

BEYOND BANKING: DEVELOPING THE SME ECOSYSTEMS TO WIN THE MARKET



CENTRAL BANK OF EGYPT
Egyptian Banking Institute

UNDER THE AUSPICES OF
H.E. Mr. Tarek Amer
Governor of the Central Bank of Egypt



THE EVOLUTION OF BANKS Unlocking the Full Potential



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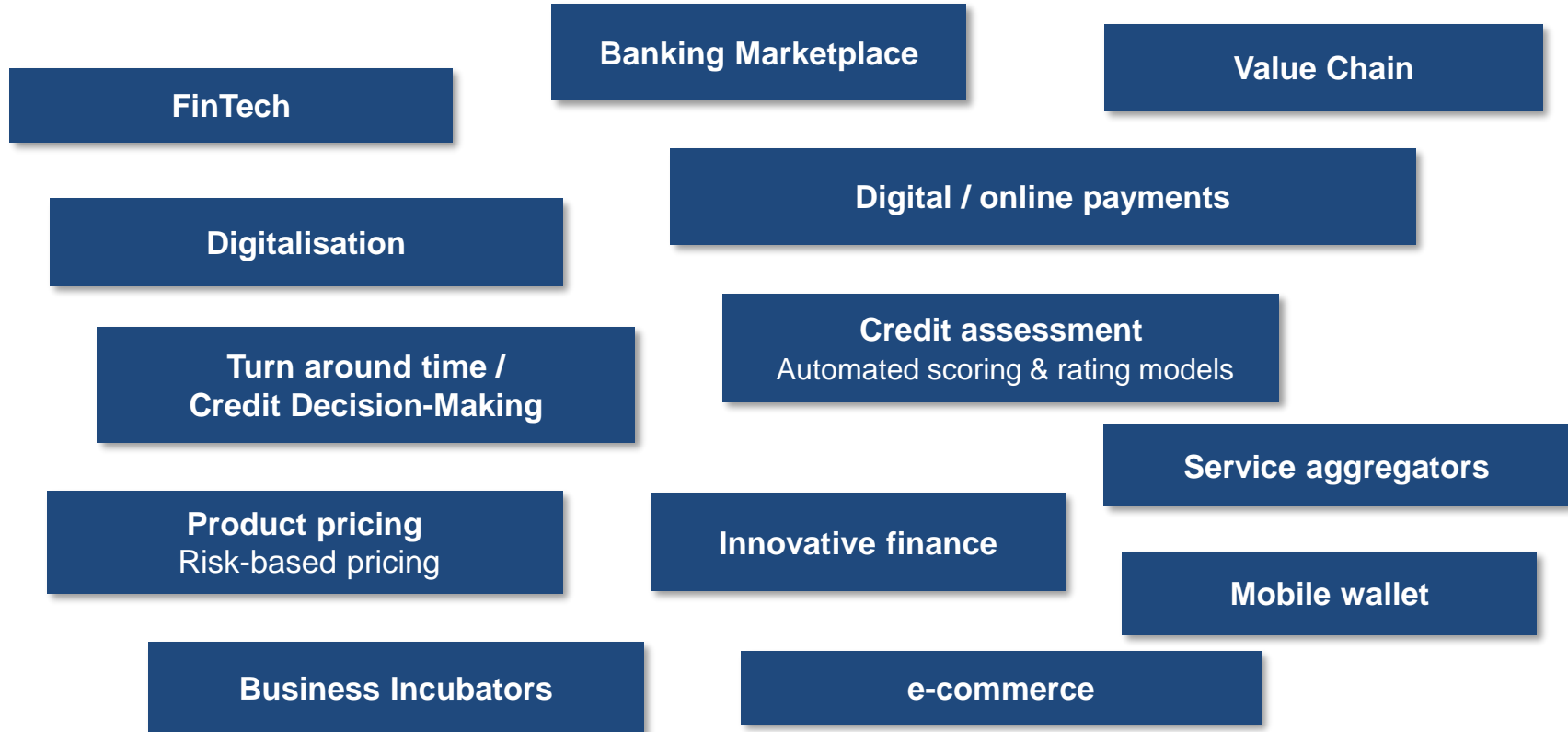
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SME BANKING ECOSYSTEM



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3 APPROACHES OF SME BANKING ECOSYSTEM

1

Segment-focused
value propositions

Bundles of services focused on
a **specific industry**

2

Life-event
ecosystems

Focus on **specific events**:
starting a business, merger &
acquisition or international
expansion ...etc.

3

complete solution to
a specific SME need

Focus on **specific need**:
online payment

BUILDING AN SME BANKING ECOSYSTEM PLATFORM

Chose your approach → focus on SME challenges



Start with a **Minimum Viable Product** → scale quickly



Consider IT, FinTech, data & infrastructure



Think early about monetisation !!

WHAT SMEs EXPECT FROM BANKS

- I. Faster digitalisation
- II. Personalised approach
- III. Improved credit services (faster response, better pricing, customised solution ...Etc)
- IV. **SME ecosystem**

OVERVIEW OF DIGITAL SERVICES FOR SMEs



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Banking products need to operate across the SME digital ecosystem

“Banking is necessary, but banks are not”

Bill Gates, 1994





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Apple sidelines Goldman Sachs and goes in-house for lending service

Apple Pay Later will offer loans via new subsidiary instead of financing through a bank





Special Report

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THANK YOU FOR YOUR ATTENTION !

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