

# The US Online Intermediaries Market: Size, Trends & Penetration

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## Abstracts

### Scope of the Report

The report titled “The US Online Intermediaries Market: Size, Trends & Penetration”, provides an in depth analysis of the US online intermediaries market by various penetration levels, by financial product types, etc.

The report also assesses the key opportunities in the market and outlines the factors that are and will be driving the growth of the industry. Growth of the overall US online intermediaries market has also been forecasted for the penetration levels 10%-100%, taking into consideration the previous growth patterns, the growth drivers and the current and future trends.

The US online intermediaries market is dominated by few players, but there are other new players, private label players as well. However, the competition in the US online intermediaries market is dominated by LendingTree, Inc., Zillow Group, Inc., Credible Labs, Inc. and NerdWallet, Inc., who are also profiled with their financial information and respective business strategies.

### Company Coverage

LendingTree, Inc.

Zillow Group, Inc.

Credible Labs, Inc.

NerdWallet, Inc.

### Executive Summary

A financial intermediary is a financial institution such as bank, insurance company, etc., that acts as a middleman between two parties in order to facilitate financial transactions. A financial intermediary basically facilitates the channeling of funds between lenders and borrowers indirectly. A financial intermediary is also referred as a traditional intermediary. With the evolution of information technology in the past few decades, the financial services industry has developed manifolds. This has led to the emergence of the online intermediaries.

An online intermediary is a financial marketplace which enables consumers to compare and apply for financial products online. It is basically an online lending exchange that connects consumers with multiple lenders, like banks and credit partners who compete for business. Online intermediary is not direct provider or supplier of loans, instead it is kind of a broker.

The benefits of an online intermediary over traditional intermediary are: one can easily compare the alternatives (can analyze various options offered by different online lenders); provides the facility of online tools, such as EMI calculators; hassle-free process and enhance flexibility. The four major financial products provided by the online intermediaries are mortgages, student loans, personal loans and credit cards. The online intermediaries market can be segmented on the basis of product types.

The US online intermediaries market has increased significantly at the penetration level of 7.5% in 2017 and projections are made that the market would rise at various penetration levels i.e. 10%, 25%, 50% and 100% tremendously, in the coming years. The US online intermediaries market is expected to increase due to growing millennial population, rise in urban population, increasing disposable income per capita, declining personal saving rate, escalating college cost, etc. Yet the market faces some challenges such as rising interest rate, regulatory challenges, rise of the bigtechs, etc.

## Contents

### 1. EXECUTIVE SUMMARY

### 2. INTRODUCTION

#### 2.1 Financial Intermediaries: An Overview

##### 2.1.1 Functions of Financial Intermediaries

##### 2.1.2 Advantages of Financial Intermediaries

##### 2.1.3 Types of Financial Intermediaries

##### 2.1.4 Primary Assets and Liabilities of Financial Intermediaries

#### 2.2 Online Intermediaries: An Overview

##### 2.2.1 Benefits of Applying for Loan through on Online Intermediary

##### 2.2.2 Financial Products Provided by the Online Intermediaries

### 3. THE US MARKET ANALYSIS

#### 3.1 The US Online Intermediaries Market: An Analysis

##### 3.1.1 The US Online Intermediaries Addressable Market by Penetration

##### 3.1.2 The US Online Intermediaries Addressable Market by Product Types (Mortgages, Credit Cards, Personal Loans and Student Loans)

#### 3.2 The US Online Intermediaries Market: Product Types Analysis

##### 3.2.1 The US Mortgages Online Intermediaries Addressable Market by Penetration

##### 3.2.2 The US Credit Cards Online Intermediaries Addressable Market by Penetration

##### 3.2.3 The US Personal Loans Online Intermediaries Addressable Market by Penetration

##### 3.2.4 The US Student Loans Online Intermediaries Addressable Market by Penetration

### 4. MARKET DYNAMICS

#### 4.1 Growth Driver

##### 4.1.1 Growing Millennial Population

##### 4.1.2 Rise in Urban Population

##### 4.1.3 Increasing Internet Users and Penetration

##### 4.1.4 Increasing Disposable Income Per Capita

##### 4.1.5 Declining Personal Saving Rate

##### 4.1.6 Escalating College Cost

#### 4.2 Challenges

##### 4.2.1 Rising Interest Rate

- 4.2.2 Regulatory Challenges
- 4.2.3 Rise of the Bigtechs
- 4.3 Market Trends
  - 4.3.1 Surging Home Prices
  - 4.3.2 Surge in Financial Services Industry Digital Ad Spending
  - 4.3.3 Rising Personalization Trend

## **5. COMPETITIVE LANDSCAPE**

- 5.1 The US Online Intermediaries Market Players: A Financial Comparison
- 5.2 The US Online Intermediaries Market Players by Site Visitors
- 5.3 The US Student Loan Online Intermediaries Players by Market Share

## **6. COMPANY PROFILES**

- 6.1 LendingTree, Inc.
  - 6.1.1 Business Overview
  - 6.1.2 Financial Overview
  - 6.1.3 Business Strategy
- 6.2 Zillow Group, Inc.
  - 6.2.1 Business Overview
  - 6.2.2 Financial Overview
  - 6.2.3 Business Strategy
- 6.3 Credible Labs Inc.
  - 6.3.1 Business Overview
  - 6.3.2 Financial Overview
  - 6.3.3 Business Strategy
- 6.4 NerdWallet, Inc.
  - 6.4.1 Business Overview
  - 6.4.2 Business Strategy

## List Of Figures

### LIST OF FIGURES

Figure 1: Functions of Financial Intermediaries

Figure 2: Advantages of Financial Intermediaries

Figure 3: Types of Financial Intermediaries

Figure 4: Benefits of Applying for Loan through an Online Intermediary

Figure 5: Financial Products Provided by the Online Intermediaries

Figure 6: The US Online Intermediaries Addressable Market by Penetration; 2017 (US\$ Billion)

Figure 7: The US Online Intermediaries Addressable Market by Product Types; 2017 (Percentage, %)

Figure 8: The US Mortgages Online Intermediaries Addressable Market by Penetration; 2017 (US\$ Billion)

Figure 9: The US Credit Cards Online Intermediaries Addressable Market by Penetration; 2017 (US\$ Billion)

Figure 10: The US Personal Loans Online Intermediaries Addressable Market by Penetration; 2017 (US\$ Billion)

Figure 11: The US Student Loans Online Intermediaries Addressable Market by Penetration; 2017 (US\$ Billion)

Figure 12: The US Youth Population; 2016-2036 (Million)

Figure 13: The US Millennial in Labor Force; 2010-2017 (Million)

Figure 14: The US Urban Population; 2010-2017 (Million)

Figure 15: The US Internet Users and Penetration; 2017-2022 (Million & Percentage, %)

Figure 16: The US Adult Internet Users; 2000- 2018 (Percentage, %)

Figure 17: The US Disposable Income Per Capita; 2014-2017 (US\$ thousand)

Figure 18: The US Monthly Personal Saving Rate; 2018 (Percentage, %)

Figure 19: The US Personal Saving Rate; 2012-2017 (Percentage, %)

Figure 20: The US College Cost; 2013-2018 (US\$ Thousand)

Figure 21: The US Average Mortgage 30-Year Fixed Rate; 2016-2018 (Percentage, %)

Figure 22: The US Median New Home Prices; 2012-2017 (US\$ Thousand)

Figure 23: The US Financial Services Industry Digital Ad Spending; 2015-2020 (US\$ Billion)

Figure 24: The US Online Intermediaries Market Players by Average Monthly Site Visitors; 2018 (Thousands)

Figure 25: The US Student Loan Online Intermediaries Players by Market Share; 2017 (Percentage, %)

Figure 26: LendingTree, Inc. Revenue; 2013-2017 (US\$ Million)

Figure 27: LendingTree, Inc. Revenue by Segment; 2017 (Percentage, %)

Figure 28: Zillow Group, Inc. Revenue; 2013-2017 (US\$ Million)

Figure 29: Zillow Group, Inc. Revenue by Segment; 2017 (Percentage, %)

Figure 30: Credible Labs Inc. Revenue; 2014-2017 (US\$ Million)

## List Of Tables

### LIST OF TABLES

Table 1: Primary Assets and Liabilities of Financial Intermediaries

Table 2: The US Online Intermediaries Market Players: A Financial Comparison; 2017

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