

## **United States Loan Servicing Market Report and Forecast 2025-2034**

Market Report | 2025-06-06 | 150 pages | EMR Inc.

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### **Report description:**

The United States loan servicing market reached USD 793.00 Million in 2024. The market is projected to grow at a CAGR of 11.50% between 2025 and 2034, reaching almost USD 2355.17 Million by 2034.

#### United States Loan Servicing Market Growth

The increasing preference for online loan payments has emerged as one of the key market trends. This is because they provide greater convenience and flexibility to customers, especially the growing number of millennials in the USA.

Debit cards are expected to become an increasingly popular mode of payment among consumers. As banking institutions adopt personalised messaging strategies for engaging consumers digitally, the incidence of default rates can be minimised. The option of making recurring loan payments is also becoming popular as it enables consumers to make timely payments, which improves their credit scores.

Loan servicing software has emerged as a popular solution for streamlining operations and automating repetitive tasks in financial institutions. Loan servicing software can automate various services, including payment processing and borrower communication and minimise the cost of staffing, training, and maintaining technological infrastructure for loan payments. It is very flexible and can quickly adapt to changing business needs.

The use of data analytics tools for predicting default rates and enhancing portfolio management strategies is expected to aid the market development over the forecast period.

#### United States Loan Servicing Industry Segmentation

United States Loan Servicing Market Report and Forecast 2025-2034 offers a detailed analysis of the market based on the following segments:

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#### Market Breakup by Loan Type:

- Business Loans
- Mortgage Loans
- Personal Loans
- Auto Loans
- Others

#### Market Breakup by End Use:

- Banks
- Credit Unions
- Money Lenders and Brokers
- Others

#### Market Breakup by Region:

- New England
- Mideast
- Great Lakes
- Plains
- Southeast
- Southwest
- Rocky Mountain
- Far West

#### United States Loan Servicing Market Share

Based on loan type, mortgage loan is expected to account for a substantial market share in the coming years. This can be attributed to the growing US housing market, the rise in mortgage rates, and healthy economic growth in the United States. Mortgage loan servicing is witnessing a renaissance, driven by evolving customer expectations, the adoption of centralised technology platforms by key players, and technological advancements.

#### Leading Companies in the United States Loan Servicing Market

The report provides a detailed analysis of the following key players in the market, covering their competitive landscape and latest developments like mergers and acquisitions, investments, and capacity expansion.

- Fiserv, Inc.
- Norridge Software, LLC
- Shaw Systems Associates, LLC
- Constellation Mortgage Solutions Inc.

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- FICS

- Others

The market participants are adopting advanced cybersecurity measures and technologies to comply with evolving privacy and data protection regulations, prevent fraud, and protect sensitive borrower information.

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