



Innovation & Customer Experience

1. Customer Satisfaction & Engagement
2. Marketing & Labelling
3. Privacy & Security
4. Technology & Innovation





Customer Satisfaction & Engagement
















Our customers are one of our key stakeholder groups. The success, prosperity and satisfaction of our customers is driven by two core organisational values, “customer focus” and “service excellence”. These values are embedded across all our departments. They are monitored periodically as they have a significant weight in the annual performance-management balanced scorecard.

The Emirates NBD Customer Service Charter includes 8 customer-centric elements that our employees live by:





Our Customer Experience Unit is always innovating new engagement methods that aim to embed customer feedback right into our service excellence strategy. This feedback is then integrated into our products and services. There are several active touchpoints that encourage customers to get in touch, give feedback, request information or raise complaints:

Customers can request information from	Customers can send requests through	Customers can raise complaints through
 Our Branches	 Our Branches	 Our Branches
 Call Centre	 Call Centre	 Call Centre
 Website	 Online & Mobile Banking Platforms	 Online & Mobile Banking Platforms
 Relationship Managers	 Relationship Managers	 Social Media Channels
 Social Media Channels		 Central Bank
		 Media



Happiness Days

Happiness Days is an initiative that aims to improve customer experience by focusing on building sustainable loyalty to the organisation through a four-dimensional approach:

Service



Education



Sales



Staff Engagement



This initiative is in line with the UAE government's aspiration to be amongst the top five happiest countries in the world by 2020. Through Happiness Days, we are able to meet our customers face to face, collect their feedback and address their queries or concerns. We use this opportunity to educate customers about our range of self-serve channels and assist them with digital channel logins and activations through the support of Service Ambassadors.



Customer Engagement through Social Media

Emirates NBD began fully utilising Social Media for customer engagement in 2012 with the creation of its first channel on Facebook. We began the journey into the realm of social media with the aim of achieving our **S3 Objectives**:



Socialise:

to engage with our customers by creating new, relevant and contextual content.



Serve:

to service our customers on queries, complaints and other customer care requests in an effective, speedy and cost-efficient way.

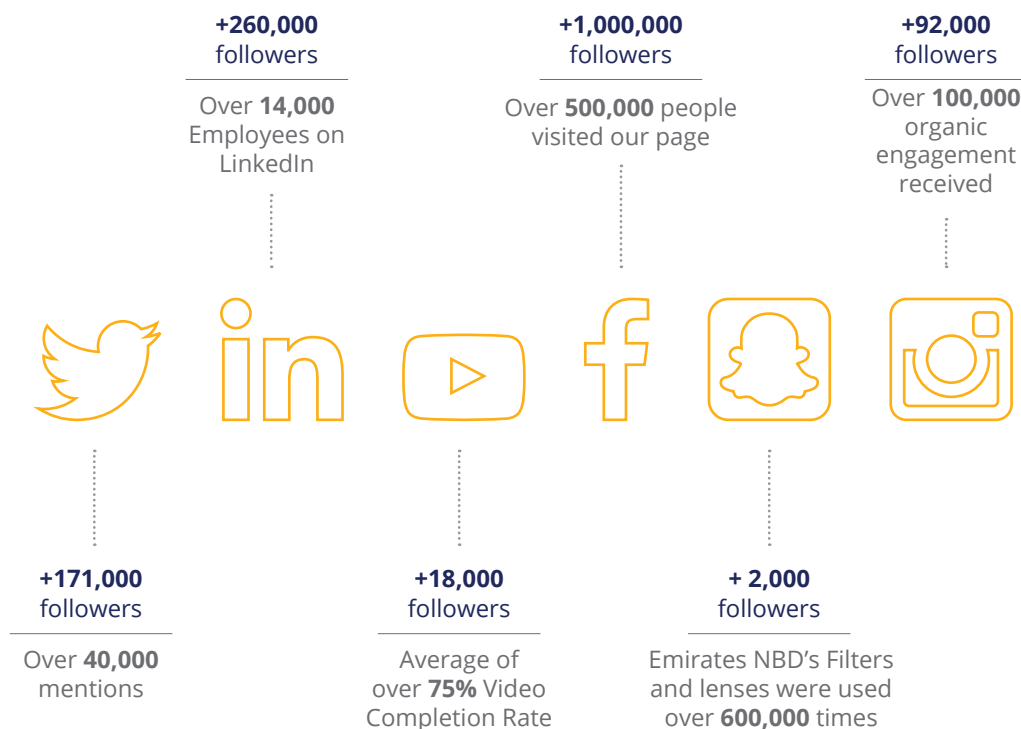


Sell:

Generate business by engaging with existing and potential customers.

Emirates NBD is widely recognised as a socially respected brand in the UAE by Social Bakers. We are currently ranked 17th globally and 1st domestically, according to the Financial Brand's Power 100 Global Financial Institutes on Social Media list.

The Bank has a total of 1.61 million followers across six Social Media channels, a 20% growth on last year's follower base. We are currently the most followed financial institution in the UAE on Twitter:



Social Media is Integral to our Marketing Strategy

Social Media has and continues to play an essential and integral role in Emirates NBD's marketing strategy. We have been forward-thinking in our utilisation of Social Media compared to other banks in the region. Some of these key areas of marketing are detailed below:

Gamification:

We have designed and launched multiple games to help create digestible and fun content. The aim is to generate awareness around our brand, products and services, ultimately converting gamers into customers. Another objective is to build the brand and grow its affinity amongst generations that are now in the process of transitioning into being bankable. Some of the games are:

- > **Super Teller:** Puts your money counting abilities to the test by gamifying the teller's role
- > **Cash It:** You and Pepper, Emirates NBD's friendly humanoid robot assistant, can collect points from the Bank and create awareness around our Loyalty Plus points programme
- > **Who Wants to be a Banker:** Test your knowledge on the Bank's products and services in line with the Bank's #moneywise financial literacy programmes
- > **Drive & Cash:** Play your way through the Auto Cash Loan application process
- > **Spin the Wheel:** Gives you the chance to win amazing prizes on the occasion of Emirates NBD reaching 1M followers on Facebook

Live Streaming:

Emirates NBD has introduced a number of live streaming initiatives starting with **#AskEmiratesNBD, Snatch the Cash and On This Day in the History of Emirates NBD**. These weekly one-hour live sessions were launched across our social channels in order to reach a wider audience, position ourselves as thought leaders in the market and set the trend in content creation. Social Media followers get the chance to send their questions to a team of experts around predefined topics.

Influencers:

With an objective to amplify the reach and engagement of the Emirates NBD and Emirates Islamic brands, we have tapped into the influencer marketing domain by strategically using influencers in key campaigns throughout the year. This has involved collaborating with personalities from fashion, TV, media, sports and radio domains. These influencer campaigns are the result of a carefully planned strategy that encapsulates this booming marketing domain.

The strategy covers all aspects from an influencer campaign lifecycle including; selection criteria, vetting, reporting and maintaining relationships.

Emirates NBD Games



Live Shows





Voice of the Customer (VOC)

This programme measures our customers' satisfaction on a monthly basis using social media, phone, SMS, ATM machines and face-to-face conversation to gather feedback. It looks at several aspects of the relationship, taking into consideration the customer's latest experience and how perception of the Bank is evolving over time. This gathered data helps us to set goals, address any issues and continuously enhance the overall customer experience.

Net Promoters Score (NPS)

The Net Promoters Score (NPS) measures customer experience and predicts business growth. NPS groups customers into three categories as follows:

- > Promoters (score 9 - 10) are loyal enthusiasts who keep using the Bank and also refer others, fueling growth
- > Passives (score 7 - 8) are satisfied but unenthusiastic customers who are vulnerable to competitive offerings
- > Detractors (score 0 - 6) are unhappy customers who can damage the brand and impede growth through negative word-of-mouth

Year	% Detractor	% Passive	% Promoter	NPS Score
2015	18	38	44	26
2016	17	35	48	31
2017	16	30	54	38
2018	16	29	55	40



Customer Service Academy

Our Customer Service Academy offers two day-long training programmes that ensure all our staff understand our **TOP** Service Model (Trust, Ownership and Personal Touch.)

During 2018, more than 6,000 staff members completed the programme. Video-Based Learning was implemented throughout the year and we are currently improving these learning experiences to offer personalised training sessions for employees based on their job requirements.



Customer Service Month

International Customer Experience (CX) Day is an annual celebration of customer experience that takes place on the first Tuesday in October. CX Day is an opportunity for companies to get together and come up with initiatives that aim to create positive cultural change.

Here at Emirates NBD, we have expanded CX Day to a Month. Since the launch of CX Month three years ago, the number of employees involved in CX activities has increased from **250 in 2016 to more than 4,000 in 2017 and over 8,000 in 2018**.

The theme of our Customer Experience Month over the last two years has been #REACHTHETOP, in line with our goal to deliver best-in-class customer experience. During CX Month we raise awareness amongst staff, reward performance and remind our customers of our commitment towards them.

In 2018, we focused on driving three main themes across the organisation:

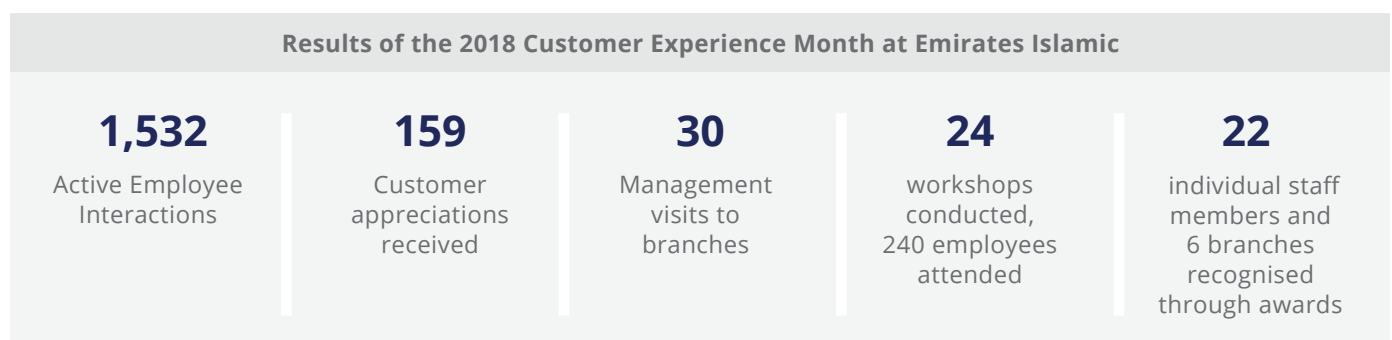
- > Invest in yourself to gain customer trust and confidence
- > Use tech advantage to create a world of difference
- > Interact with a personal touch to take relationships to greater heights



Results of the 2018 Customer Experience Month at Emirates NBD

At Emirates Islamic, the focus of the Customer Experience Month was to drive three main themes:

- > Encourage staff and customers to use digital solutions
- > Extend personal touch and personalised service to customers and nominate appreciations
- > Drive knowledgeable and well-informed staff



Marketing & Labelling (103-1), (103-2), (103-3)

Our internal policies ensure that all our marketing practices go through a rigorous process before they reach our customers. This ensures that all of our marketing efforts are never misleading nor open to misinterpretation.

If a customer finds any marketing material confusing, misleading or inappropriate, they are encouraged to raise their concern via any of our customer engagement channels. On receiving a complaint, our Complaints Management Unit will immediately investigate the issue and take necessary action. The team responsible for any inaccurate labelling or marketing efforts will take responsibility for addressing the issue and, if necessary, reaching out to the customer to explain what further steps will be taken to avoid such incidents happening again.



Privacy & Security (103-1), (103-2), (103-3)

Each day, our customers entrust us with sensitive and confidential financial information. It is our responsibility to provide the highest level of security, so we have implemented advanced data privacy and security practices, processes and technologies which enables us to protect our customers' data from potential risks, fraud and other misconduct.

We have developed the following information security policies in order to ensure the safeguarding our customers' data:

- > Information Security & Governance
- > Acceptable Usage Agreement
- > Bring Your Own Device
- > Data Classification
- > Internet Access

The Information Security Strategy has been developed in line with our vision and mission, while implementing an innovative risk-based approach in:

- > Protecting the organisation from relevant cyber threats
- > Developing and operating secure-by-design products and services for customers
- > Ensuring that cyber security capabilities are constantly improved to respond to the evolving threat landscape
- > Being a leading employer of cyber talent in the region

Our Global Security Framework was created to structure our cybersecurity activities:

Developing a holistic understanding of which **systems, assets and data** require protection

Taking action related to detected security events through **effective planning and mitigation practices** in order to build and maintain **cyber resiliency**



Implementing appropriate safeguards through the organisation's **threat and risk management process** to ensure continuity of services

Implementing appropriate process and tools to **cut the time** required to identify the occurrence of security events and anomalies

Our Group Security Unit is constantly introducing global, local and organisational-level data security policies and initiatives in order to proactively manage potential risks:

Globally	Locally	Emirates NBD Level
National Institute of Standards & Technology (NIST) Cybersecurity Framework	UAE's Information Assurance Standard	Information Security Policies and Standards
Center for Internet Security (CIS)	Dubai Electronic Security Center (DESC) Cybersecurity Strategy	Group Information Security Office
ISO 27001		Group Operational Risk
The Payment Card Industry Data Security Standard (PCI-DSS)		Group Internal Audit
Open Web Application Security Project (OWASP)		

#AskEmiratesNBD

CYBER SECURITY

45K

17K

400

300

30

SAMPLE OF QUESTIONS

QUESTION

What is the best way to protect my data?

ANSWER

There are several ways to protect your data, including using strong passwords, enabling two-factor authentication, and keeping your software up to date.

POSITIVE SENTIMENTS

Emirates NBD

Great customer service

Emirates NBD

Great customer service

Customer Education through our Social Media Channels by our Information Security Team

50



Technology & Innovation

In 2017, we committed to investing AED 1 billion over three years into digital innovation and the multichannel transformation of our processes, products and services. This investment has resulted in the design and implementation of several new digital innovation initiatives, products and services, including:

EasyHub

Emirates NBD has partnered with Diebold Nixdorf, a world leader in driving connected commerce, to launch EasyHub, the region's first integrated digital kiosk. This will allow customers to sign up for new products and access a variety of teller services, functioning like a mini-branch that is open beyond normal banking hours every day of the week.

Emirates NBD EasyHub offers customers a self-service banking experience with a video banker to assist via step-by-step instructions and onscreen assistance. EasyHub will enable individual retailers and affluent customers to open Current or Savings Accounts and instantly obtain a personalised debit card. All customers will be able to conduct routine teller services such as cash deposit and withdrawal, cheque deposits and internal fund transfers. Customers will also be able to carry out a variety of banking services, such as updating personal details, requesting a cheque book, authenticated statements and applying for personal loans. This eliminates the need to wait at a bank counter, creating a more convenient banking experience.

Google Pay

As contactless payments gain popularity in the UAE, we, as a front-runner in banking and payments technology, have taken the lead in supporting innovation for accessible ways to pay. Google Pay enables users to make quick and secure payments via their Android devices wherever contactless payments are accepted.

To make contactless purchases, customers can add their Emirates NBD Visa, MasterCard credit and debit cards to their Google Pay app.

Mobile First

Mobile First was another innovation launched this year with the aim to meet the growing demand of banking services on smartphones. Mobile First provides a new level of security that allows customers to sign transactions and service requests with 'Smart Pass', our in-built mobile token.

Smart Pass

Emirates NBD and Emirates Islamic launched 'Smart Pass', the new secure and convenient way of authorising online banking transactions without the need to wait for an SMS Authentication Code. Furthermore, to optimise our customer's banking experience on Emirates Islamic Mobile App, Smart Pass gives the option to authorise transactions using Touch ID or Face ID.

Wallet Card

In partnership with Dynamics Inc., a U.S. based payments technology company, we have launched the Wallet Card, the UAE's first battery-powered, interactive payment card. This will allow customers to access all of their Emirates NBD accounts on one single plastic card, offering unmatched convenience. New cards are easily obtained and once the customers details are loaded digitally, the card will be immediately activated and ready for use.



Completed a Successful First Year

This mobile-only bank was established last year in line with UAE Vision 2021's objectives of creating a smart, innovation-driven economy. Liv. is fast becoming the bank of choice for the UAE's millennial customer base, this is the result of a combination of its unique lifestyle-led proposition, innovative features and gamified promotional campaigns which were launched in collaboration with like-minded partner companies.

This year, Liv. announced the launch of Liv. Goals, a new feature that allows customers to set financial goals to help them achieve more of what they want, by saving towards things such as travel, new gadgets, gifts for loved ones, or to simply save for a rainy day.

Key highlights of the journey are as below:

- > Fastest growing bank in the UAE acquiring over 10,000 new customers every month
- > Over five of every six customers are millennials and new to Emirates NBD
- > Accounts are being opened 24/7, including from remote areas of the country
- > Complete digital on-boarding and servicing: no branches, no sales teams, no paper
- > Overall cost to income ratios are about half of the main bank
- > High engagement with logins every two days on average
- > 25 partners across categories such as Fetchr, Zomato, Souq.com, Careem and others, contributing to UAE's startup economy
- > Adjudged Best Digital Bank in the Middle East 2018 by Asian Banker

Chat Banking via the WhatsApp Business Solution

As a front-runner in digital banking innovation, we are the first bank in the region to integrate our core systems with the WhatsApp Business solution, which will allow customers to seamlessly carry out daily banking activities such as checking account balances and temporarily blocking or unblocking existing cards. These services are initially being piloted for the Bank's employees and will be rolled out to customers on completion of a successful trial period.

Cheque Chain

The Bank has become the first to successfully go live at scale with 'Cheque Chain', integrating blockchain technology into issued cheques, thus minimising potential fraud. Following a successful pilot last year, which was overseen by Emirates NBD Future Lab™, the Bank is now rolling out this security-enhancing technology for the benefit of our customers across the UAE. The initiative will significantly enhance security standards both within the Emirates NBD Group and across the UAE banking sector.

Cheque Chain enables a unique QR (Quick Response) code to be printed on every leaf of newly issued cheque books. The unique code registers each cheque on the Bank's blockchain platform, ensuring that the cheque is received and cleared under the Bank's ICCS technology. Bank staff can validate the cheque's authenticity and have access to its source at all times. In doing so, this significantly reduces the risk of fraud by making cheque forgery much more difficult.

Partnership with Hortonworks for Big Data

The Bank has signed a new strategic partnership with Hortonworks, the industry leader in connected data platforms. The partnership focuses on building a world-class Enterprise Data Platform (EDP). By providing data-driven analytics and operational intelligence, customer experience will be enhanced significantly through deeper, more personalised customer insights, and by underpinning key initiatives in Emirates NBD's digital strategy including blockchain, artificial intelligence and machine learning. Transaction security will also be enhanced through real-time predictive analytics that inform fraud models.

Private Cloud

At Emirates NBD, we are the first bank in the region to implement a private cloud platform, marking a major milestone in the Emirates NBD Group's ongoing AED 1 billion IT transformation.

Through this new private cloud technology, our IT platforms and applications have become more cost efficient as levels of security, resilience, flexibility, insight and quality control have increased. Additionally, the Bank's growing international customer base can enjoy a seamless digital experience across all of its banking channels, as our private cloud leverages similar cloud-native application architecture as used by technology leaders like Google, Facebook and Amazon.

With such benefits, we are now pursuing an ambitious plan to transition all of our applications onto the private cloud.