



Consumer Credit in Morocco

March 2026

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Consumer Credit in Morocco - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

Digital innovation drives growth in consumer credit

INDUSTRY PERFORMANCE

Greater financial inclusion boosts access to formal credit

Card lending emerges as most dynamic category

Alya transforms BNPL with expanded range of offerings

WHAT'S NEXT?

Consumer credit will benefit from stable socio-economic conditions

New regulations set to streamline lending practices

BNPL will see continued growth

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Consumer Lending in Morocco - Industry Overview

EXECUTIVE SUMMARY

Stable economic conditions, regulatory reforms, and financial inclusion initiatives drive growth

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Stable macroeconomic environment and regulatory reforms support steady growth in consumer lending

Mortgage demand strengthens amid lower interest rates and housing support measures

Digitalisation is transforming the lending landscape

WHAT'S NEXT?

Greater financial inclusion will drive growth in consumer lending

Mortgage lending will be boosted by affordable housing initiatives

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