

# **Global FinTech Lending Market Size study & Forecast, by Offering (Business Lending and Consumer Lending), Business Model (Balance Sheet Lenders and Marketplace Lenders), Enterprise Size (Large Enterprises and Small & Medium-sized Enterprises [SMEs]), and Lending Channel (Online and Offline) and Regional Analysis, 2022-2029**

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## **Abstracts**

Global FinTech Lending Market is valued approximately USD 573.05 billion in 2021 and is anticipated to grow with a healthy growth rate of more than 27.4% over the forecast period 2022-2029. FinTech Lending also known as FinTech Lending is a type of lending procedure utilized by banking and non-banking financial organization to process loan online with the help of Fintech solutions. The financial institution uses digital channels for disbursement & collection of loan re payment. The application of Fintech solutions in lending automates the lending process and reduces overall turnaround time for loan disbursement. The increasing penetration of digital lending services and growing internet penetration in emerging markets as well as strategic initiatives from leading market players are key factors accelerating the market growth.

According to Statista – in 2019, the digital lending market in India was valued at USD 110 billion, and the market is projected to grow to USD 350 billion by end of 2023. Moreover, growing penetration of internet services in another driving factor accelerating the market growth. For instance, as per Statista – in 2020, globally the total number of internet users were estimated at 4.6 billion, and this number further increased to 4.9 billion in 2021. Also, rising digitization in BFSI sector worldwide and growing emergence of AI & ML technologies would create lucrative growth prospectus for the market over the forecast period. However, rising concern over data privacy and credit risk

associated with fintech lending impede the market growth throughout the forecast period of 2022-2029.

The key regions considered for the Global FinTech Lending Market study includes Asia Pacific, North America, Europe, Latin America, and Rest of the World. North America is the leading region in terms of market share owing to presence of leading FinTech lenders as well as availability of required technological infrastructure in the region. Whereas Asia Pacific is expected to grow significantly during the forecast period, owing to factors such as rising expansion of Banking & financial services sector coupled with growing emergence of neo banks in the region.

Major market player included in this report are:

Avant LLC  
Braviant Holdings  
Fundbox  
Funding Circle  
Kabbage Funding  
Lending Club Bank  
OnDeck  
RateSetter  
Social Finance Inc.  
Tavant

Recent Developments in the Market:

In September 2022, India based M2P Fintech announced the launch of its core lending suite. This new suit facilitates different aspects of lending including Onboarding (digital identity & KYC), loan management (loan origination and management), Debt management (collections), Go to Market strategies (partnerships), data services (Account Aggregation), operations, and access to consumption platforms (Buy Now Pay Later, Cards, UPI, and Fleet).

Global FinTech Lending Market Report Scope:

Historical Data 2019-2020-2021

Base Year for Estimation 2021

Forecast period 2022-2029

Report Coverage Revenue forecast, Company Ranking, Competitive Landscape, Growth factors, and Trends

Segments Covered Offering, Business Model, Enterprise Size, Lending Channel, Region

Regional Scope North America; Europe; Asia Pacific; Latin America; Rest of the World  
Customization Scope Free report customization (equivalent up to 8 analyst's working hours) with purchase. Addition or alteration to country, regional & segment scope\*

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 years. The report is designed to incorporate both qualitative and quantitative aspects of the industry within countries involved in the study.

The report also caters detailed information about the crucial aspects such as driving factors & challenges which will define the future growth of the market. Additionally, it also incorporates potential 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 Offering

Business Lending

Consumer Lending

By Business Model

Balance Sheet Lenders

Marketplace Lenders

By Enterprise Size

Large Enterprises

Small & Medium-sized Enterprises [SMEs]

By Lending Channel

Online

Offline

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

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