



Euromonitor
International

Debit Cards in Austria

April 2026

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KEY DATA FINDINGS

2025 DEVELOPMENTS

Charge cards remain under pressure

INDUSTRY PERFORMANCE

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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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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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Mastercard will retain its leading role

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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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