Technology

2025 Highlights

The Enterprise Architecture Office went live, standardizing reference models and architecture reviews across the Bank.

Tier 4 migration lifted availability by over 50% and improved critical-application performance by over 60%.

Delivery accelerated via a matured SDLC and AI tools, landing the new RMB app, Smart Decision, Supply Chain Finance, a zero-disruption core upgrade, and Dynamics 365 CRM.

Trust and compliance advanced: SAMA ITGF KPIs across IT, stronger ITAM/licensing/IAM, privacy-by-design and universal consent; 100% QR privacy replaced prints.

Strategic & Vision Alignment

Technology operated as a direct enabler of the Bank's strategy, prioritizing customer experience, digital expansion, operational efficiency, and sustainable growth. A unified governance model between Technology, Enterprise Architecture, and business lines ensured each program was tied to measurable outcomes such as accelerated customer onboarding and lending efficiency.

"Strategy-to-Outcome" governance kept every major initiative aligned to business value.

Enterprise Architecture (EA): a Strategic Backbone

In 2025, the EA Office matured into a fully operational function.

It established reference architectures, standards, and a bank-wide review cadence to reduce redundancy, improve interoperability, and embed regulatory alignment. The office developed baseline and target-state architectures to guide core banking upgrades, RMB, and CRM modernization, ensuring future scalability and regulatory compliance.

Platform Modernization & Key Deliveries

2025 delivery focused on simplifying journeys and modernizing the core:

Retail Mobile Banking (RMB): New, scalable app foundation for future products and services.

Smart Decision: Faster, more consistent lending decisions that reduced approval turnaround times.

Supply Chain Financing: Introduced on a modern arrangement architecture.

Core Banking Upgrade: Executed with zero business disruption.

CRM (Dynamics 365): Rolled out for customer service and branches (BAB360/phone banking).

Trade Finance & new RMB enablement: Uplifted capability and throughput.

2025 Delivery Snapshot

Area	2025 Outcome
Apps & Channels	New RMB platform live; stronger base for digital products
Credit & Onboarding	Smart Decision accelerated underwriting and reduced turnaround time
Corporate Enablement	Supply Chain Financing delivered on a modern arrangement architecture
Core Systems	Core banking upgraded with zero disruption
CRM & Service	Dynamics 365 deployed for contact center/branches (BAB360)

Data & AI–Enabled Delivery

AI tools were embedded across the Software Development Life Cycle (SDLC), improving requirement quality, coverage, and cycle predictability. The introduction of the AI Business Analyst Bot and expanded RPA deployment lifted throughput and standardized services, while AI-driven tools contributed to a significant reduction in development cycle times.

Data Governance & Privacy

Data Governance was formalized as a core control function in 2025:

Raised compliance with NDMO specifications across all data management domains.

Embedded Privacy by Design in SDLC and delivery pipelines.

Performed vendor risk assessments; executed Data Processing Agreements (DPAs) after comprehensive contract reviews.

Launched a Universal Consent Management Solution to centrally manage preferences for customers, employees, and candidates.

Ran bank-wide Data Governance & Privacy training.

Replaced printed branch privacy policies with a QR-code experience (100% coverage)

Technology expanded KPI coverage specifically to cover the performance measurement of SAMA IT Governance Framework domains, enabling regular identification, development, monitoring, and reporting of performance. Comprehensive RCSA exercises across tech functions reduced technology-related risk via strengthened controls, better monitoring, and improved response mechanisms.

Infrastructure & Resilience

The migration to the new Uptime Tier 4 facility and refreshed infrastructure improved performance, availability, and capacity across core systems. The new advanced architecture enhanced the availability of core banking applications and customer channels by more than 50%, while critical-application performance gains exceeded 60%, enhancing customer experience and service resilience during peaks and stress events.

Our Technological Capabilities

Bank Albilad marked a major milestone in its digital transformation journey with the inauguration of a new Tier 4 world-class data center in 2024, one of the most advanced and sophisticated facilities in the financial services sector.

This strategic investment underscores the Bank's commitment to strengthening its technological capabilities, enhancing operational resilience, and elevating service excellence across all customer touchpoints.

Built to advanced global specifications, the data center significantly expands the Bank's digital capacity and supports the accelerated rollout of its transformation initiatives. These include the expansion of online and mobile banking channels, the development of integrated digital payment solutions, and the continuous enhancement of infrastructure readiness to adopt the latest financial technologies. The center delivers exceptional levels of reliability and uninterrupted service, supported by highly advanced backup systems that ensure swift recovery and business continuity in any unforeseen circumstances.

Designed with stringent security and cybersecurity standards, the facility safeguards customer data confidentiality and maintains optimal efficiency of the Bank's core systems around the clock. Future growth and flexibility were key priorities in the design, enabling the Bank to seamlessly scale its digital services in response to increasing customer demand.

In alignment with Bank Albilad's commitment to environmental sustainability, the data center incorporates high-efficiency power and cooling management mechanisms, reducing resource consumption and minimizing environmental impact.

The center also represents a foundational enabler for the Bank's ambitions in artificial intelligence, machine learning, and big data analytics. By providing robust infrastructure to support advanced analytical technologies, it enhances the Bank's ability to make informed, data-driven strategic decisions and deliver more personalized, responsive services to customers. Additionally, the facility accelerates the development and deployment of internal systems and applications, while offering a collaborative environment for partners and innovators in both the financial and technology sectors, fostering creativity, agility, and secure service delivery.

With this landmark initiative, Bank Albilad reaffirms its determination to lead in digital excellence and set new benchmarks across the financial services industry. The Tier 4 data center stands as a cornerstone of the Bank's forward-focused strategy, enabling it to meet the aspirations of customers today and anticipate their needs for the future.