

MENAT's top bank reimagines the customer-centric experience with its digital bank, Liv., powered by Microsoft Azure

Leveraging the best of 21st century technology, Emirates NBD, one of the UAE's largest banking groups, works with Microsoft to deliver Liv., a mobile banking app that engages and empowers millennials to take charge of their lives, money, and investments—all in one place. And to cater to its higher-profile clients, the bank uses a Microsoft Excel-based revenue management simulator. The simulator takes advantage of machine learning to provide instant insights into customers' portfolios, enabling them to make informed financial decisions that match their lifestyles and needs.



Customer

Emirates NBD

Website:

<https://www.emiratesnbd.com/en/>

Country: UAE

Industry: Banking & capital markets

Customer size: Large (1,000 - 9,999 employees)

Customer profile

Dubai-owned bank, Emirates NBD, is one of the largest banking groups in the Middle East, offering tailored banking services to more than 14 million customers in 13 countries.

Software and services

- Azure
- Azure App Service
- Azure Monitor
- Azure Content Delivery Network
- Azure DevOps
- Excel
- Visual Basic

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Sachin Chandna,
Head of Customer Intelligence & Engagement,
Emirates NBD

Emirates NBD has made it its mission to "make customers' lives simpler" by providing convenient access to relevant offers and services based on timely insights. Headquartered in Dubai, the banking group conducts numerous initiatives geared toward empowering customers to fulfill their financial aspirations. One of them is Liv., the region's first 100 percent digital bank for millennials, delivered through a personalized lifestyle app.

Banking on customer-centricity

Liv. was launched as a digital-only entity, and it's the first and fastest-growing digital banking platform in the region. The app provides a complete mobile banking experience embedded in customer hobbies and interests. "As customer expectations constantly evolve, we need to respond and deliver the best customer experience at pace," explains Sachin Chandna, Head of Customer Intelligence & Engagement at Emirates NBD.

Fast, consistent delivery and solid DevOps practices are therefore a must. Using Microsoft Azure DevOps has been an integral part of the platform's agile and continuous delivery methodology, allowing it to deliver and run all campaigns on the fly. The Blue-Green safe strategy deployment ensures zero downtime, and Content Delivery Network enables highly secure and reliable delivery and acceleration of all the necessary app contents to end users, which enhances performance and scale. "It takes 2 minutes to sign up for the app," notes Chandna.

Moreover, to offer unprecedented hyper-personalization, the one-stop app communicates with third-party services in real time. Using Azure, any required integrations can be easily implemented. With a fully managed platform as a service (PaaS) offering, Azure App Service and a smart caching technique boost Liv.'s speed and responsiveness, resulting in a seamless user experience.

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Having recently expanded its global regions, Azure now provides data residency to Liv. and all other projects and apps running on Azure UAE regions, minimizing latency while bolstering security and compliance features and services. Azure UAE regions also offer disaster recovery and business continuity benefits with two geographically paired datacenter regions.

With 10,000 new users each month, Azure provides the instant scalability to support growth and the company's never-ending enhancements. "Thanks to Application Insights, everything is self-managed and tracked. The Live Metrics Stream helps us catch problems and monitor deployment," Chandna continues. "With Azure, we can have our apps perform their best even when demand changes, while ensuring efficient cost management by optimizing hardware expenses, which is exactly what we were looking for when running campaigns through the app."

Familiar tools, new ways

Emirates NBD applies customer-centricity across all generations and financial divisions. "To allow our clients to optimally create, invest, and maintain their wealth, we built a Retail Wealth Advisory Simulator," says Chandna. The dynamic tool combines Excel back-end and machine learning algorithms with an intuitive Visual Studio to deliver real-time updates to a client's investment portfolio. All calculation logics are integrated on the back end with security features that restrict data access and platform changes. Also, the simulator doesn't require a network or database connection, enabling it to run seamlessly. With the availability of remote debugging, Visual Studio brings a cohesive and unified web-development experience from beginning to end and ensures superior performance and always-on availability. "An advisor selects an order to display the client's portfolio. With a click of a button, all order forms, factsheets, and feedback are generated and sent to the customer by email," Chandna says. "Before, pulling up customer info alone took 2 to 3 minutes. Now, you enter the customer code, and all the wealth management data is available within seconds!"

Looking ahead, Emirates NBD plans to bring in more AI to keep improving the customer experience. "We're excited about all the ways smart technology can help us anticipate and cater to ever-changing customer behaviors," says Chandna. For Emirates NBD, this means always staying one step ahead of innovation.

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Digital transformation to:

- Empower employees
- Engage customers
- Optimize operations
- Transform products