

# Analysis of Information Cooperation between Online Lending Platforms and Commercial Bank Loans Based on Transaction Matching Degree

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**Abstract:** *This paper explores the impact and significance of collaboration between online lending platforms and commercial banks based on the analysis of transaction matching. Firstly, it introduces the background and significance of collaboration between online lending platforms and commercial banks. Secondly, it discusses the influence of transaction matching on the success rate of lending transactions and platform efficiency. Finally, it analyzes the collaboration methods between online lending platforms and commercial banks based on transaction matching. The aim is to provide theoretical guidance for collaboration between online lending platforms and commercial banks, contributing to the improvement of lending transaction efficiency and success rate.*

**Keywords:** *Transaction matching degree, Online lending platforms, Commercial bank loans, Information collaboration*

## 1. Introduction

With the rapid development of Internet technology, online lending platforms have gained increasing attention and usage as a new type of financial service platform. The participation of traditional commercial banks in collaborating with online lending platforms has been relatively low. How to enhance the participation of commercial bank loan information on online lending platforms and improve the success rate and efficiency of transactions are important issues for the development of online lending platforms. Hopefully, this research can provide valuable insights for the participation of commercial bank loan information on online lending platforms.

## 2. Overview of Collaboration between online Lending Platforms and Commercial Bank Loan Information

### 2.1. Concept

Collaboration between online lending platforms and commercial bank loan information refers to the integration of the platforms and loan information through cooperation, aiming to enhance the efficiency and success rate of lending transactions. In this collaboration, commercial bank loan information can provide detailed borrowers' information to the online lending platforms, including credit status and financial condition, thereby improving the efficiency and accuracy of borrower assessment [1]. Simultaneously, online lending platforms can improve the success rate and efficiency of lending transactions and reduce transaction costs through the collaboration with commercial bank loan information.

### 2.2. Background

The background of collaborations between online lending platforms and commercial bank loan information is mainly driven by several factors. Firstly, with the rapid development of Internet technology, online lending platforms have gained wide attention and application as a new financial service model. Commercial banks have also started to explore providing financial services through online channels. Secondly, as the financial market continues to evolve, and financial products and services are innovated, financial regulatory policies are continuously adjusted and strengthened. Commercial banks need to

collaborate with online lending platforms to offer more diversified financial services to meet customer demands. Thirdly, it is driven by the customer demand. Commercial banks need to provide more financial services to meet customer needs, while online lending platforms provide a new service channel for commercial banks. Lastly, the promotion of financial technology. Through collaborations with fintech companies, online lending platforms and commercial banks continuously enhance the efficiency, security, and convenience of financial services to meet customer demands.

### ***2.3. Significance***

The collaboration between online lending platforms and commercial bank loan information has several benefits. Firstly, it improves loan efficiency by allowing borrowers to directly apply for loans from commercial banks through the online lending platforms, eliminating the need for multiple application channels. Secondly, it reduces loan costs by connecting borrowers directly with lenders through online lending platforms, reducing intermediaries and lowering loan costs. Thirdly, it expands loan volume by enabling commercial banks to reach a wider audience through online lending platforms, thus expanding the loan scale. Fourthly, it increases customer stickiness as commercial banks attract more customers through collaboration with online lending platforms, thereby increasing customer loyalty [2]. Lastly, it enhances risk control capabilities as commercial banks gain more intuitive understanding of borrowers' credit status through collaboration with online lending platforms, improving risk management abilities.

## **3. The Impact of Transaction Matching on the Success Rate of Lending Transactions and Platform Efficiency**

### ***3.1. Success Rate of Lending Transactions***

In lending transactions, transaction matching refers to the degree of compatibility between borrowers and lenders, which significantly affects the success rate of lending transactions. Firstly, a higher transaction matching degree leads to a higher success rate of lending transactions. In highly matched transactions, borrowers and lenders have similar needs and risk preferences, making transactions easier to achieve. Conversely, in less matched transactions, mismatched needs and risk preferences between borrowers and lenders can hinder successful transactions. Secondly, transaction matching also influences the risk of lending transactions. In highly matched transactions, borrowers and lenders have similar risk preferences, making it easier for them to accept each other's transaction conditions, thus reducing transaction risk. Conversely, in less matched transactions, the risk preferences of borrowers and lenders may differ, resulting in increased transaction risk. Lastly, transaction matching affects the trust level between the parties involved. In highly matched transactions, there is a higher level of trust among the parties, facilitating the establishment of long-term cooperative relationships. Conversely, a lower trust level among the parties can hinder the establishment of long-term cooperative relationships, affecting the success rate and risk of lending transactions.

### ***3.2. Platform Benefits***

Platform benefits refer to the economic benefits of a platform, including its revenue, costs, and profits. Transaction matching plays a crucial role in platform benefits. Firstly, transaction matching can increase the platform's revenue. With high transaction matching between borrowers and lenders, the platform can more accurately match the needs of both parties, thereby increasing the success rate and frequency of transactions. As the number of transactions increases, the platform can earn higher intermediary fees and interest income, thereby enhancing its revenue. Secondly, transaction matching can reduce the platform's costs. If there is a high level of transaction matching between borrowers and lenders, the platform requires less time and effort to match their needs, which helps reduce the platform's costs [3]. Conversely, if the transaction matching is low, the platform needs to spend more time and effort to match borrowers and lenders, resulting in increased costs. Finally, transaction matching can improve the platform's profitability. With high transaction matching between borrowers and lenders, the platform can increase the success rate and frequency of transactions, reduce transaction costs and time, and facilitate higher profits for the platform.

## **4. Collaboration Models between Online Lending Platforms and Commercial Banks based on Transaction Matching**

### ***4.1. Information Sharing***

Information sharing refers to the mutual sharing of borrower and lender information between online lending platforms and commercial banks to enhance the success rate and security of lending transactions. Online lending platforms and commercial banks can share the following information: Firstly, borrower and lender identity information, which may include names, identification numbers, contact details, and employment information. Secondly, borrower and lender transaction records, including historical borrowing and lending transaction records, repayment records, and credit ratings. Thirdly, borrower and lender credit assessment results, which may include credit ratings, credit scores, and default history.

By sharing this information, online lending platforms and commercial banks can improve the success rate of lending transactions and reduce lending risks. For example, commercial banks can utilize the borrower and lender information provided by online lending platforms to compare and select more reliable borrowers and lenders based on their credit assessment results [4]. At the same time, online lending platforms and commercial banks can share borrower and lender transaction records to better understand their credit conditions and reduce lending transaction risks.

### ***4.2. Joint Marketing***

Online lending platforms and commercial banks are two different types of financial institutions. The former primarily provides online lending services, while the latter offers various financial services, including loans. However, these two entities can engage in joint marketing efforts to increase their market share and customer satisfaction. Firstly, joint promotion: Commercial banks can use online lending platforms as a sales channel for their loan products, displaying their loan products on the platform's website and providing a certain percentage of commission to the platform. Online lending platforms, in turn, can provide customer resources to commercial banks by showcasing their loan products on their platform, attracting potential customers. This mutual promotion approach helps both parties increase their market share. Secondly, joint marketing activities: Both parties can collaborate on planning marketing activities, such as commercial banks hosting loan product promotions on the online lending platforms, offering loan discounts and other benefits to the platform's users to enhance user stickiness and satisfaction. Meanwhile, the online lending platforms can provide special offers for commercial banks' customers, such as preferential loan interest rates for those who apply for loans through the platform. This approach can increase the number of users and enhance user experience for both parties, promoting user retention. Thirdly, data sharing: Commercial banks and online lending platforms can share customer data to jointly explore potential customers and market opportunities. Commercial banks can provide their customer data to the online lending platforms, while the platforms can provide their user data to the banks. By analyzing this data, both parties can identify potential market opportunities and provide more targeted marketing strategies and promotional plans.

### ***4.3. Risk Assessment and Approval***

In the collaborative marketing of loan information between online lending platforms and commercial banks, an important issue to address is risk assessment and approval. Due to differences in loan approval criteria and methods between online lending platforms and commercial banks, it is necessary to discuss them separately. For online lending platforms, since they primarily provide online lending services, risk assessment and approval mainly rely on their own data and technological means. Platforms can assess borrowers' credit risks by analyzing multiple dimensions of data, such as credit ratings, historical repayment records, income status, and spending habits [5]. Additionally, platforms can automate risk assessment and approval using technologies like machine learning and artificial intelligence, thereby improving efficiency and accuracy.

For commercial banks, loan approval criteria and methods are more complex and diverse. Banks need to collect borrowers' personal information, financial status, credit history, and other relevant data through various channels to assess their credit risks. Banks can further understand borrowers' real situations through offline investigations and verifications, thereby enhancing the accuracy and reliability of loan approvals.

#### 4.4. Collaborative Research and Development

Collaborative research and development refer to the joint investment of resources and manpower by online lending platforms and commercial banks to develop and innovate loan products and services, aiming to improve the quality and efficiency of loan services. In collaborative research and development, online lending platforms and commercial banks can leverage their respective strengths to jointly develop new loan products and services. For example, online lending platforms can utilize their technological advantages to develop automated loan approval systems and online loan service platforms. On the other hand, commercial banks can provide assistance in the financial field by offering more comprehensive and in-depth financial consulting services and developing more personalized and intelligent loan products and services.

Online lending platforms and commercial banks can also collaborate on related training and knowledge sharing activities to enhance the professionalism and service level of their employees. For instance, commercial banks can send their staff to online lending platforms for training and learning, to understand the latest loan products and services and acquire relevant technologies and tools. Similarly, online lending platforms can send their employees to commercial banks for learning and exchange, to understand the business models and management experience of commercial banks, thereby improving their own service level and competitiveness.

#### 4.5. Joint Fund Supervision

Joint fund supervision refers to the collaboration between online lending platforms and commercial banks to jointly supervise loan funds, ensuring that the funds are used for designated purposes. In joint fund supervision, online lending platforms and commercial banks can establish joint loan fund supervision accounts, where the loan funds are deposited to ensure that they are used for designated purposes. For example, after a borrower applies for a loan on the online lending platform, the loan funds will first be transferred to the supervision account, and then used to pay for the loan fees and interest. At the same time, commercial banks can deploy staff to the online lending platforms for supervision, ensuring that the loan funds are used for designated purposes.

Joint fund supervision is significant for both online lending platforms and commercial banks. For online lending platforms, it ensures that loan funds are used for designated purposes, enhancing borrowers' willingness to repay and the platform's compliance. For commercial banks, joint fund supervision ensures the security and compliance of loan funds, while also improving the efficiency and service quality of loan approvals.

### 5. Conclusion

Online lending platforms and commercial banks are two different financial institutions, but they have extensive opportunities for cooperation in terms of loan information. This article discussed the ways in which online lending platforms and commercial banks can cooperate in loan information. By analyzing their respective advantages, it is found that online lending platforms and commercial banks can collaborate in loan information, joint marketing, risk assessment and approval, and collaborative research and development to enhance their market share and customer satisfaction.

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