

**There are some things  
money can't buy.**

**For everything else,  
there's Mastercard**



**Payments  
#evolution  
#innovation  
#opportunities**

**Rafal Trepka  
General Manager, Central Asia**



Empowering you  
in the digital economy

**PROFIT RETAIL DAY**



## 4 RETAIL QUESTIONS OFTEN CONSIDERED BY CEO'S

SHOPPERS  
UX, PRODUCTS &  
SERVICES



RETAIL ECOSYSTEM



DATA



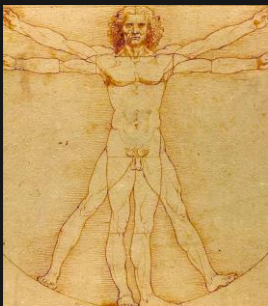
TECHNOLOGY





Yet, whatever we consider for the future, we still live in unprecedented times today

*There are decades where nothing happens and there are weeks where decades happen.*



*We are the same old humans, with the same old human needs and adopting it's behaviour*

Never let a good crisis go to waste

— Winston Churchill —





... since Private Consumption has been restricted households re-paid large part of their consumer debt (primarily consumer loans) and saved record amounts to be spent

Get a haircut?

**10 days to go**



Hairdressers and beauty salons will be able to open from 12 April.

Go on a shopping trip?

**10 days to go**



All the shops classed as non-essential, which have been closed since the start of January, will be able to open from 12 April.

Drink in a pub garden?

**10 days to go**



Pubs, cafes and restaurants will be able to open outdoor areas from 12 April.







COVID 19

VACCINATION

TRAVEL



## ... There are some good reasons why the Digital Covid-time Consumers chooses to spend online

### Trend: New consumer behaviours reshape future of retail

Which of these do you consider good reasons to buy an item online? (multi-pick)



**63%**

Direct delivery  
to my home



**57%**

Cheaper  
prices



**54%**

More convenient  
way of shopping



**50%**

Available around  
the clock



*Shopping habits have changed irreversibly.*” said chairman Sharon White.

Department store does not expect to reopen all stores in April

**HALF**

of Fashion sold  
online  
(share of GEV)

In spite of **doubling Ecom sales share in the past 12months**, Fashion is one of the most hit categories and faces also other big challenges



UNDERGROUND

NETFLIX

“Journey numbers will ‘never hit pre-Covid peak.”

Most Big tech employers plan to **allow part-time working from home**. Long term **prosperity of content providers and food delivery services** secured!



Flight bookings  
highest since end  
of July!

People have **confidence to book travel again, planning in advance** to fly in H2. Platforms are go to place for accommodation –allows self-isolation



mastercard

**EMPOWERING YOU IN THE DIGITAL ECONOMY!**



# the very fabric of commerce is changing







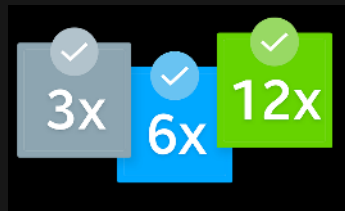
what does this mean for us?



There are no borders for purchases & commerce

# Commerce means UX, technology, ecosystem and data

When do you want to pay?



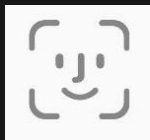
Via tokenized card or bank account?



How you pay?



How you Authenticate?



To make it convenient?



Fast Track

Any place, to anyone?





... experiences became even more important



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