

3 WAYS

to power **smarter marketing** with household economic insights

Drive success with a deeper view into the consumer wallet

EQUIFAX® 

How well do you really know your customers?

Knowing your audience is key to effective marketing. But in today's shifting economy, finding consumers with the financial capacity to convert is becoming more difficult. Plus, as marketing teams face tightening budgets and increased expectations for return on marketing investment — there is no room for wasted spend.

In this environment, household economic insights deliver the kind of results marketers and consultants need, helping to:

Discover new, high-potential audiences inside and outside the customer base

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

Wondering how you can use household economic insights to secure these results? Read on.



In a competitive marketing environment, **standard demographic data just doesn't cut it**

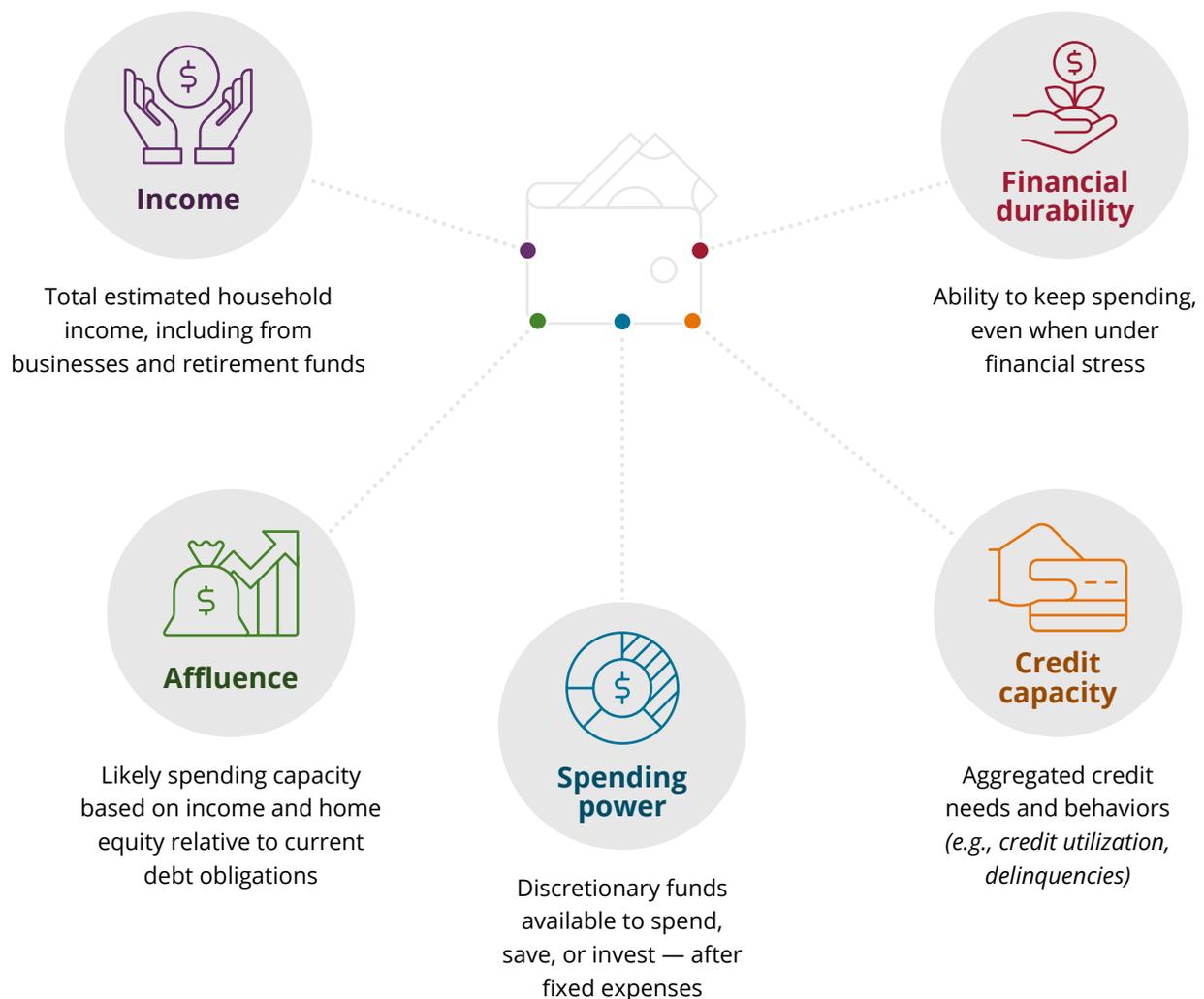
**To stay ahead, businesses need to identify, acquire,
and grow the most desirable customers as efficiently
as possible.**

That means you need deeper insights that reveal consumers' real financial picture. 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 — you just need to find them.

Economic insights reveal what standard marketing data can't

With a holistic view of household finances, high-potential consumers come into clear view.



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 you market smarter:

Find prospects with
UP TO 86%
higher spending capacity

Boost campaign conversions by
20% OR MORE

Increase customer lifetime value (LTV) by
UP TO 5%

Reduce campaign spend by
UP TO 80%

Let's explore

3 WAYS

consumer wallet insights can power smarter marketing outcomes.

1 **Skyrocket**
new account
growth



2 Maximize
revenue,
ROI, **and**
customer
relationships



3 Drive soaring
growth
and brand
awareness



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 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.

RESULTS



Narrowed target audience by **90%**

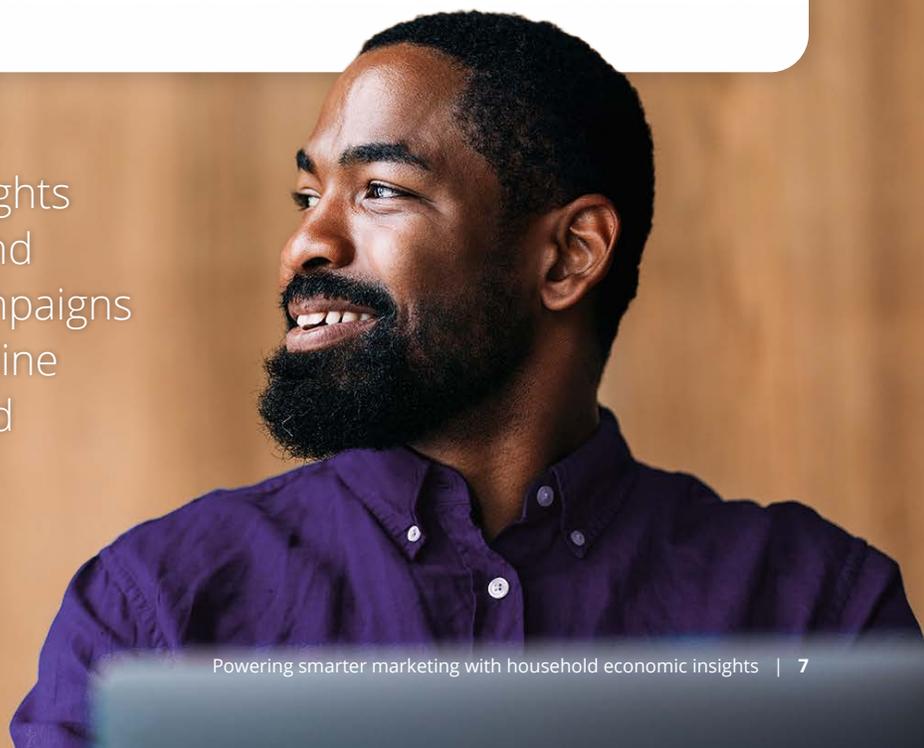


Increased invested asset opportunity by **900%**
(from \$31K to \$300K+ per household), totaling \$54B in potential new assets



Increased its deposit opportunity by **500%**
(from \$10K to \$50K+ per household), totaling \$9B in potential new deposits

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



2

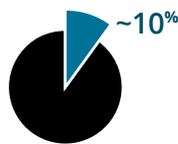
Maximize revenue, ROI, and customer relationships



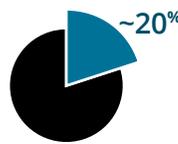
Align audiences for treatment groups, service levels, and loyalty programs

Retail and travel marketers seek to target consumers with higher capacity for discretionary spending. With a better view of the consumer wallet, marketers can better segment audiences and engage with consumers who warrant special offers, premium services, and loyalty program benefits.

ANTICIPATED OUTCOMES



Invite
~10%
of long-term customers with high spending potential potential to join loyalty programs

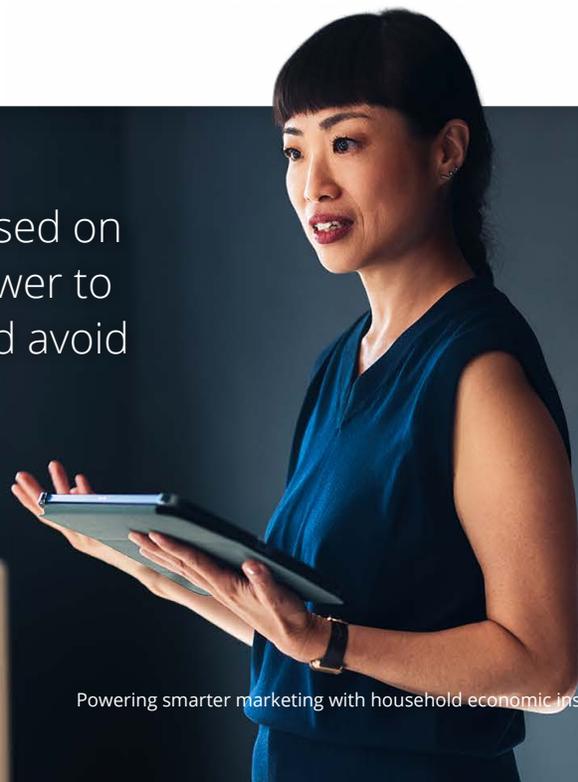


Reduce marketing dollars for
~20%
of current loyalty program members with lower spend potential



Increase revenue potential and marketing efficiency by up to
25%

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



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. The firm appended a mix of economic insights to its survey respondent file and custom segments, allowing its marketers to:

- Develop an allocation model to assign target customer and prospect households to custom segments.
- Ensure the data and segments could be applied for both online and offline marketing.
- Launch a campaign via addressable TV targeting consumers in the custom segments.

RESULTS

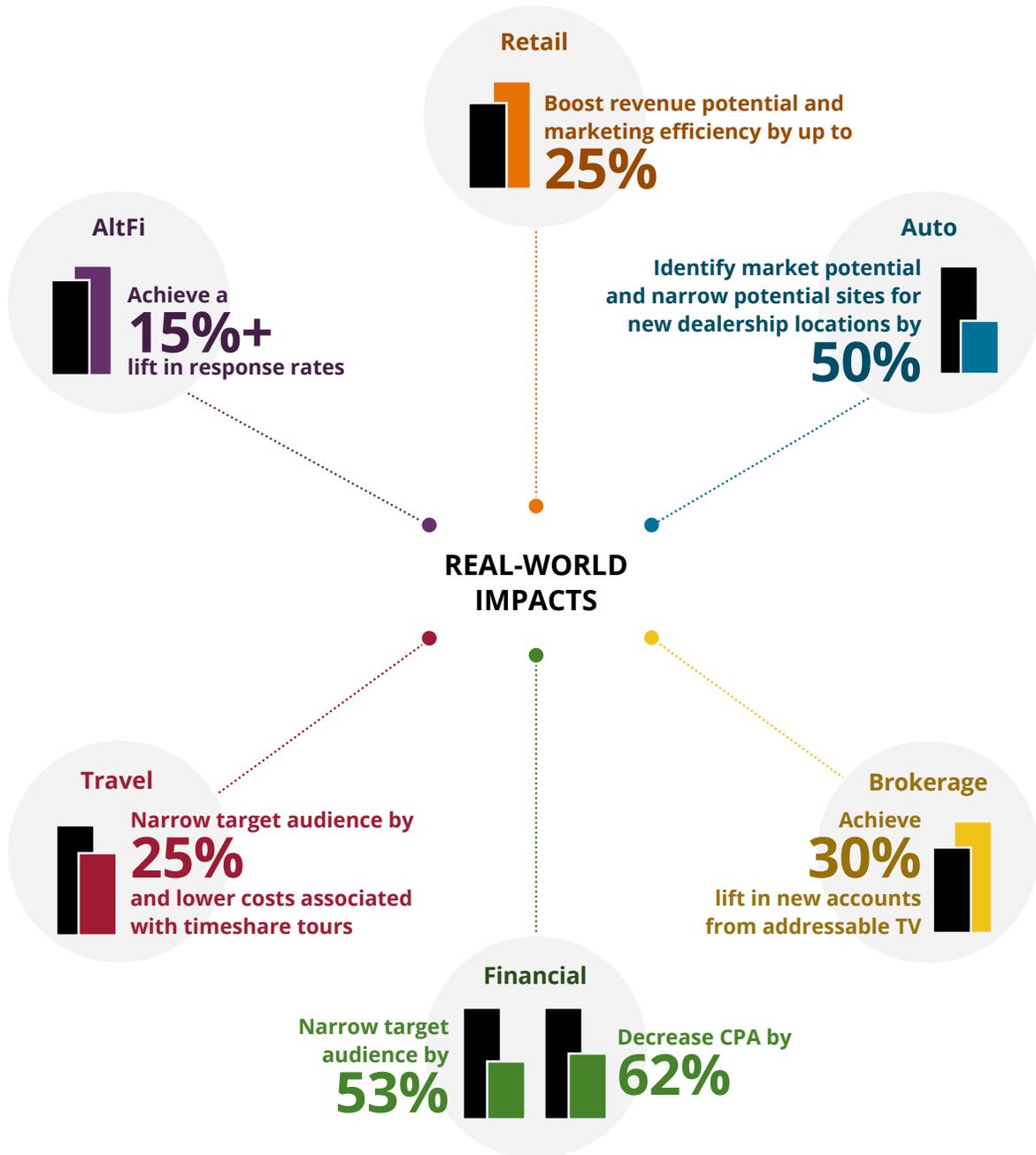
Targeting to custom segments via addressable TV delivered:



Combine consumer wallet insights and 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, understanding the consumer wallet can help improve marketing performance.



Equifax offers a range of solutions for the marketing and consulting space

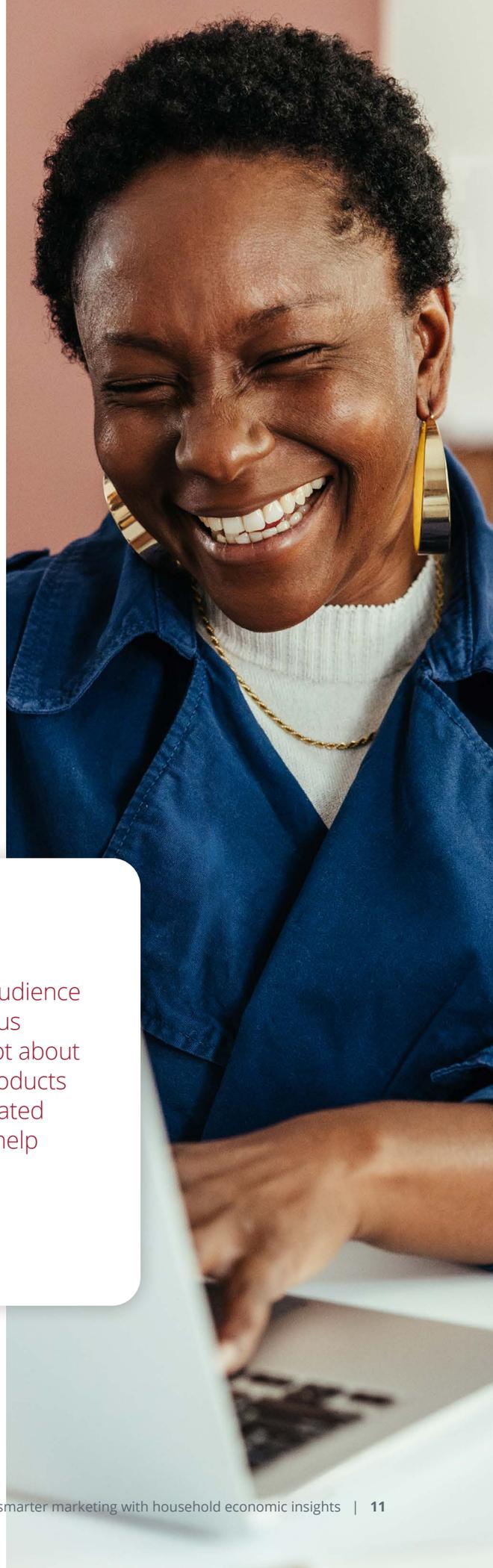
Leverage IXI Economic Insights for a true competitive edge.

Only Equifax directly measures \$30T in anonymous U.S. consumer investable assets to help you reach consumers who are more likely to save, invest, and spend on products and services.

With the IXI Economic Insights suite from Equifax, you can find, target, and engage top-performing audiences to reach their full purchase, payment, and investment potential.

“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



Amplify your impact with **IXI Economic Insights on Google Cloud**

Even the smartest marketing strategies can fail if implementation is left as an afterthought. Accessing Equifax IXI Economic Insights seamlessly through Google Cloud helps set you up for success.



SPEED TIME TO INSIGHT

with centralized, secure data access on the leading cloud data platform.



DEEPEN DATA ANALYSIS

by leveraging built-in Google AI and BI (business intelligence) tools.



ELIMINATE DATA STORAGE SPEND

with the power to locate, subscribe, merge, and analyze data within the Google Cloud serverless data warehouse, BigQuery.

The result? Faster, smarter, more powerful insights — easily scaled across business applications.



Ready to elevate your marketing strategies and campaigns? **We're here to help.**

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

partners@equifax.com

Not quite ready to speak with a representative? Learn more at:

equifax.com/business/marketing