

# Al Rajhi Bank

## Project Approvals at Warp Speed

### Challenge

When you are continuously transforming the world's largest Islamic bank you need world class solutions to support you along the way.

### Solution

Clarity was implemented in just five months with the help of tier one Broadcom partner Ignite Technology.

### Benefits

- Massive savings in time and money
- Huge improvements in efficiency and effectiveness
- Staff freed up to focus on delivering value



### Client Profile

Site: [alrajhibank.com.sa/en](http://alrajhibank.com.sa/en)  
Industry: Banking  
Headquarters: Saudi Arabia  
Employees: 12,000

مصرف الراجحي  
Al Rajhi Bank



Founded in 1957, Al Rajhi Bank is one of the largest banks in the world with total assets of SR 340 billion (US\$ 80 billion) and an employee base of around 12,000 associates over four countries. It operates a network of more than 570 branches and around 5,000 ATMs and kiosks. It also boasts the largest customer base of any bank in the Kingdom of Saudi Arabia.

### Challenge

Al Rajhi was approving around 200-250 projects a year, and considering a further 100 or so without any effective oversight. Projects were proposed, reviewed, approved, and managed using a combination of spreadsheets and office productivity-based templates. There was no central tracking or management and stakeholders and leadership found it impossible to track business case information or know whether actual performance was in line with projections.

While 90% of projects were completed each year, some resources were not being utilized effectively because it was taking until deep into Q2 for all project proposals to be considered and, if appropriate, approved. At the same time, the bank was looking to accelerate its transformation and improve governance. They knew something needed to change.

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**“I’m delighted to see how Clarity has played such an important role in the bank’s digital transformation journey. It just shows what impact this type of technology can have, and in a relatively short space of time. We’re looking forward to building on the strong foundation that this initial success has provided, with an exciting roadmap focused on the Bank’s Digital Product Management journey.”**

– Jamie Wallace, Business Development Director, Ignite Technology

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## Solution

AI Rajhi chose Clarity from Broadcom® and selected Broadcom tier one partner Ignite Technology to assist with the implementation. In just five months, AI Rajhi and Ignite were able to not only implement an end-to-end automated solution, but also to load historic data into the Clarity solution. All employees up to and including the CEO now use Clarity and their approach to projects could not be more different.

Approvals are not only now paperless; they are what AI Rajhi refers to as *presentation-less*: a standard template in Clarity allows all business cases to be provided in a common format with all supporting documentation available ahead of review and approval discussions. AI Rajhi has gone from reviewing five business cases per meeting to as many as 20. All thanks to Clarity.

The leadership team can now track real-time details of every project with the click of a button. Dashboards are created to identify problematic projects at an early stage, enabling comprehensive spending analysis and driving the right corrective actions quickly.

All this has been achieved not only in a remarkably short period of time, but also with minimal disruption. Because Clarity is so intuitive the implementation was rolled out to all users very quickly and with minimal need for training. Users have been widely accepting of the system and are already managing a significant portion of budgets through Clarity.

## Benefits

The benefits for AI Rajhi have been dramatic. Significant reductions in the time taken for virtually every step in the review and approval process for projects and access to complete information in real time for the first time ever. Leadership is now able to make better decisions in less time while staff are better able to deliver value. At the same time, resources—both financial and staff—are better utilized to improve the return on every project investment.

By the first quarter of 2020 the Bank had only approved 28 business cases. For the same period in 2021, 117 business cases were approved in as little as three working days, on average, from initiation to budget disbursement.

Many dashboards are now published live as they are directly generated from Clarity, reducing the time from one week to one click for any of the reports generated.

Perhaps one of the biggest benefits for AI Rajhi has been the development of the partnership with Ignite Technology. That partnership is now allowing AI Rajhi to explore further ways to advance their business transformation—discussions are currently underway around how to evolve IT initiatives from projects to products and Ignite will be critical in achieving that.