

Credit Cards in South Africa

Market Direction | 2022-11-30 | 29 pages | Euromonitor

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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.

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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

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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

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