



**ANDRA**  
PR & Corporate Communications

# Quarterly Newsletter

Q2 2021 | Vol 4





**FATEMA EBRAHIM, FOUNDER & CEO  
OF ANDRA PUBLIC RELATIONS**

# CEO'S MESSAGE

Welcome to our 4th edition of the Andra Public Relations Newsletter.

We had a lot happen these past few months and we are thrilled to share curated content for our 300+ readers that aren't just in Bahrain, but from all over the globe.

The Andra PR Newsletter features one-on-one interviews with startups, Tech tea sessions highlighting women within the FinTech landscape, recap on the FinTech Series powered by KFH, industry insights, clients new and upcoming initiatives taking place in Bahrain and the MENA region. Since its launch, our newsletter has garnered a network of 300+ which includes CEOs, startups, Executive Management of regional and global corporations and more.

Our newsletter is a work in progress and we would love to hear from you. Want to be part of our newsletter? Email our awesome team at [info@andrapr.com](mailto:info@andrapr.com) and we will get in touch.

Happy reading.

## THE 4TH EDITION IS QUITE EXCITING FEATURING:

- A TechTea session with Mrs. Latifa AlMutawa - Head of the Bahrain Credit Reference Bureau (BCRB) at the BENEFIT Company
- Our Virtual 8th FinTech Series snippets
- Snippets of the 'Customer Experience Panel' hosted by Arab Digital Banks Summit
- A one-on-one interview with CEO of CoinMENA, Dina Saman
- Exclusive feature on the MENA Royal Investment Summit
- Our new YouTube Channel
- Andra PR intern highlights

## SPOTLIGHT TOPICS:

- Power of Thought Leadership
- Thriving in the Data-Driven World



**A N D R A**  
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# ROYAL INVESTMENT SUMMIT 2021

JUNE 23 - 24

The first MENA Royal Investment Summit 2021, an initiative of the private office of H.E. Sheikh Abdulaziz bin Duaij bin Khalifa al Khalifa - an entity which facilitates independent business development, consultancy and advisory to inform, empower and accelerate growth across the region's public and private sectors will be held on Wednesday, June 23rd and Thursday, June 24th.

The Virtual summit is in collaboration with more than 200 of the GCC's largest Family Offices, more than 15 sponsors and over 40 regional and international organizations. The Summit will feature a spotlight on the Kingdom of Bahrain, and provide global insight on AI & Machine Based learning, Cryptocurrency & Blockchain, Financial Technology, Healthcare & Tech, Cybersecurity, E-commerce, Banking & Finance, and Venture Capital.



*H.E. Sheikh Abdulaziz bin Duaij bin Khalifa al Khalifa, Chairman of the MENA Royal Investment Summit, commented: "We have received overwhelming response from regional and global entities to be part of our inaugural summit. The new dates gave us an opportunity to accommodate more participants and add a dedicated application to enhance the virtual experience for our speakers and attendees."*

*"This positive feedback reflects the need for events that bring together global innovators and change makers to shed light on the future of various sectors and address critical challenges. We look forward to welcoming everyone next month."*

*Cheong Say Lim, CEO of Lootah Global Capital, added: "We are truly proud to be associated with the prestigious Royal Investment Summit under the patronage of His Excellency Sheikh Abdulaziz Bin Duaij Bin Khalifa Al Khalifa. The theme of the Summit, 'The Future of Investment for Family Offices', is timely and highly relevant during a COVID-19 pandemic that has disrupted almost every facet of global economies, businesses and investments. In a new normal where family businesses have been deeply impacted by the scourge of the pandemic, there is an urgent need for Family Offices to rethink business strategies and re-prioritize investments in line with the emerging new imperatives."*



The Royal Investment Summit is an ideal opportunity for UHW Private Investors, Royal Family members, Prominent Business Owners, Holdings from around the world, to evaluate the best investment opportunities. Attendees will access networking opportunities to connect with those changing the face of investment across the region, establish connections with investors and asset allocators from all over the region, and meet them virtually to extend their networks. Furthermore, the summit will provide opportunities for corporates and startups to expand their business in the GCC and explore co-investment collaborations.

*Hans Henrik Christensen, Vice President of DSOA (Dubai Silicon Oasis Authority) added: "As the largest startup-hub in the GCC, we are delighted to support the Royal Investment Summit organized by the private office of H.E. Sheikh Abdulaziz bin Duaij bin Khalifa al Khalifa, to cast a light on the strength of the startup ecosystem, particularly in Dubai. Interest in startups from Family Offices and Sovereign Wealth Funds is unprecedented and, as such, it has never been more important to support scaling regional startups financially and with strategic mentorship, world-class programs and connections to industry."*

To register or know more about the panels and speakers, please visit: <https://www.royalinvestmentsummit.com>

# Founder Insights: MENA's Regulated Exchange

With Dina Sam'an, Founder and Managing Director of CoinMENA

**Dina, CoinMENA is one of the MENA region's leading upcoming digital assets and blockchain companies. How did you start this journey?**

As an entrepreneur at heart, I have always had a great passion for all things crypto, since the early days of the industry. Back in 2015, I worked very closely with the founding team of the first regional crypto-assets exchange. From this firsthand experience, it was clear that investors in the region had a strong appetite for investing in crypto-assets but wanted to do it by means of their respective local currency. However, this need remained unmet, while subsequently, there was a growing demand for a fully regulated, well-governed, frictionless, and safe crypto-asset exchange that enjoyed stable banking relationships. CoinMENA was born out of my aspiration to provide the MENA market with direct and regulated access to crypto-assets.

**What is it like to run a cryptocurrency exchange?**

Building and running a crypto-assets exchange is exhilarating, fulfilling, rewarding, and challenging, all at the same time. Given that crypto is a space that is developing and changing every day, it is essential to keep abreast of all the latest developments. This represents a steep learning curve for crypto exchanges as they transform themselves into financial platforms of the future. In addition, being a regulated exchange means that we have a fiduciary responsibility towards our customers and the regulator, thus there is a need to ensure that operational readiness and trust are established and maintained at all times.

Every day presents new challenges and learnings, thus plenty of great opportunities to evolve both at a team and individual level.



## **Tell us a little about the platform and who can use it?**

CoinMENA, which is headquartered in the Kingdom of Bahrain is a fully regulated, onshore, and Sharia-compliant crypto-assets exchange that formally launched in March 2021. We are licensed by the Central Bank of Bahrain as a Crypto Asset Services – Category 2 company. Our platform is designed for both beginner and professional investors. We are the only fully regulated regional exchange that provides the largest number of crypto-assets that are ranked in the top 15 globally. Investors are able to deposit, trade, and withdraw the following crypto-assets in their local currency: Bitcoin (BTC), Ethereum (ETH), Ripple (XRP), Litecoin (LTC), Bitcoin Cash (BCH), Chainlink (LINK), Compound (COMP), Uniswap (UNI) and USD Coin (USDC). Investors' funds and crypto-asset holdings are all insured. Additionally, we offer the only regulated "OTC Desk" in the region, where a dedicated relationship manager will oversee every trade through to completion. Our services are currently available to investors who are based in Bahrain, United Arab Emirates, Saudi Arabia, Kuwait, and Oman.

## **You recently introduced four new assets to CoinMENA. Can you tell us more about that and why those assets specifically?**

Since our launch in March, we have been closely analyzing both our client and market's needs to further develop our offering, which originally consisted of five globally leading and safe crypto-assets. In an effort to address the new demand, upon obtaining regulatory approval, we introduced four well-established crypto-assets that are focused on decentralized finance and providing stability. These crypto-assets are Chainlink (LINK), Compound (COMP), Uniswap (UNI), and USD Coin (USDC). USD Coin is a popular stablecoin that is pegged 1:1 to the US Dollar and is audited and backed by globally leading regulated and listed entities. We will continue listening to our clients and the market to take the lead in introducing new crypto-assets and products.

## **I think a dominant challenge when it comes to cryptocurrency is mindset, do you go about this? Are there any educational or awareness campaigns to tackle this?**

Crypto is a relatively nascent industry, thus it can be intimidating, while understandably running the risk of being misunderstood. For instance, there is a wide array of crypto-assets, besides Bitcoin, that are underpinned by blockchain, incredibly secure, and offer a complete digital trail. Crypto assets through their different applications have the potential to fundamentally transform the financial services landscape and also act as a store of value. It is imperative that awareness is raised around these topics in order to help demystify crypto-assets and widen the regional investor pool. Hence, our goal has and will continue to be awareness-building and education around key topics, as seen with our efforts across our website, social media, newsletters, and other communications so far. To further support the market and industry, we are in the process of building a regional education center, based on simple, easy-to digest content in both English and Arabic.

## **What can we look forward to in the next couple of months from CoinMENA?**

In the short term, we are looking to add additional crypto-assets that are leading, liquid, and safe, and sought after by both our investors and the market. We will also soon be launching our dedicated mobile application on Android and iOS to provide our customers with another convenient option to access CoinMENA.

In the long run, CoinMENA's mission is to become the leading crypto-assets company in the region and one that is recognized globally. One of our key objectives is to deliver crypto assets with increased ease to our regional customers. In addition to the five jurisdictions we serve, we will be expanding our geographic coverage to include other key markets in the MENA region, as well as outside.

# COINMENA

# كوين مينا



@coinmena



[coinmena.com](https://coinmena.com)

# WELCOME TO THE WORLD OF YOUTH



## WELCOME TO AIESEC

AIESEC is an international youth-run, and not-for-profit organization that provides young people with leadership development, cross-cultural internships, and global volunteer exchange experiences. The organization focuses on empowering young people to make a progressive social impact.



## WHAT WE PROVIDE



### GLOBAL VOLUNTEER

International Program where youth between 18-30 years old contribute to the sustainable development goals.

Duration: 6-8 Weeks

Price: 150BHD

Countries: Europe, Asia Pacific, Middle East & Africa.

<http://bit.ly/volunteering2021>



### GLOBAL TALENT

International Professional Working or Internship Experience that allows youth between 18-30 to gain right experience in their field and develop skills.

Duration: 6 to 78 Weeks

Price: Between 150-250BHD

Countries: Europe, Asia Pacific, Middle East & Africa.

<http://bit.ly/InternAbroad>

### ENGAGEMENT WITH AIESEC

Set of Local Projects Based in Bahrain that contribute to the sustainable development goals where citizens in Bahrain are empowered & engaged to participate and benefit from them to create a social impact.

## CAREER COMPASS

Career Compass is a project currently sponsored by NBB that provides at-least 200 university students in Bahrain from different majors, with the clarity and skills needed to get a higher chance of employment. That is by, identifying the skills needed through a discussion space with an expert within their field and an internship experience for the chosen ones



THRIVING IN THE

# DATA-DRIVEN WORLD



# HOW TO THRIVE IN A DATA DRIVEN DIGITAL WORLD?

**We live in a world where the volume of data is constantly expanding, because everything from businesses to machines and artificial intelligence is driven by it. In fact, data is forecasted to grow by nearly 3x in the next 5 years, moving from 59 zettabytes to 180 zettabytes.**



## **What do we mean by data? What is included?**

Data is made up of units of information that is either collected through research or observation, and includes material as large as business transactions and scientific publications to platforms we use in our daily life like email and social media.

As we progress into the future, the world is being driven by data, but like oil it isn't valuable when in a raw state. It must be gathered accurately, analyzed, connected to other previously collected data to be of value, and then be used as a decision-making tool by companies to allow them the ability to be proactive by making future decisions. Changes in industries are also moving rapidly and constantly, making real-time decision making even more important than it has ever been, which is why the ability to collect and analyze information is extremely crucial to understand the flow of data.

## **How can we thrive in a data driven digital world?**

Adapt to changing markets: Priorities need to be reassessed consistently and constantly, on a regular basis to understand how customer behaviour is changing. Being able to stay on top of this information, will allow you to keep up with the necessary decision making and it cannot be done without observing the informing data to predict the next move. Capitalizing on emerging opportunities, by having businesses focus their energy on shifts will be extremely beneficial.

Use multiple sources of data: Take advantage of the open source data. AWS and Microsoft Azure have created open source data lakes for COVID-19 research and development. These public data lakes contain COVID-19 related datasets from various sources, covering testing and patient outcome tracking data, government policy, hospital capacity, mobility, consumer insights and economic outlook to name a few. Organizations can get a better insight into specific regions and how consumers behave, and how various regulations are impacting specific countries. Do market research (this way you are using the data collected on your own).

# TECHTEA SESSIONS



**WITH MRS. LATIFA ALMUTAWA, HEAD OF  
BAHRAIN CREDIT REFERENCE BUREAU, BENEFIT**

## **Quick introduction**

I am a certified Risk Management Professional with 16 years of experience in the financial sector. Graduated from University of Bahrain with B.Sc. Degree in Business Information Systems and have pursued by education later to specialize in Risk Management whereby I have been certified as a Professional Risk Manager by PRIMIA and Certified Credit Risk Professional as well as Enterprise Risk Management Specialist. I have worked with different banks in Bahrain and was heading the Retail Credit Risk department in Al Salam Bank before joining The BENEFIT Company four years back.

Currently I am the Head of Bahrain Credit Reference Bureau and the eKYC services in BENEFIT. I am passionate about Credit Modeling and digitizing the financial services. My current focuses are on empowering SMEs and facilitating their access to finance as well as making the best use of Open Banking APIs and Big Data through Data Science, Artificial Intelligence and Machine Learning. I am also a member of several committees such as the Arab Monetary Fund Fintech Committee, the Arab Credit Bureaus Committee and Bahrain Association of Banking Risk Management Committee.

## **How did you find out about your current position, and why did you apply?**

I actually got referenced by an ex-colleague who is connected with me through LinkedIn and BENEFIT was very well known to me as a banker for providing ancillary services and the technical infrastructure to support the financial industry being a regulated entity by the Central Bank of Bahrain. Moreover, BENEFIT was growing rapidly within the market for providing innovative state of art services like the "Electronic Fund Transfer System" for instant payments and the National wallet "Benefit Pay" for digital payments, so we can say that they were the pioneers in Fintech.



### **What were your stereotypes about the FinTech sector pre joining?**

Whenever something revolutionary pops up, there would be several myths and critics in the world who would immediately call them out and label them a bubble. When fintech was relatively new and just got introduced to the world, people believed it was a bubble and that they would soon fade out. However, I have realized from working within the Fintech ecosystem that Fintech is here to stay, solve problems and fulfill needs. Especially with the pandemic, the fintech industry has been influential in keeping several businesses survive. The regulator has put in a great effort to groom this sector in Bahrain.

One of the misconceptions about Fintech is that it will end Banking! Honestly, it is the opposite. Fintech is here to complement banking services and enable banks to gain larger reach and market share and expand regionally and internationally.

### **What do you like the most about your current role? And what are the challenges that you are trying to overcome?**

My current role gives me a great exposure to regulators and different stakeholders from different sectors. I manage two vital National services in Bahrain, the "Bahrain Credit Reference Bureau" which aggregates credit information from different credit providers and provides reports, scorecard and API based services to benefit the credit providers to make informed instant decisions as well as to the public, and the "eKYC" service, one of its kind in the region, that facilitates digital onboarding while fulfilling the regulatory requirements of KYC, Know Your Customer. Both services address the challenge of availing financial products and services to the customers remotely and seamlessly. My role is very much dynamic and interactive which makes it interesting all the time.

### **What is your advice for other graduates that would like to pursue a career in FinTech?**

The opportunities in FinTech are going to be very exciting. My advice to graduates interested in working within the Fintech ecosystem is to be able to understand both the technical and financial side of it and get the required skills and competencies by continuously reading, learning, training, and keeping up to date with the trends and development in the market. Keep abreast of changes in regulations and technologies as well and learn more about cybersecurity that forms the main risk in this era. Last but not least, is to be open for entrepreneurial opportunities. In the past, graduates worked in banks after their studies. With Fintech, people can develop their own applications and start their own companies! Be open to such opportunities and get prepared!



# 8TH VIRTUAL FINTECH SERIES

## *Financial Inclusion: The Way Forward*

To celebrate the ending of April being financial literacy and inclusion month, the 8th edition of the FinTech Series, which was powered by Kuwait-Finance House Bahrain, shed light on the acceleration of Financial and FinTech inclusion effect during the pandemic. The panel addressed how Bahrain is driving Financial Inclusion in the region while highlighting some of the initiatives, and shared an overview of the Financial Inclusion Report 2020 by the Bahrain FinTech Bay.

The panel's speakers included Zeeba Askar; Head of the Centre of Banking and Finance at Bahrain Institute of Banking and Finance (BIBF), Suzy Al Zeerah; Chief Partnerships Officer at Bahrain FinTech Bay, Mahmood G. Al Mahmood; Executive Manager and Head of Corporate & SME Banking at Kuwait Finance House-Bahrain and Ahmed AlMahri; Senior Manager - Business Development at BENEFIT.



**In partnership with the Kuwait Finance House - Bahrain**

***"What does Financial inclusion mean to you, from your perspective and role? How do you define that as an organization?"***

- **Zeeba Askar:** "It's about who's included in the financial service industry and who is excluded. As far as BIBF is concerned with financial inclusivity, market financial literacy is a very important aspect to us because the more you start to create these awarenesses the less the divide."

- **Suzy Al Zeerah:** "Financial inclusion is identified as a fundamental driver of a nation's economic and social development and it has become increasingly more important for individuals to be able to fully participate. For our organization financial inclusion to us is bringing the best practices to fill in the gaps and satisfy the end user."



***"What does Financial inclusion mean to you, from your perspective and role? How do you define that as an organization?"***

- **Ahmed Almahri:** "From our perspective, wherever cash is being used as a means of exchange we consider it to be outside of financial inclusion and we think it needs to be within the financial ecosystem, so our goals and our aims are to always to address those areas or pin points."

- **Mahmood G. Al Mahmood:** "To provide financial services and products to individuals and give them access to it at a very good level of service along with increasing the effectiveness and efficiency of them to lead to an improved way of life."





Bambucorn is an equity crowdfunding marketplace that enables start-ups and SMEs raise equity financing by issuing tokenized securities.

The thesis for Bambucorn emanates from the problems the founders identified in their capacity as angel investors. As angel investors, having interviewed over 150 entrepreneurs globally, they figured that the approach used by entrepreneurs to raise pre-seed funding tends to be random, subjecting them to significant uncertainty due to the time it takes to raise funds. The problem gets exacerbated when entrepreneurs have to deal with other operational challenges in getting their businesses off the ground.

On the other hand, investors do not generally have access to quality deals in private equity as historically this asset class has been the privilege of only professional investors, institutional investors and venture capitalists. Investors still do not have a well-defined methodology to evaluate private equity opportunities to aid in their decision making. This deters most investors from actively getting involved in the early-stage investment space, which does not particularly help ambitious entrepreneurs with highly innovative ideas. Furthermore, the thought of a long holding period further acts as an impediment to investors' decision making. Whilst Bambucorn has been founded with a global perspective in mind, it is currently regulated in the Middle East and has obtained an Innovation Testing License from the Dubai Financial Services Authority and is also authorized by the Central Bank of Bahrain for participation in the Fintech Regulatory Sandbox as a Securities Tokenization Platform.

**Stay tuned for a limited period introductory offer that's coming soon: <https://bambucorn.com>**

The recent developments in regulations in the region are certainly providing an impetus to the industry and are contributing meaningfully to the changing landscape of alternative financing industry in the Middle East. Ensuring strength and vitality of the SME sector is seen as a priority for policymakers through the Middle East and online alternative financing models have grown to become a key funding mechanism for entrepreneurs, as well as small and medium enterprises.

### **Bambucorn solves the following problems for start-ups:**

- Start-ups will be able to get access to a wider investor base registered on the platform
- The ability to raise smaller amounts from a wider investor base enhances the probability of fund raising
- By facilitating investors with the necessary infrastructure to enable them to sell their tokens and liquidate their investments eventually, the liquidity premium gets unlocked and start-up founders may be able to benefit from high valuations

### **Bambucorn solves the following problems for investors:**

- Possibility to invest smaller amounts as tokens can take fractional values
- Expert assistance on specific investment opportunities and creation of a repertoire of information for early stage investing and tokenization
- Unlocking liquidity by enabling trading of tokens and reducing the investment holding period for start-up investors



# FINTECH WEEK LONDON

12-16 JULY 2021

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LONDON'S  
FINTECH  
INNOVATION**



**[WWW.FINTECHWEEK.LONDON](http://WWW.FINTECHWEEK.LONDON)**

We are thrilled to collaborate this year with London FinTech Week that is taking place on Monday, July 12th till Wednesday, July 16th that combines the best of learning and networking in Europe's fintech capital, London.

With a 2-day flagship conference at its centre, and one day events at Level 39 and Barclay's Rise, this event will bring together London's fintech leaders, as well as executives from further afield who are interested in the region.



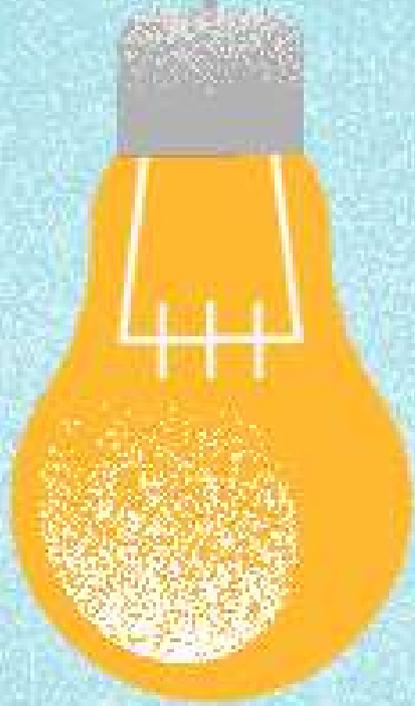
# FINTECH WEEK LONDON



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ON OUR FINTECH SERIES**



# THE POWER

OF THOUGHT LEADERSHIP



Thought leaderships have become a common way to influence narratives by surfacing experiences, perspectives, resources and being a credible source of information to your audience. Many industry professionals use it as an opportunity to leverage positions and demonstrate their expertise, in various fields. Often, the purpose behind them is to reach wider audiences and establish more meaningful relationships.

**Cool fact:** The phrase has appeared in the written form since the late 19th century

So how to define thought leadership? In its simplest form, thought leadership refers to, “intellectual influence and innovative or pioneering thinking” – according to the Oxford dictionary.

**Before deciding whether Thought Leadership content is the correct direction to take, you will need to consider the following questions:**

- Do I have a big enough online presence?
- Who are my readers and what culture are they within?
- Who am I trying to help and what value can I provide?

You will also need to make sure not to include advertising aspects in your article, as it is separate from content marketing. The most important difference between thought leadership and content marketing is that it does not anticipate driving profitable customers to action.

Once you have gathered the information required to structure your thought leadership, choosing the correct platform to share it on is an equally important task as the goal is to have the highest audience reach possible and there are multiple options for this, whether it be online or offline.

You can also consider uploading it to your website or blog, or even as a guest writer on a leading media outlet’s platform if you think they may have a wider reach. It is important to pay attention to the credit given, so confirm your name and title getting published in advance with them.

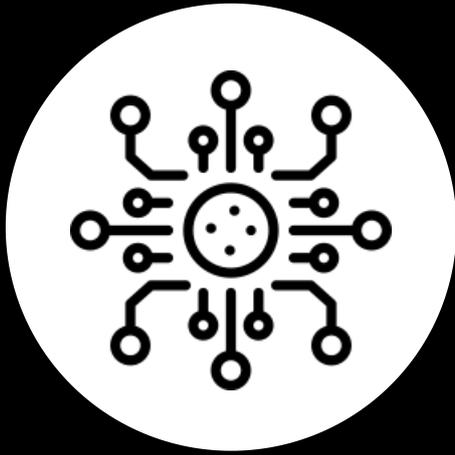
**Want to write a successful thought leadership article? Here’s a step-by-step guide:**

- 1** Thoroughly research your topic. To create engaging and thought provoking content, you will need to take the time to understand what it is you are writing about. Your audience needs to find your work credible, informative, and well thought out.
- 2** Pay attention to structure; Keep it simple and easy to understand. Start with an introduction to ease the reader into the topic, move into a detailed body, and end it with a conclusion to wrap it up.
- 3** Include storytelling: Perspective and experience, is what differentiates thought leadership from advertising. Personalizing your content by adding in a story, will set you apart from other industry professionals.
- 4** Back up content: Statistics are an important aspect of any field, it makes your information trustworthy so make sure to include data and facts.
- 5** Bonus: If you have chosen an online platform to share your thought leadership piece, captivating the audience by ending it with a question that will increase post engagement.

# **DIGITAL MATURITY INDEX**

**HOW DIGITAL ARE YOU,  
AND SHOULD BE?**





# WHAT ARE THE FOUR LEVELS OF DIGITAL MATURITY?

We have been witnessing industries being disrupted by technology, business models shifting and our mindset changed, especially in the past two years.

On a recent panel I was moderating hosted by UAB Digital, part of the 'Arab Digital Banks Summit, 2021' I learned more about a process called the 'Digital Maturity Index' which was presented by the CEO of Digitopia; Halil Aksu. The Digital Maturity Index is a methodology that measures your digital maturity.

To go a bit deeper, when you measure an organization's ability to create value through digital, this is a key predictor of success for companies launching a digital transformation strategy. The goal of this index is to help an organization transition to a point where it obtains full digital maturity.

According to several research studies, businesses with high levels of digital maturity have a competitive advantage vs businesses with low levels of digital maturity. Some interesting stats. Forty-five percent of companies reporting a positive business impact of digital transformation also reported higher net revenue growth according to Deloitte, and although 87 percent of senior business leaders say digitalization is a company priority, only 40 percent of organizations have brought digital initiatives to scale according to Gartner.

A great article by MIT Management Review lists the different kinds.

**Digital Beginners:** these companies have very little digital capabilities and are unaware of the digital opportunities

**Digital Fashionistas:** these companies have implemented or experimented with many attractive digital applications but most don't create value

**Digital conservatives:** these companies understand the need for a strong unifying vision when it comes to governance and corporate culture but are typically skeptical of the value of new digital trends

**Digital Maturity:** These companies have a true understanding on how to drive value with digital transformation by combining a transformative vision, engagement with sufficient investment in new opportunities

# Customer Experience

## What matters the most to digital banks

May 18 - 20, 2021

The digital banking report for 2021, found that the top two strategic priorities for banking and financial institutions were customer experience and digital transformation, as the pandemic has radicalized the importance of these topics within the sectors which is highlighted in UAB's panel with 4 esteemed and experienced speakers.

The panel included experts from various organisations including Hamad Busaad; the Head of Brand Marketing at BENEFIT, Amna Al Mazroei who is the Customer Experience Manager at Qatar Development Bank, Haith Zak; the General Manager at Banque du Caire, and Halil Aksu who is the Co-Founder and CEO at Digitopia, with Fatema Ebrahim; the founder and CE) at Andra Public Relations as the moderator.

"What is customer experience now versus then, from your own experience of industrial perspective?"

- The importance of being able to deliver genuine human centered experiences that cater to needs
- Banking institutions can learn from major online platforms by using customer analytics and keeping a customer centricity mindset to be able to offer a fulfilling user experience
- The pandemic has transformed customer experience across various sectors and industries, and having the correct measures in place will differentiate companies from their competitors and give them a key advantage
- Now it is incredibly easy to lose a customer right now due to the multiple options available

*"Corporate strategy needs to lead what roles are required based on what is happening in the industry, and have a culture that is open to innovation to unlock potential. Strategy and culture would also tremendously amplify any individual roles, or a specific person's effort into customer experience. Companies also need to consider what the future of work is, and anticipate what the challenges are going to be which is a huge aspect of a digital transformation strategy"*

**Amna Al-Mazroei, Customer Experience Manager at Qatar Development Bank**



**ARAB DIGITAL BANKS SUMMIT**  
**#ADBANX2021** MAY 18-19-20, 2021  
12:00-16:00 GMT

The Largest Virtual Event in the Arab Region on Digital Banks



**“For banks or any other digital entities that are pivoting, how can the digital maturity index help?”**

*“Companies can use it to manage what you measure, in this case being the digital transformation journey in regards to customer experience. Banks can use this information gathered to develop a holistic view into their progress, to offer better approaches into personalization and customization”*

**Mr. Halil Aksu, CEO of Digitopia**



**“Bank du Caire is one of Egypt’s most prominent banks and has created a new experience for customers. Can you tell us more about the solutions and examples?”**

*“Customer centricity is the main goal that the bank is after, and we have managed to completely digitize the loan lending process to alleviate the stress behind regular lengthy loan processes. Ms. Fatema added that Bank Du Caire has managed to completely pivot based on the data, to transform physical processes into digital experiences”*

**Mr Haitham Zaki, Head of Digital Banking & Innovation at Banque du Caire**



*“Reliability, security and efficiency are the main priorities to a customer and in order for our P2P payments to meet these expectations, Benefit is constantly reviewing and improving our platforms, and other customer related aspects such as UI/UX to improve experiences. Our user statistics prove that despite having multiple other payment options, they continue to use BENEFIT due to the app being user friendly.”*

**Hamad Bu Saad, Manager Brand & Marketing at The Benefit Company BENEFIT**





**A N D R A**

PR & Corporate Communications

# INTERN HIGHLIGHTS

# MEET SARAH DAWOODBHOY

## ACCOUNT EXECUTIVE & CONTENT SPECIALIST AT ANDRA PUBLIC RELATIONS

### Tell us a little about yourself

I'm 24 years old, and a Business and Management graduate from the London School of Economics with an ever-growing interest in FinTech, economics, and sustainability.



### Three interesting facts about you

1. I have a dairy allergy but love cheesecake
2. Lists are my best friend, I've been called a "neat freak"
3. Sudoku is a stress reliever for me

### How would you describe this year in one line?

A year full of unprecedented personal and professional challenges.



### What is your ideal working environment?

My ideal working environment, would be a space where people get to work in teams because I like getting to hear other perspectives.

### What is one goal you'd like to achieve in 2021?

To land a good full time job, that has potential for growth.



# MEET OMAIMA MOSHARAF

## PR ACCOUNT EXECUTIVE & SOCIAL MEDIA SPECIALIST AT ANDRA PUBLIC RELATIONS

### Tell us a little about yourself

I'm a 17 year old, going into my final year of high school. I have been a public speaker for a little more than 5 years and have a strong passion for law, science, tech, literature and sustainable innovation. FinTech however has always made me curious and I'm currently exploring the area and learning more about it as it has opened my eyes to a whole new world. I also enjoy all sorts of arts, history and learning about different cultures.

### Three interesting facts about you

1. I love learning languages - fluent in 2 and conversational in 5, plus sign language has been my favourite to learn as of recent
2. Chess is my game (Still trying to beat my dad at it though!)
3. I am a totally different person during Karaoke

### How would you describe this year in one line?

Bittersweet as life has always been, full of hope and new beautiful experiences.

### What is your ideal working environment?

A place where there are opportunities to freely voice out opinions, diversity and flexibility. And also just like at Andra, cool vibes is a must! 😊

### What is one goal you'd like to achieve in 2021?

Well, I have lots of goals but all of those aside, what's really important for me is that these goals end up being great choices, good lessons and in the end, I'd be happy to have achieved them after working hard, overcoming challenges and pushing myself further even if I ever felt like giving up.



# OUR SERVICES

- Corporate Communications
- Press Release Strategy
- Digital Communications
- Media and Press Relations
- Corporate Social Responsibility
- Community Relations Development
- Copywriting
- Thought Leadership
- Content Development
- Press Conference Management

“**CREATING  
MINDFUL  
INTERSECTIONS**”

Andra PR is a Bahrain-based public relations and corporate communications boutique firm with a primary focus on financial technology, educational technology, startups and other specialized governmental sectors.



@andrprbh



andrpr.com

**Contact Us**

info@andrpr.com