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Artificial Intelligence AI In Lending Global Market Report 2025: Insights on Market Growth Factors, Major Trends

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LONDON, GREATER LONDON, UNITED KINGDOM, February 12, 2025 /EINPresswire.com/ -- Is the AI in lending Market Set to Witness Substantial Growth?

The Business Research Company

The artificial intelligence AI in lending market has been growing exponentially, from $9.18 billion in 2024 to an estimated $11.63 billion in 2025, achieving a compound annual growth rate CAGR of 26.6%. This expansion in the historic period can largely be attributed to growing consumer demand for digital services, cost reduction, fraud detection, and the rise of peer-to-peer and online lending platforms utilizing AI. Likewise, the increasing demand for real-time data processing is supporting this thriving market.

The size of the artificial intelligence AI in lending market is set to see remarkable growth to $29.58 billion in 2029 at a CAGR of 26.3%. The growth in this forecast period can be credited to a rising need for quick and efficient lending processes, increased competition compelling lenders to adopt AI, rising access to credit for underserved populations, growth of cloud-based AI lending platforms, and an increase in mobile lending apps powered by AI.

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Consideration should also be given to the major trends in the forecast period. Such trends include advancements in AI technologies and machine learning algorithms, use of big data for credit risk assessment, integration with fintech, partnerships between tech firms and lenders, and the combination of AI with blockchain for secure lending transactions.

What Drives The AI in lending Market Growth?
The rising emphasis on digital transformation is expected to propel the growth of the AI in

lending market. Digital transformation, incorporating digital technology into every business aspect, is fundamentally changing operations and how value is delivered to customers. Enabling businesses to improve efficiency, enhance customer experiences, and remain competitive in a rapidly evolving market, digital transformation is growing in importance. AI in lending is crucial for this digital transformation as it streamlines the lending process, improves risk assessment, enhances customer experiences, and increases operational efficiency through automation and data-driven insights. For instance, the UK government pledged to invest an additional $8.68 billion £8 billion in digital, data, and technology transformation by 2025, as reported by the UK Cabinet Office in November 2023. So, the growing emphasis on digital transformation is driving the growth of the AI in lending market.

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Who Are The Key Players In The AI in lending Market?

Key market players operating in the artificial intelligence AI in lending market include Pegasystems Inc., Newgen Software Technology Limited, IBM Corporation, American Express Banking Corp., PayPal Holdings Inc., OnDeck Capital Inc., NVIDIA Corporation, Fiserv Inc., Nucleus Software Exports Limited, SoFi Technologies Inc., Enova International Inc., LendingClub Corporation, Upstart Holdings Inc., Tavant, SymphonyAI LLC, DataRobot Inc., Prosper Funding LLC, Funding Circle Ltd., OakNorth Bank Plc, AlphaSense Inc., Figure Technologies Inc., Avant LLC, Better Mortgage Corporation, Sigma Infosolutions Ltd., Zest AI, LenddoEFL, Ellie Mae Inc., and Kavout Corp.

The AI in lending market is witnessing the advent of technologically advanced solutions such as loan lifecycle management solutions by the major companies. A loan lifecycle management solution is a comprehensive system that manages and automates every phase of a loan's lifecycle – origination, processing, servicing, and repayment. For instance, Temenos, a Switzerland-based banking software company, launched an AI-driven corporate lending solution in January 2023. This next-generation solution permits banks to consolidate global commercial loan portfolios and unify servicing on a single platform.

How Is The AI in lending Market Segmented?

Segmentation of the AI in lending market:
- By Component: Software, Services
- By Deployment Mode: Cloud-Based, On-Premises
- By Technology: Machine Learning And Predictive Analytics, Natural Language Processing NLP, Robotic Process Automation RPA, Other Technologies
- By End-User: Banks And Financial Institutions, Credit Unions, Peer-To-Peer P2P Lending Platforms, Other Lenders

In 2024, North America held the largest market share in the AI in lending sector. Anticipated to be the fastest-growing region in the forecast period, the Asia-Pacific is also gaining momentum. The AI in lending market report covers regions such as Asia-Pacific, Western Europe, Eastern Europe, North America, South America, Middle East, and Africa.

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