

Consumer Credit in Argentina

Market Direction | 2024-12-13 | 15 pages | Euromonitor

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Report description:

Card lending has remained the dominant contributor to total gross lending within consumer credit in Argentina in 2024. Its large size reflects the fact that caps imposed by the Central Bank have historically kept maximum interest rates on credit cards lower than those levied on personal loans, making the former a more affordable method of borrowing. Additionally, persistently high inflation means consumers are often heavily dependent on these instruments for essential and emergency purchases. Th...

Euromonitor International's Consumer Credit in Argentina 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 ARGENTINA

KEY DATA FINDINGS

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Card lending still accounts for lion's share of total gross lending
Issuance of consumer credit by fintech firms continues to rise
BNPL becomes more accessible thanks to debit card-based models

PROSPECTS AND OPPORTUNITIES

Lower inflation and interest rates should boost supply of personal loans
Auto lending expected to pick up as economic climate improves
Increased mortgage lending may limit consumer credit growth potential

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SOURCES

Summary 1 Research Sources

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