

FinTech Lending Market Poised for 27.4% CAGR Growth, Key Players, Market Size, Share, and Emerging Trends through 2030

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NEW CASTLE, DE, UNITED STATES, March 17, 2025 /EINPresswire.com/ -- FinTech lender checks financial and banking history of individuals & businesses borrowing through FinTech firms. Moreover, to maximize the benefits of borrowing from FinTech lenders, consumers need to provide direct access of records through a cloud-based accounting software package and banking data permissions. In addition, bank permission allows FinTech lenders to run their analytical tools to speed up the credit decisions, which is driving the [FinTech Lending market](#) growth.

Allied Market Research published a report, titled, "FinTech Lending Market by Offering (Business Lending and Consumer Lending), Business Model (Balance Sheet Lenders and Marketplace Lenders), Enterprise Size (Large Enterprises and Small & Medium-sized Enterprises (SMEs)), and Lending Channel (Online and Offline): Global Opportunity Analysis and Industry Forecast, 2021-2030." According to the report, the global fintech lending industry generated \$449.89 billion in 2020, and is expected to generate \$4,957.16 billion by 2030, witnessing a CAGR of 27.4% from 2021 to 2030.

Drivers, Restraints, and Opportunities

Shift from traditional lending to digital lending, surge in government initiatives, and focus on digitalization of lending processes drive the growth of the global fintech lending market. However, rise in security & compliance issues hinders the market growth. On the other hand, technological innovations in fintech lending and rise in demand for cloud-based integrated products present new opportunities in the coming years.

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COVID-19 Scenario:

Fintech firms have been shifting their preferences toward digitization of their financial assets and lending schemes. This has been helping them in capturing the huge customer base even in

the lockdown.

However, various government authorities across the world restricted banks and lenders to change their debt reconstruction and other policies. This is expected to negatively impact the growth of the market.

The Business Lending segment to continue its leadership status during the forecast period

Based on offering, the business lending segment accounted for the largest share in 2020, contributing to nearly two-thirds of the global fintech lending market, and is projected to continue its leadership status during the forecast period. This is due to rapid business loans, changes in business preferences, and surge in small business administration (SBA) lending programs. However, the consumer lending segment is estimated to register the fastest CAGR of 29.7% from 2021 to 2030, owing to preference toward online platforms for availing loans, customized lending services, changing borrowers' trends, and technological advancements.

The Online segment to continue its lead position throughout the forecast period

Based on lending channel, the online segment contributed to the highest share in 2020, accounting for nearly four-fifths of the global fintech lending market, and is expected to continue its lead position throughout the forecast period. Moreover, this segment is estimated to manifest the largest CAGR of 28.5% from 2021 to 2030. This is due to hassle-free lending process, customization of small-ticket loans, and mitigation of risks associated with unsecured lending. The research also analyzes the offline segment.

North America to maintain its dominant share by 2030

Based on region, North America held the highest market share in 2020, accounting for nearly half of the global fintech lending market, and is expected to maintain its dominant share by 2030. This is due to development of interactive and consumer-friendly user interface of websites and applications, advanced collection and recovery consumer base, presence of major global players, and massive product awareness. However, Asia-Pacific is projected to witness the largest CAGR of 32.0% during the forecast period, owing to rise of the digital lending landscape along with surge in the number of start-ups and several government initiatives toward FinTech lending across developing countries such as India, China, and Japan.

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Leading Market Players

Avant, LLC

Braviant Holdings

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Kabbage Funding
LendingClub Bank
OnDeck
RateSetter
Social Finance, Inc.
Tavant

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