

## **Consumer Credit in Romania**

Market Direction | 2025-01-21 | 14 pages | Euromonitor

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### **Report description:**

In 2024, positive signs of economic recovery reduced demand for consumer credit in Romania, translating into lower growth in card lending to cover everyday expenses. Romanian households enjoyed greater financial stability due to falling inflation although it remained above 5% in 2024, with GDP growth of 3% in the same year. Card lending is often the last resort when Romanians need extra funds due to the high APR rate.

Euromonitor International's Consumer Credit in Romania 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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## SOURCES

### Summary 1 Research Sources

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