

Connecting Borrowers and Investors: P2P Lending Market on Track to Reach \$558.9 Billion by 2027

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/EINPresswire.com/ -- According to the report published by Allied Market Research, the global peer-to-peer (P2P) lending market generated \$67.9 billion in 2019 and is estimated to reach \$558.9 billion by 2027, registering a CAGR of 29.7% from 2020 to 2027. The report offers an extensive analysis of changing market dynamics, key winning strategies, business performance, major segments, and competitive scenarios.



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P2P lending solution neither requires infrastructure/buildings nor a large workforce, unlike traditional banks.”

Allied Market Research

Technological advancements in traditional [banking](#) systems to improve transparency and low operating cost and risk drive the growth of the global peer-to-peer (P2P) lending market. However, low awareness about the [P2P lending benefits](#) and strict government regulations hinder market growth. On the other hand, the rise of small businesses and growth in the Chinese market create new opportunities in the coming years.

Covid-19 scenario:

Depositors transferring their deposits to traditional and major banks to ensure security during the economic turbulence, according to the Federal Reserve.

Most of the investors have declared liquidity issues, therefore a number of P2P platforms were shut down in the last few months.

Economic crisis occurring due to lockdowns across the world increases the demand for online loans in developing countries, such as Indonesia.

During the coronavirus pandemic, the risk of non-performing loans has increased.

The report offers a detailed segmentation of the global peer-to-peer lending market based on service business model, type, end user, and region.

Based on the business model, the traditional lending segment contributed to the largest share in 2019, accounting for nearly four-fifths of the total share, and is estimated to maintain its dominant position during the forecast period. However, the alternate marketplace lending segment is expected to register the highest CAGR of 31.8% from 2020 to 2027.

Based on type, the business lending segment accounted for the largest share in 2019, holding nearly two-thirds of the total share, and is expected to maintain the largest share throughout the forecast period. However, the consumer lending segment is estimated to portray the highest CAGR of 30.6% during the forecast period.

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Based on region, North America contributed the highest share, accounting for more than two-thirds of the total market share in 2019, and will maintain its dominance throughout the forecast period. However, Asia-Pacific is expected to grow at the highest CAGR of 40.4% from 2020 to 2027.

Leading market players analyzed in the research include Avant, LLC., Kabbage Inc., LendingTree, LLC., Prosper Funding LLC., Social Finance, Inc., Funding Circle, Lending Club Corporation, OnDeck, RateSetter, and Zopa Bank Limited.

Key Benefits For Stakeholders:

The study provides an in-depth analysis of the global peer-to-peer lending market forecast along with the current & future trends to elucidate the imminent investment pockets.

Information about key drivers, restraints, and opportunities and their impact analysis on the global peer-to-peer lending market size is provided in the report.

Porter's five forces analysis illustrates the potency of the buyers and suppliers operating in the industry.

The quantitative analysis of the peer-to-peer lending market industry for the period 2019–2027 is provided to determine the market potential.

Peer-to-Peer Lending Market Report Highlights

Aspects Details

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 (UK, Germany, France, Netherlands, Spain, Italy, Rest of Europe)

Asia-Pacific (Australia, India, Japan, South Korea, Singapore, Rest of Asia-Pacific)

LAMEA (Latin America, Middle East, Africa)

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Key Market Players :

Kabbage Inc., Zopa Bank Limited, LendingTree, LLC, OnDeck, Lending Club Corporation, Avant, LLC., RateSetter, Prosper Funding LLC, Funding Circle, Social Finance, Inc

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We are in professional corporate relations with various companies and this helps us in digging out market data that helps us generate accurate research data tables and confirms the utmost accuracy in our market forecasting. Allied Market Research CEO Pawan Kumar is instrumental in inspiring and encouraging everyone associated with the company to maintain high-quality data and help clients in every way possible to achieve success. Each and every data presented in the reports published by us is extracted through primary interviews with top officials from leading companies of the domain concerned. Our secondary data procurement methodology includes deep online and offline research and discussion with knowledgeable professionals and analysts in the industry.

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