



# Emerging Channels in Lending

11 December 2019 By: Austin Kilgore

Lenders play an essential, but often understated, role in helping consumers achieve their financial goals. The expertise and advice lenders can provide consumers creates an opportunity for lenders to elevate their products from being merely a means to an end to a critical resource that empowers consumers to make prudent financial decisions.

This report explores the boundaries being pushed across the consumer lending ecosystem to create easier, more engaging experiences than could have ever once been imagined and examines the strategies needed to make these new approaches work.

## **Key questions discussed in this report:**

- How can lenders differentiate themselves in an increasingly commoditized business?
- What role do lenders play in facilitating a more seamless experience for homebuyers and car shoppers?
- How can lenders work more effectively with professional referral partners like real estate agents and car dealers?
- How can loan servicers increase engagement and maintain effective lines of communication with borrowers?

The consumer data in this report was primarily collected from a random-sample survey of 2,000 respondents conducted online in August 2018.

---

Copyright ©2020 Escalent and/or its affiliates. All rights reserved. No portion of these materials may be copied, reproduced, distributed or transmitted, electronically or otherwise, to external parties or publicly without the permission of Escalent.

[javelinstrategy.com](http://javelinstrategy.com)

[inquiry@javelinstrategy.com](mailto:inquiry@javelinstrategy.com)

925.225.9100