

# Consumer Credit in Morocco

November 2023

**Table of Contents** 

# Consumer Credit in Morocco - Category analysis

#### **KEY DATA FINDINGS**

#### 2023 DEVELOPMENTS

Rising unemployment renders consumer credit less accessible Interest rates hike impacts on demand for consumer credit Women increasingly turn to microfinance institutions

#### PROSPECTS AND OPPORTUNITIES

Household debt levels set to remain low as part of local culture Credit cards will suffer compared to other card types BNPL to gain greater ground

#### **CATEGORY DATA**

- Table 1 Consumer Credit: Outstanding Balance by Category: Value 2018-2023
- Table 2 Consumer Credit: Outstanding Balance by Category: % Value Growth 2018-2023
- Table 3 Consumer Credit: Gross Lending by Category: Value 2018-2023
- Table 4 Consumer Credit: Gross Lending by Category: % Value Growth 2018-2023
- Table 5 Forecast Consumer Credit: Outstanding Balance by Category: Value 2023-2028
- Table 6 Forecast Consumer Credit: Outstanding Balance by Category: % Value Growth 2023-2028
- Table 7 Forecast Consumer Credit: Gross Lending by Category: Value 2023-2028
- Table 8 Forecast Consumer Credit: Gross Lending by Category: % Value Growth 2023-2028

### Consumer Lending in Morocco - Industry Overview

#### **EXECUTIVE SUMMARY**

Consumer lending in 2023: The big picture

Consumer confidence at all-time low at the end of 2022

Mortgage market expected to see further rises in interest rates

Increased demand for loans to acquire second-hand vehicles

What next for consumer lending?

# MARKET DATA

- Table 9 Consumer Lending: Outstanding Balance by Category: Value 2018-2023
- Table 10 Consumer Lending: Outstanding Balance by Category: % Value Growth 2018-2023
- Table 11 Consumer Lending: Gross Lending by Category: Value 2018-2023
- Table 12 Consumer Lending: Gross Lending by Category: % Value Growth 2018-2023
- Table 13 Consumer Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2018-2023
- Table 14 Mortgages/Housing: Non-performing vs Other Loans Outstanding Balance: % Value 2018-2023
- Table 15 Consumer Credit: Non-performing vs Other Loans Outstanding Balance: % Value 2018-2023
- Table 16 Card Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2018-2023
- Table 17 Forecast Consumer Lending: Outstanding Balance by Category: Value 2023-2028
- Table 18 Forecast Consumer Lending: Outstanding Balance by Category: % Value Growth 2023-2028
- Table 19 Forecast Consumer Lending: Gross Lending by Category: Value 2023-2028
- Table 20 Forecast Consumer Lending: Gross Lending by Category: % Value Growth 2023-2028

## DISCLAIMER

#### SOURCES

Summary 1 - Research Sources

# About Euromonitor International

Euromonitor International is an independent market intelligence provider. Data, insight and analysis stem from in-the-field research spanning 210 national markets.

Content ranges from the in-depth and country-specific, to key strategic themes with a global range and significance. Products cover a comprehensive range of insights and market data, but can be broadly categorised as:

- Strategy Briefings: Global or regional in scope, and focussing on the most important themes shaping consumer demand, the key markets, competitive environment and future outlook across a range of industries.
- Company Profiles: Analysis dedicated to the world's most significant companies, with detailed insight into their activities, focus of operations, their competitors, their geographic presence and performance.
- Country Reports: For an in-depth understanding of specific countries, whether by industry, economic metrics or consumer
  trends and lifestyles. These reports cover current trends, consumer demand, market potential and future prospects, with
  country-specific local insight and comprehensive data, unavailable elsewhere.

For more information on this report, further enquiries can be directed via this link www.euromonitor.com/consumer-credit-in-morocco/report.