Turkey’s Cards and Payments Industry: Emerging Opportunities, Trends, Size, Drivers, Strategies, Products and Competitive Landscape

Description: The report provides market analysis, information and insights into Turkey's cards and payments industry, including:

- Current and forecast values for each category of Turkey's cards and payments industry including debit cards, credit cards and prepaid cards.
- Comprehensive analysis of the industry's market attractiveness and future growth areas.
- Analysis of various market drivers and regulations governing Turkey's cards and payments industry.
- Detailed analysis of the marketing strategies adopted for selling debit, credit and prepaid cards used by various bankers and other institutions in the market.
- Comprehensive analysis of consumer attitudes and their buying preferences for cards.
- Competitive landscape of Turkey's cards and payments industry.

Summary:

The card payments channel in Turkey demonstrated robust growth during the review period (2008-2012). In terms of volume, the channel grew at a compound annual growth rate (CAGR) of 11.19%, to reach 177.4 million cards in 2012. The increasing acceptance of cards in retail outlets, growing consumer preference for cashless transactions and improved banking infrastructure contributed to review-period growth. In terms of volume, the channel is expected to grow at a CAGR of 5.83% over the forecast period (2013-2017) to reach 243.9 million in 2017. While cash continues to be an important part of the overall payments system, it is increasingly being displaced by the card payments channel. To capitalize on consumer preferences, banks and card issuers have adopted various marketing and pricing strategies to encourage customers to increase card payments. Common strategies include offers, product discounts, reward points and insurance cover. A complete cashless payment system is planned for implementation by 2023.

Scope:

- This report provides a comprehensive analysis of Turkey's cards and payments industry.
- It provides current values for Turkey’s cards and payments industry for 2012 and forecast figures for 2017.
- It details the different macroeconomic, infrastructural and business drivers affecting Turkey's cards and payments industry.
- It outlines the current regulatory framework in the industry.
- It details the marketing strategies used by various bankers and other institutions.
- It profiles the major banks in Turkey's cards and payments industry.

Reasons To Buy:

- Make strategic business decisions using historic and forecast market data related to Turkey’s cards and payments industry.
- Understand the key market trends and growth opportunities within Turkey’s cards and payments industry.
- Assess the competitive dynamics in Turkey’s cards and payments industry.
- Gain insights into the marketing strategies used for selling various types of cards in Turkey.
- Gain insights into key regulations governing Turkey’s cards and payments industry.

Key Highlights:

- The Turkish card payments channel recorded impressive growth during the review period. The number of cards in circulation grew at a CAGR of 11.19% from 116.1 million in 2008 to 177.4 million in 2012. Increasing consumer awareness, improved banking infrastructure and effective government initiatives contributed to the channel growth. By volume, the channel is anticipated to grow at a CAGR of 5.83% over the forecast period, from 194.4 million cards in 2013 to 243.9 million in 2017.
- Debit cards dominate the total card payments channel in terms of volume. Debit cards are most commonly used by consumers to shop at retail outlets, withdraw cash from ATMs and for online payments. By volume, debit cards accounted for 51.4% of the total cards and payments in 2012. Growing consumer demand,
widespread acceptance of credit cards by merchants, and the increase in the number of POS terminals contributed to the expansion of the total credit card category in Turkey. Prepaid cards are widely used in the form of food, travel and gift cards.

- The Interbank Card Center of Turkey (BKM) aims to make Turkey a 100% cash-free country by 2023, the 100th anniversary of Turkey's republic. As a part of this, an anti-cash campaign called 'Bye Bye Cash' was initiated in May 2011 to promote cards as a more effective transaction method. This campaign aims mainly to make people use debit cards on small purchases where cash is usually preferred. BKM also wants people to use debit cards for almost all transactions, increase the total frequency of card use, make new users aware of the features of cards, and encourage merchants to direct clients to cards. BKM also used social media such as Facebook and Twitter to create nationwide consumer awareness.

- In terms of volume of cards in circulation, the debit cards category held the highest channel share of 51.4% in 2012. The second-largest share was held by the credit cards category with 30.6%, followed by prepaid cards with 17.9%. The number of debit cards is expected to increase from 100.0 million in 2013 to 126.9 million in 2017, at a forecast-period CAGR of 6.13%. The prepaid cards category is forecast to post the highest growth at a CAGR of 9.06% over the forecast period, rising from 37.4 million cards in 2013 to 52.9 million in 2017.
6 Analysis of Card Payments and Growth Prospects
6.1 Channel Share Analysis by Card Category
6.2 Size and Forecast of the Card Payments Channel
6.2.1 Analysis by number of cards in circulation
6.2.2 Analysis by transaction value
7 Analysis of Credit Card Payments and Growth Prospects
7.1 Overall Category Size and Forecast
7.1.1 Analysis by number of cards in circulation
7.1.2 Analysis by transaction value
7.1.3 Analysis by transaction volume
7.2 Transaction Share Analysis by Channel
7.2.1 Analysis by transaction value
7.2.2 Analysis by transaction volume
7.3 Personal Credit Cards Category Size and Forecast
7.3.1 Analysis by number of cards in circulation
7.3.2 Analysis by transaction value
7.3.3 Analysis by transaction volume
7.4 Commercial Credit Cards Category Size and Forecast
7.4.1 Analysis by number of cards in circulation
7.4.2 Analysis by transaction value
7.4.3 Analysis by transaction volume
7.5 Competitive Landscape
7.5.1 Scheme Share Analysis
7.5.2 Issuer Share Analysis
8 Analysis of Debit Card Payments and Growth Prospects
8.1 Overall Category Size and Forecast
8.1.1 Analysis by number of cards in circulation
8.1.2 Analysis by transaction value
8.1.3 Analysis by transaction volume
8.2 Transaction Share Analysis by Channel
8.2.1 Analysis by transaction value
8.2.2 Analysis by transaction volume
8.3 Competitive Landscape
8.3.1 Scheme share analysis
8.3.2 Issuer share analysis
9 Analysis of Prepaid Card Payments and Growth Prospects
9.1 Overall Category Size and Forecast
9.1.1 Analysis by number of cards in circulation
9.1.2 Analysis by transaction value
9.2 Open-Loop Prepaid Cards Segment Size and Forecast
9.2.1 Analysis by number of cards in circulation
9.2.2 Analysis by transaction value
9.3 Closed-Loop Prepaid Cards Segment Size and Forecast
9.3.1 Analysis by volume of cards in circulation
9.3.2 Analysis by transaction value
10 Merchant Acquiring
10.1 Merchant Acquirers in Turkey
11 Company Profiles of Card Issuers
11.1 TC Ziraat Bankasi AS
11.1.1 Key financials
11.1.2 Card portfolio
11.1.3 Strategies
11.2 Yapi ve Kredi Bankasi AS
11.2.1 Key financials
11.2.2 Card portfolio
11.2.3 Strategies
11.3 T Garanti Bank AS
11.3.1 Key financials
11.3.2 Card portfolio
11.3.3 Strategies
11.4 Akbank TAS
11.4.1 Key financials
11.4.2 Card portfolio
11.4.3 Strategies
11.5 Burgan Bank AS
11.5.1 Key financials
11.5.2 Card portfolio
11.5.3 Strategies
12 Appendix
12.1 Methodology
12.2 Contact
12.3 About
12.4 Services
12.5 Definitions
12.6 Disclaimer

List of Tables
Table 1: Turkish Payment Channels (TRY Billion), 2008-2012
Table 2: Marketing Entry Strategies of Multinational Banks in Turkey
Table 3: Turkish Card Fraud (TRY Million), 2008-2012
Table 4: Turkish Cards for High-income Groups
Table 5: Turkish Corporate Cards
Table 6: Turkish Consumer Card Spending by Product Category (TRY Million), 2008-2012
Table 7: Turkish Consumer Card Spending by Retail Channel (TRY Million), 2008-2017
Table 8: Turkish Card Payments - Channel by Card Category (Million), 2008-2017
Table 9: Turkish Card Payments - Channel Size by Volume of Cards (Million), 2008-2017
Table 10: Turkish Card Payments - Channel Size by Transaction Value (TRY Million), 2008-2017
Table 11: Turkish Card Payments - Channel Size by Transaction Value (US$ Million), 2008-2017
Table 12: Turkish Credit Cards - Category Size by Number of Cards (Million), 2008-2017
Table 13: Turkish Credit Cards - Category Size by Transaction Value (TRY Billion), 2008-2017
Table 14: Turkish Credit Cards - Category Size by Transaction Value (US$ Billion), 2008-2017
Table 15: Turkish Credit Cards - Category Size by Transaction Volume (Million), 2008-2017
Table 16: Turkish Personal Credit Cards - Category Size by Number of Cards (Million), 2008-2017
Table 17: Turkish Personal Credit Cards - Category Size by Transaction Value (TRY Billion), 2008-2017
Table 18: Turkish Personal Credit Cards - Category Size by Transaction Value (US$ Billion), 2008-2017
Table 19: Turkish Commercial Credit Cards - Category Size by Transaction Volume (Million), 2008-2017
Table 20: Turkish Commercial Credit Cards - Category Size by Transaction Value (TRY Billion), 2008-2017
Table 21: Turkish Commercial Credit Cards - Category Size by Transaction Value (US$ Billion), 2008-2017
Table 22: Turkish Commercial Credit Cards - Category Size by Transaction Volume (Million), 2008-2017
Table 23: Turkish Commercial Credit Cards - Category Size by Transaction Value (TRY Billion), 2008-2017
Table 24: Turkish Commercial Credit Cards - Category Size by Transaction Value (US$ Billion), 2008-2017
Table 25: Turkish Debit Cards - Category Size by Volume of Cards (Million), 2008-2017
Table 26: Turkish Debit Cards - Category Size by Transaction Value (TRY Billion), 2008-2017
Table 27: Turkish Debit Cards - Category Size by Transaction Value (US$ Billion), 2008-2017
Table 28: Turkish Prepaid Cards - Category Size by Volume of Cards (Million), 2008-2017
Table 29: Turkish Prepaid Cards - Category Size by Transaction Value (TRY Million), 2008-2017
Table 30: Turkish Prepaid Cards - Category Size by Transaction Value (US$ Million), 2008-2017
Table 31: Turkish Open-Loop Prepaid Cards - Segment Size by Volume of Cards (Million), 2008-2017
Table 32: Turkish Open-Loop Prepaid Cards - Segment Size by Transaction Value (TRY Million), 2008-2017
Table 33: Turkish Open-Loop Prepaid Cards - Segment Size by Transaction Value (US$ Million), 2008-2017
Table 34: Turkish Closed-Loop Prepaid Cards - Segment Size by Volume of Cards (Million), 2008-2017
Table 35: Turkish Closed-Loop Prepaid Cards - Segment Size by Transaction Value (TRY Million),
Table 36: Turkish Closed-Loop Prepaid Cards - Segment Size by Transaction Value (US$ Million), 2008-2017
Table 37: TC Ziraat Bankasi - Key Financial Indicators (TRY Million), 2011-2012
Table 38: TC Ziraat Bankasi - Card Product Offerings and Key Features
Table 39: Yapi ve Kredi Bankasi AS - Key Financial Indicators (TRY Million), 2011-2012
Table 40: Yapi ve Kredi Bankasi AS - Card Portfolio and Key Features
Table 41: Garanti Bank Key Financial Indicators (TRY Billion), 2011-2012
Table 42: Garanti Bank - Card Portfolio and Key Features
Table 43: Akbank TAS - Key Financial Indicators (TRY Billion), 2011-2012
Table 44: Akbank TAS - Card Portfolio and Key Features
Table 45: Burgan Bank AS - Key Financial Indicators (TRY Million), 2011-2012
Table 46: Burgan Bank AS - Card Portfolio and Key Features
Table 47: Key Definitions

List of Figures
Order by Fax - using the form below
Order by Post - print the order form below and send to

Research and Markets,
Guinness Centre,
Taylors Lane,
Dublin 8,
Ireland.
Fax Order Form
To place an order via fax simply print this form, fill in the information below and fax the completed form to 646-607-1907 (from USA) or +353-1-481-1716 (from Rest of World). If you have any questions please visit http://www.researchandmarkets.com/contact/

Order Information
Please verify that the product information is correct and select the format(s) you require.

Product Name: Turkey's Cards and Payments Industry: Emerging Opportunities, Trends, Size, Drivers, Strategies, Products and Competitive Landscape
Web Address: http://www.researchandmarkets.com/reports/2775081/
Office Code: SCH3K2VP

Product Formats
Please select the product formats and quantity you require:

<table>
<thead>
<tr>
<th>Product Format</th>
<th>Quantity</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Electronic (PDF) - Single User</td>
<td></td>
<td>USD 2750</td>
</tr>
<tr>
<td>Electronic (PDF) - Site License</td>
<td></td>
<td>USD 5500</td>
</tr>
<tr>
<td>Electronic (PDF) - Enterprisewide</td>
<td></td>
<td>USD 8250</td>
</tr>
</tbody>
</table>

Contact Information
Please enter all the information below in BLOCK CAPITALS:

Title: [ ] Mr  [ ] Mrs  [ ] Dr  [ ] Miss  [ ] Ms  [ ] Prof
First Name: ____________________________ Last Name: ____________________________
Email Address: * ____________________________
Job Title: ____________________________
Organisation: ____________________________
Address: ____________________________
City: ____________________________
Postal / Zip Code: ____________________________
Country: ____________________________
Phone Number: ____________________________
Fax Number: ____________________________

* Please refrain from using free email accounts when ordering (e.g. Yahoo, Hotmail, AOL)
Payment Information

Please indicate the payment method you would like to use by selecting the appropriate box.

☐ Pay by credit card: You will receive an email with a link to a secure webpage to enter your credit card details.

☐ Pay by check: Please post the check, accompanied by this form, to:
Research and Markets,
Guinness Center,
Taylors Lane,
Dublin 8,
Ireland.

☐ Pay by wire transfer: Please transfer funds to:

<table>
<thead>
<tr>
<th>Account number</th>
<th>833 130 83</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sort code</td>
<td>98-53-30</td>
</tr>
<tr>
<td>Swift code</td>
<td>ULSBIE2D</td>
</tr>
<tr>
<td>IBAN number</td>
<td>IE78ULSB98533083313083</td>
</tr>
<tr>
<td>Bank Address</td>
<td>Ulster Bank, 27-35 Main Street, Blackrock, Co. Dublin, Ireland.</td>
</tr>
</tbody>
</table>

If you have a Marketing Code please enter it below:

Marketing Code: ____________________________

Please note that by ordering from Research and Markets you are agreeing to our Terms and Conditions at http://www.researchandmarkets.com/info/terms.asp

Please fax this form to:
(646) 607-1907 or (646) 964-6609 - From USA
+353-1-481-1716 or +353-1-653-1571 - From Rest of World