

Global Digital Lending Platform Market Size study, By Solution (Lending Analytics, Business Process Management, Loan Origination), By Service (Risk-assessment, Consulting and Others), By Deployment (Cloud and On-Premise), By End Use (Banks, Insurance Companies, Credit Unions and Others) and Regional Forecasts 2021-2027

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Abstracts

Global Digital Lending Platform Market is valued approximately USD 4.1 billion in 2020 and is anticipated to grow with a healthy growth rate of more than 21% over the forecast period 2021-2027. Digital lending platforms follow the practice of money lending through web platforms or various other mobile applications using the technology for authentication and credit assessment. Adopting a digital lending methodology can have several significant advantages – including lower operating expenses and faster turnaround time, lower lawbreaking due to better decision-making, better understanding of client behavior, and greater customer engagement through personalized offerings. Above mentioned advantages, coupled with advancements in mobile payment technology and an increased awareness for mobile wallets, are driving the Digital Lending Platform market. The increasing internet and smartphone penetration, growing digital literacy and technological advancements in artificial intelligence and IoT are other factors propelling the digital lending platform market. According to Staista, the value of digital payments in India recorded 769 percent share of the GDP in fiscal year 2019. Reserve bank of India states that between 2015-16 and 2019-20, digital payment volumes have grown at a CAGR of 55.1 per cent - from 5.93 billion transactions in the year to March 2016 to 34.35 billion transactions in the year to March 2020. The lack of awareness and skepticism regarding online transactions in semi-urban and rural areas may act as a restraint for its growth. However, increasing efforts from government to

encourage digital mode of transaction acts as an opportunity for Digital Lending Platform Market in subsequent decade.

Key regions such as Asia Pacific, North America, Europe, Latin America and Rest of the World are analysed to provide a holistic picture of Digital Lending Platform Market. Due to greater awareness for digital way of transactions as well as higher per capita income, North America has emerged as a significant region across the world in terms of market share. Whereas, Asia-Pacific is expected to exhibit the highest growth rate for the forecast period 2021-2027 owing to the growing smartphone and internet penetration. Rising disposable income and growing financial inclusion will also boost growth in this region.

Major market player included in this report are:

Ellie Mae, Inc.

FIS

Fiserv, Inc.

Newgen Software

Nucleus Software

Pegasystems Inc.

Roostify

Sigma Infosolutions

Tavant

Wizni, Inc.

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 product offerings of key players. The detailed segments and sub-segment of the market are explained below:

By Solution:

Business Process Management

Lending Analytics

Loan Management

Loan Origination

Risk & Compliance Management

Others

By Service:

Design & Implementation

Training & Education

Risk Assessment

Consulting

Support & Maintenance

By Deployment:

Cloud

On-premise

By End User:

Banks

Insurance Companies

Credit Unions

Savings & Loan Associations

Peer-to-Peer Lending

Others

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 Platform 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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