

Alternative Lending Market By Type (Peer-to-Peer Lending, Crowdfunding, Invoice Trading), By Tenure (Short-term, Mid-term, Long-term), By End Users (Individual, Businesses): Global Opportunity Analysis and Industry Forecast, 2024-2033

Market Report | 2025-02-01 | 204 pages | Allied Market Research

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Report description:

The global alternative lending market was valued at \$354.8 billion in 2023, and is projected to reach \$1,076.3 billion by 2033, growing at a CAGR of 11.6% from 2024 to 2033.□

Alternative lending refers to loan options available to consumers and businesses other than those options from traditional banks. Fintechs and non-banking companies are increasingly entering the alternative lending market to offer customized lending products designed for specific regions, demographic segments, or industries.□It involves non-traditional methods of providing finance, typically outside the scope of traditional banks and financial institutions. This model has become increasingly popular due to its flexibility, speed, and accessibility for borrowers who do not meet the standard requirements of traditional lenders. Alternative lending offers a variety of options, such as peer-to-peer lending, crowdfunding, marketplace lending, and online personal loans.□ Factors such as increase in demand for flexible financing options and surge in favorable regulatory changes positively impact the growth of the alternative lending market. In addition, rise in peer-to-peer (P2P) lending and crowdfunding lending due to easier access to capital, lower borrowing costs, more inclusive financial services, and surge in trust in fast & transparent online platforms, is expected to fuel the growth of the market during the forecast period.□

Moreover, technological advancements and shift in consumer preferences toward more accessible and efficient lending solutions are expected to positively impact on the growth of the market in the future. However, data privacy & security concerns, credit risk, and loan default are expected to hamper market growth. Furthermore, the expansion of□lending platforms creates numerous opportunities in emerging markets by increasing access to credit, boosting financial inclusion and economic growth. Moreover, partnerships and collaboration between traditional banks and alternative lenders are expected to offer remunerative opportunities for the expansion of the global market during the forecast period.

On the other hand, the integration of AI, blockchain, and data analytics in lending platforms is expected to provide lucrative growth opportunities for the market in the upcoming years. Moreover, the development of technology to enhance loan

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decision-making, improve security, and streamline processes is anticipated to create lucrative opportunities for market growth, making solutions faster, more efficient, and more transparent. For instance, in August 2020, Funding Circle Limited collaborated with Santander to support small UK businesses by providing streamlined access to funding.

Segment Review

The alternative lending market is segmented into type, tenure, end user, and region. By type, the alternative lending market is segmented into peer-to-peer lending, crowdfunding lending, and invoice trading. By tenure, the market is segregated into short-term, mid-term, and long-term. By end user, the market is divided into individual and businesses. Region wise, it is analyzed across North America, Europe, Asia-Pacific, and LAMEA.

Key Findings

By type, the peer-to-peer lending segment accounted for the largest alternative lending market size in 2023.

By tenure, the mid-term segment accounted for the largest alternative lending market share in 2023.

By end user, the businesses segment accounted for the largest market share in 2023.

Region-wise, North America generated the highest revenue in 2023.

Competition Analysis

The market players operating in the alternative lending market are Funding Circle Limited, Prosper Funding LLC, Affirm, Inc., Upstart, OnDeck, Bluevine Inc, Fundbox, capify, MoneyLion Inc, Biz2Credit, Clearco, Kiva, Crowd2Fund, Loanpad, American Express Company, Tala, LendingClub, LenDenClub, Bond Street Servicing, LLC, and Planethome Investment AG. These major players have adopted various key development strategies such as business expansion, new product launches, and partnerships, which help to drive the growth of the alternative lending market globally.

Key Benefits for Stakeholders

This report provides a quantitative analysis of the market segments, current trends, estimations, and dynamics of the alternative lending market analysis from 2023 to 2033 to identify the prevailing alternative lending market opportunities.

The market research is offered along with information related to key drivers, restraints, and opportunities.

Porter's five forces analysis highlights the potency of buyers and suppliers to enable stakeholders make profit-oriented business decisions and strengthen their supplier-buyer network.

In-depth analysis of the alternative lending market segmentation assists to determine the prevailing market opportunities.

Major countries in each region are mapped according to their revenue contribution to the global market.

Market player positioning facilitates benchmarking and provides a clear understanding of the present position of the market players.

The report includes the analysis of the regional as well as global alternative lending market trends, key players, market segments, application areas, and market growth strategies.

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- Additional country or region analysis- market size and forecast
- Expanded list for Company Profiles
- Historic market data
- Market share analysis of players at global/region/country level
- SWOT Analysis

Key Market Segments

By Type

- Crowdfunding
- Invoice Trading
- Peer-to-Peer Lending

By Tenure

- Short-term
- Mid-term
- Long-term

By End Users

- Individual
- Businesses

By Region

- North America
- U.S.
- Canada
- Europe
- UK
- Germany
- France
- Italy
- Spain
- Rest of Europe
- Asia-Pacific
- China
- Japan
- India
- Australia
- South Korea
- Rest of Europe
- LAMEA
- Latin America
- Middle East
- Africa
- Key Market Players
- OnDeck
- Bluevine Inc
- Fundbox
- Clearco
- Kiva
- LenDenClub
- Capify

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- LendingClub
- PlanetHome Investment AG
- Crowd2Fund Limited
- MoneyLion Inc.
- Prosper Funding LLC

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