

sahb Finance achieves 90% digitization of lending operations

75%

Faster processing

90%

Digitization of operations

70%

Workflow automation

sahb Finance is a leading Shariah-compliant non-banking financial institution, headquartered in Riyadh, Saudi Arabia. Established in 2009, the company focuses on providing customized financing solutions to MSMEs and corporate clients. Backed by strong institutional partners, it serves as a trusted advisor and growth partner to its clients, delivering tailored Islamic financing products that support business expansion and evolving operational needs. With a focus on innovation and responsive service, sahbm Finance plays a key role in advancing business development in the Kingdom.

Customer highlight

- **Customized, Shariah-compliant products:** Offers a diverse portfolio of Islamic financing that includes Murabaha, Tawarruq, and Ijarah with both ready-made and bespoke structures to support varied business needs.
- **Growth partner for MSMEs:** Acts as a long-term growth ally, combining financing with advisory to deliver right-sized, compliant solutions that help clients scale sustainably.
- **Strong institutional backing:** Supported by major investors such as Al Rayan Bank, Higher Education Fund (KSA), and Al-Romaizan Group, reinforcing credibility and financial strength.
- **Operational excellence:** Known for its professional team and commitment to service excellence, sahbm Finance ensures seamless operational dynamics for its clients, reducing cash flow concerns and enhancing ease of business.

Business impact

- **Digital transformation of lending operations:** Replaced outdated legacy systems and manual workflows with a modern, end-to-end digital lending solution.
- **Improved scalability and operational resilience:** With the new solution, sahbm Finance achieved greater business scalability, robust infrastructure, and resilient operational controls.
- **Accurate, consistent, and reliable data:** Eliminated data duplication and improved data accuracy and reliability across the lending lifecycle.
- **Improved productivity and decision-making:** Enabled faster processing and made both primary users and approvers more confident and comfortable in decision-making, enhancing productivity and reducing friction internally.

Challenges

sahb Finance's legacy lending infrastructure posed significant obstacles to operational efficiency, business scalability, and digital transformation. As the company sought to modernize and grow, it encountered several critical issues.

■ Legacy system limitations

The existing lending platform had become inadequate and was no longer capable of supporting evolving needs, falling short to meet necessary requirements and limiting growth and innovation.

■ Inflexibility during transformation

As sahb Finance undertook strategic initiatives to scale operations, the legacy system struggled to support its shifting business model and increasing complexity, highlighting the need for a more adaptable infrastructure.

■ Manual processing burden

System limitations forced teams to rely heavily on manual processing of core business applications and financial activities, increasing operational workload and raising the risk of delays and inconsistencies.

■ Operational inefficiencies

Fragmented workflows and manual handling created challenges with data consistency, duplication, and approval delays, which ultimately impacted users, approving authorities, and the overall customer experience.

Solution

Azentio delivered a modern, scalable lending solution tailored to sahb Finance's evolving business model. The solution addressed core operational bottlenecks, enabled digital transformation, and positioned the organization for future-ready growth.

■ Modern, future-ready lending suite

Replaced the existing legacy system with a robust and extensible lending solution suite built to deliver configurability, stability, scalability, and extensibility.

■ Robust support for a scalable transformation

Delivered a flexible and transformation-ready solution suite that supports sahb's evolving model and long-term ambitions, ensuring the infrastructure could keep pace with organizational scale and complexity.

■ Automation of core lending operations

Replaced manual, semi-automated workflows with a fully digital lending infrastructure that significantly reduced manual interventions, streamlined data handling, and improved operational reliability.

■ Streamlined workflows and data management

Implemented a centralized system that connects workflows and data sources across the lending process. This integration reduced duplication, enhanced data accuracy and consistency, and sped up approval cycles which improved process efficiencies and customer experience.



"We were working with a legacy system that had many limitations. It was not flexible and could not support our transformation goals. With Azentio's lending solution we have seen a real shift with smoother processing, improved comfort for users and approvers, and a platform that aligns with our evolving business"

Syed Nayyar Rizvi

CEO Advisor, sahb Finance

Connect with Azentio

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