



Credit Cards in Sweden

January 2026

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Struggling to compete with other commercial payment cards

INDUSTRY PERFORMANCE

Charge cards solely reliant on commercial segment

Charge cards underperform

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2025 DEVELOPMENTS

Credit card usage rising amongst loyal customers

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Shift towards debit cards

Usage rising while numbers fall

WHAT'S NEXT?

Ongoing rise in number of transactions

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Growth despite large banked population and limited use of cash

INDUSTRY PERFORMANCE

Debit cards prominent amid low level of cash usage

Many mobile apps use debit cards

WHAT'S NEXT?

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2025 DEVELOPMENTS

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Decline in transactions

WHAT'S NEXT?

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Store Cards in Sweden - Category analysis

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INDUSTRY PERFORMANCE

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Long-term trend of declining significance

WHAT'S NEXT?

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Financial Cards and Payments in Sweden - Industry Overview

EXECUTIVE SUMMARY

Sweden a candidate to become world's first cashless society

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Ongoing shift towards debit cards

Scepticism about move toward cashless society

Growing use of cards stored in apps

WHAT'S NEXT?

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