

## **Credit Cards in France**

Industry Report | 2024-11-28 | 46 pages | MarketLine

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### **Report description:**

Credit Cards in France

#### Summary

Credit Cards in France 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 French credit cards sector recorded balances outstanding of \$7.6 billion in 2023, representing a compound annual growth rate (CAGR) of 3.4% between 2018 and 2023.
- Sector consumption volumes declined with a negative CAGR of 31.6% between 2018 and 2023, to reach a total of 0.2 billion number of credit card transactions in 2023.
- The French credit card sector experienced slow growth in 2023 due to a rise in unemployment and a decline in consumer confidence, along with the growing competition from alternative payment methods. For instance, according to the National Institute of Statistics and Economic Studies, the inflation rate increased to 7.3% in February 2023, up from 3.6% in February 2022.

#### Scope

- Save time carrying out entry-level research by identifying the size, growth, major segments, and leading players in the credit

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cards market in France

- Use the Five Forces analysis to determine the competitive intensity and therefore attractiveness of the credit cards market in France
- 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 France credit cards market with five year forecasts

#### Reasons to Buy

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

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