

Marketing and Delivery Channels for SME Banking

Course Hours: 24

Course Code: 11030E

Target Audience

Bankers working in SME, retail, corporate and credit departments who have, or will have, SME responsibilities

Course Description

This course has a fourfold purpose which is to identify SME clients' different needs. More emphasis will be given to determine how to market SME products and services. All participants will get acquainted with the procedures of delivering SME banking products. It identifies the success factors and international best practices needed for effective SME banking

Course Objectives

- Describe the size of the SME market and its segmentation
- Identify the potential market by segment and how to use the marketing mix
- Explain how to develop a relationship management plan
- Determine information technology needs for SME
- Describe the profile of an entrepreneur and the tools of SME client education

Course Outline

Module 1: SME Market Size

- Introduction and overview
- Market size definitions
- Sources of information
- SME population definition in Egypt
- Number of establishments and attributes
- SME survival rates
- Market sizing methodology
- Defining segmentation, segmentation benefits and limitations
- Methods of segmentation
- Estimating segment size
- The dynamics of the SME market

Module 2: Market Potential and Marketing Mix

- Defining segment potential
- Projecting market revenue and profits
- Evaluating potential per business
- Practical tips
- Cost consideration
- The 5 Ps of marketing
- Voice of the customer
- Product mix by segment
- Determining product features

Small & Medium Enterprises

- Product bundling
- Delivery channels alternatives
- Price considerations
- Positioning SME operation
- Sales promotion alternatives
- Getting the message to SME owners
- Measuring promotional success

Module 3: Structuring SME Sales Efforts

- What is relationship management?
- Why relationship management?
- The relationship manager
- Benefits to the bank and benefits to the client
- Deciding who should be managed
- The relationship review
- Measuring relationship costs

Module 4: SME Information Technology

- SME data organization
- Unit of measurement
- Existing SME customers and SME prospects
- Digital marketing and its applications
- Digital marketing benefits and drawbacks

Module 5: The Profile of an Entrepreneur and SME Client Education

- What is the entrepreneurial personality?
- Who is more likely to start a business?
- Which SMEs will grow?
- Owner's characteristics that drive business growth
- The power of networking
- The need for client education
- Client education tools
- Importance of client education

Case Study – Marketing Plan for SME Proposition by Trade International Bank plc.

Assessment Strategy

Participants will be assessed based on class discussions and an individual end of course test.

Upon Successful Completion of this Course, participants will obtain 1.9 CEUs

Course Language

Arabic/English

Prerequisites

- Minimum three years of banking experience
- Good command of English (in case of attending the program in English)