

Financial planners

- Say that financial security is important and
- Are good at managing money and
- Have cash, savings or a pension

Early adopters

- Have used a banking, investment or insurance site / app in the last month and
- Agree with at least one of the following: "I am confident using new tech", "I buy new tech products as soon as they are available" or "I follow the latest tech trends and news"

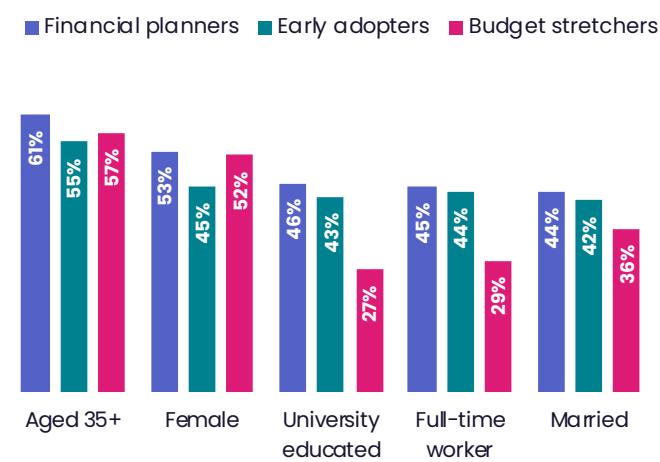
Budget stretchers

- Disagree with the statement "I am good at managing money" and
- Say they don't have cash, savings or pension

Profiling banking personas

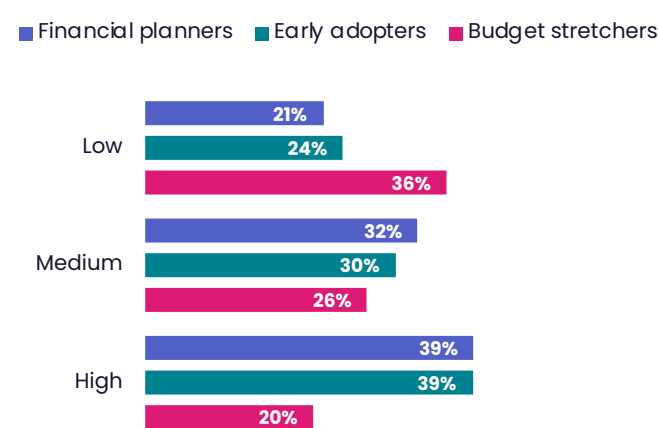
Demographics

% of these segments who are...



Annual household income

% who fall into the following income brackets



Financial planners and early adopters are more affluent and settled in life, while budget stretchers are more likely to be low-income earners and pessimistic about their future personal finances.

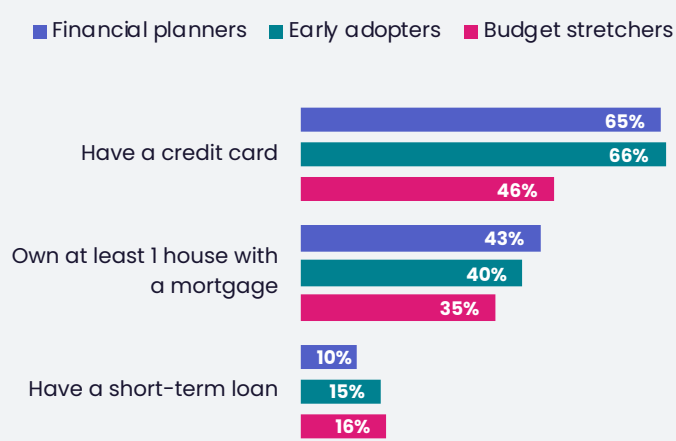
40% 42% 32% say their **personal finances will get better** in the next 6 months

18% 19% 26% say their **personal finances will get worse** in the next 6 months

Financial products & behaviors

Financial products

% who currently...



% who...

- 66% 70% 57% say they'd rather **pay without using cash**
- 39% 50% 40% say they'd rather **shop online**
- 22% 27% 9% have used a **financial investment tool** online via any device in the last month*
- 35% 42% 25% have **sent money to friends / family online** in the last month*

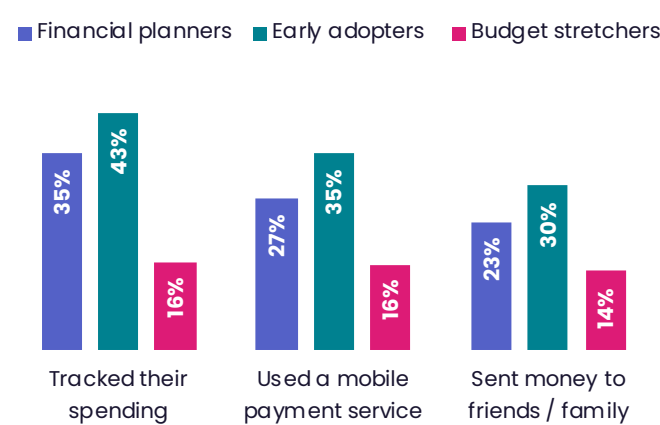
Financial planners and early adopters are more likely to have access to credit or invested in property with a mortgage, while budget stretchers are ahead for having a short-term loan.

Early adopters are more likely to prefer shopping online and using digital banking services more frequently.

Mobile banking actions & online privacy attitudes

Mobile actions*

% who have done the following on their mobile in the last month

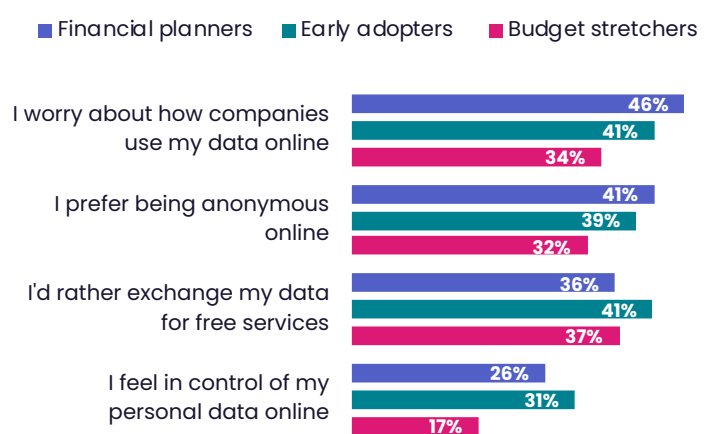


As digital natives, early adopters are more likely to engage with digital banking behaviors, with over a third using mobile payment services.

Early adopters feel in control of their personal data and are willing to exchange them for free services, while financial planners are more likely to be privacy conscious.

Online privacy attitudes

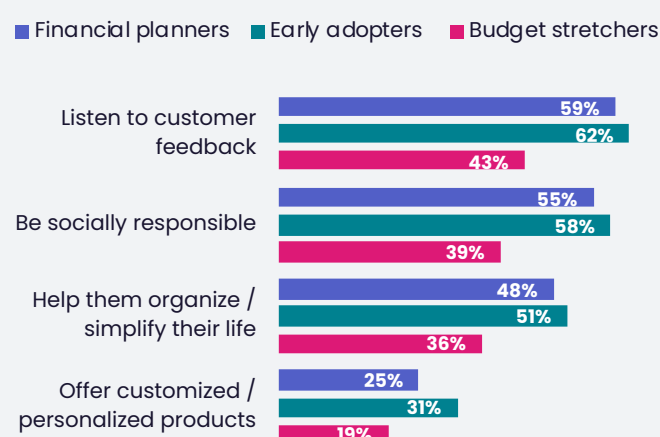
% who say the following describe them



Brand role & engagement

Brand actions

% who want brands to do the following



Brand attitudes & relationships

% who say the following describe them

19% 25% 15% tend to buy **brands they've seen advertised**

54% 59% 40% are **loyal** to the brands they like and 66% 65% 46% **use loyalty / reward programs**

47% 49% 37% say that **receiving great customer service** would motivate them to promote their favorite brand online

Financial planners and early adopters have different perceptions about online privacy, but they both want brands to be reliable and transparent.

82% 79% 66% want brands to be **reliable** and 58% 61% 45% want them to be **authentic**

51% 50% 37% want brands to be **transparent** about how they collect and use their personal data