

Global Personal Loans Market 2024 by Company, Regions, Type and Application, Forecast to 2030

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Abstracts

According to our (Global Info Research) latest study, the global Personal Loans market size was valued at USD million in 2023 and is forecast to a readjusted size of USD million by 2030 with a CAGR of % during review period.

Over the last 10 years, investors funneled many billions of dollars into the personal loan market. These investments came in the form of venture capital, various bond structures and even direct investments in loans. Fueled by this influx of capital (and some innovative technologists), the once stagnant personal loans industry exploded with double-digit growth rates.

In 2018, the number of personal loan accounts rose to 19.5 million. An increase of 12.5% from 2017 (source). Subprime originations grew 28% between Q2 2017 and Q2 2018. In contrast, originations for subprime borrowers dropped by 7.1% between 2016 and 2018.

Has the personal loan boom reached its peak? SuperMoney's 2019 personal loans industry study will answer that question while also providing a detailed look at the consumer lending sector as a whole. Let's get started. Personal loans, also known as consumer loans or installment loans, are closed-end uncollateralized sources of credit. This means that, unlike mortgages and most auto loans, they don't require collateral. And unlike credit cards, they have fixed payments for a specific period of time.

The Global Info Research report includes an overview of the development of the Personal Loans industry chain, the market status of Below 1 years (Below 5000 USD, 5000-50000 USD), 1-3 years (Below 5000 USD, 5000-50000 USD), and key enterprises in developed and developing market, and analysed the cutting-edge technology, patent,

hot applications and market trends of Personal Loans.

Regionally, the report analyzes the Personal Loans markets in key regions. North America and Europe are experiencing steady growth, driven by government initiatives and increasing consumer awareness. Asia-Pacific, particularly China, leads the global Personal Loans market, with robust domestic demand, supportive policies, and a strong manufacturing base.

Key Features:

The report presents comprehensive understanding of the Personal Loans market. It provides a holistic view of the industry, as well as detailed insights into individual components and stakeholders. The report analysis market dynamics, trends, challenges, and opportunities within the Personal Loans industry.

The report involves analyzing the market at a macro level:

Market Sizing and Segmentation: Report collect data on the overall market size, including the revenue generated, and market share of different by Type (e.g., Below 5000 USD, 5000-50000 USD).

Industry Analysis: Report analyse the broader industry trends, such as government policies and regulations, technological advancements, consumer preferences, and market dynamics. This analysis helps in understanding the key drivers and challenges influencing the Personal Loans market.

Regional Analysis: The report involves examining the Personal Loans market at a regional or national level. Report analyses regional factors such as government incentives, infrastructure development, economic conditions, and consumer behaviour to identify variations and opportunities within different markets.

Market Projections: Report covers the gathered data and analysis to make future projections and forecasts for the Personal Loans market. This may include estimating market growth rates, predicting market demand, and identifying emerging trends.

The report also involves a more granular approach to Personal Loans:

Company Analysis: Report covers individual Personal Loans players, suppliers, and other relevant industry players. This analysis includes studying their financial

performance, market positioning, product portfolios, partnerships, and strategies.

Consumer Analysis: Report covers data on consumer behaviour, preferences, and attitudes towards Personal Loans. This may involve surveys, interviews, and analysis of consumer reviews and feedback from different by Application (Below 1 years, 1-3 years).

Technology Analysis: Report covers specific technologies relevant to Personal Loans. It assesses the current state, advancements, and potential future developments in Personal Loans areas.

Competitive Landscape: By analyzing individual companies, suppliers, and consumers, the report presents insights into the competitive landscape of the Personal Loans market. This analysis helps understand market share, competitive advantages, and potential areas for differentiation among industry players.

Market Validation: The report involves validating findings and projections through primary research, such as surveys, interviews, and focus groups.

Market Segmentation

Personal Loans market is split by Type and by Application. For the period 2019-2030, the growth among segments provides accurate calculations and forecasts for consumption value by Type, and by Application in terms of value.

Market segment by Type

Below 5000 USD

5000-50000 USD

Above 50000 USD

Market segment by Application

Below 1 years

1-3 years

Above years

Market segment by players, this report covers

LightStream

SoFi

Citizens Bank

Marcus

FreedomPlus

Payoff

OneMain Financial

Avant

Prosper

Lending Club

Best Egg

Earnest

Payoff

Earnin

Market segment by regions, regional analysis covers

North America (United States, Canada, and Mexico)

Europe (Germany, France, UK, Russia, Italy, and Rest of Europe)

Asia-Pacific (China, Japan, South Korea, India, Southeast Asia, Australia and Rest of Asia-Pacific)

South America (Brazil, Argentina and Rest of South America)

Middle East & Africa (Turkey, Saudi Arabia, UAE, Rest of Middle East & Africa)

The content of the study subjects, includes a total of 13 chapters:

Chapter 1, to describe Personal Loans product scope, market overview, market estimation caveats and base year.

Chapter 2, to profile the top players of Personal Loans, with revenue, gross margin and global market share of Personal Loans from 2019 to 2024.

Chapter 3, the Personal Loans competitive situation, revenue and global market share of top players are analyzed emphatically by landscape contrast.

Chapter 4 and 5, to segment the market size by Type and application, with consumption value and growth rate by Type, application, from 2019 to 2030.

Chapter 6, 7, 8, 9, and 10, to break the market size data at the country level, with revenue and market share for key countries in the world, from 2019 to 2024. and Personal Loans market forecast, by regions, type and application, with consumption value, from 2025 to 2030.

Chapter 11, market dynamics, drivers, restraints, trends and Porters Five Forces analysis.

Chapter 12, the key raw materials and key suppliers, and industry chain of Personal Loans.

Chapter 13, to describe Personal Loans research findings and conclusion.

Contents

1 MARKET OVERVIEW

- 1.1 Product Overview and Scope of Personal Loans
- 1.2 Market Estimation Caveats and Base Year
- 1.3 Classification of Personal Loans by Type
 - 1.3.1 Overview: Global Personal Loans Market Size by Type: 2019 Versus 2023 Versus 2030
 - 1.3.2 Global Personal Loans Consumption Value Market Share by Type in 2023
 - 1.3.3 Below 5000 USD
 - 1.3.4 5000-50000 USD
 - 1.3.5 Above 50000 USD
- 1.4 Global Personal Loans Market by Application
 - 1.4.1 Overview: Global Personal Loans Market Size by Application: 2019 Versus 2023 Versus 2030
 - 1.4.2 Below 1 years
 - 1.4.3 1-3 years
 - 1.4.4 Above years
- 1.5 Global Personal Loans Market Size & Forecast
- 1.6 Global Personal Loans Market Size and Forecast by Region
 - 1.6.1 Global Personal Loans Market Size by Region: 2019 VS 2023 VS 2030
 - 1.6.2 Global Personal Loans Market Size by Region, (2019-2030)
 - 1.6.3 North America Personal Loans Market Size and Prospect (2019-2030)
 - 1.6.4 Europe Personal Loans Market Size and Prospect (2019-2030)
 - 1.6.5 Asia-Pacific Personal Loans Market Size and Prospect (2019-2030)
 - 1.6.6 South America Personal Loans Market Size and Prospect (2019-2030)
 - 1.6.7 Middle East and Africa Personal Loans Market Size and Prospect (2019-2030)

2 COMPANY PROFILES

- 2.1 LightStream
 - 2.1.1 LightStream Details
 - 2.1.2 LightStream Major Business
 - 2.1.3 LightStream Personal Loans Product and Solutions
 - 2.1.4 LightStream Personal Loans Revenue, Gross Margin and Market Share (2019-2024)
 - 2.1.5 LightStream Recent Developments and Future Plans
- 2.2 SoFi

- 2.2.1 SoFi Details
- 2.2.2 SoFi Major Business
- 2.2.3 SoFi Personal Loans Product and Solutions
- 2.2.4 SoFi Personal Loans Revenue, Gross Margin and Market Share (2019-2024)
- 2.2.5 SoFi Recent Developments and Future Plans
- 2.3 Citizens Bank
 - 2.3.1 Citizens Bank Details
 - 2.3.2 Citizens Bank Major Business
 - 2.3.3 Citizens Bank Personal Loans Product and Solutions
 - 2.3.4 Citizens Bank Personal Loans Revenue, Gross Margin and Market Share (2019-2024)
 - 2.3.5 Citizens Bank Recent Developments and Future Plans
- 2.4 Marcus
 - 2.4.1 Marcus Details
 - 2.4.2 Marcus Major Business
 - 2.4.3 Marcus Personal Loans Product and Solutions
 - 2.4.4 Marcus Personal Loans Revenue, Gross Margin and Market Share (2019-2024)
 - 2.4.5 Marcus Recent Developments and Future Plans
- 2.5 FreedomPlus
 - 2.5.1 FreedomPlus Details
 - 2.5.2 FreedomPlus Major Business
 - 2.5.3 FreedomPlus Personal Loans Product and Solutions
 - 2.5.4 FreedomPlus Personal Loans Revenue, Gross Margin and Market Share (2019-2024)
 - 2.5.5 FreedomPlus Recent Developments and Future Plans
- 2.6 Payoff
 - 2.6.1 Payoff Details
 - 2.6.2 Payoff Major Business
 - 2.6.3 Payoff Personal Loans Product and Solutions
 - 2.6.4 Payoff Personal Loans Revenue, Gross Margin and Market Share (2019-2024)
 - 2.6.5 Payoff Recent Developments and Future Plans
- 2.7 OneMain Financial
 - 2.7.1 OneMain Financial Details
 - 2.7.2 OneMain Financial Major Business
 - 2.7.3 OneMain Financial Personal Loans Product and Solutions
 - 2.7.4 OneMain Financial Personal Loans Revenue, Gross Margin and Market Share (2019-2024)
 - 2.7.5 OneMain Financial Recent Developments and Future Plans
- 2.8 Avant

- 2.8.1 Avant Details
- 2.8.2 Avant Major Business
- 2.8.3 Avant Personal Loans Product and Solutions
- 2.8.4 Avant Personal Loans Revenue, Gross Margin and Market Share (2019-2024)
- 2.8.5 Avant Recent Developments and Future Plans
- 2.9 Prosper
 - 2.9.1 Prosper Details
 - 2.9.2 Prosper Major Business
 - 2.9.3 Prosper Personal Loans Product and Solutions
 - 2.9.4 Prosper Personal Loans Revenue, Gross Margin and Market Share (2019-2024)
 - 2.9.5 Prosper Recent Developments and Future Plans
- 2.10 Lending Club
 - 2.10.1 Lending Club Details
 - 2.10.2 Lending Club Major Business
 - 2.10.3 Lending Club Personal Loans Product and Solutions
 - 2.10.4 Lending Club Personal Loans Revenue, Gross Margin and Market Share (2019-2024)
 - 2.10.5 Lending Club Recent Developments and Future Plans
- 2.11 Best Egg
 - 2.11.1 Best Egg Details
 - 2.11.2 Best Egg Major Business
 - 2.11.3 Best Egg Personal Loans Product and Solutions
 - 2.11.4 Best Egg Personal Loans Revenue, Gross Margin and Market Share (2019-2024)
 - 2.11.5 Best Egg Recent Developments and Future Plans
- 2.12 Earnest
 - 2.12.1 Earnest Details
 - 2.12.2 Earnest Major Business
 - 2.12.3 Earnest Personal Loans Product and Solutions
 - 2.12.4 Earnest Personal Loans Revenue, Gross Margin and Market Share (2019-2024)
 - 2.12.5 Earnest Recent Developments and Future Plans
- 2.13 Payoff
 - 2.13.1 Payoff Details
 - 2.13.2 Payoff Major Business
 - 2.13.3 Payoff Personal Loans Product and Solutions
 - 2.13.4 Payoff Personal Loans Revenue, Gross Margin and Market Share (2019-2024)
 - 2.13.5 Payoff Recent Developments and Future Plans
- 2.14 Earnin

- 2.14.1 Earnin Details
- 2.14.2 Earnin Major Business
- 2.14.3 Earnin Personal Loans Product and Solutions
- 2.14.4 Earnin Personal Loans Revenue, Gross Margin and Market Share (2019-2024)
- 2.14.5 Earnin Recent Developments and Future Plans

3 MARKET COMPETITION, BY PLAYERS

- 3.1 Global Personal Loans Revenue and Share by Players (2019-2024)
- 3.2 Market Share Analysis (2023)
 - 3.2.1 Market Share of Personal Loans by Company Revenue
 - 3.2.2 Top 3 Personal Loans Players Market Share in 2023
 - 3.2.3 Top 6 Personal Loans Players Market Share in 2023
- 3.3 Personal Loans Market: Overall Company Footprint Analysis
 - 3.3.1 Personal Loans Market: Region Footprint
 - 3.3.2 Personal Loans Market: Company Product Type Footprint
 - 3.3.3 Personal Loans Market: Company Product Application Footprint
- 3.4 New Market Entrants and Barriers to Market Entry
- 3.5 Mergers, Acquisition, Agreements, and Collaborations

4 MARKET SIZE SEGMENT BY TYPE

- 4.1 Global Personal Loans Consumption Value and Market Share by Type (2019-2024)
- 4.2 Global Personal Loans Market Forecast by Type (2025-2030)

5 MARKET SIZE SEGMENT BY APPLICATION

- 5.1 Global Personal Loans Consumption Value Market Share by Application (2019-2024)
- 5.2 Global Personal Loans Market Forecast by Application (2025-2030)

6 NORTH AMERICA

- 6.1 North America Personal Loans Consumption Value by Type (2019-2030)
- 6.2 North America Personal Loans Consumption Value by Application (2019-2030)
- 6.3 North America Personal Loans Market Size by Country
 - 6.3.1 North America Personal Loans Consumption Value by Country (2019-2030)
 - 6.3.2 United States Personal Loans Market Size and Forecast (2019-2030)
 - 6.3.3 Canada Personal Loans Market Size and Forecast (2019-2030)

6.3.4 Mexico Personal Loans Market Size and Forecast (2019-2030)

7 EUROPE

7.1 Europe Personal Loans Consumption Value by Type (2019-2030)

7.2 Europe Personal Loans Consumption Value by Application (2019-2030)

7.3 Europe Personal Loans Market Size by Country

7.3.1 Europe Personal Loans Consumption Value by Country (2019-2030)

7.3.2 Germany Personal Loans Market Size and Forecast (2019-2030)

7.3.3 France Personal Loans Market Size and Forecast (2019-2030)

7.3.4 United Kingdom Personal Loans Market Size and Forecast (2019-2030)

7.3.5 Russia Personal Loans Market Size and Forecast (2019-2030)

7.3.6 Italy Personal Loans Market Size and Forecast (2019-2030)

8 ASIA-PACIFIC

8.1 Asia-Pacific Personal Loans Consumption Value by Type (2019-2030)

8.2 Asia-Pacific Personal Loans Consumption Value by Application (2019-2030)

8.3 Asia-Pacific Personal Loans Market Size by Region

8.3.1 Asia-Pacific Personal Loans Consumption Value by Region (2019-2030)

8.3.2 China Personal Loans Market Size and Forecast (2019-2030)

8.3.3 Japan Personal Loans Market Size and Forecast (2019-2030)

8.3.4 South Korea Personal Loans Market Size and Forecast (2019-2030)

8.3.5 India Personal Loans Market Size and Forecast (2019-2030)

8.3.6 Southeast Asia Personal Loans Market Size and Forecast (2019-2030)

8.3.7 Australia Personal Loans Market Size and Forecast (2019-2030)

9 SOUTH AMERICA

9.1 South America Personal Loans Consumption Value by Type (2019-2030)

9.2 South America Personal Loans Consumption Value by Application (2019-2030)

9.3 South America Personal Loans Market Size by Country

9.3.1 South America Personal Loans Consumption Value by Country (2019-2030)

9.3.2 Brazil Personal Loans Market Size and Forecast (2019-2030)

9.3.3 Argentina Personal Loans Market Size and Forecast (2019-2030)

10 MIDDLE EAST & AFRICA

10.1 Middle East & Africa Personal Loans Consumption Value by Type (2019-2030)

10.2 Middle East & Africa Personal Loans Consumption Value by Application (2019-2030)

10.3 Middle East & Africa Personal Loans Market Size by Country

10.3.1 Middle East & Africa Personal Loans Consumption Value by Country (2019-2030)

10.3.2 Turkey Personal Loans Market Size and Forecast (2019-2030)

10.3.3 Saudi Arabia Personal Loans Market Size and Forecast (2019-2030)

10.3.4 UAE Personal Loans Market Size and Forecast (2019-2030)

11 MARKET DYNAMICS

11.1 Personal Loans Market Drivers

11.2 Personal Loans Market Restraints

11.3 Personal Loans Trends Analysis

11.4 Porters Five Forces Analysis

11.4.1 Threat of New Entrants

11.4.2 Bargaining Power of Suppliers

11.4.3 Bargaining Power of Buyers

11.4.4 Threat of Substitutes

11.4.5 Competitive Rivalry

12 INDUSTRY CHAIN ANALYSIS

12.1 Personal Loans Industry Chain

12.2 Personal Loans Upstream Analysis

12.3 Personal Loans Midstream Analysis

12.4 Personal Loans Downstream Analysis

13 RESEARCH FINDINGS AND CONCLUSION

14 APPENDIX

14.1 Methodology

14.2 Research Process and Data Source

14.3 Disclaimer

List Of Tables

LIST OF TABLES

Table 1. Global Personal Loans Consumption Value by Type, (USD Million), 2019 & 2023 & 2030

Table 2. Global Personal Loans Consumption Value by Application, (USD Million), 2019 & 2023 & 2030

Table 3. Global Personal Loans Consumption Value by Region (2019-2024) & (USD Million)

Table 4. Global Personal Loans Consumption Value by Region (2025-2030) & (USD Million)

Table 5. LightStream Company Information, Head Office, and Major Competitors

Table 6. LightStream Major Business

Table 7. LightStream Personal Loans Product and Solutions

Table 8. LightStream Personal Loans Revenue (USD Million), Gross Margin and Market Share (2019-2024)

Table 9. LightStream Recent Developments and Future Plans

Table 10. SoFi Company Information, Head Office, and Major Competitors

Table 11. SoFi Major Business

Table 12. SoFi Personal Loans Product and Solutions

Table 13. SoFi Personal Loans Revenue (USD Million), Gross Margin and Market Share (2019-2024)

Table 14. SoFi Recent Developments and Future Plans

Table 15. Citizens Bank Company Information, Head Office, and Major Competitors

Table 16. Citizens Bank Major Business

Table 17. Citizens Bank Personal Loans Product and Solutions

Table 18. Citizens Bank Personal Loans Revenue (USD Million), Gross Margin and Market Share (2019-2024)

Table 19. Citizens Bank Recent Developments and Future Plans

Table 20. Marcus Company Information, Head Office, and Major Competitors

Table 21. Marcus Major Business

Table 22. Marcus Personal Loans Product and Solutions

Table 23. Marcus Personal Loans Revenue (USD Million), Gross Margin and Market Share (2019-2024)

Table 24. Marcus Recent Developments and Future Plans

Table 25. FreedomPlus Company Information, Head Office, and Major Competitors

Table 26. FreedomPlus Major Business

Table 27. FreedomPlus Personal Loans Product and Solutions

Table 28. FreedomPlus Personal Loans Revenue (USD Million), Gross Margin and Market Share (2019-2024)

Table 29. FreedomPlus Recent Developments and Future Plans

Table 30. Payoff Company Information, Head Office, and Major Competitors

Table 31. Payoff Major Business

Table 32. Payoff Personal Loans Product and Solutions

Table 33. Payoff Personal Loans Revenue (USD Million), Gross Margin and Market Share (2019-2024)

Table 34. Payoff Recent Developments and Future Plans

Table 35. OneMain Financial Company Information, Head Office, and Major Competitors

Table 36. OneMain Financial Major Business

Table 37. OneMain Financial Personal Loans Product and Solutions

Table 38. OneMain Financial Personal Loans Revenue (USD Million), Gross Margin and Market Share (2019-2024)

Table 39. OneMain Financial Recent Developments and Future Plans

Table 40. Avant Company Information, Head Office, and Major Competitors

Table 41. Avant Major Business

Table 42. Avant Personal Loans Product and Solutions

Table 43. Avant Personal Loans Revenue (USD Million), Gross Margin and Market Share (2019-2024)

Table 44. Avant Recent Developments and Future Plans

Table 45. Prosper Company Information, Head Office, and Major Competitors

Table 46. Prosper Major Business

Table 47. Prosper Personal Loans Product and Solutions

Table 48. Prosper Personal Loans Revenue (USD Million), Gross Margin and Market Share (2019-2024)

Table 49. Prosper Recent Developments and Future Plans

Table 50. Lending Club Company Information, Head Office, and Major Competitors

Table 51. Lending Club Major Business

Table 52. Lending Club Personal Loans Product and Solutions

Table 53. Lending Club Personal Loans Revenue (USD Million), Gross Margin and Market Share (2019-2024)

Table 54. Lending Club Recent Developments and Future Plans

Table 55. Best Egg Company Information, Head Office, and Major Competitors

Table 56. Best Egg Major Business

Table 57. Best Egg Personal Loans Product and Solutions

Table 58. Best Egg Personal Loans Revenue (USD Million), Gross Margin and Market Share (2019-2024)

- Table 59. Best Egg Recent Developments and Future Plans
- Table 60. Earnest Company Information, Head Office, and Major Competitors
- Table 61. Earnest Major Business
- Table 62. Earnest Personal Loans Product and Solutions
- Table 63. Earnest Personal Loans Revenue (USD Million), Gross Margin and Market Share (2019-2024)
- Table 64. Earnest Recent Developments and Future Plans
- Table 65. Payoff Company Information, Head Office, and Major Competitors
- Table 66. Payoff Major Business
- Table 67. Payoff Personal Loans Product and Solutions
- Table 68. Payoff Personal Loans Revenue (USD Million), Gross Margin and Market Share (2019-2024)
- Table 69. Payoff Recent Developments and Future Plans
- Table 70. Earnin Company Information, Head Office, and Major Competitors
- Table 71. Earnin Major Business
- Table 72. Earnin Personal Loans Product and Solutions
- Table 73. Earnin Personal Loans Revenue (USD Million), Gross Margin and Market Share (2019-2024)
- Table 74. Earnin Recent Developments and Future Plans
- Table 75. Global Personal Loans Revenue (USD Million) by Players (2019-2024)
- Table 76. Global Personal Loans Revenue Share by Players (2019-2024)
- Table 77. Breakdown of Personal Loans by Company Type (Tier 1, Tier 2, and Tier 3)
- Table 78. Market Position of Players in Personal Loans, (Tier 1, Tier 2, and Tier 3), Based on Revenue in 2023
- Table 79. Head Office of Key Personal Loans Players
- Table 80. Personal Loans Market: Company Product Type Footprint
- Table 81. Personal Loans Market: Company Product Application Footprint
- Table 82. Personal Loans New Market Entrants and Barriers to Market Entry
- Table 83. Personal Loans Mergers, Acquisition, Agreements, and Collaborations
- Table 84. Global Personal Loans Consumption Value (USD Million) by Type (2019-2024)
- Table 85. Global Personal Loans Consumption Value Share by Type (2019-2024)
- Table 86. Global Personal Loans Consumption Value Forecast by Type (2025-2030)
- Table 87. Global Personal Loans Consumption Value by Application (2019-2024)
- Table 88. Global Personal Loans Consumption Value Forecast by Application (2025-2030)
- Table 89. North America Personal Loans Consumption Value by Type (2019-2024) & (USD Million)
- Table 90. North America Personal Loans Consumption Value by Type (2025-2030) &

(USD Million)

Table 91. North America Personal Loans Consumption Value by Application (2019-2024) & (USD Million)

Table 92. North America Personal Loans Consumption Value by Application (2025-2030) & (USD Million)

Table 93. North America Personal Loans Consumption Value by Country (2019-2024) & (USD Million)

Table 94. North America Personal Loans Consumption Value by Country (2025-2030) & (USD Million)

Table 95. Europe Personal Loans Consumption Value by Type (2019-2024) & (USD Million)

Table 96. Europe Personal Loans Consumption Value by Type (2025-2030) & (USD Million)

Table 97. Europe Personal Loans Consumption Value by Application (2019-2024) & (USD Million)

Table 98. Europe Personal Loans Consumption Value by Application (2025-2030) & (USD Million)

Table 99. Europe Personal Loans Consumption Value by Country (2019-2024) & (USD Million)

Table 100. Europe Personal Loans Consumption Value by Country (2025-2030) & (USD Million)

Table 101. Asia-Pacific Personal Loans Consumption Value by Type (2019-2024) & (USD Million)

Table 102. Asia-Pacific Personal Loans Consumption Value by Type (2025-2030) & (USD Million)

Table 103. Asia-Pacific Personal Loans Consumption Value by Application (2019-2024) & (USD Million)

Table 104. Asia-Pacific Personal Loans Consumption Value by Application (2025-2030) & (USD Million)

Table 105. Asia-Pacific Personal Loans Consumption Value by Region (2019-2024) & (USD Million)

Table 106. Asia-Pacific Personal Loans Consumption Value by Region (2025-2030) & (USD Million)

Table 107. South America Personal Loans Consumption Value by Type (2019-2024) & (USD Million)

Table 108. South America Personal Loans Consumption Value by Type (2025-2030) & (USD Million)

Table 109. South America Personal Loans Consumption Value by Application (2019-2024) & (USD Million)

Table 110. South America Personal Loans Consumption Value by Application (2025-2030) & (USD Million)

Table 111. South America Personal Loans Consumption Value by Country (2019-2024) & (USD Million)

Table 112. South America Personal Loans Consumption Value by Country (2025-2030) & (USD Million)

Table 113. Middle East & Africa Personal Loans Consumption Value by Type (2019-2024) & (USD Million)

Table 114. Middle East & Africa Personal Loans Consumption Value by Type (2025-2030) & (USD Million)

Table 115. Middle East & Africa Personal Loans Consumption Value by Application (2019-2024) & (USD Million)

Table 116. Middle East & Africa Personal Loans Consumption Value by Application (2025-2030) & (USD Million)

Table 117. Middle East & Africa Personal Loans Consumption Value by Country (2019-2024) & (USD Million)

Table 118. Middle East & Africa Personal Loans Consumption Value by Country (2025-2030) & (USD Million)

Table 119. Personal Loans Raw Material

Table 120. Key Suppliers of Personal Loans Raw Materials

List Of Figures

LIST OF FIGURES

Figure 1. Personal Loans Picture

Figure 2. Global Personal Loans Consumption Value by Type, (USD Million), 2019 & 2023 & 2030

Figure 3. Global Personal Loans Consumption Value Market Share by Type in 2023

Figure 4. Below 5000 USD

Figure 5. 5000-50000 USD

Figure 6. Above 50000 USD

Figure 7. Global Personal Loans Consumption Value by Type, (USD Million), 2019 & 2023 & 2030

Figure 8. Personal Loans Consumption Value Market Share by Application in 2023

Figure 9. Below 1 years Picture

Figure 10. 1-3 years Picture

Figure 11. Above years Picture

Figure 12. Global Personal Loans Consumption Value, (USD Million): 2019 & 2023 & 2030

Figure 13. Global Personal Loans Consumption Value and Forecast (2019-2030) & (USD Million)

Figure 14. Global Market Personal Loans Consumption Value (USD Million) Comparison by Region (2019 & 2023 & 2030)

Figure 15. Global Personal Loans Consumption Value Market Share by Region (2019-2030)

Figure 16. Global Personal Loans Consumption Value Market Share by Region in 2023

Figure 17. North America Personal Loans Consumption Value (2019-2030) & (USD Million)

Figure 18. Europe Personal Loans Consumption Value (2019-2030) & (USD Million)

Figure 19. Asia-Pacific Personal Loans Consumption Value (2019-2030) & (USD Million)

Figure 20. South America Personal Loans Consumption Value (2019-2030) & (USD Million)

Figure 21. Middle East and Africa Personal Loans Consumption Value (2019-2030) & (USD Million)

Figure 22. Global Personal Loans Revenue Share by Players in 2023

Figure 23. Personal Loans Market Share by Company Type (Tier 1, Tier 2 and Tier 3) in 2023

Figure 24. Global Top 3 Players Personal Loans Market Share in 2023

- Figure 25. Global Top 6 Players Personal Loans Market Share in 2023
- Figure 26. Global Personal Loans Consumption Value Share by Type (2019-2024)
- Figure 27. Global Personal Loans Market Share Forecast by Type (2025-2030)
- Figure 28. Global Personal Loans Consumption Value Share by Application (2019-2024)
- Figure 29. Global Personal Loans Market Share Forecast by Application (2025-2030)
- Figure 30. North America Personal Loans Consumption Value Market Share by Type (2019-2030)
- Figure 31. North America Personal Loans Consumption Value Market Share by Application (2019-2030)
- Figure 32. North America Personal Loans Consumption Value Market Share by Country (2019-2030)
- Figure 33. United States Personal Loans Consumption Value (2019-2030) & (USD Million)
- Figure 34. Canada Personal Loans Consumption Value (2019-2030) & (USD Million)
- Figure 35. Mexico Personal Loans Consumption Value (2019-2030) & (USD Million)
- Figure 36. Europe Personal Loans Consumption Value Market Share by Type (2019-2030)
- Figure 37. Europe Personal Loans Consumption Value Market Share by Application (2019-2030)
- Figure 38. Europe Personal Loans Consumption Value Market Share by Country (2019-2030)
- Figure 39. Germany Personal Loans Consumption Value (2019-2030) & (USD Million)
- Figure 40. France Personal Loans Consumption Value (2019-2030) & (USD Million)
- Figure 41. United Kingdom Personal Loans Consumption Value (2019-2030) & (USD Million)
- Figure 42. Russia Personal Loans Consumption Value (2019-2030) & (USD Million)
- Figure 43. Italy Personal Loans Consumption Value (2019-2030) & (USD Million)
- Figure 44. Asia-Pacific Personal Loans Consumption Value Market Share by Type (2019-2030)
- Figure 45. Asia-Pacific Personal Loans Consumption Value Market Share by Application (2019-2030)
- Figure 46. Asia-Pacific Personal Loans Consumption Value Market Share by Region (2019-2030)
- Figure 47. China Personal Loans Consumption Value (2019-2030) & (USD Million)
- Figure 48. Japan Personal Loans Consumption Value (2019-2030) & (USD Million)
- Figure 49. South Korea Personal Loans Consumption Value (2019-2030) & (USD Million)
- Figure 50. India Personal Loans Consumption Value (2019-2030) & (USD Million)

Figure 51. Southeast Asia Personal Loans Consumption Value (2019-2030) & (USD Million)

Figure 52. Australia Personal Loans Consumption Value (2019-2030) & (USD Million)

Figure 53. South America Personal Loans Consumption Value Market Share by Type (2019-2030)

Figure 54. South America Personal Loans Consumption Value Market Share by Application (2019-2030)

Figure 55. South America Personal Loans Consumption Value Market Share by Country (2019-2030)

Figure 56. Brazil Personal Loans Consumption Value (2019-2030) & (USD Million)

Figure 57. Argentina Personal Loans Consumption Value (2019-2030) & (USD Million)

Figure 58. Middle East and Africa Personal Loans Consumption Value Market Share by Type (2019-2030)

Figure 59. Middle East and Africa Personal Loans Consumption Value Market Share by Application (2019-2030)

Figure 60. Middle East and Africa Personal Loans Consumption Value Market Share by Country (2019-2030)

Figure 61. Turkey Personal Loans Consumption Value (2019-2030) & (USD Million)

Figure 62. Saudi Arabia Personal Loans Consumption Value (2019-2030) & (USD Million)

Figure 63. UAE Personal Loans Consumption Value (2019-2030) & (USD Million)

Figure 64. Personal Loans Market Drivers

Figure 65. Personal Loans Market Restraints

Figure 66. Personal Loans Market Trends

Figure 67. Porters Five Forces Analysis

Figure 68. Manufacturing Cost Structure Analysis of Personal Loans in 2023

Figure 69. Manufacturing Process Analysis of Personal Loans

Figure 70. Personal Loans Industrial Chain

Figure 71. Methodology

Figure 72. Research Process and Data Source

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