

# What drives consumer conversation on social media?

Sub-Saharan African consumers see the value of new payment solutions and are demanding more innovative ways to pay, MasterCard has disclosed at Retail Congress Africa in Cape Town.



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These findings are from a new shopping and retail social listening study, the first of its kind undertaken by MasterCard with Prime Research across South Africa, Nigeria and Kenya.

A substantial 86% of the posts reviewed by the study concerned innovative payments and the majority of those (84%) focussed on digital wallets, including MasterPass, Android Pay, Apple Pay and Samsung Pay.

Analysis identified trends in the areas of Acceptance and Declines, Safety and Security, Costs and Fees, Rewards and Benefits, Customer Service, and Convenience. Key findings include:

- **Indicating that Rewards and Benefits do indeed drive consumer loyalty:** This topic received the greatest share of conversation across the three markets (25%). Consumers felt most optimistic about this topic compared to the other five - 100% of posts were favourable and 68% positive. Travel, dining and events conversations accounted for 11% of the total Rewards and Benefits volume, and cash-back offers accounted for another 10% of the discussion;
- **Discussion about the Convenience of shopping and retail:** Revolved mostly around mobile wallets (43% of posts), core products (27%), and digital shopping platforms (16%) with the vast majority of conversation (99%) recorded as positive or neutral. This suggests that consumers are realising the convenience of electronic payments. When it came to digital shopping platforms, tweets on MasterPass dominated with 93% of the digital shopping platform volume;
- **Safety and Security posts:** Were very favourable overall, with only 3% of posts recorded as negative, indicating that consumers are generally confident using emerging payments solutions. These conversations (20% of all discussions) focussed heavily on e-commerce (83%), with an addition 9% of volume discussing bricks-and-mortar payment security.

The study provides retailers with stronger insight into what drives consumer conversation regarding shopping and retail, and so a greater understanding of their audience. Key findings from the study indicate that consumers are vocal about their expectations of both tangible and intangible benefits from their retail experiences. Researchers generated the findings by examining 5700 Facebook, Instagram, Twitter and forum posts between October 2014 and September 2015.

"By examining engagement on social media platforms, we can offer retailers almost real-time insight into consumer opinion of new payment innovations," said Mark Elliott, Division President of MasterCard, South Africa.

"This study makes it clear that sub-Saharan African consumers demand new and more convenient ways to pay. It also shows that payments are at the heart of the shopping experience, causing frustration when not accepted and improving consumer engagement when payments are fast and easy."

Leading conversation topics by market	
South Africa	• Safety and Security (24%)
	• Costs and Fees (19%)
	• Acceptance and Declines (17%)
Nigeria	• Rewards and Benefits (36%)
	• Convenience (27%)
Kenya	• Convenience (36%)
	• Safety and Security (36%)

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