



**Euromonitor
International**

Charge Cards in Austria

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KEY DATA FINDINGS

2025 DEVELOPMENTS

Charge cards remain under pressure

INDUSTRY PERFORMANCE

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Charge cards will remain under pressure from debit card dominance
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Credit cards lose ground to debit cards

INDUSTRY PERFORMANCE

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Credit card transactions grow amid shift from cash to digital payments

WHAT'S NEXT?

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INDUSTRY PERFORMANCE

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WHAT'S NEXT?

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2025 DEVELOPMENTS

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INDUSTRY PERFORMANCE

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Financial Cards and Payments in Austria - Industry Overview

EXECUTIVE SUMMARY

Austria moves further towards digitalisation and debit card dominance

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Digital payments surge although shift away from cash faces resistance

Debit cards tighten grip on payment landscape

Wallet-free living gains momentum

WHAT'S NEXT?

Fewer cards, but more payments

Mobile wallets set to dominate everyday payments

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