



# Charging Ahead: The Growth and Regulation of Payment Card Markets around the World

*Ronald J. Mann*

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This book was the first comprehensive treatment of credit cards in the global economy. The topic is timely not only because of the attention focused on cards as a contributor to the substantial rise in consumer borrowing, but also because of the role of cards in the recent retrenchment in the U.S. bankruptcy system. Relying on data from the US, the UK, Canada, Australia, and Japan, Charging Ahead includes the first careful statistical analysis of the relation between the rise of credit card use and broader macroeconomic phenomena like consumer borrowing, savings, and bankruptcy. It also provides a broad narrative of how credit cards have come to be used so differently around the world. Finally, it sets out a detailed and coherent program for regulatory intervention grounded in both empirical analysis and the existing theoretical literature.

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