

# Microempresa de Préstamos Financieros Personales



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Esta empresa opera en el sector microfinanciero tailandés y se distingue por poseer una licencia PICO, que le permite ofrecer servicios financieros especializados. La empresa se centra principalmente en conceder microcréditos a particulares, sobre todo a poblaciones subbancarizadas que pueden no tener acceso a los servicios bancarios tradicionales.

El mercado de microcréditos de Tailandia ha experimentado un crecimiento sustancial en los últimos años, impulsado por la creciente necesidad de crédito accesible entre las personas con bajos ingresos y las pequeñas empresas. El gobierno tailandés ha apoyado las iniciativas de inclusión financiera, lo que se ha traducido en un entorno favorable para las instituciones de microfinanciación. El mercado se caracteriza por una importante demanda de pequeños préstamos a corto plazo, a menudo utilizados para financiar gastos diarios, necesidades de emergencia o actividades empresariales a pequeña escala.

La empresa aprovecha la tecnología para ofrecer una experiencia de préstamo fluida y eficaz a través de su aplicación móvil patentada. Los usuarios pueden descargarse fácilmente la aplicación, completar el proceso "Conoce a tu cliente" (KYC) y recibir ofertas de préstamos personalizadas. La aplicación está diseñada para que sea fácil de usar, garantizando que incluso las personas con conocimientos financieros limitados puedan navegar por el proceso con facilidad.

Este enfoque digital no sólo agiliza el proceso de solicitud de préstamos, sino que también permite a la empresa llegar a un público más amplio, sobre todo en zonas remotas o desatendidas.

### BUSINESS TYPE

Servicios financieros

### COUNTRY

Tailandia

### BUSINESS ID

L#20240720

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