



**Euromonitor
International**

Consumer Credit in Vietnam

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Consumer Credit in Vietnam - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

Growth in consumer credit supported by people turning to borrowing to pay for big-ticket purchases

INDUSTRY PERFORMANCE

Positive economic factors help to support consumer credit growth

Dynamism of durables lending driven by e-commerce, m-commerce, and BNPL

SmartBanking enables low-income consumers to access government-backed loan schemes

WHAT'S NEXT?

Ongoing positive growth supported by popularity of credit cards and new ID-linked bank account regulations

BNPL will continue to grow, especially among younger, tech-savvy consumers

Lending for education and experiences set to be supported by Gen Z and Millennial trends

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Consumer Lending in Vietnam - Industry Overview

EXECUTIVE SUMMARY

Consumer lending sees positive growth across all categories

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

The State Bank of Vietnam focuses on supporting growth while ensuring financial stability

Mortgages/housing lending supported by State Bank's VND145 trillion social and worked housing package

New regulations around bank accounts linked to ID push digital consumer lending, including BNPL

WHAT'S NEXT?

Ongoing positive growth linked to regulations which boost transparency and mitigate risks and fraud

Ongoing developments help more consumers to access loans, especially via fintechs and BNPL

Young, digitally-savvy population drives demand for mobile-based lending

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