

Application name: Al Rajhi



The team :

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Al Rajhi Bank App is the first banking app in the Kingdom of Saudi Arabia, and since its launch, the app has sought to meet the needs of customers by providing a variety of banking services that include transfers, bill payments, and investments. And connecting users and creating communities through technology

Programs purpose:

Purpose of Al Rajhi application: is to enable users through technology to save money and transfer it safely to everyone. Users face some problems and solve them:

- Some banks are complicated when creating accounts and cashing a bank card, but the Al Rajhi application makes it easy to create a bank card through the phone only and receive the card from the branch without any complications .

- Difficulty in personal financing; The bank provides the possibility of unifying the customer's obligations from personal financing contracts with the bank in one contract by paying them through a third party .
- The problem of reviews in branches and delays in appointments; The bank provides a solution to all problems from the same application without the need to go to the branch, saving time in this regard .
- The problem of creating a new card for a family member; For example, as a mother, I can create a sub-card for my children and transfer amounts to it without the need to create new cards.

1-Al Rajhi application requirements:

1.1-Requirements (FUNCTIONAL):

- 1- The user should download the application
- 2- The user should log in to open the application and navigate in it
- 3- The user should have the ability to view the amount in his account
- 4- The user should be able to add other beneficiaries
- 5- The user should have view and display the beneficiaries after adding them
- 6- The user should be able to transfer amounts to people
- 7- The user should be able to receive amounts from other beneficiaries in his bank account

1.2- Requirements: (NON-FUNCTIONAL):

- 1- the system should respond in less time When transferring an amount to another beneficiary, to be in less time a verification number is sent to ensure that the account holder is the one controlling the transaction.
- 2- The system should be available anytime the user wants the application to send or withdraw money.

2-Survey :

Survey responses:

معرفة الجيب	الإجابات الصحيحة	يستخدم التطبيق	ذكر لي احد مميزات تطبيق	هل واجهت بعض المشاكل أثناء	يسمح التطبيق بإضافة حسابات	الإجابة نعم ما هي الميزة	هل أنت من مستخدمي بنك الر
https://survey.porsline.com/j8jrzr	لا	نعم	نقاط المكافأة	نعم واجهت	نعم يسمح	سهل اصدار بطاقة بنكية	لا
https://survey.porsline.com/jufgWD	نعم	نعم	تعدد على التبرع من داخل التطبيق	نعم واجهت	نعم يسمح	امانة عالي جدا	نعم
https://survey.porsline.com/jAdL7v	نعم	نعم	خاصية الشراء من داخل التطبيق	نعم واجهت	نعم يسمح	سهل اصدار بطاقة بنكية	نعم
https://survey.porsline.com/jxs1Yo	نعم	نعم	القدرة على الانذار والاستثمار	نعم واجهت	نعم يسمح	تعدد بولي الإيداع والتحويل للمستفيدين	نعم
https://survey.porsline.com/jvUuN6	نعم	نعم	تعدد على التبرع من داخل التطبيق	نعم واجهت	نعم يسمح	تعدد بولي الإيداع والتحويل للمستفيدين	نعم
https://survey.porsline.com/jx9rs0	نعم	نعم	تعدد على التبرع من داخل التطبيق	لا لم اواجه	نعم يسمح	تعدد بولي الإيداع والتحويل للمستفيدين	نعم
https://survey.porsline.com/jekNLW	نعم	نعم	تعدد على التبرع من داخل التطبيق	نعم واجهت	نعم يسمح	تعدد بولي الإيداع والتحويل للمستفيدين	نعم
https://survey.porsline.com/j9xyFA	لا	نعم	تعدد على التبرع من داخل التطبيق	لا لم اواجه	نعم يسمح	تعدد بولي الإيداع والتحويل للمستفيدين	لا
https://survey.porsline.com/jfklXr	نعم	نعم	خاصية الشراء من داخل التطبيق	لا لم اواجه	نعم يسمح	سهل انشاء الحساب	نعم
https://survey.porsline.com/jNSf4i	نعم	نعم	القدرة على الانذار والاستثمار	نعم واجهت	نعم يسمح	سهل انشاء الحساب	نعم
https://survey.porsline.com/jn7RR0	نعم	نعم	نقاط المكافأة	لا لم اواجه	نعم يسمح	تعدد بولي الإيداع والتحويل للمستفيدين	نعم
https://survey.porsline.com/jHtw8F	نعم	نعم	تعدد على التبرع من داخل التطبيق	لا لم اواجه	نعم يسمح	امانة عالي جدا	نعم
https://survey.porsline.com/jE0fC1	نعم	نعم	القدرة على الانذار والاستثمار	لا لم اواجه	نعم يسمح	سهل انشاء الحساب	نعم
https://survey.porsline.com/jE2biG	نعم	نعم	تعدد على التبرع من داخل التطبيق	لا لم اواجه	نعم يسمح	امانة عالي جدا	نعم
https://survey.porsline.com/jkShjW	نعم	نعم	القدرة على الانذار والاستثمار	لا لم اواجه	نعم يسمح	سهل انشاء الحساب	نعم
https://survey.porsline.com/jwuQ4r	نعم	نعم	خاصية الشراء من داخل التطبيق	نعم واجهت	نعم يسمح	امانة عالي جدا	نعم
https://survey.porsline.com/jdHSWi	نعم	نعم	تعدد على التبرع من داخل التطبيق	لا لم اواجه	نعم يسمح	سهل انشاء الحساب	نعم
https://survey.porsline.com/jx5r6y	نعم	نعم	تعدد على التبرع من داخل التطبيق	لا لم اواجه	نعم يسمح	امانة عالي جدا	نعم
https://survey.porsline.com/jfSDTB	نعم	نعم	تعدد على التبرع من داخل التطبيق	لا لم اواجه	نعم يسمح	سهل انشاء الحساب	نعم
https://survey.porsline.com/jVP3eT	نعم	نعم	تعدد على التبرع من داخل التطبيق	لا لم اواجه	نعم يسمح	تعدد بولي الإيداع والتحويل للمستفيدين	نعم
https://survey.porsline.com/jFQ9eu	نعم	نعم	خاصية الشراء من داخل التطبيق	لا لم اواجه	نعم يسمح	سهل انشاء الحساب	نعم

The link survey:

<https://survey.porsline.com/s/n8rpA6sk>

The team conducted a survey to find out people's opinions about the Al Rajhi app, and we found that:

The majority of them use the Al Rajhi app, and one of their favorite features is that they have the ability to donate from within the app, and another feature is the ability to log in and buy from within the app, and one of the features they also like is

that it is easy to open an account and easy to deposit, and their high confidence in the security of the banking app

The app is considered excellent according to their opinions and does a good job

3-Research existing program:

Other application: Al Ahly

Al Rajhi application compares to Al Ahli application with a set of advantages and disadvantages, including:

1- User interface:

Al Rajhi application:

It has a simple and easy-to-use interface, making it easy for users to navigate between services and simplicity in design.

Al Ahli application:

It has a more complex interface, which may make it difficult for some users to access the required services.

2- Ease of opening accounts:

Al Rajhi App:

Enables the process of opening new accounts easily and quickly.

Al Ahli App:

The process of opening accounts may be more complicated and requires additional steps.

3- Additional features:

Al Rajhi App:

Offers rewards programs and special offers on financial transactions.

Al Ahli App:

Offers interactive features using data analysis techniques, but may lack attractive promotional offers at times.

4- Security:

Al Rajhi App:

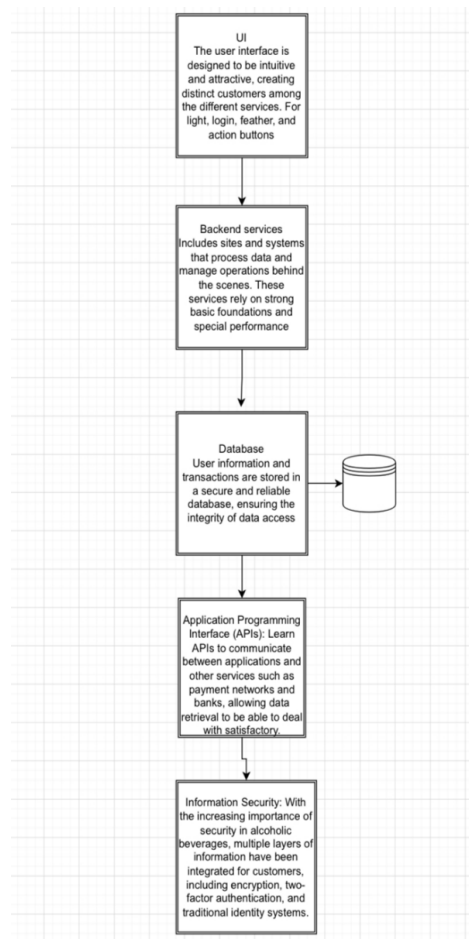
Relies on security technologies such as two-factor authentication, which ensures the protection of users' information.

Al Ahli App:

Provides good levels of security, but may sometimes require updates to ensure data protection.

4-The structure of the Al Rajhi application :

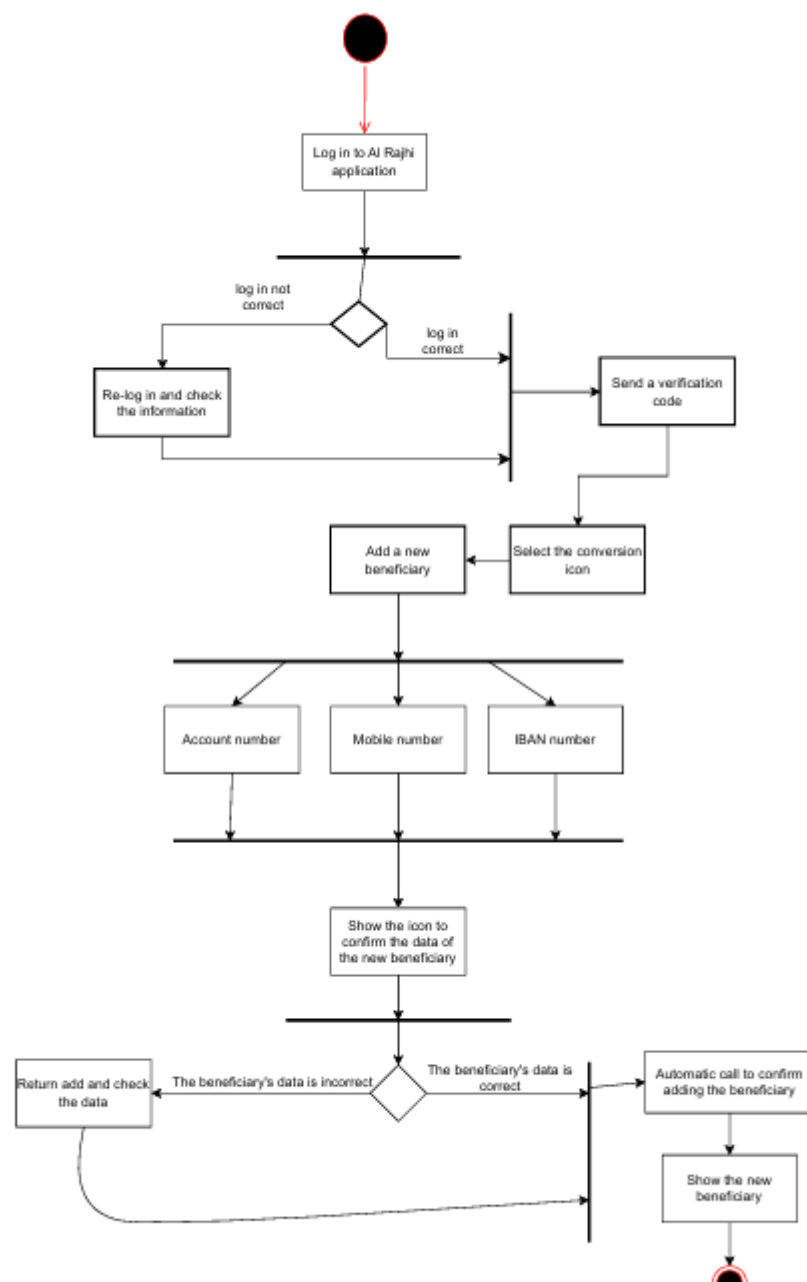
It is considered one of the basic elements that contribute to improving the user experience and providing integrated and smooth banking services, as the application was designed to be easy to use, effective, clear, concise and for a specific purpose, allowing users to access a variety of financial services, such as money transfer, bill payment, balance inquiry, and other banking operations. The application structure generally consists of several main components, as shown in Figure 1.4::



1.4 structure of the Al Rajhi application

5-Data model:

Activity diagram shows us how to add a beneficiary in the Al Rajhi application. Shown in Figure 1.5:



1.5 activity diagram how to add a beneficiary

6-Outline technical specifications:

- **Operating System:**

-Android: Version 5.0 or higher.

-iOS: version 11.0 or higher.

- **Processor:**

Preferably dual-core processor or higher to ensure good performance and speed.

- **Memory:**

At least 2 GB of RAM.

- **Storage:**

Free space ranging from 100-200 MB.

- **Screen:**

Screen with a suitable size to ensure a comfortable user experience.

- **Internet connection:**

Good internet connection via Wi-Fi or phone data.

Contents:

Application name: AL Rajhi.....	1
1-Application requirements:	2
1.1 -Requirements (FUNCTIONAL).....	2
1.2 Requirements (NON-FUNCTIONAL).....	3
2-SURVEY:	3
3-Research existing program:	4
4-The structure of the AL Rajhi :	6
5-Data model:	7
6-outline technical specifications':	8

(The team use Apple-style guide)