

Application name: Al Rajhi

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Figure 1: Al Rajhi application

1 1-Abstract:

This document talks about Al Rajhi Bank application, the leading banking application in the Kingdom of Saudi Arabia, catering to the needs of customers by providing a wide range of banking services including transfers, bill payments and investments. The purpose is to leverage technology to enable users to save and transfer money safely. The application addresses common banking challenges and also mentioned from a functional and non-functional .

The team compared it with other applications such as Al-Ahli, Al Rajhi provides a simpler user interface, easier account opening and attractive features....

The team also mentioned in this document about the structure of the application and how it works and we put an example of data activity in it and the team also mentioned some of the technologies used in the application.

2 Introduction

Al Rajhi Bank Application 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.

3 Al Rajhi application requirements:

Banking services are directed towards providing and achieving a unique and innovative experience that meets their needs. The Al Rajhi application is an example of this trend, as it combines modern design and effective performance. The Al Rajhi application includes a set of requirements that ensure the achievement of goals, including:

3.1 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

3.2 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.

4 Survey :

[illegible]

Figure 2: Survey responses

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

The majority of them use the Al Rajhi Application, and one of their favorite features is that they have the ability to donate from within the Application, and another feature is the ability to log in and buy from within the Application, 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 Application The Application is considered excellent according to their opinions and does a good job

5 Research existing program:

Other application: AI Ahly , Al Rajhi application compares to Al Ahli applica-
tion 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.

6 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 2.

7 Data model:

Activity diagram shows us how to add a beneficiary in the Al Rajhi application. Shown in Figure 3

8 technical specifications:

This paragraph explains the technologies used in the Al Rajhi application, and also when using these technologies we will have the best experience and use of the Al Rajhi application. We have mentioned some of these technologies:

- 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.

9 Conclusion:

In this document, the team talked about the Al Rajhi application, which through our research as a team about this application, we found that it is a pioneering model in facilitating services and is characterized by many features with a simple interface and design and ease of use to ensure the best experience for users. It is also considered the first banking application in the Kingdom of Saudi Arabia.

Through the survey, the application is considered the favorite of users and has many preferred services that meet the needs of customers.

The team also mentioned the method of structuring the application and also a simple example that explains how to add a beneficiary in the application and expresses an easy and simple way for users and is clear to them.

At the end of the document, and through the team's opinion, the Al Rajhi application is considered the best banking application and there is no doubt that the Al Rajhi application represents an effective and popular model in the banking applications sector.

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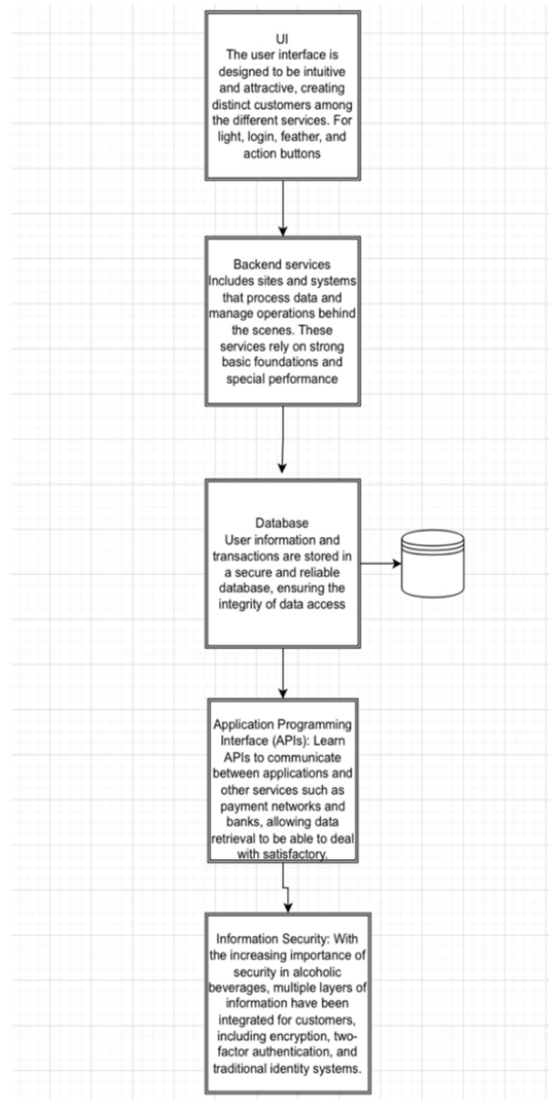


Figure 3: structure of the Al Rajhi application

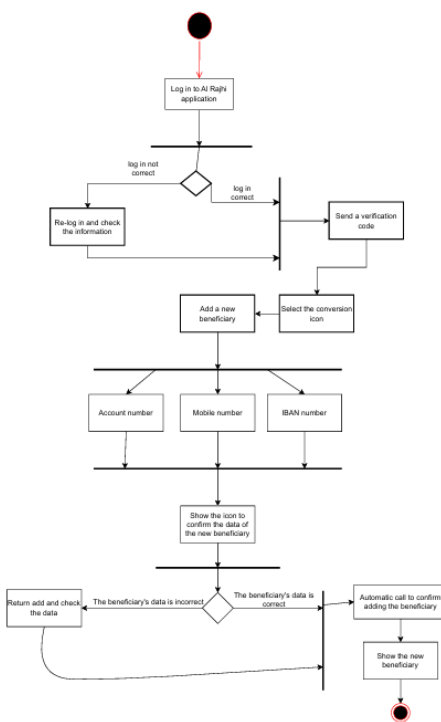


Figure 4: activity diagram how to add a beneficiary