

Credit Card Payment Market: Global Industry Trends, Share, Size, Growth, Opportunity and Forecast 2023-2028

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Abstracts

The global credit card payment market size reached US\$ 521.8 Billion in 2022. Looking forward, IMARC Group expects the market to reach US\$ 827.6 Billion by 2028, exhibiting a growth rate (CAGR) of 7.78% during 2023-2028.

A credit card is a payment tool issued by financial institutions that offer a credit limit to cardholders for making purchases without the use of cash at the point of sale. It is a flexible mode of payment, which provides cardholders with more time to pay accrued charges to card issuers. It also helps increase the purchasing power of individuals, create a credit score for loans and mortgages, and provide cashback, miles points, and zero foreign transaction fees. Besides this, as it offers protection against fraudulent activities, the number of payments made via credit card is increasing across the globe.

Credit Card Payment Market Trends:

The rising demand for cash alternatives for emergency and down payment funds represents one of the key factors driving the market. Moreover, there is an increase in the utilization of credit cards for purchasing televisions (TV), laptops, smartphones, travel packages, and jewelry. This, along with the availability of affordable credit cards worldwide, is propelling the market growth of credit card payments. In addition, technological advancements in blockchain for higher security of the database are positively influencing the market. Besides this, several organizations are providing special credit cards to their employees for keeping records of travel, food, accommodation, and inventory, which is offering lucrative growth opportunities to end users and market investors. Additionally, credit cards are highly used in food, grocery, healthcare, hospitality, electronics, media and entertainment, travel and tourism industries around the world. Furthermore, major players are extensively investing in

research and development (R&D) activities to offer enhanced digital prepaid card services to customers, which is projected to bolster the growth of the market.

Key Market Segmentation:

IMARC Group provides an analysis of the key trends in each sub-segment of the global credit card payment market report, along with forecasts at the global, regional and country level from 2023-2028. Our report has categorized the market based on card type, provider and application.

Breakup by Card Type:

- General Purpose Credit Cards
- Specialty Credit Cards
- Others

Breakup by Provider:

- Visa
- Mastercard
- Others

Breakup by Application:

- Food and Groceries
- Health and Pharmacy
- Restaurants and Bars
- Consumer Electronics
- Media and Entertainment
- Travel and Tourism
- Others

Breakup by Region:

- North America
 - United States
 - Canada
- Asia-Pacific
 - China
 - Japan

India
South Korea
Australia
Indonesia
Others
Europe
Germany
France
United Kingdom
Italy
Spain
Russia
Others
Latin America
Brazil
Mexico
Others
Middle East and Africa

Competitive Landscape:

The competitive landscape of the industry has also been examined along with the profiles of the key players being American Express Company, Bank of America Corporation, Barclays PLC, Capital One Financial Corporation (Signet Financial Corporation), Citigroup Inc., JPMorgan Chase & Co, Mastercard Inc., Synchrony, The PNC Financial Services Group Inc., United Services Automobile Association and Visa Inc.

Key Questions Answered in This Report:

How has the global credit card payment market performed so far and how will it perform in the coming years?

What has been the impact of COVID-19 on the global credit card payment market?

What are the key regional markets?

What is the breakup of the market based on the card type?

What is the breakup of the market based on the provider?

What is the breakup of the market based on the application?

What are the various stages in the value chain of the industry?

What are the key driving factors and challenges in the industry?

What is the structure of the global credit card payment market and who are the key players?

What is the degree of competition in the industry?

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