

The 2023 Report on Peer to Peer Lending: World Market Segmentation by City

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Abstracts

This report was created for global strategic planners who cannot be content with traditional methods of segmenting world markets. With the advent of a 'borderless world', cities become a more important criteria in prioritizing markets, as opposed to regions, continents, or countries. This report covers the top 2,000 cities in over 200 countries. It does so by reporting the estimated market size (in terms of latent demand) for each major city of the world. It then ranks these cities and reports them in terms of their size as a percent of the country where they are located, their geographic region (e.g. Africa, Asia, Europe, Middle East, North America, Latin America), and the total world market.

In this report we define the sales of peer to peer lending as including all commonly understood services falling within this broad category, such as lending services that feature easy-to-use online interfaces, loan calculation software, and easy access to credit and consumer credit, small business, student loans, and real estate services, irrespective of product packaging, formulation, size, or form. Companies participating in this industry include Avant, Inc. (U.S.), Borrowers First, CircleBack Lending, CommonBond, Daric, Funding Circle, Kabbage (U.S.), LendingClub, onDeck Capital, Inc.(U.S.), Pave, Peerform, Prosper Funding, RateSetter (London), Social Finance, Inc. (SoFi), Upstart Network, and Zopa Limited (London). In addition to the sources indicated, additional information available to the public via news and/or press releases published by players in the industry was considered in defining and calibrating this category. All figures are in a common currency (U.S. dollars, millions) and are not adjusted for inflation (i.e., they are current values). Exchange rates used to convert to U.S. dollars are averages for the year in question. Future exchange rates are assumed to be constant in the future at the current level (the average of the year of this publication's release in 2022).

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