



## AMEC International Communication Effectiveness Awards 2015

**Category: Best Use of Social Media Measurement**  
**Entering Company Name: MasterCard with PRIME Research**  
**Name of person entering: Mark Weiner**  
**Email: [weiner@prime-research.com](mailto:weiner@prime-research.com)**  
**Telephone: +203-414-8482**  
**Client: MasterCard**  
**Campaign title: From Data to Insights to Action**

### Objective/Brief:

MasterCard is a technology company in the global payments business. It connects consumers, financial institutions, merchants, governments and businesses worldwide, enabling them to use electronic forms of payment instead of cash and checks. MasterCard does not issue cards, but develops advanced payment solutions and seamlessly processes billions of transactions around the world every year. MasterCard charges on a transaction basis, so its revenues are impacted by the number and size of transactions it processes.

In 2011 the mobile phone was mooted to become the consumer method of choice for making purchases and managing money<sup>1</sup>. MasterCard was perfectly placed to help merchants provide their customers with a safe, simple, smart way to pay using their mobile devices. In a strategic drive, MasterCard led developments of standards and launched the first mobile commerce technologies that let people, “pay with a tap”<sup>2</sup>.

As part of this drive, the MasterCard executive team embarked on a journey to transform the B2B financial services giant into a more consumer-focused payments technology company. From a communications standpoint, MasterCard was squarely B2B; the opportunity was to shift engagement online and develop a direct relationship and dialogue with consumers and influencers.

In partnership with PRIME Research, MasterCard created the award-winning<sup>3</sup> Conversation Suite – a dynamic, global insights and engagement engine to track and monitor conversations across 56 markets and 26 languages in real-time, 24/7. The Conversation Suite applies data to uncover research-based insights to achieve better business results. The data analysis became a foundation for communications decision making and a barometer and resource to the entire business.

PRIME’s data scientists uncovered a trend revealing consumers’ great excitement and anticipation for the emerging mobile commerce technology. But those who tried it expressed two sources of anxiety: acceptance and data security. PRIME’s deep contextual analysis revealed that concerns over ‘data security’ centered on unfamiliarity with the technology and the possibility of personal data compromises. Frustration over ‘acceptance’ also arose over the inability of certain merchants to process mobile payments at point of sale.

Beyond the PR team who listened, engaged and refined their communication, PRIME’s social data insights profoundly influenced planning and execution throughout the company. This “voice of the consumer” directly influenced marketing messaging, advertising campaigns, product development, and merchant training programmes. Following PRIME’s initial discovery, the company’s market research survey results confirmed the social media findings but much later and at a much greater cost.

The Conversation Suite’s role as a seminal business tool had been proven. PRIME now had to work closely with MasterCard to evolve the partnership to provide ongoing social insights and strategic guidance for meaningful business results. In years two and three, MasterCard applied PRIME’s research-based consulting to lower barriers to mobile payments by:

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<sup>1</sup> International Telecommunications Union, 2011.

<sup>2</sup> <http://www.mastercard.com/corporate/mobile.html>

<sup>3</sup> PR Platinum Award 2013 for Best Use of Research and Evaluation; Sabre Award 2014 Company of the Year etc.



- Interpreting the evolving social discussion of mobile commerce to inform marketing and communication targeting and messaging
- Providing a barometer of social opinion for the mobile payments industry and leading the industry agenda
- Uncovering positive and negative drivers of use, adoption and sentiment in global markets
- Reporting on barriers to adoption of mobile technology for consumers and merchants to help MasterCard overcome them

### Strategy:

Throughout 2012 to 2014, PRIME Research continuously tracked results across 56 markets in 26 languages. To generate earned media insights that could be trusted, upheld and acted upon required a more sophisticated approach than a tool alone could offer (see Appendix I). The Conversation Suite did the heavy lifting using complex, multi-language search string algorithms and human validated analytics. The right streams of data were identified using search string methodologies to remove false positives, spam and splogs, as well as ensuring the right geographical signals. PRIME's consultants applied a layer of subject matter expertise, statistical acumen and critical thinking to create the necessary insights.

The deliverables were real-time monitoring and analysis of online communications including News, Blogs, Weibo, Twitter, Facebook, YouTube, Google+, Instagram, Boards and Forums. MasterCard employees could self-sufficiently access relevant content, accurate human-validated data and create real-time research and reporting. PRIME provided MasterCard with timely reports, showing key metrics, SWOT analyses, key influencers and industry themes. The aim was to help them set smarter objectives, develop better strategies, create more compelling tactics and execution, evaluate performance and drive continuous performance versus objectives, competitors and past performance.

Importantly, an annual study of social commentary around mobile payments was collated to assess people's willingness to adopt mobile payment services. The annual Mobile Payments Study aimed to assess people's awareness, understanding, attitudes, preferences and behavior towards existing payment options throughout North and South America, Europe, Africa, Asia and the Pacific Rim. To assist in leading the industry agenda, visually compelling, sharable graphics were created to summarise the findings.

### Execution/Implementation:

Using PRIME's proprietary social media analytics expertise, methods and technology, the research firm identified millions of relevant social media posts each year on the subject of mobile payment innovation in the context of MasterCard and its industry peers. From the huge volume of posts, a broad sample of substantive comments were subjected to PRIME Research's more granular expert human-content analysis. PRIME's consultants developed these insights into actionable business drivers. The findings were successfully applied throughout MasterCard and across the wider industry.

### Evolving global picture of mobile payments

In 2013, the study revealed that mobile payments transitioned from skepticism to adoption with 81% of conversations driven by mobile payments users as opposed to the prior year when only one-third of consumers discussing mobile payments had actually used a product. In 2014, the social media analysis revealed that conversations had gone from "problem solved" to "what's next?"

The global picture was well illustrated for the MasterCard team. Users based in Europe were the most vocal in expressing opinions about mobile payment technology followed closely by Asia-Pacific and the United States. Some skepticism was evident in Europe as consumers discussed mobile payment security and general reservations about the feasibility of worldwide adoption. Across the Latin America and Caribbean regions, non-adopters expressed a need for clarification on the mobile payment technologies offered as well as a clearer

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*"The conversation shift and trend of improving sentiment around mobile payments is encouraging. It shows that more and more consumers are embracing new payment technologies, in part driven by the enhanced convenience and security offered."*

Raj Dhamodharan, Group Head, Emerging Payments, Asia Pacific, MasterCard

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understanding of the cost implications mobile payments may have on their current lifestyles. China, Thailand, Australia, Japan and Singapore were the most active countries across Asia. Users discussed product experiences and shared opinions about news stories originating in traditional media. Discussions in the Middle East

and Africa tended to retell or redistribute stories which originated in traditional media with the highest shares of discussion stemming from South Africa, Saudi Arabia, UAE and Nigeria. In the United States, users showed interest in the compatibility of mobile payments with other payment systems. Other drivers of discussion centered on value, longer-term benefits, as well as security. These insights were fed back into MasterCard's global communications strategy and formed the basis of wider industry insight.

### **Strategic communications guidance**

MasterCard used the in-depth global picture to inform messaging and targeting strategy. MasterCard's paid, earned and owned communication reinforced those themes on which they led and elevated themes which required improvement.

### **Leading the mobile payments industry agenda**

MasterCard's insights were used as an industry barometer for understanding consumer and merchant adoption. The study revealed significant year-over-year improvements on a number of key performance indicators:

- Social volume supporting mobile payments indicated growing mobile payments acceptance. In 2012, 85,000 identifiable mobile payment social conversations increased to 13,000,000 in 2013 and to 19,100,000 in 2014
- Human-validated social sentiment achieved its most positive ratings in 2014 with 94% favorable conversations globally, up 17pp from 2013 and up 24pp. from 2012
- By 2014, positive conversations centered on convenience rather than anxiety, as consumers shared their excitement around integrating innovative payment solutions into their daily lives, as well as reward incentives and cardholder benefits through the use of mobile payments

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*"This research by MasterCard formed an interesting starting point for much of the debate at Mobile World Congress around mobile payments. Knowing, finally, that consumers and increasingly merchants are looking to embrace m-payments set the scene at the show for the raft of payment and money related announcements."*

Paul Skeldon, Editor of M-retailing.net

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In 2014, MasterCard was at the centre of all mobile payment conversation throughout one of the industry's most important events – Mobile World Congress. Striking data visualization assisted in the spread of the story and intensive media interest (see Appendix II). The data insights were covered extensively throughout global mainstream and social media.

### **Drivers of use, adoption and sentiment**

Over the years, PRIME's research demonstrated how consumers were shifting from discussing mobile payments to trying out various options. Adopters drove an increasing segment of the conversation and confusion was replaced by discussions focusing on the quality and staying power of various products.

As sentiment towards mobile payments improved significantly among Adopters over time, PRIME demonstrated that the user experience, technical quality and acceptance network was improving for consumers. Most posts praised aspects including innovation, convenience and speed and findings were fed back into the business.

Despite increasing consumer sentiment, Experience remained an opportunity for improvement as it ranked as a high frustration point for users. Transaction Experience, Technical Functionality and Consumer security protection were all identified as areas for education and product improvement.

### **Barriers to adoption as a business driver**

To drive successful outcomes, the research identified barriers to adoption to be fed back into the business. Merchant acceptance was the most visible topic identified early on in the programme. Over time, merchant availability went from a barrier to entry for non-adopters to the most discussed positive topic (see Appendix III). This went hand in hand with merchant engagement: merchant conversations



were driven by those who had implemented mobile solutions and non-adopting merchants increasingly turned to social media to seek mobile payments advice from other merchants. Many merchants discussed the benefits of mobile payments, in many cases as a differentiator for their business.

With confusion over security highlighted as a barrier, consumer education efforts in particular were identified as being critical to the success and adoption of mobile payments. PRIME identified an opportunity for education: despite robust security, confusion existed on how mobile technology could reverse fraudulent and unauthorised charges. Consumers using MasterCard for mobile payments are protected through MasterCard's zero liability policy. A consumer education programme was embarked upon to remove this barrier.

### Effectiveness of Assignment:

In a world where many multi-nationals sit in limbo debating social media's impact on 'big data' decision-making, MasterCard committed fully to research, applied the findings and became more strategic, efficient, and successful. PRIME's data and insights aid in execution of communications campaigns in real time – whether identifying and responding to an issue in real time or facilitating creative opportunities to position the brand with media, influencers and consumers.

Over the course of the last three years, MasterCard's social insights have been used to successfully inform communications strategy, shape product messaging and facilitate successful targeting. MasterCard has effectively shifted consumer conversations from questioning available mobile options and the security of mobile to the possibilities of enhanced experiences through tech innovations on digital devices.



The physical Conversation Suite has become a coveted destination for MasterCard employees, heightening awareness of the importance of the millions of online conversations shaping the brand and industry and serving as a flexible space for brainstorming and information sharing. The Conversation Suite has helped to evolve the company culture to be more open and collaborative, demonstrated best-in-class engagement within the industry and met the challenge of transforming MasterCard into a more consumer-focused, aware and insights-led technology payments company.

Throughout the three years, MasterCard's traditional market research study confirmed the integrity of the social media insights which were delivered in a fraction of the time and at a significantly lower relative cost. PRIME's social media analysis now works to complement MasterCard's surveys as data-integration adds context and rigor to the findings.

MasterCard had led the industry agenda with its data insights, painting a clear picture of global mobile commerce that has driven media and industry event agendas. PRIME's insights have been fed back into the business to lower barriers to adoption, driving more mobile payments and ultimately business success.

Internally, a shift in perception among key stakeholders, increased profile and appreciation for the communications team internally has followed. In 2013, MasterCard's communications team was one of five company teams to win a CEO award. The communications team worked to contribute to the company's strong business results – in 2013 MasterCard reported a 13 percent annual increase in net revenue, in 2014 this increased to 14 percent.

According to Andrew Bowins, MasterCard's Senior Vice President, Corporate Reputation & Engagement, *"Insights unlock an organization and shape culture, thinking and actions. In the age of real time communications and engagement, companies need to listen twice as hard before they speak. This is what MasterCard is doing today and in turn our ability to listen, learn and then engage has served as a catalyst for change and evolution in communications and across the way we operate as a company."*