



Mosaic Ireland

The consumer classification solution for
consistent cross-channel marketing



Welcome to Mosaic Ireland

Actionable consumer insight across marketing channels

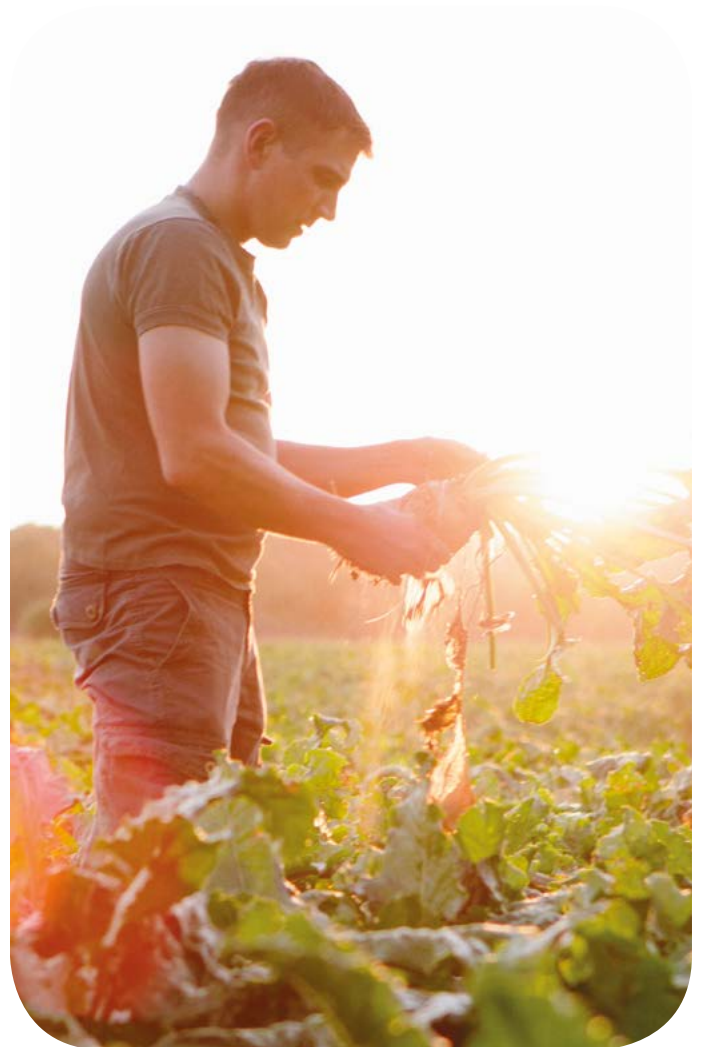
Behind every customer is an individual. Mosaic means you can start treating them that way. It gives you the intelligence you need to reach the right people with the right message at the right time – every time.

Mosaic is Experian's most comprehensive cross-channel consumer classification, built for today's hyper-connected world. Using new data and analytical methods, you get deeper insights on consumer lifestyles and behaviour to help you make more informed marketing decisions.

The benefits to you:

- Personalise your customer experience to improve retention and increase your share of wallet
- Know your target audiences and engage with them across channels to strengthen brand awareness and drive new customer acquisition
- Understand geographic concentrations of your best customers to optimise your location footprint.

"Behind every customer is an individual. Mosaic means you can start treating them that way"



Did you know? 84% of people would walk away from a company that doesn't listen

What is Mosaic?

The Irish population continues to change. Mosaic identifies the many and varied consumer types in Ireland.

Mosaic gives you a pin-sharp picture of today's Irish consumer, reflecting the latest consumer and societal trends. Over 500 different data points are condensed using the latest analytical techniques to identify 14 summary groups and 43 detailed types that are easy to interpret and understand.

Mosaic is real

It provides you with the context behind the decisions that consumers make; critical if you want to build strong, long-term relationships with the individuals who are most valuable to your business.

Mosaic is actionable

You can deliver relevant content to the right people across the channel mix. From direct mail and e-mail, to targeted online and digital TV advertising, you can integrate Mosaic into your current marketing tools to maximise the value of your customer insight.

Mosaic is relevant

With the latest demographic and behavioural trends, it gives an accurate reflection of the Irish consumer of today, and tomorrow.

Mosaic is yours

You can combine your own customer insight with Mosaic and create customised consumer segments that can be used across your business to really understand your customers and deliver focused customer service.

The benefits to you:

- Use Mosaic to enrich what you already know about your customers and put it into a new context that helps you make better decisions about how to communicate with them.
- Help your entire business get to know who your customers are so you can put them at the heart of what you do.

As part of ongoing in depth data analysis, Experian has identified some key demographic changes that influence consumer behaviour:

- **Dublin Dominance**
Dublin has come to dominate Ireland. Large gaps in wealth, affluence, housing, assets and income are now evident.
- **Generational Gap**
The rise in house prices and varying economic circumstances have led to a rise of renting and a growing generational divide.
- **Autumn Lives**
Retirement can mean totally different things to different groups of people. It is not only the number of elderly that has increased but also the diversity of their experience.
- **Shades of Green**
The suburb has spread into rural areas and different types of rural areas represent differing lives, from urban overspill to remote places, and for some it can even mean escape.
- **Estates Spectrum**
Ireland has a huge number of estates outside the city centres. They are heavily segmented from the prestigious High Flying Families to the challenges of the Family Effort estates.

500+ input variables

14 groups, 43 types

Channels

Mosaic enables consistent targeting across a multitude of on and off-line channels.

Digital advertising

Email

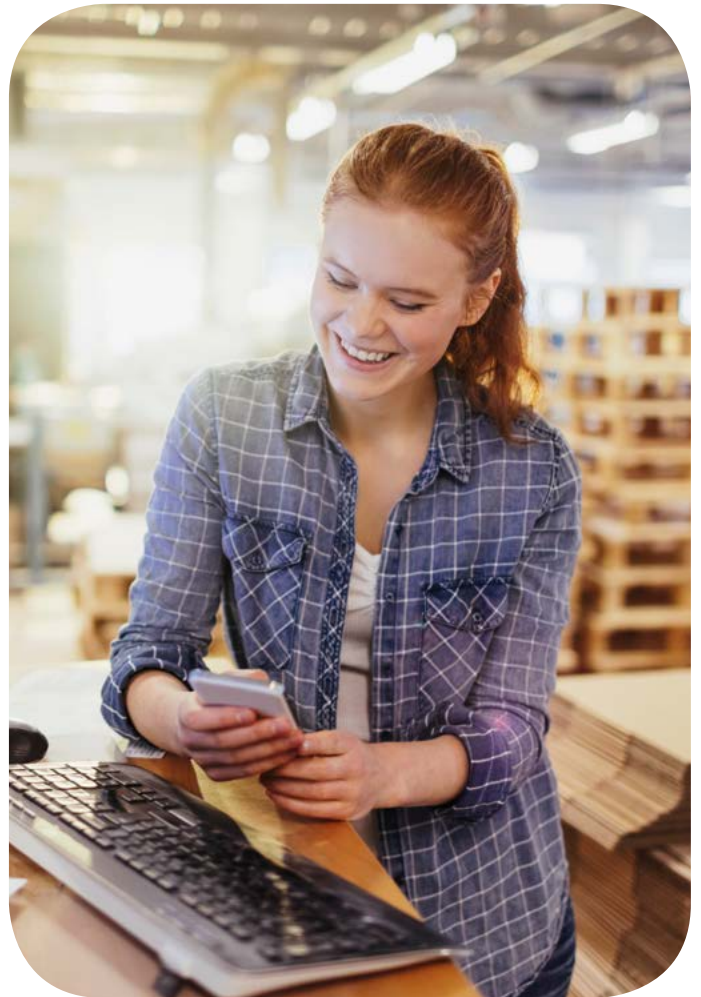
TV & video on demand

Location planning & design

Out of home

Direct mail

and more...



Mosaic: the common currency for cross-channel marketing

Nowadays, most organisations engage their target audiences across multiple channels, with marketing campaigns that often use different targeting methods for each channel. The risk is that you can end up talking to the same customer in different ways, about different things, in different places.

By consistently segmenting people according to their characteristics and behaviour, you can instead talk confidently about the things that matter to them, using the channel they are most likely to respond to.

Mosaic is more than a sociodemographic segmentation and is even more relevant today than when first created over 30 years ago. By giving you a clear picture of who consumers are, where they are and what they want, Mosaic offers actionable consumer insight that is focused on the individual, rather than the channel. Mosaic's consistent classification works as a 'common currency' across all channels, underpinning the whole of your marketing activity. Backed by relevant and up-to-date consumer insight, Mosaic enables you to plan and measure campaigns to your target audiences consistently across all the different channels at your disposal.

Mail and e-mail

Identify the consumers that are most responsive to different direct marketing channels and tailor your offer and creative based on Mosaic.

Digital advertising

Use Mosaic to define your target audiences and serve differentiated advertising based on relevant insights to optimise the return on your media spend.

TV advertising

Increase brand awareness with your core audiences by using Mosaic to deliver targeted ads via digital TV and on-demand boxes.

Locations

Target your door-to-door leaflet activity using Mosaic to deliver your message to the right households in the right areas.

Mosaic also helps you plan where you should have a physical presence and understand how catchment profiles have an impact on your in-store sales performance.

The benefits to you:

Mosaic gives you a framework that unlocks unique consumer insight for use across all channels, staying consistent regardless of the media you are using.

- Look beyond channel-specific differences to target different individuals and households – and allocate your online and offline media spend to best effect
- View a single detailed profile of each group to easily create consistent messages – whether you're in marketing, sales or CRM
- Get more from your marketing by bringing marketing activity together under one classification system.

Did you know? 74% would respond positively to companies that understand them



How can Mosaic help you?

By providing you with rich and detailed consumer insights, Mosaic can help you to:

Personalise your customer experience

When used effectively, Mosaic underpins the key decisions a brand makes about how they engage with their customers. From determining the most appropriate products or services to offer, through to the most appropriate way to communicate with them, Mosaic helps to improve retention and increase your share of wallet. The insight Mosaic offers when combined with your own data can be used across your organisation – right up to the boardroom – to get an in depth understanding of who your customers are and put them at the heart of your business decisions.

Strengthen brand awareness and new customer acquisition

Mosaic helps you understand who your customers are, and how to reach more people like them. The ability to consistently target and reach audiences with relevant content across direct and indirect channels ensures the right individuals are receiving your message.

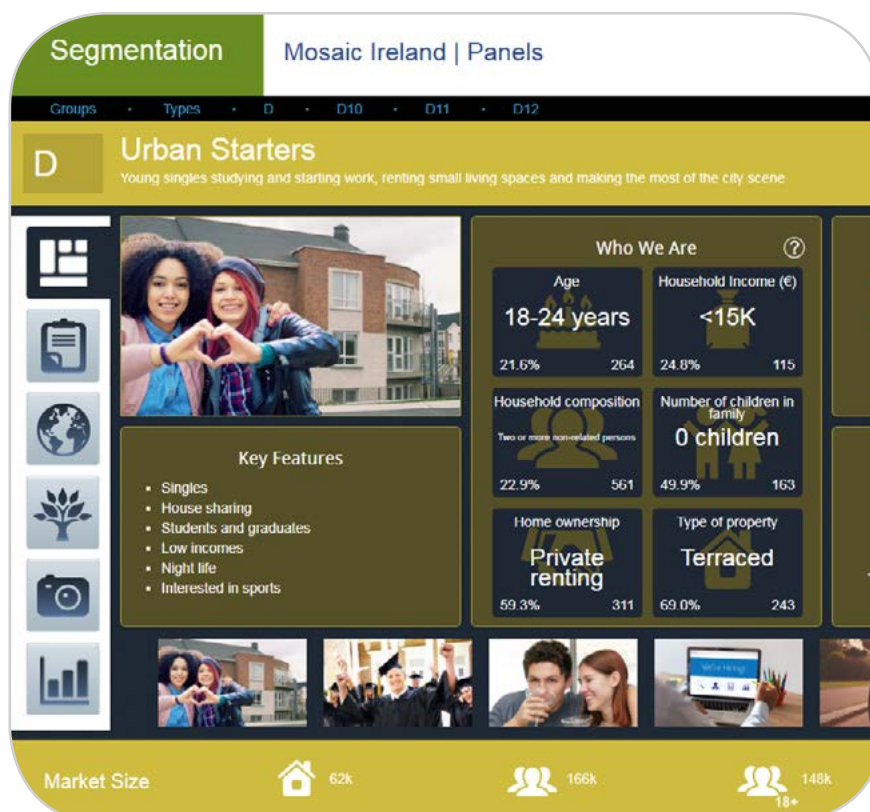
This helps you build your brand presence and ensure you are acquiring the right type of customer to achieve your marketing goals.

Optimise your location footprint

Widely used by retail and leisure brands, Mosaic helps determine where there are the highest concentrations of your best customers in order to find the right locations for new stores, facilities and branches. Furthermore, through detailed catchment analysis, you will also be able to optimise resources and ensure you have the right product mix to meet the demands of your customers and drive sales growth.

Make your job easier

With a deeper understanding of your customers you can make better decisions on how to engage and treat them fairly. Whether you work in marketing, operations, customer services or are on the board, Mosaic is designed to make your job easier.



Data visualisations give you a clearer view

Despite the depth and detail of its data, Mosaic is simple and intuitive to use. User-friendly visualisations bring consumer Groups and Types to life like never before.



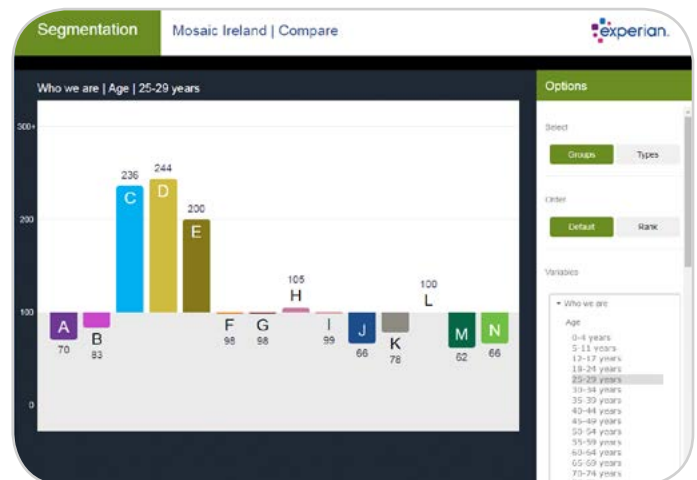
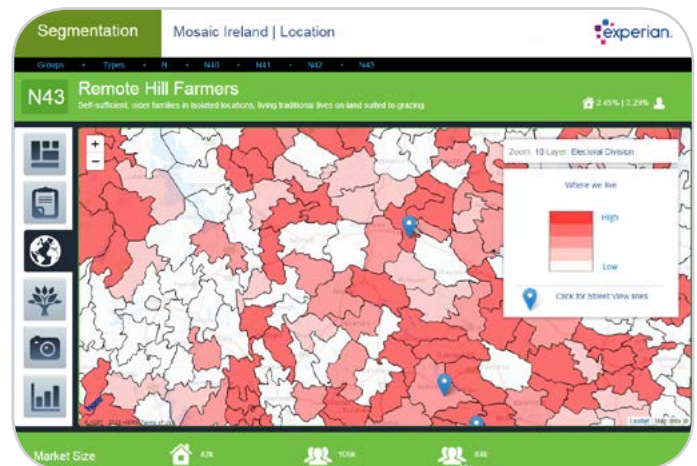
Image Key

- 1 The summary screen gives a high-level overview of each group and type and allows you to navigate to more in-depth insight.
- 2 The new visualisation allows you to sort the groups based on features that are important to you. This shot shows the distribution of household incomes compared to age group.
- 3 Heat maps show where the highest concentrations of each group and type can be found.
- 4 The Mosaic visualisation now allows you to compare groups and types for key data points; this shows the concentration of 25-29 year olds within the groups.

Get marketing support from Mosaic

Experian's team of consultants and analysts are dedicated to helping organisations define and execute their marketing strategy and get the most from Mosaic. To maximise the value of Mosaic, and to ensure you are making the most of every opportunity available to you, you'll have access to:

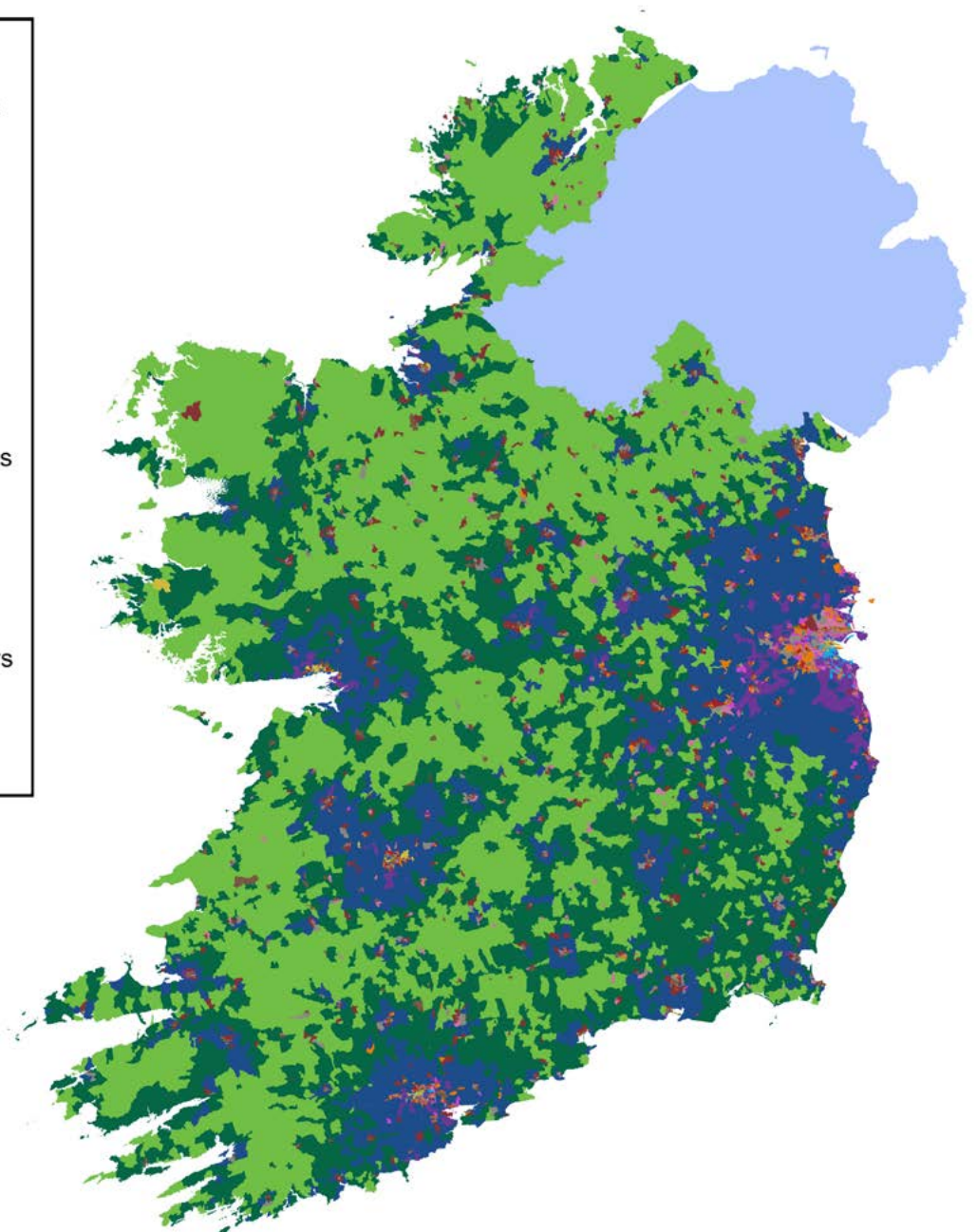
- The easy-to-use and interactive Mosaic visualisation tool to help you get to know the segments that are most relevant to you
- The latest consumer insight and marketing thought leadership, including Experian white papers, infographics, blogs and news

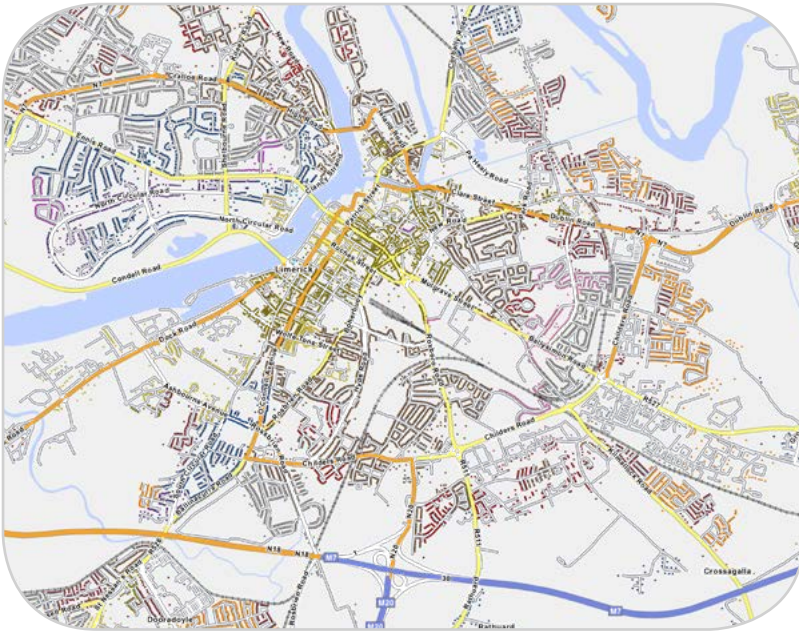


The benefits of mapping Mosaic

Mapping Mosaic helps you in many ways. You can optimise locations for new retail outlets by understanding the potential of the local market. You can also identify locations where leaflets, static posters and billboards will reach consumers within your customer base most effectively. In addition, you can scope out new locations that offer strong matches with those locations in which your current customers live.

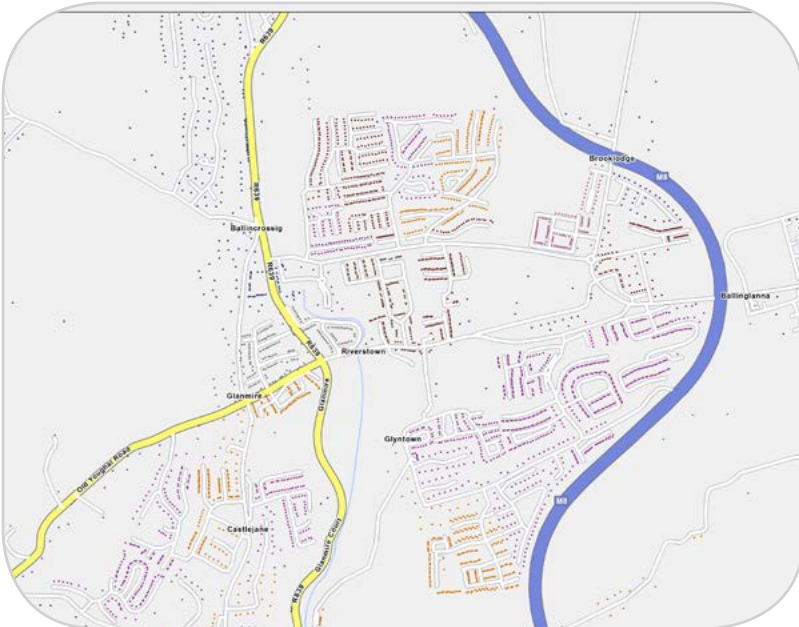
You can even understand specific location-based needs of your customers — including transport methods and requirement for relevant products, such as indoor and outdoor furnishings. Mapping Mosaic helps to reveal better insight into the many Mosaic types and where they occur. After all, everything happens somewhere.





Urban diversity:

Mosaic clearly highlights the patterns of urban starters (mustard), students and recent graduates in smaller rented properties (khaki) in Limerick city centre, and as one moves out towards the city edges the diversity in the population becomes very apparent with a mix of Family Focus (orange), Budgeting Families (scarlet) and even some Suburban Success (pink).



Suburban diversity:

While suburban areas can appear on the surface to be a bland monotone area of identikit housing, Mosaic can peer inside. It will reveal all the different types of household that reside there, with their various life-stages, marital status, household compositions and financial positions, as well as taking into account the variations between estates as a whole.



Rural diversity:

Within rural areas, we are able to pick out the individual households that are likely to be commuting to towns and cities nearby (blue) vs. residents with more of a local focus i.e. in farming or blue collar occupations, including those that are likely to be self-employed (light green). It is also possible to identify wealthy households and farmers living in larger housing (blue/dark green).

Mosaic Ireland

Groups and Types

| | | | |
|-----------------------------------|-----|-------------------------|---|
| A Established Wealth | A01 | Exclusive Circles | Households with the highest wealth, living top-spec lifestyles in expensive urban homes |
| | A02 | High-Flying Families | Accomplished professionals bringing up families in upscale modern homes built on the rural edge of cities |
| | A03 | Professional Symphonies | Professionals in their later career or retirement who live in superior suburban homes and favour quality and service |
| B Suburban Success | B04 | Aspiring Families | Ambitious families with school-age children in attractive, modern, peripheral estates, where salaries cover the mortgage and more |
| | B05 | Experienced Executives | Mature parents whose solid careers have provided financial stability and comfortable homes in tree-lined outer suburbs |
| | B06 | City Regeneration | Young couples superseding elderly residents and modernising inner-suburban homes |
| C City Achievers | C07 | Uptown Couples | Well-informed young professionals with money to spend, living in characterful city homes |
| | C08 | Millennial Renters | Young people renting small but attractive homes in urban locations, establishing their careers and enjoying city living |
| | C09 | Young Tech In-Crowd | Bright young singles renting accessible modern apartments and making their mark in smart industries |
| D Urban Starters | D10 | Heart of the Action | Independent, multinational young people living in busy central districts, with shops and bars on the doorstep |
| | D11 | Metro Mindset | Young people living within the environs of student life while they start out on their working lives |
| | D12 | Campus Life | Students living close to their place of study, with low budgets but lively lifestyles |

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| E Diverse Renters | E13 | Town Centre Singles | Younger workers from diverse origins, living in properties of very low value in the centre of provincial towns |
| | E14 | City-Edge Enterprise | Hardworking young couples and singles, many born outside Ireland, renting small apartments in modern city-edge estates |
| F Family Focus | F15 | New Estate Families | Parents of young children, often both in good jobs, commuting from mid-priced homes in recently built estates |
| | F16 | Connected Families | Growing families with two incomes in modern estates, staying highly connected with social media |
| | F17 | Settled Suburbanites | Traditional older families and couples, working in trades and administration, who have owned their semis a long time |
| G Local Families | G18 | Regional Mortgagees | Families with school-age children, living in modern suburbs around regional centres, working in local professions |
| | G19 | Small-town Breadwinners | Blue-collar families who plan their budgets, living in affordable housing in smaller provincial towns |
| | G20 | Domestic Outliers | Price-conscious young families living in low-cost, boom-era homes built in outlying developments |
| H Industrious Workers | H21 | Provincial Persistence | Ageing households in small towns, some renting from the local authority, with low disposable incomes |
| | H22 | Terraced Tradition | Mature households, often with two generations, living in traditional urban terraces and pooling manual wages |
| | H23 | Day-to-day Spenders | Novelty-loving older families with limited resources, living in accessible city estates of low-cost terraces |

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| I Budgeting Families | I24 | Family Effort | Families with many children and teens, in small, modern, local-authority homes, working hard to make ends meet |
| | I25 | Thrifty Young Parents | Households with children, living on a tight budget, renting local-authority homes in traditional estates |
| J Rurban Lifestyle | J26 | Provincial Prosperity | Mature professionals owning spacious homes in pleasant streets around larger provincial towns and cities |
| | J27 | Country & Business | Wealthy commuters, successful farmers and business owners enjoying country lifestyles in Dublin hinterlands |
| | J28 | Rural Nesters | Well-educated families choosing to bring up their children in green surroundings within reach of provincial centres |
| | J29 | Comfortable Fringe | Conventional older households with secure finances, living on rural roads surrounding provincial cities and large towns |
| K Senior Owners | K30 | Veteran Urbanites | Long-term owners of urban homes, who have spent their working lives in non-manual or skilled-manual jobs |
| | K31 | Seasoned Community | Settled older couples, at or near retirement, whose mid-range wages have bought them modest homes on provincial streets |
| | K32 | Supported Seniors | Communities dominated by properties designed for supported living, often housing very elderly residents |
| L Practical Pensioners | L33 | Economical Elders | Ageing couples and singles managing on modest incomes, living in small, low-cost homes near town centres |
| | L34 | Pocket-Sized Renting | Frugal older singles renting compact homes in urban locations, often retired, not able to work or in elementary occupations |
| | L35 | Small-Town Stalwarts | Stable, mature couples and singles living within their means in low-cost houses in small provincial towns |
| | L36 | Hometown Survivors | Down-to-earth older people living in terraces of very low value in larger towns, with low income and expenditure |

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| M Country Choice | M37 | Land and Trades | Comfortable families, including farmers and tradespeople, owning spacious properties deep in the countryside |
| | M38 | Escape to the West | Peace-loving families in western, inland areas who have chosen a plot surrounded by fields for a quiet rural life |
| | M39 | The Atlantic Way | Retired households in idyllic holiday areas, either long-term residents or living the dream having made their money elsewhere |
| N Distant Views | N40 | Border Communities | Families, often with school-age children, who own inexpensive homesteads scattered across northern counties |
| | N41 | Rural Workforce | Skilled workers in local occupations, including agriculture and construction, living in economical housing in low-density areas |
| | N42 | Agricultural Heartland | Farmers and farming communities in sparsely populated but fertile agricultural areas |
| | N43 | Remote Hill Farmers | Self-sufficient, older families in isolated locations, living traditional lives on land suited to grazing |



About Experian Marketing Services

Experian Marketing Services is a global provider of integrated consumer insight, targeting, data quality and cross-channel marketing. We help organisations from around the world intelligently interact with today's dynamic, empowered and hyper-connected consumers. By coordinating seamless interactions across all marketing channels, marketers are able to plan and execute superior brand experiences that deepen customer loyalty, strengthen brand advocacy and maximise profits.

Why Experian?

Over the last 30 years, Experian has established itself as a leading global provider of consumer classifications. Our unique combination of consumer insight allied to our understanding of local markets and economies means we can identify the best sources of data and methodologies to build truly innovative segmentation. This latest version of Mosaic Ireland takes its place amongst a family of consumer segmentation that is available in 29 countries and classifies over a billion consumers worldwide.

Behind every customer is an individual.
Mosaic means you can start treating them
that way. To find out how Mosaic could
help you, contact us:

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