



# Plastic Money: Constructing Markets for Credit Cards in Eight Postcommunist Countries

*Alya Guseva, Akos Rona-Tas*

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In the United States, we now take our ability to pay with plastic for granted. In other parts of the world, however, the establishment of a "credit-card economy" has not been easy. In countries without a history of economic stability, how can banks decide who should be given a credit card? How do markets convince people to use cards, make their transactions visible to authorities, assume the potential risk of fraud, and pay to use their own money? Why should merchants agree to pay extra if customers use cards instead of cash?

In *Plastic Money*, Akos Rona-Tas and Alya Guseva tell the story of how banks overcame these and other quandaries as they constructed markets for credit cards in eight postcommunist countries. We know how markets work once they are built, but this book develops a unique framework for understanding how markets are engineered from the ground up—by selecting key players, ensuring cooperation, and providing conditions for the valuation of a product. Drawing on extensive interviews and fieldwork, the authors chronicle how banks overcame these hurdles and generated a desire for their new product in the midst of a transition from communism to capitalism.

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