

## **MAXIMIZING DATA AND ANALYTICS SESSION DESCRIPTIONS**

### **DATA-DRIVEN LEADS – HOW AUTOMATED PERFORMANCE AND GROWTH CAN IMPROVE THE QUALITY OF YOUR LEADS**

Despite changing economic times many online lenders are seeing vast market opportunities. Much of this is due to alternative data sources and advanced technology, which are enabling lenders to cut through the noise filtering out duplicative and fraudulent leads, resulting in high-quality customer acquisition opportunities. To learn how your company can leverage these new strategies, join a panel of LEND360 experts as they discuss how creating a more data-driven process can improve your lead acquisition strategy. The panel will provide tips and best practices that will allow any company to develop an effective lead-generation plan.

### **TURNING ALTERNATIVE DATA INTO A GROWTH ENGINE**

A solid financial inclusion strategy is not only a key part of responsible banking, but it can also be a significant growth driver. By using alternative credit data, lenders can profitably underwrite consumers deeper in the credit spectrum, including the 53 million credit invisible consumers. In this session we'll explore the changing shape of non-prime consumers and behaviors surrounding credit access, how a solid financial inclusion strategy spans the entire consumer lifecycle, and the impact alternative credit data can have for lenders.

### **UNLOCK THE POTENTIAL OF EMERGING POPULATIONS WITH ADVANCED RISK ANALYTICS**

In the United States, 59% of those entering the credit market for the first-time are part of Gen Z, and over 60% of new to credit consumers said their need for credit will increase in the next three to five years. This represents a massive emerging opportunity, but how do lenders prepare themselves to accurately evaluate and empower a creditworthy population that has limited to no credit history? Join a panel of LEND360 experts, as they explore the transformative potential of alternative data for evaluating the creditworthiness of underbanked and new to credit consumers. Our experts will discuss alternative data sources for assessing creditworthiness, the challenges of using alternative data, best practices for making informed lending decisions, and responsible and ethical decision-making. This session is vital for lenders and fintech innovators aiming to harness alternative data's transformative power to cater specifically to underserved, new-to-credit, or thin file borrowers for sustained success.

### **BIG DATA: MINING FOR GOLD IN THE ONLINE LENDING MARKET**

Today data is being generated at an unheard-of scale opening new opportunities for savvy business to mine data for insights, spinning the information into marketplace gold. The scale of data growth is unprecedented and astonishing. Join a panel of LEND360 experts as they discuss how capturing and analyzing data has become a critical activity that when done correctly offers new business growth possibilities.

### **HOW AI IS CHANGING THE FINANCIAL SERVICES LANDSCAPE**

AI and machine learning are creating opportunities and challenges in financial services. Hear from a panel of LEND360 experts as they discuss new ways that these ever-growing technologies are changing business practices bringing digital innovations, new business models and ecosystem partnerships that are helping companies become nimble and responsive to evolving customer demands.