

Payments Finland Industry Business & Investment Opportunity (2018 – 2021) Market Research Reports

Payments Finland Industry 2018- By Plan Future Business Decisions Using the Forecast Figures

PUNE , INDIA, March 19, 2018 /EINPresswire.com/ -- Summary

"Payments Landscape in Finland: Opportunities and Risks to 2021", report provides detailed analysis of market trends in Finnish cards and payments industry. It provides values and volumes for a number of key performance indicators in the industry, including credit transfers, 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.

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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 Finnish cards and payments industry, including -

- Current and forecast values for each market in the Finnish cards and payments industry, including debit, and pay-later cards.
- Detailed insights into payment instruments including credit transfers, 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 Finnish cards and payments industry.
- Detailed analysis of strategies adopted by banks and other institutions to market debit, and pay-later cards.

Scope

- Digitalization is one of the key trends among Finnish banks, which are increasingly focusing on digital channels to serve customers. For instance, the Germany-based mobile-only bank Number26 launched operations in Finland in December 2016. Account holders are offered a prepaid Mastercard that can be used to make payments in stores and online. Finnish payment service provider Holvi, which offers digital banking solutions for entrepreneurs and small SMEs, offers current accounts and debit cards through its digital platform. In July 2016, the company launched the Holvi Business Mastercard debit card for business customers.
- In line with Nordic regional trends, Finland has made significant progress towards becoming a 'less-cash' society. With Finnish consumers preferring digital transactions, many banks in Finland are reducing their ATM and branch networks. Overall, the number of ATMs in the country

declined from 2,241 in 2013 to 1,854 in 2017. In September 2017, Akita Bank announced plans to shut down 10 branches in Finland. Earlier in 2013, Danske Bank closed 37 out of its 85 branches in the country.

- To foster the use of electronic payments and realize the need for instant payments in Finland, Finnish ATM operator Automia launched the real-time payments platform Siirto in March 2017, which was developed by Tieto - a Finnish IT services company. The service allows users to make instant money transfers between participating banks simply using the recipient's mobile number. The service is currently available for customers of Nordea Bank, OP Bank, and S-Bank. Initially launched as a money transfer service, but has since been extended to e-commerce payments.

Reasons to buy

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

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