The Cards and Payments Industry in Turkey: Emerging Trends and Opportunities to 2019

Description:

'The Cards and Payments Industry in Turkey: Emerging Trends and Opportunities to 2019' report provides detailed analysis of market trends in Turkey's cards and payments industry. It provides values and volumes for a number of key performance indicators in the industry, including credit transfers, check payments and payment cards during the review period (2010-2014).

The report also analyzes various payment card markets operating in the industry and provides detailed information on the number of cards in circulation, and transaction values and volumes during the review period and over the forecast period (2015-2019). It also offers information on the country's competitive landscape, including market shares of issuers and schemes.

The report brings together research, modeling, and analysis expertise to allow banks and card issuers to identify segment dynamics and competitive advantages. The report also covers detailed regulatory policies, recent changes in regulatory structure, card fraud statistics, and profiles of card issuers operating in the country.

Summary:

'The Cards and Payments Industry in Turkey: Emerging Trends and Opportunities to 2019' report provides top-level market analysis, information and insights into Turkey's cards and payments industry, including:

- Current and forecast values for each market in Turkey's cards and payments industry, including debit cards and credit cards. It also includes detailed analysis of the prepaid cards market.
- Detailed insights into payment instruments including credit transfers, check payments and payment cards. It also, includes an overview of the country's key alternative payment instruments.
- Analysis of various market drivers and regulations governing Turkey's cards and payments industry.
- Detailed analysis of strategies adopted by banks and other institutions to market debit and credit cards.
- Comprehensive analysis of consumer attitudes and buying preferences for cards.
- The competitive landscape of Turkey's cards and payments industry.

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 2014, and forecast figures to 2019.
- It details the different economic, infrastructural and business drivers affecting Turkey's cards and payments industry.
- It outlines the current regulatory framework in the industry.
- It details marketing strategies used by various banks and other institutions.
- It profiles major banks in Turkey's cards and payments industry.

Reasons To Buy:

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

Key Highlights:

- Amid mounting credit card debt, the Banking Regulation and Supervision Agency (BDDK) introduced new set of credit card regulations in October 2013. According to the new regulations, payment in installments is limited to six months, to a maximum of 12 months. Furthermore, the minimum monthly payment on credit cards has been increased from 25% to 30%. These regulations resulted in the slow growth of credit card transaction value and volume at POS in 2014, with the same trend expected to continue over the forecast period (2015-2019).

- Telecom companies have played a key role in spreading new forms of mobile financial services in Turkey. In December 2013, Visa Europe, Garanti Bank and the mobile operator Turkcell partnered to launch the Turkcell mobile wallet. Under this agreement, the bank's customers can make contactless payments using their NFC-enabled smartphones at any of the 78,000 contactless-enabled terminals across Turkey or the 1.2 million contactless-enabled terminals across Europe. This is anticipated to drive contactless payments over the forecast period.

- In 2012, the Interbank Card Centre of Turkey (BKM) launched a digital wallet called BKM Express. This wallet lets its users transfer money quickly (person-to-person) and shop securely 24/7 without sharing card details with merchants. All large banks in Turkey support payments through the BKM Express wallet. This move is anticipated to further increase the scope for online shopping, driving card-based payments.

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