

Monetizing Location Data for Business Growth



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DATA MONETIZATION: What Is It?

Definition

Data monetization means generating measurable economic benefits from available data sources through business intelligence and analytics

Datasets

Data Products

Use Cases

Business
Improvement Opps

Data Monetization



- Optimizes use of data
- Extracts more, and better insights for you, your customers and partners
- Streamlines decision-making and planning
- Improves data sharing and collaboration between internal and external stakeholders
- Strengthens partnershipsIncreases operational productivity and efficiency
- Reduces operating costs
- Improves understanding of customers
- Improves customer experience
- Strengthens customer loyalty

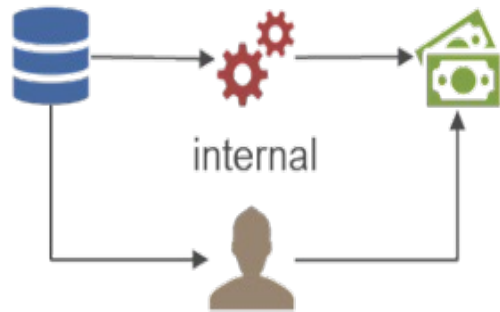
- Enhances insight into how best to improve products
- Increases targeted marketing and product/service propositions
- Maximizes the value of your products and services
- Multiplies and strengthens revenue streams
- Helps identify new opportunities for growth
- Identifies and mitigates risk
- Boosts profitability
- Improves compliance
- Strengthens your competitive advantages



BENEFITS OF DATA MONETIZATION

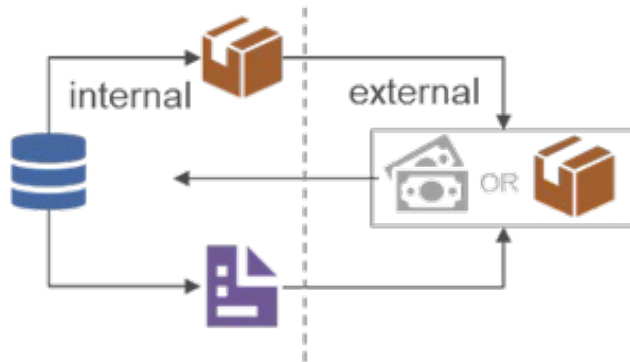
INDIRECT DATA MONETIZATION

- Improving process performance or effectiveness
- Reducing risk / improving compliance
- Developing new products or markets
- Digitalizing current products or services
- Building and solidifying partner relationships
- Assetizing data on the balance sheet via special corporate structures
- Publishing branded indices to promote data products/services




DIRECT DATA MONETIZATION

- Bartering/trading with data for non-cash commercial considerations
- Licensing data through brokers or data markets
- Selling insights, analyses and reports
- Enhancing products or services with data
- “Inverted” data monetization via referral/reseller arrangements
- Collateralizing data to securitize loans

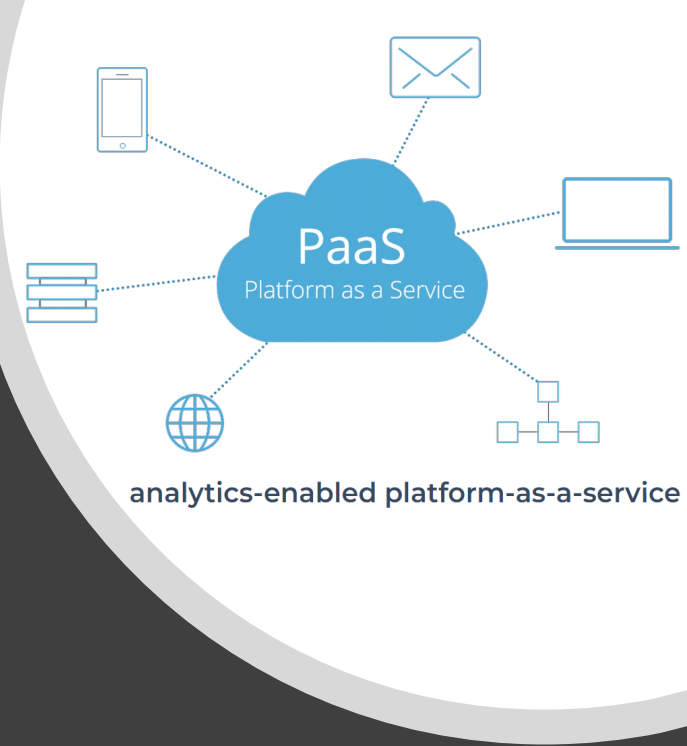


direct

Data-as-a-Service



Business Model
['biz-nas mā-dʰ]
A company's plan for making a profit.



INSIGHTS AS A SERVICE

DATA MONETIZATION BUSINESS MODELS



INTERNAL VS EXTERNAL DATA MONETIZATION



Internal Monetization Examples:

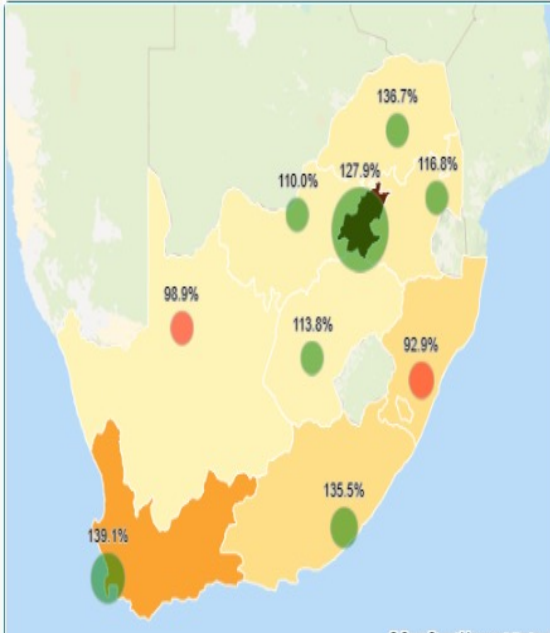
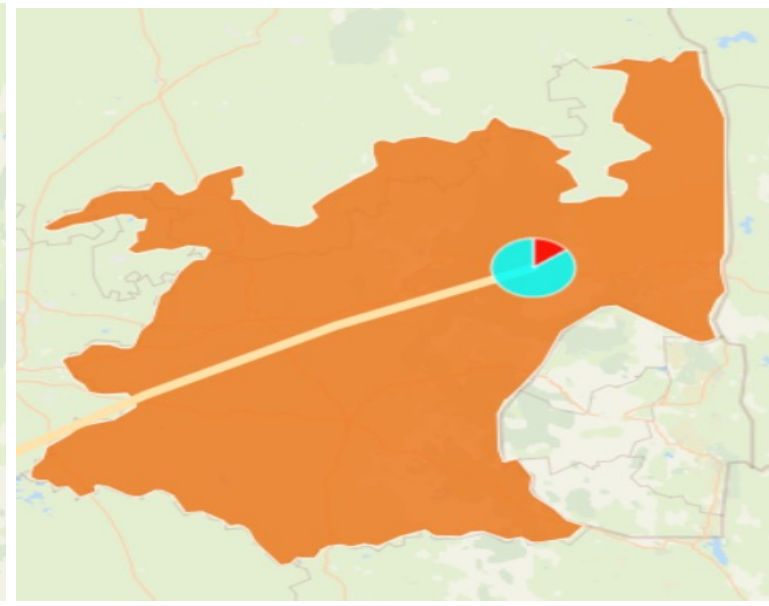
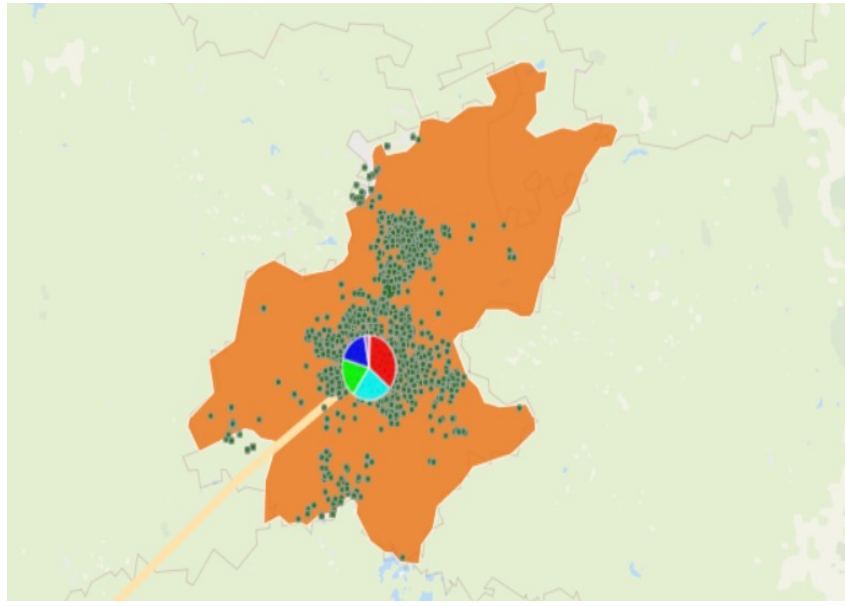
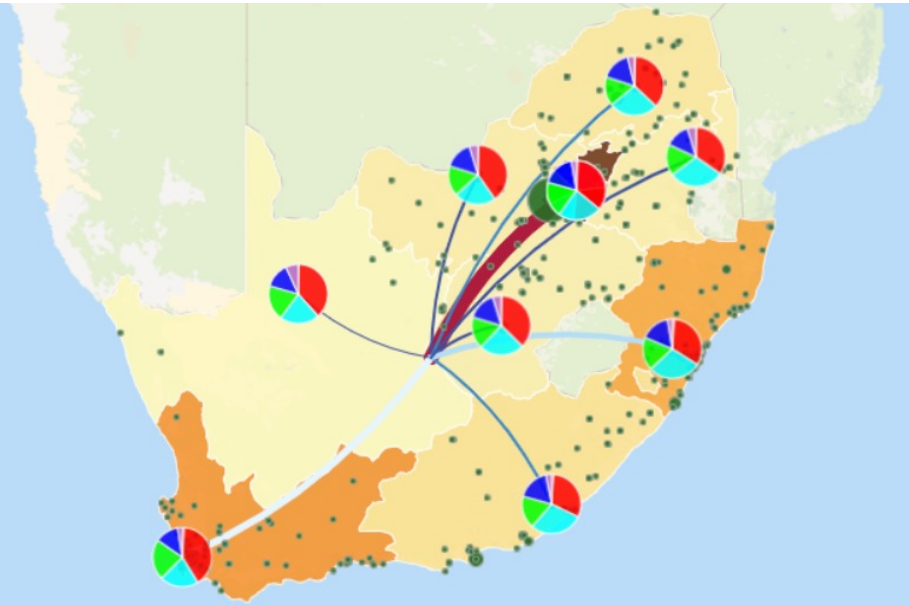
- Card Performance Benchmarking
- Branch/ATM Location Selection
- Credit line / Loan Amt and duration
- Track product utilization (P2P, Mobile banking features, etc.)
- Identify / validate key life indicators
- Customer Cross Sell (Next Best Offer, Recommendations)
- Attrition/Retention Mgmnt
- Merchant funded customer discounts



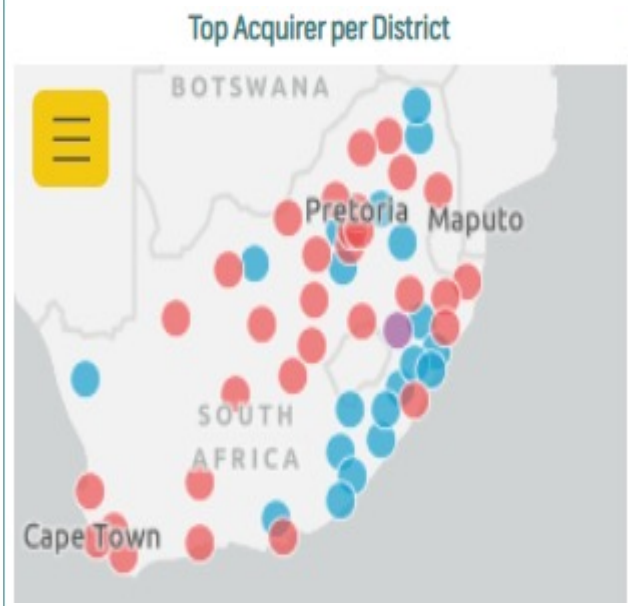
External Monetization Examples:

- Aggregate transactional data (location, \$ value, etc.)
- Aggregate demographic data (\$ value, card type, age, etc.)
- Open Banking (data-sharing APIs)
- Risk Benchmarking
- Investment Firms looking for transaction signals
- Corporations doing competitive analysis
- Corp. Real Estate wanting transaction data

ACQUIRING MARKET SHARE

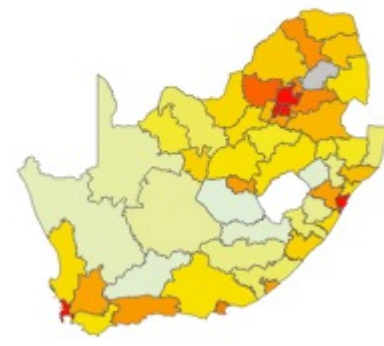
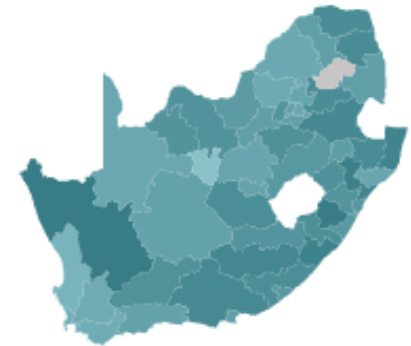


Month	Mar 2023		Mar 2022	
Province	Turnover		Turnover	
Eastern Cape	255,897,952	135.5%	188,899,490	
Free State	36,196,053	113.8%	31,804,385	
Gauteng	1,671,026,916	127.9%	1,306,171,241	
KwaZulu-Natal	168,566,563	92.9%	181,460,640	
Limpopo	73,217,760	136.7%	53,574,614	
Mpumalanga	84,472,141	116.8%	72,328,999	
North West	44,595,017	110.0%	40,531,533	
Northern Cape	22,806,368	98.9%	23,066,268	
Western Cape	586,227,517	139.1%	421,545,676	
Unknown	7,412,842	104.7%	7,080,747	
Total	2,950,418,928	126.8%	2,326,463,593	



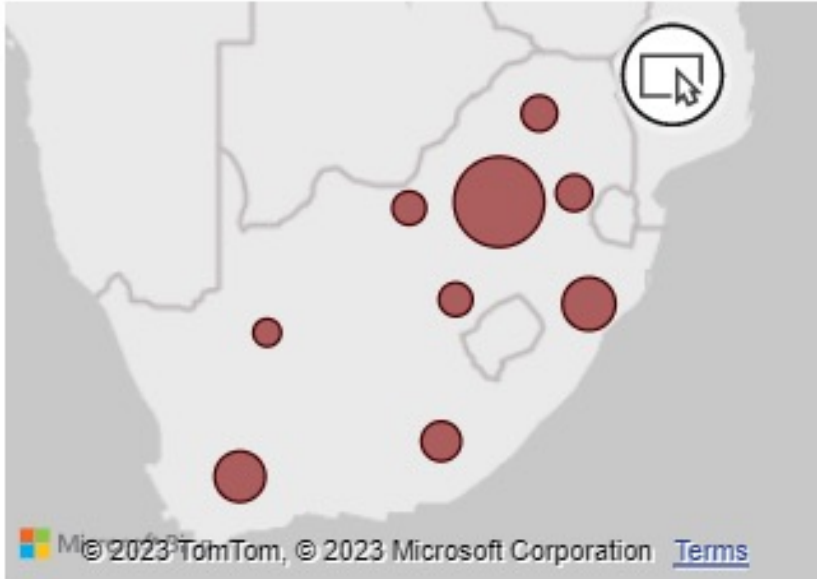
FNB Share per District

District Top Spend

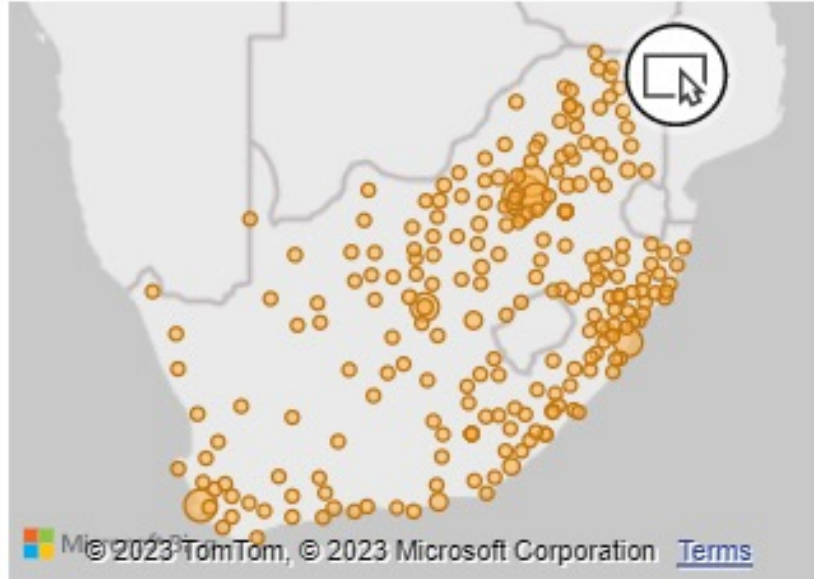


POS ASSET PROFILE

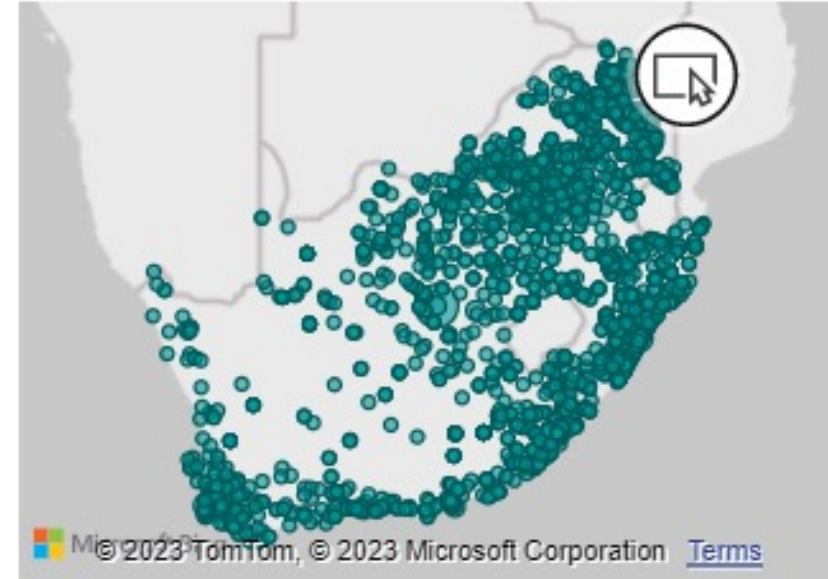
Provincial Distribution



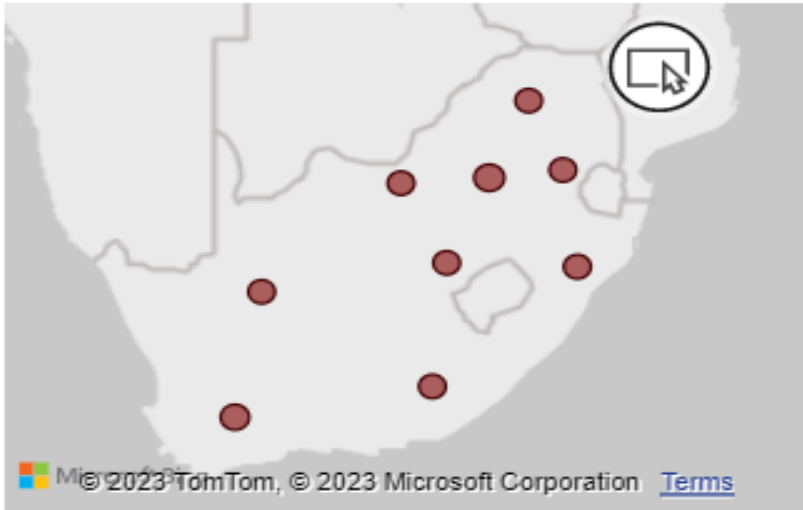
Municipal Distribution



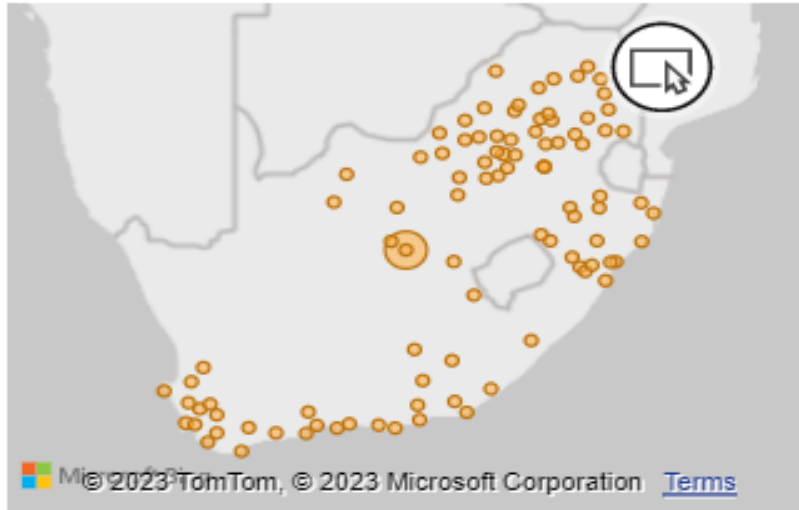
Suburb Distribution



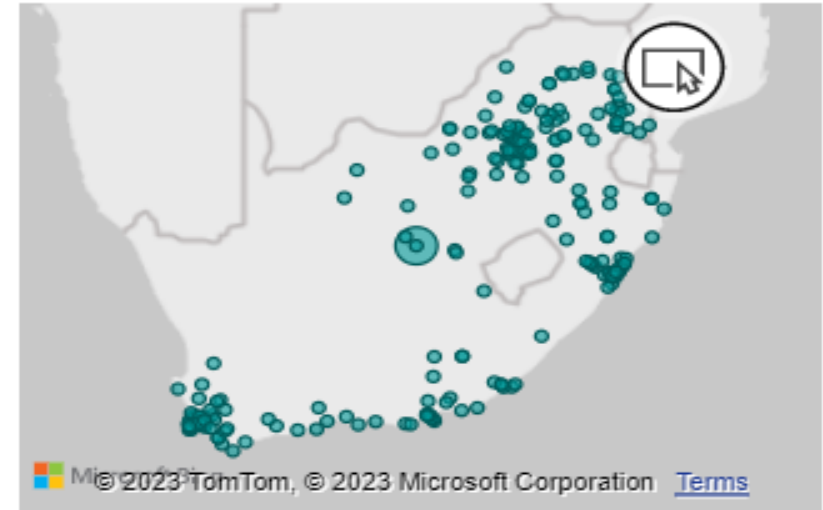
Provincial



Municipal Distribution



Suburb Distribution



MERCHANT INSIGHTS

Current offering (derived from FNB Retail & Commercial spend)

Enhanced offering (derived from cross-group data assets)

Demographics

Overview of customer and market profiles by age, gender, affluence, etc. (retail spend-derived)

Key drivers

Summary of performance, with key drivers and deep dives into specific metrics

Market share

Share of wallet, market share, growth and shopping preferences by region

Customer interaction

Detailed views of spend by region, as well as time-of-day/ day-of-week spend behaviour

- In Retail base – in-depth analytics (cluster analysis, income, credit profile, wealth & assets, employment/ family/life event etc. influence); Include Business customers (revenue profile & trend, credit profile)
- Tie drivers to customer behavioural (event data etc.) and lifestage data (family context etc.). Similar for business customers.
- Metrics can be measured relative to where customer lives, works, travels, spends. Geo-distribution of income, wealth, category spend to identify “white space”, overcrowding, etc. Same for Business clients.
- Shopping centre model, tenant mix & co-location model, online spend modelling, media ecosystem with cookie linking (pre-cursor to full marketplace)

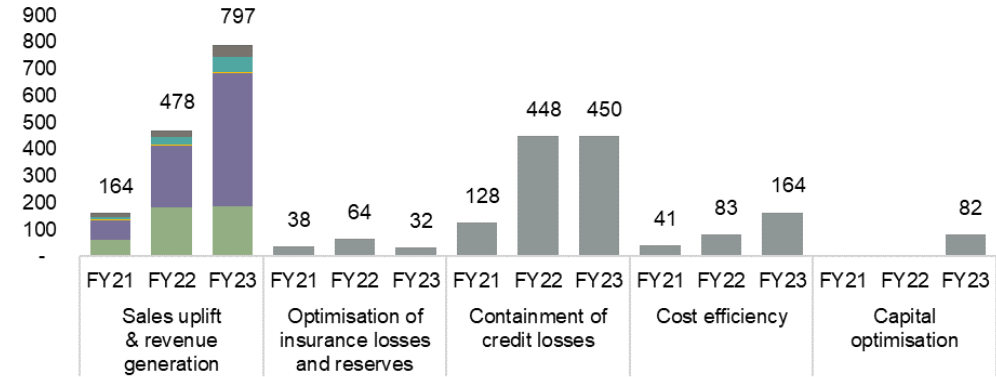


DATA MONETIZATION KPIs and MILESTONES

Horizon 1: Value creation through improving

- Revenue & customer experience
- Credit
- Efficiencies
- Capital

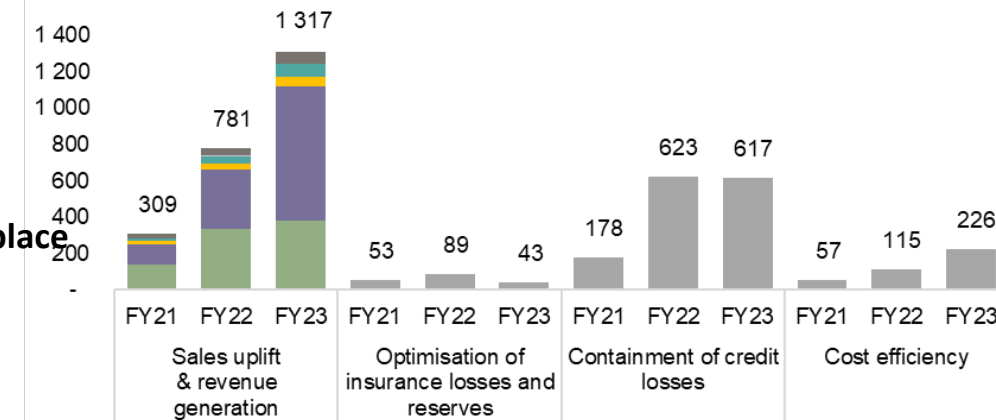
NIACC benefit per activity (Rm)



Horizon 2: Contextual advisory services

- Merchant Insights ++
- Economic Tracker

PBT benefit per activity (Rm)



Horizon 3: Contextual platform marketplace

- Marketplace
- Home/property
- Vehicle etc.

THANK YOU!



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