



# 2020 Digital Lending Trends

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The ongoing evolution of how consumers shop for and purchase homes and cars has prompted a disruptive shift in how they finance these transactions. While these changes are complex and require ongoing investment in new technology and processes, the lending industry made significant gains in 2019, setting itself up to go into 2020 with more robust offerings that make the origination process more efficient and empower lenders and consumers to make more informed credit decisions.

This report provides an overview of three trends that will be critical for lenders to address or to start addressing in the coming year, along with the strategies and decisions lenders must consider to effectively respond to, or even get ahead of, these developments.

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