

Global Digital Lending Platform Market (2019-2025)

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Abstracts

The Global Digital Lending Platform Market size is expected to reach \$11.6 billion by 2025, rising at a market growth of 20.3% CAGR during the forecast period. Digital lending platforms are commonly used through an online platform to handle the borrowing process. The digital lending process starts with online loan application with user registration, submission of online documents, authentication and confirmation of borrowers, approval of loans, and disbursement of loans and recovery of loans. These platforms are enormously being adopted by banks as they provide seamless monitoring and increased profitability benefits. It also makes it easy for borrowers to apply and provides them with transparency, which in turn leads to considerable time savings. The automated design of online lending platforms provides lenders and borrowers with a more reliable approach to providing funding solutions, thus reducing stress and increasing the chances of successful lending approval.

The development of global digital lending platform market is influenced by a shift from traditional lending to digital lending, an increase in government initiatives to digital lending, and an increase in borrowers and lenders in need of lowered lending management time. Nonetheless, security related issues are expected during the forecast period to affect the growth of the digital lending platform market. On the contrary, it is expected that continuous growth in cloud-based digital lending technologies and technological developments in digital lending platforms will be opportunistic for the global market.

Based on Component, the market is segmented into Solutions and Services. The Solutions Segment is further bifurcated into Business Process Management, Loan Origination, Loan Management, Risk & Compliance Management, Lending Analytics and Others. The Services segment is further categorized into Integration & Deployment, Training, Education & Consulting and Support & Maintenance. Based on Deployment Type, the market is segmented into On-premise and Cloud. Based on End User, the

market is segmented into Banks, Insurance Companies, Peer-to-Peer Lending, Credit Unions, Savings & Loan Associations and Others.

Based on Regions, the market is segmented into North America, Europe, Asia Pacific, and Latin America, Middle East & Africa. The regional market of North America is expected to account for the largest market share over the forecast period. Early adoption of digital technologies and the advent of several providers of digital lending platforms may lead to North America's market growth. Institutions digitalize their financial services with the large presence of mobile workforce to improve customer experience in the field. Strong presence of vendors through alliances, technology acquisitions, and partnerships with system integrators, suppliers, and resellers could further contribute to North America's overall market growth.

The major strategies followed by the market participants are Product launches and Partnerships & Collaborations. Based on the Analysis presented in the Cardinal matrix, Fidelity Information Services (FIS), Inc. and Fiserv, Inc. are some of the forerunners in the Digital Lending Platform Market. The market research report covers the analysis of key stake holders of the market. Key companies profiled in the report include Ellie Mae, Inc., Fidelity Information Services (FIS), Inc., Fiserv, Inc., Newgen Software Technologies Limited, Pegasystems, Inc., Roostify, Inc., Sigma Infosolutions Ltd., Tavant Technologies, Inc., Wizni, Inc., Temenos AG, and Abrigo, Inc.

Recent strategies deployed in Digital Lending Platform Market

Partnerships, Collaborations, and Agreements:

Sep-2019: Ellie Mae collaborated with PollyEx, Inc., a provider of SaaS solutions for mortgage industry. In this collaboration, the Loan Trading Exchange of PollyEx will be integrated with Ellie Mae's Encompass® Digital Lending Platform, through Ellie Mae's Encompass Partner Connect™ API technology. The integration enables the lenders in sharing data between Encompass and PollyEx's Loan Trading Exchange, maximizing efficiency at the time of loan sale process.

Aug-2019: Ellie Mae teamed up with Visionet, a provider of technology services to US title, mortgage, and related industries. Under this collaboration, the VisiLoanReview platform of Visionet will be combined with Ellie Mae's Encompass® Digital Lending Platform, using Ellie Mae's Encompass Partner Connect™. This collaboration has been made for helping the clients in simplifying the process of data extraction, stacking, and indexing so that the clients can process the mortgage loan more efficiently and grow

their business.

Jun-2019: Roostify came into partnership with HSBC Bank, in which HSBC launched a new mortgage platform. This mortgage solution offers the streamlined applications and fulfillment process for refinances and purchasing mortgages. The partnership is aimed at delivering a digital solution, which offers easier, faster, and less stressful loan transaction experience.

May-2019: Roostify signed a new partnership with Docutech, a leading provider of document eSign, eClose and print fulfillment technology. This partnership helps the potential buyers who wish, and expect to buy a home through using automated mortgage technology.

Apr-2019: Tavant announced its partnership with ServiceLink EXOS Technologies. In this partnership, the Tavant's AI-powered digital lending platform – V?LOX will be integrated with EXOS Title, EXOS Valuations and EXOS Close for increasing the customer experiences and operational efficiencies.

Mar-2019: Ellie Mae came into partnership with Tavant Technologies in order to drive the efficiency and quality in the loan origination process and providing a streamlined experience to the lenders and customers. Under this partnership, Tavant helps the lenders in accelerating the deployment, customization, and adoption of Mae Digital Lending Platform and Encompass. Also, FinXperience, the flagship product in the Tavant V?LOX platform will allow the lenders in transferring the information between two systems easily.

Feb-2019: Ellie Mae partnered with Capsilon, a provider of technology services in which Capsilon has joined the Integrated Partner Program of Ellie Mae. This combination allows the mortgage lenders for sharing the data between Capsilon's solutions and Encompass® securely and more efficiently that drives the efficiency and quality at the every stage of the mortgage lifecycle.

Oct-2018: Ellie Mae announced collaboration with Roostify, a digital lending solution company. In this collaboration, Roostify's platform offers the bi-directional integration with Ellie Mae's Encompass® digital mortgage lending platform. This integration helps in passing the information between two systems easily and driving the efficiency and quality in loan origination process.

Oct-2018: Tavant collaborated with Experian in order to digitize the loan origination

process and creating a streamlined experience for lenders and consumers. The Experian's consumer's verified data will be integrated into Tavant's V?LOX platform, allowing a more streamlined environment that helps the customers satisfy mortgage originators' information needs quickly and securely.

Sep-2018: Tavant teamed up with Homestar Financial Corporation in which it offers its V?LOX platform to Homestar for helping it in transforming its digital mortgage experience. This transformation would be done through a seamless fusion of collaboration, lead lifecycle management, and personalized customer journeys.

Acquisition and Mergers:

Sep-2019: Temenos acquired Kony, a number 1 digital banking SaaS company. the acquisition helps Temenos in strengthening its US presence and Temenos Infinity, a digital banking product.

Jul-2019: Fiserv acquired First Data Corporation in order to become the world's largest payments and financial technology Provider Company. The acquisition allows the company to better serve the clients and end-users so that they can succeed in rapidly changing world.

Mar-2019: FIS signed a definitive agreement with Worldpay, a global leader in eCommerce and payments in order to merge. The combination enhances FIS' capabilities by increasing its payment and acquiring offerings and increases Worldpay's distribution footprint significantly, and offers best-in-class enterprise banking, payments, capital markets, and eCommerce capabilities empowering the businesses and financial institutions.

Feb-2019: Pegasystems took over Infruid Labs, a business analytics and data visualization software company. The acquisition brings enterprise class capabilities and consumer grade user interface to Pega solutions for enabling the users in better understanding and easily visualizing the Pega application to improve decision making.

Dec-2018: Temenos took over Avoka, a leader in digital customer onboarding and acquisition subject to regulatory approvals. Under the acquisition, the Avoka platform will be integrated with the Temenos Digital Front Office product, for providing the banks with a comprehensive single solution for their omni-channel digital banking needs.

Product Launches:

Feb-2019: Ellie Mae launched Ellie Mae's Encompass Digital Lending Platform™. This platform helps the lenders of all sizes in originating more loans, shorten the time to close with the compliance, efficiency, & quality, and lower the origination costs. Through this platform, the company offers multi-channel opportunities for growth with innovation for helping the lenders engage with more homebuyers, boosting the loan acquisition productivity, and capitalizing on the growing HELOC demand.

Feb-2019: Fiserv introduced a new approach, Mortgage Momentum, a digital-focused approach that covers each stage of mortgage lifecycle starting from application to closing. This approach has been designed for allowing the lenders in managing the complex mortgage ecosystem from end-to-end.

Sep-2018: Fiserv released Originate, a suite of products that aimed at helping the credit unions and banks in delivering enhanced digital loan origination and account opening.

May-2018: Pegasystems unveiled new artificial intelligence (AI) capabilities in the latest version of Pega Know Your Customer (KYC) and Pega Client Lifecycle Management (CLM) applications. This provides transparency and complete AI control to banks, while ensuring that the banks remain in regulatory compliance, driving the additional revenues and offering exceptional customer experience.

Scope of the Study

Market Segmentation:

By Component

Solution

Business Process Management

Loan Origination

Loan Management

Risk & Compliance Management

Lending Analytics

Others

Services

Integration & Deployment

Training, Education & Consulting

Support & Maintenance

By Deployment Type

On-premise

Cloud

By End User

Banks

Insurance Companies

Peer-to-Peer Lending

Credit Unions

Savings & Loan Associations

Others

By Geography

North America

US

Canada

Mexico

Rest of North America

Europe

Germany

UK

France

Russia

Spain

Italy

Rest of Europe

Asia Pacific

China

Japan

India

South Korea

Singapore

Malaysia

Rest of Asia Pacific

LAMEA

Brazil

Argentina

UAE

Saudi Arabia

South Africa

Nigeria

Rest of LAMEA

Companies Profiled

Ellie Mae, Inc.

Fidelity Information Services (FIS), Inc.

Fiserv, Inc.

Newgen Software Technologies Limited

Pegasystems, Inc.

Roostify, Inc.

Sigma Infosolutions Ltd.

Tavant Technologies, Inc.

Wizni, Inc.

Temenos AG

Abrigo, Inc.

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