

Banking Automation **BULLETIN**



Asia-Pacific card spending on the comeback trail in 2021

Mobile money drives account ownership rates in 2021

Software solutions ensure ATMs deliver maximum value

The continued evolution of cross-border payments

How and why the branch remains a critical touchpoint

Country profile: Slovakia

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Rebound in Asia-Pacific cards market mirrors other regions

The findings from RBR's annual payment cards research are in, and in this issue of the *Bulletin* we share some insights we have gained on Asia-Pacific (see page 2).

Card expenditure in Asia-Pacific last year grew by 23% (in USD terms) on the back of a slight decline in 2020 following the onset of the pandemic. A rebound was to be expected with the return of opportunities to use cards in person at merchants – so perhaps more interesting are the changes in customer and merchant behaviour which have stuck.

Our feature highlights that the macro picture in Asia-Pacific is dominated by China, but not all countries in the region rebounded from the pandemic at the same rate. Notable for their particularly high growth were Pakistan, where card expenditure grew by more than a half, Vietnam and India. There are several common themes underpinning this growth, including financial inclusion initiatives and increases in card acceptance following the pandemic. In the case of Pakistan, high inflation pushed consumers into greater use of payment cards.

While not always the case, the strong growth in Asia-Pacific closely mirrored what happened in other regions, with an almost identical pattern seen in Asia-Pacific, Europe and the Americas. The Middle East and African region was similar, although it avoided a decline in 2020 and achieved an even more impressive growth of 30% last year.

More generally the new research indicates that trends already being observed before the pandemic such as greater use of debit cards for smaller value transactions, increased card acceptance and contactless use, and more e-commerce transactions that might previously have been conducted in-person (sometimes in cash) have been accelerated.

So, will we see over 20% growth again this year?

The short answer is no. But RBR is forecasting solid double-digit growth in expenditure in all regions, which is well ahead of economic growth and reflects the multitude of factors pushing towards greater use of payment cards in every corner of the globe. Such growth cannot continue indefinitely, although even with the cloud of a tougher economic environment moving overhead, we are not yet seeing signs of a significant slowdown.

Dominic Hirsch, Editor

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