

Credit Cards in Morocco

Market Direction | 2022-12-01 | 27 pages | Euromonitor

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Although credit cards offer such benefits as deferred payments, most Moroccans do not feel comfortable using them. This is largely due to their relatively high interest rates, which make them fearful of falling into debt. The fees charged by credit card issuers are also off-putting to many. For example, a Visa credit card incurs an annual fee of MAD164, with MAD6 charged for each cash withdrawal, while a fee of 1.85% is charged on international transactions.

Euromonitor International's Credit Card Transactions in Morocco 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.

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KEY DATA FINDINGS

2022 DEVELOPMENTS

Most local consumers remain wary of credit cards

Credit card applications hindered by complex procedures

High fraud rates make retailers wary of credit cards

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Buy Now Pay Later schemes will dampen the interest in credit cards

Reluctance to handle cash will increase the use of credit cards

Revival in international travel will boost credit card use

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