Consumer Credit in Italy

Description: This report supplies information on the Consumer credit Italian market and its competitors: market trends, SWOT and key success factors analysis, major companies performance indicators (total turnover, sector specific turnover, market shares and export quotas), business prospects and trends.

SCOPE
Regulations define consumer credit as the disbursement of between Euro200 and Euro75,000 in credit to a consumer through deferred payment, loan or other credit facility.
- Product technology: transactions are almost always carried out through the use of information technology. Some operations within the personal loans and income-backed loans SEGMENTS still predominantly rely on the use of paper documentation, however.
- Function: financing of consumer spending within the limits established by a dedicated law.
- Client groups: direct customers: individuals for personal lending, income-backed loans and revolving credit cards; Dealers: dealers and storekeepers in the SEGMENTS relating to secured financing and revolving credit cards.

SEGMENTS
The most common segmentation of financing distinguishes between the technical forms adopted for the disbursement of credit, specifically:
- SECURED LOANS: loans for the acquisition of a specific product through repayment in instalments. The amount financed is paid to the merchant, who manages the relationship with the consumer and receives a commission on the loan from the issuing company (this category includes revolving secured financing). Secured loans are further segmented between:
  - CAR LOANS (financing for the acquisition of cars and motorbikes) and
  - OTHER SECURED LOANS.
- PERSONAL LOANS: financing is issued directly to the consumer along with a pre-defined repayment plan, or alternatively, the credit can be used and repaid with greater flexibility within the maximum agreed limit (this is known as a revolving credit line).
- REVOLVING CREDIT CARDS/ INSTALMENT CARDS: traditional or with adjusted payment options (hereafter INSTALMENT CARDS) consumers' acquisitions are financed directly through the use of a card with a magnetic strip, which is also used as the instrument of payment. Credit is repaid in instalments. In revolving cards, there is a minimum repayment for each instalment, but otherwise the user is provided with a significant degree of flexibility in deciding repayment amounts and timescales. Revolving credit cards have an overall limit that is restored after each repayment. This form of credit has the advantage of not requiring a formal loan agreement to be drawn up for each purchase, and tends to be used to finance the acquisition of goods with a lower unitary value than traditionally financed through other credit instruments, thus creating a new market for retail financing. In recent years a new kind of credit card has been introduced on the market, involving payment by instalments on a non-revolving basis. The payment is divided into a pre-defined number of equal instalments, which include a fixed capital repayment and a set commission (not interest). This segment also includes option cards, which allow customers the opportunity to choose whether to pay acquisitions off in full (in a single payment) or by instalment.
- INCOME-BACKED LOANS: financing is not dedicated to a specific product. The interest rate is fixed, and repayments are made through the direct deduction of a fixed amount from the beneficiary's salary or pension. The fixed deduction cannot exceed one fifth of the salary (or pension).

METHODOLOGY
The methodology for Competitors reports begins with a careful screening to identify the main organisations that are representative of a given sector. Several one-to-one interviews are then conducted with the selected organisations. Questionnaires are sent to all the leading companies on an annual basis. The information collected is then verified by an expert in the particular sector using a system of counterchecks to guarantee that the information is entirely reliable and consistent. The process is then completed using Cerved Group's proprietary information about Italian enterprises. All Competitors reports also include details concerning the strategies and performances of the leading companies in each sector. Wherever no specific source is indicated, the information published in these reports can be assumed to have been taken from Cerved Group's proprietary information bank. Coverage of any sector in Competitors products may be used in company presentations or in training courses on the subject.
List Of Companies Analysed
1. Introduction To Methodology 5
2. Sector Description 6
2.1. Scope 6
2.2. Segments 6
3. Executive Summary 8
3.1. Key Sector Data 8
3.2. Supply And Demand Trends 9
3.3. Market Leaders 10
3.4. Business Strategies 11
4. Sector Environment 12
4.1. Sector Data 12
4.2. Competitive Forces 13
4.3. Notable Recent Events And Developments 15
5. Demand Analysis 16
6. Supply Analysis 17
6.1. Key Characteristics 17
6.2. Sector Financials 17
7. Competitive Scenario 22
7.1. Types Of Operators 22
7.2. Ranking Of Companies 23
7.3. Competitive Performances By Segment 29
7.3.1. Market Share 29
8. Strategies Observed 41
8.1. Strategic Map Of Operators 41
8.2. Winning Strategies 44
9. Opportunities And Threats 45
Connected Products And Services 46
Contact 47
Copyright 48

List Of Tables And Graphs:
List Of Companies Analysed
Key Sector Data
Consumer Credit: Business Trends By Segment In Terms Of Value, 2011-2015
Consumer Credit: Impact Of Competitive Forces, 2014
Financial Information For Some Sector Companies: 2011-2013
Consumer Credit, Credit Quality Ratios, 2011-2013
Consumer Credit: Trends In Average Effective Interest Rates Reported For The Purposes Of Anti-Usury Laws, In The Euribor, And In The Spread, 2012, 2013 And First Quarter 2014
Consumer Credit: Leading Companies' Lending, 2011-2013
Consumer Credit: Leading Companies' Trading Profit, 2011-2013
Consumer Credit: Lending Broken Down By Segment, 2012-2013
Consumer Credit: Location, Ownership And Workforce Of Leading Companies, 2014
Consumer Credit: Overall Market Based On Credit Issued, 2011-2013
Consumer Credit: Leading Companies' Share Of Domestic Personal Loans Market In Terms Of Value, 2011-2013
Consumer Credit: Personal Loans Through Bank Network - Market Share Of Financing Issued For Some Of The Leading Networks, 2012-2013
Consumer Credit: Secured Financing - Leading Companies' Share Of Internal Market In Terms Of Value, 2011-2013
Consumer Credit: Car Loans - Leading Companies' Share Of Internal Market In Terms Of Value, 2011-2013
Consumer Credit: Loans For New Cars – Leading Companies' Share Of Domestic Market Value, 2012-2013
Consumer Credit: Loans For Used Cars – Leading Companies' Share Of Domestic Market Value, 2012-2013
Consumer Credit: Car Manufacturers' Lending Divisions - Leading Companies' Share Of Internal Car Loans Market In Terms Of Value, 2011-2013
Consumer Credit: Banks And Non-Captive Lenders: Leading Companies' Share Of Internal Car Loans Market In Terms Of Value, 2011-2013
Consumer Credit: Other Secured Loans - Leading Companies' Share Of Internal Market In Terms Of Value, 2011-2013
Consumer Credit: Revolving Credit Cards/Instalment Cards - Leading Companies' Share Of Financing Issued In Terms Of Value, 2011-2013
Consumer Credit: Income-Backed Loans - Financing Issued By Leading Companies, 2011-2013
Consumer Credit: Map Of Strategic Groups, 2014
Consumer Credit: Positioning Map, 2013
Consumer Credit: Opportunities And Their Short/Long Term Impact, 2014
Consumer Credit: Threats And Their Short/Long Term Impact, 2014

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