

# **Global Consumer Finance Market, By Type (Secured Consumer Finance, Unsecured Consumer Finance), By Secured Consumer Finance Product Type (Housing Loan, Auto Loan, Mortgage Loan, Others (boat loan, recreational vehicle loan, secured credit cards, etc.)), By Unsecured Consumer Finance Product Type (Consumer Durable Finance, Personal Loan, Credit Card, Home Improvement Loan, Education Loan, Others (agricultural loan, pension loan, etc.)), By Region, Competition, Forecast & Opportunities, 2026**

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## **Abstracts**

Global consumer finance market is forecast to grow over a CAGR of 5% in value terms to reach over USD1306.10 billion by 2026. Consumer finance refers to the decisions that households make over time about saving, borrowing, and investing. The global consumer finance market is witnessing consistent growth, owing to the increasing disposable incomes and high economic growth. New entrants are rapidly expanding in this market, including major peer-to-peer lenders, and pure digital players.

The consumer finance market is driven by the fact that consumer lives, and financial situations are rapidly changing. No wonder, the consumer finance industry is one of the synchronized and well-developed sectors among other sectors in the world. It is because of the continuous rise in population and economic development that consumer finance production has experienced continuous growth. Furthermore, the easy availability of various loans such as home loans, car loans, and education loans from a

variety of public and private banks or financial services, as well as the fast processing of loan requests, is expected to boost the global consumer finance market growth.

The global consumer finance market can be segregated into type, secured consumer finance product type, unsecured consumer finance product type, regions, and company. The global consumer finance market is segmented into two broad segments: secured consumer finance and unsecured consumer finance. Among these, the secured consumer finance market is the dominating segment in comparison to the unsecured consumer finance market which has accounted for more than 65% of the global consumer finance market in 2020. The most popular way to borrow large sums of money is by secured loans. Due to the driving factors such as lower interest rates, higher borrowing limits, longer repayment terms, less financial risk to the lender, etc. The global secured consumer finance market has been further segmented into housing loans, auto loans, mortgage loans, and others. In 2020, housing loans have accounted for the majority of the market share in the global consumer finance market, due to the factors such as continuously rising demand, affordability of real estate, affordable interest rates, etc. However, an auto loan is expected to increase during the forecast period.

Based on unsecured consumer finance product type, the global consumer finance market is divided into consumer durable finance, personal loan, credit card, home improvement loan, education loan and others. The global consumer finance industry is experiencing profitable growth as a result of changing lifestyles and the increased spending on consumer durables. Better availability of credit information, manufacturers continuing to provide subventions, and increase in consumer durable product penetration are some of the factors that have aided the growth of consumer durable finance in the global consumer finance market.

Some of the leading players in the global consumer finance market are JPMorgan Chase & Co., Citigroup, Inc., Wells Fargo & Company, BNP Paribas, American Express Company, among others. 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.

Years considered for this report:

Historical Years: 2016-2019

Base Year: 2020

Estimated Year: 2021

Forecast Period: 2022-2026

#### Objective of the Study:

To analyze the historical growth in the market size of global consumer finance market from 2016 to 2020.

To estimate and forecast the market size of global consumer finance market from 2021 to 2026 and growth rate until 2026.

To classify and forecast global consumer finance market based on by type, by secured consumer finance product type, by unsecured consumer finance product type, by region and by company.

To identify dominant region or segment in the global consumer finance market.

To identify drivers and challenges for global consumer finance market.

To examine competitive developments such as expansions, new product launches, mergers and acquisitions, etc., in global consumer finance market.

To identify and analyze the profile of leading players operating in global consumer finance market.

To identify key sustainable strategies adopted by market players in global consumer finance market.

TechSci Research performed both primary as well as exhaustive secondary research for this study. Initially, TechSci Research sourced a list of service providers across the globe. Subsequently, TechSci Research conducted primary research surveys with the identified companies. While interviewing, the respondents were also enquired about their competitors. Through this technique, TechSci Research could include the service providers which could not be identified due to the limitations of secondary research.

TechSci Research analyzed the service providers, and presence of all major players across the country.

TechSci Research calculated the market size of the global consumer finance market using a bottom-up approach, wherein data for various segments was recorded and forecast for the future years. TechSci Research sourced these values from the industry experts and company representatives and externally validated them through analyzing historical data of these product types and other segments for getting an appropriate, overall market size. Various secondary sources such as company websites, news articles, press releases, company annual reports, investor presentations, and financial reports were also studied by TechSci Research.

#### Key Target Audience:

Financial service providers, and other stakeholders

Market research and consulting firms

Government bodies such as regulating authorities and policymakers

Organizations, forums, and alliances related to consumer finance

The study is useful in providing answers to several critical questions that are important for the industry stakeholders such as service providers, partners, end users, etc., besides allowing them in strategizing investments and capitalizing on market opportunities.

#### Report Scope:

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

#### Global Consumer Finance Market, By Type:

Secured Consumer Finance

Unsecured Consumer Finance

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

Housing Loan

Auto Loan

Mortgage Loan

Others

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

Consumer Durable Finance

Personal Loan

Credit Card

Home Improvement Loan

Education Loan

Others

### Global Consumer Finance Market, By Region:

North America

USA

Canada

Mexico

Europe

Germany

France

United Kingdom

Italy

Spain

Asia Pacific

China

India

Japan

South Korea

Australia

South America

Brazil

Argentina

Colombia

Middle East and Africa

Saudi Arabia

UAE

South Africa

Kuwait

## Competitive Landscape

Company Profiles: Detailed analysis of the major companies present in 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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