

Consumer Segment



Throughout 2025, stc's consumer segment delivered robust performance, reinforcing its leadership in Kuwait's highly competitive telecommunications market. The segment achieved notable results across multiple areas, reflecting stc's continued commitment to innovation, customer-centricity, and digital excellence. The year was defined by stronger device margins, higher value-added service revenues, and enhanced customer engagement across all touchpoints.

The Consumer Segment's achievements underscore the segment's ability to adapt quickly to shifting market dynamics while delivering greater value to customers and strengthening its competitive advantage. The below segment's strategic initiatives have created a solid foundation for further expansion and innovation.

1. Enhanced Digital Experience

Value-Added Services (VAS) also delivered consistent growth, led by robust performance in e-voucher revenues, which continued to rise as digital demand accelerated.

Baity 5G supports stc's fixed-mobile convergence approach by expanding beyond mobile services into home connectivity, strengthening customer stickiness, reducing churn, and increasing lifetime value within the consumer segment.

Meanwhile, the Mobile Virtual Network Operator (MVNO) business exceeded expectations, demonstrating stc's expanding influence in the market and its ability to reach new customer segments through flexible and competitive offerings.



2. Key Projects and Partnerships

In 2025, stc strengthened its market presence through strategic partnerships and the launch of innovative customer engagement programs.

- Collaborations with Boubyan Bank and Commercial Bank of Kuwait's youth segment, YOU, opened new channels for customer interaction and reinforced stc's appeal among younger demographics.
- A major milestone was the enhancement of the qitaf loyalty program, delivering a fully upgraded digital experience across all channels. Earning and redeeming points became faster, simpler, and more rewarding through continuous improvements to the mystc KW app and website. Customers now benefit from smoother journeys, instant redemptions, and enhanced visibility of their rewards.
- At the same time, stc expanded the qitaf ecosystem through a growing network of partners across retail, lifestyle, dining, entertainment, and digital services, making qitaf Kuwait's most valuable and rewarding loyalty program. These enhancements strengthened customer loyalty, convenience, and everyday engagement.



3. Innovation and Digitization

- stc maintained its leadership in digital innovation through continued investment in next-generation technologies and customer platforms.
- The deployment of 5G Advanced reinforced stc's position at the forefront of connectivity, enabling customers to enjoy faster, more reliable services across digital applications.
- In parallel, stc rolled out multiple app updates aimed at improving usability, accessibility, and overall user satisfaction, ensuring a smoother, more personalized experience across all digital touchpoints.



Performance Overview

Compared to 2024, the consumer segment demonstrated robust financial and operational growth, outperforming market benchmarks and maintaining its leadership across key performance indicators. The segment sustained the lowest churn rate in the Postpaid Voice category, a clear reflection of customer satisfaction and loyalty, while also maintaining a solid subscriber base, supported by enhanced digital channels, differentiated value propositions, and continued investment in network quality and customer experience.

The remarkable growth in device margins, supported by strong zeed performance, was the main achievement in 2025. This diversification contributed to enhancing profitability and reinforcing stc's strong retail presence.

Performance metrics and KPIs from Corporate Strategy highlighted sustained momentum across revenue streams, reaffirming B2C's substantial contribution to stc's overall growth and its critical role in driving the company's consumer market leadership.

Enhancing Customer Experience

Given that customer experience remained a top priority for stc's consumer segment in 2025, a dedicated roaming taskforce was launched to improve the quality of international roaming services and ensure seamless connectivity for travelers. stc now has the biggest roaming coverage in Kuwait and the widest roaming footprint in the GCC: as it has a roaming footprint in 300 operators across 171 countries worldwide. In the meantime, stc's VoLTE roaming service is fully available in the top 30 visited countries where VoLTE roaming is available.

The introduction of Apple Pay as a new payment option on the mystc KW app added convenience and encouraged higher digital engagement.

During the second half of 2025, we delivered significant improvements across key Customer Experience (CEX) KPIs, reflecting tangible enhancements in service quality and network performance:

- **Service Quality:** Overall latency was reduced from 175 ms to 94 ms, delivering a faster and more responsive user experience.
- **Network Reliability:** Attach failure rate was eliminated, improving from 0.6% to 0%.
- **Average Latch Time:** Average delay was reduced from 13 minutes to 6 minutes, accelerating service access.
- **Customer Complaints:** Roaming-related complaints decreased by 80%, indicating a marked improvement in customer satisfaction.
- **Attach Rate:** Achieved a 100% attach success rate, ensuring seamless network access.



Awards and Recognition

- stc was recognized as the Global Most Valuable Partner for Honor, underscoring the company's excellence in partnership and retail performance.
- stc received a Silver Smarties Award at the MMA Smarties MENA Awards for its innovative eVouchers campaign, underscoring the company's strength in digital marketing and customer engagement.

A Vision Toward 2026 and Beyond

In 2026, stc will continue strengthening its consumer strategy by enhancing personalization and expanding its digital ecosystem. These efforts aim to drive higher engagement, loyalty, and long-term customer value.

- stc's consumer segment focuses on bracing customer engagement and evolving its offerings to meet the needs of a diverse and rapidly growing customer base. A key strategic priority will be the introduction of segmented and targeted propositions, supported by advanced data analytics, to deliver more relevant and personalized experiences to each customer group.
- The segment will also focus on enhancing stc's digital platforms, investing in new technologies and capabilities to provide more seamless, efficient, and user-friendly self-service journeys. Improving digital accessibility and convenience will remain essential to sustaining engagement across all touchpoints.
- Another key area of focus will be enriching the qitaf loyalty program, expanding its partner network, and introducing more valuable and exclusive rewards to strengthen loyalty and everyday interaction with the brand.
- In parallel, stc aims to increase service diversity across its product portfolio, ensuring that evolving customer needs are met through a wider range of innovative and relevant offerings.



Through these priorities, stc will continue to build on its strong B2C momentum, reinforcing customer loyalty and enhancing value creation throughout 2026.

