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# FAS Location

Take your marketing targeting to a new level by homing in on your ideal customer and where they live.

Experian's Financial Affluence Segmentation (FAS) solution provides a comprehensive description of credit-active South African individuals and their behaviour.

Understanding your target audiences through segmentation is only the first step in engaging with these audiences. Our FAS solution segments the South African population into 6 Groups and 30 Types. These segments are based on common financial, risk profile and lifestyle characteristics. The next step is understanding where your ideal audience is situated.

Experian's FAS Location solution allows you to select your ideal segment based on their FAS profiles and/or area to get insights into the population at a more granular level. Understanding the distributions of your ideal customers in an area is a significant benefit for targeted advertising, marketing and sales strategies. Knowing your customer is one piece of the puzzle; but knowing where that customer is will give you the advantage above the rest.
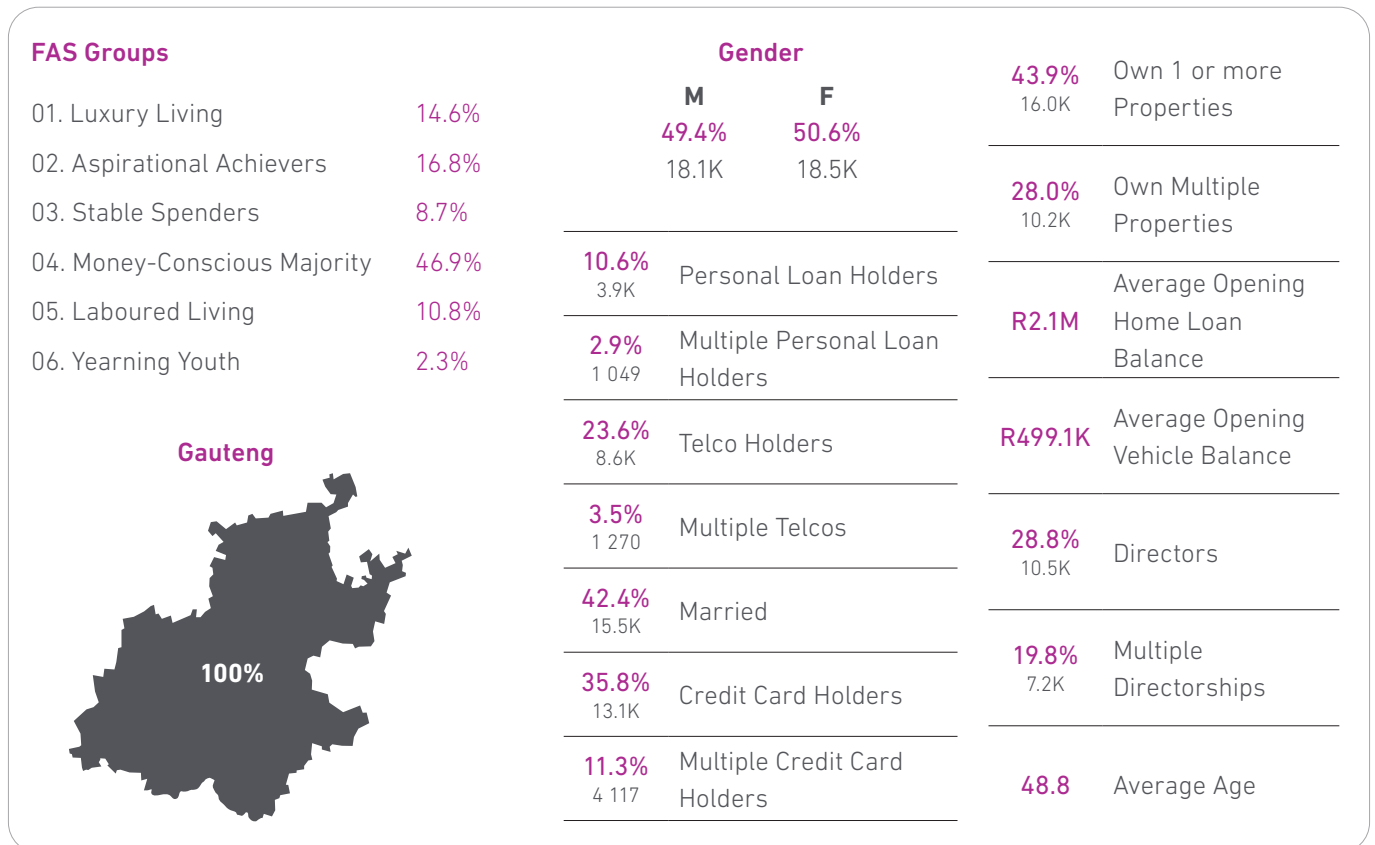
In comparison to other existing segmentation models, FAS and FAS Location offer a complete view of your general customer base as well as a deep dive into their specific characteristics.
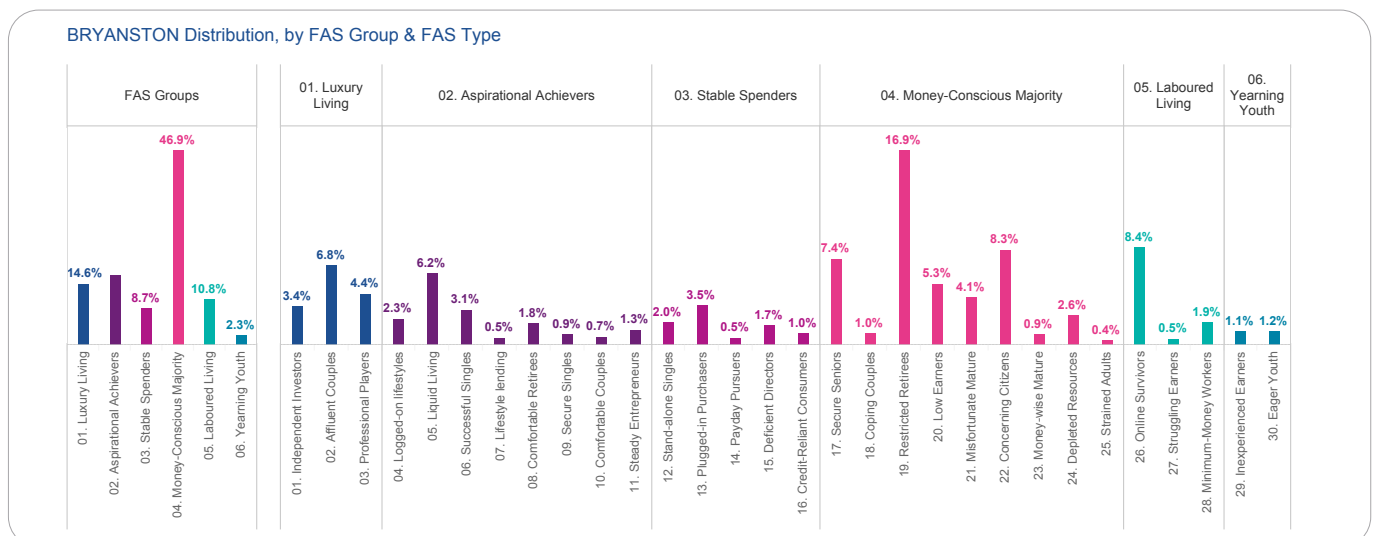
# What FAS Location looks like

Accessible through Tableau or through reports generated by Experian, your business can explore the specific characteristics of any suburb in South Africa.

The example below is a live representation of Bryanston in Johannesburg, providing a general snapshot of the area with information on gender, age, property ownership, home and vehicle finance, directorship, and more.

### FAS Groups

| | |
|---|---|
| 01. Luxury Living | 14.6% |
| 02. Aspirational Achievers | 16.8% |
| 03. Stable Spenders | 8.7% |
| 04. Money-Conscious Majority | 46.9% |
| 05. Laboured Living | 10.8% |
| 06. Yearning Youth | 2.3% |

**Gauteng**

**100%**

### Gender

| M | F |
|---|---|
| 49.4% | 50.6% |
| 18.1K | 18.5K |

| | |
|---|---|
| 10.6% 3.9K | Personal Loan Holders |
| 2.9% 1 049 | Multiple Personal Loan Holders |
| 23.6% 8.6K | Telco Holders |
| 3.5% 1 270 | Multiple Telcos |
| 42.4% 15.5K | Married |
| 35.8% 13.1K | Credit Card Holders |
| 11.3% 4 117 | Multiple Credit Card Holders |

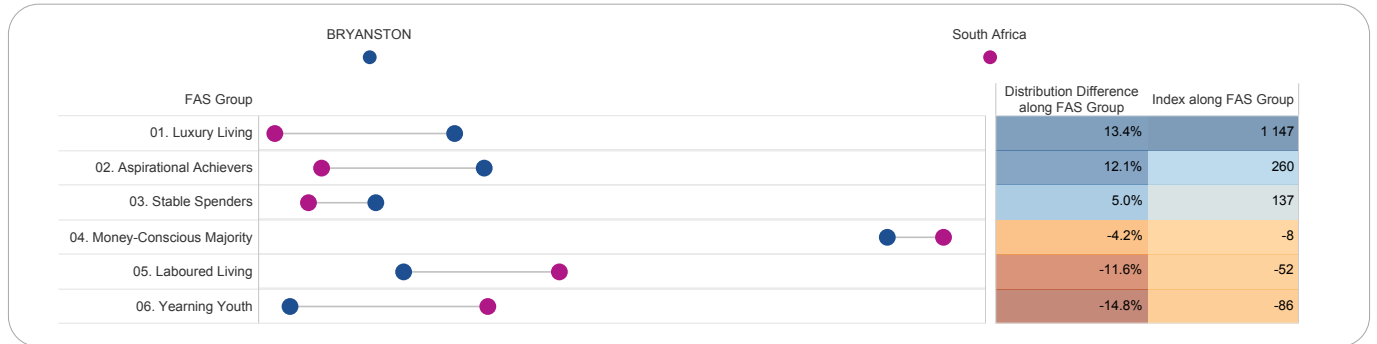| | |
|---|---|
| 43.9% 16.0K | Own 1 or more Properties |
| 28.0% 10.2K | Own Multiple Properties |
| R2.1M | Average Opening Home Loan Balance |
| R499.1K | Average Opening Vehicle Balance |
| 28.8% 10.5K | Directors |
| 19.8% 7.2K | Multiple Directorships |
| 48.8 | Average Age |

Furthermore, FAS Location breaks down those groups into the 30 FAS subtypes, giving you a more detailed look at the distribution of the area's population. This allows you to make better business decisions, especially for targeted marketing.

BRYANSTON Distribution, by FAS Group & FAS Type

**FAS Groups**
- 01. Luxury Living — 14.6%
- 02. Aspirational Achievers — 16.8%
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- 04. Money-Conscious Majority — 46.9%
- 05. Laboured Living — 10.8%
- 06. Yearning Youth — 2.3%

**01. Luxury Living**
- 01. Independent Investors — 3.4%
- 02. Affluent Couples — 6.8%
- 03. Professional Players — 4.4%

**02. Aspirational Achievers**
- 04. Logged-on lifestyles — 2.3%
- 05. Liquid Living — 6.2%
- 06. Successful Singles — 3.1%
- 07. Lifestyle lending — 0.5%
- 08. Comfortable Retirees — 1.8%
- 09. Secure Singles — 0.9%
- 10. Comfortable Couples — 0.7%
- 11. Steady Entrepreneurs — 1.3%

**03. Stable Spenders**
- 12. Stand-alone Singles — 2.0%
- 13. Plugged-in Purchasers — 3.5%
- 14. Payday Pursuers — 0.5%
- 15. Deficient Directors — 1.7%
- 16. Credit-Reliant Consumers — 1.0%

**04. Money-Conscious Majority**
- 17. Secure Seniors — 7.4%
- 18. Coping Couples — 1.0%
- 19. Restricted Retirees — 16.9%
- 20. Low Earners — 5.3%
- 21. Misfortunate Mature — 4.1%
- 22. Concerning Citizens — 8.3%
- 23. Money-wise Mature — 0.9%
- 24. Depleted Resources — 2.6%
- 25. Strained Adults — 0.4%

**05. Laboured Living**
- 26. Online Survivors — 8.4%
- 27. Struggling Earners — 0.5%
- 28. Minimum-Money Workers — 1.9%

**06. Yearning Youth**
- 29. Inexperienced Earners — 1.1%
- 30. Eager Youth — 1.2%

# FAS Location

With FAS Location, you can continue to explore the groups or types at an even more granular level to discover actionable insights. This tool allows you to take a deep dive into the individual characteristics of a FAS group or type as well as compare them to the greater South African population.



| FAS Group | BRYANSTON | South Africa | Distribution Difference along FAS Group | Index along FAS Group |
|---|---|---|---|---|
| 01. Luxury Living | | | 13.4% | 1 147 |
| 02. Aspirational Achievers | | | 12.1% | 260 |
| 03. Stable Spenders | | | 5.0% | 137 |
| 04. Money-Conscious Majority | | | -4.2% | -8 |
| 05. Laboured Living | | | -11.6% | -52 |
| 06. Yearning Youth | | | -14.8% | -86 |

## FAS Groups

The table below provides just a few of the characteristics of the 6 FAS Groups. Our segmentation solutions are able to provide many more insightful details.



| | Group 1 | Group 2 | Group 3 | Group 4 | Group 5 | Group 6 |
|---|---|---|---|---|---|---|
| | Luxury Living | Aspirational Achievers | Stable Spenders | Money-Conscious Majority | Laboured Living | Yearning Youth |
| Ave. monthly income | R59 000 | R27 400 | R13 000 | R7 700 | R4 800 | R4 600 |
| Age range | 25-65 | 25-65 | 20-45 | 40-75 | 25-40 | < 30 |
| % owns 1 property | 54% | 43% | 10% | 23% | 3% | 0.59% |
| % has vehicle finance | 91% | 74% | 33% | 9% | 2% | 1% |
| % that shop online | 12% | 32% | 22% | 13% | 10% | 12% |

For more detailed information and descriptions of the FAS Groups and Types, please download the FAS Brochure.

**Download FAS Brochure**

## Key Benefits

- You can now determine the type and affluency of a customer walking into your branches. This will allow you to:
  - Manage stock or product based on your ideal client in an area.
  - Confidently shift the appropriate stock between branches when necessary.
  - Place targeted marketing material in stores and offer promotions tailored to the area's demographics.
- Maximise return on investment for above the line marketing strategies like billboards with strategic placement based on the area's population demographics.
- Area- and population-specific targeted advertising for both traditional and digital marketing.
- Determine which areas would be the best location for your next branch.
- Use insights from FAS Location to explain why some branches perform better than others, e.g. as an additional view in a branch profitability analysis.

## Who should be using FAS Location?

Some of the applications for FAS Location include:

- Marketing Agencies or in-house teams – This tool offers multiple marketing applications such as tailoring marketing messages and designs depending on the demographics of an area or pinpointing marketing campaign audiences.
- Retailers – Better manage your stock to suit the needs of your area and target walk-in traffic with relevant, tailored advertising.
- Banks or Insurers – Advertise various credit or insurance products depending on area needs, ideal client and income ranges.
- Telcos – Understand the different demands for prepaid vs post-paid products depending on area needs and customer affordability.

**Contact our Consumer Insights division to find out how FAS Location**
**could work for your business needs by emailing us at ConsumerInsights@Experian.com**

**Data sources disclaimer:**
*Experian's FAS Location returns insights on an area's demographics based on aggregated data only. FAS Location does not return any personal information. The aggregated data returned by FAS Location is not an indication of any individual's risk or affordability and should not be used as a deciding factor when offering credit or other related products to an individual. The user of FAS Location bears the onus of conducting the applicable affordability assessments on an individual prior to extending credit or other related products or services.*

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