



Euromonitor
International

Financial Cards and Payments in Austria

April 2026

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EXECUTIVE SUMMARY

Austria moves further towards digitalisation and debit card dominance

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INDUSTRY PERFORMANCE

Digital payments surge although shift away from cash faces resistance

Debit cards tighten grip on payment landscape

Wallet-free living gains momentum

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Fewer cards, but more payments

Mobile wallets set to dominate everyday payments

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WHAT'S NEXT?

Charge cards will remain under pressure from debit card dominance

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WHAT'S NEXT?

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INDUSTRY PERFORMANCE

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