

The Cardholder Satisfaction and Loyalty Study shows how to improve portfolio performance

To build loyalty, you need to know which strategies and tactics are most effective in generating preference and usage in the marketplace. The MasterCard Advisors *Cardholder Satisfaction and Loyalty Study*, part of the **Comparative Cardholder Dynamics** suite of studies, provides comprehensive data and analysis on this critical topic, enabling you to make well-informed business decisions.

The Insights You Need

The *Cardholder Satisfaction and Loyalty Study* arms you with competitive insights on cardholder concerns related to all credit card products—including MasterCard, Visa, American Express, Discover, and store and gas credit cards. This robust study is based on in-depth interviews with a nationally representative sample of 40,000 consumers, capturing their overall satisfaction levels and expectations and providing a unique view into what drives their behavior.

MasterCard Advisors uses rigorous methodologies to gather, analyze, and synthesize findings from deep data, yielding powerful insights that help you improve the performance of your portfolios.

Answers to Key Business Questions

The study explores the topics most relevant to cardholder satisfaction and loyalty. It can help you answer your major business questions, such as:

- How satisfied are your cardholders compared to the cardholders of other major issuers?



- Does higher satisfaction lead to a greater share of wallet?
- How do satisfaction levels differ among rewards cardholders?
- Are satisfaction levels different for cardholders who revolve vs. others?
- Are your cardholders likely to recommend your card to others?
- Are satisfaction levels higher in cardholders who have multiple banking relationships with issuers?
- How do life-stage/lifestyle cluster satisfaction levels vary?

The Cardholder Satisfaction and Loyalty Study enables you to learn how to attract and maintain the most profitable cardholders.

Factors Analyzed in the Study

- Primary card designation (card used most often)
- Card share of monthly spending and transactions
- Likelihood to recommend specific cards
- Prevalence of multiple banking relationships
- Consumer attitudes regarding their finances
- Consumer attitudes regarding issuers' products and services
- Customer service
- Future card-usage intent
- Share of revolving behavior
- Likelihood to stop using/cancel specific cards
- Rewards cards ownership

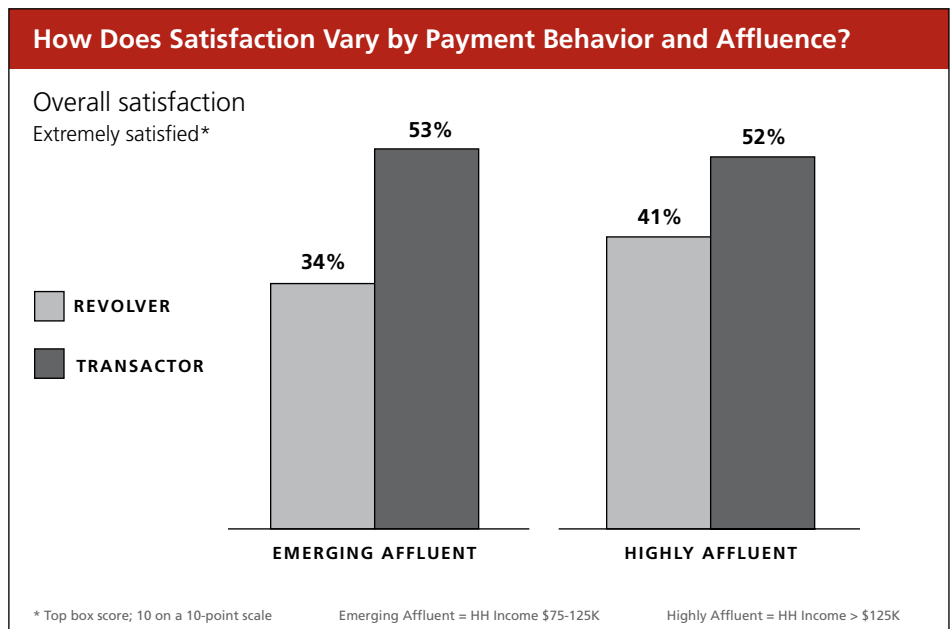
Cardholder Intelligence to Meet Marketplace Challenges

The study's perspectives on cardholder satisfaction and loyalty give you the intelligence you need to meet today's marketplace challenges, including:

- A mature U.S. credit market
- Consumers increasingly savvy and discerning about credit cards
- Intense competition for share of mind and share of wallet
- Competition compelling issuers to outdo each other by creating more card products and features to lure customers
- Issuers challenged to strike a balance between share gain and margin improvement

You can rely on the unique insights of the *Cardholder Satisfaction and Loyalty Study* for help in identifying and leveraging the drivers that will increase the value of your consumer offerings. The Study will give you the competitive intelligence you need to develop successful strategies.

To learn more about the *Cardholder Satisfaction and Loyalty 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.



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