



Euromonitor
International

Consumer Credit in South Korea

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Consumer Credit in South Korea - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

Legislative changes restrict access to credit

INDUSTRY PERFORMANCE

Consumers rely on credit card advances as the third stage of DSR rule comes into effect

Digital-first banks shift focus to sole proprietor loans

Rising delinquency rates for BNPL is raising concerns

WHAT'S NEXT?

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Consumer lending is feeling the impact of new legislative measures

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