



Euromonitor
International

Consumer Credit in Hong Kong, China

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KEY DATA FINDINGS

2025 DEVELOPMENTS

Consumer lending sees growth across metrics in 2025

INDUSTRY PERFORMANCE

Gen Z and millennials power digital-first growth in consumer credit
Digital lending and lifestyle-driven demand boost non-card credit growth
Digital banks drive innovation in consumer credit capabilities

WHAT'S NEXT?

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Consumer Lending in Hong Kong, China - Industry Overview

EXECUTIVE SUMMARY

Positive performance across metrics for consumer lending in 2025

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Digital credit solutions and rising consumer confidence drive lending growth
Falling HIBOR spurs recovery in mortgage lending
BNPL expansion brings convenience but triggers regulatory safeguards

WHAT'S NEXT?

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