

Payments in Norway Market 2017 – By Analyzing the Performance of Various Competitors

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SUMMARY

WiseGuyReports published new report, titled "Payments in Norway 2017: What Consumers Want"

"Payments in Norway 2017: What Consumers Want", report examines the consumer payments market in Norway, considering payment cards, online payments, P2P payments, and newer payment technologies such as mobile wallets and contactless. The report also examines the main regulatory players overseeing the market.

The card reigns supreme in Norway, with few individuals using cash on a daily basis and most possessing a minimum of two payment cards. Norway's strong card and payment industry is the result of a robust economy, an efficient domestic debit card scheme (BankAxept), and increasing consumer appetite for credit. The average number of monthly card transactions and the average annual spend per card is higher in Norway than in more developed markets such as the US, the UK, France, Germany, and Australia. Electronic payments have gained ground during the last 10 years, as the government has invested substantially in building long-term infrastructure for cashless transactions. Affordable and widely available financial products, a consumer preference for e-payments, a competitive marketplace, and a transparent business environment will aid the move towards a cashless society.

The report includes –

- Analyzes consumer attitudes to financial services by lifestage.
- Analyzes the major payment card types in terms of both card holding and usage.
- Identifies the major competitors in card issuing and how their position in the market has changed over the last five years.
- Considers consumer attitudes towards P2P tools, mobile payment tools, and contactless cards, and how companies in Norway are deploying these tools to meet customer needs.
- Explores the online payment market in Norway by merchant type and payment tool, as well as providing a five-year forecast for the development of the market.

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Scope



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Payments in Norway Market

- All domestic debit card-based POS transactions and ATM withdrawals are carried out by BankAxept, whereas all international transactions and online purchases are carried out by international schemes.
- Contactless technology in Norway is in its developmental stage, with only a few banks offering contactless cards.
- Norwegian consumers are frequent online shoppers, and according to the E-commerce in the Nordics report published by PostNord in 2016 around 85% of consumers purchase goods online at least once a year.

Key points to buy

- Understand the key facts and figures in the consumer payments market in Norway.
- Learn what trends drive consumer behavior at the macro level and plan your strategy accordingly.
- Find out what products the major competitors are launching in the market.
- Discover consumer sentiments towards various payment tools in the Norwegian market and use this knowledge to inform product design.

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