



World Market for Consumer Finance

October 2023

Table of Contents

INTRODUCTION

Scope

Examining five trends shaping the consumer finance industry

STATE OF THE INDUSTRY

Card payment value to maintain strong growth

Transition away from paper payments

Card payment value by market

Largest regions by card payment value

Developing regions

B2B payment value breakdown

Consistent cash decline

Cash conversion opportunity in emerging market regions

China and US lead by payment value

Beyond the US and China

LEADING COMPANIES AND BRANDS

Network landscape

Leading global card networks (1)

Leading global card networks (2)

Issuing landscape (1)

Issuing landscape (2)

Issuing landscape (3)

TOP FIVE TRENDS SHAPING THE INDUSTRY

Examining five trends shaping the consumer finance industry

Credit growth accelerating

Asia Pacific payments leader, but growth moderating

Mobile payment benefits from shifting retail format

B2B payment value opportunity

Consumer credit rapidly increasing

MARKET SNAPSHOTS

Global snapshot of card growth

Global snapshot of credit

Global snapshot of debit

Global snapshot of charge

Global snapshot of open-loop pre-paid

Regional snapshot: Asia Pacific

Regional snapshot: Asia Pacific

Regional snapshot: North America

Regional snapshot: North America

Regional snapshot: Latin America

Regional snapshot: Latin America

Regional snapshot: Western Europe

Regional snapshot: Western Europe

Regional snapshot: Middle East and Africa

Regional snapshot: Middle East and Africa

Regional snapshot: Eastern Europe

Regional snapshot: Eastern Europe

Regional snapshot: Australasia

Regional snapshot: Australasia

About Euromonitor International

Euromonitor International is an independent market intelligence provider. Data, insight and analysis stem from in-the-field research spanning 210 national markets.

Content ranges from the in-depth and country-specific, to key strategic themes with a global range and significance. Products cover a comprehensive range of insights and market data, but can be broadly categorised as:

- **Strategy Briefings:** Global or regional in scope, and focussing on the most important themes shaping consumer demand, the key markets, competitive environment and future outlook across a range of industries.
- **Company Profiles:** Analysis dedicated to the world's most significant companies, with detailed insight into their activities, focus of operations, their competitors, their geographic presence and performance.
- **Country Reports:** For an in-depth understanding of specific countries, whether by industry, economic metrics or consumer trends and lifestyles. These reports cover current trends, consumer demand, market potential and future prospects, with country-specific local insight and comprehensive data, unavailable elsewhere.

For more information on this report, further enquiries can be directed via this link www.euromonitor.com/world-market-for-consumer-finance/report.