

United States Digital Lending Market Report and Forecast 2025-2034

Market Report | 2025-06-29 | 145 pages | EMR Inc.

AVAILABLE LICENSES:

- Single User License \$3599.00
- Five User License \$4249.00
- Corporate License \$5099.00

Report description:

The United States digital lending market size is assessed to grow at a CAGR of 12.30% between 2025 and 2034. The market is being driven by the rising digital transformation in the financial sector in the United States.

Key Trends in the Market

Digital lending refers to services that are aimed at providing credit facilities and loans through online platforms and digital technologies. Such services also use technologies like data analytics to assess the creditworthiness of borrowers. Some benefits of digital lending include enhanced security, improved efficiency, and increased profitability of credit unions and banks.

- One of the key United States digital lending market trends includes the growing digital transformation in the financial sector in the country. Digital lending offers various benefits, including reduced operating costs, lowered loan processing costs, and enhanced compliance during the repayment period. This lending method also improves borrowers' experiences by offering them the convenience of signing and reviewing documents remotely.
- The United States digital lending market growth is being fuelled by increasing investments in technologies by banks and financial institutions due to factors like evolving customer demands, economic uncertainty risk, and rising competitive threats. Hence, lenders are adopting digital lending solutions to enhance their flexibility, automate end-to-end operations, and surge their productivity and accuracy.
- Technological advancements and innovations, coupled with the increasing accessibility to the internet, are expected to positively impact the United States digital lending market demand in the coming years. Lenders are using technologies like artificial intelligence (AI) and machine learning (ML) to predict business outcomes and understand customer behaviours to make targeted decisions.
- Such technologies also predict credit scores for consumers, enable underserved consumers to create credit profiles, support

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

lenders to make informed decisions, assess and monitor risk factors, and automate verification processes, among others.

Market Analysis

The EMR's report titled "United States Digital Lending Market Report and Forecast 2025-2034" offers a detailed analysis of the market based on the following segments:

Market Breakup by Offering

- Solution
- Services

Market Breakup by Deployment Type

- Cloud Based
- On-Premises

Market Breakup by End User

- Banks
- Credit Unions
- NBFCs
- Others

Market Breakup by Region

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

Market Share by Deployment Type

Cloud-based digital lending platforms account for a considerable portion of the United States digital lending market share. Such platforms can efficiently automate the approval process, minimize operational expenses, generate error-free workflow, and decrease the requirement for manual labor. Cloud lending platforms also support lenders to easily roll out new product categories and rapidly deploy innovative modules.

Besides, cloud lending platforms offer end users the flexibility to comply with evolving regulatory changes and market fluctuations. Other benefits such as faster market reach, low maintenance, automated operations, and scalability are further driving the adoption of cloud-based digital lending solutions in the United States.

Market Share by End User

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

As per the United States digital lending market analysis, credit unions use digital lending platforms to minimise loan processing time and automate and streamline operations. Credit unions are also investing in digital transformation to improve lending experience and enhance customer service. Besides, the emergence of fintech startups is prompting credit unions to expand their digital lending portfolio, offer omnichannel lending experience, and reduce loan cycle times.

Meanwhile, the demand for digital lending services from NBFCs is significantly increasing amid high internet and smartphone penetration, coupled with an emerging shift from conventional lenders and technological advancements by fintech institutions.

Competitive Landscape

The comprehensive EMR report provides an in-depth assessment of the market based on the Porter's five forces model along with giving a SWOT analysis. The report gives a detailed analysis of the following key players in the United States digital lending market, covering their competitive landscape and latest developments like mergers, acquisitions, investments and expansion plans.

Fiserv, Inc.

Fiserv, Inc. is a prominent technology company that offers various services to the financial sector. With its headquarters in Wisconsin, the United States, the company enables money movement for financial institutions as well as businesses. It also serves different sectors such as fintech, banks, small businesses, and credit unions, among others.

ICE Mortgage Technology, Inc.

ICE Mortgage Technology, Inc., a part of Intercontinental Exchange (NYSE: ICE), is a company that is engaged in transforming, streamlining, and digitising the residential mortgage process in the United States. It has also established its position as a prominent cloud-based loan organisation platform provider for the mortgage sector.

On Deck Capital, Inc.

On Deck Capital, Inc. is a part of Enova International, Inc. and is engaged in delivering small business loans in the United States. It was founded in 2006 and offers a business line of credit and a business term loan to support businesses to meet their unique funding needs and customise repayment terms. Since its establishment, the company has delivered loans of USD 15 billion to small businesses in the US.

Other United States digital lending market players include Oracle Corp., VeriPark, LendingClub Corporation, Kiva Microfunds, Tavant, LendingTree, LLC, and Turnkey Lender Corporation, among others.

Table of Contents:

- 1 Executive Summary
 - 1.1 Market Size 2024-2025
 - 1.2 Market Growth 2025(F)-2034(F)
 - 1.3 Key Demand Drivers
 - 1.4 Key Players and Competitive Structure
 - 1.5 Industry Best Practices

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

- 1.6 Recent Trends and Developments
- 1.7 Industry Outlook
- 2 Market Overview and Stakeholder Insights
 - 2.1 Market Trends
 - 2.2 Key Verticals
 - 2.3 Key Regions
 - 2.4 Supplier Power
 - 2.5 Buyer Power
 - 2.6 Key Market Opportunities and Risks
 - 2.7 Key Initiatives by Stakeholders
- 3 Economic Summary
 - 3.1 GDP Outlook
 - 3.2 GDP Per Capita Growth
 - 3.3 Inflation Trends
 - 3.4 Democracy Index
 - 3.5 Gross Public Debt Ratios
 - 3.6 Balance of Payment (BoP) Position
 - 3.7 Population Outlook
 - 3.8 Urbanisation Trends
- 4 Country Risk Profiles
 - 4.1 Country Risk
 - 4.2 Business Climate
- 5 North America Digital Lending Market Overview
 - 5.1 Key Industry Highlights
 - 5.2 North America Digital Lending Historical Market (2018-2024)
 - 5.3 North America Digital Lending Market Forecast (2025-2034)
- 6 United States Digital Lending Market Overview
 - 6.1 Key Industry Highlights
 - 6.2 United States Digital Lending Historical Market (2018-2024)
 - 6.3 United States Digital Lending Market Forecast (2025-2034)
- 7 United States Digital Lending Market by Offering
 - 7.1 Solution
 - 7.1.1 Historical Trend (2018-2024)
 - 7.1.2 Forecast Trend (2025-2034)
 - 7.1.3 Breakup by Type
 - 7.1.3.1 Digital Lending Platform
 - 7.1.3.2 Point Solution
 - 7.2 Services
 - 7.2.1 Historical Trend (2018-2024)
 - 7.2.2 Forecast Trend (2025-2034)
 - 7.2.3 Breakup by Type
 - 7.2.3.1 Consulting
 - 7.2.3.2 Implementation
 - 7.2.3.3 Support and Maintenance
- 8 United States Digital Lending Market by Deployment Type
 - 8.1 Cloud Based
 - 8.1.1 Historical Trend (2018-2024)

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

- 8.1.2 Forecast Trend (2025-2034)
- 8.2 On-Premises
 - 8.2.1 Historical Trend (2018-2024)
 - 8.2.2 Forecast Trend (2025-2034)
- 9 United States Digital Lending Market by End User
 - 9.1 Banks
 - 9.1.1 Historical Trend (2018-2024)
 - 9.1.2 Forecast Trend (2025-2034)
 - 9.2 Credit Unions
 - 9.2.1 Historical Trend (2018-2024)
 - 9.2.2 Forecast Trend (2025-2034)
 - 9.3 NBFCs
 - 9.3.1 Historical Trend (2018-2024)
 - 9.3.2 Forecast Trend (2025-2034)
 - 9.4 Others
- 10 United States Digital Lending Market by Region
 - 10.1 New England
 - 10.1.1 Historical Trend (2018-2024)
 - 10.1.2 Forecast Trend (2025-2034)
 - 10.2 Mideast
 - 10.2.1 Historical Trend (2018-2024)
 - 10.2.2 Forecast Trend (2025-2034)
 - 10.3 Great Lakes
 - 10.3.1 Historical Trend (2018-2024)
 - 10.3.2 Forecast Trend (2025-2034)
 - 10.4 Plains
 - 10.4.1 Historical Trend (2018-2024)
 - 10.4.2 Forecast Trend (2025-2034)
 - 10.5 Southeast
 - 10.5.1 Historical Trend (2018-2024)
 - 10.5.2 Forecast Trend (2025-2034)
 - 10.6 Southwest
 - 10.6.1 Historical Trend (2018-2024)
 - 10.6.2 Forecast Trend (2025-2034)
 - 10.7 Rocky Mountain
 - 10.7.1 Historical Trend (2018-2024)
 - 10.7.2 Forecast Trend (2025-2034)
 - 10.8 Far West
 - 10.8.1 Historical Trend (2018-2024)
 - 10.8.2 Forecast Trend (2025-2034)
- 11 Market Dynamics
 - 11.1 SWOT Analysis
 - 11.1.1 Strengths
 - 11.1.2 Weaknesses
 - 11.1.3 Opportunities
 - 11.1.4 Threats
 - 11.2 Porter's Five Forces Analysis

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

- 11.2.1 Supplier's Power
- 11.2.2 Buyer's Power
- 11.2.3 Threat of New Entrants
- 11.2.4 Degree of Rivalry
- 11.2.5 Threat of Substitutes
- 11.3 Key Indicators for Demand
- 11.4 Key Indicators for Price
- 12 Competitive Landscape
- 12.1 Supplier Selection
- 12.2 Key Global Players
- 12.3 Key Regional Players
- 12.4 Key Player Strategies
- 12.5 Company Profiles
- 12.5.1 Fiserv, Inc.
 - 12.5.1.1 Company Overview
 - 12.5.1.2 Product Portfolio
 - 12.5.1.3 Demographic Reach and Achievements
 - 12.5.1.4 Certifications
- 12.5.2 Oracle Corp.
 - 12.5.2.1 Company Overview
 - 12.5.2.2 Product Portfolio
 - 12.5.2.3 Demographic Reach and Achievements
 - 12.5.2.4 Certifications
- 12.5.3 ICE Mortgage Technology, Inc.
 - 12.5.3.1 Company Overview
 - 12.5.3.2 Product Portfolio
 - 12.5.3.3 Demographic Reach and Achievements
 - 12.5.3.4 Certifications
- 12.5.4 On Deck Capital, Inc.
 - 12.5.4.1 Company Overview
 - 12.5.4.2 Product Portfolio
 - 12.5.4.3 Demographic Reach and Achievements
 - 12.5.4.4 Certifications
- 12.5.5 VeriPark
 - 12.5.5.1 Company Overview
 - 12.5.5.2 Product Portfolio
 - 12.5.5.3 Demographic Reach and Achievements
 - 12.5.5.4 Certifications
- 12.5.6 LendingClub Corporation
 - 12.5.6.1 Company Overview
 - 12.5.6.2 Product Portfolio
 - 12.5.6.3 Demographic Reach and Achievements
 - 12.5.6.4 Certifications
- 12.5.7 Kiva Microfunds
 - 12.5.7.1 Company Overview
 - 12.5.7.2 Product Portfolio
 - 12.5.7.3 Demographic Reach and Achievements

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

- 12.5.7.4 Certifications
- 12.5.8 Tavant
 - 12.5.8.1 Company Overview
 - 12.5.8.2 Product Portfolio
 - 12.5.8.3 Demographic Reach and Achievements
 - 12.5.8.4 Certifications
- 12.5.9 LendingTree, LLC
 - 12.5.9.1 Company Overview
 - 12.5.9.2 Product Portfolio
 - 12.5.9.3 Demographic Reach and Achievements
 - 12.5.9.4 Certifications
- 12.5.10 Turnkey Lender Corporation
 - 12.5.10.1 Company Overview
 - 12.5.10.2 Product Portfolio
 - 12.5.10.3 Demographic Reach and Achievements
 - 12.5.10.4 Certifications
- 12.5.11 Others

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

United States Digital Lending Market Report and Forecast 2025-2034

Market Report | 2025-06-29 | 145 pages | EMR Inc.

To place an Order with Scotts International:

- Print this form
- Complete the relevant blank fields and sign
- Send as a scanned email to support@scotts-international.com

ORDER FORM:

Select license	License	Price
	Single User License	\$3599.00
	Five User License	\$4249.00
	Corporate License	\$5099.00
		VAT
		Total

*Please circle the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346.

** VAT will be added at 23% for Polish based companies, individuals and EU based companies who are unable to provide a valid EU Vat Numbers.

Email*	<input type="text"/>	Phone*	<input type="text"/>
First Name*	<input type="text"/>	Last Name*	<input type="text"/>
Job title*	<input type="text"/>		
Company Name*	<input type="text"/>	EU Vat / Tax ID / NIP number*	<input type="text"/>
Address*	<input type="text"/>	City*	<input type="text"/>
Zip Code*	<input type="text"/>	Country*	<input type="text"/>
		Date	<input type="text" value="2026-03-04"/>
		Signature	<input type="text"/>

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com