

Consumer Credit in Peru

Market Direction | 2022-10-25 | 13 pages | Euromonitor

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Report description:

Consumer credit is seeing significant recovery in 2022, both in gross lending and outstanding balance, with a return to pre-pandemic levels expected. This follows the negative impacts of the COVID-19 pandemic, as Peruvian consumers were more financially cautious during this time in the face of economic uncertainty related to employment and incomes, thus tended to avoid taking credit or making any unnecessary purchases.

Euromonitor International's Consumer Credit in Peru report establishes the size and structure of the market for ATMs cards, smart cards, credit cards, debit cards, charge cards, pre-paid cards and store cards. It looks at key players in the market (issuers and operators), number of cards in circulation, numbers transactions and value of transactions. It offers strategic analysis of sector forecasts and trends to watch.

Product coverage: Auto Lending, Card Lending, Durables Lending, Education Lending, Home Lending, Other Personal Lending.

Data coverage: market sizes (historic and forecasts), company shares, brand shares and distribution data.

Why buy this report?

- * Get a detailed picture of the Consumer Credit market;
- * Pinpoint growth sectors and identify factors driving change;
- * Understand the competitive environment, the market's major players and leading brands;
- * Use five-year forecasts to assess how the market is predicted to develop.

Euromonitor International has over 40 years' experience of publishing market research reports, business reference books and online information systems. With offices in London, Chicago, Singapore, Shanghai, Vilnius, Dubai, Cape Town, Santiago, Sydney, Tokyo and Bangalore and a network of over 800 analysts worldwide, Euromonitor International has a unique capability to develop reliable information resources to help drive informed strategic planning.

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CONSUMER CREDIT IN PERU

KEY DATA FINDINGS

2022 DEVELOPMENTS

Consumer credit sees significant recovery in 2022, both in gross lending and outstanding balance

Interest rate growth is not stopping increase in new consumer credits

Card lending recovers faster than non-card lending, after its fall during the pandemic

PROSPECTS AND OPPORTUNITIES

Growth in consumer credit expected to continue over forecast period but at a slower pace

High dynamism of financial entities in personal credit is expected to continue, especially for customers with robust credit profiles

Emergence of new forms of personal credits will drive trends in the sector

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Summary 1 Research Sources

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