

## **Credit Cards in Australia**

Industry Report | 2024-11-28 | 44 pages | MarketLine

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### **Report description:**

Credit Cards in Australia

#### Summary

Credit Cards in Australia industry profile provides top-line qualitative and quantitative summary information including: market size (value 2018-23, and forecast to 2028). The profile also contains descriptions of the leading players including key financial metrics and analysis of competitive pressures within the market.

#### Key Highlights

- A credit card is a financial product provided by a bank or financial institution that enables the cardholder to borrow money up to an established credit limit for making purchases or withdrawing cash. The cardholder must repay the borrowed amount, either in full or over time, with interest and fees applied if the balance is not settled by the due date. The market scope covers the consumer credit cards market.
- The Australian credit cards sector recorded balances outstanding of \$23.0 billion in 2023, representing a negative compound annual growth rate (CAGR) of 5.6% between 2018 and 2023.
- Sector consumption volume increased with a CAGR of 4.5% between 2018 and 2023, to reach a total of 3.4 billion number of credit card transactions in 2023.
- The Australian credit card sector has experienced growth in 2023, driven by various factors. Key contributors to this expansion include a growing economy, increasing consumer spending, and attractive reward programs. According to the Organisation for Economic Co-operation and Development (OECD), 2023, the consumer confidence index in Australia reached 97.9 in December 2023, up from 97.8 in December 2022.

#### Scope

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- Save time carrying out entry-level research by identifying the size, growth, major segments, and leading players in the credit cards market in Australia
- Use the Five Forces analysis to determine the competitive intensity and therefore attractiveness of the credit cards market in Australia
- Leading company profiles reveal details of key credit cards market players' global operations and financial performance
- Add weight to presentations and pitches by understanding the future growth prospects of the Australia credit cards market with five year forecasts

#### Reasons to Buy

- What was the size of the Australia credit cards market by value in 2023?
- What will be the size of the Australia credit cards market in 2028?
- What factors are affecting the strength of competition in the Australia credit cards market?
- How has the market performed over the last five years?
- What are the main segments that make up Australia's credit cards market?

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