

Cash Advance Services Market By Type (Credit Card Cash Advance, Merchant Cash Advance, Payday Loans, Others), By Deployment (Online, Offline), By Service Provider (Bank, Credit Card Company, Others), By End User (Personal, Commercial): Global Opportunity Analysis and Industry Forecast, 2023-2032

Market Report | 2023-11-01 | 276 pages | Allied Market Research

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Report description:

Cash advance services, also known as cash advance loans, are short-term borrowing options that provide individuals and businesses with quick access to funds. These services enable borrowers to obtain a specific amount of money, typically dependent on their income or credit profile, which they must repay within a short period, often upon their next paycheck or within a few weeks. These services are characterized by their simplified application process, quick approval, and immediate access to funds, making them an attractive option for individuals or businesses facing urgent financial needs or unexpected expenses.

Rising awareness about short-term loans among the youth population and the increasing growth of digital payment infrastructure, especially in developing economies, are some of the important factors that boost the global cash advance services market across the globe. In addition, the rapid rise in government efforts to promote financial inclusion positively impacts the growth of the market. This is attributed to the fact that the provision of cash advance services present a considerable growth prospects to foster a more resilient and inclusive financial ecosystem, empowering underserved populations to access the financial resources they require to enhance their livelihoods and achieve their financial goals. For instance, in the U.S., the Consumer Financial Protection Bureau (CFPB) has issued regulations that cap the interest rates and fees that cash advance providers can charge. These strategic initiatives will fuel the growth outlook of cash advance services market.

However, factors such as the high interest rate charged by cash advance lenders, along with the negative impact of payday loans on credit scores are expected to hamper the market growth. On the contrary, an increase in the adoption of advanced technologies in the lending landscape is expected to provide a lucrative opportunity to boost the growth of the market around the world.

The cash advance services market is segmented on the basis of type, deployment, service providers, end users, and region. By

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type, the market is bifurcated into credit card cash advances, merchant cash advances, payday loans, and others. By deployment, the market is divided into online and offline. By service providers, the market is segregated into banks, credit card companies, and others. By end user, the market is divided into personal and commercial. Region-wise, it is analyzed across North America (the U.S., and Canada), Europe (the UK, Germany, France, Italy, Spain, and the Rest of Europe), Asia-Pacific (China, India, Japan, South Korea, Australia, and Rest of Asia-Pacific), and LAMEA (Latin America, Middle East, and Africa).

The global cash advance services market is dominated by key players such as American Express Company, CAN Capital Inc., Creditstar Group, Finova Capital, LLC, National Business Capital, Paypal, Social Finance Inc., Square Inc., and THL Direct, and TitleMax, Inc. These players have adopted various strategies to increase their market penetration and strengthen their position in the industry. For instance, in June 2023, Square Inc. proclaimed the beta launch of new banking and spend management solutions for its U.S. sellers, including new credit tools and features that facilitate businesses to simplify their cash flow management and secure their finances. Such strategic developments are likely to fuel the growth of cash advance services market.

KEY BENEFITS FOR STAKEHOLDERS

- The study provides an in-depth analysis of the global cash advance services market forecast along with the current & future trends to explain the imminent investment pockets.
- information about key drivers, restraints, & opportunities and their impact analysis on global cash advance services market trends is provided in the report.
- Porter's five forces analysis illustrates the potency of the buyers and suppliers operating in the industry.
- The quantitative analysis of the market from 2022 to 2032 is provided to determine the market potential.

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Possible Customization with this report (with additional cost and timeline, please talk to the sales executive to know more)

- Technology Trend Analysis
- Regulatory Guidelines
- Strategic Recommendations
- Additional company profiles with specific to client's interest
- Additional country or region analysis- market size and forecast
- Expanded list for Company Profiles
- Historic market data
- Reimbursement Scenario
- SWOT Analysis

Key Market Segments

By Type

- Credit Card Cash Advance
- Merchant Cash Advance
- Payday Loans

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- Others
- By Deployment
 - Online
 - Offline
- By Service Provider
 - Bank
 - Credit Card Company
 - Others
- By End User
 - Personal
 - Commercial
- By Region
 - North America
 - U.S.
 - Canada
 - Europe
 - UK
 - Germany
 - France
 - Italy
 - Spain
 - Rest of Europe
 - Asia-Pacific
 - China
 - India
 - Japan
 - South Korea
 - Australia
 - Rest of Asia-Pacific
 - LAMEA
 - Latin America
 - Middle East
 - Africa
- Key Market Players
 - PayPal
 - TitleMax, Inc.
 - THL Direct
 - CAN Capital, Inc.
 - Social Finance, Inc.
 - Square Inc.
 - American Express Company
 - National Business Capital
 - Creditstar Group
 - Finova Capital, LLC

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