

Al Rajhi Bank Application

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1 Abstract

This document discusses the Al Rajhi Bank application, which represents a vital tool for improving the user experience in managing financial transactions. The application aims to provide a safe and reliable banking environment that contributes to enhancing economic growth and customer convenience. The application offers a wide range of financial services such as money transfer and bill payment, making it easy and secure for users to conduct transactions.

The main objectives of the application are to provide a simple and quick-to-implement user interface, making it suitable for students and new users. The application also addresses many of the problems faced by customers, such as saving time, improving security, and ease of use, which meets the needs of individuals and businesses.

The document also includes the functional and non-functional requirements of the application, the main tasks of the application, in addition to a comprehensive analysis of user opinions and an evaluation of the effectiveness of the application. Similar features of other banking applications are also discussed, highlighting the advantages and disadvantages of each. Finally, the report emphasizes Al Rajhi Bank's commitment to providing advanced banking services that meet the needs of its customers and enhance financial inclusion.

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2 Introduction

Banks are an essential part of everyday life, playing a pivotal role in supporting the economy and facilitating financial transactions. Banks provide a variety of financial services, such as opening accounts, providing loans, and managing investments, helping individuals and businesses achieve their financial goals.

3 Objectives

The Bank's main objective is to provide a safe and reliable financial environment that supports economic growth and meets the needs of customers. The Bank seeks to enhance financial stability by providing innovative and effective services, which contributes to improving the quality of life and enhancing the well-being of society. By providing financial support and guidance, the Bank aims to enable individuals and businesses to make informed financial decisions and achieve success in their endeavors.

In this context, the Al Rajhi Bank application comes as an important tool that enhances the Bank's ability to achieve its goals. The application provides an integrated banking experience that allows customers to manage their accounts easily and securely. Through the application, users can access a wide range of financial services, such as transfers and bill payments, making their daily transactions easier.

The Al Rajhi Bank application seeks to improve the customer experience through advanced technology, ensuring that they have complete control over their financial affairs anytime, anywhere. Through this digital platform, Al Rajhi Bank contributes to enhancing financial inclusion and supporting economic development, making customers' financial lives easier and more convenient.

4 Problem solving

Al Rajhi application solves many problems facing customers in banking transactions, the most prominent of which are:

1. Saving time: The application allows customers to conduct banking transactions without having to go to the branch, which saves time and effort.
2. Access to services: The application provides a wide range of banking services such as transferring money, paying bills, and opening accounts, which reduces the need for paper transactions.
3. Security: The application provides advanced security features such as identity verification, which increases customers' confidence in conducting transactions online.
4. Ease of use: The application is designed to be easy to use, which helps customers deal with banking operations effectively.
5. Convenience: Customers can access banking services around the clock, which meets their needs at different times.
6. Transparency: The application allows customers to track their accounts and transactions easily, which helps them manage their money better.
7. Meeting the needs of individuals and companies: The application provides various services that suit the needs of individuals and companies, such as loans and personal finance.
8. Technical Support: The application provides an easy way to access technical support, which helps customers solve any problems they may encounter.

These features make the Al Rajhi application an effective tool that contributes to improving the customer experience in managing their financial transactions.

5 Chapter 1

5.1 Introduction

In this section, we will review the functional and non-functional requirements for the Al Rajhi Bank application. We will focus on how the application is designed to be user-friendly and fast in executing transactions, making it suitable for students and new users. We will cover the essential features the application offers, such as account management, money transfers, and bill payments, as well as effective customer support. Additionally, we will highlight aspects of security and reliability that ensure the protection of personal data and financial transactions. The goal of this section is to provide a comprehensive understanding of how the Al Rajhi Bank application meets user needs and enhances their banking experience.

5.2 Functional Requirements for the Al Rajhi Bank Application

1. Simple User Interface: The application must provide an easy-to-use interface suitable for students and new users.
2. Fast Transaction Execution: The application must be capable of executing financial transactions quickly and without delays.
3. Youth Orientation: The application must include features and options that cater to the needs of young people and students.
4. Availability of Basic Banking Services: The application must offer essential banking services such as money transfer and bill payment.
5. Customer Support: The application must include an effective customer support system to assist users when needed.

5.3 Non-Functional Requirements for the Al Rajhi Bank Application

1. Usability: The user experience must be simple and intuitive, minimizing the learning curve for new users.
2. Performance: The application must respond quickly and execute transactions with minimal wait times.
3. Compatibility: The application must be compatible with a variety of mobile devices and operating systems.
4. Security: The application must include advanced security features to protect personal data and financial transactions.
5. Reliability: The application must be dependable, with minimal outages or failures.
6. Technical Support: Qualified technical support must be available to help resolve technical issues.

5.4 Main Tasks of Al Rajhi Bank Application

1. Account Management: Allows users to track their bank accounts, check balance, and view past transactions.
2. Money Transfers: Users can make domestic and international transfers easily and quickly.
3. Paying Bills: The application provides the ability to pay bills for various services such as electricity, water, and communications.

5.5 Conclusion

The Al Rajhi Bank application represents a powerful tool for enhancing the user experience in managing financial transactions. By focusing on functional requirements such as ease of use and fast transaction execution, the application provides a comfortable banking environment suitable for students and new users. It also offers a range of essential services like money transfers and bill payments, simplifying financial life. Moreover, the application ensures a high level of security and reliability, giving users confidence in conducting their transactions online. With effective customer support and compatibility with various devices, Al Rajhi Bank aims to meet the needs of its customers and promote financial inclusion. Overall, the Al Rajhi Bank application is an ideal choice for those seeking a seamless and secure banking experience.

6 Chapter 2

6.1 Introduction

In this section, we will review the objectives of the Al Rajhi Bank application and how it meets the needs of customers. We will discuss the problems that the application solves, such as saving time and enhancing security, as well as the ease of use it provides. Additionally, we will cover the essential banking services available, such as money transfers and bill payments, and how the application contributes to meeting the needs of individuals and businesses. Finally, we will examine user opinions about the application and discuss the suggestions made to improve performance and increase effectiveness.

6.2 The Purpose of Al Rajhi Bank Application

Main Purpose: Facilitating access to banking services in a safe and easy way, enabling customers to manage their financial accounts anytime and anywhere.

6.3 The Problems that the Application Solved

1. **Saving Time:** The application allows customers to conduct banking transactions without having to go to the branch, saving time and effort.
2. **Access to Services:** The application offers a wide range of banking services, such as transferring money, paying bills, and opening accounts, reducing the need for paper transactions.
3. **Security:** The application provides advanced security features such as identity verification, which increases customers' confidence in conducting transactions online.
4. **Ease of Use:** The application is designed to be easy to use, helping customers to handle banking operations effectively.

6.4 The Needs that Were Addressed

1. **Convenience:** The application provides access to banking services around the clock, which meets the needs of customers with busy schedules.
2. **Transparency:** Customers can easily track their accounts and transactions, which helps them manage their money better.
3. **Meeting the Needs of Individuals and Companies:** The application provides various services that meet the needs of individuals and companies, such as loans and personal finance.
4. **Technical Support:** The application provides easy access to technical support, which helps customers solve any problems they may encounter.

6.5 Student Opinion Survey on Al Rajhi Bank Application



1. هل انت من مستخدمي تطبيق الراجحي؟

[مزيد من التفاصيل](#)

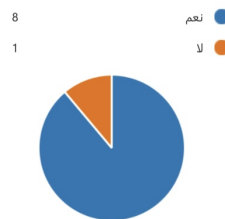


Figure 1:

2. ماهي الخدمات التي استفدت منها ؟

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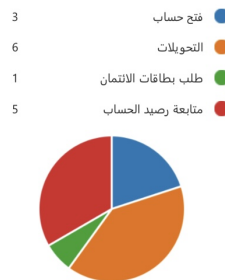


Figure 2:

الاستجابات

3. ما الخدمات التي تريد اضافتها؟

9 الاستجابات

ID	الاسم	الاستجابات
9	anonymous	لاشيء
8	anonymous	لا يوجد
7	anonymous	التحويل السريع دون اضافة مستفيد
6	anonymous	Nothing
5	anonymous	تثبيت واجهات المستخدم؛ حيث تغييرها كل فترة، ؛ صعوبة في الاستخدام في المرات التالية
4	anonymous	.
3	anonymous	لا يوجد
2	anonymous	لا يوجد
1	anonymous	لاشيء

Figure 3:

4. ما المشاكل التي واجهتك اثناء استخدام تطبيق الراجحي؟

مزيد من التفاصيل

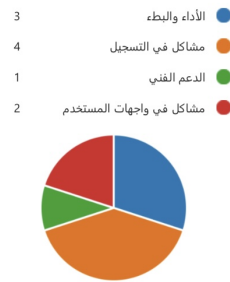


Figure 4:

6.6 Short Opinions:

- Importance: The application is essential for tracking account balance and managing expenses.
- Advantages:
 - Open accounts.
 - Transfer money quickly.
 - Expense tracking feature.
- Suggestions:
 - Improve the application response speed.
 - Add new payment options.
 - Improve user interfaces.

5. كيف تقيم مستوى الأمان في تطبيق الراجحي؟

مزيد من التفاصيل

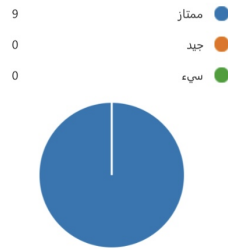


Figure 5:

6.7 Final Analysis

The Al Rajhi Bank application effectively meets students' needs. To improve it, focus should be on enhancing performance and expanding the scope of services, and on making user interfaces easier and more stable, which helps enhance the user experience.

6.8 Are There Any Applications Similar to the Al Rajhi Application?

Yes, there are many banking applications that provide services similar to the Al Rajhi Bank application, including the Al Ahli Bank application and its advantages and disadvantages.

6.9 Advantages

1. It provides a comprehensive range of financial services, including personal loans and investment services.
2. Advanced security: Strong protection for transactions, which increases user confidence.

6.10 Disadvantages

1. A complex interface for some users, and problems with response during peak times.
2. A complex interface: Some users find the interface crowded and difficult to use.

6.11 Conclusion

The Al Rajhi Bank application serves as an effective tool for facilitating access to banking services in a safe and convenient manner. By addressing key issues faced by customers, such as the need to save time and enhance security, the application significantly improves the user experience. It offers a variety of services, including money transfers and bill payments, meeting the needs of both individuals and businesses.

User feedback highlights the application's importance in tracking balances and managing expenses, with some suggestions for improving response speed and developing the user interface. Overall, the Al Rajhi Bank application reflects the bank's commitment to providing advanced banking services that meet customer needs and contribute to enhancing financial inclusion.

7 Chapter 3

7.1 Introduction

In this section, we provided a comprehensive analysis of the Al Rajhi Bank application, highlighting its features and characteristics that make it a preferred choice for many users, especially students. We began by focusing on the user interface and speed of performance, emphasizing how the application meets the needs of the youth demographic.

We also discussed the system architecture, which enhances security and performance. Additionally, we presented the different interfaces of the application, including the home page, which features a simple and attractive design with clear icons, making it easy for users to navigate between options. We reviewed the transfers interface, which offers straightforward options for quick money transfers, as well as the bill payment interface that allows users to pay utility bills directly.

Furthermore, we explored the general features that enhance the user experience, such as fast responsiveness and modern design. We provided data models that highlight the basic operations users can perform. Finally, we discussed the technical specifications and technologies that the application relies on to deliver a modern and secure service.

7.2 The Al Rajhi Application is the Best for Many People for Several Reasons

1. **Ease of Use:** Al Rajhi Bank is characterized by a simpler interface, which makes it a favorite for students and new users, while some users may find the Al Ahli Bank interface complex.
2. **Speed of Performance:** Al Rajhi Bank is known for its speed in executing transactions, providing a smooth banking experience without delay.
3. **Youth Orientation:** Al Rajhi Bank focuses on meeting the needs of young people and students, making it a preferred choice for this category.
4. **Availability of Basic Services:** Al Rajhi Bank provides all basic banking services in an integrated manner, such as money transfer and bill payment, making it a comprehensive option.
5. **Customer Support:** Al Rajhi Bank provides good customer support, making it easy for users to get help when needed.

Overall, it can be said that the Al Rajhi Bank app is the best option for students looking for an easy and fast banking experience. It features a simple user interface and speed in executing transactions, making it suitable for daily needs. While the Al Ahli Bank app provides integrated financial services and advanced security features, Al Rajhi Bank's focus on innovation and ease of use makes it the ideal choice for students and new users.

7.3 System Architecture

The Al Rajhi Bank Application System Architecture provides high performance, security, and flexibility to meet customer needs and improve their banking experience.

7.4 Workflow

- Login: Enter credentials.
- Request Processing: Send requests to the business layer.
- Update Data: Update the database.
- Display Results: Display results to the user.

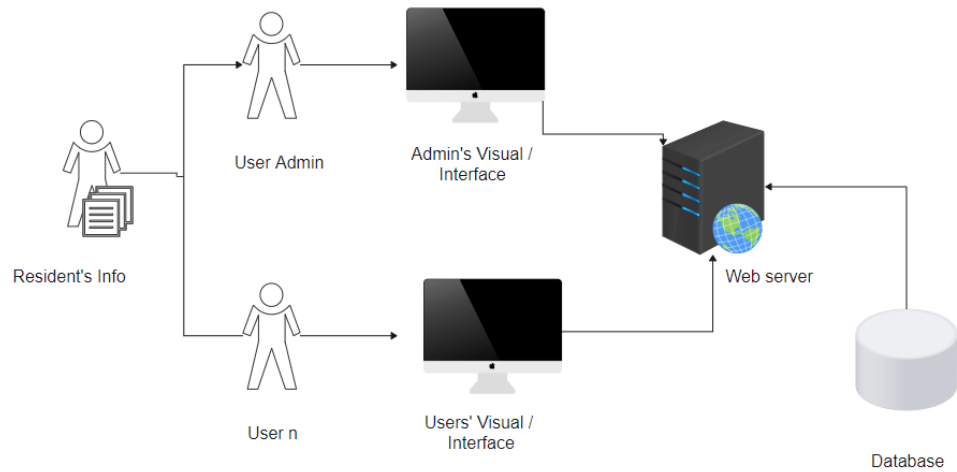


Figure 6:

7.5 The Interface

The Al Rajhi application features modern and easy-to-use user interfaces, making it easy for customers to manage their financial accounts. Here are some of the main interfaces in the application:



Figure 7:

7.5.1 Home Page

- **Simple Design:** The home page has an attractive design with clear icons, making it easy for users to navigate between different options.
- **Quick Statistics:** The total balance and account status are prominently displayed, providing users with quick information about their financial situation.
- **Quick Access:** The icons provide quick access to essential services such as transfers, user accounts, and cards.

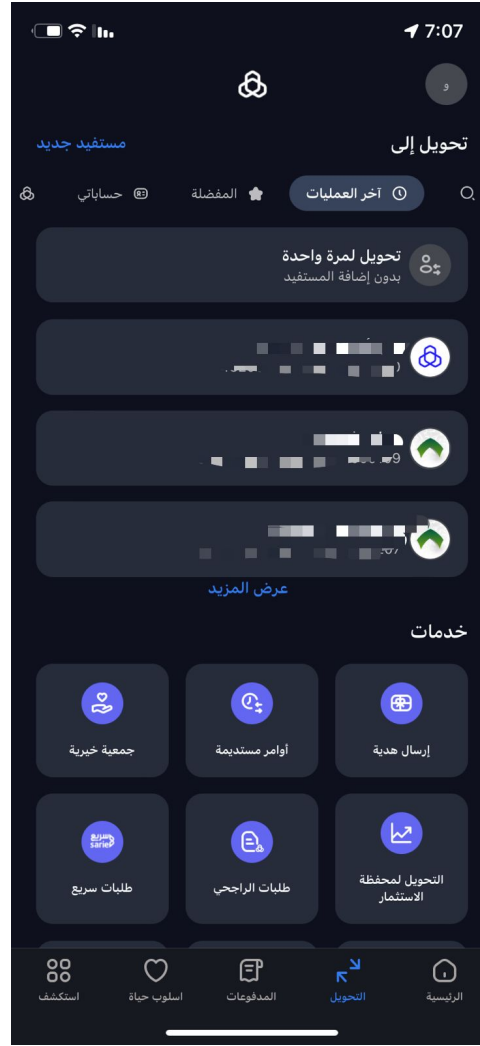


Figure 8:

7.5.2 Transfers Interface

- **Ease of Use:** The transfers interface is simple, with clear options for making quick money transfers.
- **Transaction Details:** The interface allows for easy entry of transaction details, helping to speed up the transfer process.
- **Additional Options:** Provides additional options such as sending money to specific parties or viewing transaction history.

7.6 General Features

- Quick Response: The app responds well on mobile devices, enhancing the user experience.
- Modern Design: The overall design is in line with modern trends in user interfaces, making the app attractive and practical.

Overall, the Al Rajhi app provides a seamless and integrated user experience, making it a preferred choice for many customers in managing their financial affairs.

7.7 Data Models

These cases represent the basic functional requirements of the Al Rajhi Bank application that meet the needs of users:

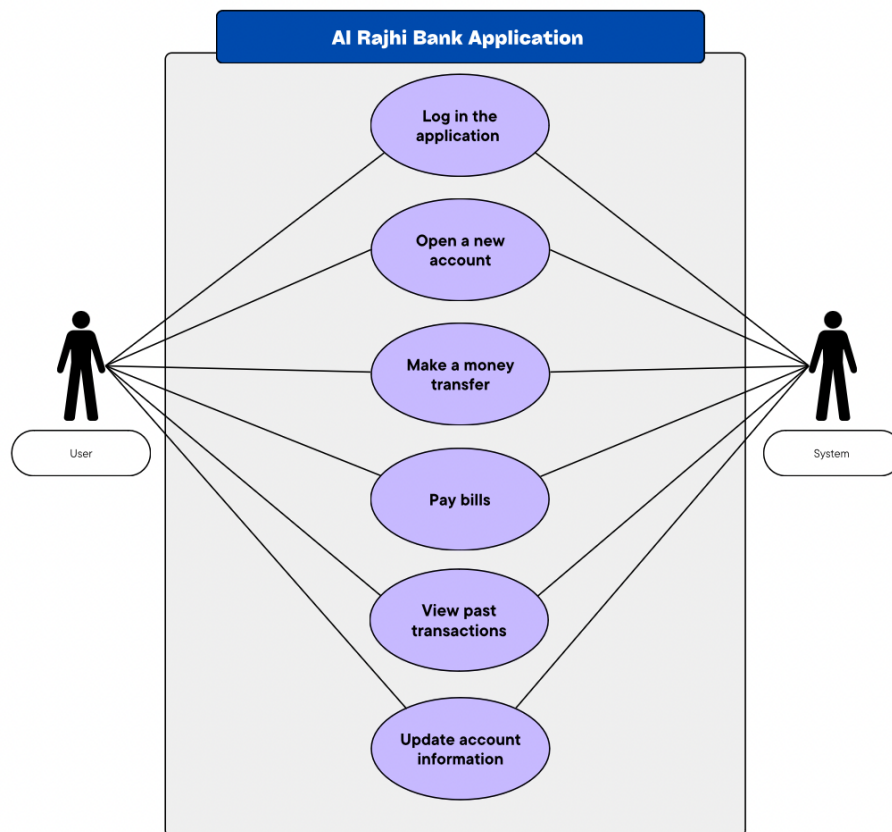


Figure 9:

7.7.1 Login

- **Case Name:** Login
- **Actors:** User, System
- **Description:** Allows the user to access his bank account.
- **Steps:**
 1. The user opens the application.
 2. The user enters the username and password.
 3. The system verifies the validity of the credentials.
 4. If the data is correct, the user is directed to the home page.
 5. If the data is incorrect, an error message is displayed.

7.7.2 Open a New Account

- **Case Name:** Open a New Account
- **Actors:** User, System
- **Description:** Allows the user to open a new bank account.
- **Steps:**
 1. The user selects the "Open a new account" option.
 2. The user fills out the form with the required information (name, email, phone number, etc.).
 3. The user submits the request.
 4. The system verifies the validity of the data.
 5. If the data is correct, the account is opened and a confirmation is sent to the user.

7.7.3 Make a Money Transfer

- **Case Name:** Make a Money Transfer
- **Actors:** User, System
- **Description:** Allows the user to transfer money between accounts.
- **Steps:**
 1. The user selects the "Money Transfer" option.
 2. The user selects the sending and receiving accounts.
 3. The user enters the amount.
 4. The system checks the availability of the balance.
 5. The transfer is executed.
 6. A confirmation is sent to the user that the process was successful.

7.7.4 Pay Bills

- **Case Name:** Pay Bills
- **Actors:** User, System
- **Description:** Allows the user to pay utility bills.
- **Steps:**
 1. The user selects the "Pay Bills" option.
 2. The user selects the type of bill (electricity, water, etc.).
 3. The user enters the bill information and the amount.
 4. The system verifies the information.
 5. The payment process is executed.
 6. A confirmation is sent to the user that the process was successful.

7.7.5 View Previous Transactions

- **Case Name:** View Previous Transactions
- **Actors:** User, System
- **Description:** Allows the user to review the records of previous transactions.
- **Steps:**
 1. The user selects the "View Transactions" option.
 2. The system retrieves a list of all previous transactions.
 3. The system displays the details of each transaction (date, amount, status).

7.7.6 Update Account Information

- **Case Name:** Update Account Information
- **Actors:** User, System
- **Description:** Allows the user to update his/her personal information.
- **Steps:**
 1. The user selects the "Update Information" option.
 2. The user enters the new information (such as phone number or email address).
 3. The system verifies the validity of the data.
 4. The information is updated in the database.
 5. A confirmation is sent to the user that the update was successful.

7.8 Technical Specifications

7.9 A. Technologies Used

1. Frontend:

- Mobile Applications: Flutter or React Native
- Web Interface: React.js or Angular

2. Backend:

- Programming Languages: Java, Python, C#, JavaScript
- Servers:
 - Web Servers: Apache or Nginx.
 - Application Servers: JBoss or WebLogic.
 - Database Servers: Oracle Database or Microsoft SQL Server.
 - Cloud Hosting: Amazon Web Services (AWS) or Microsoft Azure.
- Database: Oracle, Microsoft SQL Server, MongoDB, PostgreSQL

3. Security:

- Authentication: OAuth2
- SSL/TLS encryption to protect data during transmission.

7.10 B. Performance Requirements

- Fast Response: Less than 2 seconds per request.
- Endurance: Support 10,000 concurrent users.
- Data Backup: Every 24 hours.

7.11 C. Maintenance Requirements

- Performance Monitoring: Using tools like Prometheus or Grafana.
- Regular Updates: Every 6 months.

7.12 Conclusion

It is clear that the Al Rajhi Bank application represents an excellent choice for users seeking an easy and fast banking experience. With its simple interface and quick transaction execution, the application particularly meets the needs of the youth and students. Additionally, the application's architecture reflects the bank's commitment to providing a high level of security and performance, enhancing user trust.

Moreover, the modern design and diverse features offered by the application make managing financial matters a comfortable and efficient experience. We hope this analysis helps clarify the importance of the Al Rajhi Bank application and how it can meet users' needs in an evolving banking world.

8 Conclusion

Modern banking applications, such as the Al Rajhi Bank application, are vital tools that contribute to enhancing the customer experience and improving the management of financial transactions. By providing a simple and easy-to-use user interface, the application contributes to meeting the needs of customers, especially young people and students, making it easier for them to access banking services safely and efficiently.

In this document, we have reviewed the main objectives and features of the Al Rajhi Bank application, in addition to solving the problems facing customers and improving their banking experience. Through basic functions such as managing accounts, transferring funds, and paying bills, the application provides an integrated solution that meets the diverse requirements of users.

The focus on security and reliability also enhances users' confidence in conducting their financial transactions online, reflecting the bank's commitment to providing a safe banking environment. In conclusion, the Al Rajhi Bank application is an ideal choice for individuals seeking a smooth and convenient banking experience, contributing to enhancing financial inclusion and facilitating customers' financial lives in a rapidly evolving world.

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