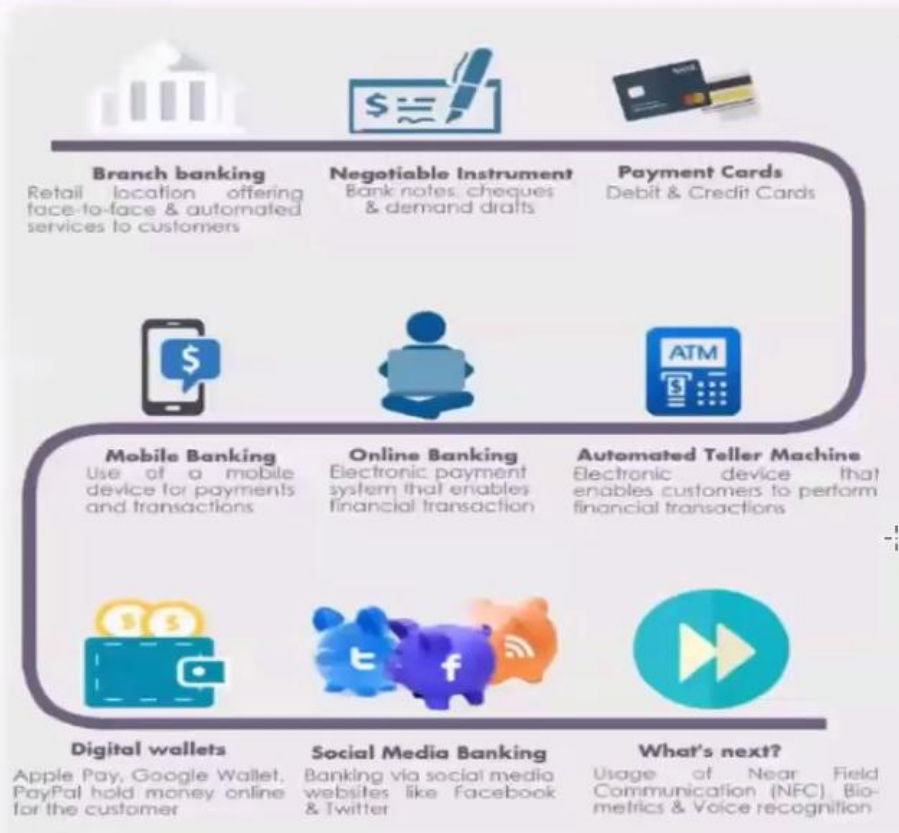




Retail Banking Evolution



Amr ElKhoully



- Retail banking has evolved from in-person services at physical branches to a highly digitalized experience. Initially, customers relied on branch visits and ATMs for basic transactions.
- The 1990s introduced internet banking, followed by mobile banking in the 2000s, allowing account management via electronic devices
- Advanced technologies such as AI, blockchain, and biometrics have enhanced personalized services, security, and transparency. The rise of fintech companies and open banking has increased competition and innovation, making banking more customer-centric and accessible.



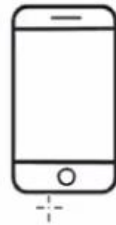
Overview on Egypt



Amr ElKhouly



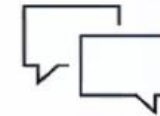
- By end of 2023, Egyptian population reached **113.6 million**.
- This represents a growth of **1.6%** compared to 2022.
- The median age of the population stood at **24**.
- Overall literacy stood at **75%**.



- **96.3%** of the population owned a **mobile phone device**.
- **96%** of mobile phone owners are **smartphone owners**.
- Only **49%** of the population own a **laptop or desktop computer**, highlighting the popularity of mobile phone devices.



- **72%** of the Egyptian population are **Internet users**.
- Total Internet users grew by **1.6%** compared to 2022.
- Average user spends **7H 55M** on the Internet each day.

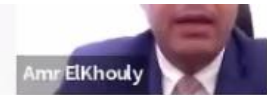


- **85%** of Internet users are **regular social media users**.
- Social Media represents a **major part** of Egyptians' most visited websites and apps.
- **Top social media platforms** include: Facebook, Whatsapp, Youtube, TikTok and Instagram.





Notable Innovations in the industry



Amr ElKholy



- Brazil's biggest fintech player.
- Serves over **70 million** customers across South America.
- Offers a range of financial services including **credit cards, personal loans and bank accounts**.
- Has no branches, serves all its customers **digitally**.
- Market capitalization of more than **\$45bn**.

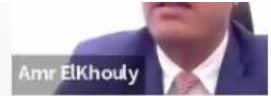


- UK's biggest fintech player.
- Serves over **30 million** customers across Europe.
- Offers a range of financial services including **stock trading, credit cards, peer-to-peer payment and bank accounts**.
- Has no branches, serves all its customers **digitally**.
- Market valuation of more than **\$33bn**.



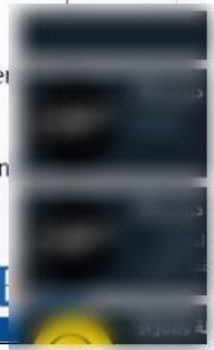


Notable Innovations in the industry – Cont'd



- Biggest bank in Spain, in terms of market share.
- Serves more than **160 million** customers across South America.
- Offers a range of financial services including **credit cards, personal loans and bank accounts**.
- Offers superior AI solutions **utilizing bots** and virtual assistants to handle customer queries and service requests across multiple channels.
- AI is also used to for credit risk assessment and probability of default.

- Considered as one of the **most innovative** fintech companies in the USA.
- Serves over **38 million** customers across the USA.
- Main target customers are **Millennials and Gen Z**.
- Offers **Credit Builder credit card**, a secured card designed to help customer build their credit history with no fees and interest.
- Offers fee-free ATMs to its base through a wide network of partnerships and alliances.





Our three main strategic directions are



4 main success pillars

-  By end of 2023, CIB has the **largest ATM network** in the private sector, with **1,339 ATMs** across Egypt.
-  Digital Sales has been witnessing growth bank wide, with digital sales contributing to **10%-15%** of retail sales, with a target of reaching **more than 35%**.
-  Offloading branches through fully digitizing services and automating internal processes through RPA technology.
-  More than **80%** of the bank's customer base are mobile/internet banking users. Mobile banking alone witnessed a transaction volume of **EGP 348bn** in 2023 alone.



Points to note



Amr ElKholy



Customer Focus

Customer focus is a strategic approach that prioritizes the needs and preferences of customers in all aspects of a business. It ensures customer loyalty and a competitive advantage.



Stay updated

Always stay updated on latest innovations and trends. This will always give you an edge in your work and will put you a few steps ahead.



Develop analytical skills

Sharpen your ability to analyze financial statements, market trends, and economic indicators, as these skills are crucial for banking professionals.



Network

Leverage opportunities to connect with experienced professionals in various industries. Always seek mentorship and guidance to improve your career development.



Cultivate professionalism

Maintain the highest standards of professionalism and ethical behavior in all your interactions, ensuring trust and integrity in your work.