



Building a better
working world

Alternative lending

Commoditizing loan applications
through technology while paving the
way for big data investing



Within the last 10 years, the alternative/digital lending industry has emerged to become the subject of much discussion and speculation due to the technological innovations it uses to simplify and expand consumer access to capital, its stance on regulation, and the potential threat it presents to traditional financial institutions.

EY has written a whitepaper on this industry covering the following:

- ▶ Main players
- ▶ Alternative lending ecosystem
- ▶ Growth and opportunities
- ▶ Operating model
 - ▶ The borrower experience
 - ▶ Investor considerations for a new asset class
- ▶ Challenges the industry is facing
- ▶ Why financial institutions should be interested
- ▶ Predictions for the future

To read the full report [click here](#)