

Technology, AI, and The New Age of Banking at NBB

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In banking, technology rarely gives institutions the luxury of time. A system that feels advanced today can quickly become outdated, and a digital service that meets customer expectations this year may feel slow or limited the next. For Razi Amin, Group Chief Technology Officer at the National Bank of Bahrain (NBB), that pace has shaped the way the Bank thinks about technology investment.

NBB, he explains, treats technology as a continuous commitment. It is not a periodic upgrade or a response to market changes, but a standing strategic priority endorsed at the highest echelons of the institution and reviewed with the understanding that the environment around it is always moving.

"The technology you have today may become obsolete tomorrow," Amin says. "If you delay your investment in technology by even a single day, you risk falling behind global digital transformation."

That sense of urgency warrants a structured approach to transformation. NBB develops a digital strategy approximately every three years, while reviewing it regularly to make sure it remains relevant. The Bank's approach allows it to set direction while leaving enough room to adjust when the market changes, when customer behaviour shifts, or when new technologies move faster than expected.

"What may have seemed like the right direction three years ago might no longer be suitable under current circumstances,"

Amin says.

This is the foundation of NBB's technology philosophy. The Bank invests with a view of where technology is heading, then begins building the capabilities before they become industry requirements. For Amin, that is what distinguishes a technology leader from an institution trying to catch up.

"Our technology strategy is not a reaction to events," he says. "It is a forward-looking vision."

The value behind every investment

A forward-looking strategy, however, still needs to prove its value. At NBB, technology investments are measured through clear standards and performance indicators that are monitored continuously. The Bank looks at how technology improves service, how it strengthens operational efficiency, and how well it protects customers in an environment where digital risk is growing.

This last point is particularly critical for Amin. As digital banking becomes more advanced, fraud and cybersecurity threats also become more sophisticated. Technology investment, in this sense, shifts from being just an enabler of faster services or more convenient channels to being more about ensuring customers can use those channels safely.

"A major focus is ensuring we make the right technology investments to safeguard our customers while using our digital services and protect their funds from fraud," he says.

This puts customer protection at the centre of technology performance. A successful investment must improve the



Razi Amin, Group Chief Technology Officer at the National Bank of Bahrain

experience, increase efficiency and reinforce trust. These outcomes are assessed against predefined benchmarks, which helps the Bank decide whether an investment continues to deliver what it was intended to deliver.

Constant review matters because technological advancements don't stand still. A solution acquired recently can be overtaken quickly by something more advanced. NBB's answer is to treat evaluation as an ongoing process, with every system and tool tested against the Bank's changing needs and the expectations of its customers.

Reading the signals early

Inside NBB's Technology Division, Amin points to a dedicated team tasked with looking beyond the immediate needs of the Bank. He calls them "out-of-the-box thinkers." Their role is to monitor the market, study emerging trends and identify opportunities early enough for

the Bank to act before those technologies become mainstream.

The aim is simple: avoid waiting until a development becomes unavoidable.

This approach reflects the nature of the Bahraini market. Amin describes it as highly receptive to technology, with customers who are quick to adopt new solutions and expect financial institutions to keep pace. That creates pressure, and it also creates momentum.

"They are constantly demanding the latest technologies," he says. "We do not need to convince customers to adopt new solutions. They already want them."

For a bank, that changes the task where innovation becomes a vehicle to keep up with a customer base that already understands the value of speed, convenience and new functionality. NBB's technology teams are therefore focused on constantly monitoring the market, assessing what is coming, and

deciding how early adoption can be turned into better service.

What AI transforms within the Bank

Few technologies have changed the conversation as quickly as artificial intelligence. Amin does not consider AI as something the Bank can afford to watch from the sidelines. "AI is already here, and it is here to stay," he says.

His view of AI is practical. He sees it as a tool that can help employees become more accurate, productive and efficient. For that reason, NBB is training employees across the entire Group to use AI responsibly and effectively, including those in non-technical roles. The Bank's leadership realises that AI's value in banking is not confined to one function or business unit. It can support faster transactions, improve accuracy, strengthen analytics, and help in understanding customer needs with greater clarity. Amin points to transaction patterns as one example. By studying behaviour intelligently, NBB teams can better infer what customers may need without requiring them to contact the Bank directly.

That capability changes the relationship between technology and service. It allows the Bank to move from responding to customer requests to anticipating where support, guidance or a product may be useful. Used responsibly, AI becomes part of wider organisational efforts to make services quicker and more relevant.

"We need to be smart about how we adapt our ways of working and leverage these tools to our advantage," Amin

says.

From investment to impact

NBB considers technology as a strategic enabler of growth and innovation, and the mindset shared across the Board, Management and employees. The point is to embed it into the Bank's wider strategy, so that every investment contributes to how NBB evolves as an institution.

This is also where the Bank's technology agenda connects to Bahrain's national ambitions towards the progress of its financial sector. As a national bank, NBB's digital development is not only about its own competitiveness, but also about adding more strength and readiness to the banking ecosystem around it.

"At the same time, these efforts contribute to strengthening Bahrain's position as a leading financial centre in the region," Amin says.

That is the broader significance of the strategy he describes. Technology investment at NBB is about preparedness, customer trust, workforce capability and national competitiveness. It is about building the systems, tools and skills the Bank believes will matter next, then ensuring they are already in place when the market reaches that point.

A bank can either wait for technology to become urgent, or it can begin shaping its response before urgency arrives. NBB has chosen the second path with a strategy built on constant evaluation, early adoption, and a belief that technology can make banking more convenient and secure for the people and businesses it serves.

Silence is True Luxury: Lexus Bahrain Launches the All-New RZ 500e

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Lexus Bahrain, a division of Ebrahim K. Kanoo (EKK), has introduced the all-new Lexus RZ500e, the brand's first battery electric vehicle (BEV) in Bahrain, marking a significant milestone in Lexus' journey towards a fully electrified future.

The arrival of the RZ 500e marks a defining step in Lexus Bahrain's commitment to delivering sustainable luxury mobility. Purpose-built as Lexus' first dedicated battery electric SUV, the RZ 500e combines advanced battery electric technology, innovative engineering, and Lexus refinement to introduce a new expression of luxury for a new generation of drivers. Equipped with Lexus' advanced DIRECT4 intelligent all-wheel-drive system, the vehicle delivers smooth, intuitive performance while maintaining the exceptional ride comfort, stability, and control expected from a luxury SUV.

Designed as a personal sanctuary, the RZ 500e delivers a uniquely serene driving experience through near-silent electric performance, seamless acceleration, and a meticulously crafted cabin environment. Every detail has been engineered to reduce distractions and enhance comfort, creating a calm and confident driving experience supported by advanced Lexus technology.



Commenting on the introduction of the new RZ 500e, a Chief Engineer at Lexus International said: "The RZ 500e has been developed to deliver the Lexus Driving Signature in an all-electric form. Through advanced electrification technologies,

DIRECT4 intelligent all-wheel drive, and meticulous refinement, we have created a vehicle that offers both driving excitement and exceptional comfort while remaining true to Lexus' commitment to craftsmanship and hospitality.

Developed with Bahrain customers in mind, the RZ 500e features enhanced air-conditioning performance, infrared-cut glass, and ventilated seating to ensure exceptional comfort even during Bahrain's hottest months. Inside, the driver-focused Tazuna cock-

pit and premium interior design create an environment centered on human connection, wellbeing, and intuitive control.

Commenting on the launch, Mr. Ayman Shehadeh, Senior Manager - Lexus Marketing, said: "The introduction of the

Lexus RZ 500e marks a defining moment for Lexus Bahrain as our first fully electric vehicle. Guided by the theme 'Silence is True Luxury,' the RZ 500e delivers a uniquely refined experience that combines electrified performance, exceptional craftsmanship, and the serenity that today's luxury customers increasingly value. We are proud to introduce this exciting new chapter for Lexus in Bahrain and look forward to welcoming customers to experience it firsthand."

Lexus Bahrain supports this new era of luxury mobility with a comprehensive ownership experience. The RZ 500e comes with an 8-year or 160,000-kilometre battery warranty, giving customers long-term confidence and peace of mind as they transition to electrified driving.

The RZ 500e represents the first step in Lexus Bahrain's long-term vision to expand electrified mobility solutions in the Kingdom. As Lexus continues to grow its global portfolio of battery electric vehicles, customers in Bahrain can expect future innovations that further advance the brand's commitment to sustainable mobility and exceptional customer experiences.

The all-new Lexus RZ 500e is now available for viewing and test drives at Lexus Bahrain showrooms in Sitra and Arad, where customers can experience firsthand how Lexus is redefining luxury for the electric age.