

Peer to Peer (P2P) Lending Market Size to Surpass US\$ 912.43 Billion by 2028 at a CAGR of 26.6 % | Reports and Data

The growth of the market for Peer to Peer (P2P) Lending is driven by the Low market risk and affordable operating cost

NY, UNITED STATES, September 13, 2022 /EINPresswire.com/ -- Market Size – USD 138.71 Billion in 2020, Market Growth - CAGR of 26.6 % Market Trends –Penetration of advance technology along with traditional banking system.



Reports And Data

The [Peer to Peer \(P2P\) Lending Market](#) is forecast to grow from USD 138.71 Billion in 2020 to USD 912.43 Billion by 2028, at a CAGR of 26.6 % during the forecast period. Low market risk and affordable operating cost are the major driving factor of the market.

The Peer to Peer (P2P) Lending Market is forecasted to show significant growth due to the increase in implementation online application and growing demand of the technology traditional banking systems.

Peer to Peer (P2P) Lending is a process of debt financing that allows different individuals to borrow and lend money using an online platform. The quantity of interest charged for P2P loans is lower than compared to the traditional prime loans. Investors gets only a portion of the loan and spread the amount of the loan across many buyers.

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Some of the major key players in the market are Prosper Marketplace, Inc.(US), Upstart Network Inc. (US), Common Bond Inc (US), Funding Circle Limited (UK), Avant, Inc. (US), CircleBack Lending, Inc. (US), Social Finance Inc. (US), Peer form (US), Pave, Inc. (US), Daric Inc. (US),

Further key findings from the report suggest

- The Peer to Peer (P2P) Lending Market is forecast to grow from USD 138.71 Billion in 2020 to USD 567.30 billion by 2028, at a CAGR of 26.6 %during the forecast period. Low market risk and affordable operating cost are the major driving factor of the market.
- Based on Business, it is divided as Alternate marketplace lending, Traditional lending. The traditional P2P model is growing on a large-scale basis, mainly in developing regions. Due to less availability of modern technologies in the region, it is enhancing numerous companies adopt the P2P model. However, the marketplace lending model is slowly spreading all over the globe and is estimated to overtake the traditional model during the next few years.
- Based on User, the market is segmented as Small business loans, Consumer credit loans, Real estate loans, Student loans. A majority of students seek loan at minimal interest rates and this is usually offered by the traditional money lenders which in turn is increasing the growth of the market by 27.3 %. Student population is increasing by the day. Alternative small business lending platforms use digital tools and machines to provide credit facility to a wide range of small businesses quickly and effectively, mostly to those who have been rejected by banks. Thus, small businesses act as a major user in Peer to Peer Lending market.
- The P2P Lending Market is segmented across five regions, namely, North America, Asia-Pacific (APAC), Europe, the Middle East and Africa (MEA), and Latin America. APAC isforecasted to dominate themarket with a highest share of 40%.

To understand how our Peer to Peer (P2P) Lending can bring difference to your business strategy:- <https://www.reportsanddata.com/download-summary-form/1386>

For the purpose of this report, the market has been segmented on the basis of Business, User and region:

Business Outlook (Revenue, USD Million; 2020-2028)

Alternate marketplace lending

Traditional lending

User Outlook (Revenue, USD Million; 2020-2028)

Small business loans

Consumer credit loans

Real estate loans

Student loans

Regional Outlook (Revenue, USD Million; 2018-2028)

North America

Europe

Asia Pacific

Latin America
MEA

Key Questions Answered In The Report

What will be the market size and growth rate in the forecast year?
What are the key factors driving the global Peer to Peer (P2P) Lending market?
What are the risks and challenges in front of the market?
Who are the key players in the global Peer to Peer (P2P) Lending market?
What are the trending factors influencing the market shares?
What are the key outcomes of Porter's five forces model?
Which are the global opportunities for expanding the global Peer to Peer (P2P) Lending market?

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