

## Depth. Focus. Service.

Trusted Advisor for  
the Payments Industry Globally

### Benefits of Membership in European PaymentsInsights

Our analysts' extensive industry knowledge provides clients with expert advice on key strategic and tactical marketing issues based on real customer feedback and opinions that provide the "voice of the customer" over time on the issues that are most relevant to payments and customer interaction channels.

Our clients use our data to explore issues such as:

- Understanding the use of IoT on consumer payments
- Sizing the mobile payment market
- Uncovering security and fraud issues consumers are facing
- How new ways of making payments are affecting consumer behavior
- Attitudes toward new recurring payments services
- How consumers are navigating the many ways to pay bills

As the payments landscape continues to evolve, it is more important than ever to be aware of what consumers are selecting and why they are making such choices. Mercator Advisory Group's European PaymentsInsights primary data reports deliver annual survey data on trends in consumer behavior and attitudes with regard to payment products, emerging payment trends, and technology.

Clients who subscribe to the European PaymentsInsights, a tracking study, not only benefit from Mercator's broad payments industry expertise and the extensive work we do with and on behalf of our member clients, but they also gain from Mercator's professional research capabilities to develop highly topical and relevant questions that have significant impact on payments and channel delivery business strategy. The membership offering includes as many "ad hoc" queries of the data sets as needed. In addition to the cross-tabulations provided, within the subscription year we also offer one custom recut of the banners against member-specific categories in order to make the data as relevant to the member organization as possible. It is Mercator analysts' depth of experience in addressing strategic issues, Mercator's consistency of tracking year-over-year trends, and the flexibility we demonstrate working with our members to answer custom data queries that differentiate this offering from other survey-based products.

#### The surveys are based on:

- 1,000 nationally representative households in each of the following countries (7,000 total): Germany, France, The Netherlands, United Kingdom, Spain, Sweden, and Italy.
- The European PaymentInsights surveys European consumers annually. This Emerging Payments and Technology survey is conducted each January and the report on it can be paired with the report on the North American Emerging Payments and Technology survey.
- The robust surveys provide a projectable sample of consumer data, even among sub-segments.
- Each year, Mercator updates the surveys with questions on the latest topics and issues to help clients identify new opportunities and better understand the disrupters to payments and channels.

#### Annual subscription benefits to European PaymentsInsights offerings:

- Includes cross-tabulation data from the annual survey
- Provides four "Insight Summary Reports" summarizing the survey findings by topic and presenting analysis and critical industry insight into the latest payment technologies and channel trends
- Identifies key shifts and year-over-year trends in consumer payment preferences
- Focuses on new payments technology, fraud and security issues, and personal attitudes toward technology, finances and security, and ATMs.
- Incorporates country-level analyses where appropriate

## Research Approach

Mercator Advisory Group uses a recognized national research panel in each country covered to perform an online survey of consumers. Each country's panel has sufficient base size to analyze data among many relevant sub-segments. Mercator Advisory Group provides topically grouped reports during the year. Subscriptions run on a 12-month basis from time of signup and include access to all new program research published during that period.

The European PaymentsInsights Survey Series on Emerging Payments and Technology focuses on new payments technology, fraud and security issues, personal attitudes toward technology, finances and security, and ATMs. Emerging Payments and Technology is based on an online survey of 7,000 total in seven countries in Europe and is fielded in January of each year.

Prior to fielding the surveys, Mercator Advisory Group works with clients to refine the most useful and relevant topics in each of these areas. We maintain critical topics for year-over-year tracking and add several new topics each year. The Emerging Payments and Technology reports are typically delivered within Q1 and Q2 of the following year. A subscription is based upon reports delivered within the year of membership.

## Mercator Advisory Group

Mercator Advisory Group provides unparalleled independent and objective analysis that assists our members in uncovering new market opportunities and optimizing current strategic initiatives for maximum revenue generation and cost containment. Our commitment to and exclusive focus on the payments industry enables us to consistently provide highly relevant content and exceptional value for your research expenditure.

Our advisory services include practices focused on Commercial and Enterprise Payments, Credit, Debit and Alternative Products, Emerging Technologies, Merchant Services, and Prepaid. We also offer access to our North American PaymentsInsights Survey Series as well as our two other primary data subscription areas, namely, our "Small Business PaymentsInsights" and our "Buyer PaymentsInsights." In addition, Mercator provides custom research and consulting services and PaymentsJournal, a payment news aggregation website and payments industry information portal designed to keep payments and banking industry professionals informed through the daily delivery of the latest news, industry blogs, research, case studies, executive interviews and analyst insights.

# MERCATOR ADVISORY GROUP

### RESEARCH ADVISORY SERVICES

- Commercial & Enterprise Payments
- Credit
- Debit & Alternative Products
- Emerging Technologies
- Merchant Services
- Prepaid

### CUSTOM RESEARCH AND CONSULTING

### PRIMARY DATA SERVICES

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