

Middle East Unsecured Business Loans Market By Type (Term Business Loan, Overdraft, Loan on Business Credit Cards, Working Capital Loan, Others), By Enterprise Size (Large Enterprises, Small and Medium-sized Enterprises), By Provider (Banks, NBFs, Credit Unions): Opportunity Analysis and Industry Forecast, 2022-2031

Market Report | 2023-05-01 | 73 pages | Allied Market Research

AVAILABLE LICENSES:

- Cloud Access License \$2175.00
- Business User License \$3255.00
- Enterprise License \$5055.00

Report description:

The Middle East unsecured business loans market has been witnessing significant growth during the forecast period, owing to the ever-changing nature of businesses. Moreover, rise in small & medium-sized enterprises (SMEs) is driving the market growth. Furthermore, surge in entrepreneurship is driving the demand for unsecured business loans, as enterprises lack the collateral required for secured loans. In addition, increase in digitalization of financial services is one of the key factors driving the market growth. Moreover, rise in fintech startups that are providing innovative loan products and streamlined application processes are driving the market growth. However, the region's economic and geopolitical volatility is one of the key factors restraining the market growth. Furthermore, the stringent regulations pertaining to the maintenance of stability and integrity of the financial system are restraining the growth of the Middle East unsecured business loans market.

On the contrary, surge in demand for working capital offers lucrative opportunities for market players. In addition, rise in sustainable and socially responsible businesses is a key factor driving the market growth. Moreover, fintech is expected to make loan application and approval processes seamless. Furthermore, the market is expected to witness a shift toward flexible repayment options, which allow borrowers to customize loan terms to their specific needs.

The Middle East unsecured business loans market is segmented into type, enterprise size, and provider. On the basis of type, the market is categorized into term business loan, overdraft, loan on business credit cards, working capital loan, and others. By enterprise size, it is bifurcated into large enterprises and small & medium-sized enterprises. As per provider, it is fragmented into banks, NBFs, and credit unions.

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

In addition, companies are investing in new product development to differentiate themselves. They are innovating to offer loan products that align with the ever-changing business requirements and market trends, such as design of digital-first lending platforms, mobile applications for loan applications, and novel credit scoring models that consider non-traditional data sources. Moreover, companies are investing in R&D to gain a competitive edge in the market. They are investing in advanced data analytics, machine learning (ML), and artificial intelligence (AI) to enhance risk assessment and streamline loan approval processes. Furthermore, companies are concentrating on prioritizing consumer perceptions to provide a seamless and user-friendly experience. In addition, lenders are focusing on finding a balance between offering competitive interest rates to attract businesses and mitigating risks associated with unsecured lending.

The Porter's five forces analysis assesses the competitive strength of the players in the Middle East unsecured business loans market. These five forces include the threat of new entrants, the bargaining power of suppliers, the bargaining power of buyers, the threat of substitutes, and competitive rivalry. The threat of new entrants is high due to the emergence of fintech startups. The bargaining power of suppliers is moderate due to the availability of loan options. The bargaining power of buyers varies, as large enterprises with established financial positions have leverage in negotiating loan terms, while SMEs have fewer options. The threat of substitutes is low due to the presence of well-established players in the market. The competitive rivalry is high, as several market players compete for the market share. A SWOT analysis of the Middle East unsecured business loans market includes strengths, weaknesses, opportunities, and threats. The strengths include surge in entrepreneurship and increase in need for working capital. The weaknesses include economic and political volatility. The opportunities include surge in fintech companies and increase in emphasis on sustainable business practices. The threats include unpredictable geopolitical landscape in the Middle East and market saturation.

The key players operating in the Middle East unsecured business loans market include Emirates NBD, Qatar National Bank (QNB), National Commercial Bank (NCB), First Abu Dhabi Bank (FAB), Riyad Bank, Saudi British Bank (SABB), Al Rajhi Bank, Mashreq Bank, Kuwait Finance House (KFH), and Commercial Bank of Dubai (CBD).

Key Benefits For Stakeholders

- Enable informed decision-making process and offer market analysis based on current market situation and estimated future trends.
- Analyze the key strategies adopted by major market players in Middle East unsecured business loans market.
- Assess and rank the top factors that are expected to affect the growth of Middle East unsecured business loans market.
- Top Player positioning provides a clear understanding of the present position of market players.
- Detailed analysis of the Middle East unsecured business loans market segmentation assists to determine the prevailing market opportunities.
- Identify key investment pockets for various offerings in the market.

Additional benefits you will get with this purchase are:

- Quarterly Update and* (only available with a corporate license, on listed price)
- 5 additional Company Profile of client Choice pre- or Post-purchase, as a free update.
- Free Upcoming Version on the Purchase of Five and Enterprise User License.
- 16 analyst hours of support* (post-purchase, if you find additional data requirements upon review of the report, you may receive support amounting to 16 analyst hours to solve questions, and post-sale queries)
- 15% Free Customization* (in case the scope or segment of the report does not match your requirements, 15% is equivalent to 3 working days of free work, applicable once)
- Free data Pack on the Five and Enterprise User License. (Excel version of the report)
- Free Updated report if the report is 6-12 months old or older.
- 24-hour priority response*
- Free Industry updates and white papers.

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

- Additional company profiles with specific to client's interest

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

- Additional country or region analysis- market size and forecast
- Volume Market Size and Forecast
- Key Market Segments
- By Type
 - Term Business Loan
 - Overdraft
 - Loan on Business Credit Cards
 - Working Capital Loan
 - Others
- By Enterprise Size
 - Large Enterprises
 - Small and Medium-sized Enterprises
- By Provider
 - Banks
 - NBFCs
 - Credit Unions
 - Key Market Players
 - Emirates NBD
 - Qatar National Bank (QNB)
 - National Commercial Bank (NCB)
 - First Abu Dhabi Bank (FAB)
 - Riyadh Bank
 - Saudi British Bank (SABB)
 - Al Rajhi Bank
 - Mashreq Bank
 - Kuwait Finance House (KFH)
 - Commercial Bank of Dubai (CBD)

Table of Contents:

CHAPTER 1: INTRODUCTION

- 1.1. Report Description
- 1.2. Key Market Segments
- 1.3. Key Benefits to the Stakeholders
- 1.4. Research Methodology
 - 1.4.1. Primary Research
 - 1.4.2. Secondary Research
 - 1.4.3. Analyst Tools and Models

CHAPTER 2: EXECUTIVE SUMMARY

- 2.1. CXO Perspective

CHAPTER 3: MARKET OVERVIEW

- 3.1. Market Definition and Scope
- 3.2. Key Findings
 - 3.2.1. Top Impacting Factors
 - 3.2.2. Top Investment Pockets
- 3.3. Porter's Five Forces Analysis
- 3.4. Market Dynamics
 - 3.4.1. Drivers

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

- 3.4.2. Restraints
- 3.4.3. Opportunities
- 3.5. COVID-19 Impact Analysis on the market
- CHAPTER 4: MIDDLE EAST UNSECURED BUSINESS LOANS MARKET, BY TYPE
- 4.1. Overview
- 4.1.1. Market Size and Forecast, By Type
- 4.2. Term Business Loan
- 4.3. Overdraft
- 4.4. Loan on Business Credit Cards
- 4.5. Working Capital Loan
- 4.6. Others

CHAPTER 5: MIDDLE EAST UNSECURED BUSINESS LOANS MARKET, BY ENTERPRISE SIZE

- 5.1. Overview
- 5.1.1. Market Size and Forecast, By Enterprise Size
- 5.2. Large Enterprises
- 5.3. Small and Medium-sized Enterprises

CHAPTER 6: MIDDLE EAST UNSECURED BUSINESS LOANS MARKET, BY PROVIDER

- 6.1. Overview
- 6.1.1. Market Size and Forecast, By Provider
- 6.2. Banks
- 6.3. NBFCs
- 6.4. Credit Unions

CHAPTER 7: COMPETITIVE LANDSCAPE

- 7.1. Introduction
- 7.2. Top winning strategies
- 7.3. Product Mapping of Top 10 Player
- 7.4. Competitive Dashboard
- 7.5. Competitive Heatmap
- 7.6. Top player positioning, 2021

CHAPTER 8: COMPANY PROFILES

- 8.1. Emirates NBD
- 8.1.1. Company overview
- 8.1.2. Key Executives
- 8.1.3. Company snapshot
- 8.1.4. Operating business segments
- 8.1.5. Product portfolio
- 8.1.6. Business performance
- 8.1.7. Key strategic moves and developments
- 8.2. Qatar National Bank (QNB)
- 8.2.1. Company overview
- 8.2.2. Key Executives
- 8.2.3. Company snapshot
- 8.2.4. Operating business segments
- 8.2.5. Product portfolio
- 8.2.6. Business performance
- 8.2.7. Key strategic moves and developments
- 8.3. National Commercial Bank (NCB)

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

- 8.3.1. Company overview
- 8.3.2. Key Executives
- 8.3.3. Company snapshot
- 8.3.4. Operating business segments
- 8.3.5. Product portfolio
- 8.3.6. Business performance
- 8.3.7. Key strategic moves and developments
- 8.4. First Abu Dhabi Bank (FAB)
 - 8.4.1. Company overview
 - 8.4.2. Key Executives
 - 8.4.3. Company snapshot
 - 8.4.4. Operating business segments
 - 8.4.5. Product portfolio
 - 8.4.6. Business performance
 - 8.4.7. Key strategic moves and developments
- 8.5. Riyadh Bank
 - 8.5.1. Company overview
 - 8.5.2. Key Executives
 - 8.5.3. Company snapshot
 - 8.5.4. Operating business segments
 - 8.5.5. Product portfolio
 - 8.5.6. Business performance
 - 8.5.7. Key strategic moves and developments
- 8.6. Saudi British Bank (SABB)
 - 8.6.1. Company overview
 - 8.6.2. Key Executives
 - 8.6.3. Company snapshot
 - 8.6.4. Operating business segments
 - 8.6.5. Product portfolio
 - 8.6.6. Business performance
 - 8.6.7. Key strategic moves and developments
- 8.7. Al Rajhi Bank
 - 8.7.1. Company overview
 - 8.7.2. Key Executives
 - 8.7.3. Company snapshot
 - 8.7.4. Operating business segments
 - 8.7.5. Product portfolio
 - 8.7.6. Business performance
 - 8.7.7. Key strategic moves and developments
- 8.8. Mashreq Bank
 - 8.8.1. Company overview
 - 8.8.2. Key Executives
 - 8.8.3. Company snapshot
 - 8.8.4. Operating business segments
 - 8.8.5. Product portfolio
 - 8.8.6. Business performance
 - 8.8.7. Key strategic moves and developments

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

- 8.9. Kuwait Finance House (KFH)
 - 8.9.1. Company overview
 - 8.9.2. Key Executives
 - 8.9.3. Company snapshot
 - 8.9.4. Operating business segments
 - 8.9.5. Product portfolio
 - 8.9.6. Business performance
 - 8.9.7. Key strategic moves and developments
- 8.10. Commercial Bank of Dubai (CBD)
 - 8.10.1. Company overview
 - 8.10.2. Key Executives
 - 8.10.3. Company snapshot
 - 8.10.4. Operating business segments
 - 8.10.5. Product portfolio
 - 8.10.6. Business performance
 - 8.10.7. Key strategic moves and developments

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Middle East Unsecured Business Loans Market By Type (Term Business Loan, Overdraft, Loan on Business Credit Cards, Working Capital Loan, Others), By Enterprise Size (Large Enterprises, Small and Medium-sized Enterprises), By Provider (Banks, NBFs, Credit Unions): Opportunity Analysis and Industry Forecast, 2022-2031

Market Report | 2023-05-01 | 73 pages | Allied Market Research

To place an Order with Scotts International:

- Print this form
- Complete the relevant blank fields and sign
- Send as a scanned email to support@scotts-international.com

ORDER FORM:

Select license	License	Price
	Cloud Access License	\$2175.00
	Business User License	\$3255.00
	Enterprise License	\$5055.00
		VAT
		Total

*Please circle the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346.

** VAT will be added at 23% for Polish based companies, individuals and EU based companies who are unable to provide a valid EU Vat Numbers.

Email*	<input type="text"/>	Phone*	<input type="text"/>
First Name*	<input type="text"/>	Last Name*	<input type="text"/>
Job title*	<input type="text"/>		
Company Name*	<input type="text"/>	EU Vat / Tax ID / NIP number*	<input type="text"/>

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Address*	<input type="text"/>	City*	<input type="text"/>
Zip Code*	<input type="text"/>	Country*	<input type="text"/>
		Date	<input type="text" value="2026-03-03"/>
		Signature	<input type="text"/>