

## Financial and Wealth Audiences

Identify your most profitable audiences and take them to the bank

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Marketers need to understand consumer attitudes, behaviors and interactions with retail financial services companies in order to accurately address these audiences and provide timely and relevant offerings. Imagine if you could not only find the right audience, but also know if they have the cash in hand to make a purchase. With Experian's proprietary Financial and Wealth Audiences, that's now possible.

Accurately target consumers for financial services offerings using Experian's Financial and Wealth Audiences wealth indicator audiences, developed through our exclusive partnership with First Manhattan Consulting Group (FMCG Direct). These audiences can help marketers target their best prospects and understand the consumer's financial attitudes and ability to spend.

Experian offers industry leading consumer wealth and financial marketing data from a comprehensive suite of financial and wealth marketing solutions for accurate data driven results. Marketers can use the **Financial Personalities**<sup>®</sup> audiences to find a very niche targeted audience interested in financial services, the **Consumer Financial Insights**<sup>®</sup> audiences to match exactly the right offer with the customer's ability to spend, and **ConsumerSpend**<sup>SM</sup> to understand spending habits by key categories.

Why Experian? Experian's financial suite is built on a multi-dimensional, category-specific framework based on both self-reported and actual financial services-related needs, attitudes and behaviors. Experian's financial solutions are used by marketers across a wide range of applications, including targeting households based on their product preferences and product usage within specific categories.

#### Use Cases

- **Deposits** (Conservative Branch Bankers + Household Deposit Score<sup>®</sup>) – Advertise convenient locations offering excellent service to confident banking consumers who crave face-to-face interactions.
- **Investments** (Price-Sensitive, Self-Directed Investor + Investable Assets Score<sup>®</sup>) – Advertise easy-to-use online tools and competitive rates to gain trust and earn loyalty from investors who prefer to manage their accounts online.
- **Mortgage** (Insecure, Advice Seeking Refinancer + Mortgage Refinance Score<sup>®</sup>) – Advertise cost-savings benefits to homeowners seeking to refinance for a lower interest rate.



## Financial and Wealth Audiences

### Consumer Financial Insights®

An understanding of how households save and interact with retail financial services companies.

#### Household Deposit Score®

Estimate of total household deposit balances held at financial institutions, intentionally excluding less liquid investments (retirement accounts, brokerage accounts and mutual funds).

#### Investment Balance Score<sup>SM</sup>

Estimate of total household investment balances in stocks, bonds, mutual funds, retirement accounts, etc. and intentionally excludes more liquid deposit balances (checking, savings, money market, CD).

#### Investable Assets Score®

Estimate of all household investable assets: deposits (checking, savings, money market, CD), stocks, bonds, mutual funds, retirement accounts, etc.

#### Net Asset Score®

Estimate of all household assets minus all household liabilities.

#### Mortgage Refinance Score®

Estimate of a household's likelihood to refinance a mortgage.



### Financial Personality® Marketing System

Financial Personalities® are a suite of behavioral and psychographic segmentation frameworks based on consumers' financial services-related needs, attitudes and behaviors. Financial Personality® audiences enable marketers to more accurately target households based on their product preferences and product usage within five specific categories – credit card, deposits, home equity, investment and mortgage.

#### Credit Card

##### Loyal Rewards Enthusiast

Disciplined and always pay off their credit card balances in full. They are rewards-focused and prefer to use a credit card for every purchase. They are also less inclined to switch due to a high level of satisfaction with their current credit card.

##### Complacent Card User

Prefer to pay off their credit card balances in full. They are less likely to value rewards or other fringe benefits, and as a result they use cash and credit equally. They are also less inclined to switch their current credit cards due to a high level of satisfaction.

##### Reluctant Revolver

Undisciplined – carrying credit card balances from month-to-month. This segment prefers to use cash; and is highly sensitive to interest rates and fees but less likely to value rewards and other fringe benefits. They switch cards frequently for teaser rates and the right balance transfer offer.

##### Credit Hungry Card Switcher

Also carry credit card balances from month-to-month, but use cash and credit equally. They are highly sensitive to interest rates and fees and switch cards frequently for teaser rates or the right balance transfer offer.

## Financial and Wealth Audiences

### Deposits

#### **Demanding Advice Seekers**

Prefer interactions at both direct and “brick and mortar” channels. They are the most loyal and trusting segment, and the most likely to seek advice from a bank. They often seek competitive rates and fees, with a moderate level of confidence and knowledge.

#### **Conservative Branch Bankers**

Strongly favor face-to-face interactions. They tend to be loyal and trusting of banks and are moderately receptive to advice from the bank, although they tend not to seek it out. They are somewhat rate sensitive, but not very likely to shop around.

#### **Self-Directed Diversifiers**

Strongly favor direct channels, but are not loyal to one particular bank. They tend to be averse to advice from banks and are somewhat fee-sensitive. They are very confident and knowledgeable.

#### **Insecure Debt Dependents**

Slightly favor direct channels but are suspicious of banks. They don't know whom to trust when it comes to financial planning. They are fee-sensitive, with very little knowledge of financial products.

### Home Equity

#### **Secure, Savvy Credit User**

Consider home equity products as a smart way to finance a variety of purchases, and is not concerned with the possibility of losing their home with a home equity account. They are the most disciplined of the segments in their approach to finance, and are the most secure financially. Price is an important factor, as this segment spends time shopping around for the best APR.

#### **Home Equity Enthusiast**

Also consider home equity products as a smart way to finance a variety of purchases. Although they are not concerned with the possibility of losing their home with a home equity account, they tend to be less disciplined and live beyond their means. This segment worries about finances therefore making price an important factor.

#### **Insecure Debt Dependent**

Often consider home equity, but generally treat it as a last resort. They are concerned about the possibility of losing a home with a home equity account, and tend to live beyond their means. They are the least financially secure of the segments.

#### **Home Equity Averse Skeptic**

This segment avoids home equity debt at all costs. They are concerned about the possibility of losing their home with a home equity account and tend to be credit-averse, but relatively secure financially.

### Investment

#### **Price-Sensitive, Self-Directed Investor**

Prefer to manage accounts online in order to make decisions independently. They use accounts to build wealth and prefer advanced tools and products as a result of their knowledge.

#### **Broker-Reliant Delegator**

Prefer to have a broker manage their accounts. They may use accounts to build wealth, but the tools they use are less relevant. They are very loyal and trusting, but less informed about their own accounts due to their tendency to delegate.

#### **Savvy Sounding-Board Seeking Investor**

Trade through brokers and online channels. They are somewhat broker-reliant and use accounts to build wealth, preferring advanced tools and products. They are knowledgeable, but like to interact with brokers as a sounding board. Insecure Investing Novice

#### **Insecure Investing Novices**

Have no strong channel preference. Their accounts are used primarily for wealth preservation, making the tools they use less important compared to other segments. They are somewhat trusting, but unsure and uninformed.

#### **Skeptical, Fund-Oriented Investor**

Have limited engagement on all channels. They are completely independent when making decisions, and use accounts primarily for wealth preservation. They are confident and suspicious consumers.



## Financial and Wealth Audiences

### Mortgage

#### Secure, Active Refinancer

Shop broadly when looking for a mortgage or home equity product. They are most likely to refinance to save money or access equity. They frequently use direct channels to research and apply for a mortgage. They prefer to compare interest rates across providers.

#### Insecure, Advice Seeking Refinancer

Are likely to turn to their current bank for a mortgage or home equity product. They refinance to save money or access equity and are open to direct channels to apply for a mortgage. This segment seeks the lowest interest rates possible.

#### Conservative, Bank Loyalist

Are likely to turn to their current bank for a mortgage or home equity product but would not refinance to save money or access equity. They are open to direct channels to apply for a mortgage. This segment does not compare rates and is not concerned with finding the lowest interest rate.

#### Disciplined, Passive Borrower

Are unlikely to turn to their current bank for a mortgage or home equity product. They would not refinance to save money or to access equity and strongly prefer to research and apply for a mortgage face-to-face.

### Create your audience for addressable, cross-channel marketing

There are infinite data combinations and selections Experian Marketing Services can help you with for optimal audience targeting. Using our comprehensive inventory of data, we can find even the most unusual of audiences to help you connect your advertisers with new prospects. From demographics to behavioral and psychographic information, we draw on a massive base of knowledge accumulated during five decades in business. Our audience segments are powered by our industry-leading compiled consumer database — ConsumerView<sup>SM</sup> — and we maintain a wealth of information about consumers and how they make buying decisions. Our national database uses state-of-the-art technology, unique build methodology, and vast

data sources with online linkages to deliver a superior database that addresses the sophisticated needs of today's multichannel marketer.

#### How leading marketers use Experian's inventory of addressable data attributes to build custom audiences:

- **Retain and acquire new customers:** Improved audience targeting precision using first and third-party data in combination with predictive data attributes to confirm ability to purchase and propensity models that predict likelihood to buy
- **Extend reach:** Through OmniActivation<sup>TM</sup>, we can activate your audience for one-to-one addressable advertising across channels. Deliver efficient, engaging, cross-channel advertising strategy using the best message wherever a prospect or customer might be

### ConsumerSpend

Understanding spend is important. Spending habits across households can vary greatly, ConsumerSpend models provide an important layer of financial insight that helps you understand consumer spend by categories. Helps you match exactly the right offer with the customer's spending. ConsumerSpend covers key retail categories including clothing, dining, home, electronics, education, travel and more including overall combined spend.

Now more than ever, it is necessary for marketers to create stronger segments to drive campaign performance. Whether it's identifying your most profitable target audience, establishing new and emerging customer bases or cross-selling into your strongest performing segments.

Ask your Experian representative for more details or contact us at (877) 902-4849 or [experianmarketingsolutions@experian.com](mailto:experianmarketingsolutions@experian.com)



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