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the alternative "shadow banking" sector partially created by and thriving on the innovation in the financial technology space. Written by financial practitioners and FinTech entrepreneurs, this groundbreaking book moves beyond the theoretical to outline the framework for integrating financial innovation into the existing credit infrastructure in order to leverage the unique strengths of both.

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established financial credit institutions and banks need to step up innovation within the financial technology arena. At the same time, platforms in marketplace lending—synonymous with peer-to-peer lending or crowd lending—need to further improve the transparency, analytics and risk management tools for investors to guarantee the safety and sustainability of the sector.

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Marketplace Lending breaks down the wall dividing mainstream banking from the alternative "shadow banking" sector partially created by and thriving on the innovation in the financial technology space. Written by financial practitioners and FinTech entrepreneurs, this groundbreaking book moves beyond the theoretical to outline the framework for

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integrating financial innovation into the existing credit infrastructure in order to leverage the unique strengths of both.

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Marketplace Lending, Financial Analysis, and the Future of Credit is a critical text that bridges the gap in understanding between financial technology entrepreneurs and credit institutions.

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Marketplace Lending

The rise of marketplace lending may also present a unique set of opportunities for asset managers by providing access to a new asset class that will potentially offer higher returns and is gradually becoming more investible. This is largely because: Securitisations and a secondary market for these loans will improve their liquidity

Marketplace lending | Deloitte UK
Deloitte 's report “ Marketplace lending – a temporary phenomenon? ” explores whether marketplace lenders (MPLs) represent a truly disruptive threat to the UK banking industry. As part of our research, we commissioned YouGov to carry out a survey of individuals and small and medium-sized enterprises (SMEs) to find out more about the awareness, usage and growth potential of marketplace lending in the UK.

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and the Future of ...
Marketplace lenders, which usually lack banking licences and, therefore, insured deposits, have had to diversify funding sources, bringing in institutions including banks, in order to grow and address the stability issue. The rapid growth of marketplace lenders has brought its own problems.

The Future of Financial Services
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