Advanced Analytics for providing Solutions

By Amit Gupta
MASTERCARD

Disclaimer

EMERGING TRENDS:
GROWTH & PROFITABILITY

MOBILE

SOCIAL

INTERNET OF THINGS

BIG DATA

CLOUD

PRIVACY / SECURITY

CONSUMER
EXPERIENCE

OPERATIONAL
EFFICIENCY

NEW BUSINESS
MODELS

MERCHANTS PEOPLE FRIENDS
BRANDS COMMUNITY BANKS

360° VIEW OF THE CONSUMER

DEEPER
RICHER
MORE MEANINGFUL
EXPERIENCES

PURCHASE BEHAVIOUR
SOCIAL
LOCATION
PSYCHOGRAPHIC
DEMOGRAPHIC
SEARCH
SENTIMENT

DATA CONNECTIONS

Unparalleled Consumer Spending Insights

Differentiation starts with consumer insights from a massive worldwide payments network and our experience in data cleansing, analytics and modeling

MULTI-SOURCED
- 38MM+ merchant locations
  - 22,000 issuers

CLEANSED, AGGREGATED, ANONYMOUS, AUGMENTED
- 1.5MM automated rules
  - Continuously tested

WHAT CAN

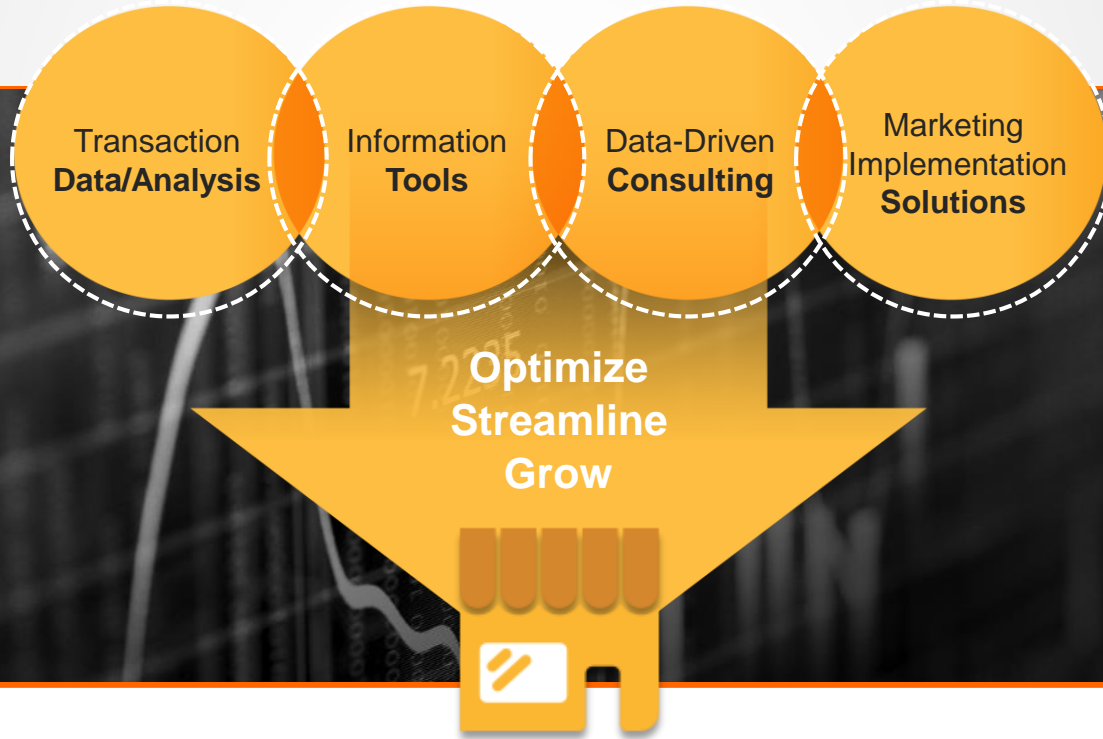**2.2B** GLOBAL CARDS

& 52B

TRANSACTIONS/YEAR

MEAN TO YOU?

WAREHOUSED
- 14 petabytes
- 5+ year historic global view
- Rapid retrieval
- Above-and-beyond privacy protection and security

TRANSFORMED INTO ACTIONABLE INSIGHTS
- Reports, indexes, benchmarks
- Behavioral variables
- Models, scores, forecasting
- Econometrics

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Who is MasterCard Advisors?

Transaction **Data/Analysis**

Information **Tools**

Data-Driven **Consulting**

Marketing Implementation **Solutions**

Optimize Streamline Grow

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Global leaders in every sector trust us to drive top and bottom line growth

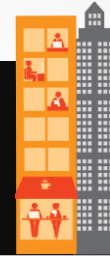**WE SERVE 44 OF THE TOP 100 RETAILERS**

in the world, including 3 of the world's top 5 grocers, 2 of the top 3 leading petrol chains, and several category leaders in specialty retail.
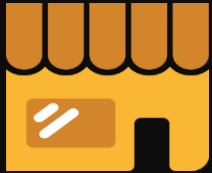
10 OF THE TOP 15 RESTAURANT companies use our solutions

We work with **2 OF THE 3 LARGEST GLOBAL AIRLINES**

13 OF THE TOP 25 GLOBAL HOTEL brands rely on our solutions

THE WORLD'S TOP HOTEL LOYALTY PROGRAMS are powered by our insights and assets. Rewarded several times
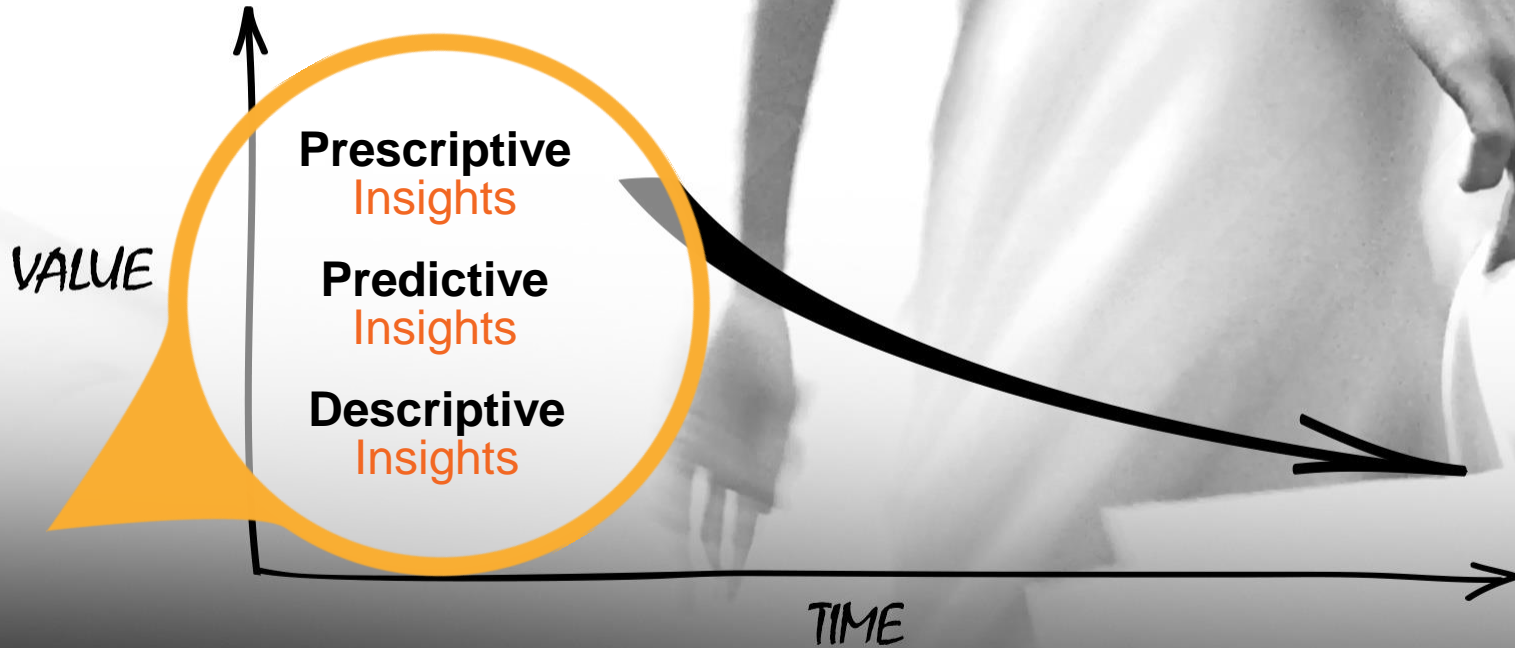
15 LEADING CPGs use our insights to grow their business

THE BIGGEST AND MOST PRESTIGIOUS DEPARTMENT STORES across the world rely on our cross border insights and segmentation models to drive sales

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TRANSFORM BIG DATA
INTO ACTIONABLE INSIGHTS

VALUE

Prescriptive
Insights

Predictive
Insights

Descriptive
Insights

TIME

Merchants rely on Mastercard Advisors

SMART DATA AND ANALYSIS TO...

KNOW YOUR CUSTOMERS BETTER ACROSS CHANNELS.

MAKE RETENTION A MAIN FOCUS

ACQUIRE NEW CUSTOMERS

UNDERSTAND YOUR WALLET SHARE

REWARD THEM FOR BEING LOYAL AND THEY WILL STAY

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Consumer purchase data and insights are the foundation that provide new intelligence for customers.

Market intelligence	What are market and sector trends that could affect your business
Business intelligence	How is your business performing
Customer intelligence	How can you grow your business through better engagement of existing and new customers
Location intelligence	Where should you go, buy or locate
Operational intelligence	How can you improve operations and business efficiency

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Some SOLUTIONS

Market Insights

Spending Pulse® and Sector Insights™ provide nationwide and sector views of market sizing broken down by category and micro-sectors
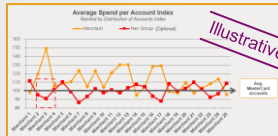

Illustrative

Local Market Intelligence

Local market intelligence provides local insight for a given sector or store location

Illustrative

Media Solutions

MasterCard data can be used to build acquisition campaigns and also measure ROI

Illustrative

Destination Insights

Understanding travel spend dynamics in market

Illustrative

Customer Data Enhancement

Providing a clearer picture of a merchants customer loyalty

Illustrative

Customer Loyalty

Purchase segmentation drives understanding of customer segments and their loyalty

Illustrative

Merchant Affinities

Affinity reports provides customer behavior intelligence

Illustrative
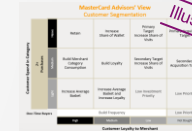
Geo-Location Insights

Location insights via an interactive plotting tool providing geolocation performance scoring for a given area up to Census block level, also accessible via API

Illustrative

Test & Learn (APT)

APT, a leading software firm that helps companies understand cause-and-effect impact of new ideas

Illustrative

**Destination Insights
Power of Data**

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DESTINATION INSIGHTS
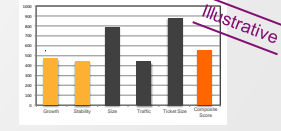
1. What are the **top origination countries** for travelers who are spending in the destination market?

2. What is the **seasonality** of travel spend?

3. **How has travel spend changed** over time?

4. What are the **top spend categories** for visitors to my destination market?

5. What origination countries should I focus on to **grow travel spend**?

6. What is the **spend behavior** of tourists in identified origination countries that also spend in my market?

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MasterCard capabilities

RICH DATA DEEPER INSIGHT
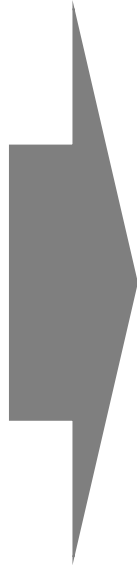
Xborder Tourism Insights

Domestic Tourism Insights

Indian Tourism Overview

XB Tourism Insights - Foreign Tourist Arrivals & XB Spend in India

FTA (Ministry of Tourism)

Country	Share (%)
USA	15.58
UK	11.62
Bangladesh	7.53
Sri Lanka	3.77
Russian Fed	3.72
Canada	3.66
Germany	3.62
France	3.56
Malaysia	3.48
Japan	3.16
Others	40.3

XB Spend (MasterCard Data)

Issuer Country	% of XB Spend in India
UNITED STATES	19.44%
UNITED ARAB EMIRATES	13.19%
UNITED KINGDOM	10.21%
AUSTRALIA	5.93%
GERMANY	5.23%
CANADA	3.44%
NIGERIA	3.06%
SINGAPORE	2.82%
NETHERLANDS	2.27%
SAUDI ARABIA	2.01%
Others	32.39%
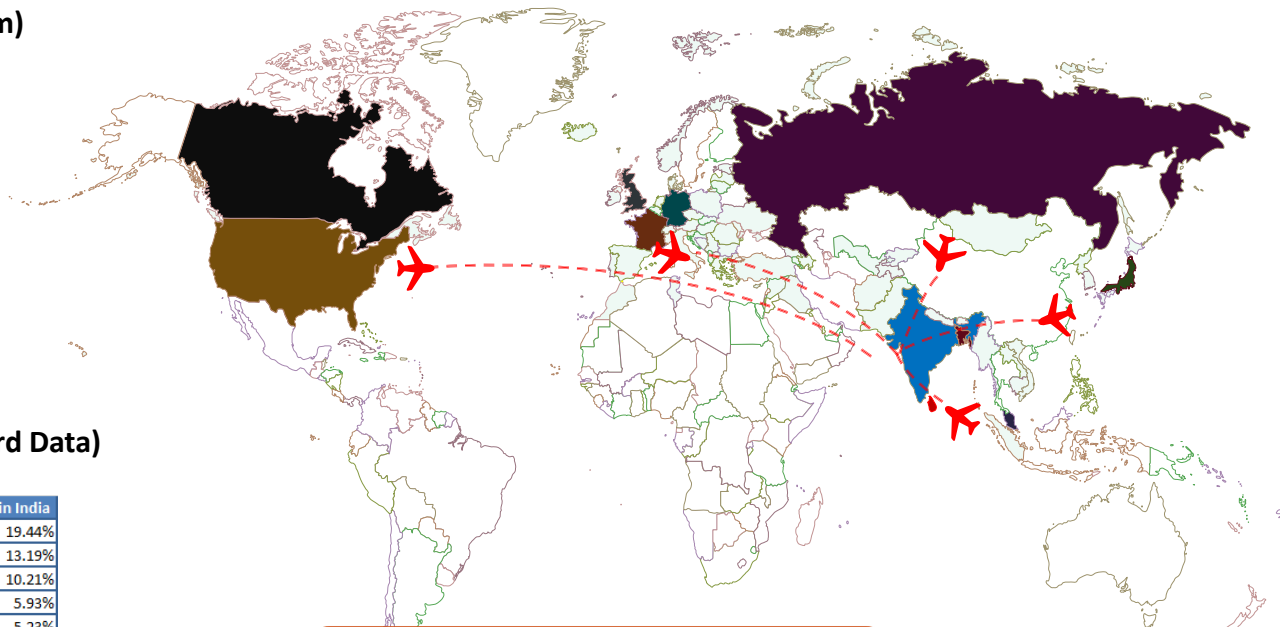
- USA and UK make more than 27% of all foreign tourist arrivals in India followed by neighbors (Bangladesh and Sri Lanka)
- USA and UAE make more than 32% of all XB spend in India followed by UK and Australia

Source:(i) Bureau of Immigration, Govt. of India, for 1997-2013
(ii) Ministry of Tourism, Govt. of India, for Jan-June, 2 014
(iii) MasterCard Transaction data

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Case Study :
Goa has only 1.4% Spend Share among major beach destinations in Asia Pacific

Spend Share of top Beach destinations in Asia Pacific

Bali	Phuket	Maldives	Chonburi	Suratthani	Samut Prakan	Penang	Goa
27.2	18.2	11	10.6	10.3	5.8	2.7	1.4
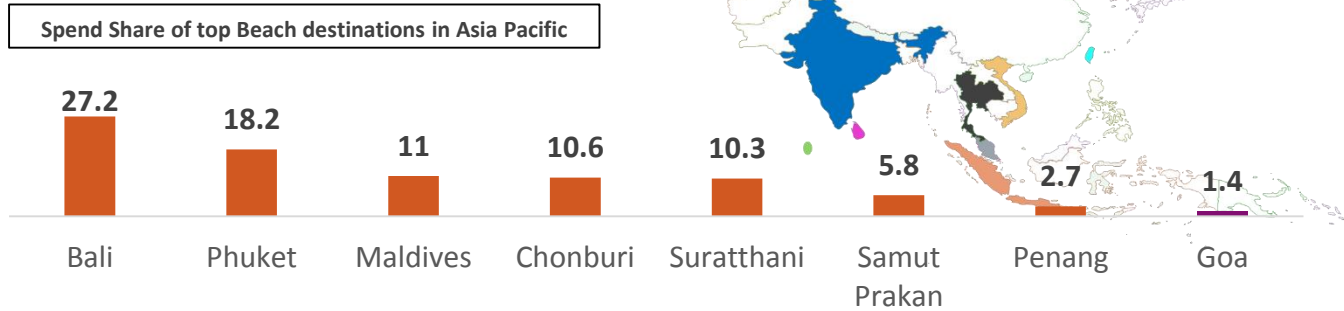
Spend Share by Feeder Countries

AUS 21%
RUS 8%
GBR 6%
DEU 6%
NLD 6%
CHN 5%
CHE 5%
SWE 3%
USA 4%
SGP 3%
others 33%
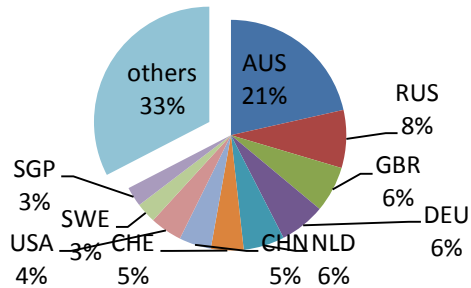
% of Spend in India by Feeder Countries

1.41%

AUS RUS GBR DEU NLD CHE CHN USA SWE SGP
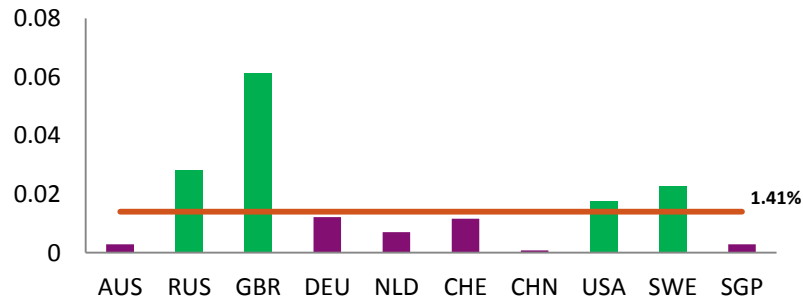
Note: MasterCard Data 2014-2015

Contact Us

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Data Assets Mind Map

Category
- By ticket size, total spend, frequency
- "Locals" or "Visitors/Tourists" purchase patterns
- Work or Home
- Purchase loyalty
  - I only stay at Hilton
  - I really like Italian food

By geo / demo
By time / day / month
By category / industry / merchant
By online / offline

Customer purchase profiles / patterns

Level
- By customer segment / cluster
- By customer

Purchase propensities
- Are you likely to be interested in this merchant or category?
- How much will you spend?
- How often will you spend?

CUSTOMER

Purchase rhythm
- I tend to purchase pizza every Friday
- I go on a skiing vacation every January
- I vacation every spring break
- Back to school shopping every year at Retailer A
- By time / day / month
- By location

Purchase sequencing
- People that shop here tend to then go here next
- Sequence by merchant
- Sequence by merchant / time
- Sequence by merchant / geo

Purchase affinities
- People that shop at these three merchants also shop here

Look a like — People that look like me also like to shop here
- Geo / demo
- Purchase patterns

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