

Global P2P Payment Market Segments: by End User (Real Estate Payments, Consumer Credit Payment, Student Payment, and Small Business Payment); by Transaction Mode (NFC/Smartcard, SMS, and Mobile Apps) and Region – Global Analysis of Market Size, Share & Trends for 2019 – 2020 and Forecasts to 2030

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Abstracts

Product Overview

Online solution enables users to transfer funds from the bank account or credit card to another person's account via Internet, is person to person payments (P2P). The effective PayPal approach involves clients establishing a secure connection between accounts and a reliable party client to designate their bank account or credit card details for money transfer and acceptance. An alternative solution is to provide the number of funds to be transmitted with customers using an online interface or mobile application.

Market Highlights

Global P2P Payment Market is expected to project a notable CAGR of 12.10% in 2030. Global P2P Payment Market to surpass USD 1927.23 million by 2030 from USD 5491.60 million in 2020 at a CAGR of 12.10% in the coming years, i.e., 2021-30. The growing demand for non-cash payments and the number of mobile and computer owners are the key drivers of market growth. In addition, growing public support will provide ample business growth opportunities. P2P payments are providing consumers with greater conviction, accessibility and have simplified, faster and cheaper transfers. Users can send and receive payments anywhere with the cell phone. This transaction is easy for each computer to configure and retain. Each user is his/her system administrator and can manage his/her shared sources. Moreover, there are relatively lower total costs to create and operate this form of network.

Global P2P Payment Market: Segments

NFC/smartcard segment to grow with the highest CAGR during 2020-30

Global P2P Payment Market is segmented by Transaction mode into NFC/Smartcard, SMS, and Mobile Apps. A high demand in the NFC/smartcard category would probably help customers serve better by offering them a simple and hassle-free payment process.

Small business loan is anticipated to register of the volume share and is expected to grow at the highest CAGR.

Global Peer to Peer payment Market is segmented by end-user into Real Estate payments, Consumer Credit payment, Student payment, and Small Business payment. This growth is attributed to a spike in the number of small enterprises in nations such as India and Singapore. Nevertheless, during the forecast period, the consumer credit payment segment is expected to rise at the highest pace, due to the significant adoption of consumer credit payment between individuals and businesses to provide financial flexibility, thus providing the peer with a valuable opportunity to compare industry developments in lending.

Global P2P Payment Market Dynamics

Drivers

Lower operational cost

P2P payment platform aims to minimize operating costs by lowering the costs of physical branches, hiring, and branch management, thus increasing business growth. Peer to peer payment network offers an effective framework to ensure repayment mechanism for borrowers, which reduces the investor's market risk. With the aid of a person-to-person payment service, investors can reduce various types of market risks such as interest rate, unemployment levels, and risk of property prices, which further positively impact global business development.

Greater transparency

P2P network payment operates via Internet-based services. The data is publicly accessible and the online providers require access to their websites, giving customers a better image of the accessible loans and types of payment P2P network has a creative advantage over conventional banking structures, owing to the fact that it offers greater market transparency. A prospective borrower submits an application to the platform for approval before a loan is placed on the platform's website, with all of the risks and interest rates explicitly outlined along with the repayment period.

Restraint

Risk Involved

Most people prefer to choose banks over person-to-person payment services as they may pose potential risks and this is an important factor expected to hinder global person-to-person payment market revenue growth. Consequently, service providers are at risk as they provide guarantees against the debt without any collateral, which can result in a loss to providers. That's another aspect that might negatively affect global person-to-person lending market growth.

Global P2P Payment Market: Key Players

One97 Communications Ltd.

Company Overview, Business Strategy, Key Product Offerings, Financial Performance, Key Performance Indicators, Risk Analysis, Recent Development, Regional Presence, SWOT Analysis.

ClearXchange

CurrencyFair Ltd.

PayPal Pte Ltd

TransferWise Ltd.

Circle Internet Financial Limited

SnapCash

Dwolla Inc.

Square Inc.

Tencent

Other Prominent Players

Global P2P Payment Market: Regions

Global P2P Payment Market is segmented based on regional analysis into five major regions. These include North America, Latin America, Europe, Asia Pacific, and the Middle East and Africa.

Global P2P Payment Market in Asia Pacific held the largest market share of XX.X% in the year 2020. Asia Pacific will continue to dominate the global P2P Payment. Asia Pacific is led by China and Indonesia. The most important driving factor for the promising China's P2P lending market is the country's accessibility of advanced FinTech facilities. In addition, limited alternative investment options and higher returns from P2P lending have been attracting investors in the China P2P lending market.

Global P2P Payment Market is further segmented by region into:

Global P2P Payment Market Segments: by End User (Real Estate Payments, Consumer Credit Payment, Student Paymen...

North America Market Size, Share, Trends, Opportunities, Y-o-Y Growth, CAGR – United States and Canada

Latin America Market Size, Share, Trends, Opportunities, Y-o-Y Growth, CAGR – Mexico, Argentina, Brazil, and Rest of Latin America

Europe Market Size, Share, Trends, Opportunities, Y-o-Y Growth, CAGR – United Kingdom, France, Germany, Italy, Spain, Belgium, Hungary, Luxembourg, Netherlands, Poland, NORDIC, Russia, Turkey, and Rest of Europe

Asia Pacific Market Size, Share, Trends, Opportunities, Y-o-Y Growth, CAGR – India, China, South Korea, Japan, Malaysia, Indonesia, New Zealand, Australia, and Rest of APAC

Middle East and Africa Market Size, Share, Trends, Opportunities, Y-o-Y Growth, CAGR – North Africa, Israel, GCC, South Africa, and Rest of MENA

Global P2P Payment Market report also contains analysis on:

By Transaction mode

NFC/Smartcard

SMS

Mobile Apps

By End-User

Consumer Credit payment

Real Estate payments

Student payment

Small Business payment

P2P Payment Market Dynamics

P2P Payment Market Size

Supply & Demand

Current Trends/Issues/Challenges

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7. SNAPCASH

8. DWOLLA INC.

9. SQUARE INC.

10. TENCENT

11. OTHER PROMINENT PLAYERS

Consultant Recommendation

****The above-given segmentations and companies could be subjected to further modification based on in-depth feasibility studies conducted for the final deliverable.**

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