



Credit Cards in Romania

January 2025

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KEY DATA FINDINGS

2024 DEVELOPMENTS

- Charge card offerings are mainly focused on B2B audience
- Growing competition from BNPL financial solutions
- Minimal innovation in relatively niche category

PROSPECTS AND OPPORTUNITIES

- Little change anticipated in competitive landscape
- Low interest among commercial clients
- Legislation hinders development of charge cards

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2024 DEVELOPMENTS

- Credit card transaction expenditure growth holds steady
- Retail e-commerce spending boosts credit card usage
- BNPL is a key challenge for credit card incumbents

PROSPECTS AND OPPORTUNITIES

- Credit card performance tied to economic sentiment and interest rates
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2024 DEVELOPMENTS

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- Consumers embrace digital wallets to pay with debit card
- Retail e-commerce growth nurtures debit card transactions

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2024 DEVELOPMENTS

- Pre-paid cards witness strong performance
- Open loop pre-paid cards are prominent
- Highly fragmented landscape in closed loop pre-paid cards

PROSPECTS AND OPPORTUNITIES

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