

## **Alrajhi Bank**

### **Determine the Program's Purpose**

Purpose of the Program:

Alrajhi Bank is a digital banking platform that covers many financial services and functionalities with the most emphasis on user friendliness and security. As the platform is user-friendly, people with different technical expertise can interact with it and carry out operations like account management, money transfer and client support efficiently.

Why does it exist?

The primary purpose of the app is to enable users to manage their finances on the go, addressing the challenges of traditional banking by offering 24/7 access to essential banking services.

Problem it solves:

The app solves problems such as the need to visit physical bank branches for transactions, long processing times, and limited banking hours. It caters to a wide array of needs, including funds transfers, bill payments, account management, credit card services, and instant personal financing. This makes the app indispensable for users looking for convenience and efficiency in managing their financial affairs

## 2. Conduct a Survey or Interview

Objective:

Via conducting a usability test with 5 potential users for testing the usability, security and functionality of the digital banking system.

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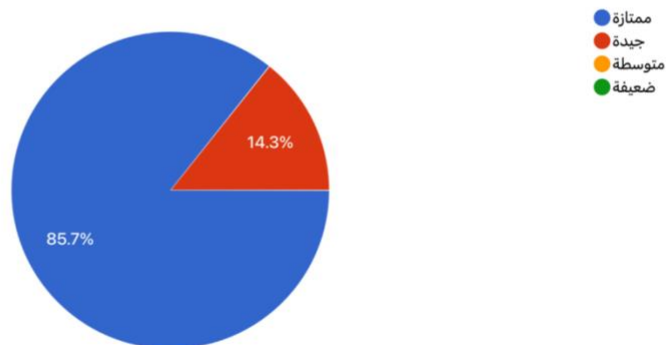
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# استبيان تقييم تجربة المستخدم لبنك الراجحي

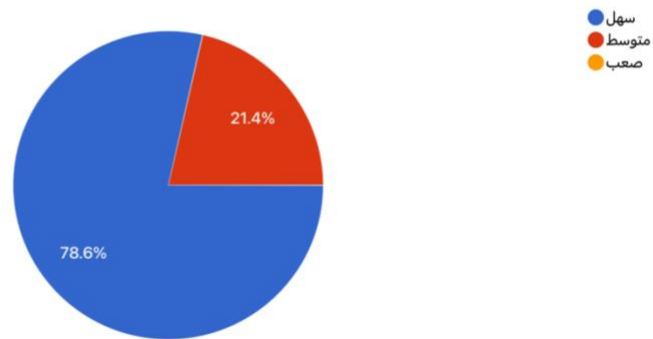
يهدف هذا الاستبيان إلى تقييم تجربة المستخدم في بنك الراجحي واختبار سهولة الاستخدام، الأمان، ووظائف النظام المصرفي الرقمي.

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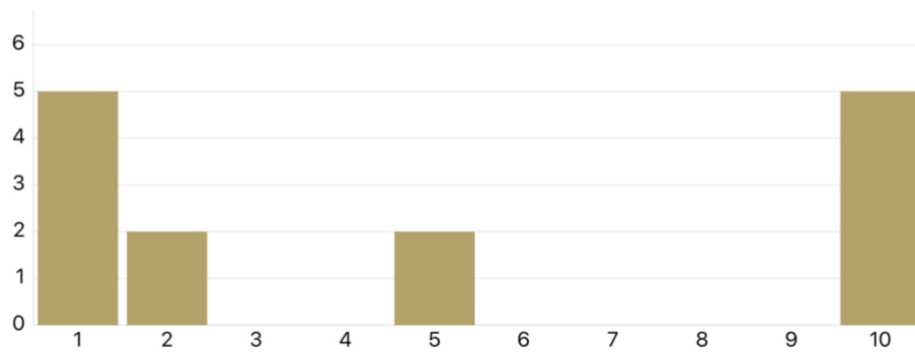
كيف تصف تجربتك العامة مع بنك الراجحي؟



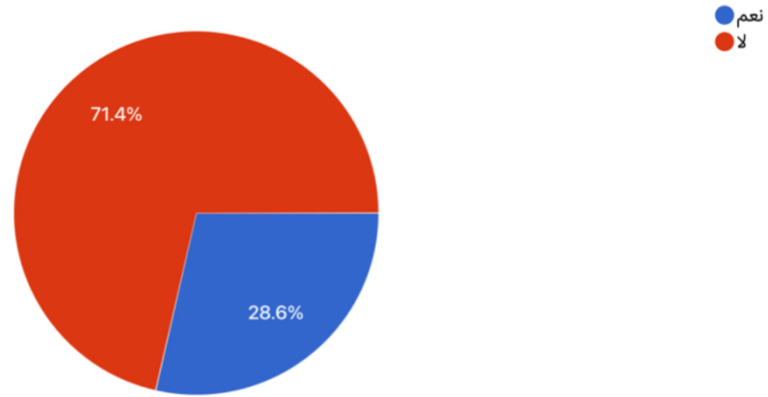
## كيف تقيم سهولة استخدام النظام المصرفي الرقمي لبنك الراجحي؟



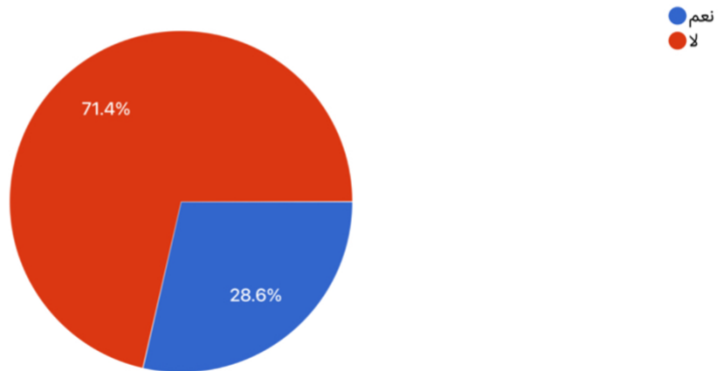
## كيف تقيم مستوى الأمان في الخدمات المقدمة من بنك الراجحي؟



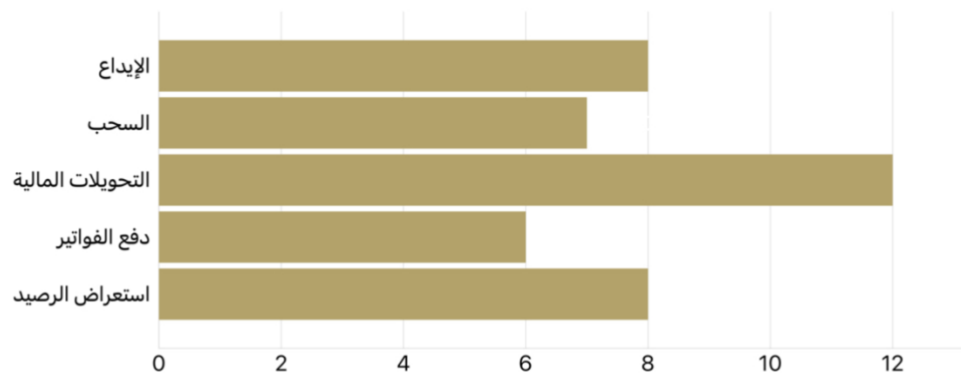
هل واجهتك أي مشاكل أثناء استخدام النظام المصرفي الرقمي؟



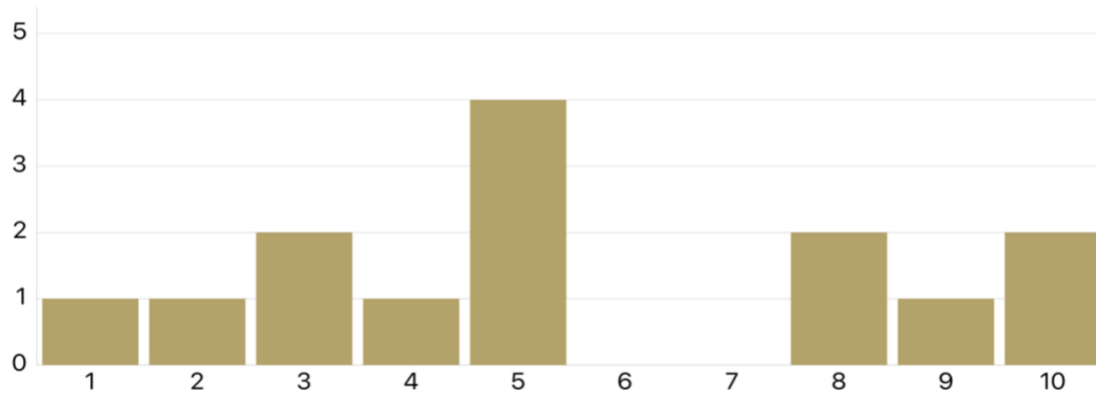
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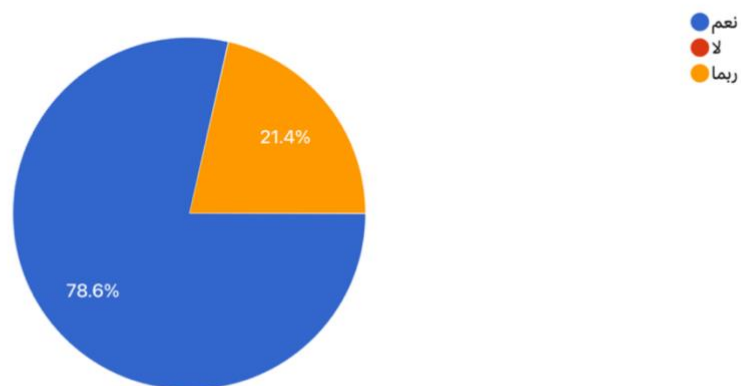
ماهي الميزات التي تستخدمها في النظام المصرفي الرقمي لبنك الراجحي؟



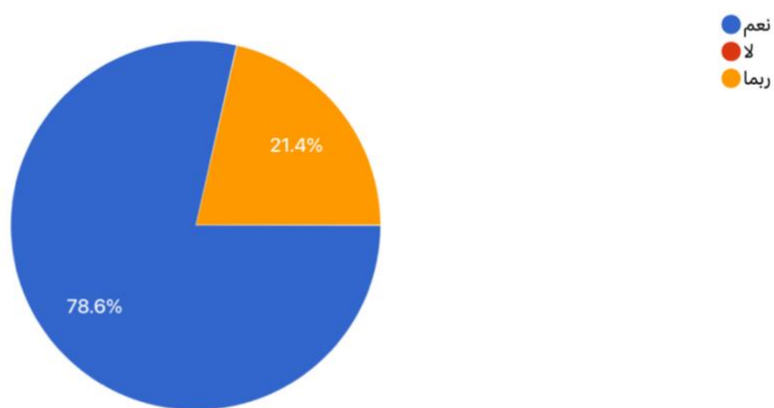
كيف تقيم سرعة استجابة خدمة العملاء لبنك الراجحي؟



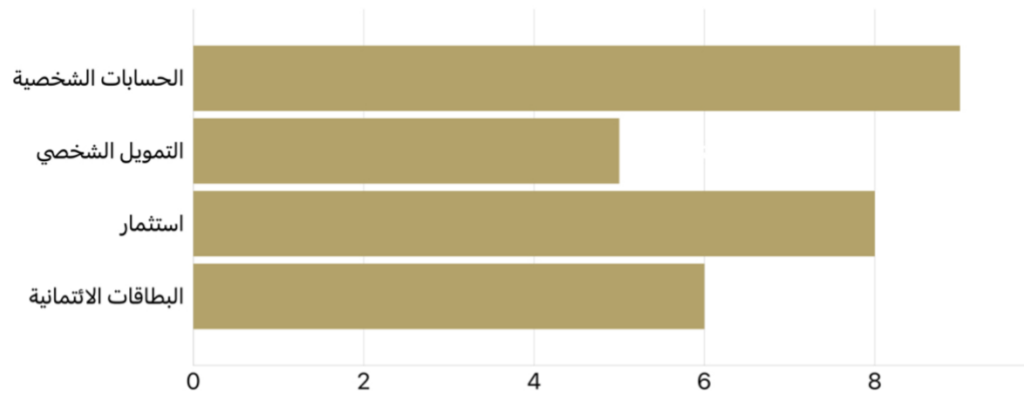
هل تنوي الاستمرار في استخدام النظام المصرفي الرقمي لبنك  
الراجحي؟



هل تنوي الاستمرار في استخدام النظام المصرفي الرقمي لبنك  
الراجحي؟



## ما هي أقسام بنك الراجحي التي تنوي استخدامها أكثر في المستقبل؟



### 3. Research Existing Programs

Current App: alrajhi Bank

Advantage of alrajhi Bank include:

- Full-service: customers can access a broad range of banking features with the app, such as account management, money transfers and loan management
- Safe Authentication: The app collects information to validate identity through finger print and facial acknowledgment.
- 24/7 Access — Users can be potentiality to perform transactions and access services at any time, increasing convenience.

### Disadvantages of alrajhi Bank :

1. Limited International Use: The app primarily serves users within Saudi Arabia, offering fewer options for international banking and currency management.
2. Customer Support: Users sometimes face slow or unhelpful customer service when seeking assistance through the app.
3. Technical Issues: Occasional glitches, such as app crashes or login problems, disrupt the user experience.
4. Fewer Advanced Features: The app lacks some advanced financial tools available in global competitors, like detailed financial analytics or investment options.
5. Learning Curve: New users may find the interface slightly complex and might need time to navigate all features efficiently.

### Advantage of PayPal

1. 1-Users can complete transactions in various currencies, which facilitates international trade for them.
2. 2- The user interface is characterised by simplicity and ease, which facilitates the process of registration and transactions.
3. 3- Provides advanced financial data protection, including information encryption and fraud protections.

### Disadvantages of PayPal

1. Fees apply to certain transactions, such as international money transfers or commercial transfers, which may result in increased costs.
2. PayPal is not available in all countries, which may hinder its use in some areas.
3. Despite security measures in place, PayPal accounts remain vulnerable to hacking, especially if users use weak passwords.



Comparison with PayPal:

- PayPal is a well-known digital payment platform that provides services similar to those offered by Al Rajhi's mobile app, particularly in the realm of online transactions and money transfers. However, the scope of PayPal's services is broader in the context of international transactions and online shopping, making it a globally recognized tool for digital payments.
- PayPal is not a full-fledged banking app and lacks many of the features that Al Rajhi offers, such as instant personal financing, bill payments for local utilities, or comprehensive account management services. Its focus is more on digital payments and less on comprehensive banking solutions .

## Functional requirements

### user requirements

The system is clear, easy to use and the user interface is simple so that anyone can use it, even people who do not have high technical experience. The system provides a wide range of services and features that meet the needs of users.

## Systems requirements

1- The system must provide secure login:

Supports login using advanced technologies such as facial recognition or fingerprint.

Requests an additional verification code when logging in from a new device or making large transactions.

2- Allows viewing account details:

Displays the current account balance and details of previous transactions.

Allows opening new accounts directly from the application and closing them.

3- Enables direct communication with customer service:

Supports live chat or phone calls with customer service.

Allows submitting complaints or inquiries directly through the application.

Provides a section for frequently asked questions and their answers.

## Non functional requirements

The system must be available 24/7 to allow customers to make transfers at any time

The system must use two-step verification to protect customers

Application response time should be fast, so that most operations such as logging in or completing a transaction are performed in a few seconds

## Main tasks

- 1- Providing savings account opening services and current accounts
- 2- Easy to transfer money locally and internationally.
- 3- Providing personal and commercial loans, order management and repayment
- 4- Banks help individuals and businesses move money easily and quickly

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