

# **Consumer Finance Market – Global Industry Size, Share, Trends, Opportunity, and Forecast, 2018-2028F Segmented By Type (Secured Consumer Finance and Unsecured Consumer Finance), By Secured Consumer Finance Product Type (Housing Loan, Auto Loan and Mortgage Loan and Others (Boat loan, Recreational vehicle loan, secured credit cards, etc.)), By Unsecured Consumer Finance Product Type (Personal Loan, Credit Card, Home Improvement Loan, Education Loan and Others (Consumer Durable Loan, Agricultural Loan, Pension Loan, etc.)), By Region**

<https://marketpublishers.com/r/C8653267FB06EN.html>

Date: February 2023

Pages: 114

Price: US\$ 4,900.00 (Single User License)

ID: C8653267FB06EN

## **Abstracts**

The global consumer finance market was valued at USD1221.38 billion in 2022 and is predicted to register a CAGR of 7.16% through 2028 on account of growing demand for credit-based consumption, rising disposable incomes and strong economic growth. This sector is seeing a lot of new firms enter and grow, including significant peer-to-peer lenders and all-digital players.

Consumer lifestyles and financial conditions are changing quickly, which drives the consumer finance business. It is believed that one of the most coordinated and developed industries in the world is consumer finance. Consumer finance has been increasing steadily as a result of the ongoing population growth and economic expansion. Additionally, the quick processing of loan requests from a number of public

and private banks or financial institutions, as well as the simple availability of various loans including home loans, vehicle loans, and school loans, are anticipated to support the expansion of the global consumer finance market. The COVID-19 pandemic slowed the nation's overall economic expansion. The consumer finance market was also impacted by the economic slump. Consumer spending across loan categories, such as personal loans and consumer durable loans, had been significantly hit by issues like job losses, wage reductions, and concerns about the future, which further hampered the expansion of the global consumer finance sector during that period. As the primary secure and accessible choice for customers during the lockdown, the online options, reported increasing usage of financial services.

### Affordable Interest Rates Fueling the Market Growth

Low interest rates boost the economy by enabling more people to obtain credit. Since borrowing is less expensive when interest rates are lower, consumers can spend and invest more freely. Additionally, the cost of borrowing money is significantly impacted over time by interest rates. When the interest rate is lower, people are more likely to borrow money to pay for expensive goods like homes or cars. Customers have more money to spend when interest rates are lower, which can lead to a rise in consumption across the economy. Therefore, this factor is projected to further fuel the consumer finance market growth during the projected period.

### Rising Digital Banking Driving the Market Growth

Digital banking has flourished in multiple markets, despite the fact that this tendency differs greatly. Around 10-15 percent of consumers in the United Kingdom and the United States are more interested in digital banking now than they were before the COVID-19 outbreak. The concept of digital banking is gaining wide popularity among consumers owing to the benefits offered by it. By using this approach, people can save time and money on transportation. Additionally, users can access consumer financial services through EMIs (Equated Monthly Instalment) with the finance businesses of their choice with the aid of digital banking. Hence, the digital banking is anticipated to be a major contributor in the overall growth on consumer finance market around the globe during the forecast period.

### Growing Marketing Strategies Aiding the Market Growth

In order to attract a substantial consumer base and establish themselves apart from competitor companies, many businesses choose unusual and cutting-edge marketing

strategies. Big data and automation are being used by various companies to target a considerable consumer base. Big data can help brands target specific customers for additional customer service or digital financial education because it can help them identify and offer services before or after they are needed. For instance, it can identify people who are likely to need pre-approval for a loan and are saving up for a large purchase. Hence, new and unique marketing tactics will boost the consumer finance market growth worldwide at a higher pace.

## Market Segmentation

The global consumer finance market is segmented based on type, secured consumer finance product type, unsecured consumer finance product type, region, and competition landscape. Based on secured consumer finance product type, the market is fragmented into housing loan, auto loan, mortgage loan and others. Based on unsecured consumer finance product type, the market is segregated into personal loan, credit card, home improvement loan, education loan and others.

## Company Profiles

Citigroup Inc., JPMorgan Chase & Co., Wells Fargo & Company, Bank of America Corporation, American Express Company, HSBC Holdings plc, Industrial and Commercial Bank of China, U.S. Bancorp, BNP Paribas, and TD Bank, N.A. are among the major market players in the global consumer finance market. The competition is expected to grow at a significant pace in the upcoming years owing to rising number of consumer finance online platforms as it is necessary for these companies to attract more and more business partners. Also, the companies are developing advanced technologies and launching new services to stay competitive in the market. Other competitive strategies include mergers & acquisitions and new service developments.

## Report Scope:

In this report, the global consumer finance market has been segmented into the following categories, in addition to the industry trends which have also been detailed below:

### Consumer Finance Market, By Type:

#### Secured Consumer Finance

## Unsecured Consumer Finance

### Consumer Finance Market, By Secured Consumer Finance Product Type:

Housing Loan

Auto Loan

Mortgage Loan

Others

### Consumer Finance Market, By Unsecured Consumer Finance Product Type:

Personal Loan

Credit Card

Home Improvement Loan

Education Loan

Others

### Consumer Finance Market, By Region:

North America

United States

Canada

Mexico

Europe

Germany

France

United Kingdom

Italy

Spain

Asia-Pacific

China

India

Japan

South Korea

Australia

South America

Brazil

Argentina

Colombia

Middle East & Africa

Saudi Arabia

UAE

South Africa

Kuwait

## Competitive Landscape

Company Profiles: Detailed analysis of the major companies present in the global Consumer Finance market.

Available Customizations:

With the given market data, TechSci Research offers customizations according to a company's specific needs. The following customization options are available for the report:

Company Information

Detailed analysis and profiling of additional market players (up to five).

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