

## Personal Loans - Ireland - September 2013

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“The value of the personal loans market continues to decline as consumers shy away from debt products. While economic and employment conditions are set to improve in Ireland, it will likely be many years before pre-recessionary levels of demand for personal loans will return. A drive for product innovation within the market might help accelerate growth.”

– Brian O’Connor, Production Manager

This report looks at the following areas:

- How have improving economic conditions affected consumers' desire to borrow?
- What type of things do consumers take out personal loans for?
- What impact will rising costs of living have on consumer usage of personal loans?
- Do consumers fear personal loans?
- What threat do payday loan companies pose to personal loans?
- What factors motivate consumers to choose one loan provider over another?

Irish consumers still show an aversion to personal loans in 2013, with many seeing borrowing money as a last resort. Consequently, much of the lending that is being done is for big ticket items that are seen as necessary, such as the purchasing of cars.

Moving forward, the market will see a recovery as consumers feel more secure in their jobs and finances and thus feel freer to use credit to fund their lifestyles.

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