

# 提供人工智能即时信贷服





以小额信贷为重点的金融科技商业模式是提供金融服务的革命性方法。它利用人工智能（AI）等先进技术的力量，提供定制的金融解决方案。金融科技公司，如重点关注的这家公司，旨在通过提供即时信用额度和便利延迟支付来刺激经济发展。

与传统的银行服务相比，这种方法更容易获得，也更方便用户使用，对于那些缺乏传统银行通常要求的资产或信用记录的人来说是一个可行的选择。

金融科技（Fintech）是“金融技术

“的谐音，代表着金融领域的新浪潮，它应用技术来加强金融活动。

它通过利用计算机上使用的专业软件和算法，以及越来越多的智能手机，帮助公司、企业主和消费者更好地管理其财务运营、流程和生活。

另一方面，小额信贷是向失业或低收入个人或群体提供的一种银行服务，否则他们将无法获得其他金融服务。小额信贷的目标是最终为贫困人口提供自给自足的机会。

该公司利用人工智能和机器学习分析大量数据，是金融科技和小额信贷的交叉点。

这使他们能够立即提供适当的信贷限额。

这不仅简化了信贷审批流程，还确保了信贷限额符合客户的财务能力和需求，并降低了违约风险。

总之，这种以小额信贷为重点的金融科技商业模式已被证明是促进金融普惠和经济发展的有效工具。

通过应用创新的金融解决方案和先进的技术，金融科技公司正在为世界各地的个人和企业的生活带来重大改变。

## 概述

以小额信贷为重点的金融科技是一个金融服务部门，致力于通过为个人和小企业提供量身定制的普惠金融产品来提升他们的地位。

这种由人工智能驱动的创新方法，旨在为那些传统上被排除在主流银行服务之外的人缩小差距。

它代表了金融部门的范式转变，使金融服务更加便捷、高效和具有包容性

## 特点

### TARGET PRICE

\$0

### GROSS REVENUE

\$2,921,742

### EBITDA

\$1,465,080

### BUSINESS TYPE

金融服务

### COUNTRY

新加坡

### BUSINESS ID

L#20240637

公司提供信用额度，在此额度内可使用 50 至 1,000

美元的贷款或后付款。

该公司拥有大量累积数据，用于训练人工智能系统，即时提供适当的信用额度。

用户为 20 岁及以上的个人或公司（独资企业）。

授信总额超过 2200 万美元。

最近，汽车贷款有所增加。

该公司还在应用程序内建立了一个市场。

出售原因

退出

计划

100% 购买股票

地点

该公司在新加坡有一个筹资工具，资金从那里转移到东南亚的一个新兴国家，在那里开展业务。

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