



Euromonitor
International

Store Cards in Austria

April 2026

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KEY DATA FINDINGS

2025 DEVELOPMENTS

Charge cards remain under pressure

INDUSTRY PERFORMANCE

Charge cards see sluggish performance as debit cards increase their functionality
Charge card usage grows at slower pace amid continued shift from cash

WHAT'S NEXT?

Charge cards will remain under pressure from debit card dominance
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Digital card formats to impact usage patterns

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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?

Credit cards will remain under pressure from debit card expansion

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2025 DEVELOPMENTS

Debit cards strengthen role as mobile wallets expand

INDUSTRY PERFORMANCE

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WHAT'S NEXT?

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Store Cards in Austria - Company Profile

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2025 DEVELOPMENTS

Store cards lose relevance in favour of digital loyalty ecosystems

INDUSTRY PERFORMANCE

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Digital loyalty integration reduces relevance of store cards

WHAT'S NEXT?

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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

Regulation and merchant pushback could slow shift towards digital payments

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