

Credit Cards in the United Kingdom

Industry Report | 2025-11-06 | 46 pages | MarketLine

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Report description:

Credit Cards in the United Kingdom

Summary

Credit Cards in the United Kingdom industry profile provides top-line qualitative and quantitative summary information including: market share, market size (value and volume 2019-24, and forecast to 2029). 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 UK credit cards sector recorded balances outstanding of \$93.0 billion in 2024, representing a negative compound annual growth rate (CAGR) of 0.2% between 2019 and 2024.
- Sector consumption volume increased with a CAGR of 4.9% between 2019 and 2024, reaching a total of 4.7 billion transactions in 2024.
- The UK accounted for a share of 2.8% of the European credit cards sector in 2024.

Scope

- Save time carrying out entry-level research by identifying the size, growth, major segments, and leading players in the credit cards market in the United Kingdom
- Use the Five Forces analysis to determine the competitive intensity and therefore attractiveness of the credit cards market in the

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United Kingdom

- 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 United Kingdom credit cards market with five year forecasts by both value and volume

Reasons to Buy

- What was the size of the United Kingdom credit cards market by value in 2024?
- What will be the size of the United Kingdom credit cards market in 2029?
- What factors are affecting the strength of competition in the United Kingdom credit cards market?
- How has the market performed over the last five years?
- Who are the top competitors in the United Kingdom's credit cards market?

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