

Credit Card Collection Service Market Size Worth \$3.71 Billion by 2029 - Exclusive Report by TBRC

The Business Research Company's Credit Card Collection Service Global Market Report 2025 – Market Size, Trends, And Forecast 2025-2034

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/EINPresswire.com/ -- How Much Is The [Credit Card Collection Service Market Worth?](#)

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The market size for credit card collection services has seen substantial growth in the past few years. It is projected to expand from \$2.83 billion in 2024 to \$2.97 billion in 2025, with a compound annual growth rate (CAGR) of 5.4%. Factors contributing to this historical growth

include a rising preference for cloud-based platforms for debt collection, a surge in financial inclusion and credit access, increased regulatory pressure on ethical debt retrieval, heightened understanding of the impacts on credit scores, and a growing implementation of omnichannel communication.

Predictions suggest a solid escalation in the market size of Credit Card Collection Service over the next several years, reaching the \$3.55 billion mark by 2029 with a compound annual growth rate (CAGR) of 5.0%. The projected growth



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during this period is mainly due to factors such as the increased consumer debt volumes, a surge in the usage of credit cards, a growing dependence on digital payment methods, a rise in the count of credit card defaulters, and an enhanced emphasis on better recovery rates. Noteworthy trends forecasted for this period include the incorporation of cloud-based platforms, the creation of predictive analytics tools, the advent of technology-powered omnichannel communication systems, the integration of robotic process automation and progress in natural language processing.

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What Are The Factors Driving The Credit Card Collection Service Market?

The anticipated growth of the credit card collection service market is linked to the rising quantity of consumer debt. Consumer debt encompasses unpaid financial obligations incurred by individuals for personal consumption purposes such as purchasing goods and services. As living expenses continue to rise often superseding income growth, consumers find themselves increasingly reliant on borrowing to cover day-to-day costs. Credit card collection services play a key role in helping manage consumer debt. They facilitate the recovery of overdue payments on behalf of creditors, encourage prompt repayment, and aim to lower the risk of extended delinquency. For example, data from the Federal Reserve Bank of New York, a U.S.-based central bank, revealed that total household debt ascended by \$167 billion to a whopping \$18.20 trillion in the initial quarter of 2025. Thus, the escalating volume of consumer debt serves as a key factor propelling the expansion of the credit card collection service market.

Who Are The Major Players In The Credit Card Collection Service Market?

Major players in the Credit Card Collection Service Global Market Report 2025 include:

- Transworld Systems Inc.
- Encore Capital Group Inc.
- Midland Credit Management Inc.
- Allied International Credit.
- I.C. System Inc.
- Sunrise Credit Services Inc.
- Zwicker & Associates PC.
- The CBE Group Inc.
- Radius Global Solutions LLC.
- TrueAccord Corp.

What Are The Top Trends In The [Credit Card Collection Service Industry?](#)

Major players in the credit card collection service industry are concentrating on creating novel solutions like cloud-based software platforms to enhance operational effectiveness, automate the debt recovery system, and intensify client interaction. These platforms are web-hosted applications and services that permit users to handle and manage data, tools, and processes distantly, without depending on local infrastructures. They deliver scalability, immediate updates, and superior accessibility. An example of this is Neowise Technologies Private Limited, an Indian fintech enterprise, that launched AI-enabled debt collection SaaS tools in October 2024. These tools were designed to streamline the recovery processes and increase collection efficiency. They optimize and automate debt recovery using predictive analyses, tailored communication, and omnichannel interaction. This leads to improved recovery rates, cost-effective operations, and an enhanced client experience. Moreover, they enable loan givers to effectively and empathetically engage with debtors while guaranteeing regulatory compliance and scalable procedures.

Which Segment Accounted For The Largest Credit Card Collection Service Market Share?

The credit card collection service market covered in this report is segmented –

- 1) By Type: Door-To-Door Collection, Telephone Collection
- 2) By Payment Type: One-Time Payment For Services, Contingency Fee-Based Model, Subscription-Based Services, Flat Rate For Collection Services, Performance-Based Fees
- 3) By Collection Methodology: Traditional Collection Methods, Digital Collection Methods, Third-Party Collection, In-House Collection Services, Legal Collection Services
- 4) By Deployment Mode: On-Premises, Cloud-Based
- 5) By End-User: Banks, Financial Institutions, Retail Companies, Healthcare, Other End-Users

Subsegments:

- 1) By Door-To-Door Collection: Personal Visit Collection, Field Agent Recovery, Identity Verification Visits
- 2) By Telephone Collection: Manual Calling, Auto-Dialer Calling, Interactive Voice Response (IVR) Calls

View the full credit card collection service market report:

<https://www.thebusinessresearchcompany.com/report/credit-card-collection-service-global-market-report>

What Are The Regional Trends In The Credit Card Collection Service Market?

In 2024, North America held the lead in the credit card collection service market. It is projected that Asia-Pacific will exhibit the most rapid growth in the coming years. This market report covers several regions, specifically Asia-Pacific, Western Europe, Eastern Europe, North America, South America, Middle East, and Africa.

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