

**Consumer Credit Market By Credit Type (Revolving Credits, Non-Revolving Credits),  
By Payment Method (Direct Deposit, Debit Card, Others), By Issuers (Banks, NBFCs,  
Others): Global Opportunity Analysis and Industry Forecast, 2023-2032**

Market Report | 2023-11-01 | 260 pages | Allied Market Research

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**Report description:**

Consumer credit refers to short- and intermediate-term personal loans that are taken by individuals to finance the purchase of commodities and services for personal consumption. A finance fee is charged for the sanction of credit or the extension of existing credit that can be presented in the form of a cash loan or by a seller in the form of sales credit. They are commonly available in the form of non-revolving loans that are repaid in a specific number of payments and revolving loans that include automobile, consumer goods, home repair and personal loans. Moreover, the consumer credit market offers various advantages for both consumers and businesses, contributing to economic growth and financial flexibility. Consumer credit provides individuals with the flexibility to make purchases and manage expenses without the need for immediate cash payment. This is particularly useful for significant expenditures like buying a home or car. Consumer credit enables individuals to enhance their lifestyle by allowing them to access goods and services that might be otherwise unaffordable in a lump-sum payment. Furthermore, Consumer credit facilitates online shopping, providing a convenient and secure method for making transactions in the digital era. The availability of consumer credit contributes to economic growth by stimulating consumer spending, which is a significant driver of economic activity. Businesses benefit from consumer credit as it allows them to sell higher-priced goods and services. This can lead to increased sales and expansion opportunities. Financial institutions play a crucial role in the consumer credit market, acting as intermediaries between savers and borrowers. This facilitates the flow of funds within the economy. Advances in credit scoring and risk management techniques allow financial institutions to assess creditworthiness accurately, reducing the risk of defaults and improving overall financial stability. A competitive consumer credit market encourages financial institutions to offer attractive terms, lower interest rates, and better customer service, benefiting consumers.

Increasing demand for loans from individuals and small businesses and numerous benefits provided by consumer lenders are boosting the growth of the global consumer credit market. In addition, the increase in use of digital transformation technology positively impacts growth of the consumer credit market. However, changes in interest rates and regulatory constraints and lack

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of security and privacy issues are hampering consumer credit market growth. On the contrary, expansion of the Internet and growth in adoption of smartphones are expected to offer remunerative opportunities for the expansion of the consumer credit market during the forecast period.

The consumer credit market is segmented on the basis of credit type, payment method, Issuers, and region. On the basis of credit type, the market is categorized into revolving credits, and non-revolving credits. On the basis of payment method, the market is fragmented into Direct Deposit, Debit Card, and Others. On the basis of issuers, the market is segmented into banks, NBFC, and others. By region, the market is analyzed across North America, Europe, Asia-Pacific, and LAMEA.

The key players that operate in the consumer credit market are Bank of America, Barclays, China Construction Bank, Citigroup, Deutsche Bank, HSBC, Industrial and Commercial Bank of China (ICBC), JPMorgan Chase, Mitsubishi UFJ Financial, and Wells Fargo. These players have adopted various strategies to increase their market penetration and strengthen their position in the industry.

#### Key Benefits for Stakeholders

- The study provides an in-depth analysis of the global fraud management in banking market forecast along with the current and future trends to explain the imminent investment pockets.
- Information about key drivers, restraints, and opportunities and their impact analysis on global fraud management in banking market trend is provided in the report.
- The Porter's five forces analysis illustrates the potency of the buyers and suppliers operating in the industry.
- The quantitative analysis of the market from 2023 to 2032 is provided to determine the market potential.

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- End user preferences and pain points
- Product Life Cycles
- Consumer Preference and Product Specifications
- Go To Market Strategy
- New Product Development/ Product Matrix of Key Players
- Expanded list for Company Profiles
- Market share analysis of players at global/region/country level
- SWOT Analysis

#### Key Market Segments

##### By Issuers

- Banks
- NBFCs
- Others

##### By Credit Type

- Revolving Credits

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- Non-Revolving Credits
- By Payment Method
  - Direct Deposit
  - Debit Card
  - Others
- By Region
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    - U.S.
    - Canada
  - Europe
    - UK
    - Germany
    - France
    - Italy
    - Spain
    - Rest of Europe
  - Asia-Pacific
    - China
    - Japan
    - India
    - South Korea
    - Australia
    - Rest of Asia-Pacific
  - LAMEA
    - Latin America
    - Middle East
    - Africa
  - Key Market Players
    - Barclays Bank Plc
    - China Construction Bank
    - Deutsche Bank AG
    - HSBC
    - Mitsubishi UFJ Financial Group, Inc.
    - Citigroup
    - JPMorgan Chase & Co
    - Wells Fargo
    - Bank of America Corporation
    - Industrial and Commercial Bank of China (ICBCFS) Financial Services LLC

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