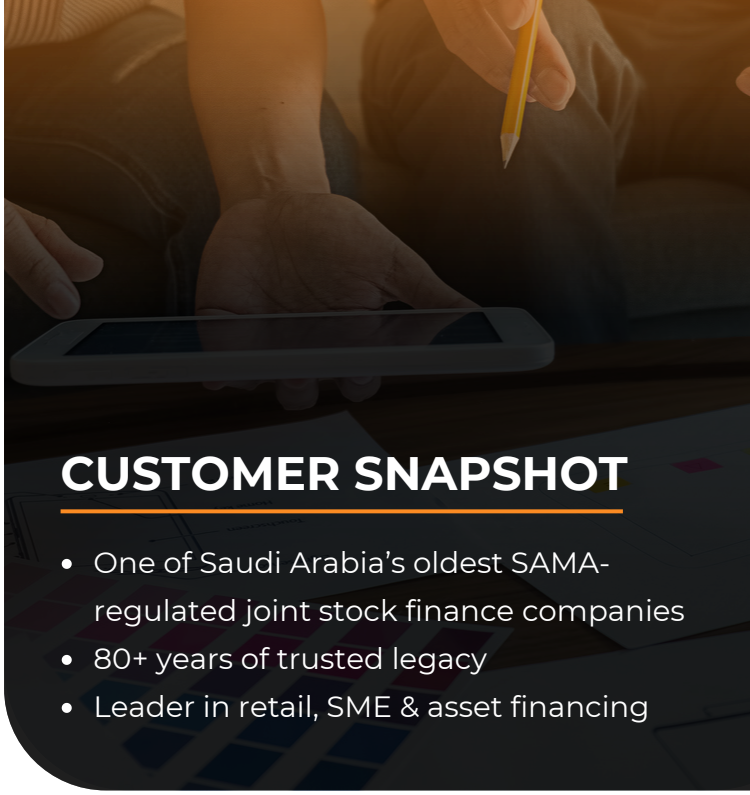
newgen

# One of Saudi Arabia's Oldest SAMA-Regulated Finance Companies Steps into **AI-led Digital Lending with Newgen**



## CUSTOMER SNAPSHOT

- One of Saudi Arabia's oldest SAMA-regulated joint stock finance companies
- 80+ years of trusted legacy
- Leader in retail, SME & asset financing

## THE PROBLEM STATEMENT

Across the lending lifecycle, outcomes depended more on systems than strategy. Data lived in silos, and credit assessments moved slowly. Customers could not understand what went wrong. Applications were submitted, and reviews were initiated. But decisions stalled.

*Processes existed. Integration didn't.*

**What Stopped Growth: Slow operations | Higher risk | Limited visibility**

**THE TURNING POINT: A Technology Overhaul - Not Just Incremental Fixes**

## VALUE BEYOND NUMBERS

- Stronger audit readiness
- Faster response to SAMA regulatory changes
- Improved customer experience
- Scalable foundation for AI-led growth

## THE NEWGEN APPROACH

**AI-first, Low-code Lending Solution**

- End-to-end lending automation
- AI-driven content intelligence
- Low-code agility for rapid change
- Embedded compliance & audit trails
- Seamless API integration
- Unified 360° customer view

## MEASURABLE IMPACT: One Connected Lending Journey

**36%**
Lower Delinquency

**30%**
Faster Loan Processing

**17%**
Higher Onboarding per Month

> The institution attained greater operational resilience, a fast-moving, compliant lending journey, and satisfied customers.