

# **Payday Loans Market Size, Share & Trends Analysis Report By Type (Storefront Payday, Online Payday), By Marital Status (Married, Single), By Customer Age, By Region, And Segment Forecasts, 2022 - 2030**

<https://marketpublishers.com/r/PBDEEB20CB8FEN.html>

Date: November 2022

Pages: 122

Price: US\$ 5,950.00 (Single User License)

ID: PBDEEB20CB8FEN

## **Abstracts**

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### **Payday Loans Market Growth & Trends**

The global payday loans market size is anticipated to reach USD 6.8 billion by 2030, registering a CAGR of 3.8% during the forecast period, according to a new report by Grand View Research, Inc. Demand for payday loans is likely to grow owing to advanced technologies such as Artificial Intelligence (AI), Machine Learning (ML), and analytics being adopted by payday lenders.

COVID-19 had a negative impact on the payday loans market. According to The Washington State Department of Financial Institution's, 2020 payday lending report, the total number of payday lending locations in Washington, U.S. reduced by 20.5% from 2019 to 2020. Moreover, the volume of payday loans also saw a reduction. People became cautious spenders owing to the economic slowdown caused by COVID-19. Moreover, some governments, such as the U.S. government, provided relief packages to help people during financially stressful condition, reducing demand for payday loans.

Many payday loan market players offer payday loans online with a simple online application process. It helps them improve the overall customer experience. Moreover, these players use advanced technologies such as AI/ML and analytics to improve the overall process. Some market players, such as the U.S.-based Speedy Cash and Title Max, have mobile applications through which their customers can manage their loans.

U.S.-based Enova.com's Colossus platform is driven by AI/ML-enabled analytics.

## Payday Loans Market Report Highlights

In terms of type, the storefront payday loans segment accounted for the maximum revenue share of 53.7% in 2021. This can be attributed to the presence of numerous payday lending stores. The online payday loans segment is likely to expand at the highest CAGR of 4.2% during the forecast period. This is due to the digitalization across the Banking, Financial Services, and Insurance (BFSI) sector

Based on marital status, the single segment dominated the market with a share of 63.7% in 2021 and is also expected to expand at the highest CAGR of 4.0% during the forecast period. This can be attributed to the generally single source of income for the singles, divorced, and widowed parents which are more likely to use a payday loan as compared to married parents. The married segment accounted for a revenue share of 36.3% in 2021 and is expected to develop by a significant CAGR during the forecast period

Based on customer age, the 31- 40 segments dominated the market with a share of 28.1% in 2021 and are expected to develop by a CAGR of 3.9% during the forecast period. This can be attributed to generally more financial responsibilities for the customers in this age group. The 21-30 segments are expected to develop the highest CAGR of 4.8% during the forecast period

North America held the largest share of 31.0% in 2021 and is expected to retain its position throughout the forecast period. This can be attributed to the presence of numerous direct payday lenders in the region. Moreover, developed technology infrastructure is aiding the growth of the market in the region. The Asia Pacific region is anticipated to expand at the highest CAGR of more than 5.0% during the forecast period owing to the developing technology infrastructure

In August 2021, Credit star Group's subsidiary, Credit star Czech s.r.o, launched Monefit in the Czech Republic. Customers can finance their everyday expenses and purchases with Monefit Credit Line and Monefit Split products. Customers can pay in three installments instead of paying large amounts at once without hidden fees or any interest. This would help Credit star to increase

its market share in the region

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