INDEPENDENT RESEARCH · LAUNCHING SEPTEMBER 2027

South Africa Fintech Report 2027

Africa's most sophisticated financial market hasn't been mapped since 2019. We are counting every fintech, measuring how AI and real-time payments are changing them, explaining why some win and others fail, and publishing it free for the people who run, fund, partner with and regulate the industry.

200+
fintechs counted in 2019, the last full count

~2,000
companies already on our 2027 long list

10
chapters, from AI to regulation to who failed

R0
cost to read. Free to every fintech, bank and regulator

WHY NOW

- **Payments went instant.** PayShap has processed 725 million transactions worth R659 billion since 2023.
- **Crypto became a licensed industry.** By December 2025 the FSCA had approved about 300 crypto providers.
- **Payments are opening to non-banks.** The SARB is moving to give non-banks direct access to the payment system.
- **AI entered the rulebook.** The FSCA and Prudential Authority published their first report on AI in finance in November 2025.
- **Nobody agrees on funding.** One tracker says SA startups raised about $336m in 2025; another says $643m.

WHAT WE WILL PUBLISH

01 Landscape & census
02 Business models & use cases
03 The technology frontier
04 Regulation: then and now
05 Funding & investment
06 Why fintechs win or fail
07 SA as a destination
08 Impact & inclusion
09 Success stories & case studies
10 Outlook & recommendations

Plus the **SA Fintech Map**: every verified fintech, searchable by segment and city, online for a year.

HOW WE RESEARCH IT · NO FINDING RESTS ON ONE METHOD

Census
Every SA fintech, verified and classified

Survey
Target 150+ fintechs, confidential

Interviews
40–60 founders, banks, investors, regulators

Regulatory review
About 40 primary documents, 2016 to today

2019 cohort
Tracking every firm from the last report

Funding database
All disclosed deals, 2019 to 2026

Digital signals
Websites, apps and job ads reveal tech adoption

Case studies
10–12 stories, including failures

Expert panel
Two-round forecast to 2030

PARTNERSHIP PACKAGES · 14 PARTNERS MAKE THE REPORT POSSIBLE

1 available · category exclusive

Founding Partner

R500,000

- Category exclusivity at Founding and Gold level
- "Presented by" the whole report
- Lead logo on report, website and SA Fintech Map
- Signed foreword and a Partner Perspective page, both labelled
- Keynote at launch
- Closed-door roundtable with 15 fintech founders
- Private briefing and staff webinar
- Opt-in launch guest list · 10 tickets
- Right of first refusal for 2028

3 available

Gold Partner

R250,000

- "Presented by" one chapter of your choice
- Partner Perspective page, labelled
- Panel seat at launch
- Private briefing and staff webinar
- Opt-in launch guest list · 6 tickets

5 available

Silver Partner

R100,000

- Logo on report, website and survey invitations
- Launch-day headline stats for your own channels
- Group briefing on publication day
- Opt-in launch guest list · 4 tickets

5 available

Supporter

R50,000

- Logo on supporters page and survey invitations
- Launch-day headline stats for your own channels
- 2 launch tickets

No go, no pay

Sign a pledge now. 50% is invoiced only once R1m is committed, 50% at launch. If it doesn't go ahead, you pay nothing.

Use the findings

All partners may cite findings, reuse charts with credit and show the partner badge for 12 months.

Other ways to support

Development funders can contribute as a research grant. In-kind support (legal, venue, media, design) counts towards a tier.

INDEPENDENCE CHARTER · PARTNERS FUND THE RESEARCH, NEVER SHAPE THE FINDINGS

Your facts, our findings. Partners fact-check their own profile; sector findings stay with the research team.

Open method. Methodology, survey questions and definitions are published in full.

Confidential data. Survey answers are reported only in aggregate, under POPIA.

Independent oversight. An advisory board is being formed; regulators are invited as observers.

Inclusion is earned. Every fintech that meets the definition is included free.

Transparent funding. All partners are named with their tier.

25% funding cap. No single partner provides more than a quarter of the budget.

Academic peer review. We are appointing a university partner to review the method.

What no partner receives: a say in findings about the sector or competitors, early or raw survey data, a ranking, a guaranteed case study, or survey respondents' details. That is what keeps your name on research people trust.

Partnerships close 31 March 2027

A 30-minute call is all it takes to start: we learn your priorities, you receive the proposal, method and Independence Charter, and you sign a pledge. Every partner receives a Partner Impact Report within 60 days of launch.

BOOK A CALL

calendar.app.google/CUUZex9cEK9N6Azm7

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