

Malls of the Future:

# How spend data creates actionable insights for next-gen shopping and retail experiences

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# What we'll cover today

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The Changing  
Face of Retail

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Why Visa  
Data Matters

2



Leveraging Data for  
Smarter Decisions

3



E-commerce vs.  
Brick & Mortar  
Trends

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Driving Measurable  
ROI

5



# The Future of Retail: Challenges & Opportunities



Shifting consumer expectations

Omnichannel, convenience, personalisation



Competitive pressures from pure e-commerce players



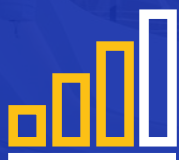
Need for data-driven tenant mix and experiential shopping



Importance of real-time insights to adapt quickly



# Why Data is Crucial for Modern Shopping Centres



## Data

Key differentiator in decision-making



## Planning

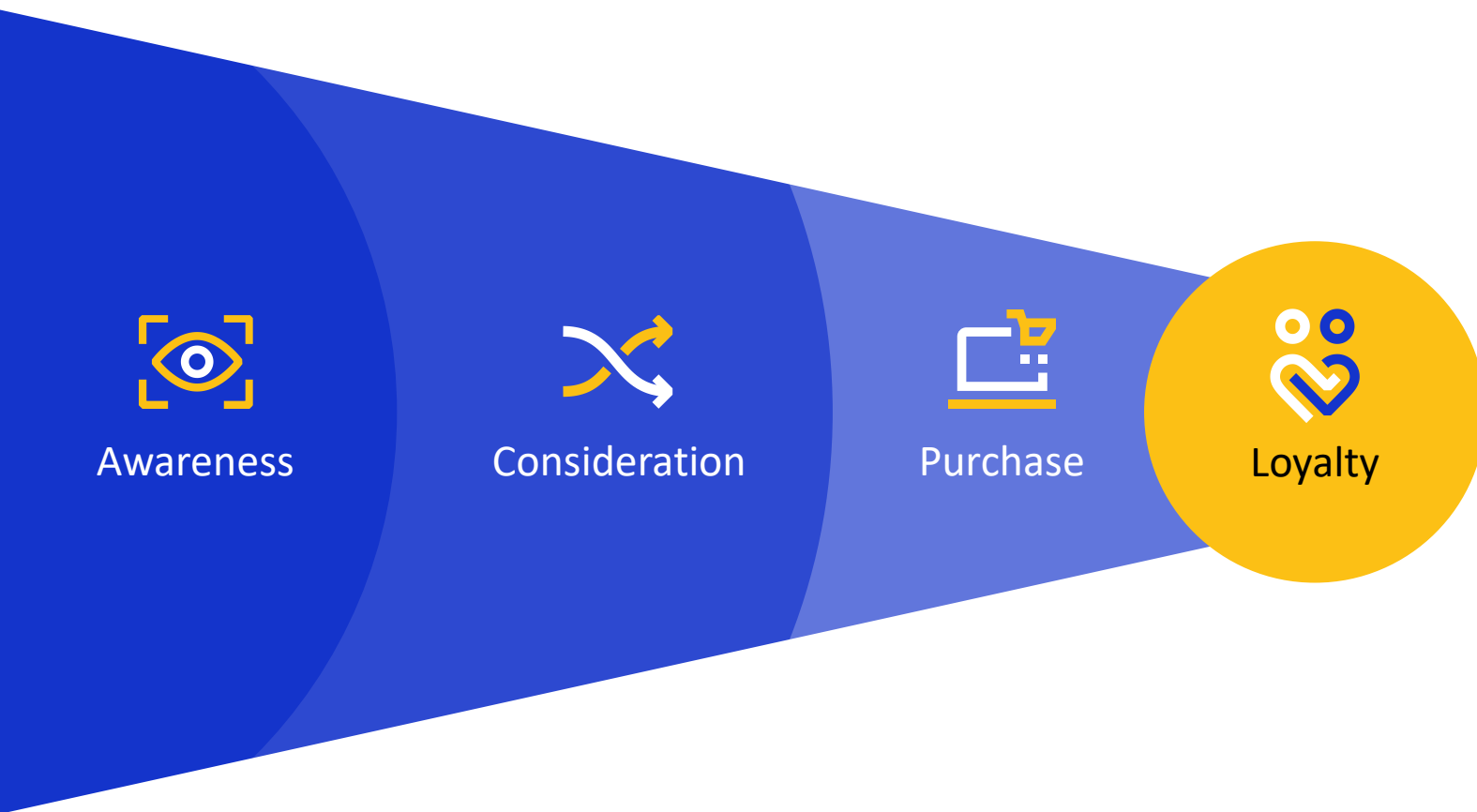
Moving from gut-feel to evidence-based planning, de-risking store strategy



## Partnership

Supporting strategic partnerships with tenants (domestic & international), using evidence-based business cases to attract new tenants

# Mapping the Path to Purchase



- ✓ See where customers shop before/after visiting a shopping centre.
- ✓ Identify high-value customer segments, time-of-day or day-of-week patterns.
- ✓ Uncover synergy between online touchpoints and in-store visits.

# Identifying Shifts & Opportunities



In-store spending holds steady at \$245B despite declining share



Online spending surges 89% to \$159B capturing 39% of the market by 2024



In-store cards decline by 7% of overall cards, while online cards surge 18% between 2019-24

Food & Grocery

In-store growth

6% to \$96B

Online growth

82% to \$17B

Drug Stores/Pharmacies

In-store growth

12% to \$16B

Online growth

104% to \$2B

Entertainment

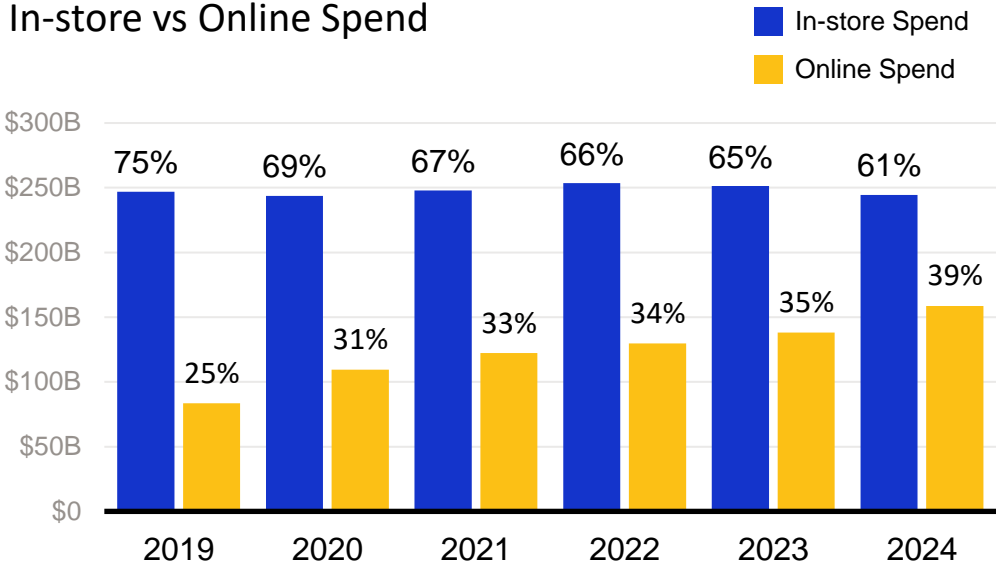
In-store growth

17% to \$6B

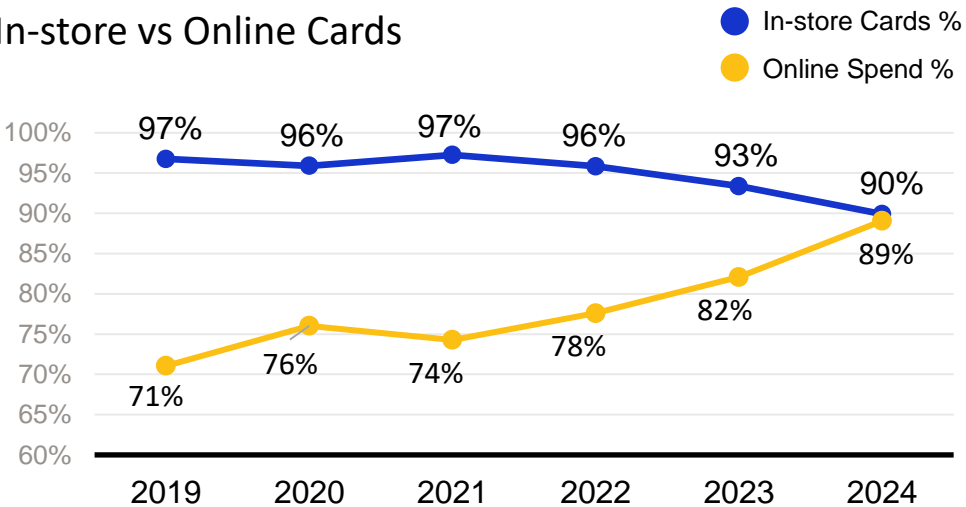
Online growth

71% to \$46B

In-store vs Online Spend



In-store vs Online Cards



# Analysing Online Purchases Within 24 Hrs of In-Centre F2F Transaction



The analysis of anonymized shopping centre data reveals a notable shift in consumer behaviour over time



The percentage of cardholders making online purchases within 24 hours of an in-mall transaction has surged from **22% to 39%**

(2019)

(2024)

## What this means to centre owners?

- ✓ Identify who is converting online vs. offline
- ✓ Adjust tenant strategies (pop-up shops, in-centre tech experiences) based on real spending signals

Electronics

78%

Apparel & Accessories

74%

Retail Goods

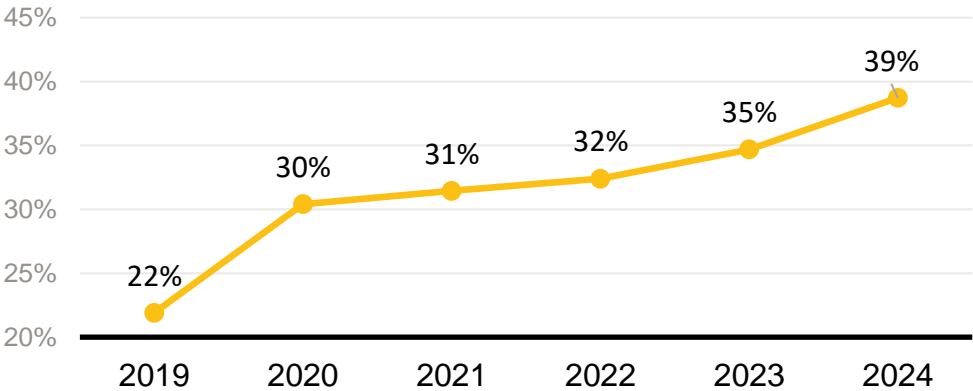
18%

Department Store

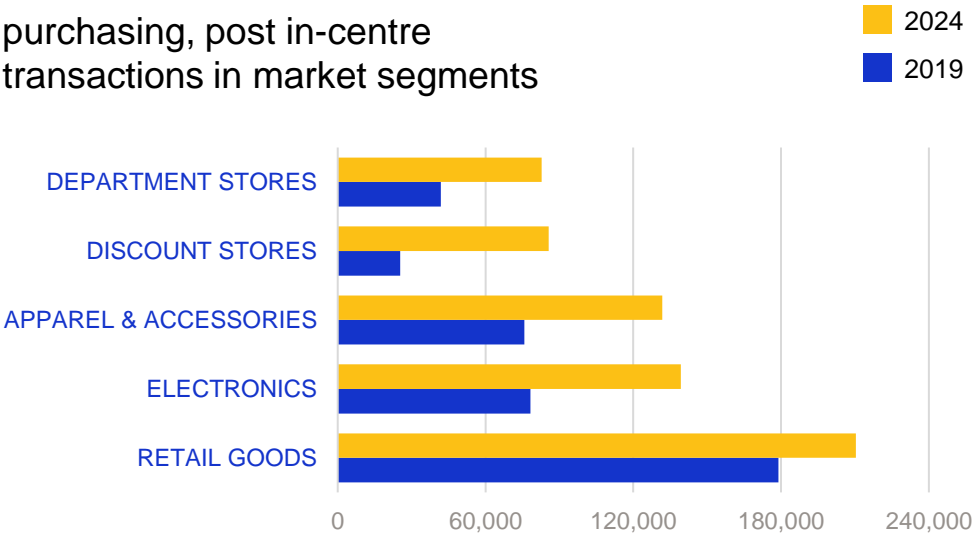
98%

All 2024 growth figures compared to 2019.

% of cards making online transaction within 24 hrs of making F2F in-mall transaction



Cardholders with immediate online purchasing, post in-centre transactions in market segments





# Drawing Global Tenants to Australia

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## Challenge

Identify international brands likely to succeed in Aussie shopping centres.

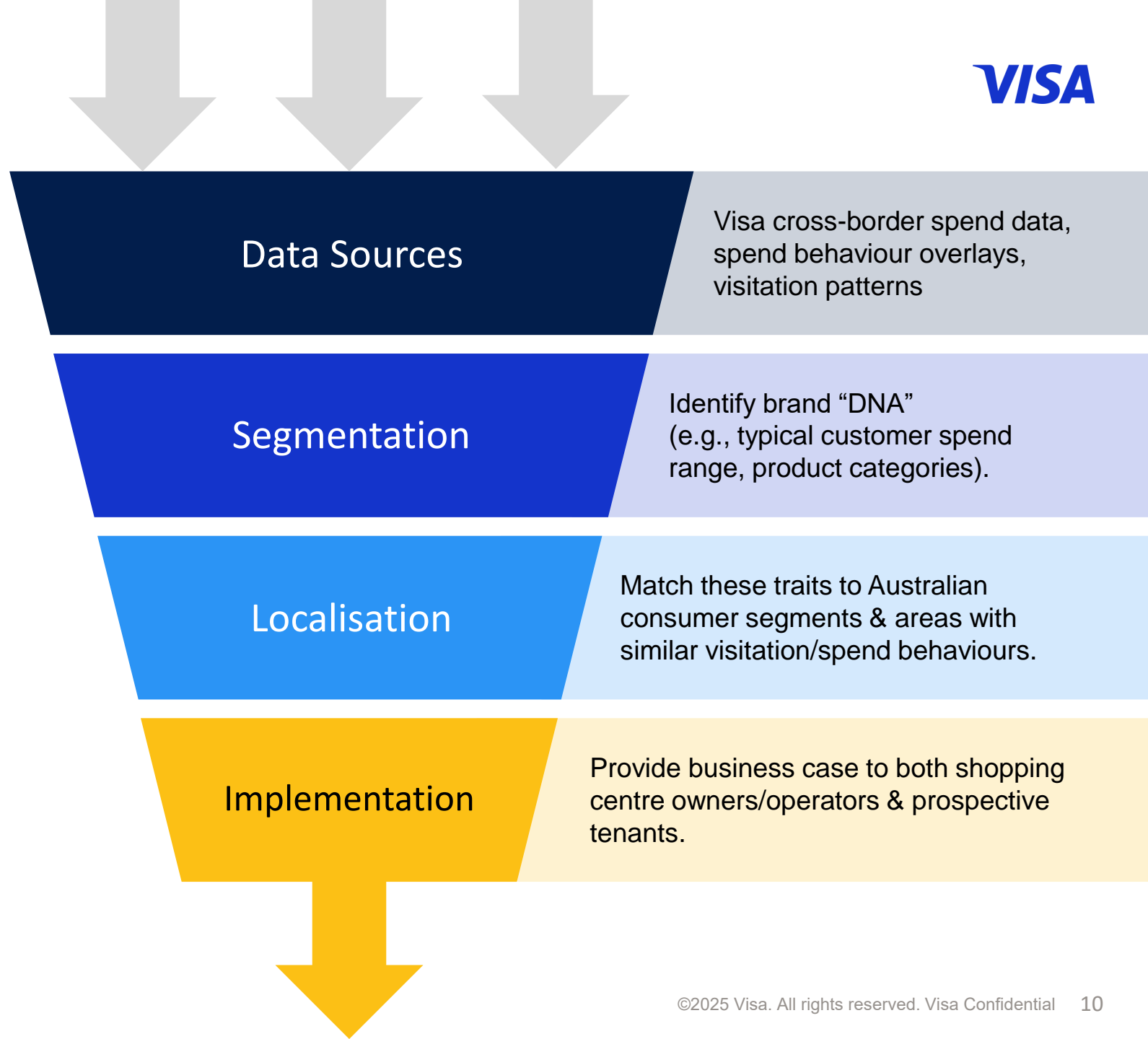


## How We Did It



### Approach

Used Visa's global transaction data to find 'lookalike' consumer patterns in home markets.



# Our Impact



## Outcome

Data-driven pitch for prospective tenants, highlighting best geographic locations for first entry.



## Result

Retailer confidence, faster negotiations, strategic first-mover advantage for shopping centres to approach international brands.





Seeing is Believing

# Heatmaps & Flows

- ✓ Geographic heatmaps for spending hotspots around proposed retail sites
- ✓ Time-based flow visualisations (which days/times see peak visitation)
- ✓ Competitive benchmarking (how your mall stacks up vs. others).

VISA



# Knowing Your Customer



## Challenge

Consumers are increasingly expecting personalised experiences.

76%

of consumers are likely to consider purchasing from brands that personalise<sup>1</sup>.



## Approach

Use consented cardholder level data to understand a customer's spending behaviours for 1-1 targeting, engagement, and offers



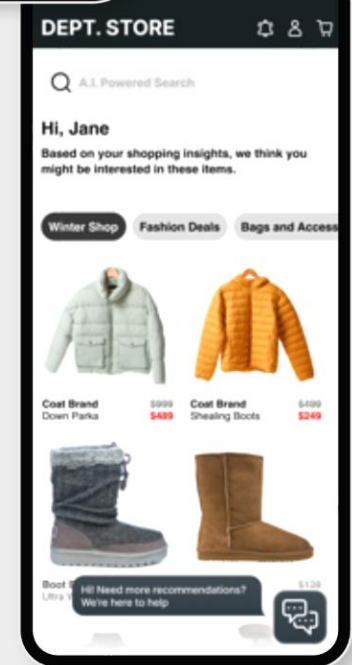
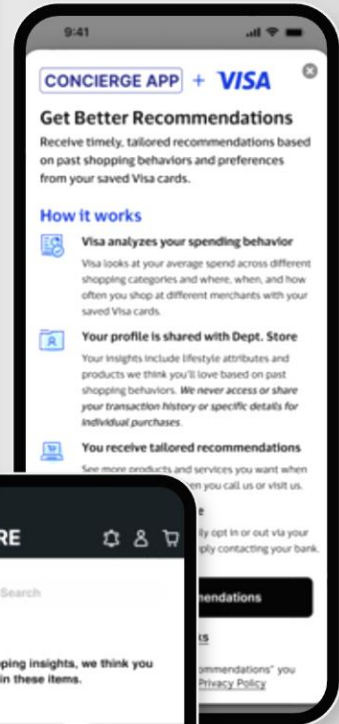
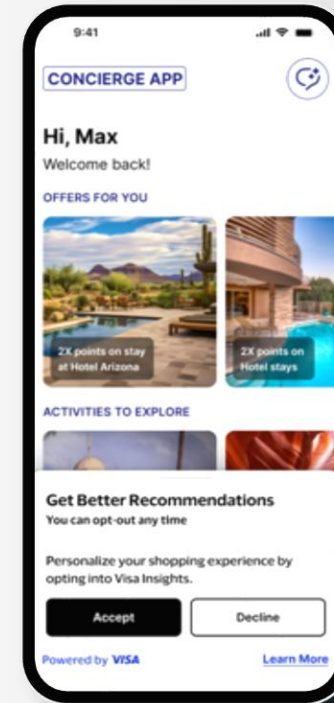
## Outcome

Less overwhelming shopping experience resulting in better engagement with chat-bot or home page recommendations and offers acceptance



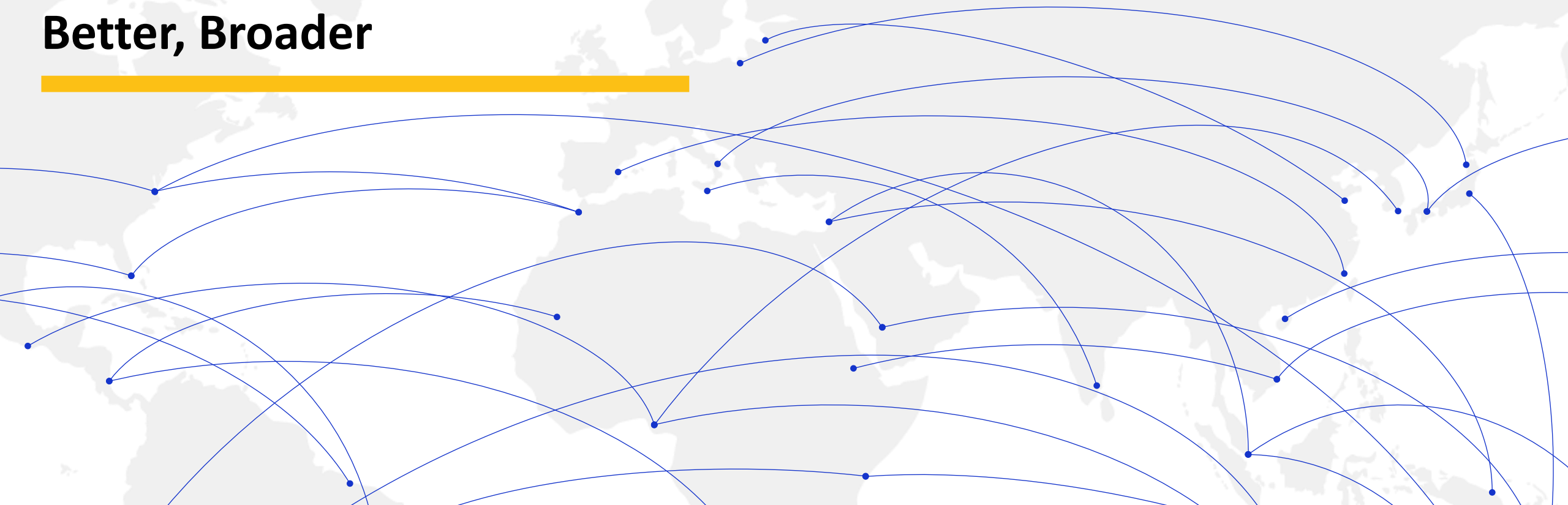
## Result

Customer engagement, loyalty, and increased revenue from repeat purchases



<sup>1</sup> The value of getting personalization right—or wrong—is multiplying." McKinsey Co., Nov. 2021, [link](#)

# Visa's Unique Data Footprint: Bigger, Better, Broader



## Coverage

Billions of transactions globally, offering unmatched breadth & depth



## Cross-Category Insights

It is not limited to a single vertical—captures spend across multiple merchant types



## Timeliness

Weekly or monthly updates enabling rapid response to changing patterns



## International Reach

Ideal for cross-border and visitor spend insights

## Conclusion

# Driving Measurable ROI with Visa Consulting & Analytics



Highlight typical ROI improvements or cost savings from better tenant placement, marketing efficiency, etc.



Increase in shopper dwell time and basket size by refining store mix



Less guesswork, more precision leading to sustainable growth



Visa partnered with a leading Australian merchant to conduct an evaluation of the effectiveness of their operating model and identify areas for optimisation. Analysis highlighted that

introduction of best practices have increased revenue across the group by **\$100m.**



# Thank you

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