

IMAN Holding Announces Plans to Develop AI-Driven Islamic Banking Platform

IMAN Holding outlines its plan to build an AI-driven Islamic banking platform, expanding into GCC and global markets.

DUBAI, UNITED ARAB EMIRATES, April 21, 2026 /EINPresswire.com/ -- IMAN Holding has announced plans to develop an AI-driven [Islamic banking](#) platform as part of its broader strategy to expand its financial technology infrastructure across the GCC and international markets.

The initiative reflects the company's focus on integrating artificial intelligence, ethical finance, and digital banking into a unified financial system designed to incorporate behavioural data and real-time decision-making.

"Your bank shouldn't wait for commands. It should understand your life," says Rustam Rahmatov, the founder of Iman.

“

The future bank doesn't react. It anticipates. And it does so with consent, transparency, and care.”

Rustam Rahmatov



Rustam Rahmatov, Founder, Chairman and Group CEO of IMAN Group.

In the current financial landscape, many banking systems operate primarily around transaction processing, including payments, lending, and account management. IMAN states that its platform is designed to incorporate behavioural insights alongside transactional data to support financial decision-making.

IMAN Holding is building on an established foundation. The company developed Uzbekistan's first Shariah-

compliant [fintech](#) platform and now serves more than one million registered users while managing over \$100 million in assets. It has raised over \$6 million to date, including backing from 500 Global.

"We didn't start with a bank. We started with behavior. Now we're building the infrastructure around it," the company stated.

Platform Development and AI Integration

The company's platform incorporates artificial intelligence to support financial services through conversational interfaces and adaptive systems.

According to IMAN, the platform is designed to interact with users in real time, analyse financial patterns, and provide contextual financial guidance based on user behaviour.

Within this model, artificial intelligence is used to support both system functionality and user interaction, enabling the platform to move beyond static interfaces toward more dynamic engagement.

Compliance and Ethical Finance

IMAN integrates Shariah-compliant financial frameworks into its platform, embedding compliance processes within transaction workflows.

According to the company, this approach is intended to provide transparency in financial decision-making by enabling users to access both transaction outcomes and the underlying compliance logic.

"AI allows us to make compliance visible," said Shakhzod Shukurov, Co-Founder and Chief Risk and Data Officer. "Not hidden in documents, but embedded into the experience."

Infrastructure and Ecosystem Development

In addition to its consumer platform, IMAN is developing infrastructure designed to support financial institutions in deploying AI-powered, Shariah-compliant financial products.

The system, referred to internally as "U," combines regulatory technology and AI-based decision systems to enable integration across financial services.

"We don't just want to be a bank. We want to be the nervous system of Islamic [AI banking](#)



Shakhzod, Bekzod, and Rustam - pillars behind Iman's AI Islamic Bank



Shakhzod Shukurov, Co-Founder and Chief Risk & Data Officer at IMAN Group, leading the development of AI-driven financial systems.

globally," the company stated.

Market Opportunity and Expansion

IMAN is targeting expansion into the GCC, Pakistan, and CIS markets as part of its international growth strategy.

The company cites a global market of approximately 1.9 billion Muslims, alongside increasing demand for digital and Shariah-compliant financial services. More than half of the world's unbanked population resides in Muslim-majority regions.

IMAN states that its platform is designed to address gaps in access to Islamic financial services while integrating technology-driven solutions.

Future Development

The company is also developing predictive financial systems designed to analyse behavioural patterns and support users in financial decision-making.

According to IMAN, these systems are intended to anticipate financial needs and provide contextual recommendations based on user activity.

"The future bank doesn't react. It anticipates. And it does so with consent, transparency, and care," said Shakhzod.

Funding and Growth Plans

IMAN is currently raising capital to support the development of its platform, including expanding AI infrastructure, securing a full Islamic banking license, and supporting international expansion.

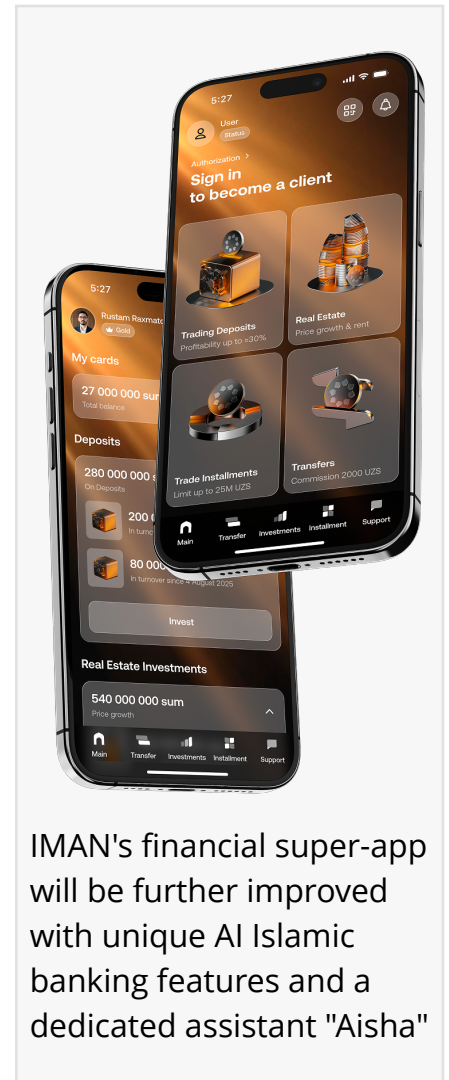
The company states that its growth strategy is focused on scaling its platform across multiple markets while continuing to develop AI-driven financial systems.

Leadership

IMAN Holding is led by Rustam Rahmatov, Founder, Chairman and Group CEO; Jazeer Jamal, Vice Chairman and Group CXO; Shakhzod Shukurov, Co-Founder and Chief Risk and Data Officer; along with Madiyar Sultanov, Temur, and Habib.

About IMAN Holding

IMAN Holding is a fintech company focused on developing AI-driven Islamic banking infrastructure. Founded in 2020, the company operates at the intersection of artificial intelligence, ethical finance, and digital banking. IMAN serves over one million users and manages more than \$100 million in assets, with a focus on expanding across the GCC, South Asia, and emerging markets.



IMAN's financial super-app will be further improved with unique AI Islamic banking features and a dedicated assistant "Aisha"

Nasiba Z

IMAN Invest

[email us here](#)

Visit us on social media:

[LinkedIn](#)

[Instagram](#)

[Facebook](#)

[YouTube](#)

[X](#)

[Other](#)

This press release can be viewed online at: <https://www.einpresswire.com/article/906298735>

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2026 Newsmatics Inc. All Right Reserved.