Consumer Credit in Thailand

March 2026

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Consumer Credit in Thailand - Category analysis

2025 PERFORMANCE

Consumer credit outstanding balance values rebound to positive growth

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Consumer credit market remains somewhat constricted by consumer caution and tight lending standards

Non-bank and fintech lenders continue to expand

BNPL continues to grow in popularity, from a low base of Millennial and Gen Z consumers

WHAT'S NEXT?

Outstanding balance growth to remain steady, while credit gross lending will rebound

Alternative financial service providers will continue to expand

BNPL adoption will grow steadily

CATEGORY DATA

COUNTRY REPORTS DISCLAIMER

Consumer Lending in Thailand - Industry Overview

EXECUTIVE SUMMARY

Consumer lending reflects an improving economy, although cautious lending sentiment remains

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Regulations around risk control suppress a stronger performance in loans

Mortgages/housing lending sees a slight uptick, but the market remains constrained

BNPL continues to grow in popularity, from a low base of Millennial and Gen Z consumers

WHAT'S NEXT?

Positive growth expected, while responsible lending practices will remain in place

Technological innovation will enable lenders to reach underserved borrowers

Mortgages/housing loans to maintain positive, steady growth, aided by government incentives, and low fees and interest rates

MARKET DATA

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