

Consumer Lending in France

November 2023

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Consumer Lending in France - Industry Overview

EXECUTIVE SUMMARY

Consumer lending in 2023: The big picture 2023 key trends Declining acceptance of applications and rising interest rates mean lower growth in mortgages/housing lending Buy now pay later options continue to lose popularity What next for consumer lending?

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DISCLAIMER

SOURCES

Summary 1 - Research Sources

Consumer Credit in France - Category analysis

KEY DATA FINDINGS

2023 DEVELOPMENTS

Consumer credit faces challenges due to economic uncertainty Auto lending shows recovery potential due to trends in the industry, as credit patterns match industry trends Mainstream consumer lending players need to adapt to the changing landscape

PROSPECTS AND OPPORTUNITIES

Mechanical effect of inflation creates perceived growth Battle about usury rates, ongoing high refusal rates, and higher commissions for education lending The outlook remains shady for BNPL

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