

Global Peer to Peer Lending Market By Business Model (Traditional P2P Model & Marketplace Lending Model), By End User (Consumer Credit; Small Business; Student Loans & Real Estate), By Region (North America, Europe & Others), Competition, Forecast & Opportunities, 2024

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Abstracts

Global peer to peer lending market is valued at around \$ 15 billion in 2018 and the market is poised to grow at CAGR of over 19% to surpass \$ 44 billion by 2024 due to increasing number of borrowers over the past few years. Peer to peer lending market allows borrowers to directly interact with the lender with the P2P lending platform. Use of such platforms helps to reduce costs by excluding operational expenses such as cost of staffing and maintenance, physical branches, among others, which is promoting the growth of the market. Moreover, advancements in the technology and low cost associated with operations is further driving the global peer to peer lending market. Nowadays, increasing student population is preferring loans at cheaper interest rate which is anticipated to promote the growth of peer to peer lending market until 2024. Additionally, increasing awareness pertaining to clearing personal debt as soon as possible is another reason for increased acceptance of peer to peer lending market, globally.

Global peer to peer Lending market can be segmented based on business model and end user. On the basis of end user, the market can be segmented into consumer credit, small business, student loans and real estate. Of all, consumer credit dominates the market; however, small business segment is anticipated to grow at the fastest CAGR during forecast period. Financial institutions are limiting providing loans to small enterprises or business as they would not be able to repay. Peer to peer lending or P2P

market fills this void by offering loans to small business at lower interest rate quickly and efficiently.

Regionally, the market for peer to peer lending is gaining traction and expanding to various regions including Asia-Pacific, North America, Europe, South America and Middle East & Africa. North America is the largest market of the peer to peer lending market due to increasing dependency on the online platform in the region. However, Asia-Pacific peer to peer lending market is anticipated to grow at a rapid pace in the forthcoming years on account of presence of massive student population in developing economies such as Japan and India and increasing number of start-ups and businesses looking for funding for their projects.

The major players operating in the peer to peer lending market include LendingTree, Inc, Lendingclub Corporation, onDeck Capital, Inc., Funding Circle Limited, Prosper Marketplace, Inc., Zopa, Kiva, CommonBond Inc., Upstart Network Inc., CircleBack Lending, Inc. etc. Major companies are developing advanced technologies and decreasing their interest rate in order to stay competitive in the market. Other competitive strategies include mergers & acquisitions and online marketing.

Years considered for this report:

Historical Years: 2014-2017

Base Year: 2018

Estimated Year: 2019

Forecast Period: 2020–2024

Objective of the Study:

To analyze and forecast the market size of global peer to peer lending market.

To classify and forecast global peer to peer lending market based on business model, end user and regional distribution.

To identify drivers and challenges for global peer to peer lending market.

To examine competitive developments such as expansions, marketing strategies, mergers & acquisitions, etc., in global peer to peer lending market.

To identify and analyze the profile of leading players operating in the global peer to peer lending market.

Some of the leading players in the global peer to peer lending market include LendingTree, Inc, Lendingclub Corporation, onDeck Capital, Inc., Funding Circle Limited, Prosper Marketplace, Inc., Zopa, Kiva, CommonBond Inc., Upstart Network Inc., CircleBack Lending, Inc. etc.

TechSci Research performed both primary as well as exhaustive secondary research for this study. Initially, TechSci Research sourced a list of loan providers across the globe. Subsequently, TechSci Research conducted primary research surveys with the identified companies. While interviewing, the respondents were also enquired about their competitors. Through this technique, TechSci Research could include the lending service providers which could not be identified due to the limitations of secondary research. TechSci Research analyzed the lending service offerings, distribution channels and presence of all major lending service providers across the globe.

TechSci Research calculated the market size of global peer to peer lending market using a bottom-up approach, wherein data for various end-user segments was recorded and forecast for the future years. TechSci Research sourced these values from the industry experts and company representatives and externally validated through analyzing historical data of these product types and applications for getting an appropriate, overall market size. Various secondary sources such as company websites, news articles, press releases, company annual reports, investor presentations and financial reports were also studied by TechSci Research.

Key Target Audience:

P2P lending companies

Research organizations and consulting companies

Government bodies such as regulating authorities and policy makers

Organizations, forums and alliances related to peer to peer lending market

The study is useful in providing answers to several critical questions that are important for the industry stakeholders such as lending service providers and partners, end users, etc., besides allowing them in strategizing investments and capitalizing on market opportunities.

Report Scope:

In this report, global peer to peer lending market has been segmented into following categories, in addition to the industry trends which have also been detailed below:

Market, By Business Model:

Traditional P2P Model

Marketplace Lending Model

Market, By End User:

Consumer Credit

Small Business

Student Loans

Real Estate

Market, By Region:

North America

United States

Mexico

Canada

Europe

United Kingdom

Germany

France

Italy

Spain

Asia Pacific

China

Australia

Japan

South Korea

India

South America

Brazil

Argentina

Colombia

Middle East & Africa

UAE

South Africa

Saudi Arabia

Egypt

Competitive Landscape

Company Profiles: Detailed analysis of the major companies present in global peer to peer lending market.

Available Customizations:

With the given market data, TechSci Research offers customizations according to a company's specific needs. The following customization options are available for the report:

Company Information

Detailed analysis and profiling of additional market players (up to five).

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