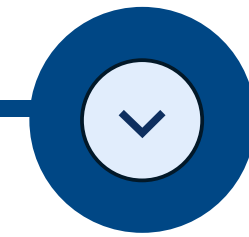




Digitizing Ethics: Future-Proofing Complaint Management in Islamic Banking



As part of its digital transformation, a leading Islamic bank in Egypt modernized its sensitive complaints handling function, partnering with Cubic Information Systems to build a Sharia-aligned, digitized platform on Microsoft Dynamics 365 CE.

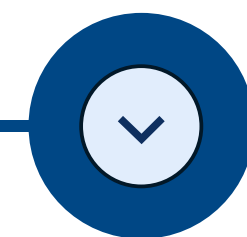
Business Challenge

- Manual logging and branch-level coordination
- Limited visibility into resolution timelines
- Inconsistent tracking and follow-ups
- Lack of transparency and fairness expected in Islamic banking
- No real-time case monitoring despite rising customer expectations

Cubic's Approach

Cubic implemented Microsoft Dynamics 365 CE with CBE-aligned and Sharia-compliant configurations, including:

- Standardized complaint intake across 50+ branches and digital channels
- Full traceability with digital timestamps
- Configurable workflows for retail, SME, and Islamic lending
- CBE-compliant archiving and audit-ready records
- Performance dashboards for complaint teams



Measurable Benefits

30% Improvement in handling capacity during peak complaint periods

25% Increase in service consistency across regions

40% boost in digital readiness in infrastructure

20% stronger positioning for regional recognition in ethical service excellence



info@cubicsystems.com
www.cubicsystems.com

