

# Ipsos iris

## Finance Category Deep Dive

April 2022

**Ipsos iris**

The UK industry standard for  
online audience measurement

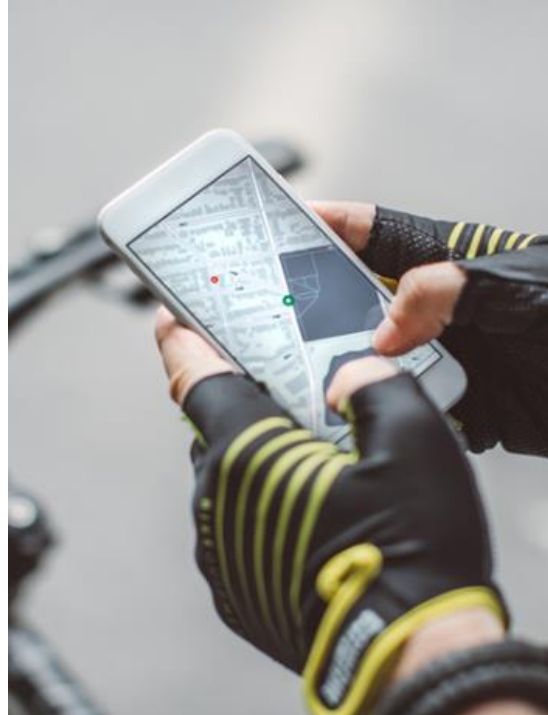




# Ipsos iris is about understanding online...



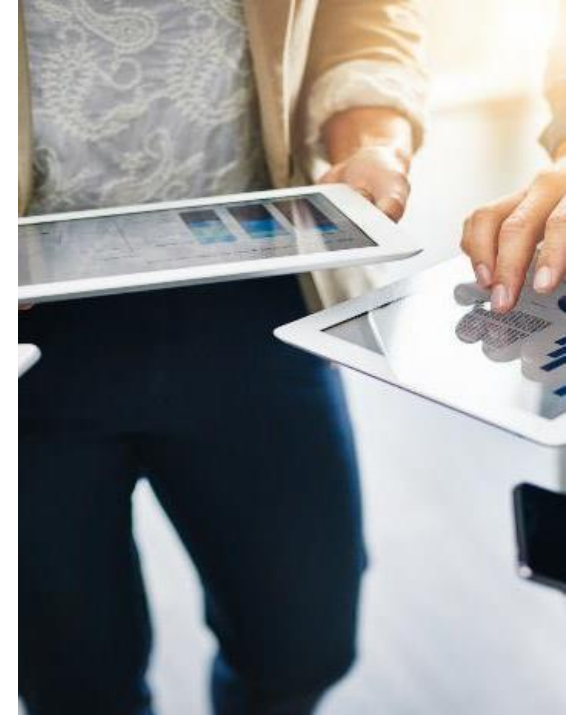
**Audiences**



**Devices**



**Behaviour**



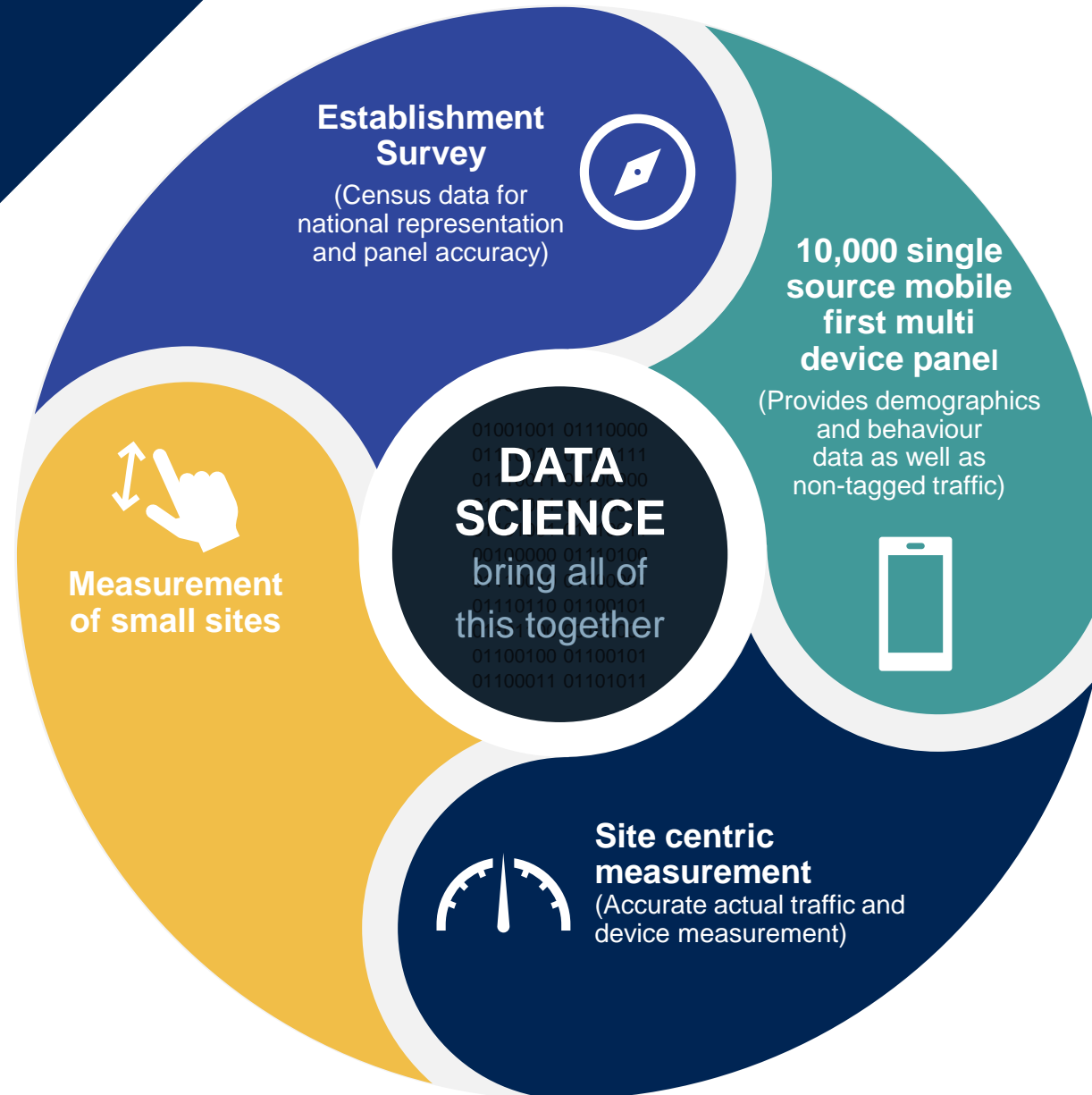
**Advertising  
& Media**



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# Key Pillars



# Includes detailed demographics and media habits

Age

Gender

Social Grade

Ethnicity

Income

Chief Income Earner

CIE Working Status

Lifestyle Statements

Marital Status

Children

HH Size

Parent or Guardian

Grandparent

Nation

Region (ITV / GOR)

Cities and Towns

Live TV Days

Live TV Hours

Radio Days

Radio Duration

Regular Paper Use

Regular Paper Duration

Magazine Use

Magazine Duration

# Key Objectives

**Deep dive into the finance category by:**

- **Understanding online content consumption habits**
- **Defining the profiles of audiences**



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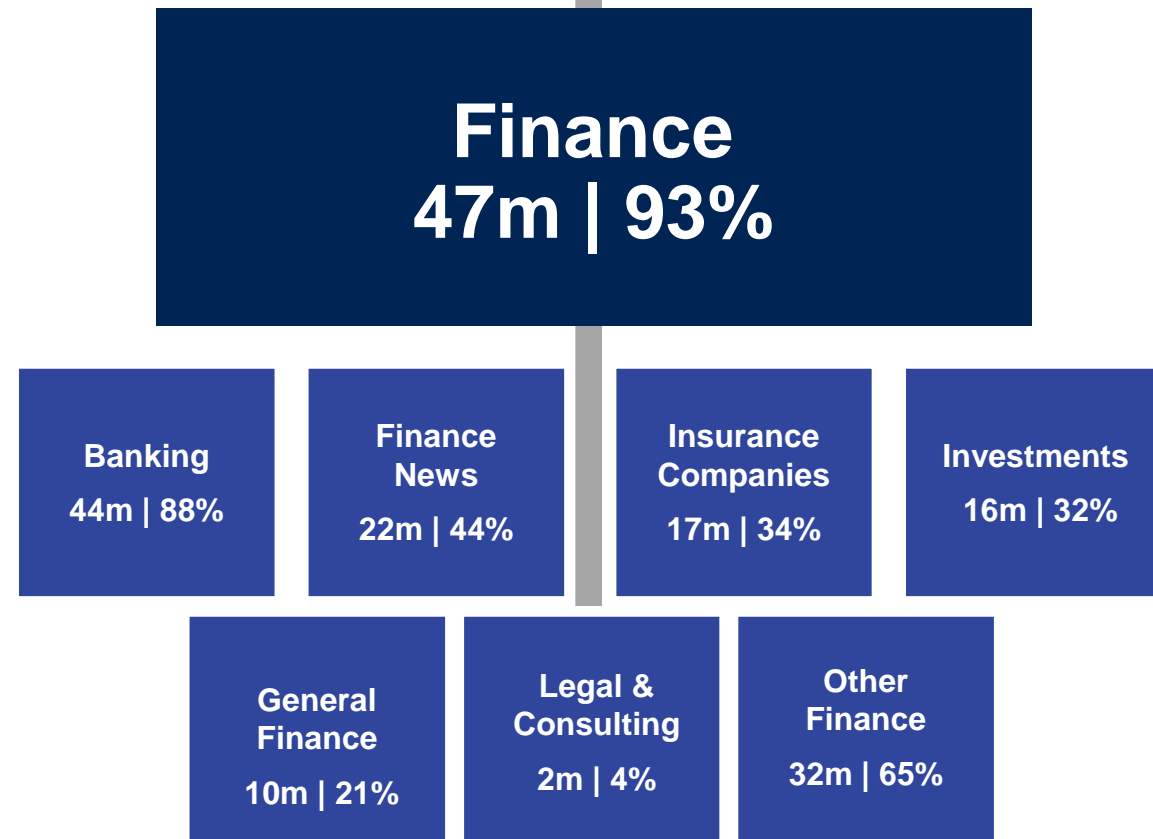


# Understanding online finance content consumption habits

All figures rounded to the nearest whole number.  
Source: Ipsos iris Online Audience Measurement,  
Feb'22 monthly data, Audience (000s) and  
Audience Reach, Category: Finance and sub-  
categories.

The Finance  
category has  
almost universal  
reach, reaching  
93% of online  
audiences.

Total UK internet population (15+): 50m



endorsed by UKOM

\*No Apple News traffic included.



All figures rounded to the nearest whole number.  
Source: Ipsos iris Online Audience Measurement,  
Feb'22 monthly data, Audience (000s) and  
Audience Reach, Category: Finance.

**PayPal has a strong dominance in the UK market, reaching 3 in 5 people online.**

**Mirror and The Guardian are the largest publisher contributors and rank in the top 10 in the Finance category.**

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**Finance**  
**47m | 93%**



\*No Apple News traffic included.



All figures rounded to the nearest whole number.  
Source: Ipsos iris Online Audience Measurement,  
Feb'22 monthly data, Audience (000s) and  
Audience Reach, Category: Banking.

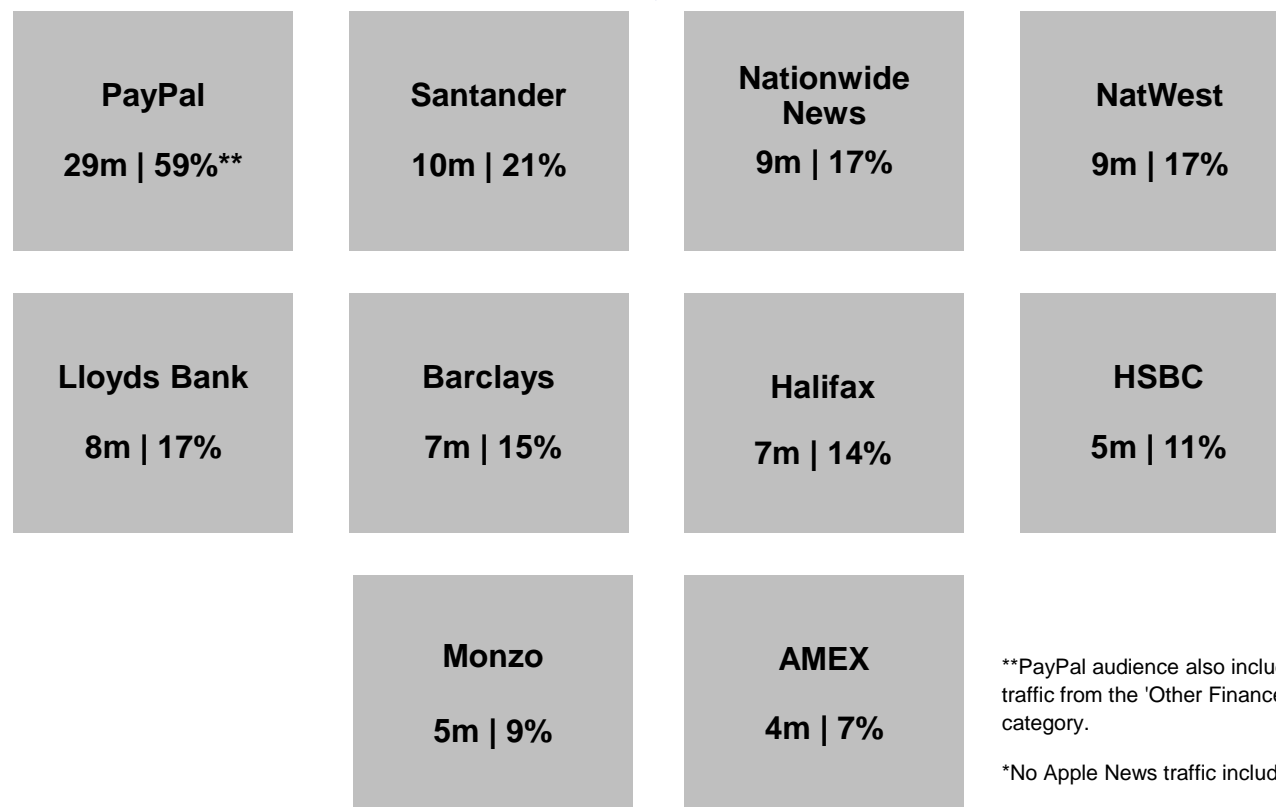
**Besides PayPal,  
Santander,  
Nationwide News  
and NatWest attract  
the largest online  
audiences in the  
Banking category.**

**Interestingly, the neo  
challenger Monzo, reaches as  
many people as HSBC and  
more people than Amex in  
Feb'22.**



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**Banking  
44m | 89%**



\*\*PayPal audience also includes  
traffic from the 'Other Finance'  
category.

\*No Apple News traffic included.

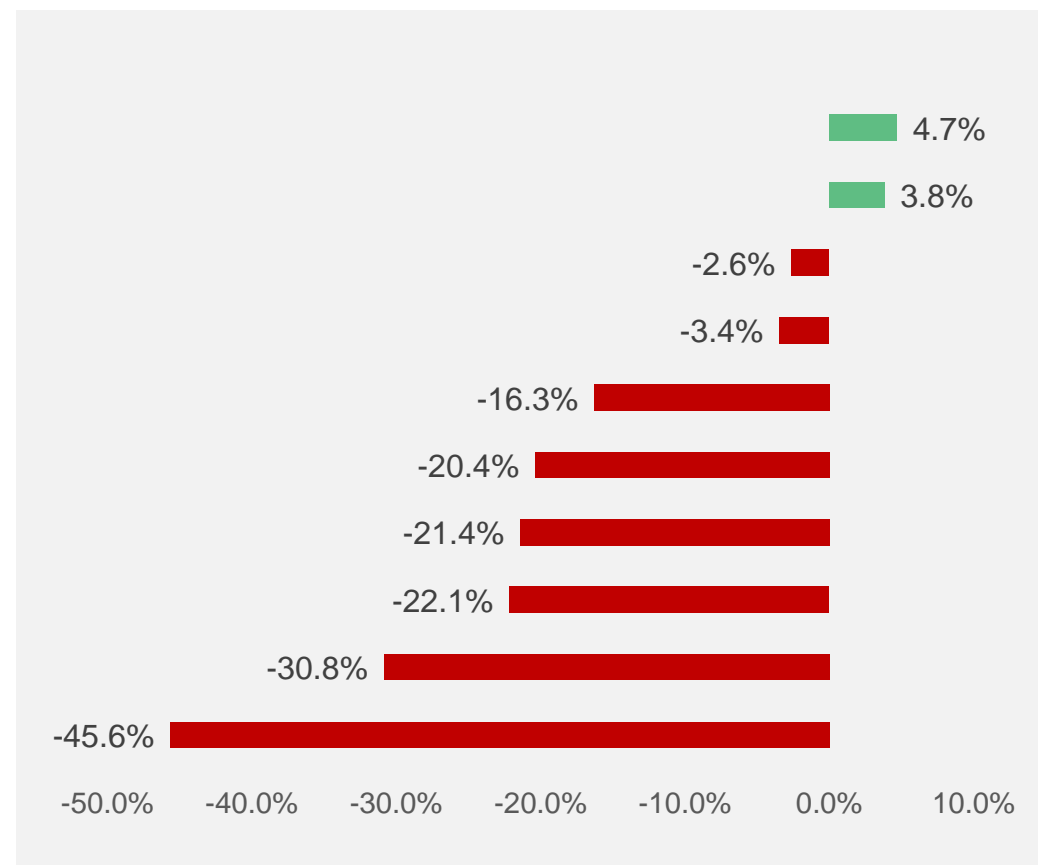


Source: Ipsos iris Online Audience Measurement, Feb'22 monthly data. Audience (000s) and Audience Composition. Category: Banking.

**Nationwide News experienced the largest growth in audience followed by Monzo from Nov'21 to Feb'22.**

	Feb' 22 Audience (000)
<b>Nationwide News</b>	3,956
<b>Monzo</b>	1,752
<b>Natwest</b>	5,202
Santander	4,819
Halifax	4,024
Barclays	3,740
PayPal	26,666
Lloyds Bank	3,428
HSBC	3,649
AMEX	2,445

## Feb'22 vs. Nov'21 % Audience Diff



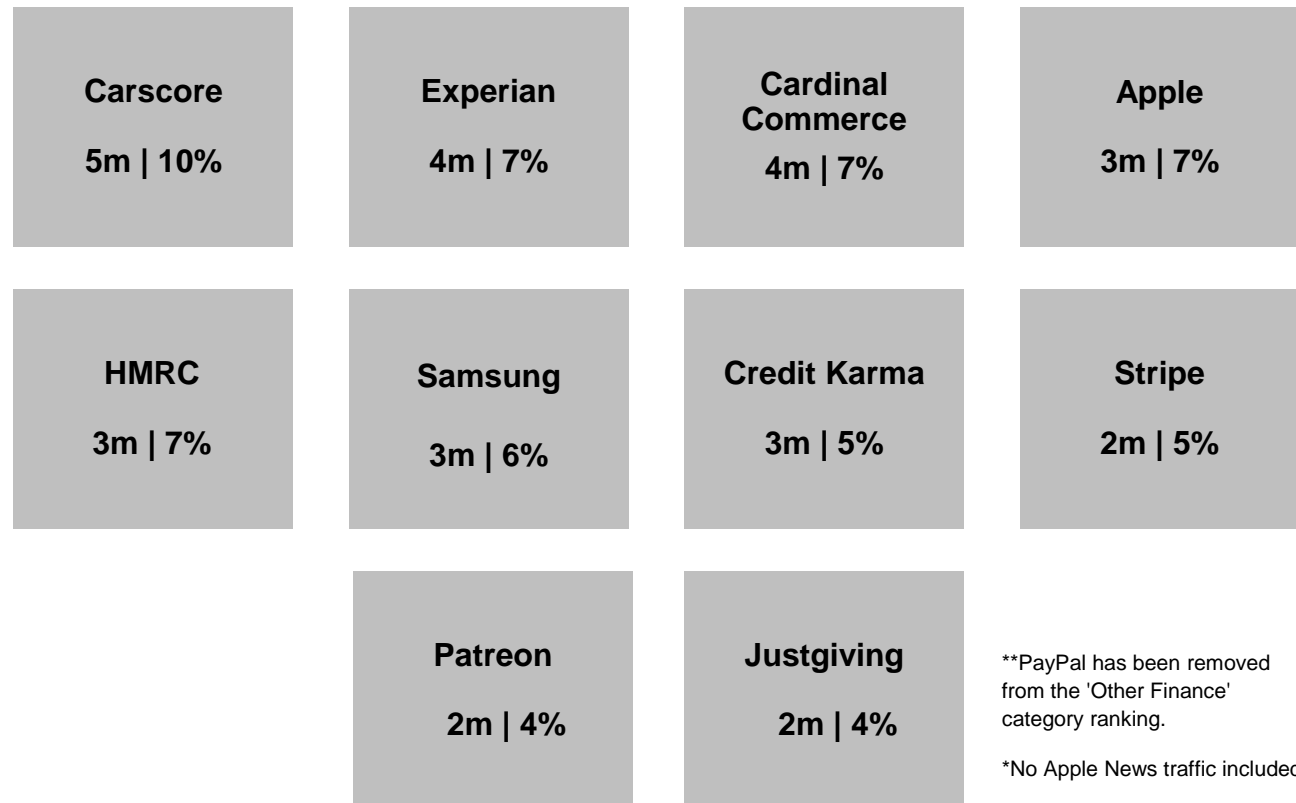
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All figures rounded to the nearest whole number.  
Source: Ipsos iris Online Audience Measurement,  
Feb'22 monthly data, Audience (000s) and  
Audience Reach, Category: Other Finance.

The seven year old,  
UK owned free credit  
score provider  
Clearscores reaches  
more people than the  
long standing,  
American owned  
brand Credit Karma in  
the UK.

**Other Finance**  
**33m | 67%**



\*\*PayPal has been removed  
from the 'Other Finance'  
category ranking.

\*No Apple News traffic included.



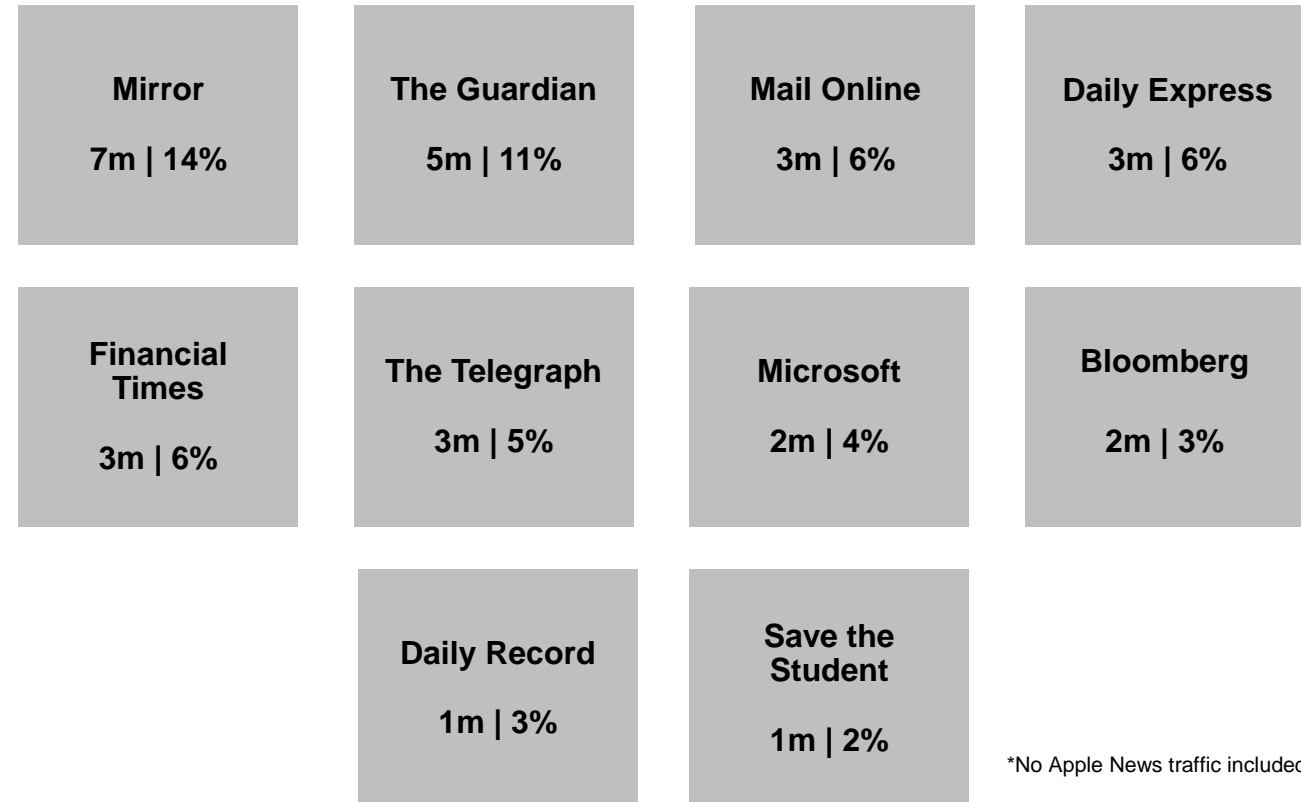
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All figures rounded to the nearest whole number.  
Source: Ipsos iris Online Audience Measurement,  
Feb'22 monthly data, Audience (000s) and  
Audience Reach, Category: Finance (News Only).

**Mirror is the largest  
finance news  
provider in the UK,  
with The Guardian  
close behind  
reaching 5m in  
Feb'22.**

## Finance News 21m | 43%



Source: Ipsos iris Online Audience Measurement, Aug21' to Feb22' monthly data, Total Mins (MM) and Avg. Mins pp.

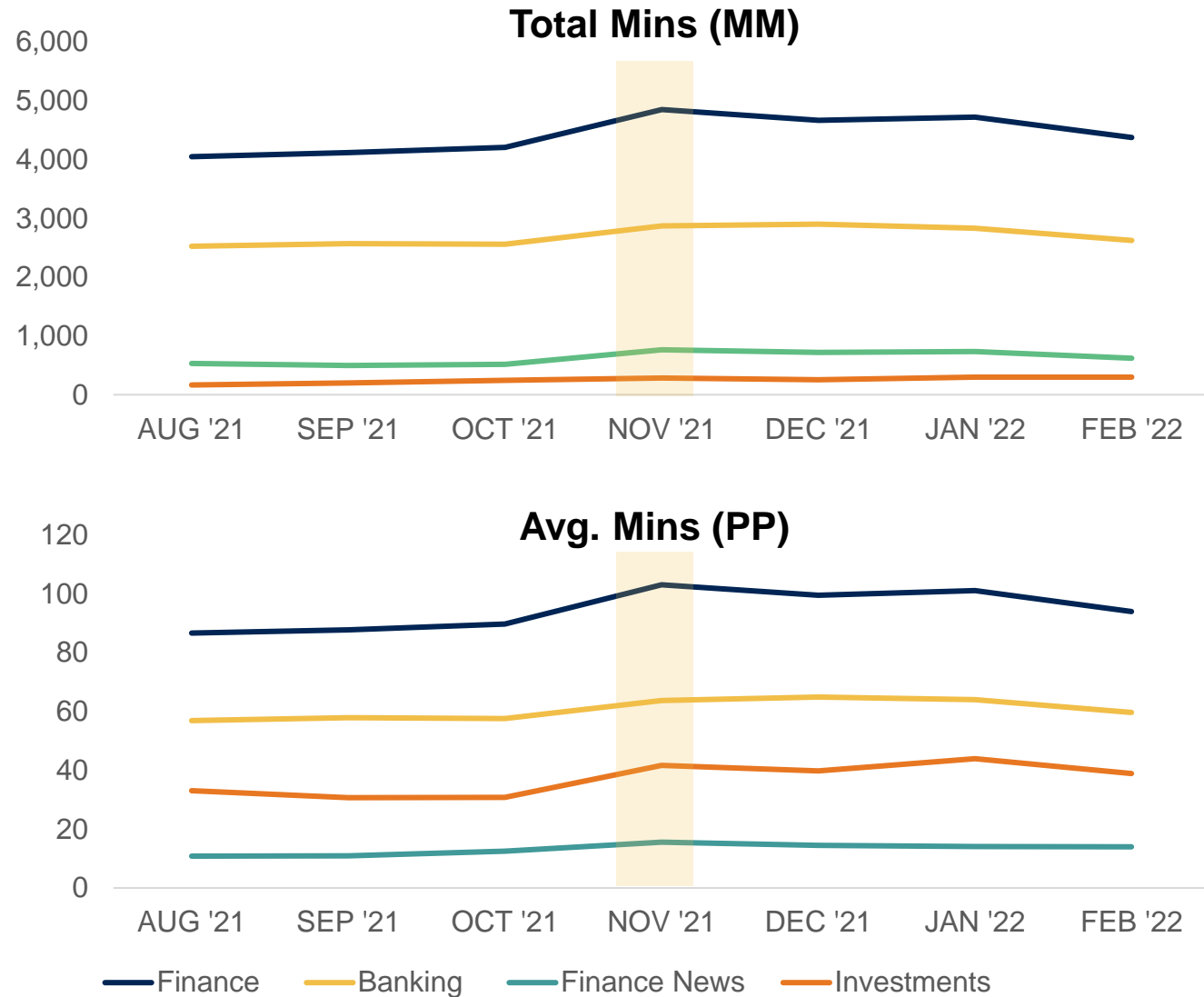
**Overall, the Finance category increased from Oct to Nov, driven by the Banking and Investment sub-categories.**

**This is likely the result of Crypto currency reaching an all time high in Nov'21.**

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## Time Spent by Category



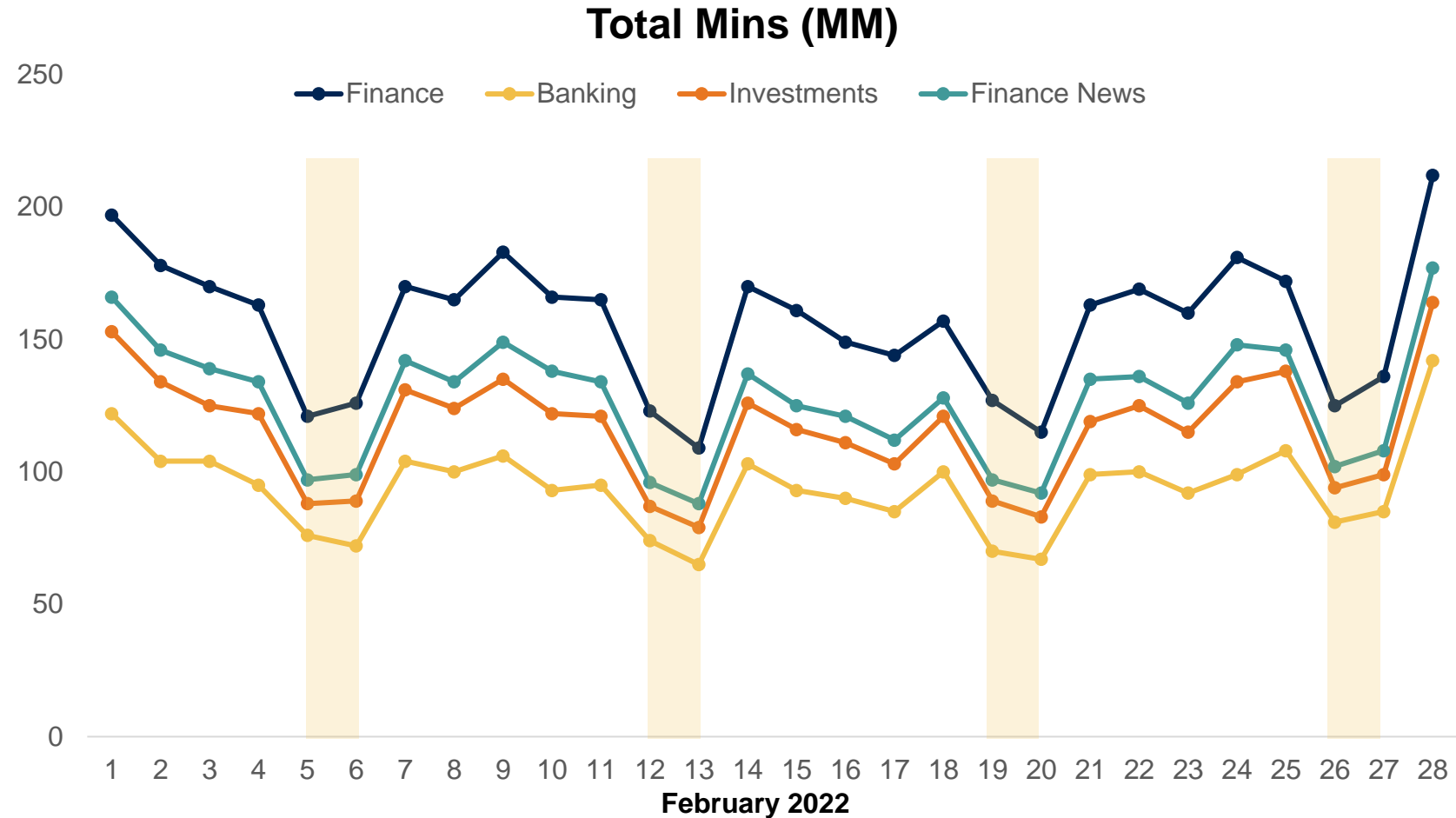
\*No Apple News traffic included.



Source: Ipsos iris Online Audience Measurement, Feb'22 monthly data, Total Mins (MM). Category: Finance, Banking, Investment and Finance (News Only).

Finance categories observe a consistent drop in engagement on the weekends with a sharp increase on Mondays.

## Time Spent by Day



# Defining the profiles of audiences

Source: Ipsos iris Online Audience Measurement,  
Feb'22 monthly data. Audience Composition.  
Category: Finance, Banking and Finance (News Only).

## Finance and its sub-categories (Banking and Finance News) have similar profiles.

Audiences are generally older more settled folks in life.

	Definition	Finance		Banking		Finance news	
Acorn Segments - Audience Composition (%) and Affinity Index							
Comfortable Communities	Stable families and empty nesters in suburban or semi-rural areas.	37.09	100	37.15	100	35.84	97
Affluent Achievers	The most financially successful people in the UK, living in affluent high status areas, they are healthy wealthy and confident consumers.	25.71	100	25.81	100	26.23	102
Fresco Segments - Audience Composition (%) and Affinity Index							
Road to Retirement	Empty nesters living in houses of average value with no mortgage.	16.44	101	16.25	99	16.66	101
Older Working Families	Couples aged over 35 with older children and slightly higher than average incomes.	11.29	101	11.42	102	11.87	106
Asset Rich Greys	Older professional couples approaching retirement who own expensive detached houses.	11.04	100	10.9	99	11.36	103

Over a third of their audiences are composed of Environmental Progressives, a target that look for sensible ways to invest their money.



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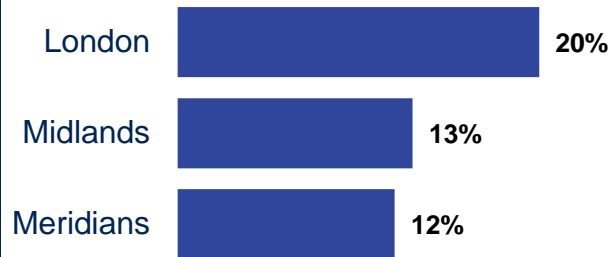
	Definition	Finance		Banking		Finance news	
Lifestyle Segments - Audience Composition (%) and Affinity Index							
Environmental Progressives	<p>The most likely segment to be retired. They are keen on recycling and like to stay active, preferring in-person shopping to online.</p> <p>They look for sensible ways to invest their money and prefer to shop at higher end supermarkets.</p>	35.29	99	34.65	98	35.87	101
Life Balancers	<p>They are typically people struggling to juggle work and childcare, with little time to relax, keep active, or worry about their appearance.</p> <p>Money is tight, meaning purchases often put on a credit card to make ends meet.</p>	20.98	101	21.4	103	21.97	105
Ambitious Explorers	<p>They are self-starters determined to climb to the top of the career ladder.</p> <p>They have a keen sense of adventure and love to travel.</p>	20.39	100	20.52	101	19.19	95



# Banking profile

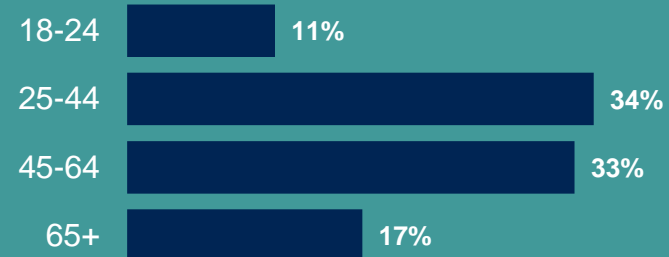
## Region (ITV)

### Audience Composition (%)



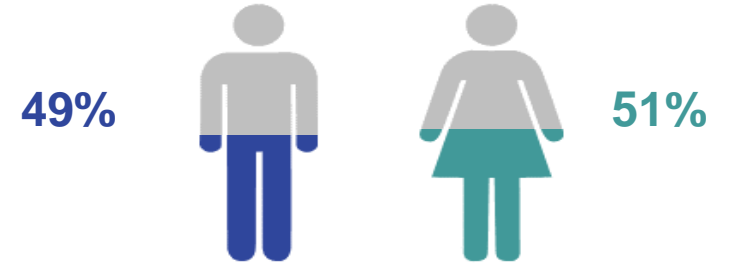
## Age

### Audience Composition (%)



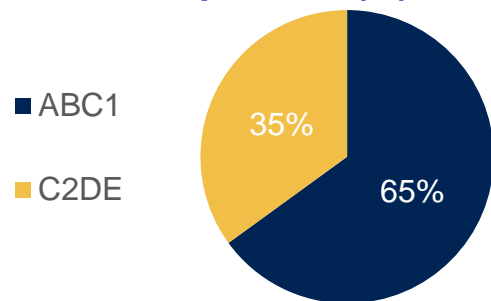
## Gender

### Audience Composition (%)



## Social grade

### Audience Composition (%)



## Presence of children

### Audience Composition (%)



27% of the audience has children of 0-14 years old in HH.

## Newspaper readership

### Audience Composition (%)



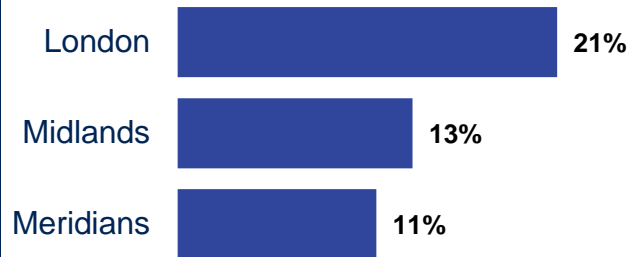
26% of the audience reads newspapers once or more a week.



# Finance News profile

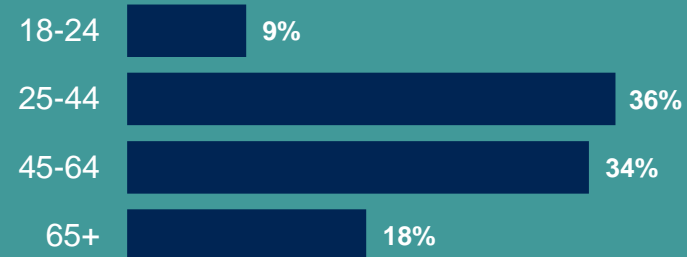
## Region (ITV)

### Audience Composition (%)



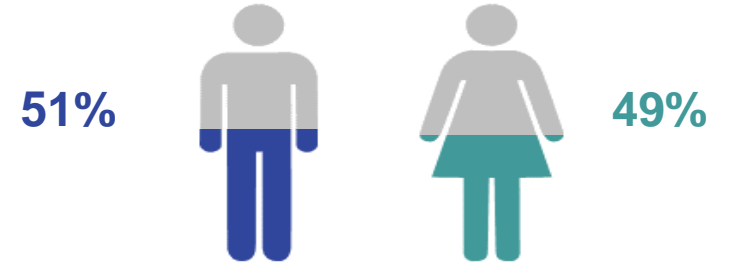
## Age

### Audience Composition (%)



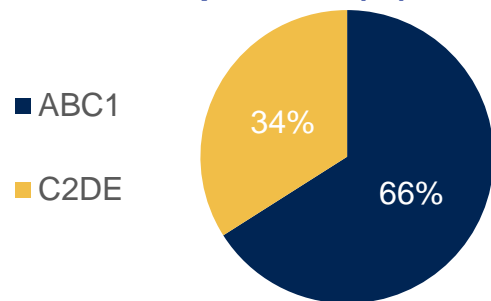
## Gender

### Audience Composition (%)



## Social grade

### Audience Composition (%)



## Presence of children

### Audience Composition (%)



27% of the audience has children of 0-14 years old in HH.

## Newspaper readership

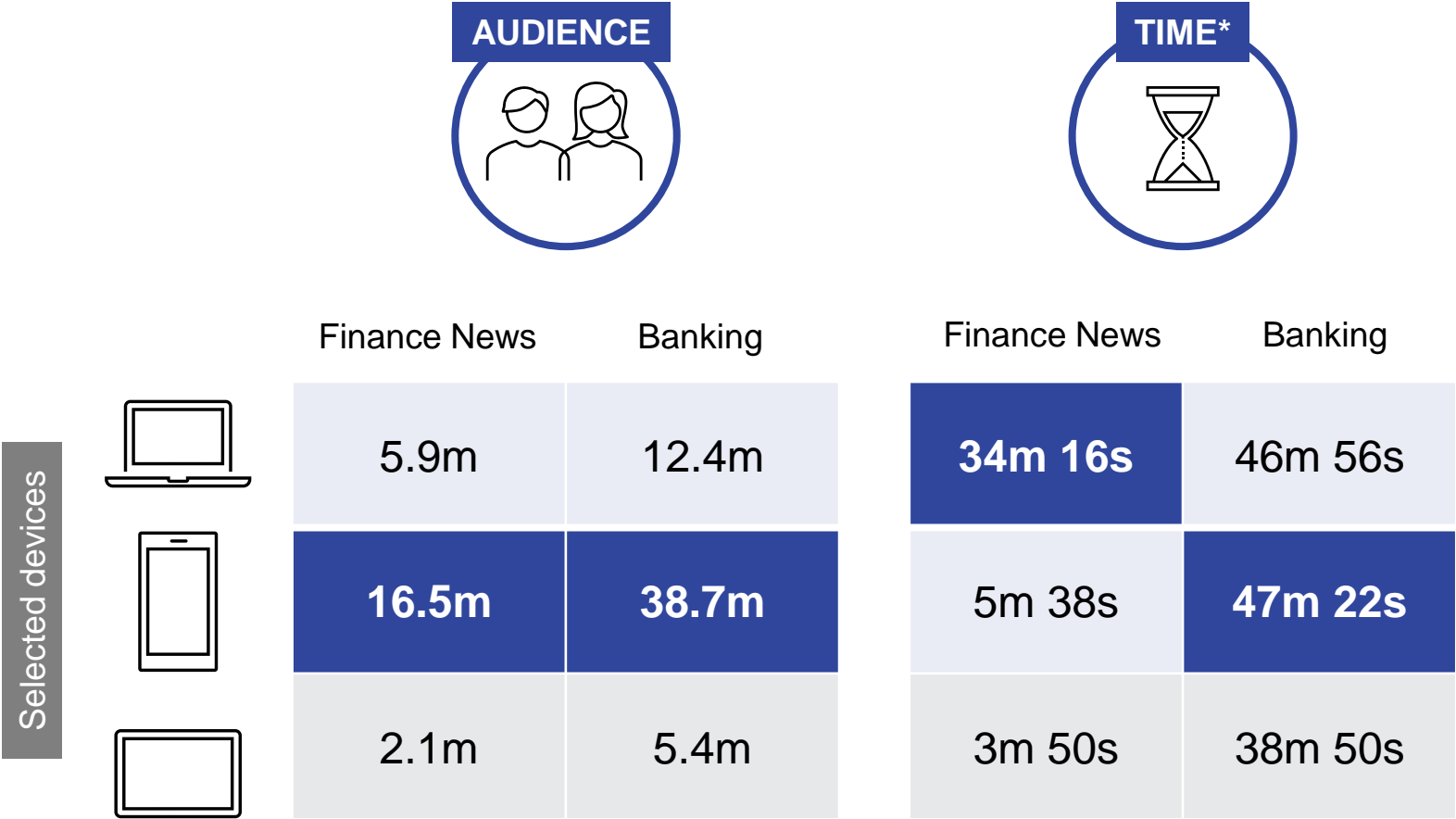
### Audience Composition (%)



26% of the audience reads newspapers once or more a week.

Source: Ipsos iris Online Audience Measurement, Feb'22 monthly data. Audience and Avg Mins PP. Category: Banking and Finance (News Only).

Focusing on Finance News, we observe the largest audience coming from smartphone however on average, people spend more time on desktop.



# What have we learnt?

# Key Takeaways

- Finance category has almost universal reach in the UK.
  - PayPal and traditional banks like Santander and NatWest tend to have large online audiences including Nationwide News.
  - Mirror and The Guardian are the largest publisher contributors and rank in the top 10 in the Finance category.
  - Clearscores, UK owned brand reaches more people than the long standing, American owned brand Credit Karma.
- Finance categories observe a consistent drop in engagement on the weekends with a sharp increase on Mondays.
- Finance and its sub-categories (Banking and Finance News) have similar profiles.
  - Audiences are generally older more settled people in life.
  - Equal split between men and women.
  - Large audience coming from ABC1.
  - On average, only a quarter read a printed newspaper.
  - Largest reach coming from mobile devices while highest engagement is through the desktop.

# THANK YOU.

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