

Unlocking Cross-Border SME Lending Growth for a Regional Fintech Firm

Client Background

The client is a regional financial technology company offering logistics-focused lending solutions to small and medium-sized businesses in emerging markets across Asia and Africa. Having built strong partnerships in the transport ecosystem, it was now seeking to diversify beyond that niche.

Client's Challenge

The client aimed to expand its reach beyond transport-linked financing and tap into broader cross-border SME lending. However, they lacked clarity on which SME segments were most underserved and where regulatory, infrastructure, and partnership conditions would support scalable lending models. They approached Mordor Intelligence to help evaluate opportunity sizing, competitive feasibility, and GTM pathways for a multi-market rollout.

How Mordor Intelligence Helped

- **Mapped Cross-Border Credit Demand:** Quantified financing gaps and credit needs for SMEs engaged in cross-border trade across four key emerging markets.
- **Benchmarked Regional Fintech Ecosystems:** Analyzed digital lending offerings, policy frameworks, and the maturity of data-sharing infrastructure in each geography.
- **Assessed Integration Readiness:** Evaluated the feasibility of embedding with logistics companies, fintech enablers, and alternative data providers to reduce onboarding friction.
- **Delivered a Structured Expansion Roadmap:** Outlined a phased go-to-market plan with pilot rollout models, ecosystem partner identification, and regulatory compliance pathways tailored to each region.

Key Findings

- Demand for trade-linked working capital was strongest among mid-tier exporters in logistics-constrained corridors.
- Existing digital lenders were focused primarily on domestic retail or microloans, leaving a white space in cross-border SME financing.
- Payment integration and logistics data access were more mature in Southeast Asia compared to West Africa.
- Policy openness to alternative credit scoring methods varied significantly by country, influencing feasibility.

Impact Created

- **Enabled Product Diversification:** The client designed a modular lending product adaptable to different trade routes, credit histories, and SME profiles.
- **Reduced Go-to-Market Friction:** Identified strategic partnership opportunities with fintech platforms and logistics aggregators, reducing onboarding complexity and improving speed to market.
- **Supported a Strategic Pivot:** The company transitioned from a single-sector transport financing model to a broader multi-sector SME lending platform with greater resilience and scalability.

Client Feedback

Mordor Intelligence's growth assessment delivered precisely what we needed, not just theoretical insights, but a practical roadmap we could act on immediately. Their thorough analysis included multiple scenarios that accounted for various market conditions, giving us the evidence-based confidence to execute our strategic pivot.

— **Senior Strategy Lead, Regional Financial Technology Provider**

Our Industry Coverage

Mordor Intelligence has advised fintech companies, regional banks, and NBFCs on more than 300 growth and diversification mandates across emerging markets. In the financial services space, our tailored capabilities include:

- **New Market Entry Evaluation:** Uncovering viable and underserved markets with the right demand signals and compliance headroom.

- **Portfolio Diversification Strategies:** Identifying adjacent services or products to expand beyond core segments.
- **M&A Target Identification:** Screening strategic acquisition candidates based on fit, capability gaps, and expansion goals.
- **Regional Whitespace Mapping:** Detecting sub-regional gaps where SME financing demand is unmet or underserved.
- **Innovation and Concept Validation:** Pressure-testing early-stage ideas with expert and customer feedback before launch.