



Consumer Credit in Malaysia

November 2023

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KEY DATA FINDINGS

2023 DEVELOPMENTS

Macroeconomic and environmental factors causing a mixed reaction in outstanding loans in Malaysia

Continuous rise in Buy Now Pay Later (BNPL) players caters to e-commerce shopping players

Growing trend of electric vehicles (EVs) leads to the launch of customised hire purchase loans to cater to EV owners

PROSPECTS AND OPPORTUNITIES

Higher interest rates threaten consumer credit demand

Personal lending and auto lending and durables to see development and growth but durables lending is likely to stagnate

Government to increase regulation of Buy Now Pay Later (BNPL)

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Consumer Lending in Malaysia - Industry Overview

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