

Turkey has the highest share (65%) of Mobile Payment use among the six countries surveyed and is expected to increase to 82% over the next five years.

The Mobile Payment survey was conducted among 500 respondents in Turkey. It showed that Mobile Payment is used frequently in Turkey, with a usage rate of 65%. This huge market size can be explained by high overall adoption rates and a dominant rate among the younger population. It is estimated that 82% of Turkish respondents intend to make Mobile Payments in future. Mobile Payment is likely to complement rather than replace traditional methods because traditional payment methods are still expected to be highly popular in five years' time.

Mobile Payment via smartphone or tablet is more often used by men and more highly educated people.

The survey shows that 30% of men and 21% of women prefer Mobile Payment. The usage rate is increasing in line with rising levels of education.

Despite the high rate of using Mobile Payment, Mobile Payment is seen as risky by the majority of people in Turkey. Approximately 66% of Turkish respondents are concerned that their mobile phone could be stolen and misused to make Mobile Payments, that they might have their identity stolen or that Mobile Payment will encourage them to make more rapid purchases. Just over a third are confident that the method is secure against hacking. These concerns are also shared in the Netherlands and Belgium. 24% of Turkish respondents think traditional payment methods are definitely more secure than new ones.

The most used payment method was Cash (97%), followed by Girocard/EC card. 37% of Turkish respondents think new methods are more secure. They expect Mobile Payment services to provide secure payment and the option to block payment services following the loss of a mobile phone.

Turkish respondents are more willing to share their data with large technology companies, especially Google and Apple.

The benefits of Mobile Payment are also recognised by 80% of respondents from Turkey: easy payment, immediate monitoring of money movements on your mobile phone, and no need to carry cash. Almost 90% can imagine using Mobile Payment exclusively in the future, provided the method is secure and accepted everywhere. The highest levels of willingness to use alternative payment methods and offers from major technology companies are found in Turkey. The country also showed the highest rates of use of Mobile Payment for various product groups and services (ranging from 18% to 49%). However, it is clear that providers of alternative payment methods or technology companies are not seen as an alternative to banks, despite criticism of banks. In fact, the respondents want banks to offer new services and payment methods, but not at the expense of their traditional core business.

Apple and Amazon have good reputations in the Netherlands, Belgium and Turkey. Facebook is criticised everywhere, however, its image is slightly better in Turkey than in the other countries surveyed. In Turkey, the company is still most likely

to be liked. The preferred alternative payment services would be offered by a bank or savings bank, or by PayPal. In Turkey, there are many niche providers that are used by parts of the population. Between one in five and one in seven central Europeans, however, would not make use of these services from any provider.

Given the good image of banks, people would be most likely to share personal information with them (between two thirds and more than three quarters). Turkish respondents are more willing to share their data with large technology companies, especially Google and Apple.

Just under six out of ten respondents outside Turkey think conventional payment methods are definitely the most secure method.

84% of Turkish respondents stated that new payment methods (such as Mobile Payment via smartphone or tablet) will be more important for them in the future. Only 62% of Turkish respondents did not believe providers of alternative payment methods (eg, PayPal, paydirekt, Sofort) or technology companies (eg, Google, Apple, Facebook, Amazon etc) are an alternative to well-established banks.