KSA Digital Bank Strategic Feasibility & Roadmap

Capitalizing on Vision 2030 to Capture a SAR 1.7B Opportunity

Date: October 2023 | Confidential Feasibility Study

The Verdict: A Conditional ‘GO’

SAR 1.7 Billion

Projected Annual Revenue (2028)

The Conditions

Funding: Secure SAR 6M Capital

Security: Robust Cybersecurity Protocols

Compliance: Regulatory Adherence

A Macro-Economic Inevitability Driven by Vision 2030

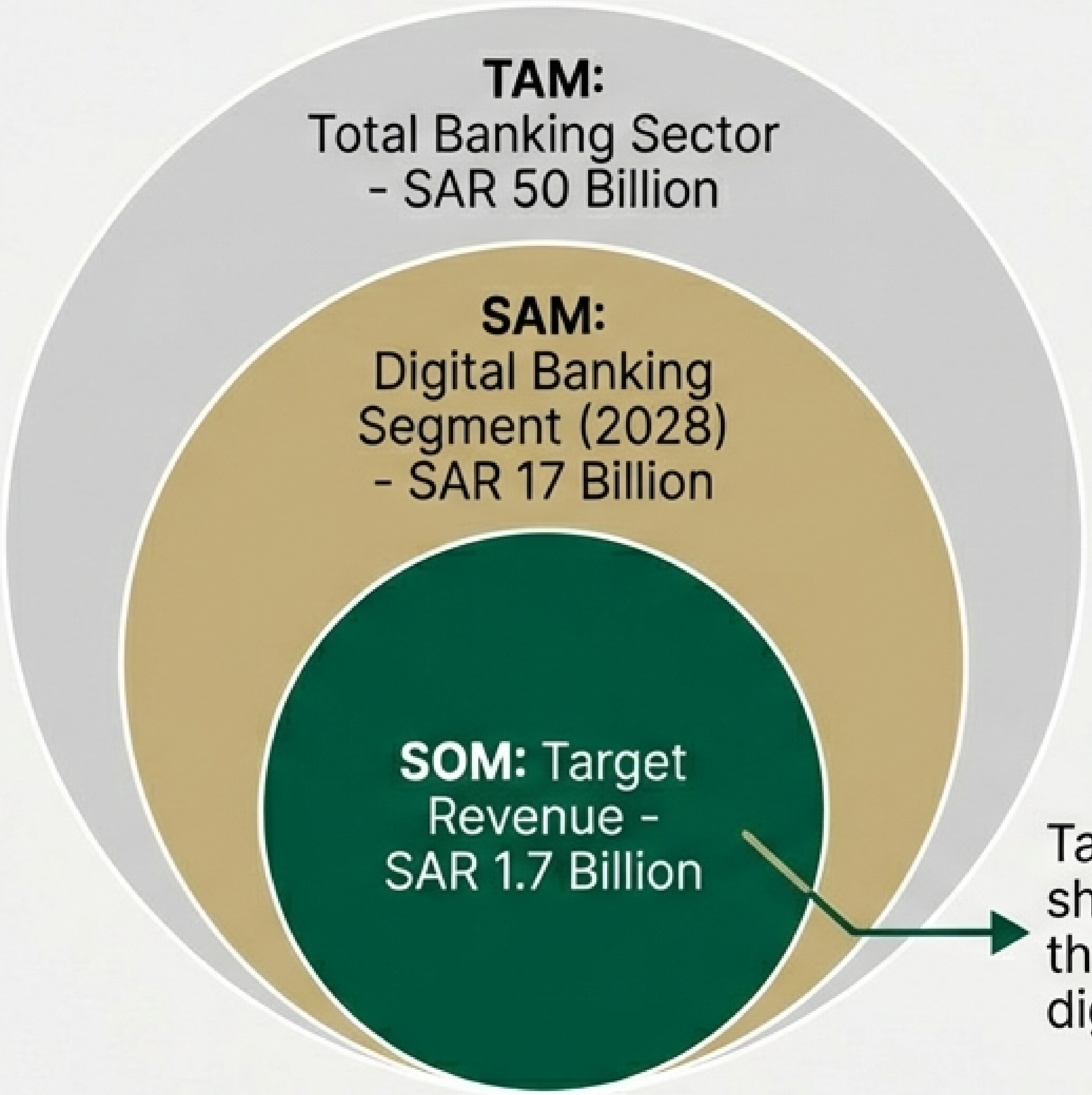
Government Mandate: Vision 2030 push for cashless society.

Market Velocity: Digital banking growing at 12% CAGR.

PESTEL Insight: Political will meets Technological readiness.

Demographic Force: High smartphone penetration in youth demographic.

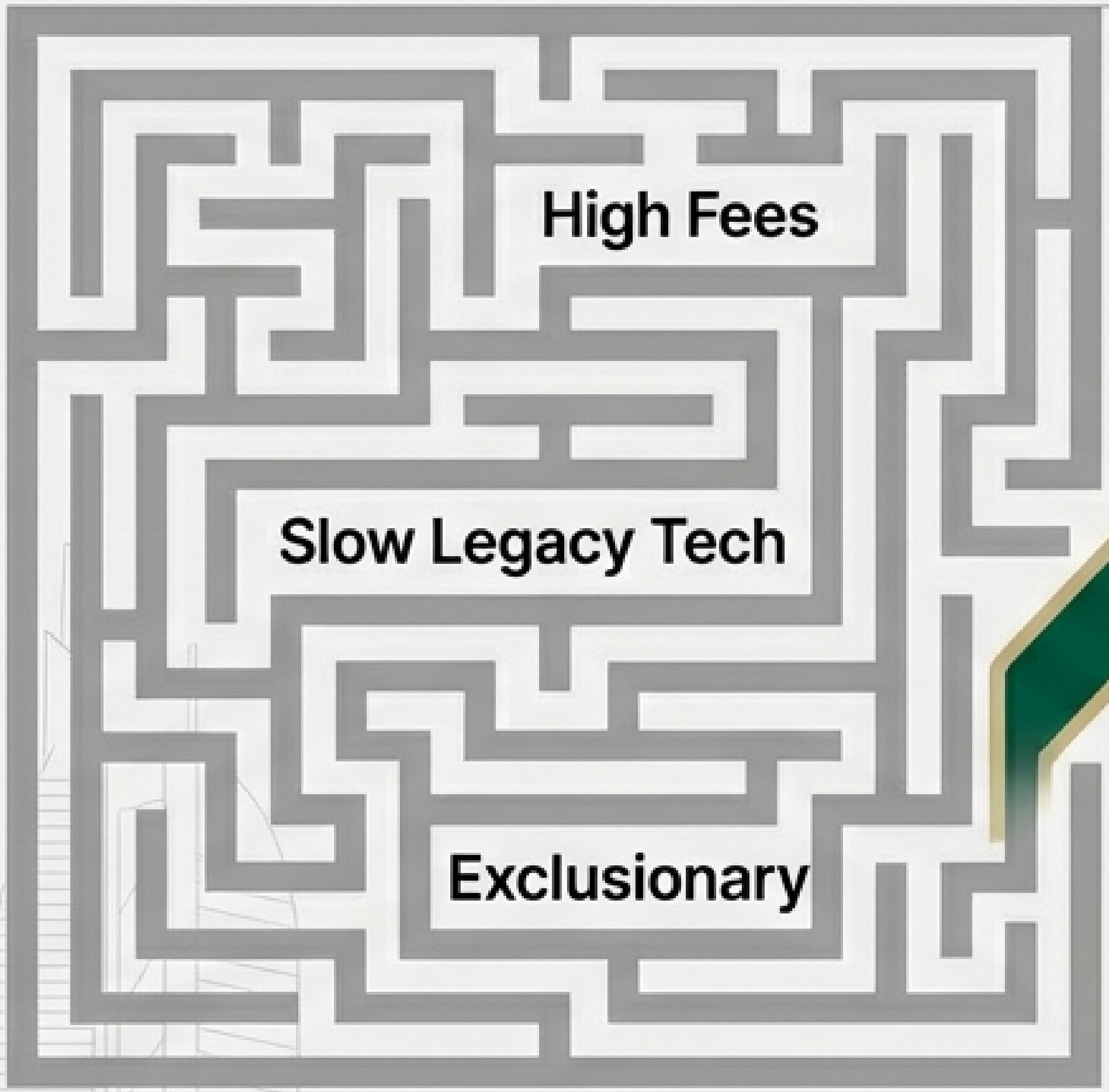
Capturing 10% of a SAR 17 Billion Digital Market



Targeting 10% market share via inclusion of the unbanked and digital-natives.

Legacy Banking Structures Leave Critical Gaps

The Problem



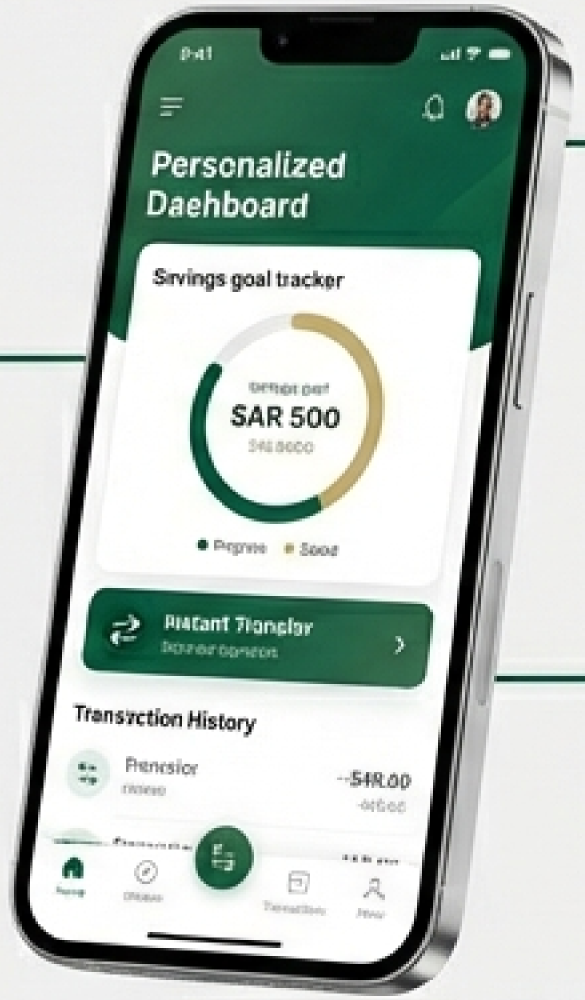
Incumbents like Al Rajhi & SNB have trust, but lack agility.

The Gap

The Opportunity

- Competitors hold **25-35% share** but have low customer loyalty.
- **High Buyer Power:** Users are ready to switch for better UX.
- **Unmet needs** of the unbanked population.

Winning Through Hyper-Personalization and Agility



Seamless Experience
Instant transactions & mobile management.

Low-Fee Structure
Tech-driven efficiency passed to users.

Unfair Advantage
Advanced Data Analytics.

VRIO Analysis Verdict: Customer Data Insights = Sustainable Competitive Advantage

Designed for the Digital-Native and the Underserved

Tech-Savvy Millennial (25-35)

Needs instant speed & financial tools.

Gen Z Student (18-25)

Needs low friction & education.

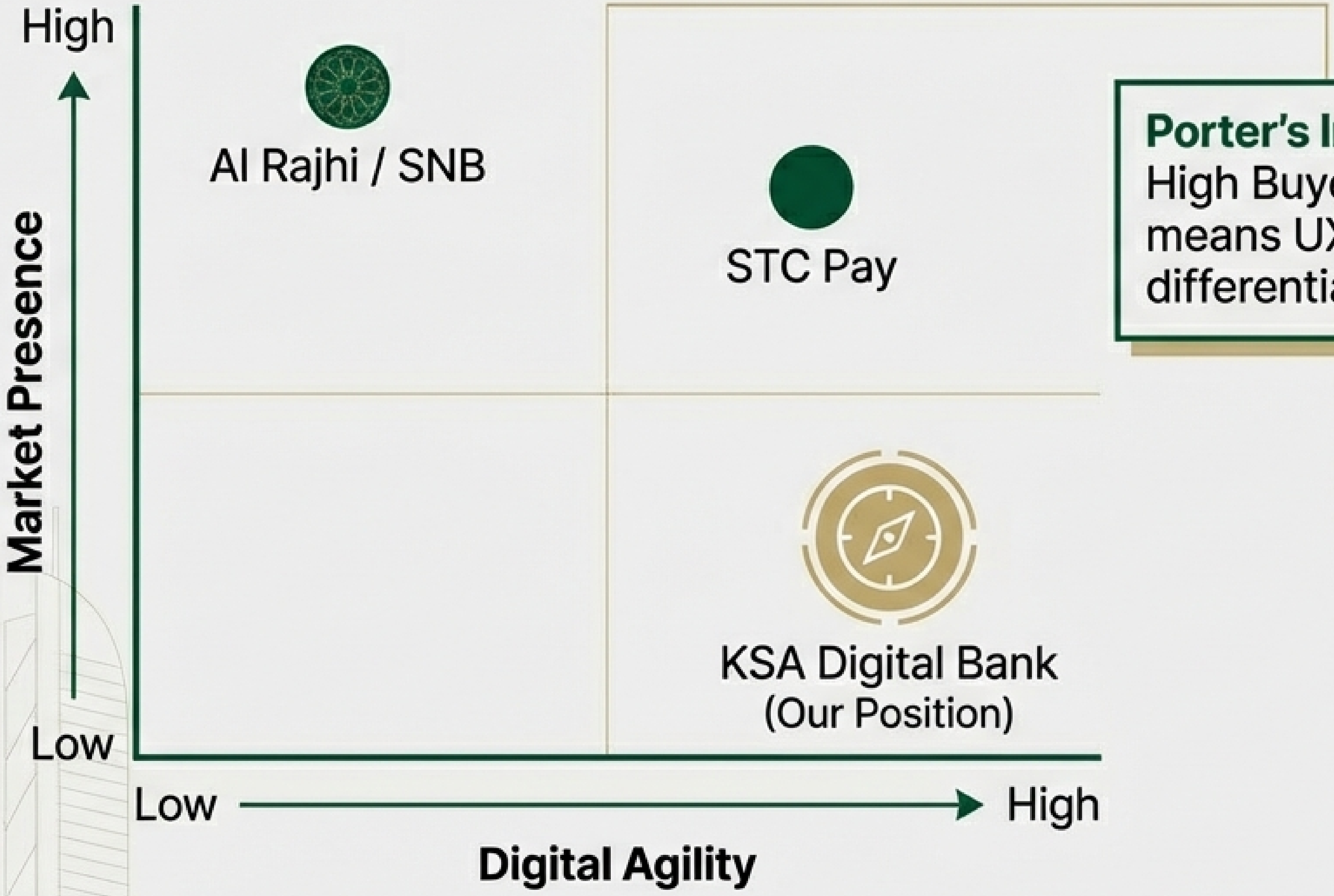
SME Owner (30-50)

Needs cost reduction & streamlined payments.

The Unbanked

Needs inclusion & access.

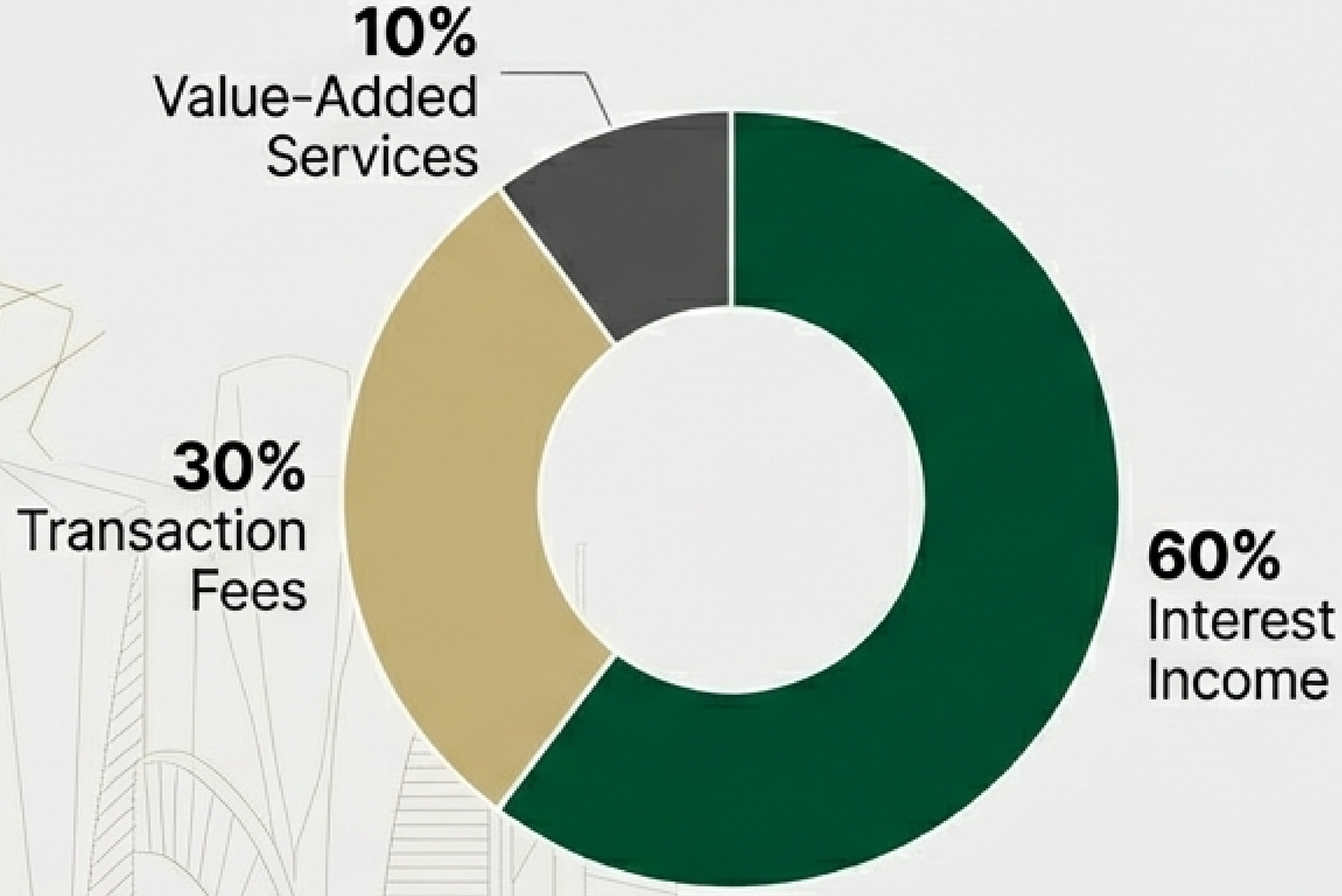
Agility and Experience are the Primary Battlegrounds



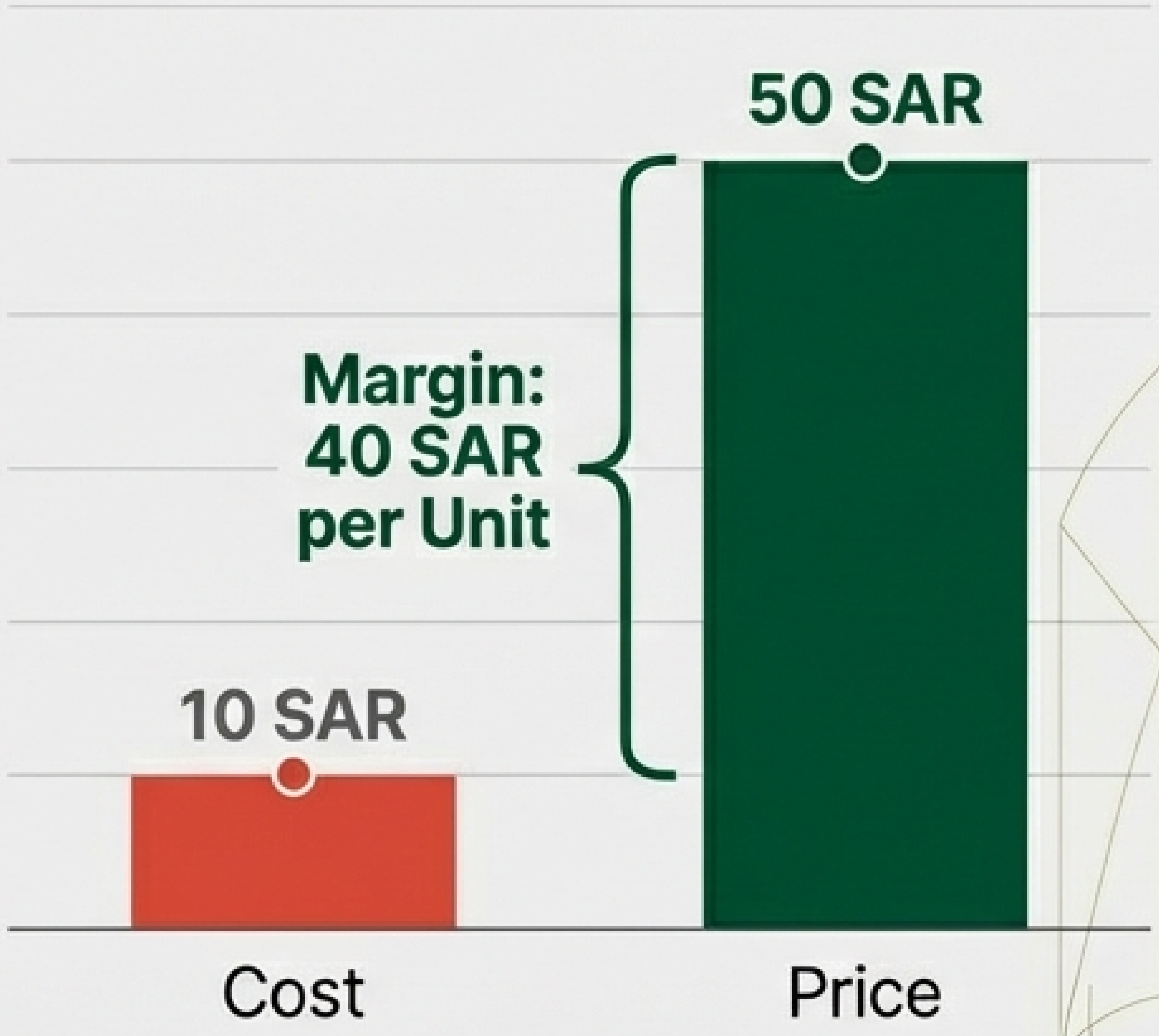
Porter's Insight: High Buyer Power means UX is the differentiator.

High-Margin Unit Economics Drive Sustainability

Revenue Streams



Unit Economics Comparison



Go-to-Market Strategy: "Banking Made Easy"

Phase 1: Core Launch

MVP Platform, Mobile App, Instant Transactions (6 Months).

Phase 2: Growth

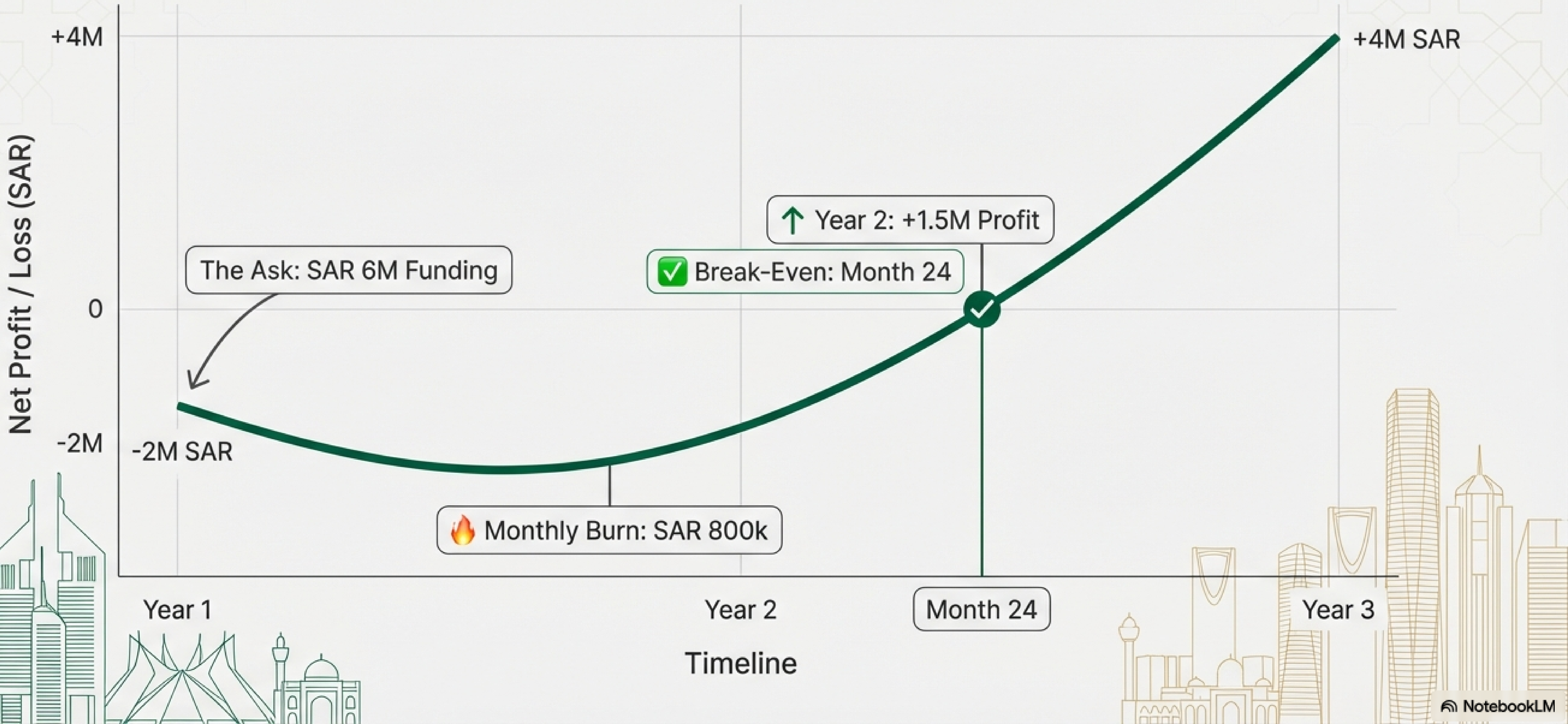
Aggressive Social Marketing, Tech Influencer Partnerships.

Phase 3: Expansion

Investment Options, Financial Planning Tools.

Positioning: "Your Future, Your Bank"

Financial Roadmap to Break-Even in 24 Months



Strategic Allocation of SAR 5.25M Startup Capital

Working Capital Reserve - 1.5M SAR (Safety Net)

App/Web Development - 1.0M SAR (Product is King)

Licenses & Permits - 500k SAR

Initial Marketing - 500k SAR

IT Equipment (400k)

Renovation (300k)

Furniture (200k)

A Lean, Tech-Focused Operational Structure

CEO — CTO — CFO

5 Software Developers
(The Core Engine)

10 Customer Service Reps
(The Face)

Total Monthly Opex:
SAR 800,000

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NotebookLM

Mitigating the 'Conditions' of Success

Regulatory Compliance (High Risk)
Mitigation: Engage legal experts for full KSA alignment.
Cybersecurity Threats (High Risk)
Mitigation: Robust encryption protocols & regular audits.
Competition (Medium Risk)
Mitigation: Superior UX & Hyper-personalization.

A Defining Opportunity for KSA's Digital Financial Future

Immediate Next Steps

1 Secure SAR 6M Funding

Achieve capital requirements for seed stage, fueling initial development and market entry.

2 Initiate Licensing & Permitting

Engage regulatory bodies (SAMA/CMA) for full compliance and operational authorization.

3 Recruit Core Tech Team

Assemble the foundational engineering and product talent for platform build.

The market is ready. The plan is solid. The time is now.