

# Credit History

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## Credit Products – Ireland – August 2013

Report Price: £1495 | \$1995 | €1800

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This report looks at the following areas:

- What is the total size of the credit card market in Ireland?
- What type of credit products do Irish consumers own in 2013?
- What types of behaviour do Irish consumers display when using credit products and facilities?
- How have attitudes towards debt changed between 2008 and 2013?

Having peaked in 2008, the value of credit card transactions in Ireland has seen year-on-year declines to 2013. In 2012, the total value of transactions was precisely 25% down on the level seen in 2008. Although this is partly due to dramatically reduced consumer spending, there has been a noticeable shift away from credit cards towards debit cards – and this may indicate a shift in Irish consumers' attitudes towards credit, borrowing and debt.

This report examines Irish consumers' use of credit products – and credit cards, in particular – and their attitudes towards debt, borrowing and credit.



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– Brian O'Connor, Production Manager

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