

Al Rajhi Bank Application

The 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.

Bank Objective

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.

Functional Requirements:

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.
 - Bill payment.

5. Customer Support:

- The application must include an effective customer support system to assist users when needed.

Non-Functional Requirements:

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.

The 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.

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.

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.

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.

Student Opinion Survey on Al Rajhi Bank Application

Short Opinions:

1. Importance: The application is essential for tracking account balance and managing expenses.

2. Advantages:

- Open accounts.
- Transfer money quickly.
- Expense tracking feature.

3. Suggestions:

- Improve the application response speed.
- Add new payment options.
- improve user interfaces.

Final Analysis:

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.

Are there any applications that are 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.

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.

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.

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.

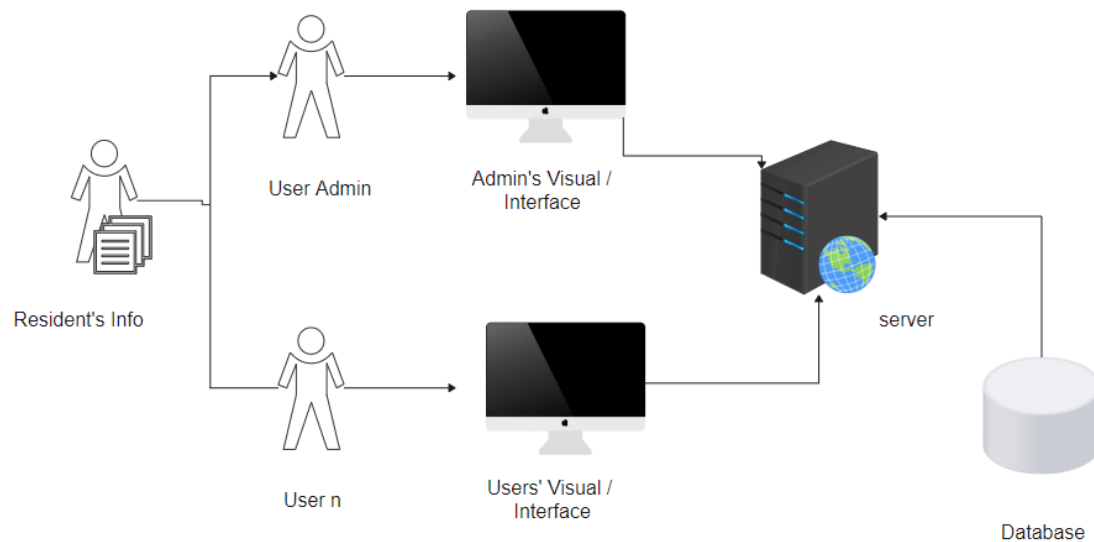
Overall, it can be said that Al Rajhi Bank app is the best option for students looking for an easy and fast banking experience. It features a simple user interface and speed in executing transactions, making it suitable for daily needs. While the Al Ahli Bank app provides integrated financial services 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.

System architecture

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

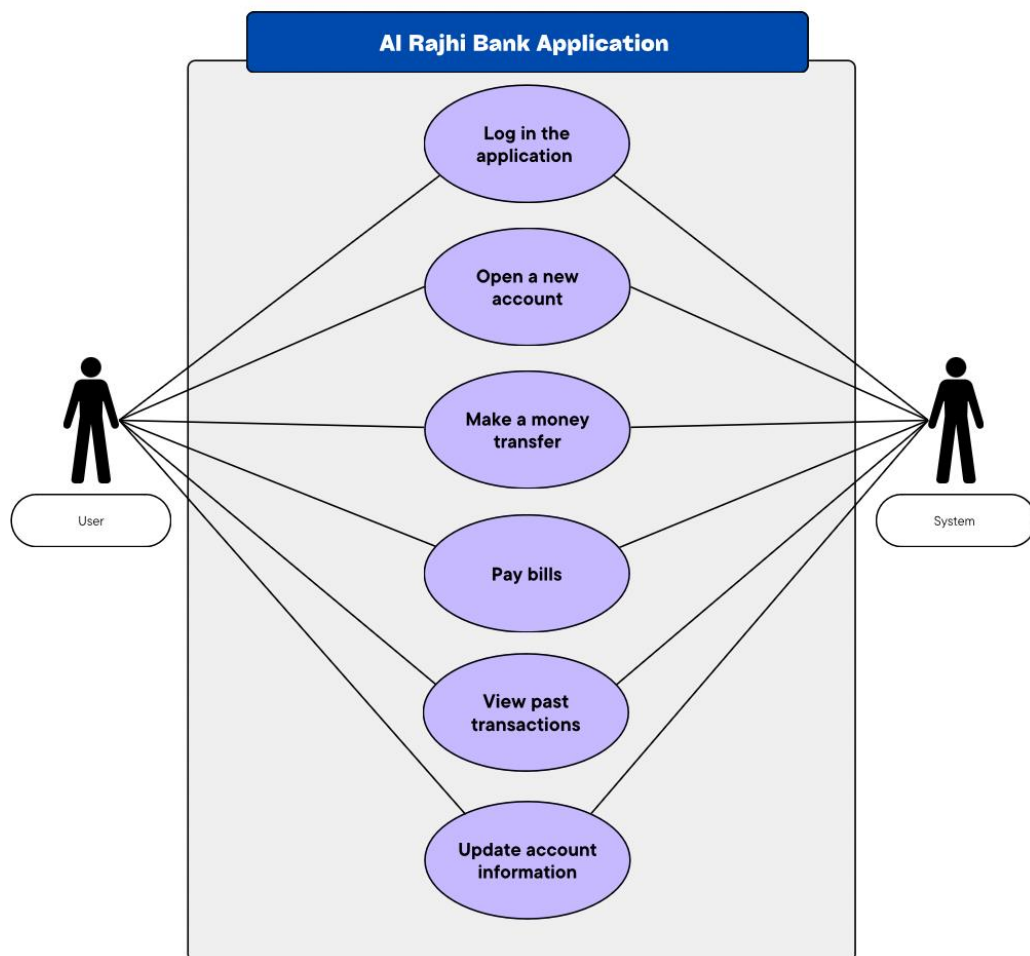
Workflow:

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



Data models

These cases represent the basic functional requirements of Al Rajhi Bank application:



Technical Specifications

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: Such as Apache or Nginx.
 - Application Servers: Such as JBoss or WebLogic.
 - Database Servers: Such as Oracle Database or Microsoft SQL Server.
 - Cloud Hosting: Such as 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.

B. Performance Requirements

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

C. Maintenance Requirements

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