

Business Products

This year, Business Products solidified its focus on serving the B2B by transitioning from a B2C to a B2B-oriented approach. This transition is evident across all offerings, where products have been reimagined to meet the specific needs of business clients. Business products group has extended its focus on studying and exploring the market, with the purpose of finding acquisition and investment opportunities that align with the group's strategy and focus on Logistics, Mobility, and horizontal platforms.

Business Products deliver business-to-business solutions tailored to private-sector needs, focusing on mobility, logistics and horizontals, and observing opportunities in other sectors such as real estate, Fintech, health, tourism and B2B horizontals in order to accelerate growth and impact.

In 2024, elm's strategic focus shifted decisively toward delivering products and services tailored to B2B clients, marking a significant evolution from its previous B2C orientation. As part of this strategic shift, product such as Dhamen service, Mojaz platform, Ajer platform, Rased platform, Bayanat.Tech platform and Ertah platform were integrated into the Business Products group, with their strategies redefined to align with the group's mission of delivering targeted, high-impact solutions for business clients. This transformation underscores the group's commitment to addressing the evolving needs of the B2B.

This strategic pivot reflects elm's commitment to addressing the unique demands of B2B clients, enhancing operational efficiency, and delivering solutions that prioritize simplicity and value.

Driving Value through Innovative Services and Solutions

elm is committed to setting new standards for digital excellence, enabling B2B organizations to advance toward a future of opportunity through its innovative products.

موجز Mojaz

Mojaz Service

Mojaz is an advanced service which provides a digital report that contains information about used vehicles in the Kingdom. This will allow potential buyers who want to purchase used vehicles to make decisions with reliable information from different reliable data sources about the used vehicle (accidents, mileage readings, maintenance records, etc.).

2024 Achievements

In 2024, customer satisfaction ratings climbed significantly, reaching 4.6, up from a previous app store rating of under 3.4, reflecting the ongoing improvements and customer-focused enhancements to the service. Mojaz has streamlined the process for generating reports, reducing it to just two simple steps, while introducing multiple payment options to ensure greater convenience and accessibility for customers.

Get the Full Picture
before Buying
any Second Hand
Vehicle

Scan the QR code to
view the website



ضامن Dhamen

Dhamen Service

Dhamen is a digital service that acts as a financial mediator or guarantor for various fields using an escrow account. It has been developed to ensure the delivery of the value of the goods or service before receiving and delivering them. It serves online platforms and other parties who do not have websites and need to document and ensure delivery of the value of the goods or service before receipt and delivery.

2024 Achievements

In 2024, five new services were launched under Dhamen, including pay-out/distribution, pre-authorization, auction services, IBAN validation and integration with billing, and ZATCA systems. The service also expanded its footprint in the real estate and trade sectors, signing 13 new merchant contracts, including 10 within these key industries.

Building Trust
between
Consumers and
Merchants

Scan the QR code to
view the website



Ongoing Business Products Development

During 2024, the **Ertah platform** focused on increasing the volume of fixed permits (FPs) issued and enhancing workshop operations by capturing more images and streamlining related processes. Plans were also made to introduce additional services linked to fixed permits, further optimizing workshop efficiency and expanding the product's capabilities. While the **Rased platform** marked a key milestone as elm's first product launched on the Google Cloud, underscoring elm's commitment to cloud innovation, it evolved into an integrated solution across strategic sectors, strengthened by key partnerships such as the collaboration with Petromin. In 2024, major services launched included in Rased platform an expense management feature with an integrated e-wallet for fleet expense control and an operations management system that enhances daily operational performance, with 24/7 technical support and advanced data analytics. It has enhanced operational efficiency, delivering significant value to its users. Meanwhile, the **Bayanat.Tech platform** underwent significant enhancements to deliver an improved user experience for clients, from a development perspective, three minimum viable products (MVPs) were created and are currently undergoing validation, reflecting the ongoing commitment to innovation and client satisfaction. The **Ajer platform** launched a variety of services in 2024 to enhance operational efficiency and reduce rental risks. These services include real time vehicle inventory management for better fleet visibility, a direct booking solution that streamlines reservations and financial transactions, and a "Know Your Client" service that verifies rental eligibility and provides personalized car suggestions using data-driven insights.

Business Products in 2025

The Group anticipates that 2025 will be a transformative year for Business Products with a continuous focus on mobility, logistics and horizontal B2B domains. Efforts will continue to center on areas such as trucking, fleet management, warehousing, fulfillment, data platforms and payment solutions, among others. Services will be developed and launched specifically to meet the needs of B2B clients, driving innovation and enabling growth across these key sectors.