

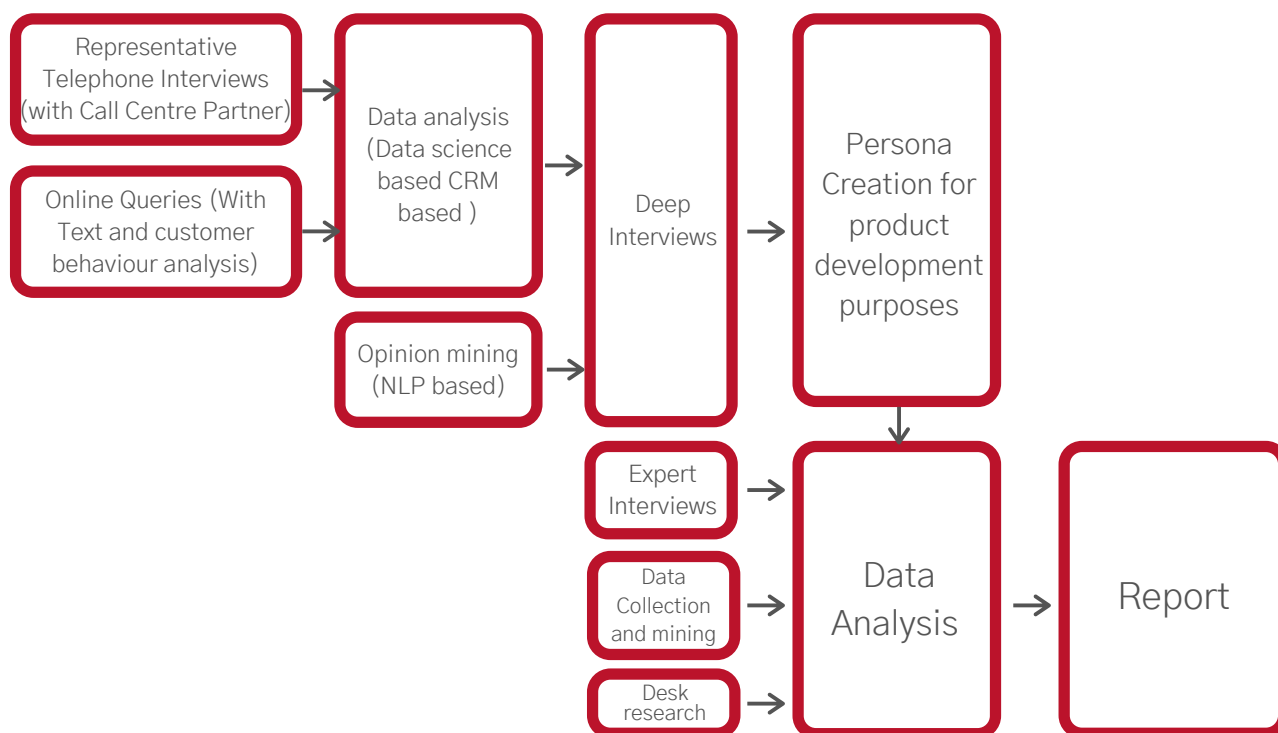


Payment Market Research for International Card Scheme

CEE Payment Markets are special expertise of our finch team, as since 2008 we members of the prestigious European Payment Consultancy Association, and with and for the association we have done deep market analysis for the European Bank, the major Card Schemes and number of other financial institutions on regular basis (national and regional comparative landscape, card payments by type and players, cash and bank account types, and e-commerce, loyalty and other type of cards, card alternatives, ATMs, new banks, PSD2 implementation and many more topics related to the payment market).

International Card Scheme Market Research and Strategic Opportunities

Our objective was to create a product development toolkit for further usage, based on user research. To achieve this we merged data with customer insights and expert opinions, using cutting edge technology (Data Science, Neurolinguistic Programming) and market research methodologies. The process we applied was as followed:



Based on the research, we delivered to the customer a strategic presentation of summarising the results in light of global and regional trends and highlighted the strategic opportunities.

We analysed in depth the market drivers, then based on the data segmented the market generating relevant personas. Each persona was measured in multidimensional scale, corresponding to data-driven segmentation. Their behaviour, based on representative, deep and expert interview samples has been structured in “Driver”, “Blocker” and “Opportunity” categories, which rich analytical insights.

Competitive products and product alternatives were analysed from consumer perspective in each case. From strategic point of view “low hanging fruits” were identified on behalf of the customer, which were impactful opportunities in easy reach. Larger range of non-traditional payment methods were showcased as either treat or opportunities for traditional ones. Conclusions for best options for the client were summarised at the end.