



Euromonitor
International

Consumer Credit in Hong Kong, China

February 2026

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Consumer Credit in Hong Kong, China - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

Consumer lending sees growth across metrics in 2025

INDUSTRY PERFORMANCE

Gen Z and millennials power digital-first growth in consumer credit

Digital lending and lifestyle-driven demand boost non-card credit growth

Digital banks drive innovation in consumer credit capabilities

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Artificial intelligence and fintech innovation set to personalise lending

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Positive performance across metrics for consumer lending in 2025

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INDUSTRY PERFORMANCE

Digital credit solutions and rising consumer confidence drive lending growth

Falling HIBOR spurs recovery in mortgage lending

BNPL expansion brings convenience but triggers regulatory safeguards

WHAT'S NEXT?

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