

Consumer Lending in the United Arab Emirates

Market Direction | 2023-12-06 | 15 pages | Euromonitor

AVAILABLE LICENSES:

- Single User Licence €1750.00
- Multiple User License (1 Site) €3500.00
- Multiple User License (Global) €5250.00

Report description:

Despite rising inflation, increasing mortgage rates and interest rates, consumer lending in the United Arab Emirates remains buoyant in 2023. The local economy's recovery and expansion are influencing the momentum of consumer lending, but geopolitical tension and financial market turbulence may have an impact. The banking sector in the United Arab Emirates is expected to maintain a stable outlook for the remainder of 2023, with the nation being among the largest financial centres in the Middle E...

Euromonitor International's Consumer Lending in United Arab Emirates 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: Consumer Credit, Mortgages/Housing.

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 Lending 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.

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Table of Contents:

Consumer Lending in the United Arab Emirates
Euromonitor International
December 2023

List Of Contents And Tables

CONSUMER LENDING IN THE UNITED ARAB EMIRATES

EXECUTIVE SUMMARY

Consumer lending in 2023: The big picture

Active real estate investment favours growth of mortgages/housing

Buy Now Pay Later platforms strengthen case for digital payment alternatives

What next for consumer lending?

MARKET DATA

Table 1 Consumer Lending: Outstanding Balance by Category: Value 2018-2023

Table 2 Consumer Lending: Outstanding Balance by Category: % Value Growth 2018-2023

Table 3 Consumer Lending: Gross Lending by Category: Value 2018-2023

Table 4 Consumer Lending: Gross Lending by Category: % Value Growth 2018-2023

Table 5 Consumer Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2018-2023

Table 6 Mortgages/Housing: Non-performing vs Other Loans Outstanding Balance: % Value 2018-2023

Table 7 Consumer Credit: Non-performing vs Other Loans Outstanding Balance: % Value 2018-2023

Table 8 Card Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2018-2023

Table 9 Forecast Consumer Lending: Outstanding Balance by Category: Value 2023-2028

Table 10 □Forecast Consumer Lending: Outstanding Balance by Category: % Value Growth 2023-2028

Table 11 □Forecast Consumer Lending: Gross Lending by Category: Value 2023-2028

Table 12 □Forecast Consumer Lending: Gross Lending by Category: % Value Growth 2023-2028

DISCLAIMER

SOURCES

Summary 1 Research Sources

CONSUMER CREDIT IN THE UNITED ARAB EMIRATES

KEY DATA FINDINGS

2023 DEVELOPMENTS

Card lending records substantial growth despite rise in interest rates

Leading banks prioritise new product development, accelerate partnerships as competition from BNPL continues to heighten

Interest-free periods and deferred payment options keep auto lending in motion

PROSPECTS AND OPPORTUNITIES

Continuous measures to push lending will increase liquidity and credit risks in the local market

Greater probability of improved consumption in local market set to support stable growth

Embedded finance solutions likely to emerge across spending verticals

CATEGORY DATA

Table 13 Consumer Credit: Outstanding Balance by Category: Value 2018-2023

Table 14 Consumer Credit: Outstanding Balance by Category: % Value Growth 2018-2023

Table 15 Consumer Credit: Gross Lending by Category: Value 2018-2023

Table 16 Consumer Credit: Gross Lending by Category: % Value Growth 2018-2023

Table 17 Forecast Consumer Credit: Outstanding Balance by Category: Value 2023-2028

Table 18 Forecast Consumer Credit: Outstanding Balance by Category: % Value Growth 2023-2028

Table 19 Forecast Consumer Credit: Gross Lending by Category: Value 2023-2028

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Consumer Lending in the United Arab Emirates

Market Direction | 2023-12-06 | 15 pages | Euromonitor

To place an Order with Scotts International:

- ☐ - Print this form
- ☐ - Complete the relevant blank fields and sign
- ☐ - Send as a scanned email to support@scotts-international.com

ORDER FORM:

Select license	License	Price
	Single User Licence	€1750.00
	Multiple User License (1 Site)	€3500.00
	Multiple User License (Global)	€5250.00
		VAT
		Total

*Please circle the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346.

☐ ** VAT will be added at 23% for Polish based companies, individuals and EU based companies who are unable to provide a valid EU Vat Numbers.

Email*	<input type="text"/>	Phone*	<input type="text"/>
First Name*	<input type="text"/>	Last Name*	<input type="text"/>
Job title*	<input type="text"/>		
Company Name*	<input type="text"/>	EU Vat / Tax ID / NIP number*	<input type="text"/>
Address*	<input type="text"/>	City*	<input type="text"/>
Zip Code*	<input type="text"/>	Country*	<input type="text"/>
		Date	<input type="text" value="2025-05-12"/>
		Signature	<input type="text"/>

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com