

Kuwait Finance House, one of the world's leading Islamic financial institutions, relies on professional document management for archiving and process optimization to make faster and better decisions in its corporate and retail business.



بيت التمويل الكويتي
Kuwait Finance House



Basheer Nizar Hindiyya, IT Business Relationship Manager, Kuwait Finance House, Kuwait, optimizes decision-making processes:

“With DocuWare, we can now analyze all processes based on available information and make better decisions. Our customers benefit from faster and better service.”



- Location:** Kuwait
- Industry:** Financial institution
- Deployment:** On-Premises
- Department:** Corporate and retail business

Founded in 1977 as a pioneer in Islamic banking, Kuwait Finance House (KFH) is one of the world's leading Islamic financial institutions with over 18,000 employees and 680 branches in twelve countries. With this solution, KFH manages all customer documents in Kuwait and supports various workflows, such as the granting of loans

Archiving and managing documents used to be a time-consuming and inefficient task. Almost all documents were stored in paper form, often redundantly. Not only did each of Kuwait's 80 branches have its own filing structure. KFH also maintained a central paper archive at its headquarters with up to five employees. As is common in the banking industry, customers are required to provide a variety of documents to verify financial transactions, including proof of identity, contracts, and balance sheets. In the past, the originals remained at the branch and were sent to the central archive via a logistics service provider after the transaction was completed. But space was becoming an issue. In addition, the large number of documents often made it difficult to locate specific documents quickly when needed, such as when the branch requested the originals for follow-up financing.

"Our relationship managers can call up relevant documents on-screen in seconds, enabling them to provide faster answers to corporate and private customers."

Even in the best-case scenario, it took several days, including shipping, before the branch had the information it needed. In 2005, the listed bank decided to embark on a comprehensive digitization project and analyzed the solutions available on the market. Together with the local implementation partner, DocuWare scored high in terms of functionality, technical capabilities, and cost, and prevailed over other solutions. After starting with corporate customers, the bank gradually expanded the use of the solution to its branches and private customers.

Easy Filing and Searching

In the early years, DocuWare was a pure file cabinet solution. The local DocuWare partner set up different file cabinet structures with individual search criteria. After scanning, the documents were indexed and archived with a few mouse clicks using select lists. Today, KFH also uses the system for internal workflows and approval processes. For example, DocuWare automatically forwards loan applications to the appropriate committees for review and digital decision making. Document archiving has also been automated over the years: DocuWare uses intelligent indexing algorithms to automatically find the most important search terms and uses

"DocuWare gives us the security of knowing that we can find all our documents in one place instead of having to search in different file cabinets. Today, we have one global document pool that is available to all authorized employees."

the customer number to transfer additional criteria from the database of the core banking system, Phoenix. Filing both digital and scanned documents is therefore as easy as drag & drop. Approximately 100 relationship managers work with the solution on a daily basis and retrieve the documents they need for individual processes in a matter of seconds.

Highest Service Quality and Security

The implementation of DocuWare has brought significant benefits to this large Islamic bank. Searching for important documents, especially in the branches, was often cumbersome and time-consuming. Today, all it takes is a customer number to get an organized overview of all available documents or to display them on the screen with the click of a mouse. Improved access to information means that loan applications, for example, can be analyzed more quickly. Whereas it used to take up to a week for the customer to receive a response, KFH now makes high-quality decisions based on all available data

within one to two days. DocuWare also provides greater security in the event of legal issues: even documents that are years old are optimally protected by the solution and are available at any time if needed.

"Thanks to DocuWare's numerous indexing aids, our filing system is now much faster than it was with paper. New documents are assigned to the correct customer file with just a few mouse clicks."



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