



Midocean University

College of Management

Department of Management

أثر إدارة المشتريات وفعاليتها في نجاح قطاع المصرفية: دراسة تطبيقية في مصرف الراجحي،
المملكة العربية السعودية

The impact of Procurement Department and its effectiveness on the success of the
banking sector: an applied study in Al-Rajhi Bank, Kingdom of Saudi Arabia

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شكر وتقدير

أول وأعظم شكر يمكن أن أبدأ به هو شكر الله عز وجل على نعمه التي لا تعد ولا تحصى، والحمد له أن وفقني وألهمني لإكمال هذا البحث.

ثانيًا، أود أن أعرب عن خالص امتناني لجامعة Midocean التي تضيي البريق على حياتنا وتجدد الحلم بتحصيل الدرجة العلمية (الماجستير) التي لم تكن ممكنة لولا منهجها وتكتيكاتها التعليمية حيث إنها أول جامعة عبر الإنترنت في المنطقة العربية حاصلة على ترخيص واعتماد كامل كجامعة عبر الإنترنت بنسبة 100% من وزارة التعليم في جزر القمر، وأنا ممتن للغاية لكوني عضوًا في عاصفة النجاح هذه.

أيضًا، لا أستطيع أن أبدأ في التعبير عن شكري للدكتور وليد سليمان والدكتورة فاطمة مصطفى معلمينا ومشرفينا، لدعمهم المستمر وتوجيههم أثناء إدارة هذا المشروع ولإعطائي هذه الفرصة الرائعة للعمل في مشروع يتعلق بخبراتي وشغفي في مسيرتي المهنية حيث إن "تأثير إدارة المشتريات وفعاليتها على نجاح القطاع المصرفي" هو من المحاور المهمة التي أطمح في الإبحار فيها. ولم يكن إنجاز المشروع ممكنًا لولا مساعدتهم ورؤيتهم.

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Abstract

One of the most important aspects of procurement is to ensure decisions are made that enable the organization to get good value for money when buying goods and services. (Katie Jarvis-Grove 2018)

This research aims to elaborate in the art of procurement and its effectiveness on the success of the banking sector by tenders (E-Sourcing) that will provide the most strategic needs and requirements with the right quantity, quality, time and TAC. Also, we will navigate about procurement management, its importance, responsibilities, and objectives. We also review the stages of the procurement process, in addition to the problems of procurement management and how to develop them. In the end, we share with you the most distinguished features in purchasing management.

The success of any organizations in achieving their goals depends on several factors, the most important of which is - without a doubt - providing their "CORE" needs and requirements to complete the production process, considering providing these needs ideally in terms of quantity, quality, time and price. In order for this to happen, there must be a specialized department in this regard, which is the purchasing department.

Procurement Department need to be supported with role of E-Procurement systems that have been verified by many leading Banks worldwide, and E-Procurement is a significant tactic in most companies' e-Business strategies. The consensus is that E-Procurement benefits organizations with respect to procurement cost and process efficiency associated with procurement activities. This is due to web-based e-Procurement solutions can support four major B2B tasks in organizations search, processing, monitoring and control, and coordination of Tendering/Sourcing procedure (Lagat, J. 2013)

Procurement involves obtaining something. This may be *tangible*, such as goods, on *intangible* such as services. The procurement process begins by identifying a need and complete once the goods or services that meet that are delivered. (Katie J, G 2018). Successful procurement needs to address different purchased items and buyer-supplier relationships with different purchasing strategies because the corresponding issues and challenges may differ significantly. For this reason, procurement experts in corporate practice proposed and implemented numerous purchasing portfolio models to classify items and derive effective purchasing strategies. (Brown, D. 2001)

Keywords, Abbreviations and Definitions

Keywords:

E-Procurement and E-Sourcing .

Abbreviations:

SAMA	Saudi Central Bank
RFP	Request for Proposal
RFI	Request for Information
RFQ	Request for Quotation
NDA	Non-disclosure Agreement
SLA	Service Level Agreement
TAC	Total Acquisition Cost
TCO	Total Cost of Ownership
CIPS	Chartered Institute of Procurement & Supply
PR	Purchase Requisition
PO	Purchase Order

Definitions:

Supplier	An establishment that offers its products and services to the supplier, the distributor directly, or to the consumer.
Vendor	An establishment that supplies products or services to both other companies and consumers. This entity is the closest to the client.
Request for Proposal (RFP)	A document sent to a list of particular vendors containing technical details in order to receive a technical and financial offer.
Request for Information (RFI)	A request for information gathering to help make product and services purchasing decisions.
Request for quotation (RFQ)	A list of specific details sent to particular suppliers to receive a financial offer (BOQ).
Tender Office	an office under belonging to the Department of Contracting and Procurement. It is the only authorized body to manage tenders and receive offers for analysis and evaluation.
Purchase order	An approval to be issued only by Procurement and Contracts Dept. in the Bank to a supplier or a vendor requesting supplying a product or service and its considered an initial contract and legally binding on both parties.
Non-Disclosure Agreement	A legally binding agreement between the bank and another party. The agreement stipulates that the confidential information to be shared between the two parties not to be disclosed.
Purchase Request	A request issued from the requesting department detailing its needs. The request is then sent to the Procurement and Contracts Department ..
E- Sourcing Summary	A system generated report sent from Procurement to the Procurement Committee. A recommendation is written in it about the outcome of a tender for approval.

CHAPTER 1: Theoretical Framework of the study

1.1 Overview

This study attempts to assess the E-Procurement success factors in Banking organizations of Al Rajhi Bank. The main purpose of this study is to understand how the various factors play their role in making e-Procurement technology a success for the business. In this chapter we will review. Definitions of procurement are introduced, then what is e-Procurement suggested by the literature is defined. This chapter is concluded by introducing the existing tradition procurement system used by organizations then how e-Procurement implemented and after that the success factors that influence e-Procurement is discussed (Sarwar, N. 2017).

1.2 Procurement

“Procurement is process of purchasing the products as scope and requirement of the project. Procurement contributes an important role in project failure and success. A number of sources are essential like cost, training equipment, consultancy and material” is defined in Project Management Institute (2004). Procurement is also defined as management includes preparation, soliciting sources, contract administering, selecting the resources and finalizing the contract. In Procurement management focus is mostly on the buyer’s side, not on the seller’s. A contractor, vendor / supplier and a subcontractor can be act as seller. When buying the required product or services from any vendor contract obligations are required and this contract becomes an important input for many processes in a project (Sarwar, N. 2017).

1.3 E-Procurement

The information technology (IT) sector is the utmost dynamic and advanced. Fresh technologies are impending up and challenging among themselves. Banking industry focused on obtaining and care of technological enhancements with the support of procurement to proceed with the processes of buying new equipment and resources successfully and explore the market by publishing of an RFIs in each year while preparation of the procurement yearly plan, that help the business to identify his yearly needs and building there budget properly.

1.4 E-Sourcing

e-sourcing is defined as the process in which new suppliers are identified for a specific category of purchase. Competitiveness can be maximize in tendering process when new supplier is identified by the purchaser using this type of procurement.

A purchaser can by identifying new suppliers, maximize the competitiveness during the process of tendering in the case of this procurement category.

Using of RFP and RFQ procedures is mandatory and essentially important in supporting of E-Sourcing through ERP system.

1.5 Research problem study

The procurement function has not been given the recognition it deserves in developing countries, in most public entities. (Kakwezi, P., & Nyeko, S. 2019) In most developing countries, the procurement function is transitioning from a clerical nonstrategic unit to an effective socio-economic unit that is able to influence decisions and add value (Knight, Harland, Telgen, Thai, Callender, & Mcken, 2007; and Facolta di Economia, 2006). In order to be competitive in business

e-Procurement is identified as an important technology through which a number of benefits can be achieved by organizations. In every organization various factors add their role in success of e-Procurement System. e-Procurement success depends on these factors because many organizations have implemented e-Procurement and they have succeeded while a lot of them have failed. (Sarwar, N. 2017)

1.6 Objectives of the study

After reviewing previous studies, the researchers were encouraged to conduct this study aiming to reach the following objectives:

Objective 1: To examine the role of E-Sourcing on the performance of banking sector in Al Rajhi.

Objective 2: To determine the role of E-Procurement on the performance of banking sector in Al Rajhi and its added value.

Objective 3: Describe the effect of the tools used in procurement on purchasing Al Rajhi services.

1.7 The importance of the research

1.2 Clarify the added value that can be achieved through E-Procurement in Banks.

1.3 Explain the difference between procurement, purchasing and supply.

1.4 Procurement role in strengthening of organization regulation and control.

1.5 Explore the added value of E-Procurement in cost saving and avoidance.

1.8 Stages of the procurement process

Procurement is a strategic function of a business and involves a high-level skill. It includes elements such as the following:

Procurement						
Added value	Cost	Inventory	Logistics	Purchasing	Quality	Supply
				Ordering		Delivery
				Expediting		

Generally, whenever a buyer receives a PR, he needs to convert it into a PO using a particular ERP system or make it manually. During this purchase order placement, the buyer should abide by the quantity and price as per the material requirement plans given by the planners and forecasts. A standard price is set by the company for the particular part in the system. When a buyer places the P.O he makes sure that the price per unit is equal to or less than the standard price and should not exceed it. This can lead to two conditions viz.; total price is within the limit and total price exceeds which becomes unfavorable for the latter case some companies or projects provide the purchase price limit to a particular buyer. Due to this limit, the buyers tend to avoid the due diligence process during P.O placements and negotiations and impact as well as restrict their skills. Avoiding the conversations and negotiations will worsen the already deteriorating performance, loss of professionals and organizations will continue incurring unnecessary costs (Gamare, P. S. 2021).

1.9 Study questions

Central question:

How far Procurement Department can impact on the success of the banking sector in Kingdom of Saudi Arabia?

Sub questions:

- What's the impact of using E-Procurement system on the success of the banking sector?
- What's the impact of using E-Sourcing on the success of the banking sector?
- What's E-Procurement success factors in banking sector?
- How any organization can get benefit by using E-Procurement to deliver significant efficiency and effectiveness gains by having a successful eProcurement system?

1.10 Previous Studies

- The study of (Gamare 2021) aimed to show the effects of the Purchase Price Variance limit on a Buyer's, while the study is based on the sample size of 20 respondents who are working as professional buyers. The study found that the buyers who had the purchase price variance limit didn't do that much due diligence as compared to the buyers which no limits are given which made them more skilled and subsequently, since they need to place the PO within the SLA limitation.
- The study of (Lagat, J. 2013) show the benefits of e-Procurement establishments that Open system of E- Sourcing leads to the purchase of inferior materials and speeding up of the work. that tenders should only be called from a limited number of firms carefully selected as being capable of doing the work to standard; that the bank has a well-established E-Sourcing system; that Open E-Sourcing often lead to unscrupulous suppliers

being awarded contracts; that E-Sourcing enables the selection of a suitable contractor at a time appropriate to the circumstances; and that bid selection is always based on lowest tender but this may not always be the most economical solution in the long term.

- The study of (Sarwar, N. 2017) attempts to is to assess the e-Procurement success factors in telecommunication organizations of Pakistan and to understand how the various factors play their role in making e-Procurement technology a success for the business. There is substantial importance of e-Procurement growth in different industries and in government organizations of Pakistan. It is observed that lack of accountability and transparency are the main problems and these all have support by senior management mostly in government organizations. The author selected telecomm industry of Pakistan and the top telecommunication organizations that are involved in e-Procurement adoption. The main emphasis of the study centers upon the important questions that are being modeled to Telecommunication organization in Pakistan, “how any organization can get benefit by using e-procurement to deliver significant efficiency and effectiveness gains by having a successful eProcurement system?”

1.11 Study tools

We have used “Non-random samples” in this study that have been targeted and the staff of Procurement Department within Al Rajhi Bank with total members of the count of 19 that I have interviewed them and collect their responses through questionnaire procedure.

1.12 First variable of the study

The first variable is the Procurement Department in Al Rajhi Bank.

1.13 Second variable and the correlation between variables

The second variable is the success of Al Rajhi Bank was founded in 1957, Al Rajhi Bank is one of the largest Islamic banks in the world with total assets of SR 343 billion (US\$ 90 billion), a paid up capital of SR 25 billion and an employee base of over 9,600 associates. Al Rajhi bank that have been established base in Riyadh, Saudi Arabia, Al Rajhi Bank has a vast network of over 570 branches, over 152 dedicated ladies branches, more than 4,794 ATM's, 74,612 POS terminals installed with merchants and the largest customer base of any bank in the Kingdom, in addition to 233 remittance centers across the kingdom. The first men's branch was opened in Aldirah in 1957, with the first ladies branch being opened in AlShmaisi in 1979.

Since, Al Rajhi Bank operates in multiple segments and continues to grow through diversification of income resources and development of the investment and corporate banking sectors which build on the strong retail banking base. Procurement Department play an important role of success by purchasing and providing his need and requirement with highly professionalism level.

CHAPTER 2: Practical study and its methodological procedures

2.1 Methodology of the research

I have use the hypotheses based on extant literature review theory were used by means of a survey of 13 procurement articles and research. To address the research problem, I have conducted a literature review using the procedure suggested by Cooper (1988) for synthesizing the literature. This systematic procedure helped to (a) formulate the problem, (b) collect data, (c) evaluate the appropriateness of the data, (d) analyze and interpret relevant data, and (e) organize and present the results. Then results were compared with current issues in a large higher education institution. (Avella, J. T 2016)

2.2 Fields of study

The study conducted on 2023 in Al Rajhi Bank, Procurement Department with on 19 members. Notice that, Al Rajhi Bank with over 60 years of experience in banking and trading activities, the various individual establishments under the Al Rajhi name were merged into the umbrella 'Al Rajhi trading and exchange corporation' in 1978 and it was in 1988 that the bank was established as a Saudi share holding company. Deeply rooted in Islamic banking principles, the Sharia compliant banking group is instrumental in bridging the gap between modern financial demands and intrinsic values, whilst spearheading numerous industry standards and development.

Al Rajhi Bank also continues to develop banking programs and projects with a focus on the latest electronic services and investment products in order to offer innovative banking and investment services, especially e-banking. At Al Rajhi Bank, we have achieved leadership through

offering new electronic channels that answer customers' needs and aspirations, simplifying their efforts whilst saving time. The Bank has also worked on numerous electronic governmental projects in collaboration with many official sectors. The main objective will be always the improvements in customer service and operation at both the ATM channel and the branch.

2.3 Results and proposal analysis

In e-Procurement, success factors contain effective processes without unnecessary idle times, better monitoring systems and assessment which helps in process improvement and employee's training to get benefit of the new system defined by Panayiotou, (Gayialis.S and Tatsiopoulou (2004)).

Gunasekaran Angappa and Eric W.T. Ngai (2008) in their study they elaborated that over 60% of the respondents agrees on the following as critical success factors for e-Procurement adoption are:

- Centralized control and management
- better Communication
- Clear accountability
- skilled man power
- Efficient approval and workflow systems
- Top management involvement and support.

Kaliannan, Awang and Murali (2009) has defined the success factors in three sub-groups organizational, technological and environmental describing the organizational perceptions that influence toward e-Procurement use and its adoption.

Third part: Appendixes

APPENDIX - I

SEMI- STRUCTURED INTERVIEW QUESTIONNAIRES

The SEMI- Structured Interview Questionnaires was built base on pre-conducted study that focus about the access e-procurement success factors in telecom organization of Pakistan by the author (Sarwar, N. 2017).

1. How procurement is currently organized, how many staff have procurement experience, procurement qualifications?
2. What systems do you have in place to capture and store procurement related information?
4. What types of e-procurement solution are you aware of available on the market and what solution is used in your organization?
5. How much top management support the implementation and adaptation of e-procurement system?
6. How much employee and management is committed to success of e-procurement adaptation?
7. Does e-procurement is a reliable source for sharing the information?
8. What is the user level of acceptance in your organization for e-procurement system?
9. How many staff is trained on e-procurement and how much it is supported in your organization?
10. Based on the value and categories of expenditure, which areas do you feel are most suited for e-procurement and which are not? (Rejected)
11. What type of e-procurement solution do you thing best fits the needs of the organization?

12. What are the challenges that the organization will face in trying to adopt e-procurement?
13. What is the best organizational structure to support effective and efficient procurement throughout the organization?
14. What resource implications are associated with implementing the preferred procurement structure?
15. Is there a need to improve procurement skills within the organization?
16. Does e-procurement helps to reduce the time spent on procurement activities?
20. If companies don't participate in e-marketplaces they will be considered as lagging behind technologically?
21. Is Good IT planning ability is important for a firm to participate in e-marketplaces?
22. How much employees have an understanding of the possible benefits of IT applications?
23. After participating/implementing e-procurement is there some process that need to be redesign?
24. After participating in an e-procurement, the number of existing customers that we are able to retain has increased?

APPENDIX-II

SURVEY QUESTIONNAIRE (BOOKLET)

Dear Respondent,

I am a Master's candidate at the University of Midocean University. Currently, I to examine the This study aims am conducting a study titled "The impact of Procurement Department and its effectiveness on the success of the banking sector: an applied study in Al-Rajhi Bank, Kingdom of Saudi Arabia". We would like to request your kind cooperation to answer this questionnaire. Any information obtained will be kept confidential and only used for academic purposes.

Your effort and cooperation will be highly appreciated.

Thank you in advance for agreeing to participate in this study. If you have any questions, please do not hesitate to contact my.

Section 1:

This survey is being conducted to access procurement success in Al Rajhi Bank. In this section we require a little information about you and your experiences in the organization .

a. Name _____

b. Designation _____

1. Please mark (✓) where suitable as per following scale:

Please tick (✓) the appropriate choice

1- **Gender:** Male ☐ Female ☐

2- **Age:** 20 - 30 years old ☐ 31 - 39 years old ☐

40 - 49 years old ☐ 50 years old and over ☐

3- Years of Experience:

5 years & less ☐ 5-10 years ☐

11-20 years ☐ 21 years & above ☐

Section 2:

Please indicate your degree of agreement or disagreement with the following statements, so please sign (✓) for the choice that reflects your opinion by choosing one of the five alternatives.

The Survey Questionnaire was built base on pre-conducted study that focus about the access e-procurement success factors in telecom organization of Pakistan by the author (Sarwar, N. 2017).

Strongly Agree Agree Neutral Disagree Strongly Disagree
5 4 3 1 0

The following set of statements measures the power of success for E-Procurement						
Section A: Dependency & support of E-Procurement						
Item No	I. Success of Adoption	0	1	2	3	5
ASAI1	Employee are ready to make e-procurement succeed.					
ASAI2	Employee are willing to use e-procurement system.					
ASAI3	Employees feel comfortable in using the new system of e-procurement.					
Item No	II. Top management Support	0	1	2	3	5
ATMSII1	Top management is interested in the adoption of e-procurement system.					
ATMSII2	Top management considers e-procurement adoption as important to the organization.					
ATMSII3	Top management has effectively communicated its support for e-procurement adoption to employees.					
Item No	III. Transparency	0	1	2	3	5
ATRII1	E-Procurement provides traceability of all transactions & provides audit trail.					

ATRII2	E-Procurement is an effective tool for introducing procurement reform and establishing a fully transparent and open procurement environment.					
ATRII3	Suppliers has gain trust due transparency of eProcurement system.					
Item No	IV. Vendor/ supplier Qualification	0	1	2	3	5
AVQIV1	Training of the supplier on the usage of the technology will equally enhance performance on e-procurement.					
AVQIV2	E-Procurement is related more to governance and capacity development than to the availability of technology.					
AVQIV3	Supplier are interested to gain knowledge on new technologies					
Item No	V. Employee knowledge of technologies.	0	1	2	3	5
AEKTV1	Our employees have very little knowledge about how e-procurement can help improve our business.					
AEKTV2	Our employees have the technical knowledge to start using e-procurement.					
AEKTV3	Our employees have an overall knowledge about e-procurement.					
Item No	VI. Choosing right technology	0	1	2	3	5
ACRTIV1	E-Procurement is holistic opportunity to modernize public financial systems and related purchases.					
ACRTIV2	Selected eProcurement solution is compatible with existing procurement process in our organization.					
ACRTIV3	Current adopted eProcurement solution system full fill the needs of the organization.					
Item No	VII. Vendor/ supplier Response	0	1	2	3	5
AVRVII1	Trading partners are reluctant to change to new system.					
AVRVII2	Trading partner feel comfortable to use the new system of e-procurement.					
AVRVII3	Non automated/non sophisticated trading Partner effect in success of e procurement system.					
Section B: Measuring of e-procurement success						
Item No	I. E-procurement success					

BESI1	E-procurement makes the purchasing process faster					
BESI2	E-procurement facilitates better management of our purchasing activities					
BESI3	E-procurement improves relationships with our business partners.					
BESI4	E-procurement reduces the price of procured goods.					
BESI5	E-procurement reduces the price of procured services.					
BESI6	E-procurement reduces operational costs					
BESI7	E-procurement improves competitive advantage.					

SECTION C: OPEN-ENDED QUESTIONS

C1) Please provide ANY other comments regarding this study.

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.....

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C2) Please provide any comments regarding any aspect that appears to be LACKING in this study.

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Gratitude:

We appreciate you for sparing your time to fill out the survey. Your involvement means a lot to us and we highly value it. The information you shared is significant to our analysis and will enable us to make improvements in our bank's performance.

Once again, we are very grateful for your contribution. Sincerely

Master Candidate: Hussain Abdullah Bahassan

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3.1 The Conclusion (Arabic)

الخاتمة:

استعرضت هذه الورقة الأدبيات حول نجاح المشتريات من الناحية المالية والتشريعية من خلال نظام المناقصات الإلكترونية لقيادة شراء المواد و الخدمات المحوية للمنظومات المتطورة وتسريع العمل. أن المناقصات يجب أن يتم طلبها فقط من عدد محدود من الشركات المختارة بعناية باعتبارها قادرة على أداء العمل وفقاً للمعايير ؛ أن البنك عن طريق نظام خاص بطرح العطاءات إلكترونياً راسخ ؛ أن المناقصة الإلكترونية المفتوحة غالباً ما تؤدي إلى منح عقود لموردين عديدي الضمير ؛ أن المناقصة الإلكترونية تتيح اختيار المقاول المناسب في الوقت المناسب للظروف ؛ ويعتمد اختيار العطاء هذا دائماً على العطاء الأقل ولكن قد لا يكون هذا دائماً هو الحل الأكثر اقتصاداً على المدى الطويل وبشكل أكثر تحديداً ، بينما يكون الموردون على علم بذلك.

بدون المشتريات لن يكون هناك شراء وبدون شراء لن يكون هناك توريد.

3.2 The Conclusion (English)

Abstract:

This paper reviewed the literature on procurement success in the financially and legislation wise by addressing Open system of E- Sourcing to leads the purchase of the materials and speeding up of the work. that tenders should only be called from a limited number of firms carefully selected as being capable of doing the work to standard; that the bank has a well-established E-Sourcing system; that Open E-Sourcing often lead to unscrupulous suppliers being awarded contracts; that E-Sourcing enables the selection of a suitable contractor at a time appropriate to the circumstances; and that bid selection is always based on lowest tender but this may not always be the most economical solution in the long term More specifically, while suppliers are aware.

Without procurement there would be NO purchasing and without purchasing there would be NO supply.

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