

IDC Financial Insights: Worldwide Lending Digital Strategies

IDC Financial Insights: Worldwide Lending Digital Strategies program focuses on consumer and small business lending in global markets. It covers digitization and modernization of lending platforms including origination, decisioning, servicing, and collections. The program will assess best practices pertaining to digital lending strategies as well as the process and technology infrastructure.

APPROACH

The *IDC Financial Insights: Worldwide Lending Digital Strategies* advisory service examines the market challenges and opportunities of the worldwide lending markets. This program analyzes the implications of digital business technologies that impact these markets, financial institutions, technology vendors, and customers through industry surveys and direct interaction with industry executives. By leveraging IDC's network of financial services analysts worldwide, this research can help financial institutions and fintechs synergize the line-of-business and technology strategies, reduce the risks and expenses associated with IT, optimize ROI, improve customer experience and engagement, and realize real benefits of modernization.

TOPICS ADDRESSED

Throughout the year, this service will address the following topics:

- Technology platforms and applications for digital lending
 - AI-enabled big data and analytics in lending
 - Embedded lending models
 - Mobility applications in lending
 - Automated lending origination solutions, from application to underwriting to servicing
 - Financial inclusion and alternative data for credit decisioning
 - Fraud and risk management measures
 - Sensitive collections and recovery issues
 - Regulatory changes and awareness
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KEY QUESTIONS ANSWERED

Our research addresses the following issues that are critical to your success:

1. How can business technology and automation improve my lending operations?
 2. How are banks adopting cloud and lending as a service?
 3. What are ways to leverage embedded lending solutions?
 4. How can AI and analytics improve my lending business?
 5. What are new revenue opportunities in lending?
 6. How can technology improve my organization's cost savings, ROI, and ability to win more business?
 7. How is the lender-borrower relationship changing?
 8. What are the specific needs of small business, and how are they different from consumer lending?
 9. What new lending models are emerging around the world, and how can I leverage those models?
 10. How do I improve my collections and recovery services to reduce impact from nonperforming loans?
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WHO SHOULD SUBSCRIBE

This program service supports line-of-business executives, IT executives, and technology providers with insightful analysis of the business and technology environments that support lending solutions to deliver improved customer engagement, more efficient lending processes, and lower risks associated with the lending function. Financial institutions and technology vendors use IDC research to guide their internal investment decisions, plan for future strategic technology needs, gain market intelligence, and stay abreast of vertical market solution offerings.