

Evaluation aid:
Which payment trends are relevant for your company?



This evaluation aid helps retail companies in Switzerland to systematically assess the relevance of current payment trends for their own business model and customers.

→ Short guide

Criterion	Strategic fit		Target group relevance		Sales channels		Technical feasibility		Economic viability		
	How important is the strategic fit of trends to us?		How important is the target group relevance of trends to us?		How important is it to us that trends match our sales channels?		How important is the technical feasibility of trends to us?		How important is it to us that a trend pays off economically?		
Assessment of the criterion	1	Not very important	1	Not very important	1	Not very important	1	Not very important	1	Not very important	
	2	Fairly important	2	Fairly important	2	Fairly important	2	Fairly important	2	Fairly important	
	3	Important	3	Important	3	Important	3	Important	3	Important	
	4	Very important	4	Very important	4	Very important	4	Very important	4	Very important	
Trend											
	How well does the trend fit our corporate strategy, e.g. in terms of our positioning (price, quality, experience, service, innovation, etc.) or our sales markets (rural, national, international, etc.)?		How relevant is the trend for our target groups (e.g. in relation to the age of the target groups, consumer behaviour measured by consumer spending per purchase, etc.)?		How relevant is the trend for our mix of sales channels (e.g. only high street retail, or also online retail)?		How difficult/easy is the technical implementation of the trend with our existing infrastructure?		What contribution does the trend make to efficiency, conversion or margin?		
Mobile payment											
Trend rating	1	Poor	1	Poor	1	Poor	1	Poor	1	Poor	
	2	Fairly good	2	Fairly good	2	Fairly good	2	Fairly good	2	Fairly good	
	3	Good	3	Good	3	Good	3	Good	3	Good	
	4	Very good	4	Very good	4	Very good	4	Very good	4	Very good	
Assessment of the criterion multiplied by the trend rating	+		+		+		+		=		Total score per trend
Omnichannel payment											
Trend rating	1	Poor	1	Poor	1	Poor	1	Poor	1	Poor	
	2	Fairly good	2	Fairly good	2	Fairly good	2	Fairly good	2	Fairly good	
	3	Good	3	Good	3	Good	3	Good	3	Good	
	4	Very good	4	Very good	4	Very good	4	Very good	4	Very good	
Assessment of the criterion multiplied by the trend rating	+		+		+		+		=		Total score per trend
Embedded payments											
Trend rating	1	Poor	1	Poor	1	Poor	1	Poor	1	Poor	
	2	Fairly good	2	Fairly good	2	Fairly good	2	Fairly good	2	Fairly good	
	3	Good	3	Good	3	Good	3	Good	3	Good	
	4	Very good	4	Very good	4	Very good	4	Very good	4	Very good	
Assessment of the criterion multiplied by the trend rating	+		+		+		+		=		Total score per trend
Other trends											

Short guide

Step 1: assess the criteria

Assess the importance of each criterion for your company – with a number from 1 (*unimportant*) to 4 (*very important*).

Example: technical feasibility may be more important to you (4) than the strategic fit (3).

You rate target group relevance as fairly important (2).

Step 2: rate the trends

Rate how well each trend fits the individual criteria – with a number from

1 (*poor fit*) to 4 (*very good fit*).

Example: mobile payment could be very relevant to your target group (4) but difficult to implement (1).

Step 3: calculate the total score for each trend

For each trend, multiply:

→ *How important* the criterion is

by

→ *How well* the trend fits

Do this for all five criteria – and add up the results. This will give you the overall score for the trend.

Example:

- Strategic fit of mobile payment trend: $3 \times 4 = 12$
- ...
- ...
- Technical feasibility of mobile payment trend: $4 \times 1 = 4$
- ...

→ Add everything together at the end = e.g. 42 points

The higher the score, the more relevant the trend for your company.

Step 4: add further payment trends to the matrix if necessary

Tip: visualize your assessments in a bar chart

The visualization helps you to compare trends, set priorities and define your areas of action.

Example of a visualization:

