

Thailand Credit Card and Personal Loan Market Research Forecast to 2032

Market Report | 2024-01-20 | 131 pages | Market Research Future

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Report description:

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Market Overview

credit card is a sort of credit facility offered by banks that allows clients to borrow monies up to a pre-determined credit limit. It allows customers to make purchases of products and services. The credit card issuer determines the credit limit depending on criteria such as income and credit score, which is also established by the credit card issuer. A personal loan is the sum of money that a user can borrow for several purposes. A personal loan, for example, may be used to restructure debt or pay for home improvements, or arrange a dream wedding. Personal loans are available through banks, credit unions, and online lenders. The money borrowed by the user must be returned over time, usually with interest. Personal loans may also be subject to fees from some lenders.

The growth of the Thailand credit card and personal loan market is driven by factors such as government initiatives on Thailand 4.0 for digitization and cashless country along with changing consumer behavior towards credit card usage and acceptance and commercial banks promoting non-cash payment methods. However, the economic slowdown, tightening rules of credit card issuance and stringent policy on loans and credit card defaults is expected to restrain the market growth. Nevertheless, introduction of digital personal loans, demand for personal loans across SMES, gearing towards digital-first and digital-only operating is likely to present opportunities for market players.

Market Segmentation

Based on type, the market is segment as credit card and personal loan. We provide credit card data in terms of the spending amount and personal loan data in terms of the outstanding amount.

Based on Issuer, the Thailand Credit Card and Personal Loan Market is segmented into Banks, and Non-Banks.[]

Based on Spending, the Thailand Credit Card and Personal Loan Market is segmented into Domestic, Overseas, and Cash Advance.

Based on End Use, the Thailand Credit Card and Personal Loan Market is segmented into Individual, and Businesses.

Major Players

These include AEON Thana Sinsap (Thailand) Public Company Limited, CIMB Thai Bank, Krungthai Bank PCL, The Siam Commercial Bank Public Company Limited, Kbank, Bank of Ayudhya Public Company Limited (Krungsri), ISCB, UNITED OVERSEAS BANK (THAI) PUBLIC COMPANY LIMITED, Central The 1 Credit Card, Bangkok Bank Public Company Limited, TMB Bank Public Company Limited, Standard Chartered Bank (Thai) Public Company Limited, Bank of China Limited, Land and Houses Bank Public Company Limited.

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