

Credit Cards in South Africa

Market Direction | 2022-11-30 | 27 pages | Euromonitor

AVAILABLE LICENSES:

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

Report description:

Following double-digit current value growth in transactions in 2021, credit cards maintains its strong performance in 2022 as local consumers rely on credit for everyday expenses. This is the result of several factors, but most pressing, is the weak economy combined with rising inflation - the latter mainly due to the war in Ukraine and resultant shortages in fuel and food. However, given rising interest rates implemented to control inflation - thereby raising the cost of credit - the growth of...

Euromonitor International's Credit Card Transactions 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: Commercial Credit Card Transactions, Personal Credit Card Transactions.

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

Why buy this report?

- * Get a detailed picture of the Credit Card Transactions 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@scotts-international.com

www.scotts-international.com

Table of Contents:

Credit Cards in South Africa
Euromonitor International
November 2022

List Of Contents And Tables

CREDIT CARDS IN SOUTH AFRICA

KEY DATA FINDINGS

2022 DEVELOPMENTS

Households turn to credit cards for daily expenditure, driven by inflation and weak economic growth

Competition mounts in the credit card space, as TymeBank launches credit card in response to consumer demand

Criminal syndicates target online credit card transactions

PROSPECTS AND OPPORTUNITIES

Economic growth and improved purchasing power set to stimulate credit cards

Commercial credit cards expected to face increasing competition

Virtual credit cards to maintain growth trajectory, fuelled by online shopping and digital wallets

CATEGORY DATA

Table 1 Credit Cards: Number of Cards in Circulation 2017-2022

Table 2 Credit Cards Transactions 2017-2022

Table 3 Credit Cards in Circulation: % Growth 2017-2022

Table 4 Credit Cards Transactions: % Growth 2017-2022

Table 5 Commercial Credit Cards: Number of Cards in Circulation 2017-2022

Table 6 Commercial Credit Cards Transactions 2017-2022

Table 7 Commercial Credit Cards in Circulation: % Growth 2017-2022

Table 8 Commercial Credit Cards Transactions: % Growth 2017-2022

Table 9 Personal Credit Cards: Number of Cards in Circulation 2017-2022

Table 10 Personal Credit Cards Transactions 2017-2022

Table 11 Personal Credit Cards in Circulation: % Growth 2017-2022

Table 12 Personal Credit Cards Transactions: % Growth 2017-2022

Table 13 Credit Cards: Number of Cards by Issuer 2017-2021

Table 14 Credit Cards: Number of Cards by Operator 2017-2021

Table 15 Credit Cards Payment Transaction Value by Issuer 2017-2021

Table 16 Credit Cards Payment Transaction Value by Operator 2017-2021

Table 17 Commercial Credit Cards: Number of Cards by Issuer 2017-2021

Table 18 Commercial Credit Cards: Number of Cards by Operator 2017-2021

Table 19 Commercial Credit Cards Payment Transaction Value by Issuer 2017-2021

Table 20 Commercial Credit Cards Payment Transaction Value by Operator 2017-2021

Table 21 Personal Credit Cards: Number of Cards by Issuer 2017-2021

Table 22 Personal Credit Cards: Number of Cards by Operator 2017-2021

Table 23 Personal Credit Cards Payment Transaction Value by Issuer 2017-2021

Table 24 Personal Credit Cards Payment Transaction Value by Operator 2017-2021

Table 25 Forecast Credit Cards: Number of Cards in Circulation 2022-2027

Table 26 Forecast Credit Cards Transactions 2022-2027

Table 27 Forecast Credit Cards in Circulation: % Growth 2022-2027

Table 28 Forecast Credit Cards Transactions: % Growth 2022-2027

Table 29 Forecast Commercial Credit Cards: Number of Cards in Circulation 2022-2027

Scotts International. EU Vat number: PL 6772247784

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

www.scotts-international.com

Table 30 □Forecast Commercial Credit Cards Transactions 2022-2027

Table 31 □Forecast Commercial Credit Cards in Circulation: % Growth 2022-2027

Table 32 □Forecast Commercial Credit Cards Transactions: % Growth 2022-2027

Table 33 □Forecast Personal Credit Cards: Number of Cards in Circulation 2022-2027

Table 34 □Forecast Personal Credit Cards Transactions 2022-2027

Table 35 □Forecast Personal Credit Cards in Circulation: % Growth 2022-2027

Table 36 □Forecast Personal Credit Cards Transactions: % Growth 2022-2027

FINANCIAL CARDS AND PAYMENTS IN SOUTH AFRICA

EXECUTIVE SUMMARY

Financial cards and payments in 2022: The big picture

Demand for contactless payment solutions continues to rise, accelerated by pandemic

Rapid Payments Programme expected to launch in 2023

Competition intensifies, as digital banks continue to expand customer base, while strategic partnerships remain key

Financial cards and payments set to be driven by digitalisation and the decline of cash transactions, while load shedding is set to constrain retail sales

MARKET INDICATORS

Table 37 Number of POS Terminals: Units 2017-2022

Table 38 Number of ATMs: Units 2017-2022

Table 39 Value Lost to Fraud 2017-2022

Table 40 Card Expenditure by Location 2022

Table 41 Financial Cards in Circulation by Type: % Number of Cards 2017-2022

Table 42 Domestic versus Foreign Spend 2022

MARKET DATA

Table 43 Financial Cards by Category: Number of Cards in Circulation 2017-2022

Table 44 Financial Cards by Category: Number of Accounts 2017-2022

Table 45 Financial Cards Transactions by Category: Value 2017-2022

Table 46 □Financial Cards by Category: Number of Transactions 2017-2022

Table 47 □Consumer Payments by Category: Value 2017-2022

Table 48 □Consumer Payments by Category: Number of Transactions 2017-2022

Table 49 □M-Commerce by Category: Value 2017-2022

Table 50 □M-Commerce by Category: % Value Growth 2017-2022

Table 51 □Financial Cards: Number of Cards by Issuer 2017-2021

Table 52 □Financial Cards: Number of Cards by Operator 2017-2021

Table 53 □Financial Cards: Card Payment Transactions Value by Operator 2017-2021

Table 54 □Financial Cards: Card Payment Transactions Value by Issuer 2017-2021

Table 55 □Forecast Financial Cards by Category: Number of Cards in Circulation 2022-2027

Table 56 □Forecast Financial Cards by Category: Number of Accounts 2022-2027

Table 57 □Forecast Financial Cards Transactions by Category: Value 2022-2027

Table 58 □Forecast Financial Cards by Category: Number of Transactions 2022-2027

Table 59 □Forecast Consumer Payments by Category: Value 2022-2027

Table 60 □Forecast Consumer Payments by Category: Number of Transactions 2022-2027

Table 61 □Forecast M-Commerce by Category: Value 2022-2027

Table 62 □Forecast M-Commerce by Category: % Value Growth 2022-2027

DISCLAIMER

SOURCES

Summary 1 Research Sources

Scotts International. EU Vat number: PL 6772247784

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

www.scotts-international.com

Credit Cards in South Africa

Market Direction | 2022-11-30 | 27 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 Licence (1 Site)	€1650.00
	Multiple User Licence (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="2025-05-12"/>
		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