



IT Themes for Innovation at Société Générale Algérie

Prepared by Nour El Houda AKHDARI

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1. Introduction

This document was prepared as a follow-up to my HR interview with Société Générale Algérie (with Mr Zakaria BENDJAZIA) , to highlight strategic IT themes that can drive innovation within the bank. The focus was on the following emerging areas: artificial intelligence, API-driven architecture, internal digital communication, and employee engagement platforms. These proposals are based on global digital trends and aligned with my technical capabilities as a computer science student, suggesting realistic improvements that can enhance both internal operations and the customer experience.

2. Assessment of Existing Digital Solutions

To ensure that my proposals are relevant and grounded in the bank's current digital landscape, I began by reviewing Société Générale Algérie's existing digital platforms and tools(APPLI SGA, BtoB, SOGECASHNET, APPLI BtoB).

3. List of Proposed Themes

Part A : Enhancement

1- Generative AI chatbot

Objective:

To implement an intelligent, context-aware chatbot powered by generative AI (such as OpenAI's GPT models or similar), designed to enhance internal productivity, improve customer support, and streamline access to services.

Use Cases:

- **Internal Support:**
The chatbot can assist employees in navigating internal tools (e.g., APPLI SGA, SOGECASHNET), answering HR or IT FAQs, generating reports, and explaining procedures (such as compliance or risk assessments).
- **Customer Service Automation:**
For customers, it can handle routine banking queries (e.g., account info, loan eligibility, transfer status) in a conversational and human-like manner, with escalation to human agents when necessary.
- **Onboarding & Training:**
New employees or interns can interact with the chatbot to get contextual, role-specific information, significantly reducing the onboarding time and learning curve.

Benefits:

- Reduces workload on support staff and call centers.

- Offers 24/7 assistance with fast and accurate responses.
- Increases employee autonomy and reduces internal email clutter.
- Improves customer satisfaction with consistent responses.

2- API ecosystem

Objective:

The creation of a secure and standardized API platform that exposes key banking capabilities in a reusable way. This would allow internal teams, corporate clients, and approved partners to integrate these functions into their systems or build new digital solutions on top of the bank's core services.

Use Cases:

- Enable internal developers to quickly add existing banking functions into new digital tools without rebuilding logic that already exists.
- Provide APIs to corporate clients, enabling them to connect their systems directly to the bank for the automated processing of transactions or financial reporting.
- Allow partner teams to integrate selected services securely, based on business needs and customer consent.
- Lay the foundation for possible future open banking services.

Benefits:

- Speeds up delivery of new digital solutions by reusing existing banking functions through APIs.

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- Improves consistency and security in how services are used across different apps and platforms.
- Reduces duplication of effort across development teams.
- Supports future innovation and open banking readiness.

Part B : innovation

1- Internal Communication App

Objective

To design a secure platform for sharing company news, updates, and announcements. The app would allow employees to access, search, and filter information easily, with a mobile-friendly and scalable design.

Use Cases

- HR, IT, CSR, and management teams publish structured updates.
- Employees access news, filter by topic or department, and receive notifications.
- Remote and branch staff stay connected through a single platform.

Benefits

- Strengthens internal communication and transparency.
- Reduces reliance on scattered channels.
- Scales easily to support future features like feedback, polls, or comments.

2- Event Invitation System

Objective

A digital platform to create, manage, and share internal event invitations. The app would handle employee RSVPs, send automated reminders, track attendance, support different user roles (organizers, attendees, VIPs), and offer QR code-based or digital ticket check-in for efficient on-site validation.

Use Cases

- HR and CSR teams create and manage events (training, onboarding, volunteer days), assign organizers, and send role-based invitations.
- Management plans strategic events (town halls, leadership meetings) with VIP handling if needed.
- IT occasionally hosts technical briefings or security awareness sessions.
- Employees receive invites, RSVP, get reminders, and check in using QR codes or digital tickets.

Benefits

- Efficient event logistics
- Clear role management
- Streamlined communication invites, confirmations, reminders, and check-ins handled in one platform
- Improved tracking of attendance data captured automatically for HR and compliance purposes

3- Company Bus Route & Tracking App

Objective

To develop a mobile app that enables employees to declare their home location or preferred pickup point, and provides real-time information about company buses. The app helps drivers identify stops efficiently, alerts employees about delays, and offers transparency on bus location.

Use Cases

- Employees set and update their home location or pickup point via an interactive map or address input.

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- The app generates a daily list/map of pickup points for the driver, ordered for efficient routing.
- The driver's app (or bus GPS device) shares the bus's live location with the system.
- The app compares the bus's current position with the planned schedule and automatically sends alerts to employees if delays occur.
- Employees can view the bus's current location on a map to estimate arrival time at their stop.
- The app provides pickup time estimation per stop, based on live location, speed, and distance to each point.
- Dynamic routing optimizes the daily route by automatically reordering stops for the most efficient path.
- Multiple bus management: the system assigns employees to specific buses and lets them view their assigned bus's live location and route.

Benefits

- Reduces delays by planning smarter routes based on actual pickup points.
- Enhances employee experience through transparent information and punctuality alerts.
- Increases operational efficiency by optimizing routes dynamically and managing multiple buses.

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- Improves service reliability and reduces fuel/time waste through intelligent routing.
- Respects privacy: no real-time employee tracking, only declared locations are used.