

Global Household Finances Market Size study, by Type (Home Purchase, Land Purchase, Construction, Others) by Interest Rate (Fixed Rate, Floating Rate), by Source (Public & Private Bank, Non-Banking Financial Institution, Housing Finance Companies) and Regional Forecasts 2022-2028

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Abstracts

Global Household Finances Market is valued at approximately USD XX million in 2021 and is anticipated to grow with a healthy growth rate of more than XX% over the forecast period 2022-2028. Household Finances involve financing of money through a loan to fulfil the household needs such as repairs and maintenance of home, and so on. Not limited to these features, it can also be used for home or land purchase, repairing or improvement. A range of repayment alternatives, including standard annual payments, monthly payments, and one-time payments, are also offered through household finance. Additionally, the national housing bank of each country scrutinizes and backs transactions in household finance, and an apex-level organization set up by the parliament to promote and protect the rights of housing loans. This market is driven by increase in the technical advancement of home loans and the transparency in its tracking system. Technological advancements such as Big Data and Analytics boost customer insights. By becoming more data-centric, the lenders can study the loan applicants to a much more sophisticated degree, which gives them insight into customer profiles in a more refined way. The world economic forum estimates that by the year 2025, 465 exabytes (10,00,000 Terabytes) of data will be created each day around the globe. On the other hand, the adoption of Artificial Intelligence and Machine Learning in this sector can be a chance for future growth in the market. However, the risk of defaulting on the repayment by the borrowers can hamper the market growth throughout the forecast period of 2022-2028.

The key regions considered for the Global Household Finances Market study includes Asia Pacific, North America, Europe, Latin America, and the Rest of the World. XX dominated the space in terms of revenue in 2021, owing to the dominance of. XX is expected to grow significantly during the forecast period, owing to factors such as. Also, the increasing need for Artificial Intelligence and Machine Learning can be witnessed in this sector for creating a strong base for future growth.

Major market players included in this report are:

UBS Group AG

Morgan Stanley

Bank of America Corporation

JPMorgan Chase & Co

Goldman Sachs

Royal Bank of Canada

Charles Schwab & Co., Inc.

Citigroup Inc.

Julius Baer Group

Credit Suisse Group AG

The objective of the study is to define market sizes of different segments & countries in recent years and to forecast the values for the coming eight years. The report is designed to incorporate both qualitative and quantitative aspects of the industry within each of the regions and countries involved in the study. Furthermore, the report also caters the detailed information about the crucial aspects such as driving factors & challenges which will define the future growth of the market. Additionally, the report shall also incorporate available opportunities in micro markets for stakeholders to invest along with a detailed analysis of the competitive landscape and product offerings of key players. The detailed segments and sub-segment of the market are explained below:

By Type:

Home Purchase

Land Purchase

Construction

Others

By Interest Rate:

Fixed Rate

Floating Rate

By Source:

Public and Private Banks

Non-Banking Financial Institutions

Housing Financial Companies

By Region:

North America

U.S.

Canada

Europe

UK

Germany

France

Spain

Italy

ROE

Asia Pacific

China

India

Japan

Australia

South Korea

RoAPAC

Latin America

Brazil

Mexico

Rest of the World

Furthermore, the years considered for the study are as follows:

Historical years – 2018, 2019, 2020

Base year – 2021

Forecast period – 2022 to 2028

Target Audience of the Global Household Finances Market in Market Study:

Key Consulting Companies & Advisors

Large, medium-sized, and small enterprises

Venture capitalists

Value-Added Resellers (VARs)

Third-party knowledge providers

Investment bankers

Investors

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