# Case Study - How INFINION Engineered the First Voice and AI-Integrated Digital Banking System for One of Africa's Leading Financial Institutions

When WEMA Bank envisioned the next leap for ALAT, Africa's pioneering digital banking solution, they saw a future beyond the screen. WEMA brought this vision to INFINION with a challenge: to make AI and voice-banking a reality in the banking sector.

## The Challenge

ALAT by Wema Bank entered this race early as Nigeria's first fully digital bank, recognized for the promise of banking without the branch. But by 2024, the cracks in its original architecture had become fault lines. The monolithic system that had powered its early growth was now a constraint on its next chapter.

Wema Bank faced three converging pressures:

- **Acquisition friction:** A 70% onboarding completion rate meant nearly one in three potential customers abandoned the journey before opening an account.
- **Operational drag:** KYC reviews consumed 10–15 hours of staff time per week. Loan pre-qualification was manual and tasking.
- **Competitive vulnerability:** Neobanks and fintech challengers were delivering faster, smarter experiences at lower cost. ALAT needed to leapfrog, not catch up.

## The Solution

### Five Pillars of Transformation

- **Pillar 1: Architecture Rebuilt for Scale**

The large, single system was broken into eight smaller services that were each containerized using Docker, deployed on Azure Red Hat OpenShift (ARO), and connected through Azure Service Bus and Event Hub for asynchronous, real-time event processing.

The infrastructure was built on an enterprise-scale Azure landing zone — a structured, governed hierarchy designed for security, compliance, and operational maturity.

- **Pillar 2: The Onboarding Breakthrough**

The single highest-impact change in the entire project was a rethink of onboarding flow logic. The change in the process increased onboarding success rate from 75% to 90%.

- **Pillar 3: AI at Every Decision Point**

**INFINION** deployed four AI capability domains across the platform that led to up to 30% increase in self-service and brought a boost in loan disbursement:

- AI Voice Banking
- Hyper-Personalization
- EarlyAI Credit Scoring
- Fraud Detection

- **Pillar 4: DevOps as a Competitive Advantage**

**INFINION** delivered CI/CD pipelines through Azure DevOps, automated testing frameworks, and an ARO-based container orchestration model that enables parallel environment deployments.

- **Pillar 5: Security Without Compromise**

**INFINION** delivered a security architecture anchored on Microsoft Entra ID, Privileged Identity Management (PIM), Conditional Access, RBAC, Azure Key Vault, Defender for Cloud, DDoS Protection, and Azure Monitor.

## The Impact (At a Glance):

- Onboarding completion: 70% → 95%
- Onboarding time: 3 minutes → under 60 seconds
- Digital loan disbursements: +100% overall; +20% in first two weeks
- ₦2 billion in loans disbursed within 7 days of go-live
- Monthly NIP transfer collections: ₦9.89M → ₦10.57M (+6.8%)
- Self-service completion rates: up 25–30%
- Manual operational workload: −40%
- KYC processing: fully automated (was 10–15 hrs/week manual)
- Platform responsiveness: +30%
- Time to market: ~40% faster than traditional delivery timelines

*"ALAT 2.0 transformed our ecosystem from transactional to intentional — onboarding in under a minute, instant personalized loans, seamless payments, and hyper-personalized journeys that show each customer what to do next to live better financially." — Chief Digital Officer, Wema Bank*