

# Peer-To-Peer (P2P) Crowdfunding Global Market Report 2025 | Growth Drivers, Trends, and Future Outlook Through 2029

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

LONDON, GREATER LONDON, UNITED KINGDOM, September 8, 2025

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How Much Is The Peer-To-Peer (P2P) Crowdfunding Market Worth?

[The market size of peer-to-peer \(P2P\) crowdfunding](#) has seen a significant surge in recent years.

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The market growth is projected to climb from \$8.84 billion in 2024 to \$10.06 billion in 2025, displaying a compound annual growth rate (CAGR) of 13.8%. The prior period's growth is credited to factors such as enhanced internet access, heightened consciousness about different financing options, burgeoning demand from startups and small enterprises, the rise of mobile payment systems, and escalating discontentment with conventional banking practices.

The projected [size of the peer-to-peer \(P2P\) crowdfunding market](#) is anticipated to experience a rapid surge in the

coming years, increasing to \$16.65 billion in 2029 with a compound annual growth rate (CAGR) of 13.4%. This escalation in the predicted period can be credited to the growing inclination toward decentralized finance systems, the escalating adoption of peer-backed financial strategies, burgeoning efforts towards financial inclusion in emerging markets, the proliferation of crowdfunding platforms in specialized sectors, and an increasing requirement for transparency in fundraising efforts. Significant trends for this forecast period comprise technological progress in fundraising platforms, constant innovation in integrating smart contracts, increased

investment in artificial intelligence for fraud detection, expanding R&D in platform scalability, and the creation of personalized engagement tools for donors.

Download a free sample of the peer-to-peer (p2p) crowdfunding market report:

<https://www.thebusinessresearchcompany.com/sample.aspx?id=27168&type=smp>

### What Are The Factors Driving The Peer-To-Peer (P2P) Crowdfunding Market?

The projected expansion of the peer-to-peer (P2P) crowdfunding market is largely credited to the growing utilization of digital payment systems. These systems facilitate electronic monetary transactions via platforms and devices with internet access. The proliferation of these systems is linked to rising numbers of smartphone users, providing easier utilization of mobile wallets and digital banking applications. By ensuring secure, swift, and seamless transfers between donors and beneficiaries, these systems significantly enhance P2P crowdfunding. They also lower transaction cost and inspire trust through transparent, prompt, and traceable payments. As an example, the European Central Bank, based in Germany and central bank for the European Union nations, reported that the count of contactless card payments increased by 24.3% in the first half of 2023 compared to 20.9 billion during the same period in 2022. Correspondingly, the total value rose by 25.9% to a staggering \$545.27 billion. As such, the escalating adoption of digital payment systems is a key factor propelling [the growth of the peer-to-peer \(P2P\) crowdfunding market](#).

### Who Are The Major Players In The Peer-To-Peer (P2P) Crowdfunding Market?

Major players in the Peer-To-Peer (P2P) Crowdfunding Global Market Report 2025 include:

- GoFundMe Inc.
- OneCause Inc.
- Givebutter Inc.
- StartEngine
- Indiegogo
- JustGiving
- RaiseNow AG
- Donorbox LLC
- Tiltify Inc.
- FundRazr Inc.

### What Are The Major Trends That Will Shape The Peer-To-Peer (P2P) Crowdfunding Market In The Future?

Leading firms in the peer-to-peer crowdfunding market are concentrating on creating enhanced solutions such as decentralized finance platforms to facilitate secure, direct dealings between financiers and recipients. A decentralized finance (DeFi) platform is a blockchain-enabled system that enables users to carry out financial tasks without depending on banks or intermediaries. It utilizes smart contracts for safe, transparent, and automated services like lending, borrowing, and investing. For example, Definder Global, a decentralized finance company based in the UK,

inaugurated a peer-to-peer lending platform in December 2024. This platform uses blockchain smart contracts to link investors directly with businesses, resulting in quicker, more transparent, and cost-efficient lending. It has already acquired over \$235,000 for real-world asset projects, exemplifying how smart contract infrastructure fosters efficient, secure, and accessible peer-to-peer crowdfunding.

Which Segment Accounted For The Largest Peer-To-Peer (P2P) Crowdfunding Market Share?

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

- 1) By Investment Type: Equity Crowdfunding, Debt Crowdfunding, Reward-Based Crowdfunding, Donation-Based Crowdfunding
- 2) By Platform Type: Online Platforms, Offline Platforms
- 3) By Project Type: Startups, Small And Medium Enterprises (SMEs), Social Projects, Nonprofits
- 4) By Application: Individuals, Businesses, Other Applications
- 5) By Industry Vertical: Technology, Healthcare, Real Estate, Entertainment, Energy

Subsegments:

- 1) By Equity Crowdfunding: Startup Equity, Real Estate Equity, Community Shares, Convertible Notes
- 2) By Debt Crowdfunding: Peer-To-Peer Personal Loans, Peer-To-Peer Business Loans, Invoice Financing, Property Lending
- 3) By Reward-Based Crowdfunding: Product Pre-Sales, Membership Access, Event Tickets, Digital Downloads
- 4) By Donation-Based Crowdfunding: Medical Emergency, Disaster Relief, Education Support, Nonprofit Campaigns

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

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

What Are The Regional Trends In The Peer-To-Peer (P2P) Crowdfunding Market?

In 2024, North America dominated the global peer-to-peer (P2P) crowdfunding market, while Asia-Pacific is anticipated to experience the most rapid growth in the forthcoming period. The P2P crowdfunding market report includes projections for the following regions: Asia-Pacific, Western Europe, Eastern Europe, North America, South America, Middle East, and Africa.

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