

# Modelled Marketing Data

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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.

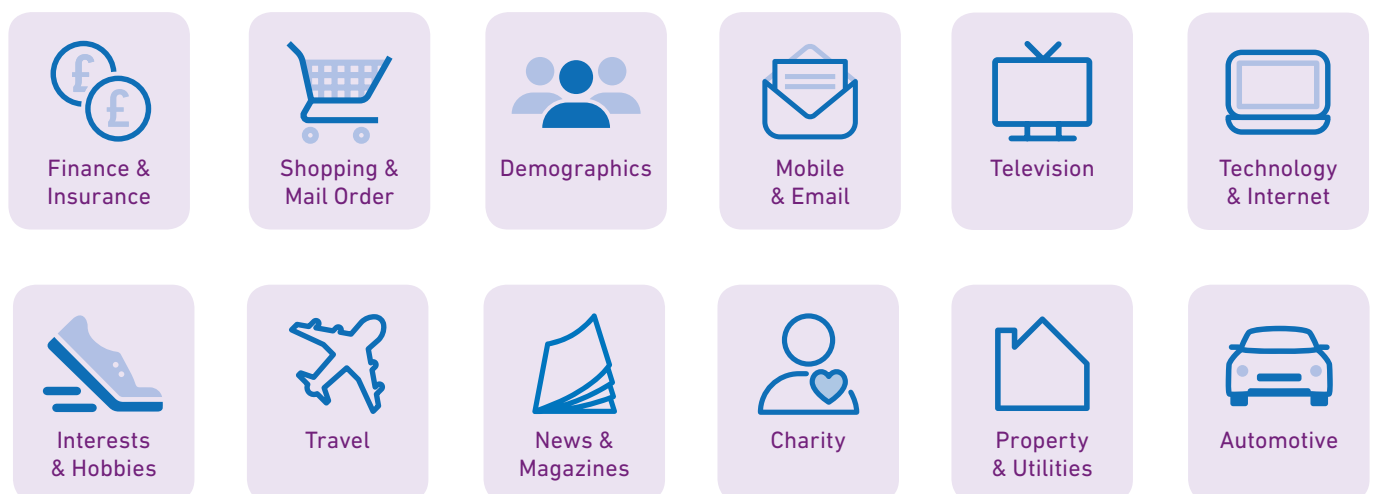
Modelled Marketing data is provided in two ways:

## 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).



## ConsumerView data



### Finance & Insurance

#### Attributes

Affluence  
Person / Household Income  
Equivalised HH Income  
Regionalised Normalised Person / HH 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  
Debt difficulties, eg. mortgage/rent/utility etc. bills behind by three months or more  
Have home insurance  
Have insurance (not home)  
Have fully comprehensive motor insurance  
Have income protection  
Have mortgage payment insurance protection  
Have private medical insurance  
Have an unsecured personal loan  
Have a dss or social fund loan  
Have a loan from a pawnbroker or cash converter  
Have a loan from friends and family  
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

## ConsumerView 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 FB, 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  
Gamble online at least once a month  
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 FB, read books  
Used Tablet to ... e.g. Skype, access FB, play games etc.

# ConsumerView 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
- SOHO
- 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 owned