Brochure
More information from http://www.researchandmarkets.com/reports/3456674/

Insight Report: Digitization in Lending

Description:
The 'Insight Report: Digitization in Lending' analyzes the effect of digitization, emerging trends and competitive landscape of the lending industry. The report also discusses in detail the drivers of digitization for financial institutions and how they are using it for improving operational efficiency and customer experience.

With significant adoption of digital channels by customers, financial institutions are compelled to provide the convenience of anywhere, anytime banking to customers. Although digitization has transformed the transactional banking process, it has not been fully adopted in lending process.

Many online lending companies and non-bank lenders have emerged to capitalize on the inefficient lending process of banks. The growth of these companies also demonstrates that customers are looking for more convenience, which digitization can provide. The significant rise of non-bank lenders has led banks to invest more in digital technology, and form partnerships with them to remain leading operators in the lending market.

Summary:
The 'Insight Report: Digitization in Lending' explores the changing landscape of lending industry due to digitization.

It also:

- Analyzes the drivers of digitization for financial institutions
- Analyzes the impact of emerging digitally advanced lending financial service providers
- Discusses the transformation of lending process through digitization
- Explores challenges and opportunities involved in digitizing the lending process
- Examines the trends that will shape the industry in the next five years

Scope:
This report:

- Provides comparative analysis of the various business models in the lending industry
- Analyzes the key trends, drivers and impacts of digitization on lending
- Covers key initiatives by financial institutions in digitizing the lending process
- Provides case studies of financial institutions which have implemented pioneering technologies to improve their lending business
- Explores challenges in implementing digitization in the lending process
- Provides an outlook for financial institutions to utilize digital channels to enhance productivity, efficiency and the customer experience

Reasons To Buy:

- Understand the effect of digitization on the lending industry.
- Analyze changing dynamics in the lending industry, and gain insights into key technology, competitors and strategies.
- Understand competitive threats from new market entrants and emerging opportunities.
- Gain insights into key initiatives by financial institutions to digitize the lending process.
- Learn how organizations will be affected by the changing industry dynamics.

Key Highlights:
- Manual loan and mortgage application processes make the lending system slow and expensive.
- Digitized loan applications reduce paperwork and manual errors involved in the process.
- As digital banking grows worldwide, customers require reliable and seamless loan application and disbursal over multiple channels and devices.
- Digitization of lending is likely to provide the most cost-effective solution for reducing increasing compliance costs due to enhanced regulations.
- Enhanced adoption of digital channels, and inefficiencies in the traditional bank lending system have led to the launch of online lending platforms.
- Financial institutions have encountered various challenges in digitizing the lending process. Lack of sophisticated software solutions, concerns over compatibility of new systems with legacy systems, costs of transformation, regulatory compliance, and management and budget restrictions have all deterred banks from digitizing the lending process.
- With the increasing presence of alternative lenders, banks are investing in technology, forming alliances with emerging financial technology companies, and adopting new credit scoring methodologies.

Contents:
1 Executive Summary
2 What is Driving Digitization in Lending?
   2.1 Growing Need for Enhanced Customer Experience
   2.2 The Quest for Operational Efficiency
   2.3 Impact of Changing Competitive Landscape
   2.3.1 Strategic initiatives by non-banks to gain traction
   2.3.2 Banks’ answers to the impending challenge
3 Digital Transformation of Lending in Retail Banks
   3.1 Front-End Digitalization
   3.1.1 Digitized loan application process
   3.1.2 Loan servicing
   3.2 Back-End Digitalization
   3.2.1 Application processing and verification
   3.2.2 Automated underwriting and credit scoring
   3.2.3 Loan closure and disbursal
4 Challenges in Digitization of Lending
5 Case Studies
   5.1 Enhanced Efficiency with Paperless Loan Processing by US Bank
   5.2 First Internet Bank - the Digital Platform of Lending
   5.3 Bank Dhofar - Automation of Loan Origination Improved Efficiency
   5.4 Zopa - a Pioneer in Peer to Peer Lending
   5.5 HDFC Bank - Banking on Digitized Personal Loan Product
6 The Way Forward for Digitized Lending
7 Appendix
   7.1 Methodology
   7.2 Definitions
   7.3 References
   7.4 Contact
   7.5 About
   7.6 Services
   7.7 Disclaimer
Fax Order Form
To place an order via fax simply print this form, fill in the information below and fax the completed form to 646-607-1907 (from USA) or +353-1-481-1716 (from Rest of World). If you have any questions please visit http://www.researchandmarkets.com/contact/

Order Information
Please verify that the product information is correct and select the format(s) you require.

- Product Name: Insight Report: Digitization in Lending
- Web Address: http://www.researchandmarkets.com/reports/3456674/
- Office Code: SCPL9ZWZ

Product Formats
Please select the product formats and quantity you require:

<table>
<thead>
<tr>
<th>Format</th>
<th>Quantity</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Electronic (PDF) -</td>
<td></td>
<td>USD 3800</td>
</tr>
<tr>
<td>Single User:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electronic (PDF) -</td>
<td></td>
<td>USD 7600</td>
</tr>
<tr>
<td>Site License:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electronic (PDF) -</td>
<td></td>
<td>USD 11400</td>
</tr>
<tr>
<td>Enterprisewide:</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Contact Information
Please enter all the information below in BLOCK CAPITALS

- Title: [Mr] [Mrs] [Dr] [Miss] [Ms] [Prof]
- First Name: ___________________________ Last Name: ___________________________
- Email Address: * ___________________________
- Job Title: ___________________________
- Organisation: ___________________________
- Address: ___________________________
- City: ___________________________
- Postal / Zip Code: ___________________________
- Country: ___________________________
- Phone Number: ___________________________
- Fax Number: ___________________________

* Please refrain from using free email accounts when ordering (e.g. Yahoo, Hotmail, AOL)
Payment Information

Please indicate the payment method you would like to use by selecting the appropriate box.

☐ Pay by credit card: You will receive an email with a link to a secure webpage to enter your credit card details.

☐ Pay by check: Please post the check, accompanied by this form, to:
Research and Markets,
Guinness Center,
Taylors Lane,
Dublin 8,
Ireland.

☐ Pay by wire transfer: Please transfer funds to:
Account number: 833 130 83
Sort code: 98-53-30
Swift code: ULSBIE2D
IBAN number: IE78ULSB98533083313083
Bank Address: Ulster Bank,
27-35 Main Street,
Blackrock,
Co. Dublin,
Ireland.

If you have a Marketing Code please enter it below:

Marketing Code: ____________________________

Please note that by ordering from Research and Markets you are agreeing to our Terms and Conditions at http://www.researchandmarkets.com/info/terms.asp

Please fax this form to:
(646) 607-1907 or (646) 964-6609 - From USA
+353-1-481-1716 or +353-1-653-1571 - From Rest of World