

Online Alternative Finance Market to Reach \ \$41.12 Billion by 2029, Reports The Business Research Company

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Online Alternative Finance Market Growth Forecast: What To Expect By 2025?

The size of the online alternative finance market has seen a dramatic increase in recent times.

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It will grow to \$41.12 billion in 2029 at a compound annual growth rate (CAGR) of 21.4%.”

The Business Research Company

It's predicted to rise from \$15.56 billion in 2024 to \$18.94 billion in 2025, which equates to a compound annual growth rate (CAGR) of 21.8%. The notable increase during the historic phase can be explained by factors such as the rise in worldwide fintech investments, escalation in investor campaigns steered by social media, increase in tokenized assets, growth in hybrid models, and the expansion of online investment platforms in the real estate sector.

The market size of the online alternative finance sector is anticipated to experience a substantial rise in the upcoming years. It is predicted to reach \$41.12 billion by 2029, with a compound annual growth rate (CAGR) of 21.4%. The anticipated growth within this forecast period is largely due to factors such as increasing financial literacy, investment in digital infrastructure, smartphone adoption, the expanding needs of small to medium enterprises, and broader access to online financial services. Significant trends projected within this period include technological progression, the innovative application of blockchain, the integration of digital technologies, the use of artificial intelligence, and the implementation of machine learning.

Download a free sample of the online alternative finance market report:

<https://www.thebusinessresearchcompany.com/sample.aspx?id=27146&type=smp>

What Are Key Factors Driving The Demand In The Global Online Alternative Finance Market?

The rise in the use of smartphones is anticipated to drive the expansion of the online alternative finance market. A smartphone, a versatile electronic device providing mobile calling, internet access, and computing capabilities, allows users to communicate, surf the internet, and operate a range of applications. Due to device affordability, smartphone penetration is escalating, bringing high-end mobile technology to a broader portion of the public. Broad access to smartphones benefits online alternative finance, as users can readily tap into financial services with mobile applications for tasks such as applying for loans, making investments, and conducting transactions from anywhere. For example, Uswitch Limited, a UK-based company offering online and telephone comparison services, reported that 71.8 million mobile connections were activated in 2022, a growth of 3.8% since 2021. Also, by 2025, there will be 68.3 million people in the UK, and 95% of these individuals will possess smartphones. Thus, the growing use of smartphones is spurring the development of the online alternative finance market.

Who Are The Leading Players In The Online Alternative Finance Market?

Major players in the Online Alternative Finance Global Market Report 2025 include:

- PayPal Holdings Inc.
- Debitum Investments
- Social Finance Inc.
- Upstart Holdings Inc.
- BlueVine Capital Inc.
- Kabbage Inc.
- Funding Circle Holdings plc
- Landbay Partners Limited
- Mintos
- OurCrowd Ltd.

What Are The Top Trends In The Online Alternative Finance Industry?

Leading firms in the online alternative finance arena are prioritizing the creation of superior solutions such as digital investment platforms. The aim is to improve the speed, accessibility, and effectiveness of financial services for underserved businesses and individuals. Digital investment platforms are internet-based tools which offer users the ability to invest in various assets such as stocks, bonds, or mutual funds through websites or mobile apps. For example, Keyaki Capital, an alternative investment solutions firm based in Japan, rolled out the Online Private Asset Investment Platform in April 2025. The platform offers wealthy clients digital access to private equity, private credit, and other private investment funds, marking a significant shift in making institutional-grade private market investments more accessible in Japan. The platform, registered under Japan's Financial Instruments and Exchange Act, prioritizes transparency, investor protection, and accessibility. At its inauguration, it introduced a Private Credit Fund and

the Marina Investment Fund, with intentions to introduce venture capital, real estate, and further private capital strategies. Keyaki Capital is using this technology-driven platform to revolutionize private investing in Japan.

Analysis Of Major Segments Driving The Online Alternative Finance Market Growth

The online alternative finance market covered in this report is segmented –

- 1) By Type: Peer-To-Peer Lending, Invoice Trade, Crowdfunding, Other Types
- 2) By Platform: Web Based Platforms, Mobile Applications, Blockchain Based Platforms, Bank Affiliated Platforms, Third Party Aggregator Platforms
- 3) By End-Use: Individual, Businesses

Subsegments:

- 1) By Peer-To-Peer Lending: Personal Loans, Business Loans, Real Estate Loans, Education Loans
- 2) By Invoice Trade: Invoice Factoring, Invoice Discounting, Reverse Factoring, Dynamic Discounting
- 3) By Crowdfunding: Donation-Based, Reward-Based, Equity-Based, Debt-Based
- 4) By Other Types: Microfinancing Platforms, Revenue-Based Financing, Online Direct Lending, Community Investment Platforms

View the full online alternative finance market report:

<https://www.thebusinessresearchcompany.com/report/online-alternative-finance-global-market-report>

Which Region Is Expected To Lead The Online Alternative Finance Market By 2025?

In 2024, North America claimed the top spot in the online alternative finance market. Looking ahead to 2025, the report covers multiple regions, including Asia-Pacific, Western Europe, Eastern Europe, South America, the Middle East, and Africa.

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