



Passport

Store Cards in Germany

Euromonitor International

November 2021

This sample report is for illustration
purposes only.

Some content and data have been
changed.

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STORE CARDS IN GERMANY - CATEGORY ANALYSIS

KEY DATA FINDINGS

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2021 DEVELOPMENTS

Lack of recovery in 2021 underlines accelerating decline of store cards

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Various alternatives place growing pressure on store cards

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Consumer interest continues to diminish amid contactless surge

Content removed from sample

Content removed from sample

PROSPECTS AND OPPORTUNITIES

Store cards to remain on downward trend as consumers turn to other options

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Accelerating pace of innovation in payments worsens store cards' prospects

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Store cards requires revamp to remain competitive

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CATEGORY DATA

Table 1 Store Cards: Number of Cards in Circulation 2016-2021

'000 cards

	2016	2017	2018	2019	2020	2021
--	------	------	------	------	------	------

- Store Cards

Source: Euromonitor International from official statistics, trade associations, trade press, company research, trade interviews, trade sources

Table 2 Store Cards Transactions 2016-2021

	2016	2017	2018	2019	2020	2021
--	------	------	------	------	------	------

Number of transactions
(mn)

Transaction value (EUR
mn)

Data removed from sample

Source: Euromonitor International from official statistics, trade associations, trade press, company research, trade interviews, trade sources

Table 3 Store Cards in Circulation: % Growth 2016-2021

% cards growth

	2020/21	2016-21 CAGR	2016/21 Total
--	---------	--------------	---------------

- Store Cards

Source: Euromonitor International from official statistics, trade associations, trade press, company research, trade interviews, trade sources

Table 4 Store Cards Transactions: % Growth 2016-2021

% growth

	2020/21	2016-21 CAGR	2016/21 Total
--	---------	--------------	---------------

Number of transactions

Transaction value

Data removed from sample

Source: Euromonitor International from official statistics, trade associations, trade press, company research, trade interviews, trade sources

Table 5 Store Cards: Number of Cards by Issuer 2016-2020

'000 cards

Company	2016	2017	2018	2019	2020
---------	------	------	------	------	------

Data removed from sample

Source: Euromonitor International from official statistics, trade associations, trade press, company research, trade interviews, trade sources

Table 6 Store Cards: Payment Transaction Value by Issuer 2016-2020

EUR million Company	2016	2017	2018	2019	2020
Data removed from sample					

Source: Euromonitor International from official statistics, trade associations, trade press, company research, trade interviews, trade sources

Table 7 Forecast Store Cards: Number of Cards in Circulation 2021-2026

'000 cards	2021	2022	2023	2024	2025	2026
- Store Cards	Data removed from sample					

Source: Euromonitor International from trade associations, trade press, company research, trade interviews, trade sources

Table 8 Forecast Store Cards Transactions 2021-2026

	2021	2022	2023	2024	2025	2026
Number of transactions (mn)	Data removed from sample					
Transaction value (EUR mn)						

Source: Euromonitor International from trade associations, trade press, company research, trade interviews, trade sources

Table 9 Forecast Store Cards in Circulation: % Growth 2021-2026

% cards growth	2021/2022	2021-26 CAGR	2021/26 Total
- Store Cards	Data removed from sample		

Source: Euromonitor International from trade associations, trade press, company research, trade interviews, trade sources

Table 10 Forecast Store Cards Transactions: % Growth 2021-2026

% growth	2021/22	2021-26 CAGR	2021/26 Total
----------	---------	--------------	---------------

Number of transactions
Transaction value

Data removed from sample

Source: Euromonitor International from trade associations, trade press, company research, trade interviews,
trade sources

FINANCIAL CARDS AND PAYMENTS IN GERMANY - INDUSTRY OVERVIEW

EXECUTIVE SUMMARY

Financial cards and payments in 2021: The big picture

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Digital transformation in consumer finance takes shape

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Economic recovery fuels payment transactions

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Mobile payment options increase amid digitalisation push

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Competitive landscape becomes increasingly multi-layered behind new options

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What next for financial cards and payments?

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MARKET INDICATORS

Table 11 Number of POS Terminals: Units 2016-2021

'000 Units

	2016	2017	2018	2019	2020	2021
--	------	------	------	------	------	------

No of POS Terminals

Data removed from sample

Source: Euromonitor International from official statistics, trade associations, trade press, company research, trade interviews, trade sources

Table 12 Number of ATMs: Units 2016-2021

'000 Units

	2016	2017	2018	2019	2020	2021
--	------	------	------	------	------	------

No of ATMs

Data removed from sample

Source: Euromonitor International from official statistics, trade associations, trade press, company research, trade interviews, trade sources

Table 13 Value Lost to Fraud 2016-2021

EUR million

	2016	2017	2018	2019	2020	2021
--	------	------	------	------	------	------

Value Lost to Fraud

Data removed from sample

Source: Euromonitor International from official statistics, trade associations, trade press, company research, trade interviews, trade sources

Table 14 Card Expenditure by Location 2021

% value analysis

	Card holder present	Card holder not present	Total
Charge Card Transactions	Data removed from sample		
Credit Card Transactions			
Debit Card Transactions			
Open Loop Pre-Paid Card Transactions			

Source: Euromonitor International from official statistics, trade associations, trade press, company research, trade interviews, trade sources

Table 15 Financial Cards in Circulation by Type: % Number of Cards 2016-2021

% number of cards

	2016	2017	2018	2019	2020	2021
Contact Smart Cards	Data removed from sample					
Contactless Smart Cards						
Non-Smart Cards						
Total						

Source: Euromonitor International from official statistics, trade associations, trade press, company research, trade interviews, trade sources

Table 16 Domestic versus Foreign Spend 2021

% value analysis

	Domestic	Foreign	Total
--- Charge Card Transactions	Data removed from sample		
--- Credit Card Transactions			
--- Debit Card Transactions			
---- Open Loop Pre-Paid Card Transactions			

Source: Euromonitor International from official statistics, trade associations, trade press, company research, trade interviews, trade sources

MARKET DATA

Table 17 Financial Cards by Category: Number of Cards in Circulation 2016-2021

'000 cards

	2016	2017	2018	2019	2020	2021
- ATM Cards	Data removed from sample					
- Charge Cards						
- Credit Cards						
- Debit Cards						

- Pre-Paid Cards
- Store Cards
Financial Cards in
Circulation

Data removed from sample

Source: Euromonitor International from official statistics, trade associations, trade press, company research, trade interviews, trade sources

Table 18 Financial Cards by Category: Number of Accounts 2016-2021

'000 accounts

2016 2017 2018 2019 2020 2021

- Charge Cards
- Credit Cards
- Debit Cards
Financial Cards in
Circulation
- Store Cards

Data removed from sample

Source: Euromonitor International from official statistics, trade associations, trade press, company research, trade interviews, trade sources

Table 19 Financial Cards Transactions by Category: Value 2016-2021

EUR million

2016 2017 2018 2019 2020 2021

-- ATM Transactions
-- Card Payment
Transactions
--- Charge Card
Transactions
--- Credit Card
Transactions
--- Debit Card
Transactions
--- Pre-Paid Card
Transactions
--- Store Card
Transactions
- Total Card Transactions

Data removed from sample

Source: Euromonitor International from official statistics, trade associations, trade press, company research, trade interviews, trade sources

Table 20 Financial Cards by Category: Number of Transactions 2016-2021

million transactions

2016 2017 2018 2019 2020 2021

-- ATM Transactions
-- Card Payment
Transactions
--- Charge Card
Transactions
--- Credit Card
Transactions

Data removed from sample

--- Debit Card
Transactions
--- Pre-Paid Card
Transactions
--- Store Card
Transactions
- Total Card Transactions

Data removed from sample

Source: Euromonitor International from official statistics, trade associations, trade press, company research, trade interviews, trade sources

Table 21 Consumer Payments by Category: Value 2016-2021

EUR million

2016 2017 2018 2019 2020 2021

-- Card Payment
Transactions (Excl
Commercial)
-- Electronic Direct/
ACH Transactions
-- Paper Payment
Transactions
--- Cash Transactions
--- Other Paper
Transactions
- Consumer Payment
Transactions

Data removed from sample

Source: Euromonitor International from official statistics, trade associations, trade press, company research, trade interviews, trade sources

Table 22 Consumer Payments by Category: Number of Transactions 2016-2021

million transactions

2016 2017 2018 2019 2020 2021

-- Card Payment
Transactions (Excl
Commercial)
-- Electronic Direct/
ACH Transactions
-- Paper Payment
Transactions
--- Cash Transactions
--- Other Paper
Transactions
- Consumer Payment
Transactions

Data removed from sample

Source: Euromonitor International from official statistics, trade associations, trade press, company research, trade interviews, trade sources

Table 23 M-Commerce by Category: Value 2016-2021

EUR million

2016 2017 2018 2019 2020 2021

- Mobile M-Commerce
- Mobile M-Commerce Proximity
- Mobile M-Commerce Remote
- Tablet M-Commerce
- M-Commerce

Data removed from sample

Source: Euromonitor International from official statistics, trade associations, trade press, company research, trade interviews, trade sources

Table 24 M-Commerce by Category: % Value Growth 2016-2021

% current value growth

2020/21 2016-21 CAGR 2016/21 Total

- Mobile M-Commerce
- Mobile M-Commerce Proximity
- Mobile M-Commerce Remote
- Tablet M-Commerce
- M-Commerce

Data removed from sample

Source: Euromonitor International from official statistics, trade associations, trade press, company research, trade interviews, trade sources

Table 25 Financial Cards: Number of Cards by Issuer 2016-2020

'000 cards
Company

2016 2017 2018 2019 2020

Data removed from sample

Data removed from sample

Source: Euromonitor International from official statistics, trade associations, trade press, company research, trade interviews, trade sources

Table 26 Financial Cards: Number of Cards by Operator 2016-2020

'000 cards Company	2016	2017	2018	2019	2020
-----------------------	------	------	------	------	------

Data removed from sample

Source: Euromonitor International from official statistics, trade associations, trade press, company research, trade interviews, trade sources

Table 27 Financial Cards: Card Payment Transactions Value by Operator 2016-2020

EUR million Company	2016	2017	2018	2019	2020
------------------------	------	------	------	------	------

Data removed from sample

Data removed from sample

Source: Euromonitor International from official statistics, trade associations, trade press, company research, trade interviews, trade sources

Table 28 Financial Cards: Card Payment Transactions Value by Issuer 2016-2020

EUR million Company	2016	2017	2018	2019	2020
Data removed from sample					

Source: Euromonitor International from official statistics, trade associations, trade press, company research, trade interviews, trade sources

Table 29 Forecast Financial Cards by Category: Number of Cards in Circulation 2021-2026

'000 cards	2021	2022	2023	2024	2025	2026
- ATM Cards - Charge Cards - Credit Cards - Debit Cards - Pre-Paid Cards - Store Cards Financial Cards in Circulation	Data removed from sample					

Source: Euromonitor International from trade associations, trade press, company research, trade interviews, trade sources

Table 30 Forecast Financial Cards by Category: Number of Accounts 2021-2026

'000 accounts	2021	2022	2023	2024	2025	2026
- Charge Cards - Credit Cards - Debit Cards Financial Cards in Circulation - Store Cards	Data removed from sample					

Source: Euromonitor International from trade associations, trade press, company research, trade interviews, trade sources

Table 31 Forecast Financial Cards Transactions by Category: Value 2021-2026

EUR million	2021	2022	2023	2024	2025	2026
-- ATM Transactions -- Card Payment Transactions --- Charge Card Transactions --- Credit Card Transactions --- Debit Card Transactions --- Pre-Paid Card Transactions --- Store Card Transactions - Total Card Transactions	Data removed from sample					

Source: Euromonitor International from trade associations, trade press, company research, trade interviews, trade sources

Table 32 Forecast Financial Cards by Category: Number of Transactions 2021-2026

million transactions	2021	2022	2023	2024	2025	2026
-- ATM Transactions	Data removed from sample					
-- Card Payment Transactions						
--- Charge Card Transactions						
--- Credit Card Transactions						
--- Debit Card Transactions						
--- Pre-Paid Card Transactions						
--- Store Card Transactions						
- Total Card Transactions						

Source: Euromonitor International from trade associations, trade press, company research, trade interviews, trade sources

Table 33 Forecast Consumer Payments by Category: Value 2021-2026

EUR million	2021	2022	2023	2024	2025	2026
-- Card Payment Transactions (Excl Commercial)	Data removed from sample					
-- Electronic Direct/ACH Transactions						
-- Paper Payment Transactions						
--- Cash Transactions						
--- Other Paper Transactions						
- Consumer Payment Transactions						

Source: Euromonitor International from trade associations, trade press, company research, trade interviews, trade sources

Table 34 Forecast Consumer Payments by Category: Number of Transactions 2021-2026

million transactions	2021	2022	2023	2024	2025	2026
-- Card Payment Transactions (Excl Commercial)	Data removed from sample					
-- Electronic Direct/ACH Transactions						
-- Paper Payment Transactions						
--- Cash Transactions						
--- Other Paper Transactions						

- Consumer Payment Transactions

Source: Euromonitor International from trade associations, trade press, company research, trade interviews, trade sources

Table 35 Forecast M-Commerce by Category: Value 2021-2026

EUR million

	2021	2022	2023	2024	2025	2026
- Mobile M-Commerce	Data removed from sample					
-- Mobile M-Commerce Proximity						
-- Mobile M-Commerce Remote						
- Tablet M-Commerce						
M-Commerce						

Source: Euromonitor International from official statistics, trade associations, trade press, company research, trade interviews, trade sources

Table 36 Forecast M-Commerce by Category: % Value Growth 2021-2026

% constant value growth

	2021/2022	2021-26 CAGR	2021/26 Total
- Mobile M-Commerce	Data removed from sample		
-- Mobile M-Commerce Proximity			
-- Mobile M-Commerce Remote			
- Tablet M-Commerce			
M-Commerce			

Source: Euromonitor International from official statistics, trade associations, trade press, company research, trade interviews, trade sources

DISCLAIMER

Forecast and scenario closing date: 4 October 2021

Report closing date: 1 November 2021

Analysis and data in this report give full consideration to consumer behaviour and market performance in 2021 and beyond as of the dates above. For the very latest insight on this industry and consumer behaviour, at both global and national level, readers can access strategic analysis and updates on www.euromonitor.com and via the Passport system, where new content is being added on a systematic basis.

SOURCES

Sources used during the research included the following:

Summary 1 Research Sources

Official Sources

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