

#### 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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INTRO PARTNERSHIP VISA - DYNATA

#### The Mission

### "In 2020, Visa announced a multiyear 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.





THE VISA SMB EUROPEAN ANNUAL SURVEY CONDUCTED BY DYNATA

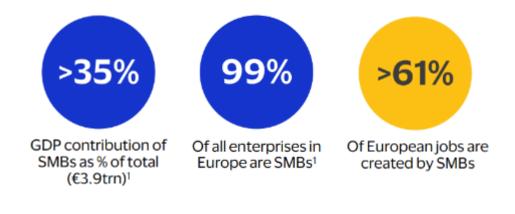
#### Our Research Approach

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

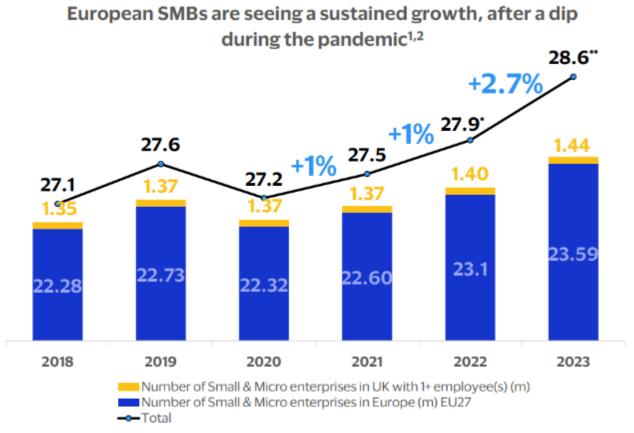


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#### SMB remain a critical contributor to the GDP in Europe



"Estimated 3:5M SMBs in Turkey and Israel included in the total "Estimated 2:7% growthrate based on European Commission Annual report – 2023 SME Performance review. 1. European commission provided by CCM – JRC - Number of SMBs in the European Licion (EU27) SME Performance Review 2022 2. Business population estimates for the UK and regions 2023: statistical release (PDF) Gov.uk 3. ONS, October 2021





VISA

Source: White paper "The digital payment ecosystem for small businesses in post-COVID - May 2023", authored by Lynsey Verrillo, Aleksandar Gradinarov and Maria Peralta from Visa. All statistics mentioned are derived from the Europe Visa European Annual Survey 2022 (n=5,563) conducted by Dynata.

#### Economic and political changes accelerate the digital journey for SMBS are under unprecedented pressure with cash flow and profitability hit the hardest...

17%

reported a reduction in average basket size

reported declines in domestic sales 51%

reported increases in overheads



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THE DIGITAL JOURNEY FOR EUROPEAN SMBs

#### 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



Source: White paper "The digital payment ecosystem for small businesses in post-COVID - May 2023", authored by Lynsey Verrillo, Aleksandar Gradinarov and Maria Peralta from Visa. All statistics mentioned are derived from the Europe Visa European Annual Survey 2022 (n=5,563) conducted by Dynata. CHALLENGES WHEN RESEARCHING B2B RESPONDENTS

#### 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



THE VISA SMB EUROPEAN ANNUAL SURVEY CONDUCTED BY DYNATA

#### How we have risen to the challenge

Find the right audience

Ensure data quality

2

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.

		Austria	Netherlands		
	EMEA	Bahrain	Norway		
		Belgium	Poland		
		Bulgaria	Portugal		
		Czech Republic	Qatar		
		Denmark	Romania		
		Finland	Slovakia		
		France	South Africa	·	
		Germany	Spain	ADAC	Australia
		Greece	Sweden	APAC	China
		Hungary	Switzerland		Hong Kong
AMER United States		Ireland	Turkey		India
Canada		Israel *	UAE		Indonesia
Mexico		Italy	United Kingdom		Japan
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FINDING AND ENGAGING THE RIGHT AUDIENCE FOR OUR SURVEY

#### Unique approach to B2B recruitment

Unique recruitment sources





Validation of B2B professionals "Virtual Resume"

Expert / peer-review validation surveys

Verification against
3<sup>rd</sup> 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



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ENSURING DATA QUALITY AT EVERY STAGE OF THE PROJECT

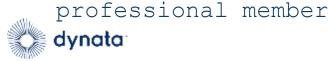
Precise B2B targeting and data quality



Inviting the right audience into the survey

Profiling and targeting SMB decision makers

on an average of 15 attributes per business



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

Sevolving 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 **I** support more small businesses across European markets.





#### 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

us

at booth **#512** 

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# Thank you



