



Data Insights for Retailing

powered by Mastercard

Dagorà Community Day_27. Juni 2024

June 27, 2024
Sara Bertone

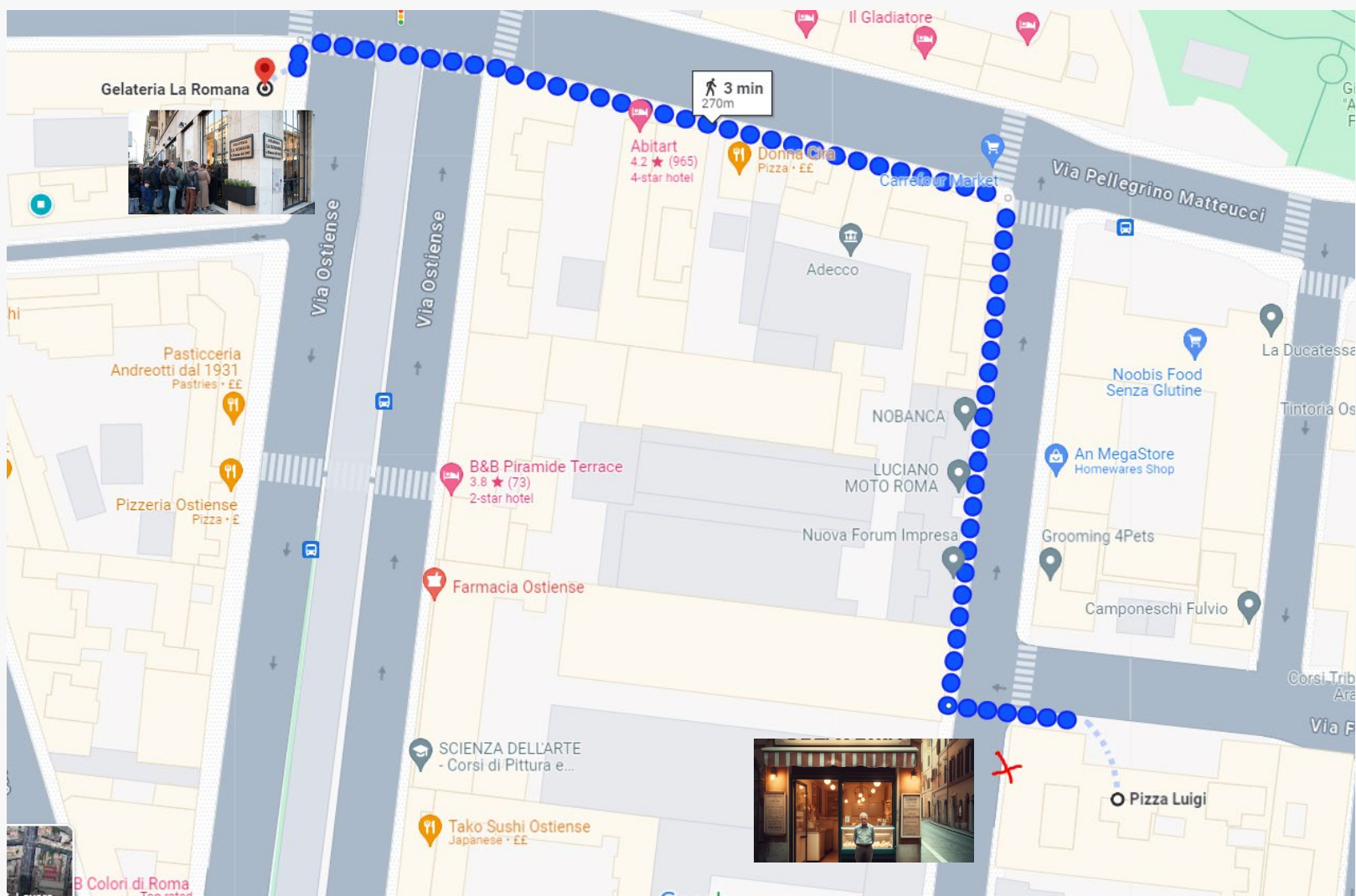
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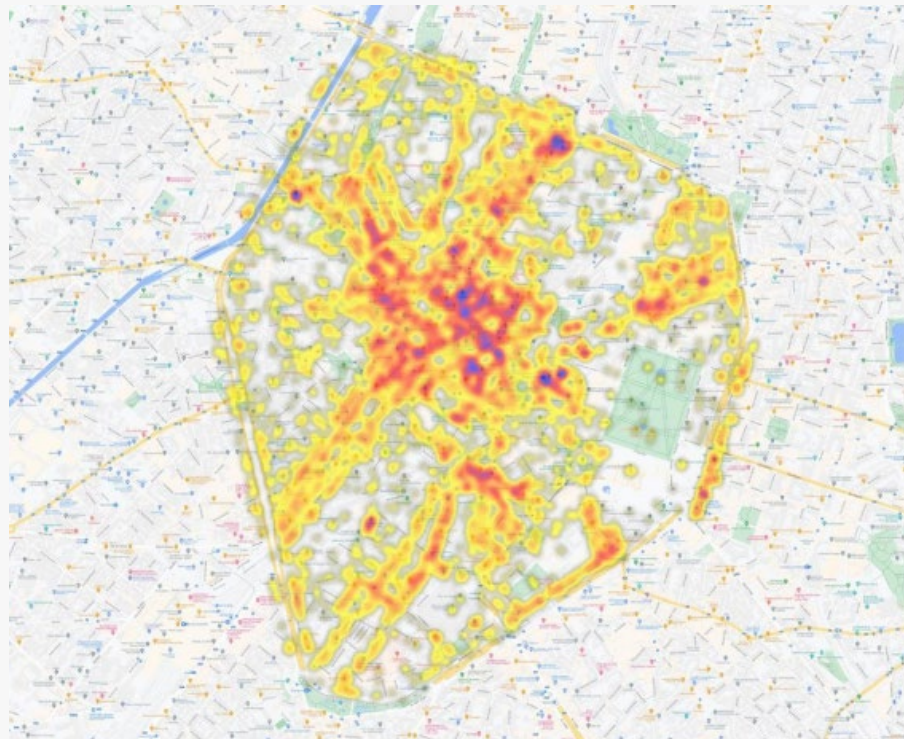


GELATERIA
LA ROMANA
a Rimini dal 1947

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Once TOP customers have identified, Mastercard can provide heatmaps to analyze customer's spending movement across different areas of interest



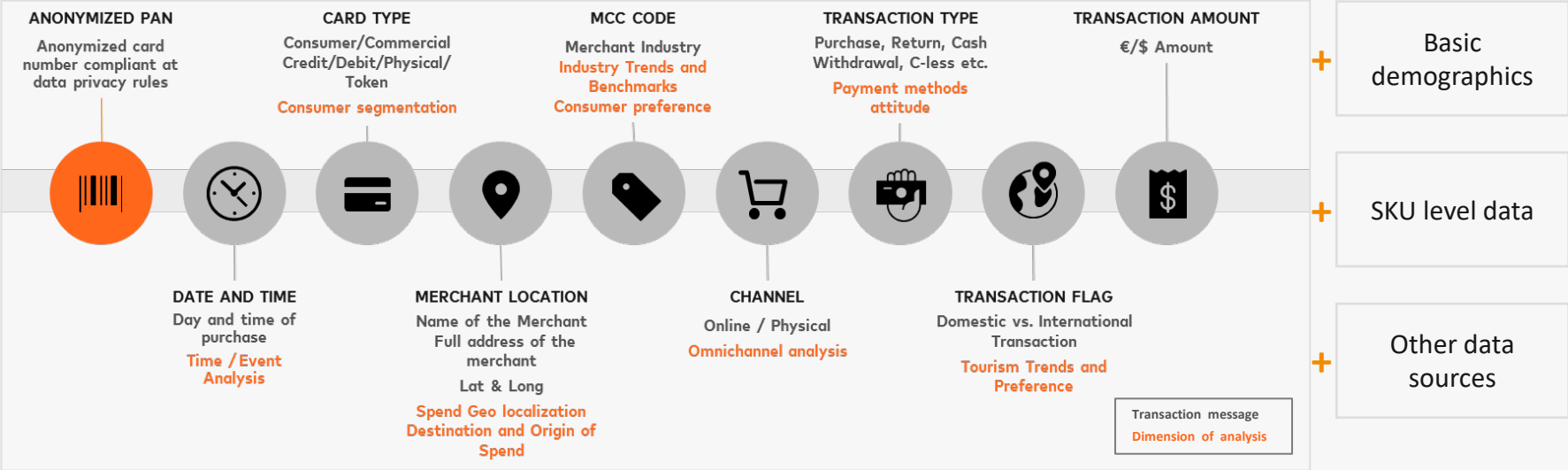
Illustrative data

How it can be used?

- New Store opening
- ATL Campaign and Advertising
- Identify preferred locations to organize events



Mastercard transactional data enable a deep understanding of cardholders profiles.



What KPIs can bring insights on customer spending behavior?

Spending KPIs

- Overall spend range/percentile
- Overall transactions range /percentile
- Average Ticket trend
- Spend trend
- Card number trend

Brand Affinity

- Spend by industry
- Transactions by industry
- Top Brands per Industry ranked by number of cards
- Top brands per industry ranked by spend
- Top brands per Industry ranked by number of transactions

Origing countries and Travel

- Spend by origin country (issuer country)
- Transactions by origin country (issuer country)
- Card number by origin country (issuer country)
- Spend by zip code of provenience
- Transactions by zip code of provenience
- Card number by zip code of provenience
- % of customers that travel abroad
- Spend by destination (merchant country)
- Transactions by destination (merchant country)
- Card number by destination (merchant country)

Channel Behavior

- Average Ticket card present vs. Card not present
- Transactions card present vs. Card not present
- Spend card present vs. Card not present
- Card number card present vs. Card not present
- Number of multichannel cards and their spend/txn

Share of Wallet

- % cards that spend at Shop AB and their spend/txn
- % cards that spend in the luxury industry but not in Shop AB and their spend/txn
- %cards that spend both in the luxury industry
- Shop AB share of wallet

*KPIs CAN BE PROVIDED AT STORE OR POSTAL CODE LEVEL. WE'RE EXPERIMENTING ALSO MATCHING PROCEDURES TO PROVIDE KPIs AT CUSTOMER LEVEL. KPIs PROVISIONING AT CUSTOMER LEVEL REQUIRE THE CLIENT TO SHARE A SPECIFIC SET OF INFORMATION. CUSTOMER LEVEL KPIs PROVISIONING IS NOT POSSIBLE FOR COUNTRIES UNDER GDPR (CONSIDERING BOTH ISSUING AND ACQUIRING). CUSTOMER LEVEL KPIs NEED TO BE APPROVED BY MC PRIVACY DEPARTMENT.



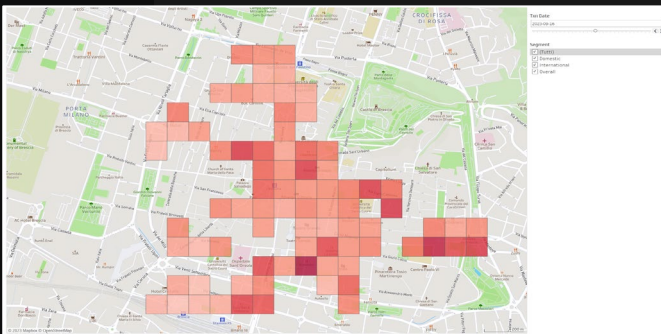
Target Map – main output

ILLUSTRATIVE

Thanks to our data, we can help you answering key **business questions about your customer base**, providing business insights of easy interpretation and potential solutions

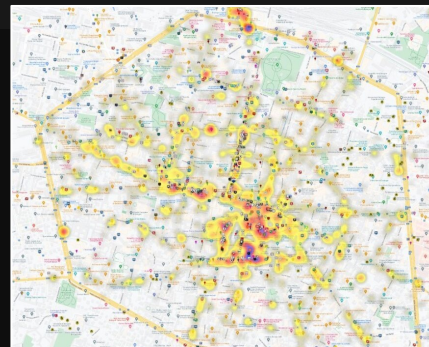
Geographical areas' flows

- Where do my customers spend on the different merchant categories?
- In which areas and streets do my customers usually shop?



Luxury spending mapping

- Where do my customers buy luxury items?
- In which areas and street of specific cities do they spend?
- Where are primary and secondary luxury transaction and spending flows?



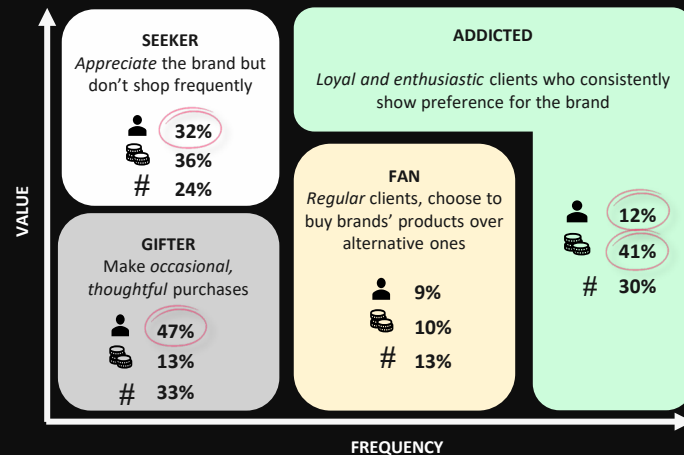
*Business
questions*

*Data
presented*



Use case 1 – Luxury Apparel industry

Customer segmentation

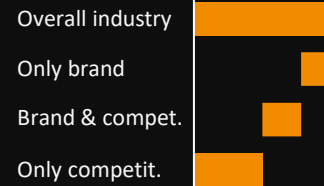


Mastercard supported a **fashion luxury brand** in analyzing its customer base with a **comparison with a peerset of luxury generator brands**

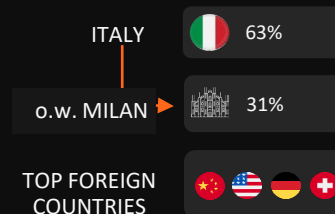
Every **analyses** was done at single **store level**, with a dedicated peerset of luxury generator brands within the area of the selected store

	SEEKER	GIFTER	FAN	ADDICTED
INDUSTRY				
BENCHMARK				
BRAND				

Share of wallet per segment



Customer provenience per segment



Use case 2 – Food Delivery industry

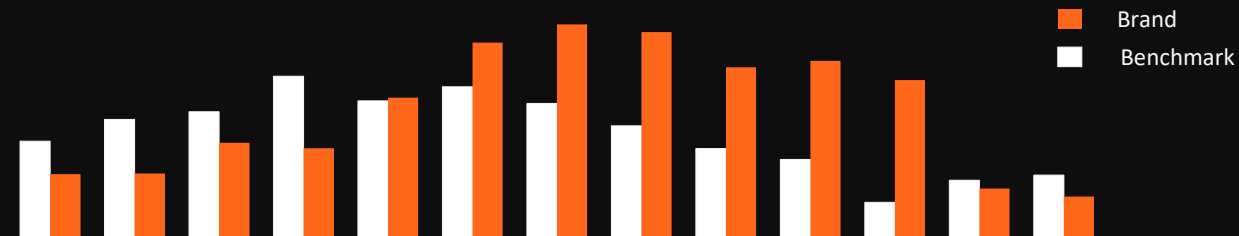


Mastercard supported a **food delivery brand** in assessing its **market share** and its **trend** in each **Italian city** in which it operates

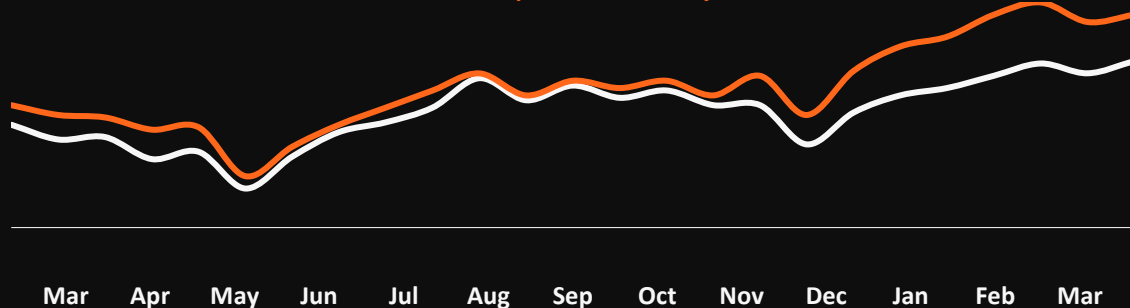


The support was extended in the **identification of the main brands** and **restaurant** in which **customers spend**, with the aim to identify new channels for the **expansion of the network**

YoY market share in City 1



Index spend trend in City 1



Use case 3 – Cosmetic industry

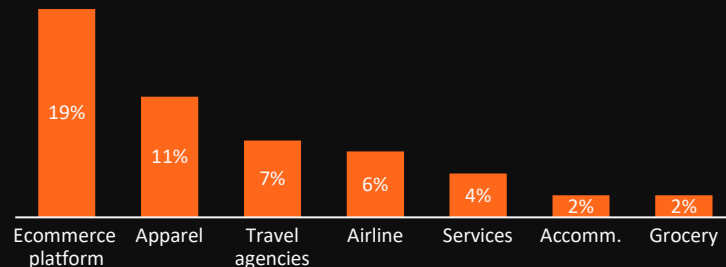
The support was aimed at assessing **brand's share of wallet, identification of top clients** in terms of **revenues generated and where they spend** in non competitive industries

The analyses were carried out in **every country where the brand operates**

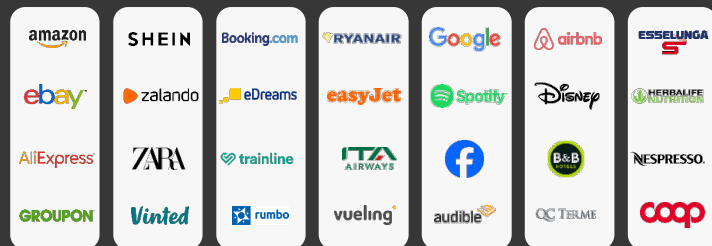
Top value customer distribution per spend

		Av. trx per card (#)	% Contribution to brand TOP customer spending
0% - 25%	15	1	6%
26% - 50%	28	1.5	12%
51% - 70%	54	2	17%
71% - 80%	78	2.5	14%
81% - 90%	105	3	21%
91% - 100%	160	4.5	32%

Industry and Brand affinity analyses



Top brands



WHAT DATA DO YOU USE?



Thank you!!