

Customer Experience

2025 Highlights

97% of complaints resolved within SAMA SLA. Social-media complaints down 15% vs. 2024.

100% of CE&Q employees certified (RBFPE & CAPE). New CRM launched; dedicated team actively monitors and responds across social channels.

Digital-inclusivity program coordinated with stakeholders to simplify journeys and strengthen accessibility.

The Customer Experience & Quality department sustained its focus on service excellence in 2025, exceeding the Saudi Central Bank target for complaint-related satisfaction within the prescribed SLA.

These results reflect disciplined complaint handling and quality-assurance practices across channels.

A stronger “listen-and-act” loop underpinned the year. Following the CRM launch, a dedicated team monitored social platforms, engaged customers proactively, and closed issues faster, contributing to a 15% year-on-year reduction in complaints originating on social media. The analytics toolkit included thematic clustering, real-time feedback loops,

predictive flags to prevent repeat issues, centralized tagging by issue/product, and periodic stakeholder reviews to remove root causes.

Professional capability remained a priority. All CE&Q employees obtained the Retail Banking Foundation Professional Exam (RBFPE) and Credit Advisor Professional Exam (CAPE), strengthening their ability to analyze complex cases, provide accurate guidance, and resolve complaints in line with regulatory expectations.

Digital inclusivity advanced through coordinated work with internal and external stakeholders: accessibility reviews, inclusive testing, simplified user journeys, awareness efforts, continuous monitoring, and heightened readiness during peak demand to protect service levels.

This balanced program, measurement discipline, VOC-led design, certified talent, and inclusive digital journeys, kept Customer Experience & Quality aligned to Bank Albilad’s service standards while responding to evolving customer needs.

On the regulatory side, the department maintained a specific emphasis on SLA and CSAT indicators for complaints as part of its compliance posture.

