



# Charge Cards in Sweden

January 2026

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Struggling to compete with other commercial payment cards

INDUSTRY PERFORMANCE

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Charge cards underperform

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[Credit Cards in Sweden - Company Profile](#)

## KEY DATA FINDINGS

### 2025 DEVELOPMENTS

Credit card usage rising amongst loyal customers

### INDUSTRY PERFORMANCE

Shift towards debit cards

Usage rising while numbers fall

### WHAT'S NEXT?

Ongoing rise in number of transactions

Online transactions continue to grow despite concerns

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## KEY DATA FINDINGS

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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

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## KEY DATA FINDINGS

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### INDUSTRY PERFORMANCE

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Decline in transactions

### WHAT'S NEXT?

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Store Cards in Sweden - Category analysis

## Store Cards in Sweden - Company Profile

### KEY DATA FINDINGS

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Consumers moving away from store cards

#### INDUSTRY PERFORMANCE

Store cards seen as old fashioned

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

### KEY DATA FINDINGS

#### INDUSTRY PERFORMANCE

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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