



NEAR EAST UNIVERSITY

FACULTY OF ECONOMICS AND ADMINISTRATIVE SCIENCES

DEPARTMENT OF BANKING AND FINANCE

**A RESEARCH ON THE USAGE OF ELECTRONIC BANKING AND
EMPHASIZE ON CREDIT CARDS IN NORTHERN CYPRUS**

GRADUATION PROJECT (BANK 410)

SUBMITTED BY: DENİZ TEKİN (20010589)

SUBMITTED TO: ASSIST. PROF. DR. OKAN ŞAFAKLI

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ABSTRACT

This research is for the graduation thesis (BANK 410) and it is about a research on the usage of electronic banking in northern Cyprus.

Electronic Banking provides services by the Banks as retail Banking in the special network or area by using technological devices; which are like Automate Teller Machines (ATM) Banking, Telephone Banking, E-Banking, Internet Banking, TV. Banking, Kiosk Banking and Mobile Banking. Customers can make their own banking transactions by themselves 24 hours a day and 7 days in a week without losing time.

The main idea of Electronic banking which is trying to reduce costs of bank and to create a new segmentation for banks and to increase their number of customers. Banks provide services by using the technology to give fast and productive services their customer because of increase their market shares in the banking area.

This graduation project gives information about on the usage of electronic banking in northern Cyprus and how many banks can provides services with the electronic banking for their customers in North Cyprus.

Key words: Electronic Banking, Cost, Segment, Productive, Fast

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SECTION I

TERMS OF REFERENCE

1.1 Introduction

This section attempts to set the terms in relation to the topic area, the statement of topic and the objectives of this study. Method of this study.

1.2 Statement of the topic

Electronic banking provides services via electronic channels of individual and small bank's products and services. These are products and services which are like; collecting deposits, giving credit, account management, provide financial services, payment of electronic bills, and electronic money. Electronic banking contains other electronic payment products and services.

There are two types of services for electronic banking; these are on-line and off-line services. Off-line services is connection via net-work which is depend on membership conditions that is a limited connections or services. These are financial institutions, consumers, merchants and third parties who is providing services. But on-line doesn't have membership conditions. On-line services still providing electronic banking product and services which are like Point Of Sale (POS), Automate Teller Machine (ATM), Telephone, personal cards and other machines.

1.3 Objectives of the study

The following objectives are formulated for the purpose of this study.

- To understand the theory of electronic banking.
- To identify the variables affecting of electronic banking
- To understand the factors that are findings and result of public survey in north Cyprus.

1.4 Method of this study

Method of this study that is giving base on standard information about electronic banking and findings of public survey in North Cyprus and discussion result of public survey Northern Cyprus.

1.5 Conclusion

This section has depicted the topic area, statement of topic, objective of this study and method of this study.

SECTION II

THE CONCEPT OF ELECTRONIC BANKING

2.1 Introduction

This part will explain the concept of Electronic Banking. Electronic Banking provides services by the Banks as retail Banking in the special net-work or area by using technological devices. Customers can make their own banking transactions by themselves 24 hours a day and 7 days in a week without losing time. Specially internet banking (BIS, 2002).

The main idea of Electronic banking which is trying to reduce costs of bank and to create a new segment for banks and to increase their number of customers. Banks provide services by using the technology to give fast and productive services their customer because of increase their market shares in the banking area. Usage of online banking in Europe is set to progressively increase over the next few years, according to a new report from Jupiter Research. Online brokerages, however, will only begin to see growth when there is a turnaround in the global economy.

The analysts expect 51 per cent of the online population to be banking online by 2007, with a further ten per cent using online banking services to trade stocks or funds by the same time. They are also predicting that the number of online banking users will grow from 54m in 2002 to as many as 103m in 2007, with users steadily warming up to other online banking services such as bill payment. However, online mortgage adoption is not seen as markedly increasing its popularity amongst online users, with only one per cent of them taking out a mortgage online by 2007

Not surprisingly, online brokerages in Europe are not expected to see significant growth until there is a positive change in international markets. Should there be such an upswing in the

markets in 2004, online brokerages should see the number of users grow to over 21m by 2007.((Distributed via M2 Communications Ltd - <http://www.m2.com>))

2.2 Elements of Electronic Banking

Elements of electronic banking; which are like Automate Teller Machine (ATM), Point of Sale (POS), Internet Banking, Telephone Banking, Mobil Banking, TV. Banking, Kiosk Banking. Cash point.

2.2.1 Automate Teller Machine (ATM)

ATMs is a really clever machine because; Banks can provide services 24 hours a day and 7 days a week by ATMs. If banks tried to give a services by the employees 24 hours a day and 7 days a week that would be higher cost for banks. But now low cost for bank because of ATMs and new product for their customer. This has been created by the banks because of technology as if new segmented.

ATMs provides services as well as bank branches. Every customers can make their banking transaction by themselves without going into the bank branches such as checking their accounts, transferring money between their own accounts, transferring money to another banks its like electronic funds transfer (EFT), paying bills, on the other hand it provides receiving as cash money into the ATMs and that money immediately in their accounts and then customer can make their transactions what they want to do by using the ATMs.

As a result ATMs provide services which is reducing bank's expenses and creating new segmentation in the banking sectors for banks. So this will increase number of bank's customer and loyalty. Some authorize said that there are ATMs 40% in North America, 30% in Asia, 20% in Europe. (Ersöz,1999, pp. 529).

Japanese innovation

While biometric POS solutions are a relatively recent development, biometric ATMs have been around for a long time. Back in 1995, Japan's Oki Electric Industries began offering ATMs which utilised iris recognition technology. In 2005, Oki launched ATM-BankIT, which enables banks to accept alternative devices such as mobile phones and contactless chip cards as well as various biometric identification solutions such as finger vein, palm vein and iris recognition. (*Lafferty Ltd. Jan 2006*)

While efforts to combat terrorism have aroused interest in iris recognition for security, national identity and passport purposes, fingerprint and vein recognition solutions have come to the fore in banking applications. (*Lafferty Ltd. Jan 2006*)

Colombia's Bancafe rolled out NCR fingerprint scanning technology on its ATM network in 2004. Rival ATM manufacturer Diebold has piloted its biometric ATM technology in Chile, Spain, Colombia and Dubai, and has contracted with customers to deploy the terminals in Chile. In Saudi Arabia, Diebold biometric ATMs will dispense monthly pension payments to some 100,000 people.

To access Diebold's biometric ATMs, consumers enroll with their financial institution, which collects personal information that is paired with biometric data. The institution then issues a PIN to be used in conjunction with the fingerprint scan when conducting ATM transactions.

Japanese banks, stung by a sharp rise in cash card fraud, have turned to biometric ATMs in recent years, however, the banks are split between two distinct and incompatible technologies supported by rival Japanese technology companies: Fujitsu's palm vein identification solution and Hitachi's finger vein solution. (*Lafferty Ltd. Jan 2006*)

Fujitsu customers include the recently merged Mitsubishi UFJ Financial Group and Suruga Bank, while Sumitomo Mitsui Banking is installing ATMs which utilise Hitachi's finger vein technology; Mizuho Financial Group and Japan Post plan to follow suit.

Both Fujitsu and Hitachi launched campaigns in 2005 to expand their solutions globally and each is determined to make its solution the de facto standard in high-security biometric authentication systems. (*Lafferty Ltd. Jan 2006*)

So will US banks follow suit and roll out biometric solutions as alternative or complementary options to cards and PINs? (*Lafferty Ltd. Jan 2006*)

"It will be years, if not a decade or more, before the US will be in the position to offer consumers the ability to make a payment with a finger, iris, or other biometric method on an open payments network," said Ariana--Michele Moore, senior analyst at consultancy Celent and author of the January 2006 report *Biometric Technologies: Are We There Yet?* (*Lafferty Ltd. Jan 2006*)

2.2.2 Point of Sale (POS)

Point of Sale (POS) is a machine which is using for credit cards and bank cards. Usually all merchants or wholesaler use the credit cards because of collecting huge amount of customers. POS machines works with specific net-work connection by using the phone line. POS machines connect to center of credit cards and then checks customer's accounts and then make acceptance or rejection.

This services raise the number of customer for banks and sellers on the other hand credit cards very important for banks because of liquidity management. Banks can increase their cash in the bank for credit cards reason. On the other hand that can use as a cash point to get cash money without ATM by using the POS.

As a result point of sale that makes increasing number of bank's customers and loyalty and confidence that makes reducing cost of banks.

The recent exploits of US biometric payments company Pay By Touch have excited interest in biometrics as a verification method for payment and banking transactions. Major vendors

are aiming for global expansion, but the absence of national, let alone global, standards could stymie growth

Biometric technologies include a range of automated verification systems that identify individuals by measuring a behavioural or physical trait. The most widely used biometric solutions are fingerprint, vein and iris recognition.

Pay By Touch, which uses finger scanning technology to enable point of sale (POS) age verification, cheque cashing and payment transactions, had a busy December. It concluded its acquisition of the troubled US merchant processor CardSystems Solutions for \$47 million in stock and cash, giving it access to the processor's 120,000 strong merchant base.

It also agreed to buy loyalty technology providers Capture Resource - a supplier of integrated reward programmes, which manages over 120 million consumer loyalty profiles at more than 12,000 supermarkets and retail institutions - 7th Street Software and Convena.

In addition, Pay By Touch reached an agreement to acquire its arch-rival BioPay for \$82 million in stock and cash. The combination of Pay By Touch and BioPay will bring together Pay By Touch's 7,000 retail stores under contract and BioPay's 1,600 retail implementations and 2 million enrolled consumers, as well as complementary solutions and patents.

"Pay By Touch and BioPay complement each other because we have been successful in different areas of the marketplace," said John Rogers, founder, chairman and CEO at Pay By Touch. "BioPay has perfected an excellent cheque cashing solution and Pay By Touch is making incredible inroads in in-lane payments." BioPay was issued a patent for its biometric cheque cashing process, marketed under BioPay Paycheck Secure, in November 2005.

(Lafferty Ltd. Jan 2006)

2.2.3 Internet Banking

Internet banking is a unlimited banking; customer can make on its own transaction without going to bank branches by personal or home computer. Internet banking provides every banking transaction as well as banks branches. First of all customer need to dial up connection then customer number, password and transaction number to approve their transaction at end of the transaction. Customer can make their transaction by themselves such as checking accounts, transferring money between customer's accounts and electronic funds transfer (EFT), paying every kind of bills buying and selling change-exchange for foreign currency and buying or selling stocks, bonds, treasury bonds even customer can apply to loans by using the internet banking. According to IBM consultants Groups in US and EU total financial transactions 5% on the internet but next 10 years will be first one (Europe, 2003).

The US financial services industry is in its 10th year of online banking and bill pay. Up from 30% 2 years ago, online banking is currently being used by 44% of all US Internet users, according to a February 2005 Pew Internet and American Life Project study. The nonprofit group said banking has grown faster than any other online activity since it began measuring Internet use in march 2000. Typically, 1/3 of financial institutions' customer households use online banking, though adoption rates vary from institution to institution. To increase online banking rates in your financial institutions customer base, make it easy and make it free. In addition, make sure you provide education and assurances on security and other issues that could pose a barrier to online adoption - in other word, make it safe.(www.fed.org)

2.2.4 Telephone Banking

Telephone banking is connection with the bank customer care to make banking transactions. Customers have to know their pin code this is four digits numbers use for to confirm their banking transactions at the end of the banking transactions. Usually these are four digits numbers first four digits numbers of internet banking numbers because there are six digits

numbers of internet banking to confirm their banking transactions at the end of the banking transactions.

Customers can make their banking transactions on its own by using the telephone and they can make their banking transactions without going to bank twenty four hours a day and seven days a week as well as bank branches such as checking their accounts, transferring money, paying bills, making electronic money transfer, buying and selling stocks and foreign currency.

Telephone banking provides reducing cost of banks and creating new segmentations for all banks.

2.2.5 Mobile Banking

Mobile banking is a latest technological innovation in banking sectors. Customers can make their banking transactions by using their cell phones twenty four hours a day and seven days a week. These are transactions such as checking accounts, making money transfer between their accounts, making electronic money transfer that means money transfer for different banks (EFT) and paying bills. Abbey National has become the latest UK bank to drop its WAP mobile banking channel due to insufficient demand, reports IT news site The Register. The company is also trashing its digital TV banking channel as well for the same reason.

The bank has sent letters to customers announcing its decision, saying that as of the end of this month, they will no longer provide e-banking through the digital TV (via Sky, Telewest and NTL) and WAP channels (Orange and O2), and will instead focus on improvements to its more popular internet e-banking channel.

The Register is also reporting that a spokeswoman for the bank said that of the 1.6m users of its electronic banking services, only "very few - measured in [the] low thousands" used the

WAP or digital TV channels.((Distributed via M2 Communications Ltd - <http://www.m2.com>))

2.2.6 TV. Banking

This service is giving with the private televisions channels such as DJ-TÜRK in Turkey. Customers can make to connections with the receiver of private channels by using the telephone line. For example 555. channel which belongs to Halk Bank in DJ-TÜRK. Customers can make their banking transactions by themselves twenty four hours a day and seven days a week. Customer need to four digits number to make confirm their banking transactions at the end of the banking transactions. Customer can make their every banking transactions without going to bank as well as bank branches.

2.2.7 Kiosk Banking

Kiosk bank is a kind of ATM. Usually there are in the super markets or big shopping centers or in the branches. It works same as automate teller machine (ATM). Customer can make their banking transactions by themselves such as checking accounts, transferring money or electronic money transfer (EFT), paying bills and etc.

2.2.8 Cash Points

Cash points are special places which are already agreed with the bank between wholesalers and banks. If there is no any ATM around customer can get as a cash money from the cash points by using the POP machines

2.3 Conclusion

Every elements of electronic banking provides reducing cost of bank and getting new segmentation to increase number of bank's customers. These are services important for customer confidence and loyalty.

SECTION III

CASE OF NORTHERN CYPRUS

3.1 Introduction

This section will explain about current structure of banks in North Cyprus. Also it will give information there are how many banks in North Cyprus and they have how many branches and capital structures.

3.2 Current Structure of Banks in North Cyprus

This section will explain step by step current structure of all banks in North Cyprus as fallows. There is a one public bank in North Cyprus. There are sixteen private banks. There are six foreign banks branches. There is a one Development Bank of the TRNC. There are seven banks under Saving Deposit Insurance Fund (SDIF). And there are six banks under liquidation.

Note : With the approval of the Central Bank of the TRNC and decisions taken by the General Assemblies of Cyprus Vakıflar Bank Ltd. and Mediterranean Guarantee Bank Ltd., Mediterranean Guarantee Bank Ltd. was transferred to Cyprus Vakıflar Bank Ltd. on the 28th July 2005

As a result there are totally twenty four banks still continue their operations in North Cyprus.

Turkish Lira deposits and foreign currency deposits increased from 659.1 million US \$ in 1997 to 1,153.3 million US \$ in 2002.

The foreign currency deposits which were 454.7million US \$ in 1997 increased by 52% and reached to 691.1 million US \$ in 2002.

The developments in the bank deposits during the period 1997-2002 are seen in the table 13.

Table – 3.2.1 Bank Deposits

(Million US\$)						
	1997	1998	1999	2000	2001	2002
Turkish Lira Deposits	204.4	236.1	319.6	318.7	291.3	462.4
Foreign Currency Deposits	454.7	499.6	517.6	484.0	514.1	691.1
Total Deposits	659.1	735.7	837.2	802.7	805.4	1,153.5

Official exchange rates at dollar basis on 31st December used to convert Turkish Lira Deposits:

1997 1 US \$ = 204,545 TL

1998 1 US \$ = 312,407 TL

1999 1 US \$ = 539,558 TL

2000 1 US \$ = 671,093 TL

2001 1 US \$ = 1,439,567 TL

2002 1 US \$ = 1,634,501 TL

Source: Central Bank of TRNC State Planning Organization

3.2.1 Public Banks in North Cyprus

There is a one public bank in TRNC

3.2.2 Kıbrıs Vakıflar Bank Ltd.

Table 3.2.3 Kıbrıs Vakıflar Bankası Ltd.

1) Kıbrıs Vakıflar Bankası Ltd.	Lefkoşa Merkez Branch.
	Taşkinköy Branch.
	G.Magosa Branch.
	Girne Branch.

	Güzelyurt Branch.
	Lefke Üniversite Kampüs Branch.
	Salamis Yolu Branch.
	Akdoğan Branch.

3.3 Private Banks in North Cyprus

There are sixteen private banks in North Cyprus as follows

3.3.1 K.Türk Koop.Merkez Bankası Ltd.

Table 3.3.2 K.Türk Koop.Merkez Bankası Ltd

1) K.T.Koop.Merkez Bankası Ltd.	Lefkoşa Merkez Branch.
	Taşkınköy Branch.
	Yenişehir Branch.
	Gönyeli Branch.
	G.Magosa Branch.
	Girne Branch
	Güzelyurt Branch.
	İskele Branch.

3.3.2 Türk Bank Ltd.

Table 3.3.3 Türk Bank Ltd.

2) Türk Bank Ltd.	Lefkoşa Merkez Branch.
	Köşklü Çiftlik Branch.
	Çarşı Branch.
	K.Kaymaklı Branch.
	Gönyeli Branch
	Taşkınköy Branch
	G.Magosa Branch
	Girne Merkez Branch
	Girne Çarşı Branch
	Güzelyurt Branch.

	Lefke Branch.
	Gemikonağı Branch.

3.3.3 Limasol Türk Koop. Bank Ltd

Table 3.3.4 Limasol Türk Koop. Bank Ltd

3) Limasol Türk Koop. Bankası Ltd.	Lefkoşa Merkez Branch.
	Lefkoşa Çarşı Branch.
	G.Magosa Branch.
	Girne Merkez Branch.
	Girne Çarşı Branch.
	Güzelyurt Branch.
	İskele Branch.

3.3.4 Asbank Ltd.

Table 3.3.5 Asbank Ltd

4) Asbank Ltd.	Lefkoşa Merkez Branch.
	Terminal Branch.
	Ortaköy Branch.
	Sanayi Branch.
	G.Magosa Branch.
	Girne Branch.
	Güzelyurt Branch.

3.3.5 Kıbrıs İktisat Bank Ltd

Table 3.3.6 Kıbrıs İktisat Bank Ltd

5) Kıbrıs İktisat Bankası Ltd.	Lefkoşa Merkez Branch.
	Sarayönü Branch.
	K.Kaymaklı Branch.
	Taşkinköy Branch.
	Bireysel Branch
	G.Magosa Branch.
	Girne Branch.
	Güzelyurt Branch.
	Gemikonağı Branch.

3.3.6 Artam Bank Ltd.

Table 3.3.7 Artam Bank Ltd.

6) Artam Bank Ltd.	Lefkoşa Merkez Branch.
	Girne Branch.

3.3.7 Kıbrıs Altınbaş Bank Ltd

Table 3.3.8 Kıbrıs Altınbaş Bank Ltd

7) Kıbrıs Altınbaş Bank Ltd.	Lefkoşa Merkez Branch.
	K.Kaymaklı Branch.
	Ortaköy Branch.
	Taşkinköy Branch.
	G.Magosa Merkez Branch.
	G.Magosa Anıt Branch.
	Girne Branch.
	Güzelyurt Branch.

3.3.8 Deniz Bank Ltd

Table 3.3.9 Deniz Bank Ltd

8) Deniz Bank Ltd.	Lefkoşa Merkez Branch.
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3.3.9 Yakın Doğu Bank Ltd.

Table 3.3.10 Yakın Doğu Bank Ltd.

9) Yakın Doğu Bank Ltd.	Lefkoşa Merkez Branch.
	Üniversite Branch.
	Gönyeli Branch.
	G.Magosa Branch.
	Girne Branch.
	Güzelyurt Branch.

3.3.10 Şekerbank Kıbrıs Ltd

Table 3.3.11 Şekerbank Kıbrıs Ltd

10) Şekerbank Kıbrıs Ltd.	Lefkoşa Merkez Branch.
	Sarayönü Branch.
	G.Magosa Branch.
	Girne Branch.
	Güzelyurt Branch.
	Yeniboğaziçi Branch.
	Akdoğan Branch.
	Mehmetçik Branch.

3.3.11 Akfinans Bank Ltd.

Table 3.3.12 Akfinans Bank Ltd.

11) Akfinans Bank Ltd.	Lefkoşa Merkez Branch.
	K.Kaymaklı Branch.
	G.Magosa Branch.
	Girne Branch.

3.3.12 Yeşilada Bank Ltd

Table 3.3.13 Yeşilada Bank Ltd

12) Yeşilada Bank Ltd.	Lefkoşa Merkez Branch.
	Surlariçi Branch.
	G.Magosa Branch.
	Girne Branch.
	Güzelyurt Branch.

3.3.13 Universal Bank Ltd

Table 3.3.14 Universal Bank Ltd

13) Universal Bank Ltd.	Lefkoşa Merkez Branch.
	İplik Pazarı Branch.
	K.Kaymaklı Branch.
	G.Magosa Branch.
	Girne Branch.
	Güzelyurt Branch.

3.3.14 Kıbrıs Continental Bank Ltd.

Table 3.3.15 Kıbrıs Continental Bank Ltd.

14) Kıbrıs Continental Bank Ltd.	Lefkoşa Merkez Branch.
	Taşkınköy Branch.
	G.Magosa Branch.
	Girne Branch.

3.3.15 Viya Bank Ltd.

Table 3.3.16 Viya Bank Ltd.

15) Viya Bank Ltd.	Lefkoşa Merkez Branch.
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3.3.16 Kıbrıs Faisal İslam Bank Ltd

Table 3.3.17 Kıbrıs Faisal İslam Bank Ltd

16) Kıbrıs Faisal İslam Bank Ltd.	Lefkoşa Merkez Branch.
	G.Magosa Branch.
	Girne Branch.

3.4 BRACH BANKS IN NORTH CYPRUS

There are six branch banks in North Cyprus as fallows

3.4.1 T.C.Ziraat Bank

Table 3.4.2 T.C.Ziraat Bank

1) T.C.Ziraat Bank	Lefkoşa Merkez Branch.
	G.Magosa Branch.
	Girne Branch.
	Güzelyurt Branch.

3.4.2 Türkiye Halk Bank A.Ş.

Table 3.4.3 Türkiye Halk Bank A.Ş.

2) Türkiye Halk Bank A.Ş.	Lefkoşa Merkez Branch.
	G.Magosa Branch.

3.4.3.HSBC Bank A.Ş.

Table 3.4.3.HSBC Bank A.Ş.

3) HSBC Bank A.Ş.	Lefkoşa Merkez Branch.
	G.Magosa Branch.
	Girne Branch.

3.4.4 Türkiye İş Bank A.Ş.

Table 3.4.5 Türkiye İş Bank A.Ş.

4) Türkiye İş Bank A.Ş.	Lefkoşa Merkez Branch.
	K.Kaymaklı Branch.
	G.Magosa Branch.
	Girne Branch.
	Güzelyurt Branch.

3.4.5 Oyak Bank A.Ş.

Table 3.4.6 Oyak Bank A.Ş.

5) Oyak Bank A.Ş.	Lefkoşa Merkez Branch.
	G.Magosa Branch.
	Girne Branch.
	Güzelyurt Branch.

3.4.6 Türkiye Garanti Bank A.Ş

Table 3.4.7 Türkiye Garanti Bank A.Ş

6) Türkiye Garanti Bank A.Ş.	Lefkoşa Merkez Branch.
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	G.Magosa Branch.
	Girne Branch.

3.5 Summary of Assets - Banking Sector (MILLION TL)

3.5.1 Cash assets of banks 31 December 2003

- total amount of assets: **2.899.460.928 (million TL)**
- Balances with Local Banks: **8.224.183 (million TL)**
- Balances with Foreign banks: **545.020.145 (million TL)**

3.5.2 Cash assets of banks 31 December 2004

- Total amount of assets: **3.639.972.252 (million TL)**
- Balances with Local banks: **17.908.894 (million TL)**
- Balances with Foreign banks: **611.828.777 (million TL)**

3.5.3 Cash assets of banks 31 December 2005

- Total amount of assets: **4.194.465.684,04 (million TL)**
- Balances with Local banks: **7.278.385,98 (million TL)**
- Balances with Foreign banks: **608.829.221,18 (million TL)**

3.5.4 Cash assets of banks 28 February 2006

- Total amount of assets: **4.268.104.896,14 (million TL)**
- Balances with Local banks: **10.155.165,87 (million TL)**
- Balances with Foreign banks: **952.371.444,90 (million TL)**

Sources: Central Bank of the TRNC.

3.5.5 Credits – Sectoral (*TOTAL*)

- 30 December 2003: 781.960.794
- 30 December 2004: 1.172.537.569
- 30 December 2005: 1.569.843.538,79
- 28 February 2006: 1.617.610.631,43

Sources: Central Bank of the TRNC.

3.5.6 Deposits - by Types (*TOTAL*)

- 30 December 2003: 2.492.801.806
- 30 December 2004: 3.232.445.225
- 30 December 2005: 3.548.127.498,36
- 28 February 2006: 3.738.955.876,87

Sources: Central Bank of the TRNC.

3.5.7 Credits - by Types (*TOTAL*)

- 30 December 2003: 2.899.460.928
- 30 December 2004: 3.754.250.844
- 30 December 2005: 4.219.933.237,00
- 28 February 2006: 4.268.104.896,14

Sources: Central Bank of the TRNC.

3.7 The Degree of Electronic Banking in North Cyprus

3.7.1 Introduction

This part will explain The Degree of Electronic Banking in North Cyprus; which are like how many (ATM)s, Internet Banking, (POS), Telephone Banking, Mobile Banking, TV Banking, and etc there are in Banking sector of North Cyprus.

3.8 Public Banks in North Cyprus

There is a one public bank in TRNC

3.8.1 Kıbrıs Vakıflar Bank Ltd.

Kıbrıs Vakıflar bank Ltd is a public bank that have four different branches and ten common ATMs. They provides credit card services which is called card plus (six bank have a common card) also they use TC vakırkar bank's 5 ATMs .

3.9 Private Banks in North Cyprus

There are sixteen private banks in North Cyprus as fallows

3.9.1 K.Türk Koop.Merkez Bankası Ltd

K.Türk Koop.Merkez Bankası Ltd have eight different branches and thirteenth ATMs. They provides credit card services (optimum), E-banking and Telephone banking service.

3.9.2 Türk Bank Ltd

Türk bank Ltd have eleven different branches and seven ATMs They provides credit card, Telephone Banking, and Internet Banking.

3.9.3 Limasol Türk Koop. Bank Ltd

Limasol Türk Koop. Bank Ltd have seven different branches and ten common ATMs. They provides credit card which is called card plus (six bank have a common card) services and Telephone banking service.

3.9.4 Asbank Ltd

Asbank have seven different branches and ten common ATMs but they have a common credit card which is called card plus (six bank have a common card)

3.9.5 Kıbrıs İktisat Bank Ltd

Kıbrıs İktisat Bank Ltd have eleven different branches and eight ATMs. They provides services such as credit card, Telephone Banking, Internet Banking. There are 230 employees in İktisat bank. Their aim for number of branches to increase from eleven to twenty at the end of the 2007. İktisat bank is most strong bank in North Cyprus because that bank's capital adequacy were 8 million € at the end of the 2005. Their aim base on standard capital adequacy 12 million € at the end of the 2006. This is really important for base on standard capital adequacy according to BASEL committee which is standard to continue banking operations in Euro area for banking sectors.(Bülent Berkay).

3.9.6 Artam Bank Ltd

Artam Bank Ltd have two branches they don't have ATMs. They provides service Telephone Banking.

3.9.7 Kıbrıs Altınbaş Bank Ltd

Kıbrıs Altınbaş Bank Ltd have eight different branches and ten common ATMs. They provide service credit card which is called card plus (six bank have a common card)

3.9.8 Deniz Bank Ltd

Deniz Bank Ltd has a one branch in North Cyprus and no ATM. There in no any relationship with Turkish Deniz bank..

3.9.9 Yakın Doğu Bank Ltd

Yakın Doğu Bank Ltd have six branch and six ATMs. They provides services such as Telephone Banking, credit card which is called card plus (six bank have a common card)

3.9.10 Şekerbank Kıbrıs Ltd

Şekerbank Kıbrıs Ltd have eight branches and five ATMs. They provides services such as Telephone Banking, Internet banking, credit card.

3.9.11 Akfinans Bank Ltd

Akfinans Bank Ltd have four branches and ten common ATMs They provides services such as Telephone banking and credit cart which is called card plus (six bank have a common card)

3.9.12 Yeşilada Bank Ltd

Yeşilada Bank Ltd have five branches and no ATMs they provides service Telephone banking.

3.9.13 Universal Bank Ltd

Universal Bank Ltd have six branches and no ATMs. After 2 months they will give full service about electronic banking. They provides services such as Telephone Banking, credit card (unicard). Their correspondent banks are Türk Ekonmi bank AŞ, Türk Dış Ticaet Bank, İş Bank.

3.9.14 Kıbrıs Continental Bank Ltd

Kıbrıs Continental Bank Ltd have four branches. They provides services such as Telephone Banking, credit card.

3.9.15 Viya Bank Ltd

Viya Bank Ltd has a one branch. They provides services such as Telephone Banking.

3.9.16 Kıbrıs Faisal İslam Bank Ltd

Kıbrıs Faisal İslam Bank Ltd has a one branch and no ATM. No any electronic banking services.

3.10 BRACH BANKS IN NORTH CYPRUS

3.10.1 T.C.Ziraat Bank

T.C.Ziraat Bank four branches and five ATMs. They provides services such as Telephone Banking, Internet Banking, Credit card, Mobil Banking, E-Banking.

3.10.2 Türkiye Halk Bank A.Ş

Türkiye Halk Bank A.Ş have two branches and two ATMs. They provides services such as Telephone Banking, Internet Banking, Credit card.

3.10.3.HSBC Bank A.Ş

HSBC Bank A.Ş have three branch and eight ATMs. They provides services such as Telephone Banking, Internet Banking, Credit card, Mobil Banking, E-Banking.

3.10.4 Türkiye İş Bank A.Ş

Türkiye İş Bank A.Ş have five branches and seven ATMs. They provides services such as Telephone Banking, Internet Banking, Credit card, Mobil Banking, E-Banking.

3.10.5 Oyak Bank A.Ş

Oyak Bank A.Ş have four bank branches and four ATMs. They provides services such as Telephone Banking, Internet Banking, Credit card, Mobil Banking, E-Banking.

3.10.6 Türkiye Garanti Bank A.Ş

Türkiye Garanti Bank A.Ş have three branches and three ATMs. They provides services such as Telephone Banking, Internet Banking, Credit card, Mobil Banking, E-Banking.

3.10.7 Yapı kredi Bank A.Ş

There is no bank branch in North Cyprus but they have four ATMs in North Cyprus. Yapikredi bank gives full services for electronic banking such as Telephone Banking, Internet Banking, Mobile Banking, E-Banking, Kiosk Banking.

3.11 Conclusion

There is a one public bank in North Cyprus. There are sixteen private banks. There are six foreign banks branches. There is a one Development Bank of the TRNC. There are seven banks under Saving Deposit Insurance Fund (SDIF). And there are six banks under liquidation. Totally there are 23 banks. Totally there are 120 bank branches and 81 ATMs. There are eighteen different credit cards. Ten banks gives full services for electronic banking.

Not: There are six bank use ten ATMs and common credit card which is Card Plus. These are banks Kıbrıs Vakıflar Bank, Limasol Türk Koop Bank, Asbank. Altınbaşbank, Yakın Dogu Bank. These are six bank made a agreement with the Deniz Bank from Turkey to give credit card service for their customers.

SECTION IV

METHODOLOGY

4.1 Introduction

This section describes the steps that are used during the investigation of this study.

4.2 Sources of information

4.2.1 Theoretical sources

Theoretical sources of information is scanned and classified from Banking management journals, internet, and textbooks on Electronic Banking. This study is only considered previous research carried out within the past 10 years except the previous findings that are regarded as classics on the topic area.

4.2.2 Empirical sources

Empirical data is collected from Banks in Lefkoşa, and observations of the sample population.

4.3 Purpose of the study

The purpose of this study is descriptive. Because a descriptive study is undertaken in order to ascertain and be able to describe the characteristic of the variables of interest in a situation (Sekaran 2003).

The goal of descriptive study is to offer to the researcher a profile or to describe a relevant aspect of the phenomena of interest from an individual, organizational, industry-oriented, or other perspective. Descriptive studies that present data in meaningful form thus help to:

- Understand the characteristic of a group in a given situation
- Think systematically about aspects in a given situation
- Offer ideas for further probe and research

The main area of the study was conducted at Banking sector.

4.4 Type of investigation

The type of this investigation is correlational study. Because when the researcher is interested in delineating the important variables associated with the problem, the study is called correlational study (Sekaran 2003).

4.5 The extend of researcher interference

The correlational study is conducted in the natural environment of the Lefkoşa with minimum interference with the normal flow of public survey.

4.6 The study setting

The correlational study is conducted in a non-contrived setting, therefore a field study is conducted.

4.7 The time horizon for the study

The study involves data gathered just once over a period of weeks, thus are cross-sectional.

4.8 The unit of analysis

The problem statement focuses on Electronic Banking in general, and then the study is interested in individual. Here, the unit of analysis is the individual.

4.9 Sampling and data collecting methods

The study is conducted in Northern Cyprus in Banking sectors. Due to the limitation of time and in order to collect data as quickly as possible, a personally administered questionnaire is used.

Non-probability sampling design is used for this study. The purpose of the study mainly is to obtain quick even if unreliable information. Because of the limited time, the sampling method of the study is “convenience sampling”.

4.10 Sample size

It would have been ideal if all the people who live in Lefkoşa were included in this study, however, due to the limited amount of time available to conduct the study this would not possible, therefore a sample size of 473 was chosen.

4.11 Questionnaire design

The questionnaire contained items concerning the variables found in the theoretical framework and was administrated to the people who lives in Lefkoşa.

The questionnaires were prepared in Turkish. The questionnaire were pre-tested using two people in order to examine issues such as statement clarity, the perceived time required to complete the questionnaire, questionnaire layout, and appearance. Improvements were made based on the comments received. The revised version of the questionnaire administrated to people who lives in Lefkoşa consisted 25 items.

4.12 Data collection

In some cases a personal interview was argued to explain the questionnaire in more detail. The data collection process was conducted between the dates 25th-30th May 2006.

4.13 Time table

This study is prepared during the spring 2006 semester that runs from 1 march 2006, to 13 June 2006.

4.14 Conclusion

This section described the research methodology, and the time table for the study

SECTION V

DISSCUSSION OF FINDINGS

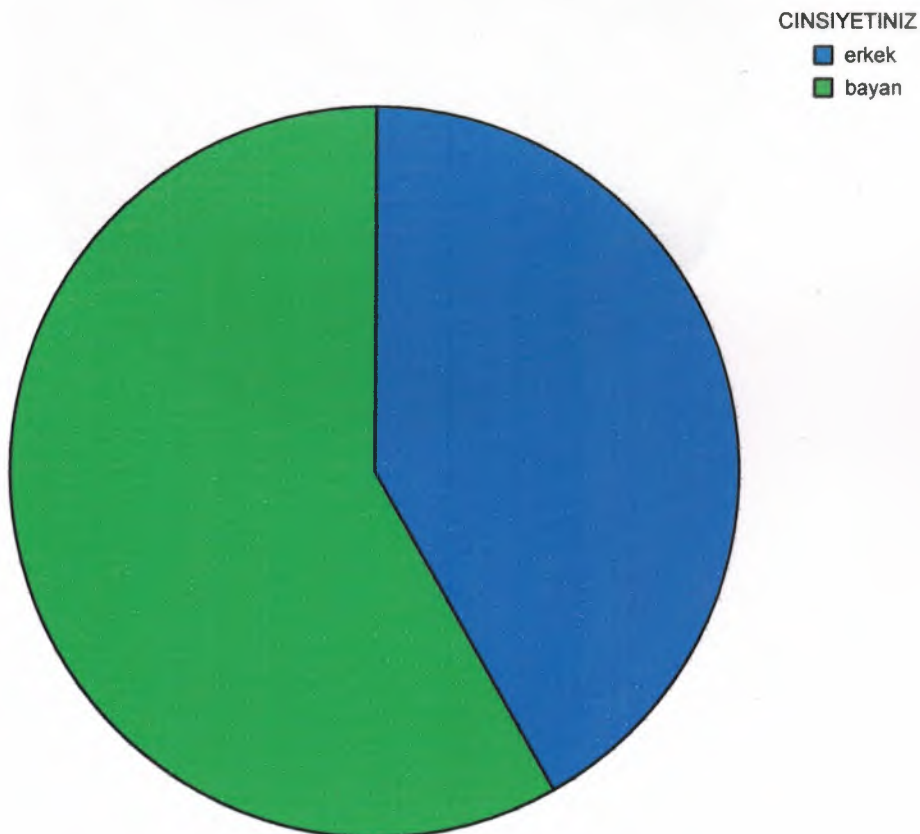
5.1 Introduction

This section includes the results and analysis of the respondents received from the questionnaires. (See a copy of questionnaire in Appendix A)

5.2 Gender of participants

As can be seen on the graph 43 % of the participants are man and 57 % of them are woman.

Graph 5.2.1 Gender



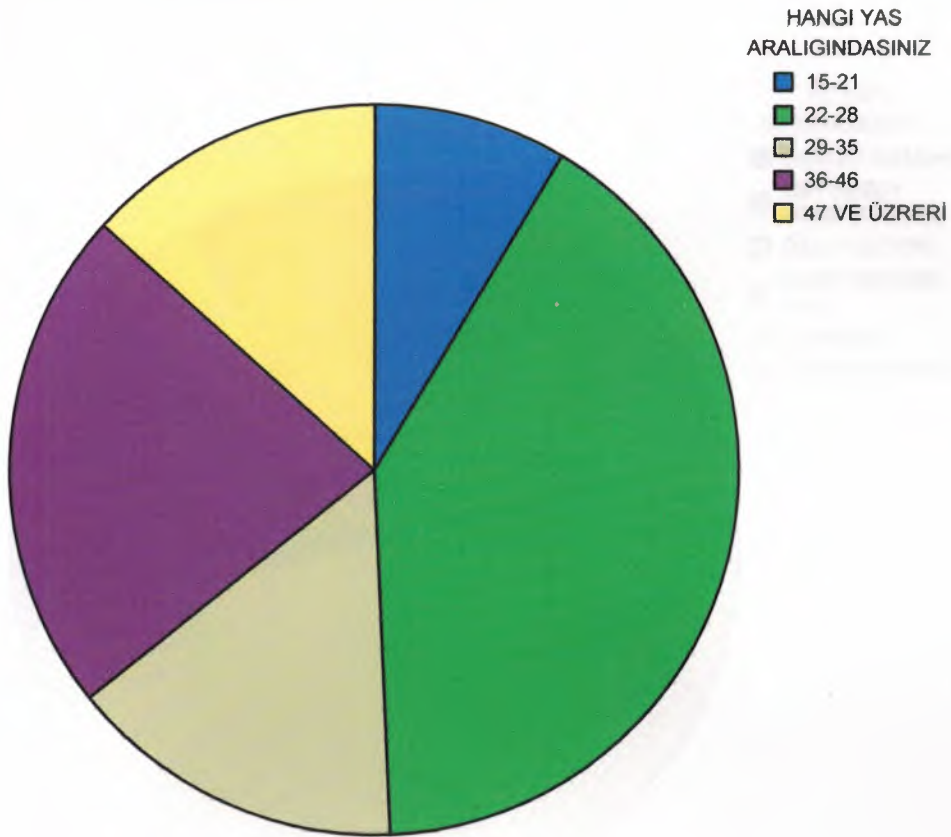
5.3 Age of participants

41% of participants are between 22-28 ages. 23% of participants are between 36-46 ages.

15% of participants are between 29-35 ages. 12% of participants are between 47-over ages.

9% of participants are between 15-21 ages.

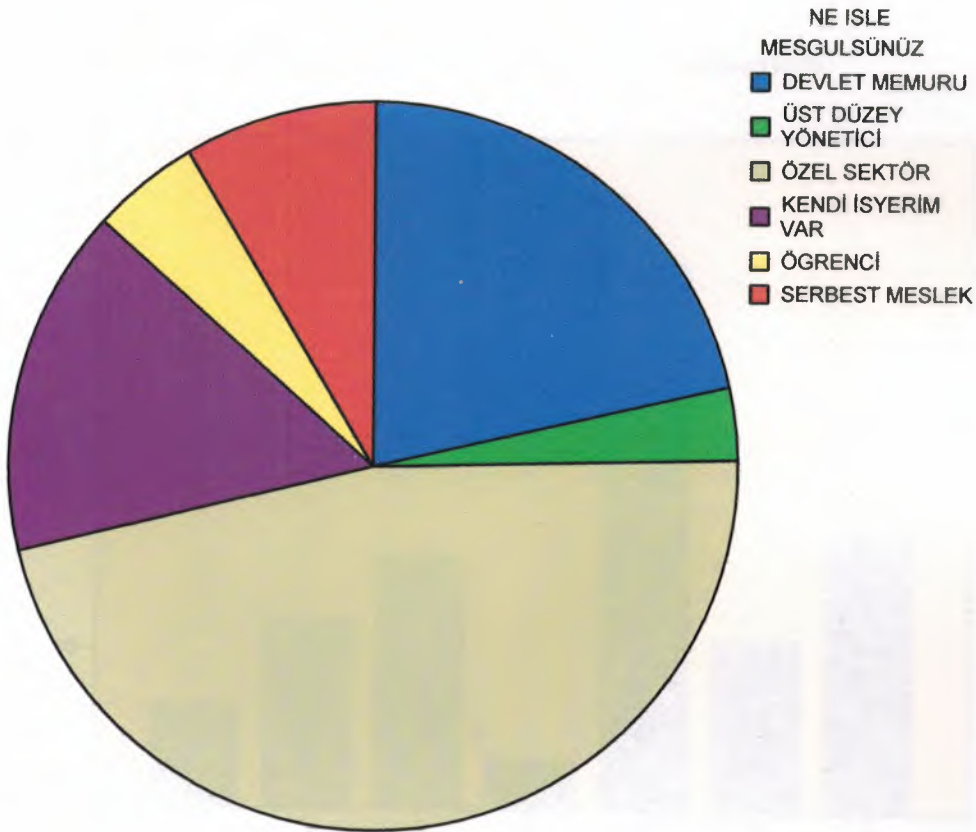
Graph 5.3.1 Age of participants



5.4 Job of Participants

46% of participants are work in private sector. 21% of participants are work in public.16% of participants are work in own work. 7% of participants are self-employed person. 6% of participants are students. 4% of participants are up-level managers.

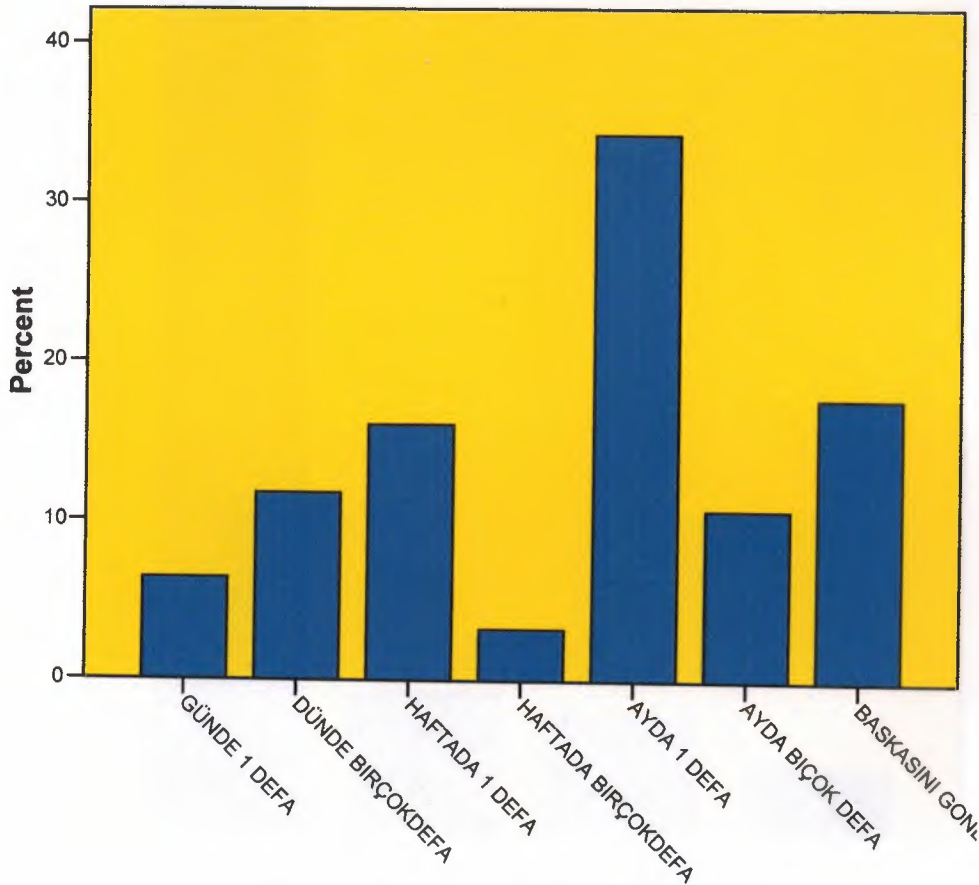
Graph 5.4.1 Job of Participants



5.5 How Often Do You Make Banking Transactions

35% of participants makes banking transaction one time within the one month. 17% of participants makes banking transaction with someone else. 15% of participants makes banking transaction one time within the one week. 13% of participants makes banking transactions several times in a day. 10% of participants make banking transactions several times within the one month. 7% of participants make banking transaction one time in a day. 3% of participants make banking transactions several times within the one week.

Graph 5.5.1 How Often Do You Make Banking Transactions

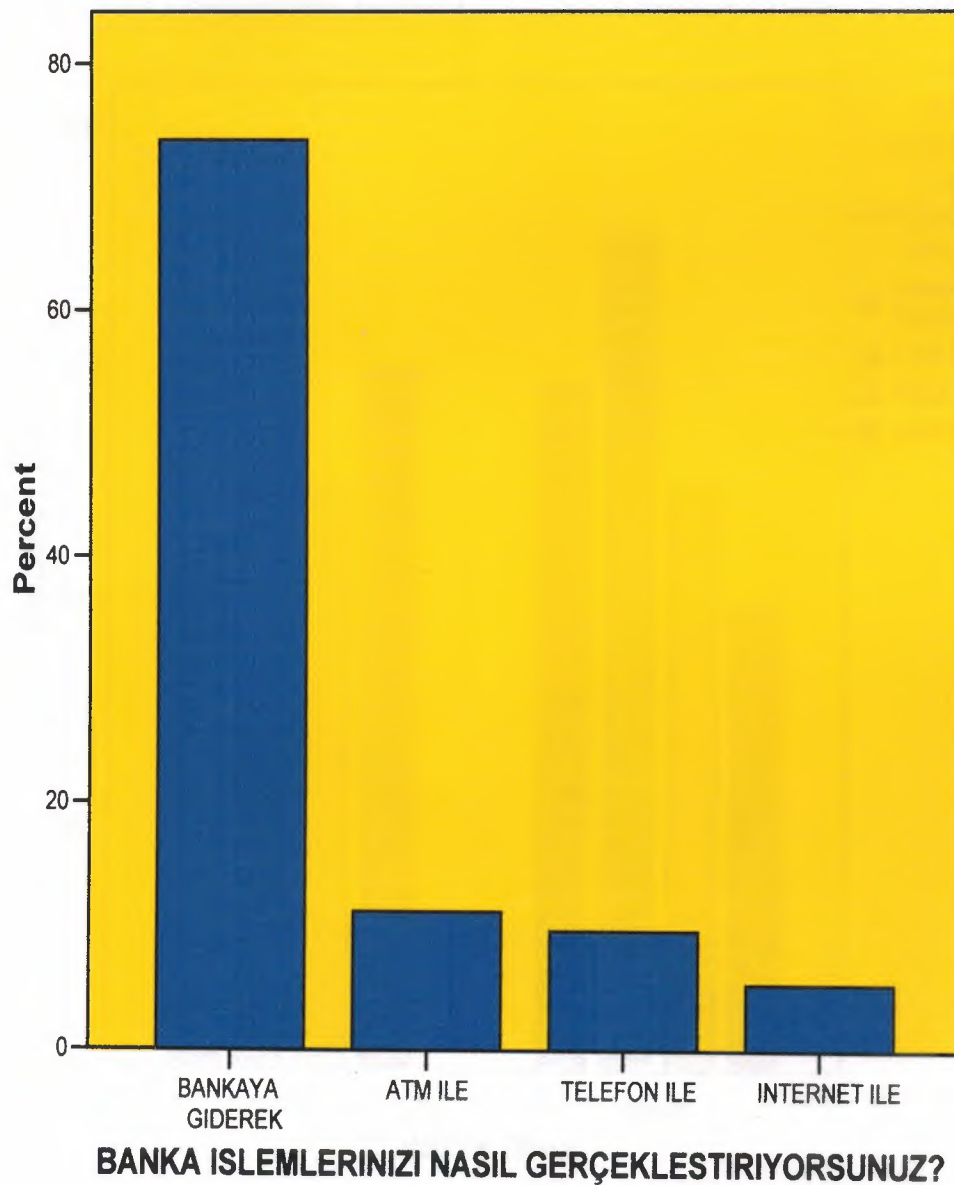


NE SIKLIKLA BANKA ISLEMI GERÇEKLESTIRIYORSUNUZ?

5.6 How Do You Make Your Banking Transactions

75% of participants make banking transactions going into the bank. 11% of participants make banking transactions with the ATMs. 8% of participants make banking transactions by Telephone. 6% of participants make banking transactions by using the internet.

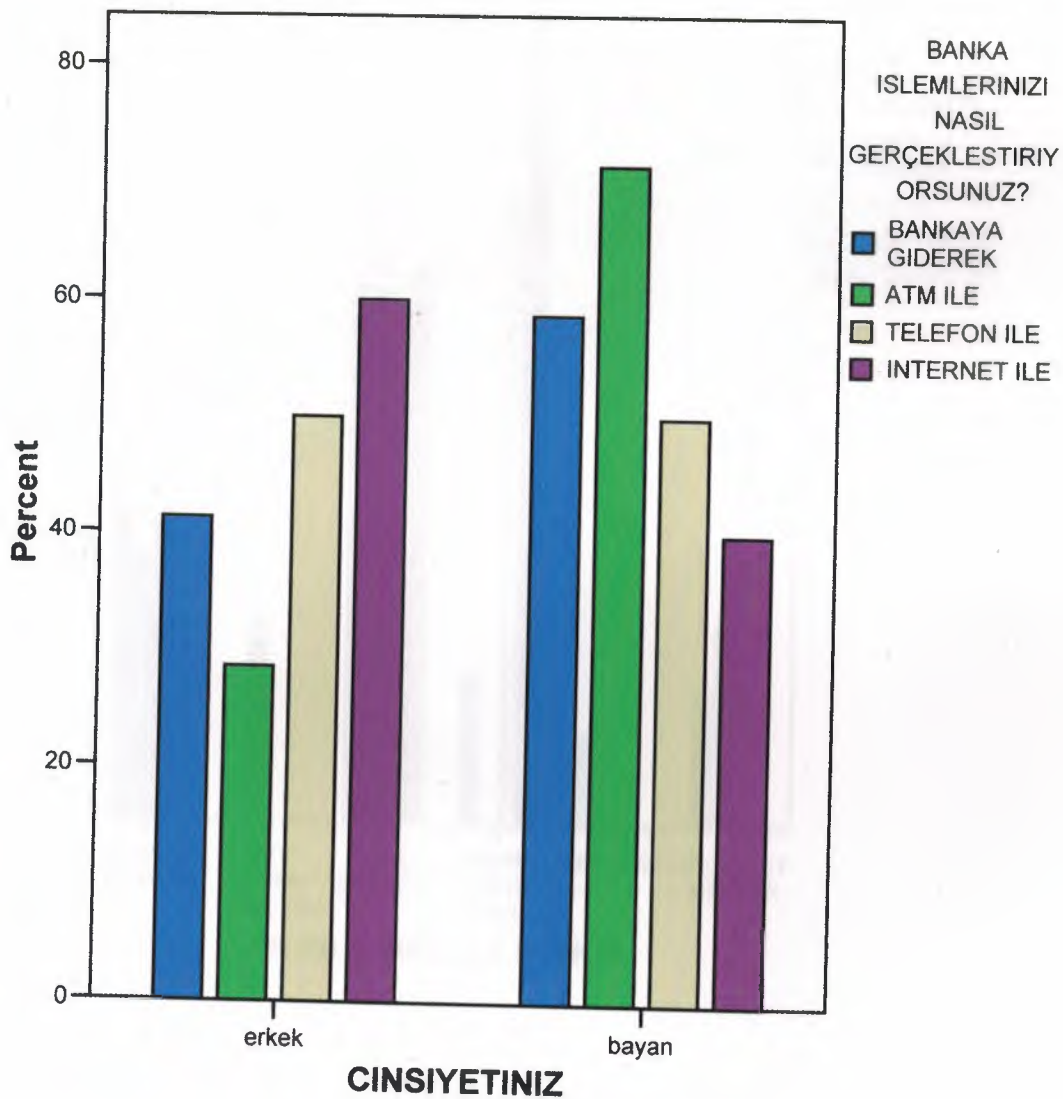
Graph 5.6.1 How Do You Make Your Banking Transactions



5.7 Comparisons between Male and Female for Banking Transactions

Aproximately 160 persons of participants going to the bank, 40 persons of participants use ATMs, 30 persons use telephone banking and 10 persons use internet banking for ladies. Aproximately 120 persons of participants going to the bank, 20 persons use telephone banking, and 15 persons use internet 15 persons use ATMs banking for Male.

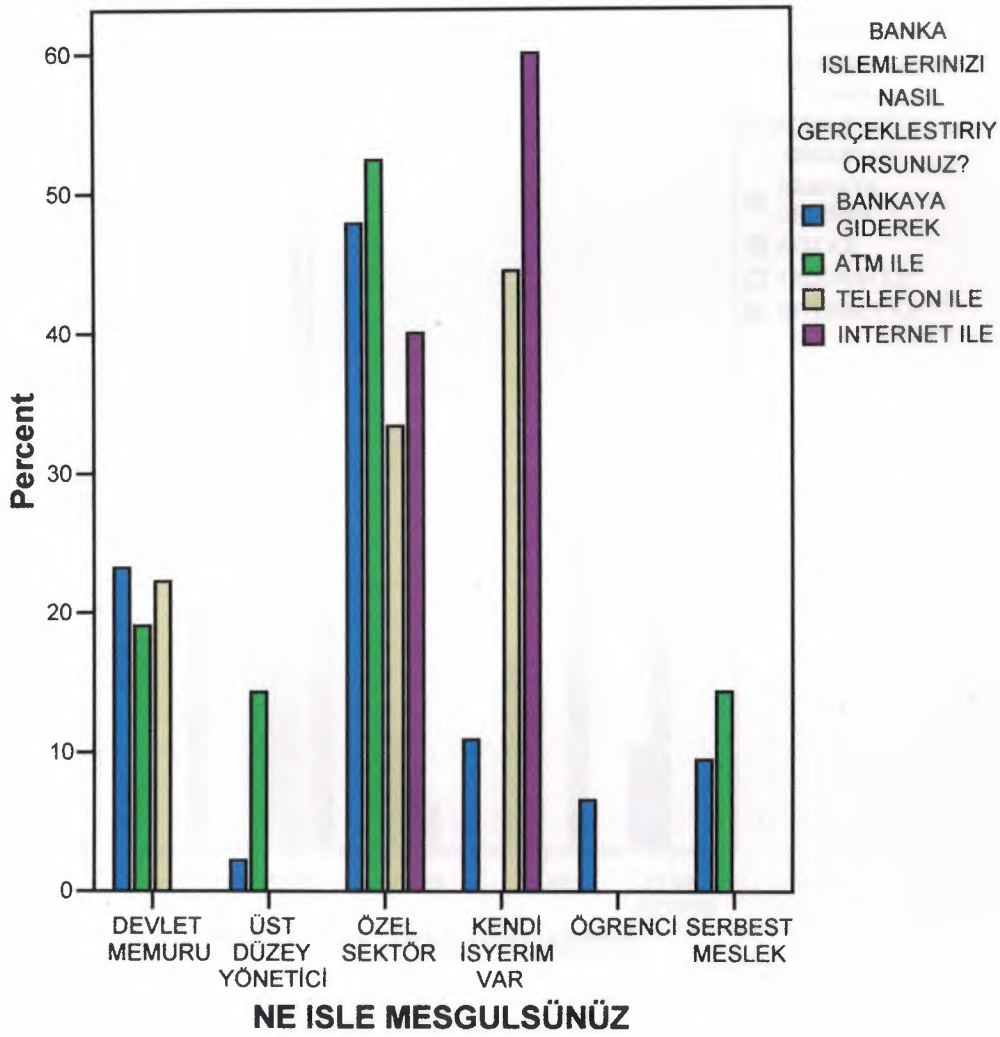
Graph 5.7.1 Comparisons between Male and Female for Banking Transactions



5.8 Comparisons Between Occupations for Banking Transactions

Almost 60% of participants use internet banking and 40% of participants use telephone banking who work their own work. Almost 55% of participants use ATMs and 45% of participants going to branch who work in private sectors.

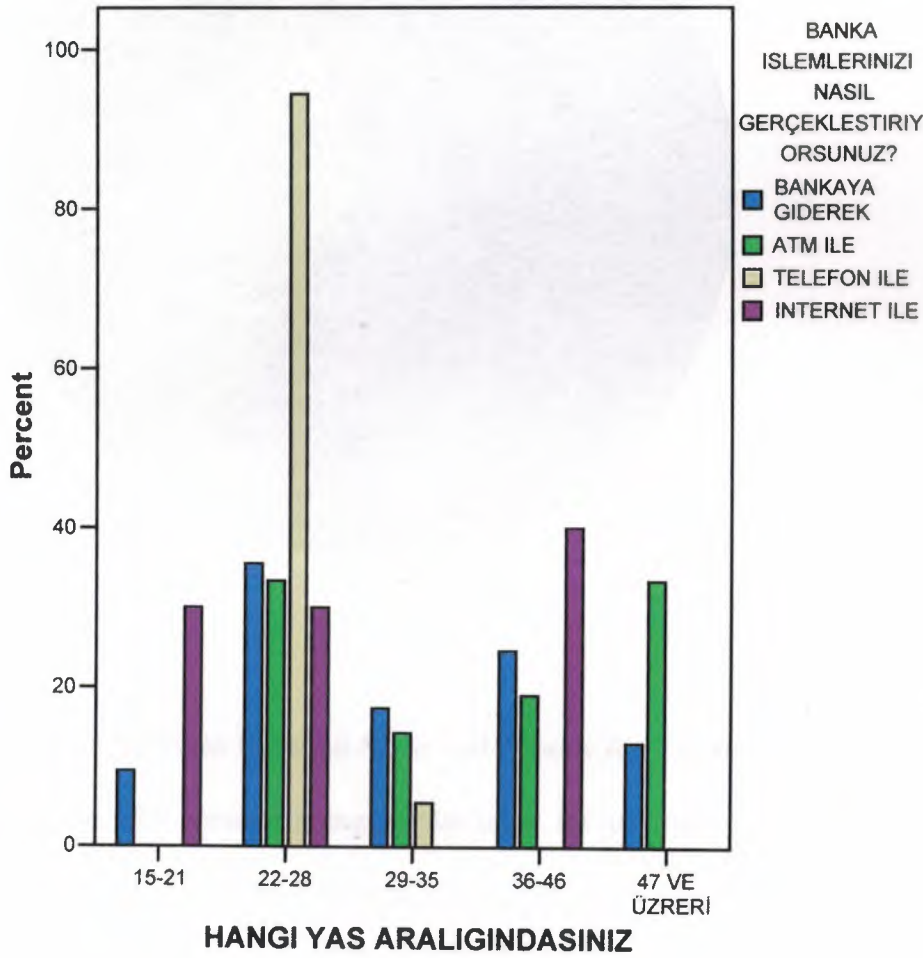
Graph 5.8.1 Comparisons Between Occupations for Banking Transactions



5.9 Comparisons Between Ages for Banking Transactions

95% who are between 22-28 ages people make their banking transactions with telephone. 40% who are between 36-46 ages people make their banking transactions with internet banking. 38% who are between 22 and over ages people make their banking transactions with ATMs.

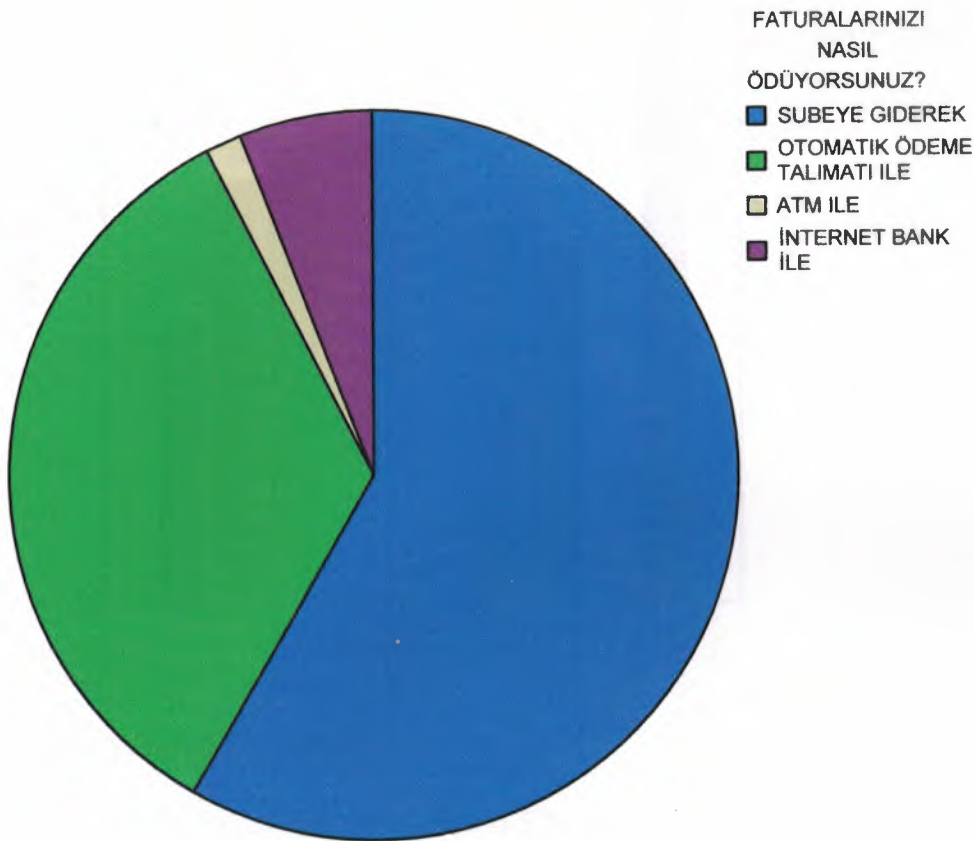
Graph 5.9.1 Comparisons Between Ages for Banking Transactions



5.10 How Do You Pay Your Bills

58% of participants pay their bills going to the branch. 35% of participants pay their bills with the automatic direction for pay. 5% of participants pay their bills by using the internet banking. 2% of participants pay their bills with the ATMs.

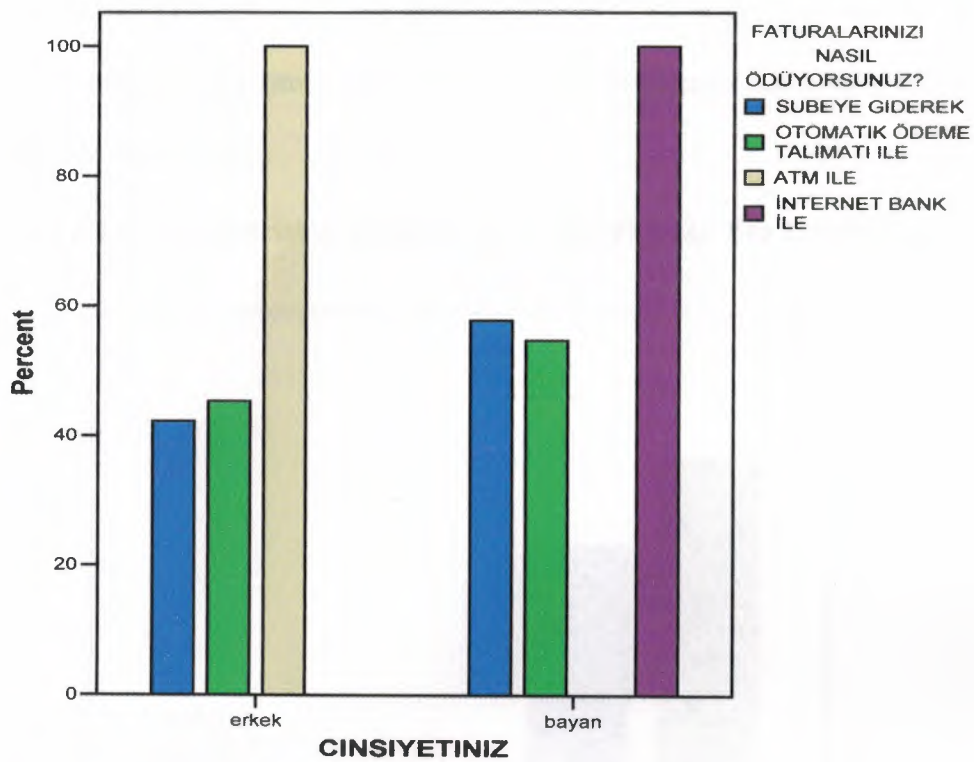
Graph 5.10.1 How Do You Pay Your Bills



5.11 Comparisons Between Male and Female for Payment of Bills

Over the 125 persons going to the bank for payment of bills, almost 70 persons prefer automatic directions for payment of bills, almost 24 persons use internet banking for payment of bills these are for female's results. Almost 95 persons going to the bank for payment of bills, almost 60 persons prefer automatic directions for payment of bills and 6 persons use ATMs. These are results for males.

Graph 5.11.1 Comparisons Between Male and Female for Payment of Bills



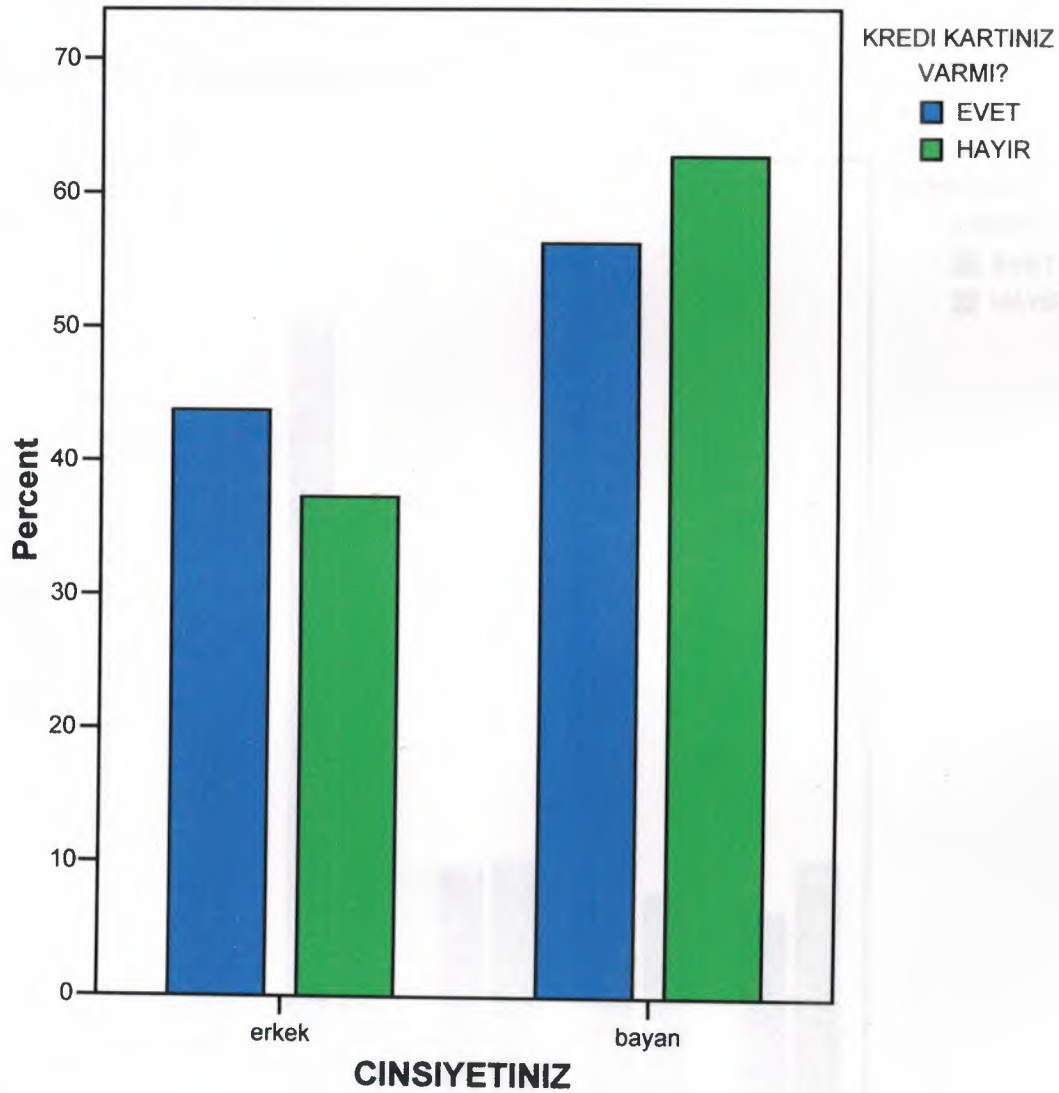
5.12 Do You Have Credit Card

68% of participant have credit card and 32% of participant do not have credit cart out of 374 participants.

5.13 Comparisons Between Male and Female For Credit Card

Aproximately 110 persons have credit card and 50 persons don't have credit card for male. Aproximately 140 persons have credit card and 75 persons don't have credit card for female out of 374 participants.

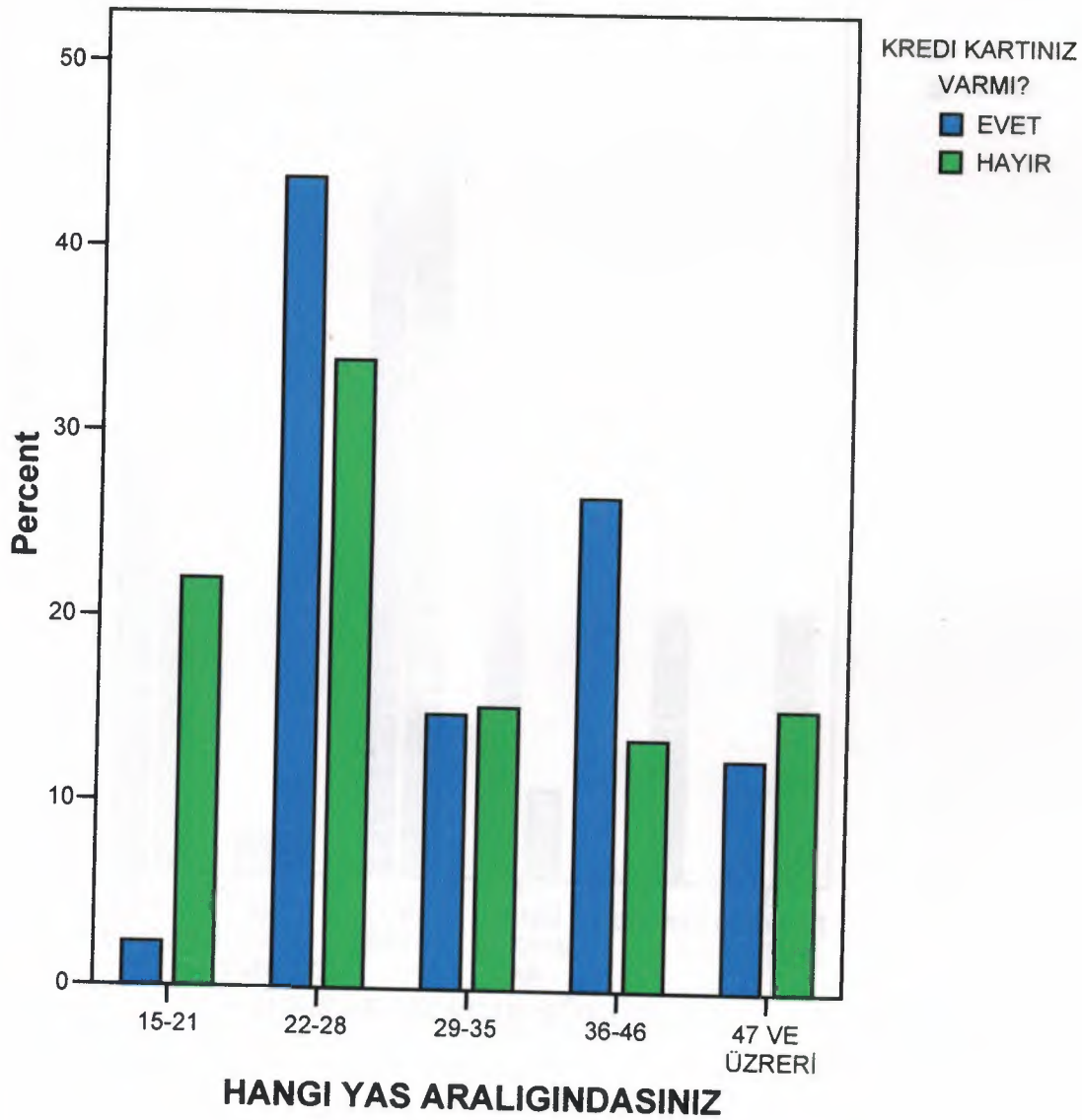
Graph 5.13.1 Comparisons Between Male and Female For Credit Card



5.14 Comparisons Between Ages for Credit Cards

Aproximately 115 persons have credit cards and 40 persons don't have credit cards between 22-28 ages. Aproximately 70 persons have credit cards and 15 persons don't have credit cards between 36-46 ages. Aproximately 35 persons have credit cards and 15 persons don't have credit cards between 47 and over ages. Aproximately 8 persons have credit cards and 25 persons don't have credit cards between 15-21 ages.

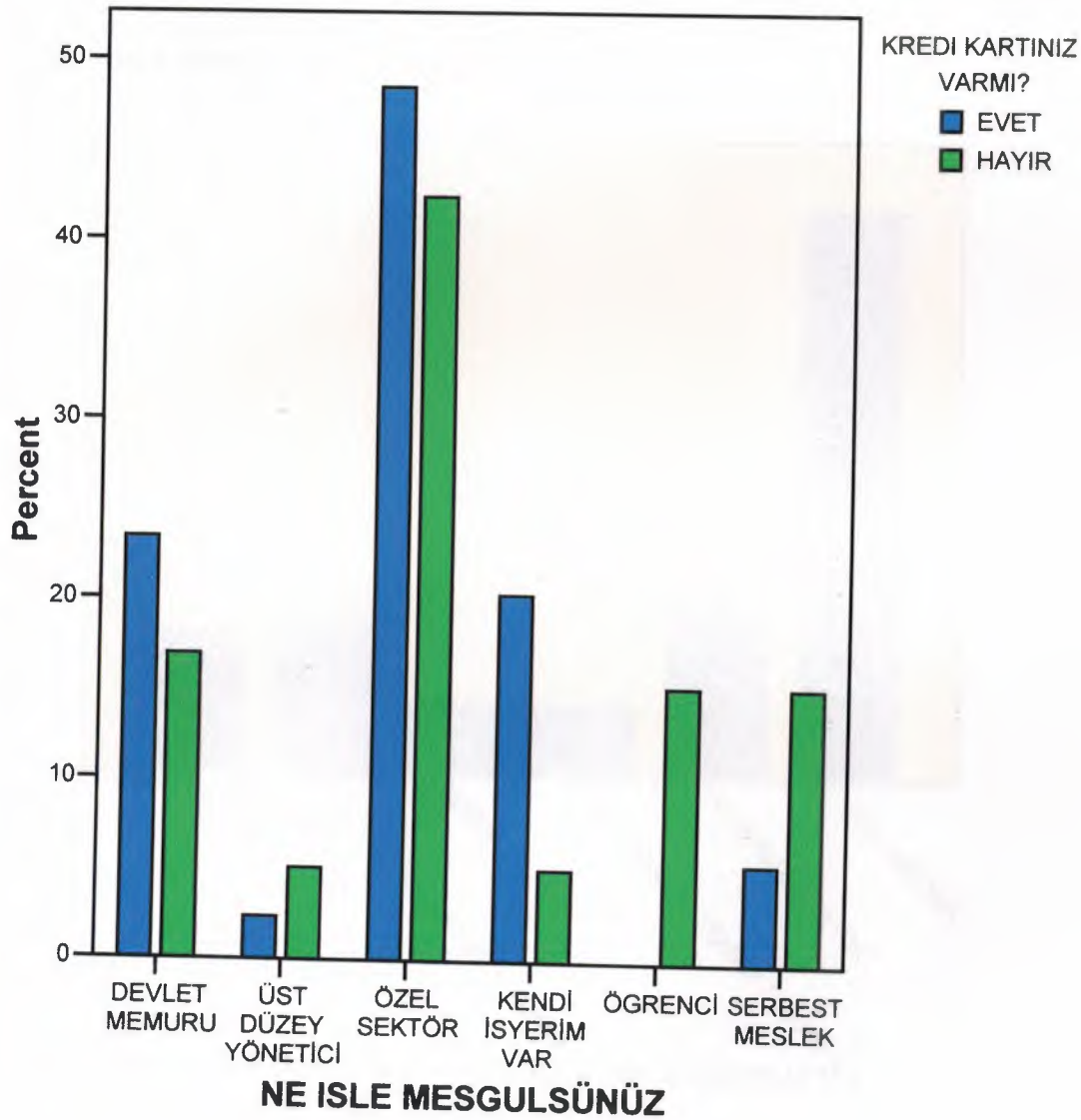
Graph 5.14.1 Comparisons Between Ages for Credit Cards



5.15 Comparisons Between Occupations for Credit Cards

Aproximately 125 persons have credit cards and 50 persons don't have credit cards. Who work in Private sector. Aproximately 60 persons have credit cards and 20 persons don't have credit cards. Who work in Public. Aproximately 55 persons have credit cards and 5 persons don't have credit cards. Who work in own work.

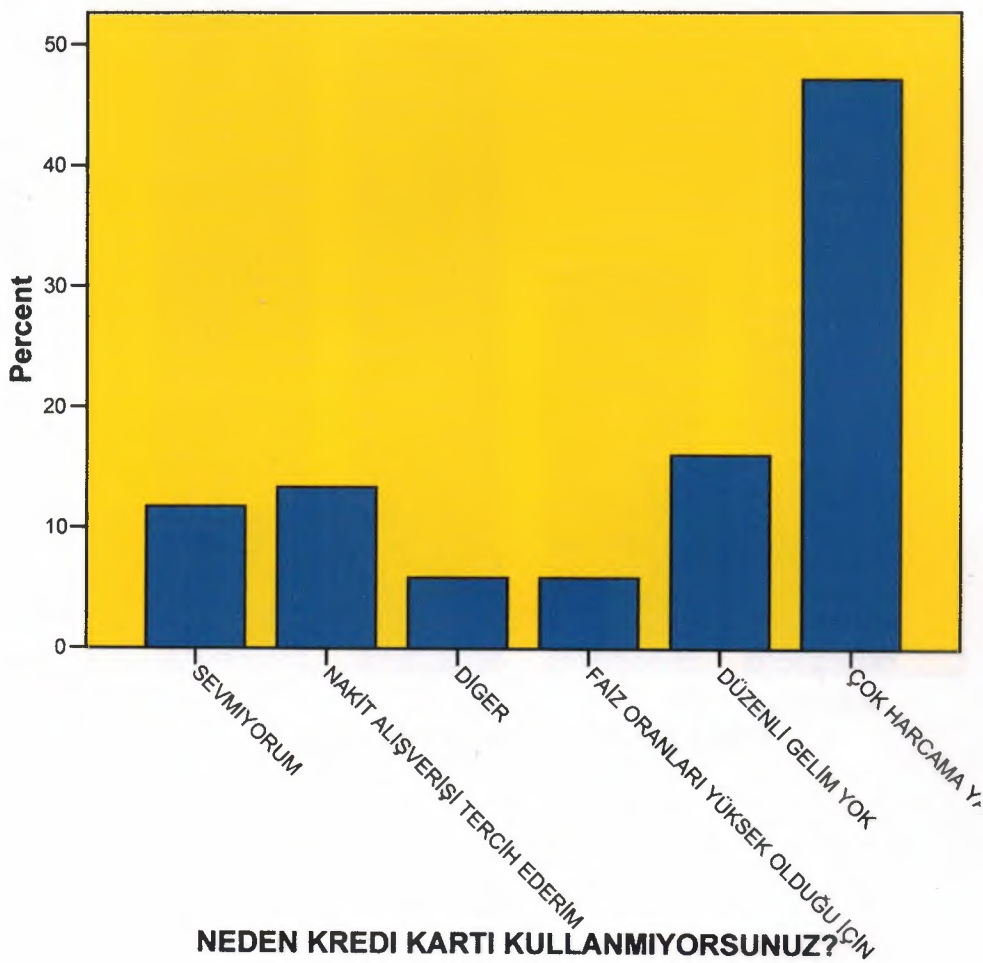
Graph 5.15.1 Comparisons Between Occupations for Credit Cards



5.16 Why Do Not You Use Credit Card

47% of participants answer's " I would buy too many things", 16% of participants do not have regular salaries, 13% of participants answer's "I would prefer pay as cash", 12% of participants don't like credit card, 6% of participants don't have credit card because of high interest rate of credit card and 6% of participants don't have credit card because of other reasons.

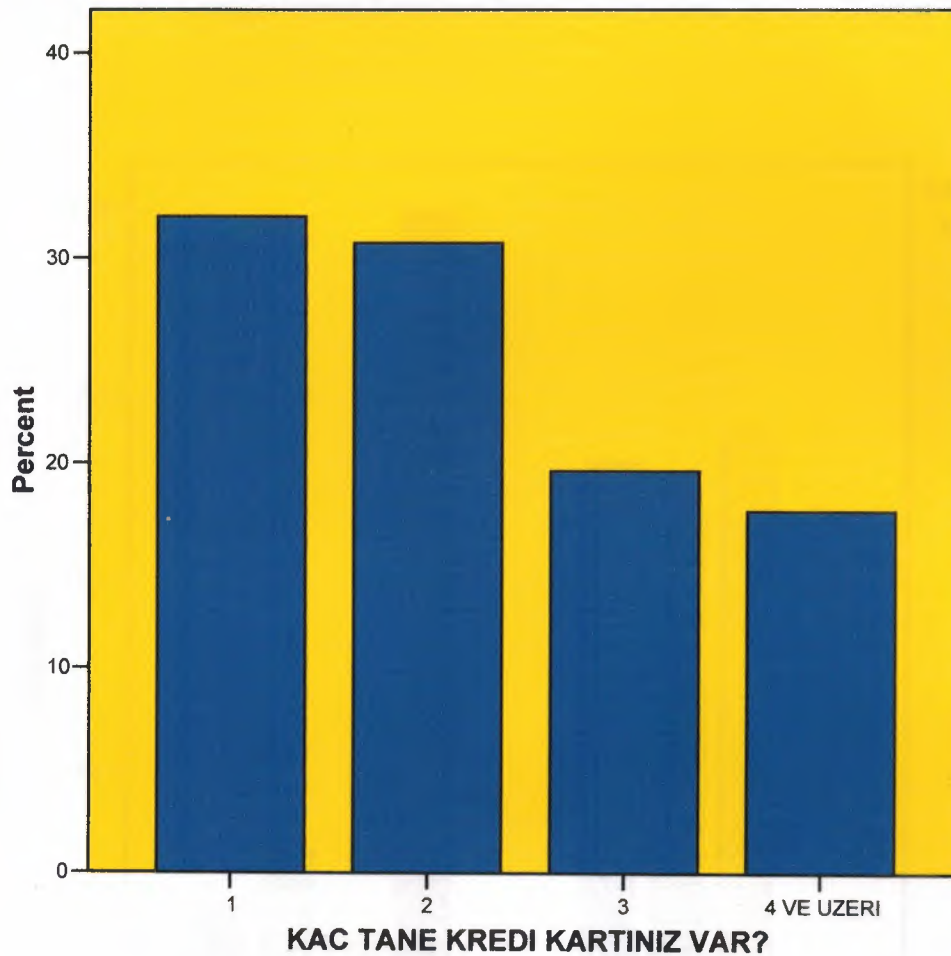
Graph 5.16.1 Why Do Not You Use Credit Card



5.17 How Many Credit Card Do You Have

33% of participants have 1 credit card, 31% of participants have 2 credit cards, 20% of participants have 3 credit cards, 16% of participants have more than 4 credit cards.

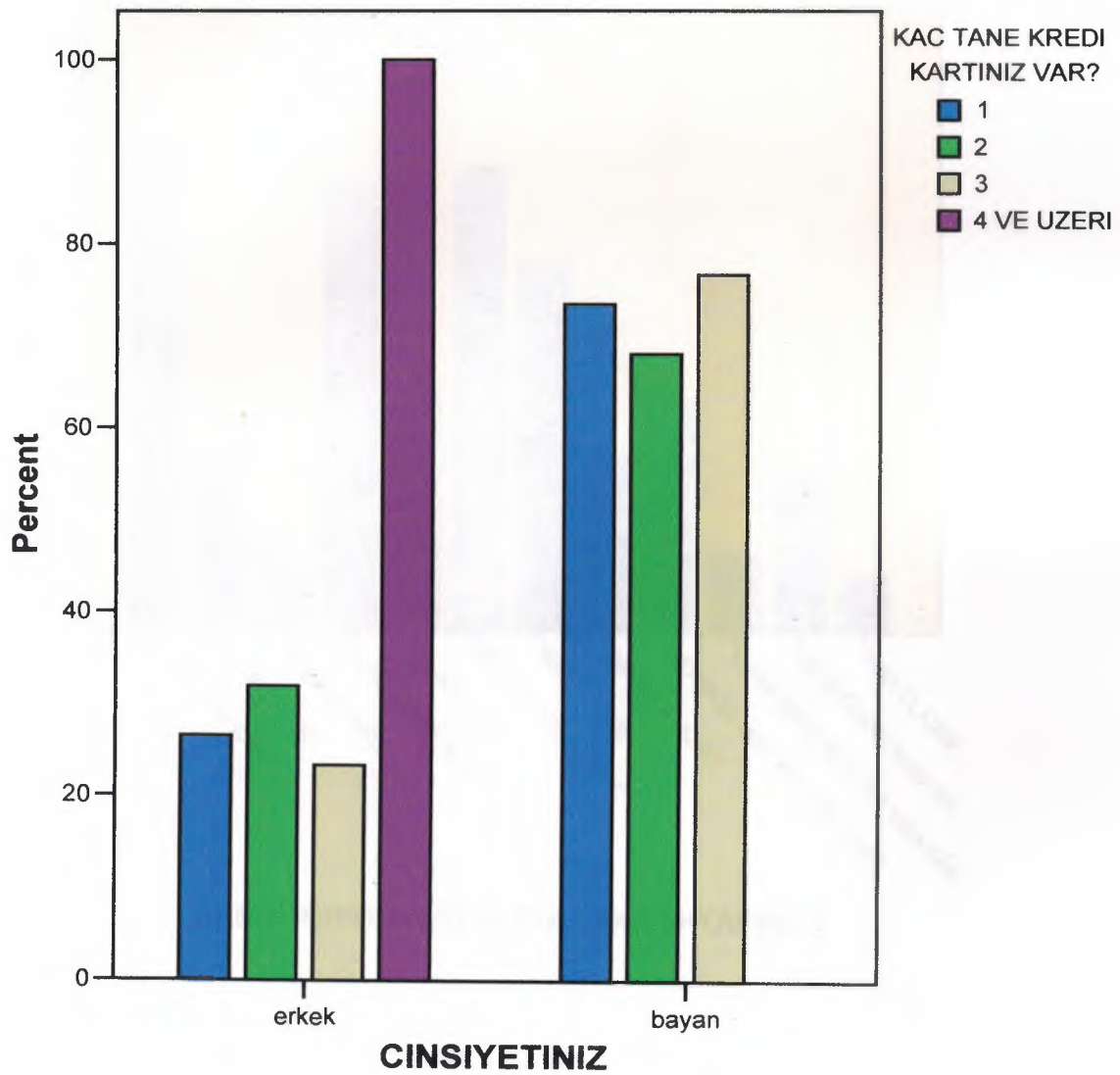
Graph 5.17.1 How Many Credit Card Do You Have



5.18 Comparisons Between Male and Female for Number of Credit Cards

Aproximately 75 persons have 1 credit card, 65 persons have 2 credit cards and 45 persons have 3 credit cards for female. Aproximately 55 persons have 4 and over credit cards, 30 persons have 2 credit cards, 25 persons have 1 credit card and 10 persons have 3 credit cards for male.

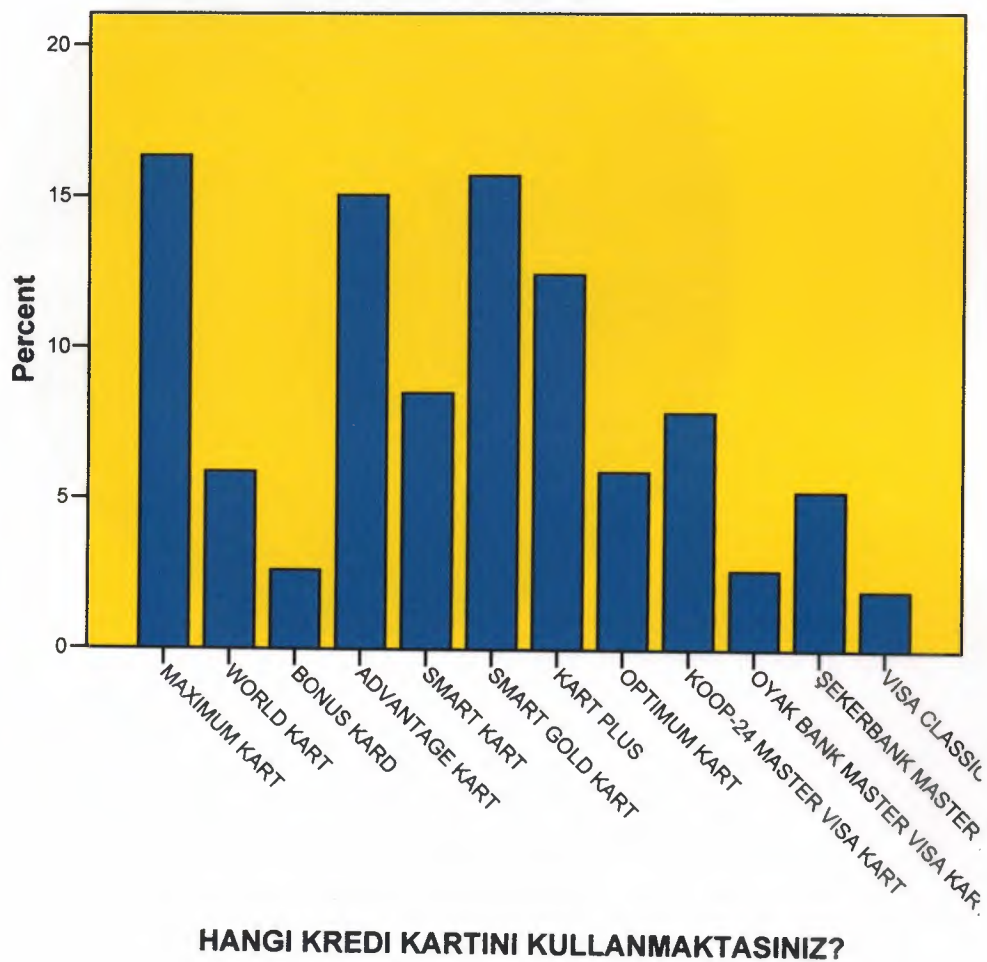
Graph 5.18.1 Comparisons Between Male and Female for Number of Credit Cards



5.19 Which Credit Card Do You Use

Almost same number of user maximum, smart gold and advantage cards approximately around 15%. Almost same number of user world, smart optimum. Koop-24, şekerbank master cards approximately around 8%. Almost same number of user maximum, bonus, oyak and visa classic cards approximately around 3% and 13% of participants have card plus.

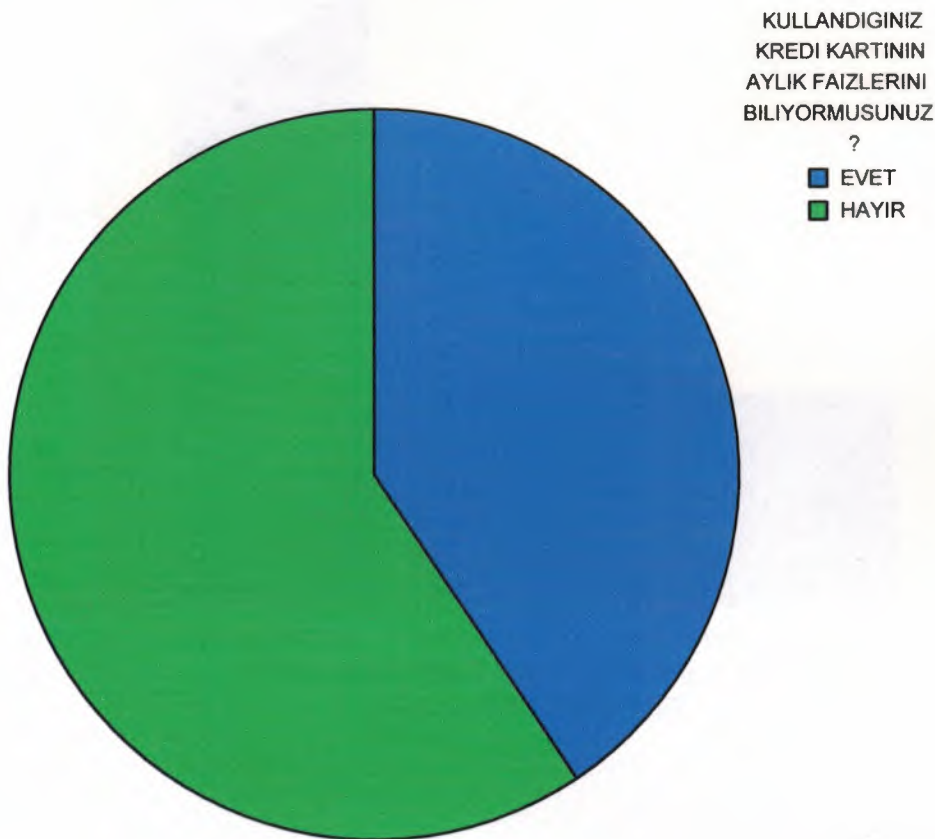
Graph 5.19.1 Which Credit Card Do You Use



5.20 Do You Know Your Credit Card's Interest Rates

58% of participants don't know interest rate of their credit cards and 42% of participants know it.

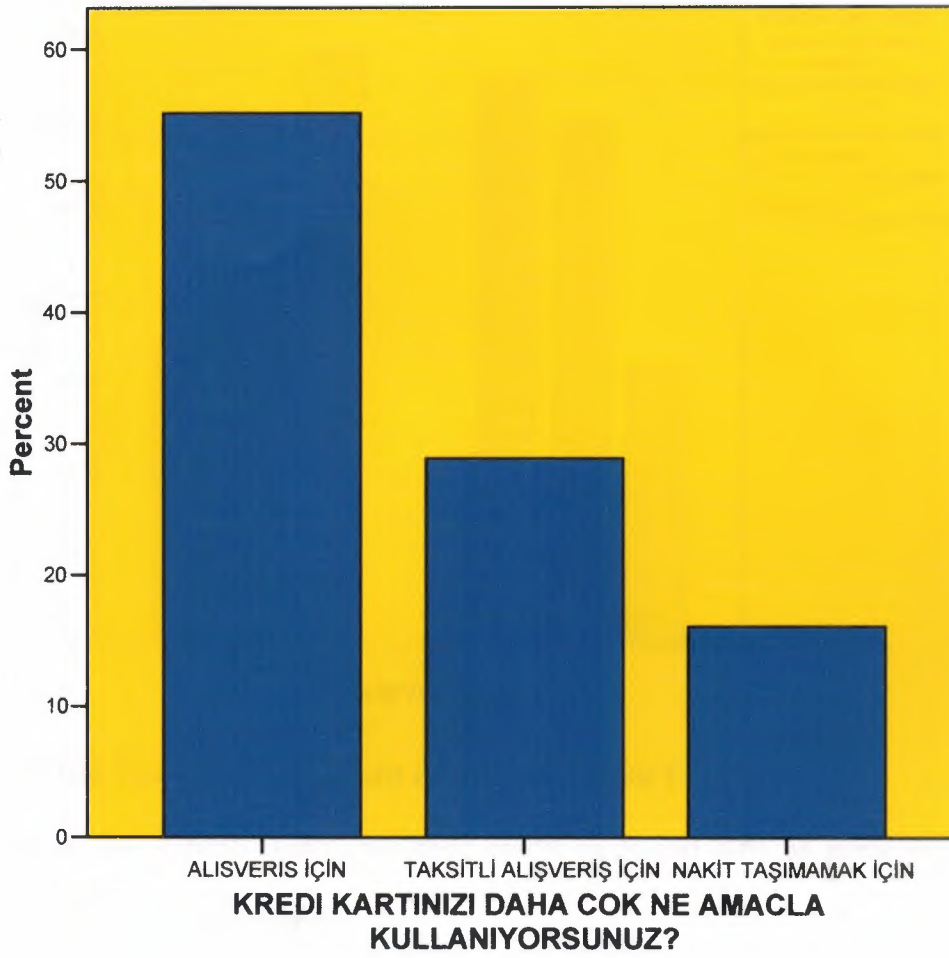
Graph 5.20.1 Do You Know Your Credit Card's Interest Rates



5.21 Do You Use Your Credit Card For What

55% of participants use their credit cards for shopping, 28% of participants use their credit cards for installment shopping, 17% of participants don't like keep cash money in their pocket.

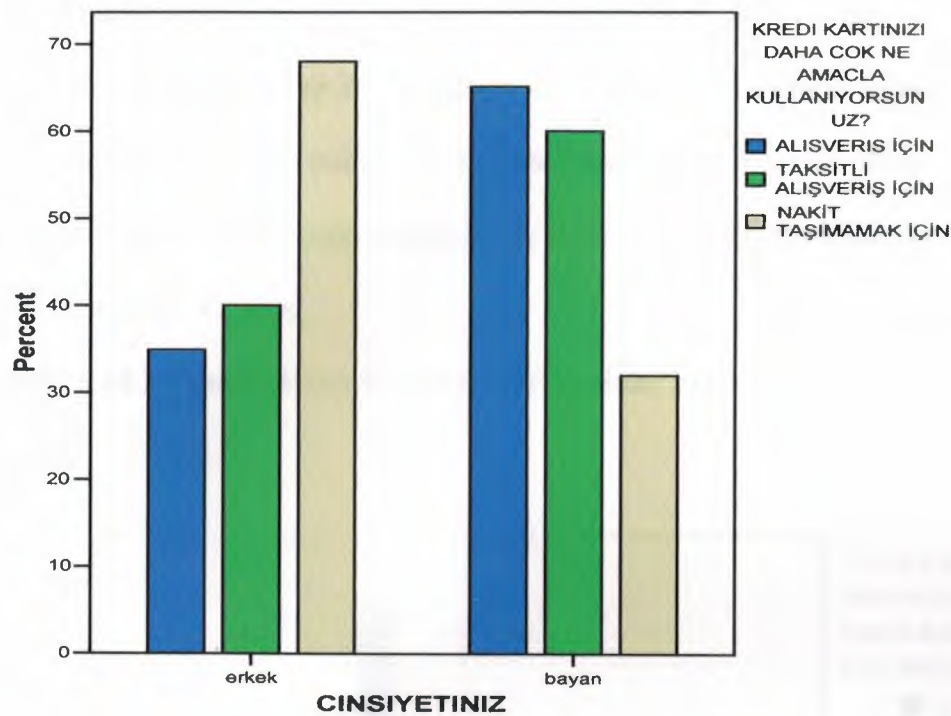
Graph 5.21.1 Do You Use Your Credit Card For What



5.22 Comparisons Between Male and Female for using of credit cards

68% for male and 32% for female don't want to keep money in their pocket. 40% for male and 60% for female use their credit cards for installment shopping. 35% for male and 75% for female use their credit cards for shopping.

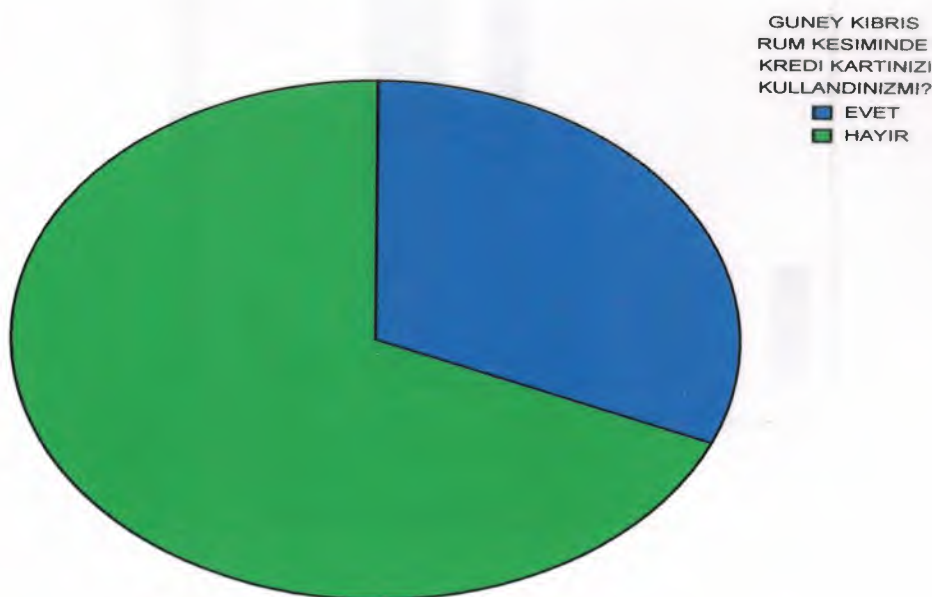
Graph 5.22.1 Comparisons Between Male and Female for using of credit cards



5.23 Did You Use Your Credit cards in Southern Cyprus

70% of participants don't use their credit cards and 30% of participants used their credit cards in Southern Cyprus.

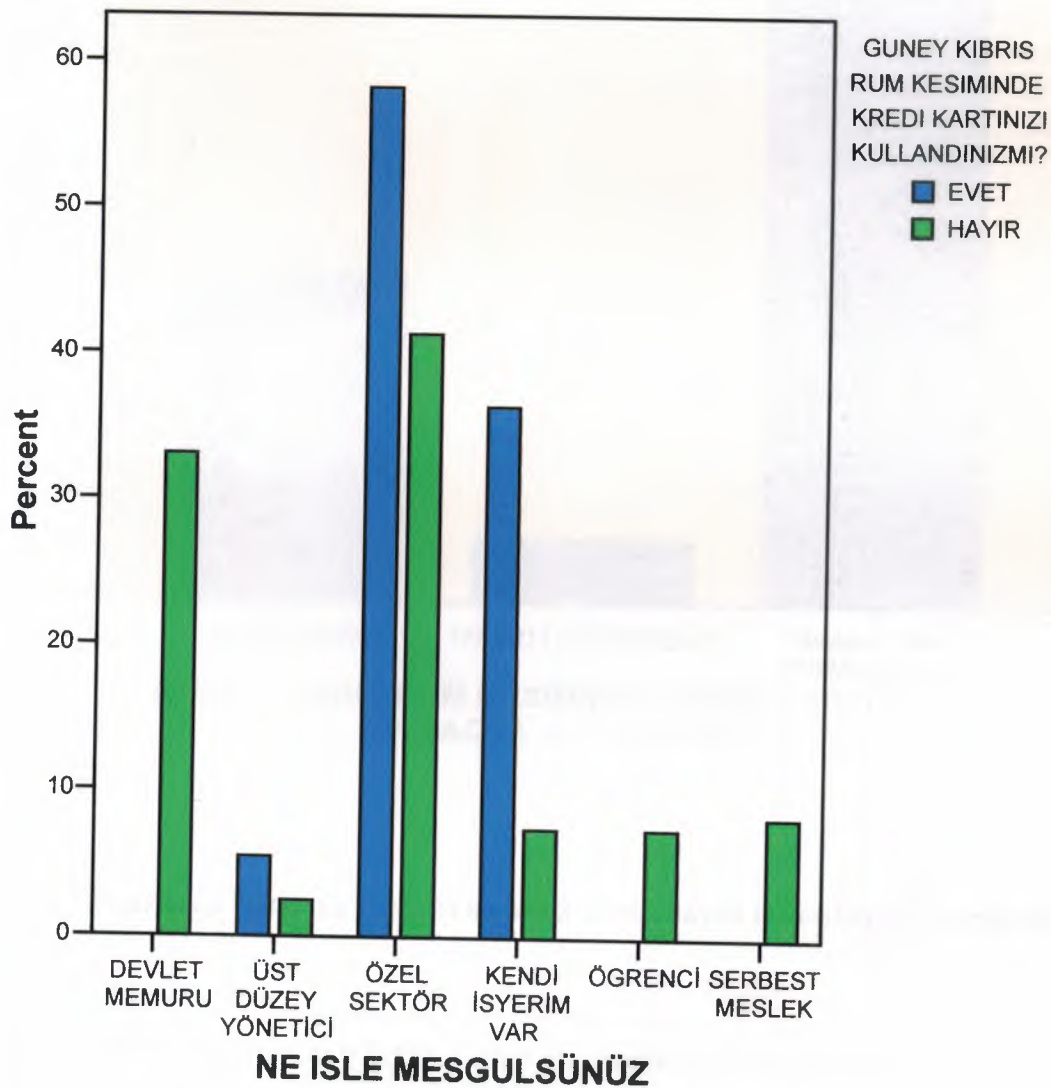
Graph 5.23.1 Did You Use Your Credit cards in Southern Cyprus



5.24 Comparisons Between Occupations Who Used Credit Cards in Southern Cyprus

58% of participants who work in private sectors 38% of participants who work in own work and 6% of who work in up level manager used their credit cards in southern Cyprus. 35% of participants who work in public, 40% of participants who work in private sectors and almost 9% of participants who work in own work, student and self-employee don't used their credit cards in southern Cyprus.

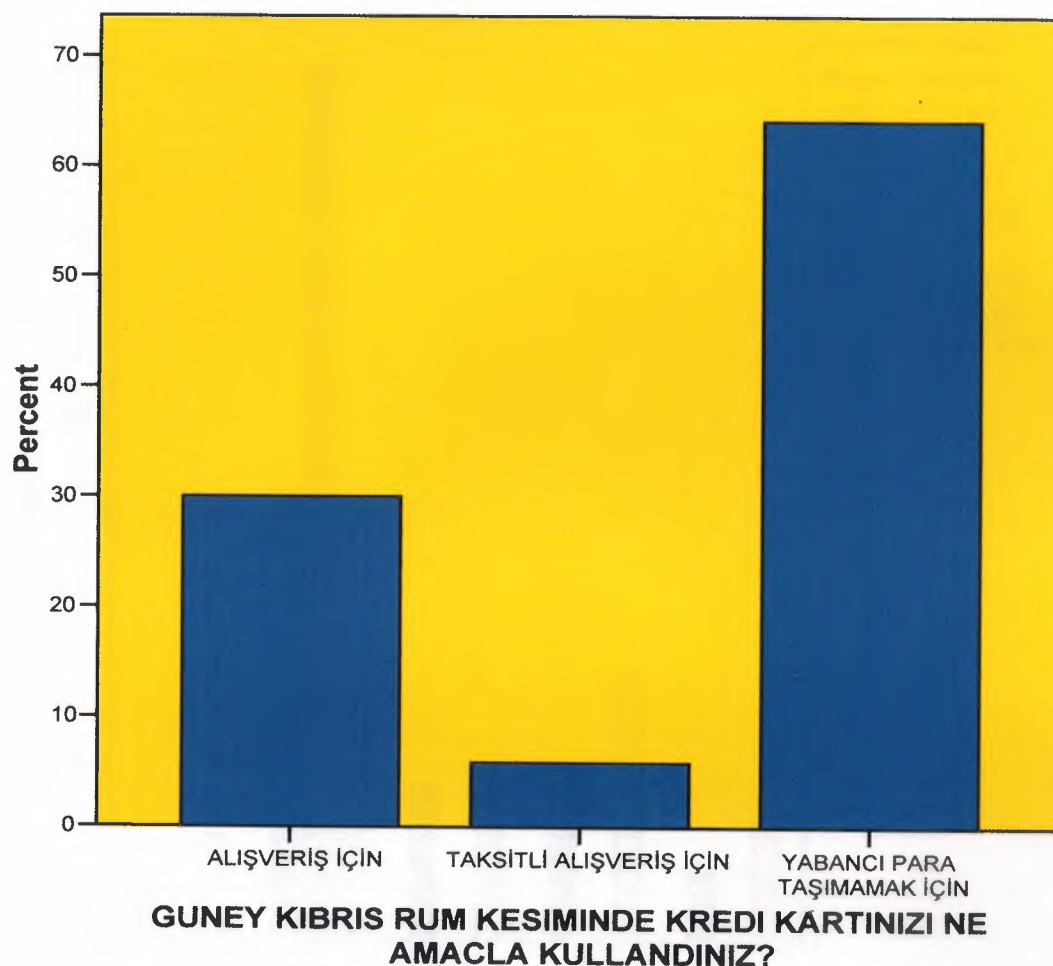
Graph 5.24.1 Comparisons Between Occupations Who Used Credit Cards in Southern Cyprus



5.25 What Did You Use For Your Credit Cards in Southern Cyprus

30% of participants used their credit cards for shopping, 5% of participants used their credit cards for installment shopping, 65% of participants used their credit cards because of they don't want to keep foreign currency.

Graph 5.25.1 What Did You Use For Your Credit Cards in Southern Cyprus

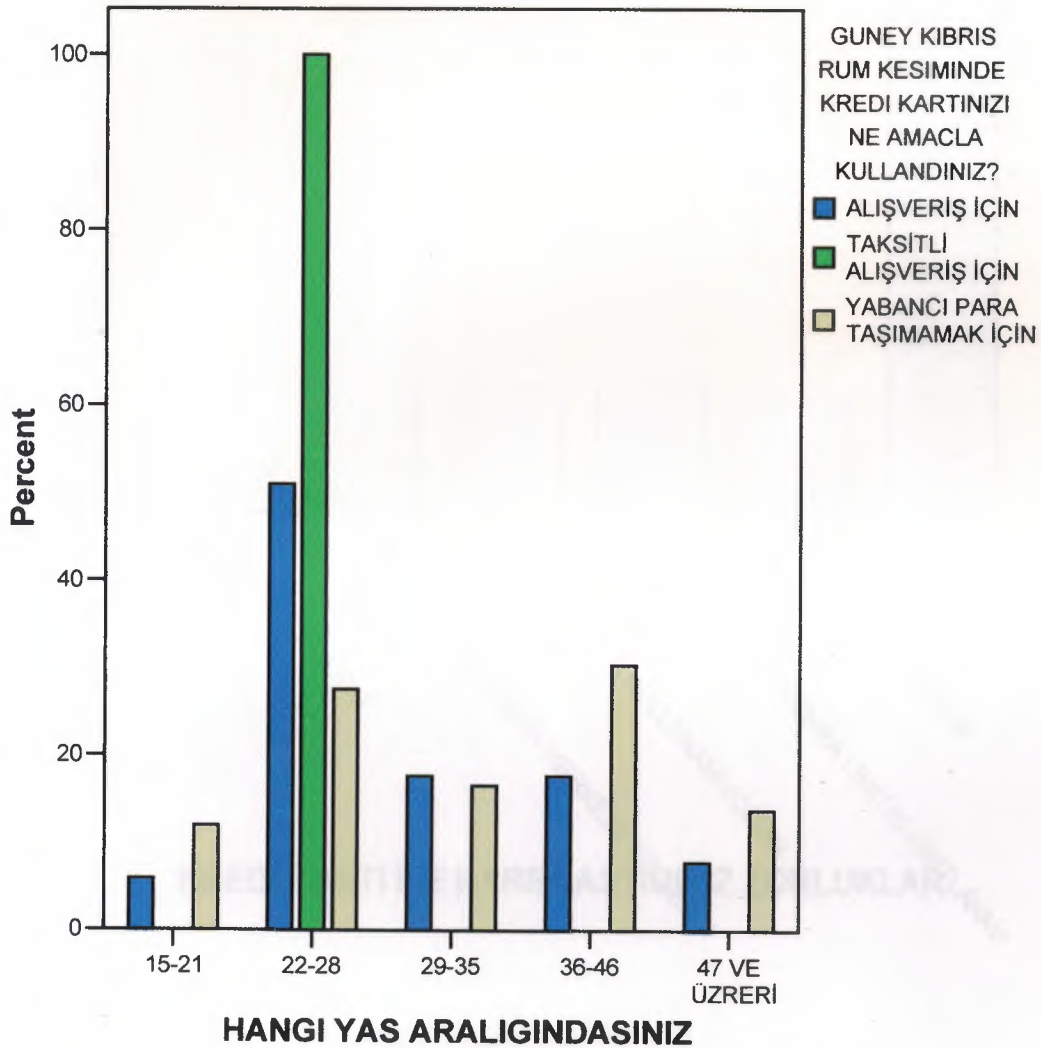


5.26 Comparisons Between Ages Who used credit cards in Southern Cyprus according to aim

Between 15-21 ages almost 6 persons used for shopping and 28 persons used because of they don't want to keep foreign currency. Between 22-28 ages almost 53 persons used for

shopping, 20 persons used their credit cards installment shopping and almost 60 persons used because of they don't want to keep foreign currency.

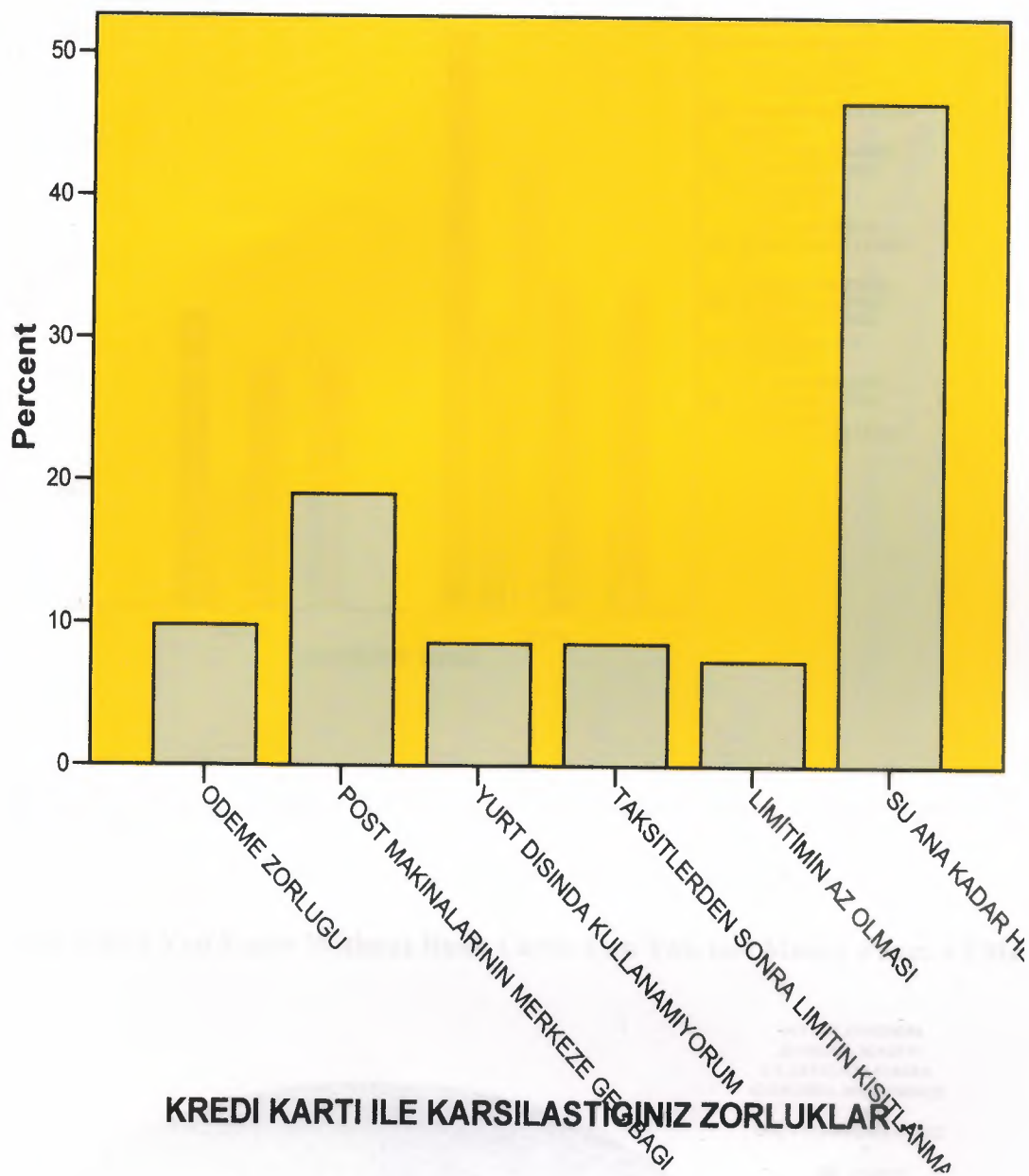
Graph 5.26.1 Comparisons Between Ages Who used credit cards in Sothern Cyprus According to Aim



5.27 Did You Have Any Problem with Your Credit Cards

45% of participants did not have any problem with credit cards. 20% of participants had problem with credit cards because of late connections and almost 10% for each other reasons.

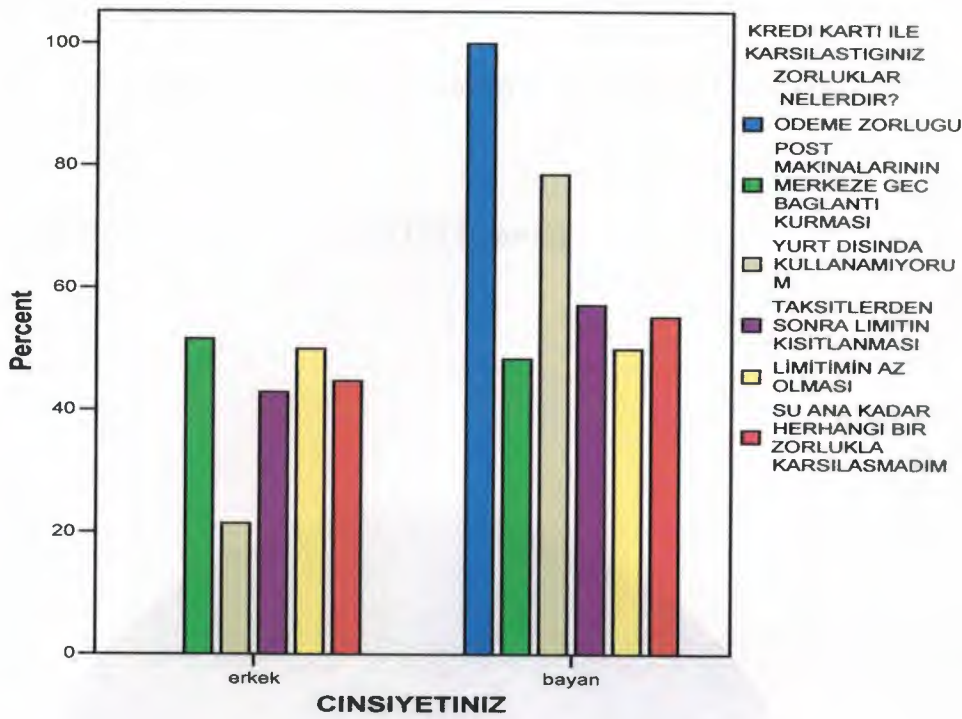
Graph 5.27.1 Did You Have Any Problem with Your Credit Cards



5.28 Comparisons Between Male and Female Problems with Credit Cards

Almost 65 ladies and 85 gentlemen didn't have any problem with credit cards, 35 ladies and 30 gentlemen had problem because of late connections. 10 ladies and 15 gentlemen had problem because of limitation after installment. 25 ladies and 5 gentlemen had problem because of t they can not use their credit cards out of country. 10 ladies and 15 gentlemen had problem because of limitation.

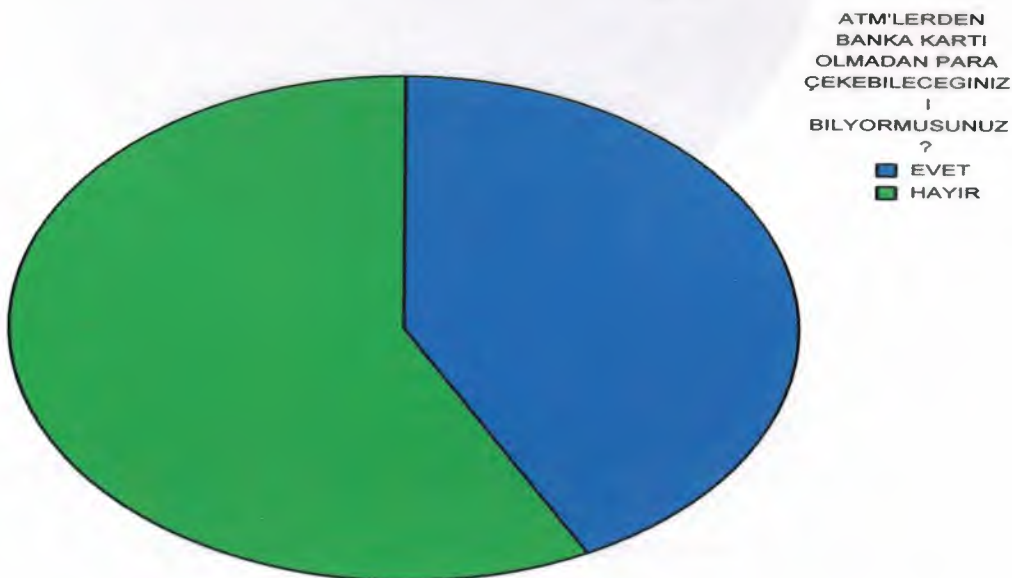
Graph 5.28.1 Comparisons Between Male and Female Problems with Credit Cards



5.29 Do You Know Without Bank Cards Can You Get Money From ATMs

45% of participants answers 'yes' and 55% of participants answers 'no'

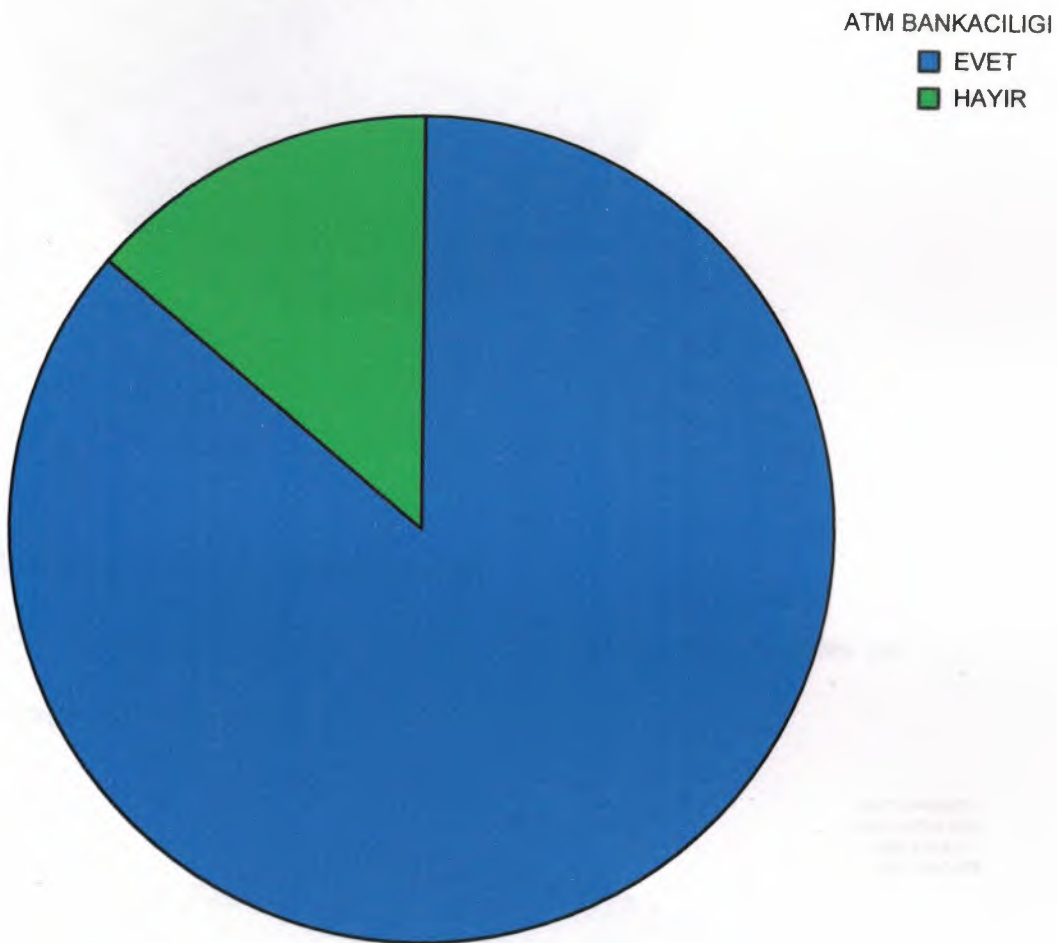
Graph 5.29.1 You Know Without Bank Cards Can You Get Money From ATMs



5.30 Do You Know ATM Banking

85% of participants answers 'yes' and 15% of participants answers 'no'.

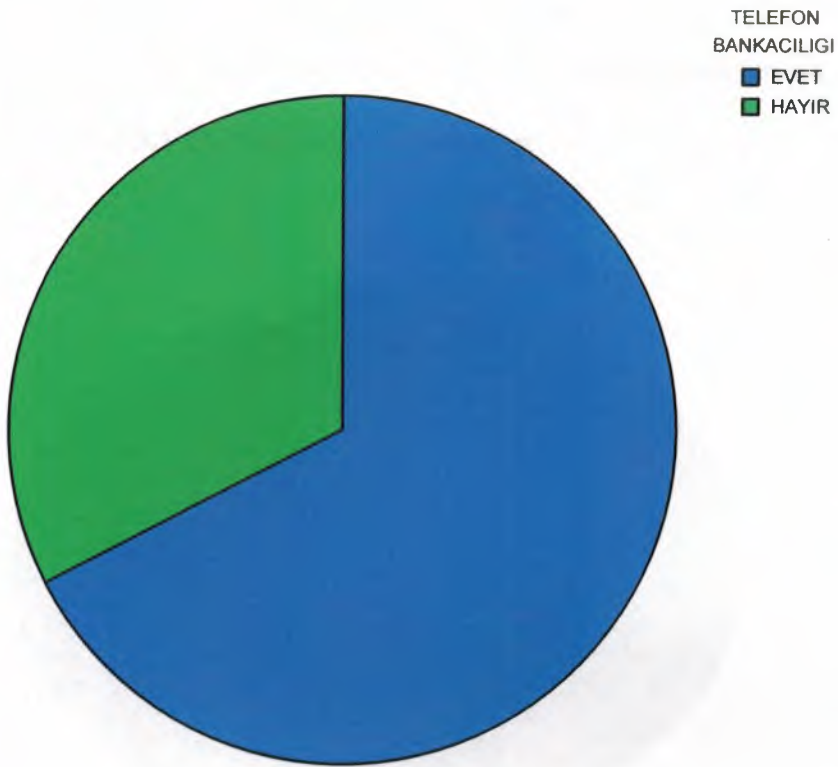
Graph 5.30.1 Do You Know ATM Banking



5.31 Do You Know Telephone Banking

65% of participants answers 'yes' and 35% of participants answers 'no'.

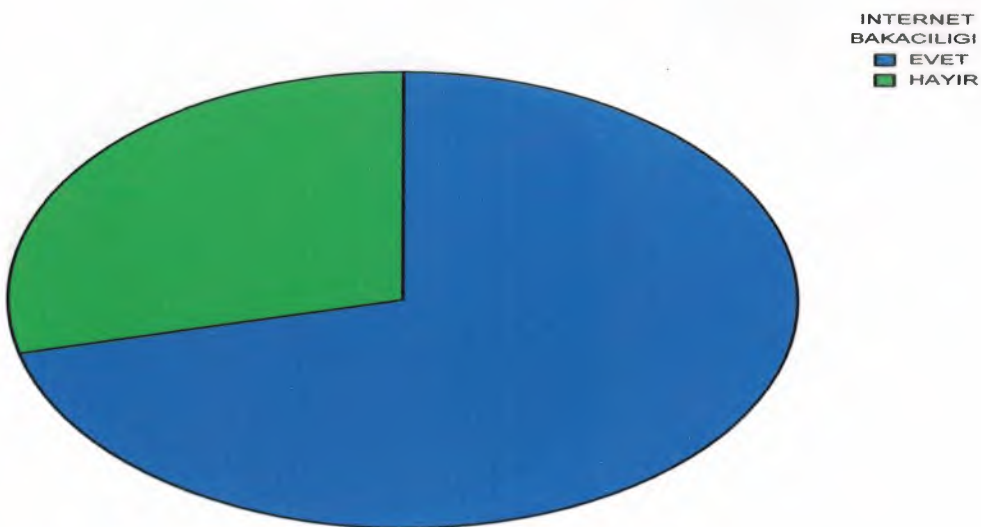
Graph 5.31.1 Do You Know Telephone Banking



5.32 Do You Know Internet Banking

70% of participants answers 'yes' and 30% of participants answers 'no'.

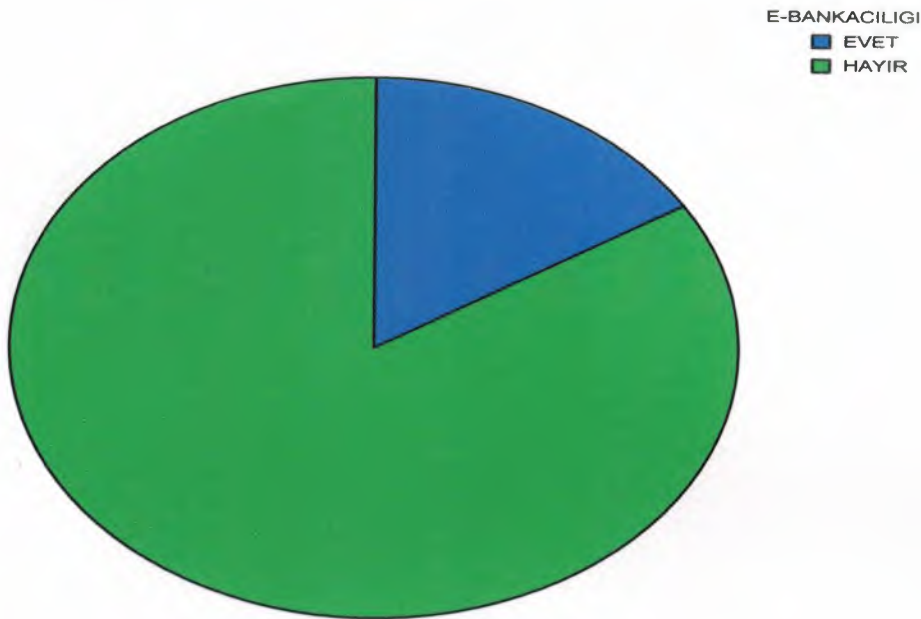
Graph 5.32.1 Do You Know Internet Banking



5.33 Do You Know E-Banking

85% of participants answers 'no' and 15% of participants answers 'yes'.

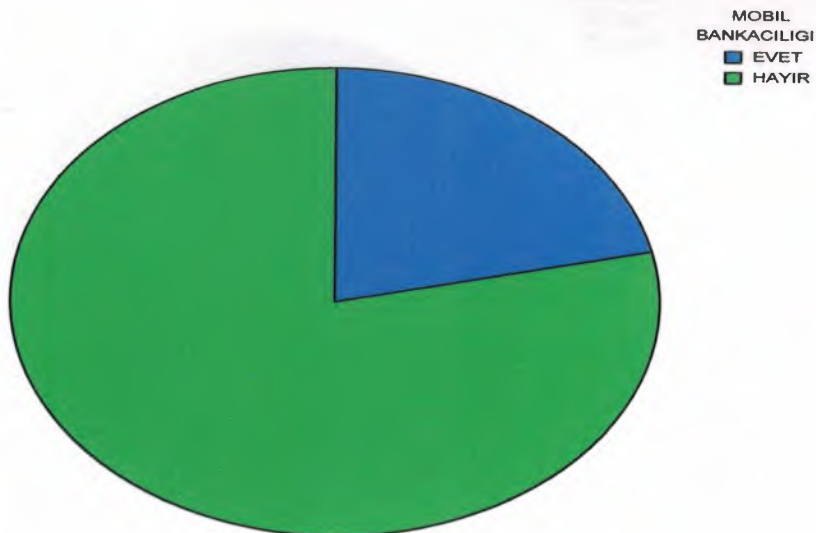
Graph 5.33.1 Do You Know E-Banking



5.34 Do You Know Mobil Banking

80% of participants answers 'no' and 20% of answers 'yes'.

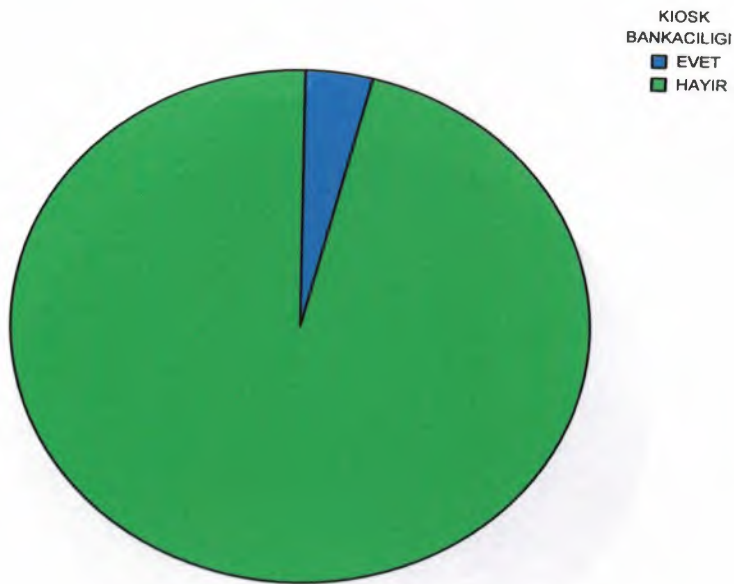
Graph 5.34.1 Do You Know Mobil Banking



5.35 Do You Know Kiosk Bank

97% of participants answers 'no' and 3% of participants answers 'yes'.

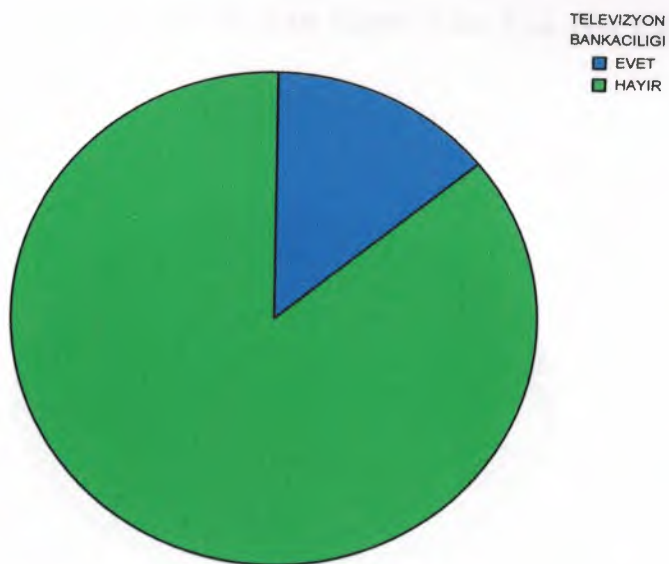
Graph 5.35.1 Do You Know Kiosk Bank



5.36 Do You Know T.V. Banking

15% of participants answers 'no' and 85% of participants answers 'yes'.

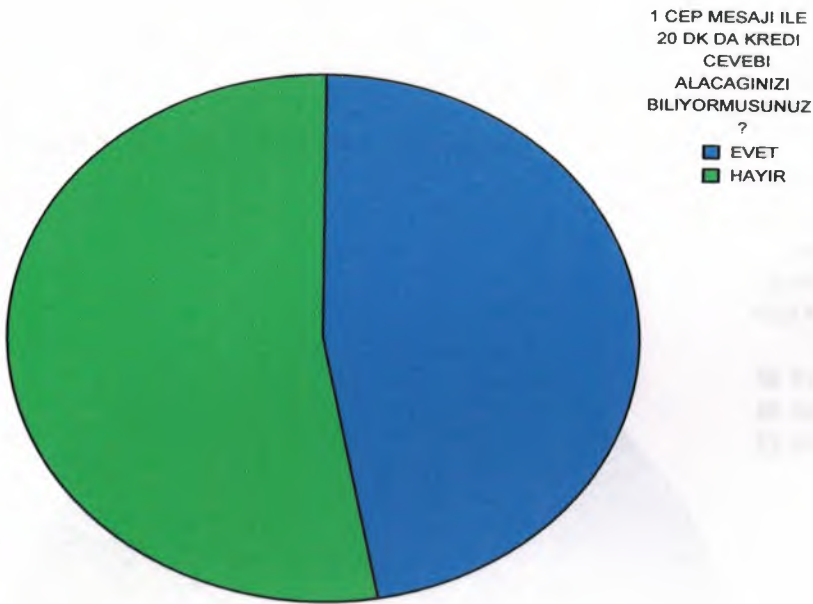
Graph 5.36.1 Do You Know T.V. Banking



5.37 Do You Know Can You Get Answer For Your Credit Application with one SMS.

55% of participants answers 'no' and 45% of participants answers 'yes'.

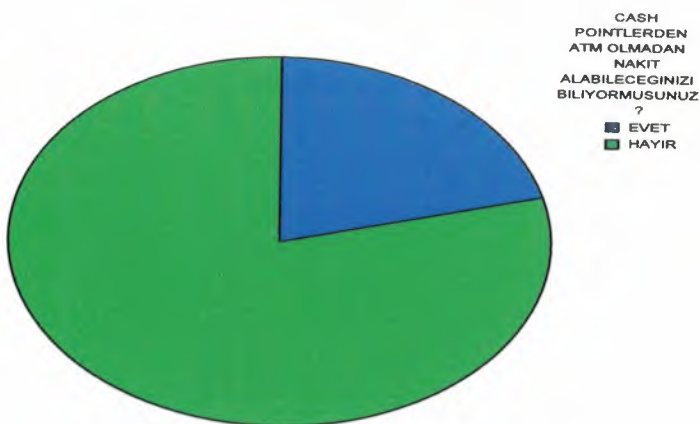
Graph 5.37.1 Do You Know Can You Get Answer For Your Credit Application with one SMS.



5.38 Do You Know Can You Get Cash Money Without ATMs From Cash Points.

80% of participants answers 'no' and 20% of participants answers 'yes'.

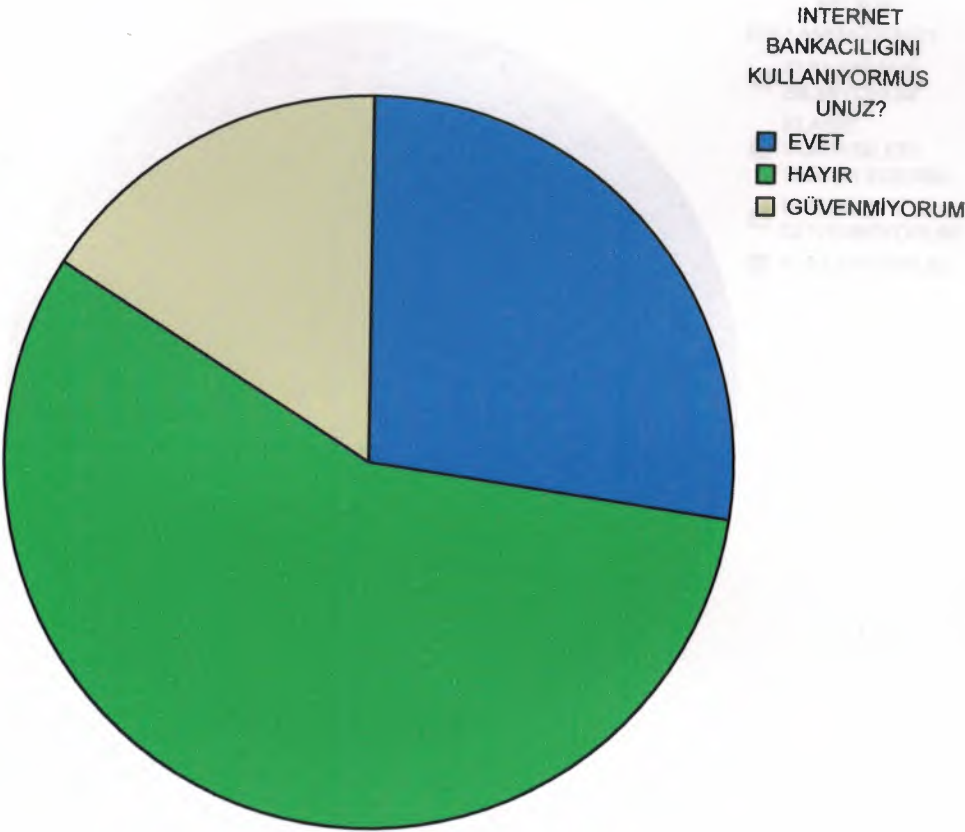
Graph 5.38.1 Do You Know Can You Get Cash Money Without ATMs From Cash Points.



5.39 Do Use Internet Banking

56% of participants don't use internet banking, 28% of participants use internet banking, 18% of participants don't trust internet banking.

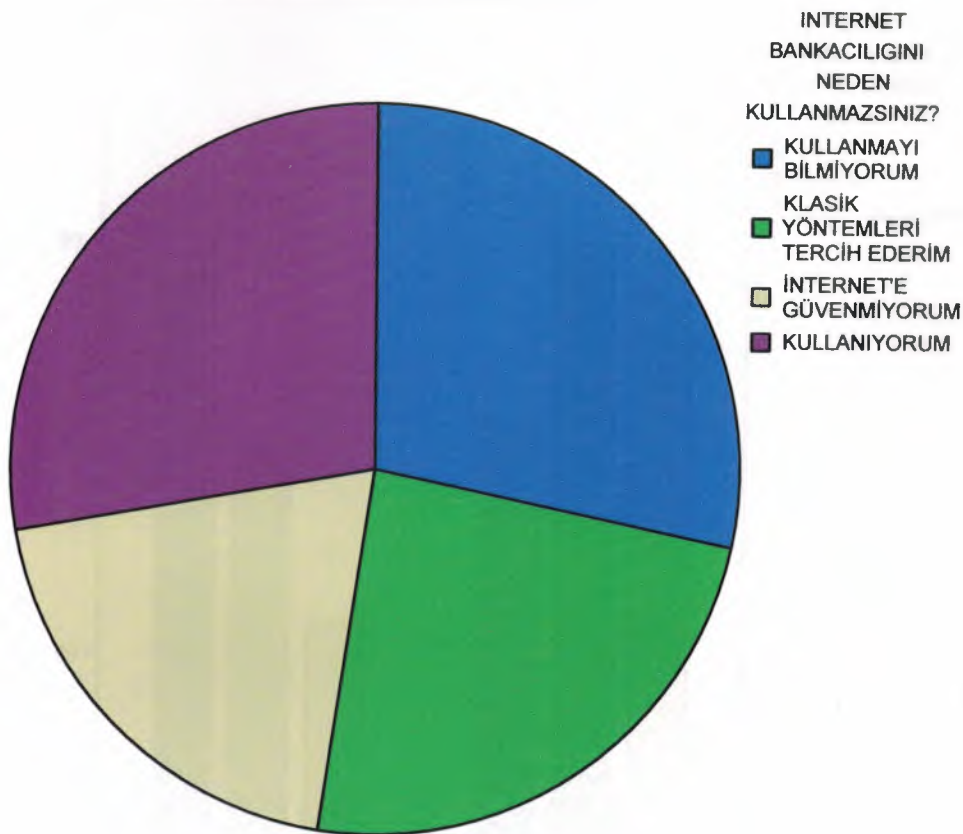
Graph 5.39.1 Do Use Internet Banking



5.40 Why Don't You Use Internet Banking

29% of participants use internet banking, 29% of participants don't know how to use internet banking, 24% of participants prefer classic method, 18% of participants don't trust internet banking.

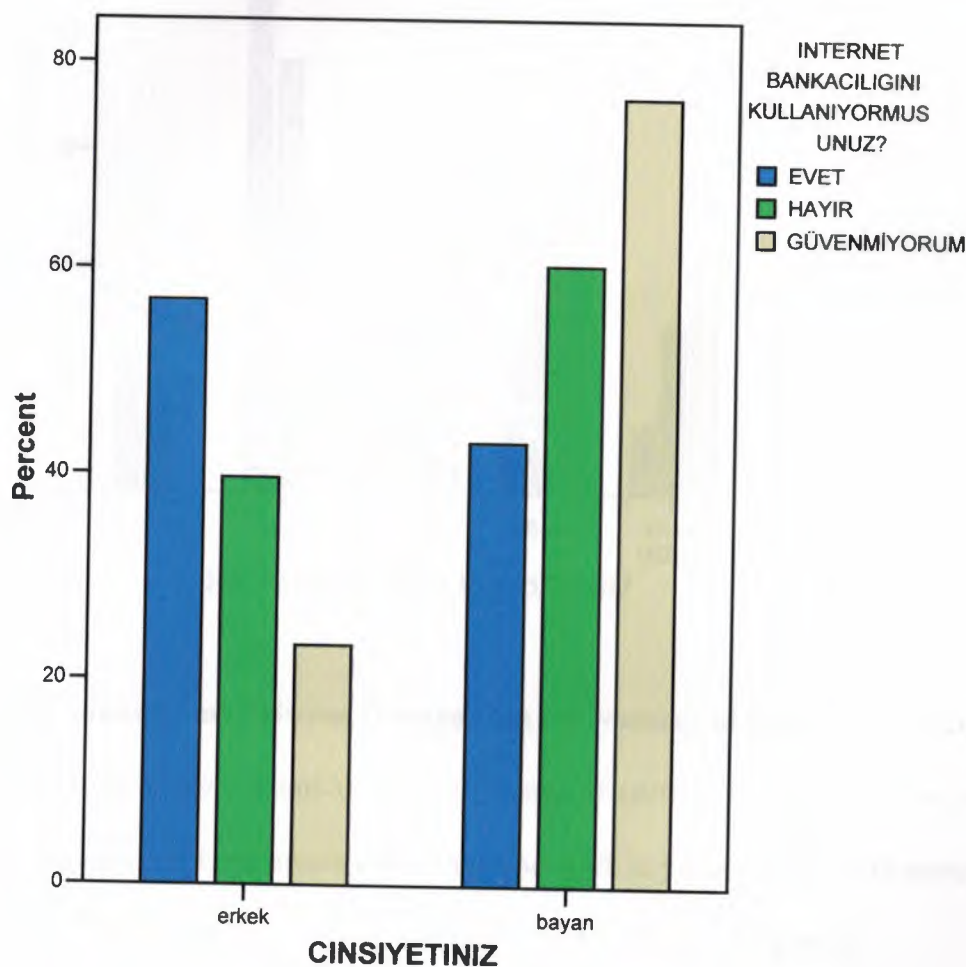
Graph 5.40.1 Why Don't You Use Internet Banking



5.41 Comparisons Between Male and Female for Number of Internet Banking Users

58 persons of participants use it, 83 persons of participants don't use it and 16 persons of participants don't trust it for male. 43 persons of participants use it, 125 persons of participants don't use it and 45 persons of participants don't trust it for female.

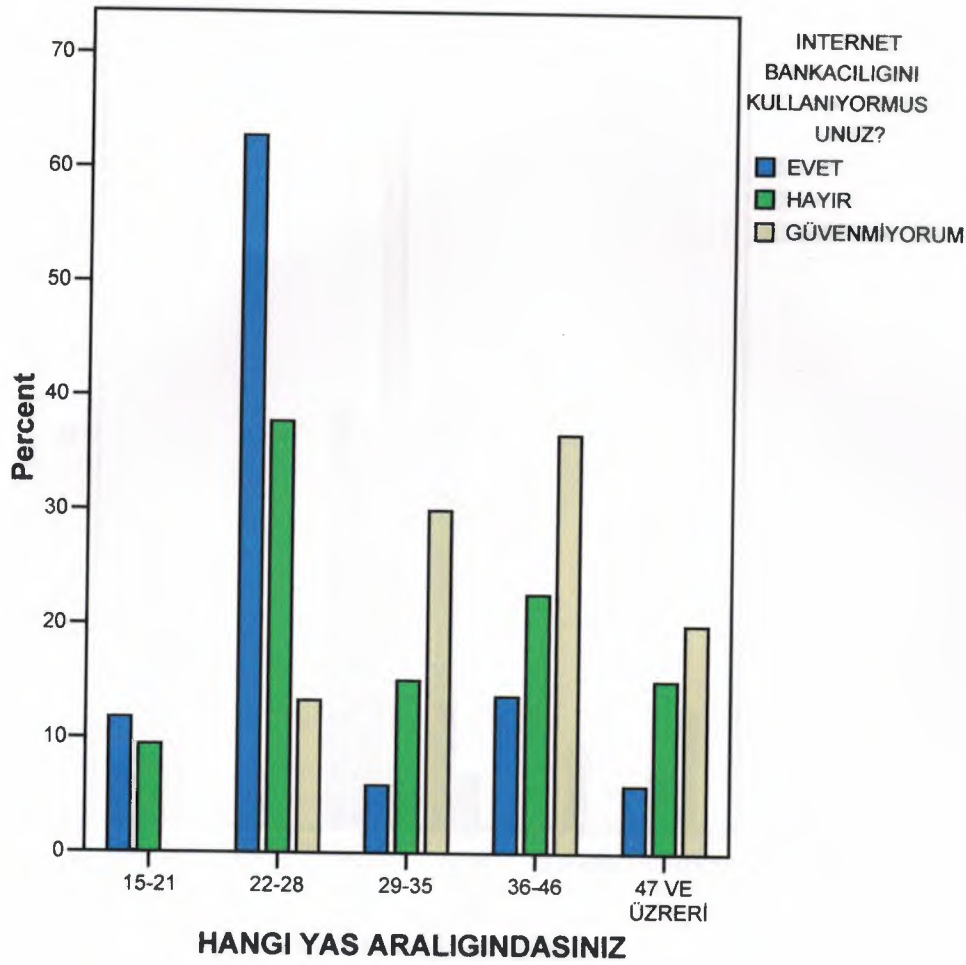
Graph 5.41.1 Comparisons Between Male and Female for Number of Internet Banking Users



5.42 Comparisons Between Ages for Number of Internet Banking Users

80 persons of participants don't use it, 65 persons of participants use it and 9 persons of participants don't trust internet banking Who are between 22-28 ages. 16 persons of participants don't use it, 50 persons of participants use it and 23 persons of participants don't trust internet banking Who are between 36-46 ages.

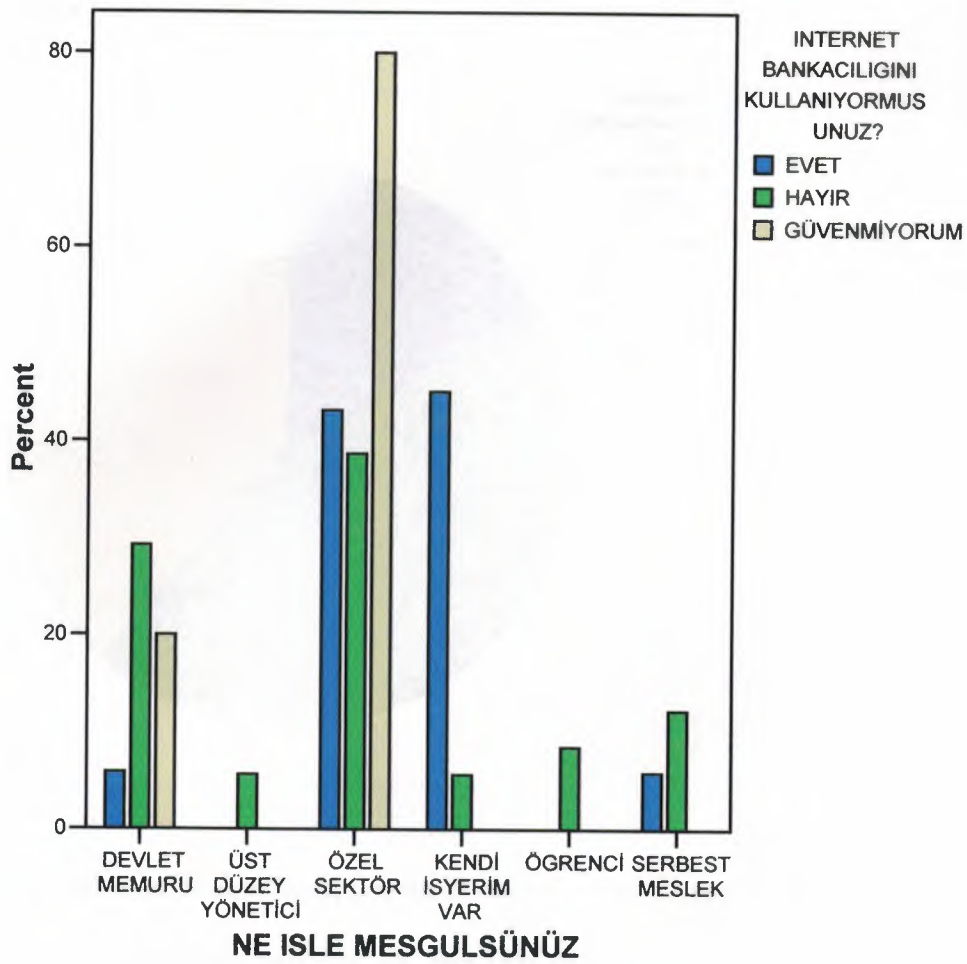
Graph 5.42.1 Comparisons Between Ages for Number of Internet Banking Users



5.43 Comparisons Between Occupations for Number of Internet Banking Users

43 persons of participants use it, 50 persons of participants don't trust it and 45 persons of participants don't use internet banking Who work in private sectors. 43 persons of participants don't use it, 10 persons of participants use it who work in own work.

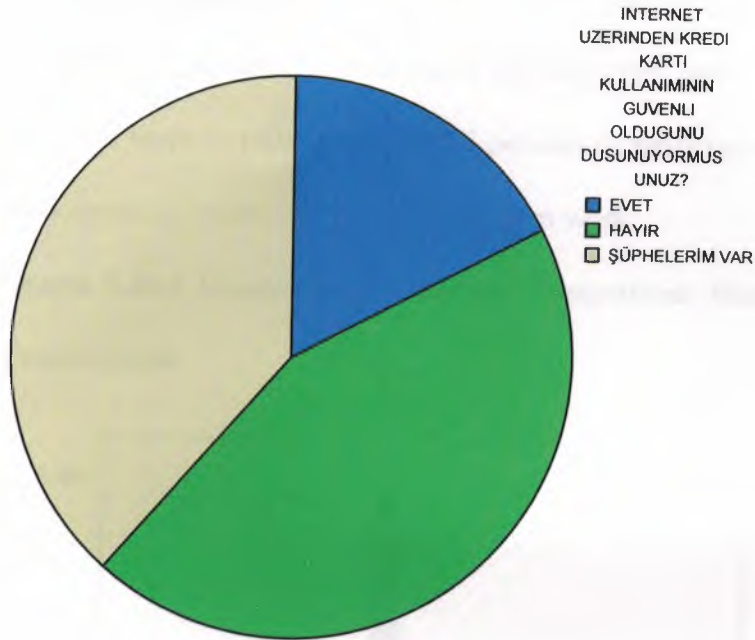
Graph 5.43.1 Comparisons Between Occupations for Number of Internet Banking Users



5.44 Do You Think That Confidence Shopping on the Internet by Using Credit Cards

45% of participants answers 'no', 38% of participants don't trust it and 17% of participants answers 'yes'.

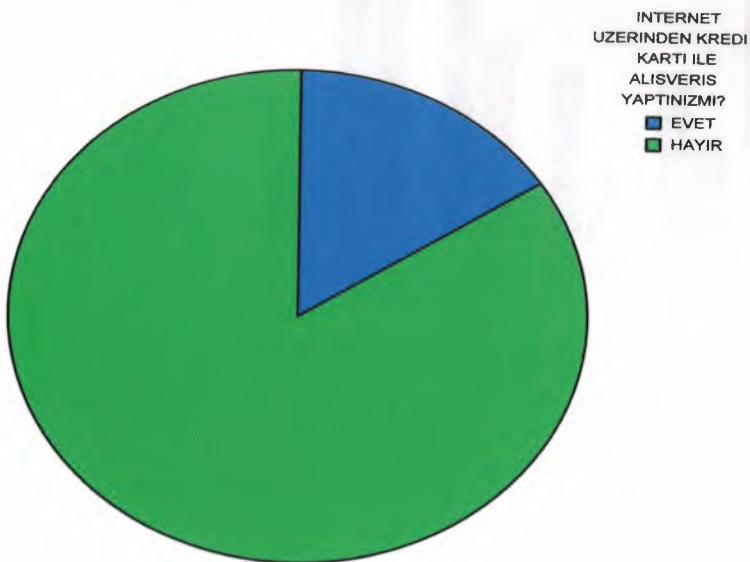
Graph 5.44.1 Do You Think That Confidence Shopping on the Internet by Using Credit Cards



5.45 Did You Make Shopping on the Internet by Using Credit Cards

82% of participants answers 'no' and 18% of participants answers 'yes'.

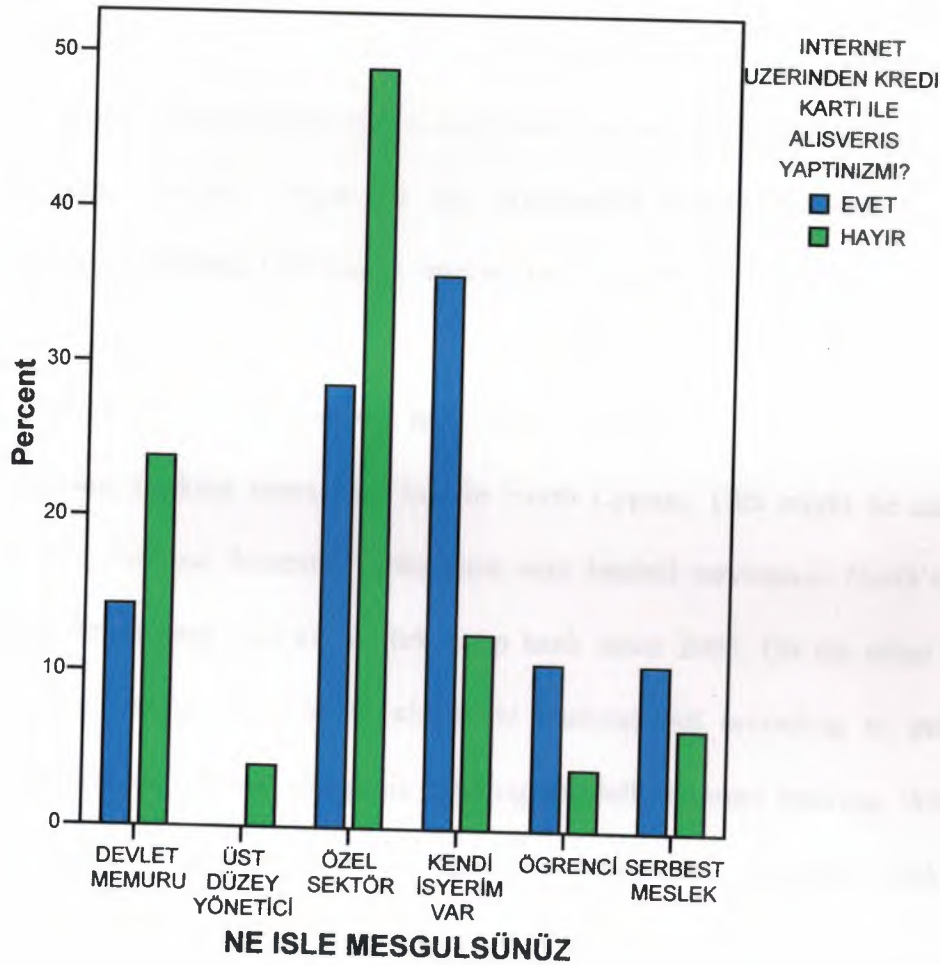
Graph 5.45.1 Did You Make Shopping on the Internet by Using Credit Cards



5.46 Comparisons Between Occupations Shopping on the Internet by Using Credit Cards

9 persons of participants answers 'yes' and 70 persons of participants answers 'no' who work in public. 15 persons of participants answers 'yes' and 150 persons of participants answers 'no' who work in private sectors. 25 persons of participants answers 'yes' and 40 persons of participants answers 'no' who work in own work.

Graph 5.46.1 Comparisons Between Occupations Shopping on the Internet by Using Credit Cards



SECTION VI

CONCLUSION AND RECOMMENDATION

6.1 Introduction

This section will make conclusion about electronic banking, public survey in Northern Cyprus and recommendation.

6.2 Summary of Electronic Banking

There are two distribution channel of electronic banking first one is institutional distribution channel these are like; electronic fund transfer (EFT)/SWIFT, Automated Clearing House Systems/ACH, Electronic cash management, second one is individual distribution channel of electronic banking. These are like Automated Teller Machines (ATMs), Pc Banking, Telephone Banking, Call center, Internet Banking, Point-of-Sale (POS) or Credit Cards.

6.3 Summary of Public survey in Northern Cyprus

Electronic banking users very low in North Cyprus. This might be cause of local bank's services; because domestic banks have very limited services in North Cyprus except Türk bank, iktisat bank and kıbrıs türk koop bank since 2003. On the other hand seven branch banks gives full services to electronic banking but according to public survey young generation start to use electronic banking specially internet banking. When domestic banks complete their technological background; number of electronic banking users will be increased. Now just three banks give full electronic banking services this is making competitions between within the sixteen domestic banks.

6.4 Recommendation

The main idea of Electronic banking which is trying to reduce costs of bank and to create a new segmentation for banks and to increase their number of customers. Banks provide services by using the technological devices to give fast and productive services their customer because of increase their market shares in the banking area. The level of electronic banking might be very high in North Cyprus if there aren't political limitation. Because banking sector would be very strong but now the capacity of banks not very well in north Cyprus. If domestic banks have base on standard or capital adequacies its like five million Euro capital requirement according to Basel committee. When the banks give full electronic banking services their profit will be very high. Kıbrıs İktisat bank very good example they start to give credit card sevices in 2003 and internet banking, telephone banking at the beginning of the 2005 and then their capital was 8 million Euro. Their aim 12 million Euro for 2007. So some banks will be very strong and some banks will be weak for this reason there will be merger and acquisition within the next 10 years in north Cyprus.

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APPENDIX A

BANKACILIK SEKTÖRÜNDE TEKNOLOJİK GELİŞMELER VE KREDİ KARTLARI ANKETİ

1-CİNSİYETİNİZ?		<input type="checkbox"/> BAY	<input type="checkbox"/> BAYAN	
2-HANGİ YAŞ ARALIGIDASINIZ?				
<input type="checkbox"/> 15-21	<input type="checkbox"/> 22-28	<input type="checkbox"/> 29-35	<input type="checkbox"/> 36-46	<input type="checkbox"/> 47 VE ÜZERİ
3-NE İŞ İLE MEŞGULSÜNÜZ?				
<input type="checkbox"/> DEVLET MEMURU				
<input type="checkbox"/> ÜST DÜZEY YÖNETİCİ				
<input type="checkbox"/> ÖZEL SEKTÖR				
<input type="checkbox"/> KENDİ İŞYERİM VAR				
<input type="checkbox"/> ÖĞRENCİ				
<input type="checkbox"/> SERBEST MESLEK				
<input type="checkbox"/> YORUM YOK				
4-BANKAYA GİTME VE İŞLEM MASRAFI ÖDEME GEREKLİLİĞİ OLMADAN BANKACILIK İŞLEMLERİNİZİ YAPABİLECEĞİNİZİ BİLİYORMUSUNUZ?				
<input type="checkbox"/> EVET <input type="checkbox"/> HAYIR				
5-ATM'LERDEN BANKA KARTI OLMADAN PARA ÇEKEBİLECEĞİNİZİ BİLİYORMUSUNUZ?				
<input type="checkbox"/> EVET <input type="checkbox"/> HAYIR				
6-BAKACILIK SEKTÖRÜNDEKİ AŞAĞIDAKİ YENİLİKLERDEN HANGİLERİNİ BİLİYORSUNUZ?(Birden fazla seçeneği işaretleyebilirsiniz)				
ATM BANKACILIGI	<input type="checkbox"/> EVET	<input type="checkbox"/> HAYIR		
TELEFON BANKACILIGI	<input type="checkbox"/> EVET	<input type="checkbox"/> HAYIR		
İNTERNET BANKACILIGI	<input type="checkbox"/> EVET	<input type="checkbox"/> HAYIR		
E-BANKACILIGI	<input type="checkbox"/> EVET	<input type="checkbox"/> HAYIR		
MOBİL BANKACILIGI	<input type="checkbox"/> EVET	<input type="checkbox"/> HAYIR		
KİOSK BANKACILIGI	<input type="checkbox"/> EVET	<input type="checkbox"/> HAYIR		
TELEVİZYON BANKACILIGI	<input type="checkbox"/> EVET	<input type="checkbox"/> HAYIR		
1 CEP MESAJ'I İLE 20 DK DA KREDİ CEVABI ALACAGINIZI?	<input type="checkbox"/> EVET	<input type="checkbox"/> HAYIR		
CASH POİNTLERDEN ATM OLMADAN NAKİT ALACAGINIZI?	<input type="checkbox"/> EVET	<input type="checkbox"/> HAYIR		

7-NE SIKLIKLA BANKA İŞLEMİ GERÇEKLEŞTİRİYORSUNUZ?

GÜNDE 1 DEFA ☐

GÜNDE BİRÇOK DEFA ☐

HAFTADA 1 DEFA ☐

HAFTADA BİRÇOK DEFA ☐

AYDA 1 DEFA ☐

AYDA BİRÇOK DEFA ☐

BAŞKASINI GÖNDERİYORUM ☐

8-BANKA İŞLEMLERİNİZİ NASIL GERÇEKLEŞTİRİYORSUNUZ?

(Birden fazla seçeneği işaretleyebilirsiniz)

BANKAYA GİDEREK ☐

ATM İLE ☐

TELEFON İLE ☐

İNTERNET İLE ☐

E-BANK İLE ☐

TELEVİZYON BANKACILIĞI İLE (DJ-TÜRK 550-NOLU KANAL) ☐

MOBİL BANK İLE ☐

KİOSK BANK İLE ☐

9-FATURALARINIZI NASIL ÖDÜYORSUNUZ?

(Birden fazla seçeneği işaretleyebilirsiniz)

ŞUBEYE GİDEREK ☐

OTOMATİK ÖDEME TALİMATI İLE ☐

ATM İLE ☐

TELEVİZYON BANKACILIĞI İLE ☐

TELEFON İLE ☐

İNTERNET BANK İLE ☐

E-BANK İLE ☐

MOBİL BANK İLE ☐

KİOSK BANK İLE ☐

10-İNTERNET BANKACILIĞINI KULLANIYORMUSUNUZ?

EYET ☐

HAYIR ☐

GÜVENMİYORUM ☐

11-İNTERNET BANKACILIĞINI NEDEN KULLANMAZSINIZ?

KULLANMAYI BİLMİYORUM ☐ KLASİK YÖNTEMLERİ TERCİH EDERİM ☐ İNTERNET'E

GÜVENMİYORUM ☐ KULLANIYORUM ☐

12-KURUMLARA ÖZEL İNTERNET BANKACILIĞINI KULLANIYORMUSUNUZ?

EVET ☐ HAYIR ☐ GÜVENMİYORUM ☐

13-KREDİ KARTINIZ VARMI?

EVET ☐ HAYIR ☐

14-NEDEN KREDİ KARTI KULLANMIYORSUNUZ?

(Birden fazla seçeneği işaretleyebilirsiniz)

SEVMİYORUM ☐ NAKİT ALIŞVERİŞ'İ TERCİH EDERİM ☐ ÇOK HARCAMA YAPMAMA SEBEB

OLUYOR ☐ FAİZ ORANLARI YÜKSEK OLDUĞU İÇİN ☐

KREDİ KARTIM VAR ☐

15-KAÇ TANE FARKLI KREDİ KARTINIZ VAR?

1 TANE ☐ 2 TANE ☐ 3 TANE ☐ 4 VE ÜZERİ ☐

16-HANGİ KREDİ KARTINI KULLANMAKTASINIZ?

(Birden fazla seçeneği işaretleyebilirsiniz)

MAXİMUM KART ☐

WORLD KART ☐

BONUS KART ☐

ADVANTAGE KART ☐

SMART KART ☐

SMART GOLD ☐

CART PLUS ☐

OPTİMUM KART ☐

KOOP-24 MASTER/VİSA KART ☐

TURKISH BANK MASTER/VİSA ☐

OYAK BANK MASTER/VİSA ☐

ŞEKER BANK MASTER VİSA ☐

VİSA CLASSİC ☐

VİSA GOLD ☐

VİSA BUSINESS ☐

MASTER KART STANDART ☐

MASTER KART GOLD ☐

MASTER BUSINESS KART ☐

17-KREDİ KARTINIZDAKİ GÜNCEL HARCAMALARI NASIL ÖĞRENİYORSUNUZ?

(Birden fazla seçeneği işaretleyebilirsiniz)

☐ İNTERNETTEN ☐ TELEFON İLE ☐ ATM'LERDEN ☐ AY SONU HESAP

☐ EXTİRESİNDEN ☐ KARTIM YOK ☐ TELEVİZYON BAKACILIĞI İLE

18-KREDİ KARTLARINDAKİ İMZA YERİNE PİN KODU UYGULAMASINDAN HABERİNİZ VARMIDI?

☐ EVET ☐ HAYIR

19-İNTERNET ÜZERİNDE KREDİ KARTI KULLANIMININ GÜVENLİ OLDUĞUNU DÜŞÜNÜYORMUSUNUZ?

☐ EVET ☐ HAYIR ☐ ŞÜPHELERİM VAR

20-İNTERNETTE KREDİ KARTI İLE ALIŞVERİŞ YAPTINIZMI?

☐ EVET ☐ HAYIR

21-KULLANDIGINIZ KREDİ KARTININ AYLIK FAİZLERİNİ BİLİYORMUSUNUZ?

☐ EVET ☐ HAYIR

22-KREDİ KARTINIZI DAHA ÇOK NE AMAÇLA KULLANIYORSUNUZ?

(Birden fazla seçeneği işaretleyebilirsiniz)

☐ ALIŞVERİŞ İÇİN ☐ TAKSİTLİ ALIŞVERİŞ İÇİN ☐ NAKİT TAŞIMAMAK İÇİN...

23-GÜNEY KIBRIS RUM KESİMİNDE KREDİ KARTINIZI KULLANDINIZMI?

☐ EVET ☐ HAYIR

24-GÜNEY KIBRIS RUM KESİMİNDE KREDİ KARTINIZI NE AMAÇLA KULLANDINIZ?

(Birden fazla seçeneği işaretleyebilirsiniz)

☐ ALIŞVERİŞ ☐ TAKSİTLİ ALIŞVERİŞ ☐ YABANCI PARA TAŞIMAMAK İÇİN

☐ KULLANMADIM

25-KREDİ KARTI İLE KARŞILAŞTIGINIZ ZORLUKLAR NELERDİR? (Birden fazla seçeneği işaretleyebilirsiniz)

☐ ÖDEME ZORLUĞU ☐ POS MAKİNALARININ MERKEZE GEÇ BAĞLANTI KURMASI ☐ KARTIMI

☐ SÜREKLİ KAYBEDİYORUM ☐ YURT DIŞINDA KULLANAMIYORUM ☐ TAKSİTLERDEN SONRA

☐ LİMİTİN KISITLANMASI ☐ ŞUANA KADAR HERHANGİ BİR ZORLUKLA KARŞILAŞMADIM

ANKETİMİZE KATILDIGINIZ İÇİN TEŞEKKÜR EDERİZ.

Deniz Tekin (20010589.B&F)

(Yakın Dogu Üniversitesi Ekonomi ve İdari Bilimler Fakültesi Bankacılık ve Finans bölümü)