



Euromonitor
International

Consumer Credit in Greece

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Consumer Credit in Greece - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

Digital innovation and alternative lending solutions shape consumer credit

INDUSTRY PERFORMANCE

Consumers exhibit greater financial discipline

Credit cards lead growth

Loyalty programmes strengthen credit card lending

WHAT'S NEXT?

Improving economic conditions and stringent lending criteria will lead to decline in consumer credit

Rise in alternative lending models will create new opportunities

Greek banks embrace digital innovation

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Shift towards flexible, digital and government-backed solutions

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INDUSTRY PERFORMANCE

Favourable economic conditions boost growth

Government programmes and regulatory changes drive mortgage lending

BNPL trend gains traction

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