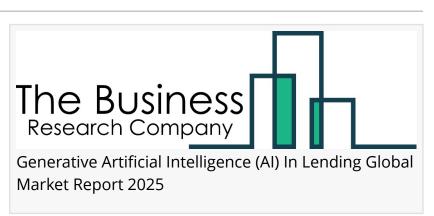# Generative Artificial Intelligence AI In Lending Market Forecast: Key Drivers, Trends & Opportunities From 2025 To 2034

The Business Research Company's Generative Artificial Intelligence (AI) In Lending Global Market Report 2025 – Market Size, Trends, And Forecast 2025-2034

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Generative Artificial Intelligence (AI) In Lending Global Market Report 2025

What Is The Current And Projected Growth For The [Generative Artificial Intelligence AI In Lending Market Size](#)?
The generative artificial intelligence AI in lending market size has grown exponentially in recent years. It will grow from $3.21 billion in 2024 to $3.88 billion in 2025 at a compound annual growth rate CAGR of 20.8%. The growth in the historic period can be attributed to increasing computing power, increasing availability of data, increasing financial corporations, increasing retail investors, and increasing consumer interest.

Going forward, the generative artificial intelligence AI in lending market size is expected to see exponential growth in the next few years. It will grow to $8.17 billion in 2029 at a compound annual growth rate CAGR of 20.5%. The growth in the forecast period can be attributed to expanding lending options, expanding the finance sector, expanding neobanks, the growth of real-time payments, and expanding the digital ecosystem. Major trends in the forecast period include voice and speech recognition integration, integration with blockchain technology, smart contract integration, augmented reality AR for loan visualization, and cross-channel AI integration.

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Which Factors Are Driving The Growth Of The [Generative Artificial Intelligence In Lending](#)

[Market](#)?
The increasing financial transactions are expected to propel the growth of the generative artificial intelligence in lending market going forward. Financial transactions are exchanges of value between two parties involving the transfer of money or financial assets, typically in the form of payments, purchases, or investments.

The increasing financial transactions are due to the technological advances in online banking and digital currencies, the expansion of credit availability, and the growth of diverse financial instruments. Generative artificial intelligence in lending helps financial transactions by automating and personalizing the loan application process, improving risk assessment, and streamlining decision-making, which leads to faster approvals, more accurate credit evaluations, and a more efficient lending experience.

For instance, in September 2023, according to UK Finance, a UK-based banking and finance industry trade association, in 2022, the UK witnessed 45.7 billion payments, up from 40.4 billion in 2021. Notably, debit cards comprised 50% of all transactions for the first time, while cash payments increased to 6.4 billion. Additionally, contactless payments surged by 30% to reach 17 billion, with business transactions accounting for 13% of the total. Therefore, the increasing financial transactions are driving the growth of the generative artificial intelligence in lending market.

Who Are The Major Players In The Generative Artificial Intelligence In Lending Market?
Major companies operating in the generative artificial intelligence in lending market are Google LLC, Microsoft Corporation, JPMorgan Chase & Co., Morgan Stanley, Adobe Inc., Experian plc, Equifax Inc., Fair Isaac Corporation, Upstart Network Inc., Credit Karma Inc., Zycus Inc., C3.ai Inc., DataRobot Inc., Tink AB, Kiva Microfunds, Kabbage Inc., Zest AI Inc., Scienaptic AI Inc., Provenir Inc., Underwrite.ai Inc., Mihup Communications Pvt. Ltd., nimbusnext, Kavout Corporation.

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What Are The Emerging Trends In The Generative Artificial Intelligence In Lending Market?
Major companies operating in the generative artificial intelligence lending market are focusing on developing advanced solutions, such as AI lending intelligence companions, to enhance various aspects of the lending process. A lending intelligence companion is an AI-driven tool or platform that assists lenders throughout the loan lifecycle by providing insights, recommendations, and automation. For instance, in February 2024, Zest AI, a US-based developer of an online financial platform, launched its new AI-powered lending intelligence companion named LuLu, designed to enhance the efficiency and effectiveness of lending organizations. This generative AI tool allows users to ask questions in natural language and receive tailored, accurate responses almost instantly, thereby streamlining access to critical lending insights and performance metrics.

How Is The Generative Artificial Intelligence In Lending Market Segmented?
The generative artificial intelligence AI in lending market covered in this report is segmented –
1 By Deployment Mode: Cloud; On-Premises.
2 By Application: Credit Scoring; Loan Origination; Risk Assessment; Fraud Detection; Customer Service; Other Applications.
3 By End-User: Banks; Credit Unions; Fintech Companies; Other End-Users.

Subsegments include:
1 By Cloud: Public Cloud; Private Cloud; Hybrid Cloud.
2 By On-Premises: Small And Medium Enterprises SMEs; Large Enterprises.

What Is The Regional Analysis Of The Generative Artificial Intelligence In Lending Market?
North America was the largest region in the generative artificial intelligence in lending market in 2024. The regions covered in the generative artificial intelligence in lending market report are Asia-Pacific, Western Europe, Eastern Europe, North America, South America, Middle East, Africa.

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