



Bank of Qatar

MSME Business Loan Marketing Funnel Optimization



FUNNEL BREAKDOWN

IDENTIFYING LEAK POINTS ACROSS ALL STAGES



Stage 1: Credit Demand Generation (Top of Funnel)

Potential Leak Points:

Market Awareness Issues:

- **Limited MSME awareness of available credit products:** Many Qatari MSMEs, particularly family-owned businesses and startups, may not be fully aware of Bank of Qatar's business loan offerings
- **Language barriers:** Qatar's diverse expatriate business community (Indian, Pakistani, Filipino, Egyptian entrepreneurs) may need Arabic and English communication
- **Cultural financing hesitancy:** Traditional Qatari business culture often relies on personal networks and family funding rather than institutional credit
- **Digital divide:** Older business owners may not engage with digital marketing channels effectively

Channel Inefficiencies:

- **Over-reliance on traditional banking channels:** Branch-focused approach may not reach modern MSMEs
- **Weak digital presence:** Limited social media engagement where younger entrepreneurs spend time
- **Industry-specific targeting gaps:** Qatar's diverse economy (construction, retail, F&B, tech, services) requires tailored messaging

Competitive Landscape:

- **Strong competition from major banks:** QNB, CBQ, QIIB dominate the market with established relationships
- **Alternative financing growth:** Fintech solutions and Islamic financing options gaining traction
- **Government-backed schemes:** MSMEs may prefer Qatar Development Bank or other government initiatives



Stage 2

Application Process (Middle of Funnel)

Potential Leak Points:

Process Complexity:

- **Extensive documentation requirements:** Qatari businesses often lack proper financial records, especially smaller enterprises
- **Language barriers in application forms:** Complex banking terminology in Arabic/English
- **Time-consuming approval process:** MSMEs need quick decisions for time-sensitive opportunities
- **Multiple touchpoints:** Requiring branch visits, relationship manager meetings, and document submissions

Potential Leak Points:

Digital Experience Issues:

- **Poor online application UX:** Mobile-unfriendly interfaces common in traditional banking
- **Lack of real-time status updates:** Businesses left in the dark during application review
- **Limited self-service options:** Dependence on relationship managers creates bottlenecks

Potential Leak Points:

Trust and Credibility Concerns:

- **Unclear eligibility criteria:** Businesses unsure if they qualify before investing time in applications
- **Hidden fees and conditions:** Lack of transparency in pricing and terms
- **Previous rejection trauma:** Businesses previously rejected by other banks hesitant to reapply

Stage 3:

Credit Approval Process (Middle/Bottom of Funnel)

Potential Leak Points:

Approval Criteria Misalignment

- **Conservative risk assessment:** Traditional banking metrics may not suit innovative MSMEs
- **Collateral requirements:** Many MSMEs lack sufficient collateral, especially service-based businesses
- **Credit history limitations:** New businesses or expatriate-owned companies have limited local credit history
- **Industry bias:** Certain sectors (F&B, retail) may face higher scrutiny

Communication Gaps

- **Poor rejection communication:** Businesses don't understand why they were rejected or how to improve
- **Long processing times:** Qatar's fast-paced business environment requires quick decisions
- **Inconsistent relationship manager quality:** Varying levels of expertise and responsiveness

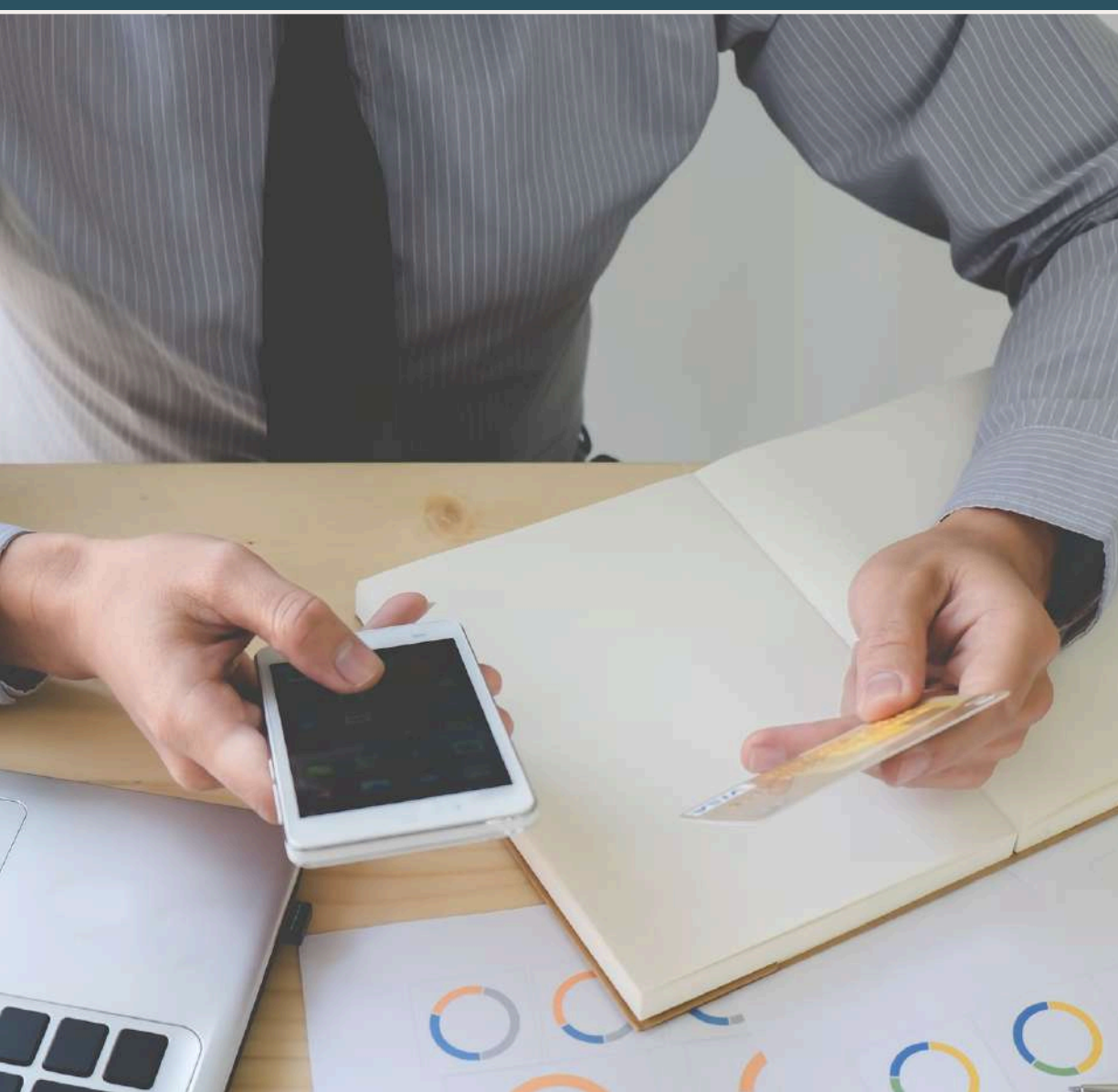
Alternative Options

- **Competitive offers elsewhere:** Other banks or alternative lenders providing better terms
- **Government scheme preferences:** MSMEs opting for Qatar Development Bank or other government-backed options



Stage 4:

Credit Utilization (Bottom of Funnel)



Potential Leak Points:

Post-Approval Friction:

- **Complex drawdown processes:** Approved businesses face additional hurdles to access funds
- **Restrictive usage terms:** Limitations on how credit can be used may not match business needs
- **Poor onboarding experience:** Lack of guidance on optimal credit utilization

Relationship Management:

- **Limited ongoing support:** Businesses feel abandoned after approval
- **Inflexible repayment terms:** Not aligned with Qatar's seasonal business patterns (Ramadan, summer slowdowns)
- **Cross-selling pressure:** Aggressive product pushing may damage relationships

Market Dynamics:

- **Changed business needs:** Economic conditions or opportunities shifted since application
- **Cash flow improvement:** Business no longer needs credit due to improved performance
- **Alternative funding secured:** Found better financing options during the long approval process

KEY PROBLEM STATEMENT FOR THE ENTIRE FUNNEL

After analyzing the Qatar market context and funnel stages, the primary problem is:

"Bank of Qatar faces a significant conversion challenge in the middle of the funnel, where MSMEs show initial interest in business loans but fail to complete applications due to perceived complexity, lack of clear guidance, and poor digital experience, particularly affecting the growing expatriate business community and younger entrepreneurs who represent Qatar's economic diversification goals."

Supporting Evidence:

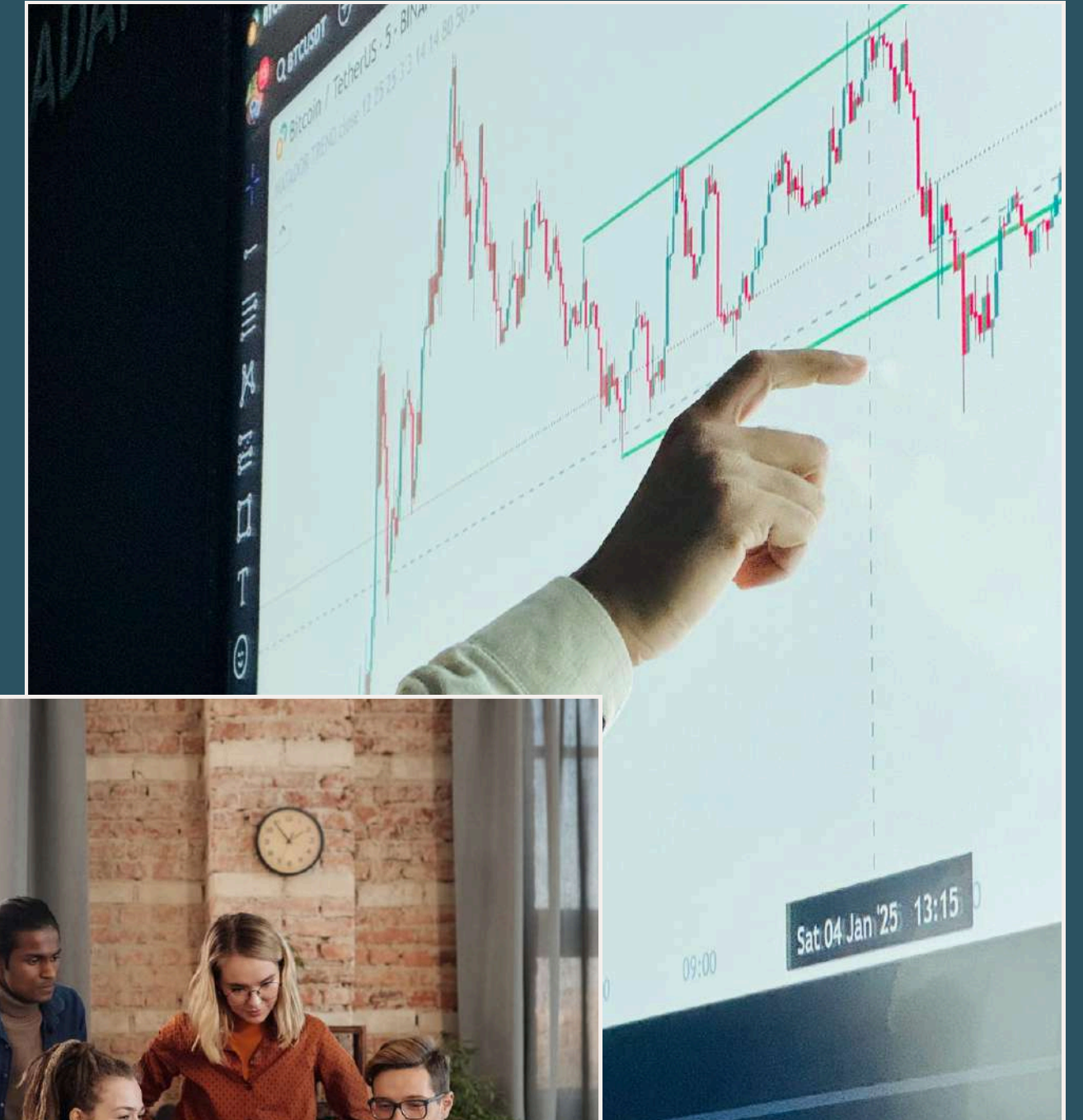
- Qatar's Vision 2030 emphasizes private sector growth and economic diversification
- Growing number of expatriate entrepreneurs (60%+ of Qatar's business owners are expats)
- Shift toward digital-first interactions
- Competitive pressure from fintech solutions and government-backed programs
- Cultural preference for relationship-based banking combined with need for efficiency

SELECTED KEY PROBLEM TO FOCUS ON

SELECTED PROBLEM: Low Application Completion Rates (Stage 1 to Stage 2 Conversion)

Rationale for Selection:

- **Highest impact potential:** Improving application completion directly increases the pipeline for approval and utilization
- **Addressable through marketing:** Unlike credit approval criteria (risk/compliance driven), application experience can be improved through marketing initiatives
- **Competitive advantage opportunity:** Most Qatar banks have similar loan products, but superior application experience can differentiate
- **Measurable and trackable:** Clear metrics available to measure improvement
- **Qatar market relevance:** Addresses specific cultural and demographic challenges in Qatar's diverse business community



PROBLEM SELECTION DECISION

Options Considered for Focus Area

Option A: Credit Demand Generation (Top of Funnel)

Pros:

- Largest potential audience reach
- Brand awareness building opportunity
- Long-term market share growth
- Addresses fundamental awareness gaps

Cons:

- Longest time to see results (6-12 months)
- High customer acquisition costs
- Difficult to measure direct ROI
- Competitive noise in awareness space

Estimated Impact: +40% website traffic, but only +15% applications (6-month timeline)

✓ SELECTED

Option B: Application Completion Optimization (Middle of Funnel)

Pros:

- Immediate impact on revenue pipeline
- Measurable and trackable results
- Marketing can directly influence outcomes
- Lower investment for higher returns
- Addresses Qatar-specific cultural barriers

Cons:

- Doesn't solve awareness issues
- Limited long-term brand building
- Requires coordination with IT/operations
- May hit ceiling without top-funnel growth

Estimated Impact: +120% completed applications (3-month timeline)

Option C: Credit Utilization Improvement (Bottom of Funnel)

Pros:

- Maximizes existing approved customers
- Higher conversion value per customer
- Relationship deepening opportunity
- Lower acquisition costs

Cons:

- Smallest addressable audience
- Limited growth potential
- More operational than marketing-driven
- Doesn't address pipeline issues

Estimated Impact: +25% utilization rate, but limited volume growth

Final Decision Rationale: Option B - Application Completion Optimization

Primary Reasons:

- **Highest ROI Potential:** 35% to 55% improvement = QAR 148.4M additional annual revenue
- **Marketing Controllable:** Unlike credit approval (risk-driven) or demand generation (long-term), application experience is directly improvable through marketing
- **Qatar Market Fit:** Addresses specific cultural/language barriers affecting expatriate business community
- **Measurable Results:** Clear baseline (35%) and industry benchmarks (58%) for tracking success
- **Competitive Advantage:** Most Qatar banks focus on rates/products, not application experience



COMPREHENSIVE MARKETING SOLUTION

END-TO-END APPLICATION COMPLETION OPTIMIZATION

SEGMENT 1

TARGET AUDIENCE SEGMENTATION



EXPATRIATE MSME OWNERS (PRIORITY SEGMENT)

- **Profile:** Indian, Pakistani, Filipino business owners aged 30-45
- **Business types:** F&B, retail, services, small trading companies
- **Size:** Represents ~40% of Qatar's MSME market
- **Financial Profile:** Monthly revenue QAR 180K, needs QAR 500K for 3rd location
- **Pain Points:**
 - Limited credit history in Qatar (only 3 years of bank records)
 - Seasonal cash flow challenges (Ramadan = -40% revenue)
 - Language barriers with complex banking terminology
 - Time pressure (lease opportunity available for only 30 days)
- **Preferred Channels:** WhatsApp (primary), Instagram, community referrals
- **Value:** High growth potential, digitally savvy, relationship-loyal once acquired

TARGET AUDIENCE SEGMENTATION



YOUNG QATARI ENTREPRENEURS (GROWTH SEGMENT)

- **Profile:** Qatari nationals aged 25-40, often Western-educated
- **Business types:** Tech startups, consulting, creative services, e-commerce
- **Challenges:** Prefer digital-first interactions, expect modern banking experience
- **Size:** ~15% of current market but 35% growth rate
- **Value:** Aligned with Vision 2030, high lifetime value, influential in community

SEGMENT 3

TARGET AUDIENCE SEGMENTATION

ESTABLISHED LOCAL BUSINESSES (BASE SEGMENT)

- **Profile:** Traditional Qatari family businesses, 45+ age group
- **Business types:** Construction, contracting, traditional retail
- **Challenges:** Prefer relationship banking, may resist digital channels
- **Size:** ~30% of market, stable but slow growth
- **Value:** High transaction volumes, long-term relationships



Customer Journey Mapping by Segment



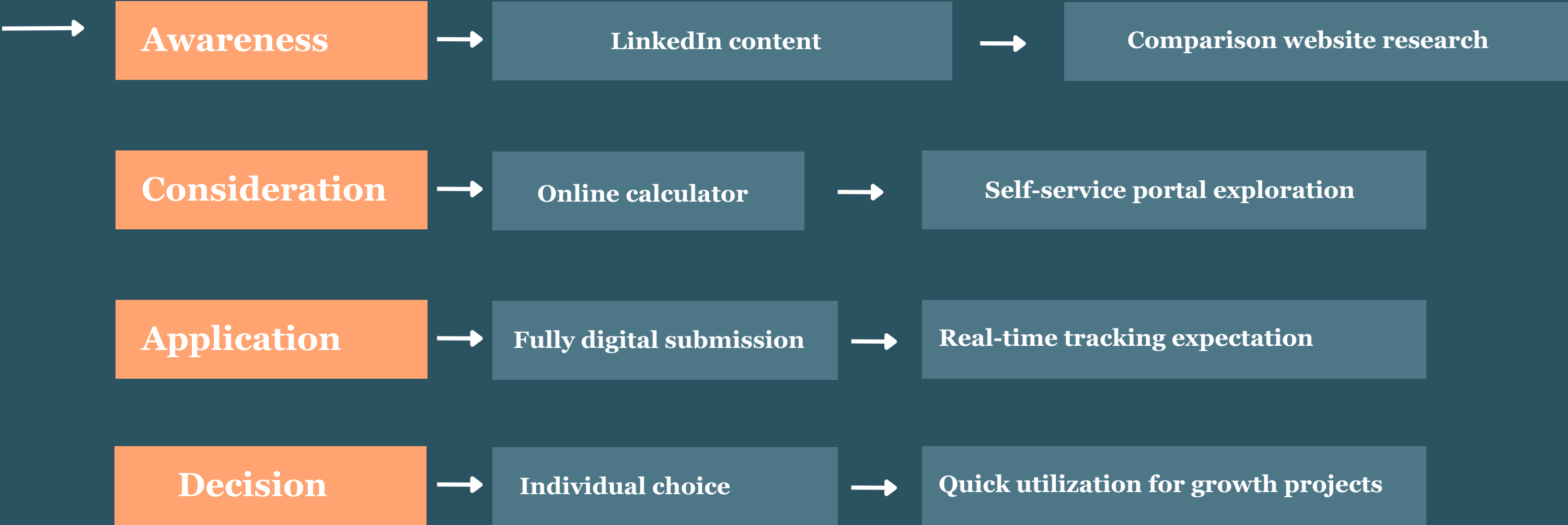
Expatriate SME
Journey:



Customer Journey Mapping by Segment



Young Entrepreneur Journey:



MARKETING CHANNELS & TACTICS

Channel Strategy *with* Rationale:

Digital–First Approach

(60% of budget allocation)



LinkedIn Advertising (Primary Channel)

Rationale:

High concentration of business decision-makers, especially expatriate community

Tactics:

- Sponsored content targeting business owners by nationality, industry, company size
- Video testimonials from successful loan recipients (different nationalities)
- "Business Growth Stories" campaign featuring Qatar success cases

Content:

Industry-specific loan guides, "5 Steps to Business Loan Approval in Qatar"



Google Ads (Search & Display)

Rationale:

Captures high-intent searches for business financing

Tactics:

- Search campaigns: "business loan Qatar," "MSME financing Doha"
- Display remarketing to website visitors who didn't complete applications
- YouTube pre-roll ad on business/finance content

Landing pages:

Dedicated, mobile-optimized application flows



WhatsApp Business Integration

Rationale:

Preferred communication channel in Qatar across all demographics

Tactics:

- Click-to-WhatsApp ads from social media (mainly instagram)
- Automated initial screening and document checklist sharing
- Personal relationship manager assignment via WhatsApp

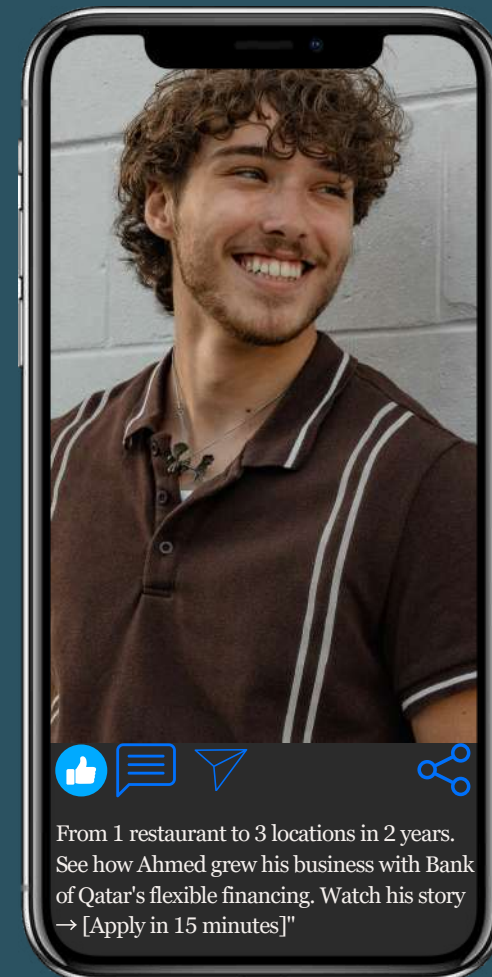
Sample campaigns

LinkedIn Campaign: "Qatar Business Champions" (QAR 10K/month)

Campaign Concept:

- "From Startup to Success" video series featuring 12 diverse entrepreneurs
- **Episodes:** Pakistani restaurant expansion, Indian tech scale-up, Filipino retail growth
- **Format:** 3-minute documentary-style videos with English subtitles
- **Targeting:** Business owners aged 25-50, company size 5-100 employees, location - Qatar
- **Expected Results:** 50K video views, 500 lead magnets downloads, 75 applications

Sample Ad Copy: "From 1 restaurant to 3 locations in 2 years. See how Ahmed grew his business with Bank of Qatar's flexible financing. Watch his story → [Apply in 15 minutes]"



WhatsApp Business

WhatsApp Business Integration: "Instant Banking Assistant" (QAR 8K/month)

Campaign Structure:

- **Phase 1:** Automated screening bot (Arabic/English/Hindi/Urdu)
- **Phase 2:** Document collection via camera upload
- **Phase 3:** Live relationship manager handoff
- **Phase 4:** Real-time application tracking

Sample WhatsApp Flow:

Bot: "مرحبا! Welcome to BOQ Business Loans. I can help in Arabic, English, Hindi, or Urdu. Please select your language."

User: "English"

Bot: "Perfect! I'm here to help you get business funding in just 15 minutes. What type of business do you run?"

[Restaurant/Retail/Services/Trading/Tech/Other]

Bot: "Great! Restaurants in Qatar can get up to QAR 2M. Check if you qualify: [Eligibility Quiz]"



Sample campaigns

Instagram Campaign

Instagram Campaign: "Made in Qatar Success Stories" (QAR 12K/month)

Campaign Innovation: First Qatar bank to leverage Instagram for B2B lending

- **Content:** Behind-the-scenes business growth stories
- **Format:** Carousel posts, Reels, Stories with business owner takeovers
- **Targeting:** Business hashtags (#QatarBusiness #DohaEntrepreneur #QatarStartup)
- **Influencer Partnerships:** Local business chamber presidents, successful entrepreneurs

Sample Instagram Post: [Carousel: Before/After photos of restaurant expansion] "Swipe to see Ahmed's journey from 1 to 3 restaurants in Qatar! 🇶🇦🌟 #QatarSuccess #BusinessGrowth #MadeInQatar #BOQSupportsYou"



Google Ads

Google Ads: "Qatar Business Loan Hub" (QAR 8K/month)

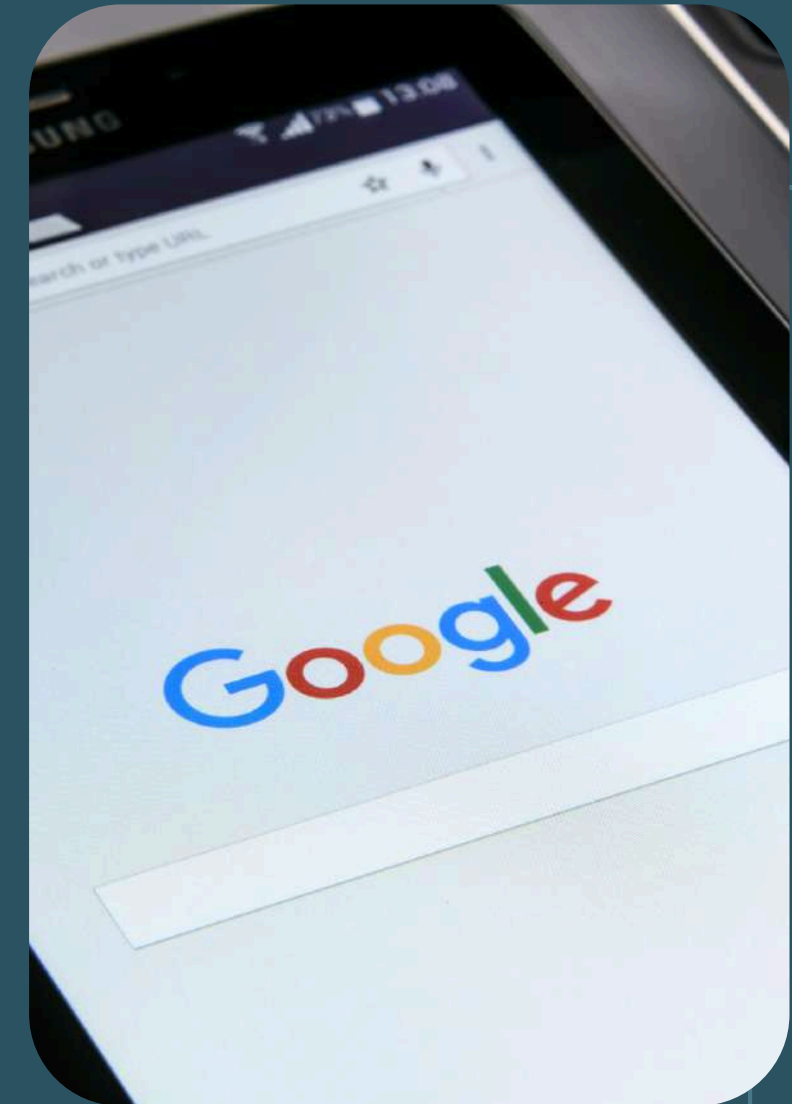
Campaign Structure:

- **Search Campaigns:** "business loan qatar", "MSME financing doha", "quick business credit qatar"
- **Display Remarketing:** Custom audiences based on website behavior
- **YouTube Pre-roll:** Business success story videos on financial/business content

Landing Page Innovation:

"Loan Decision in 24 Hours" guarantee

- **Unique Selling Proposition:** Fastest business loan approval in Qatar
- **Social Proof:** Live counter showing loans approved this week
- **Trust Signals:** Qatar Central Bank licensed, 15+ years serving MSMEs



Relationship & Community Building

(25% of budget)

Industry Chamber Partnerships

Rationale:

High trust, established relationships with MSME community

Partnership Strategy:

- Qatar Chamber of Commerce: Exclusive MSME workshop series
- Industry Associations: Co-branded content with F&B, retail, construction chambers
- Business Incubators: Partnerships with QSTP, Bedaya Center, INJAZ Qatar

Referral Program

Rationale:

Trust-based culture values personal recommendations

Tactics:

- Existing customer referral incentives (fee reductions, priority processing)
- Relationship manager-driven referral campaigns
- Community leader engagement program

Landing pages:

Dedicated, mobile-optimized application flows

Program Structure:

- Tier 1: Customer referrals (QAR 500 credit per successful referral)
- Tier 2: Community leader referrals (QAR 2,000 + priority processing)
- Tier 3: Industry expert referrals (QAR 5,000 + co-marketing opportunities)



Traditional & Hybrid Channels

(15% of budget)



Arabic Media Partnership

Rationale:

Reach traditional Qatari business community

Tactics:

- Al Rayyan TV business program sponsorships
- Gulf Times / The Peninsula business section advertorials
- Arabic podcast sponsorships (business/entrepreneurship focused)

Focus:

Construction, F&B, retail sector events

Branch Integration

Rationale:

Complement digital with human touchpoint

Tactics:

- QR codes in branches linking to fast-track application
- Relationship manager training on new application process
- "Digital application assistance" in-branch service

Landing pages:

Dedicated, mobile-optimized application flows



LEAD NURTURING STRATEGY

Multi-Touch Nurturing Campaign

Phase 1

Awareness to Interest

(Days 1–7)

Trigger:

Website visit, content download, ad engagement

Channel Mix:

Email + WhatsApp + Instagram + Retargeting ads

Content:

- Welcome series: "Business Growth Guide for Qatar"
 - Industry-specific case studies
 - "Am I Eligible?" interactive calculator
-

CTA:

"Check Your Eligibility in 2 Minutes"

Phase 2

Interest to Application Start

(Days 8–21)

Trigger:

Eligibility check completion, pricing inquiry

Channel Mix:

Personal outreach + automated nurturing campaign

Content:

- Relationship manager introduction video
- Step-by-step application walkthrough
- Document preparation checklist
- Customer success stories (video testimonials)

CTA:

"Start Your Application - 15 Minutes to Complete"

Phase 3

Application Assistance

(Real-time)

Trigger: Application started but not completed

Channel Mix: WhatsApp + phone + email + Instagram
DM follower up

Content:

- Real-time application progress tracking
- Document upload assistance
- Live chat support (Arabic/English)
- "Complete in 5 minutes" reminder notifications

CTA: "Finish Your Application Now"

Phase 4

Application to Approval

(Days 1–14)

Trigger:

Application submitted

Channel Mix:

SMS + email + WhatsApp updates

Content:

- Daily status updates
- Additional documentation requests with clear explanations
- Educational content about loan utilization
- "What happens next" transparency

CTA:

"Track Your Application Status"

Segment–Specific Nurturing Tracks

Expatriate Business Owner Track

Phase 1: Trust Building (Days 1-7)

- Email 1: "Welcome to Qatar's Most Supportive Business Bank" (Arabic/English)
- WhatsApp: Community success story video from same nationality
- Content: "Qatar Business Setup Guide for [Nationality]" PDF
- Social Proof: Testimonials from similar businesses in native language

Phase 2: Education & Simplification (Days 8-21)

- Email Series: "Business Banking Made Simple" (5-part series)
- WhatsApp: Personal RM introduction video with cultural greeting
- Content: Interactive document checklist with photo upload guidance
- CTA: "Chat with Muhammed in Urdu - No appointment needed"

Phase 1: Digital Experience (Days 1-7)

- Email: Modern, minimalist design with growth metrics
- SMS: "Your loan pre-approval takes 2 minutes → Mobile link"
- Content: "Qatar Startup Funding Landscape Report 2025"
- Retargeting: LinkedIn ads with startup success metrics

Phase 2: Speed & Efficiency (Days 8-21)

- Email: "From Application to Approval in 24 Hours"
- Push Notification: Real-time application progress tracking
- Content: Video walkthrough of digital application process
- CTA: "Complete Your Application - 15 Minutes on Mobile"

Young Entrepreneur Track

CONTENT MARKETING STRATEGY

Educational Content Hub:

- **"Business Growth Academy"**: Online resource center
- **Topics**: Qatar business regulations, financial planning, growth strategies
- **Formats**: Video tutorials, downloadable guides, webinars
- **Languages**: Arabic and English versions

Success Story Campaign:

- **"Made in Qatar"**: Customer success video series
- **Featuring**: Diverse business owners (different nationalities, industries)
- **Distribution**: Social media, website, branch displays
- **Purpose**: Build trust and demonstrate loan impact



CALLS—TO—ACTION (CTA) STRATEGY

PRIMARY CTAS BY FUNNEL STAGE



AWARENESS STAGE

- "Download Qatar Business Loan Guide"
- "Check Your Eligibility in 2 Minutes"
- "Join 1000+ Qatar Businesses Who Grew with Us"



CONSIDERATION STAGE

- "Get Your Personalized Loan Quote"
- "Speak to Our Qatar Business Expert"
- "Start Your Application - 15 Minutes Only"



APPLICATION STAGE

- "Complete Your Application Now"
- "Upload Documents via WhatsApp"
- "Schedule Your Approval Call"



CTA OPTIMIZATION

- **A/B Testing:** English vs Arabic versions, urgency vs benefit-focused
- **Personalization:** Industry-specific CTAs (e.g., "Fund Your Restaurant Expansion")
- **Mobile Optimization:** Thumb-friendly button sizes, one-click WhatsApp integration

TRACKING & METRICS

Stage-Specific KPIs:

Demand Generation Metrics:

Reach & Awareness:

- Brand awareness surveys (quarterly)
- Share of voice in business loan category
- Website traffic from target segments

Interest Generation

- Landing page conversion rates
- Content engagement rates (time on page, video completion)
- Lead magnet download rates

Target:

- 25% increase in qualified website traffic within 3 months

Application Process Metrics:

Application Funnel:

- Application start rate (interest to application)
- Application completion rate (started to submitted)
- Time to complete application
- Drop-off points analysis

Channel Performance

- Cost per application by channel
- Application quality score by source
- Conversion rate by traffic source

Target:

- Improve application completion rate from 35% to 55% within 6 months

TRACKING & METRICS

Stage-Specific KPIs:

Engagement & Experience Metrics:

User Experience

- Net Promoter Score (NPS) for application process
- Customer satisfaction scores (CSAT)
- Support ticket volume and resolution time

Digital Experience

- Mobile application completion rate
- WhatsApp engagement rates
- Live chat satisfaction scores

Target:

- Achieve NPS of 60+ for application experience

Business Impact Metrics:

Pipeline Quality

- Marketing qualified leads (MQL) to sales qualified leads (SQL) conversion
- Application to approval rate
- Time from application to approval

Revenue Impact:

- Marketing contribution to loan originations
- Customer acquisition cost (CAC)
- Lifetime value of acquired customers

Target:

- Reduce CAC by 30% while increasing application volume by 40%

Attribution & ROI Tracking

- Multi-touch attribution modeling to understand channel contribution
- Customer journey mapping with touchpoint effectiveness analysis
- ROI calculation for each marketing initiative
- Real-time dashboard for campaign performance monitoring

MEASUREMENT FRAMEWORK



WEEKLY MONITORING

- Application funnel performance
- Channel-wise traffic and conversion
- Campaign budget utilization
- Customer feedback scores



MONTHLY ANALYSIS:

- Comprehensive funnel analysis
- Channel ROI assessment
- Customer journey optimization opportunities
- Competitive landscape changes



QUARTERLY REVIEW

- Strategy effectiveness evaluation
- Market research updates
- Customer satisfaction surveys
- Business impact assessment