



From bottlenecks to breakthroughs: Boubyan Bank scales with iMAL

52.5%

Reduction in payroll processing time

15%

Increase in CPU efficiency

80%

Decrease in database blocking and session times

42%

Improvement in response time

Boubyan Bank is a leading Islamic bank based in Kuwait, renowned for its excellence and dedication to customer service and its market leadership in innovation. Boubyan provides customers with Shari'ah-compliant retail banking, corporate banking, and wealth management services. The group includes four subsidiaries spanning banking, investments, takaful, and property management, with an international footprint through BLME (UK) and Nomo, the world's first international Islamic digital bank.

Customer highlight

■ **Leading Islamic digital bank**

One of Kuwait's top Islamic banks that is recognized for its leadership in digital banking and innovation with a wide suite of Shari'ah-compliant services for retail and corporate clients.

■ **Award-winning customer service**

Boubyan Bank has been maintaining its reputation for excellence, winning major awards such as "Best Islamic Bank in Customer Service" in Kuwait for 15 consecutive years.

■ **Pioneering digital solutions**

Known for digital-first offerings like instant money transfers, mobile payments, and innovative app functionalities, Boubyan has set benchmarks in regional digital transformation.

Business impact

■ **Faster, smoother customer experience:**

Enhanced system responsiveness ensured seamless interactions across digital and ATM channels, even during peak load periods.

■ **Reduced operational overhead:** Infrastructure optimization led to fewer support incidents and improved resource efficiency, lowering operational costs.

■ **Uninterrupted service delivery:** The bank maintained consistent uptime and reliability during high-transaction periods like Ramadan, strengthening customer trust.

■ **Scalable growth enablement:** Azentio's platform continues to support Boubyan's expansion across customers, branches, and transactions with consistent performance and reliability.

Challenges

As Boubyan Bank continued to expand and digitize its services, certain operational and technical challenges began to emerge, particularly during peak periods, especially during Ramadan.

■ **High-volume transaction spikes**

Transaction volumes surged dramatically during high-demand periods, particularly during Ramadan, leading to database blocking and causing ATMs to switch to stand-in mode.

■ **Reconciliation and delay risks**

Real-time transaction reflection was compromised, resulting in reconciliation delays and higher risk of mismatches in customer accounts.

■ **Infrastructure under strain**

Heavy system load pushed CPU and memory usage to inefficient levels, straining infrastructure and increasing operational risk.

Solution

Boubyan Bank partnered with Azentio to address these challenges through a robust performance optimization initiative centered on its iMAL core banking platform.

■ **Isolation of shared objects**

A new system architecture was introduced to isolate shared objects, significantly reducing blocking and improving concurrency during peak load.

■ **Transaction-level independence**

Transactions were restructured to operate independently, allowing for more efficient resource usage and preventing cascading delays across systems.

■ **Real-time performance optimization**

Real-time performance monitoring and proactive tuning were implemented to ensure consistent throughput across ATMs, mobile apps, and backend services resulting in over 80% reduction in database blocking and session times, and a 42% improvement in response time.



"As a leading Islamic bank, we are dedicated to providing unparalleled service to our customers by leveraging transformative technologies. The latest update to the iMAL core banking platform has enabled us to overcome key operational challenges and achieve substantial efficiency gains. These enhancements align perfectly with our commitment to innovation and customer-centric services, allowing us to serve our customers more effectively and advance our mission of providing best-in-class Islamic banking services."

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