confident
decisions

# NEWSLETTER
## Winter 2013/2014



mercuryresearch

# Mercury Research News

## Intel: Data Safety


Data stored on a company PC is worth on average 37,000 euro. Too much to play unsafe.

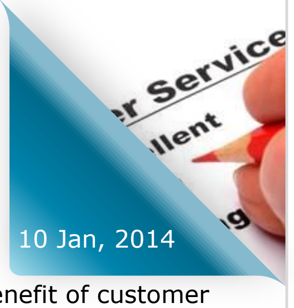
Check out article

## Christmas Fasting Habits


How healthy is fasting? For Christmas, youngsters binge on pastry, pâté and confectionery.

Check out article

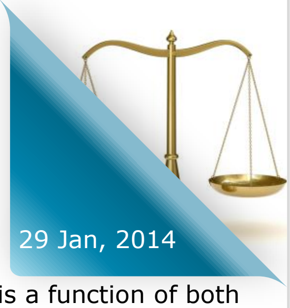
## Small Retailers 3rd edition




Small retailers get the benefit of customer satisfaction surveys. The analysis on 10,000 interviews will be available at the end of February.

Check out results 2011 & 2012

## Advertising Value Video




The value of advertising is a function of both media spend and quality of commercial. How much of each is needed for advertising to be successful?

Check out video

## Quality Standards Reconfirmed

16 Dec, 2013

The third ISO 9001 audit reconfirms Mercury Research's commitment to quality in all its deliverables.

Check out certificate

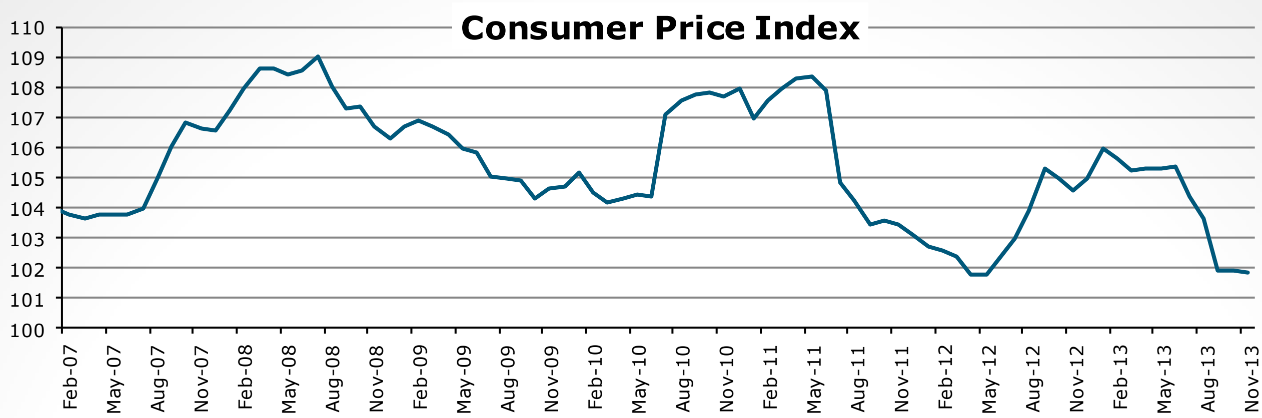
## Information Security - Our Priority


Confidentiality of information is vital in market research. Implementing ISO 27001 is only one step in our rigorous security procedures.

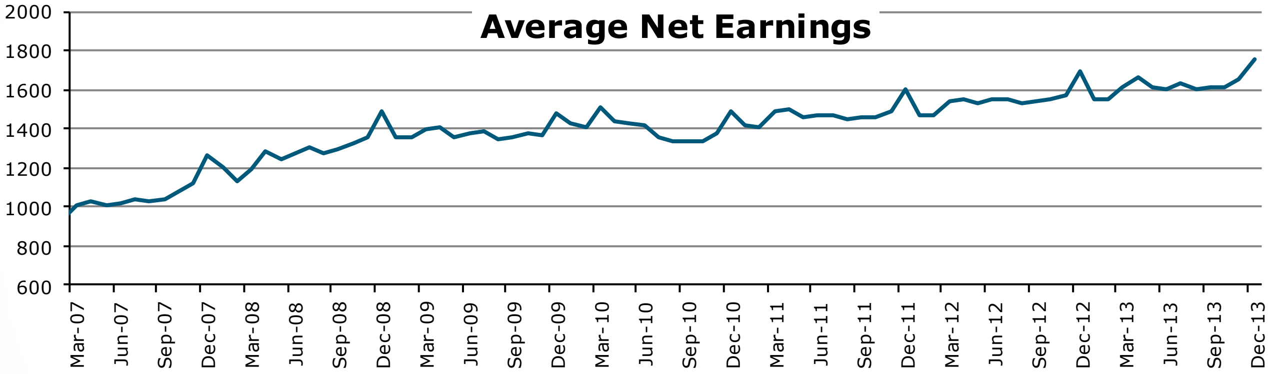
Check out more info on ISO/ IEC 27001

# Romanian Economic Environment

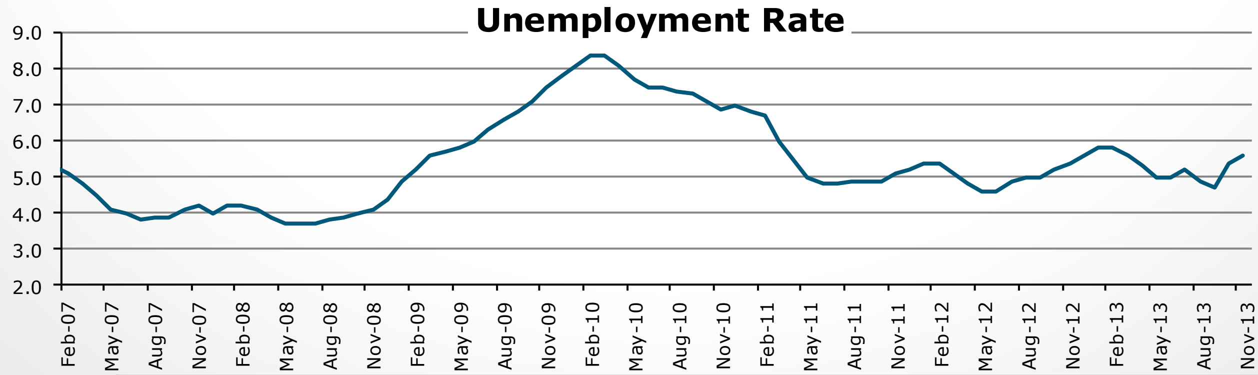
Source: INS




The second half of last year registered a decreasing inflation rate, reaching in November of 2013 comparable levels to April-June 2012, the lowest recorded values over the past years.




With the exception of the first two months of 2013, average net earnings remained above the 1,600 lei threshold, showing a small increase towards the end of last year due to holidays incentives.

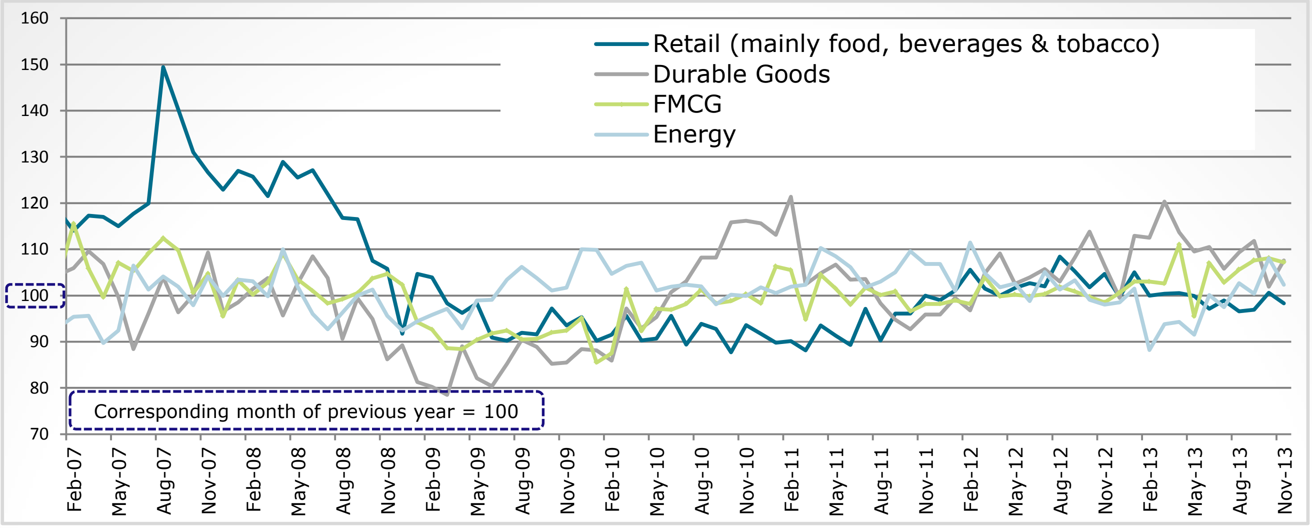



After two months of decrease (August and September), the fall of 2013 continued with growing figures, unemployment rate reaching 5.6 percentage points in November.

# Romanian Economic Environment

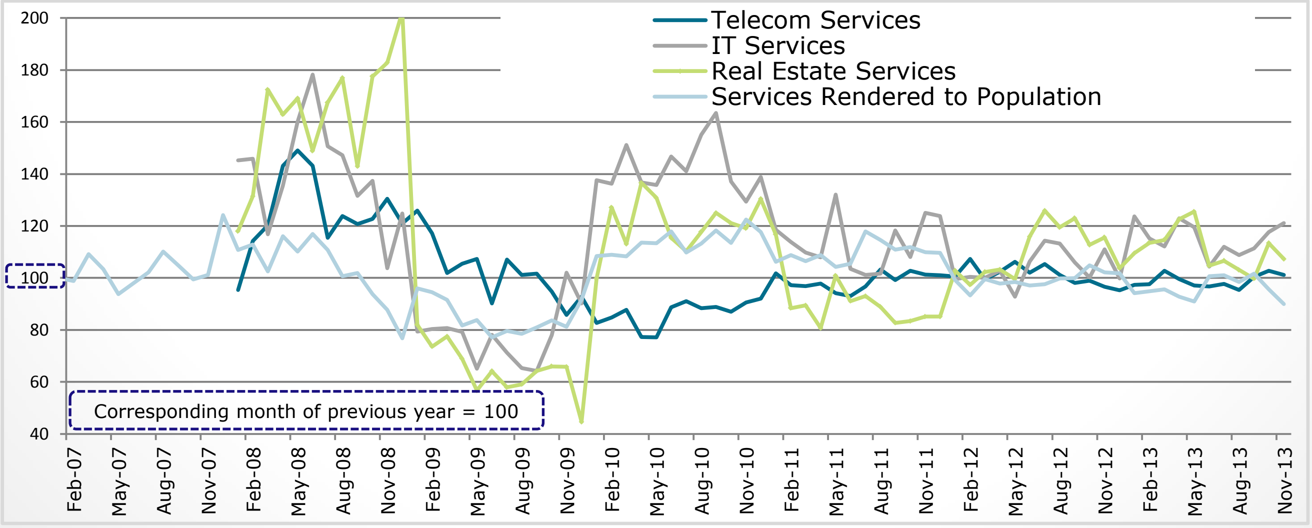
## Retail and Industry Indices

Source: INS




Retail has remained rather constant over the last year, while Durables had the higher increase since 2011. Yet, Durables lost ground towards the end of 2013 when the growth diminished. FMCG continued its fluctuating trend, with a more optimistic evolution in the second half of the year. Also, Energy showed good signs of recovery.

## Services Indices Turnover

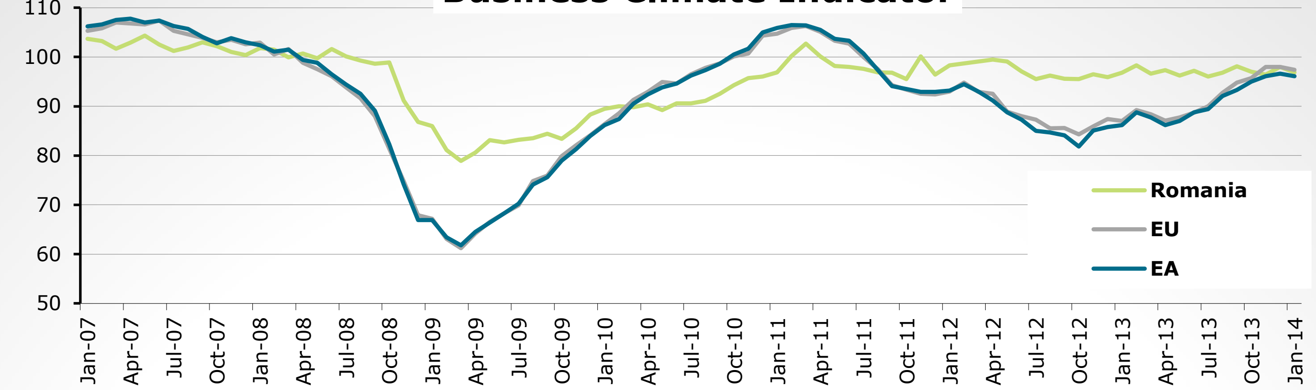



Telecom services showed a slight decrease throughout last year, as were Services rendered to population. IT and Real Estate Services showed better evolutions starting with the autumn of 2013.

# Economic Prospects

Source: DG ECFIN

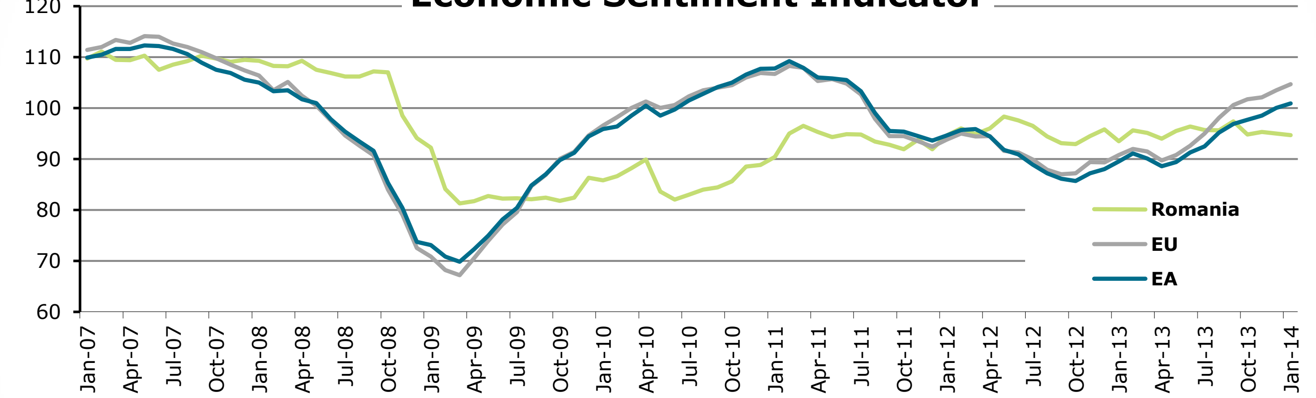
## Business Climate Indicator




The end of last year continued the upward trend that had started in Spring in the EU and Euro Area, while Romania showed a rather constant trend throughout 2013.

Source: DG ECFIN

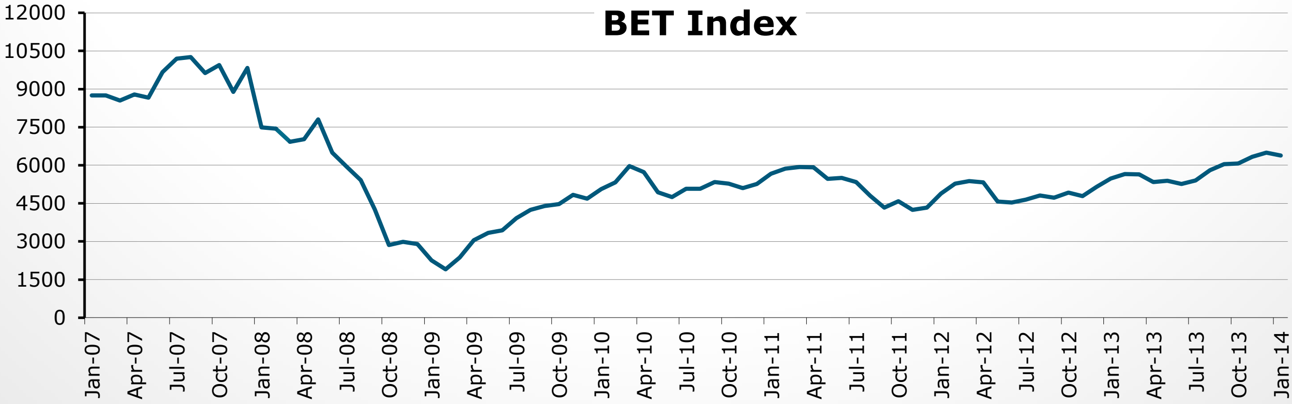
## Economic Sentiment Indicator




In EA and EU, signs of optimism become more obvious at the end of last year when the economic sentiment indicator reached values which had not been seen since July 2011. Romania is more cautious, with a stable trend over the past 1.5 years.

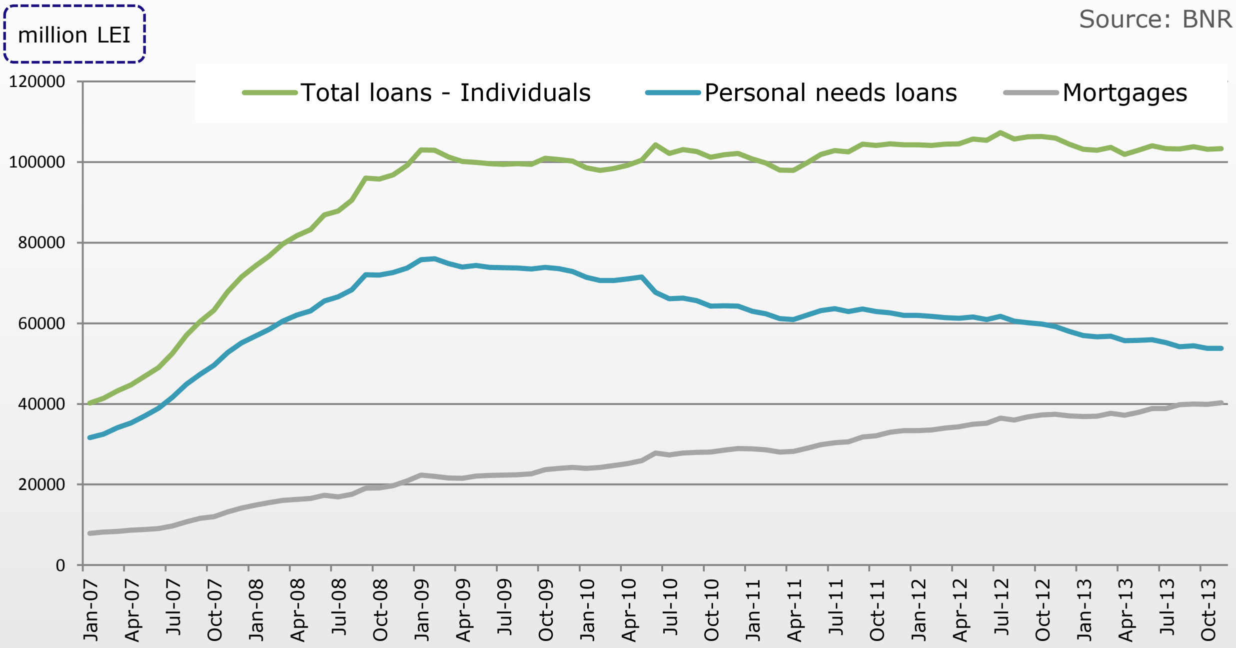
Source: BVB

## BET Index



After breaking through the 6,000 resistance band in September 2013, the stock market has continuously increased till the end of December when it reached 6,493, but in January 2014, it showed a slight decrease.

# Focus
# Banking & Loans - 2013




- During January-November 2013, loans granted to individuals were of 1,135,364 million lei, with 24,468 million lei less than the same period of 2012.
- Over the last two years, the total value of loans has remained rather constant, personal needs loans having been on a decreasing trend, while mortgages were on an increasing one.
- Borrowers chose euro as main currency in which they were granted the loans.
- More than 80% of the home loans were granted in euro, only 8% in lei and the rest in other currencies
- Out of the total value of granted loans in November 2013, 52% were for personal needs, 39% for mortgages and 9% for other types of loans.

# Featured Product
**Comm**Check

## Optimum advertising to build successful brands

Project the right image and convey the right message of your brand by answering the right questions

- Is the copy making sense or not to your target?
- What brand ideas is your target taking out of your ad?
- Are these in line with your intended communication?
- How relevant, credible and interesting are the copy messages to your audience?
- Are there any elements that convey wrong messages or impede copy's understanding, acceptance or credibility?

**Creative approaches**
**Qualified moderators**
**Better copies**

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