

Consumer Credit in South Africa

Market Direction | 2022-10-26 | 16 pages | Euromonitor

AVAILABLE LICENSES:

- Single User Licence €825.00
- Multiple User License (1 Site) €1650.00
- Multiple User License (Global) €2475.00

Report description:

While the pandemic exposed and reinforced significant income inequality in South African society, an increasing number of financial operators began to develop strategies targeting lower-income groups. For example, Nedbank introduced flexible short-term loans ranging from ZAR250 to ZAR6,000 that could be accessed from various points, including ATMs, mobile apps, and branches. In 2022, local consumers have been subject to further financial pressures, caused by rising inflation driven by the war in...

Euromonitor International's Consumer Credit in South Africa report establishes the size and structure of the market for ATMs cards, smart cards, credit cards, debit cards, charge cards, pre-paid cards and store cards. It looks at key players in the market (issuers and operators), number of cards in circulation, numbers transactions and value of transactions. It offers strategic analysis of sector forecasts and trends to watch.

Product coverage: Auto Lending, Card Lending, Durables Lending, Education Lending, Home Lending, Other Personal Lending.

Data coverage: market sizes (historic and forecasts), company shares, brand shares and distribution data.

Why buy this report?

- * Get a detailed picture of the Consumer Credit market;
- * Pinpoint growth sectors and identify factors driving change;
- * Understand the competitive environment, the market's major players and leading brands;
- * Use five-year forecasts to assess how the market is predicted to develop.

Euromonitor International has over 40 years' experience of publishing market research reports, business reference books and online information systems. With offices in London, Chicago, Singapore, Shanghai, Vilnius, Dubai, Cape Town, Santiago, Sydney, Tokyo and Bangalore and a network of over 800 analysts worldwide, Euromonitor International has a unique capability to develop reliable information resources to help drive informed strategic planning.

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scott-international.com

www.scott-international.com

Table of Contents:

Consumer Credit in South Africa
Euromonitor International
October 2022

List Of Contents And Tables

CONSUMER CREDIT IN SOUTH AFRICA

KEY DATA FINDINGS

2022 DEVELOPMENTS

High inflation and weak economic performance drive innovation in micro-lending by telcos, targeting lower-income consumers

Capitec expands purpose-driven lending services to focus on higher-income customers, while TymeBank launches credit card

Growing use of e-commerce combined with inflation boosts demand for BNPL

PROSPECTS AND OPPORTUNITIES

Consumer lending to be driven by improving economic activity, boosted by innovation and strategic partnerships

Rapid Payments Programme expected to facilitate greater fintech lending

CATEGORY DATA

Table 1 Consumer Credit: Outstanding Balance by Category: Value 2017-2022

Table 2 Consumer Credit: Outstanding Balance by Category: % Value Growth 2017-2022

Table 3 Consumer Credit: Gross Lending by Category: Value 2017-2022

Table 4 Consumer Credit: Gross Lending by Category: % Value Growth 2017-2022

Table 5 Forecast Consumer Credit: Outstanding Balance by Category: Value 2022-2027

Table 6 Forecast Consumer Credit: Outstanding Balance by Category: % Value Growth 2022-2027

Table 7 Forecast Consumer Credit: Gross Lending by Category: Value 2022-2027

Table 8 Forecast Consumer Credit: Gross Lending by Category: % Value Growth 2022-2027

CONSUMER LENDING IN SOUTH AFRICA

EXECUTIVE SUMMARY

Consumer lending in 2021: The big picture

Buy Now, Pay Later continues to gain momentum in the retail landscape

Demand for mortgages/housing continues to grow, despite rising repo rates

Capitec and digital banks continue to disrupt banking sector, while vehicle subscription services challenge the status quo

What next for consumer lending?

MARKET DATA

Table 9 Consumer Lending: Outstanding Balance by Category: Value 2017-2022

Table 10 Consumer Lending: Outstanding Balance by Category: % Value Growth 2017-2022

Table 11 Consumer Lending: Gross Lending by Category: Value 2017-2022

Table 12 Consumer Lending: Gross Lending by Category: % Value Growth 2017-2022

Table 13 Consumer Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2017-2022

Table 14 Mortgages/Housing: Non-performing vs Other Loans Outstanding Balance: % Value 2017-2022

Table 15 Consumer Credit: Non-performing vs Other Loans Outstanding Balance: % Value 2017-2022

Table 16 Card Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2017-2022

Table 17 Forecast Consumer Lending: Outstanding Balance by Category: Value 2022-2027

Table 18 □Forecast Consumer Lending: Outstanding Balance by Category: % Value Growth 2022-2027

Table 19 □Forecast Consumer Lending: Gross Lending by Category: Value 2022-2027

Table 20 □Forecast Consumer Lending: Gross Lending by Category: % Value Growth 2022-2027

DISCLAIMER

SOURCES

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Consumer Credit in South Africa

Market Direction | 2022-10-26 | 16 pages | Euromonitor

To place an Order with Scotts International:

- Print this form
- Complete the relevant blank fields and sign
- Send as a scanned email to support@scotts-international.com

ORDER FORM:

Select license	License	Price
	Single User Licence	€825.00
	Multiple User License (1 Site)	€1650.00
	Multiple User License (Global)	€2475.00
		VAT
		Total

*Please circle the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346.

** VAT will be added at 23% for Polish based companies, individuals and EU based companies who are unable to provide a valid EU Vat Numbers.

Email*	<input type="text"/>	Phone*	<input type="text"/>
First Name*	<input type="text"/>	Last Name*	<input type="text"/>
Job title*	<input type="text"/>		
Company Name*	<input type="text"/>	EU Vat / Tax ID / NIP number*	<input type="text"/>
Address*	<input type="text"/>	City*	<input type="text"/>
Zip Code*	<input type="text"/>	Country*	<input type="text"/>
		Date	<input type="text" value="2026-03-03"/>
		Signature	<input type="text"/>

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com