



EXPERIAN. learning DAY 2022

Accelerate and maximize your data potential

EXPERIAN **learning**DAY₂₀₂₂

**Leveraging hyper personalisation and precise targeting to
increase cross- and up-selling throughout the customer lifecycle.**

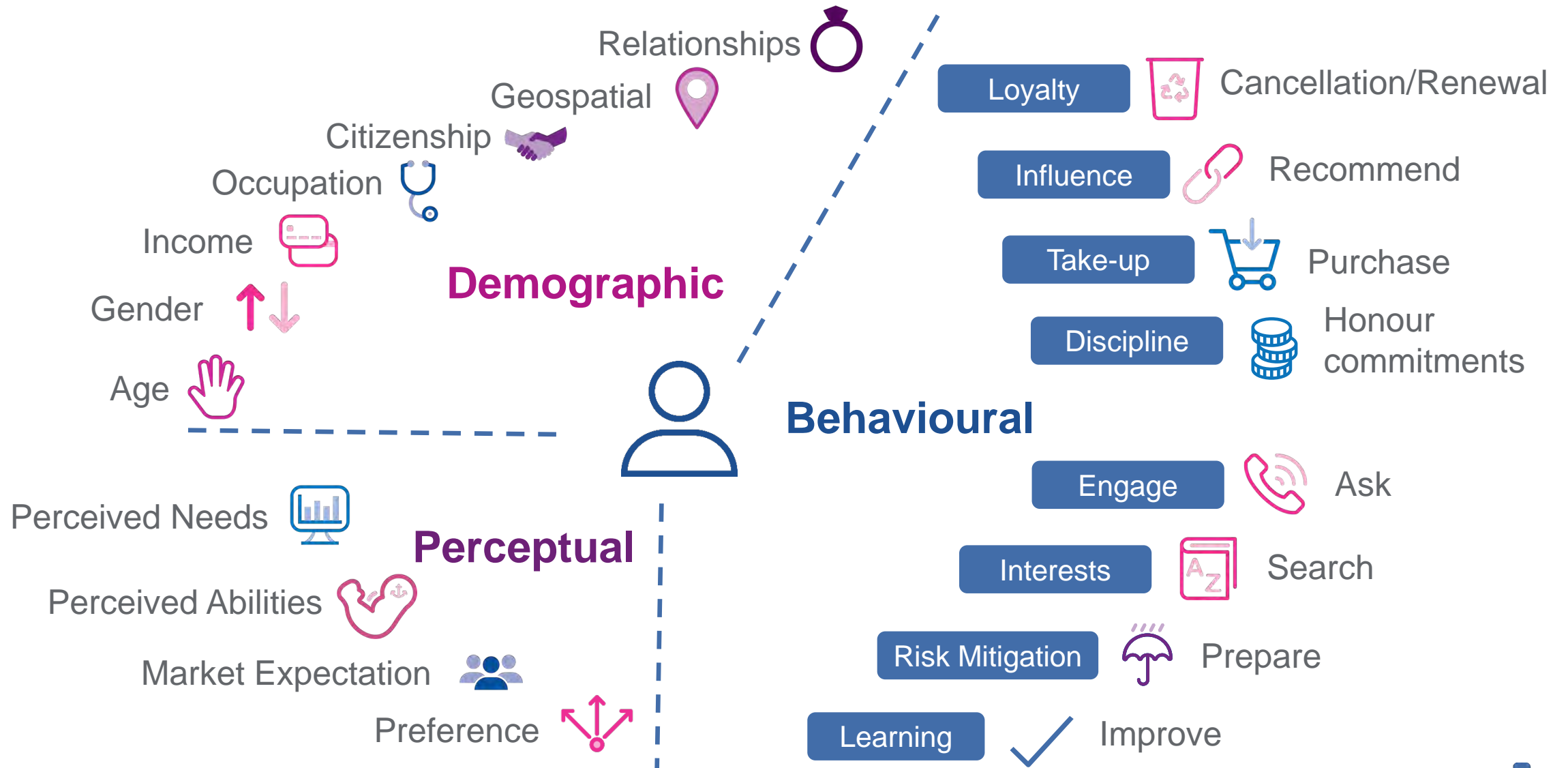


Ans Gerber

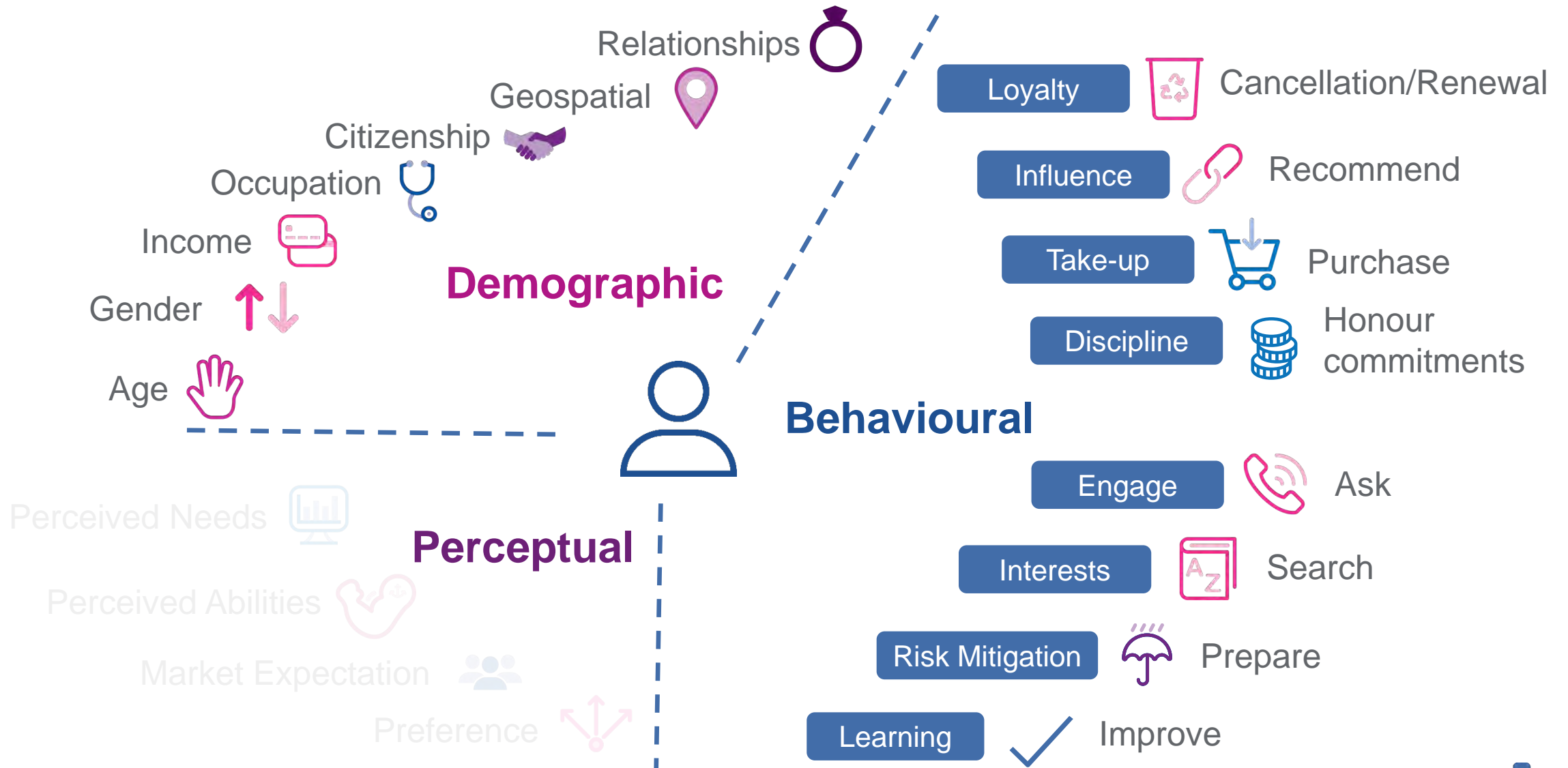
Head: Data Insights
Experian



Data Themes

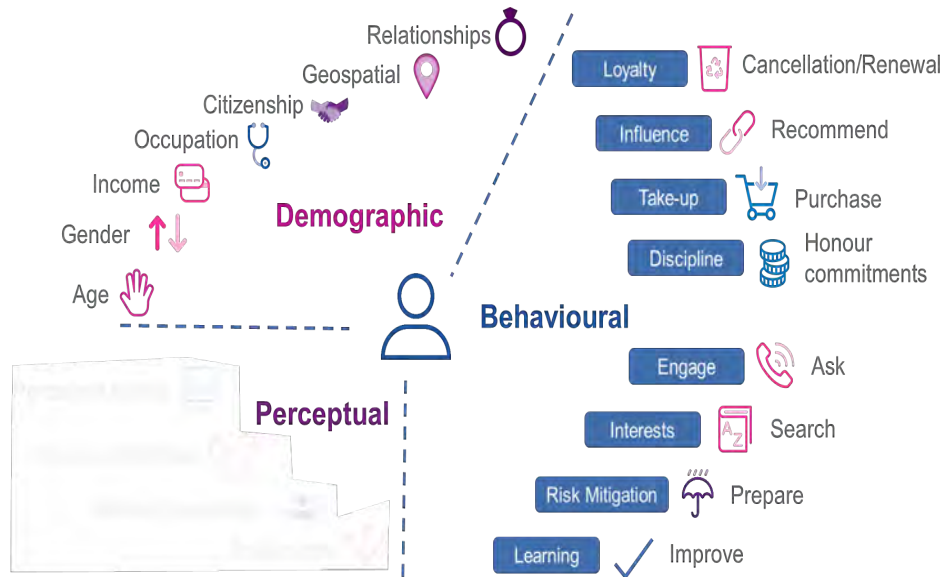


Data Themes



Data Sources

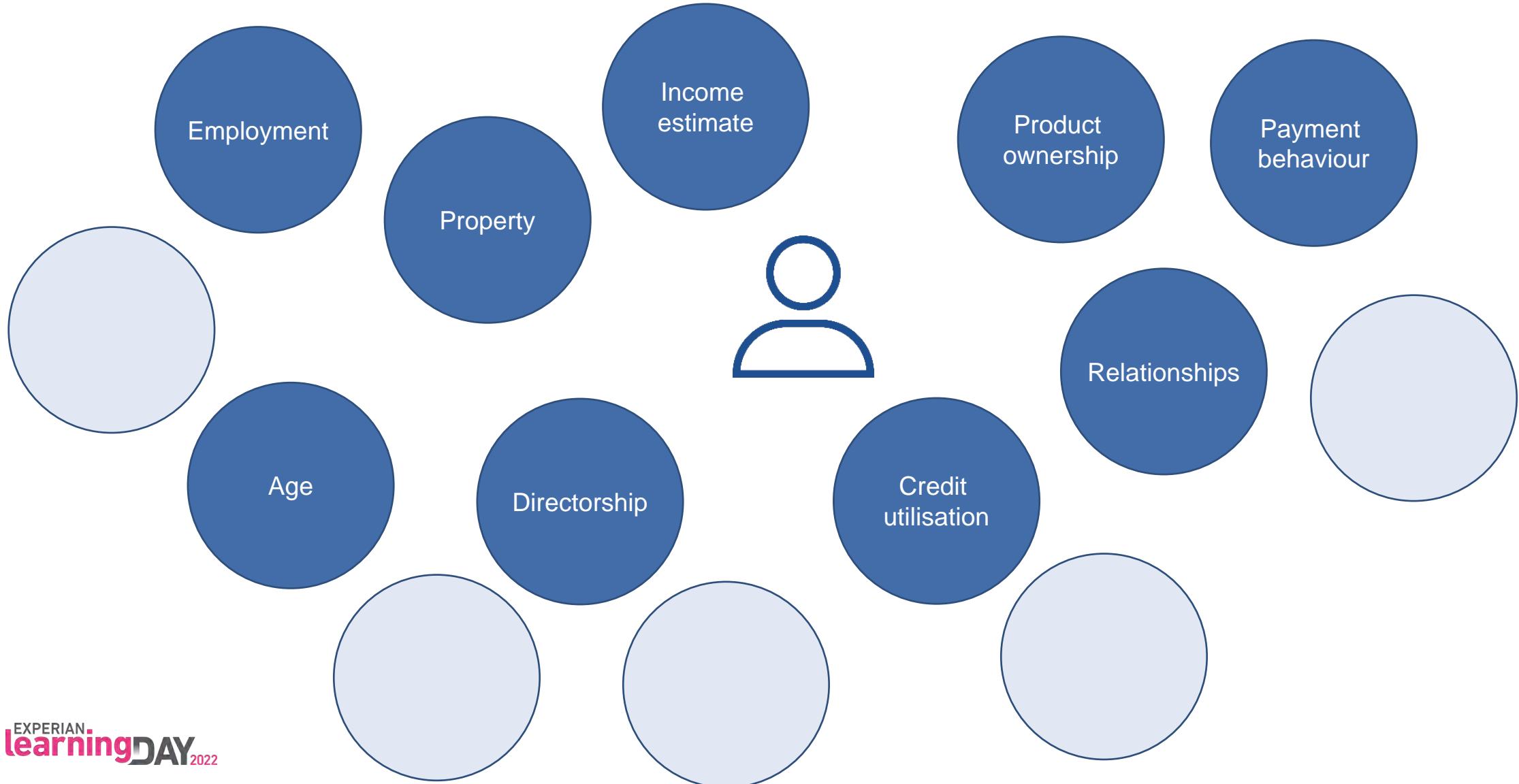
Traditional Credit Bureau



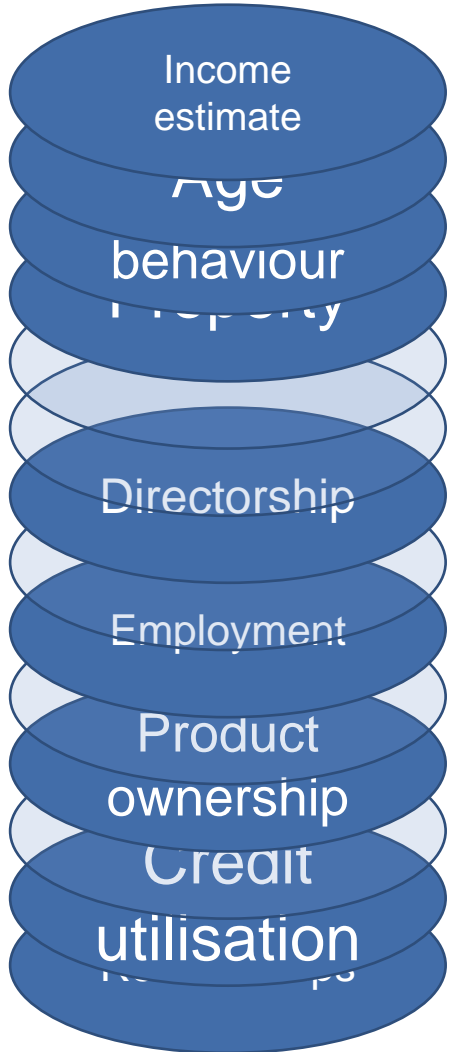
- Monthly **payment profile data** provided by credit, short-term insurance and telco contract suppliers.
- **Enquiries** from credit suppliers on consumers applying for credit.
- **Deeds** data (property ownership).
- **CIPC** (Companies and Intellectual Properties Commission) registration data.

Segmentation

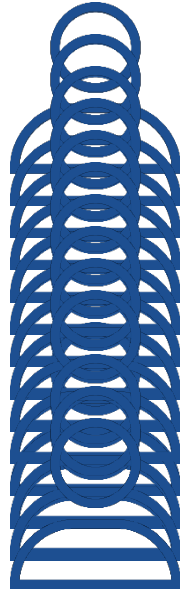
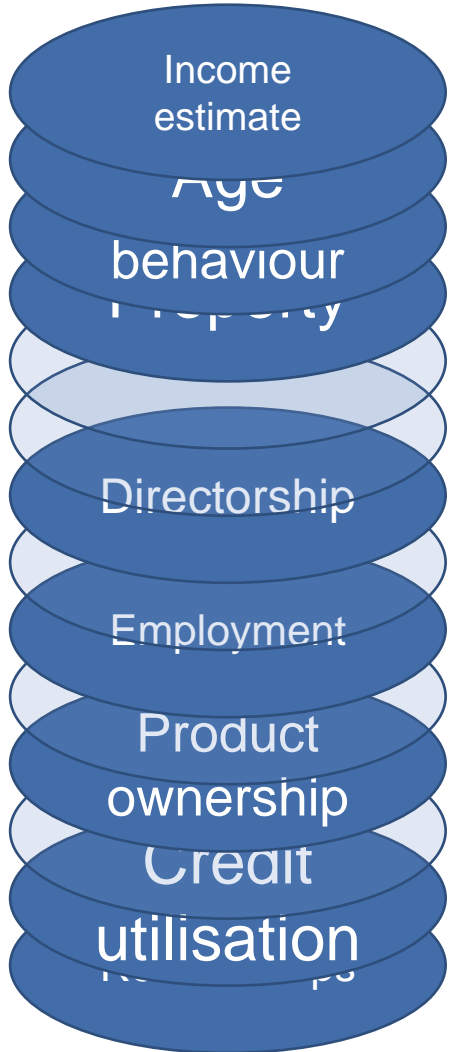
What is segmentation - targeting of specific subsets of a consumer base



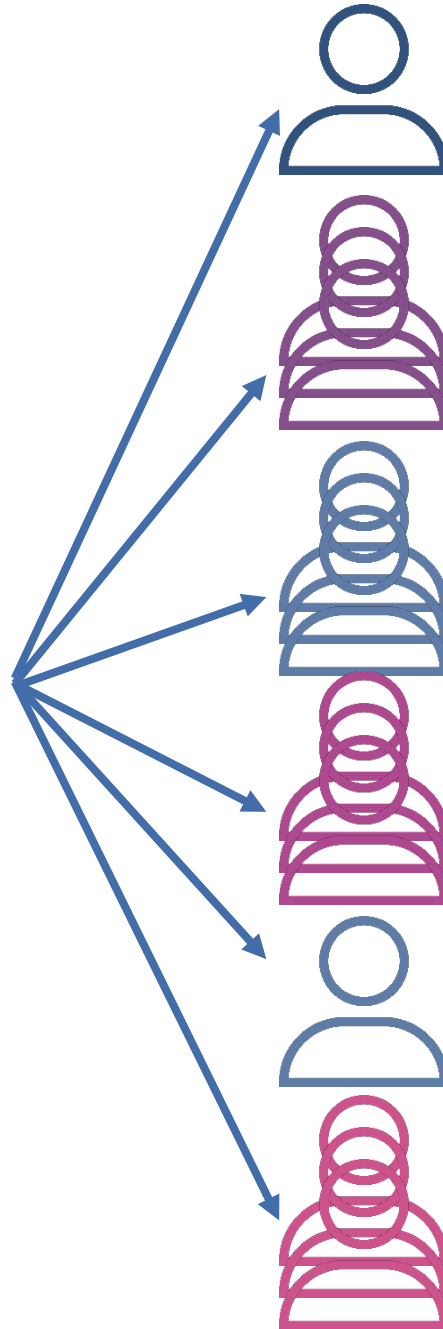
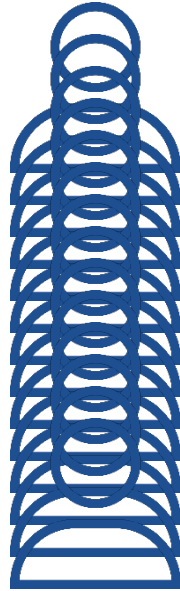
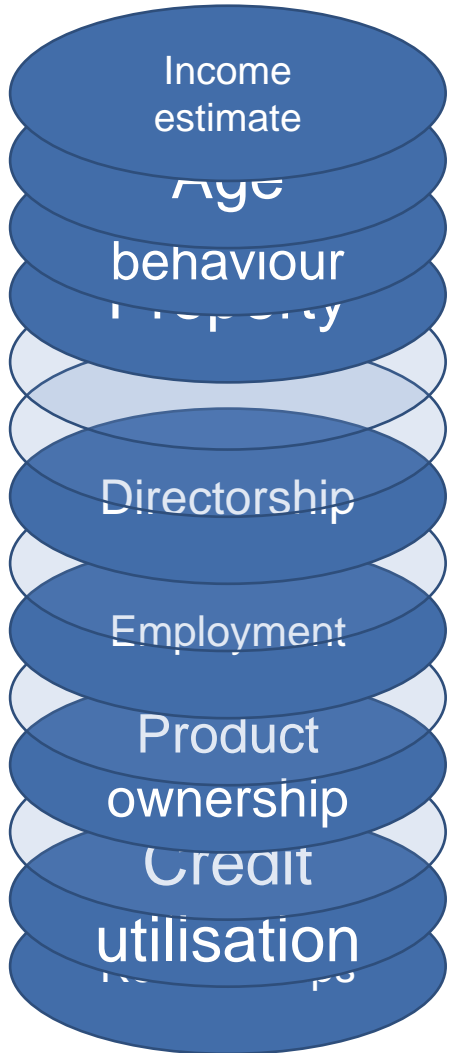
Segmentation



Segmentation



Segmentation



Group 1: Luxury Living

Group 2: Aspirational Achievers

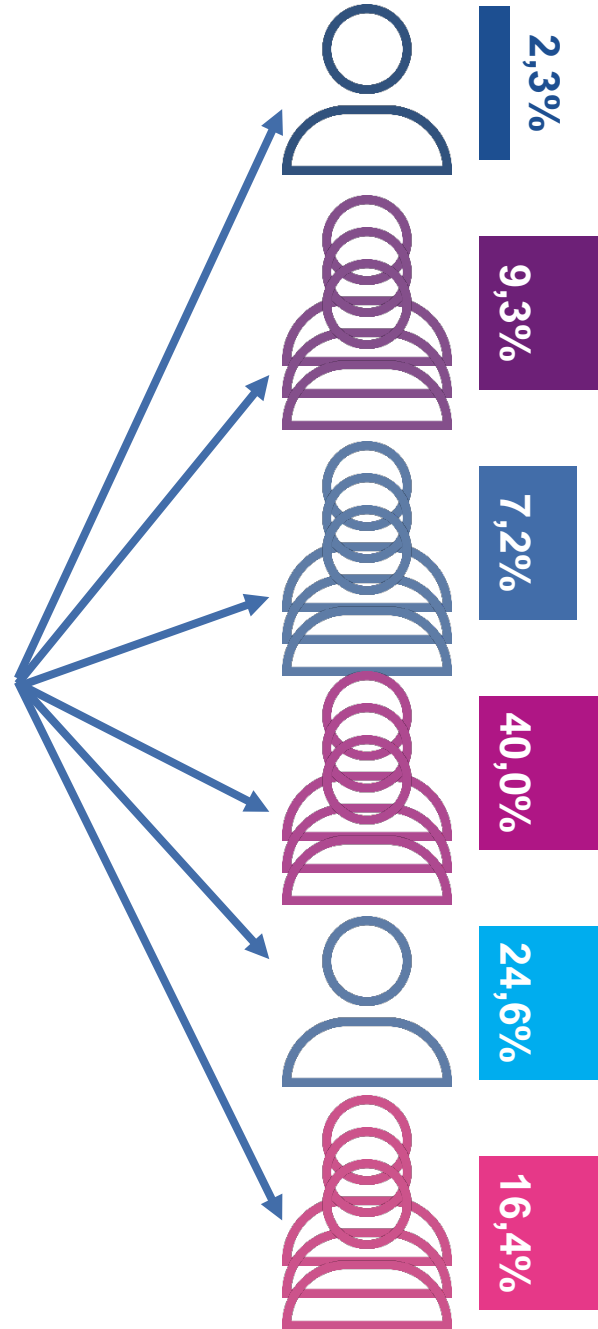
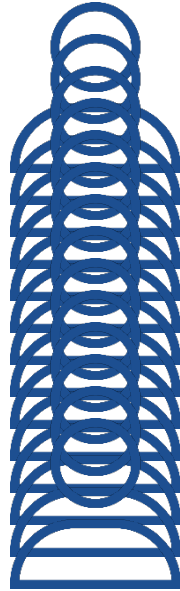
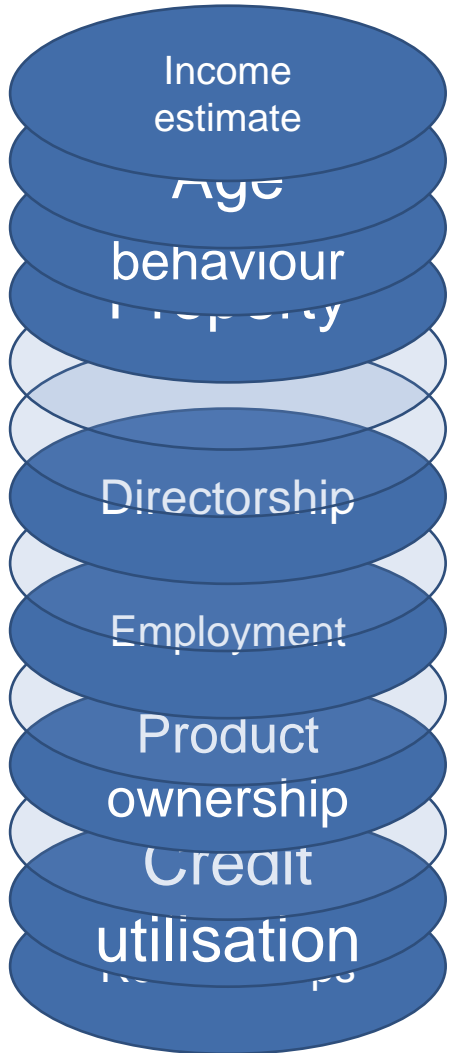
Group 3: Stable Spenders

Group 4: Money-Conscious Majority

Group 5: Laboured Living

Group 6: Yearning Youth

Segmentation



Group 1: Luxury Living

Group 2: Aspirational Achievers

Group 3: Stable Spenders

Group 4: Money-Conscious Majority

Group 5: Laboured Living

Group 6: Yearning Youth

Experian Financial Affluence Segmentation



What is FAS?

Consumer segmentation tool that allows for targeting of specific subsets of a consumer base

Financial Affluence Segmentation is a powerful tool that gives you the ability to:

- understand your **most profitable customers'** demographics, affluence, lifestyles and life stage traits.
- benchmark your **customer penetration** within each market segment.
- **align target market strategies** with that of affinity or loyalty partners.
- align or **design your offers and marketing campaigns** to appeal to target market segments.
- target ONLY specific market segments in both above- and below-the-line marketing campaigns to **reduce wastage in spend**.

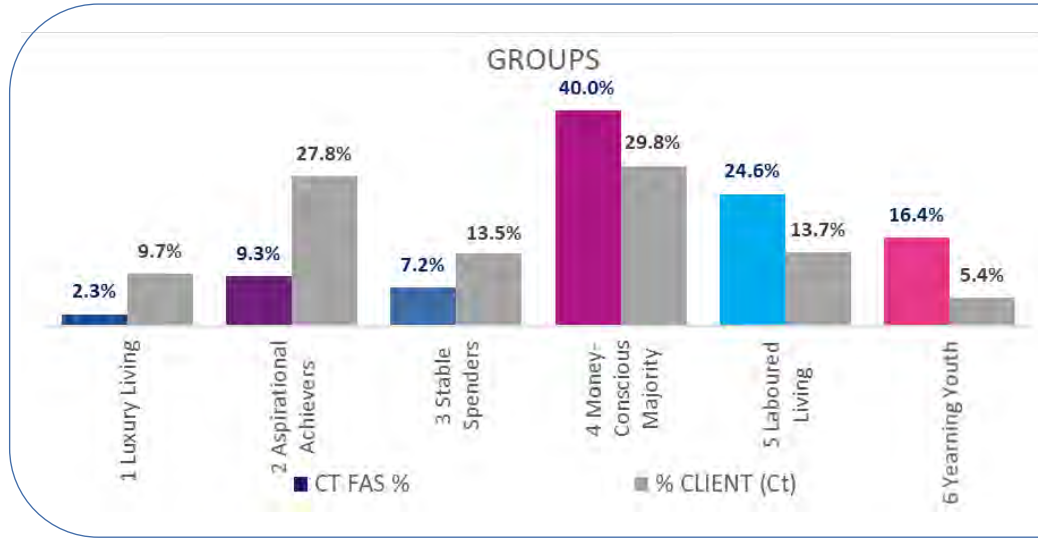
Now *this* is Knowing your Customer

These insights can now drive action within business.

Some Examples of FAS use cases.

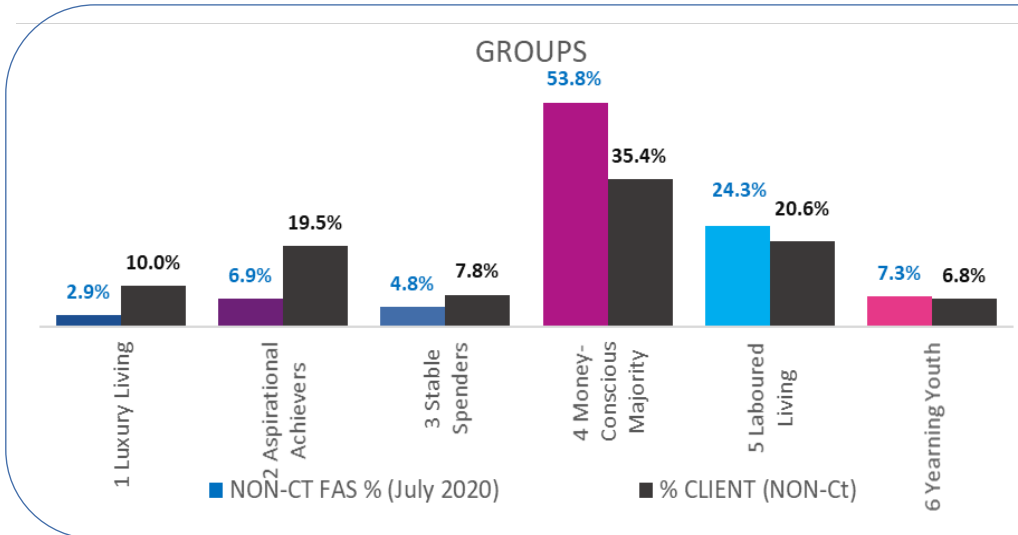


Client Customer Base Distribution



Credit FAS:

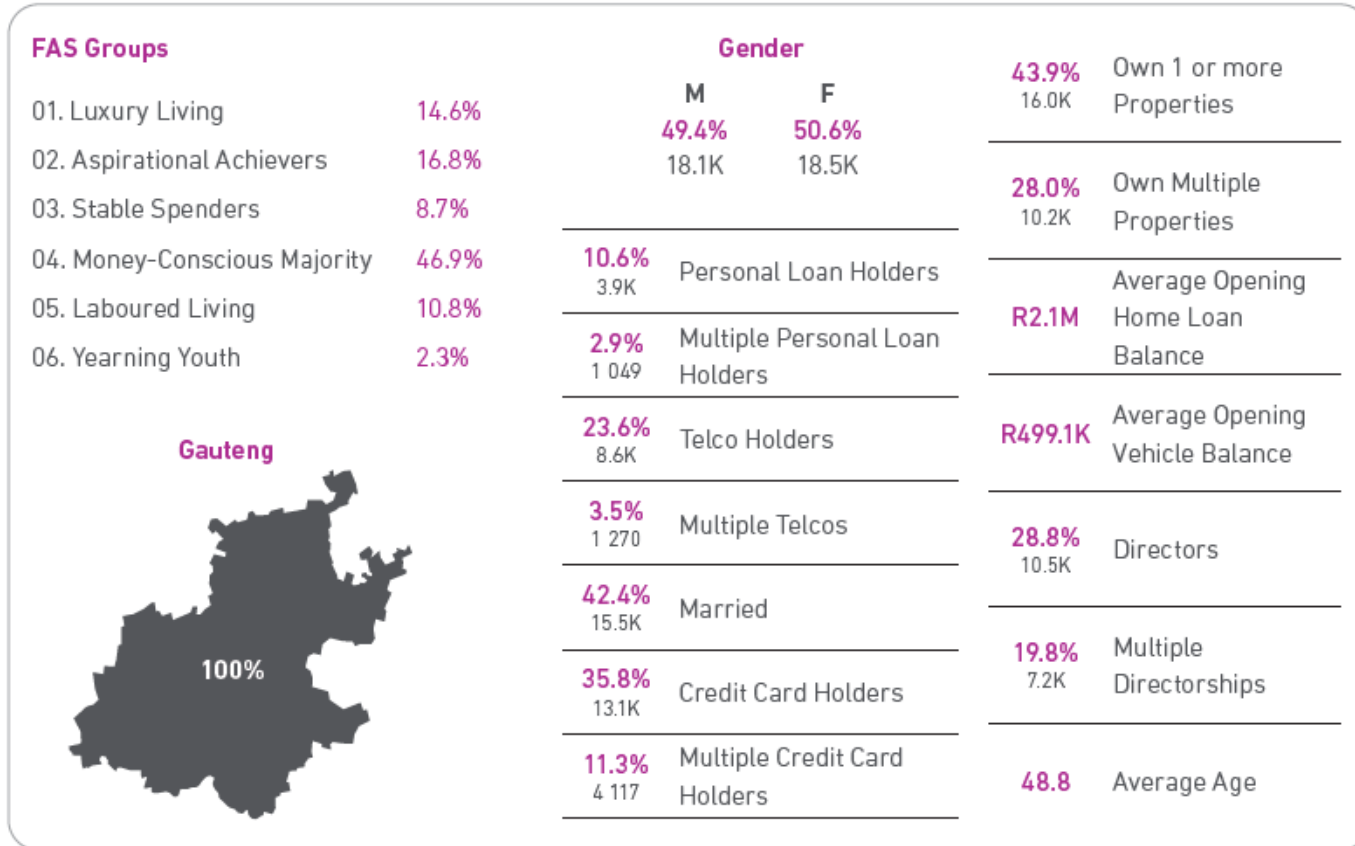
Reflecting the **Credit active** population (c. 24 million consumers), across various banking and retail credit products, as well as cellular and STI contracts.



Non-credit FAS:

Reflecting the **total bureau-visible** population (credit active, thin file, deeds, CIPC) population (c. 48 million consumers).

Client Geospatial Analysis

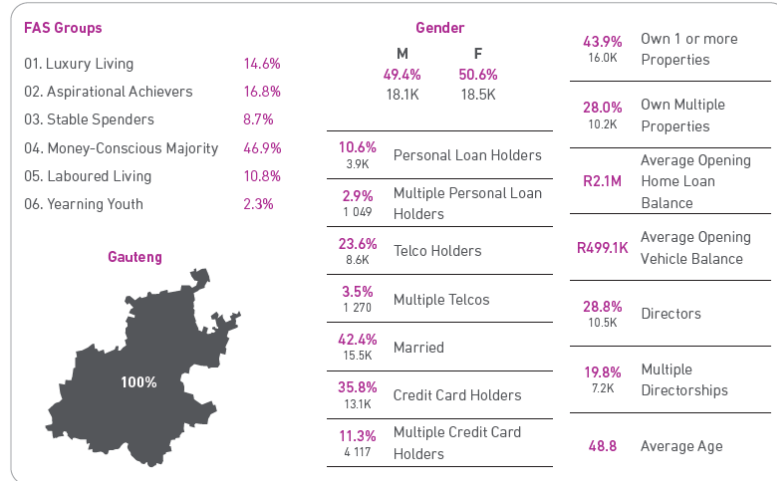


FAS Location reflects **non-Credit FAS** and is used to understand where physical footprint-based activities need to be focussed to target specific consumer groups.

Examples:

- Physical marketing
- Branch/Store network expansion
- Stock management
- Digital marketing to consumers in relative close proximity to Stores/Outlets.

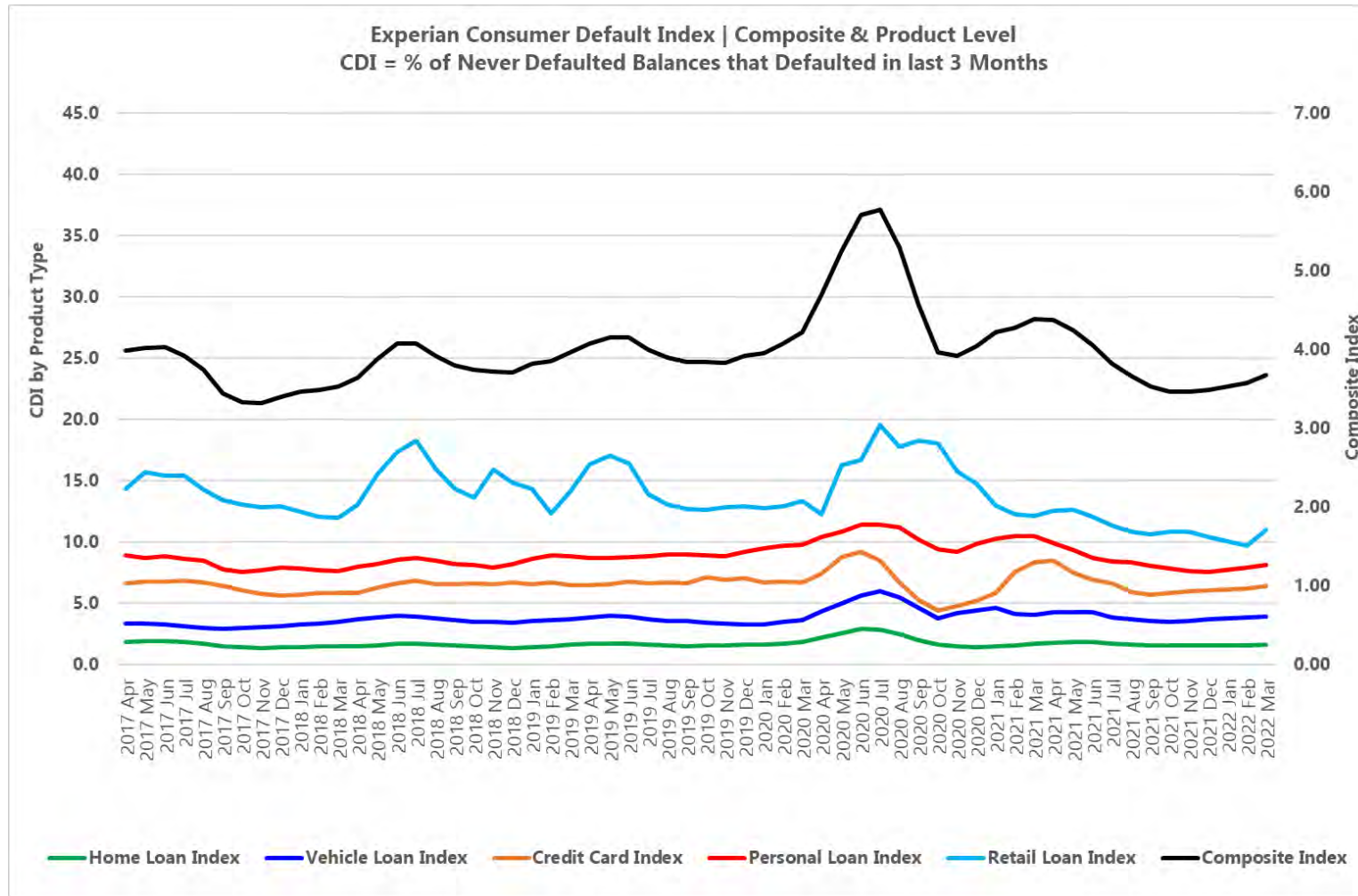
Client Geospatial Analysis



Since FAS Location **does not return personal information** (views are aggregated up to as small as an Enumeration Area level), consumer consent or SACRRA membership is not required to access this information.



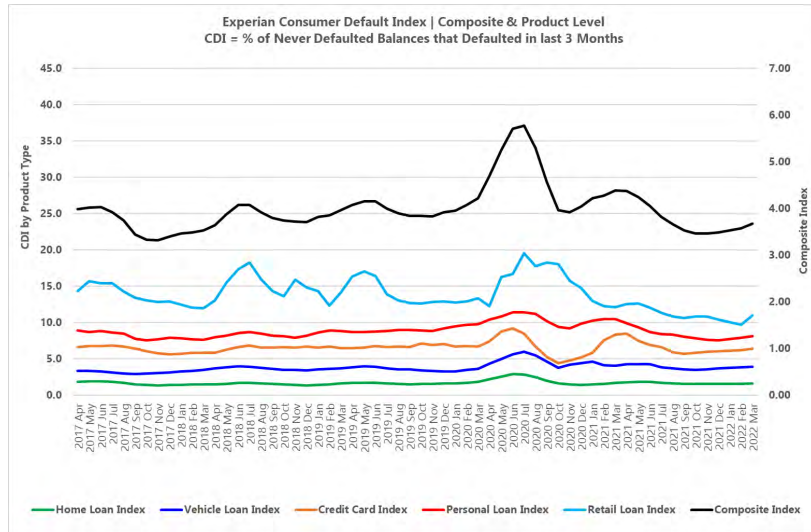
Consumer Default Index



CDI tracks the marginal default rate, measuring the sum of first-time defaulted balances as a percentage of the total sum of balances outstanding. It is split by banking and retail products to provide a portfolio view, as well as a composite view.

Consumer Default Index by FAS

Groups and Types



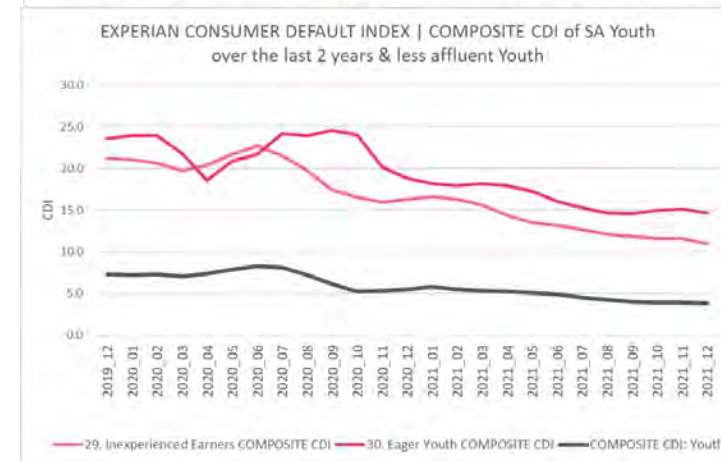
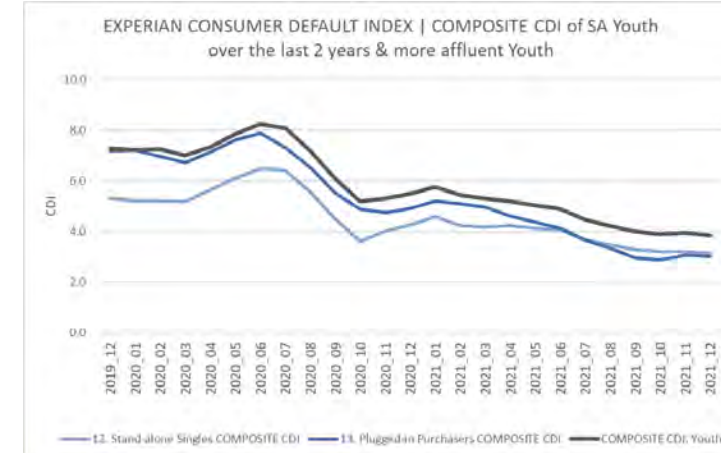
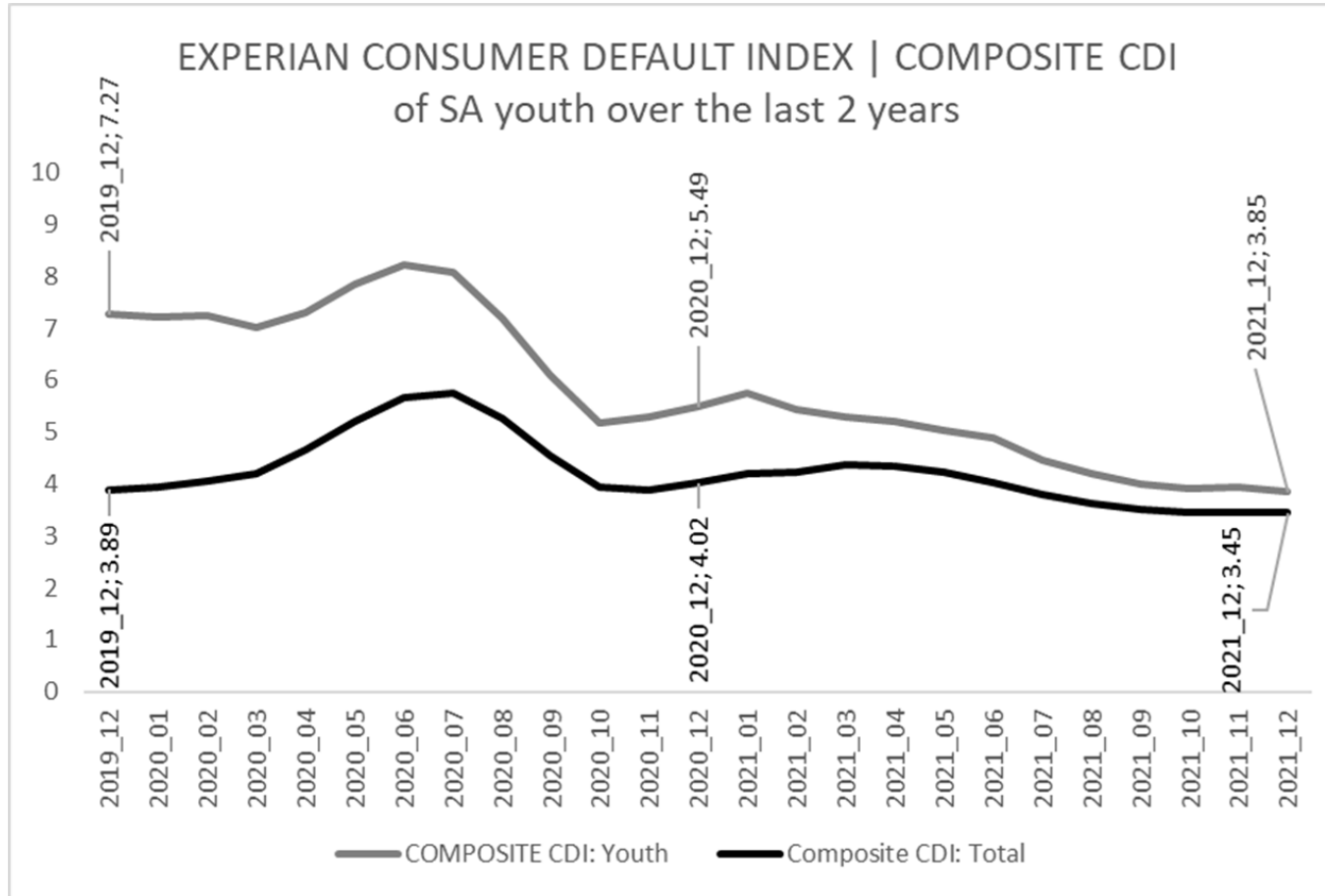
	CDI Mar'21	CDI Mar'22
COMPOSITE CDI		
Group 1: Luxury Living	2.70	2.53
Group 2: Aspirational Achievers	4.09	3.54
Group 3: Stable Spenders	7.30	5.27
Group 4: Money-Conscious Majority	7.25	5.65
Group 5: Laboured Living	13.02	11.27
Group 6: Yearning Youth	16.41	13.53

FAS Type Name	Mar'22	Mar'21
01. Independent Investors	2.53	2.63
02. Affluent Couples	2.41	2.67
03. Professional Players	2.67	2.79
04. Logged-on lifestyles	1.60	1.92
05. Liquid Living	2.63	3.22
06. Successful Singles	3.10	3.17
07. Lifestyle lending	3.59	4.06
08. Comfortable Retirees	4.07	4.55
09. Secure Singles	4.47	3.84
10. Comfortable Couples	5.52	6.54
11. Steady Entrepreneurs	9.05	11.62
12. Stand-alone Singles	3.59	4.67
13. Plugged-in Purchasers	3.01	5.04
14. Payday Pursuers	4.54	6.93
15. Deficient Directors	6.84	7.98
16. Credit-Reliant Consumers	9.71	15.15
17. Secure Seniors	3.26	3.74
18. Coping Couples	2.87	3.68
19. Restricted Retirees	5.61	6.93
20. Low Earners	9.48	10.77
21. Misfortunate Mature	7.60	8.69
22. Concerning Citizens	6.21	8.57
23. Money-wise Mature	6.20	8.33
24. Depleted Resources	7.68	10.43
25. Strained Adults	8.68	13.96
26. Online Survivors	12.79	11.27
27. Struggling Earners	6.75	9.87
28. Minimum-Money Workers	12.03	15.76
29. Inexperienced Earners	11.94	15.14
30. Eager Youth	17.06	19.40

Reporting CDI by FAS Group and FAS Type, to understand how different consumers behave under and recover from extreme events (e.g. COVID lockdown).

Consumer Default Index by FAS

(Youth Focus – Types 12, 13, 29 & 30)



How to use this?

Who should we **communicate** to?

What **products** resonate with which market segments?

Which market segments should we prioritise for **increased profits**?

What are **new markets** we could enter into?

Where are our ideal customers located (geo-spatial context)?

How has our **client base changed** since the implementation of a new business strategy?

Questions?

CONTACT US



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