

Payments in Ireland 2017: What Consumers Want

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Abstracts

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SUMMARY

'Payments in Ireland 2017: What Consumers Want', report examines the consumer payments market in Ireland, 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.

Cash has been a preferred instrument for consumer payments, accounting for 52% of the total payment transaction volume in 2017. However, its use is expected to decrease as electronic payments grow. Government initiatives to encourage card payments, a surge in contactless payments, and consumer preference for emerging payments, such as digital and mobile wallets, are all expected to reduce cash's share in favor of electronic payments over the forecast period (2017e-21).

Banks in Ireland are also increasingly turning towards low-cost channels such as mobile and internet banking to offer products and services. The emergence of digital-only banks is likely to accelerate the shift towards electronic payments in Ireland. The Germany-based mobile-only bank Number26 launched operations in Ireland in December 2015, allowing consumers to open a current account by signing up via video chat or online. Furthermore, growth in e-commerce transactions will drive growth in the payment card market, as debit and credit cards remain the preferred choice for online payments among Irish consumers.

It provides in-depth analysis of the following -

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 Ireland are deploying these tools to meet customer needs.

Explores the online payment market in Ireland by merchant type and payment tool, as well as providing a five-year forecast for the development of the market.

SCOPE

The Germany-based mobile-only bank Number26 launched operations in Ireland in December 2015. Consumers can open a current account by signing up via video chat or online.

Established in 1996, former domestic debit card operator Laser was the dominant debit card scheme provider until 2012. It was gradually overtaken by Visa and Mastercard and ceased operations completely in February 2014.

In 2015, Mastercard entered into a strategic partnership with Bank of Ireland to become the bank's sole credit card provider. As a result, all the bank's Visa credit cards were replaced with new Mastercard-branded credit cards in a phased manner.

REASONS TO BUY

Understand the key facts and figures in the consumer payments market in Ireland.

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 Irish market and use this knowledge to inform product design.

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Market Overview
Megatrends
Card-based Payments
E-commerce Payments
Alternative Payments
Payments Infrastructure & Regulation
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COMPANIES MENTIONED

Allied Irish Bank
Bank of Ireland
Ulster Bank
Permanent TSB
Avantcard
Visa
Mastercard

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