

BFSI · OUTBOUND SALES · UAE & KSA

1.47x

human productivity
with eVA AI Voice
Agents

How BankOnUs rebuilt outbound credit-card sales around AI + human teams.

A leading Middle East comparison platform put PMaps eVA on its outbound calling floor, and in six weeks booked more meetings, in shorter calls, than its human-only model.

+25%

MEETING BOOKING RATE

168_s

AVG CALL, DOWN FROM 210S

6_{wks}

TO MEASURABLE IMPACT

01 · THE CLIENT

Thousands of calls a day. **Too few meetings.**

BankOnUs helps people across the Gulf compare credit cards, banking products and insurance: free, transparent and unbiased.

It also works as a Direct Sales Agent (DSA) for major Gulf banks. That side of the business runs on outbound calling: agents phone warm leads, check eligibility, pitch the right card and book a meeting to collect documents in person.

Even with thousands of calls a day, **only a small share of conversations became meetings**, and fewer still became sales.

Emirates NBD

Commercial Bank of Dubai

Al Rajhi Bank

AT A GLANCE

Client	BankOnUs
Region	UAE & KSA
Model	Aggregator + bank DSA
Use case	Outbound credit-card sales
Solution	PMaps eVA AI Voice Agent
Languages	Arabic dialects (UAE, KSA)
Pilot calls	4,082 by eVA
Time to impact	6 weeks

02 · THE CHALLENGE

01

Calls ran long

Average of 210 seconds per call

02

Unpredictable reachability

Leads hard to reach at the right moment

03

Missed follow-ups

Callbacks were often delayed or dropped

04

No clear outcome

Many calls ended without a usable disposition

05

Inconsistent delivery

Tone, persuasion and eligibility scripts varied by agent

06

Costly to scale

More output meant hiring more agents, slowly

THE REALISATION

More agents wouldn't fix it.

BankOnUs needed a change in technology, not headcount: a system that sounded human, responded with empathy and stayed consistent on every call.

03 · THE TURNING POINT

An AI-first strategy, built on PMaps eVA.

The aim wasn't automation for its own sake. Leadership wanted a better sales experience. Their brief for an AI voice agent:

Speed Reach leads immediately	Trust Build rapport in seconds	Culture Understand local accents and expectations	Scale Personalise every conversation	Cost Lift output without lifting cost
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PHASE 1 · TRAINED TO WORK LIKE A POLISHED GULF OUTBOUND AGENT

1	Understands Arabic dialects Across UAE and KSA	Language
2	Checks eligibility before pitching Asks the right qualifying questions first	Qualification
3	Books document-collection meetings Schedules the physical pickup on the call	Conversion
4	Calls from a local Gulf number Integrated with the local dialer (e.g. +971)	Dialer
5	Logs every disposition automatically Outcomes pushed back to dialer and CRM	CRM sync

THE HYBRID WORKFLOW



04 · RESULTS

Six weeks. Fast, measurable change.

+25%

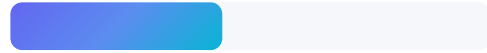
Meeting booking rate, eVA vs. human agents

Before eVA



35%

With eVA



44%

Human agents received more pre-qualified appointments, so they got closer to target with much less effort.

PERFORMANCE METRICS · PILOT PERIOD

METRIC	HUMAN	EVA (AI)	CHANGE
Average call duration	210 sec	168 sec	-20%
Number of calls	4,200	4,082	≈ parity
Meeting booking rate	35%	44%	+25%

eVA handled almost the same volume as the human team in much shorter calls, cutting average handling time and improving the customer experience.

WHAT COUNTED AS A POSITIVE DISPOSITION

Interested

Interested, meeting not confirmed

Both outcomes went straight to the CRM, where human agents picked them up to finish onboarding.

Multiplier, not replacement

Ahead of humans within three months

eVA first matched human agents, then consistently beat them. Its steady pre-qualification and scheduling helped human agents hit their sales targets.

05 · THE EMPATHY FACTOR

Faster, friendlier, more reliable.

HUMAN-ONLY FIRST CONTACT

Days-1 week+

Delayed by queue backlogs and limited staff

WITH EVA

→

Minutes

Prospects contacted almost immediately

FOR CUSTOMERS

- Felt heard and supported from the first call
- Got a polished, culturally aligned credit-card pitch
- Waited minutes, not days

FOR HUMAN AGENTS

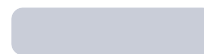
- Every disposition flowed back to the CRM
- Opened transcripts and Q&A history before calling
- Used intent scores for a warm, informed follow-up
- Spent time on relationships, not cold calls

SALES PERFORMANCE BY MODEL

~62%

Hybrid AI + human, the highest of all models tested

Human only



~42%

AI + Human



~62%

Humans stayed essential. The hybrid model meant happier customers and less-stressed agents.

AI did the groundwork. Humans closed with confidence.

06 · LOOKING FORWARD

Fast ROI, so AI's role is growing.

Next, BankOnUs aims to lift both operational efficiency and customer experience at every touchpoint.

SCALE

AI agents on 60–70% of all outbound calls

Outbound sales

EXTEND

New use cases beyond credit cards

Loan eligibility

KYC & document verification

ALWAYS ON

24/7 AI-driven customer support

Voice

Chat

WhatsApp

07 · CONCLUSION

AI can be both efficient and empathetic.

Done right, automation doesn't feel cold or impersonal. With the right training, cultural tuning and workflow integration, PMaps eVA helped **BankOnUs** reach **1.47× human productivity**, book **25% more meetings** and build a hybrid model that beat its old human-only setup.

The future of sales isn't humans vs. AI. It's humans with AI.

Disclaimer. This case study is for illustrative and informational purposes only. Results, metrics and outcomes come from a representative implementation of an AI voice agent and may vary with business environment, technical integrations, operational processes, data quality and customer behaviour. Nothing here guarantees specific performance, financial results or outcomes; actual results may differ significantly. All trademarks, product names and company names belong to their respective owners.

THE TAKEAWAY

Humans with AI, not humans vs. AI.

eVA handles the first call, qualifies the lead and books the meeting in the customer's dialect. Your team picks up warm, high-intent prospects and closes.

[BOOK A DEMO →](#)[TALK TO SALES](#)

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1.47×

HUMAN PRODUCTIVITY

+25%

MEETING BOOKINGS

-20%

CALL DURATION

~62%

HYBRID SALES PERF.