

Peer to Peer (P2P) Lending Market: Global Industry Trends, Share, Size, Growth, Opportunity and Forecast 2022-2027

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Abstracts

The global peer to peer (P2P) lending market reached a value of US\$ 112.9 Billion in 2021. Looking forward, IMARC Group expects the market to reach US\$ 525.3 Billion by 2027, exhibiting a CAGR of 28.1% during 2022-2027. Keeping in mind the uncertainties of COVID-19, we are continuously tracking and evaluating the direct as well as the indirect influence of the pandemic on different end use sectors. These insights are included in the report as a major market contributor.

Peer-to-peer lending, or P2P lending, refers to a monetary arrangement between two entities without the involvement of various financial institutions. It involves a borrower seeking unsecured personal, business or educational loans from investors that are seeking higher returns on their investments. The transaction is conducted through a P2P lending platform that acts as an intermediary and risk mitigator between the two parties. It also facilitates multiple partner lending and borrowing for diversification of investments. In comparison to the traditionally used financing alternatives, P2P lending is prompt, paperless, offers higher returns, does not impact credit score and is more flexible.

Increasing digitization in the banking industry is one of the key factors driving the growth of the market. Furthermore, the emergence of small and medium-sized enterprises (SMEs), especially in developing countries, is stimulating the market growth. These small-scale organizations require financing alternatives with minimal charging fees and convenient repayment options. Apart from this, P2P lending platforms also eliminate the cost of establishing physical branches, staffing and maintenance, thereby gaining preference among the masses. Moreover, as the coronavirus disease (COVID-19) continues to spread across the globe, P2P lending is gaining immense traction for

obtaining unsecured loans to cover the treatment expenses. Additionally, various technological advancements, such as the development of blockchain technology and smart contracts, are acting as other growth-inducing factors. They offer transparent and reliable lending and borrowing facilities that safeguard the welfare of all parties involved. Other factors, including the growing student population requiring educational loans, along with increasing real estate lending, are anticipated to drive the market further.

Key Market Segmentation:

IMARC Group provides an analysis of the key trends in each sub-segment of the global peer to peer (P2P) lending market, along with forecasts at the global, regional and country level from 2022-2027. Our report has categorized the market based on loan type, business model and end user.

Breakup by Loan Type:

- Consumer Lending
- Business Lending

Breakup by Business Model:

- Marketplace Lending
- Traditional Lending

Breakup by End User:

- Consumer (Individual/Households)
- Small Businesses
- Large Businesses
- Real Estate
- Others

Breakup by Region:

- North America
- United States
- Canada
- Asia Pacific
- China

Japan
India
South Korea
Australia
Indonesia
Others
Europe
Germany
France
United Kingdom
Italy
Spain
Russia
Others
Latin America
Brazil
Mexico
Others
Middle East and Africa

Competitive Landscape:

The report has also analysed the competitive landscape of the market with some of the key players being Avant Inc., Commonbond Inc., Funding Circle Ltd., LendingClub Corporation, Lendingtree Inc. (InterActiveCorp and Tree.com Inc.), On Deck Capital Inc., Prosper Marketplace Inc., Retail Money Market Ltd., Social Finance Inc., Upstart Network Inc. and Zopa Limited. Key Questions Answered in This Report:

How has the global peer to peer (P2P) lending market performed so far and how will it perform in the coming years?

What has been the impact of COVID-19 on the global peer to peer (P2P) lending market?

What are the key regional markets?

What is the breakup of the market based on the loan type?

What is the breakup of the market based on the business model?

What is the breakup of the market based on the end user?

What are the various stages in the value chain of the industry?

What are the key driving factors and challenges in the industry?

What is the structure of the global peer to peer (P2P) lending market and who are the key players?

What is the degree of competition in the industry?

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