

## **CREDIT CARD MARKET IN ALBANIA**

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### **ABSTRACT**

We can say with full conviction that the evolution of computer science, use and opportunities that credit cards provide to us, has made them the most used tools in the world today. Use of credit cards is simplified to the maximum, but behind them lies a complicated system of gains that begin and end up with the use of credit cards. In this great system that works perfectly different actors are in the race to increase their profit. Albania had been part of this system too late. Electronic cards market in Albania is composed of contemporary systems of credit cards, the not well informed users and banks that do not have an approval model for applications. This one because they have not needed such a thing yet. Lack of approval models for applications, even if it does not seem to be an emergency, it is a handicap that must be crossed in order to prevent socio-economic problems that may arise in the future.

**Keywords:** Credit Card, Bank, System.