bots



Wearables/AR/VR

Content & Personalization



Content Management



Digital Asset Management



Product Information Management



Transactions

Scale through Intelligence



Segmentation Handling



Automation/Nurturing



Optimization



Analytics



Experience Data



xProfile



Campaign Data



Automation Progress



Social Profiles

EXPERIENCE REPOSITORY



Testing Outcomes



3rd Party Data



Analytics Data



Behavioural Data

INTEGRATION



CRM Systems



Partner agencies



Mobility Services



External databases

INTELLIGENCE



3. Selected Case Studies: FSI in MEA

Sitecore's presence in FSI in the Middle East

Non-exhaustive overview of key logos relying on Sitecore.



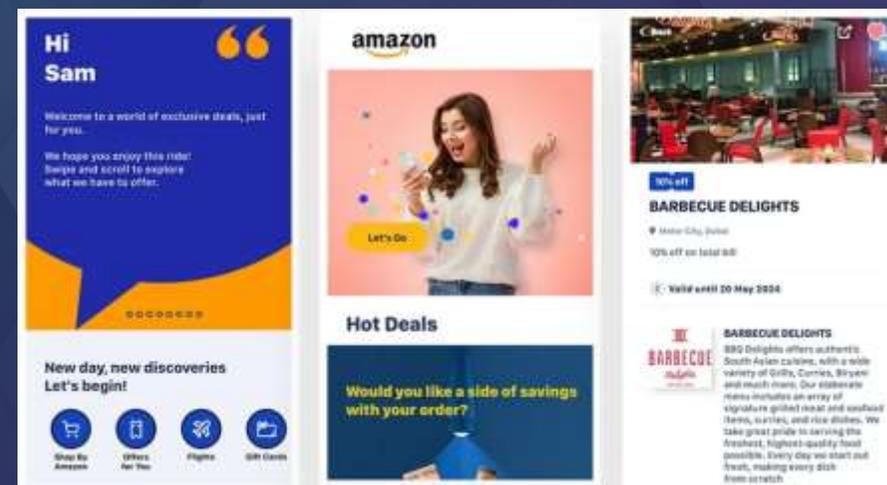
FIRSTRAND



Case Study: Emirates NBD (1/2)

The More from Emirates NBD mobile banking app drives up revenue, traffic, and downloads with enhanced Sitecore experience, commerce, and personalization.

- **Challenge:** Emirates NBD aimed to enhance its market-leading More app to deepen user experience, increase brand loyalty, and boost revenue amidst fierce competition.
- **Solution:** Collaborated with Horizontal Digital to enrich the app's features and personalization, leveraging Sitecore technology to deliver highly targeted offers and onboard premium brand partners like MasterCard.
- **Outcome:** Achieved a significant increase in customer engagement and spending, with 100,000+ downloads, 25% more online sales, 150% higher revenue from the 'Shop by Amazon' section, and a 228% rise in average time on the app.



25%

More online sales

39%

Increase in new visits to the app

228%

Longer customer time-on-site

150%

Rise in monthly sales via Shop by Amazon feature

>100k

App downloads, up from 30,000

119%

Increase in app traffic

160%

Rise in engaged sessions

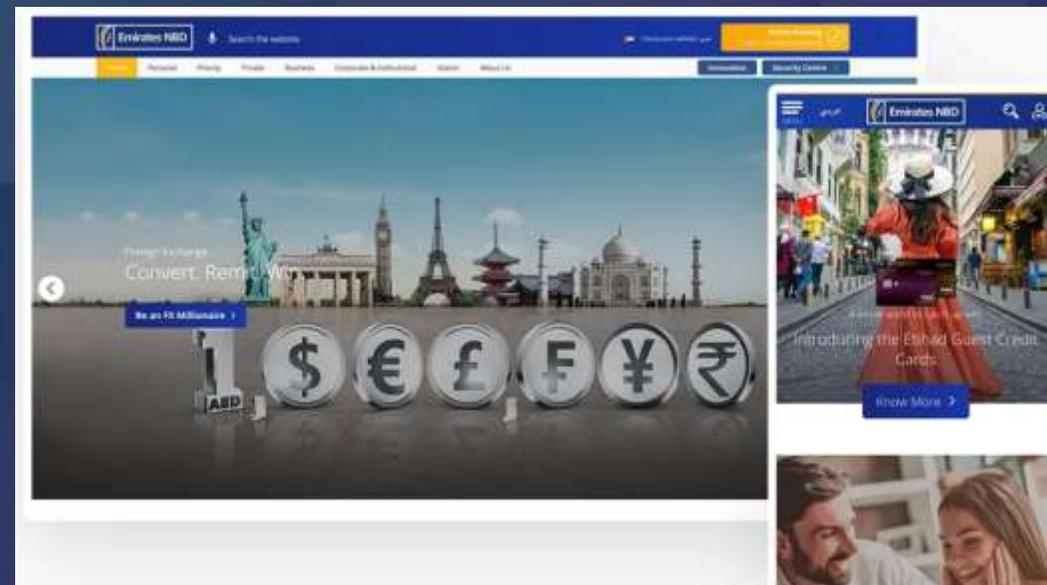
>5,000

Discounts and offers on the mobile app

Case Study: Emirates NBD (2/2)

After making its More app a lifestyle experience, Emirates NBD gained 30,000 app downloads and grew brand loyalty

- Challenge:** Emirates NBD needed to differentiate in a competitive market by improving customer engagement and brand loyalty without cutting prices or introducing new products.
- Solution:** Partnered with Sitecore and Horizontal Digital to enhance the More lifestyle app, using personalized profiles based on customer data to deliver targeted deals and offers.
- Outcome:** Achieved over 30,000 app downloads with a goal of 100,000 in six months, providing a personalized, one-stop shopping experience that strengthens customer relationships and loyalty.



30k

App downloads

100k

App download target

4k

App-based consumer products and services

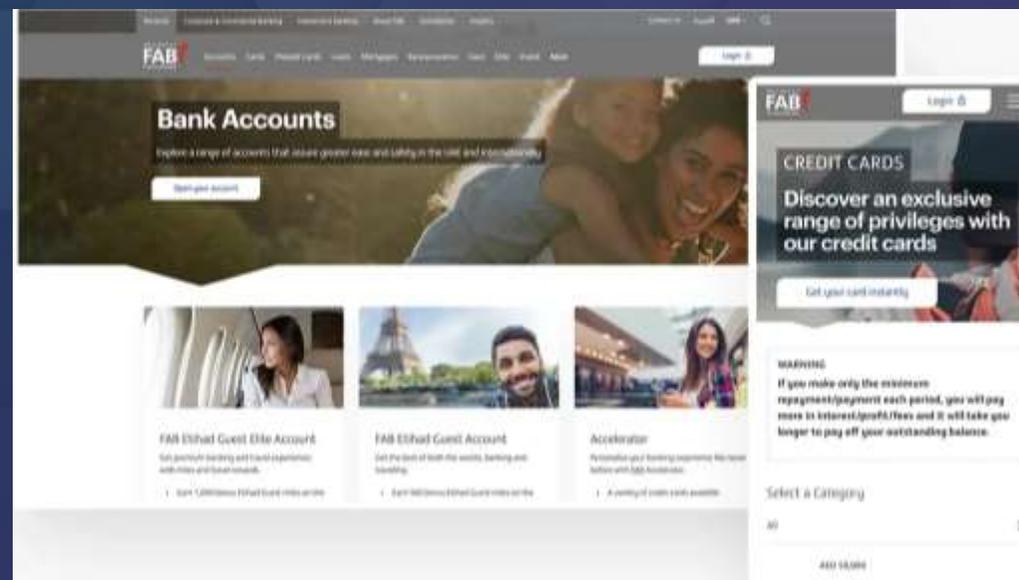
24%

Of credit card market share

Case Study: First Abu Dhabi Bank (FAB)

First Abu Dhabi Bank consolidates six websites on Sitecore, cuts time to market by 25%, and increases productivity by 30%

- **Project Scope:** First Abu Dhabi Bank (FAB) upgraded its digital platform to enhance customer experience and support a cloud-first strategy.
- **Key Actions:** Consolidated six business websites into a single, cloud-based platform for easier management and faster service deployment.
- **Outcome:** Streamlined content management, reduced costs, and improved overall productivity for FAB’s digital services.



6

Websites unified on a single, Sitecore-powered digital platform

25%

Faster time to market

30%

Overall productivity improvement

50%

Better productivity for content team

25%

Faster to deploying new services and website features

30%

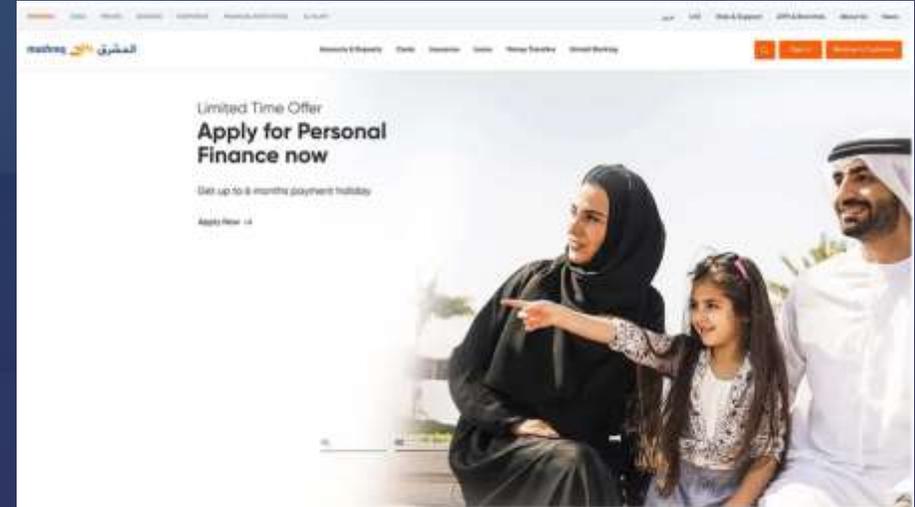
Better coding and website feature development

Case Study: Mashreq

Mashreq Bank increased traffic 80% with Sitecore



- **Challenge:** Mashreq Bank aimed to support the UAE's position as a global financial hub by offering innovative and seamless banking solutions.
- **Solution:** Embraced a digital-first approach to provide personalized, convenient banking experiences that adapt to customer needs and demands.
- **Outcome:** Enabled individuals and businesses to thrive with tailored, digitized banking products and solutions, enhancing overall customer satisfaction and engagement.



80%

increase in brand website users

18%

increase in page views

200%

increase in sessions captured



4. Illustrative Use Case Opportunities

Example use cases for Banking (1/3)

Illustrative of the wide potential inherent to the solution



Personalized Customer Financial Portal

- **Objective:** Deliver tailored financial services and products to customers, enhancing their banking experience and satisfaction.
- **Solution:** Utilize Sitecore DXP to create a personalized customer portal. Leverage data analytics to track customer interactions and preferences, and employ AI-driven recommendations to offer relevant financial products and services, ensuring a customized and intuitive experience.



Multi-lingual Content Management

- **Objective:** Provide inclusive and accessible banking services by offering content in multiple languages, catering to Qatar's diverse population.
- **Solution:** Implement Sitecore DXP's multilingual content management capabilities to create, manage, and distribute content in various languages. Use AI-driven translation services to ensure accurate and contextually appropriate information delivery, enhancing engagement and accessibility.



Wealth Management Dashboard

- **Objective:** Provide high-net-worth individuals with a comprehensive and personalized overview of their investments, assets, and financial plans.
- **Solution:** Utilize Sitecore DXP to develop a personalized wealth management dashboard. Integrate real-time data analytics to track investment performance, and offer personalized insights and recommendations for portfolio optimization.

Example use cases for Banking (2/3)

Illustrative of the wide potential inherent to the solution



Smart Loan Application Portal

- **Objective:** Provide high-net-worth individuals with a comprehensive and personalized overview of their investments, assets, and financial plans.
- **Solution:** Utilize Sitecore DXP to develop a personalized wealth management dashboard. Integrate real-time data analytics to track investment performance, and offer personalized insights and recommendations for portfolio optimization.



Dynamic Financial Literacy Program

- **Objective:** Educate customers about financial products, services, and best practices through interactive and engaging content.
- **Solution:** Develop a dynamic financial literacy program using Sitecore DXP. Create interactive tutorials, quizzes, and personalized learning paths that adapt to the user's knowledge level and financial goals.



Integrated Investment Advisory

- **Objective:** Provide customers with personalized investment advice and portfolio management services.
- **Solution:** Leverage Sitecore DXP to integrate with third-party investment platforms and offer personalized investment recommendations. Use AI to analyze market trends and customer portfolios, providing real-time advice and alerts.

Example use cases for Banking (3/3)

Illustrative of the wide potential inherent to the solution



Corporate Banking Self-Service Portal

- **Objective:** Streamline the digital onboarding process for corporate clients, ensuring a smooth transition across digital and physical touchpoints.
- **Solution:** Leverage Sitecore DXP's omnichannel engagement capabilities to create a seamless digital onboarding experience, allowing clients to upload documents, verify identities, and track onboarding status across web, mobile, and email platforms.



AI-Driven Customer Support for SMEs

- **Objective:** Improve fraud detection and prevention for retail and corporate clients by analyzing real-time transaction data and patterns.
- **Solution:** Integrate Sitecore DXP with Banking's internal systems to trigger AI-powered fraud detection alerts, notifying clients and internal teams of suspicious activities. Use Sitecore's real-time personalization to communicate potential fraud risks through personalized alerts and notifications.



VIP Corporate Investment Dashboard

- **Objective:** Provide corporate clients with an AI-powered dashboard to track their investments, view real-time market trends, and receive personalized financial advice.
- **Solution:** Implement a tailored investment dashboard using Sitecore DXP to integrate real-time market data, personalized financial advice, and predictive investment tools based on the corporate client's portfolio and financial objectives.



5. Sitecore Partner Ecosystem & Sitecore 360 Assurance Services

Sitecore Partner Ecosystem

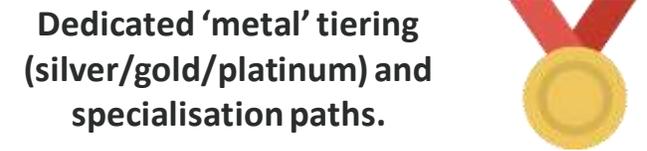
Tiered approach to deliver the right service for every need, from implementation to advisory.



Sitecore Partner Network



100s of partners with proud track record of delivering solutions with Sitecore



Dedicated 'metal' tiering (silver/gold/platinum) and specialisation paths.



Partner Solutions Catalogue to extend native functionality of Sitecore platforms



Complemented with Sitecore 360 assurance services, Sitecore's 'skin in the game'

Sitecore360: dedicated assurance services complementary to the partner to maximise success with Sitecore.



CSM

Your champion in Sitecore
Helps you build and execute a Success Plan
Conducts periodic Business Reviews
Helps you get value from the product



Product Support

Enhanced response times
24x7, 365 support
Out-of-scope support ticket investigation
Expert Q&A



Advisory Services

Named consultant assigned
Ongoing relationship and regular meetings
Provides deep technical and business outcome focused expertise

Learning

Essentials eLearning
Development and management eLearning
Instructor led training
Certifications





شكراً

Do reach out in case of any questions.

Your Sitecore Team.

