

# Customer Experience in the Credit Card Industry by Country

## CX Metrics in the Credit Card Provider Industry

### KEY TAKEAWAYS

+ Indian consumers are the most likely to trust, recommend, and purchase more after their recent credit card provider experience. Japanese consumers are the least likely to recommend and purchase more, while Spanish consumers are the least likely to trust after their experiences.

+ Likelihood to purchase more after recent credit card experiences has changed the most from 2022 to 2025, with an increase of 7 points. Consumer likelihood to trust credit card providers has changed the least, increasing just 2 points.

	Satisfaction	Trust	Recommend	Purchase More
Australia	69%	63%	58%	55%
Brazil	71%	69%	71%	74%
Canada	80%	73%	65%	64%
China	82%	79%	67%	78%
Denmark	64%	63%	54%	55%
France	N/A	N/A	N/A	N/A
Germany	75%	65%	65%	40%
Hong Kong (China)	83%	86%	73%	66%
India	<b>84%</b>	<b>87%</b>	<b>86%</b>	<b>84%</b>
Ireland	76%	64%	64%	55%
Italy	71%	55%	62%	59%
Japan	<b>49%</b>	70%	<b>33%</b>	<b>34%</b>
Mexico	76%	72%	73%	66%
Netherlands	81%	74%	68%	68%
New Zealand	64%	68%	61%	58%
Philippines	74%	76%	76%	68%
Singapore	83%	81%	76%	72%
South Korea	65%	71%	53%	74%
Spain	67%	<b>50%</b>	48%	49%
Sweden	64%	60%	52%	50%
United Arab Emirates	71%	70%	73%	74%
United Kingdom	79%	73%	64%	66%
United States	81%	71%	70%	66%

### ABOUT

Base: 23,730 consumers across 23 countries  
Source: Qualtrics XM Institute Q3 2024 Global Consumer Study

# Customer Experience in the Credit Card Industry, 2022-2025

## Customer Experience in the Credit Card Provider Industry

Satisfaction Trust Recommend Purchase More

Global: 2025

73%

Satisfaction

70%

Trust

64%

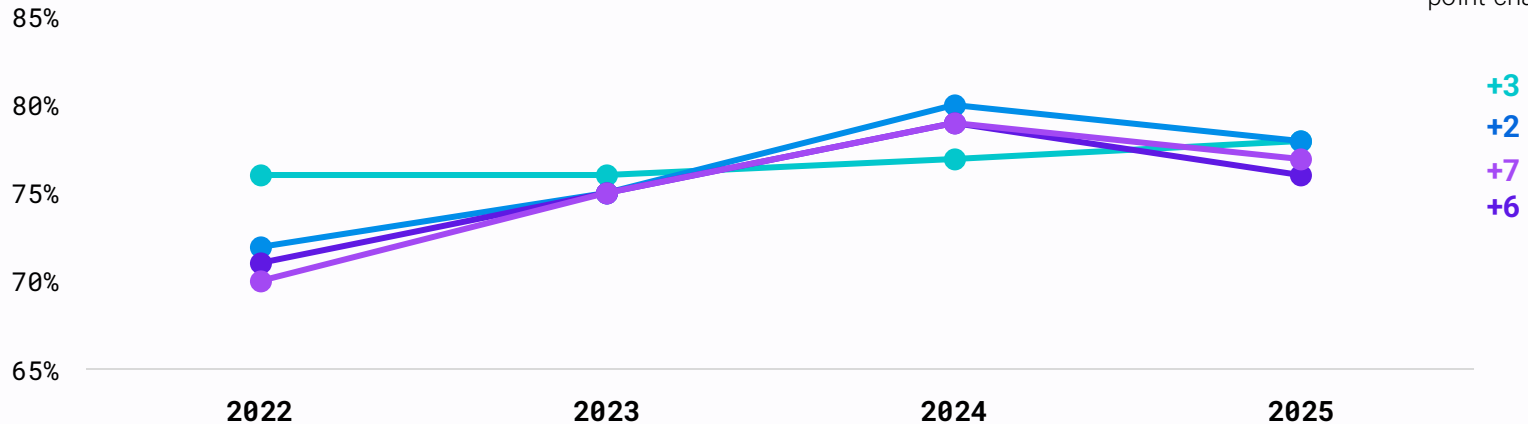
Recommend

62%

Purchase More

### CX Metrics over time 2022-2025

3 year %-  
point change



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## DATA CALCULATION

Data was only reported on and analyzed from industries with a sample size of 100+ in each country – otherwise reported as N/A. Consumers responded only about experiences with industries they had an interaction with in the previous 90 days.

Year-over-year calculations were performed using data only from the 20 countries from which we collected data in both 2023 and 2024. Calculations of CX metric changes from 2022-2025 were conducted only using data from the 19 countries from which we collected data in 2022, 2023, 2024, and 2025. Year-over-year calculations were not conducted including Hong Kong (China) due to small sample sizes. Data was not collected on auto dealer, electronics, and hotel industries in 2022.

CX metrics for all years are reported as the percentage selecting the top 2 boxes on a 5-point Likert scale out of the total number of responses for each country/industry.

All Global numbers are an average across all countries.

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