



College of Business Academic Research Seminar



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Title:

How FinTech is transforming business: Digital Lending - Present Vs Future

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Ms. Roxana is an international investor and entrepreneur, with a career encompassing senior roles in the UK, European and MENA markets. Based in London, she is a Chief Strategy Officer and investor in Blend. Roxana is Board Member of the Saudi British Joint Business Council and Advisory Board member of the Saudi UK Tech Hub. She is a contributor to

the University of Oxford Saïd Business School and a visiting lecturer in FinTech at the University of Essex. Ms. Roxana holds a BA (Hons) in Quantitative Economics and an MSc in Financial Economics & Econometrics. She has been recognized as a senior leader in FinTech powerlists and Finance Businesswoman of the Year at the Great British Businesswoman Series in 2022.

ABSTRACT

Technological advances and digital innovation have produced significant improvements in the financial system, increasing the exchange of information and reducing transaction costs by introducing a new digital transformation of financial services that helps reduce information asymmetries and promote efficiency. Digital Lending involves lending through web platforms or mobile apps, utilizing technology for authentication and credit screening and evaluation, which has generated powerful benefits for the banks and becomes a key opportunity for competitive differentiation.





