

# The 2021-2026 World Outlook for Peer-to-Peer Lending

<https://marketpublishers.com/r/2C5F87881A3EN.html>

Date: November 2019

Pages: 300

Price: US\$ 995.00 (Single User License)

ID: 2C5F87881A3EN

## Abstracts

This study covers the world outlook for peer-to-peer lending across more than 190 countries. For each year reported, estimates are given for the latent demand, or potential industry earnings (P.I.E.), for the country in question (in millions of U.S. dollars), the percent share the country is of the region, and of the globe. These comparative benchmarks allow the reader to quickly gauge a country vis-à-vis others. Using econometric models which project fundamental economic dynamics within each country and across countries, latent demand estimates are created. This report does not discuss the specific players in the market serving the latent demand, nor specific details at the product level. The study also does not consider short-term cyclicalities that might affect realized sales. The study, therefore, is strategic in nature, taking an aggregate and long-run view, irrespective of the players or products involved. This study does not report actual sales data (which are simply unavailable, in a comparable or consistent manner in virtually all of the countries of the world). This study gives, however, my estimates for the worldwide latent demand, or the P.I.E., for peer-to-peer lending. It also shows how the P.I.E. is divided across the world's regional and national markets. For each country, I also show my estimates of how the P.I.E. grows over time (positive or negative growth). In order to make these estimates, a multi-stage methodology was employed that is often taught in courses on international strategic planning at graduate schools of business.

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