

Credit Cards in South Africa

Market Direction | 2025-02-19 | 27 pages | Euromonitor

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Report description:

In 2024, credit cards in South Africa continued to perform positively across all indicators. An increasing number of South African households have started relying on credit cards to meet month-end commitments, a scenario exacerbated by rising electricity and fuel prices having an accumulative effect on essentials such as groceries. The trend has been noticeable among low- and mid-income earners due to many experiencing difficulties in repaying asset-backed debts such as mortgages and vehicle fin...

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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2024 DEVELOPMENTS

Increasing number of households rely on credit cards to meet month-end commitments

Banks extend specific services to entry-level credit cards

Buy Now Pay Later continues to gain share from credit cards

PROSPECTS AND OPPORTUNITIES

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Fintech development will intensify competition as demand from SMEs rises

Buy Now Pay Later will continue to tap into personal credit cards

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