

# **Consumer Credit Market Report by Credit Type (Revolving Credits, Non-revolving Credits), Service Type (Credit Services, Software and IT Support Services), Issuer (Banks and Finance Companies, Credit Unions, and Others), Payment Method (Direct Deposit, Debit Card, and Others), and Region 2024-2032**

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## **Abstracts**

The global consumer credit market size reached US\$ 11.5 Billion in 2023. Looking forward, IMARC Group expects the market to reach US\$ 16.8 Billion by 2032, exhibiting a growth rate (CAGR) of 4.1% during 2024-2032.

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 2024-2032. 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

1. What was the size of the global consumer credit market in 2023?
2. What is the expected growth rate of the global consumer credit market during 2024-2032?
3. What are the key factors driving the global consumer credit market?
4. What has been the impact of COVID-19 on the global consumer credit market?
5. What is the breakup of the global consumer credit market based on the credit type?
6. What is the breakup of the global consumer credit market based on the service type?
7. What is the breakup of the global consumer credit market based on the issuer?
8. What is the breakup of the global consumer credit market based on the payment

method?

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

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

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