

# **Global Peer-to-Peer Lending Market Size study, by Business Model (Alternate Marketplace Lending, Traditional Lending), by Type (Consumer Lending, Business Lending), by End-User (Consumer Credit Loans, Small Business Loans, Student Loans, Real Estate Loans) and Regional Forecasts 2020-2027**

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## **Abstracts**

Global Peer-to-Peer Lending Market is valued at approximately USD 68 billion in 2019 and is anticipated to grow with a healthy growth rate of more than 30% over the forecast period 2020-2027. Peer-to-peer (P2P) lending is the financial practice of lending money to businesses or individuals through using online services that match lenders with borrowers. P2P lending is usually developed to operate with reduced overhead and offer the services more reasonably priced than conventional financial institutions. As a result, lenders can get higher returns in comparison to investment products and savings offered by banks, while borrowers can make money at a lower rate of interest, even after the P2P lending firms get hold of a fee for providing the match-making platform and credit checking the borrower. Furthermore, the recent outbreak of COVID-19 pandemic around the world has been adversely impacting the banking and financial sector, due to the government imposed strict actions on movement and there are lower possibilities to access banking infrastructure. Thus, traditional banks are unable to deliver financial facilities, however, in these modern days, P2P lending companies are offering all the financial facilities, which has resulted in widening the customer base for P2P lending platforms during the COVID-19 crisis thereby, influencing the growth of the global Peer-to-Peer Lending market. Moreover, the rise in acceptance of digital banking by individuals and large enterprises & SMEs, along with the technological developments in the customary banking system to enhance transparency and low operating cost are the few factors responsible for the CAGR of the market during the forecast period. As

per the U.S. Federal Reserve, it is estimated that digital banking users in the United States has increased from 26% to 51% between 2012 and 2017. Similarly, according to the BBA organization 2017, to the data from the BBA's main bank and building society groups 2017, it is estimated that the number of people regularly using banking apps increased with 12% from 17.6 million in 2015 to 19.6 million in 2016, equivalent to 37% of UK adult population. However, the risk of losing money and the implementation of stringent government regulation for loan processing in P2P lending are the major factors restraining the market growth over the forecast period of 2020-2027.

The regional analysis of the global Peer-to-Peer Lending market is considered for the key regions such as Asia Pacific, North America, Europe, Latin America, and Rest of the World. North America is the leading/significant region across the world in terms of market share owing to the rise in digitalization in the BFSI industry, and the presence of a significant number of P2P lending companies in the region. Whereas Asia-Pacific is also anticipated to exhibit the highest growth rate / CAGR over the forecast period 2020-2027, due to the increasing number of digital banking users and growing and availability of lesser operating cost-based P2P lending companies in the emerging economies, such as China and India.

Major market player included in this report are:

Avant Inc.

Funding Circle Limited

Kabbage Inc.

Lending Club Corporation

LendingTree, LLC

On Deck Capital, Inc.

Prosper Marketplace Inc.

RateSetter

Social Finance Inc.

Zopa Limited

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 Business Model:

Alternate Marketplace Lending

Traditional Lending

By Type:

Consumer Lending

Business Lending

By End-User:

Consumer Credit Loans

Small Business Loans

Student Loans

Real Estate Loans

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 – 2017, 2018

Base year – 2019

Forecast period – 2020 to 2027

Target Audience of the Global Peer-to-Peer 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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