

Digital Banking

In 2025, Digital Banking moved from capability building to value creation at scale. We translated strategy into measurable outcomes by embedding intelligence, automation, and Shariah-compliant innovation across every journey. The result was clear: stronger growth, deeper engagement, faster execution, and a digital platform trusted by millions.

As we enter the next phase of our transformation, Digital Banking stands as a core engine of alinma's performance today and a foundation for sustained leadership under Vision 2030.



95%
of new customers onboarded digitally



98%
of all transactions executed digitally



+33%
Active digital customers YoY



58%
Increase in digital credit card sales



Five years of building a high-impact digital banking engine

Over the past five years, the Digital Banking Group has undergone a fundamental transformation in how digital capability is designed, delivered, and scaled across alinma. This period was defined by deliberate capability building, disciplined execution, and the establishment of a fully self-sufficient digital organization able to deliver at pace and with consistency.

A core focus was the adoption of agile delivery at scale. Agile squads were embedded across channels and functions, enabling faster release cycles, clearer ownership, and closer alignment between business priorities and technology execution. This shift materially improved responsiveness to customer needs and reduced dependency on fragmented delivery models.

Customer insight was strengthened through the implementation of Net Promoter Score as a core management metric, supported by ongoing live interaction with customers across digital touchpoints. These feedback loops informed journey redesign, feature prioritization, and experience improvements grounded in real user behavior rather than assumptions. In parallel, data-driven initiatives enhanced analytical depth and established a robust KPI framework, improving performance visibility, accountability, and forecasting accuracy across the digital portfolio.

These structural changes translated into measurable operational outcomes. Digital transaction volumes increased significantly over the period, customer satisfaction reached industry-leading levels, financial transactions saw annual growth of 17%, and cost-to-serve improved as more activity shifted to efficient self-service channels. Targeted platform launches, including the youth app, expanded reach into priority segments, while continuous optimization across mobile and online platforms reinforced alinma's position as a digital-first bank. Digital NPS observed annual growth of 7%.

By the end of this five-year cycle, Digital Banking had evolved from a build-phase function into a mature, performance-driven capability, with the operating discipline, delivery velocity, and customer insight required to support the Bank's scale and complexity.

Purpose-driven progress in 2025

In 2025, Digital Banking played a central role in reinforcing alinma's position as a leading digital Islamic bank in the Kingdom. Guided by the ambition to unite Shariah-based banking principles with advanced digital capability, we focused on converting every digital interaction into trust, simplicity, and long-term value. By placing the customer at the center of every journey, Digital Banking supported growth across retail, SME, and corporate segments while advancing the Bank's Vision 2030 priorities.

A defining achievement during the year was the expansion of platform-led innovation. The launch of alinma's Banking-as-a-Service platform created seamless integration pathways with ecosystem partners and enabled scalable, diversified revenue models. In parallel, Open Banking progressed through the activation of multiple use cases that enhanced customer data access, simplified onboarding journeys, and strengthened collaboration with fintech partners.

Corporate digital capabilities were significantly revamped with the launch of a new Corporate Portal in the first quarter of 2025. Designed as an integrated environment for complex business needs, the platform introduced advanced services including multi-owner account opening, Saudi Development Bank cards, escrow accounts, POS finance leads, freelancer digital registration, bill subscription digitization, campaign management, and LG charge calculation. This was complemented by the launch of the alinma Corporate Mobile App, delivering digital onboarding, daily banking, secure transfers, SADAD and MOI payments, workflow approvals, and direct POS service requests through a single mobile experience.

Digital Banking continued

For SMEs, the introduction of the iz Business mobile app marked a major step forward. The app delivers a comprehensive, intuitive digital banking experience that simplifies financial management, improves access to services, and supports business growth through end-to-end digital journeys.

Key banking journeys were digitalized end to end. Trade finance underwent a step change with the rollout of a fully digital trade platform, enabling greater transparency, faster turnaround times, and reduced manual intervention. This was reinforced by the launch of a comprehensive cash-flow management and forecasting solution, providing business customers with real-time liquidity visibility and stronger financial planning tools. Digital lending also scaled meaningfully through straight-through processing for personal finance and credit cards, alongside the rollout of Advance Salary, Auto Lease, and additional financing products directly through the alinma mobile app, delivering instant approvals and full digital fulfillment.

The digital marketplace continued to expand across insurance, automotive, travel, and e-commerce. Fully digital bancassurance offerings, including travel, medical malpractice, and motor insurance, became accessible end to end through the alinma app, attracting new customer segments and supporting cross-sell growth. Customer activation and engagement were further strengthened through the rollout of a data-driven Customer Value Management framework, enabling personalized activation, deeper engagement, and stronger long-term retention. In parallel, a new digital wealth management platform was launched, allowing seamless mutual fund subscription and expanding access to investment solutions that support customers' wealth-building objectives.

Collectively, these initiatives materially expanded alinma's digital capabilities, strengthened ecosystem partnerships, accelerated digital adoption, and reinforced the Bank's contribution to the Kingdom's financial sector development in alignment with Vision 2030.

Strategy 2030: Shaping the future of intelligent digital banking

As we look toward 2030, our ambition for the Digital Banking Group is to become the leader in intelligent digital banking in Saudi Arabia, setting a new benchmark that moves decisively ahead of local competitors. This vision builds on the strong foundations established over the past five years and reflects our confidence in digital as a primary driver of primacy, growth, and long-term value creation.

Our 2030 digital strategy is anchored around three tightly connected strategic objectives. First, we will develop intelligent banking platforms that deepen customer primacy. By embedding advanced analytics, AI, and real-time insight into our core digital platforms, we aim to deliver highly personalized, predictive, and proactive experiences that strengthen relationships across retail, SME, and corporate segments. These platforms are designed to move beyond transactions, enabling smarter financial decisions and more meaningful engagement throughout the customer lifecycle.

Second, we will expand beyond traditional banking by launching new digital offerings through strategic partnerships and targeted investments. This includes building and scaling ecosystem-based propositions that integrate financial and non-financial services, unlock new revenue streams, and accelerate innovation. By working closely with fintechs, technology partners, and group entities, we will extend alinma's reach into adjacent value pools while maintaining a seamless, trusted customer experience.

Third, we will continue to enhance our operating model to support scale, speed, and monetization. This includes refining digital governance, streamlining collaboration with other business units and subsidiaries, and strengthening our ability to commercialize digital capabilities efficiently. A more integrated, agile, and performance-driven model will allow us to reduce time to market, improve cost efficiency, and translate innovation into sustainable financial outcomes.

Together, these priorities position Digital Banking as a central pillar of alinma's 2030 Strategy. By combining intelligent platforms, ecosystem-led growth, and a high-performing operating model, we are shaping a digital franchise that delivers primacy, differentiation, and long-term competitive leadership in the Kingdom's rapidly evolving financial landscape.

Measurable impact on growth, efficiency, and value creation

Digital Banking delivered clear, quantifiable impact on alinma's growth and operating performance in 2025. Digital channels accounted for 95% of all new customer onboarding, confirming a strong customer preference for fully digital journeys and validating the Bank's end-to-end digital design. Digital origination also played an increasingly central role in financing activity, with 18% of PF sales initiated digitally and 87% of execution completed through digital channels, materially reducing processing time and operating cost. In consumer credit, 38% of credit card issuances were generated through digital channels, reflecting strong conversion across targeted digital funnels.

Operational scale deepened across the franchise; 98% of Bank-wide transactions were executed digitally, reinforcing alinma's position as a digital-first institution and supporting its ambition to serve as the primary bank for customers across all segments.



Strong, balanced KPI performance across the digital ecosystem

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Digital Banking delivered robust year-over-year growth across all major KPIs in 2025. Digital onboarding increased by 26%, while the active digital customer base expanded by 33%, reflecting sustained acquisition momentum. Engagement levels also strengthened, with engaged customers growing by 25%, indicating deeper usage, higher stickiness, and improved customer satisfaction.

Financial contribution from digital channels continued to scale. Revenue from digital services increased by 27%, matched by a 28% rise in net profit-bearing balances held by digitally onboarded customers, demonstrating that digital growth translated directly into core profitability. Product-level performance was particularly strong, with Portfolio Finance sales increasing by 131% year on year, driven by automated journeys, AI-enabled recommendations, and rapid approval processes. Digital credit card sales rose by 58%, confirming strong consumer demand for digital credit solutions.

Digital Banking as a scalable growth engine

These results demonstrate balanced performance across acquisition, engagement, monetization, and product delivery, confirming Digital Banking as a scalable and resilient growth engine for the Bank. High digital adoption supported market-share gains, particularly among digitally savvy segments, while automation and straight-through execution reduced manual intervention and accelerated time to revenue.

Overall, Digital Banking exceeded expectations in 2025, delivering tangible business growth, stronger financial outcomes, and improved operational efficiency. These achievements reinforce alinma's position as a leading Shariah-compliant digital banking institution in Saudi Arabia and provide a solid foundation for sustained growth, deeper customer relationships, and continued digital leadership in the years ahead.

Digital Banking continued

The Digital Factory

Accelerating innovation with precision and scale

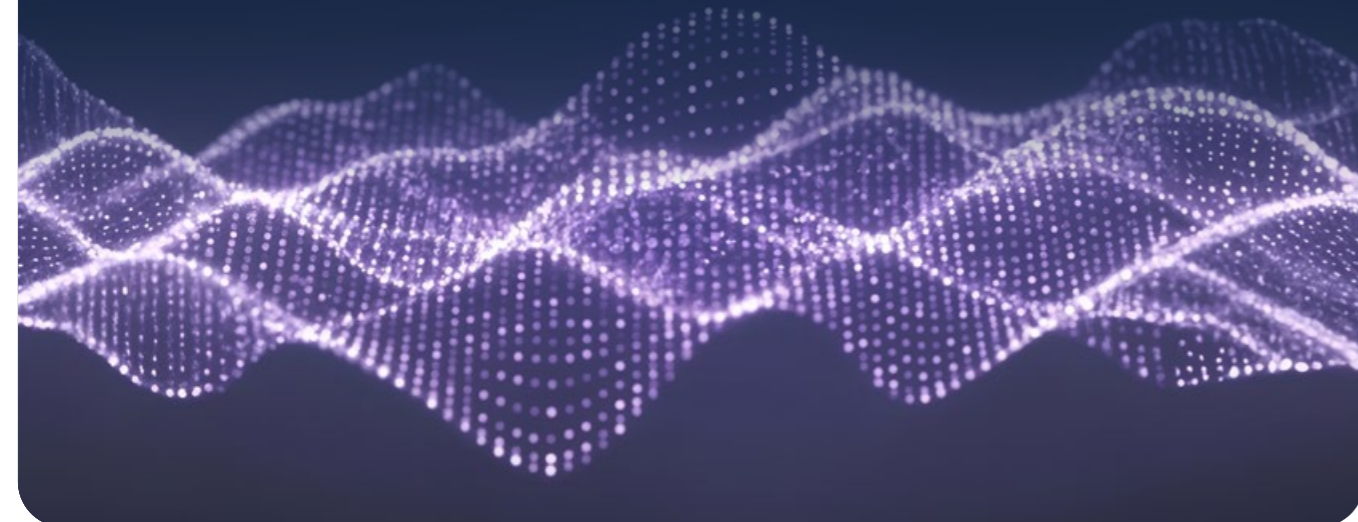
The Digital Factory is alinma's end-to-end digital delivery engine, bringing together analysis, design, development, testing, and continuous operation within a single, tightly coordinated environment. This integrated model enables rapid time to market, with two releases per month across each channel, while maintaining consistent quality, strong governance, and full adherence to Shariah-compliant standards. By owning the full product lifecycle, the Digital Factory plays a central role in turning strategy into execution and innovation into reliable customer experiences.

In 2025, the Digital Factory achieved a step change in delivery speed, quality, and efficiency through two major innovations. The first was the launch of the AWN Portal (Advanced Workload Navigator), a centralized platform that manages test data, configuration sets, and environment orchestration. AWN accelerated test data generation by 95%, removed cross-team dependencies, and introduced 24/7 monitoring of the user acceptance testing environment. These capabilities eliminated delivery bottlenecks, improved traceability and audit readiness, and significantly increased developer and tester productivity.

The second milestone was the rollout of a unified automation framework, providing scalable, instant execution of functional, regression, and performance tests across multiple device types. By enabling parallel testing and automated reporting, the framework reduced manual effort, minimized human error, and shortened release cycles, while increasing confidence in every deployment. This strengthened alinma's ability to deliver frequent, secure, and stable releases in line with an ambitious digital roadmap.

Customer-centricity remained embedded throughout delivery. Agile squads worked closely with design teams and local and global partners to benchmark experiences against leading players, while CX researchers advanced lifestyle-based insight that informed ongoing and future journey enhancements.

These advances reinforced the Digital Factory's role as a high-performance delivery hub that supports faster innovation, stronger governance, and scalable growth. Building on 2025 momentum, the Digital Factory is well positioned to expand automation, explore intelligent testing, and adopt cloud-native models to support alinma's next phase of digital leadership.



Digital Banking in 2026

As we move into 2026, alinma enters the execution phase of its digital 2030 Strategy, fully aligned with the Bank's broader agenda. The year will mark a step-change in how we design, deploy, and scale digital capabilities, with a clear focus on building intelligent banking platforms, expanding beyond-banking propositions, and further strengthening our operating model.

Our priorities for 2026 center on launching new digital products and services while continuing to refine end-to-end customer journeys to deliver simpler, faster, and more intuitive experiences. We will intensify efforts to attract new customers, deepen activation and engagement across existing segments, and accelerate digital sales and revenue growth. Marketplace expansion will remain a key growth lever, complemented by a strong focus on maintaining market-leading Net Promoter Scores and top mobile app ratings.

At the same time, we will sharpen execution discipline by reducing time-to-market, scaling personalization through advanced data and AI capabilities, and embedding continuous improvement across our digital delivery model. Together, these priorities position 2026 as a foundational year for digital excellence, setting the pace for sustained growth, stronger customer relationships, and alinma's ambition to lead intelligent digital banking in the Kingdom.

