

Credit Cards - UK - July 2012

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“The UK credit card market has become more consolidated and competitive pressures have eased since the subprime crisis forced the withdrawal of many smaller brands. Even so, it is still a fairly crowded marketplace, with a vast array of rival cards on offer. Card issuers must adapt to the new market dynamics and shifting patterns of consumer behaviour. Yet developing a differentiated and appealing card proposition, in the pursuit and retention of customers, is becoming more essential and challenging.”

– Sarah Hitchcock, Senior Analyst – Financial Services

In this report we answer the key questions:

- What is the size of the UK cardholder customer base?
- How did the market perform in 2011?
- How important are loyalty schemes to the acquisition of new customers?
- And how about bad debts?
- What is the short-term outlook for the market?

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