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Digital Mortgage Platform Comprehensive Market Segmented by Component (Solutions and Services); by Solution (Loan Origination, Business Process Management, Decision Automation, Loan Management, Risk and Compliance Management, Loan Servicing, Portfolio Management and Others); by Services (Design and Implementation, Training and Education, Risk Assessment, Integration and Consulting, Support and Maintenance); by Deployment mode (Cloud and On-Premises); by End-User (Banks, Insurance, Financial services, Credit unions, Peer-to-peer lending and others); by Region (North America, Latin America, Europe, Asia-Pacific and Middle-East & Africa) - Analysis of market share, size & trends for 2016-19 and forecasts to 2030

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Abstracts

Market Overview
A digital mortgage platform provides services to handle the borrowing process. Digital Mortgage Platform aims at simplifying, automating and standardizing the processes of formation, underwriting, quality assurance and customer support. This enables borrowers to access increased customer service, reduce costs of origination, servicing, and enforcement, increase topline production, improve portfolio quality, and increase operational efficiencies. The digital mortgage platform has been started to get rid of

manual processes, remove the paper, minimize labor costs, and simply give the buyer what they want (a mortgage to buy a car) with as little human interference and efficiently. Rising costs, strict regulations, and an increasingly digital-savvy user base forced conventional mortgage lenders to switch to digital mortgage platforms.

Market Highlights
Global Digital Mortgage Platform Comprehensive Market is anticipated to grow from USD XXXX billion in 2019 to USD XXXX billion in 2030, at a CAGR of XX%. The overall growth in the market is supported by the following reasons. Banks are embracing such frameworks massively, as they offer streamlined tracking and improved operational efficiencies. It also makes it easier for the lenders to apply for loans and provides them clarity, which in effect results in considerable time savings. The automated design of online lending platforms offers a more efficient approach to providing financing solutions for lenders and borrowers, thereby reducing uncertainty and raising the chances of successful lending approval. Additionally, huge investments from different organizations and a wide customer base are major growth drivers of this market. Nevertheless, in the wake of sophisticated cyber-attacks, a lack of digital literacy among the underdeveloped countries, and growing concerns about data protection and privacy may hinder the market growth. Moreover, improved customer experience, advancement in technology, declining operational costs, and enhanced regulatory compliance are likely to enhance the market share and total revenue so generated.

Global Digital Mortgage Platform Comprehensive Market Opportunity Analysis

Source: Fatpos Global

Recent Highlights
In October 2018, Fiserv entered into a partnership with Dade Systems, to develop and bid Software as a Service-based or individual banking service to their business world clients.

In September 2019, Temenos acquired Kony, US-based digital banking Software as a service-based company to accelerate Temenos Infinity, a digital banking product.
In February 2019, Ellie Mae launched Ellie Mae’s Digital Lending Platform to ensure quick loans, minimize the time in processing and sanctioning process, and mount loan acquisition capacity.
In May 2019, Roostify teamed up with Docutech to enable potential lenders to buy homes through the digital mortgage platform.
Global Digital Mortgage Platform Comprehensive Market: Segments

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Business process management Segment to retain largest market share during the forecast period, i.e., 2020-2030
The global digital mortgage platform market is segmented into solutions and services, by component. The solution segment is further segmented into Loan Origination, Business Process Management, Decision Automation, Loan Management, Risk and Compliance Management, Loan Servicing, Portfolio Management, and Others. The Digital automation segment grew at a CAGR of XX% in 2019 as it provided an automated decision process in the approval or rejection of loans. However, the Business Process Management segment is projected to experience higher growth in the forecast period as for the digital lending organizations, business process management solutions are essential as they improve the productivity of business processes by maximizing the use of software and services. Also, the demand for business process management solutions in the financial industry has increased due to the fact that loan organizations and financial institutions are shifting towards solutions that can handle the complexities of complex business processes

Source: Fatpos Global

Risk Assessment segment to drive the market in forecasted period with a CAGR of XX%
The market is bifurcated, based on services, into Design and Implementation, Training and Education, Risk Assessment, Integration and Consulting, Support and Maintenance. Services are required throughout and after the digital mortgage solutions are incorporated. Companies offering consultants, project management panels, and digital mortgage delivering experts who are able to assess and manage the risks of the borrowing organizations are likely to grow in the forecast period.

Deployment mode to be driven by Cloud segment
On the basis of Deployment mode, the Digital Mortgage Platform Comprehensive market is segmented into cloud and on-premises. The cloud segment is anticipated to propel the growth of the market due to easy accessibility, wide usage, and worldwide popularity, during the forecast period.

Peer-to-peer lender segment to grow at the highest rate during the forecast period
On the basis of end-user, the market is divided into Banks, Insurance, Financial Services, Credit unions, Peer-to-peer lending, and others. The peer-to-peer lending segment is expected to outshine other segments due to increasing popularity among the customers and the entry of large financial institutions in this segment.

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Global Digital Mortgage Platform Comprehensive Market: Drivers and Restraints
Drivers: Strict rules by Government for Digital lending
Given the difficulty of maintaining adherence and enforcing regulations on the digital lending platform, most companies obey global compliance regulations due to the weakness of financial data. The threat world is continuously facing is the rising cyber-attack instances which have resulted in huge losses for financial companies. Governments worldwide are therefore gradually implementing new compliances to safeguard the economic data.

Restraints: Stickiness to traditional lending methods
Worldwide, banks and other financial institutions have introduced various advanced digital lending technologies to handle their lending processes. But there are several organizations that prefer conventional lending methodologies, which also time-consuming, labor-intensive, and repetitive. They are not able to switch to modern methods because of their fixed customer base and traditional ways of credit underwriting. In addition, the lack of awareness about digital lending in underdeveloped regions is also responsible for the less efficient and advanced digital lending processes.

Key Players
Ellie Mae

Company overview

Business Strategy
Key Product Offerings
Financial Performance
Key Performance Indicators
Risk Analysis
Recent Development
Regional Presence
SWOT Analysis
Fiserv
RupeePower
Temenos Group
Abrigo
Roostify Inc
Newgen Software Technologies Ltd
Pegasystem Inc
Wizni Inc

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Others
Global Digital Mortgage Platform Comprehensive Market: Region
The global Digital Mortgage Platform Comprehensive market is segmented on the basis of regional analysis into five major regions. These include North America, Latin America, Europe, Asia-Pacific, and the rest of the world is classified as Middle-East and Africa.

North-America is projected to be the fastest-growing region with a CAGR of XX%
During the forecast period, North America is projected to hold the largest market share. It is attributed to the presence of a large number of vendors of digital mortgage platforms and the earlier recognition and transition to those solutions and services by the huge business organizations in the region. Additionally, the advancement in technology and the high rate of adoption of digital lending platforms are expected to boost the overall market growth.

Source: Fatpos Global

The global Digital Mortgage Platform Comprehensive market is further segmented by region into:
North America Market Size, Share, Trends, Opportunities, Y-o-Y Growth, CAGR- United States and Canada

Latin America Market Size, Share, Trends, Opportunities, Y-o-Y Growth, CAGR- Mexico, Argentina, Brazil, and Rest of Latin America

Europe Market Size, Share, Trends, Opportunities, Y-o-Y Growth, CAGR- UK, Germany, France, Italy, Spain, Belgium, Hungary, Luxembourg, Netherlands, Poland, NORDIC, Russia, Turkey and Rest of Europe
Asia-Pacific Market Size, Share, Trends, Opportunities, Y-o-Y Growth, CAGR- India, China, South Korea, Malaysia, Japan, Indonesia, Australia, New Zealand, and Rest of Asia-Pacific
Middle East and Africa Market Size, Share, Trends, Opportunities, Y-o-Y Growth, CAGR- North Africa, Israel, GCC, South Africa and Rest of Middle East and Africa
The Global Digital Mortgage Platform Comprehensive Market Report also contains an analysis on:
Digital Mortgage Platform Comprehensive Market by segment:
By Component

Solutions

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Loan Origination
Business process Management
Decision Automation
Loan Management
Risk and Compliance Management
Loan Servicing
Portfolio Management
Others
Services
Design and Implementation
Training and Education
Risk Assessment
Integration and Consulting
Support and Maintenance
By Deployment
Cloud
On-Premises
By End-User
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Competition and Companies Involved in the Market
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Market Drivers and Restraints
FAQs on Global Digital Mortgage Platform Comprehensive Market

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Which segment is anticipated to hold the largest market share?

At what CAGR is the market anticipated to grow between 2020 and 2030?

Who are the key players in the Global Digital Mortgage Platform Comprehensive Market?
What could be the challenging factors in the growth of the Global Digital Mortgage Platform Comprehensive Market?
What are the growth drivers for the Global Digital Mortgage Platform Comprehensive Market?

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Consultant Recommendation
**The above-given segmentations and companies could be subjected to further modification based on in-depth feasibility studies conducted for the final deliverable.

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