

Credit Card Payment Market Report by Card Type (General Purpose Credit Cards, Specialty Credit Cards, and Others), Provider (Visa, Mastercard, and Others), Application (Food and Groceries, Health and Pharmacy, Restaurants and Bars, Consumer Electronics, Media and Entertainment, Travel and Tourism, and Others), and Region 2024-2032

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Abstracts

The global credit card payment market size reached US\$ 644.4 Billion in 2023. Looking forward, IMARC Group expects the market to reach US\$ 1,200.6 Billion by 2032, exhibiting a growth rate (CAGR) of 7% during 2024-2032. The market is experiencing steady growth driven by the growing preferences for online shopping, rising focus on enhanced convenience and flexibility in payment methods, and advancements in payment processing technology to enable faster, secure, and convenient payments.

Credit Card Payment Market Analysis:

Market Growth and Size: The market is witnessing moderate growth, driven by the increasing demand for convenient payment options, along with rapid digitalization.

Technological Advancements: Integration of contactless payments assists in enhancing user experiences. Moreover, biometric authentication methods benefit in improving the security of credit card transactions.

Industry Applications: Credit cards are widely used in various industries, including electronics, healthcare, and travel and tourism. These cards are also crucial in enabling cross-border transactions and international commerce.

Geographical Trends: North America leads the market on account of the rising focus on convenient and quick payment solutions. However, Asia Pacific is emerging as a fast-growing market due to increasing preferences for online shopping among individuals.

Competitive Landscape: Key players are improving their security measures by offering multi-factor authentication and investing in data encryption.

Challenges and Opportunities: While the market faces challenges, such as cybersecurity threats, it also encounters opportunities in improving security measures.

Future Outlook: The future of the credit card payment market looks promising, with the increasing focus on enhancing the experiences of individuals. In addition, technological advancements are expected to propel the market growth.

Credit Card Payment Market Trends:

Rising focus on enhanced convenience and flexibility

The growing demand for credit card payments due to the rising focus on enhanced convenience and flexibility is offering a positive market outlook. In line with this, people are increasingly preferring secure payment methods, which are contributing to the growth of the market. Moreover, credit cards allow individuals to make purchases both online and in physical stores with ease. Besides this, credit cards assist in eliminating the need for carrying large amounts of cash and offering an added layer of security in case of theft or loss, making them an attractive option among individuals. Furthermore, these cards provide a line of credit, enabling users to manage their finances efficiently. Apart from this, the ability to pay off balances over time offers financial flexibility to users. Additionally, credit card companies are offering zero-liability fraud protection, enhancing the confidence of users. As a result, credit cards cater to the evolving needs and preferences of people.

Increasing preferences for online shopping

The escalating demand for credit cards on account of increasing preferences for online shopping among the masses across the globe is strengthening the growth of the market. In addition, credit cards are becoming on-the-go payment options for individuals with busy lifestyles. The convenience of entering card details or using saved information for online transactions assists in improving the experiences of individuals. Apart from this, e-commerce platforms are increasingly integrating seamless credit card payments into their checkout processes. Additionally, the rising focus on subscription-based services are making credit cards a preferred mode of payment for regular online purchases is bolstering the market growth. In line with this, credit cards are widely accepted by vast online retailers, making them a versatile payment option. This wide acceptance ensures that individuals can shop at various websites and platforms. Furthermore, various credit card companies are offering rewards, cashback, or loyalty programs, that attract people to use their cards for online purchases.

Technological advancements in payment processing

Advancements in payment processing technologies, such as contactless payments, mobile wallets, and near field communication (NFC) technology enable faster, secure, and more convenient credit card transactions. In line with this, the rising adoption of contactless payment options, as they offer enhanced speed and are easy to use, is propelling the growth of the market. Moreover, people can simply tap their cards or smartphones to complete transactions, reducing the need for physical contact with payment terminals. Additionally, the integration of biometric authentication methods, such as fingerprint recognition and facial recognition, benefits in enhancing the security of credit card transactions and reassuring individuals about the safety of their financial data. These technology-driven enhancements in payment methods aid in improving the experiences of users. In line with this, people are increasingly seeking advanced and secure payment options in their daily lives to prevent financial losses. Furthermore, the escalating demand for secure payment solutions due to the increasing cyber threats is contributing to the market growth.

Credit Card Payment Industry Segmentation:

IMARC Group provides an analysis of the key trends in each segment of the market, along with forecasts at the global, regional, and country levels for 2024-2032. 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

General purpose credit cards account for the majority of the market share

The report has provided a detailed breakup and analysis of the market based on the card type. This includes general purpose credit cards, specialty credit cards, and others. According to the report, general purpose credit cards represented the largest segment.

General purpose credit cards are versatile cards that can be used in a wide range of transactions. They are widely accepted by various companies and are not tied to a specific merchant or industry. In addition, they offer standard credit card features, such as revolving credit lines, interest rates, and payment options. Apart from this, the rising

adoption of general-purpose credit cards due to their widespread acceptance and usability for everyday transactions is supporting the growth of the market.

Specialty credit cards are designed for specific purposes or tailored as per the needs or preferences of individuals. They often come with unique benefits, rewards, or specialized services related to a particular industry or interest. In line with this, specialty credit cards can include co-branded cards with airlines, retailers, or hotel chains, and cards designed for specific demographics like students or business owners.

Breakup by Provider:

Visa

Mastercard

Others

Visa holds the largest market share

A detailed breakup and analysis of the market based on the provider have also been provided in the report. This includes Visa, Mastercard, and others. According to the report, Visa accounted for the largest market share.

Visa provides a wide range of credit and debit card products and services. It operates a vast network that connects financial institutions, merchants, and individuals, enabling secure and convenient payments. It is actively involved in financial inclusion initiatives, aiming to provide access to financial services to underserved populations. Visa cards are accepted by numerous merchants across the globe. In addition, the rising demand for Visa due to its acceptance and reliability is bolstering the market growth.

Mastercard offers a variety of credit and debit card solutions and is recognized for its robust network and security features. In line with this, it operates a vast network that connects financial institutions, merchants, and people, enabling secure and efficient payment processing. Moreover, it focuses on promoting financial inclusion and providing underserved populations with access to financial services.

Breakup by Application:

Food and Groceries

Health and Pharmacy

Restaurants and Bars

Consumer Electronics
Media and Entertainment
Travel and Tourism
Others

The report has provided a detailed breakup and analysis of the market based on the application. This includes food and groceries, health and pharmacy, restaurants and bars, consumer electronics, media and entertainment, travel and tourism, and others.

In food and groceries, credit cards are widely used for purchasing food items, in grocery stores and at restaurants. They offer enhanced convenience, security, and usually provide rewards or cashback on dining-related expenses. People are increasingly utilizing credit cards for food and groceries as are essential expenditures for individuals.

In health and pharmacy, credit cards are used for various purposes, including paying for medical bills, prescription medications, and health insurance premiums. In addition, the growing adoption of credit cards in health and pharmacy-related transactions due to the rising number of online healthcare services is offering a positive market outlook.

Restaurants and bars often involve credit card payments. Credit cards provide a convenient and secure way to settle bills in these establishments. Besides this, the rising number of restaurants and bars around the world is bolstering the growth of the market. Furthermore, people are increasingly utilizing credit cards in these establishments, as these cards offer various discounts and cashbacks.

Credit cards are commonly used to purchase consumer electronics, including smartphones, laptops, and home appliances, either online or in retail stores. In line with this, the increasing adoption of smart home devices among the masses across the globe is impelling the market growth.

Credit cards are widely utilized in media and entertainment applications for purchasing tickets for concerts, movies, streaming services, and other forms of entertainment. They offer a convenient way to access various entertainment options. In addition, people are increasingly focusing on digital content, which is propelling the market growth.

Furthermore, credit cards play a vital role in the travel and tourism industry, facilitating bookings for flights, hotels, car rentals, and tourist activities. Moreover, the growing demand for credit cards due to the increasing air travel among individuals worldwide is positively influencing the market.

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

North America leads the market, accounting for the largest credit card payment market share

The market research report has also provided a comprehensive analysis of all the major regional markets, which include North America (the United States and Canada); Asia Pacific (China, Japan, India, South Korea, Australia, Indonesia, and others); Europe (Germany, France, the United Kingdom, Italy, Spain, Russia, and others); Latin America (Brazil, Mexico, and others); and the Middle East and Africa. According to the report, North America accounted for the largest market share due to the rising focus on convenient and quick payment solutions among the masses. In line with this, technological advancements in payment processing, including the widespread adoption

of contactless payments and mobile wallet solutions are propelling the growth of the market. These innovations also assist in enhancing the convenience and security of credit card payments.

Asia Pacific stands as another key region in the market, driven by the increasing adoption of smartphones among the masses. In addition, rising preferences for online shopping, as it provides enhanced convenience, is supporting the growth of the market. Besides this, the escalating demand for credit cards for secure and convenient transactions is propelling the market growth.

Europe maintains a strong presence in the market, with the increasing focus on cashless payment solutions among people. Apart from this, the introduction of co-branded credit cards to attract a larger consumer base is impelling the growth of the market. Furthermore, the rising demand for credit cards due to the thriving financial sector is supporting the market growth in the region.

Latin America exhibits growing potential in the credit card payment market on account of the increasing adoption of contactless payments, mobile wallets, and other digital payment solutions. In addition, stringent data privacy regulations are propelling the growth of the market.

The Middle East and Africa region show a developing market for credit card payment, primarily driven by the rising utilization of smartphones among the masses. In line with this, the growing demand for secure and efficient payment systems is offering a positive market outlook in the region.

Leading Key Players in the Credit Card Payment Industry:

Key players are focusing on advancing payment processing solutions and improving security features, such as Europay, Mastercard and Visa (EMV) chip technology and tokenization, to provide enhanced user experience. In line with this, many credit card providers are seeking to expand their global footprint by engaging in partnerships with banks and financial institutions in different countries. This helps in increasing card acceptance and attracting a broader consumer base worldwide. Moreover, companies are introducing new credit card products with unique features, such as rewards programs, cashback incentives, and exclusive partnerships with retailers or airlines. Furthermore, companies are improving their security measures by offering multi-factor authentication and investing in data encryption.

The market research report has provided a comprehensive analysis of the competitive

landscape. Detailed profiles of all major companies have also been provided. Some of the key players in the market include:

American Express Company
Bank of America Corporation
Barclays PLC
Capital One Financial Corporation
Citigroup Inc.
JPMorgan Chase & Co
Mastercard Inc.
Synchrony
The PNC Financial Services Group Inc.
United Services Automobile Association
Visa Inc.

(Please note that this is only a partial list of the key players, and the complete list is provided in the report.)

Latest News:

April 21, 2021: American Express Company launch the American Express Cashback Credit Card. The new card provides card members the opportunity to earn uncapped cashback on every purchase and bill payments. Card members can also make the most of Plan It™ Instalments, a feature that offers the flexibility to pay off credit card balances in equal monthly instalments, with 0% p.a. interest and a fixed monthly fee.

December, 2023: Mastercard Inc. partnered with Samsung Electronics on a newly launched Mastercard program, which is known as Wallet Express. The service provides banks and card issuers with a quick and cost-effective means of expanding their digital wallet offerings. The partnership allows issuers to integrate Samsung Wallet into their services, providing users with a versatile range of payment options.

May, 2023: Citigroup Inc. plans to debut a new credit card, known as Citi Pay Credit. It is suitable for individuals seeking to make larger purchases. In addition, it will allow merchants to offer promotional financing to individuals.

Key Questions Answered in This Report

1. What was the size of the global credit card payment market in 2023?
2. What is the expected growth rate of the global credit card payment market during 2024-2032?
3. What are the key factors driving the global credit card payment market?

4. What has been the impact of COVID-19 on the global credit card payment market?
5. What is the breakup of the global credit card payment market based on the card type?
6. What is the breakup of the global credit card payment market based on the provider?
7. What are the key regions in the global credit card payment market?
8. Who are the key players/companies in the global credit card payment market?

Contents

1 PREFACE

2 SCOPE AND METHODOLOGY

- 2.1 Objectives of the Study
- 2.2 Stakeholders
- 2.3 Data Sources
 - 2.3.1 Primary Sources
 - 2.3.2 Secondary Sources
- 2.4 Market Estimation
 - 2.4.1 Bottom-Up Approach
 - 2.4.2 Top-Down Approach
- 2.5 Forecasting Methodology

3 EXECUTIVE SUMMARY

4 INTRODUCTION

- 4.1 Overview
- 4.2 Key Industry Trends

5 GLOBAL CREDIT CARD PAYMENT MARKET

- 5.1 Market Overview
- 5.2 Market Performance
- 5.3 Impact of COVID-19
- 5.4 Market Forecast

6 MARKET BREAKUP BY CARD TYPE

- 6.1 General Purpose Credit Cards
 - 6.1.1 Market Trends
 - 6.1.2 Market Forecast
- 6.2 Specialty Credit Cards
 - 6.2.1 Market Trends
 - 6.2.2 Market Forecast
- 6.3 Others

6.3.1 Market Trends

6.3.2 Market Forecast

7 MARKET BREAKUP BY PROVIDER

7.1 Visa

7.1.1 Market Trends

7.1.2 Market Forecast

7.2 Mastercard

7.2.1 Market Trends

7.2.2 Market Forecast

7.3 Others

7.3.1 Market Trends

7.3.2 Market Forecast

8 MARKET BREAKUP BY APPLICATION

8.1 Food and Groceries

8.1.1 Market Trends

8.1.2 Market Forecast

8.2 Health and Pharmacy

8.2.1 Market Trends

8.2.2 Market Forecast

8.3 Restaurants and Bars

8.3.1 Market Trends

8.3.2 Market Forecast

8.4 Consumer Electronics

8.4.1 Market Trends

8.4.2 Market Forecast

8.5 Media and Entertainment

8.5.1 Market Trends

8.5.2 Market Forecast

8.6 Travel and Tourism

8.6.1 Market Trends

8.6.2 Market Forecast

8.7 Others

8.7.1 Market Trends

8.7.2 Market Forecast

9 MARKET BREAKUP BY REGION

9.1 North America

9.1.1 United States

9.1.1.1 Market Trends

9.1.1.2 Market Forecast

9.1.2 Canada

9.1.2.1 Market Trends

9.1.2.2 Market Forecast

9.2 Asia-Pacific

9.2.1 China

9.2.1.1 Market Trends

9.2.1.2 Market Forecast

9.2.2 Japan

9.2.2.1 Market Trends

9.2.2.2 Market Forecast

9.2.3 India

9.2.3.1 Market Trends

9.2.3.2 Market Forecast

9.2.4 South Korea

9.2.4.1 Market Trends

9.2.4.2 Market Forecast

9.2.5 Australia

9.2.5.1 Market Trends

9.2.5.2 Market Forecast

9.2.6 Indonesia

9.2.6.1 Market Trends

9.2.6.2 Market Forecast

9.2.7 Others

9.2.7.1 Market Trends

9.2.7.2 Market Forecast

9.3 Europe

9.3.1 Germany

9.3.1.1 Market Trends

9.3.1.2 Market Forecast

9.3.2 France

9.3.2.1 Market Trends

9.3.2.2 Market Forecast

9.3.3 United Kingdom

- 9.3.3.1 Market Trends
- 9.3.3.2 Market Forecast
- 9.3.4 Italy
 - 9.3.4.1 Market Trends
 - 9.3.4.2 Market Forecast
- 9.3.5 Spain
 - 9.3.5.1 Market Trends
 - 9.3.5.2 Market Forecast
- 9.3.6 Russia
 - 9.3.6.1 Market Trends
 - 9.3.6.2 Market Forecast
- 9.3.7 Others
 - 9.3.7.1 Market Trends
 - 9.3.7.2 Market Forecast
- 9.4 Latin America
 - 9.4.1 Brazil
 - 9.4.1.1 Market Trends
 - 9.4.1.2 Market Forecast
 - 9.4.2 Mexico
 - 9.4.2.1 Market Trends
 - 9.4.2.2 Market Forecast
 - 9.4.3 Others
 - 9.4.3.1 Market Trends
 - 9.4.3.2 Market Forecast
- 9.5 Middle East and Africa
 - 9.5.1 Market Trends
 - 9.5.2 Market Breakup by Country
 - 9.5.3 Market Forecast

10 SWOT ANALYSIS

- 10.1 Overview
- 10.2 Strengths
- 10.3 Weaknesses
- 10.4 Opportunities
- 10.5 Threats

11 VALUE CHAIN ANALYSIS

12 PORTERS FIVE FORCES ANALYSIS

- 12.1 Overview
- 12.2 Bargaining Power of Buyers
- 12.3 Bargaining Power of Suppliers
- 12.4 Degree of Competition
- 12.5 Threat of New Entrants
- 12.6 Threat of Substitutes

13 PRICE ANALYSIS

14 COMPETITIVE LANDSCAPE

- 14.1 Market Structure
- 14.2 Key Players
- 14.3 Profiles of Key Players
 - 14.3.1 American Express Company
 - 14.3.1.1 Company Overview
 - 14.3.1.2 Product Portfolio
 - 14.3.1.3 Financials
 - 14.3.1.4 SWOT Analysis
 - 14.3.2 Bank of America Corporation
 - 14.3.2.1 Company Overview
 - 14.3.2.2 Product Portfolio
 - 14.3.2.3 Financials
 - 14.3.2.4 SWOT Analysis
 - 14.3.3 Barclays PLC
 - 14.3.3.1 Company Overview
 - 14.3.3.2 Product Portfolio
 - 14.3.3.3 Financials
 - 14.3.3.4 SWOT Analysis
 - 14.3.4 Capital One Financial Corporation
 - 14.3.4.1 Company Overview
 - 14.3.4.2 Product Portfolio
 - 14.3.5 Citigroup Inc.
 - 14.3.5.1 Company Overview
 - 14.3.5.2 Product Portfolio
 - 14.3.5.3 Financials
 - 14.3.5.4 SWOT Analysis

- 14.3.6 JPMorgan Chase & Co
 - 14.3.6.1 Company Overview
 - 14.3.6.2 Product Portfolio
 - 14.3.6.3 Financials
 - 14.3.6.4 SWOT Analysis
- 14.3.7 Mastercard Inc.
 - 14.3.7.1 Company Overview
 - 14.3.7.2 Product Portfolio
 - 14.3.7.3 Financials
 - 14.3.7.4 SWOT Analysis
- 14.3.8 Synchrony
 - 14.3.8.1 Company Overview
 - 14.3.8.2 Product Portfolio
 - 14.3.8.3 Financials
 - 14.3.8.4 SWOT Analysis
- 14.3.9 The PNC Financial Services Group Inc.
 - 14.3.9.1 Company Overview
 - 14.3.9.2 Product Portfolio
 - 14.3.9.3 Financials
 - 14.3.9.4 SWOT Analysis
- 14.3.10 United Services Automobile Association
 - 14.3.10.1 Company Overview
 - 14.3.10.2 Product Portfolio
 - 14.3.10.3 SWOT Analysis
- 14.3.11 Visa Inc.
 - 14.3.11.1 Company Overview
 - 14.3.11.2 Product Portfolio
 - 14.3.11.3 Financials
 - 14.3.11.4 SWOT Analysis

List Of Tables

LIST OF TABLES

Table 1: Global: Credit Card Payment Market: Key Industry Highlights, 2023 and 2032

Table 2: Global: Credit Card Payment Market Forecast: Breakup by Card Type (in Million US\$), 2024-2032

Table 3: Global: Credit Card Payment Market Forecast: Breakup by Provider (in Million US\$), 2024-2032

Table 4: Global: Credit Card Payment Market Forecast: Breakup by Application (in Million US\$), 2024-2032

Table 5: Global: Credit Card Payment Market Forecast: Breakup by Region (in Million US\$), 2024-2032

Table 6: Global: Credit Card Payment Market: Competitive Structure

Table 7: Global: Credit Card Payment Market: Key Players

List Of Figures

LIST OF FIGURES

Figure 1: Global: Credit Card Payment Market: Major Drivers and Challenges

Figure 2: Global: Credit Card Payment Market: Sales Value (in Billion US\$), 2018-2023

Figure 3: Global: Credit Card Payment Market Forecast: Sales Value (in Billion US\$), 2024-2032

Figure 4: Global: Credit Card Payment Market: Breakup by Card Type (in %), 2023

Figure 5: Global: Credit Card Payment Market: Breakup by Provider (in %), 2023

Figure 6: Global: Credit Card Payment Market: Breakup by Application (in %), 2023

Figure 7: Global: Credit Card Payment Market: Breakup by Region (in %), 2023

Figure 8: Global: Credit Card Payment (General Purpose Credit Cards) Market: Sales Value (in Million US\$), 2018 & 2023

Figure 9: Global: Credit Card Payment (General Purpose Credit Cards) Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 10: Global: Credit Card Payment (Specialty Credit Cards) Market: Sales Value (in Million US\$), 2018 & 2023

Figure 11: Global: Credit Card Payment (Specialty Credit Cards) Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 12: Global: Credit Card Payment (Other Card types) Market: Sales Value (in Million US\$), 2018 & 2023

Figure 13: Global: Credit Card Payment (Other Card types) Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 14: Global: Credit Card Payment (Visa) Market: Sales Value (in Million US\$), 2018 & 2023

Figure 15: Global: Credit Card Payment (Visa) Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 16: Global: Credit Card Payment (Mastercard) Market: Sales Value (in Million US\$), 2018 & 2023

Figure 17: Global: Credit Card Payment (Mastercard) Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 18: Global: Credit Card Payment (Other Provider) Market: Sales Value (in Million US\$), 2018 & 2023

Figure 19: Global: Credit Card Payment (Other Provider) Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 20: Global: Credit Card Payment (Food and Groceries) Market: Sales Value (in Million US\$), 2018 & 2023

Figure 21: Global: Credit Card Payment (Food and Groceries) Market Forecast: Sales

Value (in Million US\$), 2024-2032

Figure 22: Global: Credit Card Payment (Health and Pharmacy) Market: Sales Value (in Million US\$), 2018 & 2023

Figure 23: Global: Credit Card Payment (Health and Pharmacy) Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 24: Global: Credit Card Payment (Restaurants and Bars) Market: Sales Value (in Million US\$), 2018 & 2023

Figure 25: Global: Credit Card Payment (Restaurants and Bars) Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 26: Global: Credit Card Payment (Consumer Electronics) Market: Sales Value (in Million US\$), 2018 & 2023

Figure 27: Global: Credit Card Payment (Consumer Electronics) Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 28: Global: Credit Card Payment (Media and Entertainment) Market: Sales Value (in Million US\$), 2018 & 2023

Figure 29: Global: Credit Card Payment (Media and Entertainment) Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 30: Global: Credit Card Payment (Travel and Tourism) Market: Sales Value (in Million US\$), 2018 & 2023

Figure 31: Global: Credit Card Payment (Travel and Tourism) Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 32: Global: Credit Card Payment (Other Applications) Market: Sales Value (in Million US\$), 2018 & 2023

Figure 33: Global: Credit Card Payment (Other Applications) Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 34: North America: Credit Card Payment Market: Sales Value (in Million US\$), 2018 & 2023

Figure 35: North America: Credit Card Payment Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 36: United States: Credit Card Payment Market: Sales Value (in Million US\$), 2018 & 2023

Figure 37: United States: Credit Card Payment Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 38: Canada: Credit Card Payment Market: Sales Value (in Million US\$), 2018 & 2023

Figure 39: Canada: Credit Card Payment Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 40: Asia-Pacific: Credit Card Payment Market: Sales Value (in Million US\$), 2018 & 2023

Figure 41: Asia-Pacific: Credit Card Payment Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 42: China: Credit Card Payment Market: Sales Value (in Million US\$), 2018 & 2023

Figure 43: China: Credit Card Payment Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 44: Japan: Credit Card Payment Market: Sales Value (in Million US\$), 2018 & 2023

Figure 45: Japan: Credit Card Payment Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 46: India: Credit Card Payment Market: Sales Value (in Million US\$), 2018 & 2023

Figure 47: India: Credit Card Payment Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 48: South Korea: Credit Card Payment Market: Sales Value (in Million US\$), 2018 & 2023

Figure 49: South Korea: Credit Card Payment Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 50: Australia: Credit Card Payment Market: Sales Value (in Million US\$), 2018 & 2023

Figure 51: Australia: Credit Card Payment Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 52: Indonesia: Credit Card Payment Market: Sales Value (in Million US\$), 2018 & 2023

Figure 53: Indonesia: Credit Card Payment Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 54: Others: Credit Card Payment Market: Sales Value (in Million US\$), 2018 & 2023

Figure 55: Others: Credit Card Payment Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 56: Europe: Credit Card Payment Market: Sales Value (in Million US\$), 2018 & 2023

Figure 57: Europe: Credit Card Payment Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 58: Germany: Credit Card Payment Market: Sales Value (in Million US\$), 2018 & 2023

Figure 59: Germany: Credit Card Payment Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 60: France: Credit Card Payment Market: Sales Value (in Million US\$), 2018 &

2023

Figure 61: France: Credit Card Payment Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 62: United Kingdom: Credit Card Payment Market: Sales Value (in Million US\$), 2018 & 2023

Figure 63: United Kingdom: Credit Card Payment Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 64: Italy: Credit Card Payment Market: Sales Value (in Million US\$), 2018 & 2023

Figure 65: Italy: Credit Card Payment Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 66: Spain: Credit Card Payment Market: Sales Value (in Million US\$), 2018 & 2023

Figure 67: Spain: Credit Card Payment Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 68: Russia: Credit Card Payment Market: Sales Value (in Million US\$), 2018 & 2023

Figure 69: Russia: Credit Card Payment Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 70: Others: Credit Card Payment Market: Sales Value (in Million US\$), 2018 & 2023

Figure 71: Others: Credit Card Payment Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 72: Latin America: Credit Card Payment Market: Sales Value (in Million US\$), 2018 & 2023

Figure 73: Latin America: Credit Card Payment Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 74: Brazil: Credit Card Payment Market: Sales Value (in Million US\$), 2018 & 2023

Figure 75: Brazil: Credit Card Payment Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 76: Mexico: Credit Card Payment Market: Sales Value (in Million US\$), 2018 & 2023

Figure 77: Mexico: Credit Card Payment Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 78: Others: Credit Card Payment Market: Sales Value (in Million US\$), 2018 & 2023

Figure 79: Others: Credit Card Payment Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 80: Middle East and Africa: Credit Card Payment Market: Sales Value (in Million US\$), 2018 & 2023

Figure 81: Middle East and Africa: Credit Card Payment Market: Breakup by Country (in %), 2023

Figure 82: Middle East and Africa: Credit Card Payment Market Forecast: Sales Value (in Million US\$), 2024-2032

Figure 83: Global: Credit Card Payment Industry: SWOT Analysis

Figure 84: Global: Credit Card Payment Industry: Value Chain Analysis

Figure 85: Global: Credit Card Payment Industry: Porter's Five Forces Analysis

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