

Peer to Peer Lending Market By Business Model (Traditional Lending, Alternate Marketplace Lending), By Loan Type (Consumer Credit Loans, Small Business Loans, Student Loans, Real estate Loans), By End User (Business, Personal): Global Opportunity Analysis and Industry Forecast, 2023-2032

Market Report | 2023-09-01 | 125 pages | Allied Market Research

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Report description:

Peer to peer lending is the process, which enables individuals or businesses to obtain loans directly from other individuals or lenders without the involvement of financial institutions or banking sector. In addition, many peer to peer companies offer online services with an attempt to operate with lower overhead cost and provide loan services more economically to the lenders. Furthermore, this platform provides investors with the opportunity to make low-risk investments and to build up a diverse portfolio of assets.

The growth of the global peer to peer lending market is driven by lesser operating costs and lower market risk associated with P2P lending for the lenders and the borrowers. In addition, digitization in the banking sector, which adds more transparency over the traditional banking system fuels the growth of the market. However, the risk of losing money, implementation of government regulation for loan processing, and low awareness of P2P lending benefits among the population hamper the growth of the market. On the contrary, the increase in demand for alternative lending options such as P2P lending platforms that offer a convenient and faster way to access funds is expected to provide lucrative opportunities for the growth of the market.

The peer to peer lending market is segmented into business model, loan type, end user, and region. By business model, the market is differentiated into traditional lending, and alternate marketplace lending. On the basis of loan type, it is segmented into consumer credit loans, small business loans, student loans, and real estate loans. Depending on end user, it is fragmented into business and personal. Region-wise, the market is segmented into North America, Europe, Asia-Pacific, and LAMEA.

The key players operating in the peer to peer lending market include Funding Circle Limited, LendingClub Bank, SocietyOne, Harmony Australia Pty Ltd, Linked Finance, Lending Loop, LendingTree, LLC, Prosper Funding LLC, Upstart Network, Inc., and goPeer. These players have adopted various strategies to increase their market penetration and strengthen their position in the

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peer to peer lending industry. □

Key Benefits for Stakeholders

- The study provides in-depth analysis of the peer to peer lending market along with current trends and future estimations to illustrate the imminent investment pockets.
- Information about key drivers, restrains, & opportunities and their impact analysis on the peer to peer lending market size are provided in the report.
- The Porter's five forces analysis illustrates the potency of buyers and suppliers operating in the industry.
- The quantitative analysis of the peer to peer lending market from 2022 to 2032 is provided to determine the market potential.

Additional benefits you will get with this purchase are:

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Possible Customization with this report (with additional cost and timeline, please talk to the sales executive to know more)

- Investment Opportunities
- Market share analysis of players by products/segments
- Regulatory Guidelines
- Additional company profiles with specific to client's interest
- Additional country or region analysis- market size and forecast
- Expanded list for Company Profiles
- Market share analysis of players at global/region/country level

Key Market Segments

By Business Model

- Traditional Lending
- Alternate Marketplace Lending

By Loan Type

- Consumer Credit Loans
- Small Business Loans
- Student Loans
- Real estate Loans

By End User

- Business
- Personal

By Region

- North America
- U.S.
- Canada
- Europe

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- UK
- Germany
- France
- Italy
- Spain
- Rest of Europe
- Asia-Pacific
- Australia
- India
- Japan
- South Korea
- Singapore
- Rest of Asia-Pacific
- LAMEA
- Latin America
- Middle East
- Africa
- Key Market Players
- Funding Circle Limited
- SocietyOne
- Linked Finance
- Prosper Funding LLC
- LENDINGCLUB BANK
- Harmoney Australia Pty Ltd
- Upstart Network, Inc.
- goPeer
- LendingTree, LLC
- Lending Loop

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