Country Payments Market Profile: South Africa

Description: Though considerably smaller in population (53.6 million in 2015) than other emerging economies in either the top tier markets (Brazil, Russia, India, and China, or BRIC) or second tier markets (Mexico, Indonesia, Nigeria, and Turkey, or MINT) with which it is often grouped, South Africa has arguably the strongest foundation for electronic payments of all these countries. In part this is because of its mature and stable banking ecosystem resulting from the country’s legacy with the United Kingdom.

According to this latest research note, Country Payments Market Profile: South Africa, the foundation is in place for a larger electronic payments market in South Africa, thanks to the relatively mature and stable retail banking landscape, and there is room for growth. This research note provides a high-level examination of key banking and payment indicators such as the number of bank branches and ATMs and the number and value of payment card transactions. Data is presented for 2014 and growth in the preceding five-year period and a SWOT analysis is provided of the market's strengths, weaknesses, opportunities, and threats to evaluate its attractiveness from the perspective of the payments industry.

Highlights of the note include:

- Overview of evolving retail banking industry in South Africa with statistics on branch and ATM growth over the past five years
- Statistics on the evolving consumer payment mix in South Africa and commentary on the changing dynamics
- Insight into the payment acceptance landscape domestically and discussion on emerging payment trends like e-commerce and mobile payments


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