

## **Store Cards in South Africa**

Market Direction | 2022-11-30 | 23 pages | Euromonitor

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### **Report description:**

In 2022, store cards continues its steady rebound in transactions, in line with an improving economy, and the repeal of lockdown restrictions. As a result, local consumers are able to move around more freely than in 2021, and hence, are spending greater time in shopping centres, among other public areas. This is boosting footfall across all retailers, leading to increasing sales through store cards. Furthermore, key retailers including The Foschini Group (TFG), Truworths and Mr Price have report...

Euromonitor International's Store 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.

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

Why buy this report?

- \* Get a detailed picture of the Store 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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tel. 0048 603 394 346 e-mail: [support@scotts-international.com](mailto:support@scotts-international.com)

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STORE CARDS IN SOUTH AFRICA

KEY DATA FINDINGS

2022 DEVELOPMENTS

Store card transactions continue to rebound, in line with economic recovery, while interest rates rise

Retailers target strategic partnerships, while embracing e-commerce and click-and-collect

BNPL continues to gain momentum, allowing consumers to manage spending

PROSPECTS AND OPPORTUNITIES

Improving financial health of consumers to support recovery of store card transaction value, while risk of inflation looms

Acquisitions of Payflex and PayJustNow signal future growth of BNPL services

Strategic partnerships will drive demand for BNPL services, while e-commerce presents growth potential for retailers

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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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