

+++ Azimo +++ MoneyGram +++ MoneyPolo +++ Ria +++ sendvalu +++ Skrill +++ Small World LCC +++
Western Union +++ WorldRemit +++ Xoom +++ Azimo +++ MoneyGram +++ MoneyPolo +++ Ria +++ sendvalu

Study Profile

Marketing Mix Analysis Money Transfer 2015

released by:
research tools, Esslingen am Neckar

November 2015

powered by:



Selected results:

- Five companies allow payment via cash. The number of available destinations reaches from 39 to 212. Also the number of available currencies diverge. Anyway, six companies have a unique position with offered currencies.
- Fees for money transfer differ widely. Some companies with low fees show bad currency rates and don't allow payout in local currency.
- One company is listed in far more price comparison websites than the other companies. Two companies don't use price comparison websites at all..
- The quality of support by phone is generally better than support via e-mail. Only two companies answered all questions via e-mail.
- All companies use social media channels for posts related to money transfer. Three companies stand out with a large number of videos on YouTube.

Information on study

Important USPs:

analysis focusses **marketing activities** of ten competitors

content: **Product, Price, Place, Promotion**

integral analysis from the view of **money transfer companies**

all information on **351 PowerPoint slides**

short delivery as **PDF** and **PowerPoint file**

study is **objective, independent** and **neutral**

benefits: usable for clear positioning and adequate reaction to marketing activities of competitors

Ten companies were analysed

- Azimo
- MoneyGram
- MoneyPolo
- Ria
- sendvalu
- Skrill
- Small World LCC
- Western Union
- WorldRemit
- Xoom

Information on study

Analysis of marketing activities for ten money transfer companies

Product

- 24 ways of money transfer
- amount limits
- 228 countries/regions
- 130 currencies
- security/guarantee
- more products
- awards

Pricing

- fee comparison by 36 customer profiles
- fees by 36 settings
- fee ranking by 36 settings
- currency rate comparison (17 currenc.)
- Ranking for currency margin

Distribution

- distribution channel
- collaboration
- hotline
- website features
- ways of contact
- price comparison websites
- mystery calls / mails
- ...

Promotion

- customers media
- spendings for promotion (Germany)
- search engines
- social media
- press releases
- analysis of USPs and motives
- ...

Strengths / Weaknesses

Marketing Ranking

Marketing Positioning

Information on study

Analysis:

- comparison of offered ways for money transfer
- comparison of offered countries and currencies
- comparison of fees and currency rates
- presence in price comparison websites and search engines
- evaluation of phone calls at the analysed companies
- evaluation of online requests at the analysed companies
- spendings for promotion in Germany / motives in internet, print, radio, TV
- presence in social media (Facebook, Google+, Twitter, YouTube)
- analysis of consistency and unique positions according to USPs and motives in promotion
- Marketing Mix Ranking based on all analysed marketing activities
- Marketing Positioning based on correspondence analysis

The 351 pages containing study costs 3.400 EUR incl. VAT

Key data:

- 228 destinations, 130 currencies
- price comparison with 36 settings
- 18 price comparison websites
- 50 mystery calls, 50 mystery mails
- spendings for promotion in Germany (4 media)
- 4 social media channels

Design of research:

The study is based on information from own research, online databases, mystery research and secondary sources. **AdVision digital** provides spendings for promotion in media. The study is released in November 2015.

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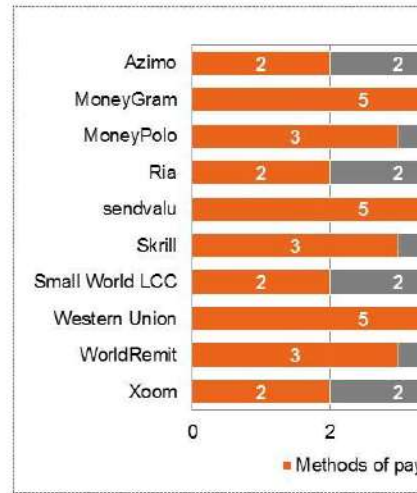
Study Extracts (1)

Please note: extracts show fictional data

Product

Ways of money transfer

Methods of payment and receiving money*



Source: Company-websites; * see chapter Distribution



Product

Countries

Available destinations

| Company | 201 | 202 | 203 | 204 | 205 | 206 | 2 |
|---------------|-----|-----|-----|-----|-----|-----|---|
| Azimo | x | x | | x | x | x | |
| MoneyGram | | x | | | | | |
| MoneyPolo | | x | | x | x | x | |
| Ria | x | x | | x | x | x | |
| sendvalu | | x | | | | | |
| Skrill | | x | | x | x | x | |
| Small World | x | x | | x | x | x | |
| Western Union | | x | | | | | |
| WorldRemit | | x | | x | x | x | |
| Xoom | x | x | | x | x | x | |

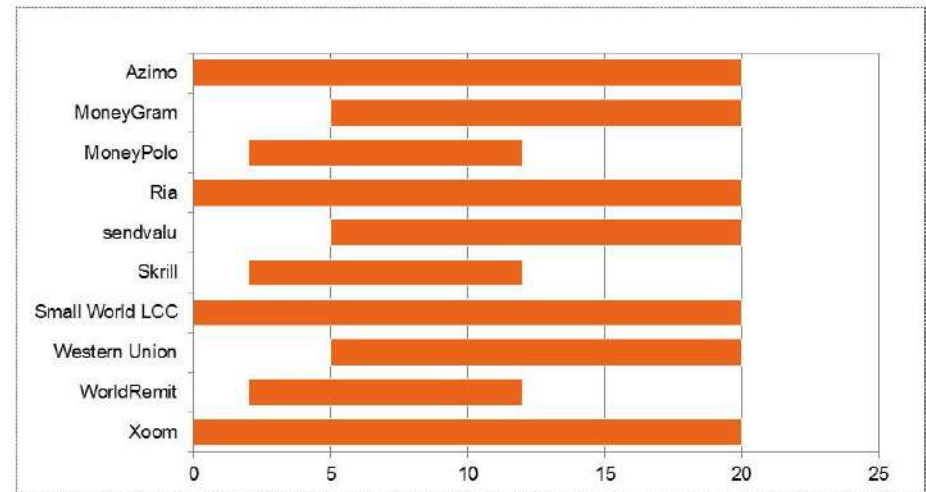
Source: Company-websites



Pricing

Fees

Range of fees according to 36 settings (in %)



Source: Company-websites



Marketing-Mix-Analysis
Money Transfer 2015

Which competitor offers the most ways of money transfer?

Which range exists according to fees?

Study Extracts (2)

Please note: extracts show fictional data

Pricing Currency rates

Currency rates for currencies of the settings (exchange rate for 1 EUR))

| Company | LBP | LKR |
|-----------------|----------|--------|
| Azimo | 1.535,54 | 149,56 |
| MoneyGram | n.a. | 145,37 |
| MoneyPolo | 1.535,54 | 149,56 |
| Ria | n.a. | 145,37 |
| sendvalu | 1.535,54 | 149,56 |
| Skrill | n.a. | 145,37 |
| Small World LCC | 1.535,54 | 149,56 |
| Western Union | n.a. | 145,37 |
| WorldRemit | 1.535,54 | 149,56 |
| Xoom | n.a. | 145,37 |
| Official rate | 1.604,41 | 151,84 |

Source: Company-websites



Distribution

Servicecenter-performance at phone calls

Phone calls

| Company | First contact | Waiting |
|-----------------|-----------------------|--------------------|
| Skrill | recorded announcement | 1:10-3:1 Ø 2:20 |
| Small World LCC | recorded announcement | 0:05-1:0 Ø 0:33 |
| Western Union | recorded announcement | 1:10-3:1 Ø 2:20 |
| WorldRemit | recorded announcement | 0:05-1:0 Ø 0:33 |
| Xoom | recorded announcement | 1:10-3:1 Ø 2:20 |

Source:

research tools

How are companies ranked in price comparison websites?

Distribution

Price comparison websites

Initial placing at price comparison websites

| Company | America | | | Europe | | | | | | | | | | | | Asia | | |
|-----------------|---------|---|---|--------|---|---|---|---|---|----|----|----|----|----|----|------|----|----|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| Azimo | | | | | | | | | 2 | | | | | 3 | | | | |
| MoneyGram | | 9 | | 2 | | | 9 | | | | 10 | | 15 | 6 | | | 9 | 11 |
| MoneyPolo | | | | | | | | | 2 | | | | | 3 | | | | |
| Ria | | 9 | | 2 | | | 9 | | | | 10 | | 15 | 6 | | | 9 | 11 |
| sendvalu | | | | | | | | | 2 | | | | | 3 | | | | |
| Skrill | | 9 | | 2 | | | 9 | | | | 10 | | 15 | 6 | | | 9 | 11 |
| Small World LCC | | | | | | | | | 2 | | | | | 3 | | | | |
| Western Union | | 9 | | 2 | | | 9 | | | | 10 | | 15 | 6 | | | 9 | 11 |
| WorldRemit | | | | | | | | | 2 | | | | | 3 | | | | |
| Xoom | | 9 | | 2 | | | 9 | | | | 10 | | 15 | 6 | | | 9 | 11 |

Source: research tools



Marketing-Mix-Analysis
Money Transfer 2015

Which companies achieve a good support performance?

Study Extracts (3)

Please note: extracts show fictional data

Promotion

Presence in search engines

Number of listings in search results

| Company | 1 | 2 | 3 | 4 |
|-----------------|---|---|---|---|
| Azimo | 2 | | | 2 |
| MoneyGram | 3 | 2 | | 1 |
| MoneyPolo | 2 | | | 2 |
| Ria | 3 | 2 | | 1 |
| sendvalu | 2 | | | 2 |
| Skrill | 3 | 2 | | 1 |
| Small World LCC | 2 | | | 2 |
| Western Union | 3 | 2 | | 1 |
| WorldRemit | 2 | | | 2 |
| Xoom | 3 | 2 | | 1 |

Source: research tools



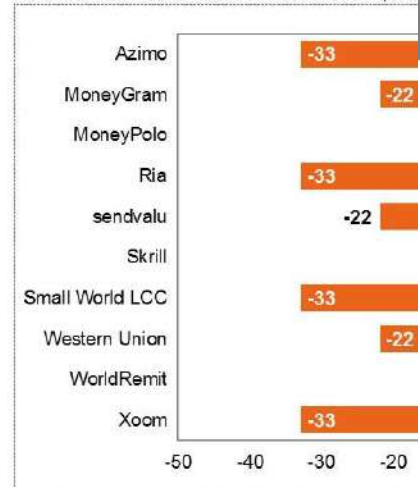
Which companies hold top position in search engines?

Promotion

Efficiency of press

Efficiency of press

Calculation: Share of articles minus share of press



Source: press articles, Company-websites

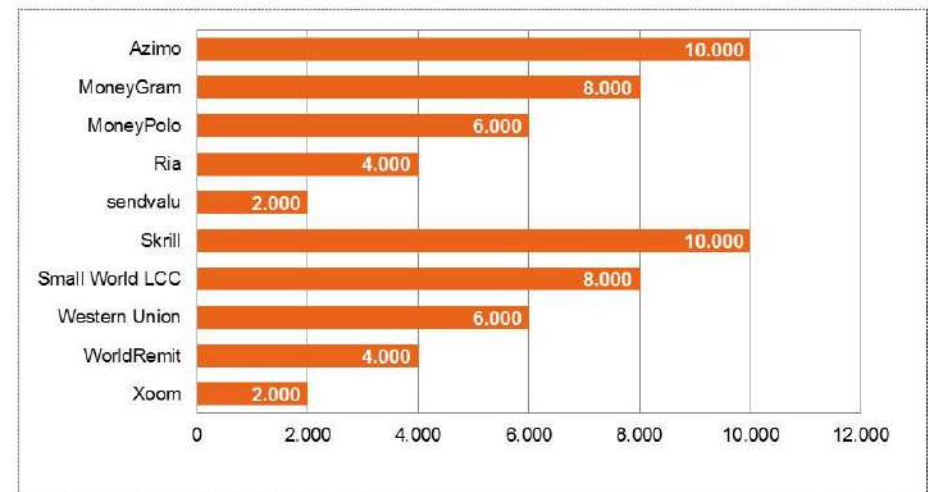


Which companies invest in media promotion?

Promotion

Promotionspendings in Germany

Distribution of promotion spendings between October 2014 and September 2015 (in TEUR)



Source: AdVision digital, calculated by research tools



Marketing-Mix-Analysis
Money Transfer 2015

Study Extracts (4)

Please note: extracts show fictional data

Promotion

Active and passive presence in media: Share of Impact mentioned Facebook, Google+, Twitter and YouTube as soon as share of press releases

| Company | Faceb. | Google+ | T |
|-----------------|--------|---------|---|
| Azimo | 20,0 | 20,0 | |
| MoneyGram | 40,0 | 20,0 | |
| MoneyPolo | - | 20,0 | |
| Ria | - | - | |
| sendvalu | - | - | |
| Skrill | 20,0 | 20,0 | |
| Small World LCC | - | - | |
| Western Union | - | - | |
| WorldRemit | - | - | |
| Xoom | 20,0 | 20,0 | |

Source: research tools; * Press releases; ** articles

research tools
Marketingmaßnahmen
erfassen, verstehen, bewerten

Marketing-Positioning

Positioning/Similarity of the companies

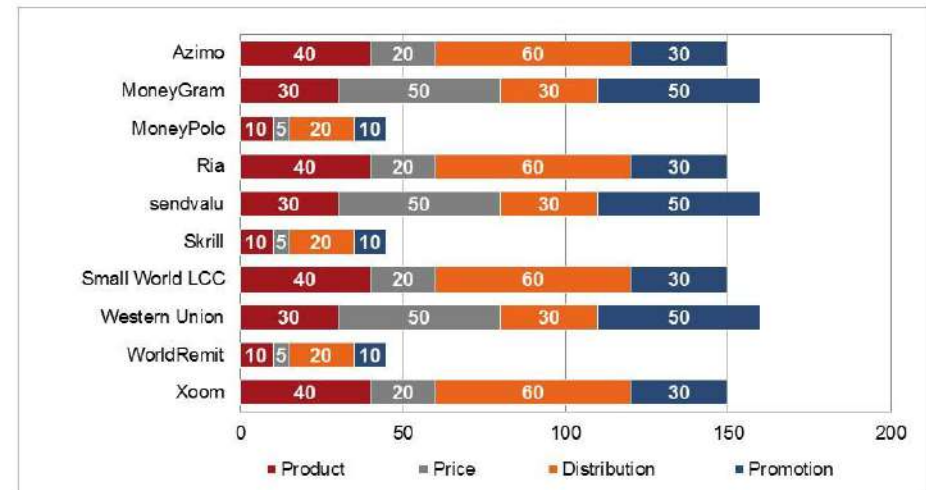


Which companies show a similar focus on marketing activities?

Marketingranking

Marketing-Mix overall

Marketing-Mix-Efforts (in %)



Which companies offer convincing performance in social media?

research tools
Marketingmaßnahmen
erfassen, verstehen, bewerten

Marketing-Mix-Analysis
Money Transfer 2015

Order Form

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research tools, Kesselwasen 10, D-73728 Esslingen am Neckar, Germany

We hereby order the Study **Marketing Mix Analysis Money Transfer 2015**
at a price of 3,400 EUR plus VAT.

Customer:

Company:

Contact person:

E-Mail:

Position:

Date, Place, Signature:

Contact / Experience in Banking Sector

Contact:

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research tools: Marketingmaßnahmen erfassen – verstehen – bewerten

Following banking sector studies were released lately:

- Studie Finanzmarktforschung in Deutschland 2015
- Werbemarktanalyse Wertpapieranbieter 2015
- Marketing-Mix-Analyse Wertpapierprodukte 2015
- Marketing-Mix-Analyse Baufinanzierung 2015
- Marketing-Mix-Analyse Kreditkarten 2015
- Werbemarktanalyse Banken 2015

Since 2005 research tools works for nearly 70 banks. 38 banking studies were published since beginning of 2012. 43 Marketing Mix Analyses were released, spanning various classes of business.