

P2P Lending: Future Scenarios

Bank Convergence

Probability: High

- * P2P platforms become banks
- * Deposit funding model
- * Full financial services
- * Example: LendingClub

Embedded Lending

Probability: High

- * BaaS/API infrastructure
- * White-label solutions
- * BNPL integration
- * Platform partnerships

DeFi Integration

Probability: Medium

- * Tokenized loan assets
- * Smart contract lending
- * Global liquidity pools
- * Regulatory challenges

Key Trends Shaping the Future

- * AI/ML risk assessment becoming standard
- * Open Banking enabling new data sources
- * Regulatory frameworks maturing globally
- * Consolidation of smaller platforms