

**DIGITAL
TRANSFORMATION IN
NON-INTEREST BANKING:
AI – FROM MANUAL
PROCESSES TO
INTELLIGENT
AUTOMATION**

GENTEX[®]
TRAINING CENTER





Introduction

The Digital Transformation in Non-Interest Banking: AI From Manual Processes to Intelligent Automation Training Course prepares non-interest banking professionals to move from manual, paper-heavy workflows to intelligent automation. Non-interest banking carries distinctive requirements: Sharia governance, profit-and-loss sharing contracts, and asset-backed structures that many standard systems handle poorly. This course shows how artificial intelligence and automation can serve those requirements without compromising compliance. It covers contract processing, screening, profit distribution, and document automation. Furthermore, it applies Sharia governance frameworks, model risk practices, and regulatory standards. As a result, participants gain a practical route from manual processing to governed automation.

Digital Transformation in Non-Interest Banking Course Objectives

- Explain the operating model and processes of non-interest banking.
- Identify manual processes suitable for automation and AI.
- Apply Sharia governance principles to digital process design.
- Assess contracts including Murabaha, Ijara, Musharakah, and Mudarabah.
- Use natural language processing for Arabic and English contract analysis.
- Apply robotic process automation and intelligent document processing.
- Automate profit distribution, Zakat calculation, and profit rate monitoring.
- Build Sharia-compliant screening and compliance monitoring rules.
- Assess model risk, explainability, and auditability for Sharia-sensitive decisions.
- Design a phased automation roadmap with governance and benefit tracking.

Course Methodology



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- Interactive lectures with non-interest banking automation case studies.
- Process mapping and automation candidate assessment workshops.
- Document processing and contract classification exercises.
- Simulation of Sharia board review and automation approval decisions.
- Structured peer discussion with facilitator feedback on implementation plans.

Who Should Take This Course

- Non-interest and Islamic banking operations managers.
- Digital transformation and automation teams in Islamic banks.
- Sharia compliance and governance officers.
- Product and process owners in non-interest banking.
- Risk, audit, and control professionals in Islamic finance.
- Technology staff supporting Islamic banking platforms.

Digital Transformation in Non-Interest Banking Course Outlines

Day 1: Non-Interest Banking Operating Models

- Principles of non-interest banking and its core prohibitions.
- Contract structures: Murabaha, Ijara, Musharakah, Mudarabah, and Sukuk.
- Profit-and-loss sharing and profit distribution mechanics.
- Sharia governance framework and the Sharia supervisory board.
- Process landscape: onboarding, financing, servicing, and collections.
- Manual intensity and its cost, error, and delay impact.
- Case study: an Islamic bank automating its financing workflow.





Day 2: Automation Foundations and Process Selection

- Process mapping, time studies, and effort analysis.
- Automation candidate scoring and prioritisation criteria.
- Robotic process automation tools and workflow orchestration.
- Business process management and rule engines.
- Straight-through processing and exception design.
- Change management for operations teams.
- Workshop: building an automation candidate list and business case.

Day 3: AI for Contract, Document, and Language Processing

- Intelligent document processing and optical character recognition.
- Arabic and English natural language processing for contracts.
- Contract classification, clause extraction, and obligation tracking.
- Automated KYC, onboarding, and financing documentation checks.
- Sharia-compliant screening for prohibited sectors and activities.
- Accuracy measurement and human-in-the-loop design.
- Workshop: designing a contract classification and extraction flow.

Day 4: Intelligent Automation in Sharia-Sensitive Processes

- Automating profit calculation and profit distribution cycles.
- Zakat computation and beneficiary processing automation.

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- Late payment and charity account handling rules.
- Profit rate benchmarking and asset valuation monitoring.
- Sharia audit trails, documentation, and evidence retention.
- Model risk, explainability, and auditability for Sharia decisions.
- Workshop: automating a profit distribution cycle with controls.

Day 5: Governance, Roadmap, and Value Realisation

- Governance of AI and automation in an Islamic bank.
- Sharia board review, approval gates, and documentation standards.
- Data protection, cloud, and outsourcing requirements.
- Talent, capability building, and operating model change.
- Benefit tracking: cost, cycle time, error rate, and customer experience.
- Building a phased automation roadmap.
- Course review, assessment, and action planning.

Conclusion

By successfully completing Digital Transformation in Non-Interest Banking: AI From Manual Processes to Intelligent Automation, participants will gain a thorough understanding of non-interest banking processes, automation selection, AI document and contract processing, Sharia-sensitive automation, and governance. They will also acquire practical skills in process assessment, contract automation design, Sharia-compliant control design, and roadmap delivery. In addition, the course prepares them to modernise operations without compromising Sharia compliance. Gentex Training Center delivers this programme with a strong focus on applied Islamic finance practice and measurable automation results.





FAQs for Digital Transformation in Non-Interest Banking course

Q1 What is the "Digital Transformation in Non-Interest Banking: AI From Manual Processes to Intelligent Automation" course about?

It is a five-day programme on automating operations in non-interest and Islamic banking. It covers contract structures and Sharia governance, process selection for automation, AI document and contract processing, profit distribution and Zakat automation, and the governance of Sharia-sensitive automated decisions.

Q2 What are the key benefits of the "Digital Transformation in Non-Interest Banking" course?

Participants gain a realistic plan for reducing manual effort while protecting Sharia compliance. The course shortens processing cycle times, cuts documentation errors and rework, lowers cost per financing, improves Sharia audit evidence, and lets teams scale operations without proportional growth in headcount.

Q3 What skills will I gain from the "Digital Transformation in Non-Interest Banking" course?



Participants gain non-interest banking process assessment and automation selection, contract and document automation design using Arabic and English NLP, Sharia-compliant screening and profit distribution automation, and AI governance, model risk assessment and roadmap delivery. These four skills cover the path from manual process to governed automation.

Q4 What tools, methods, or standards are covered in the "Digital Transformation in Non-Interest Banking" course?

The course covers Murabaha, Ijara, Musharakah, Mudarabah and Sukuk contract structures, Sharia supervisory board governance, profit-and-loss sharing and profit distribution mechanics, process mapping and time studies, automation candidate scoring, robotic process automation and workflow orchestration, business process management and rule engines, intelligent document processing with optical character recognition, Arabic and English natural language processing, clause extraction and obligation tracking, Sharia-compliant screening rules, Zakat computation, human-in-the-loop review design, model risk and explainability requirements, and Sharia audit trail standards.

Q5 How is the "Digital Transformation in Non-Interest Banking" course applied in real-world practice?

Participants apply the methods inside their own banks. They map processes, score automation candidates, build contract processing flows, automate profit distribution and screening checks, design Sharia review gates, and set benefit tracking indicators. Many leave with a phased automation roadmap and a Sharia-compliant control design ready for approval.