

Ipsos iris

Finance Category Deep Dive

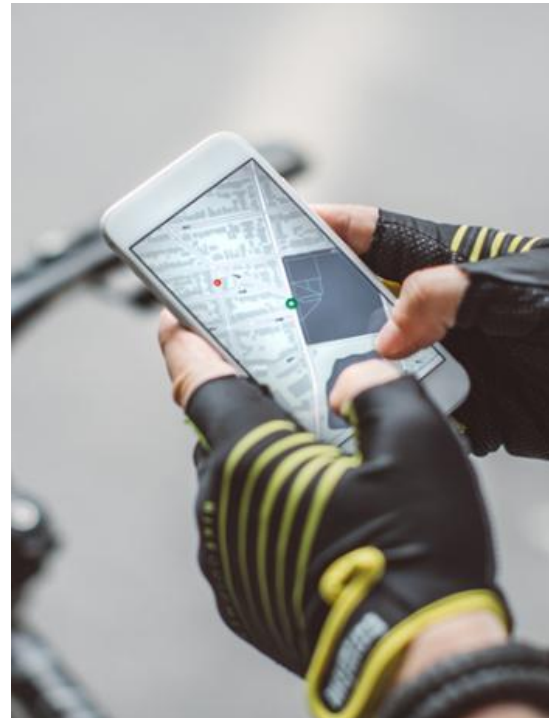
April 2022



Ipsos iris is about understanding online...



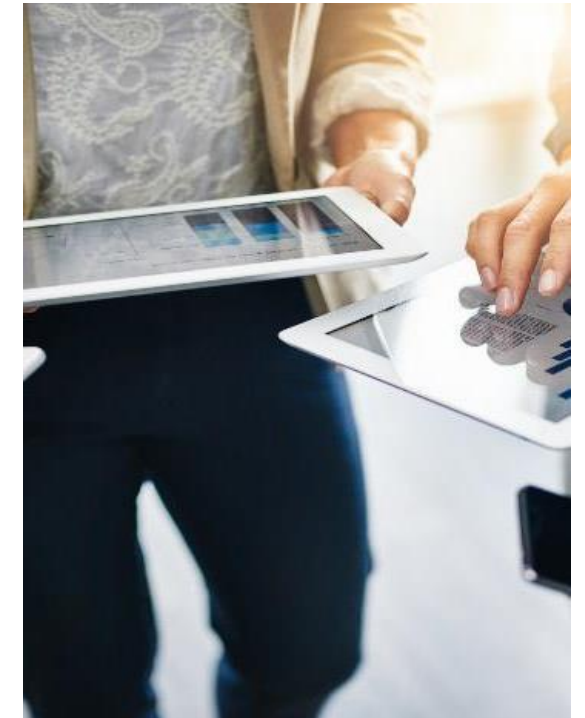
Audiences



Devices

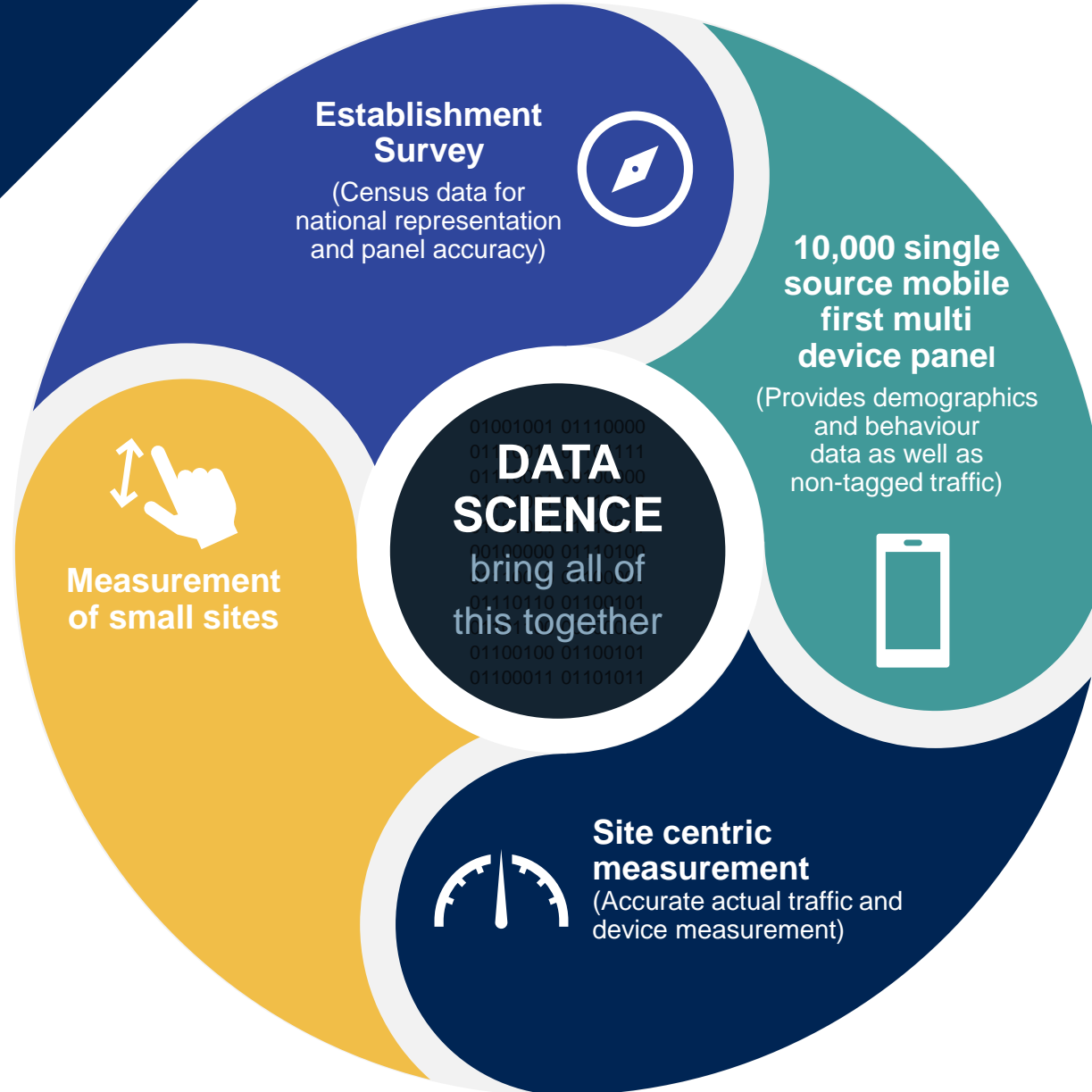


Behaviour



**Advertising
& Media**

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:

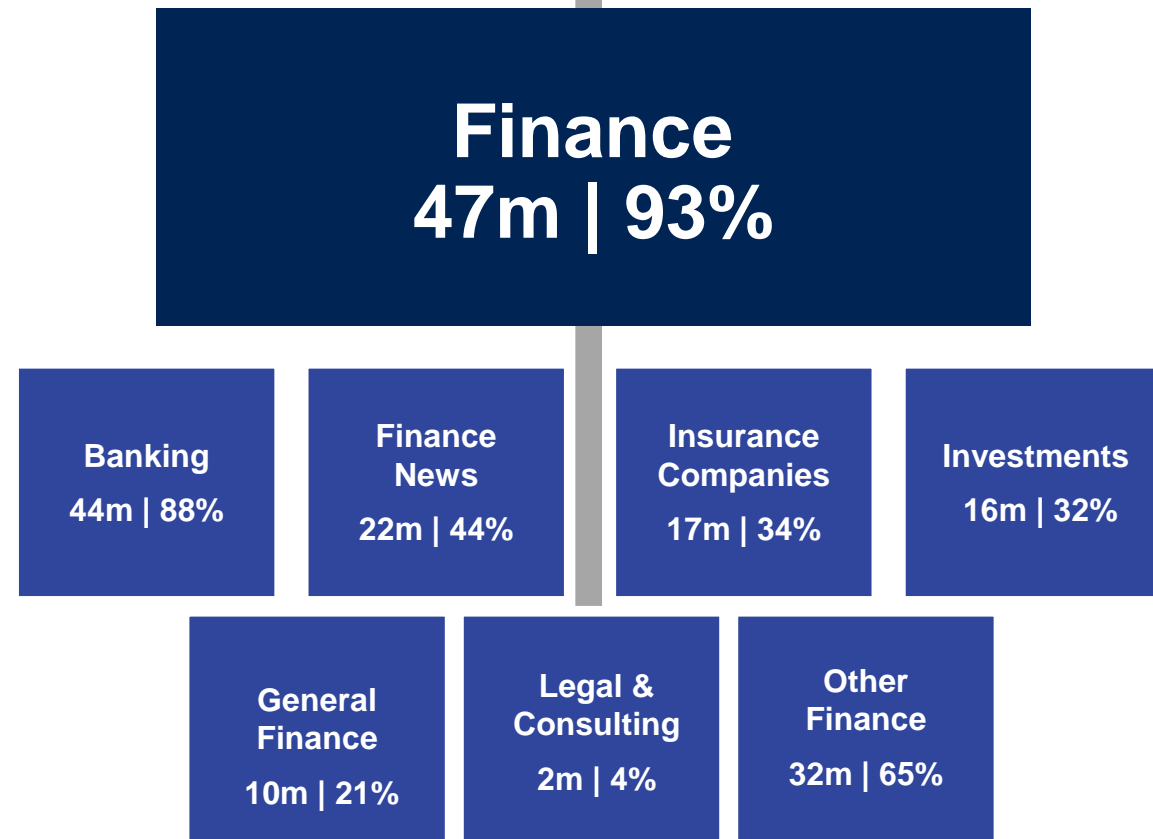
- **Understanding online content consumption habits**
- **Defining the profiles of audiences**

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



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.

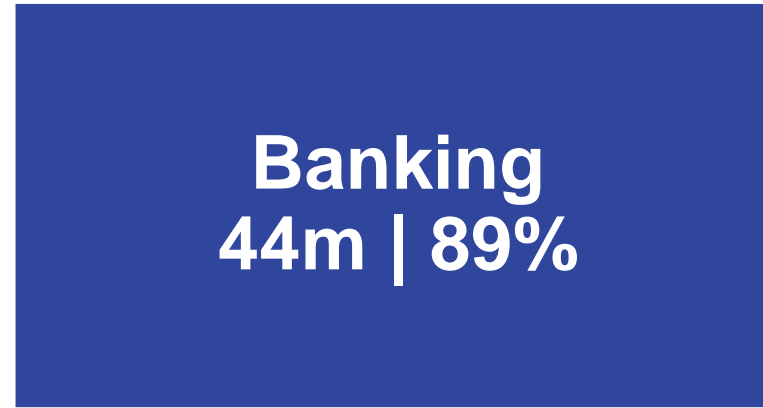


*No Apple News traffic included.

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.**



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

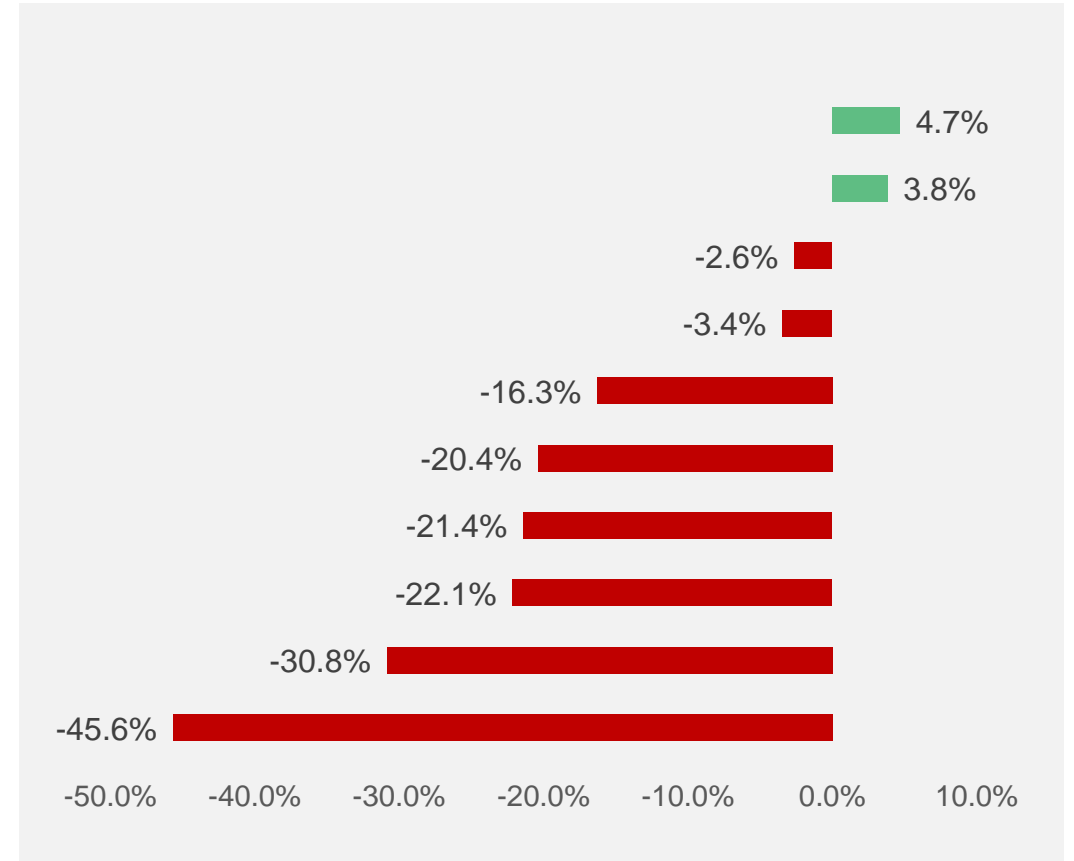
*No Apple News traffic included.

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)
Nationwide News	3,956
Monzo	1,752
Natwest	5,202
Santander	4,819
Halifax	4,024
Barclays	3,740
PayPal	26,666
Lloyds Bank	3,428
HSBC	3,649
AMEX	2,445

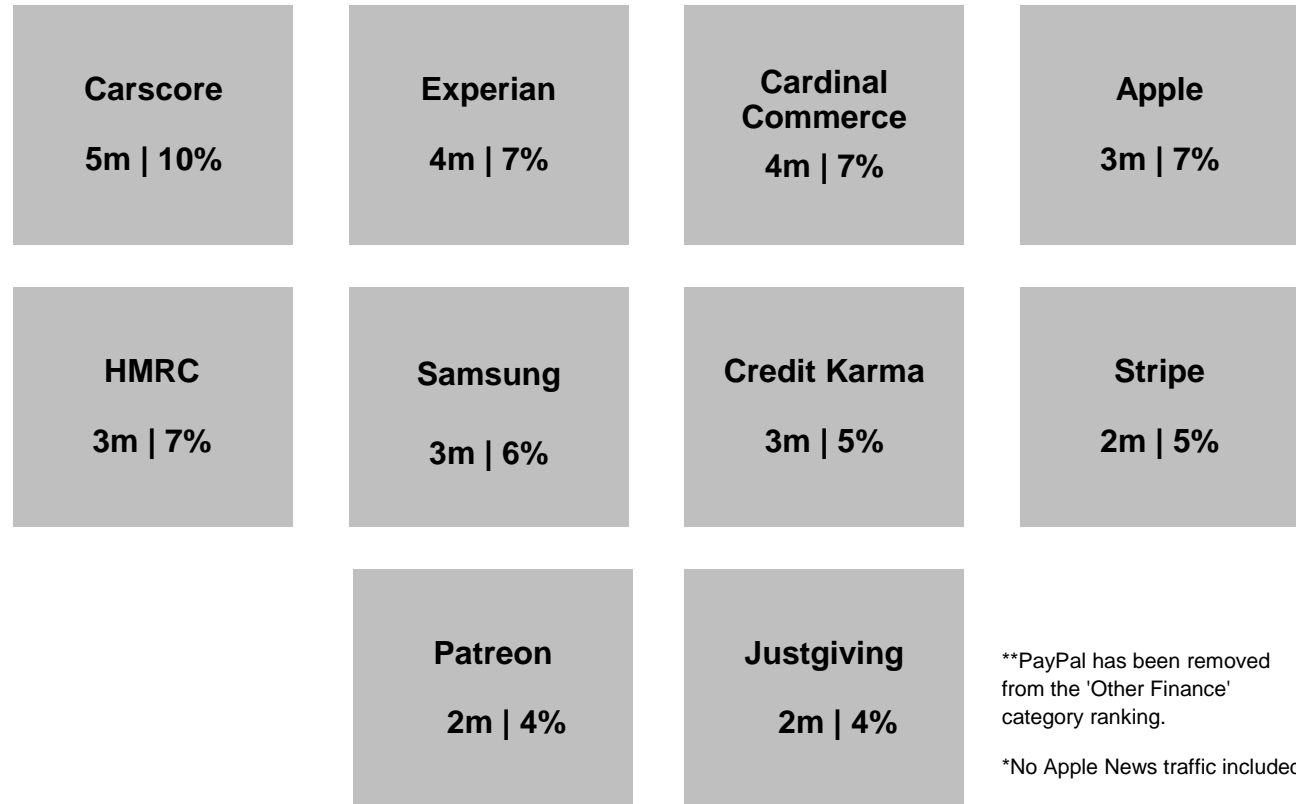
Feb'22 vs. Nov'21 % Audience Diff



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.

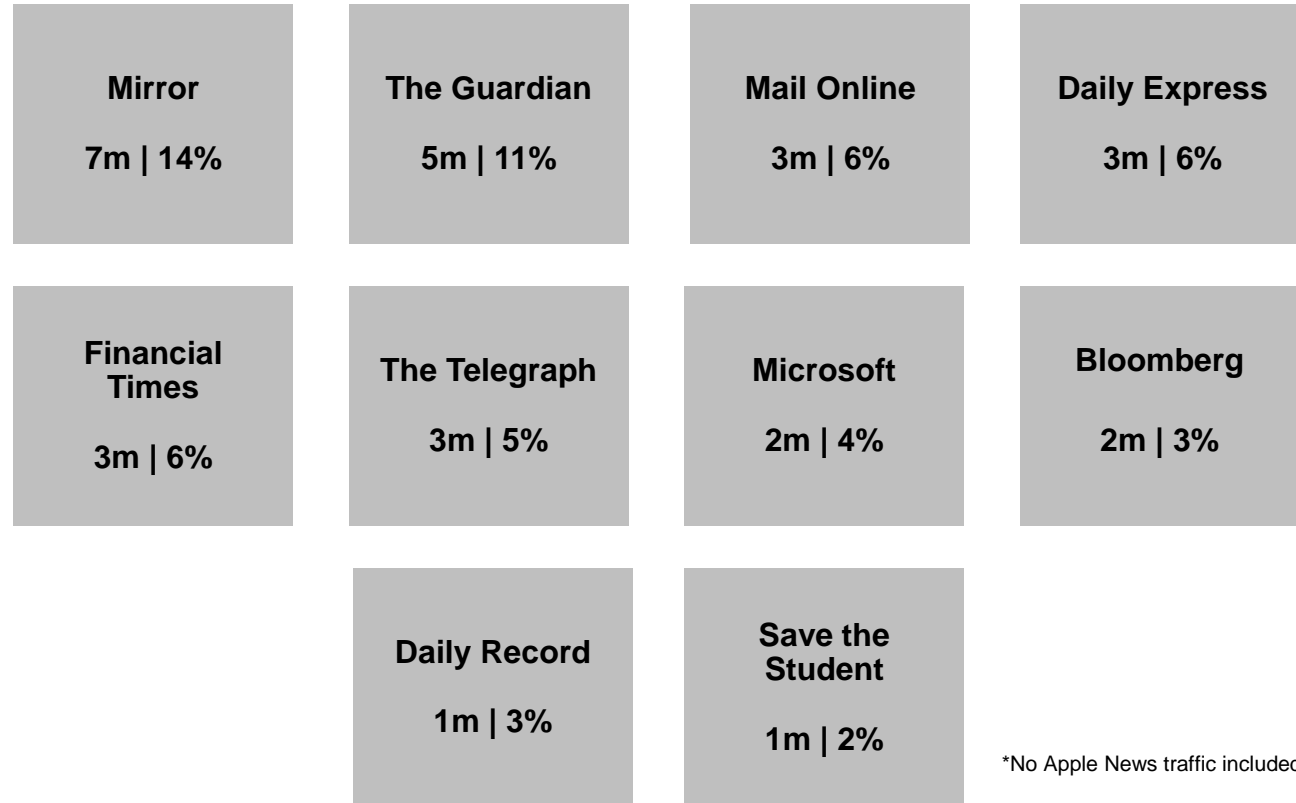
*No Apple News traffic included.



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%

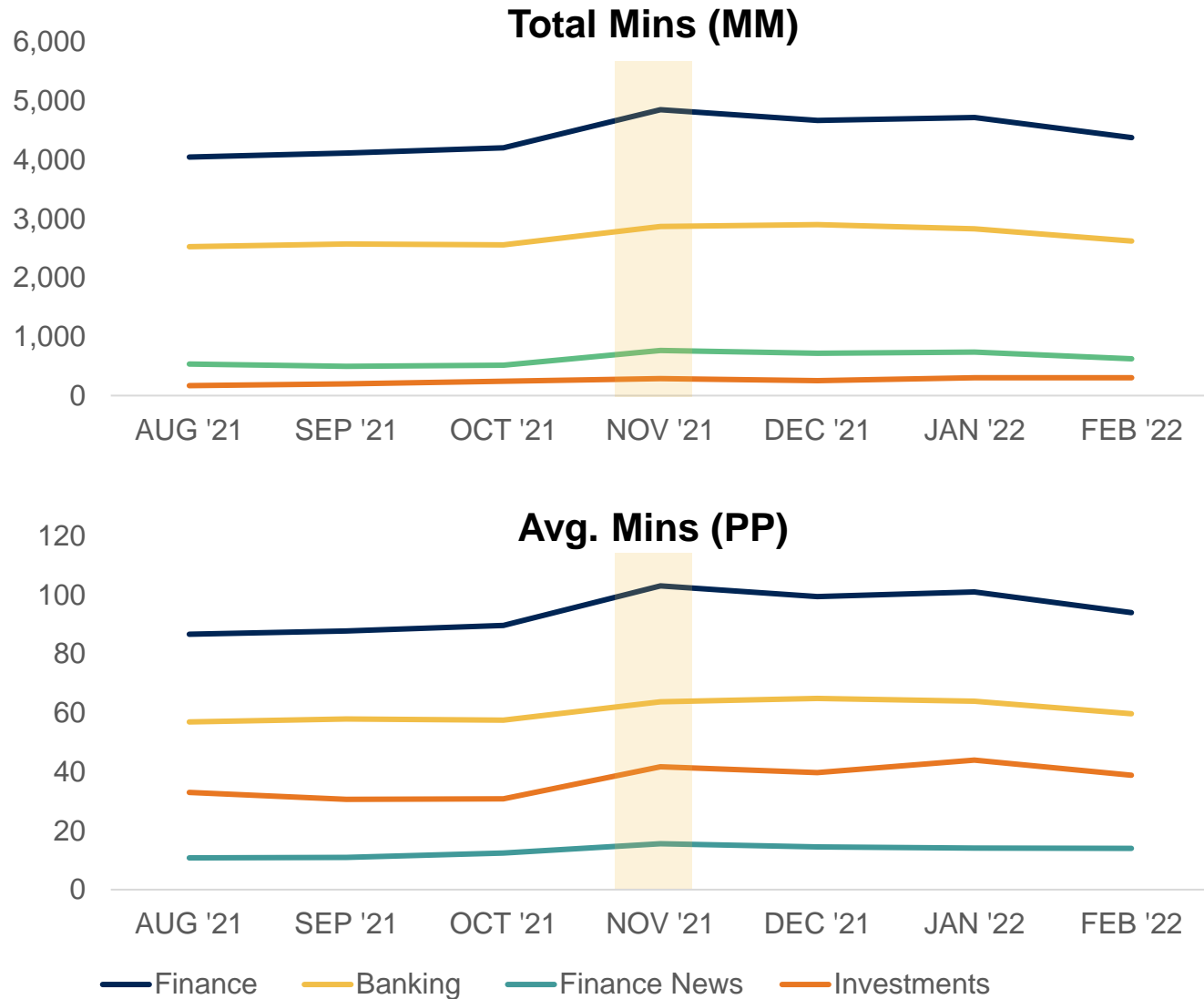


Source: Ipsos iris Online Audience Measurement, Aug21' to Feb22' monthly data, Total Mins (MM) and Avg. Mins pp.

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.

Time Spent by Category



*No Apple News traffic included.

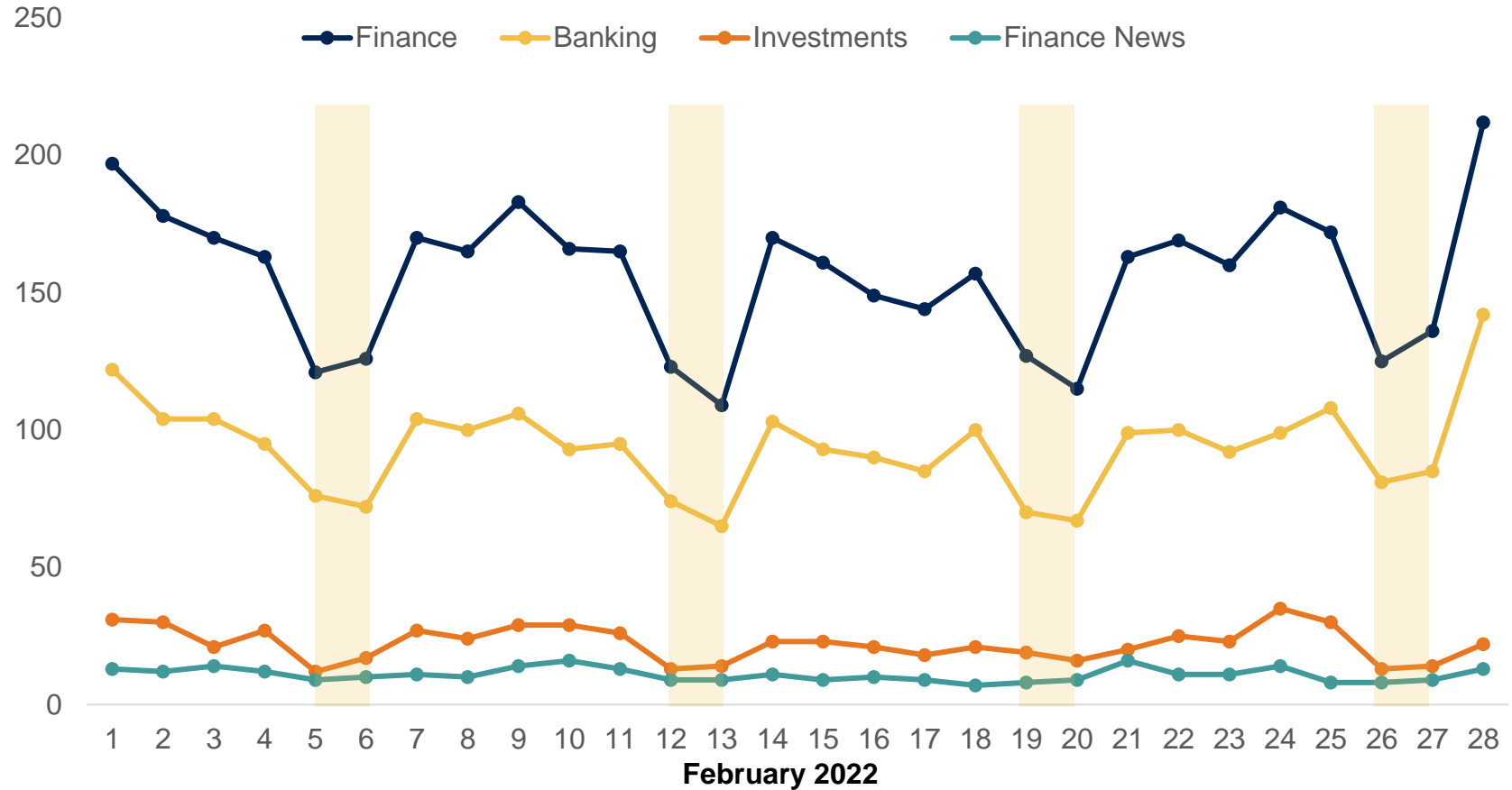


Source: Ipsos iris Online Audience Measurement, Feb'22 monthly data, Total Mins (MM). Category: Finance, Banking, Investment and Finance (News Only).

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

Time Spent by Day

Total Mins (MM)



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

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

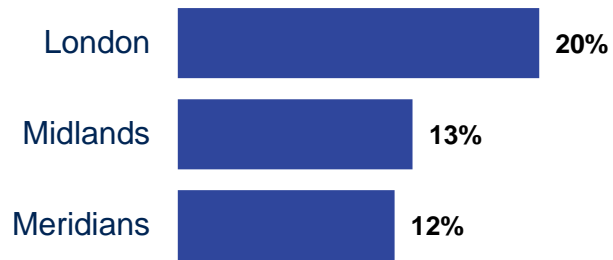
Over a third of their audiences are composed of Environmental Progressives, a target that look for sensible ways to invest their money.

	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

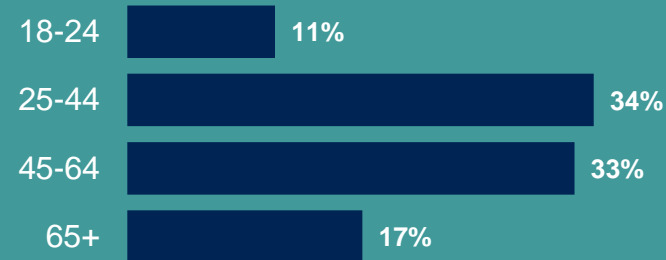
Region (ITV)

Audience Composition (%)



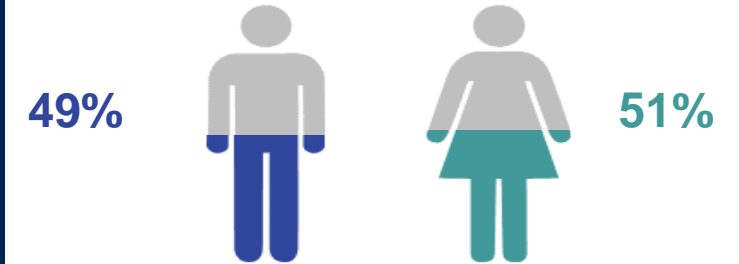
Age

Audience Composition (%)



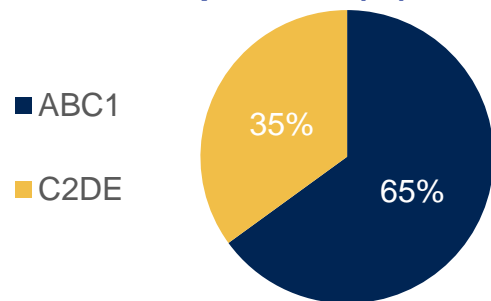
Gender

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 (%)

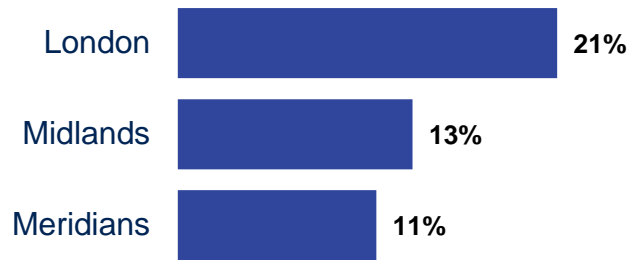


26% of the audience reads newspapers once or more a week.

Finance News profile

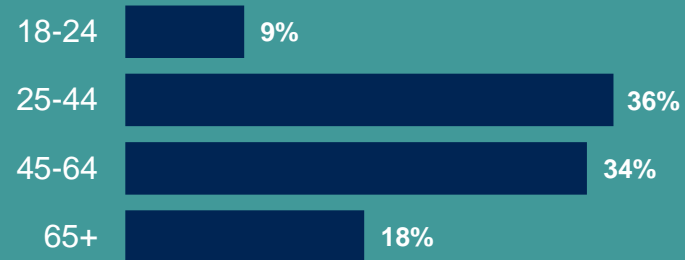
Region (ITV)

Audience Composition (%)



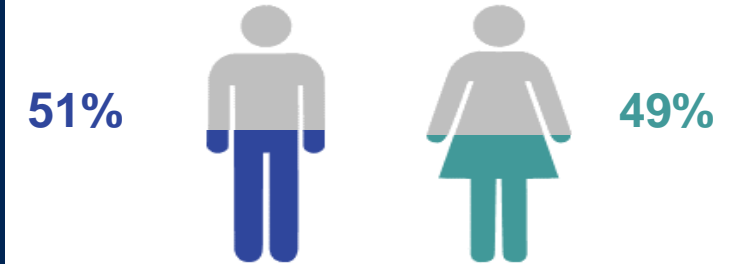
Age

Audience Composition (%)



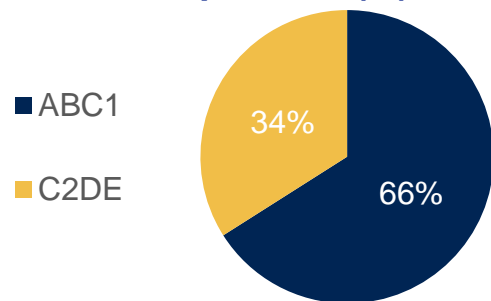
Gender

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

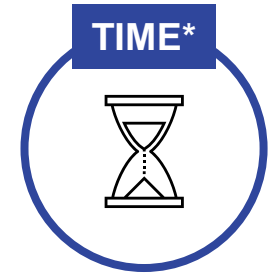
Audience Composition (%)



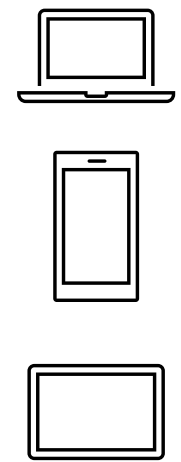
26% of the audience reads newspapers once or more a week.

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.



Selected devices



	Finance News	Banking
Laptop	5.9m	12.4m
Smartphone	16.5m	38.7m
Tablet	2.1m	5.4m

	Finance News	Banking
Laptop	34m 16s	46m 56s
Smartphone	5m 38s	47m 22s
Tablet	3m 50s	38m 50s



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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