

# **Global Personal Loans Market Size study, by Type (P2P Marketplace Lending, Balance Sheet Lending), by Age (Less than 30, 30-50, More than 50), by Marital Status ( Married, Single, Others), by Employment Status ( Salaried, Male, Female, Others, Business) and Regional Forecasts 2021-2027**

<https://marketpublishers.com/r/G5883907C0BAEN.html>

Date: September 2021

Pages: 200

Price: US\$ 4,950.00 (Single User License)

ID: G5883907C0BAEN

## **Abstracts**

Global Personal Loans Market is valued at approximately USD XX million in 2020 and is anticipated to grow with a healthy growth rate of more than XX % over the forecast period 2021-2027. A personal loan is a sum of money obtained by an individual for a variety of reasons, such as home renovations, debt consolidation, or wedding expenses. Personal loans are also often available from banks, credit unions, and online lending providers. Furthermore, personal loans often have lower interest rates than credit cards and can be used to combine many credit card bills into a single monthly payment that is less expensive. Personal loans are attracting a larger number of consumers due to cheap interest rates and bigger borrowing limits, which is a major driving factor for market expansion. Furthermore, personal loans with a single fixed-rate monthly payment are easier to handle than a number of credit cards with varying interest rates, payment due dates, and other factors. These variables all contribute to the personal loan market's expansion. Over the previous two years, both public sector banks (PSBs) and private sector banks (PvBs) have lost considerable volume share in PLs. PSBs' market share in PLs fell from 40.07 percent in March 2018 to 23.83 percent in March 2020 in terms of volume. Their market share was 24.41 percent in August 2020. Personal loans provide a plethora of advantages for why they are in high demand among consumers. The loan amount is usually accepted without the need for collateral. Furthermore, one of the primary advantages of taking out a personal loan is that it allows you to handle many credit cards with varied interest rates and payment due

dates. Furthermore, borrowers who qualify for a personal loan with a lower interest rate than their credit cards can simplify their monthly payments and save money for future financial obligations. As a result, the advantages given by personal loans are becoming important drivers of market expansion. However, Individuals taking out personal loans are incurring more bad debts, and personal loan rates and penalties are increasing which may impede market growth over the forecast period of 2021-2027.

The regional analysis of the Global Personal 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 Increase in adoption of advanced technologies such as chatbots, IoT, AI, and big data analytics in the region. Whereas Asia Pacific is also anticipated to exhibit the highest growth rate over the forecast period 2021-2027, due to Increasing Awareness and Acceptance of personal loans by consumers across Asia-Pacific.

Major market player included in this report are:

American Express  
Avant LLC  
Barclays PLC  
DBS Bank Ltd  
Goldman Sachs  
LendingClub Bank,  
Prosper Funding LLC  
Social Finance, Inc.  
Truist Financial Corporation  
Wells Fargo

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:

*Global Personal Loans Market Size study, by Type (P2P Marketplace Lending, Balance Sheet Lending), by Age (Les...*

P2P Marketplace Lending

Balance Sheet Lending

By Age:

Less than 30

30-50

More than 50

By Marital Status:

Married

Single

Others

By Employment Status:

Salaried

Male

Female

Others

Business

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:

Historical year – 2017, 2018-19

Base year – 2019-2020

Forecast period – 2021 to 2027.

Target Audience of the Global Personal 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

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