

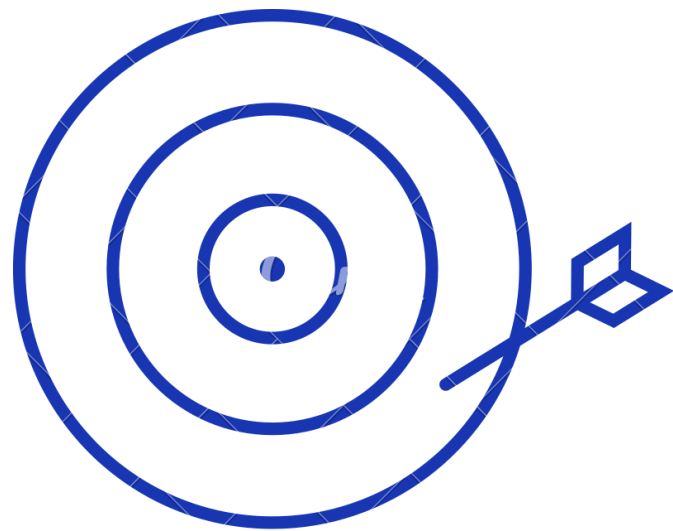
CIB CASE

Credit Card Data-Driven Marketing Model

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Problem



Inefficient Targeting

High Marketing costs
Less satisfaction



Lack of engagement

Less Customer Acquisition
Less Revenue



Irrelevant partnerships

Inefficient Resource
Allocation

Customer Needs

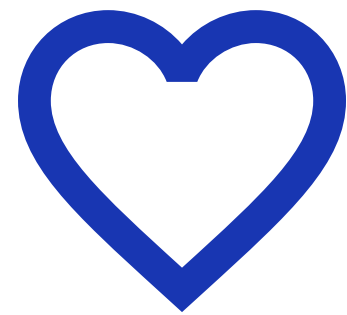


Relevant Bonuses



**Incentive for credit
cards over cash**

Solution



**Identify Behavior:
Favorite Merchants**



**Identify Worthy
Partnerships**

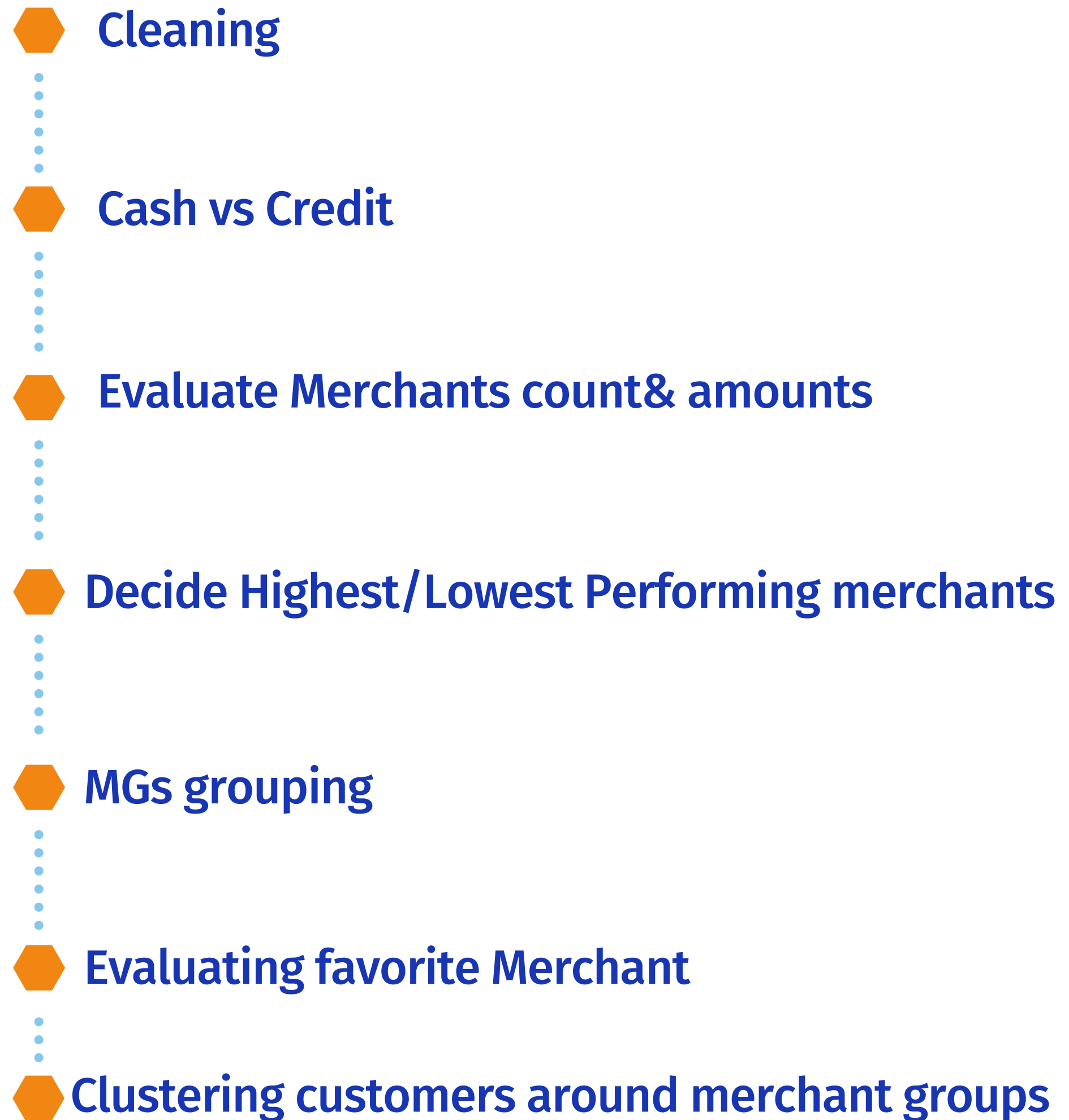
Technical Elements

How We Did it

Methodology Flow

**for all details, code/documentation,
methodology, and reasoning:**

<https://drive.google.com/drive/folders/1hu41UUgMiDoT3EaKCKMy9wny86mvjT0?usp=sharing>

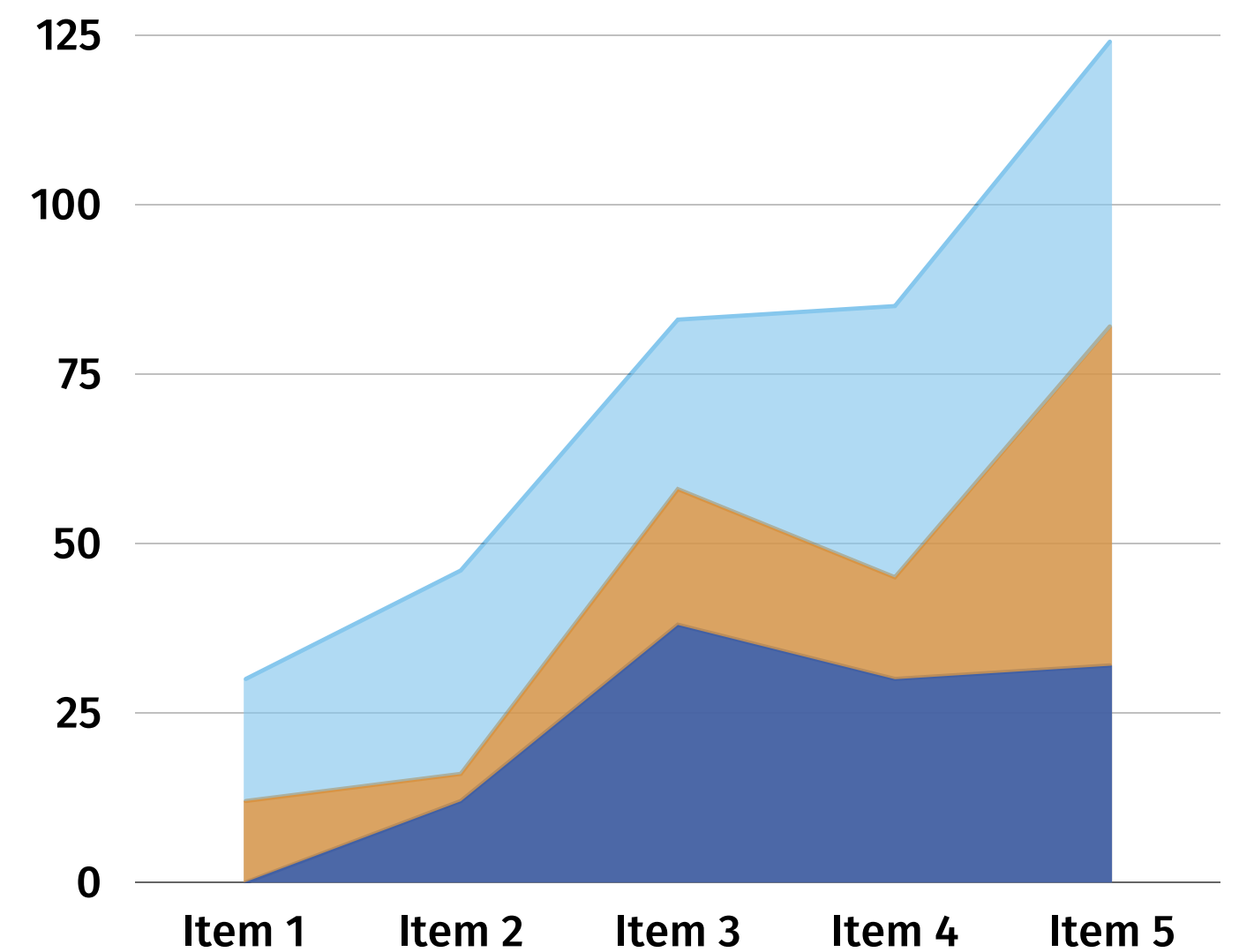


Findings

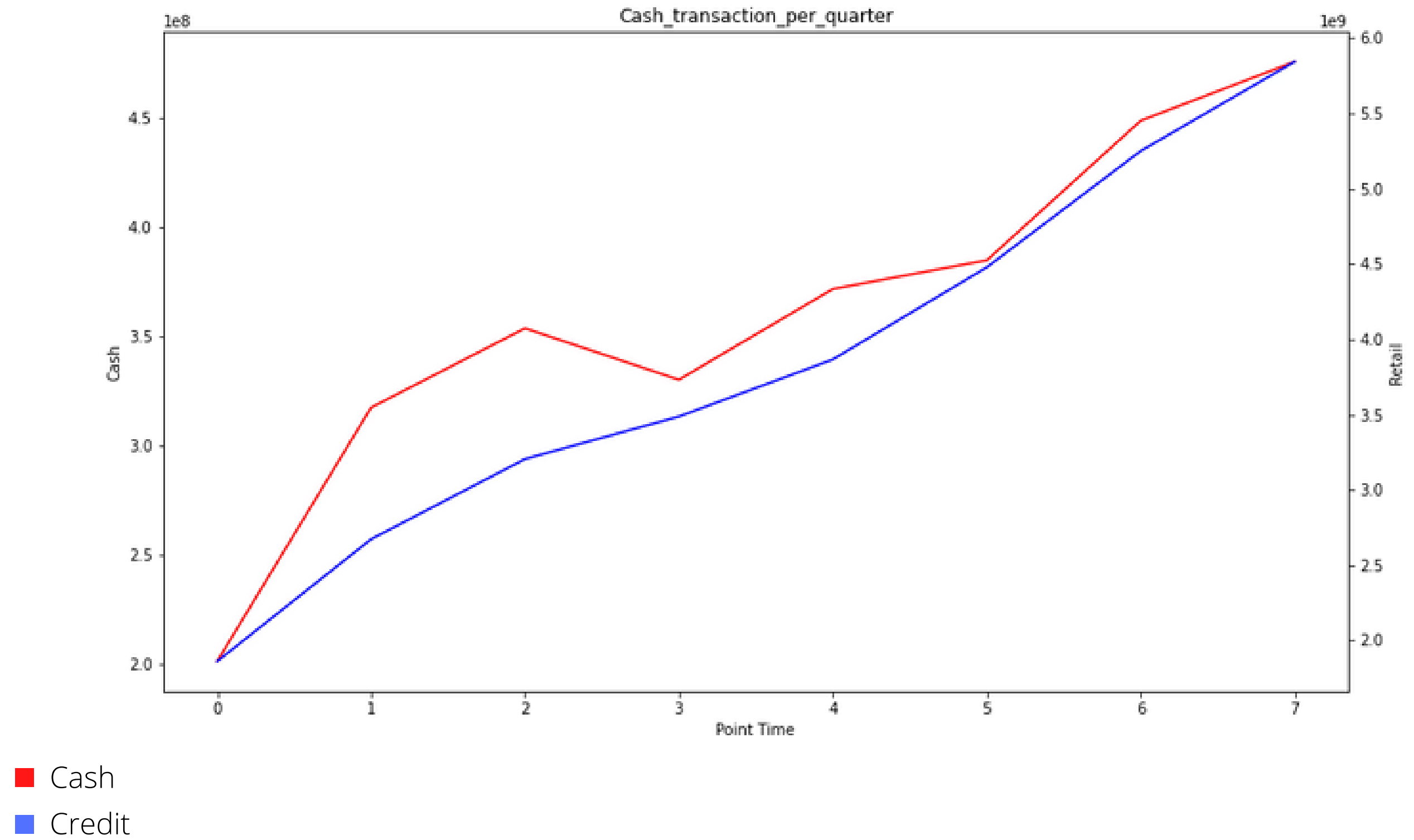
What We Found

Visualizations

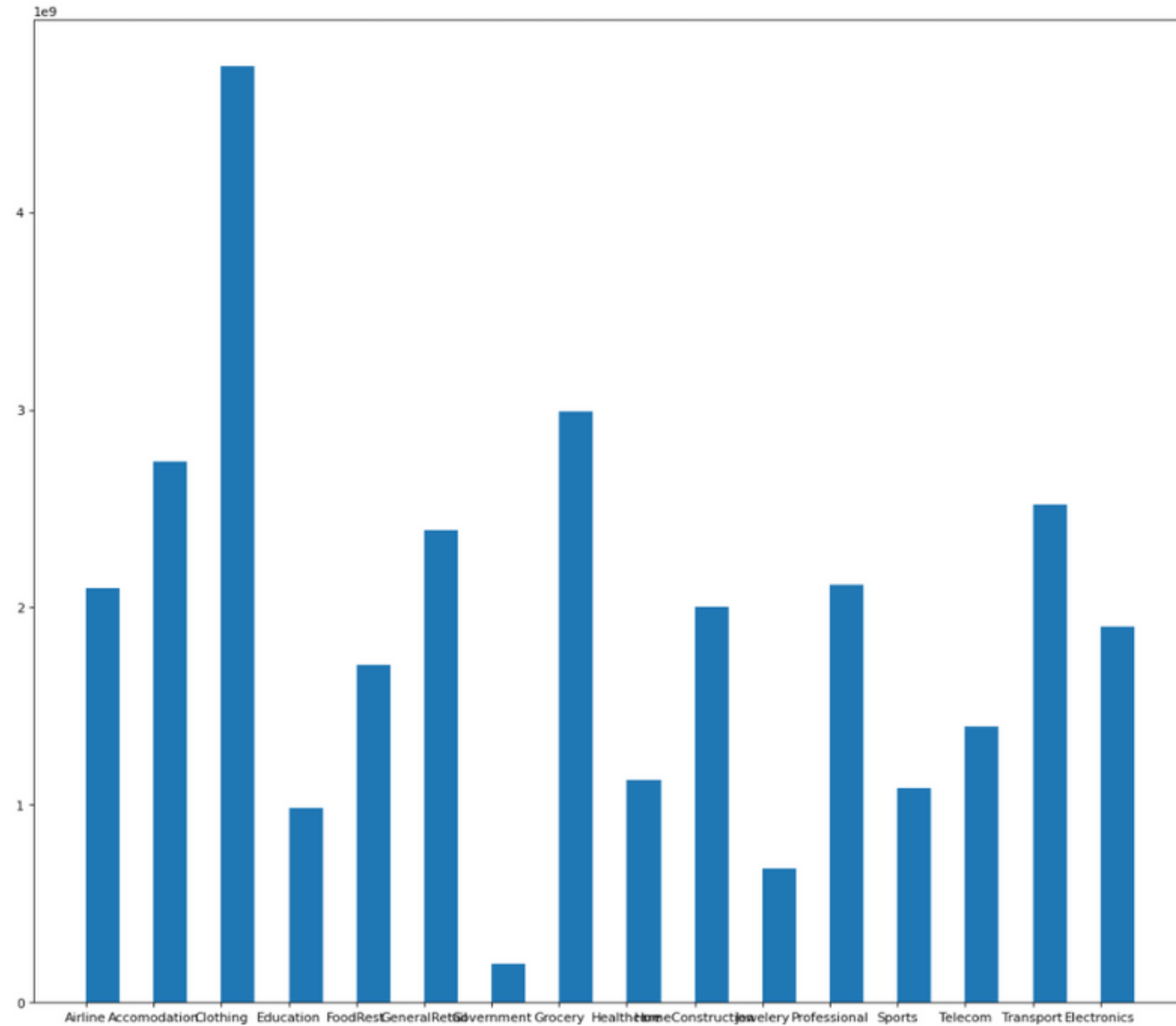
Let us Help You see Through Data



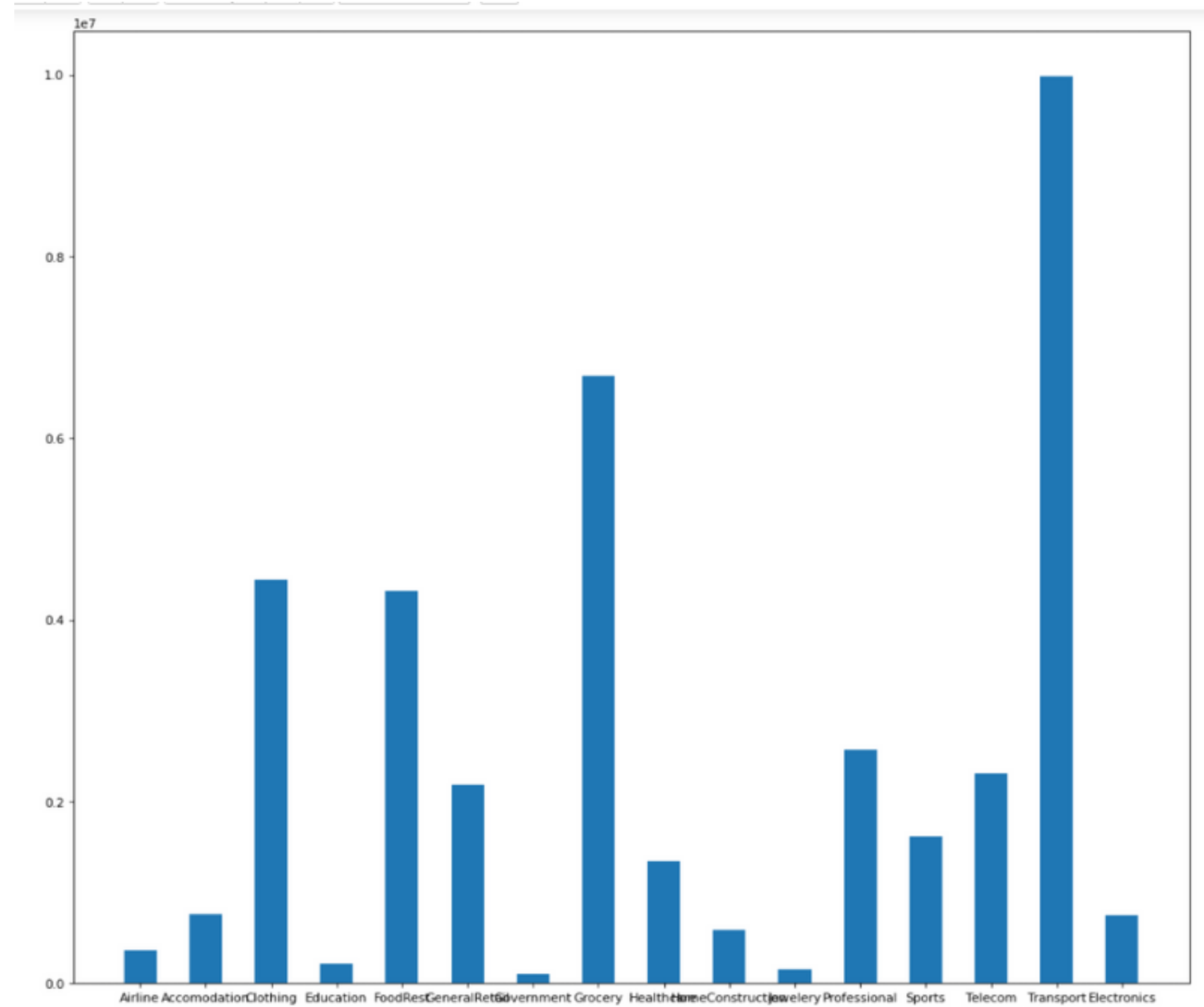
Cash Vs. Credit



Merchants by Amount



Merchants by Count



Clustering

MG_clusters

Most Worthy Partnerships

Both High Counts and
Amounts



Grocery

6.7M TIMES, 3B LE.



Transport

10M TIMES, 2.5B LE.



Clothing

4,4M TIMES, 4.7B LE.

Least Worthy Partnerships

Both low Counts & Amounts



Education

208K TIMES, 982M LE.



Jewellery

148K TIMES, 680M LE.



Government

101K TIMES, 193M LE.

Differentiation

Segmentation



Relevant Bonuses

Happier Customers, More Revenue

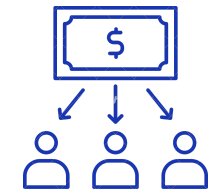
Better Targeting



More Efficient Marketing

Saving costs

Better Resource Allocation



Saving Resources on unnecessary
allow more for the better
performing

Better Engagement & Acquisition



More Credit Card Usage
More Customers

Target Market



Credit Card Users

People who have credit cards
but need more engagement



Unbanked

People who do not have credit
cards/ bank accounts



Market Opportunity

67% are
unbanked

3% have credit
cards

Sources:

<https://enterprise.press/stories/2021/03/18/we-still-banknotes-35647/>

<https://www.cbe.org.eg/en/PaymentSystems/Pages/Overview.aspx>

Key Partners

Merchant Groups
Websites with Gateways
Retailers with PoS

Key Activities

Data Collection
Data Cleaning
Integrating AI Models

Key Resources

Data
System Code
Partner Relationships

Unique Value Proposition

For CIB:
accurate customer behaviour analysis

Partner Performance Monitoring

Better Resource Allocation

Money Saving on Marketing

Higher Marketing ROI

Lower customer acquisition cost

For CIB customers:

Relevant Bonuses
Better Bonus Values

Customer Relationships

Long-Term
Self-Service

Channels

CIB Online Banking App
PoS
Online Gateways

Customer Segments

Credit Card Owners
UnBanked People

Cost Structure

Data Collection
Model Improvements
System Maintenance

Revenue Streams

Savings from general marketing elimination
Online/credit Cards Transactions
Interest from Credit Cards

Future Roadmap

- **Model Reiteration& Validation**
.....
- **Integrating AI Models**
.....
- **Fitting Model to Marketing Campaigns**
.....
- **Working on New Data**

Meet our Team



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Data Scientist



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