digitalisation and automation

alrajhi bank's digital transformation is positioned as a core pillar of its 'Digital and Data' strategy, with 75% of active customers using digital channels and more than one billion transactions processed monthly through these platforms.

Expanding digital capabilities group-wide

alrajhi bank continued accelerating its digital transformation by expanding capabilities across all business units, subsidiaries, and customer segments. The bank strengthened its enterprise-wide digital foundation by modernising platforms, scaling cloud adoption, deploying API-first architectures, and expanding automation to deliver fast, secure, and seamless services. These upgrades enabled higher agility, improved resilience, and greater consistency across digital channels.

A key focus was building a harmonised digital ecosystem across the group. Shared digital assets, including next-generation core systems, omnichannel experience layers, enterprise data platforms, Open Banking services, digital identity solutions, and workflow automation engines, were enhanced to support end-to-end connected journeys. This integration allowed customers to move seamlessly across the bank and its subsidiaries.

The bank also expanded its financial-services ecosystem through strategic fintech investments. With Saudi Arabia entering a new era of Open Banking, the bank strengthened capabilities through:

- **Neoleap** – digital payments ecosystem
- **Neotek** – data aggregation and Open Banking APIs
- **Drahim** – personal finance management (PFM) app

These platforms enable customers, under strict consent and security protocols, to share data across institutions, access hyper-personalised insights, and manage finances across multiple apps in a unified experience.

The expanding digital capability is measured by the **Digital: Manual ratio**, which improved to **96:4 in 2025**, reflecting a highly digital-first operating model. The bank also recorded an **88% increase in Group and Open Banking APIs**, growing from 218 APIs in 2024 to **409 APIs** by year-end, a key marker of enterprise readiness for future digital scale.

The bank advanced its digital experience by enhancing platform capabilities and expanding self-service features. The following initiatives introduced in 2025 enabled more efficient, convenient, and fully digital customer interactions.

- **Instant Guiding:** With 24/7 access to customer support via the chat feature, contact centre agents are able to guide customers directly through the mobile app, streamlining support, improving service efficiency, and driving greater digital adoption.
- **Card Statement on Demand:** Customers can generate card statements earlier in the month at a consistent time, providing greater flexibility and control.
- **Digital Signature for Account Opening:** Enabled customers to complete account opening remotely by adding a digital signature from anywhere, eliminating the need for branch visits.
- **Swift Code Visibility:** Customers can now view the bank's SWIFT code directly within the mobile app, reducing dependency on call centre support.
- **Overdue Instalment Payment:** Customers can settle overdue personal finance instalments and close financing requests directly through the mobile app, enabling a fully digital and convenient experience.
- **Financing and Cards:** Users can apply for financing and credit cards entirely online, completing the process quickly and securely without ever needing to visit a branch.
- **Card Design:** Digital cards can be fully personalised, allowing customers to choose their preferred design and style for a more tailored banking experience.
- **Retail Marketplace:** Customers can purchase products directly through the app, enjoying a seamless shopping experience with multiple payment options and flexible instalment plans for added convenience.
- **Dynamic App:** The Dynamic App is designed to anticipate user needs, simplify frequent actions, highlight what's important, and personalise every interaction, acting as an intelligent assistant that delivers exactly what matters, when it matters.

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Through continued investment in enterprise digital foundations, alrajhi bank reinforced its leadership in Saudi Arabia's financial sector and remains well-positioned to meet evolving customer expectations with speed, resilience, and innovation.

Retail banking	Corporate banking
97% new retail customers onboarded online	20% growth in eBusiness Accounts opened online
44% of all retail financing initiated through digital channels	19% of new corporate customers onboarded online
55% increase in Home Finance comparing to the last year	38% growth in SME Accounts opened online
48% increase in Personal Finance comparing to the last year	20% increase in Digital Accounts opened during the year
11% growth in Credit card Finance comparing to the last year	31% increase in average monthly login volume
31% growth in Digital Account liabilities	23% growth in Digital Account liabilities
700% increase in 'Jamyah' (money circles) collective savings customers	4% increase in SADAD transactions, and 20% increase in the value of SADAD payments made via alrajhi