**What challenges do you see in P2P lending platforms/ in Saudi Arabia, do you think that if SMEs cannot get a loan from banks, lending platforms like FORUS present a strong case ?**

**Justify your response by analyzing digital lending ecosystem in middle-east, what value proposition they present to the market, and how SMEs and small startups can be benefitted.In addition, what is the role of regulatory bodies you see, like SAMA or CMA in trying to protect operational risk**.

i think the challenge will be if a borrower doesn't repay their loan in time, and both banks and lending platforms like FORUS present a strong case but the maby FORUS present a good choice because it show the clear picture to investor what kind of investment and how it grow

This digital lending platform market report provides details of market share, new developments, analyses opportunities in terms of emerging revenue pockets, changes in market regulations, product approvals, strategic decisions, product launches, and technological innovations in the market. To understand the analysis and the market scenario

maybe the risks include cybersecurity issues, or the possibility of your lending platform going out of business. It may also be difficult to withdraw your funds before the end of the loan's term.

Saudi Central Bank (SAMA) has designed an experimental legislative environment to assess and evaluate the impact of new technologies on the financial services market in the Kingdom, and to help transform the Saudi market into an intelligent financial center, which welcomes the entry of local and international companies wishing to test new digital solutions in a sandbox environment. After a successful test in the sandbox environment, the services will be launched with a full license.