



MasterCard Media Monitoring & Analysis

MasterCard Retail Social Listening Study

Social Media Insights July 2014 – June 2015

Study summary

The MasterCard Retail Social Listening study uncovered more than 1.6 million social media posts from July 2014 to June 2015 on the subject of shopping and retail conversations, in the context of MasterCard and its industry peers. The social media channels included within the study were Twitter, Facebook, Instagram, Forums, Weibo (CN), Google+ and YouTube. The study covers unique consumer opinion from 61 markets in North and South America, Europe, Africa, Asia and the Pacific Rim. Using PRIME Research's dynamic global insights and engagement engine –the research firm identified trends on convenience, safety & security, acceptance and declines, and other aspects related to shopping and retail conversations.

What is social listening?

Social listening is a new type of study or report, based on real-life social media conversations. Publically available social media conversations are mined for information to provide powerful insights on what topics are responsible for driving conversations.

How is the study conducted?

By using PRIME Research's dynamic global insights and engagement engine –the research firm can identify trends a various type of topics. In this case, we looked into convenience, safety & security, acceptance and declines, and other aspects related to shopping and retail conversations.

How do you filter out what is shopping and retail conversations?

PRIME Research and MasterCard continuously monitor and analyse content in the context of MasterCard and its industry peers. For this study, we pulled out shopping and retail conversations/media posts from within the aforementioned pool of content by using key terminology associated with shopping and retail.

How to you define a media post?

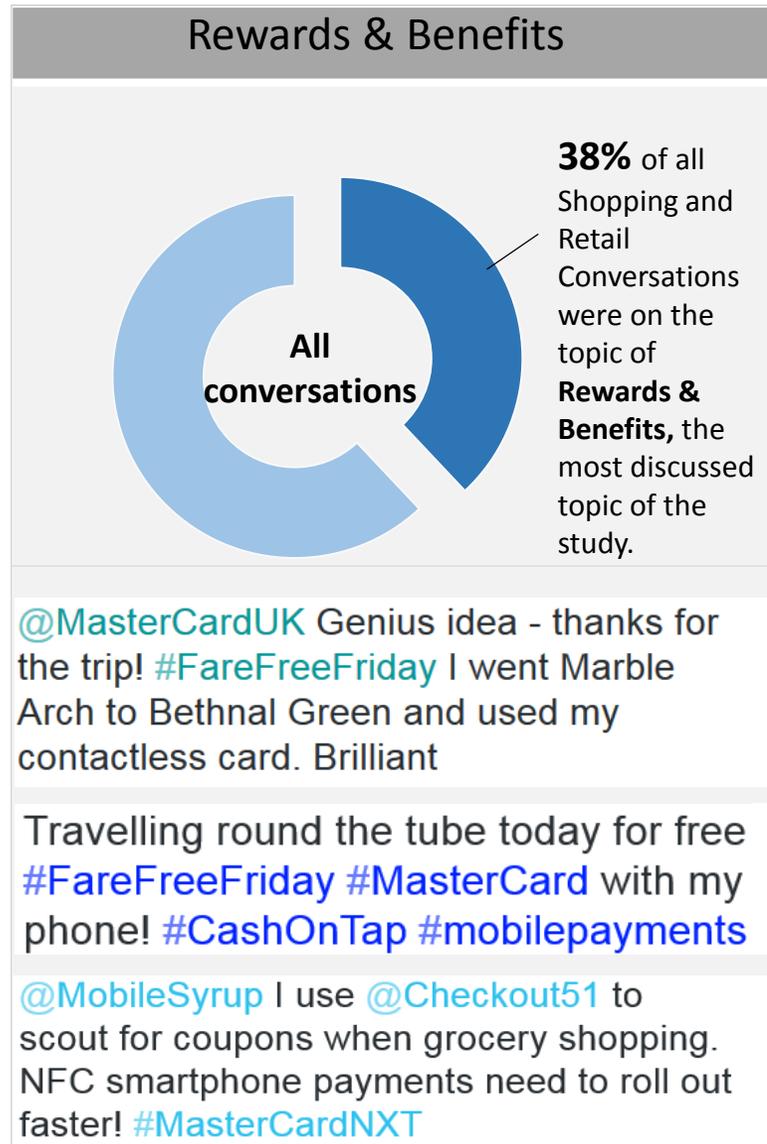
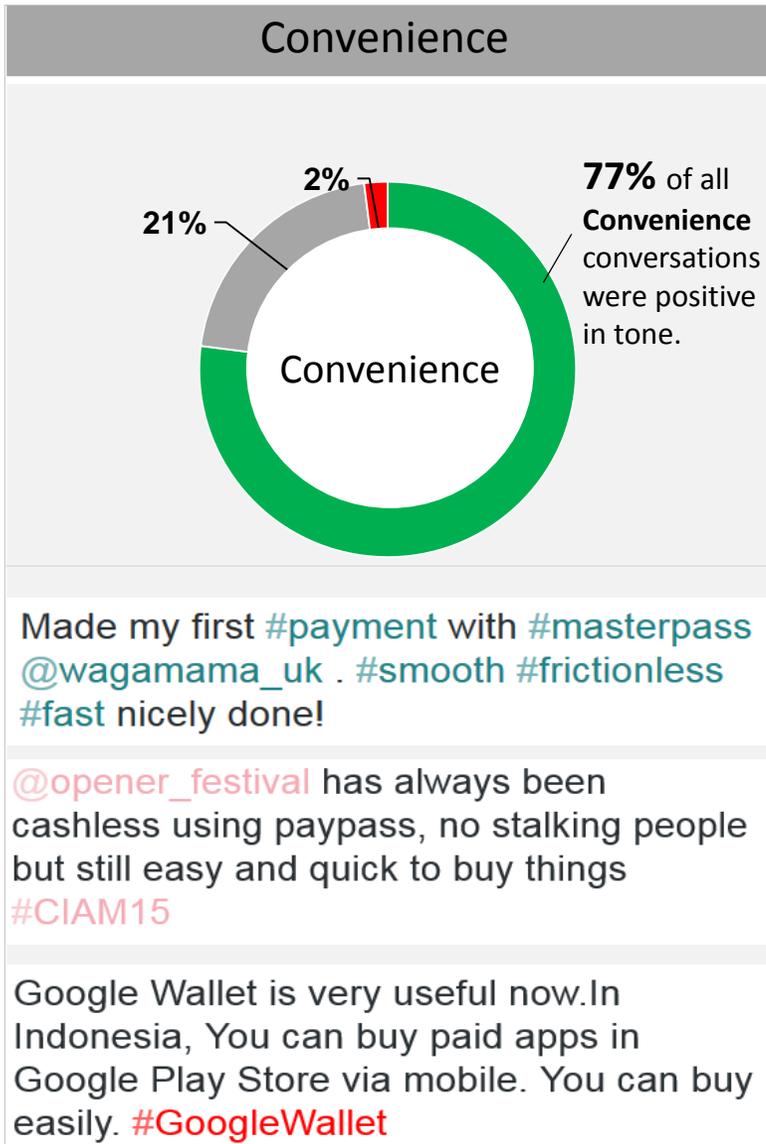
A media post is a single piece of public content posted by a user of a social media network.

How can you tell from what geographic region posts are published?

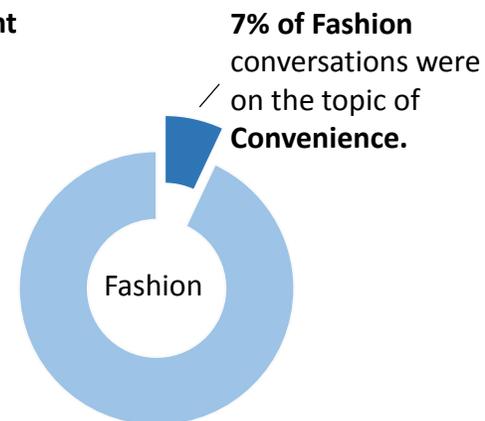
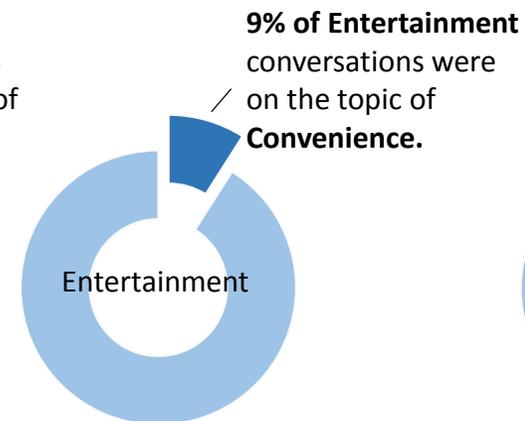
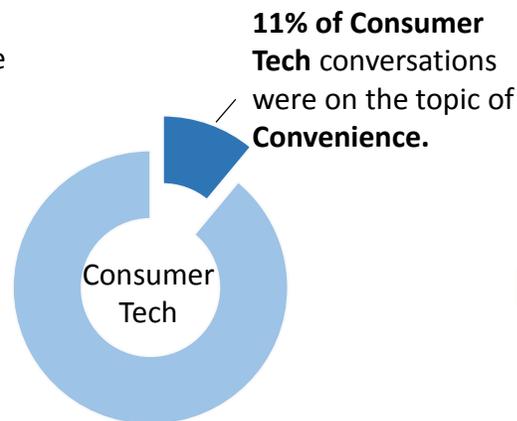
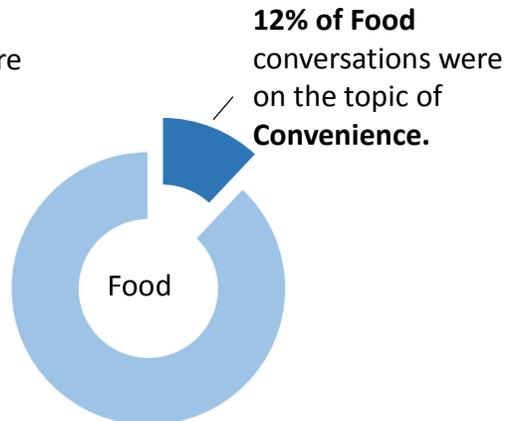
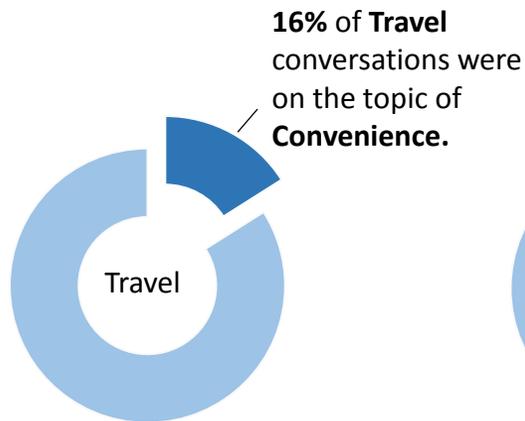
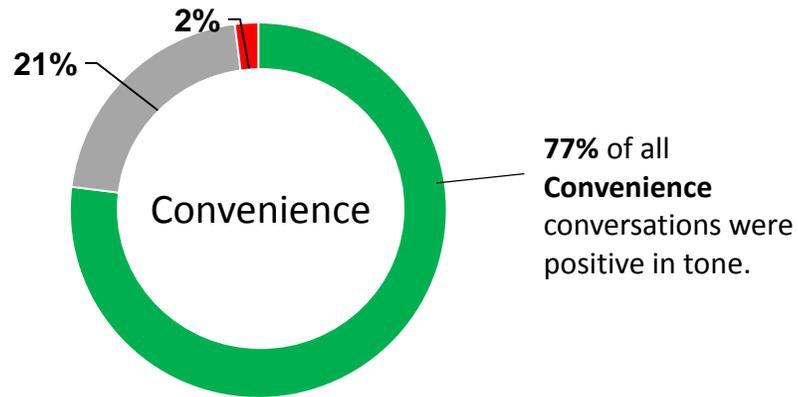
PRIME Research collects geo-data from social media posts where this data is available. This means that we can identify where users are posting from, as long as they are sharing their location when they post. Around 1/5 of the social conversations are geo-tagged.

How does this research differentiate from traditional survey data?

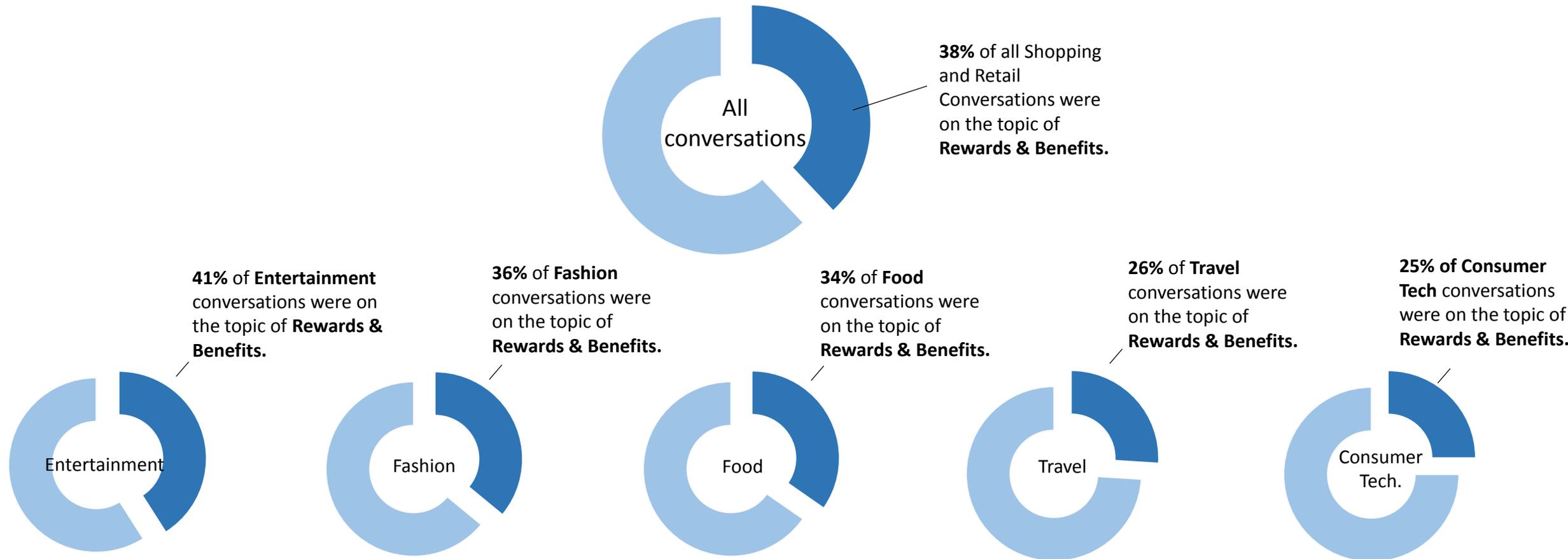
Using publically available social media conversations provides a unique and relatively new angle of analysis. Consumer opinion on social media tends to reflect more of an 'in the moment' conversation, and additionally consumers are often speaking without filters. Whereas in a typical survey, they are answering a set list of questions, and are trying to remember their experiences, or to form opinions based on questions that they are asked. So a social listening study allows analysis of consumer opinions that occur at the precise moment.



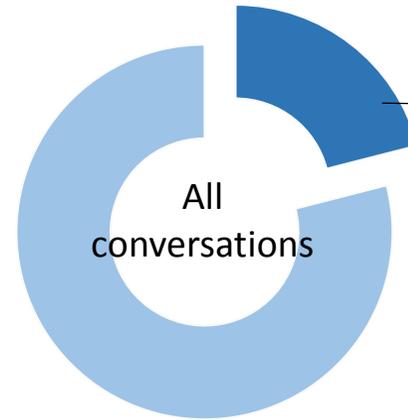
➤ **Convenience through technology innovations:** New payment innovations and launches into the payments market stirred up the most conversation, the study found. The emergence of new digital payments lead to the most positive conversations around convenience (77%) with the travel sector leading the way in terms of the highest share of coverage. Consumers specifically highlighted their preference for not necessarily needing to take their wallet on every trip and being able to use mobile payments when they travel.



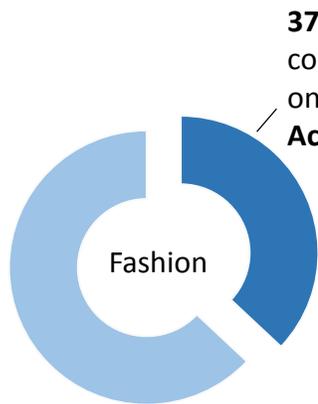
➤ **Being rewarded:** Rewards and benefits for the consumer was the most vociferously and positively discussed topic across social media when it came to shopping and retail (38% share of coverage of the six aspects measured). Entertainment was the sector leading the way, where rewards & benefits was most discussed. Consumers expressed eagerness for further acceptance of NFC payments allowing them to receive rewards for using them regularly, such as with MasterCard's Fare Free Friday's in London.



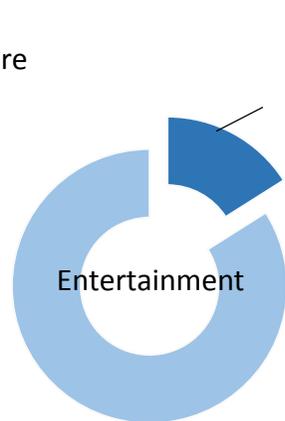
➤ **Demand for increased acceptance:** After rewards and benefits, consumer discussion of which retailers do and do not accept newer forms of payment was the second most discussed topic according to the study (21% share of coverage of the six aspects measured). Consumers discussed extensively their desire for retailers to integrate new payment systems, with conversations about fashion being most prominent in terms of sector. Fashion focussed shoppers were the most keen to shout about retailers who accept new methods of payment, such as contactless acceptance and mobile payment capabilities.



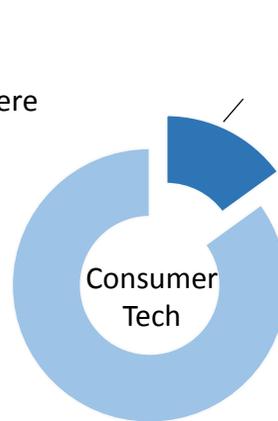
21% of all Shopping and Retail Conversations were on the topic of **Acceptance**, the second highest aspect discussed.



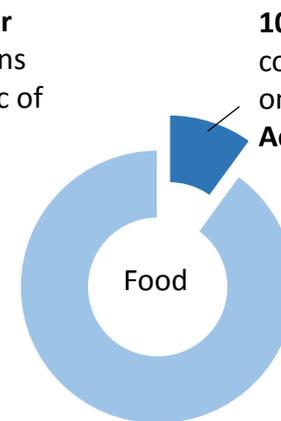
37% of **Fashion** conversations were on the topic of **Acceptance**.



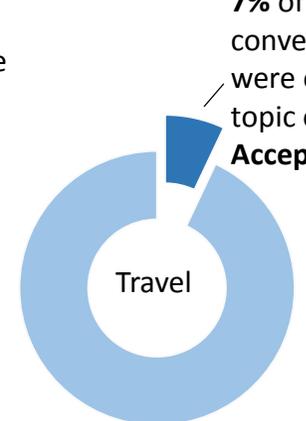
16% of **Entertainment** conversations were on the topic of **Acceptance**.



15% of **Consumer Tech** conversations were on the topic of **Acceptance**.

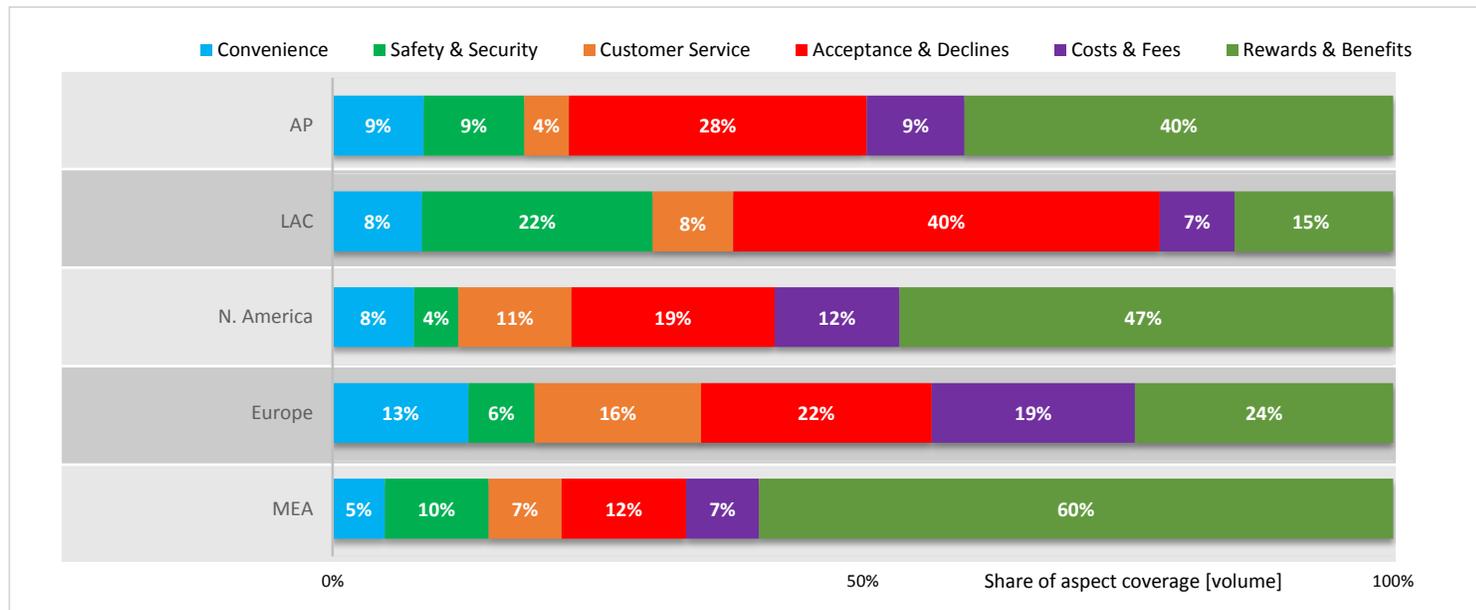


10% of **Food** conversations were on the topic of **Acceptance**.



7% of **Travel** conversations were on the topic of **Acceptance**.

- Rewards & Benefits aspect was responsible for 60% of Shopping & Retail conversation in **MEA**. Launch of MasterCard competition to win tickets to the Rugby World Cup generated sharing of content on social media. Other payment providers offers also widely shared in the region, such as Visa offering buy one get one free on cinema tickets. MEA consumers also keen for rollout of Apple Pay, and to use it to buy pins on Pinterest.
- In **LAC**, Acceptance & Declines took the highest share of any region, with 40% of coverage for the aspects included. Extensive consumer conversations on the news that Microsoft will accept Bitcoin for mobile, apps and Xbox shopping.
- **Europe** had the greatest share of Costs & Fees coverage compared to the other sectors, with 19% for the aspects included. Users discuss fees of using certain ATM's to withdraw cash for shopping, of confusion over possible fees from overdrafts when shopping, and consumers frustrated with fees attached to gift cards, particularly with AmEx.

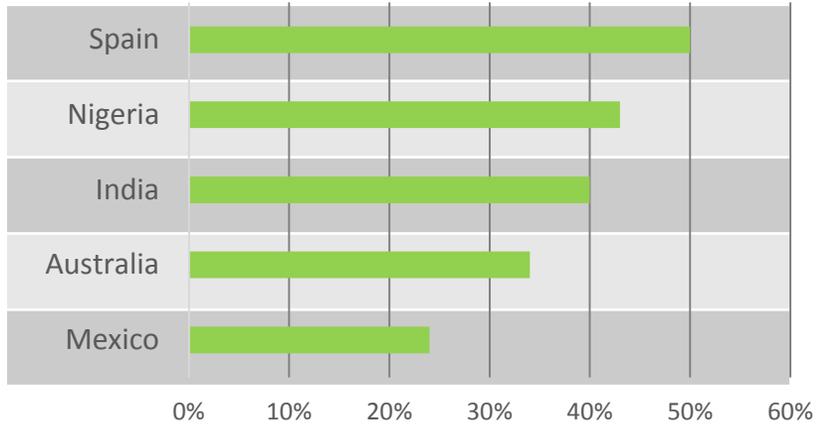


- **MEA** had the equal highest favourable tone on the topic of travel. MasterCard MEA offer a chance to win cashback when using a card when travelling for retail use, causing sharing amongst consumers. Travel packages are available as Rewards & Benefits to consumers when shopping with various products, also causing consumer sharing on social media.
- **AP** had the highest favourable tone in three of five sectors measured. For food, consumers discuss and share available discounts when using new payment technology such as contactless. For Travel, consumers note how taking a credit card abroad makes shopping easier and more convenient.
- **LAC** had the highest favourable tone on Entertainment conversations, helped by theatre discounts from MasterCard in Colombia, Qkr! launch in Chile enabling consumers to buy food without leaving their seat, and consumers discussing various presales that are available from various different card issuers. LAC also has the highest favourable tone for the Consumer Technology sector, helped by Microsoft's decision to accept Bitcoins for app payments and computer games.

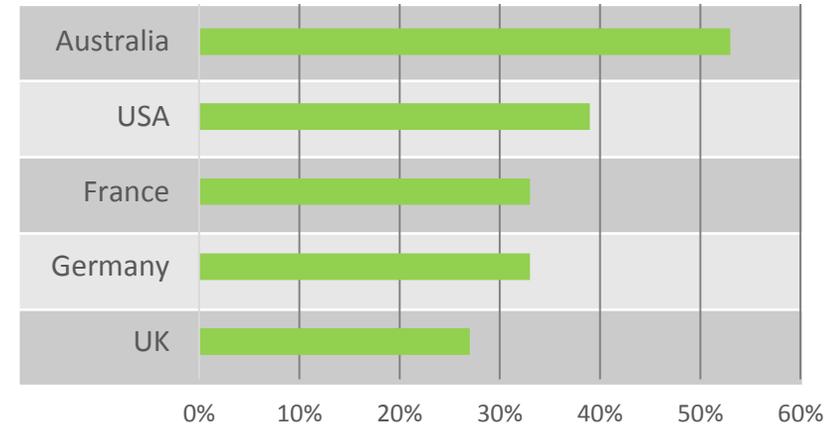
	Travel	Food	Entertainment	Fashion	Consumer Technology
AP	97%	99%	96%	99%	92%
LAC	93%	96%	97%	96%	96%
N. America	86%	93%	94%	96%	90%
Europe	86%	94%	95%	95%	90%
MEA	97%	94%	92%	95%	94%

*Values shown are favourable tone

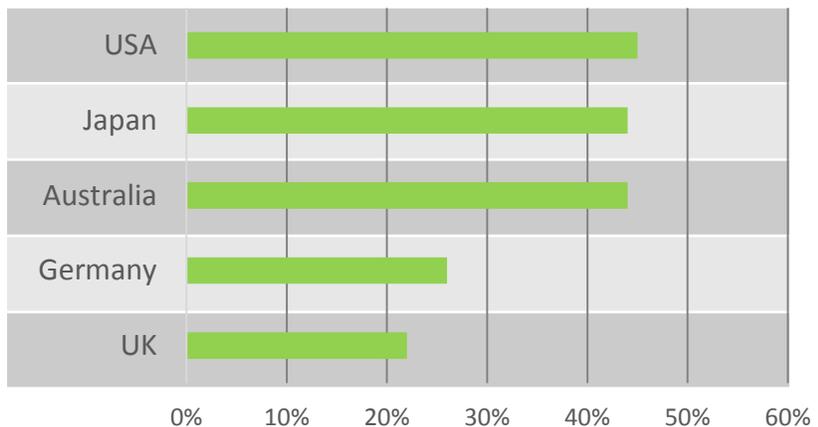
Safety & Security Positive Conversations [%]



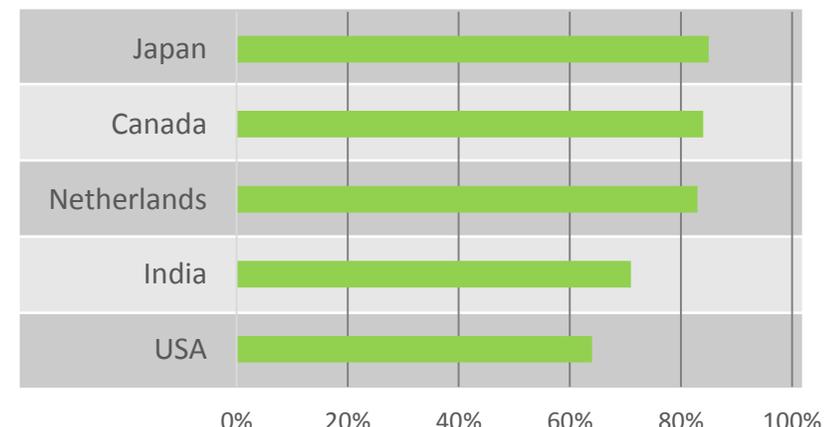
Convenience Positive Conversations [%]



Rewards & Benefits Positive Conversations [%]



Acceptance & Declines Positive Conversations [%]





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