



Consumer Lending in Saudi Arabia

March 2026

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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

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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
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