

## **Consumer Credit in South Africa**

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

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### **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.

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Euromonitor International  
October 2022

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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

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

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

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