



Euromonitor
International

Consumer Credit in Saudi Arabia

March 2026

Table of Contents

Consumer Credit in Saudi Arabia - Category analysis

KEY DATA FINDINGS

EXECUTIVE SUMMARY

Consumer credit sees growth supported by strong consumer spending, backed by economic progression in the Kingdom

INDUSTRY PERFORMANCE

Growth of credit card loans for large and small purchases

“Other” loans attract consumers with immediate personal needs

Attraction of 0% interest offers and instalment-integrated BNPL

WHAT'S NEXT?

Finance landscape being re-shaped by BNPL and fintechs

Islamic solutions and flexible payment options attract a wider consumer base

Credit cards to out-pace traditional consumer bank loans

CATEGORY DATA

Table 1 - Consumer Credit: Outstanding Balance by Category: Value 2020-2025

Table 2 - Consumer Credit: Outstanding Balance by Category: % Value Growth 2020-2025

Table 3 - Consumer Credit: Gross Lending by Category: Value 2020-2025

Table 4 - Consumer Credit: Gross Lending by Category: % Value Growth 2020-2025

Table 5 - Forecast Consumer Credit: Outstanding Balance by Category: Value 2025-2030

Table 6 - Forecast Consumer Credit: Outstanding Balance by Category: % Value Growth 2025-2030

Table 7 - Forecast Consumer Credit: Gross Lending by Category: Value 2025-2030

Table 8 - Forecast Consumer Credit: Gross Lending by Category: % Value Growth 2025-2030

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Consumer Lending in Saudi Arabia - Industry Overview

EXECUTIVE SUMMARY

Consumer lending remains on a positive trajectory, driven by economic expansion, Vision 2030, and fintech innovation

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Credit boom and transitioning loan model drive growth

Housing lending remains strong in Saudi Arabia

Increasing popularity of Buy Now Pay Later services in the Kingdom

WHAT'S NEXT?

“Originate-to-Distribute” volumes could nearly double by 2030

ESG standards and AI will continue to shape the lending landscape

MARKET DATA

Table 9 - Consumer Lending: Outstanding Balance by Category: Value 2020-2025

Table 10 - Consumer Lending: Outstanding Balance by Category: % Value Growth 2020-2025

Table 11 - Consumer Lending: Gross Lending by Category: Value 2020-2025

Table 12 - Consumer Lending: Gross Lending by Category: % Value Growth 2020-2025

Table 13 - Consumer Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2020-2025

Table 14 - Mortgages/Housing: Non-performing vs Other Loans Outstanding Balance: % Value 2020-2025

Table 15 - Consumer Credit: Non-performing vs Other Loans Outstanding Balance: % Value 2020-2025

Table 16 - Card Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2020-2025

Table 17 - Forecast Consumer Lending: Outstanding Balance by Category: Value 2025-2030

Table 18 - Forecast Consumer Lending: Outstanding Balance by Category: % Value Growth 2025-2030

Table 19 - Forecast Consumer Lending: Gross Lending by Category: Value 2025-2030

Table 20 - Forecast Consumer Lending: Gross Lending by Category: % Value Growth 2025-2030

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SOURCES

Summary 1 - Research Sources

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