

# **Fintech and the New Financial Landscape**

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### 1. Reducing operating costs

- Lower costs enable expanded credit access, lower rates, and more attention to smaller loans

### 2. Improving credit decisioning

- Lower losses mean lower prices and expanded access, especially in credit segments traditionally difficult to price

### 3. New business models focus on addressing market gaps, e.g.

- Personal loans that deliver lower prices to credit card customers
- Small business loans reach an underserved segment
- Auto loans that cut out hidden dealer markups