

Global Payday Loans Market Size study, by Type (Storefront Payday Loans, Online Payday Loans), by Marital Status (Married, Single, Male, Female, Others), by Customer Age (Less than 21, 21-30, 31-40, 41-50, More than 50) and Regional Forecasts 2021-2027

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Abstracts

Global Payday Loans Market is valued at approximately USD XX billion in 2020 and is anticipated to grow with a healthy growth rate of more than XX % over the forecast period 2021-2027. A payday loan is an unsecured loan with a short repayment period and high interest rates. This allows the borrower to submit a post-dated check to the lender for the payday income, but receive a portion of it in cash from the lender right away. Payday loans are becoming more popular among the youth, who are experiencing greater financial insecurity than any previous generation. Furthermore, it is predicted that one-third of all persons between the ages of 25 and 34 have a college loan, which is Generation Z's largest source of debt. This forces individuals to apply for payday loans in order to obtain quick and cheap cash, fueling the market's expansion. Furthermore, as a result of the Trump administration's CFPB proposal to repeal a rule that shields borrowers from loans with interest rates of 400 percent or higher, payday lenders have begun to target young people with appealing digital marketing. Payday lenders are gaining popularity, and many more are following suit and entering the industry because it is so simple to do so. Furthermore, the market is expected to rise as more payday lenders offer triple-digit balloon payment loans and broaden their products to include shorter-term instalment loans. Furthermore, because of numerous policies that favor payday lenders, more are prepared to enter during pandemic conditions to provide loans to financially insecure people, propelling the market's growth. For example, President Donald Trump's Consumer Financial Protection Bureau (CFPB) has removed consumer protections that prevent those who are unable to repay loans from taking out any form of loan. However, now that the bill has been repealed, payday

lenders are free to target anyone with high-interest loans and entice them into taking out even more loans. As a result, payday loans are becoming more popular. Furthermore, as the number of competitors grows, loans are becoming more diverse and inexpensive, but still pricey when compared to other types of loans, which is projected to fuel market expansion in the coming years. However, high interest rates and negative impact of payday loans on credit score may impede market growth over the forecast period of 2021-2027.

The regional analysis of the Global Payday Loans Market is considered for the key regions such as Asia Pacific, North America, Europe, Latin America, and Rest of the World (ROW). North America is the leading region across the world in terms of market share due to number of factors such as penetration of new payday loans among the youth and improvement in economy in the region. Whereas Asia Pacific is also anticipated to exhibit the highest growth rate over the forecast period 2021-2027, due to wide presence of large number of payday loan enterprises across the region.

Major market player included in this report are:

CashNetUSA
Cashfloat
Creditstar
Lending Stream
Myjar
Silver Cloud Financial, Inc.
Speedy Cash
THL Direct
Titlemax
TMG Loan Processing

The objective of the study is to define market sizes of different segments & countries in recent years and to forecast the values to 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 the detailed analysis of competitive landscape and product offerings of key players. The detailed segments and sub-segment of the market are explained below:

By Type:

Storefront Payday Loans

Online Payday Loans

By Marital Status:

Married

Single

Male

Female

Others

By Customer Age:

Less than 21

21-30

31-40

41-50

More than 50

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, years considered for the study are as follows:

Global Payday Loans Market Size study, by Type (Storefront Payday Loans, Online Payday Loans), by Marital Stat...

Historical year –2018,2019

Base year –2020

Forecast period – 2021 to 2027.

Target Audience of the Global Payday Loans 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

Contents

CHAPTER 1. EXECUTIVE SUMMARY

- 1.1. Market Snapshot
- 1.2. Global & Segmental Market Estimates & Forecasts, 2019-2027 (USD Billion)
 - 1.2.1. Payday Loans Market , by Region, 2019-2027 (USD Billion)
 - 1.2.2. Payday Loans Market , by Type, 2019-2027 (USD Billion)
 - 1.2.3. Payday Loans Market , by Marital Status, 2019-2027 (USD Billion)
 - 1.2.4. Payday Loans Market , by Customer Age, 2019-2027 (USD Billion)
- 1.3. Key Trends
- 1.4. Estimation Methodology
- 1.5. Research Assumption

CHAPTER 2. GLOBAL PAYDAY LOANS MARKET DEFINITION AND SCOPE

- 2.1. Objective of the Study
- 2.2. Market Definition & Scope
 - 2.2.1. Scope of the Study
 - 2.2.2. Industry Evolution
- 2.3. Years Considered for the Study
- 2.4. Currency Conversion Rates

CHAPTER 3. GLOBAL PAYDAY LOANS MARKET DYNAMICS

- 3.1. Payday Loans Market Impact Analysis (2019-2027)
 - 3.1.1. Market Drivers
 - 3.1.1.1. Fast loan approval with no restriction
 - 3.1.1.2. Growing awareness about the payday loan among the youth population
 - 3.1.2. Market Restraint
 - 3.1.2.1. High interest rates
 - 3.1.3. Market Opportunities
 - 3.1.3.1. Presence of large number of payday lenders

CHAPTER 4. GLOBAL PAYDAY LOANS MARKET INDUSTRY ANALYSIS

- 4.1. Porter's 5 Force Model
 - 4.1.1. Bargaining Power of Suppliers
 - 4.1.2. Bargaining Power of Buyers

- 4.1.3. Threat of New Entrants
- 4.1.4. Threat of Substitutes
- 4.1.5. Competitive Rivalry
- 4.1.6. Futuristic Approach to Porter's 5 Force Model (2018-2027)
- 4.2. PEST Analysis
 - 4.2.1. Political
 - 4.2.2. Economical
 - 4.2.3. Social
 - 4.2.4. Technological
- 4.3. Investment Adoption Model
- 4.4. Analyst Recommendation & Conclusion

CHAPTER 5. GLOBAL PAYDAY LOANS MARKET , BY TYPE

- 5.1. Market Snapshot
- 5.2. Global Payday Loans Market by Type , Performance - Potential Analysis
- 5.3. Global Payday Loans Market Estimates & Forecasts by Type 2018-2027 (USD Billion)
- 5.4. Payday Loans Market , Sub Segment Analysis
 - 5.4.1. Storefront Payday Loans
 - 5.4.2. Online Payday Loans

CHAPTER 6. GLOBAL PAYDAY LOANS MARKET , BY MARITAL STATUS

- 6.1. Market Snapshot
- 6.2. Global Payday Loans Market by Marital Status, Performance - Potential Analysis
- 6.3. Global Payday Loans Market Estimates & Forecasts by Marital Status 2018-2027 (USD Billion)
- 6.4. Payday Loans Market , Sub Segment Analysis
 - 6.4.1. Married
 - 6.4.2. Single
 - 6.4.3. Male
 - 6.4.4. Female
 - 6.4.5. Others

CHAPTER 7. GLOBAL PAYDAY LOANS MARKET , BY CUSTOMER AGE

- 7.1. Market Snapshot
- 7.2. Global Payday Loans Market by Customer Age, Performance - Potential Analysis

7.3. Global Payday Loans Market Estimates & Forecasts by Customer Age 2018-2027
(USD Billion)

7.4. Payday Loans Market , Sub Segment Analysis

7.4.1. Less than

7.4.2. 21-30

7.4.3. 31-40

7.4.4. 41-50

7.4.5. More than

CHAPTER 8. GLOBAL PAYDAY LOANS MARKET , REGIONAL ANALYSIS

8.1. Payday Loans Market , Regional Market Snapshot

8.2. North America Payday Loans Market

8.2.1. U.S. Payday Loans Market

8.2.1.1. Type breakdown estimates & forecasts, 2018-2027

8.2.1.2. Marital Status breakdown estimates & forecasts, 2018-2027

8.2.1.3. Customer Age breakdown estimates & forecasts, 2018-2027

8.2.2. Canada Payday Loans Market

8.3. Europe Payday Loans Market Snapshot

8.3.1. U.K. Payday Loans Market

8.3.2. Germany Payday Loans Market

8.3.3. France Payday Loans Market

8.3.4. Spain Payday Loans Market

8.3.5. Italy Payday Loans Market

8.3.6. Rest of Europe Payday Loans Market

8.4. Asia-Pacific Payday Loans Market Snapshot

8.4.1. China Payday Loans Market

8.4.2. India Payday Loans Market

8.4.3. Japan Payday Loans Market

8.4.4. Australia Payday Loans Market

8.4.5. South Korea Payday Loans Market

8.4.6. Rest of Asia Pacific Payday Loans Market

8.5. Latin America Payday Loans Market Snapshot

8.5.1. Brazil Payday Loans Market

8.5.2. Mexico Payday Loans Market

8.6. Rest of The World Payday Loans Market

CHAPTER 9. COMPETITIVE INTELLIGENCE

- 9.1. Top Market Strategies
- 9.2. Company Profiles
 - 9.2.1. Cashfloat
 - 9.2.1.1. Key Information
 - 9.2.1.2. Overview
 - 9.2.1.3. Financial (Subject to Data Availability)
 - 9.2.1.4. Product Summary
 - 9.2.1.5. Recent Developments
 - 9.2.2. CashNetUSA
 - 9.2.3. Creditstar
 - 9.2.4. Lending Stream
 - 9.2.5. Myjar
 - 9.2.6. Silver Cloud Financial, Inc.
 - 9.2.7. Speedy Cash
 - 9.2.8. THL Direct
 - 9.2.9. Titlemax
 - 9.2.10. TMG Loan Processing

CHAPTER 10. RESEARCH MARITAL STATUS

- 10.1. Research Marital Status
 - 10.1.1. Data Mining
 - 10.1.2. Analysis
 - 10.1.3. Market Estimation
 - 10.1.4. Validation
 - 10.1.5. Publishing
- 10.2. Research Attributes
- 10.3. Research Assumption

List Of Tables

LIST OF TABLES

- TABLE 1. Global Payday Loans Market , report scope
- TABLE 2. Global Payday Loans Market estimates & forecasts by region 2018-2027 (USD Billion)
- TABLE 3. Global Payday Loans Market estimates & forecasts by Type 2018-2027 (USD Billion)
- TABLE 4. Global Payday Loans Market estimates & forecasts by Marital Status 2018-2027 (USD Billion)
- TABLE 5. Global Payday Loans Market estimates & forecasts by Customer Age 2018-2027 (USD Billion)
- TABLE 6. Global Payday Loans Market by segment, estimates & forecasts, 2018-2027 (USD Billion)
- TABLE 7. Global Payday Loans Market by region, estimates & forecasts, 2018-2027 (USD Billion)
- TABLE 8. Global Payday Loans Market by segment, estimates & forecasts, 2018-2027 (USD Billion)
- TABLE 9. Global Payday Loans Market by region, estimates & forecasts, 2018-2027 (USD Billion)
- TABLE 10. Global Payday Loans Market by segment, estimates & forecasts, 2018-2027 (USD Billion)
- TABLE 11. Global Payday Loans Market by region, estimates & forecasts, 2018-2027 (USD Billion)
- TABLE 12. Global Payday Loans Market by segment, estimates & forecasts, 2018-2027 (USD Billion)
- TABLE 13. Global Payday Loans Market by region, estimates & forecasts, 2018-2027 (USD Billion)
- TABLE 14. Global Payday Loans Market by segment, estimates & forecasts, 2018-2027 (USD Billion)
- TABLE 15. Global Payday Loans Market by region, estimates & forecasts, 2018-2027 (USD Billion)
- TABLE 16. Global Payday Loans Market by segment, estimates & forecasts, 2018-2027 (USD Billion)
- TABLE 17. Global Payday Loans Market by region, estimates & forecasts, 2018-2027 (USD Billion)
- TABLE 18. Global Payday Loans Market by segment, estimates & forecasts, 2018-2027 (USD Billion)

TABLE 19. Global Payday Loans Market by region, estimates & forecasts, 2018-2027 (USD Billion)

TABLE 20. Global Payday Loans Market by segment, estimates & forecasts, 2018-2027 (USD Billion)

TABLE 21. Global Payday Loans Market by region, estimates & forecasts, 2018-2027 (USD Billion)

TABLE 22. U.S. Payday Loans Market estimates & forecasts, 2018-2027 (USD Billion)

TABLE 23. U.S. Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 24. U.S. Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 25. Canada Payday Loans Market estimates & forecasts, 2018-2027 (USD Billion)

TABLE 26. Canada Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 27. Canada Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 28. UK Payday Loans Market estimates & forecasts, 2018-2027 (USD Billion)

TABLE 29. UK Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 30. UK Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 31. Germany Payday Loans Market estimates & forecasts, 2018-2027 (USD Billion)

TABLE 32. Germany Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 33. Germany Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 34. France Payday Loans Market estimates & forecasts, 2018-2027 (USD Billion)

TABLE 35. France Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 36. France Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 37. Spain Payday Loans Market estimates & forecasts, 2018-2027 (USD Billion)

TABLE 38. Spain Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 39. Spain Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 40. Italy Payday Loans Market estimates & forecasts, 2018-2027 (USD Billion)

TABLE 41. Italy Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 42. Italy Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 43. ROE Payday Loans Market estimates & forecasts, 2018-2027 (USD Billion)

TABLE 44. ROE Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 45. ROE Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 46. China Payday Loans Market estimates & forecasts, 2018-2027 (USD Billion)

TABLE 47. China Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 48. China Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 49. India Payday Loans Market estimates & forecasts, 2018-2027 (USD Billion)

TABLE 50. India Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 51. India Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 52. Japan Payday Loans Market estimates & forecasts, 2018-2027 (USD Billion)

TABLE 53. Japan Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 54. Japan Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 55. Australia Payday Loans Market estimates & forecasts, 2018-2027 (USD Billion)

TABLE 56. Australia Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 57. Australia Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 58. South Korea Payday Loans Market estimates & forecasts, 2018-2027 (USD Billion)

TABLE 59. South Korea Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 60. South Korea Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 61. ROPAC Payday Loans Market estimates & forecasts, 2018-2027 (USD Billion)

TABLE 62. ROPAC Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 63. ROPAC Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 64. Brazil Payday Loans Market estimates & forecasts, 2018-2027 (USD Billion)

TABLE 65. Brazil Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 66. Brazil Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 67. Mexico Payday Loans Market estimates & forecasts, 2018-2027 (USD Billion)

TABLE 68. Mexico Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 69. Mexico Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 70. ROLA Payday Loans Market estimates & forecasts, 2018-2027 (USD Billion)

TABLE 71. ROLA Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 72. ROLA Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 73. ROW Payday Loans Market estimates & forecasts, 2018-2027 (USD Billion)

TABLE 74. ROW Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 75. ROW Payday Loans Market estimates & forecasts by segment 2018-2027 (USD Billion)

TABLE 76. List of secondary Types used in the study of global Payday Loans Market .

TABLE 77. List of primary Types used in the study of global Payday Loans Market .

TABLE 78. Years considered for the study.

TABLE 79. Exchange rates considered.

List Of Figures

LIST OF FIGURES

- FIG 1. Global Payday Loans Market , research methodology
- FIG 2. Global Payday Loans Market , market estimation techniques
- FIG 3. Global market size estimates & forecast methods
- FIG 4. Global Payday Loans Market , key trends 2019
- FIG 5. Global Payday Loans Market , growth prospects 2020-2027
- FIG 6. Global Payday Loans Market , porters 5 force model
- FIG 7. Global Payday Loans Market , pest analysis
- FIG 8. Global Payday Loans Market , value chain analysis
- FIG 9. Global Payday Loans Market by segment, 2018 & 2027 (USD Billion)
- FIG 10. Global Payday Loans Market by segment, 2018 & 2027 (USD Billion)
- FIG 11. Global Payday Loans Market by segment, 2018 & 2027 (USD Billion)
- FIG 12. Global Payday Loans Market by segment, 2018 & 2027 (USD Billion)
- FIG 13. Global Payday Loans Market by segment, 2018 & 2027 (USD Billion)
- FIG 14. Global Payday Loans Market by segment, 2018 & 2027 (USD Billion)
- FIG 15. Global Payday Loans Market by segment, 2018 & 2027 (USD Billion)
- FIG 16. Global Payday Loans Market by segment, 2018 & 2027 (USD Billion)
- FIG 17. Global Payday Loans Market , regional snapshot 2018 & 2027
- FIG 18. North America Payday Loans Market 2018 & 2027 (USD Billion)
- FIG 19. Europe Payday Loans Market 2018 & 2027 (USD Billion)
- FIG 20. Asia-Pacific Payday Loans Market 2018 & 2027 (USD Billion)
- FIG 21. Latin America Payday Loans Market 2018 & 2027 (USD Billion)
- FIG 22. Global Payday Loans Market , company market share analysis (2019)

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