

Credit Cards in South Africa

Market Direction | 2023-11-16 | 27 pages | Euromonitor

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Report description:

As more middle-income households are struggling to reach month-end, due to the combined effects of rising interest rates, which have put pressure on existing vehicle and mortgage loans, as well as inflationary pressures, which have affected disposable incomes, credit cards are becoming a viable cushion used by consumers to navigate the South African economic crisis. From a supplier perspective, mounting impairment across the lending industry, with Capitec Bank, for instance, reporting up to a 62...

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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Scotts International. EU Vat number: PL 6772247784

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2023 DEVELOPMENTS

Economic constraints drive demand for credit cards

Buy now pay later (BNPL) attracts price-sensitive shoppers

Credit card fraud remains a concern, as fraudulent transactions continue to rise

PROSPECTS AND OPPORTUNITIES

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Buy now pay later (BNPL) schemes will evolve as demand rises

Fintechs might threaten the expansion of commercial credit cards

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