


Top four digital audiences for the Financial Services industry for 2024


As the economic landscape continues to evolve, marketers in the Financial Services industry must stay informed on emerging audience trends and activation strategies to find and grow relationships with high-potential consumers who have the interest and economic capacity to positively impact your marketing initiatives.

Our recently released [2024 Digital audience trends and predictions report](#) offers valuable data-driven insights, including the top four digital audiences for the Financial Services industry. Derived from our main report, this guide provides you with audience-centric insights specific to the Financial Services industry, so you can confidently develop marketing strategies that resonate with your target audience.


In the Financial Services industry, Experian is seeing third-party data audience activation in four major data categories:




Financial Fair Lending Act (FLA) Friendly¹



Lifestyle and Interests

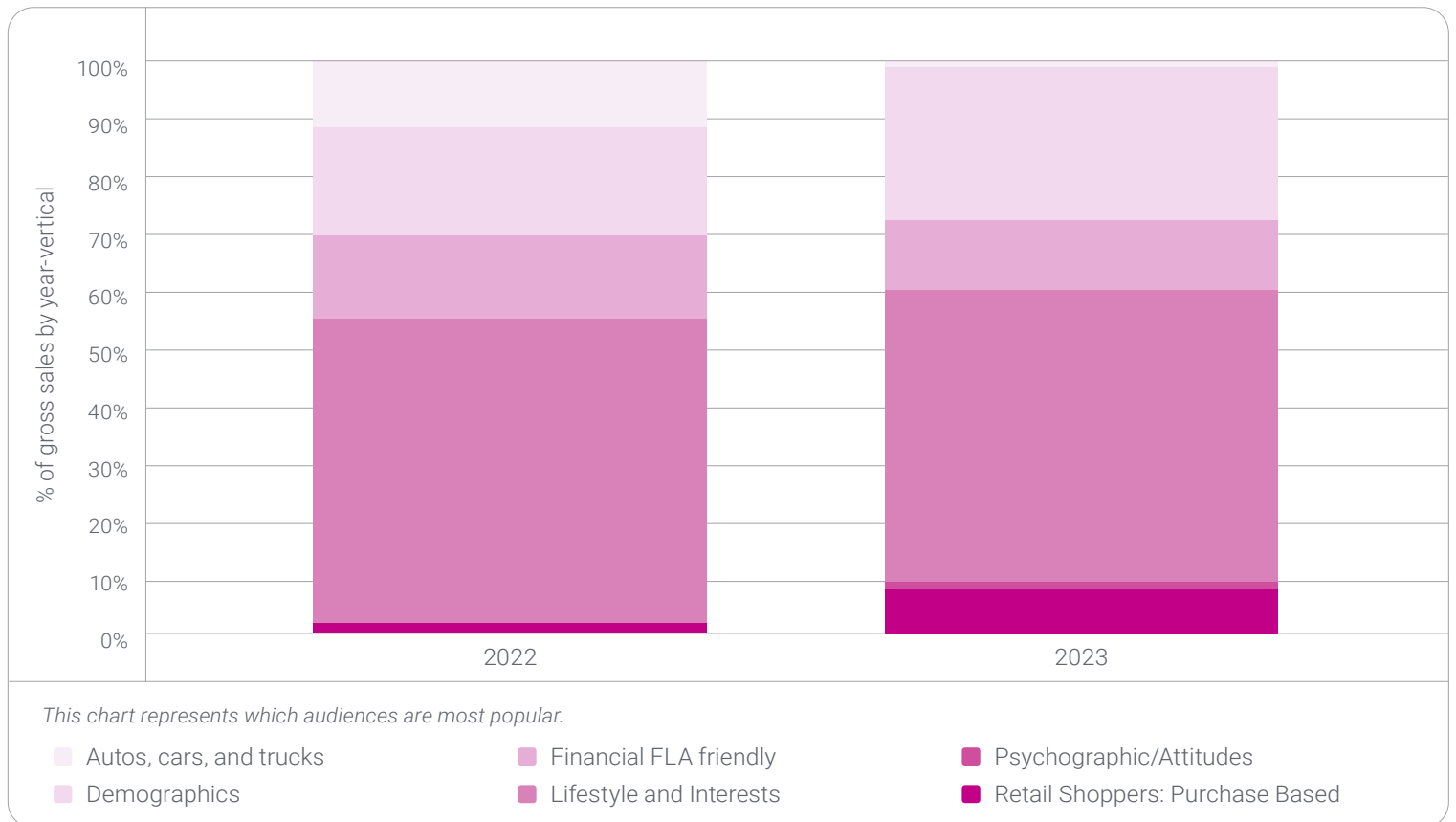


Demographics



Autos, cars, and trucks

Breakdown of top digital audiences for the Financial Services industry: 2022–2023



2,400+ Experian syndicated audiences are available on-the-shelf of most major platforms. Here are multiple syndicated audiences in the trending data categories for Financial Services that you can activate on-the-shelf of your platform of choice today to reach your consumers with targeted messaging and retargeting.



Financial FLA Friendly

Financial FLA Friendly > Ability to Pay > Score Range 781+

Predicts the likelihood that consumers will pay debt.

Financial FLA Friendly > In Market Auto Loan

Indicates likelihood of being in the market for an auto loan in the next 180 days.

Financial FLA Friendly > In Market Retail Bankcard

Indicates likelihood of being in the market for a retail bankcard in the next 180 days.

Financial FLA Friendly > Credit Card High Utilization

Predicts the likelihood that consumers have high utilization of credit cards based on the credit balance amount.

Financial FLA Friendly > Credit Card Balance Transfer Amt > \$3,500-\$3,999

Indicates likelihood of average balance transfer amount from last 12 months.

Financial FLA Friendly > Credit Card Balance 12 Mos > \$1-\$1,999

Indicates likelihood of bankcard balance from last 12 months.

Financial FLA Friendly > New Credit Card Opened/Issued

Indicates likelihood to have opened a bank card in the last 6 months.

Financial FLA Friendly > Deposits Increasing

Indicates likelihood of increase in assets.



Experian makes it easy for financial advertisers to create audiences that support the model governance process and use only data that is unlikely to fall into protected categories. Interest in audiences that accurately predict who has a propensity to be in-market for credit products coupled with the likelihood to meet approval criteria is always high for Financial Services advertisers. Current trends indicate strong interest in card and auto loan product acquisition as well as a focus on card balances and utilization. There is also a continued focus on audiences that help grab new deposit dollars.

Fruzsi Toenniessen, Financial Services Industry Principal





Lifestyle and Interests

Lifestyle and Interests (Affinity) > Financial Behavior > Tax Return -- Professional Service Prepare user

This segment includes consumers who are likely to have a high probability for the given category, offering more precision in targeting.

Lifestyle and Interests (Affinity) > Investors > Brokerage Account Owner

This segment contains consumers who are likely to be investors who have brokerage accounts.

Lifestyle and Interests (Affinity) > Investors > Invest: Retirement Plan

This segment contains consumers who are likely to have a retirement plan.

Lifestyle and Interests (Affinity) > Financial > Debit Card User

This segment contains consumers who are likely to be frequent debit card users.

Lifestyle and Interests (Affinity) > Financial Behavior > Life Insurance Policy Holders

This segment contains consumers who are likely to have a life insurance policy.

Lifestyle and Interests (Affinity) > In-Market > Auto Insurance

Online intenders who are likely interested in auto insurance.



'Tis the season for tax planning and focusing on personal financial futures. As consumers spend time reviewing their current financial standing and meeting the upcoming tax return deadline, Financial Services marketers are looking for ways to be in front of consumers with offers for tax preparation assistance and investment and retirement products and services.

Separately, interest in consumers who are likely to own debit cards and life insurance as well as those in market for auto insurance highlights the need to improve the performance of digital campaigns by identifying unique financial audiences with Experian insights into the consumer wallet.

Fruzsi Toenniessen, Financial Services Industry Principal





Demographics

Demographics > Household Income (HHI) > \$50,000-\$74,999

This segment includes consumers who are likely to have an estimated household income of \$50,000-\$74,999.

Demographics > Household Income (HHI) > \$100,000-\$124,999

This segment includes consumers who are likely to have an estimated household income of \$100,000-\$124,999.

Demographics > Marital status > Married

This segment contains consumers who are likely to be married.

Demographics > Marital status > Single

This segment contains consumers who are likely to be single.

Demographics > Occupation > Retired

This segment includes consumers who are likely to have an occupation -- Retired.

Demographics > Length of Residence (LOR) > Years: 00-01 (FLA / Fair Lending Friendly)

This segment contains consumers who have lived in their residence for approximately 0-1 years.

Demographics > Length of Residence (LOR) > Years: 05-09 (FLA / Fair Lending Friendly)

This segment contains consumers who have lived in their residence for approximately 5-9 years.



Needs, demands, and consumption habits for financial products are often related to consumer demographics which demonstrate their affluence and economic stability and ability to be a profitable customer. Trending demographic segments indicate that Financial Services advertisers are focused on income, life stage, and how long consumers are living in one location.

Fruzsi Toenniessen, Financial Services Industry Principal



Autos, cars, and trucks

Autos, Cars and Trucks > Ownership Switchers > Alternative Fuel (electric, hybrid)

Consumers who are likely to currently own an Alt-Fuel vehicle.

Autos, Cars and Trucks > In Market Switchers > PHEV

Auto in the market audiences indicate consumers who are likely to switch to a Plug-in Hybrid Vehicle (PHEV) vehicle type in the next 180 days.

Autos, Cars and Trucks > In Market-Fuel Type > Electric CUV SUV

Auto in the market audiences indicates consumers likely to be in the market to buy an electric crossover vehicle (CUV) sport utility vehicle (SUV) in the next 180 days.

Autos, Cars and Trucks > In Market-Fuel Type > Used Alt Fuel Truck

Auto in the market audiences indicates consumers likely to be in the market to buy a used Alt-Fuel Truck in the next 180 days.



Autos, cars, and trucks continued

Autos, Cars and Trucks > In Market-Vehicle Price > Vehicle price is 20K-30K

Auto in the market audiences indicate a consumer's likelihood to be in the market to buy a vehicle price range of 20K-30K in the next 180 days.

Autos, Cars and Trucks > In Market-New/Used > Buyer Used

Auto in the market audiences indicates a consumer's likelihood to be in the market to buy a used vehicle in the next 180 days.

Autos, Cars and Trucks > Aftermarket > DIFM Vehicle Age 0-5 Years

This Auto aftermarket audience indicates a consumer's likelihood to prefer Aftermarket Service Centers for their Vehicle Age 0-5 years.



Alternative fuel vehicles continue to make headlines with promises of reducing both environmental and economic risk. Tax credits and lowering prices coupled with lower and more stable fueling costs than gas-powered vehicles are also impacting growing consumer demand. High interest by financial institutions for audiences consisting of consumers likely to purchase alternative fuel vehicles indicates that lenders see growing opportunity with this market and are refining their audiences by likely purchase intent and interest in these vehicle categories.

Advertisers are also targeting consumers interested in moderately priced new vehicles, used vehicles, and promoting aftermarket services for newer vehicles which aligns with recent economic pressures.

Fruzsi Toenniessen, Financial Services Industry Principal



Need a custom audience? We can help you build and activate an Experian audience on the platform of your choice.

[Connect with our audience team →](#)

For more expert advice and access to our predictions for digital activation for 2024, download our 2024 Digital audience trends and predictions report today.

[Access the full report](#)

Footnote

1. "Fair Lending Friendly" indicates data fields that Experian has made available without use of certain demographic attributes that may increase the likelihood of discriminatory practices prohibited by the Fair Housing Act ("FHA") and Equal Credit Opportunity Act ("ECOA"). These excluded attributes include, but may not be limited to, race, color, religion, national origin, sex, marital status, age, disability, handicap, family status, ancestry, sexual orientation, unfavorable military discharge, and gender. Experian's provision of Fair Lending Friendly indicators does not constitute legal advice or otherwise assures your compliance with the FHA, ECOA, or any other applicable laws. Clients should seek legal advice with respect to your use of data in connection with lending decisions or application and compliance with applicable laws.

