



Secured Personal Loans Market by Type, Age Group, and Distribution Channel: Global Opportunity and Forecast, 2024–2032

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NEW CASTLE, DE, UNITED STATES, November 6, 2025 /EINPresswire.com/ -- Allied Market Research published a report, titled, "[Secured Personal Loans Market](#) by Type (P2P marketplace lending and Balance sheet lending), Age (Less than 30, 30-50 and More than 50), and Distribution Channel (Banks, Credit Unions, Online Lenders and Peer-to-Peer Lending): Global Opportunity Analysis and Industry Forecast, 2024-2032". According to the report, the secured personal loans market was valued at \$34.2 billion in 2023, and is estimated to reach \$386.0 billion by 2032, growing at a CAGR of 30.9% from 2024 to 2032.

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Prime determinants of growth

The global secured personal loans market is growing due to several factors such as flexibility in loan amounts and terms and increase in technological enhancements. However, higher interest rates, data security and privacy concerns act as restraints for the secured personal loans market. In addition, changes in demographic shift will provide ample opportunities for market growth during the forecast period.

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The P2P marketplace lending segment held the highest market share in 2023.

By type, the P2P marketplace lending segment held the highest market share in 2023. Rise in P2P lending can be attributed to several factors, including technological advancements, the appeal of potentially higher returns for investors, and more accessible loan options for borrowers compared to conventional banking routes.

The 30-50 segment held the highest market share in 2023.

By age, the more than 50 segment held the highest market share in 2023. Individuals in the 30-50 age range are often more financially stable, with established careers and higher disposable

incomes, making them more likely to engage in lending, investment, and borrowing activities.

The banks segment is expected to hold the highest market share in 2023.

By distribution channel, the banks segment held the highest market share in 2023. Banks offer a comprehensive range of financial products and services, from savings and checking accounts to loans and investment services.

North America to maintain its dominance by 2032.

Based on region, North America held the highest market share in terms of revenue in 2023 and is expected to boost in terms of revenue during the forecast timeframe. Well-developed financial infrastructure is accelerating the adoption of the most recent technologies, including secured personal loans in North America.

Players: -

American Express

Avant, LLC

Barclays PLC

DBS Bank Ltd

Goldman Sachs

LendingClub Bank

Prosper Funding LLC

Social Finance, Inc.

Truist Financial Corporation

Wells Fargo

The report provides a detailed analysis of these key players in the global secured personal loans market. These players have adopted different strategies such as new product launches, collaborations, expansion, joint ventures, agreements, and others to increase their market share and maintain dominant shares in different regions. The report is valuable in highlighting business performance, operating segments, product portfolio, and strategic moves of market players to showcase the competitive scenario.

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Recent Industry Development:

In March 2024, Achieve raised \$200.63 million funding in rated notes backed by achieve personal loans.

In July 2023, Jenius Bank launched a personal loan, its inaugural product. Jenius Bank intends to become a full-service bank for the U.S. market with additional offerings including a savings product and mobile app.

In November 2022, Navi Technologies partnered with Piramal Capital and Housing Finance Ltd. to offer digital personal loans. The partnership is to allow the fintech startup to serve 11, 000+ pin codes across India.

Key Benefits for Stakeholders

This report provides a quantitative analysis of the [secured personal loans segments](#), current trends, estimations, and dynamics of the secured personal loans market analysis from 2023 to 2032 to identify the prevailing secured personal loans market opportunity.

Market research is offered along with information related to key drivers, restraints, and opportunities.

Porter's five forces analysis highlights the potency of buyers and suppliers to enable stakeholders to make profit-oriented business decisions and strengthen their supplier-buyer network.

In-depth analysis of the secured personal loans market segmentation assists to determine the prevailing market opportunities.

Major countries in each region are mapped according to their revenue contribution to the global secured personal loans market Statistics.

Market player positioning facilitates benchmarking and provides a clear understanding of the present position of the market players.

The report includes the analysis of the regional as well as global secured personal loans market trends, key players, market segments, application areas, and [secured personal loans industry growth strategies](#).

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Secured Personal Loans Market Report Highlights

By Type

P2P marketplace lending

Balance sheet lending

By Age

Less than 30

30–50

More than 50

By Distribution Channel

Banks

Credit Unions

Online Lenders

Peer-to-Peer Lending

By Region

North America (U.S., Canada)

Europe (France, Germany, Italy, Spain, UK, Rest of Europe)

Asia-Pacific (China, Japan, India, South Korea, Australia, Rest of Asia-Pacific)

Latin America (Argentina, Brazil, Mexico, Rest of LAMEA)

MEA (South Africa, Saudi Arabia, UAE, Rest of MEA)

Key Market Players

Goldman Sachs, Social Finance, Inc., DBS Bank Ltd, American Express, Avant, LLC, Truist Financial Corporation, Barclays PLC, Wells Fargo, Avant, LLC, LendingClub Bank, Prosper Funding LLC

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Banking as a Service Market <https://www.alliedmarketresearch.com/banking-as-a-service-market-A14258>

About Us:

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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 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 the 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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