

The Small Business Study offers insights on opportunities for new business

Financial institutions seeking alternative areas of growth in a challenging credit card market are taking a hard look at the small business sector. The opportunity to replace cash, checks, and personal credit cards used for business purposes is substantial.

Do you have the information you need to fully capture this opportunity? MasterCard Advisors has conducted rigorous strategic research specifically focused on understanding the small business sector. The *Small Business Study*, part of the **Comparative Cardholder Dynamics** suite of studies, will reveal how small business owners feel about the products and services offered as well as their attitudes and card usage patterns.

With the *Small Business Study*, you will be equipped to learn, from a single, comprehensive source, how to attract and maintain the most profitable cardholders.

Answers that Facilitate Informed Business Decisions

The *Small Business Study* applies MasterCard Advisors' proprietary research methodology to understanding the opportunities available in this growing segment. It draws unique insight from small business owners identified in a nationally representative panel of more than 40,000 consumers. These insights cover a range of important topics, including: satisfaction and loyalty; banking relationships; firmographics; acquisition and retention; security and financial control; rewards; product features; and fees.



These insights can help you answer critical questions, such as:

- How satisfied are small business owners with their issuers, and how does satisfaction vary among issuers in the marketplace?
- Which financial institutions are most successful with small businesses in terms of average cardholder spend and revolve?
- What are the factors that influence a small business owner to choose a small business card over a consumer card?
- How well are small business card issuers meeting the needs of small business owners, and which issuers are doing the better job?
- How are issuers revising their service approaches and call centers to satisfy small business users?
- How important are rewards programs to small business owners, and how are issuers reacting to them?

You can rely on the *Small Business Study* for the answers that can improve the performance of your small business card programs and identify ways to improve the value of your offerings to small business owners.

Benchmarking of Leading Card Programs

Competitive benchmarking, a unique aspect of our studies, helps you get an industrywide view on small businesses. The leading card programs are each identified, accompanied by a detailed analysis of their respective performances. The study reveals:

- Which small business card issuers face the highest attrition risk potential, and why their cardholders are dissatisfied
- Which small business card issuers offer the widest array of products and services for their cardholders

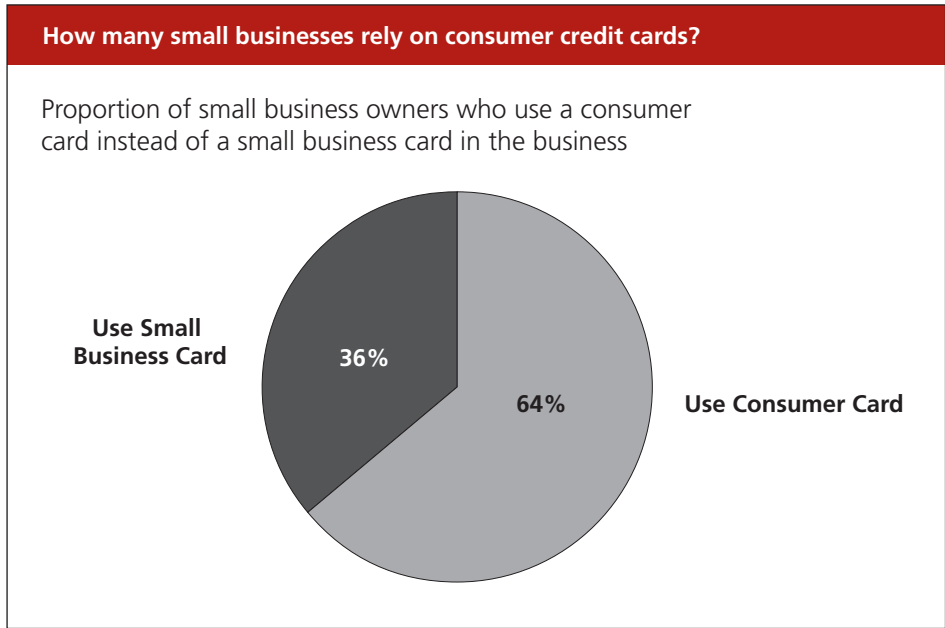
- How product and service offerings translate into more satisfied and loyal cardholders
- Which benefits and features attract small businesses, such as rewards programs and online financial reporting capabilities

Armed with the *Small Business Study*, you will have the competitive intelligence you need to develop strategies for success in the marketplace.

To learn more about the *Small Business Study* in the **Comparative Cardholder Dynamics** suite of studies, please contact your MasterCard Representative or visit the MasterCard Advisors website www.mastercardadvisors.com.

About the Advisors Payments Panel

The Advisors Payments Panel is a U.S.-based panel of more than 40,000 consumers of credit and debit cards. The panel is sourced from an existing nationally representative panel maintained by Ipsos, a leading provider of market research services. The information collected provides a powerful and comprehensive perspective, not only across all cards in the wallet, but also across all forms of consumer payment.



About MasterCard Advisors

MasterCard Advisors, LLC, the professional services arm of MasterCard Worldwide, provides payments-focused consulting, information, and outsourcing services to financial institutions and merchants worldwide. With its unparalleled category expertise, deep understanding of customer needs, and successful track record in addressing complex challenges throughout the payments lifecycle, MasterCard Advisors

delivers customized end-to-end solutions that maximize the value of clients' cards and payments businesses. MasterCard Advisors shares the goals and vision of its clients, and works in partnership with them to deliver actionable insights that drive tangible impact and financial gain. For more information, go to www.mastercardadvisors.com.

Comparative Cardholder Dynamics studies offer a broad and deep understanding of payment behaviors and consumer attitudes toward credit and debit cards. Issuers gain powerful competitive intelligence and marketplace insights for developing strategies to improve performance.

