

Quds Bank: Digitalization use case.

Overview.

Established in Palestine, Ramallah since 1995, Quds Bank has been a trusted partner for individuals and businesses in Palestine, helping drive their financial success and personal well-being by offering proficient and reliable banking services.

Over the years, Quds Bank has redefined the essence of banking through its four key pillars: relationship building, simplicity, efficiency, and convenience.

Focused on offering simple and easy-to-understand products and led by a commitment to long-term client relationships, Quds Bank has a portfolio that offers a wide range of retail and corporate banking solutions, including but not limited to personal account services, home and auto financing, small medium enterprise (SME) financing, commercial loans, and project support.

The bank runs its main operations through its headquarters in Palestine, Ramallah, Al Masyoun, in addition to 39 full-fledged branches and offices across Palestine.

The journey to digitalization.

In 2020 in response to the COVID-19 pandemic, Quds Bank decided to automate and digitalize most of its internal and external processes. Within a few months, the bank had developed a roadmap to digitalization and success.

The goal was to create a more robust business model with intelligent services that support bank operations. Quds Bank wanted to automate all its processes, including revenue generation, customer experience, dynamic workflow, customer relation management, cost efficiency, regulatory compliance management, committee management, task management, contract management, facilities management, and more, to keep up with a rapidly evolving financial services market.



Our staff were trained in less than six months, and started developing our first application within those few months. As of today, we have 33 live applications, and we plan to develop another 60 applications by the end of 2022. So, the application life cycle is moving fast, we have seen great results in transaction processing times. This is reflecting positively on our employee performance and customer satisfaction.



Zaid Jerab
SVP, Strategic Planning and Digital Transformation Head



Headquarter:

Palestine, Ramallah, Almasyoum

Industry:

Banking Services

Website:

qudsbank.ps

Appian Solution:

Appian Low-Code Platform

From challenges to results.

Challenges.

The Bank faced many challenges in automating processes and modifying legacy applications in terms of cost, time, and quality, including:

- Changing internal core banking operations.
- No dynamic workflow to manage all the bank's operations.
- Poor integration with different systems and providers.
- Manual transactions that led to errors.

Introducing Appian.

Quds Bank needed a highly secure technology that combines low-code app development and business process management (BPM) to improve their quality control processes. After running a comprehensive research and selection process, the bank selected the Appian Low-Code Platform to automate its operations.

With Appian, Quds Bank launched its first application, an app for automating committee management, in one month. Then, over a period of 18 months, Quds Bank was able to go live with over 33 applications, which included apps such as Dynamic Workflow (Q-HUB), Contract Management, Banking CRM, Audit-Unit Follow-Up Solution, and automated individual facility notification. They plan to finalise automation of all bank operations by the end of 2022.

Appian RPA.

Quds Bank identified an opportunity to automate many of its workforce's manual, daily activities with Appian RPA. In 2022, Quds Bank adopted Appian RPA for loan execution.

Use case: Appian RPA for loan processing.

Quds Bank used Appian and Appian RPA to transform its loan processing. The previous system and process was time-consuming and paper-based, with the loan approval process taking an average of up to 10 days.

After implementing a new loan management system solution built on Appian, Quds bank was able to process loans in as few as four hours.

And using Appian RPA, the bank was able to decrease time spent on manual data entry for each loan, decreasing processing time from one hour to seven minutes. Based on 20 to 30 loans processed per day, that equates to a savings of 17 to 26 person-hours per day.



Experts Turnkey Solutions, is a Palestinian based leading IT services and solutions provider founded in Jan,2011 by a professional team of technical's and businessmen which was split from the core team of HULUL Business Solutions. Experts years of experiences is not measured by the date of establishment, this is because all Experts staff have several years of experience through their work in previous companies starting from Hulul which merged from ATS, Paltel and Jawwal ICT departments.

Experts signature "do IT Experts way" is based on our complete understanding of the different business needs that are spread across a wide range of sectors and a uniquely prodigious approach in the process of collecting, analyzing, developing, implementing, and integrating the required solutions in the manner that will best satisfy each client's distinctive needs.

Experts Turnkey Solutions offers its diverse set of solutions and services across the nation, while ensuring required local and on-site support and services for sustaining successful implementations. Our teams work closely with our customers in order to get on-site and real time data and feedback in order to continually advance and improve our services.

With hundreds of projects delivered, an immense amount of intellectual capital that covers multiple business cycles and sectors, and a team of more than 50 employees, we at Experts have succeeded in delivering innovative software solutions, IT/business consultations, and many more numerous services, and we put before our eyes our complete commitment to excellence, quality, and customer satisfaction.

Approach.

Quds Bank wanted to unify critical business functions on a centralized platform that could deliver on the following primary objectives:

- Provide structure and transparency to manage business processes for continuous optimisation.
- Support collaboration and flexibility to accelerate business and innovate how work gets done.
- Reduce system development and enhancement time.
- Leverage existing IT assets and the data they contain to avoid having to adopt new, costly systems.

Results.

The bank's approach to digital transformation yielded the following results:

- Full business process management with clear, pre-defined rules that fosters collaboration.
- Full process visibility, increased data quality, less re-work.
- Decreased paperwork, time to process loan applications, and cost.
- Increased data source with real-time data for study and analysis.
- Increased customer service quality.