

Financial Cards and Payments in Peru

Market Direction | 2022-12-01 | 48 pages | Euromonitor

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Report description:

Financial cards and payments have been showing significant recovery, despite the fact that the economic situation in Peru has not managed to grow at the expected levels and political uncertainty persists due to government policies that continue to show little clarity and inefficiency. Furthermore, in Peru, due to the ongoing global inflation hikes, the Banco Central de Reserva del Peru has been gradually increasing the reference rate to counteract this inflation - which directly results in the i...

Euromonitor International's Financial Cards and Payments in Peru 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: Financial Cards in Circulation, M-Commerce, 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 Financial Cards and Payments 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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2022 DEVELOPMENTS

Debit card usage continues to grow significantly in 2022

Learning and assessment of benefits encourage their use, together with greater penetration in stores

High dynamism in financial sector has incorporated more actors in the use of debit cards

PROSPECTS AND OPPORTUNITIES

Use of debit cards will continue to grow in coming years, but at a slower pace

Significant dynamism is expected from the financial sector, boosting the use of debit cards

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CREDIT CARDS IN PERU

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Credit card use has been recovering significantly since mid-2021

Financial entities show high dynamism in placement of credit cards

Lack of payment in credit cards has decreased significantly, recovering pre-pandemic levels

PROSPECTS AND OPPORTUNITIES

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Pre-paid cards for end users are increasing in activity, although they still have a low presence

High dynamism in purchases by apps contribute significantly to use of open loop pre-paid cards

PROSPECTS AND OPPORTUNITIES

Growth in pre-paid cards is expected to continue over the forecast period, thanks to greater dynamism in economic activities

Pre-paid cards allow the unbanked population to become better financially educated and be encouraged to use other means of payment in addition to cash

Significant competition is expected in open loop cards, with a greater presence of their digital versions

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Stores give their websites a marketplace approach, intensely promoting cards under their brands

PROSPECTS AND OPPORTUNITIES

Use of store cards will continue to decline significantly in forecast period
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