



# Consumer Credit in Italy

November 2023

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## KEY DATA FINDINGS

### 2023 DEVELOPMENTS

Consumers retain a cautious approach to borrowing, with card lending breaking sluggish trend

Modest growth for other forms of lending

Consumers continue to have a strong home focus, despite overturning of Superbonus scheme

### PROSPECTS AND OPPORTUNITIES

Positive outlook for consumer credit, despite ongoing economic uncertainty

Rise in digitalisation, as providers pursue an omnichannel approach

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