

Credit Card Cash Advance Market By Type of Cash Advance (ATM Cash Advance, Convenience Check Cash Advance, Others) , By Card Issuer (Traditional issued cards, Fintech issued cards) By Credit Card Type (Personal, Business) : Global Opportunity Analysis and Industry Forecast, 2024-2033

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Abstracts

Credit Card Cash Advance Market

The credit card cash advance market was valued at \$13.4 billion in 2023 and is projected to reach \$25.7 billion by 2033, growing at a CAGR of 6.4% from 2024 to 2033.

Credit card cash advance involves withdrawal of money through ATMs or at bank branches by using the credit card. In this system, the credit card company lends money to the users and charges their account accordingly. Such transactions are made against the credit line of the card and come with a limit. The annual percentage rate (APR) of cash advances remains considerably higher than the usual APR.

Cash advance received through credit cards facilitates easy accomplishment of short-term liquidity requirements, which augments the growth of the market. In addition, it is a hassle-free process of obtaining cash as no approvals and extensive paperwork is required. Hence, the development of the credit card cash advance market is driven significantly. An emerging trend poised to gain prominence in the credit card cash advance market in coming years is the development of cash advance systems based on blockchain and cryptocurrency. Such cash advance platforms facilitate peer-to-peer lending & borrowing and lower the requirement of intermediaries, enhancing the transparency of the process.

However, the high APR of credit card cash advance deters several individuals from borrowing money, hampering the growth of the market. The Consumer Financial Protection Bureau in the U.S. states that the average APR for a two-week payday loan is 391% in the country. Furthermore, the availability of other short-term financing options such as payday loans with low interest rates reduces the requirement for credit card cash advance and restrains the market development. On the contrary, surge in inclination of credit card companies toward digitalization and targeted marketing is poised to open new opportunities for the credit card cash advance market. Companies are leveraging the capabilities of data analytics to create personalized offers for the users and drive the demand.

Segment Review

The credit card cash advance market is segmented into types of cash advance, card issuer, credit card type, and region. On the basis of type of cash advance, the market is divided into ATM cash advance, convenience check cash advance, and others. Depending on the card issuer, it is bifurcated into traditional issued cards and fintech issued cards. As per credit card type, it is classified into personal and business. Region wise, it is analyzed across North America, Europe, Asia-Pacific, and LAMEA.

Key Findings

On the basis of type of cash advance, the convenience check cash advance segment is expected to be the highest shareholder throughout the forecast period.

Depending on card issuer, the fintech issued cards segment is projected to dominate the market by 2033.

As per credit card type, the business segment is predicted to acquire a high stake in the market during the forecast period.

Region wise, Asia-Pacific is anticipated to be the highest shareholder by 2033.

Competition Analysis

The leading players operating in the global credit card cash advance market include Creditstar Group, PayPal, American Express Company, TitleMax, Inc., CAN Capital, Inc., Finova Capital, LLC, National Business Capital, THL Direct, Social Finance, Inc.,

and Square Inc. These major players have adopted various key development strategies such as business expansion, new product launches, and partnerships, to strengthen their foothold in the competitive market.

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End user preferences and pain points

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SWOT Analysis

Key Market Segments

By Type Of Cash Advance

Credit Card Cash Advance Market By Type of Cash Advance (ATM Cash Advance, Convenience Check Cash Advance, Oth...

ATM Cash Advance

Convenience Check Cash Advance

Others

By Card Issuer

Traditional issued cards

Fintech issued cards

By Credit Card Type

Personal

Business

By Region

North America

U.S.

Canada

Europe

UK

Germany

Italy

Spain

France

Rest of Europe

Asia-Pacific

China

Japan

India

South Korea

Australia

Rest of Asia-Pacific

LAMEA

Latin America

Middle East

Africa

Key Market Players

Creditstar Group

PayPal

American Express Company

TitleMax, Inc.

CAN Capital, Inc.

Finova Capital, LLC

National Business Capital

THL Direct

Social Finance, Inc.

Square Inc.

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