Customer Experience

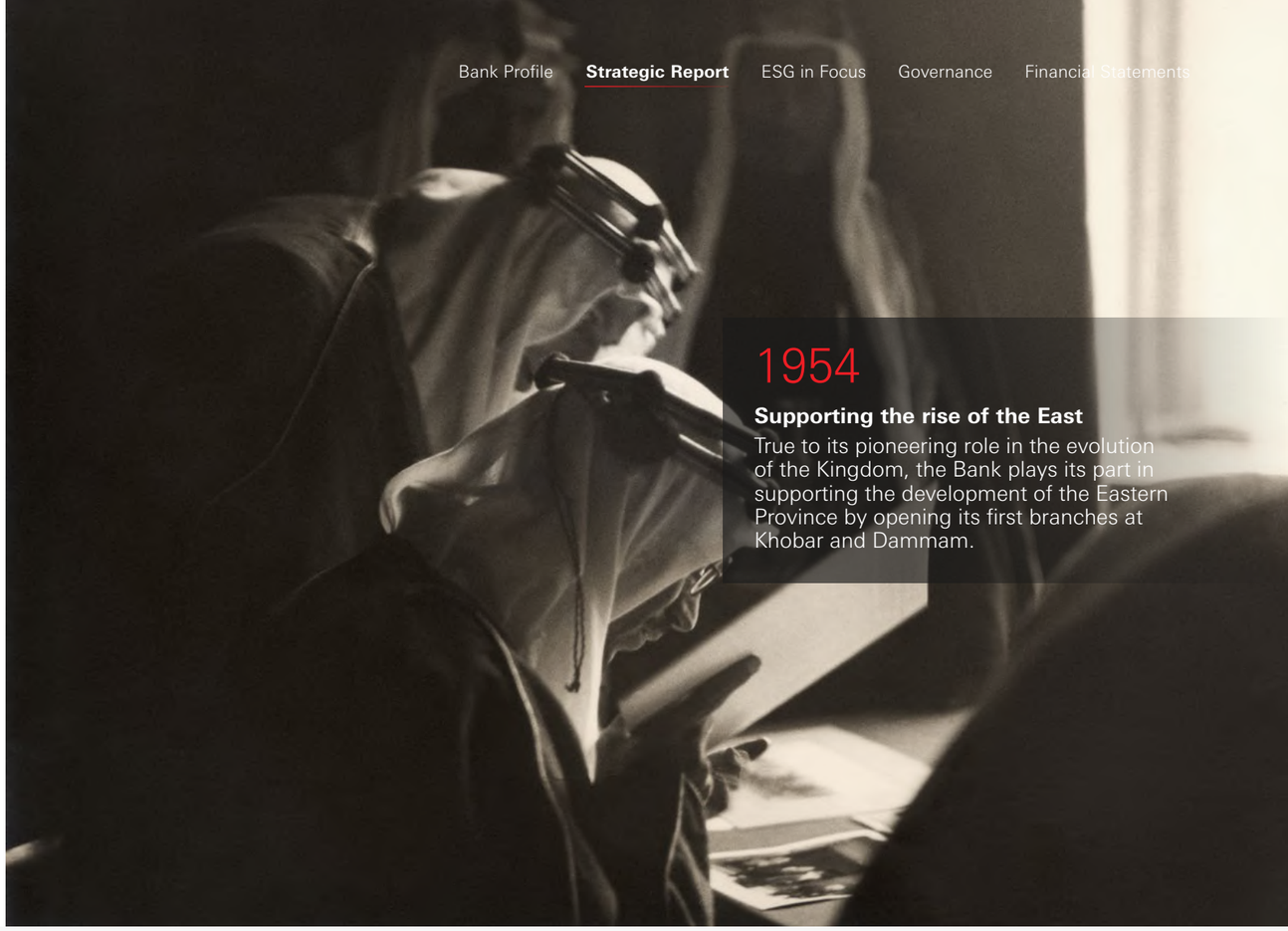
One of the key tenets of the Bank's strategy is to offer an unbeatable standard of customer experience through all our customer channels and, specifically, provide a leading online and mobile digital banking experience that remains at the heart of this. SAB's customer experience strategy focuses on embedding a new culture, a new set of values, and a brand promise.

Our approach:

Alawwal in customer experience

Customer experience is managed from the top; the team reports directly to SAB's Managing Director and CEO. The approach to offer a truly leading customer experience has been bespoke for the various business segments we possess - a one-size-fits-all approach will not deliver the goals we are targeting. Therefore, different methods have been used to serve our SME customers compared to those methods used for our more affluent Retail and Private Banking customers. The team comprises of three divisions: i) Complaint handling, business insight, and consumer protection; ii) culture and engagement; and iii) quality and performance analysis, with all three divisions working together, improving our culture, taking action on real-time issues, and using data and analytical tools to guide future improvements.

We try to build our approach from a preventative lens, identifying and addressing issues before they grow, but also ensure we can actively react when problems do arise.



1954

Supporting the rise of the East

True to its pioneering role in the evolution of the Kingdom, the Bank plays its part in supporting the development of the Eastern Province by opening its first branches at Khobar and Dammam.

Customer-centric focus

Prioritise understanding and meet the unique requirements of each customer segment, fostering personalised interactions.

Cultural shift

Instil a customer-centric culture throughout the organisation, from leadership down to frontline employees.

Consistent communication

Maintain open channels of communication with customers, seek feedback, and keep them informed about improvements and changes within the Bank, services, and products.

Service recovery excellence

Establish efficient mechanisms for post-complaint resolution. Swift, empathetic responses to complaints help turn dissatisfied customers into loyal advocates.

Proactive quality management

Utilise quality management tools to identify and rectify potential issues before they escalate into complaints. Continuous process improvement is a top priority within the strategy.

Data-driven decision-making

Leverage customer, staff, process, interaction-related data, and feedback to inform strategic decisions, identify trends, and tailor services accordingly.

2025 Accomplishments

Digitalisation highlights:

268,759
accounts opened digitally

71 mln
digital transactions (increase of 19% from 2024)

Straight-thorough processing rate increased from
44% to 79%

24
new services added for our SME customers

During 2025, SAB successfully redesigned the Digital Personal Finance Journey, enhancing its speed, ease of use, and efficiency. There was also the development of SAB 360° platform, which provides customers with a holistic view of their finances and offers insights into their spending, budgeting, and financial planning. This investment has enhanced financial awareness, improved customer satisfaction, and increased the adoption of digital banking services.

The Send Now Pay Later service was established, which stands to be the first service that allows SAB customers to transfer money internationally using credit cards with a flexible payment plan through SAB Digital Channels.

Under the Family Banking channel, guardians were made eligible to open current accounts for their children digitally, without the need to visit a branch. On a similar note, the Domestic Worker Salary Account was initiated. This service was designed to provide a convenient and secure way to open an account for domestic workers without needing to visit a branch. We simply issued MADA (Debit) cards and delivered them to the respective cardholder addresses.

We also developed a fully digital account opening journey, enabling customers to open accounts seamlessly through digital channels without the need to visit a branch. This investment has reduced onboarding time, increased customer acquisition, and expanded access to banking services.