

# Enable Business Growth by Ensuring Consumer Trust

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# “Trust and usage

Trust builds loyalty

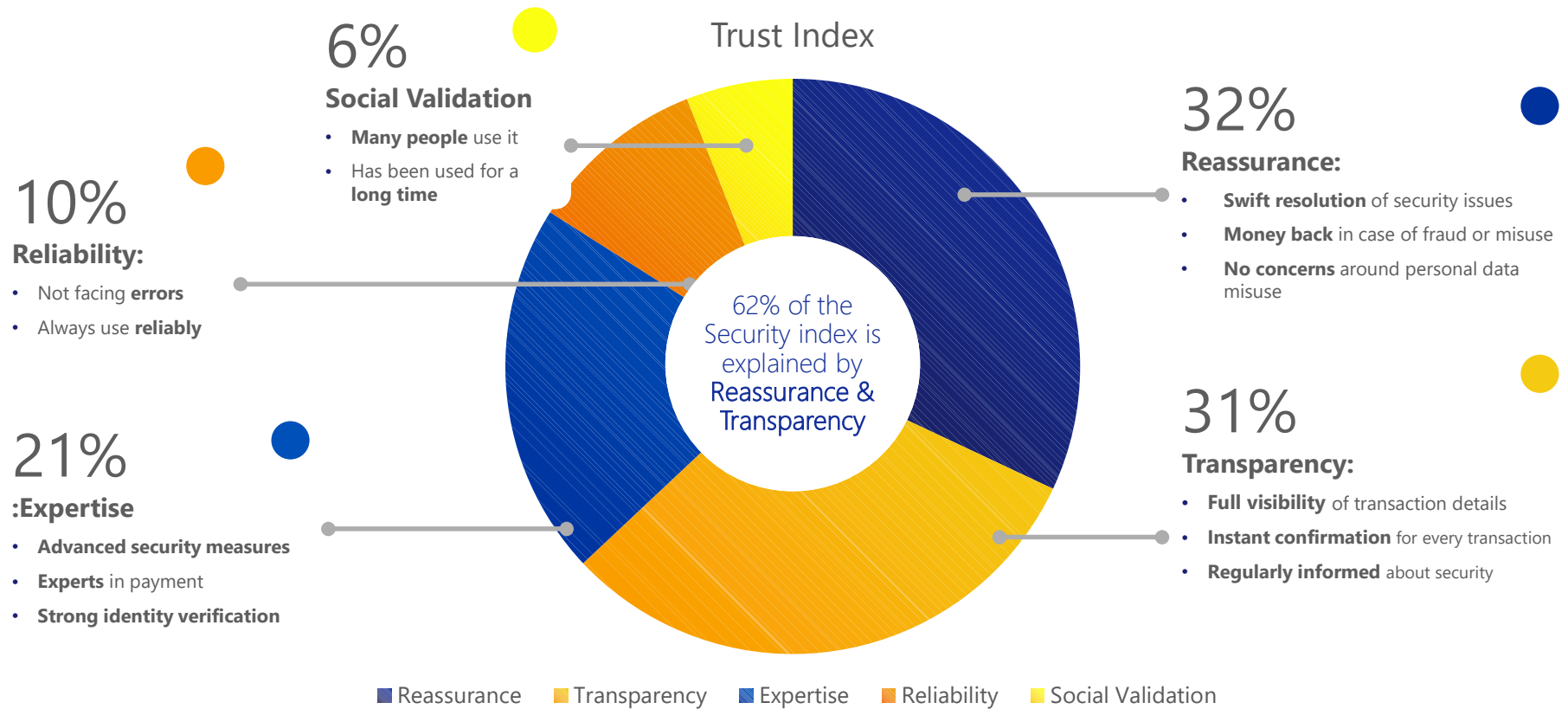
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Absence of trust leads to disengagement

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# Consumer Trust Index Drivers for all CEMEA markets

## Trust Index Breakdown











Source : Visa customized research conducted by GfK

# What drives Consumer Trust ?

# Trust Index and Drivers - Overall

## Comparison by country/region

	CEMEA	 UAE	 KSA	 South Africa	 Russia	 Ukraine	 Egypt	 Kenya	 Nigeria
Trust Index	62	67	67	58	57	56	68	62	62
<b>Reassurance</b>	58	64	65	▼ 53	▼ 51	▼ 49	67	69	56
<b>Transparency</b>	64	▲ 69	68	▲ 62	59	59	68	65	65
<b>Expertise</b>	▲ 65	▲ 69	68	61	59	59	68	▲ 67	▲ 68
Reliability	62	66	67	57	60	60	68	57	61
Social validation	62	66	68	56	▲ 63	▲ 63	68	57	▼ 52
Base	4011	501	500	505	500	500	505	500	500

Figures are Indices ▲ ▼ Coloured numbers indicate Significantly higher / lower within market

Source : Visa customized research conducted by GfK  
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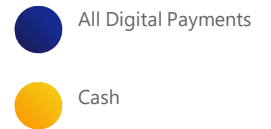


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Are digital payments more secure for  
eCommerce purchase?

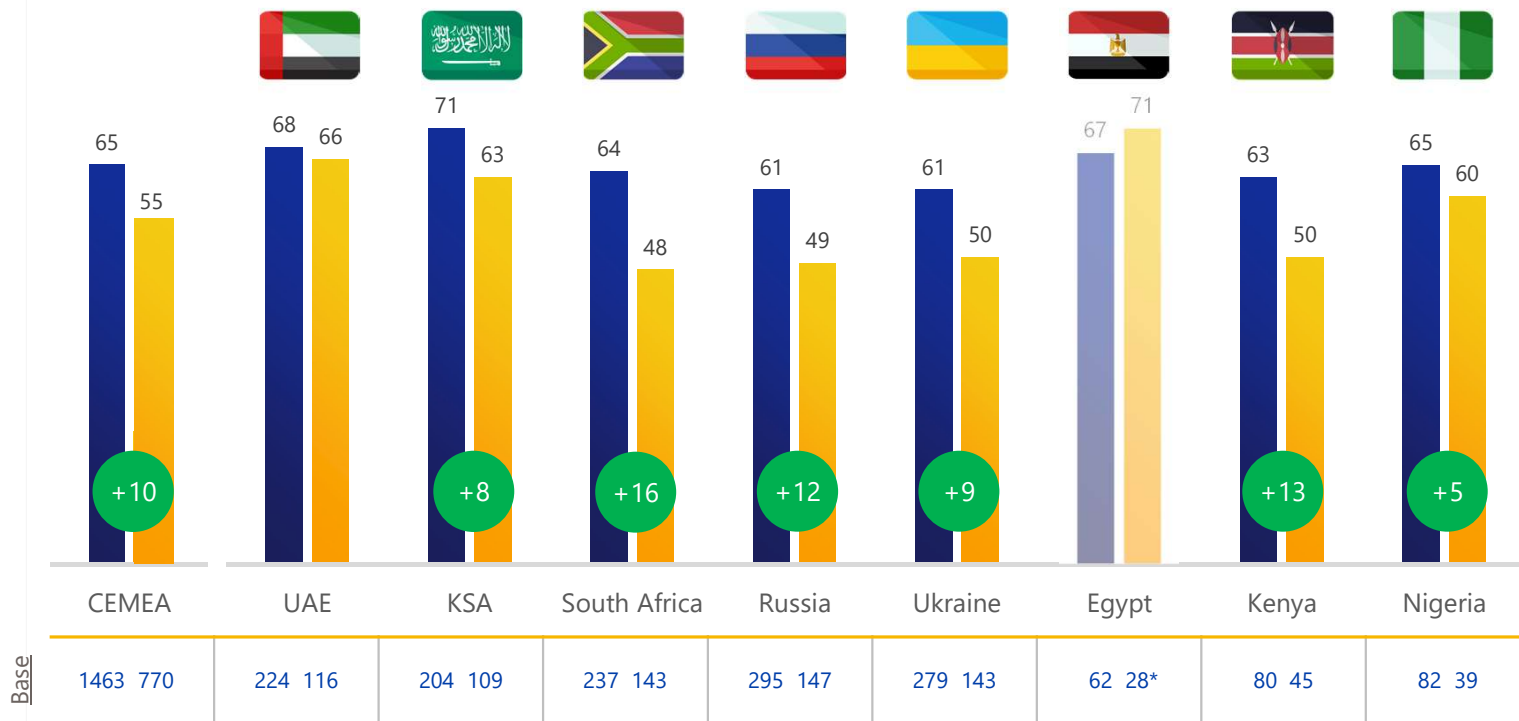
# Trust Index – eCommerce usage

## All Digital Payments vs Cash



Digital payments are perceived as significantly more secure than cash all over CEMEA except for UAE.

Some ways we could push this in the right direction is to reiterate Purchase Protection & also reassure customers that their Bank will provide speedy resolution – should problems arise.










Base: All respondents eligible for All digital payment vs. cash per market for e-commerce occasion only | \* refers to: Small Base



# Myth around Contactless



# Trust Index and Drivers - Payment Methods

	CEMEA	 All Digital Payments	 Debit Card	 Credit Card	 Pre-paid Card	 Contactless Card	 Mobile Payment	 Cash
Trust Index	62	63	65	65	65	58	62	57
Reassurance	58	59	61	60	62	54	58	53
Transparency	64	66	69	67	67	60	65	58
Expertise	65	68	70	69	69	60	66	56
Reliability	62	61	62	62	62	59	59	65
Social validation	62	61	62	62	57	58	59	64
Base	4,011	3,985	2,362	2,306	812	980	1,744	2,377

Figures are Indices   Coloured numbers indicate Significantly higher / lower within payment method

Base: Respondents per payment method overall



Parting thoughts

Enable trust via enabling consumers

Reassurance is key



Consumer Education



Zero Liability



Biometrics



Visa Transaction Control

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Together, we will maintain **trust in digital payments** and continue to enable individuals, businesses and communities to thrive.

Thank you

