

Modelled marketing data

Experian's marketing database contains a range of modelled data to describe the likely characteristics of consumers. Using statistical techniques, Experian builds models to indicate the likelihood an individual, household or geographic area exhibits certain characteristics and behaviours.

A model can't provide certainty but it can provide insight around what offers or services are likely to be most relevant to a particular group.

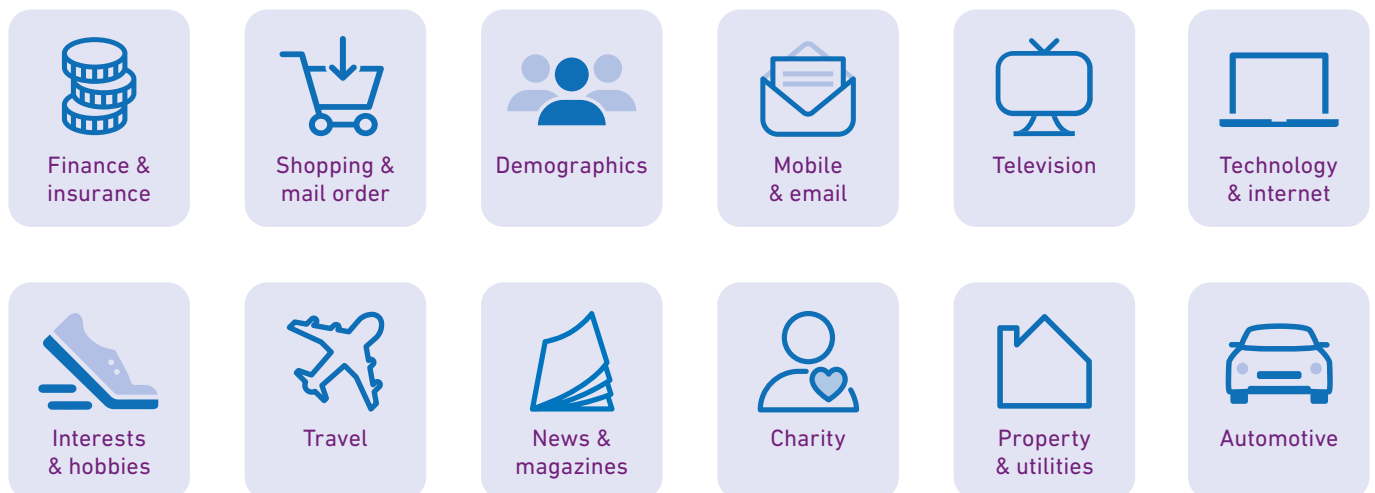
Modelled marketing data is provided in two ways:

Attributes

Modelled information which provides a likely value for each record on Experian's marketing database, eg. property value band.

Propensities

Modelled information which identifies the likelihood of an individual to display a particular characteristic; this is usually provided as a score between 0 (not likely) and 1 (most likely).



Modelled marketing data



Finance & insurance

Attributes

- Affluence
- Person / household income
- Equivalised household income
- Regionalised normalised person / household income
- Financial sophistication index
- Shareholding value
- Person / household discretionary income
- Investable assets
- Likely to take advice

Propensities

- Have a credit card
- Number of active credit cards
- Have a current account
- Have current account with overdraft facility
- Main bank account held with ... eg. traditional bank, online provider
- Have home insurance
- Have insurance (not home)
- Have fully comprehensive motor insurance
- Have income protection
- Have mortgage payment protection insurance
- Have private medical insurance
- Have an unsecured personal loan
- Have a secured personal loan
- Have a student loan
- Have/do not have a mortgage
- Have a repayment mortgage
- Have an interest only mortgage
- Confidence in being able to afford to retire – confident/neutral/uncertain
- Financial provisions for retirement, eg. equities outside an isa, residential property etc.
- Pension fund value (bands)
- Have a private pension
- Type of pension provision, eg. SIPP, stakeholder pension
- Have a cash ISA



Finance & insurance (cont.)

- Have a National Savings and Investments savings account
- Have a stocks and shares ISA
- Have a saving account
- Have investments
- Type of investments owned, e.g. company bonds, investment trust
- Type of savings product held e.g. fixed rate savings bonds, instant access deposit, Premium Bonds
- Total investable asset value (bands)
- Contact channel preference
- Channel used when applying for current/general banking
- Channel used when applying for home and motor insurance
- Channel used when applying for savings
- Channel used when applying for mortgages
- Channel used when applying for credit cards

Modelled marketing data



Shopping & mail order

Propensities

- Where do grocery shopping
- Weekly supermarket spend (bands)
- Willing to pay more for environmentally-friendly goods
- Shopping for holiday/travel products is mostly online offline/mixed
- Contact channel preference
- Preferred method for daily/top-up shop is ...
- Preferred method for weekly shop is ...
- Preferred method for monthly shop is ...



Demographics

Attributes

- Age band
- Presence/number/age (band) of children
- Decision maker
- Directorships
- Employment status
- Family lifestage
- Gender
- Head of household
- Household composition
- Lifestage
- Marital status
- No. of adults
- Presence of elderly parent
- Presence of lone parent
- Presence of young person

Propensities

- Age finished education
- Work in private/public/voluntary sector
- Work type, eg. professional, manager, skilled manual work
- Self-employed
- Have never worked



Mobile & email

Propensities

- Mobile phone contract/PAYG
- Mobile phone brand
- Mobile phone operating system
- Monthly bill (bands)
- Have 4G mobile connection
- Contact channel preference
- Used smartphone to ... eg. text, access Facebook, read books



Television

Propensities

- TV services used, eg. Freeview, Sky, Virgin Media
- Watch BBC iPlayer, ITV Player, 4oD etc.
- Watch Netflix/Amazon Prime
- Contact channel preference



Technology & internet

Propensities

- Have used utilities price comparison websites
- Have used finance price comparison websites
- Have a games console
- Home broadband speed – standard/superfast/NA
- Internet/broadband service provider
- TV channel websites visited in last 30 days
- Travel websites visited in the last 30 days
- Stream games/movies/media etc. through internet
- Own/have access to smartphone
- Own/have access to tablet
- Own/have access to laptop
- Own/have access to PC
- Own/have access to smart TV
- Own/have access to HDTV
- Own/have access to Xbox
- Own an iPod
- Attitude to technology
- Used smartphone to ... e.g. text, access Facebook, read books
- Used tablet to ... e.g. Skype, access Facebook, play games etc.

Modelled marketing data



Interests & hobbies

Propensities

- Visit theme parks
- Visit ballet/dance performances
- Visit cinema
- Visit opera
- Own a pet



Travel

Propensities

- Number of business flights taken
- Most recent holiday type, eg. activity, cruise, city break, etc.
- Total spend on most recent holiday (band)



News & magazines

Propensities

- Source of news used in the last 30 days
- Newspaper readership – high/low, etc.
- Read broadsheet/non-broadsheet papers
- Main daily newspaper



Charity

Propensities

- Amount donated in last three months (bands)



Property & utilities

Attributes

- Council tax
- Length of residency
- Mains gas
- Number of bedrooms
- Property build year
- Property type
- Property value
- Regionalised normalised property value
- Residence type
- Small office / home office
- Tenure

Propensities

- Changed energy supplier within/over 12 months
- Never changed energy supplier
- Would consider solar panels for my home
- Contact channel preference



Automotive

Propensities

- Main car – new/used
- Car type, eg. sports, SUV, luxury
- Don't own a car
- Number of cars

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