



# Transforming debt management for Dukhan bank

Qatar, Middle East  
eMACH.ai Lending | Debt Management

## Client overview

Dukhan Bank is one of the largest Shari'ah-compliant financial institutions in Qatar. It is one of the fastest-growing Islamic banks currently operating eight branches across the country. Dukhan Bank provides a broad range of Shari'ah-compliant financial services, including retail and private banking, real estate and structured finance, corporate and government banking, as well as wealth and asset management products and services, catering to diverse client needs.

## Challenges

**Low operational efficiency:** the bank was manually following up on cases, slowing down their operational efficiency.

**Outdated technology infrastructure:** there was a need for modernization and upgrades.



**Limited access to on-demand MIS reports:** lack of reporting capabilities hindered data-driven decision-making.

**Incomplete customer view & performance tracking:** difficulty in obtaining a 360-degree customer view and monitoring team performance.

**Lack of integration & interoperability:** fragmented systems, limited seamless data exchange and operational synergy.

## Solution

The bank leveraged eMACH.ai Lending's Debt Management solution for:

**Automated segmentation and queue allocation:** automated segmentation of portfolio from host system and queue allocation of cases to internal users and external agencies.

**Data sourcing from multiple host system:** seamless integration with bank's existing systems for sourcing data and account linking for customer centricity.

**Create seamless workflows:** set up workflows with adaptive rules for automated actions and escalations. Efficiently manage collection agencies, payments, legal, processes through dynamic case transfers, reassignment, and escalation, all supported by role-based approvals.

**Performance monitoring:** centralized performance monitoring of internal and external teams.

**ARX**, an integrated suite of security services offered end-to-end privacy and data security to the bank with Single Sign-On (SSO), Multi-factor Authentication and User Management.

**CT-Sigma**, a powerful DIY (Do It Yourself) report generation tool with expertise in handling large data sets enabled bank to configure and share reports with the desired stakeholders. It holds the power of talking to bank's diverse application databases, sourcing and collating data for consolidated report generation.

## Transformation highlights

**More tools for monitoring:** apart from Promise to Pay (PTP), short settlement and monthly installment plans with approvals were delivered.

**New Refreshing UI:** the UI is user friendly and tech enabled, made to build quality customer experiences.

**Rich Collection Processes:** streamlined collection & recovery processes, external agency management, with automated workflows, dashboards, and MIS reports.

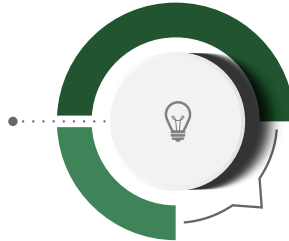


**Integration & Interoperability:** built on eMACH.ai architecture, the system follows an API-first approach enabling integration with third party systems.

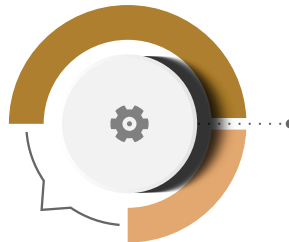
**Seamless Reporting Tool:** easy generation and scheduling of new reports with the existing configured reports to the desired stakeholders.

## Metrics at a glance

The debt collection system upgradation with the latest ARX was carried out end to end (requirement to go-live) in **7 months**.



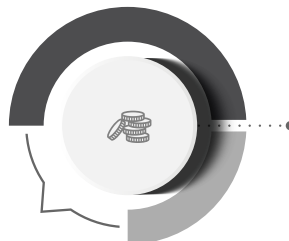
Product Walk Through (PWT) to User Acceptance Testing (UAT) sign off took place in **4.5 months**.



A total of **79 user stories** were implemented and delivered.



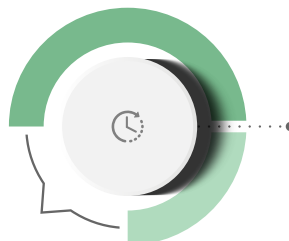
**Seamless integration** with existing core banking and cards system.



The system achieved end-of-day (EOD) duration of **20mins**.



The transformation resulted in reduction of **Agent Handling Time by 20%**



## Customer testimonials

“

*The successful implementation of eMACH.ai Lending's Debt Management, ARX, and CT-Sigma has been pivotal in our digital transformation journey. With automated workflows, dashboards, reports, and integrated security, we've significantly enhanced operational efficiency, agent productivity, and decision-making visibility.*

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*The ARX security framework provides enterprise-grade protection with seamless user access, giving us confidence in meeting compliance and data protection mandates. Features like SSO and MFA have made secure access both effortless and scalable.*

“

*With CT-Sigma, our reporting has never been easier. Generating customized MIS reports is now fast, intuitive, and stakeholder-ready-all in just a few clicks.*

“

*What stood out most was the collaborative approach and domain expertise of the implementation team. They quickly understood our pain points and delivered a solution that is scalable, intuitive, and future-ready.*

“

*Thanks to this transformation, we've seen tangible improvements in collection rates, agent efficiency, and operational overhead reduction. We now feel empowered with the right tools for a modern, customer-centric banking approach.*

