



# 3 WAYS

to power **smarter marketing strategies** with data

**Drive success for your clients with a deeper view into the consumer wallet**



# Are your clients overwhelmed by all the data options available to them?

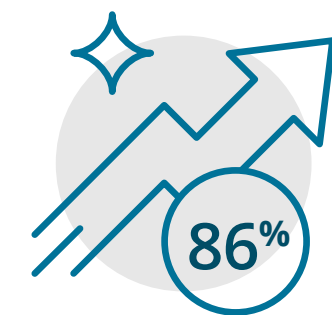
Experienced marketing pros know that all data is not created equal. This ebook explains how you can use highly specialized data to help them acquire desirable customers and better grow their business.

Companies that power their marketing strategies with in-depth consumer economic data have a distinct forward-thinking advantage. They're more agile and discerning, capable of skillfully navigating hidden opportunity and risk. They can make the right offers to the right audiences at the right moments. Their campaigns are optimized, and their brands are intelligently aligned with customer preferences. And they know how to find interested audiences with money to spend.

## This is where Equifax can help.

As a trusted partner to marketing data experts, we offer a robust suite of Economic Insights to drive smarter, more cost-effective marketing.

It's a game changer that can help your clients:



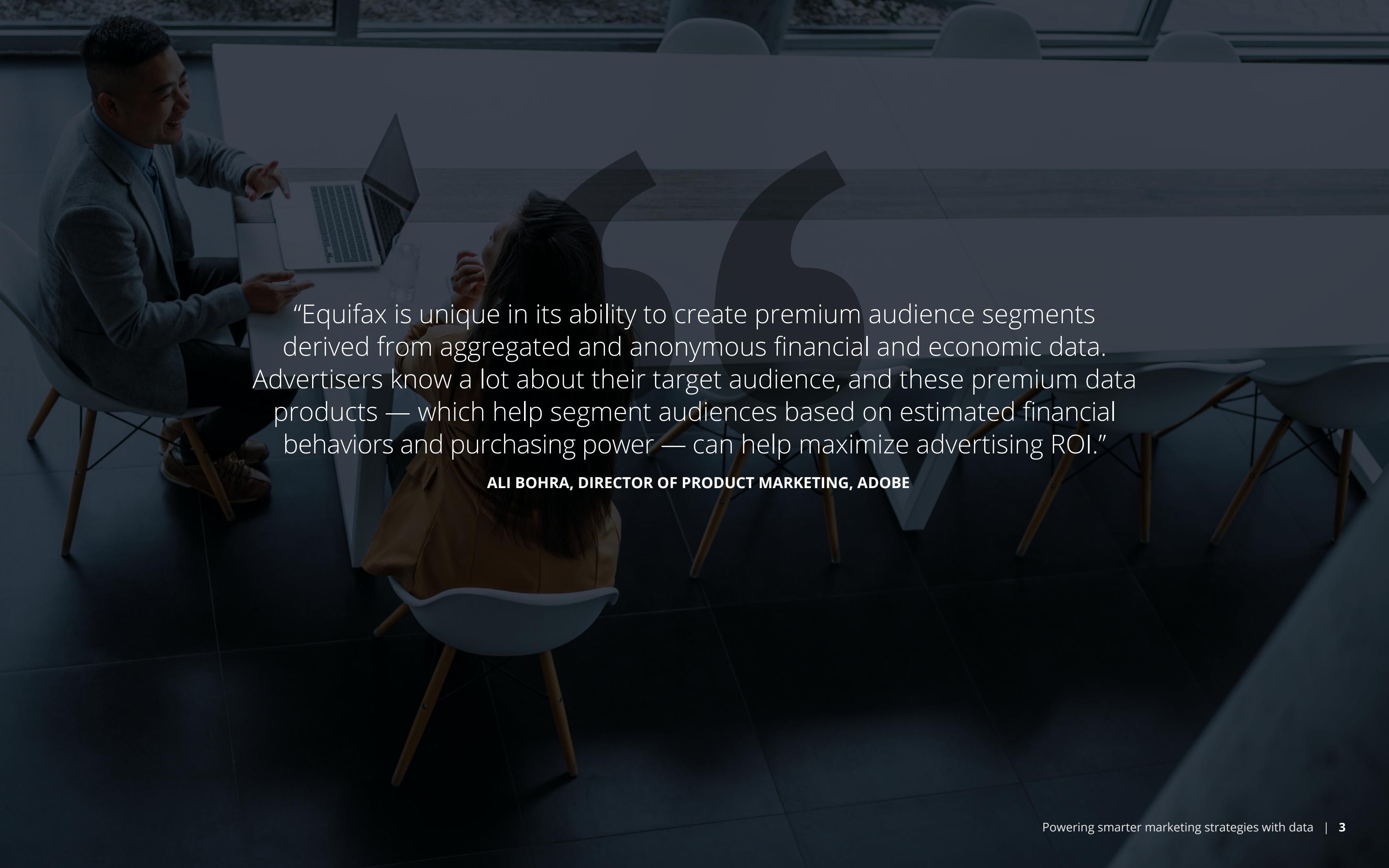
Find prospects with  
**UP TO 86%**  
higher spending capacity



Increase campaign conversions by  
**20% OR MORE**



Reduce campaign spend by  
**UP TO 80%**



“Equifax is unique in its ability to create premium audience segments derived from aggregated and anonymous financial and economic data. Advertisers know a lot about their target audience, and these premium data products — which help segment audiences based on estimated financial behaviors and purchasing power — can help maximize advertising ROI.”

**ALI BOHRA, DIRECTOR OF PRODUCT MARKETING, ADOBE**



You likely use **standard demographics** to pinpoint high-performing audiences.

**But that may not be enough to succeed in a competitive environment. To set yourself apart, you need to help your clients identify, acquire, and grow the most desirable customers as efficiently as possible.**



**That means you need deeper insights that reveal consumers' real financial picture, including financial durability, or how resilient they are in times of economic stress.** Consumers who not only meet their obligations, but also retain their capacity to spend, even if there are unexpected financial bumps in the road.

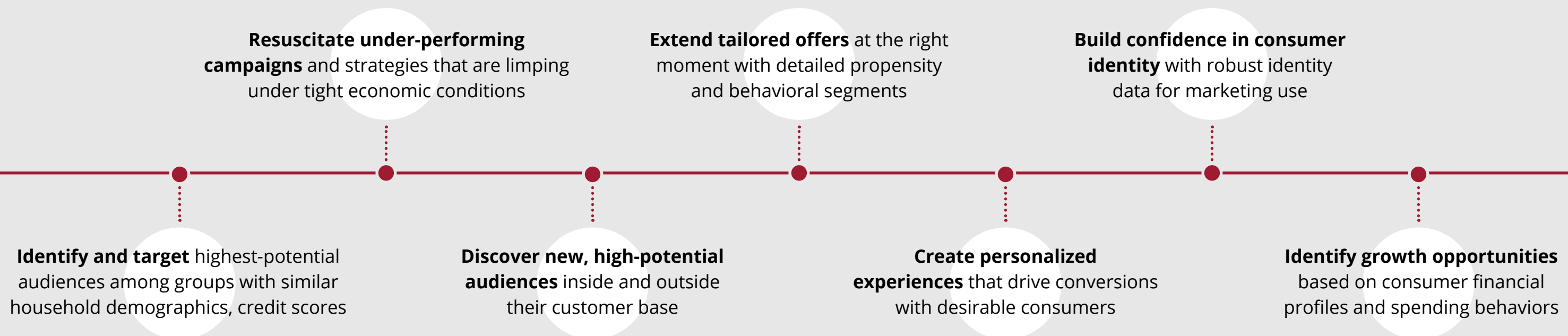
These are the customers everybody wants — and we can help you find them for your clients.

# Economic Insights from Equifax, an expansive suite of data solutions, covers nearly every household in America.

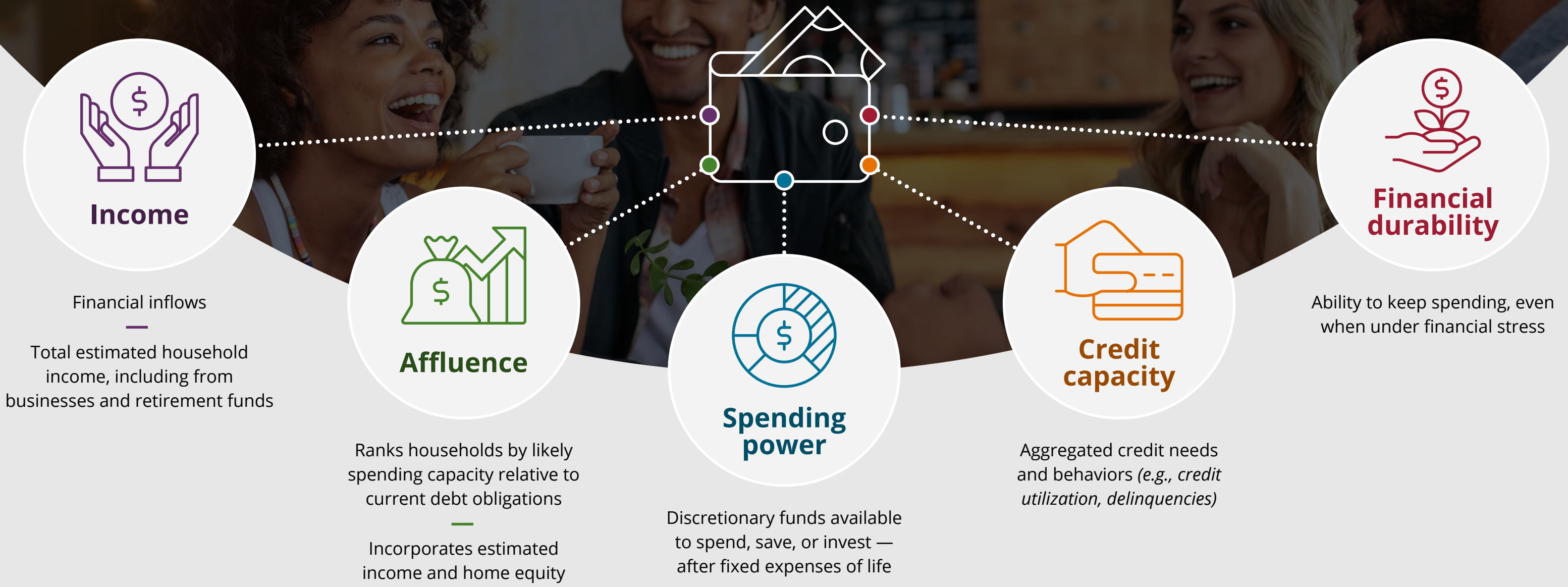
**This solution suite blows past standard marketing data to reveal the bigger picture — with insights into total financial capacity, affluence, discretionary spending, financial durability and mobility, credit usage, and more.**

For example, standard measures of income are based on estimated “ranges.” **But we give you more complete, 360-degree views** with continuous dollar values of total estimated income up to \$2.0 million, including income from wages, investments, businesses, and retirement funds.

You’ll better understand consumers and their finances — beyond the paycheck — to help your clients:



# Equifax knows the consumer wallet better than anyone. **Period.**



**And with foundational data on consumer identity, purchase propensity, and behavior — we know consumers, too.**

# How do all these **insights** come together?

## Build a more complete consumer profile...



**Suburban family group**  
Value-based offer



Income: \$75K  
Spending power: \$25K  
Aggregated FICO: 700+  
Presence of children: Yes



**Single urbanites group**  
Premium offer



Income: \$125K  
Spending power: \$45K  
Aggregated FICO: 700+  
Presence of children: No

## • ...to help your clients market smarter:

- Optimize campaigns for audiences likely to have the financial ability to convert
- Match messages and offers based on economic capacity
- Avoid wasted ad spend on audiences with luxury intent, but lower financial capacity

Let's explore

# 3 WAYS

you can use our  
Economic Insights to  
power smarter marketing  
outcomes for your clients.





# 1 Skyrocket new account growth

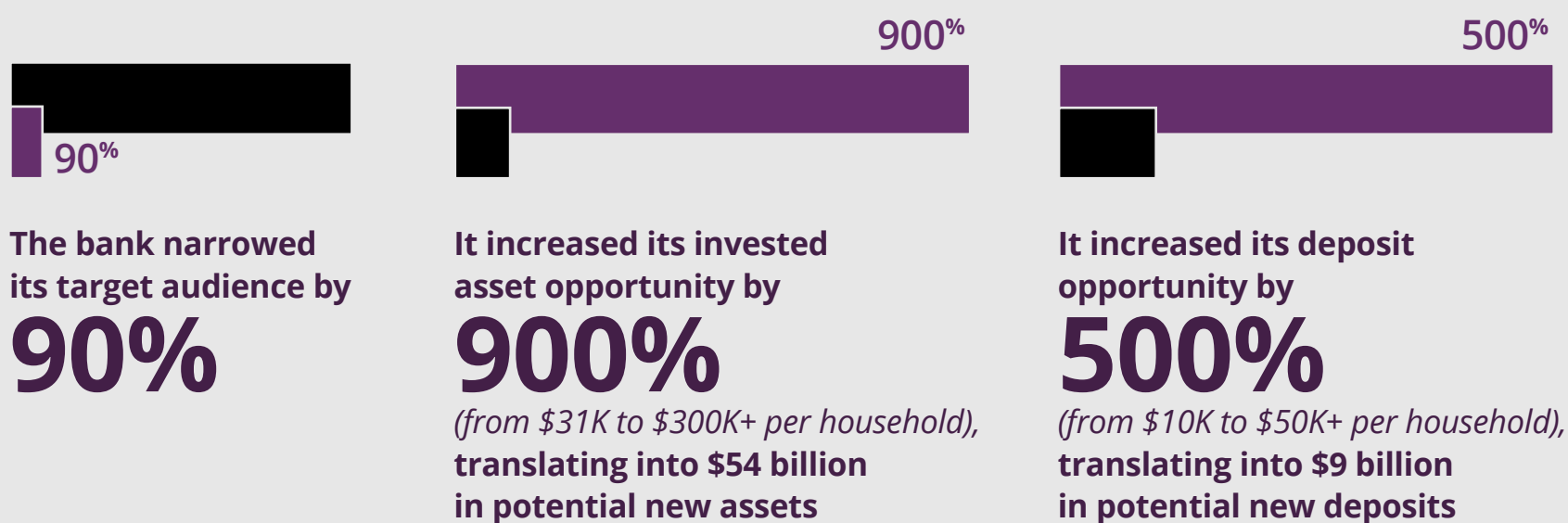
## Target and grab the attention of high-potential households



A regional bank wanted to target younger, more affluent consumers for its prospecting campaign. Using our exclusive consumer financial insights, the bank was able to identify prospects who were likely to have between \$100,000 and \$1 million in invested assets and who matched the profile of the bank's existing best customers.

Leverage our robust insights to power prescreen and invitation-to-apply campaigns — both online and offline — to reach growth and acquisition goals.

### RESULTS



# 2

## Maximize revenue, ROI, and customer relationships

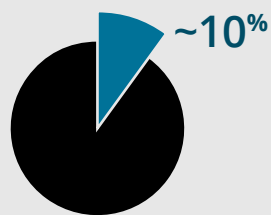


### Align audiences for treatment groups, service levels and loyalty programs

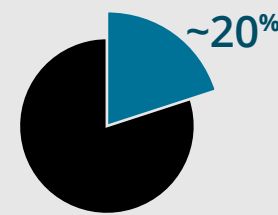
Retail and travel marketers seek to target consumers with higher capacity for **discretionary spending**. With Economic Insights from Equifax, marketers can better segment audiences and engage with consumers who warrant special offers, premium services, and loyalty program benefits.

Align messages and offers based on likely household spending power to help increase conversions and avoid wasted ad spend.

### ANTICIPATED OUTCOMES



Invite **~10%** of current long-term customers with high spending potential to join the loyalty program



Reduce marketing dollars for **~20%** of current loyalty program members with lower spend potential



Increase revenue potential and marketing efficiency by up to **25%**

# 3 Drive soaring growth and brand awareness

## Personalize offers to high-potential audiences over preferred channels

A brokerage firm needed a new strategy to build brand awareness and drive new business. It appended a mix of Equifax economic insights — wealth, investments, estimated income and spending, aggregated credit, and more — to its survey respondent file and custom segments, and:

- Developed a custom segment allocation model to assign target customer and prospect households to the segments.
- Ensured the data and segments could be applied for both online and offline marketing.
- Conducted a campaign via addressable TV whereby consumers in the custom segments were shown ads.

### RESULTS

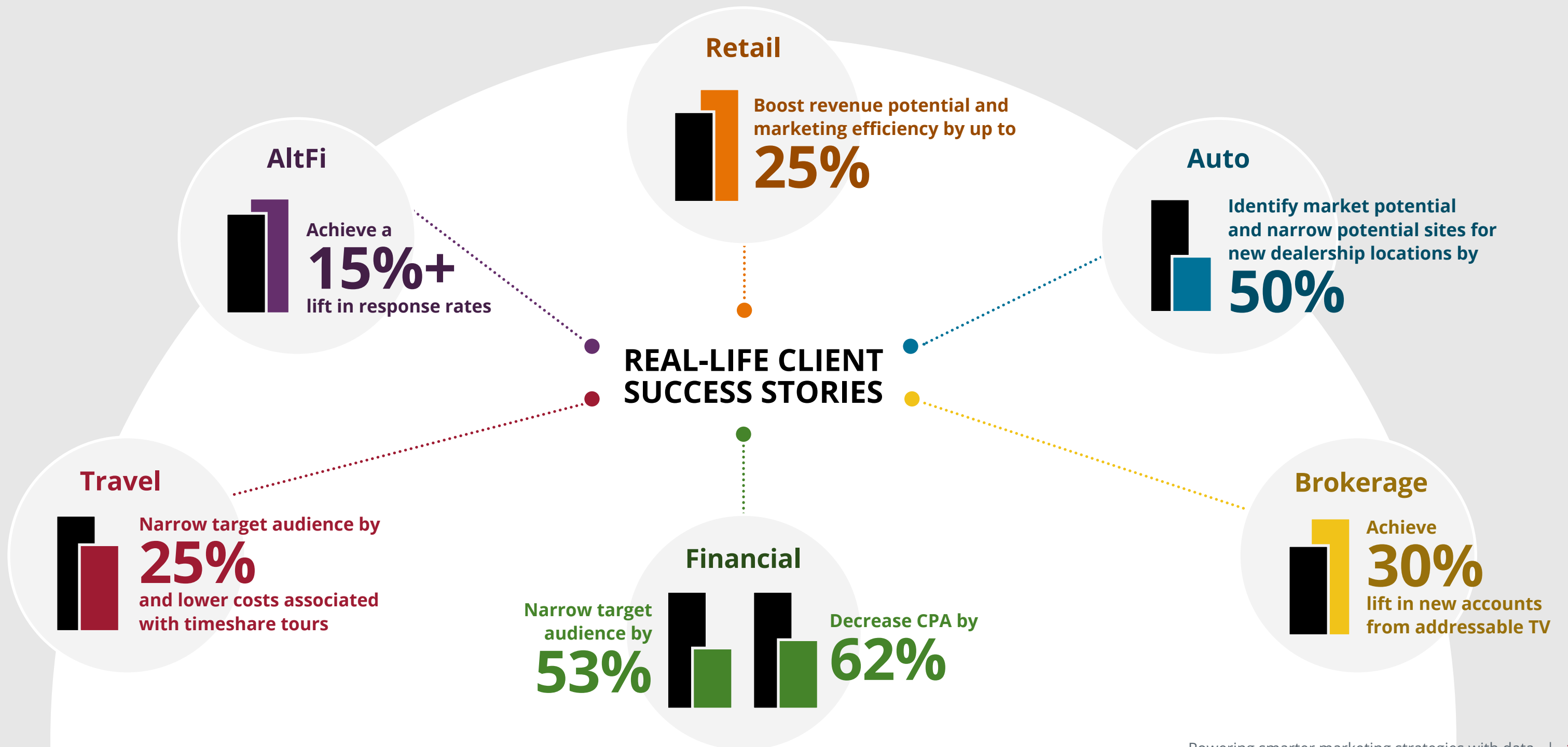
Targeting to custom segments via addressable TV delivered:



Combine Equifax measures with client data to build “best customer” profiles, improve segmentation models, pinpoint likely-to-respond audiences, and power omnichannel strategies.

# The possibilities are **endless.**

Regardless of business size or industry, your clients can market smarter with Economic Insights from Equifax.



# Give your clients a **true** competitive edge

## Help them find consumers with the interest and financial means to convert

**Only Equifax** directly measures \$29 trillion in anonymous U.S. consumer investable assets to derive financial measures that help you reach consumers who are more likely to save, invest, and spend on products and services.

Put simply, our coverage spans nearly every household in America.

- Built without personally identifiable information
- Extensive scale translates to high linkage
- Reach audiences across all their preferred channels

“By using data to understand their target audience and measure the effectiveness of their marketing campaigns, businesses can make more informed decisions about how to allocate their marketing budget. This can lead to more targeted marketing efforts and better ROI.”

**ADVERTISING WEEK**

If you're ready to take your client campaigns to the next level, **we're here to help.**

**Access the differentiated data you need to stand out as a marketing solutions provider.**

Economic Insights from Equifax can help you find and target top performing audiences for your clients and engage them to reach their full purchase, payment, and investment potential.

Contact us today to integrate Economic Insights into your client offerings:

[partners@equifax.com](mailto:partners@equifax.com)

Learn more:

[Data-driven marketing](#)

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