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SPECIFICS OF THE DEVELOPMENT OF THE WORLD FINTECH LENDING MARKET

, Peer-to-Peer

, Peer-to-Peer

The article is devoted to the study of the conceptual foundations and specifics of the development of the global fintech lending market. In particular, a definition of this concept was proposed, which made it possible to demonstrate the difference between fintech lending and alternative and online lending.

The work used a system of scientific methods and approaches that allowed us to achieve the goal of the study. The study was carried out using methods of deduction, comparisons, statistical analysis, scientific abstraction and synthesis, which made it possible to assess the current state of development of the global fintech lending market.

A typical fintech lending model is presented, which involves three key entities: lenders, borrowers, and a fintech company acting as a digital platform operator and administrator of the lending process. The key characteristics of fintech lending have been identified, allowing it to be contrasted with traditional bank lending. The implementation of this scientific task, as well as the study of the evolution of fintech lending in the world, made it possible to highlight its positive and negative aspects.

The article pays special attention to studying the specifics of the functioning of digital fintech lending platforms, as well as systematizing their various types, taking into account the business models used. These models include crowdlending, Peer-to-Peer lending, marketplace lending, balance sheet lending, crypto lending and peer-to-peer real estate lending.

In conclusion, the key drivers that influence the development of the fintech lending segment in the world are identified, and the need for further research in this area in the Russian Federation is justified.

Keywords: fintech lending, digital platform, crowdlending, Peer-to-Peer lending, marketplace lending, balance sheet lending, crypto lending.

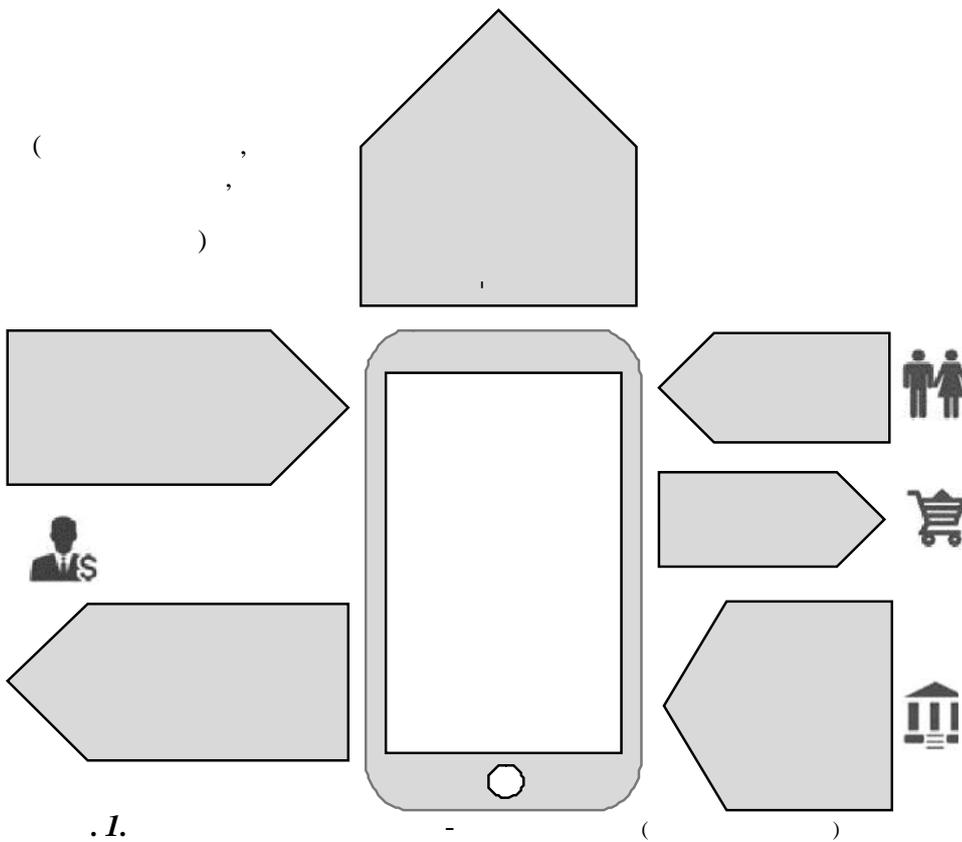
2008-2009 .,

COVID-19,

, Peer-to-Peer

Peer-to-Peer

[1], [2], [3], [4], [5], [6], [7], [8], [9], [10], [11]



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9. 0,5 % 8 % , 2-3 %.

10. 7 % 30 % — 6 % 36 % [13].

(Scoring model)

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Peer-2-Peer Zopa, 2006 —

— Prosper LendingClub.

2007-2009

OnDeck(),

RateSetter(),

100 2009 ,

(— 2013 ,, 100 — 2014 ,, — 2015 .)

[14].

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Peer-to-Peer, 2011 . , 2015 .
 (Marketplace Lending Association).
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 IPO
 2017 2019
 2018) .
 Peer-to-Peer
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 2021 . 356,2 . (15,39 %). 308,7
 2021 2,24 , 2022
 2030 23,6 % [15].
 (.1).
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) : (P2P, B2P),
) , (2 , 2),
 ;

Peer-to-Peer

EvenFi, Goparity, LANDE,
69%
Peer-to-Peer

Grand View Research 2021
[15].

Peer-to-Peer

Peer-to-Peer

Robo.cash, TWINO, Bondora

[16].

Mintos, Lendermarket, FOLK2FOLK.

Peer-to-Peer

Patch of Land, Fund That Flip, InRento
 Peer-to-Peer
 Kabbage, OnDeck Fund Through.
 BlockFi, crypto.com,
 YOUHODLER
 3.
 LendingClub, Funding Circle, Zopa, LendingTree
 (Ncino, Finastara LendingFront),
 (Software-as-a-Service SaaS).
 Conductiv FactorTrust), (Forward.AI, Scienaptic,
 Lendflow, Klarna Afterpay)
 COVID-19
 2030

2023-2024

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COVID-19

2008

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—2020.— 2-1(60).— P2 .32-35.

2.

peer-to-peer / . . . ,
—2019.— 5-4(51).— .238-240.

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