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Section : 171

Al-Ahli Bank Application System

Problem Description:

Banks become an essential part of life, it facilitated performance transactions between people and made it much easier. But with the beginning of the millennial and today's era of unprecedented convenience and speed, consumers don't want to have to trek to a bank branch to handle their transactions.

Therefore, We detected a few problems that might interfere with the process during user experience.

In the beginning, the user might face difficulties entering IBAN of the card, considering the fact that the IBAN number has 28 fields. hence typos are expected and it might take a long time typing each number individually.

Furthermore, customer service is only reachable by phone number. Making a call is not always approachable for the use, hence why we think adding a live chat would improve the user experience.

Also, we found out that to activate a user status is only possible by phone call, which we explained previously, it is not the most efficient way.

Moving forward, since finding branches and ATMs is essential for the user, then we believe that by including a map would enhance the user experience and make it accessible at all times.

And regarding security, adding a double security check for each client is necessary.
From our point of view, the password is not the most secure option.

Adding extra features would not only enhance the user experience as we mentioned before but secure the client's information and privacy.

System capabilities

- Add a scan reader for the IBAN number .
- Add the nearest branches , ATM map .
- Activate a user status via SMS .
- Live chat costumer service .
- Face ID Recognize.

Business benefits

Scan reader would make it easier for the user to insert and handle his transactions and would take a short period. Which, would improve each client's experience and minimize the chances of errors.

- Live chat would make the customer service approachable at any time, where you can easily contact any client, and handle their problems faster.

- to activate a client status, it could be more efficient to send the activation code via the phone number, unlike phone calls. Also, it is considered faster and much more attainable.

- Live maps and locate the nearest branch or ATM are important, so the client would easily decide what kind of service does he need and where to find it.

- As for the user identification feature through the face print, it would facilitate the process of logging into the system and shorten the time also because it is a security feature where no one can use the user's facial fingerprint except the user himself.