

ICMA: How is NETSOL driving digital transformation to modernize accounting practices?

Salim Ghauri: Our commitment to digital transformation extends beyond technology implementation. We offer comprehensive digital consulting services, crafting strategies that incorporate AI, cybersecurity, and agile project management. By leveraging AI tools, automation, predictive analytics, and reskilling, we enhance efficiency and productivity for our clients.

ICMA: How do your solutions, like NFS Digital and Ascent, enhance automation and streamline financial reporting?

Salim Ghauri: At NETSOL, our solutions, including NFS Ascent® and NFS Digital, are designed to enhance automation and streamline financial reporting for our clients. NFS Ascent® covers the entire finance and leasing cycle, from quotation origination to contract settlements, and supports multinational,

multi-company, multi-asset, multi-lingual, multi-distributor, and multi-manufacturer environments. This solution fully automates the financing and leasing process for companies of all sizes, including those with multi-billion-dollar portfolios.

ICMA: How does NETSOL's backend integration optimize accounting workflows and resource management?

Salim Ghauri: Our solutions are designed to ensure seamless financial data flow across various systems, eliminating manual data entry and reducing the risk of errors. This integration provides a unified view of financial information, enabling more accurate and timely reporting.



“ Digital transformation is pivotal to advancing Pakistan's financial and business sectors, offering numerous benefits that drive economic growth and enhance global competitiveness. By integrating digital technologies, businesses can streamline operations, improve efficiency, and reduce costs, leading to increased productivity and profitability ”

Mr. Salim Ghauri
Founder & CEO
NETSOL Technologies Ltd.



“ We offer comprehensive digital consulting services, crafting strategies that incorporate AI, cybersecurity, and agile project management ”



ICMA: How does NETSOL leverage innovation to address key challenges in digital accounting?

Salim Ghauri: At NETSOL, we are committed to leveraging innovation to address key challenges in digital accounting, ensuring our clients stay at the forefront of technological advancements. Our approach integrates advanced technologies such as artificial intelligence (AI), machine learning (ML), and blockchain to enhance accuracy, efficiency, and security in financial processes.

Our Transcend™ Platform exemplifies this commitment by offering an AI-powered digital retail and asset finance solution tailored for automotive and equipment OEMs, auto captives, commercial lenders, dealers, brokers, and financial institutions. This platform automates and optimizes every step—from sales and originations to servicing—leveraging AI and ML to provide predictive insights and smarter decision-making.

ICMA: Why is digital transformation important for Pakistan’s financial and business sectors?

Salim Ghauri: Digital transformation is pivotal to advancing Pakistan’s financial and business sectors, offering numerous benefits that drive economic growth and enhance global competitiveness. By integrating

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digital technologies, businesses can streamline operations, improve efficiency, and reduce costs, leading to increased productivity and profitability. For instance, adopting e-commerce platforms allows companies to reach a broader customer base—both domestically and internationally—thereby expanding market access and revenue streams.

“ Our Transcend™ Platform exemplifies this commitment by providing an AI-driven unified ecosystem that automates and optimizes every stage of the finance and leasing process—from sales and originations to servicing ”

ICMA: How is NETSOL utilizing AI and advanced technologies to reshape financial operations?

Salim Ghauri: At NETSOL, we harness the power of artificial intelligence (AI) and advanced technologies to revolutionize financial operations, delivering innovative solutions that enhance efficiency, accuracy, and customer experience.

Our Transcend™ Platform exemplifies this commitment by providing an AI-driven unified ecosystem that automates and optimizes every stage of the finance and leasing process—from sales and originations to servicing. By leveraging AI and machine learning (ML), Transcend offers predictive insights and smarter decision-making capabilities, enabling our clients to stay ahead in a competitive market.

The Editorial Board thanks Mr. Salim Ghauri, Founder & CEO, NETSOL Technologies Ltd. for sparing from his precious time to give exclusive interview for Chartered Management Accountant Journal.