



## Transforming Pakistan's Islamic banking experience with Azentio iMAL

BankIslami is among the top Islamic banks in Pakistan with a customer base of over 1.8 million active customers spread across a strong network of about 520 branches. Ever since its acquisition by JS Bank, the bank has been on a path of transformation, under the leadership of President & CEO, Rizwan Ata and Dy Chief Executive Officer, Imran H. Shaikh. Today, BankIslami is a forerunner in providing Shari'ah-compliant banking products and services in retail, investment, consumer banking, and trade finance.

### Customer highlight

- **Market position**  
Known as a market leader in Islamic banking in Pakistan, with a strong focus on innovation and customer-focused services.
- **Digital innovation**  
Introduced aik, the first digital Islamic banking solution in Pakistan, demonstrating its focus on digitization and innovation.
- **Proven Azentio partnership**  
Been an Azentio customer since 2012, with more than a decade of successful partnership and growth.

### Business impact

**Improved digital integration:** Azentio's iMAL empowered BankIslami to fast-track various integration projects like Pakistan's first digital Islamic bank, leveraging the capabilities of the new iMAL, resulting in smooth digital banking experiences and product launches.

**Regulatory compliance:** iMAL enforced strict adherence to Islamic finance principles and changing regulatory demands, set by the State Bank of Pakistan, keeping the bank continuously compliant.

**Seamless user experience:** iMAL provided a modernised user interface enhancing both employee and customer satisfaction. The system also facilitated real-time access to data, allowing quicker decision-making and tailored customer interaction.

**Business scalability:** iMAL's scalability positioned the bank to effortlessly handle business growth with increased customers base and diversified product offerings. This enabled seamless branches expansion and integration of new acquisitions under the BankIslami brand.

**Operational efficiency:** Improved integration capabilities, reduced manual processes, streamlined workflows, and enhanced transaction security across all channels.

## Challenges

- **Evolving beyond the legacy platform**  
While the legacy platform had served well in earlier phases, BankIslami required a more forward-compatible solution to power its scalability and digitization aspirations.
- **Need for enhanced digital integration**  
The bank required a solution that could seamlessly integrate with web services and support the launch of digital banking initiatives, such as aik, Pakistan's first digital Islamic banking solution.
- **Regulatory compliance**  
Ensuring Islamic compliance and regulatory adherence was crucial for maintaining trust and credibility in the market.

## Solution

- **High-performance core processing:** iMAL introduced multi-threading capabilities, enabling high-volume data processing and parallel record handling. This ensured faster transaction processing and improved system responsiveness during peak loads.
- **Flexible architecture:** iMAL's scalable architecture enabled BankIslami to customize the solution to their needs, seamlessly handle customer volumes, and launch new offerings more quickly.
- **Seamless digital integrations:** BankIslami's new iMAL upgrade offered the bank robust web services that facilitated the launch of aik, Pakistan's first digital Islamic banking solution, and enabled omnichannel experiences on mobile apps, internet banking, and branch systems.
- **Advanced analytics and reporting:** Real-time dashboards and analytics provided actionable insights for strategic planning, operational efficiency, and regulatory reporting.



"At BankIslami, we are committed to providing best-in-class services while driving aggressive nationwide expansion. To fuel our growth, we need solutions aligned with global trends and capable of supporting our vision. The iMAL R14 upgrade is a critical step forward, equipping us with the technology to enhance efficiency and continue delivering innovative, Shari'ah-compliant financial solutions."

**Rizwan Ata**

President & CEO, BankIslami

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[contactus@azentio.com](mailto:contactus@azentio.com) | [www.azentio.com](http://www.azentio.com)