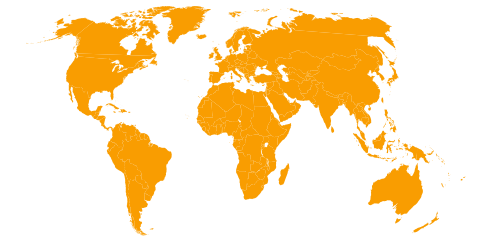


Business Insights and Benchmarks

Merchant Client



🎯 Challenge

A large fuel retailer was experiencing customer loyalty challenges and was looking to identify opportunities to maximize marketing budget / return on investment (ROI), promote cash conversion and reinforce customer loyalty.

- What is our actual market share and how has it evolved over time?
- Where are our best investment opportunities in the country and how should they be deployed?
- What is our share-of-wallet in comparison to the overall segment? Where are customers spending (e.g., convenience stores, auto services/parts) in close proximity to our locations?

🔧 Solution

Visa Performance Solutions was engaged to perform merchant analytics using Visa and client data aimed at fostering merchant partnerships and increase card penetration through actionable insights. Our solution approach included the following actions:

- Analyzed merchant performance vs. competitors (by business format, segment, store, geography, etc.) based on relevant key performance indicators
- Segmented customer behavior in the client's gas stations: spending share-of-wallet, spending in gas stations vs. other (e.g., convenience stores, auto services), and out-of-store shopping behavior
- Identified business opportunities to drive client sales, increase card payments and optimize future investments

📊 Client Impact

- Significantly increased payment volume through a focused cash migration initiative
- Enhanced client engagement levels through refined store differentiation and loyalty strategies



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