



Euromonitor  
International

# Consumer Credit in Vietnam

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## Consumer Credit in Vietnam - Category analysis

### KEY DATA FINDINGS

#### 2025 DEVELOPMENTS

Growth in consumer credit supported by people turning to borrowing to pay for big-ticket purchases

### INDUSTRY PERFORMANCE

Positive economic factors help to support consumer credit growth

Dynamism of durables lending driven by e-commerce, m-commerce, and BNPL

SmartBanking enables low-income consumers to access government-backed loan schemes

### WHAT'S NEXT?

Ongoing positive growth supported by popularity of credit cards and new ID-linked bank account regulations

BNPL will continue to grow, especially among younger, tech-savvy consumers

Lending for education and experiences set to be supported by Gen Z and Millennial trends

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## Consumer Lending in Vietnam - Industry Overview

### EXECUTIVE SUMMARY

Consumer lending sees positive growth across all categories

### KEY DATA FINDINGS

### INDUSTRY PERFORMANCE

The State Bank of Vietnam focuses on supporting growth while ensuring financial stability

Mortgages/housing lending supported by State Bank's VND145 trillion social and worked housing package

New regulations around bank accounts linked to ID push digital consumer lending, including BNPL

### WHAT'S NEXT?

Ongoing positive growth linked to regulations which boost transparency and mitigate risks and fraud

Ongoing developments help more consumers to access loans, especially via fintechs and BNPL

Young, digitally-savvy population drives demand for mobile-based lending

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