



Crafting Meaningful AI Experiences



Takumi is a Next-gen AI Experience (AIX) Consultancy ●

Our Belief - AI should feel more **human**
— intuitive, creative, and deeply
purposeful.

We're here to cut through the AI noise,
connect the dots between tools and
outcome, and
co-create marketing and CX solutions
that deliver measurable business
impact.

Our team brings together a wealth of experience across marketing and AI

Mohit Lodha	Rishad Tobaccowala	Hubert Boulos	Banali L. Malhotra	Rutwick Bhawsar	Samantak Ray
CEO	Strategic Adviser	Strategic Adviser	Strategic Adviser	AI Strategy Consultant	AI Strategy Consultant
					
Award-winning strategist and creative leader with 20 years in advertising and digital across the UK, Middle East, and India, Digital Transformation, Creative Innovation & Best-in-class Campaigns previously at Starcom MediaVest Group (Publicis) and RAKBANK.	Pioneering digital marketing innovator with over 40 years shaping strategies across advertising, media, and interactive platforms, formerly Chief Growth Officer at Publicis Groupe and Chairman of Digitas and Razorfish.	Over 25 years forging iconic identities for Porsche, Saudi Tourism, and McDonald's, as former CEO of DDB Middle East (Omnicom) and co-founder of Das Kapital, with prior leadership at JWT.	Expert in disruptive financial marketing, driving RAKBANK's dominance through hyper-personalized campaigns blending data, animation, and augmented reality across 20+ years in the UAE and India, previously at American Express.	Tech-Driven Strategy lead with deep experience in Product & Engineering from US (Accenture & Dell). Founded an Innovation lab in India with a proven track record of building new products & tech leadership	Versatile strategy consultant blending experience design, product management & Ops automation, with BCG-honed business transformation expertise.



Our Clients

Trusted by Leading Brands
Across Industries

*From BFSI to real estate to
fashion*



Our Tech Partners

*Leveraging Best-in-Class AI
& Cloud Infrastructure*





**What Sets
Us Apart.**



Strategy Meets Execution

We don't stop at recommendations. We co-create, prototype, validate, and scale — turning AI roadmaps into real-world results.



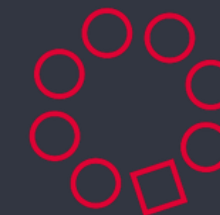
Curated Ecosystem Model

Instead of reinventing the wheel, we integrate best-in-class AI tools and platforms into our solutions — fast-tracking innovation for our clients.



Use Case-Led, Outcome-Focused

Everything we do is rooted in business needs — not just tech trends. We deliver clear ROI, not just shiny new systems.



Continuous Improvement

Inspired by Kaizen, we treat every solution as a living system, continuously evolving it for greater performance, personalization, and precision.

AIX Solutions

Solutions we provide



Generative Creative Strategy & Automation

Harness generative AI to redefine creativity at scale, combining human insight with machine-generated intelligence.



Agentic AI for Marketing

Leverage autonomous AI agents to execute marketing workflows with minimal human intervention.



GEO Strategy & Implementation

Make your brand presence AI Ready



AI-Driven Performance Marketing Strategy

Turn your marketing into an AI-orchestrated growth engine

Use cases

- AI-driven content creation for campaigns, video, and digital assets
 - Automated creative testing and optimization (ad copy, visuals, landing pages)
 - Creative intelligence dashboards powered by LLMs and multimodal AI
-
- AI agents for digital campaign planning & optimization
 - Conversational AI for customer support and lead nurturing
 - Campaign orchestration using multi-agent systems
 - Workflow automation across CRM, CMS, and ad platforms
-
- AI Search Strategy & Prompt Mapping
 - GEO Content System & optimization
 - AI Visibility Tracking & Competitive Benchmarking
 - Always-On Content & Distribution Engine
-
- Campaign Automation & Orchestration – Automated campaign setup, budget allocation, and cross-channel optimization
 - AI-driven micro-segmentation, lookalike modeling, and audience
 - AI-powered budget allocation across channels

AIX Usecases



①

AI
Content
Studio

②

Agentic
Marketing
Team

③

Creative
Intelligence

THE RISE OF AI DRIVEN CONTENT STUDIOS

Case studies



R&B, a fashion retailer, partnered with Takumi AI to create static creatives for its four latest campaigns. Delivered through a managed service model, Takumi AI took end-to-end responsibility, producing 70 hyper-realistic product images

55%
cost savings

65%
**faster
turnaround**



The system optimizes ad content across digital channels. It analyses language patterns, customer data, and metrics, creating variants that boost CTR. This enables rapid testing of personalized ads for credit cards and mortgages at scale.

**Boosted
click-
through
rates by up
to 450%**

A comparison of two Facebook ads for Chase. The left ad is a 'Control' ad featuring a man's face and a 'Limited time offer' to get \$100 towards retirement goals. The right ad is an 'AI-optimized' ad featuring a woman's face and a 'Learn More' button. Below the ads, a teal banner shows a 118% lift in online application booking start lift for the control ad and a 358% lift for the AI-optimized ad. The channel is identified as Facebook.

Let's work to help defy the numbers. 79% of Canadians don't feel confident about their financial future.**

Get **\$100** towards your retirement *goals.*^{*1}

BANK.COM/INVESTING-OFFER
Limited time offer

*Conditions apply. Offer ends March 1, 2019. **Financial Planning...

Apply Now

Let's work to help defy the numbers. 79% of Canadians don't feel confident about their financial future.**

1. Open an RSP.
2. Deposit \$1,000.
3. Get **\$100**
It's that simple.

BANK.COM/INVESTING-OFFER
Opening an RSP is easy

Conditions apply. Offer ends March 1, 2019.

Learn More

CHANNEL: Facebook

118%
ONLINE APPLICATION
BOOKING START LIFT

358%
ONLINE APPLICATION
BOOKING START LIFT

Control vs. AI-optimized Facebook ad for Chase

AI Content Studio – Create, Personalise, and Scale Content Instantly



Opportunities

- ⚡ How might we generate high-quality creatives, videos, and UGC content at scale without increasing production timelines or costs?
- ⚡ How might we produce hyper-realistic visuals, AI avatars, and video assets in hours instead of weeks?
- ⚡ How might we rapidly create and test multiple content variations tailored to different products, audiences, and channels?

• AI Marketing Landscape

The content production journey

BRIEF DEVELOPMENT

- Define objectives, audience & KPIs
- Draft campaign brief with core message
- Align & approve with stakeholders

CREATIVE IDEATION

- Generate campaign concepts & narratives
- Develop key visuals, taglines & mockups
- Finalize creative direction

PRODUCTION

- Create final copy, designs & assets
- Adapt for all channels & formats
- Complete legal & brand approvals

DEPLOYMENT

- Launch across paid, owned & earned media
- Coordinate rollout & timing
- Enable tracking & analytics setup

MONITORING

- Track performance & engagement metrics
- Optimize creatives & spend in real time
- Report results & key learnings

Fragmented Campaign Workflow

Multiple teams and agencies using disconnected tools

- Slow time-to-market
- Version confusion

Content Production Bottlenecks

Long turnaround for copy, visuals, and creative iterations

- Missed campaign windows

Lack of Central Visibility

No unified dashboard for asset status, live campaigns, and approvals

- Leadership lacks campaign pulse

Manual Briefing & Reviews

Repetitive, human-heavy briefing and feedback cycles

- Team fatigue and inefficiency

Limited AI Use

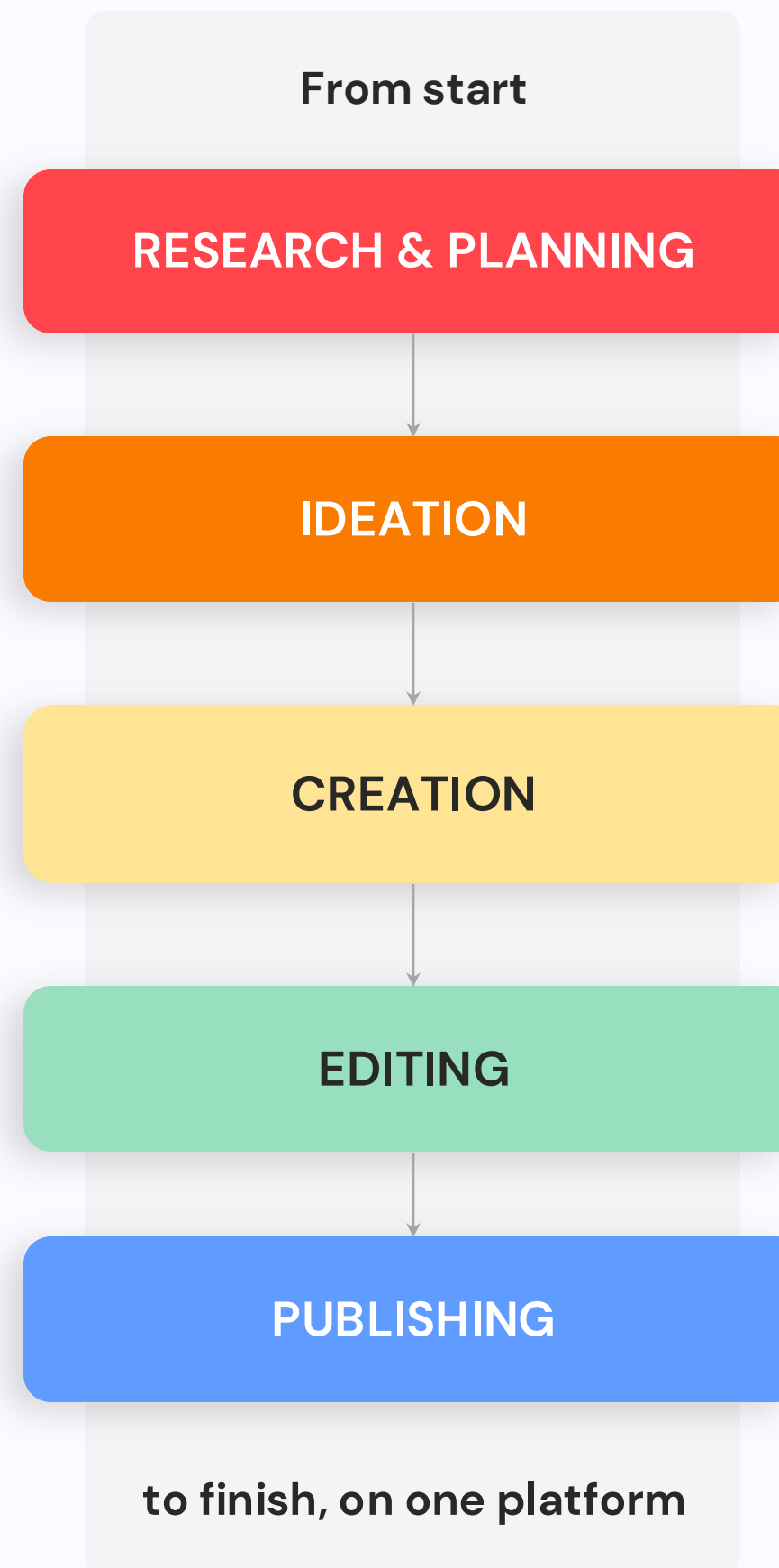
No automation in creative generation, personalization, branding

- Lost competitive edge

Life **before** AI Content Studio



Life **after** AI Content Studio



**One Strategic, End-to-End
Content Solution**
Unified, efficient, on-brand

**Always-Updated,
Customisable AI Stack**
Secure, flexible, low-cost, and
future-proof

Built for Marketing Teams
Fill capacity and expertise gaps
instantly

**Expert Capabilities with
AI Lab & Creation Desk**
Tune your gimmefy into your
organisation's own AI cheat sheet

TAKUMI's VISION

A centralized marketing operating system where AI, data & creativity co-exist - empowering your company to plan, produce & automate personalized content at scale.



Two ways to deliver faster, on brand campaigns with AI

OPTION 1

SaaS AI Content Engine

An AI powered SaaS platform, purpose built for marketing, where marketers can manage end-end campaign creation

IN HOUSE

Key Capabilities:

- End-End Workflows
- Brand Vault for consistency
- Performance Analytics

Best for:

Scalable & Repeatable Campaigns

PROS:

- Quick to scale across markets
- Lower Cost per campaigns
- Strong Brand control

CONS:

- Team adoption needed
- Value grows over time

OPTION 2

Managed AI Studio – Agency Model

An AI enabled, full-service campaign creation model to develop key campaigns with a managed service

OUT SOURCED

Key Capabilities:

- Full Campaign Lifecycle Management
- AI-Powered polished production
- Rapid turnaround times

Best for:

High-Priority & Turnkey Campaigns

PROS:

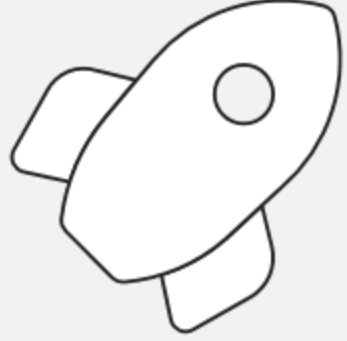
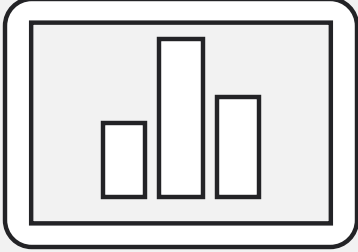
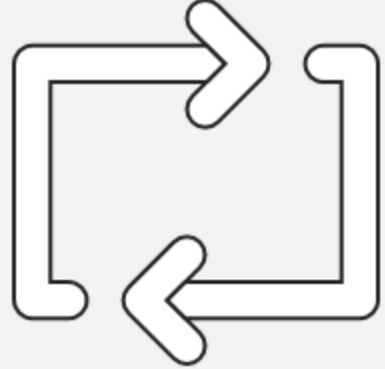
- Minimal effort
- Highest quality output
- Fast & reliable, with revisions

CONS:

- Higher cost per campaign
- Less internal skill-building

13

• The Best Practice Framework

PILLARS	 Centralized Content Brain Unified command center managing briefs, assets, insights	 Generative Intelligence Layer Tools to create copy, design, video, and adaptation automatically	 Brand Governance Engine AI checks for compliance, tone, and visual identity	 Personalization at Scale AI leverages data to customize content by persona, segment, or region	 Continuous Learning Loop Performance data feeds creative optimization
	ENBD APPLICATION AI-powered “ENBD Studio” Hub for all campaign workflows	Integration for Gen AI content creation	Built-in brand guidelines enforcement	Integration with Paid Media platforms/ CRM/ Customer Engagement Stacks	Studio learns what performs and improves autonomously

At a Glance

Capabilities

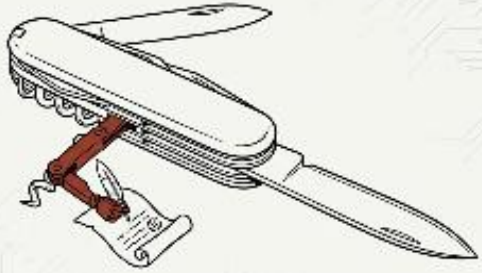
Your AI Stack

Your GimmeFy

Your *Brand Operating System*

Powered by 41 AI models · 9 live data sources · 8 connected platforms

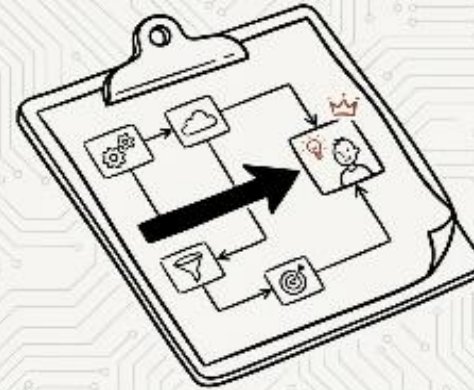
Everything your marketing team needs — strategy, content, visuals, video, audio —
orchestrated by AI that knows your brand.



14 Skills



12 Maestros



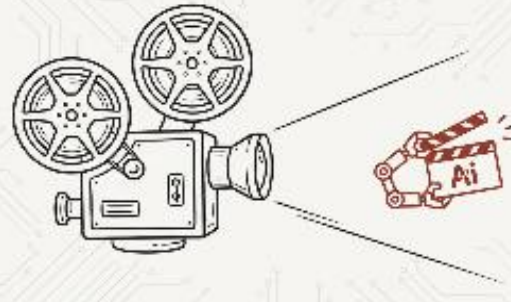
21 Playbooks



Studio



Visual Hub



Video Hub



Audio Hub



Simulate



Skills

Get publish-ready outputs for specific marketing tasks — with expert-level depth

What used to be a generic agent that tried to do everything is now 14 specialist Skills — each one purpose-built for a specific task like press releases, white papers, SEO strategies, or go-to-market plans. Think of them as 10,000 hours of expertise, zero billable hours.



Press Release Builder



White Paper Writer



GEO Audit and Recommendations



Go-to-Market (GTM) Planning



SEO & SEM Strategy



Paid Media & PPC Campaign Management



Conversion Rate Optimization (CRO)



Brand Voice Development



Thought Leadership & Executive Communications



Creative Brief Development



Attribution Modeling & Funnel Analysis



Demand Generation & Lead Nurturing

Playbooks

Turn a single brief into a complete, multi-step campaign — automatically

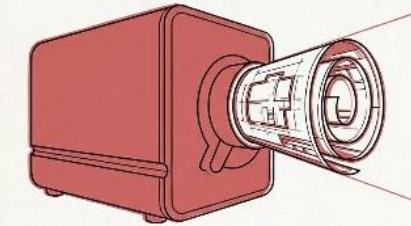
What used to take hours of back-and-forth across tools now happens in minutes. Give a Playbook one brief and it orchestrates the entire workflow — strategy, copy, positioning, visuals — in coordinated stages. 21 Playbooks covering everything from campaign planning to content repurposing.



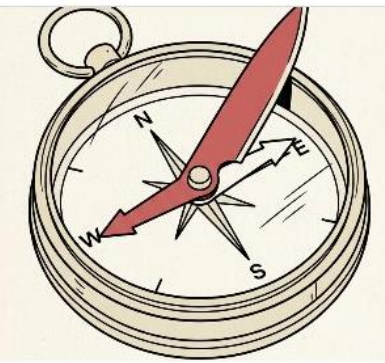
Campaign Planner



Newsletter Creator



Slides Builder



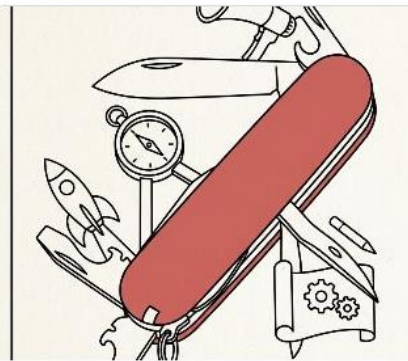
Brand Positioning



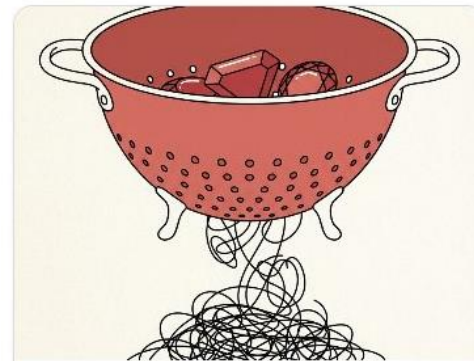
Ad Pack Generation



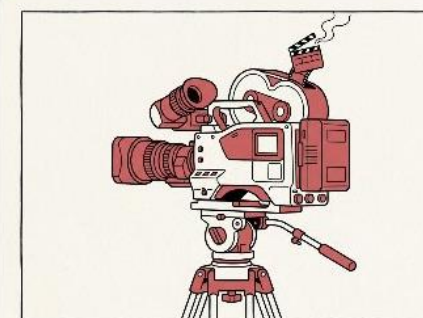
Daily Circus Comic



New Brand Launch Kit



Qualitative Survey Analysis



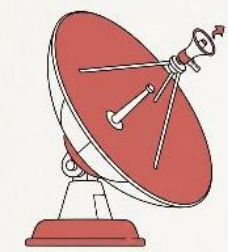
Video Production



Content Repurpose Machine



Competitive Benchmarking

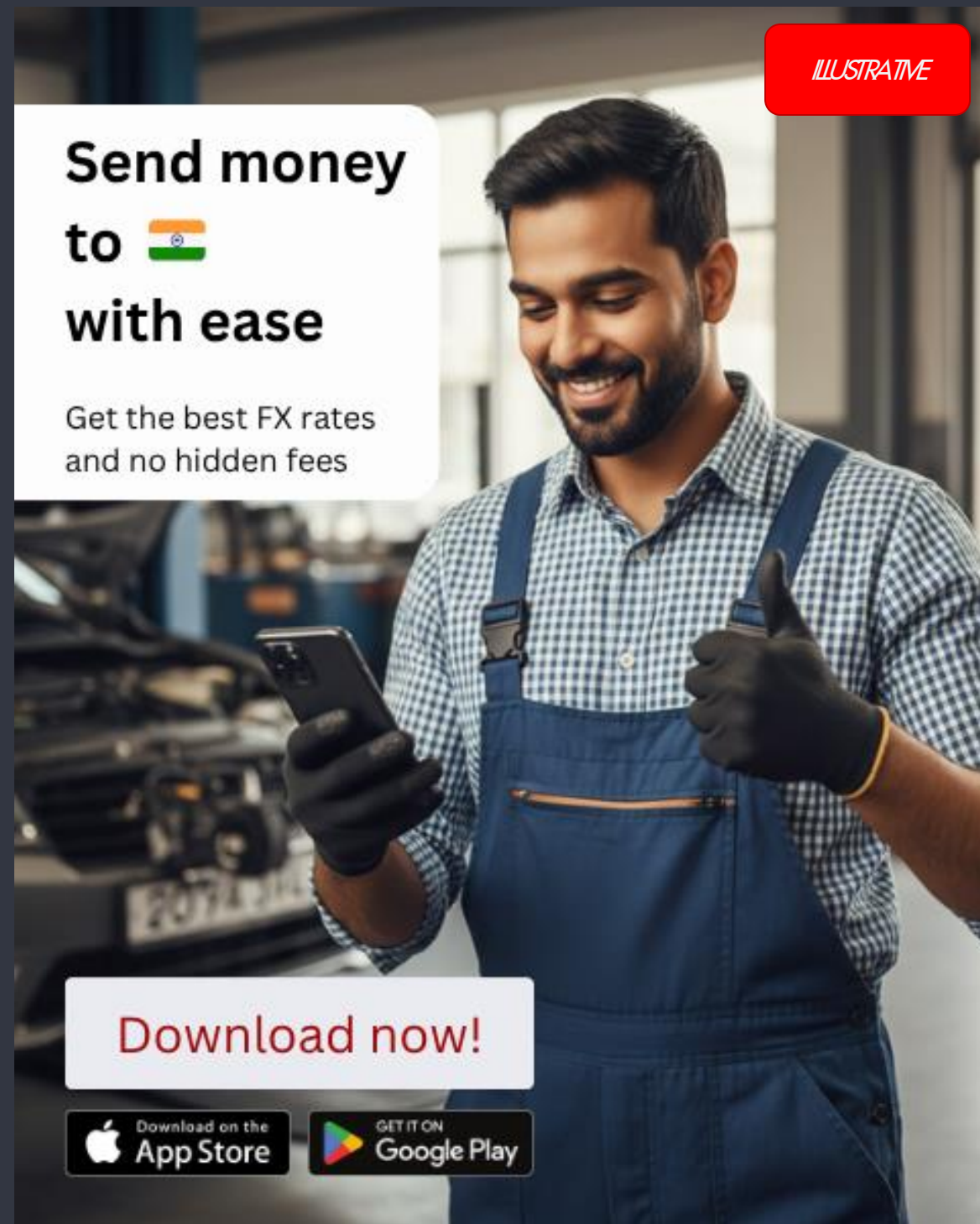


Viral Content Radar



Studio .

The ad creation engine boosts volume, quality and consistency of creatives across multiple variants which marketing teams can deploy instantly

A man with a beard, wearing a blue and white checkered shirt and blue overalls, is smiling and giving a thumbs up while holding a smartphone. The background is a blurred workshop.

Send money to  with ease

Get the best FX rates and no hidden fees

Download now!

Download on the App Store GET IT ON Google Play

ILLUSTRATIVE

A man with a beard, wearing a blue and white checkered shirt and blue overalls, is smiling and giving a thumbs up while holding a smartphone. The background is a blurred workshop.

 को आसानी से पैसे भेजें

सबसे अच्छे FX रेट पाएं और कोई हिडन फीस नहीं।

अब डाउनलोड करो!

Download on the App Store GET IT ON Google Play

ILLUSTRATIVE

A woman with dark hair, wearing a red button-down shirt and yellow gloves, is smiling and giving a thumbs up while holding a smartphone. The background is a blurred kitchen.

Magpadala ng pera sa  nang madali

Kunin ang pinakamahasay na mga rate ng FX at walang mga nakatagong bayarin

I-download na ngayon!

Download on the App Store GET IT ON Google Play

ILLUSTRATIVE

Multi-languages

Multiple personas

Examples of our hyper-realistic Gen AI statics



Human
Realism



Product Depth and
Details

Brand-Grade
Aesthetics



Example of our hyper-realistic Gen AI videos



Commercial-Grade Production

Emotion-Driven Visuals

Photorealistic Rendering

Meet Noor

An AI influencer who's unapologetically Gen Z, culturally fluent, and passionate about Fintech.

ILLUSTRATIVE



AIX Usecases



①

AI
Content
Studio

②

Agentic
Marketing
Team

③

Creative
Intelligence

The 3 capability pillars



Automations

POWERED BY PLAYBOOKS

Repeatable marketing workflows powered by curated Takumi Playbooks.



Agentic Team

POWERED BY SKILLS

Specialist AI marketing agents powered by Skills, available on demand.



Maestros

STRATEGIC EXPERTISE

Expert lenses, strategic challenge and idea validation before you go live.

PILLAR 01

Automations

Playbooks convert recurring marketing tasks into repeatable AI workflows.

BEST FOR



Campaign planning



Localisation



Ad copy development
development



Offer framing



Content repurposing
repurposing



Landing page drafts



Category & product
innovation

WHAT AUTOMATIONS CAN PRODUCE

Example outputs

 Campaign territories

 App push copy

 Offer & promo options

 Ad copy variants

 Landing page drafts

 Product launch ideas

 Paid media message packs

 Social content routes

 CRM content packs

 EN / AR localisations

Internal campaign decks

Specialist AI agents, available on demand.

Skills act like specialist AI marketing agents — helping Finance teams complete specific marketing tasks without starting from scratch.



Planner



Paid Media



CRM



PILLAR 02

Agentic Team

CURATED FOR YOUR ORGANIZATION

Agentic Actions

 Creative Brief Development

 Content Strategy & Editorial

 GEO Audit

 SEO & SEM Strategy

 Paid Media & PPC Management

 Automation & CRM Management

 Email & Lifecycle Campaigns

 Conversion Rate Optimisation

 Customer Segmentation

 Demand Gen & Lead Nurturing



PILLAR 03

Maestros

Pressure-test ideas with expert lenses before they go live.

BEST FOR



Campaign concept validation



CRM journey review



Promotion strategy review



Localisation & cultural cultural relevance



Ecommerce journey critique



Brand voice challenge



Creative route selection selection

Get expert feedback before you launch

Brief a panel of senior advisors. Watch them debate your strategy. Get a verdict you can act on.



Data-Driven Str...

strategy



Creative Director

creative



Growth Hacker

execution



Brand Strategist

strategy



Consumer Psyc...

insight



Media &

execution

1

Brief

Describe your challenge

2

Debate

AI experts discuss it

3

Synthesis

Get actionable insights

Describe a scenario, decision, or challenge you want to simulate...



Improve



SEND

AIX Usecases



①

AI
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Creative
Intelligence

Creative Intelligence - Leverage AI Intelligence to improve campaigns



Opportunities

- ⚡ How might we detect creative fatigue early and continuously refresh campaigns before performance declines?
- ⚡ How might we use AI-powered heatmaps and engagement analysis to understand what truly captures customer attention?
- ⚡ How might we benchmark creative performance across campaigns, products, and time to uncover winning patterns and optimisation opportunities?

THE RISE OF CREATIVE INTELLIGENCE

Case studies

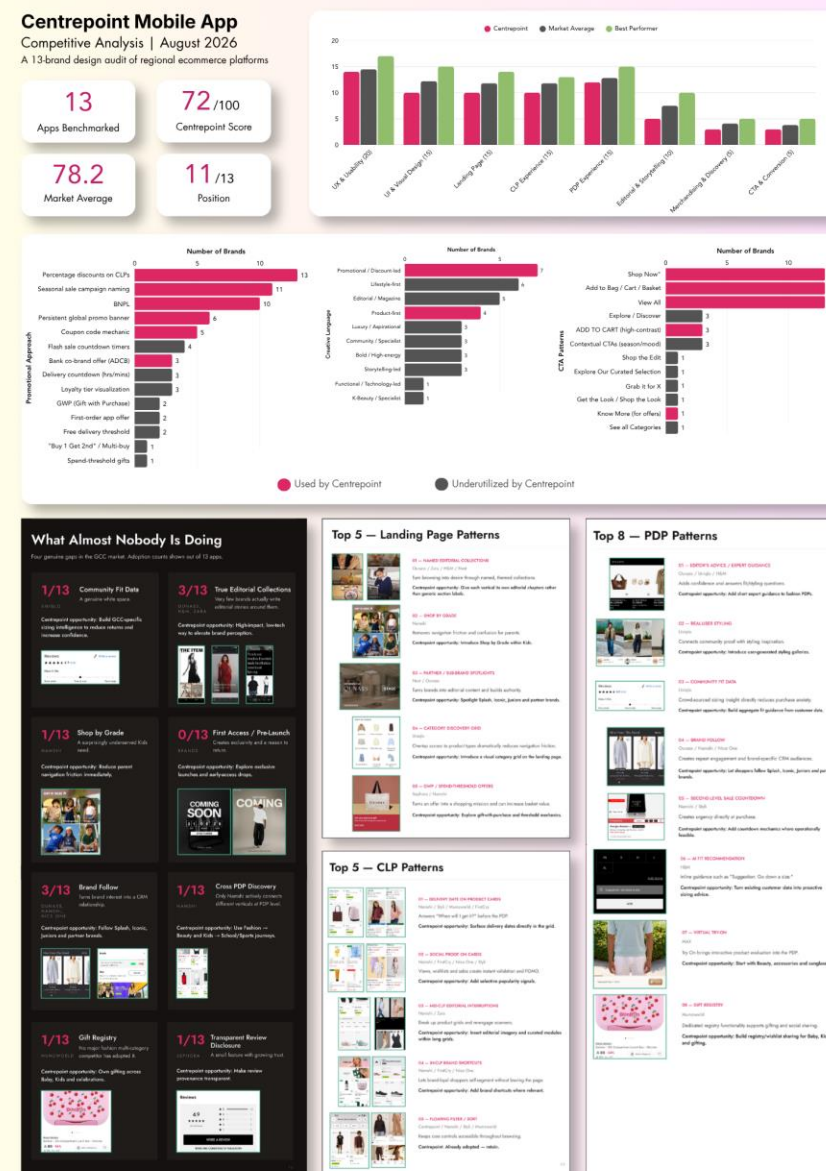


Centrepoint, a leading online fashion and e-commerce platform, partnered with Takumi AI to deliver **Creative Intelligence** across three pillars.

Campaign Intelligence covers creative fatigue, post-campaign learning and influencer scoring.

Competitive Intelligence tracks competitor creative, campaigns, promotions and e-commerce experiences.

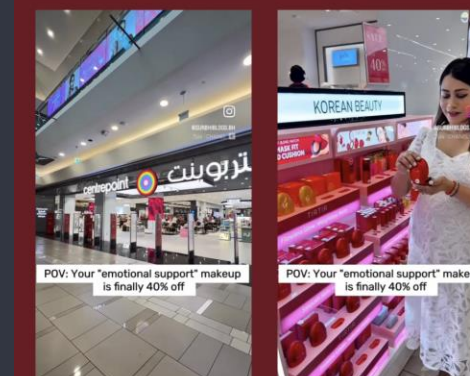
E-commerce Intelligence evaluates PDPs, PLPs, catalogue imagery, product tiles, layouts and image-to-description consistency to improve the overall digital shopping experience.



Heatmap

Video and Influencer Analysis

Video 1 - Beauty Sale / "Emotional Support Makeup"



Ad Clarity: 7 | Text & Copy Effectiveness: 8 | Visual Cohesion: 7 | Color Usage: 7 | Branding: 7 | CTA Effectiveness: 4 | Consumer Psychology: 8

OVERALL CREATIVE SCORE: **6.9**

ACTIONABLE IMPROVEMENTS:

- Add a clear CTA overlay: "SHOP NOW / SHOP THE SALE → Link in Bio", plus a strong end card with logo + offer.
- Introduce urgency with messaging like "This weekend only — 40% off all beauty".
- Add a persistent Centrepoint logo from the start for branding.
- Include a trackable code (BEAUTY40) and on-screen pricing to drive action.
- Create Arabic and short-form (6-sec) versions to boost reach and engagement.

Dashboards

Creative Intelligence - Enterprise ready modules

AI-Powered Ad Performance Diagnostics



Lets you analyze your creative and generate an attention heatmap



Helps you analyze fatigue levels of your creatives and recommendations

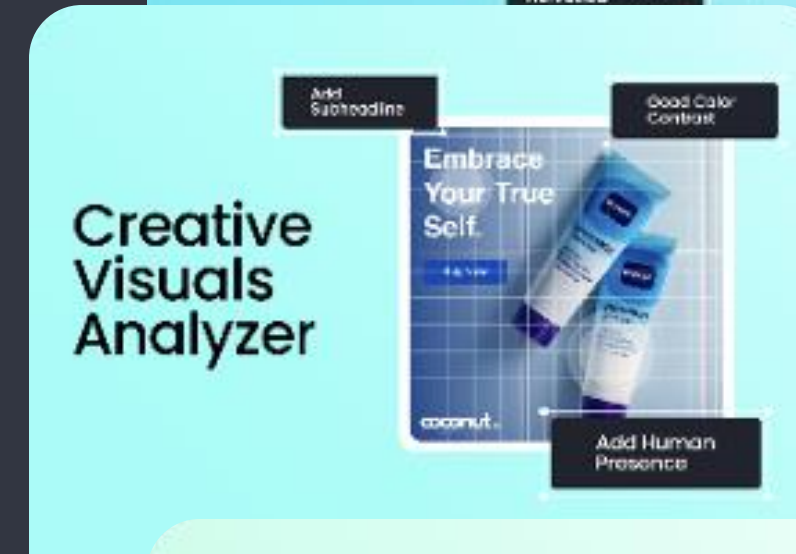


Allows you to compare multiple variants of your creatives and stitch it to the performance

AI Creative Element Analytics



Helps check if your creative complies with brand guidelines



Analyzes your creative and provides recommendations based on 30+ parameters



Generates the ideal creative mix for your campaign

The Creative Intelligence Brain

Insights

Actions

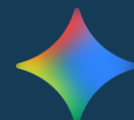
Takumi & Mastercard Expertise

Pixis Adroom

Claude Opus
4.7



Nano Banana
2



ChatGPT 5.5



and more ...

Final output of **recommendations, insights,**
and **opportunities**

Combine **Takumi's** AI marketing expertise
with **Mastercard's** business context.

Marketing-native AI tool with deep
advertising intelligence, **trained on a vast**
cross-industry library

Connected to **multiple AI/LLM models** and
leverages the best-fit depending on the
creative use case.

Creative Intelligence - Analyze your ad pre-engagement - Banking



Engagement Scores

INDIVIDUAL SCORES:

Ad Clarity: 8/10
 Text & Copy Effectiveness: 9/10
 Visual Cohesion: 9/10
 Color Usage: 9/10
 Branding: 8/10
 CTA Effectiveness: 6/10
 Consumer Psychology: 9/10

OVERALL CREATIVE SCORE: 8.2/10

Improvement Areas

- Replace "16664 اتصل الآن" with a digital CTA: "emiratesnbd.com زور" or an "Apply Now" button that links to a relevant product page
- Add a subtle digital CTA button in the bottom-right alongside the social icons — a white pill-shaped "اكتشف أكثر" ("Discover More") would fit the premium aesthetic without disrupting the composition
- Create a 9:16 vertical version with the full cityscape filling the screen and the Arabic headline centred — would be spectacular as an Instagram Story

Creative Intelligence - Analyze your ad pre-engagement – Real Estate

Youtube

Piramal Mahalaxmi | A lifestyle redefining luxury



Engagement Scores

INDIVIDUAL SCORES:

Ad Clarity: 8/10
Text & Copy Effectiveness: 7/10
Visual Cohesion: 9/10
Color Usage: 9/10
Branding: 8/10
CTA Effectiveness: 4/10
Consumer Psychology: 8/10

OVERALL CREATIVE SCORE: 7.6/10

Improvement Areas

- Add a "Schedule a Site Visit" or "Register Your Interest" CTA on the end card with a phone number and microsite URL — essential for any paid real estate campaign in India
- Add "Limited Residences Remaining" or "Final Tower — Now Ready to Move In" as an urgency line near the end card
- Extend the interior detail shots by 2–3 seconds each — HNI buyers need to see finish quality up close before they book a visit.

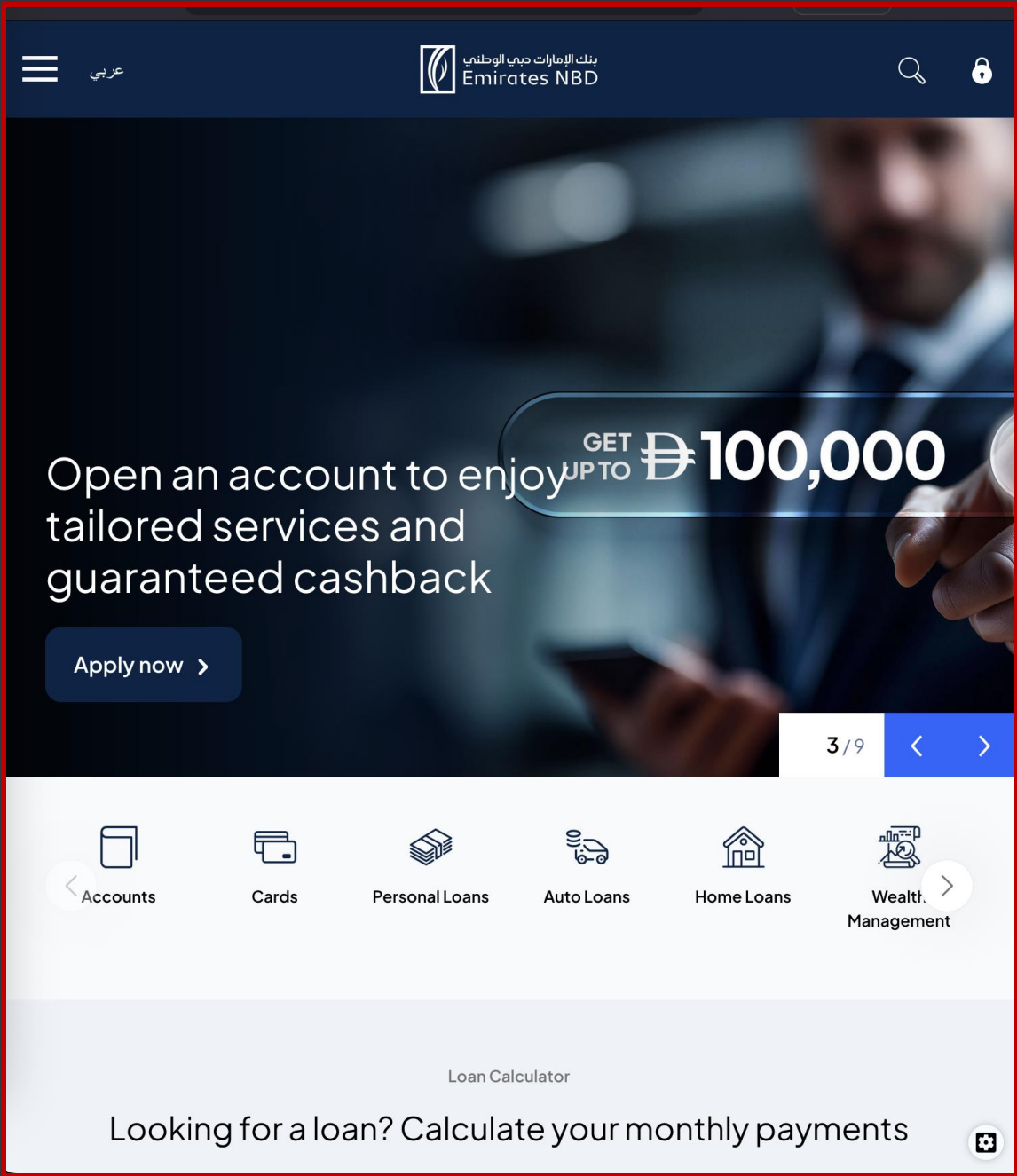
Influencer Playbook – Retail Fashion

#	Guideline	Score	Verdict
1	Strong hook within the first 2–3 seconds	7/10	Opens immediately with a baby item at a low price — effective for target audience but lacks a hook line to maximise first-second impact
2	Product/service introduced early and shown clearly	9/10	Products visible from the very first second; animated price-tag overlays make product + price immediately legible — strongest product introduction in either video
3	Clear, simple messaging focused on benefits	8/10	"Mid-Season Offers / New Prices" is clear and benefit-focused; animated price overlays communicate value efficiently — strong transactional messaging
4	Natural, authentic delivery	8/10	Conversational voiceover and physical product handling feel genuine; the "personal shopper" tone is natural and trustworthy
5	Clean visuals with good lighting and stable framing	8/10	Bright, consistently well-lit retail environment; stable handheld framing throughout; professional mobile-first execution
6	Influencer personality comes through and feels relatable	7/10	The "personal shopper guide" persona is effective and likeable but less distinctive than Video 1 — no uniquely memorable hook tied to personality
7	Clear and natural CTA	4/10	No explicit CTA spoken or shown — implied CTA is "visit the store" but is never directly stated or reinforced with any digital action path
8	Optimised for platform (format, captions, text overlays)	8/10	9:16 vertical format correct; animated price overlays are platform-native and highly effective; however 73-second duration exceeds optimal paid placement length
9	Aligns with brand tone and avoids competitor mentions	8/10	Consistent with Centrepunkt's value-driven, family-focused positioning; no competitor references; warm and accessible tone throughout



Score: **7.5/10**

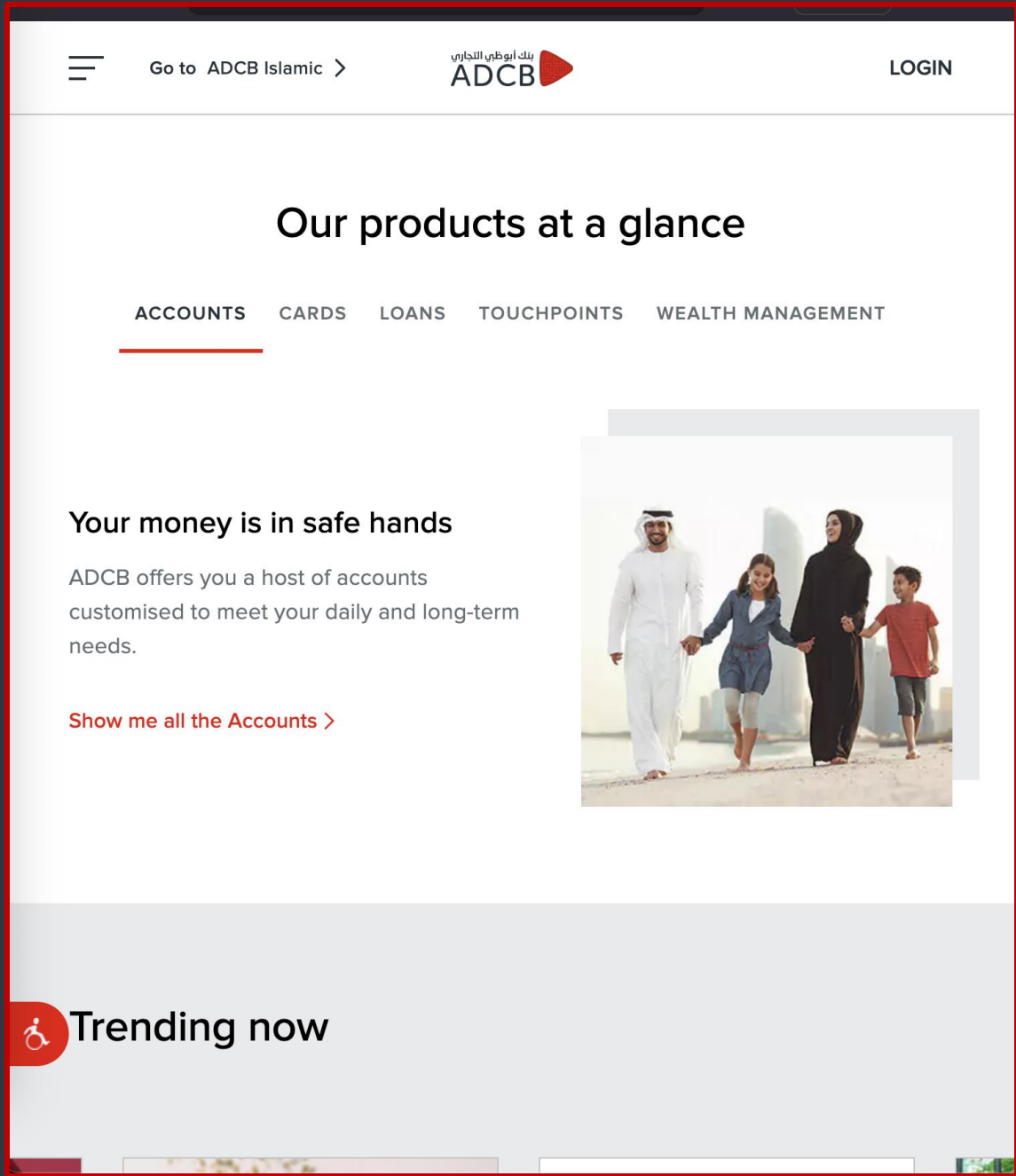
Competitive UI Scorecard



ENBD Website



FAB Website



ADCB Website

Competitive UI Scorecard

Benchmarking visual design, conversion effectiveness, and brand experience

Category	Emirates NBD	FAB	ADCB
Visual Design & Aesthetics	19/25	22/25 ★	16/25
Visual Hierarchy & Content Clarity	16/20 ★	15/20	14/20
CTA & Conversion Effectiveness	13/20	15/20 ★	12/20
Engagement, Interactivity & Storytelling	13/20	15/20 ★	11/20
Trust & Credibility	7/10	8/10 ★	6.5/10
Mobile Visual Experience	3.5/5	4/5 ★	3/5
TOTAL	71.5/100	79/100 ★	62.5/100

KEY TAKEAWAY

- FAB leads decisively across almost all categories except visual hierarchy and content clarity, particularly in visual design quality and engagement sophistication.
- Emirates NBD holds a strong second position, buoyed by brand equity and institutional trust cues.
- ADCB, while operationally sound digitally, presents the greatest opportunity for a visual and conversion-focused redesign to close the gap with its UAE peers.

AIX Usecases



4

GEO

5

Performance
Marketing

6

AI
Concierge

THE RISE OF AI VISIBILITY

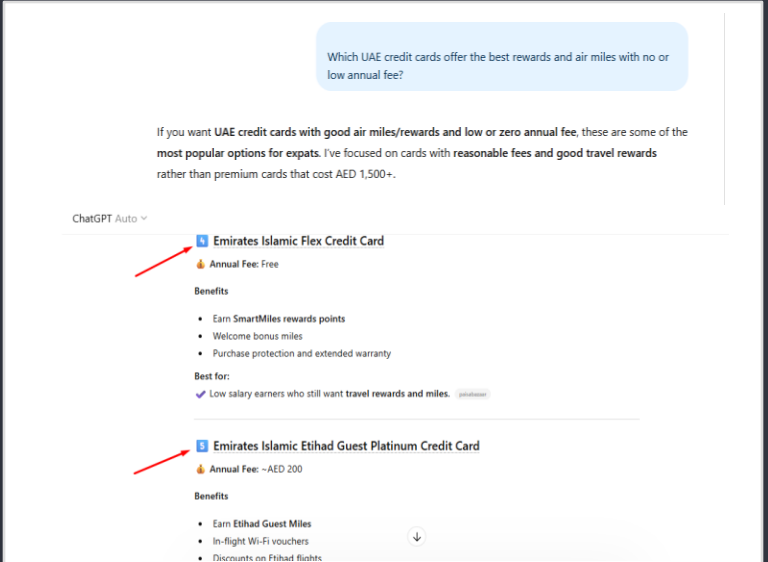
Case studies



Emirates Islamic partnered with Takumi AI to strengthen its visibility across the emerging AI search ecosystem.

Through a focused GEO strategy spanning technical optimisation, AI-friendly content, community authority-building and multi-platform tracking, Takumi helped increase AI visibility from **71 to 75**, generate **600** additional AI mentions and grow cited pages from **963 to 1,400**.

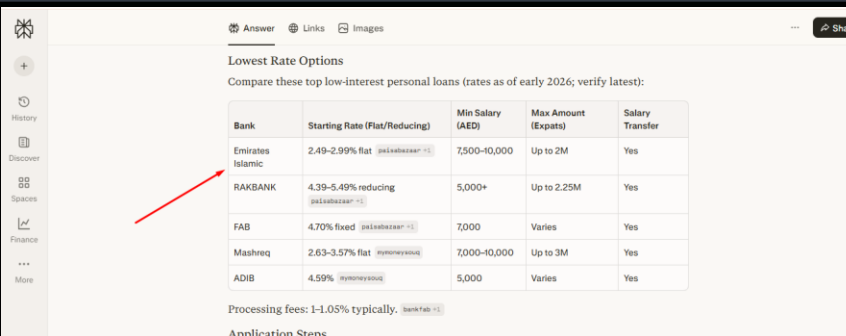
Emirates Islamic also achieved **100% brand-specific visibility** across ChatGPT, Perplexity, Microsoft Copilot and Google AI Mode.



CHATGPT

Dominating the "Best Card" Query

When asked about low-fee air miles cards, ChatGPT lists Emirates Islamic as a top-two recommendation, citing specific smart-mile benefits and welcome bonuses.



perplexity

"On top" for Personal Loans

Perplexity AI explicitly mentions Emirates Islamic as the top option when recommending users with their options for personal loans in UAE.

55.9%

OVERALL VISIBILITY

↑ GROWING

#5

CITATION RANK

TOP 5 UAE

100%

PLATFORM ACCURACY

4 LLMS TESTED

+600

NEW MENTIONS

3 MONTHS QUICK TURNAROUND

The Finance Industry's digital presence needs to meet customers where they are today, in the chat – enabled by **GEO** (Generative Engine Optimization)

Customers are moving from Search Engines...

best banks in dubai

Wise

<https://wise.com/blog/banks-in-dubai>

Top 10 list of the best banks in Dubai

20 Nov 2024 — A list of the top 10 banks in Dubai, including Emirates NBD, First Abu Dhabi Bank, Mashreq Bank, RAKBANK and HSBC UAE.

People also ask

Which bank is best to use in Dubai?

What are the big 4 banks in Dubai?

What are the top 10 banks in the UAE?

Which is the safest bank in Dubai?

Reddit · r/UAE

80+ comments · 3 months ago

The Ultimate UAE Bank Tier List: Rate your bank from best ...

S Tier: ENBD, Emirates Islamic, Wio A Tier: FAB, ADCB B Tier: HSBC, Standard Chartered, Mashreq C Tier: Al Maryah Community Bank D Tier: Dubai ...

What is the best bank to open an account with in UAE ... 44 posts 3 Feb 2024

Which bank should I go for? : r/dubai - Reddit 53 posts 31 Jan 2026

More results from www.reddit.com

Discussions and forums

Which bank should I go for?

Reddit · r/dubai · 50+ comments · 4 months ago

Not sure what issues people

I'm with HSBC and there's

Mashreq purely for the 6.25%

... to LLMs for their queries on finance and banking

Gemini 3.5 Fl...

Can you tell me the best bank in Dubai for wealth management and growth?

When it comes to wealth management and capital growth in Dubai, there isn't a single "best" bank because the right choice depends heavily on **how much capital you have** and whether your financial footprint is **local, regional, or global**.

Dubai's financial landscape is unique: it features massive local tier-1 banks with heavy government backing, alongside major global private banking institutions operating out of the Dubai International Financial Centre (DIFC).

The top contenders are broken down by their core strengths and minimum entry requirements to help identify the best fit.

1. Emirates NBD (ENBD) — Best All-Rounder & Regional Expert

As Dubai's flagship bank, Emirates NBD is widely considered the top local bank for premium banking and wealth growth.

- Key Strength:** Unrivaled regional market insight and deep local roots. Their *ENBD X Wealth* platform grants digital access to over 11,000 global and local stocks/ETFs. They also boast an exceptional Islamic Wealth Management division for high-performing, Sharia-compliant investments.
- Best For:** Residents, regional business owners, and entrepreneurs who want premium local service tied directly to their day-to-day corporate or personal banking.

Ask Gemini

Gemini is AI and can make mistakes.

45

Emirates Islamic Bank's GEO Sentiment and Citability Audit

Overall sentiment is moderately positive, driven by product quality and location choices. Execution and service issues produce recurring negative discussion that dampens enthusiasm.

Positive Signals

~60%

- Consistent adherence to Sharia-compliant practices
- Perceived as trustworthy and ethically aligned
- Broad Islamic finance product range
- Responsive specialist teams for complex enquiries

Negative Signals

~40%

- Fragmented mobile and online banking experience
- Slow processing times for some transactions
- Long response times on call and digital channels
- Variable branch wait times

AI Citability Analysis

73/100

Emirates Islamic → Benefits from strong Islamic banking authority and affiliation with Emirates NBD, but has a narrower content footprint and lower visibility in broader financial and consumer banking conversations.

Competitive Set

- **Emirates NBD** → **82/100** Benefits from the strongest digital banking presence in the UAE, extensive product coverage, high brand authority, and significant visibility across financial education, banking, and customer-service content.
- **First Abu Dhabi Bank (FAB)** → **78/100** Gains strong AI visibility through its market leadership, corporate banking presence, and coverage across investment and wealth discussions.
- **Mashreq** → **71/100** Performs well due to its digital-first positioning, innovation-led messaging, and strong association with online banking and fintech-driven customer experiences.

Word on the Street – Public Sentiment Audit of Emirates Islamic Bank

01

Sentiment Summary

Overall public sentiment is moderately positive, anchored in trust for the bank's Sharia credentials and product relevance. Criticism focuses on operational friction and digital experience gaps that dent customer satisfaction.

02

Public Conversation Analysis

REDDIT • QUORA • FORUMS

Online discussion stresses the bank's ethical position while surface-level operational and digital issues drive most criticism.

03

Review Platform Analysis

GOOGLE • APP STORES • TRUSTPILOT

Ratings are generally favorable for ethical alignment, but dips follow service incidents and technical outages.

04

Brand Visibility & Popularity

The bank has strong visibility among Islamic finance audiences in the UAE, with steady regional recognition. Visibility spikes around promotions and product launches.

05

Competitive Sentiment Snapshot

Emirates Islamic is seen as an authentic Islamic provider but faces competitive pressure from digitally advanced banks. Competitors outpace it on digital agility and product breadth.

06

Strategic Insight

RISKS • OPPORTUNITIES • RECOMMENDATIONS

Convert Sharia-driven trust into growth by resolving operational gaps and stabilizing digital experiences. Focused improvements will reduce churn and unlock younger segments.



[LIVE DEMO HERE](#)

AI Visibility - Emirates Islamic Bank's AI Citability Audit



AI Search Dashboard Metrics

1. AI Market Share

% appearance rate across all generative AI engine responses.

2. Average Position

Top 3 positioning rates (#1, #2, #3) compared to competitors.

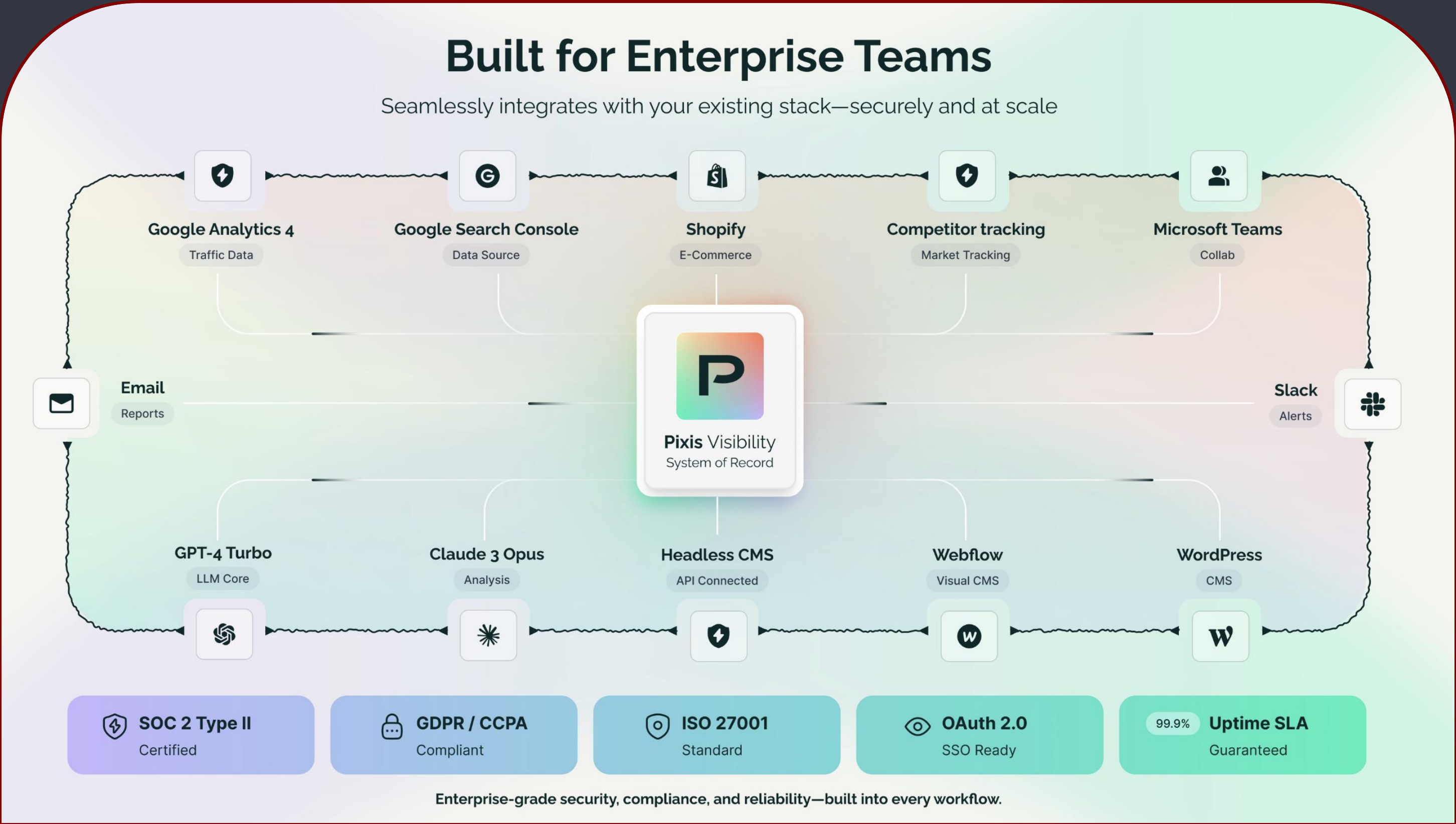
3. Model Coverage

Aggregated visibility score customized per AI platform.

4. Sentiment Tracking

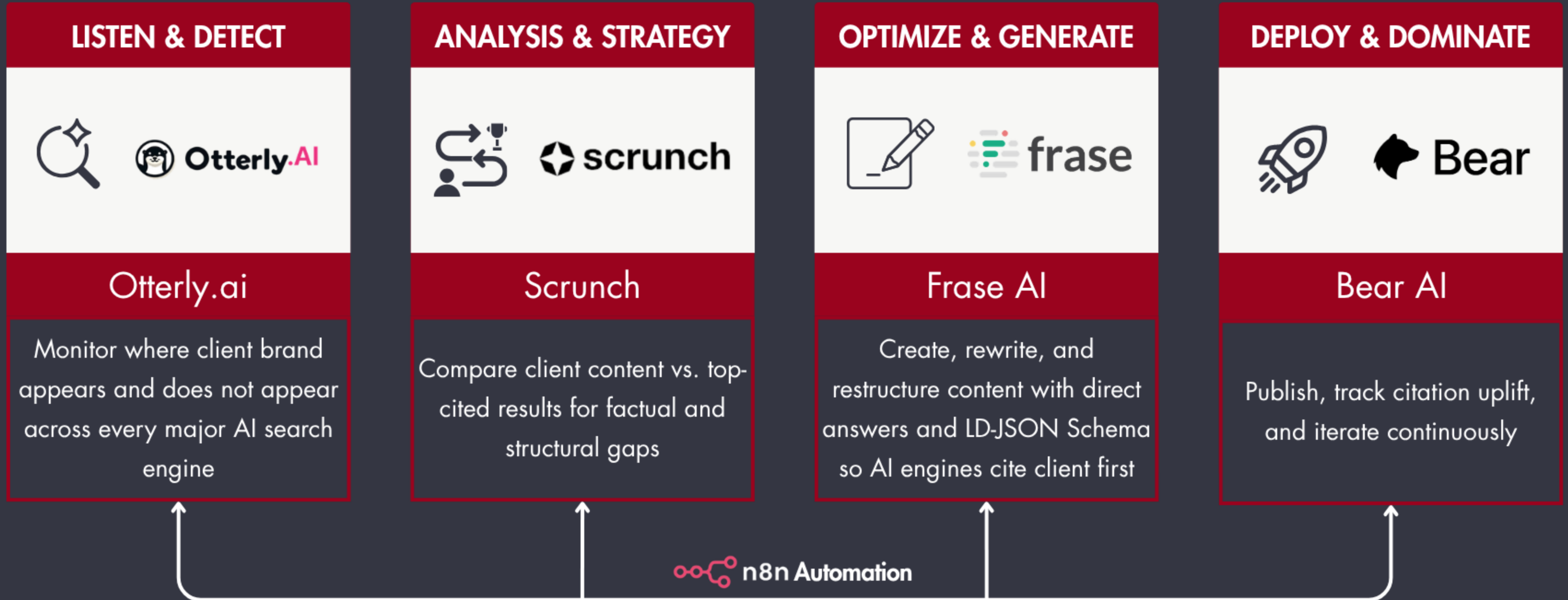
Monitor and identify the sentiment of answers and their sources.

AI Visibility - AI Citability Audit



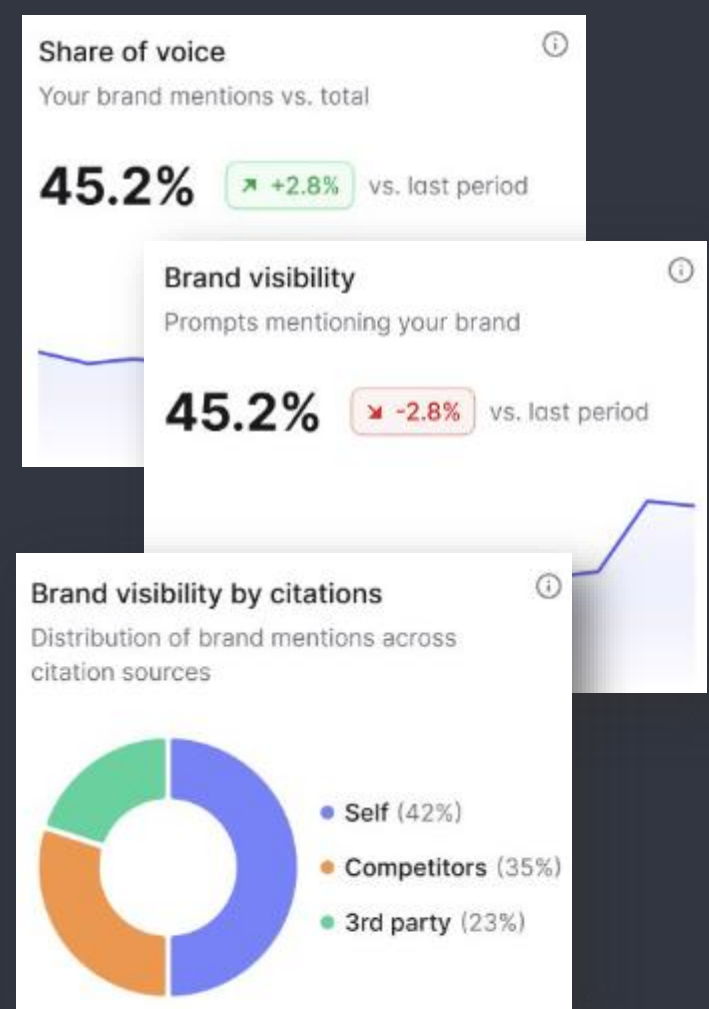
The GEO Authority Engine

AI Visibility and GEO Optimization Automation Flow



GEO involves both strategic & tactical changes to your web content

Our initial audit pinpoints your current GEO status ...



...Across LLM search products



We execute tactical changes to your digital content ...



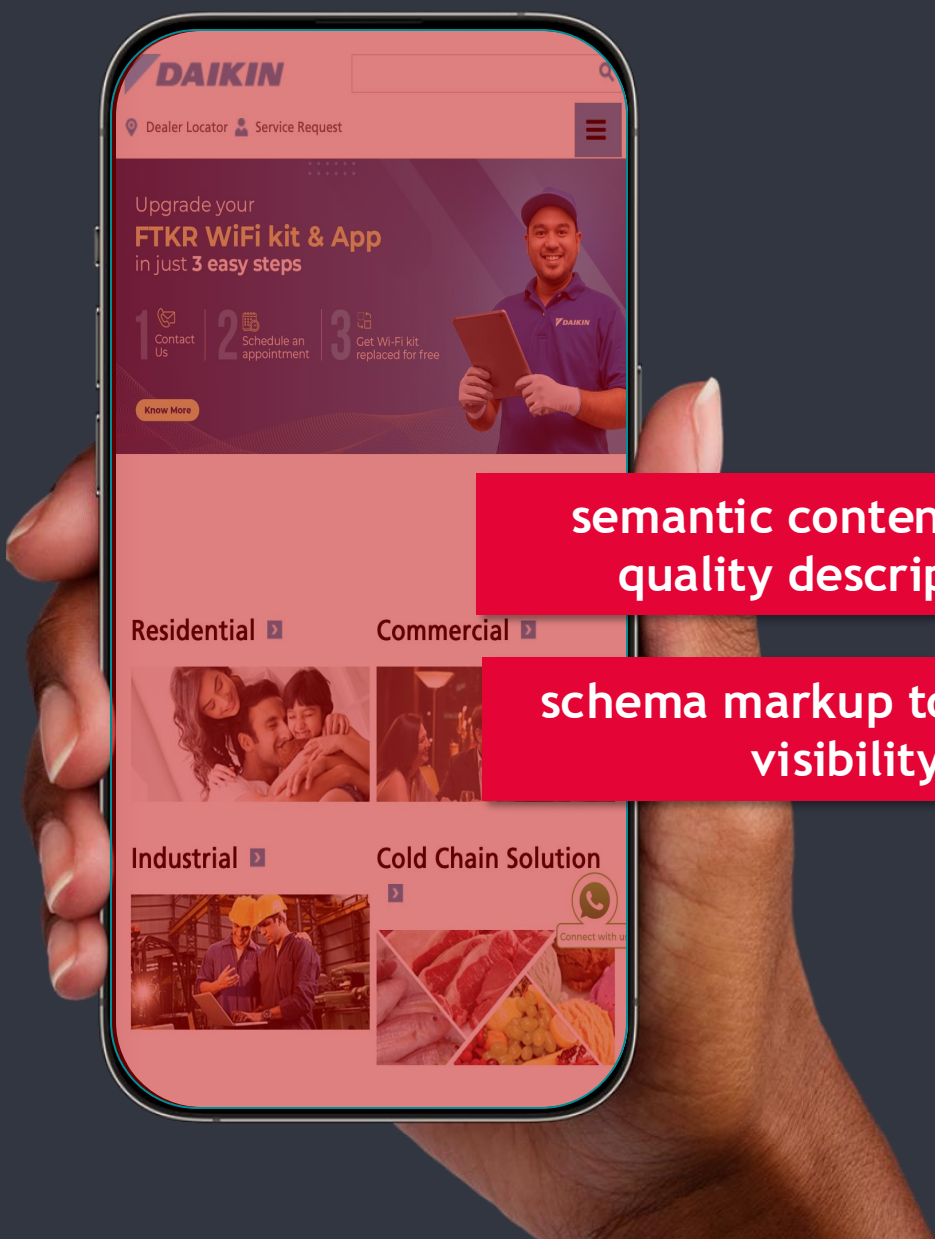
New LLM friendly sections on each webpages

These are structured changes to the data, product, reviews, and descriptions visible on your website.



Backend markups to optimize machine-readable metadata

These are embedded metadata blocks not visible to the human users of your website



semantic content, high-quality descriptions

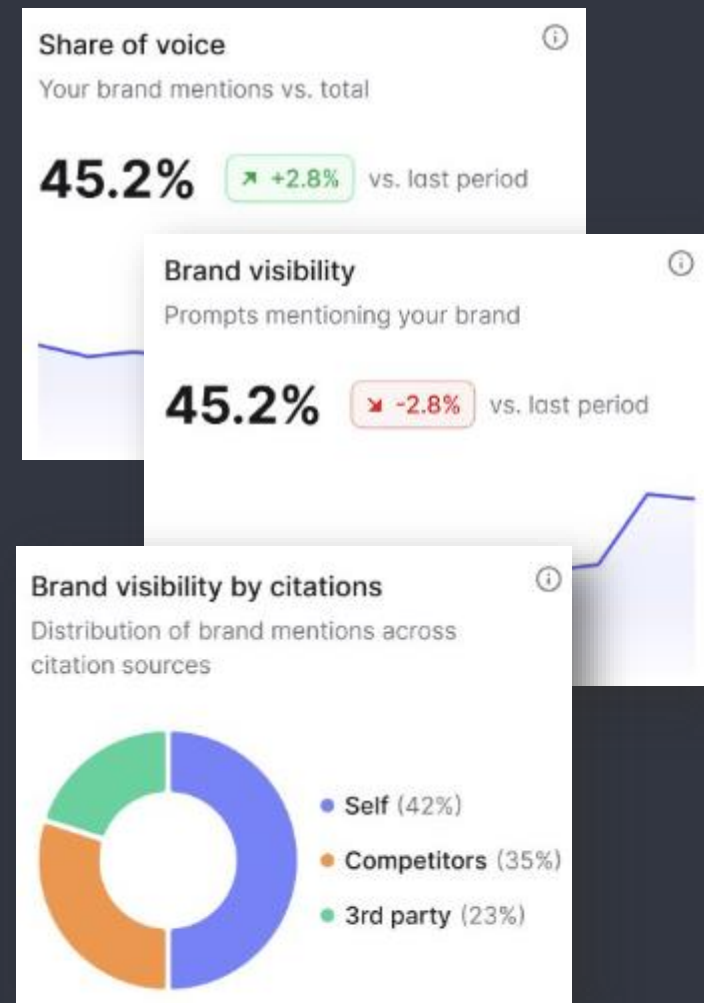
schema markup to improve visibility

JSON-LD schema

```
{
  "@type": "Product",
  "name": "Daikin Smart Inverter AC",
  "description": "energy-efficient, smart cooling, low-noise operation",
  "eligible": "Free Installation"
}
```

GEO involves both strategic & tactical changes to your app content

Our initial audit pinpoints your current GEO status ...



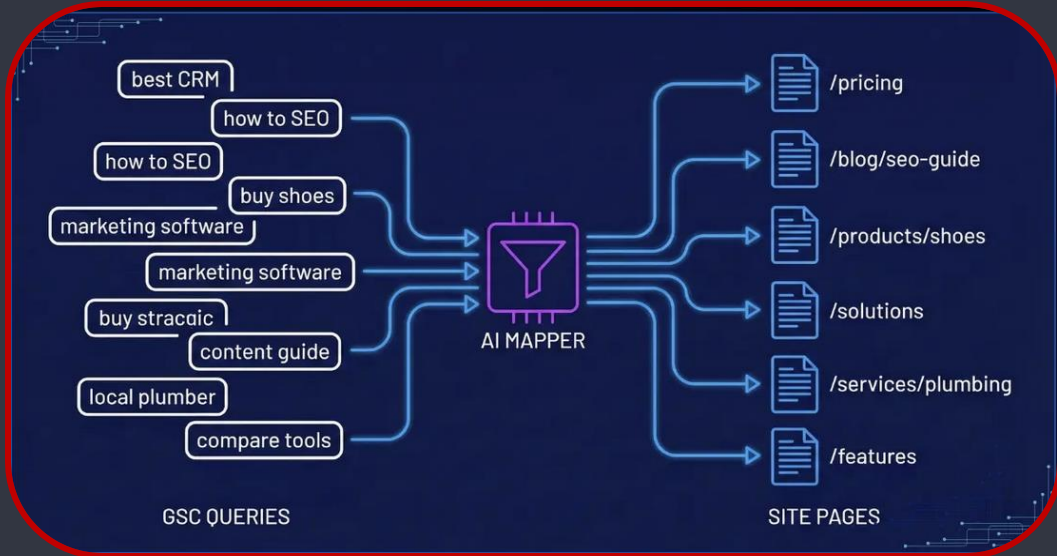
...Across LLM search products



We execute tactical changes to your digital content ...

 **Organic content distribution across platforms**
Creating and optimising organic content on platforms like Reddit, Quora, and forums where LLMs source real user insights and recommendations.

 **AI search query mapping and content optimization**
Analyzing high-intent prompts and questions across AI platforms, then aligning website and content strategy.



AIX Usecases



④

GEO

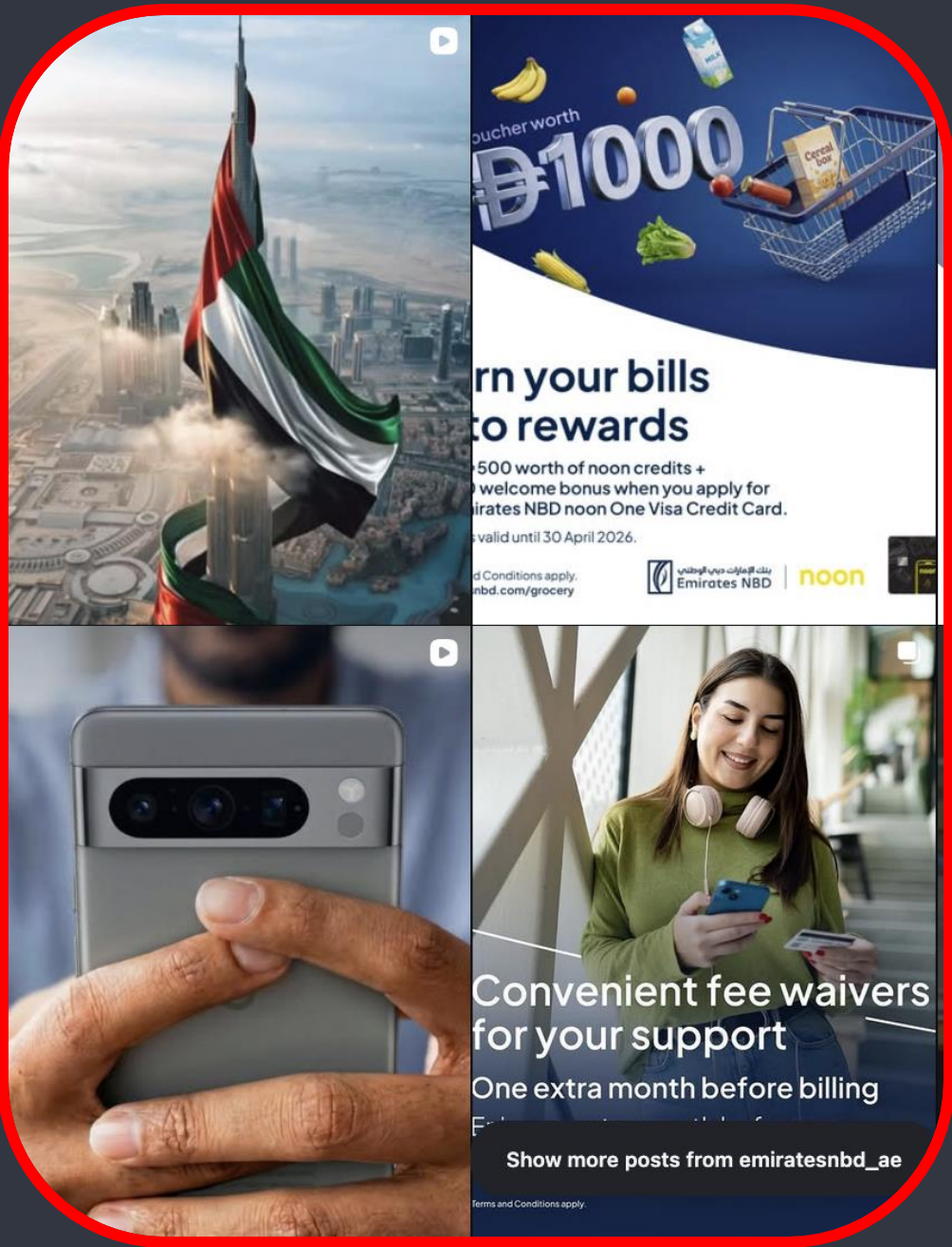
⑤

Performance
Marketing

⑥

AI
Concierge

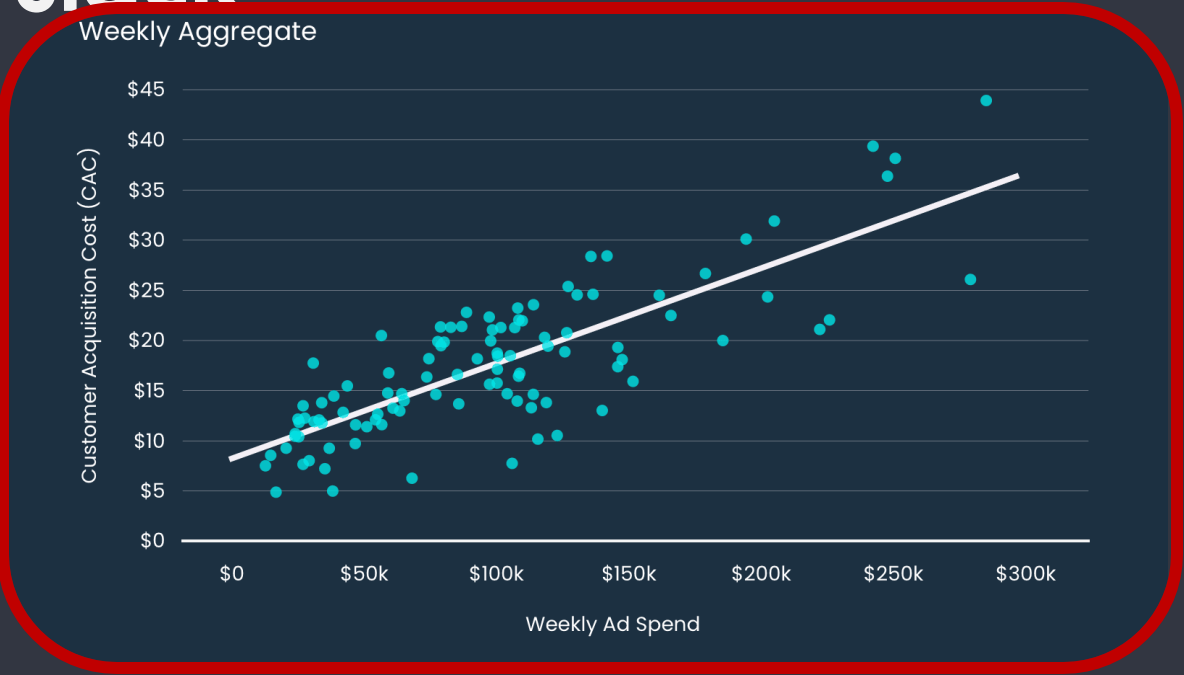
Performance Marketing - Growth has outpaced the stack



Creatives facing fatigue



Data without Insights



Rising CAC



Siloed Tools. Walled Gardens. Manual Optimization

THE RISE OF PERFORMANCE MARKETING

Case studies



Takumi AI partnered with Piramal Realty to transform fragmented marketing, website and lead data into actionable performance intelligence.

By connecting Meta, Google Ads, GA4 and CRM data, we uncovered execution gaps and opportunities that were not visible within individual platforms.

Our work is helping improve campaign decision-making across lead quality, search performance, budget efficiency, creative effectiveness and downstream conversion outcomes for the Piramal Revanta campaign.

LANDING PAGE UPGRADES

32.9%

Increase in form submits

↑ GROWTH

GOOGLE RESTRUCTURING

15.3%

Increase in Bottom Funnel Leads

↑ RELAUNCH

META OPTIMIZATION

12.4%

Decrease in CPL

↑ OPTIMIZE

CRM FEEDBACK LOOK

20%

Better Audience quality and segmentation

↑ REMARKET

Performance Marketing - Leverage AI growth engines to boost performance



Opportunities

- ⚡ How might we identify which creatives drive the lowest CPA across key banking products such as credit cards, loans, and accounts?
- ⚡ How might we automatically allocate budgets toward campaigns, audiences, and channels generating the highest customer LTV and conversion?
- ⚡ How might we build a continuous optimisation engine that improves performance while aligning with regulatory, brand, and risk considerations?

A Smarter, Always-On, AI-Powered Growth Engine

Designed to listen, learn, and act across marketing and strategy

Overall Business Impact:

1. **Total Investment Increase:** +257.60 AUD
2. **Estimated Additional Revenue:** +206.13 AUD
3. **ROI on Additional Spend:** 0.80x (206.13/257.60)
4. **Overall ROAS Impact:** Slight decrease from 10.15 to 8.93 for these ad sets

Recommendations:

1. **Implementation Approach:** Rather than applying the full 15% increase at once, consider:
 - Implementing incremental increases of 5% every 3-4 days
 - This gives the algorithm time to adjust and may reduce the ROAS decline
2. **Monitoring Strategy:**
 - Watch for changes in frequency to detect potential ad fatigue
 - Monitor CPM increases, which often occur with budget increases
 - Track changes in conversion rate to identify if quality of traffic decreases
3. **Risk Mitigation:**
 - The "✅ Warm 180" ad set has excellent ROAS but very low spend (8.57 AUD), suggesting it may be targeting a very small audience. Expect more volatility when scaling this ad set.
 - For the "Cold [Dubai Chocolate] ADV +" ad set with the highest spend, consider an even more gradual increase as it represents the largest portion of the additional budget.

This analysis suggests that while you'll likely see some ROAS decline, the overall business impact remains positive with increased revenue. The key to success will be implementing these changes gradually while closely monitoring performance metrics.

What if I increase budget 15% to top ROAS campaigns?

Built on Model Context Protocol (MCP): a real-time decision layer

Role-aware, secure, and enterprise-grade

Platform integrations across your digital channels

Where  performance meets  creativity

What creative assets are performing well, and what about them is resonating most with audiences?

 Google Sheets

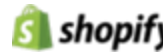
 Google

 AppsFlyer

 TikTok

 Meta

 SEMRUSH

 shopify

And more!

Move from dashboards to decisions

Get instant, contextual answers without the spreadsheets

Simulate outcomes, test ideas, reallocate in real time

Let AI surface what matters, before it becomes a problem

Organizations in the Finance Industry can leverage AI growth engines to boost their marketing performance



Opportunities

- ⚡ From Data to Decision Engines – Insight to Action
From Dashboard dependency to Always on AI
- ⚡ True Cross-Channel Intelligence
One version of unified truth across channels
One AI Decision Player
- ⚡ Built in 'What If' Scenario Simulations
Predictive Decision Making – Not Reactive

How it works



Easy to use prompt based interface

If I increased investment by 25%, how would that impact performance and what is the point of diminishing returns?

🗣️ ⬆️

How does our media mix compare to top performers in our category?

🗣️ ⬆️

Platform Integrations

Google Sheets

Meta

¹ Google

¹ SEMRUSH

² AppsFlyer

¹ shopify

² TikTok

And more!

AIX Usecases



4

GEO

5

Performance
Marketing

6

AI
Concierge

Daikin can use AI Agents to Elevate Customer Experience & Sales



Opportunities

- ⚡ How might we handle FAQs, product guidance, and support through human-like AI conversations?
- ⚡ How might we nurture prospects and guide customers from inquiry to purchase?
- ⚡ How might we deploy a 24/7 AI agent for sales, support, and service bookings?

Case studies

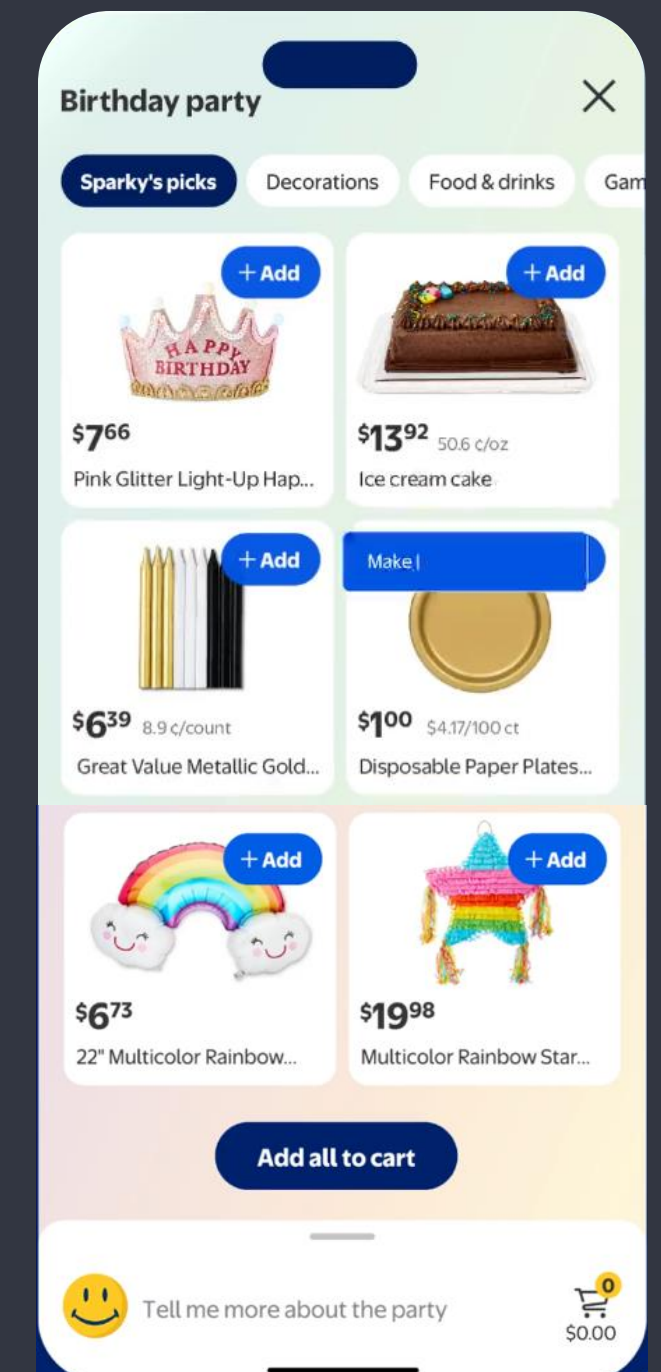
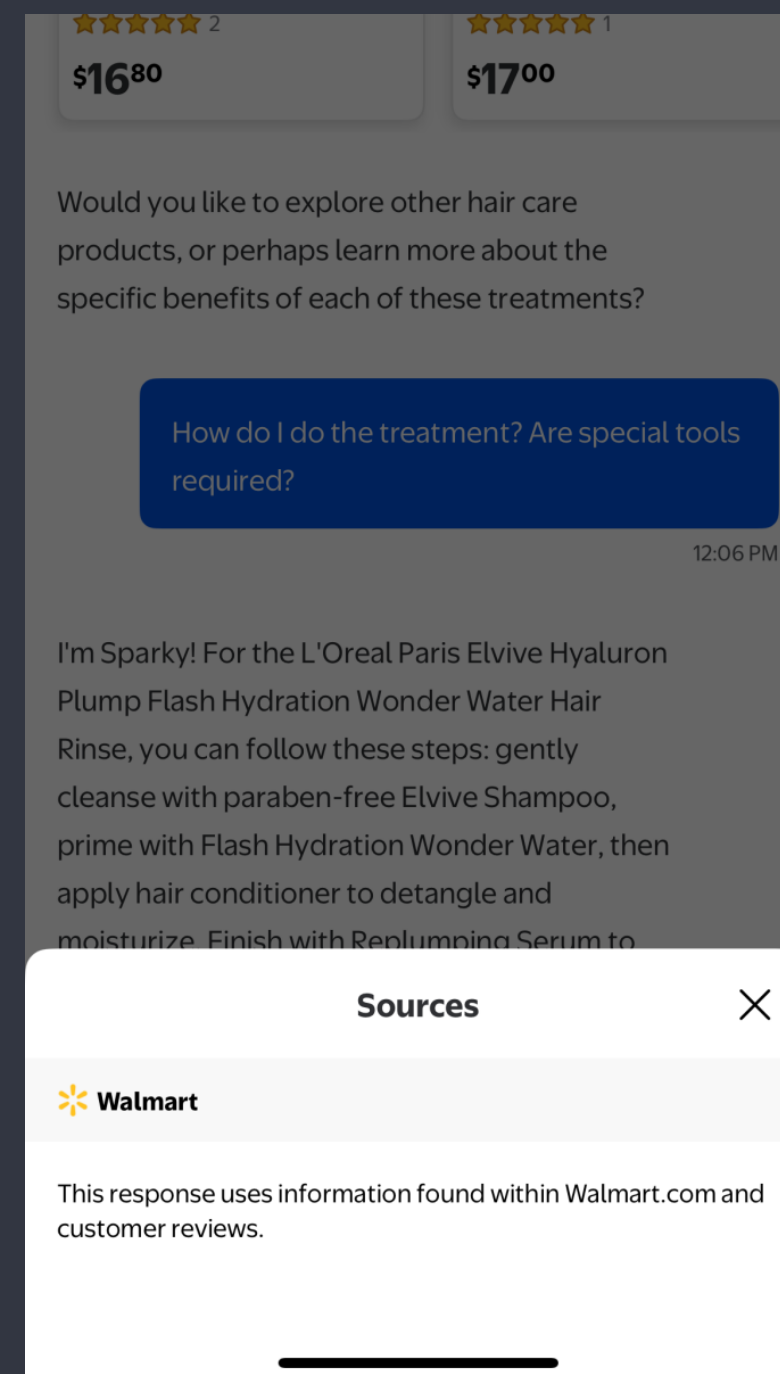
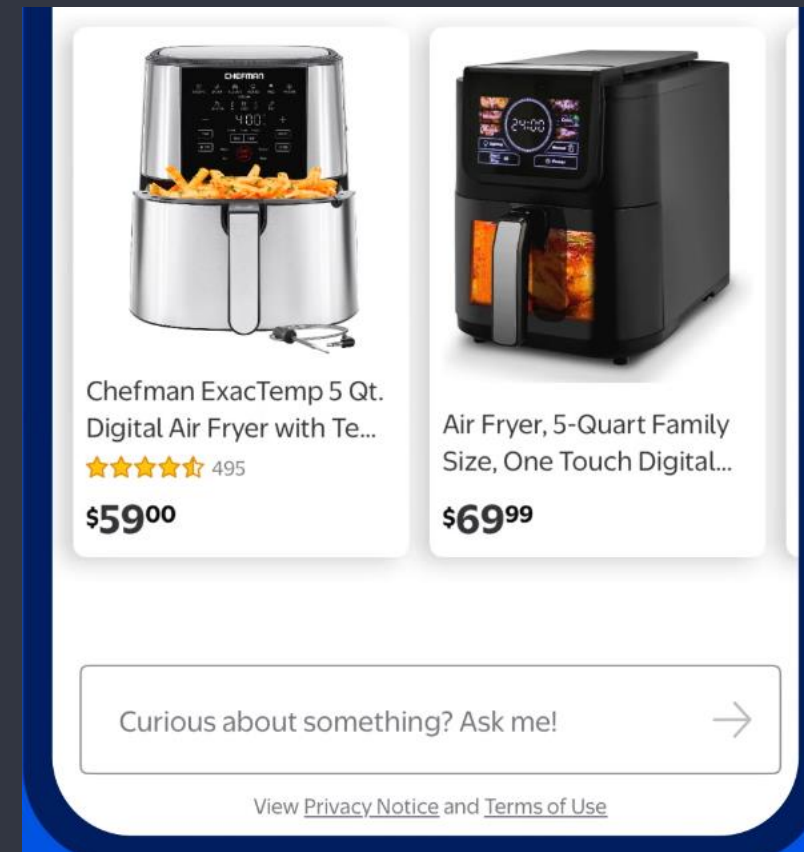
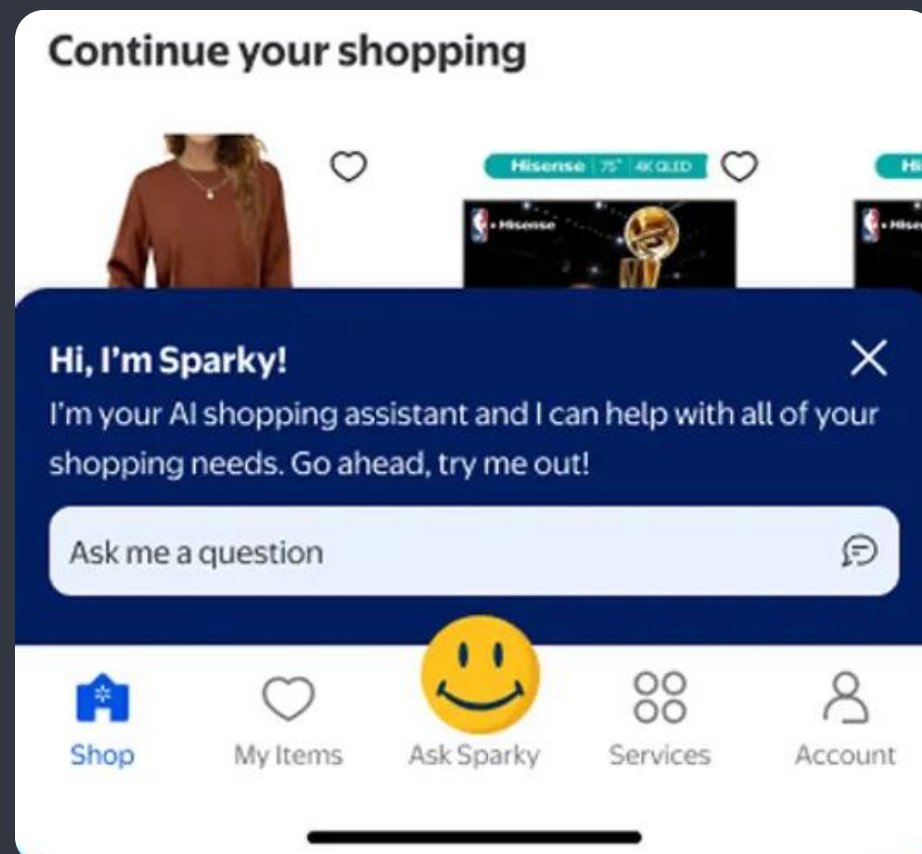
THE RISE OF AGENTIC COMMERCE



What they did
Walmart shoppers can bypass the traditional ecommerce sequence “*search → browse → add-to-cart → checkout*” – and instead move seamlessly through a new flow: “*prompt → response → select → check out.*”



Partnered
with OpenAI



Inbound - AI Voice Concierge

Take calls anytime, converse like a human (in multiple languages), ask targeted qualification questions, book viewings, and routes high-intent leads to human agents.

Best For

Inbound Product Support

Channels

Phone
+ Whatsapp, Web, Instagram, in App

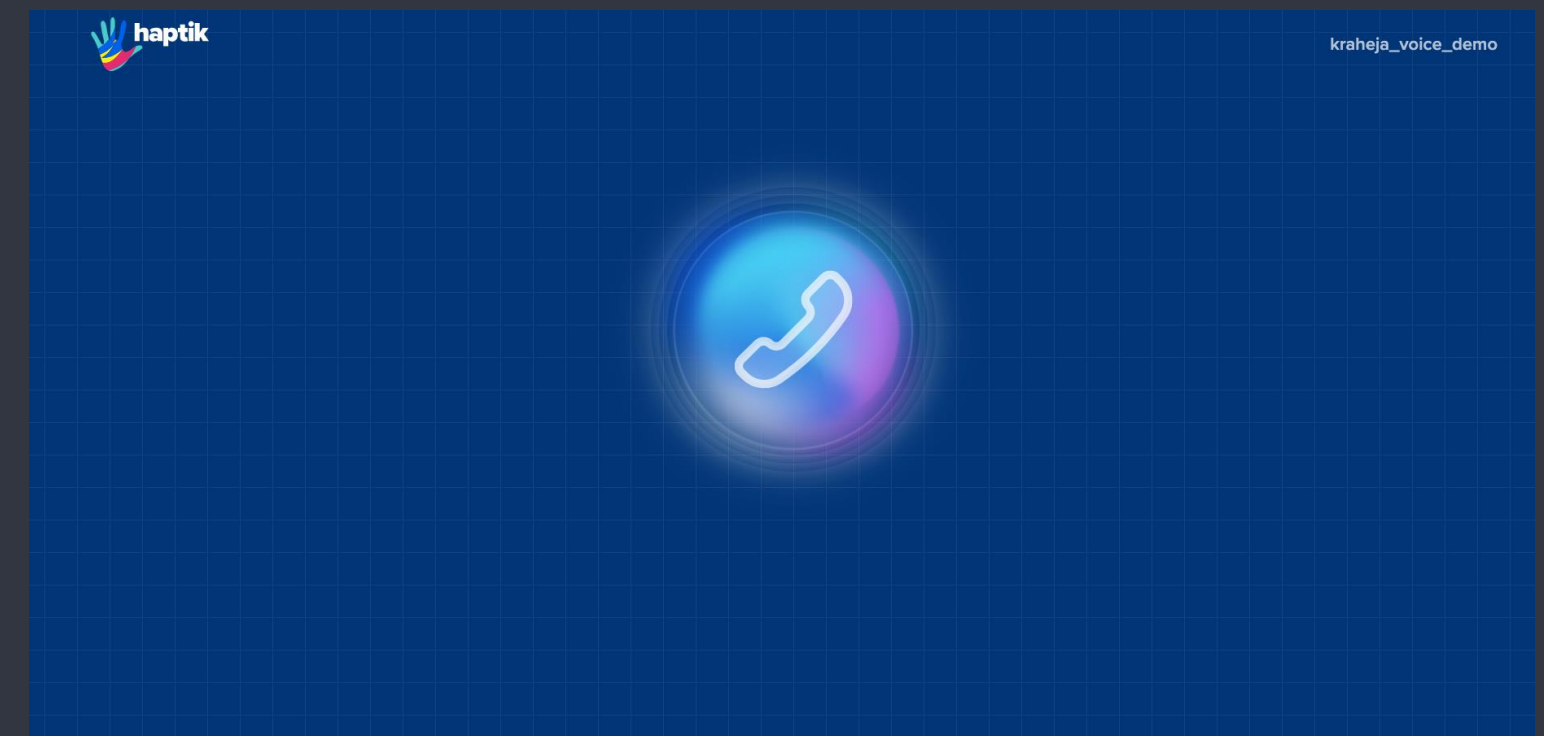
Impact

Reduction of repetitive queries, E2E Automation, NPS & CSAT uplift, response time boost, customer loyalty

Capabilities

100+ Languages, Inbound & Outbound calling, Minimal response latency,

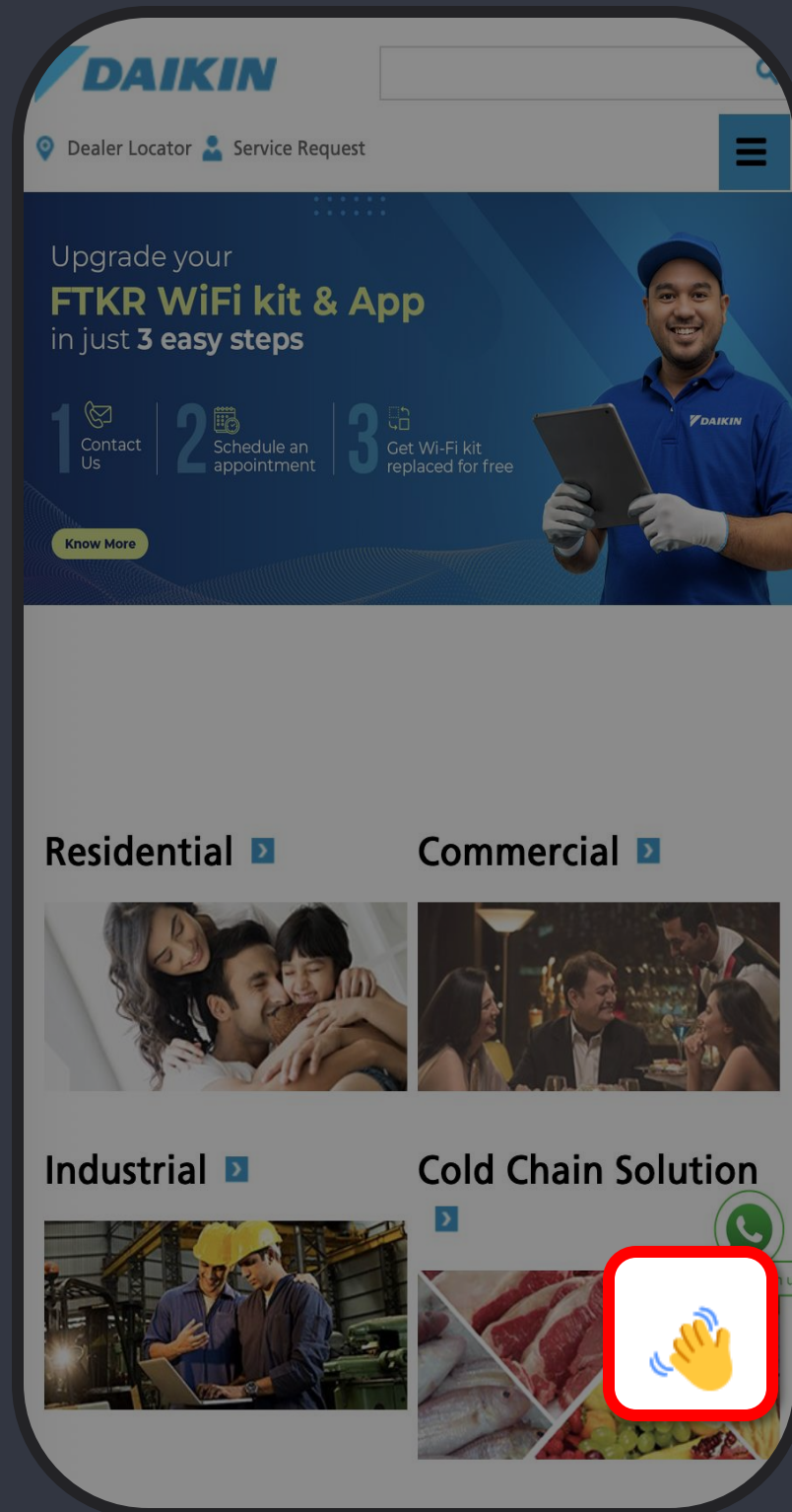
PRUDENTIAL INSURANCE DEMO



EXAMPLE VOICE BASED QUESTIONS

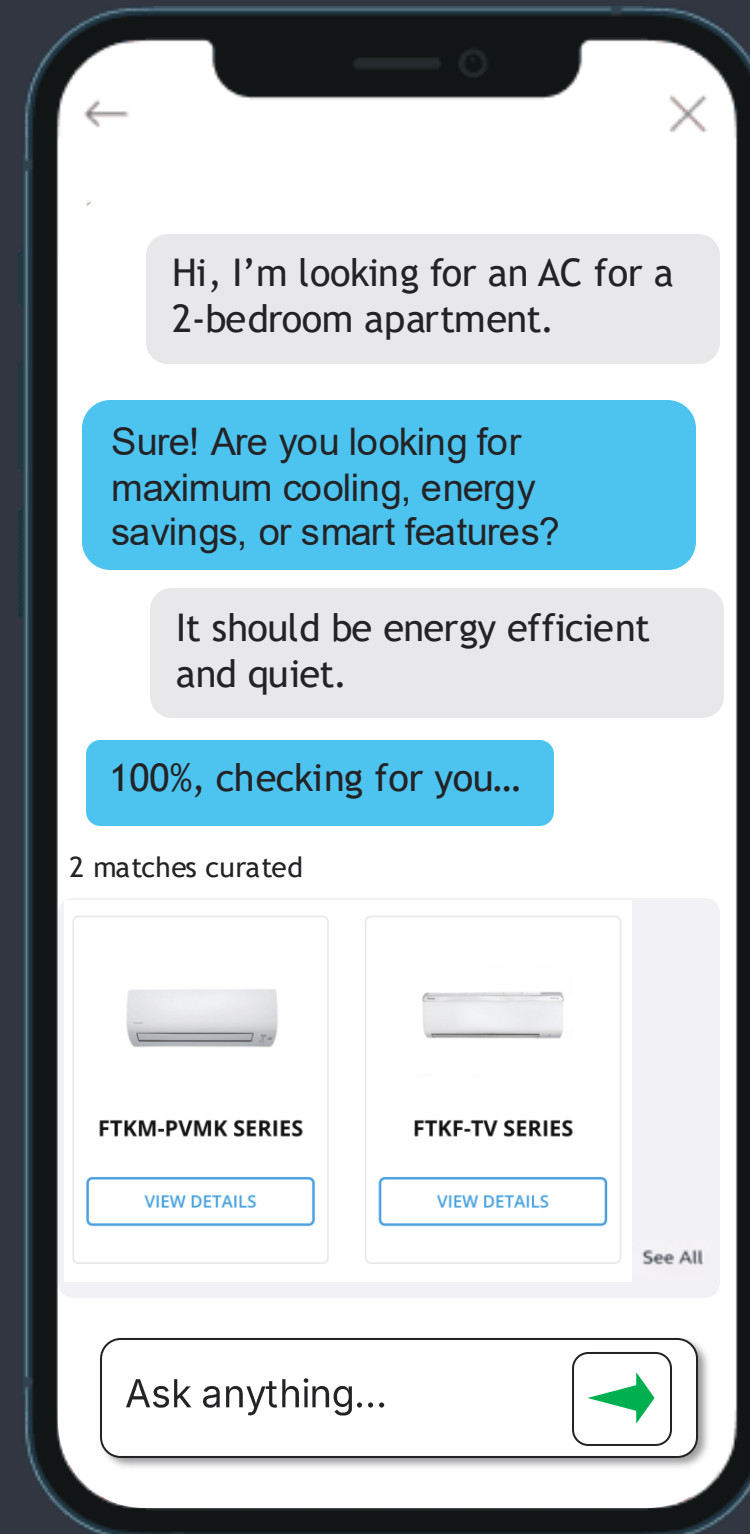
- "I have a 2BHK in Dubai, can you recommend the best Daikin Model?"
- "Can you schedule an AC Servicing?"

Site Concierge



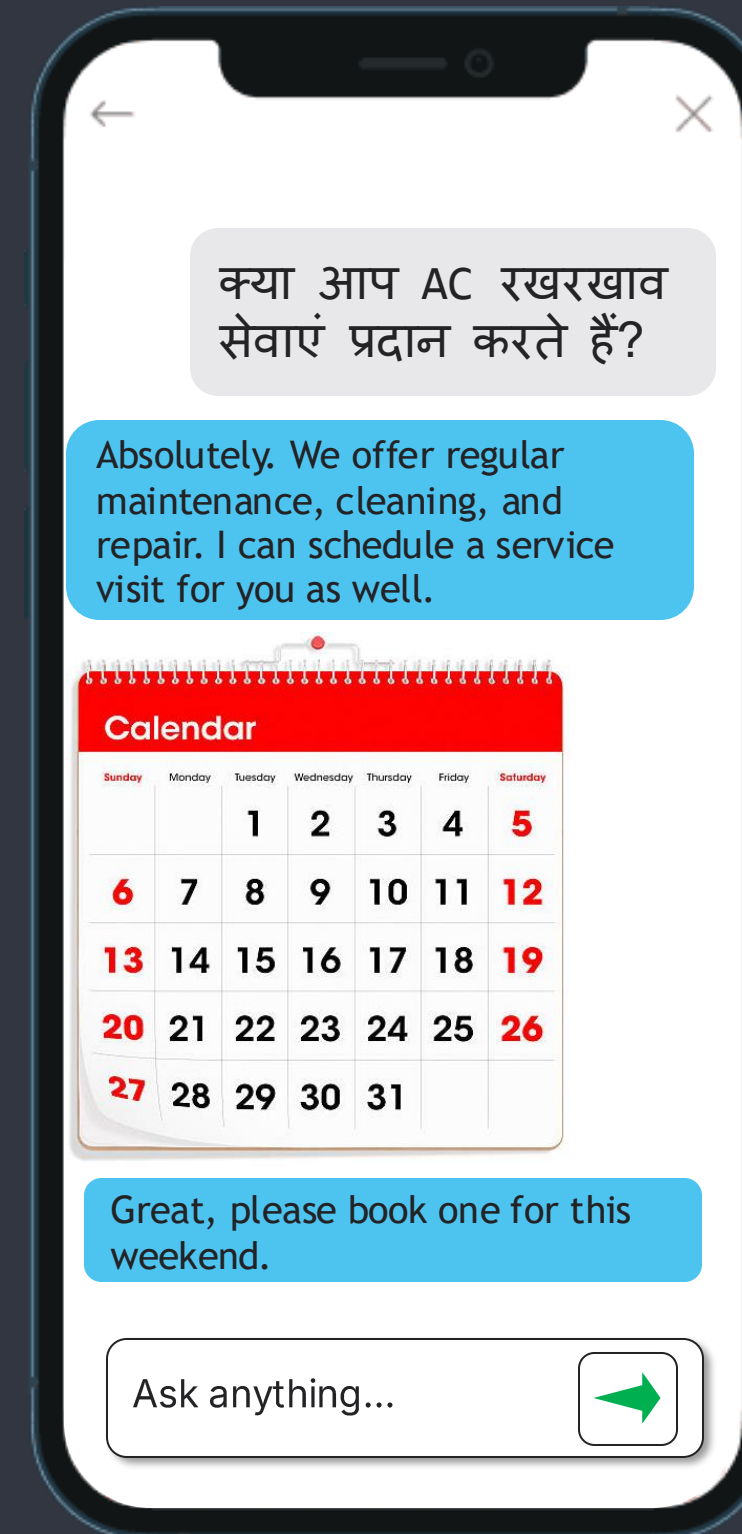
Embed the always-on concierge across search, listings, and saved homes so there's no need for any filters and the user never feels like they're at a dead end.

Intelligent Curation



Instantly detects and switches between languages (eg. English, Hindi, Marathi, Tamil, Bengali, etc) to support Daikin's diverse customer segment in their native tongue

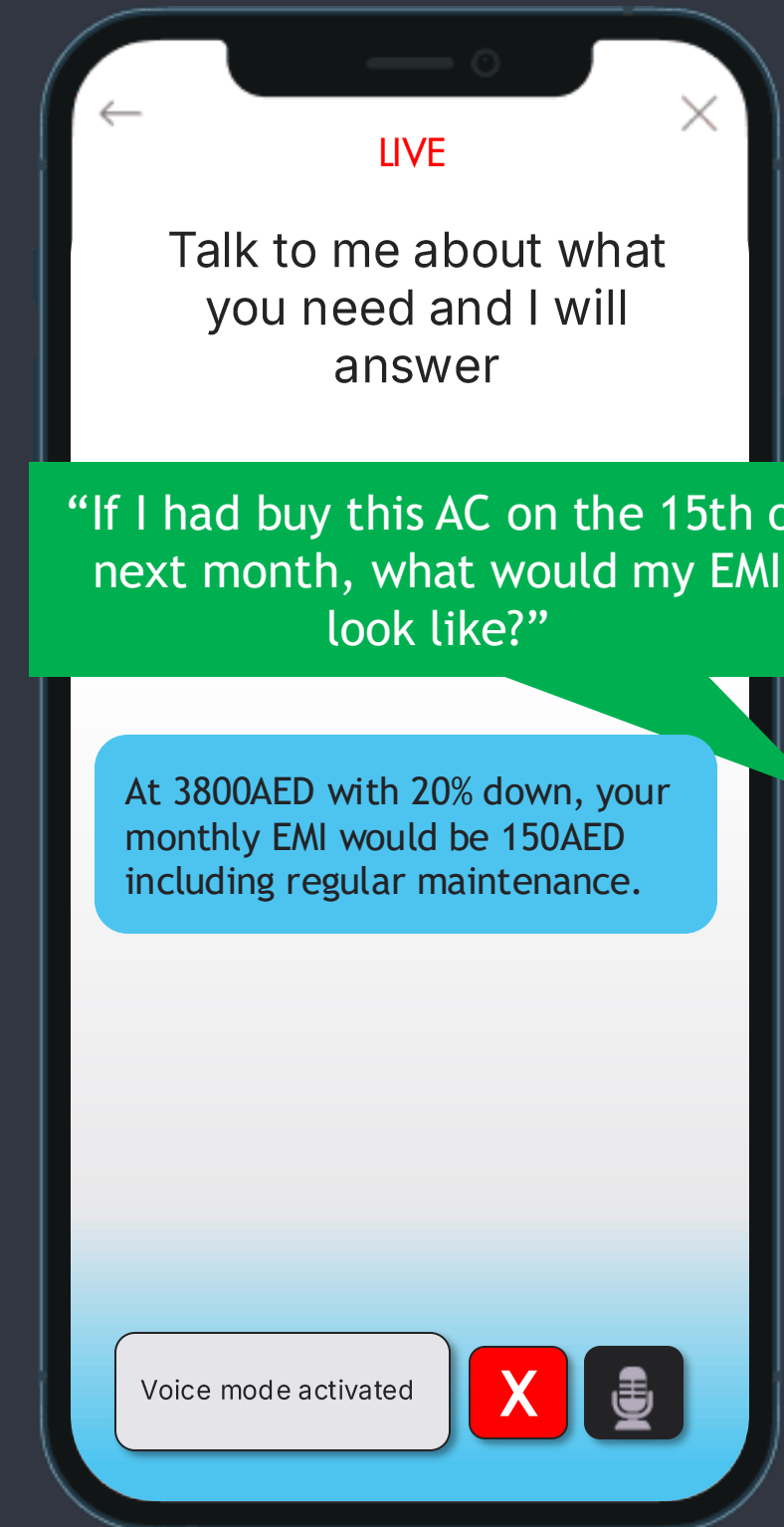
Action Integration



Allows users to execute end-to-end actions directly within the chat interface without navigating complex menus, speeding up the buyer/seller journey

Voice Concierge

ILLUSTRATIVE



Enables hands-free interaction for users who prefer speaking over typing, increasing accessibility for various literacy levels and on-the-go scenarios