

# Research Report on Southeast Asia Payday Loan Industry 2023-2032

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## Abstracts

Payday loans, short for small cash loans, are small loans, usually within US\$1,000 for a single loan. The loan period is short, generally less than one year, or even less than one month. The borrower does not need collateral to borrow money, and there is no restriction on the purpose of borrowing. Payday loans are fast and easy to borrow money.

Southeast Asia region has a huge population base with a young demographic structure. According to statistics, there are about 160 million new generation people in Southeast Asia, accounting for about 24% of the total population in Southeast Asia. With the rapid development of Southeast Asia's economy, the number of small and micro businesses is also growing, and the demand for working capital is also on the rise.

At the same time, smartphone penetration in Southeast Asia is gradually growing and mobile Internet is booming. However, most countries in Southeast Asia are still cash-based, with generally poor basic financial facilities and low credit card penetration rates, such as Vietnam where credit card penetration is only about 4%, and huge demand for financial lending has yet to be met. As countries accelerate the construction of digital economy, the payday loan industry in Southeast Asia has great room for growth.

Southeast Asia in this report includes 10 countries: Singapore, Thailand, Philippines, Malaysia, Indonesia, Vietnam, Myanmar, Brunei, Laos and Cambodia. With a total population of over 600 million by the end of 2021, Southeast Asia has an overall economic growth rate higher than the global average and is one of the key drivers of future global economic growth.

According to CRI's analysis, the economic levels of the 10 Southeast Asian countries

vary greatly, with Singapore being the only developed country with a per capita GDP of about US\$73,000 in 2021. While Myanmar and Cambodia will have a GDP per capita of less than US\$2,000 in 2021. The population and minimum wage levels of each country also vary greatly. Brunei, which has the smallest population, will have a total population of less than 500,000 people in 2021, while Indonesia, which has the largest population, will have a population of about 275 million people in 2021. The most economically advanced countries in Southeast Asia do not have a set minimum wage, with the actual minimum wage exceeding US\$400/month (for foreign maids), while the lowest minimum wage level in Myanmar is only about US\$93/month.

CRI expects the cash lending industry in Southeast Asia to continue to grow from 2023-2032, despite the tightening of government regulations on Internet financial products.

Topics covered:

Southeast Asia Payday Loan Industry Status and Major Sources in 2018-2022

What is the Impact of COVID-19 on Southeast Asia Payday Loan Industry?

Which Companies are the Major Players in Southeast Asia Payday Loan Industry Market and What are their Competitive Benchmarks?

Key Drivers and Market Opportunities in Southeast Asia Payday Loan Industry

What are the Key Drivers, Challenges, and Opportunities for Southeast Asia Payday Loan Industry during 2023-2032?

What is the Expected Revenue of Southeast Asia Payday Loan Industry during 2023-2032?

What are the Strategies Adopted by the Key Players in the Market to Increase Their Market Share in the Industry?

What are the Competitive Advantages of the Major Players in Southeast Asia Payday Loan Industry Market?

Which Segment of Southeast Asia Payday Loan Industry is Expected to Dominate the Market in 2032?

What are the Major Adverse Factors Facing Southeast Asia Payday Loan Industry?

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