

zainTECH

AI FOR BANKING AND FINANCIAL SERVICES

Enabling intelligent, resilient banking at enterprise scale



Banks across the GCC have built strong digital foundations. ZainTECH helps turn that foundation into measurable intelligence across risk, performance, and operations.



THE SHIFT

- › Digital transformation built the foundation. Intelligence now drives advantage
- › AI success is no longer measured by pilots, but by production impact
- › Banks are moving from reactive operations to predictive and autonomous decision-making



WHERE BANKS ARE CREATING VALUE



Risk, fraud, and compliance

- › Detect fraud in real time, not after loss occurs
- › Reduce false positives while strengthening regulatory confidence
- › Embed explainability into every model decision



Customer experience

- › Lower cost-to-serve while improving customer satisfaction
- › Personalize every interaction across channels
- › Move from reactive service to proactive engagement



Sales and revenue

- › Turn data into revenue through precision targeting and pricing
- › Increase conversion through next-best-action intelligence
- › Accelerate product innovation with data-driven insights



Operations

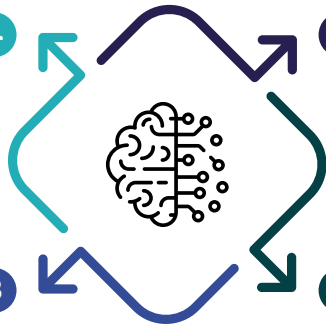
- › Move from manual workflows to intelligent automation
- › Reduce processing time from hours to minutes
- › Improve consistency across onboarding, underwriting, and servicing



WHAT SCALABLE AI LOOKS LIKE

Sovereign delivery aligns with regulatory and data residency requirements

4



1

Governance is built in, not added later

Lifecycle management ensures continuous performance and control

3

2

AI is embedded into workflows, not layered on top



REAL RESULTS FOR REAL WORLD APPLICATIONS

Measurable impact:



Reduction in fraud rates*



Increase in onboarding productivity*



Significant reduction in processing time and operational cost



Improved customer retention and revenue performance

* Based on results reported from actual customer deployments



WHY ZAINTECH



Industry-led AI built for regulated banking environments



Regional AI Centers of Excellence enabling scale and consistency



Certified expertise across AI, data, cloud, and security



Governance-first execution ensuring compliance and control



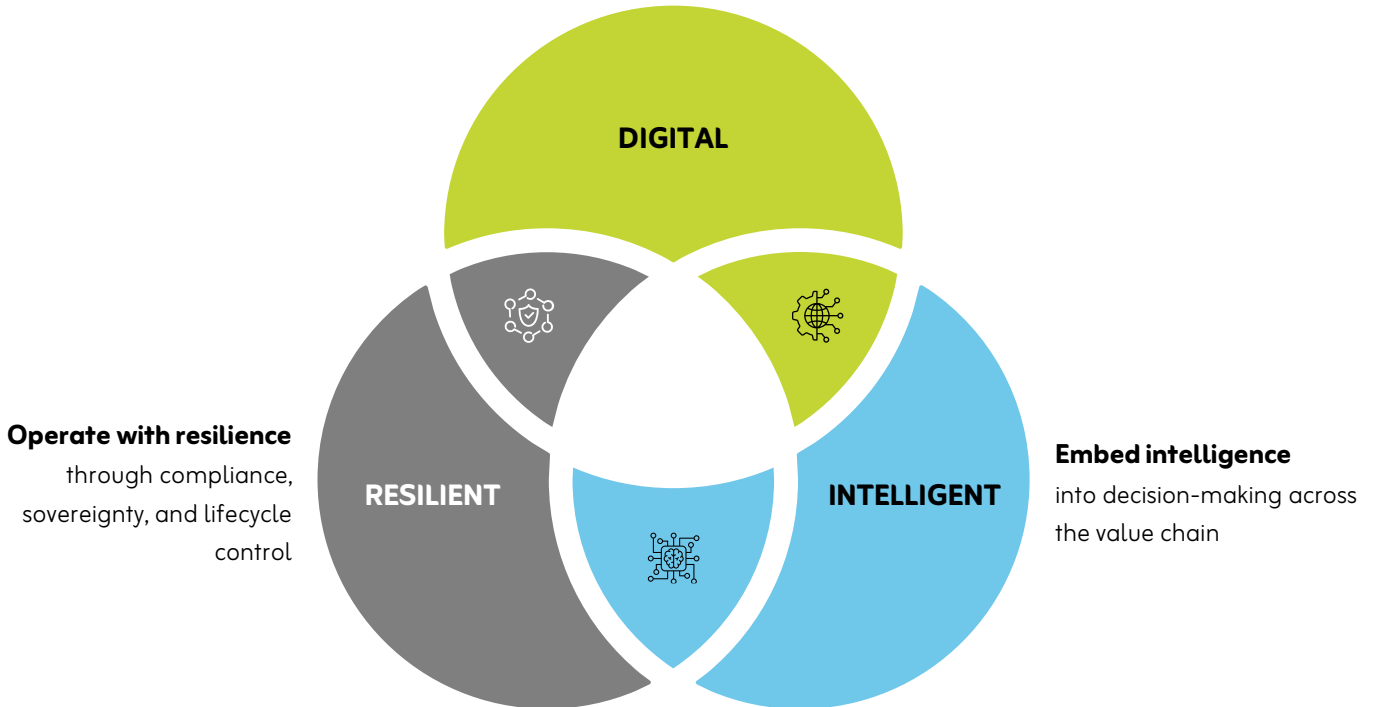
Structured AI journey from readiness to agentic AI





DIGITAL, INTELLIGENT, RESILIENT

Strengthen digital foundations
with governed data and secure platforms



AI creates value only when it is embedded, governed, and scaled.

[DOWNLOAD THE IDC
MARKETSCAPE REPORT](#)



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ABOUT ZAINTECH

ZainTECH is a regional integrated digital solutions provider within Zain Group's ICT assets. We design, build, operate, and manage secure, scalable cloud and digital platforms helping organizations unlock measurable value from their technology investments.

