

# IDC Financial Insights: North America Digital Lending

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The *IDC Financial Insights: North America Digital Lending* research advisory service analyzes the market forces, transformative technologies, and digital transformation use cases that are critical to the success of lending in the consumer and small business banking sector in North America. The service provides analysis on origination, infrastructure, and new business models that will define lending for the next 5–10 years.

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## Approach

The *IDC Financial Insights: North America Digital Lending* report series provides in-depth research and actionable advice on the challenges and opportunities in the consumer and small business lending industry. The report series focuses on vital areas of lending including the origination process, authentication and compliance, process re-engineering, and the digital transformation use cases driving modernization.

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## Topics Addressed

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

- Consumer and small business loan origination (excluding mortgage)
  - Onboarding and servicing platforms
  - Regulatory compliance
  - Competition from and partnering with fintechs
  - Innovations driving lending transformation.
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## Key Questions Answered

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

1. How do we streamline the origination process to improve margins?
  2. How will we participate in new, open lending ecosystems and markets?
  3. How will new technologies — cloud, mobility, cognitive, and RPA — affect my lending business?
  4. How do we keep up with competitive pressures by improving the time it takes to make decisions on loans?
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## Who Should Subscribe

The *IDC Financial Insights: North America Digital Lending* advisory service enables line-of-business and IT executives in the banking sector of North America, and the current and new providers of lending solutions, to transform their lending businesses and technologies to gain competitive advantage, reduce costs and risks, and better engage the customer.