

# Consumer Credit in the United Kingdom

<https://marketpublishers.com/r/CD3745E748EEN.html>

Date: November 2023

Pages: 15

Price: US\$ 990.00 (Single User License)

ID: CD3745E748EEN

## Abstracts

Numerous consumers have increased their reliance on credit to enable them to afford higher retail prices in 2023, as the UK economy has continued to be impacted by high inflation and the rising cost of living. As a result, card lending is set to experience growth in 2023, both in terms of gross lending value and the outstanding balance.

Nevertheless, as the population has seen their disposable income shrink, the number of people who have missed two or more credit payments has increased between 2...

Euromonitor International's Consumer Credit in United Kingdom report establishes the size and structure of the market for ATMs cards, smart cards, credit cards, debit cards, charge cards, pre-paid cards and store cards. It looks at key players in the market (issuers and operators), number of cards in circulation, numbers transactions and value of transactions. It offers strategic analysis of sector forecasts and trends to watch.

Product coverage: Auto Lending, Card Lending, Durables Lending, Education Lending, Home Lending, Other Personal Lending.

Data coverage: market sizes (historic and forecasts), company shares, brand shares and distribution data.

Why buy this report?

Get a detailed picture of the Consumer Credit market;

Pinpoint growth sectors and identify factors driving change;

Understand the competitive environment, the market's major players and leading brands;

Use five-year forecasts to assess how the market is predicted to develop.

Euromonitor International has over 40 years' experience of publishing market research reports, business reference books and online information systems. With offices in London, Chicago, Singapore, Shanghai, Vilnius, Dubai, Cape Town, Santiago, Sydney, Tokyo and Bangalore and a network of over 800 analysts worldwide, Euromonitor International has a unique capability to develop reliable information resources to help drive informed strategic planning.

## Contents

Consumer Credit in the United Kingdom

Euromonitor International

November 2023

List Of Contents And Tables

CONSUMER CREDIT IN THE UNITED KINGDOM

KEY DATA FINDINGS

### 2023 DEVELOPMENTS

Britons are struggling to pay back their credit due to the country's economic situation

Growth in auto lending slows due to the economy and stricter credit requirements

BNPL continues to be an attractive alternative to traditional lending due to the economic situation

#### PROSPECTS AND OPPORTUNITIES

If inflation does not decline, Bank of England base rate set to see a further increase

Future development of BNPL will depend on the strictness of soon-to-be-enacted regulation

Consumers may turn to alternative lenders as credit eligibility requirements tighten

#### CATEGORY DATA

Table 1 Consumer Credit: Outstanding Balance by Category: Value 2018-2023

Table 2 Consumer Credit: Outstanding Balance by Category: % Value Growth 2018-2023

Table 3 Consumer Credit: Gross Lending by Category: Value 2018-2023

Table 4 Consumer Credit: Gross Lending by Category: % Value Growth 2018-2023

Table 5 Forecast Consumer Credit: Outstanding Balance by Category: Value 2023-2028

Table 6 Forecast Consumer Credit: Outstanding Balance by Category: % Value Growth 2023-2028

Table 7 Forecast Consumer Credit: Gross Lending by Category: Value 2023-2028

Table 8 Forecast Consumer Credit: Gross Lending by Category: % Value Growth 2023-2028

#### CONSUMER LENDING IN THE UNITED KINGDOM

#### EXECUTIVE SUMMARY

Consumer lending in 2023: The big picture

### 2023 KEY TRENDS

Mortgages/housing continues to be impacted by inflation and cost-of-living pressures

The popularity of BNPL keeps rising amongst Britons

What next for consumer lending?

## MARKET DATA

Table 9 Consumer Lending: Outstanding Balance by Category: Value 2018-2023

Table 10 Consumer Lending: Outstanding Balance by Category: % Value Growth 2018-2023

Table 11 Consumer Lending: Gross Lending by Category: Value 2018-2023

Table 12 Consumer Lending: Gross Lending by Category: % Value Growth 2018-2023

Table 13 Consumer Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2018-2023

Table 14 Mortgages/Housing: Non-performing vs Other Loans Outstanding Balance: % Value 2018-2023

Table 15 Consumer Credit: Non-performing vs Other Loans Outstanding Balance: % Value 2018-2023

Table 16 Card Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2018-2023

Table 17 Forecast Consumer Lending: Outstanding Balance by Category: Value 2023-2028

Table 18 Forecast Consumer Lending: Outstanding Balance by Category: % Value Growth 2023-2028

Table 19 Forecast Consumer Lending: Gross Lending by Category: Value 2023-2028

Table 20 Forecast Consumer Lending: Gross Lending by Category: % Value Growth 2023-2028

## DISCLAIMER

## SOURCES

Summary 1 Research Sources

## I would like to order

Product name: Consumer Credit in the United Kingdom

Product link: <https://marketpublishers.com/r/CD3745E748EEN.html>

Price: US\$ 990.00 (Single User License / Electronic Delivery)

If you want to order Corporate License or Hard Copy, please, contact our Customer Service:

[info@marketpublishers.com](mailto:info@marketpublishers.com)

## Payment

To pay by Credit Card (Visa, MasterCard, American Express, PayPal), please, click button on product page <https://marketpublishers.com/r/CD3745E748EEN.html>

To pay by Wire Transfer, please, fill in your contact details in the form below:

First name:  
Last name:  
Email:  
Company:  
Address:  
City:  
Zip code:  
Country:  
Tel:  
Fax:  
Your message:

**\*\*All fields are required**

Customer signature \_\_\_\_\_

Please, note that by ordering from marketpublishers.com you are agreeing to our Terms & Conditions at <https://marketpublishers.com/docs/terms.html>

To place an order via fax simply print this form, fill in the information below and fax the completed form to +44 20 7900 3970