Mosaic

The consumer classification solution for
consistent cross-channel marketing

Welcome to Mosaic

## Actionable consumer insight across all 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"
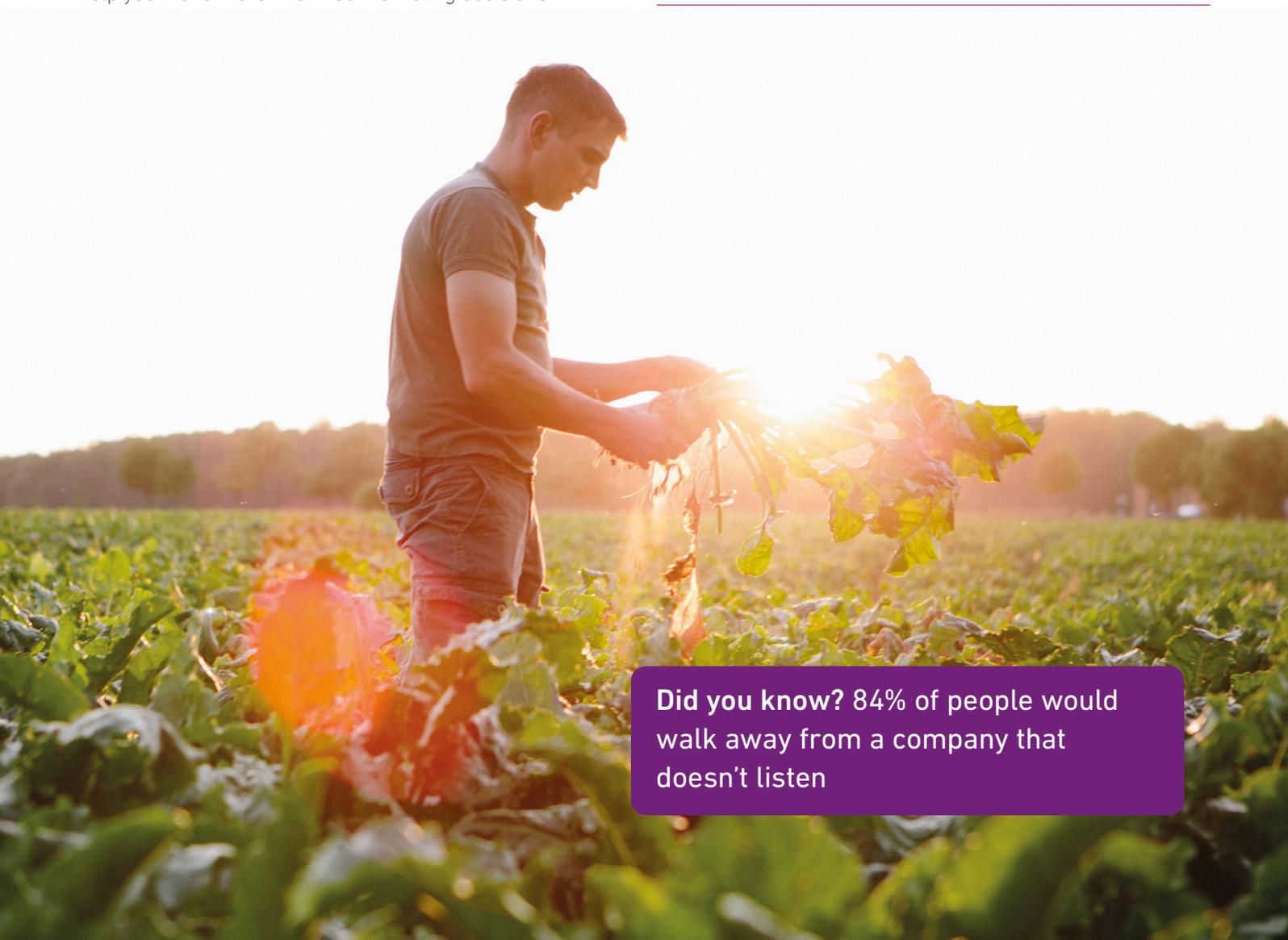
Did you know? 84% of people would walk away from a company that doesn't listen

What is Mosaic?

The UK population continues to change. A seismic shift in the use of technology fundamentally changes the way consumers engage with brands.

Mosaic gives you a pin-sharp picture of today's UK consumer, reflecting the latest consumer and societal trends. Over 850 million pieces of information across 450 different data points are condensed using the latest analytical techniques to identify 15 summary groups and 66 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 UK 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:

- The boomerang generation, young adults are staying in the parental nest for longer, which has an impact on the spending power within the household

- A significant increase in private renting driven by lifestyle choice and cost of living, which changes the locations in which individuals are choosing to live

- A rise in mid-life singles across the affluence spectrum placing very different demands on brands

- A new baby boom being driven in part by professionals in their thirties entering parenthood at a later stage in life than previous generations

- A change in the lifestyles of retired people, driving an increase in demand for access to leisure and entertainment in less traditional retirement locations.

850m+ source records

15 groups, 66 types

450+ input variables for clustering and interpretation

Channels

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

Telemarketing

Digital advertising

Email

Mobile

TV & video on demand

Location planning & design

Out of home

Direct mail

and more...

Did you know? 70% of
consumers say email is
their preferred choice of
communication channel, when
being contacted by companies

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

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

The benefits to you:
- 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? 52% of consumers would walk away from a company that tried to sell them something they had already refused

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.
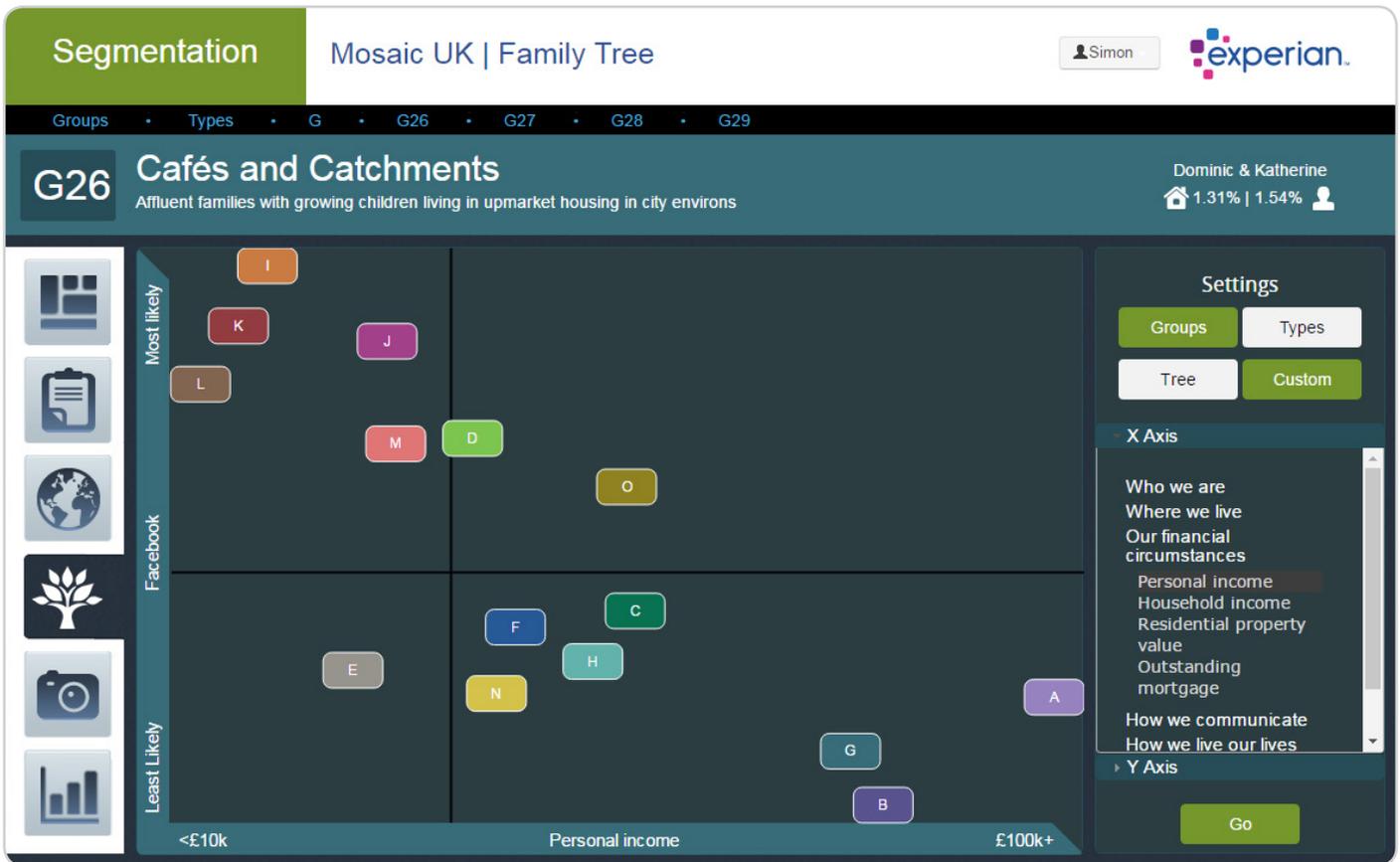
Make your job easier

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.

Image Key

1 The summary screen gives a high-level overview of each group and type and allows you 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 for Facebook users compared to average income.

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 18-25 year olds within the groups.

Groups • Types • G • G26 • G27 • G28 • G29

G26   Cafés and Catchments
Affluent families with growing children living in upmarket housing in city environs

Dominic & Katherine
1.31% | 1.54%

Most likely
Facebook
Least Likely

Settings

Groups | Types
Tree | Custom

X Axis
Who we are
Where we live
Our financial circumstances
  Personal income
  Household income
  Residential property value
  Outstanding mortgage
How we communicate
How we live our lives
Y Axis

Go
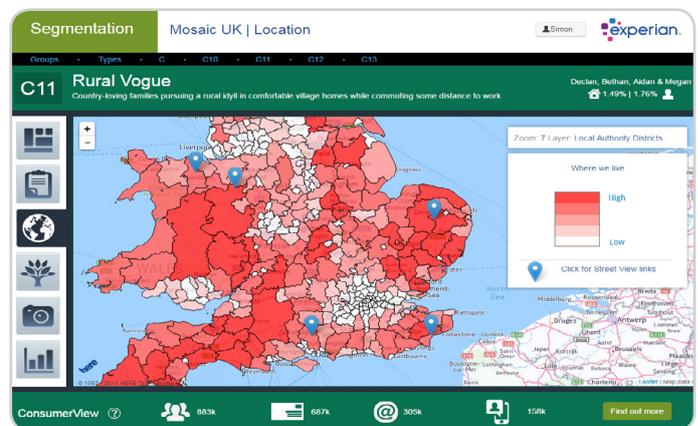
<£10k   Personal income   £100k+

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

• Animations for the Groups and Types to help you articulate to your business stakeholders who your target segments are

• The latest consumer insight and marketing thought leadership, including Experian white papers, infographics, blogs and news

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.

Segmentation   Mosaic UK | Location   Simon   experian.

Groups • Types • C • C10 • C11 • C12 • C13

C11   Rural Vogue
Country-loving families pursuing a rural idyll in comfortable village homes while commuting some distance to work

Declan, Bethan, Aidan & Megan
1.49% | 1.76%

Zoom: 7 Layer: Local Authority Districts

Where we live
High
Low

Click for Street View links

ConsumerView   883k   687k   305k   158k   Find out more

Segmentation   Mosaic UK | Compare   Simon   experian.

Who we are | Age | 18-25

Options

Select
Groups | Types

Order
Default | Rank

Variables
▾ Who we are
  Gender
  Age
  Mean age of heads of household
  Median age of adults
  Mean age of adults
  18-25
  26-35
  36-45
  46-55
  56-65
  66+
  Presence of children

A 97 | B 87 | C 73 | D 76 | E 4 | F 106 | G 71 | H 174 | I 158 | J 263 | K 83 | L 8 | M 45 | N 96 | O 149

# 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 static posters and billboards will reach commuters 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 many Mosaic types.

"We now have a number of new stores performing well above average, thanks in part to the modelling and forecasting from Experian."

**Tony Preedy,** Marketing manager, Lakeland

1.73M postcodes
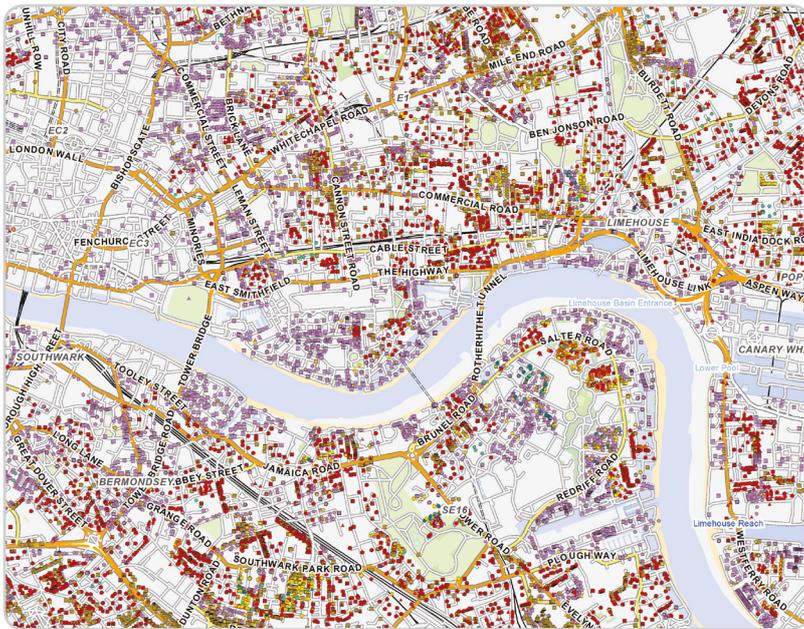
Urban diversity:

Mosaic clearly highlights the patterns of high-flying professionals (lilac), students and recent graduates in smaller rented properties (khaki), childless blue collar and service workers living in terraces and flats (scarlet), and pockets of less well-off families living in council-owned properties (orange). Moving beyond the postcode to full household detail will identify even greater diversity in urban areas.

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 (cooler colours – better off vs. hotter colours – less well off).
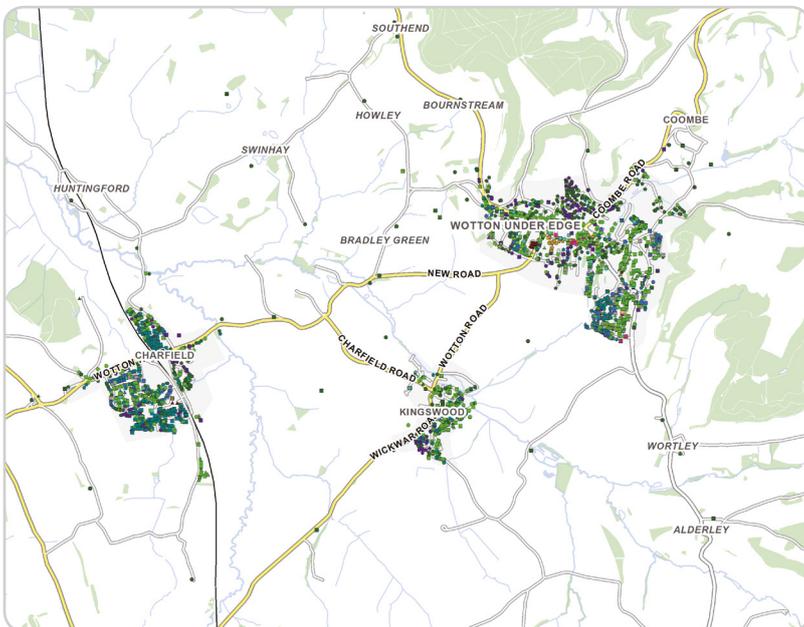
Rural diversity:

Within rural areas, we are able to pick out the individual households that are likely to be commuting to towns and cities nearby (blue and teal) vs. residents with more of a local focus i.e. in blue collar, agricultural or mining/manufacturing 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 (purple/dark green).

Mosaic UK

Classifications

A City Prosperity	A01	**World-Class Wealth**	Global high flyers and moneyed families living luxurious lifestyles in London's most exclusive boroughs
	A02	**Uptown Elite**	High status households owning elegant homes in accessible inner suburbs where they enjoy city life in comfort
	A03	**Penthouse Chic**	City professionals renting premium-priced flats in prestige central locations
	A04	**Metro High-Flyers**	Career-minded 20 and 30-somethings renting expensive apartments in highly commutable areas of major cities
B Prestige Positions	B05	**Premium Fortunes**	Asset-rich families with substantial income, established in distinctive, expansive homes in wealthy enclaves
	B06	**Diamond Days**	Retired residents in sizeable homes whose finances are secured by significant assets and generous pensions
	B07	**Alpha Families**	High-achieving families living fast-track lives, advancing careers, finances and their school-age kids' development
	B08	**Bank of Mum and Dad**	Well-off families in upmarket suburban homes where grown-up children benefit from continued financial support
	B09	**Empty-Nest Adventure**	Mature couples in comfortable detached houses who have the means to enjoy their empty-nest status
C Country Living	C10	**Wealthy Landowners**	Prosperous owners of country houses including affluent families, successful farmers and second-home owners
	C11	**Rural Vogue**	Country-loving families pursuing a rural idyll in comfortable village homes, many commuting some distance to work
	C12	**Scattered Homesteads**	Older households appreciating rural calm in stand-alone houses within agricultural landscapes
	C13	**Village Retirement**	Retirees enjoying pleasant village locations with amenities to service their social and practical needs

D Rural Reality	D14	**Satellite Settlers**	Mature households living in developments around larger villages with good transport links
	D15	**Local Focus**	Rural families in affordable village homes who are reliant on the local economy for jobs
	D16	**Outlying Seniors**	Pensioners living in inexpensive housing in out of the way locations
	D17	**Far-Flung Outposts**	Inter-dependent households living in the most remote communities with long travel times to larger towns
E Senior Security	E18	**Legacy Elders**	Financially-secure elders on good pensions, now mostly living alone in comfortable suburban homes
	E19	**Bungalow Haven**	Peace-seeking seniors appreciating the calm of bungalow estates designed for the older owners
	E20	**Classic Grandparents**	Lifelong couples in standard suburban homes, often enjoying retirement through grandchildren and gardening
	E21	**Solo Retirees**	Senior singles owning affordable but pleasant homes, whose reduced incomes are satisfactory
F Suburban Stability	F22	**Boomerang Boarders**	Long-term couples with mid-range incomes whose adult children have returned to the shelter of the family home
	F23	**Family Ties**	Active families with adult children and some teens, giving prolonged support to the next generation
	F24	**Fledgling Free**	Pre-retirement couples enjoying greater space and reduced commitments since their children left home
	F25	**Dependable Me**	Single mature owners settled in traditional suburban homes working in intermediate occupations

G Domestic Success	G26	**Cafés and Catchments**	Affluent families with growing children living in upmarket housing in city environs
	G27	**Thriving Independence**	Well-qualified older singles with incomes from successful professional careers in good quality housing
	G28	**Modern Parents**	Busy couples in modern detached homes juggling the demands of school-age children and careers
	G29	**Mid-Career Convention**	Professional families with children in traditional mid-range suburbs where neighbours are often older
H Aspiring Homemakers	H30	**Primary Ambitions**	Families with school-age children, who have bought the best house they can afford within popular neighbourhoods
	H31	**Affordable Fringe**	Settled families with children, owning modest 3-bed semis in areas where there's more house for less money
	H32	**First-Rung Futures**	Young owners settling into the affordable homes they have bought in established suburbs
	H33	**Contemporary Starts**	Young families and singles setting up home in modern developments that are popular with their peers
	H34	**New Foundations**	Occupants of brand new homes who are often younger singles or couples with children
	H35	**Flying Solo**	Independent young singles on starter salaries choosing to rent homes in family suburbs
I Family Basics	I36	**Solid Economy**	Stable families with children, renting higher value homes from social landlords
	I37	**Budget Generations**	Families providing lodgings for adult children and gaining the benefit of pooled resources
	I38	**Economical Families**	Busy families with children, who own their low-cost homes and budget carefully
	I39	**Families on a Budget**	Families with children in low value social houses making limited resources go a long way

J Transient Renters	J40	**Value Rentals**	Younger singles and couples, some with children, setting up home in low value rented properties
	J41	**Youthful Endeavours**	Young people endeavouring to gain employment footholds while renting cheap flats and terraces
	J42	**Midlife Renters**	Maturing singles in employment who are renting affordable homes for the short-term
	J43	**Renting Rooms**	Transient renters of low cost accommodation often within older properties
K Municipal Tenants	K44	**Inner City Stalwarts**	Long-term renters of inner city social flats who have witnessed many changes
	K45	**City Diversity**	Households renting social flats in busy city suburbs where many nationalities live as neighbours
	K46	**High Rise Residents**	Tenants of social flats located in high rise blocks, often living alone
	K47	**Single Essentials**	Singles renting small social flats in town centres
	K48	**Mature Workers**	Older social renters settled in low value homes who are experienced at budgeting
L Vintage Value	L49	**Flatlet Seniors**	Ageing singles with basic income renting small flats in centrally located developments
	L50	**Pocket Pensions**	Penny-wise elderly singles renting in developments of compact social homes
	L51	**Retirement Communities**	Elderly living in specialised accommodation including retirement homes, villages and complexes
	L52	**Estate Veterans**	Long-standing elderly renters of social homes who have seen neighbours change to a mix of owners and renters
	L53	**Seasoned Survivors**	Single elderly who are long-term owners of their low value properties which provide some financial security

M Modest Traditions	M54	**Down-to-Earth Owners**	Ageing couples who have owned their inexpensive home for many years while working in routine jobs
	M55	**Back with the Folks**	Older owners whose adult children are sharing their modest home while striving to gain independence
	M56	**Self Supporters**	Hard-working mature singles who own their budget houses and earn modest wages
N Urban Cohesion	N57	**Community Elders**	Established older households owning city homes in diverse neighbourhoods
	N58	**Culture & Comfort**	Thriving families with good incomes in diverse suburbs
	N59	**Large Family Living**	Large families living in traditional terraces in neighbourhoods with a strong community identity
	N60	**Ageing Access**	Older residents owning small inner suburban properties with good access to amenities
O Rental Hubs	O61	**Career Builders**	Professional singles and couples in their 20s and 30s progressing in their field of work from commutable properties
	O62	**Central Pulse**	City-loving youngsters renting central flats in vibrant locations close to jobs and night life
	O63	**Flexible Workforce**	Successful young renters ready to move to follow worthwhile incomes from service sector jobs
	O64	**Bus-Route Renters**	Singles renting affordable private flats further away from central amenities and often on main roads
	O65	**Learners & Earners**	Inhabitants of the university fringe where students and older residents mix in cosmopolitan locations
	O66	**Student Scene**	Students living in high density accommodation close to universities and educational centres

About Experian Marketing Services

Experian Marketing Services is a global provider of integrated consumer insight and targeting, data quality and cross-channel marketing. We help organisations from around the world intelligently interact with today's dynamic, empowered and hyper-connected customers. 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 UK 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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