

# Debt Based Peer-To-Peer (P2P) Crowdfunding Market to Reach USD \$10.14 Billion by 2029 at 16.9% CAGR

*The Business Research Company's Debt Based Peer-To-Peer (P2P) Crowdfunding Global Market Report 2025 – Market Size, Trends, And Global Forecast 2025-2034*

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/EINPresswire.com/ -- What Is The Estimated Industry Size Of Debt Based Peer-To-Peer (P2P) Crowdfunding Market?

The [debt-oriented P2P crowdfunding market size](#) has seen exponential growth in the last few years. The projections indicate an increase from \$4.63 billion in 2024 to \$5.43 billion in 2025, representing a compound annual growth rate (CAGR) of 17.3%. This substantial growth during



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the historical period can be credited to the growing acceptance of fintech, an increased requirement for alternative financing, a mounting investor interest for higher returns, a widespread increase in the use of the internet, and escalating dissatisfaction with the conventional banking services.

The market size for debt-based peer-to-peer (P2P) crowdfunding is anticipated to experience a swift escalation in the coming years, potentially exceeding \$10.14 billion in 2029 with an ongoing compound annual

growth rate (CAGR) of 16.9%. This projected surge over the forecast period can be credited to factors such as the growing appeal of open banking APIs, heightened need for financing solutions tailored to small and medium-sized enterprises (SME), the rise of mobile-first lending platforms, the spread of environmental, social, and governance (ESG)-focused lending products, and an increase in institutional investor involvement in P2P markets. Augmentation in AI-enabled risk evaluation, blockchain-oriented loan management development, breakthroughs in alternative credit scoring models, the embrace of blockchain technology, and the integration of regulatory technology are among the significant trends expected within the forecast period.

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What Are The Major Factors Driving The Debt Based Peer-To-Peer (P2P) Crowdfunding Global Market Growth?

An anticipated surge in Fintech activities is predicted to bolster the growth of the [debt-based peer-to-peer \(P2P\) crowdfunding market](#). Fintech activities are essentially technology-led financial services, inclusive of digital payments, online lending, robo-advisory, and crowdfunding, with the primary focus of enhancing efficiency and accessibility as well as the user experience in finance. These activities are on the rise owing to the escalating demand for speedier, easy-to-access financial services, as businesses and consumers search for substitutes to conventional banking systems. Debt-based P2P crowdfunding platforms amplify Fintech activities by facilitating direct digital lending between individuals, bypassing the traditional banks. They proffer accessible credit avenues for borrowers and superior returns to investors, fostering financial inclusion and prompting innovation in the financial landscape. For instance, in November 2023, as per the International Trade Administration (ITA), a US-based public agency, the Fintech sector in the UK is made up of over 1,600 firms and is anticipated to double by 2030. Thus, escalated Fintech activities are propelling the growth of the debt-based peer-to-P2P crowdfunding market. The market is also predicted to grow due to the speedy expansion of start-ups since there is rising demand for flexible and accessible initial-stage funding. Start-ups are essentially newly formed businesses, usually in their nascent phase, with the objective of bringing innovative services or products to the market. The rising count of start-ups is fuelled by an increased access to digital technology, which allows entrepreneurs to initiate and expand businesses in a cost-effective manner, using affordable internet, cloud services, and online platforms minus hefty infrastructure. Debt-based peer-to-peer (P2P) crowdfunding aids start-ups in expanding by giving them quick and accessible funding without the traditional bank dependencies. This enables entrepreneurs to obtain capital efficiently, spurring innovation and hastening business growth at the initial stages. For instance, in February 2025, as per the NatWest Group, a UK-based insurance entity, the number of companies registered with Companies House in the UK reached 5.63 million in 2024, indicating a 3% rise compared to 2023. As a result, the brisk expansion of start-ups is driving the growth of the debt-based peer-to-peer (P2P) crowdfunding market.

Who Are The Leading Companies In The Debt Based Peer-To-Peer (P2P) Crowdfunding Market? Major players in the Debt Based Peer-To-Peer (P2P) Crowdfunding Global Market Report 2025 include:

- LendingClub Corporation
- Upstart Network Inc.
- Funding Circle Holdings plc
- Zopa Bank Limited
- Mintos Marketplace AS
- LenDenClub

- Peerform Inc.
- LendInvest Limited
- Faircent Tech Private Limited
- Assetz Capital Limited

What Are The Main Trends, Positively Impacting The Growth Of Debt Based Peer-To-Peer (P2P) Crowdfunding Market?

Major firms in the debt-based peer-to-peer (P2P) crowdfunding market are currently concentrating on creating innovative schemes like term-based peer-to-peer initiatives with the aim of enhancing the flexibility of investment, widening the investor pool, and optimizing repayment structures for lenders. The term-based P2P plan is a lending agreement where investors provide funds to borrowers for a specific time period with preset interest rates and repayment schemes. As an illustration, LenDenClub, an Indian P2P lending platform, introduced the Fixed Maturity Peer-to-Peer Plan (FMPP), a term-based investment offering in July 2022. The plan offers multiple tenure choices for investors, assuring predictable income while lessening risks by diversifying loan portfolios. The platform utilizes sophisticated risk evaluation algorithms to connect lenders with creditworthy borrowers, boosting financial gains while ensuring safety. The fixed duration structure of investments provides clarity to investors about the investment term and anticipated profits, making it appealing for individuals searching for steady short-to-medium-term yields.

What Are The Primary Segments Covered In The Global Debt Based Peer-To-Peer (P2P) Crowdfunding Market Report?

The debt based peer-to-peer (p2p) crowdfunding market covered in this report is segmented –

- 1) By Type: Online, Offline
- 2) By Platform Type: Consumer Lending, Business Lending, Real Estate Lending
- 3) By Application: Individuals, Businesses, Other Applications
- 4) By End-User: Individuals, Small And Medium Enterprises, Large Enterprises

Subsegments:

- 1) By Online: Web-Based Platforms, Mobile Applications, Cloud-Hosted Solutions, Application Programming Interface (API)-Integrated Systems, Software As A Service (SaaS)-Based Custody Tools
- 2) By Offline: Hardware Devices, Paper Wallet Storage, Air-Gapped Systems, Universal Serial Bus (USB)-Encrypted Solutions, Cold Vault Infrastructure

View the full debt based peer-to-peer (p2p) crowdfunding market report:

<https://www.thebusinessresearchcompany.com/report/debt-based-peer-to-peer-p2p-crowdfunding-global-market-report>

Which Region Is Forecasted To Grow The Fastest In The Debt Based Peer-To-Peer (P2P) Crowdfunding Industry?

In 2024, North America led the global market for Debt Based Peer-To-Peer (P2P) Crowdfunding. Anticipations are that the most rapid growth in this market will be seen in Asia-Pacific in the forecast period. The global market report for Debt Based P2P Crowdfunding encompasses regions such as North America, Asia-Pacific, Western Europe, Eastern Europe, South America, Middle East, and Africa.

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