Saudi Arabia’s Personal Loan Market on Track for 16.3% CAGR Growth to 2031

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NEW CASTLE, DE, UNITED STATES, September 24, 2025 /EINPresswire.com/ -- According to the report published by Allied Market Research, the Saudi Arabia personal loans market generated $146.54 billion in 2021, and is estimated to reach $670.58 billion by 2031, witnessing a CAGR of 16.3% from 2022 to 2031. The report offers a detailed analysis of changing market trends, top segments, key investment pockets, value chains, regional landscape, and competitive scenario. The report is a helpful source of information for leading market players, new entrants, investors, and stakeholders in devising strategies for the future and taking steps to strengthen their position in the market.

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The report offers a detailed segmentation of the Saudi Arabia personal loans market based on type, marital status, consumer age, and end user, and region. The report provides an analysis of each segment and sub-segment with the help of tables and figures. This analysis helps market players, investors, and new entrants in determining the sub-segments to be tapped on to achieve growth in the coming years.

Based on type, the P2P marketplace segment held the largest share in 2021, accounting for more than two-thirds of the Saudi Arabia personal loans market and would dominate the market in terms of revenue through 2031. The balance sheet segment is estimated to witness the fastest CAGR of 18.2% during the forecast period.

In terms of marital status, the single segment captured the largest market share of nearly three-fifths of the Saudi Arabia personal loans market in 2021 and is expected to lead the trail during the forecast period. However, the others segment is likely to achieve the fastest CAGR of 19.2% through 2031. The report also studies the married segment.

Based on consumer age, the 30-50 segment held the largest share in 2021, accounting for nearly half of the Saudi Arabia personal loans market and would dominate the market in terms of revenue through 2031. The less than 30 segment, however, is estimated to witness the fastest CAGR of 18.2% during the forecast period. The report also studies the more than 50 segment.

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Based on end user, the salaried segment was the largest in 2021, accounting for nearly four-fifths of the Saudi Arabia personal loans market and is likely to maintain its dominance during the forecast period. However, the business segment in is expected to manifest the highest CAGR of 19.5% from 2022 to 2031. The report also studies the segments.

Leading players of the Saudi Arabia personal loans market analyzed in the research include Abdul Latif Jameel United Finance Company, Al Rajhi Bank, Alinma Bank, Arab National Bank, Bank Albilad, Banque Saudi Fransi, Emirates NBD Bank, Emirates NBD Bank, Emkan Finance Company, Nayifat, Quara Holding, Riyad Bank, SAAB, Tamam Finance, and SNB.

The report analyzes these key players of the Saudi Arabia personal loans market. These players have adopted various strategies such as expansion, new product launches, partnerships, and others to increase their market penetration and strengthen their position in the industry. The report is helpful in determining the business performance, operating segments, product portfolio, and developments by every market player.

Key Benefits for Stakeholders

The study provides an in-depth analysis of the Saudi Arabia personal loan market forecast along with current & future trends to explain the imminent investment pockets.
Information about key drivers, restraints, & opportunities and their impact analysis on Saudi Arabia personal loan 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 Saudi Arabia personal loan market analysis from 2022 to 2031 is provided to determine the market potential.
Saudi Arabia Personal Loan Market Report Highlights:

Aspects Details

By Type

P2P Marketplace
Balance Sheet
By Marital Status

Married
Single
Others
By Consumer Age

Less than 30
30-50
More than 50
By End-User

Salaried
Male
Female
Others
Business
Key Market Players

Abdul Latif Jameel United Finance Company
Al Rajhi Bank
Alinma Bank
Arab National Bank
Bank Albilad
Banque Saudi Fransi
Emirates NBD Bank
Emirates NBD Bank
Emkan Finance Company
Nayifat
Quara Holding
Riyad Bank
SAAB
Tamam Finance
SNB

Want to Access the Statistical Data and Graphs, Key Players' Strategies:
https://www.alliedmarketresearch.com/saudi-arabia-personal-loan-market/purchase-options

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We are in professional corporate relations with various companies, and this helps us in digging out market data that helps us generate accurate research data tables and confirms utmost accuracy in our market forecasting. Allied Market Research CEO Pawan Kumar is instrumental in inspiring and encouraging everyone associated with the company to maintain high quality of data and help clients in every way possible to achieve success. Each data presented in the reports published by us is extracted through primary interviews with top officials from leading companies of domain concerned. Our secondary data procurement methodology includes deep online and offline research and discussion with knowledgeable professionals and analysts in the industry.

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