Mosaic 2018

Experian Data Foundations

Experian's data

Experian's data gives you a single, definitive view of the Australian adult population, their demographics, interests, activities and opinions and how to reach them

Understand

15m people

12m households

450 variables

Communicate

8m addresses

3m emails

6.5m mobiles
1.3m landlines

60m links to
digital identities

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Mosaic 2018

We have redefined the way we split our segments to better ensure they represent the changing face of Australia and further crystalize the differences present between groups.

14 Groups, 51 Types

| More Distinctive Types | Focus on Lifestage and Trajectory | Different faces of the Ageing population | Different faces of Millennials |

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Mosaic 2018 – Segment Overview

Group/Type	Group/Type Name	Household (%)
A	**First Class Life** — Wealthiest group in Australia, typically older middle-aged families with significant assets and income	5.51
A01	Top of the Ladder	0.86
A02	Luxury Living	1.51
A03	Central Prosperity	0.96
A04	Suburban Esteem	2.19
B	**Comfortable Foundations** — Gen X families with school-aged children, working in white-collar professions and living in suburban areas	6.88
B05	Successful Spending	1.67
B06	Careers & Kids	2.36
B07	Fruitful Families	2.85
C	**Striving for Status** — Young, successful, career-driven professionals living in central city areas with high income and no children	4.92
C08	Rooftops & Careers	1.69
C09	Elite Alternatives	1.33
C10	Power Couples	1.90
D	**Secure Tranquility** — Affluent retirees living in higher valued properties in desirable areas	7.54
D11	Scenic Connection	2.42
D12	Journeyed Equity	2.47
D13	Coastal Comfort	2.66
E	**Family Fringes** — Middle-aged traditional families living on large outer-suburban plots, with comfortable incomes and long commutes	5.00
E14	Spacious Traditions	2.06
E15	Opulent Designs	1.18
E16	Hardware & Acreage	1.77

Group/Type	Group/Type Name	Household (%)
F	**Establishing Roots** — Millennial first home buyers, living 10km+ from the city centre with above average income	6.68
F17	Determined Suburbans	2.32
F18	Developing Domestics	2.24
F19	Striving Scholars	2.13
G	**Growing Independence** — Educated millennials at the start of their careers, renting apartments close to city centres	5.99
G20	Youthful Ambition	2.25
G21	Emerging Metros	1.31
G22	Spirit Questers	1.64
G23	Global Studies	0.79

Group/Type	Group/Type Name	Household (%)
H	**Middle Blue-Collars** — Younger blue-collar workers renting far from city centres, with below average income	8.35
H24	Backyards & Mates	2.39
H25	Prams & Trades	1.92
H26	Earnest Internationals	1.32
H27	Township Solos	2.71
I	**Traditional Pursuits** — Average income traditional families & single parents with school-aged children living in outer suburban and regional locations	8.50
I28	Schools & Bills	2.91
I29	Middle of the Road	2.52
I30	Regional Essentials	3.08
J	**True Grit** — Blue-collar households in gainful employment, residing in locations across outer suburban, regional and mining towns	6.80
J31	Minerals & Airports	0.93
J32	Selfless & Hardworking	2.06
J33	Life in the Slow Lane	2.27
J34	Country Town Courage	1.54

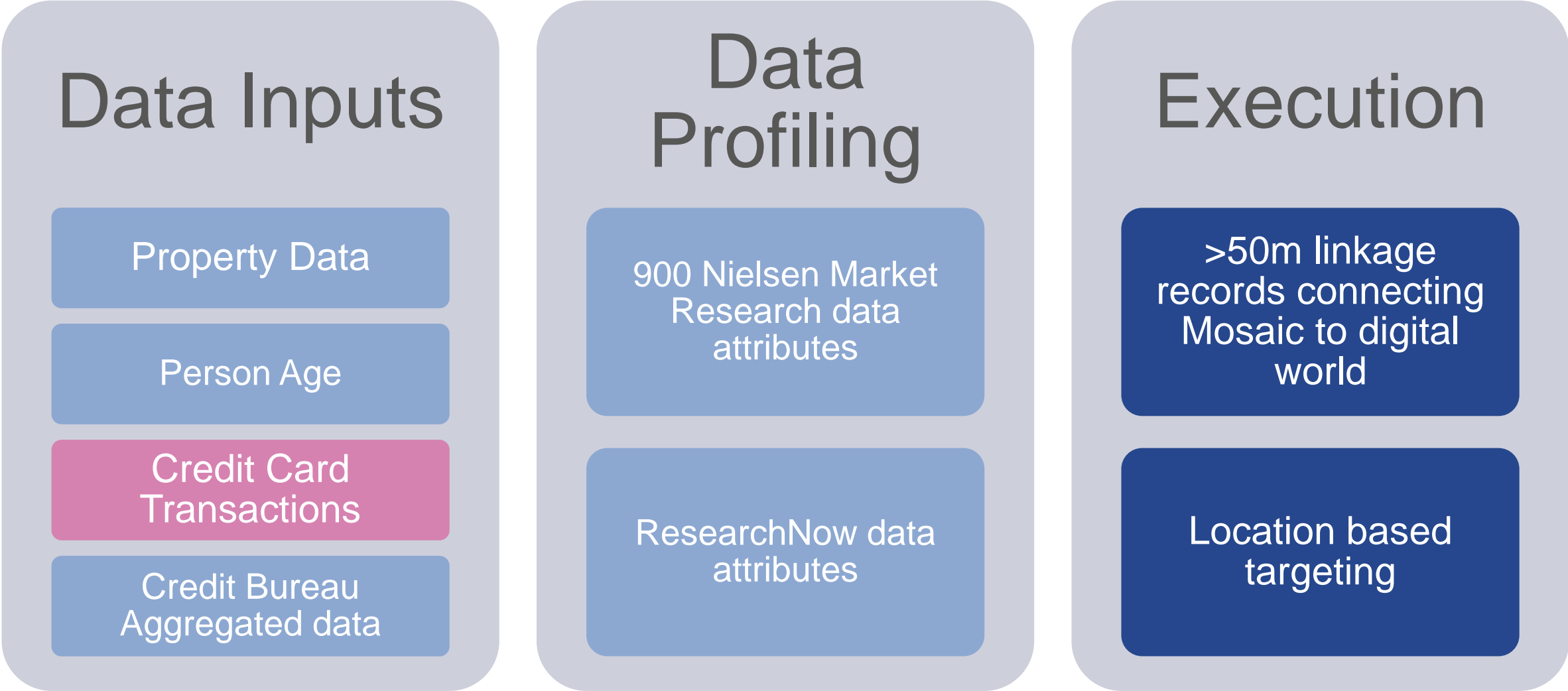| Group/Type	Group/Type Name	Household (%)
K	**Mature Freedom** — Gen X couples without children, renting apartments and terraces in high growth suburbs	8.27
K35	Mature Modernites	1.96
K36	Newfound Freedom	3.43
K37	Realistic Horizons	2.87
L	**Hardship & Perseverance** — Unemployed and blue-collar workers living in units and flats on low incomes	8.52
L38	Reset Regionals	3.24
L39	New-found Life	1.62
L40	Satellite Battlers	2.22
L41	Downtown Blues	0.50
L42	Township Assistance	0.93
M	**Graceful Ageing** — Older retirees with below average income, living in owned properties or retirement villages	10.65
M43	Blue-Collar Retirees	1.75
M44	Staying Put	2.89
M45	Lonesome Elders	1.90
M46	Retirement Village	1.70
M47	Rural Retirement	2.40
N	**Rural Commitment** — Rural people working in agriculture, living on large plots of land far from main roads and main towns	6.40
N48	Farming Reliance	3.20
N49	Outback Comfort	0.82
N50	Soil & Toil	1.46
N51	Rustic Isolation	0.91

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What is different about the build of Mosaic 2018?

Data Inputs

Property Data

Person Age

Credit Card Transactions

Credit Bureau Aggregated data

Data Profiling

900 Nielsen Market Research data attributes

ResearchNow data attributes

Execution

>50m linkage records connecting Mosaic to digital world

Location based targeting

New   Enhanced   Refreshed

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Updates: Market Research & Transactional Data

900 Nielsen Market Research data attributes + ResearchNow data attributes

Credit card transactions + Credit Bureau Aggregated Data

What we do	How to reach us	How to speak to us	Credit Card Transactions	Transaction Data
• Leisure • Sport • Travel	• Media consumption • Attitudes to advertising channels	• Attitudes • Intentions • Interests	• SA1-aggregated credit card average spend data from merchants and consumers.	• Mastercard • Spending Behaviour Insights e.g Disposable income

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Smarter targeting

In any campaign there will always be wastage.

The task of Mosaic is to eliminate this wastage as much as possible by delivering more targeted campaigns to maximise return on investment.

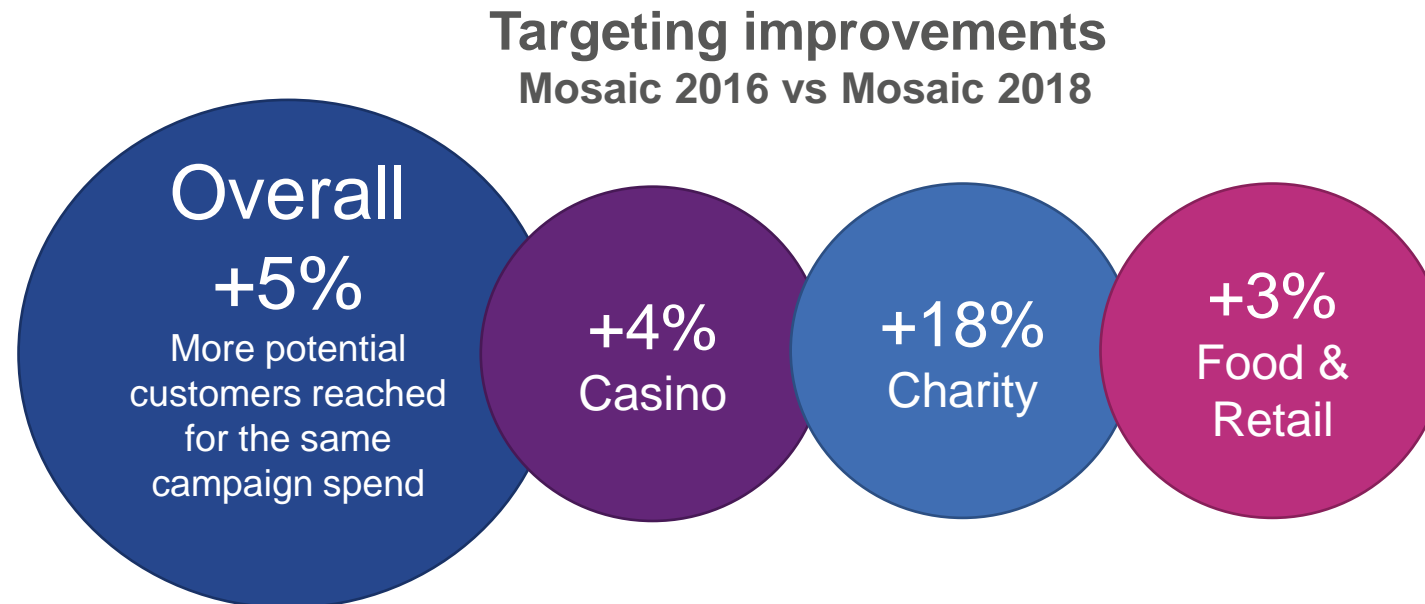## People reached by a marketing campaign

No Targeting

Targeting based on age

Targeting based on mosaic

Irrelevant audience

Target market

+56%
Increase in targeting vs age alone
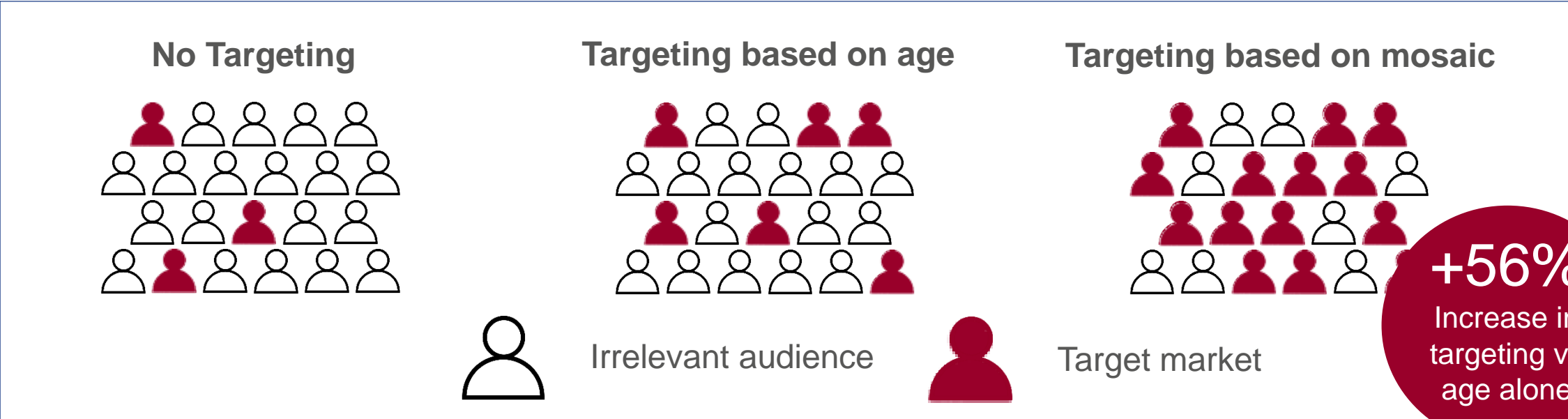
Smarter targeting

Our aim is to continue enabling our partners to achieve incremental gains.

Through our current Mosaic rebuild, our modeling has shown we have already been able to establish substantial improvements across our targeting capabilities.

As a result of improving and building on our data inputs we are able to achieve a further uplift in targeting, this means that for every 100 people reached, a higher percentage will be your target market.

Targeting improvements
Mosaic 2016 vs Mosaic 2018

Overall
+5%
More potential customers reached for the same campaign spend

+4%
Casino

+18%
Charity

+3%
Food & Retail

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New Australian Trends and Insights

Mosaic Key Findings – Types

Through the Mosaic rebuild we have uncovered new faces of Australia which better reflect our changing culture and behaviours. Ahead is a taste of these new discoveries.

The changing face of Australia…

E15   Families in outer suburbs with lavish houses on large land

E16   Families just outside of metropolitan fringe on acreages. Likely to be working in metropolitan area, high proportion of tradespeople.

G22   Singles/Couples living in beach resorts working service/retail jobs (Cairns and Byron Bay)

So much more than 'just' housing estates...

B05   **"Grand Designs"**
Fancy houses in new estates

B06   **"The First Wave"**
Established households in 'just-completed' estates, teenage children in the house

F18   **"The Current Wave"**
Brand new housing estates

Redevelopment is leading to the mixing of different demographics

K35

- Older
- Retired or semi-retired
- Large blocks (800m^2) in high growth areas

F17, F19

- Millennial homeowners (30s)
- Couples or young families
- New townhouses and units

Making a household level view more important than ever…

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Populations gravitating towards affordable flats along key train lines

H26

- 80% Sydney, 16% Melbourne

- Living in flats outside of city center
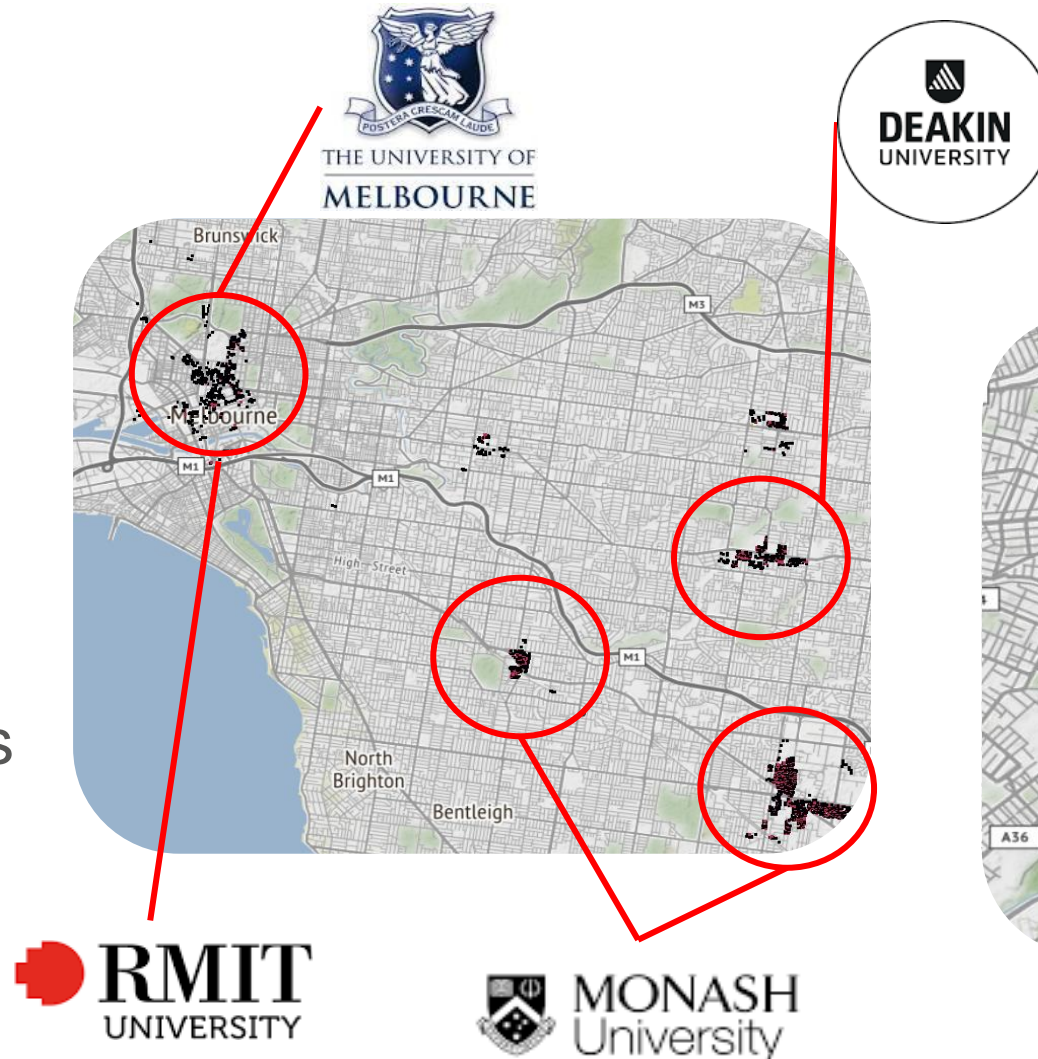
- Low length of residence <2 years

- Train lines

G21

- 98% NSW, Living in flats outside of city center

- Low length of residence <2 years

- Train lines

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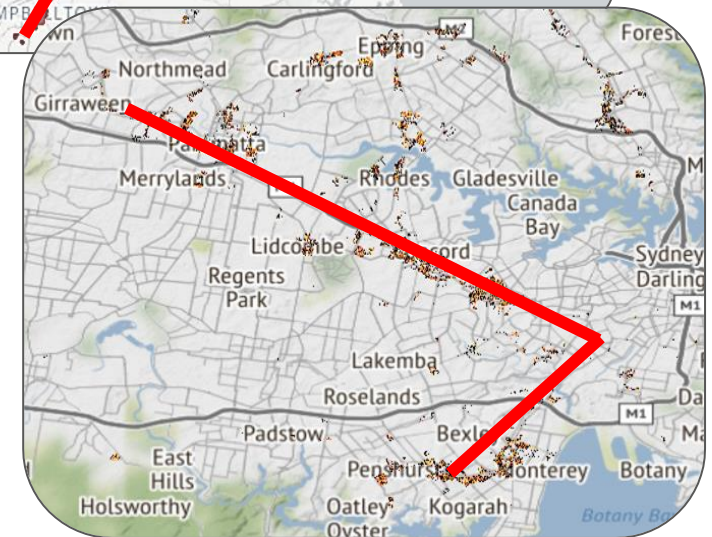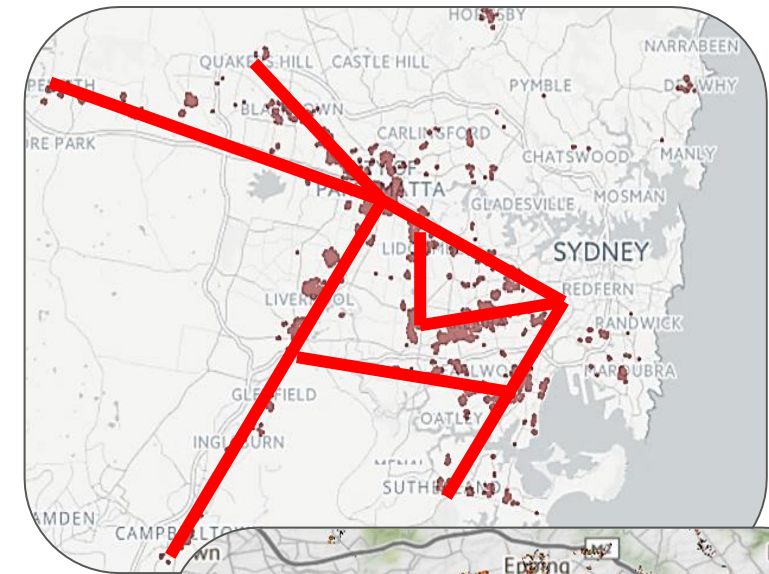
International student community hubs

G23

- 29% Sydney, 51% Melbourne

- International uni students living around uni's

- Low length of residence <2 years

- Low income, high spend

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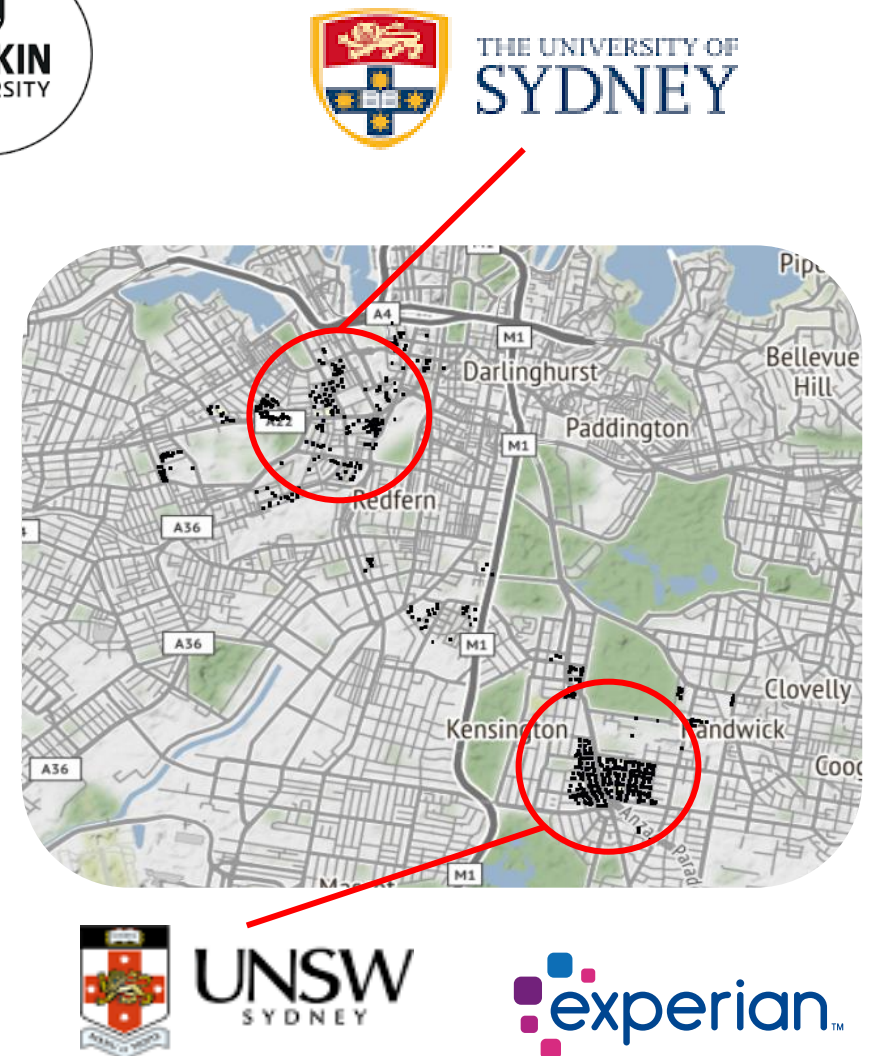
North Ryde – Mosaic 2013 Catchment Composition

Mosaic	Household	Proportion	Index
A - Exclusive Environs	2121	28.5%	292
B - Knowledgeable Success	2603	35.0%	338
C - Independence and Careers	1212	16.3%	136
D - Affluent Acreage	7	0.1%	3
E - Distanced Existence	0	0.0%	0
F - New Homes and Hopes	0	0.0%	0
G - Middle Australia	0	0.0%	0
H - International Infusion	58	0.8%	10
I - Books and Boots	1135	15.2%	222
J - Provincial Living	0	0.0%	0
K - Traditionally Grey	248	3.3%	48
L - Regional Endeavours	59	0.8%	7
M - Remotely Blue	0	0.0%	0
Total	**7443**	**100%**	

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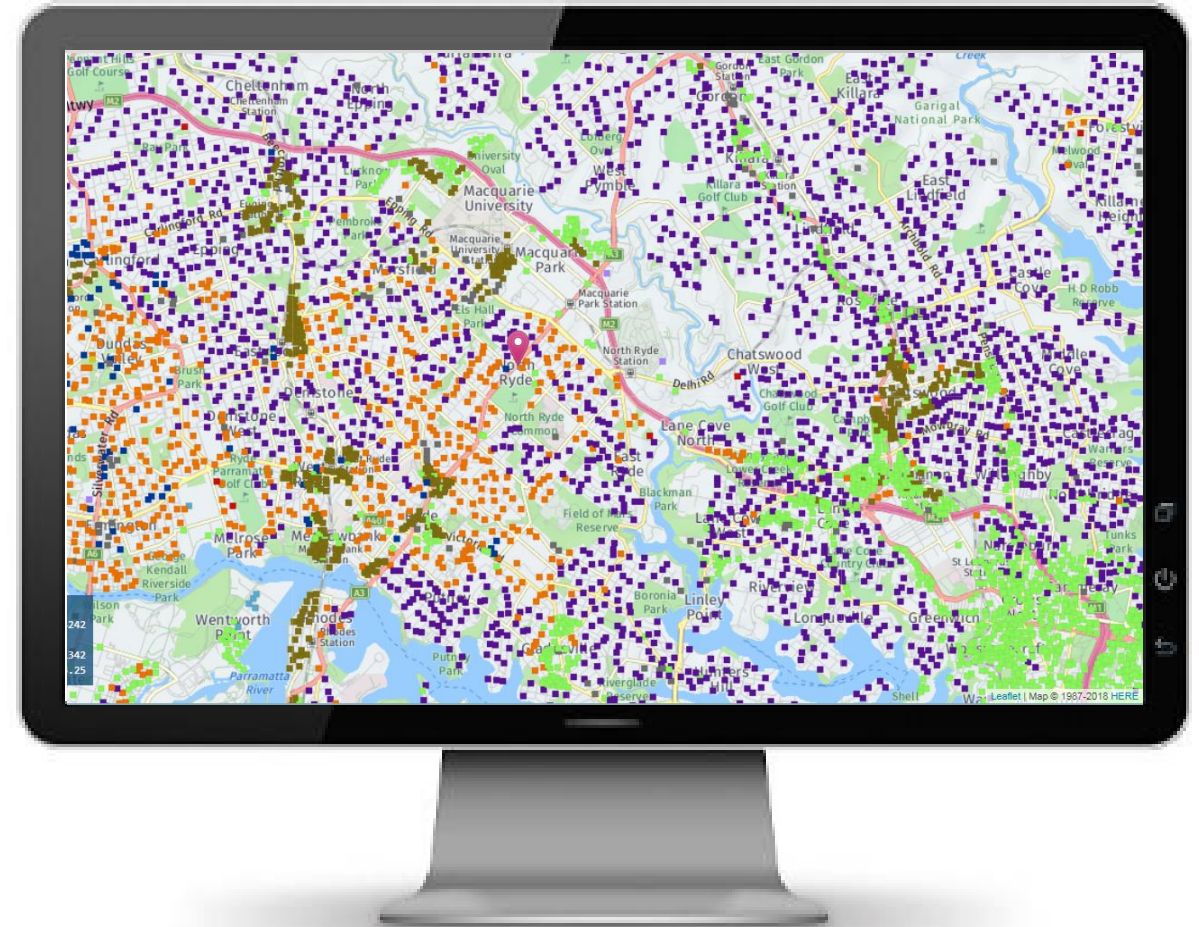
North Ryde – 2018 Mosaic Catchment Composition
New customer segment – Secure Tranquility

Over 40% increase in population

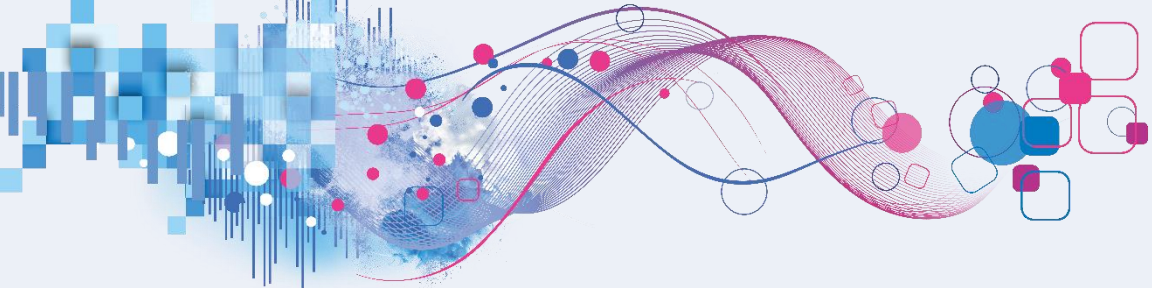**Typically purchase Australian made products**

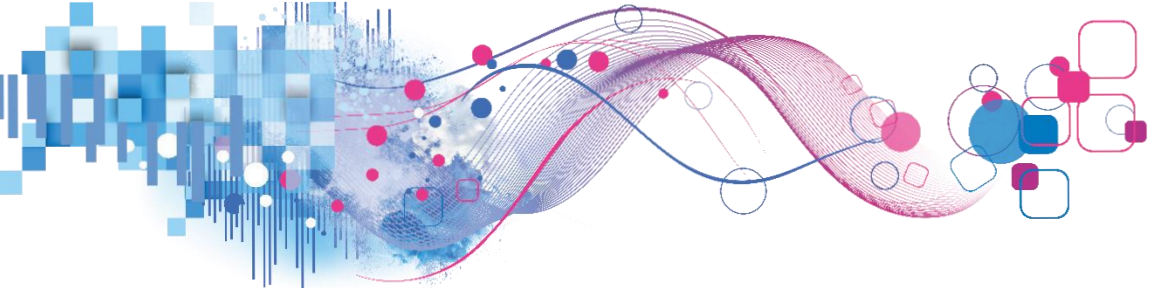**Affluent retirees living in higher valued properties in desirable areas**

Get pleasure from gardening activities

Quite unlikely to have a pet in the household*

Highly likely to come from a Greek background

Households	Household	Proportion	Index
A - First Class Life	3181	30.4%	391
B - Comfortable Foundations	321	3.1%	59
C - Striving for Status	2157	20.6%	238
D - Secure Tranquility	1467	14.0%	142
E - Family Fringes	123	1.2%	21
F - Establishing Roots	268	2.6%	105
G - Growing Independence	2022	19.3%	247
H - Middle Blue-Collars	75	0.7%	9
I - Traditional Pursuits	148	1.4%	20
J - True Grit	0	0.0%	0
K - Mature Freedom	137	1.3%	27
L - Hardship & Perseverance	230	2.2%	26
M - Graceful Ageing	341	3.3%	32
N - Rural Commitment	3	0.0%	0
Total	**10473**	**100.0%**	

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  05/11/2018   Private and confidential   Presentation Title