

Shoppers urged to make necessary purchases this Black Friday

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It's that time of the year when shopping paves the way for the festive season - and, as tradition has it, shoppers are searching for the best specials. According to the recent [Finder.com's Black Friday Shopping Report](#), roughly three quarters (74%) of South African adults will shop on Black Friday - provided the price is right.

However, the past couple of years have hit South Africans' pockets hard, with the Covid-19 pandemic largely to blame, and it is for this reason that experts are advising people only to buy things they actually need this Black Friday weekend.

Multiple studies have found that most shoppers buy out of impulse rather than a necessity when Black Friday comes around. That, coupled with the ease of being able to shop from the comfort of their homes, could spell potential danger for impulse shoppers this Black Friday. According to a [Mastercard study on consumer spending](#) shoppers are buying more online now, with the report revealing that "68% of South African consumers are shopping online more since the onset of the Covid-19 pandemic".

Less grudge around this insurance purchase

One product people do need is vehicle insurance. Often referred to as a grudge purchase - a purchase you may not want to make but have to - car insurance is a necessity in South Africa.

If you don't have car insurance yet, or if you want to switch, [MiWay Blink](#) has revealed its Black Friday special, which will run from Friday, the 26th of November, until Monday evening, the 29th.

The vehicle insurer will give everyone who signs up for cover between the above-mentioned dates of the special a discount of 20% off their premiums* for the first six months of their cover.

Head of Miway Blink, Christiaan Steyn, says, 'The current economic climate requires South Africans to be more careful with their budgets. We are excited to offer clients a great deal on a product they actually need this Black Friday.'

This year has taken its toll on all South Africans and while consumers might want to spoil themselves with some nice-to-have items this Black Friday, it is important to strike a balance and to keep your budget in mind. Being disciplined with your money always pays off in the long term.

Purchase the gift of time

SweepSouth's Black Friday deals are aimed at giving you time back over the festive season. This week they've got festive home services and Outdoor bundles on sale, which offer savings of up to 33% off, and on Friday they'll have a limited-time-only deal and an extra 5% off the already discounted price.

SweepSouth's home services are ideal for helping you tidy and clean your home, especially handy if your domestic worker is on holiday or if you'd like extra help on deep-cleaning areas like kitchen cabinets, interior windows and inside walls before any holiday guests arrive. Their outdoor services are great for gardening, and cleaning of outdoor windows, patios and pools - in short, giving your home a fresher feel.

See [here](#) for more details on their Black Friday bundles, and buy yourself some free time to relax, have fun with friends and family, and focus on creating a festive ending to the year.

Or, swap shopping for subscriptions this Black Friday

The reality is that thousands of consumers hold out for Black Friday to hopefully get a significant discount on things they really need. There is no denying that needs arise and that those needs - be it a new fridge, home office furniture or a laptop for a child starting high school - need to be met.

In too many cases where needs must be met, consumers have little option but to turn to high-interest credit, payday loans or costly hire purchase. Because even with the Black Friday discount, thousands of consumers still battle to afford the things they need, which is why it is worth considering the alternative – subscribing to the things we need on a rent to own basis.

This Black Friday Teljoy, South Africa's foremost rent to own provider, is offering shoppers a selection of [great deals](#) on everything from electronics to appliances and furniture. Teljoy's rent to own transactional model is characterised by flexibility and convenience, effectively allowing shoppers to subscribe to the things they need, without having to worry about repairs, maintenance or any of the other hassles associated with ownership.

"Subscription services, such as offered by Teljoy, view goods as a service, something that is valued for its usage opposed to the ownership thereof. It's a model that eliminates the need for large upfront payments, but instead allows the customer to pay for the item on a flexible monthly basis. This is a great value-add for cash strapped consumers," says Jonathan Hurvitz, Teljoy CEO.

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