

Indonesian cards and payments industry 2017 – By Analyzing the Performance of Various Competitors 2021

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SUMMARY

WiseGuyReports published new report, titled "Payments Landscape in Indonesia"

"Payments Landscape in Indonesia: Opportunities and Risks to 2021", report provides detailed analysis of market trends in the Indonesian cards and payments industry. It provides

values and volumes for a number of key performance indicators in the industry, including cash, payment cards, and cheques during the review-period (2013-17e).

The report also analyzes various payment card markets operating in the industry, and provides detailed information on the number of cards in circulation, transaction values and volumes during the review-period and over the forecast-period (2017-21f). It also offers information on the country's competitive landscape, including the 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 details of regulatory policy and recent changes in the regulatory structure.

This report provides top-level market analysis, information and insights into the Indonesian cards and payments industry, including -

- Current and forecast values for each market in the Indonesian cards and payments industry, including debit, credit, and charge cards.
- Detailed insights into payment instruments including cheques, cash, and payment cards. It also, includes an overview of the country's key alternative payment instruments.
- E-commerce market analysis and payment methods.
- Analysis of various market drivers and regulations governing the Indonesian cards and payments industry.
- Detailed analysis of strategies adopted by banks and other institutions to market debit, credit,



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AKASH ANAND
ASST.MANAGER - BUSINESS DEVELOPMENT

sales@wiseguyreports.com
Ph: +1-646-843-9312 (US) Ph: +44 208 133 9349 (UK)

<https://www.linkedin.com/company/4828928>
<http://twitter.com/WiseGuyReports>
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Payments Landscape in Indonesia

and charge cards.

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Scope

- Bank Indonesia, the country's central bank, is enhancing the security of payment systems in order to build customer confidence in payment cards. In this regard, the government has mandated the migration of all payment cards to EMV standards by December 31, 2021. Similarly, as of July 1, 2017 the central bank has mandated the adoption of six-digit PINs for debit and ATM cards, instead of four-digit PINs.
- Consumers in Indonesia are gradually adopting contactless payments. Consequently, Visa launched its contactless service Visa payWave in Indonesia in September 2016. This service enables Visa card holders to make contactless transactions without a PIN for transactions below IDR1m (\$74). Following this, Bank CIMB Niaga, Bank Tabungan Pensiunan Negara, UOB Indonesia, and Bank Mandiri adopted this technology.
- To benefit from the expanding mobile payments market, domestic banks in Indonesia are launching their own mobile payment solutions. For instance, Bank Central Asia launched its mobile wallet Sakuku in September 2015, enabling customers to make instore and P2P payments and withdraw cash from ATMs. Similarly, Standard Chartered Bank launched its Straight2Bank wallet in July 2015. Earlier in 2013, CIMB Niaga Bank launched its mobile wallet Rekening Ponsel.

Key points to buy

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

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Norah Trent

WiseGuy Research Consultants Pvt. Ltd.

+1 646 845 9349 / +44 208 133 9349

[email us here](#)

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