Digitization of Islamic Banking

Internationalized Omni-Channel Experience

Business

Large Middle East Islamic Bank

Challenge

Global expansion of Retail banking and provide a seamless digital banking experience in multiple languages

Solution

Build Digital banking application using Backbase platform to support bank's go to market strategy

The Need...

The Bank needed an Omni-Channel Platform to cater to English and Arabic speaking customers while meeting target dates.

English and Arabic languages have different directions and hence, application should include both LTR (Left to Right e.g. English) and RTL (Right to Left i.e. Arabic) language support.

Cutting-edge UX and features were expected in short span of time to make an impact.

How we did it

Globalization through Localization

We architected an omnichannel Solution based on Backbase Architecture

Key Solution components

- Developed various widgets using Backbase platform for the web and mobile banking applications.
- Backbase framework was enhanced to hold LTR and RTL images along with smooth switching from one language to another on the run time.
- A micro-services-based architecture was built for future scalability and smooth upgrade to latest features & functionalities.
- The architecture promoted loosely coupled components, which are re-usable and easily configurable. The independent components enabled focused development & testing and resulted in improved quality of the application.
- Backbase integration services were implemented to expose different core banking services.

Technology Benefits

- Omni-channel solution allowed 'develop once and reuse' concept
- Configuration based solutions allowed low code development
- Modular architecture allowed faster development and easier feature release

It made a huge impact

I18N solution allowed catering to multiple languages in short span

The app was launched with both Arabic and English language

Great user experience allowed gaining customers for Retail & High Net worth Banking

Increase in customer base in UK and Middle East

Cutting edge features helped increase operational efficiency

Analytics system allowed analysis of customer behaviour