Consumer Credit in Japan - Category analysis

KEY DATA FINDINGS

2023 DEVELOPMENTS

Buy Now Pay Later offers continue to show momentum
Education loan relief used as a way to win back young population
Sustainability component offered to auto loans

PROSPECTS AND OPPORTUNITIES

Financial inclusion key to keeping abreast of digitalisation
Card lending to record substantial growth
Financial literacy to remain key for safe and risk-free utilisation

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
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Consumer Lending in Japan - Industry Overview

EXECUTIVE SUMMARY

Consumer lending in 2023: The big picture
2023 key trends
Interest rate remains low despite inflation for mortgages/housing
Reverse 60 gains momentum in an ageing society
What next for consumer lending?

MARKET DATA

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Table 10 - Consumer Lending: Outstanding Balance by Category: % Value Growth 2018-2023
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SOURCES

Summary 1 - Research Sources

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