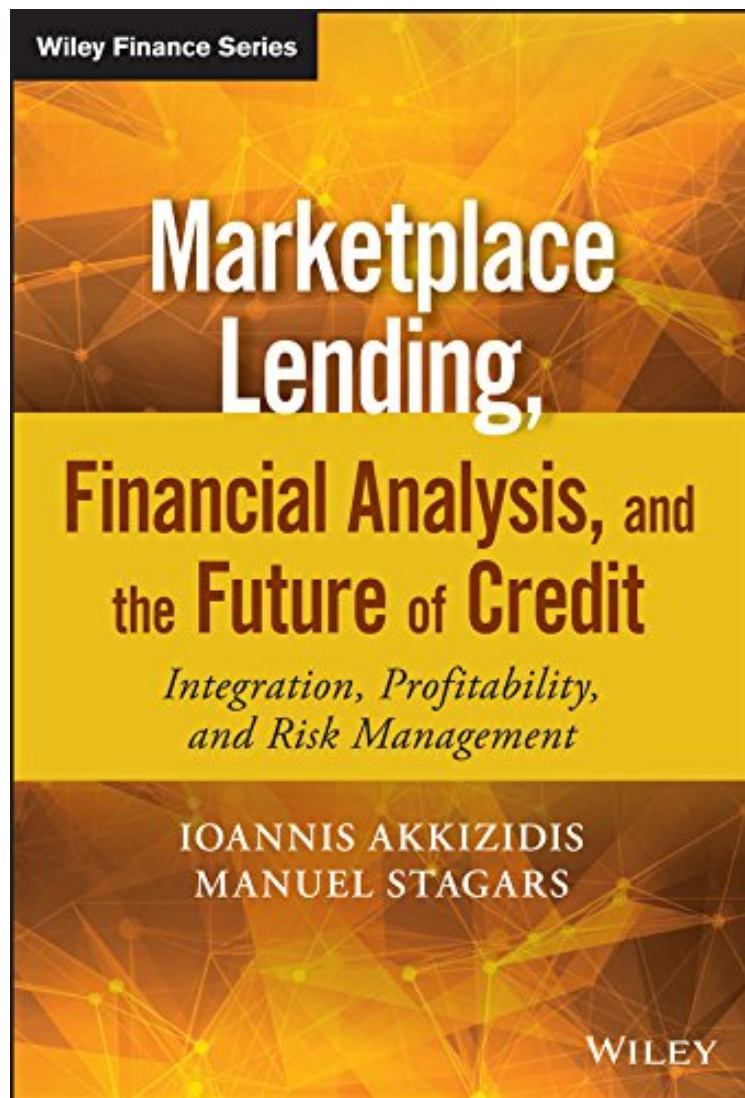


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Marketplace Lending, Financial Analysis, and the Future of Credit: Integration, Profitability, and Risk Management (The Wiley Finance Series)

Ioannis Akkizidis, Manuel Stagars
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0 of 2 people found the following review helpful. Five Stars By Dinesh Katyal It is a good overview of an emerging space

The time for financial technology innovation is now Marketplace Lending, Financial Analysis, and the Future of Credit clearly explains why financial credit institutions need to further innovate within the financial technology arena. Through this text, you access a framework for applying innovative strategies in credit services. Provided and supported by financial institutions and entrepreneurs, the information in this engaging book encompasses printed guidance and digital ancillaries. Peer-to-peer lenders are steadily growing within the financial market. Integrating peer-to-peer lending into established credit institutions could strengthen the financial sector as a whole, and could lead to the incorporation of stronger risk and profitability management strategies. Explain (or Explore) approaches and challenges in financial analysis applied to credit risk and profitability Explore additional information provided via digital ancillaries, which will further support your understanding and application of key concepts Navigate the information organised into three subject areas: describing a new business model, knowledge integration, and proposing a new model for the Hybrid Financial Sector Understand how the rise of fintech fits into context within the current financial system Follow discussion of the current status quo and role of innovation in the financial industry, and consider the financial technology innovation landscape from the perspective of an entrepreneur 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.

From the Inside Flap Cryptocurrencies like Bitcoin and even veteran online payment processors like PayPal are considered "alternative" because they exist outside the established financial sector. These well-known players as well as other financial technology innovators often described as FinTech companies, are poised to disrupt the status quo of the traditional banking system. Marketplace Lending offers a framework for integrating the two worlds to create a more stable and responsive financial landscape. A dynamic team of authors, with expertise in risk management as well as financial technology startups, focuses on the innovation happening today in online and peer-to-peer lending and offer in-depth explanations on how banks deal with credit, including profitability analysis and risk management. From there, they make the case for a mutually beneficial hybrid system incorporating new ideas from FinTech entrepreneurs who can benefit from leveraging the experience and know-how that banks possess in risk management and financial analytics of complex portfolios. Along the way the reader will gain a wealth of cutting-edge insight on: How financial contracts work in reality, what risks play critical roles, and how banks manage these successfully. The main elements to consider when designing new and reconstructed financial portfolios. The treasury's role in financial institutions, and its possible function in P2P finance. How default and credit downgrades can set off chain reactions that can result in massive losses and, eventually, lead to systemic problems. The different ways alternative types of credit, such as real estate titles, phone contracts, loyalty points, life insurance, guarantor systems and other unconventional stores of value, can enhance P2P lending. Banks and FinTech startups already overlap in many ways. Marketplace Lending illustrates how they can learn from each other and adapt or strengthen their business models by aligning with the demands of today's digital customers. From the Back Cover Imagine what banks and FinTech can create together 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 integrating financial innovation into the existing credit infrastructure in order to leverage the unique strengths of both. Real-world case studies and first-hand accounts highlight the new risk elements to be addressed by businesses and monitored by regulators in order to ensure that the emerging hybrid system will be robust and stable. Equally relevant in the U.S. and Europe, with special focus on emerging markets, this versatile guide shows banks and entrepreneurs where innovation in the financial sector makes most sense and where it may be more effective to leverage the existing system. The book also includes: Detailed information on current leaders in the FinTech space. Concise breakdown of the synergies between P2P lenders and credit institutions. In-depth detail of the authors' own FinTech start up, including explanations of the coding work, the lending model, and technical documents. Full-length interview with entrepreneurs and corporate decision makers. Marketplace Lending is a key resource for anyone working, innovating or investing in this rapidly moving field. About the Author IOANNIS AKKIZIDIS, MSc, PHD, is global product manager on financial risk management systems for Wolters Kluwer in Zurich, Switzerland. He has experience in designing and implementing advanced solutions in risk-management and profitability analysis fields for the financial industry all around the world. MANUEL STAGARS, CFA, CAIA, ERP, consults private clients on entrepreneurship, business models and financial strategy, and he is serial entrepreneur and founder of seven companies in Switzerland, the United States and Japan.