Digital Islamic Banking Training Course: Platform Design, Shariah Board Oversight and Audit

14 – 18 March 2027
Muscat

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Programme Summary

Digital Islamic banking is the subject of this one-week training course for product, technology, Shariah and risk leaders at managerial level, ending in a digital product approval file for one platform. Mobile channels, instant onboarding and automated contracts reach customers before every permissibility question has been settled. The programme moves from platform design to contract structure, Shariah board oversight, audit and launch decisions. Mars Training Centre UK delivers this programme on digital Islamic banking to mixed-organisation cohorts.

The Business Case

Digital channels shorten the time between a product idea and a customer transaction, so a flaw in contract flow or fund handling spreads quickly. When Shariah review is added after the build, rework is costly and approvals stall. Leaders who bring the Shariah board, technology and risk functions into one design method launch with a record that reviewers and auditors can follow.

- Rework Volume: Falls as permissibility questions are raised at design rather than after build.
- Approval Time: Shortens as boards receive complete, standard submissions.
- Audit Findings: Reduce as every automated step has an owner and evidence.

Principles and Evidence Base

- AAOIFI Shariah Standards: Supply the contract rules used in Sessions 2 and 3 to test murabaha, ijarah and sukuk flows on a digital platform.
- IFSB Standards for Islamic Financial Services: Supply the governance and risk principles applied in Sessions 3 and 4 to board oversight and internal Shariah audit.
- Product Approval by a Shariah Board: Guides the submission, challenge and resolution cycle practised in Sessions 3 and 5.

Intended Participants

- Digital product leaders who design channels, journeys and contract flows for Islamic customers.
- Shariah governance leads who prepare submissions and follow up board resolutions.
- Risk and compliance managers who assess operational, fiduciary and reputational exposure.
- Technology leaders who build and change the systems that execute contracts.
- Internal audit managers who plan reviews of digital Islamic products.

Typical settings include Islamic banks, Islamic windows of conventional banks, fintech firms and financial supervisors.

Learning Outcomes

1. Participants will be able to construct a platform journey map that places each contract step, fund movement and disclosure.
2. Participants will be able to evaluate digital contract flows for murabaha, ijarah and sukuk against recognised Shariah standards.
3. Participants will be able to prepare a board submission that states the structure, the risks and the proposed controls.
4. Participants will be able to diagnose control gaps in automated processing, data handling and income treatment.
5. Participants will be able to design an internal Shariah audit programme for a digital product.
6. Participants will be able to justify a launch decision to a sponsoring executive.

Programme Structure

Day 1: Digital Islamic Banking Platform Design

What does a digital Islamic bank need to design before any contract is coded?

- Customer Journey Map
- Platform Architecture Layers
- Digital Onboarding Flow
- Product Catalogue Template
- Permissibility Question Log

Day 2: Contract Structures on a Platform

How do murabaha, ijarah and sukuk work when the steps are automated?

- Murabaha Sequence Diagram
- Ijarah Asset Ownership Test
- Digital Sukuk Structure Review
- Smart Contract Logic Check
- Tokenisation Risk Screen

Day 3: Shariah Board Oversight and Governance

How does a board receive, challenge and record a decision on a digital product?

- Board Submission Template
- Resolution Tracking Register
- Conflict and Independence Check
- Function Responsibility Matrix
- Fund Segregation Review

Day 4: Shariah Audit and Control Testing

How is compliance tested when processing is automated?

- Internal Shariah Audit Plan
- Control Testing Sample
- Non-Permissible Income Treatment Review
- Data and Access Control Checklist
- Exception and Remediation Log

Day 5: Digital Product Approval File for One Platform

Do the earlier tools make one approval file that a board and a sponsor can review?

- Applying the Session 1 Journey Map
- Testing the Session 2 Contract Flow
- Reviewing the Session 3 Board Submission
- Checking the Session 4 Audit Plan
- Completing the Product Approval File

Methodology

The programme uses case analysis built on a prepared product file for one retail financing app and one investment platform, each with its journey screens, contract wording, system flow and a draft board paper. Participants work in small groups, challenge each other as a Shariah board would and revise their positions after peer review.

- Suggested activity: Tracing a financing contract through every automated step and marking each control point.
- Suggested activity: Presenting a draft submission to a mock board and recording its objections.
- Suggested activity: Testing a sample of transactions against an audit checklist.

Capstone Output

Each participant completes a digital product approval file for one platform of their choosing. It holds a journey map, a contract flow review, a board submission, a control matrix and an audit plan. The file is used at work to take a product to its board, brief a sponsoring executive and prepare the first post-launch review.

Frequently Asked Questions

Is a digital Islamic banking course suitable for leaders who are not Shariah scholars?

Yes. Digital Islamic banking is taught through product files and templates. It assumes experience in banking, technology, risk or audit, but no scholarly training in Islamic jurisprudence.

Which standards does digital Islamic banking rest on?

Digital Islamic banking rests on the AAOIFI Shariah standards for contract rules, the IFSB standards for governance and risk and the practice of product approval by a Shariah board.

How is the approval file from digital Islamic banking used at work?

You use the digital product approval file to take a product to its Shariah board, brief a sponsor and plan the first review after launch.

How does digital Islamic banking differ from a general digital banking course?

Digital Islamic banking concentrates on contract structure, Shariah governance and audit of digital products, while a general digital banking course concentrates on channels, customer experience and technology strategy.