

Empowering Shari'ah-based innovation

Mambu's true-SaaS, composable core banking platform empowers financial institutions to design, launch, and scale Shari'ah-based financial products with speed and flexibility.

With Mambu, Islamic institutions can innovate freely, and operate Islamic and conventional banking seamlessly on a single, modern, technology foundation.

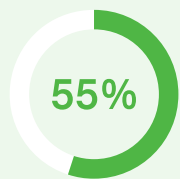
Islamic banking. A new era of opportunity

Global Islamic banking assets are projected to reach USD 7.5 trillion by 2028, expanding at a 12% CAGR from 2024, driven by demand for ethical finance and the digital transformation of financial services ([Standard Chartered, 2025](#)).

Similar to conventional banks, Islamic institutions are constrained by legacy technology and face increasing urgency to modernise. Today's customers expect seamless, personalised, mobile-first banking experiences, but many institutions are held back by outdated technology.



Up to 40% of IT budgets spent addressing technical debt.



55% of banks recognise that the limitations of legacy systems are their biggest roadblock to transformation.

(Sources [IBS Intelligence, 2024](#), [McKinsey, 2024](#))

Legacy infrastructure not only slows time to market, it also makes it harder to comply with evolving Shari'ah standards, launch innovative products, and serve digitally native customers. Rigid, monolithic systems leave little room for experimentation, iteration, or integration with modern fintech ecosystems.

Mambu's flexible platform is purpose-built to help you modernise without disrupting operations.

As the pioneer of composable banking, Mambu gives Islamic financial institutions the tools to innovate without compromise. Our cloud-native, API-first platform enables you to launch and manage Shari'ah-based products, faster, at lower cost, and with full operational separation.

Whether you're building a digital Islamic bank, scaling an existing portfolio, or replacing inflexible legacy systems, Mambu helps you move at fintech speed, with the ethics, flexibility, and compliance you need to lead in a competitive, values-driven market.

The Mambu advantage: A new standard for modern, Shari'ah-based banking



Shari'ah-first by design

Support Islamic funding and financing contracts with full operational segregation and alignment with Shari'ah principles.



Automated profit sharing capabilities

Profit sharing made simple, from calculation, to approval, and distribution.



Launch faster

Build and release new products in weeks and outpace the limitations of legacy systems.



Dual banking, one core

Manage both Islamic and conventional banking operations from a single, modern, core banking platform with full segregation of products, processes, and reporting.



Composable and API-first

Customise your Islamic banking offering with low-code product configuration, powerful APIs, and seamless integration with a rich ecosystem of specialised partners.



Cloud-native flexible deployments

Shared or dedicated deployments available on Amazon Web Services (AWS), Google Cloud Platform (GCP), and Microsoft Azure.

Solution spotlight

Islamic Profit Sharing (IPS)

Mambu's Islamic Profit Sharing (IPS) capability enables the calculation, approval, and application of profit on accounts. This powerful service automates complex calculations to reduce operational risk and manual effort, ensures fair and transparent profit distribution in line with Shari'ah principles, and allows you to rapidly launch innovative profit-sharing products.



1. Profit calculation

Configure Islamic deposit products, define profit sharing components, and calculate distributable profit and profit rates.



2. Profit approval

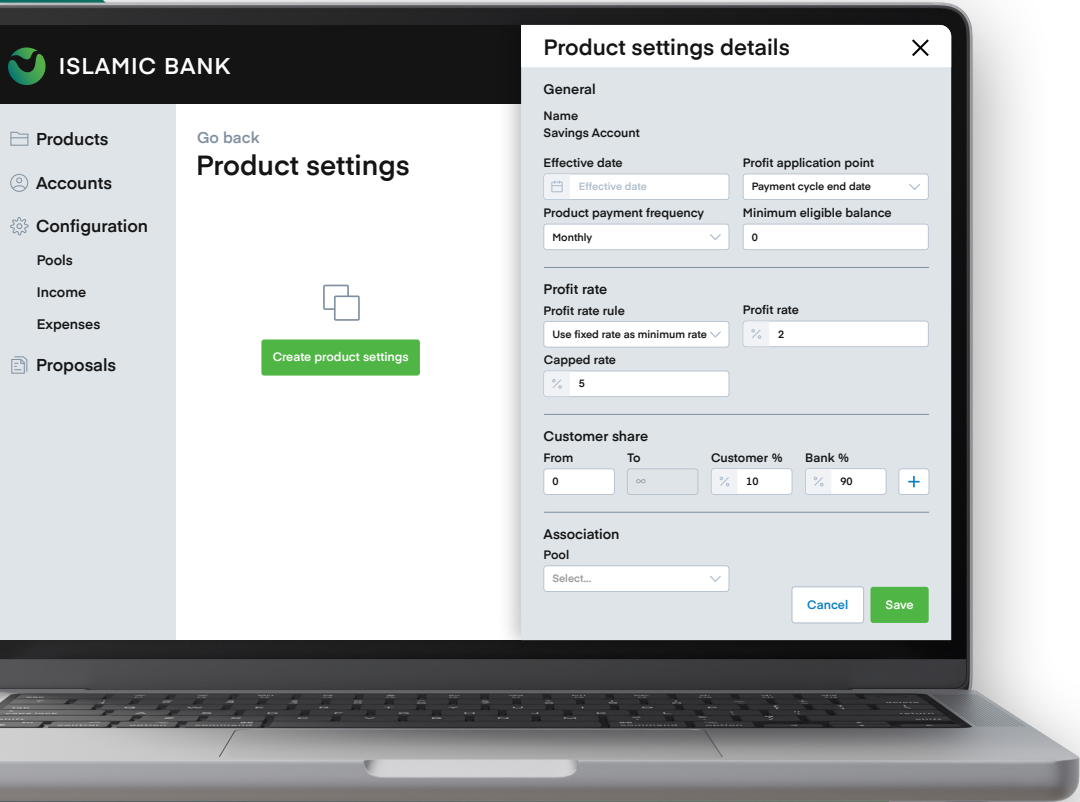
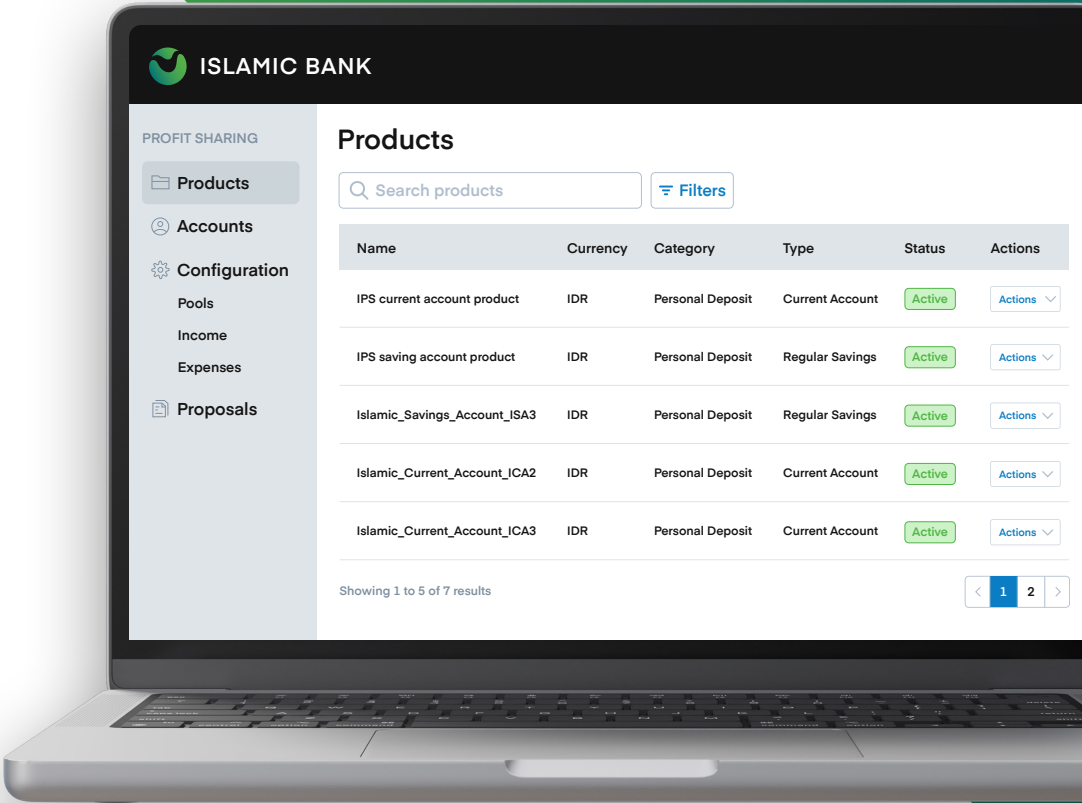
Ensure accuracy and compliance through a detailed review of income and expense distributions, as well as calculated profit breakdowns at pool, product and account level.



3. Profit application

Allocate calculated profits to individual accounts, calculate the bank's profit share, and apply withholding tax.

Product overview



Product settings details

Islamic funding: Empowering Shari'ah-based deposits

Whether you're launching a new Islamic brand or scaling your dual banking strategy, Mambu gives you the foundational building blocks to serve modern customer expectations while remaining fully aligned with Shari'ah banking principles.

Supported Islamic funding contracts

Wadiah

Secure custody with optional customer incentives

Description	Enable savings or current accounts where deposits are held with a full guarantee of the principal amount and enhance customer engagement through a reward or hibah (voluntary gift).
Common application	<ul style="list-style-type: none">• Digital wallet and prepaid cards.• Current / transaction accounts.• Savings accounts.
What this means for you	<ul style="list-style-type: none">• Flexible structure widely accepted across Islamic markets.• Enables relationship-building through discretionary hibah incentives.• Suitable for retail and SME customers seeking liquidity without profit.• Easily configured in Mambu with full transparency and control.

Qard Hassan

Safekeeping for transactional accounts

Description	Offer current accounts based on a benevolent loan structure, where funds are safeguarded and returned to the customer without profit or interest.
Common application	<ul style="list-style-type: none">• Digital wallet and prepaid cards.• Current / transaction accounts.• Savings accounts.
What this means for you	<ul style="list-style-type: none">• Supports Shari'ah-based, interest-free banking.• Simple to implement with clear compliance alignment.• Easily configured in Mambu with full transparency and control.

Tawarruq

Structured deposits with pre-agreed returns

Description	Offer short-term and fixed-term deposits that deliver expected, pre-agreed profit margins through compliant asset-based transactions.
Common application	<ul style="list-style-type: none">• Savings accounts.• Savings plans.• Term / fixed deposits.
What this means for you	<ul style="list-style-type: none">• Provide your customers with predictable returns while ensuring alignment with Shari'ah principles.• Appeals to individuals and businesses seeking stable investment options.• Configured in Mambu with flexible profit payment terms.

Mudarabah

Profit / revenue-sharing partnership

Description	Launch savings or investment accounts where customers act as investors and share in profits generated from Shari'ah-compliant assets, all managed transparently by your institution.
Common application	<ul style="list-style-type: none">• Savings accounts.• Savings plans.• Term / fixed deposits.
What this means for you	<ul style="list-style-type: none">• Support for both Mudarabah Muqqayadah (restricted investment account) as well as Mudarabah Mutlaqah (unrestricted investment account).• Flexible product design supporting both pooled funding and individual account management.• Fully automated through Mambu's Islamic Profit Sharing (IPS) capabilities.

Wakalah

Agency-based accounts with expected returns

Description	Offer investment accounts where you act as the agent (Wakeel), managing funds on behalf of the customer with a target (non-guaranteed) profit rate.
Common application	<ul style="list-style-type: none">• Savings accounts.• Savings plans.• Term / fixed deposits.
What this means for you	<ul style="list-style-type: none">• Provides flexibility to manage investments while meeting Shari'ah obligations.• Offers clear disclosure and risk alignment with customer expectations.• Easily configurable within Mambu using expected rate logic and Islamic Profit Sharing (IPS) automation.

Islamic financing: Enabling Shari'ah- based lending

Mambu enables financial institutions to offer flexible, Shari'ah-based financing products – supporting a wide range of personal, SME, and asset-based financing needs. All products are built using Mambu's composable core, and are ready to be deployed across digital channels.



Supported Islamic financing contracts

Murabahah

Sales-based financing with pre-agreed profit and margins

Description	Support compliant sales-based financing where you buy goods or assets on behalf of the customer and sell them at a higher price with deferred repayment arrangement.
Common application	<ul style="list-style-type: none">• Islamic personal finance: Personal loans, BNPL, mortgages.• Islamic business lending: Working capital loan.• Any financing product that involves purchasing assets to be used by the borrower.
What this means for you	<ul style="list-style-type: none">• Enables competitive, fixed-return financing while maintaining alignment with Shari'ah principles.• Reduces pricing disputes with upfront profit disclosure.• Leverages Mambu's dynamic repayment scheduling and account management tools.

Tawarruq

Cash financing with a Shari'ah based contract structure

Description	Offer retail-focused financing where customers receive cash for personal or business use through a series of commodity sale transactions such as Islamic personal finance, working capital, or revolving credit.
Common application	<ul style="list-style-type: none">• Any cash financing product.• Typically used for personal / retail financing.
What this means for you	<ul style="list-style-type: none">• Provides a Shari'ah-based path to cash financing.• Supports a wide range of use cases from revolving credit to consumer loans.• Helps grow your lending portfolio with compliant, scalable structures.• Easily configured using Mambu's fee collection, scheduling, and accounting tools.

Qard Hassan

Interest-free loans

Description	Offer financial assistance where customers repay only the principal amount without any expectation of profit or reward.
Common application	<ul style="list-style-type: none">• Short-term financing needs or social impact financing for micro-businesses, start-ups, or individuals facing financial hardship.<ul style="list-style-type: none">– i.e. micro financing, cash advance, payday loan, SME term & working capital loan.
What this means for you	<ul style="list-style-type: none">• Strengthens brand trust and social responsibility credentials.• Serves underserved or financially vulnerable segments.• Simple to deploy and manage within Mambu's standard lending functionality.• Ideal for community development, education, or emergency finance.



Built for every Islamic banking model

Mambu is the global leader in composable core banking, trusted by 260+ institutions in 65+ markets. We bring speed, flexibility, and Shari'ah integrity together.

Whether you are a traditional bank looking to modernise your tech stack, a neobank building digital-first Islamic financial experiences, a dual-bank institution seeking seamless Shari'ah-based operations, or a fintech embedding financial services into your app.

No matter where you are in your transformation journey Mambu gives you the flexibility to launch faster, integrate with best-of-breed partners, and scale with confidence, all while maintaining full Shari'ah integrity.



Start your **Islamic banking** journey today

With Mambu, you have a partner that understands the principles of Islamic banking and provides the technology to bring your vision to life. Our composable platform offers the flexibility, speed, and Shari’ah alignment you need to succeed.

Book a demo

Contact our experts to see our solution in action in a free live demo.

[SIGN-UP FOR THE DEMO](#)

Contact us

Let us know how we can help.

[GET IN TOUCH WITH OUR TEAM](#)

