

# Everyone's Smart University

## Project (Spring 2021)

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| Section | Date                        | Course Code |
| Master  | Thursday<br>18 / 03 / 2021. | (PMG511)    |

### PROJECT LEADERSHIP

#### Introduction

Leadership Skills is an essential component of all success equations, whether personal, professional or academic. Leadership skills are one of the most flexible skills or Soft Skills that employers pay particular attention to and seek in applicants for different jobs. Under her umbrella, leadership skills include several personal traits, and communication abilities that each of us must learn and master to achieve the success and evolution that we aspire to.

The largest public subscription in history was completed during 2019 with the successful listing of Saudi Aramco with an increase of 25. In addition, Saudi Arabia's economy had improved and expanded its non-oil sectors through strategic government spending.

The continued development of the Saudi banking sector reflects changing market conditions and meets the Kingdom's ambitious development requirements and the aspirations of the new generation of citizens. Increasingly, the sector is being guided by the demands of the new millennium generation as banks compete to attract new generations of young Saudi booming people with extensive technical knowledge and start exploring their options in a fairly crowded market.

Demand for the latest banking technology in the Kingdom has grown in parallel with the increase in the number of customers from the new millennium generations, as well as national investment in

digitization and cybersecurity in general. Therefore, banks are seeking to develop and assert their leadership in digital services, cybersecurity and data privacy in line with the Kingdom's vision and new business attraction requirements.

Translate a document

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Given that the Kingdom has one of the lowest scores in the rankings "Digital First" in the world - referring to one of the lowest proportions of customers who prefer digital services in the first place, and who use online or mobile banking more than 50% of the time - there is a very high growth potential for banks in this area, and thus a large market share offered to those who do.

They can take advantage of this opportunity.

A trend towards integration of the banking system in the Kingdom has been evident, with the possibility of further mergers in the future, particularly in the area of Islamic banking, as a result of the enormous opportunities and strong competition in this sector.

Pursuant to one of the objectives of Vision 2030, which is to encourage citizens to own their homes, government programmes aimed at increasing citizens' investment in the purchase of their homes have increased the demand for real estate financing with a view to reaching the target rate in Blessed Vision of increasing the proportion of citizens' home ownership from 47% in 2018 to 70% by 2030.

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The banking sector is also growing in another sector: structured finance in line with the Kingdom's Vision 2030. Thanks to the dramatic development of infrastructure for large-scale projects in 2019, which has accompanied the rapid and ongoing development of tourism and hospitality in the Kingdom as a result of the Kingdom's opening up to the world. The banking sector is also targeting the new and huge potential for expansion in the entertainment sector throughout the Kingdom.

With the enormous development of the Kingdom's economic and social development and the corresponding development in the performance and services of the banking sector, and with the Government continuing its efforts to develop its programmes to achieve its aspirations and achieve its target development rates, the Bank will continue to be a bank.

1111 Fulfilling its commitments to support Kingdom Vision 2030 by focusing on the three main objectives of the Bank's financial sector programme: creating an advanced capital market, supporting private sector growth, empowering and encouraging our customers to plan financially.

A year of strong financial performance

Net income of the banking group rose

For 11 people. 1% on an annual basis to 6. SR 42 billion, reflecting strong operating revenue performance in the group. Total operating income grew by 16. 9% during the same period, mainly due to the improvement of the range of products provided in the portfolio, while inventory and requirements during 2019 grew by 11%. 7 and 6. 0% in a row.

At the same time, this year's net funding and investment income increased by 16. 5% to 12. SR 32 billion, while fees and transfer income for foreign exchange and other revenue jumped to 1. SR 26 billion, representing an increase of 20. 5% During

General.

New products for a thriving market in

2019 AD

During 2019, the Individual Banking Group launched the "Sell on Map" financing program in collaboration with the National Housing Corporation, the Ministry of Housing and the Real Estate Development Fund "REDF." This is part of the ongoing cooperation between institutions, banks and real estate finance institutions in the Kingdom, which has contributed significantly to increasing growth rates and reducing growth rates.

The gap between supply and demand.

Other new products introduced in 2019 included taking advantage of dynamics.

variable and underserved customer sectors, a "self-building" product characterized by declining premiums, and a "sell-on-map" product. and co-financing of real estate products. and real estate financing in Al-Haraba to be added to the products of the current "Al-Hara" system. In parallel with the launch of new products, work has been done to target and reach many new categories and segments of clients, such as retirees or about to retire, as well as non-approved or self-employed workers, retired and self-employed real estate development fund clients covered by the MGS.

For retired clients, the Step-Up service was launched to give customers with current obligations a more flexible payment plan for real estate financing, while at the same time, the age limit was raised when eligible.

Financing for all real estate products to 70 years. The funding entitlement period has also been increased to 35 years for "sell on map" and "last" products, and the coverage of the "MGS" real estate financing guarantee scheme has been extended to include the "self-building" and "sell on" product profiteers.

The Map. "

The individual services sector of the Bank continues to meet the needs and aspirations of senior clients and clients of special services through the opening of the Second Riyadh Service Centre (Eastern Ring Road) and the continuation of the existing centres in Jeddah, Dammam and Makkah as well as the Special Women's Centre in Riyadh. We have also developed a number of "Excellence" lounges, based on modern and thoughtful designs to suit our customers' generous aspirations and give them a high standard of comfort and hospitality. The Bank has 300 lounges of excellence throughout the Kingdom. And for the second year in a row, we've increased the number of female relationship managers in 60 ladies' lounges of excellence.

In line with the Bank's strategy to take the lead in digital banking services and keep pace with the latest contemporary technologies in this area,

Banking services for individuals in the 2020s. New products and more sophisticated services

With God's permission, the year 2020 will see further improvements to individual banking products and services, which will include the launch of a new digital channel for processing and processing orders, providing a faster and easier experience for clients. A new and integrated system of real estate financing will be introduced to improve the speed and efficiency of actions and support the continued growth of this sector.

Inspiration.

To meet the needs of all bank customers without exception, including those holding accounts that are not linked to fixed salaries or incomes, various proposals to provide financing options appropriate to these clients, including direct discount facilities, continue to be studied and reviewed. At the same time, the Group's direct sales team is strengthened under a unified and continuous organizational structure that ensures that all direct sales are completed through the Head of Real Estate Finance Operations.

Sustained growth and performance in

2019 AD

**Thanks to strong and outstanding performance, combined with stuffed operating efficiency and lower depreciation fees in 2019, the corporate banking group achieved cumulative growth of 28. 0% in net income on an annual basis, where 2 were recorded. 15**

**SR billion.**

**The total operating income of the corporate banking package also increased by 9. 3% compared to 2018, to 2. SR 53 billion. Income from funding increased by 6. 8%, fees and other income fell by 22%. 6% on an annual basis. While we were able to reduce depreciation charges**

**at 79. 7 %.**

**Unparalleled Choices for Corporate Clients**

The past year has seen a significant expansion in the provision of banking services to companies and the development of a range of distinctive products and services that have been combined to match the diverse needs of firms with the highest quality and efficiency and without difficulties or complications.

This has contributed to strengthening the strength and value of our brand in the corporate and business sector. One of our new products is Virtual Accounts, which provides a reliable payment collection mechanism while also assisting in inter-company reconciliation, follow-up and banking, establishing direct communication between customers and the bank to provide access to information and complete all transactions in full safety and in safety.

Standard Time

As part of our ongoing digitization efforts and the provision of integrated trade finance solutions, we have added SWIFT to our corporate clients, developed eCorp and eTrade services through a number of improvements and added additional services. Other efforts to improve the experience of our clients include the extension of working hours at our corporate service centres for the first time during Ramadan.

And holiday.

In line with the Ministry of Housing's plan to support the growth of the real estate sector, an ad hoc Structural Real Estate Finance Group has been established to expand the Bank's services to real estate developers, with a view to diversifying our portfolio and taking advantage of the promising current and future opportunities. New escrow accounts specifically designed for real estate developers were launched to collect and process "sell on map" transactions in accordance with the requirements of the planned WAFI program by the Ministry of Housing. In addition, we have developed an advanced complementary monitoring and reporting tool as a value-added service to help developers and the Ministry monitor sales traffic.

To measure the quality of service related to banking transactions, additional improvements have been made in the standards and measurements of service quality, resulting in an improvement in the revenue mix, supported by the current account sector, the automation of credit operations and structural finance, while adding the expertise and competencies needed to increase our openness to high-quality green field projects.

In the past, the first of its kind in the Kingdom, we designed a hybrid debtor profile for one of the leading electronic and household appliances companies. And for the first time we started offering flexible FX Flexible hedge solutions to our corporate customers in partnership with the Treasury Group.

The Corporate Banking Group conducted annual events across the main regions to offer products and services

Conclusion

Leadership skills are not limited to what we have mentioned above. We can actually consider each positive skill to be part of leadership skills. Effective listening skills, for example, help successful leaders to complete projects faster by listening to and working to solve team members and their problems.

Empathy skills make leaders more understanding of their team's feelings about work pressure, the corporate environment and their relationships with their colleagues. Each positive skill thus develops an aspect of the successful leader's personality. Can you think of any other skills that might be considered related to driving skills?

## المصادر

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