

## Personal Bank Card Market: Competitive Landscape and Trend Analysis | Opportunity Analysis and Industry Forecast, 2032

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Allied Market Research

cards are a kind of plastic money, which is electronically connected to a bank account. The cardholder has access to money automatically from the bank account when making purchases or vice-versa. The cards are in various forms and have brand equity, with loyalty points, and other major benefits to the users. Earlier, it was easy to differentiate between debit card and credit card. However, today both cards can be used to make online purchases and can be swiped at the checkout counters.

In April 2019, NatWest bank, developed UK's first biometric fingerprint card, which instead of pin, relies on a fingerprint of the cardholder to verify transaction. It is used to verify transactions above the £30 contactless limit as well as for other payment services for withdrawing cash from an ATM. The fingerprint is only held on the card and not centrally by the bank. Each transaction is verified using data which is encrypted and stored locally on the card. The fingerprint is unique and cannot be replaced, and thus biometrics are gaining ground as a secured and convenient alternative to passwords and PINs.

The various factors behind the adaption of an economy without borders propelled are, the robust change in customer demand, access to global products, transformation of consumers and business technologies, merger and acquisition of various investment institutes and banks, and falling obstacle to trade and travel. The personal bank cards to the complete end-users in this digitalized world are providing more opportunities to save time. The economic growth, from across the world has been accustomed to the market, due to its lucrative performance over the years of personal bank card issuance. The market has been reflected into breakdown of national

and international economic issues such as rate of growth and size of money supply, foreign exchange transactions, control of financial institutions, and others.

The personal bank card market is segmented based on product type, application, and region. Based on product type, the market is divided into debit card, credit, prepaid, charge, stored-value, fleet cards, and others. Based on application, it is categorized into private banks, central banks, commercial banks, individuals, and others. Based on region, it is analyzed across North America, Europe, Asia-Pacific, and LAMEA.

The personal bank card market is highly competitive in nature, with an idea of exchange through payments have experienced huge advancements since the time of its inception. As consumer behavior changes, an expectation of multichannel emerges – that is the ability to pay with the same method whether buying in-store, online, or via a mobile device. This shift triggers a need for retailers to adapt toward fast, simple, and secure mobile payments. The major players in the personal bank card market include Advanced Card Systems and Solutions, Barclays, Are Con, Art-Line, Caxton Mark, Emperor Technology, Hedpes, and Sis Software and Services.

## Key Benefits for Stakeholders:

The study provides an in-depth analysis of the global personal bank card market share with the current trends and future estimations to elucidate the imminent investment pockets.

An in-depth personal bank card market analysis of various regions is anticipated to provide a detailed understanding of the current trends to enable stakeholders formulate region-specific plans.

A comprehensive analysis of the factors that drive and restrain the global personal bank card market growth is provided.

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An extensive analysis of the key segments of personal bank card industry helps in understanding the product type and application across the globe.

Personal Bank Card Market Report Highlights Aspects Details

By Application
Private Banks
Commercial Banks
Central Banks
Individuals

## Others

By Product Type

**Debit Card** 

Credit Card

**Prepaid Cards** 

Charge Cards

Stored-value Cards

Fleet Cards

Others

By Region

North America (U.S., Canada)

Europe (Germany, France, UK, Italy, Spain, Rest of Europe)

Asia-Pacific (China, Japan, India, South Korea, Australia, Rest of Asia-Pacific)

LAMEA (Latin America, Middle East, Africa)

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**Key Market Players** 

USAA, Barclays PLC, Capital One, MasterCard, JPMorgan Chase & Co, Bank of America Corporation, The PNC Financial Services Group, Inc., American Express, Synchrony, Citigroup Inc.

Loan Management Software Market

https://www.alliedmarketresearch.com/loan-management-software-market-A08185

Bancassurance Market

https://www.alliedmarketresearch.com/bancassurance-market

Fingerprint Payment Market

https://www.alliedmarketresearch.com/fingerprint-payment-market-A12966

Management Consulting Services Market

https://www.alliedmarketresearch.com/management-consulting-services-market-A19875

Pension Administration Software Market

https://www.alliedmarketresearch.com/pension-administration-software-market-A47386

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