

Qarar is a leading data science and advanced analytics company with a strong focus on data-driven decisioning solutions. Our mission is to empower automation and digital enablement across financial institutions and FinTechs, revolutionising the way they operate and make critical business decisions, while reshaping the landscape of consumer and SMF credit decisions.

#### **Our Core Focus**

At the heart of Qarar's operations lies our commitment to decision analytics. We leverage cutting-edge consulting, advisory, and software technology to craft tailor-made solutions that underpin our clients' digital transformation and journey.

## Empowering Consumer and SME Credit Decisions

Qarar's primary mission centres on the transformation of credit decisions, with an increasing focus on the SME markets. Through the strategic integration of data proficiency and advanced analytics, we empower these businesses to attain unparalleled insights, optimise operations, and enhance their performance standards.

#### **Unlocking Business Potential**

Qarar's team comprises professionals with deep domain expertise and extensive knowledge in various areas, allowing us to offer comprehensive solutions that address our clients' most pressing challenges. By harnessing the power of advanced analytics, we help businesses unlock their full potential and drive sustainable growth.

## **Client-Centric Approach**

At Qarar, we are dedicated to helping our clients achieve their goals. Our data-driven models predict credit risk, enhance portfolio management, integrate compliance measures, optimize collections, and identify cross-sell opportunities. By focusing on strategy, pricing, credit risk management, embedded finance, and marketing, we guide our clients toward becoming fully data-driven organizations.



#### **Global Presence**

With our headquarters in Riyadh, Saudi Arabia, Qarar has established a strong foothold in the Middle East, South Asia, and North Africa. Our regional presence enables us to provide localised insights and solutions, tailored to meet the unique challenges faced by businesses in these markets.

### **Strategic Business Partnerships**

To further strengthen our position as a market leader, Qarar actively collaborates with strategic partners. These partnerships enable us to leverage expertise in fintech, SME lending, and digital transformation. With a key focus on Saudi Arabia, our partnerships allow us to harness local market knowledge and offer unparalleled value to our clients.

# **PARTNER WITH US**

AS WE PAVE THE WAY FOR A
DATA-POWERED AND PROSPEROUS FUTURE



### **Looking Ahead**

As the financial landscape continues to evolve, Qarar remains committed to staying at the forefront of data science and analytics. We continuously invest in research and development, ensuring that our clients benefit from the latest technological advancements and data-driven insights.



For more information about Qarar and how our data-driven decisioning solutions can transform your business, contact us:

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