

Our Performance continued

03 Empower Our Customers

Our approach to responsible customer relations focuses on satisfaction, innovation, and access. We deliver customer-centric, Shariah-compliant products while advancing financial inclusion in support of Saudi Vision 2030. Digitalization enables secure, intuitive, and seamless experiences. We also empower SMEs through targeted financial solutions and reinforce trust through customer education and transparent, ethical practices.

alinma's commitment to customer service is captured in and guided by the alinma Position Statement on Customer Relations.

[View the alinma Position Statement on Customer Relations here:](#)

Customer service and satisfaction

alinma's approach to customer service and satisfaction is grounded in customer-centricity and building long-term loyalty. By proactively engaging with customers, closely monitoring feedback across all touchpoints, and empowering teams to resolve issues quickly, the Bank works to enhance digital, call center, and branch experiences. In this way, we can efficiently address high-impact pain points and resolve customer concerns speedily, strengthening overall customer retention.

During the year, alinma advanced customer experience and satisfaction through a range of targeted initiatives. These included the introduction of daily Voice of Customer alerts with standardized response protocols to accelerate action, enhancements to in-app complaints management, and the implementation of internal incident notifications to speed up issue resolution. In addition, the Bank launched a CX performance dashboard for all business owners, enabling real monitoring of key customer experience metrics, trends, and accountability to support proactive management.

alinma also introduced a unified awareness platform to centralize frontline knowledge, powered by GPT, providing consistent, accurate, up-to-date information to support employees in serving customers effectively. Customer journeys across the Bank were enhanced through gap identification and targeted improvements, resulting in clearer communication, faster issue resolution, and a more consistent experience across all touchpoints.

73
NPS score

Digitalization and innovation

In 2025, alinma shifted from digitalization to digital leadership by expanding its capabilities, deepening ecosystem connectivity and accelerating intelligent automation. The Bank's digital function became a core growth engine, reshaping customer interactions and enabling strategic execution across all segments. Corporate digital services were strengthened through the launch of a new Corporate Portal, delivering fast onboarding and comprehensive daily banking, payments, approvals, and POS requests within a single mobile experience. Our segment-specific propositions, including the iz Business for SMEs and iz youth apps, gained traction. Moreover, the implementation of a paperless, STP-enabled workflow for personal finance and credit card products allowed customers to benefit from fully digital application, approval, and disbursement processes. This eliminated physical documentation and manual document uploads, and accelerated turnaround times, reinforcing our commitment to sustainability and operational excellence.

The digital marketplace was expanded across insurance, automotive, travel, and e-commerce, with fully digital bancassurance offerings available end to end through alinma app to support cross-sell growth and customer acquisition. Platform-led innovation accelerated with the launch of alinma's Banking-as-a-Service platform, enabling seamless partner integration and diversified, scalable revenue models. Our open banking use cases also advanced, improving data access, simplifying onboarding, and strengthening fintech collaboration.

The Digital Factory continued to serve as alinma's digital delivery arm, enabling rapid releases while maintaining quality, governance, and Shariah compliance. Delivery speed and reliability improved significantly through advanced workload management and a unified automation framework that reduced manual effort and shortened release cycles. At the same time, the AMAD Tech Accelerator remained a cornerstone of alinma's innovation agenda, supporting fintech development, talent cultivation, and ecosystem growth. The Accelerator supported innovation through a large-scale hackathon with over 3,500 participants.

Empowering SME growth

Small and medium-sized enterprises are central to job creation and economic resilience in the Kingdom, and alinma places them firmly at the heart of its priorities. In line with Saudi Vision 2030's goal to increase SME economic contribution to 35% by 2030, we support businesses in high-growth sectors through purpose-built financial offerings, complemented by training and advisory services that address their distinct operational and development needs.

In the last quarter of 2025, we launched iz Business, the first fully automated, end-to-end financing journey for SMEs, enabling faster credit decisions and a seamless digital lifecycle. As a newly launched platform, the portfolio remains at a very early stage of development. The iz Business mobile app delivers an intuitive, comprehensive banking experience that simplifies financial management and supports growth through invoicing, payroll, collections, and financing, all within fully digital journeys

Small and medium enterprises financing – on balance sheet

ﷲ 12,022,536,000

Micro enterprises

ﷲ 338,441,000

Small enterprises

ﷲ 5,509,925,000

Medium enterprises

ﷲ 6,174,170,000

