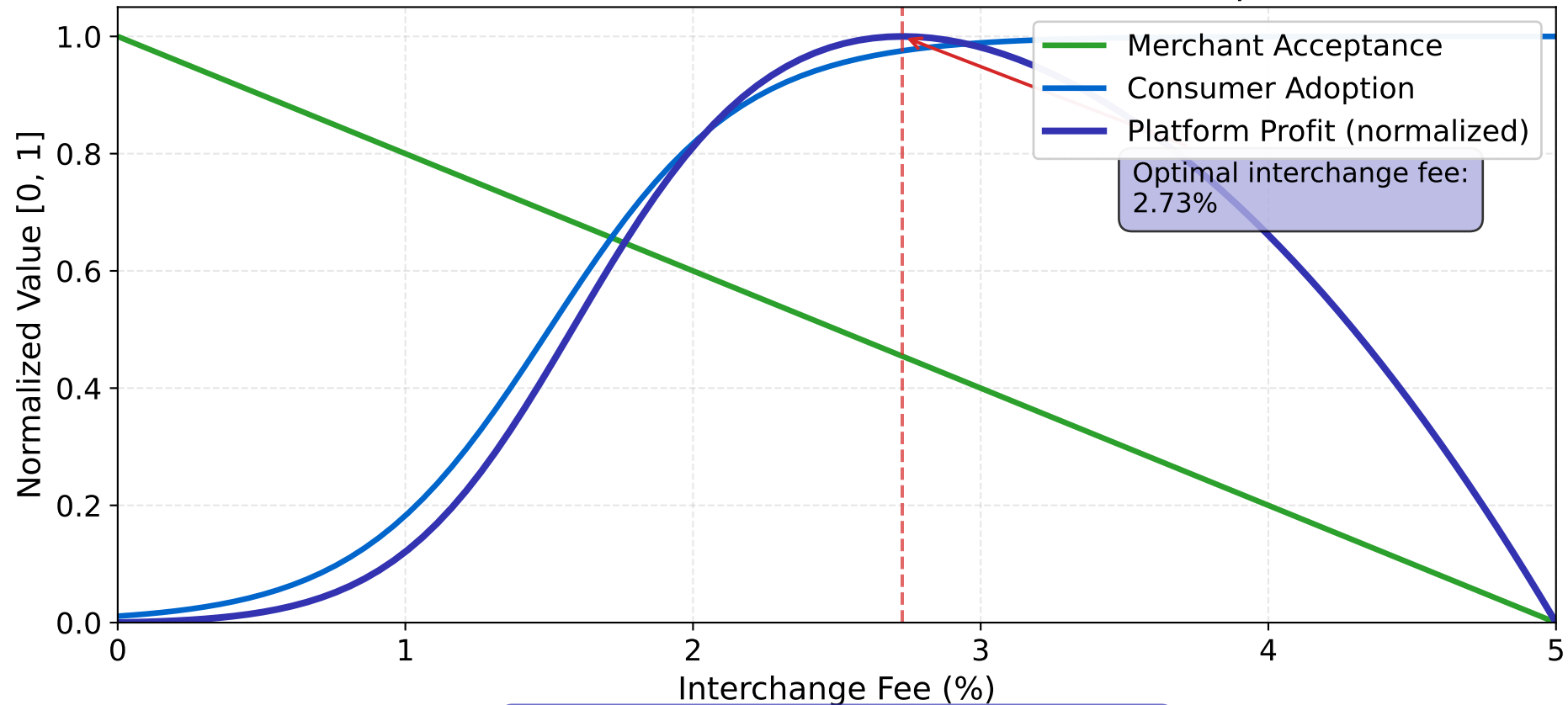Two-Sided Market: Balancing Merchants and Consumers
(Goal: Set fees to maximize total transactions on the platform)

Legend:
- Merchant Acceptance
- Consumer Adoption
- Platform Profit (normalized)

Optimal interchange fee: 2.73%

Rochet-Tirole Two-Sided Market Model:
Platform must balance two sides with opposing fee preferences.
Optimal interchange fee maximizes total platform profit
by balancing merchant acceptance vs consumer adoption.

X-axis: Interchange Fee (%)
Y-axis: Normalized Value [0, 1]