

Global Digital Lending Market Size study, by Type (business, and consumer) and Regional Forecasts 2021-2027

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Abstracts

Global Digital Lending Market is valued approximately USD 9.4 billion in 2020 and is anticipated to grow with a healthy growth rate of more than 13.8% over the forecast period 2021-2027. The process of offering loans online is known as digital lending. Through use of smart devices over the internet, consumers can apply for these loans. In this process, consumer don't need to come to the bank as all processes are done online. The key factors of digital lending market are increasing penetration of smart devices, rising demand for digital lending platforms from MSMEs will drive the market in forecasting years. As the number of smart devices in the global level is growing, so does the need for digital lending platforms that allow for faster and more convenient loan processing from anywhere. Digital lending platform providers are being driven to improve their products in order to satisfy consumer expectations and deliver a better customer experience. Digitalization helps in the automation of operations, the reduction of lending process costs, and the reduction of client access time. Also, supportive government initiatives will also drive the market. Furthermore, high dependency of traditional lending methods limits the market in projection period. Whereas, technological advancements in smart devices will offer opportunities for digital lending market in forecasting years. For instance, in July 2021, Newgen Software will introduce NewgenONE, its new digital transformation platform. The platform support in the management of unstructured data and the enhancement of client engagement. Similarly, in June 2021, TPBank of Vietnam collaborated with Nucleus Software to boost its digital commerce. FinnOne Neo supports TPBank in delivering fast digital loans, streamlining processes, and improving credit evaluations.

The main regions of Asia Pacific, North America, Europe, Latin America, and the Rest of the World are included in the geographical analysis of the worldwide Digital Lending

market. The Asia Pacific Digital Lending Market is expected to develop rapidly in the forecasting years. The adoption of Digital Lending solutions in the region is being driven by government support to enhance digital infrastructure. Due to rapid economic advancements, globalization, digitization, and the rising prevalence of smartphones, APAC is anticipated to be the fastest-growing market. Leading digital lending companies such as Newgen Software, Nucleus Software, and Intellect Design Arena are concentrating on building cutting-edge lending solutions and technology to help automate, streamline, and manage the whole loan processing life cycle.

Major market player included in this report are:

Funding Circle Limited (Funding Circle Holdings PLC)

Bizfi LLC

On Deck Capital Inc.

Prosper Marketplace Inc.

LendInvest Limited

LendingClub Corp.

Zopa Limited

Social Finance Inc.

Upstart Network Inc.

Kiva Microfunds

The objective of the study is to define market sizes of different segments & countries in recent years and to forecast the values to the coming eight years. The report is designed to incorporate both qualitative and quantitative aspects of the industry within each of the regions and countries involved in the study. Furthermore, the report also caters the detailed information about the crucial aspects such as driving factors & challenges which will define the future growth of the market. Additionally, the report shall also incorporate available opportunities in micro markets for stakeholders to invest along with the detailed analysis of competitive landscape and Mode of Operation offerings of key players. The detailed segments and sub-segment of the market are explained below:

By Type

Business

Consumer

By Region:

North America

U.S.

Canada

Europe

UK

Germany

France
Spain
Italy
ROE

Asia Pacific
China
India
Japan
Australia
South Korea
RoAPAC
Latin America
Brazil
Mexico
Rest of the World

Furthermore, years considered for the study are as follows:

Historical year – 2018, 2019
Base year – 2020
Forecast period – 2021 to 2027

Target Audience of the Global Digital Lending Market in Market Study:

Key Consulting Companies & Advisors
Large, medium-sized, and small enterprises
Venture capitalists
Value-Added Resellers (VARs)
Third-party knowledge providers
Investment bankers
Investors

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