

Mastercard TIV Report

Score: 84.89% (382/450)

Category: Technology Leader

Assessment Date: 2025-09-01

Section Summary

| Section | TIV Score | Category |
|-----------------------------|-----------|--------------------|
| Part 1: Business & Strategy | 70% | Technology Adopter |
| Part 2: Apps & Data | 92% | Technology Leader |
| Part 3: Infrastructure | 92.67% | Technology Leader |
| Total TIV Score | 84.89% | Technology Leader |

Business & Strategy Analysis

Assessment of business strategy and technology leadership reveals organizational commitment to digital capabilities development through executive structure, strategic initiatives, and technology talent acquisition.

- Management structure includes a Chief Data Officer, Chief Technology Officer, and Chief Information Officer
- Strategic capabilities include AI leadership and technology as a strategic priority
- Technology transformation programs include cloud partnerships and AI initiatives
- AI/ML initiatives and cloud strategy are evident in partnerships with AWS
- Hiring velocity and tech talent acquisition could not be assessed due to lack of observable data
- Development opportunities and gaps include hiring volume and variety of roles

Applications & Data Analysis

Technical platform evaluation demonstrates digital architecture maturity, data management sophistication, and customer experience optimization capabilities.

- Technology stack includes modern frameworks such as React and enterprise-level CMS
- Platform strengths include AI-driven recommendations and enterprise-level analytics tools
- Website technology and performance are optimized with modern CDN and monitoring tools
- Customer data and personalization are enhanced with AI structures and controls

- Security features include modern TLS and encryption-at-rest
- Enhancement areas include code quality and architecture health

Infrastructure Analysis

Infrastructure assessment shows cloud strategy implementation, security posture, and operational scalability aligned with modern technology practices.

- Cloud partnerships with AWS for general and AI services
- AI/ML infrastructure capabilities include model registry, feature store, and pipeline automation
- Data strategy includes modern data stack with Snowflake and Databricks
- CI/CD and deployment practices are fully automated
- Security and compliance measures include GDPR adherence and full CMP
- Modernization focus and opportunities include Zero Trust and IAM practices

Evidence Gaps & Assumptions

Areas with insufficient evidence:

- Hiring volume for data and tech roles in the last 30 days
- Mix of data and tech roles hired in the last 30 days
- Mix of senior and junior roles hired in the last 30 days
- Consultants and vendors
- General data literacy

Recommendations

Key improvement areas based on gaps identified:

1. Increase transparency in hiring practices for data and tech roles
2. Diversify the mix of roles being hired
3. Balance the hiring of senior and junior roles
4. Reduce reliance on consultants and vendors for tech and data implementations
5. Enhance data literacy across the organization

Overall Assessment

Mastercard demonstrates strong commitment to technology and digital capabilities. The company shows strengths in strategic leadership, application and data management, and infrastructure but has opportunities to improve transparency in hiring practices and enhance data literacy.

Evidence Sources

Leadership & Management:

- [Mastercard Executive Leadership](<https://www.mastercard.com/en-us/about-mastercard/leadership.html>)

Financial & Investment:

- [Mastercard Annual Report 2024](<https://www.mastercard.com/en-us/about-mastercard/investors.html>)

Technical & Performance:

- [Mastercard Developer Portal](<https://developer.mastercard.com>)
- [BuiltWith](<https://builtwith.com>)