



Mosaic Scotland

The consumer classification solution for
consistent cross-channel marketing



Welcome to Mosaic Scotland

Actionable consumer insight across all marketing channels

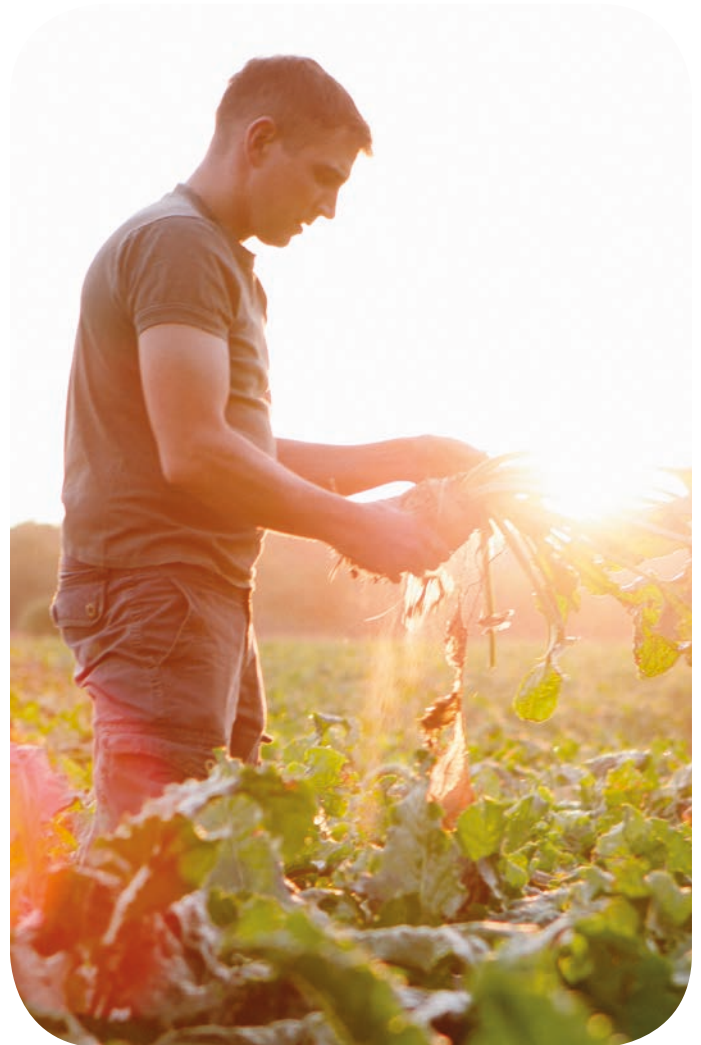
Behind every customer is an individual. Mosaic means you can start treating them that way. It gives you the intelligence you need to reach the right people with the right message at the right time – every time.

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 Scottish 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 Scottish 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 14 summary groups and 57 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 Scottish 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

14 groups, 57 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.

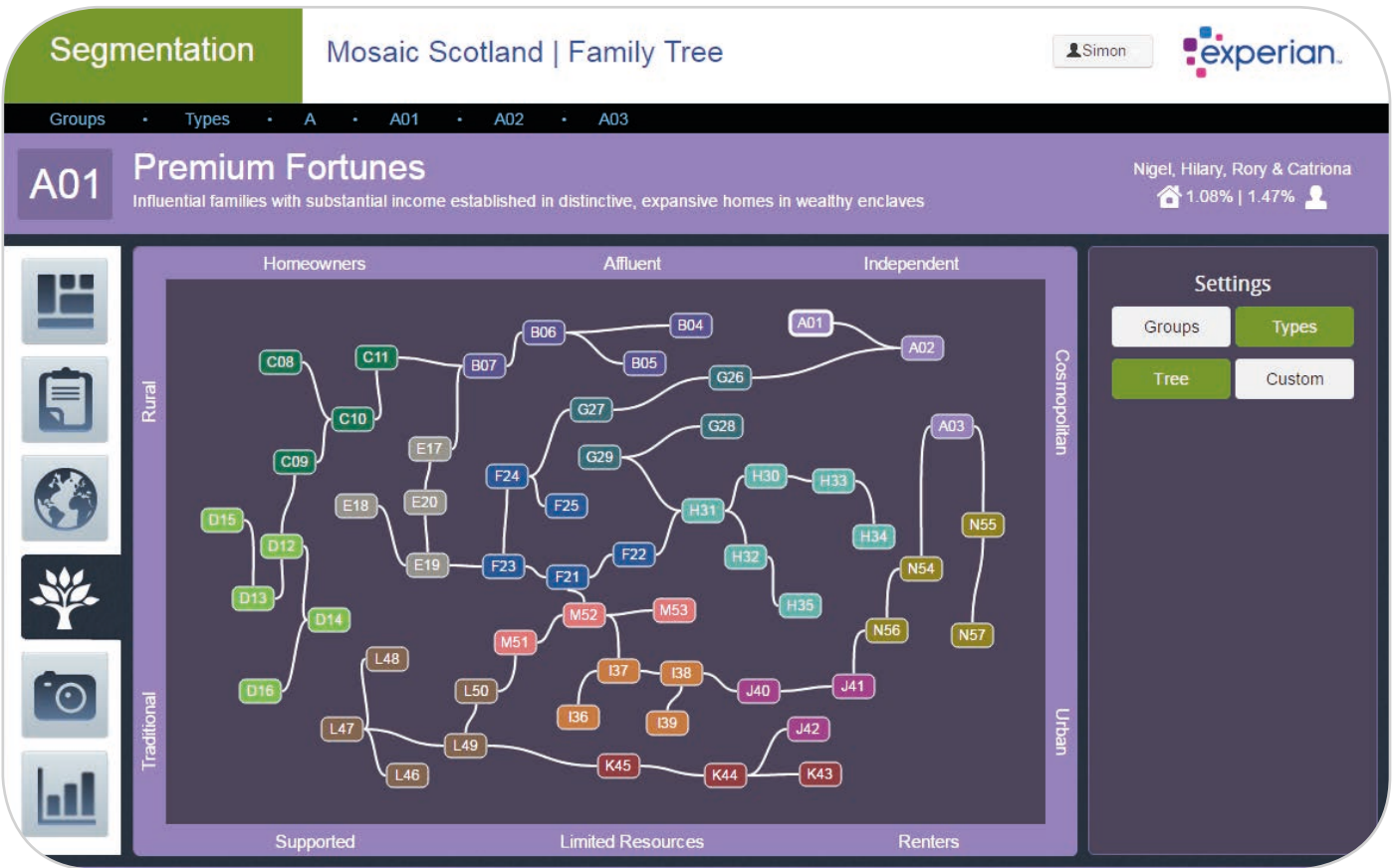
Make your job easier

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 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 for average age 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.



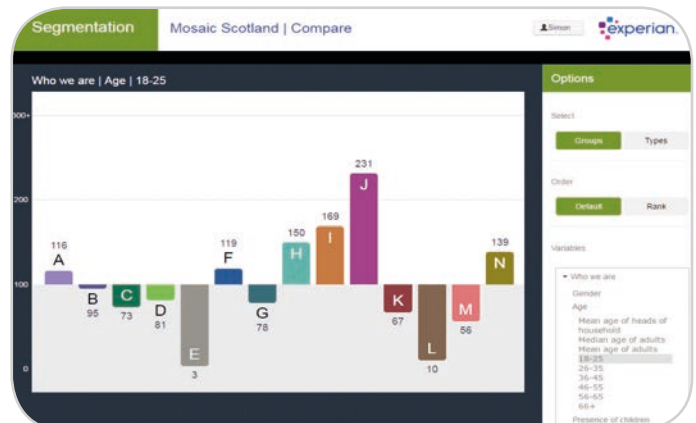
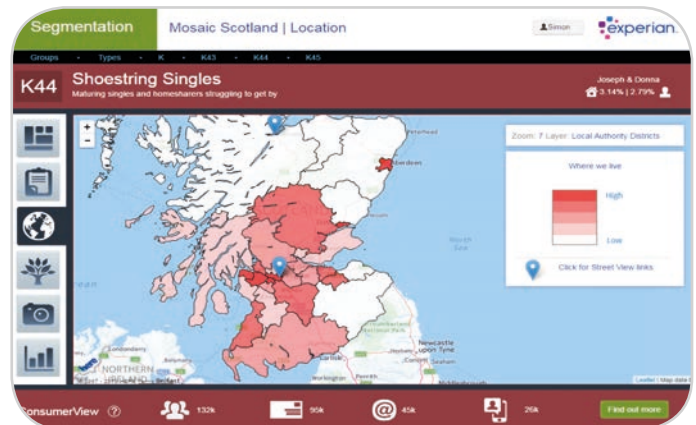
Get marketing support from Mosaic

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.



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





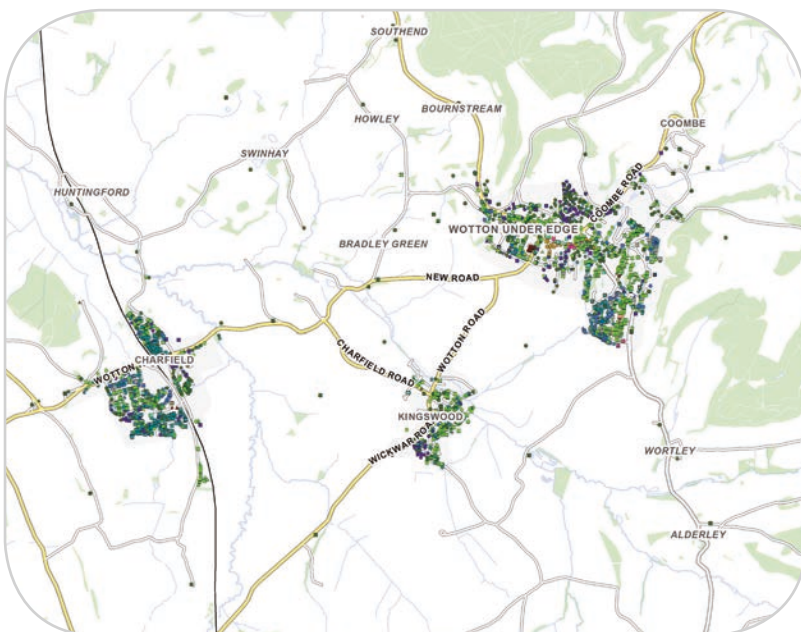
Urban diversity:

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 Scotland

Classifications

A City Prosperity	A01	Premium Fortunes	Influential families with substantial income established in distinctive, expansive homes in wealthy enclaves
	A02	Uptown Elite	High status households owning elegant homes in accessible inner suburbs where they enjoy city life in comfort
	A03	Metro High-Flyers	Ambitious 20 and 30-somethings renting expensive apartments in highly commutable areas of major cities
B Prestige Positions	B04	Diamond Days	Retired residents in sizeable homes whose finances are secured by significant assets and generous pensions
	B05	Alpha Families	High-achieving families living fast-track lives, advancing careers, finances and their school-age kids' development
	B06	Bank of Mum and Dad	Well-off families in upmarket suburban homes where grown-up children benefit from continued financial support
	B07	Empty-Nest Adventure	Mature couples in comfortable detached houses who have the means to enjoy their empty-nest status
C Country Living	C08	Wealthy Landowners	Prosperous owners of country houses including the rural upper class, successful farmers and second-home owners
	C09	Rural Vogue	Country-loving families pursuing a rural idyll in comfortable village homes while commuting some distance to work
	C10	Scattered Homesteads	Older households appreciating rural calm in stand-alone houses within agricultural landscapes
	C11	Village Retirement	Retirees enjoying pleasant village locations with amenities to service their social and practical needs

D Rural Reality	D12	Satellite Settlers	Mature households living in expanding developments around larger villages with good transport links
	D13	Local focus	Rural families in affordable village homes who are reliant on the local economy for jobs
	D14	Outlying Seniors	Pensioners living in inexpensive housing in out of the way locations
	D15	Far-Flung Outposts	Mid-income families in remote areas with long travel times to larger towns
	D16	Maturing Outposts	Ageing couples and singles living in the most remote rural communities
E Senior Security	E17	Legacy Elders	Time-honoured elders now mostly living alone in comfortable suburban homes on final salary pensions
	E18	Bungalow Haven	Peace-seeking seniors appreciating the calm of bungalow estates designed for the elderly
	E19	Classic Grandparents	Lifelong couples in standard suburban homes enjoying retirement through grandchildren and gardening
	E20	Solo Retirees	Senior singles whose reduced incomes are satisfactory in their affordable but pleasant owned homes
F Suburban Stability	F21	Boomerang Boarders	Long-term couples with mid-range incomes whose adult children have returned to the shelter of the family home
	F22	Family Ties	Active families with teens and adult children whose prolonged support is eating up household resources
	F23	Fledgling Free	Pre-retirement couples with respectable incomes enjoying greater space and spare cash since children left home
	F24	Dependable Me	Single mature owners settled in traditional suburban semis working in intermediate occupations
	F25	Ageing Access	Older residents owning small inner suburban properties with good access to amenities

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	Forward-thinking younger families who sought affordable homes in good suburbs which they may now be out-growing
	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	Pre-family newcomers who have bought value homes with space to grow in affordable but pleasant areas
	H33	Contemporary Starts	Fashion-conscious young singles and partners setting up home in developments attractive to their peers
	H34	New Foundations	Occupants of brand new homes who are often younger singles or couples with children
	H35	Flying Solo	Bright young singles on starter salaries choosing to rent homes in family suburbs
I Family Basics	I36	Solid Economy	Stable families with children renting better quality homes from social landlords
	I37	Budget Generations	Families supporting both adult and younger children where expenditure can exceed income
	I38	Childcare Squeeze	Younger families with children who own a budget home and are striving to cover all expenses
	I39	Families with Needs	Families with many children living in areas of high deprivation and who need support

J Transient Renters	J40	Make Do & Move On	Yet to settle younger singles and couples making interim homes in low cost properties
	J41	Disconnected Youth	Young people endeavouring to gain employment footholds while renting cheap flats and terraces
	J42	Streetwise Strain Younger	Younger hard-pressed singles in social housing with financial challenges
K Municipal Challenge	K43	High Rise Residents	Renters of social flats in high rise blocks where levels of need are significant
	K44	Shoestring Singles	Maturing singles and home sharers struggling to get by
	K45	Low Income Workers	Older social renters settled in low value homes in communities where employment is harder to find
L Vintage Value	L46	Dependent Greys	Ageing social renters with high levels of need in centrally located developments of small units
	L47	Pocket Pensions	Penny-wise elderly singles renting in developments of compact social homes
	L48	Aided Elderly	Supported elders in specialised accommodation including retirement homes and complexes of small homes
	L49	Estate Veterans	Long-standing elderly renters of social homes who have seen neighbours change to a mix of owners and renters
	L50	Seasoned Survivors	Deep-rooted single elderly owners of low value properties whose modest home equity provides some security

M Modest Traditions	M51	Down-to-Earth Owners	Ageing couples who have owned their inexpensive home for many years while working in routine jobs
	M52	Offspring Overspill	Lower income owners whose adult children are still striving to gain independence meaning space is limited
	M53	Self Supporters	Hard-working mature singles who own budget terraces manageable within their modest wage
N Rental Hubs	N54	Career Builders	Motivated singles and couples in their 20s and 30s progressing in their field of work from commutable properties
	N55	Central Pulse	Entertainment-seeking youngsters renting city centre flats in vibrant locations close to jobs and night life
	N56	Bus-Route Renters	Singles renting affordable private flats away from central amenities and often on main roads
	N57	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:

experian.co.uk/mosaic

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