

Credit Cards in Spain

Market Direction | 2022-12-07 | 30 pages | Euromonitor

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Report description:

Having whipsawed during 2020 and 2021 as a result of the pandemic (first plunging and then rebounding strongly), retail constant value sales (2022 prices) of credit cards were more stable in 2022-they continued to expand but at a much more modest pace than in the previous year. Tightening monetary policy was a significant factor in this slowdown, as the European Central Bank raised interest rates in an effort to curb both inflation and inflation expectations. Moreover, rising prices (particularl...

Euromonitor International's Credit Card Transactions in Spain report establishes the size and structure of the market for ATMs cards, smart cards, credit cards, debit cards, charge cards, pre-paid cards and store cards. It looks at key players in the market (issuers and operators), number of cards in circulation, numbers transactions and value of transactions. It offers strategic analysis of sector forecasts and trends to watch.

Product coverage: Commercial Credit Card Transactions, Personal Credit Card Transactions.

Data coverage: market sizes (historic and forecasts), company shares, brand shares and distribution data.

Why buy this report?

- * Get a detailed picture of the Credit Card Transactions market;
- * Pinpoint growth sectors and identify factors driving change;
- * Understand the competitive environment, the market's major players and leading brands;
- * Use five-year forecasts to assess how the market is predicted to develop.

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Euromonitor International
January 2023

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CREDIT CARDS IN SPAIN

KEY DATA FINDINGS

2022 DEVELOPMENTS

Inflationary pressure and rising interest rates rein in growth

More frequent payments, but a decrease in spend per transaction

Regulatory crackdown on high interest rates

PROSPECTS AND OPPORTUNITIES

Amid higher interest rates, credit cards will continue to underperform debit cards

Neobanks will challenge incumbents

Credit cards will increasingly be used for mobile payments

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