

Consumer Credit Market: Global Industry Trends, Share, Size, Growth, Opportunity and Forecast 2023-2028

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Abstracts

Market Overview:

The global consumer credit market size reached US\$ 11.0 Billion in 2022. Looking forward, IMARC Group expects the market to reach US\$ 14.5 Billion by 2028, exhibiting a growth rate (CAGR) of 4.8% during 2023-2028.

Consumer credit refers to short- and intermediate-term personal loans that are taken by individuals to finance the purchase of commodities and services for personal consumption. A finance fee is charged for the sanction of credit or the extension of existing credit that can be presented in the form of a cash loan or by a seller in the form of sales credit. They are commonly available in the form of non-revolving loans that are repaid in a specific number of payments and revolving loans that include automobile, consumer good, home repair and personal loans.

Significant growth in the banking, financial services and insurance (BFSI) industry is one of the key factors creating a positive outlook for the market. Furthermore, high economic growth for micro-enterprises, especially in developing nations, is also providing a boost to the market growth. Banks and other financial institutions are investing in micro, small and medium enterprises (MSMEs) to minimize the credit gap with local vendors. Additionally, consumer banking professionals are adopting credit data that deals with the information related to cash flows and analytics at the portfolio level. Credit data in such instances aids in managing individual credit cases, real-time pricing and capital management of multi-asset portfolios and minimizing firm-wide risks through consistency, automation, and transparency. Moreover, the increasing use of social media platforms by consumer credit agencies for better market connectivity and

penetration is contributing to the market growth. These platforms aid in expanding the consumer base, launching media campaigns, and conducting new product launches.

Key Market Segmentation:

IMARC Group provides an analysis of the key trends in each sub-segment of the global consumer credit market report, along with forecasts at the global, regional and country level from 2023-2028. Our report has categorized the market based on credit type, service type, issuer and payment method.

Breakup by Credit Type:

Revolving Credits

Non-revolving Credits

Breakup by Service Type:

Credit Services

Software and IT Support Services

Breakup by Issuer:

Banks and Finance Companies

Credit Unions

Others

Breakup by Payment Method:

Direct Deposit

Debit Card

Others

Breakup by Region:

North America

United States
Canada

Asia Pacific

China
Japan
India
South Korea
Australia
Indonesia
Others

Europe

Germany
France
United Kingdom
Italy
Spain
Russia
Others

Latin America

Brazil
Mexico
Others

Middle East and Africa

Competitive Landscape:

The report has also analysed the competitive landscape of the market with some of the key players being Bank of America, Barclays, BNP Paribas, China Construction Bank, Citigroup, Deutsche Bank, HSBC, Industrial and Commercial Bank of China (ICBC),

JPMorgan Chase, Mitsubishi UFJ Financial, Wells Fargo, etc.

Key Questions Answered in This Report:

What was the size of the global consumer credit market in 2022?

What is the expected growth rate of the global consumer credit market during 2023-2028?

What are the key factors driving the global consumer credit market?

What has been the impact of COVID-19 on the global consumer credit market?

What is the breakup of the global consumer credit market based on the credit type?

What is the breakup of the global consumer credit market based on the service type?

What is the breakup of the global consumer credit market based on the issuer?

What is the breakup of the global consumer credit market based on the payment method?

What are the key regions in the global consumer credit market?

Who are the key players/companies in the global consumer credit market?

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