



Unlocking strategic opportunities with B2B customers

How Visa are partnering with Dynata to empower SMBs across Europe in their digital transformation
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Introduction



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The Mission

“In 2020, Visa announced a multi-year goal to digitalise 50 million SMBs worldwide.”

THE VISA SMB EUROPEAN ANNUAL SURVEY CONDUCTED BY DYNATA

The Research Objective

Understand key trends that are shaping the SMB payments ecosystem in Europe.

The survey assesses **merchant attitudes and behaviours towards payments**, as well as a breadth of other topics related to **their current business and outlook**.



Our Research Approach

- 20,000+ SMB decision makers
- Spread of **smaller and mid-size businesses**
 - < 50 employees
 - < € 10M turnover
 - < € 500 average transactional value
- Spread of **B2B and B2C** sales
- 14 European countries**
- Survey supported by a **carefully-designed questionnaire**



SMB remain a critical contributor to the GDP in Europe



GDP contribution of SMBs as % of total (€3.9trn)¹



Of all enterprises in Europe are SMBs¹

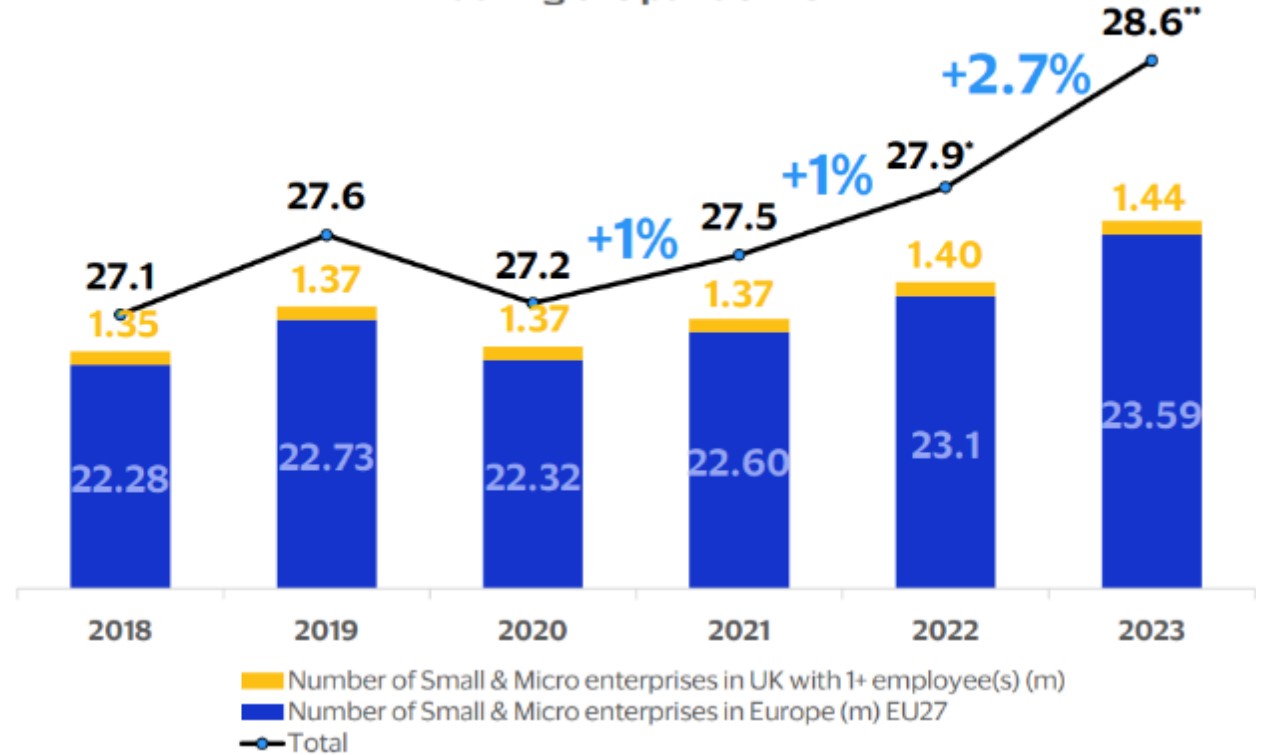


Of European jobs are created by SMBs



¹Estimated 3.5M SMBs in Turkey and Israel included in the total
²Estimated 2.7% growth rate based on European Commission Annual report – 2023 SME Performance review.
 1. European commission provided by COIN - JRC - Number of SMBs in the European Union (EU27) SME Performance Review 2022
 2. Business population estimates for the UK and regions 2023: statistical release (PDF) Gov.uk
 3. ONS, October 2021

European SMBs are seeing a sustained growth, after a dip during the pandemic^{1,2}



Economic and political changes accelerate the digital journey for

SMB

SMBs are under unprecedented pressure with cash flow and profitability hit the hardest...

17% ▼

reported a reduction in average basket size

24% ▼

reported declines in domestic sales

51% ▲

reported increases in overheads

Digital payments are fast becoming a critical enabler for SMBs

When cards are offered as a payment choice, SMBs may see a **revenue increase of between 6% and 15%**

47%

Agreed customers spend more when they use cards

60%

Agreed card payments reduce the amount of cash on the premises

52%

Agreed they get paid quicker when they accept card payments (vs bank transfers)

58%

Agreed card payments reduce the risk of not getting paid

The B2B research landscape has undergone dramatic changes

- ✔ Reach of B2B decision makers
- ✔ Quality concerns
- ✔ Respondent engagement and tenure
- ✔ More precision needed when profiling and targeting



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How we have risen to the challenge

1

Find the right audience

2

Ensure data quality

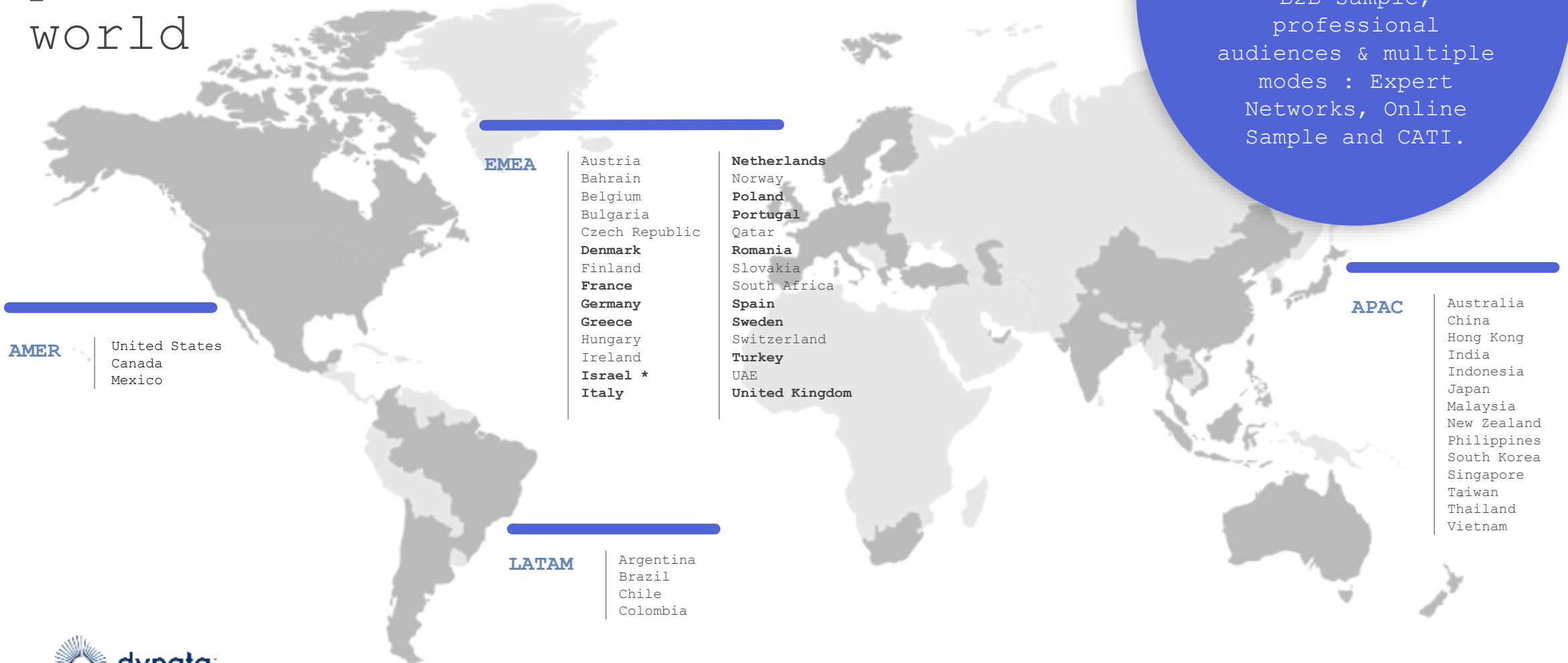
3

Provide flexible data delivery

More than **3 million** business professionals reached across the world

REACH & DEPTH OF BUSINESS PROFESSIONALS

Largest universe of B2B sample, professional audiences & multiple modes : Expert Networks, Online Sample and CATI.



* Third-party panel

Unique approach to B2B recruitment

Unique recruitment sources



Validation of B2B professionals "Virtual Resume"

- ✔ Expert / peer-review validation surveys
- ✔ Verification against 3rd party databases

Respondent verification powered by Machine Learning

- ✔ Throughout a panelist's lifecycle - from recruitment to the redemption of rewards
- ✔ At every interaction
 - Across all surveys

Precise B2B targeting and data quality



Inviting the right audience into the survey

Profiling and targeting SMB decision makers

on an average of 15 attributes per business

professional member



Interviewing the right audience for this subject

A well-written screener

minimises the risk to data coming from non-subject matter experts or

fraudsters



Effective in-survey data quality checks

AI used to evaluate respondents' behaviour

throughout the survey using QualityScore™

DELIVERING INSIGHTS WITH IMPACT: VISA'S EXTENSIVE USE OF THE DATA

Unmatched insights at a fingertip

- ✓ Actionable leads
- ✓ Evolving exploration
- ✓ Flexible data access
- ✓ Trended sub-panel





Precise B2B targeting, data quality, insightful research approach have become critical to the success of our small business programme.

This annual study empowers us to make **data-driven decisions** that enable us to **support more small businesses** across European markets.



THE JOURNEY CONTINUES...

Visa's achievement so far

By June 2023, Visa had exceeded its 3-year goal, digitally enabling nearly 67 million SMBs globally.

In Europe, Visa digitally enabled 13.5 million SMBs between 2020 and 2023.

Questions?

To learn more, come and see
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Thank you

