

Consumer Credit in Spain

Market Direction | 2025-01-30 | 15 pages | Euromonitor

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Report description:

Buy Now, Pay Later (BNPL) services continue to expand in Spain in 2024. Indeed, a 2023 study by Forbes indicates that one-in-three Spanish consumers use BNPL as a payment option. For some years now, consumers and businesses alike have enjoyed the relatively regulation-free space of BNPL, however, in 2023, the European Commission updated regulations around consumer credit to reflect the increased use of alternative and digital credit options, such as BNPL. The Consumer Credit Directive 2 (CCD2) e...

Euromonitor International's Consumer Credit in Spain 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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2024 DEVELOPMENTS

One-in-three consumers in Spain use BNPL options, according to Forbes

The next home renovation cycle has not yet come around, while auto lending is supported by rise of electric cars

Card lending continues to grow, supported by on-the-go and travel spending

PROSPECTS AND OPPORTUNITIES

Consumer credit set to see ongoing growth, with a variety of opportunities ahead

Digital consumer credit developments to further support growth

BNPL will continue to develop - under the careful watch of financial supervisors due to the new CCD2

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