



A Pioneer of Intellectual Property in Banking Technology



Interview with

Anshul Khare

Director, Products & Business Solutions

Nucleus Software has been a leader in banking technology for more than 3 decades. How has this transformational journey shaped the industry?

Nucleus Software has been a leader in banking technology for more than three decades. We have continually evolved, developing innovative solutions that have shaped the financial services industry globally. From our early days of offering lending systems to now providing a suite of advanced digital solutions for lending and transaction banking, our focus has always been on meeting the changing needs of FIs and end customers. Our flagship digital lending platform, FinnOne Neo®, is a testament to this commitment—it has been recognized as the world's best-selling lending software for over a decade.

How is Nucleus Software approaching the diverse needs of Gen X, Millennials, and Gen Z?

Understanding the unique needs of different generations is crucial in today's market. Gen X tends to value security and stability, Millennials prioritize convenience and digital engagement, while Gen Z expects hyper-personalization and instant gratification. Our solutions are designed to cater to these varying expectations. By leveraging data analytics, banks can offer the right products to the right people, at the right time. This segmentation strategy not only improves customer satisfaction but also enhances loyalty and retention across different generational cohorts.

How are MENA banks adapting their strategies to meet growing digital demands, and what role does Nucleus Software play in this transformation?

The MENA region is witnessing a significant shift towards digital banking, driven by changing customer expectations, regulatory reforms, and increased competition. Our solutions help banks launch digital products quickly, automate processes, and ensure compliance with local regulations. Additionally, our understanding of the regional market dynamics and customer behaviour allows us to offer tailored solutions that meet the specific needs of banks in the MENA region.

Can you elaborate on the role of Lean, CICD, PDCA, and ATDD processes in your product development?

Lean helps us eliminate waste, streamline processes, and focus on delivering value to our customers. CICD allows us to release new features and updates faster, with minimal disruption to our clients. PDCA is used to continually improve our processes by systematically evaluating and refining them. ATDD ensures that our products meet customer expectations by involving them in the testing process from the outset. Together, these methodologies help us maintain a high standard of quality and innovation in our products.

With a strong focus on Digital, AI, ML, and Cloud-Native technologies, how is Nucleus Software preparing for the future?

We are at the forefront of technological innovation, with a strong emphasis on integrating AI, ML, and cloud-native technologies into our solutions. Our goal is to enable banks to become more agile, efficient, and responsive to customer needs. For example, our AI-powered credit assessment tools help banks evaluate loan applications more accurately and quickly, reducing the risk of defaults. Our ML algorithms are used to detect fraudulent transactions, enhancing security. Cloud-ready solutions allow for greater scalability and flexibility, ensuring that banks can adapt to changing market conditions without disruption.

As we look to the future, what do you see as the key areas of investment for the next generation?

The future of banking is deeply intertwined with digital transformation, data-driven decision-making, and customer experience. We are heavily investing in continuous R&D to enable banks and FIs offer personalized experiences at scale, improve operational efficiency, and remain compliant with increasingly responsible regulatory requirements.

What are the core strengths of Nucleus Software that set it apart in the competitive landscape?

Our core strengths lie in our deep industry expertise, our commitment to innovation, and our customer-centric approach. Around 20 Financial Institutions in the Middle East are achieving business process optimisation using our digital lending and transaction banking products and services and setting new standards for customer service. Just to name a few – DIB, FAB, ADIB, Mashreq, Arab Bank and Bank Muscat. We have been serving the EMEA geography for nearly two decades, with UAE leading all our transformative initiatives. If we talk about UAE alone, Nucleus' lending solution is currently operational in 7 out of top 10 local banks of UAE. Almost all our customers have been with us for more than a decade and we're excited to be a catalyst for their transformation goals.

About Nucleus Software

Nucleus Software delivers disruptive Fintech Solutions to 200+ Banks and Financial Institutions across 50 countries supporting Retail & Corporate Finance, Islamic Finance, Cash Management, Mobile & Internet Banking, Automotive Finance, Transaction Banking and more.

Our Flagship Products FinnOne Neo® and FinnAxia® are backed by 3 decades of BFSI domain expertise and an inbuilt AI powered platform to realize the digital transformation goals of FIs worldwide.