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Yiren Digital Expands AI Agent Deployment to Drive Enterprise-Wide Efficiency Gains

China fintech firm advances its “All-in-AI” strategy as AI agents automate high-volume workflows, boost workforce productivity and strengthen operating leverage across business functions.

By **Ankit Kankar** | September 13, 2026



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Yiren Digital Ltd. ("Yiren Digital" or the "Company"), a leading company specializing in financial technology and artificial intelligence innovation across multiple industries in China and global markets, today announced measurable operating efficiency improvements as it continues to deploy AI agents across core enterprise workflows. Broader AI adoption is reducing manual intervention, increasing workforce productivity and creating greater operating leverage by automating high-volume processes across multiple business functions.

These deployments are a key component of Yiren Digital's "All-in-AI" strategy and its broader transition from AI-assisted productivity toward agent-driven execution. By embedding AI agents into core workflows, the Company is creating reusable operating capabilities that can be deployed across its businesses, supporting greater efficiency and reducing the cost of extending automation into new functions.

"Our objective is not simply to automate individual tasks, but to fundamentally improve how work is performed across the enterprise," said Mr. Ning Tang, Chairman and Chief Executive Officer of Yiren Digital. "As AI agents take on more of our high-volume, demanding workflows, the productivity gains are becoming a structural part of how we run the business, not a one-time efficiency project. We will continue to deepen AI integration across our existing businesses while extending reusable capabilities into additional verticals."

The AI deployments are supported by the Company's proprietary enterprise AI architecture, including MagiCube 2.0, its upgraded multi-agent platform. The platform provides common infrastructure for agents deployed across marketing, customer service, capital operations, risk management, compliance and research and development, with more than 10 reusable foundational capabilities, supporting enterprise-wide execution.

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