

Peer to Peer (P2P) Lending Market: Global Industry Trends, Share, Size, Growth, Opportunity and Forecast 2023-2028

Market Report | 2023-05-29 | 143 pages | IMARC Group

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Report description:

Market Overview:

The global peer to peer (P2P) lending market size reached US\$ 147.9 Billion in 2022. Looking forward, IMARC Group expects the market to reach US\$ 626.5 Billion by 2028, exhibiting a growth rate (CAGR) of 26.1% during 2023-2028.

Peer-to-peer (P2P) lending refers to an online monetary arrangement between individuals and businesses without involving banks or other financial institutions. It lends money to eligible applicants through online services that connect borrowers directly to lenders or investors. It is a readily available source of capital that allows individuals to get personal, business, or educational loans at low-interest rates and flexible repayment terms. It provides a higher return on investment (ROI) and helps avail convenient, quick, and hassle-free loans with minimal documentation and zero impact on the credit scores. Besides this, P2P lending facilitates multiple partner lending and borrowing to diversify investments.

Global Peer to Peer (P2P) Lending Market Trends:

P2P lending platforms eliminate the cost of establishing physical branches, maintenance, and staff and provide minimal risk for both lenders and borrowers. This, in confluence with the expansion of small and medium-sized enterprises (SMEs), represents one of the key factors driving the market. Moreover, the rising need for an alternative financing option that provides minimal charging fees and convenient repayment options is contributing to the market growth. Apart from this, various technological advancements, such as the development of smart contracts on blockchain technology that provide reliable and transparent borrowing and lending facilities, are propelling the market growth. Moreover, the shifting consumer preferences toward online loans to avoid the hefty documentation process and lengthy lending procedures are stimulating market growth. Furthermore, the increasing number of students studying abroad is catalyzing the demand for educational loans. Besides this, the rapid digitization of the banking, financial services, and insurance (BFSI) industry and the increasing real estate lending are anticipated to positively

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influence the global peer to peer (P2P) market size.

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 report, along with forecasts at the global, regional and country level from 2023-2028. Our report has categorized the market based on loan type, business model and end user.

Breakup by Loan Type:

- Consumer Lending
- Business Lending

Business lending holds the majority of the global peer-to-peer (P2P) lending market share due to expanding business operations globally and high return on investment (ROI) on P2P loans.

Breakup by Business Model:

- Marketplace Lending
- Traditional Lending

Traditional lending currently dominates the market as it helps borrowers avail quick and convenient loans.

Breakup by End User:

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

Small businesses exhibit a clear dominance in the market as P2P lending platforms allow them to borrow loans directly from investors at low-interest rates.

Breakup by Region:

- North America
 -
 - United States
 - Canada
 -
- Asia Pacific
 -
 - China
 - Japan
 - India
 - South Korea

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- Australia
- Indonesia
- Others
-
- Europe
-
- Germany
- France
- United Kingdom
- Italy
- Spain
- Russia
- Others
-
- Latin America
-
- Brazil
- Mexico
- Others
-
- Middle East and Africa

North America holds the majority of the market share due to the presence of big businesses and giant corporations in the region.

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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