



HORIZONS
FINANCE

AGENDA



**INTRODUCTION &
METHODOLOGY**

SLIDES 3-5



**HOUSEHOLD FINANCES
& FINANCIAL ATTITUDES**

SLIDES 6-10



**FINANCIAL PRIORITIES
& CONCERNS**

SLIDES 11-18



**HOUSING:
MORTGAGES & RENTING**

SLIDES 19-23



**DAY-TO-DAY
BANKING**

SLIDES 24-38



**FINANCE
& AI**

SLIDES 39-42

FINANCE AT MAIL METRO MEDIA (SLIDES: 43-53)

WELCOME TO HORIZONS,
our new insight series that explores how
the prevailing **economic, political, societal,**
technological, environmental and **media** trends are
impacting key consumer categories.

Each report will combine insights gleaned from our
Matters community with trend analysis from our trusted
partner, Trajectory.

Our aim is to offer useful insights and practical guidance
for advertisers to help them navigate this uncertain
period and deliver effective campaigns.

**This report focuses specifically on finance
and covers topics such as household
finances, financial concerns, housing, day-to-
day banking and AI.**

METHODOLOGY

PART 1: HORIZONS SCAN

We commissioned a 'Horizon Scan' with Trajectory to identify the key political, economic, social, technological, environmental and consumer trends that will be impacting both consumer and business behaviour throughout 2025 and beyond. We then worked with Trajectory to identify the most relevant trends to the Finance category.



TRAJECTORY

PART 2: BESPOKE RESEARCH

Using our Matters reader community and Trajectory's trend framework, we asked our readers about their financial priorities and concerns. We explore their living situation and their future housing plans. We also asked them where they bank and why before identifying the role that each media plays in their financial decision making.



THE KEY TRENDS FRAMING THE FINANCIAL LANDSCAPE



POLITICAL

INTERNATIONAL UNCERTAINTY / DOMESTIC CERTAINTY:
Geopolitical blocs are facing serious challenges from Trump – continued instability in the Middle East. UK set for long period of domestic certainty with Labour election.

DECLINE OF DEFERENCE:
Trust in traditional media and business leaders has seen recovery over the past year, but trust in politicians has not seen the same recovery. Trust remains fragile – it is easy to lose, but much harder to gain.



ECONOMIC

LOW CONSUMER CONFIDENCE:
Consumer confidence is low and is continuing to impact consumer spending plans. Confidence in the UK economy is even lower.

STICKY INFLATION:
Inflation is down on its peak in 2022/23 but it remains somewhat sticky – down back towards the 2% target of the Bank of England in mid-2024 it has now begun to climb upwards, slowly, once again.



SOCIAL

COST OF LIVING LEGACIES:
The cost-of-living crisis's effects on confidence, incomes, and debt are likely to last, affecting spending and increasing inequalities until the mid-to-late 2020s.

GENERATION RENT:
High house prices and low rates of building have seen demand for rental accommodation rise – whilst renting costs have risen alongside and beyond demand. Issue for both younger and older generations.



TECHNOLOGICAL

THE AI CITIZEN / SP(AI)CE RACE:
AI integration into our daily lives is rapidly expanding. It now plays a larger role in all aspects of life including work, leisure and business. Risk of misuse / misappropriation.

DEMISE OF DISTANCE:
Technology allows ever-increasing options for communication for individuals and businesses, with physicality no longer the barrier it once was



ENVIRONMENTAL

CONSUMPTION GUILT:
Not all consumers will care, or be able to care, enough about climate change but some will. Many want brands to make eco-consciousness as easy and cheap as possible.

CLIMATE CONTESTS:
Economic pressures are likely to continue to depress climate change concerns, and political opposition to climate initiatives is growing.



LEISURE

THE AGE OF INCONVENIENCE:
From disrupted supply chains to rising costs, inconvenience is raising its head in ways consumers are no longer used to. This means they'll likely need to adjust.

TIME MILLIONAIRES:
Post-pandemic work shifts have led affluent consumers to prioritise leisure and free time. With secure incomes, they favour low-cost, low-energy activities.

*Key Trajectory trends may be supplemented with additional trends from Trajectory or other first and third-party trends where appropriate

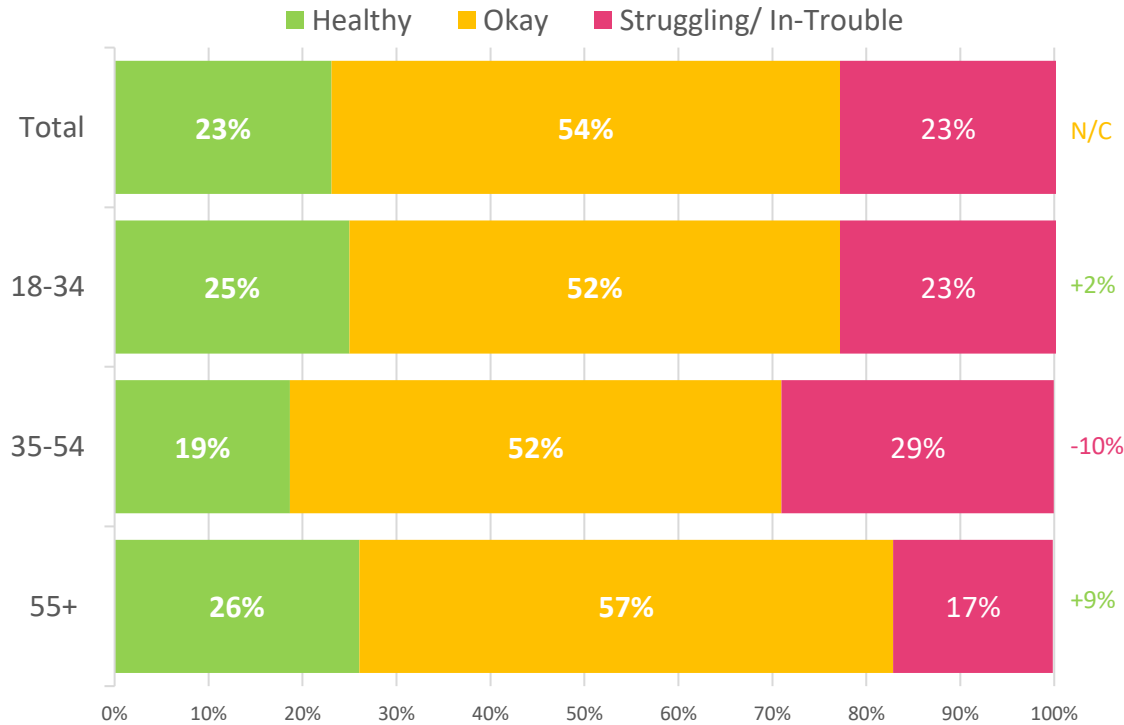


HOUSEHOLD FINANCES & FINANCIAL ATTITUDES

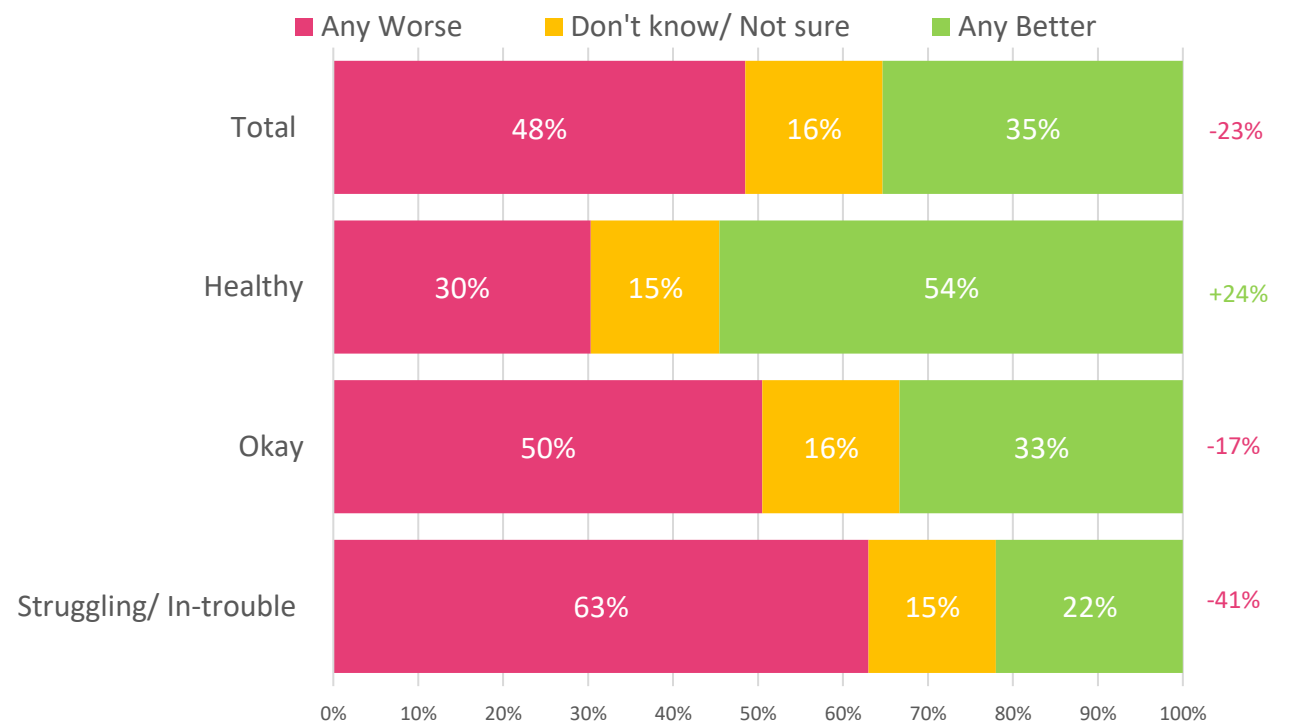
HOUSEHOLD FINANCES

3 IN 4 SAY THEIR FINANCES ARE 'HEALTHY' OR 'OKAY', WHEREAS 1 IN 4 ARE 'STRUGGLING' OR 'IN-TROUBLE'.
ALMOST HALF PREDICT THEIR FINANCIAL SITUATION WILL GET WORSE IN 2025, BUT OPTIMISM VARIES SIGNIFICANTLY BY FINANCIAL SITUATION.

STATE OF HOUSEHOLD FINANCES



PREDICTED CHANGE TO FINANCIAL SITUATION



Q - How would you currently describe your household finances?

Q - Which, if any, of the following statements best describes how you expect your personal financial situation will change the next 12 months? ("Will not Change" was not an option)

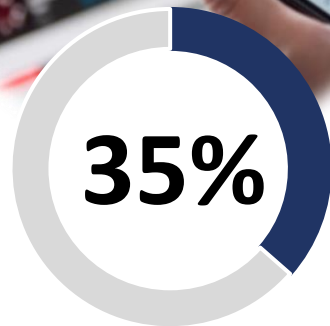
FINANCIAL FRICTIONS

MANY ARE OVERWHELMED WHEN IT COMES TO THEIR FINANCIAL SITUATIONS, PARTICULARLY THOSE WHO ARE STRUGGLING THE MOST. 3 IN 10 'FIND IT OVERWHELMING TO KEEP UP WITH FINANCIAL NEWS', RISING TO 5 IN 10 FOR THOSE WHO ARE STRUGGLING.



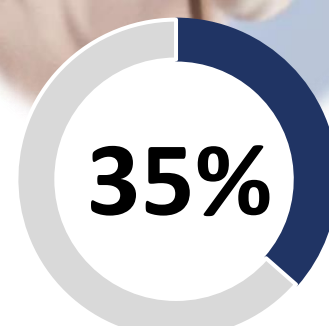
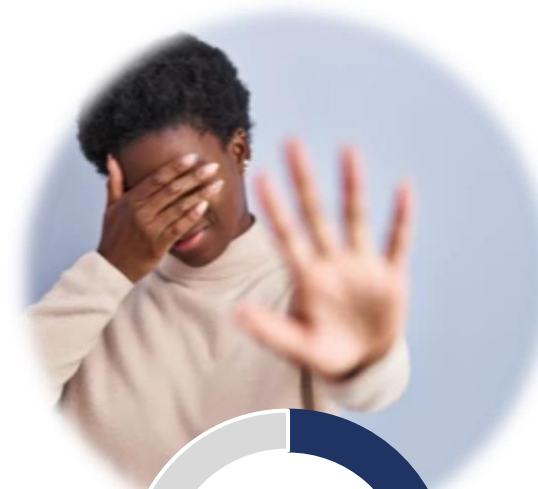
Healthy: 30%
Okay: 41%
Struggling/In-trouble: 50%

There is little you can do to improve your personal finances during difficult economic times



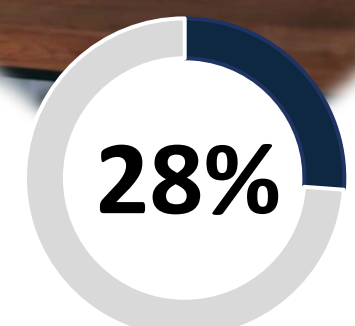
Healthy: 26%
Okay: 33%
Struggling/In-trouble: 50%

I find it overwhelming to keep up with financial news



Healthy: 30%
Okay: 35%
Struggling/In-trouble: 42%

I prefer not to think about bad economic news impact on my personal finances



Healthy: 15%
Okay: 28%
Struggling/In-trouble: 43%

I find financial matters confusing

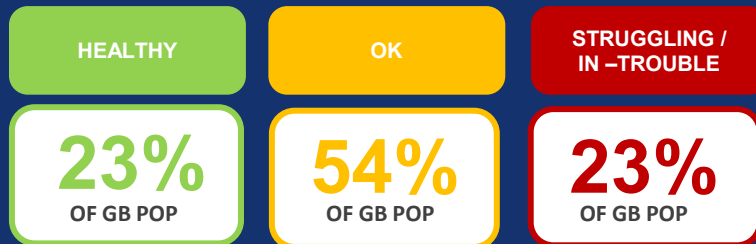
Q: To what extent do you agree or disagree with the following statements?



TREND 1: THREE-SPEED UK

THE STATISTICS:

CURRENT FINANCIAL SITUATION:



FINANCIAL SITUATION IN THE LAST 12 MONTHS (NET):



"I FIND FINANCIAL MATTERS CONFUSING" (ANY AGREE):



TREND DRIVERS:

UNEVEN RECOVERY FROM COL CRISIS:
INCREASING POLARISATION AMONGST KEY DEMOS



NEWS AVOIDANCE:
MANY AVOIDING FINANCIAL NEWS



THE EXPLANATION:

Data from Trajectory's optimism index shows that overall optimism is currently at a similar level (49) in August '25, then it was at the same point last year (at 48).

However, beneath the surface, both Trajectory's and our own data show that not all households are recovering at the same speed. We live in an increasingly fragmented UK, where the optimism 'gap' for some groups (i.e. financially comfortable, men, and Londoners) is increasing compared to other groups (i.e. financially vulnerable, women and non-Londoners). Additionally, those who are struggling are significantly more likely to be avoiding financial news and to find it confusing.

THE IMPLICATIONS:

Financial advertising needs to be inclusive and sensitive to those most in need. More difficult-to-understand financial products and concepts need to be broken down into bite-sized chunks to help the more financially vulnerable stay on top of their finances. Trusted media partners and human brand interactions remain key.

Conversely, there are more opportunities for brands to capitalise on the increased prosperity of other audiences by more targeted advertising.



TREND 2: CONFIDENCE IN THE DOLDRUMS

THE STATISTICS:

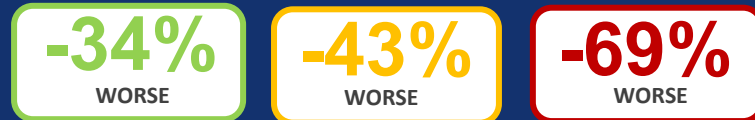
“THERE IS LITTLE YOU CAN DO TO IMPROVE YOUR PERSONAL FINANCES DURING DIFFICULT ECONOMIC TIMES”(ANY AGREE):



PERSONAL FINANCIAL SITUATION IN THE NEXT 12 MONTHS (NET):



UK ECONOMIC SITUATION IN THE NEXT 12 MONTHS (NET):



TREND DRIVERS:

LOW CONSUMER CONFIDENCE:
UNCERTAINTY AROUND UK ECONOMY



INTERNATIONAL UNCERTAINTY:
UNCERTAINTY AROUND GLOBAL ECONOMY



THE EXPLANATION:

Despite economic growth being on the agenda, a combination of rising unemployment, falling interest rates and the reaction to the government's budget policies has left readers feeling pessimistic.

This pessimism is more prevalent when thinking about the UK economy than it is in their own personal finances - often referred to as the 'bubble'. Our data suggests that this is having a major impact on financial planning, causing a short-term mindset at the expense of a longer-term planning one.

This low confidence is even more apparent for those who are struggling with their finances, such as those on lower incomes and squeezed families, but it is apparent in most age groups.

THE IMPLICATIONS:

Financial advertising and communications must try to address this confidence slump. Messaging must be clear, accessible and most importantly, supportive. Financial brands that empathise with the financial situations of their customers and empower them with the tools they need to manage their finances effectively will set themselves apart. Building trust and helping consumers feel in control of their financial lives, and stop them from burying their heads in the sand.

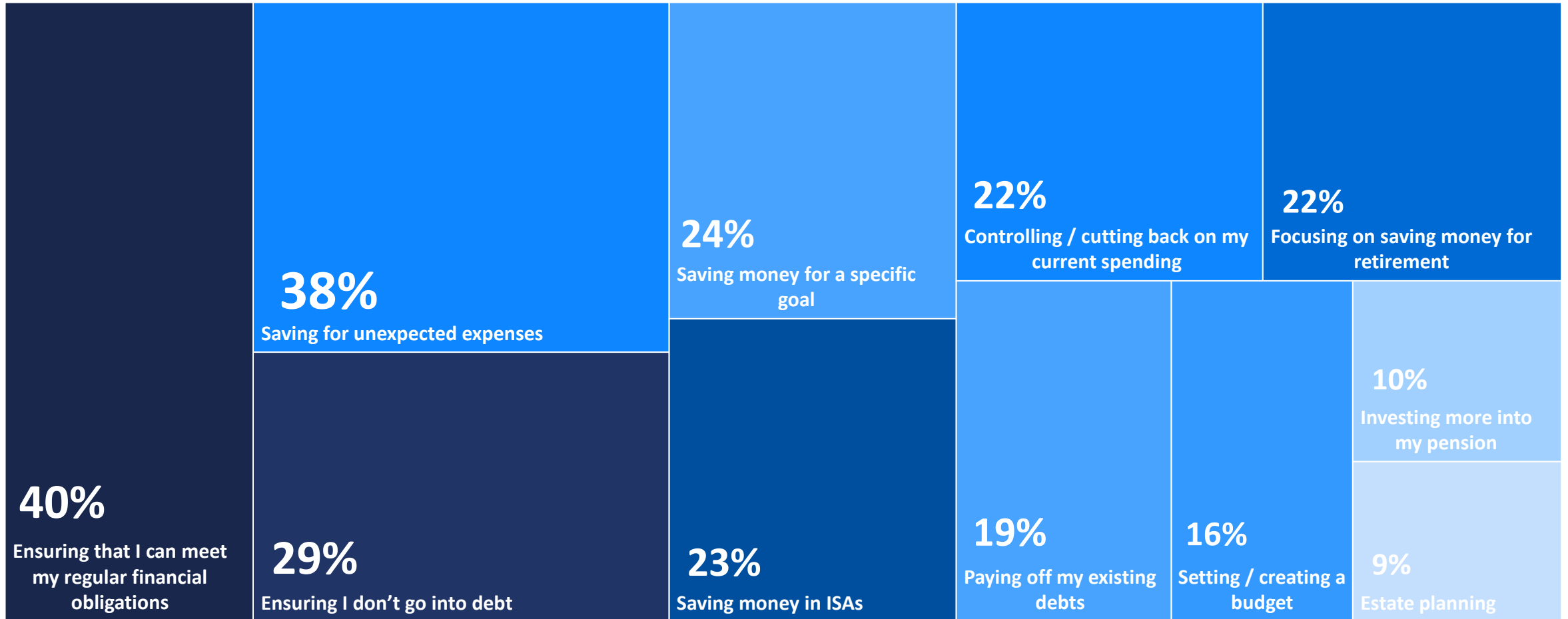


FINANCIAL PRIORITIES & FINANCIAL CONCERNS

WHAT ARE READERS' TOP FINANCIAL PRIORITIES?

ENSURING THEY CAN MEET THEIR REGULAR FINANCIAL OBLIGATIONS (40%), SAVING FOR UNEXPECTED EXPENSES (38%) AND ENSURING THEY DON'T GO INTO DEBT (29%) ARE OUR READERS' TOP THREE FINANCIAL CONCERNS

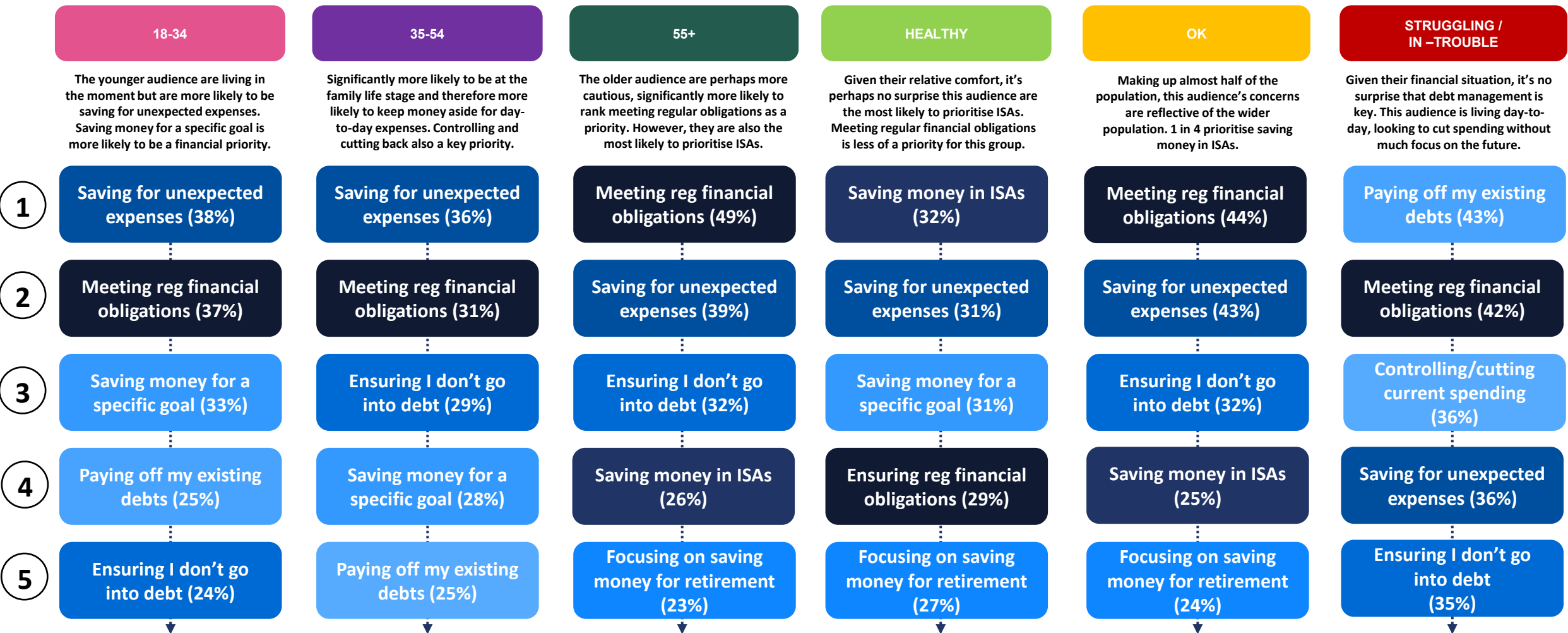
TOP FINANCIAL PRIORITIES (RANK 3)



Q: Which of the following would you say are currently your top financial priorities?

FINANCIAL PRIORITIES BY KEY AUDIENCES

FINANCIAL PRIORITIES DIFFER BY AGE AND CIRCUMSTANCE. YOUNGER ADULTS AGED 18–34 ARE GOAL-ORIENTED SAVERS, WHILE OLDER GROUPS FOCUS ON ROUTINE, EVERYDAY EXPENSES. THOSE WITH ‘HEALTHY’ FINANCES ARE LOOKING TO SAVE IN ISAS, WHILE THOSE ‘STRUGGLING’ PRIORITISE DEBT REPAYMENT



Q: Which of the following would you say are currently your top financial priorities?

WHAT ARE OUR READERS' TOP FINANCIAL CONCERNS?

DAY-TO-DAY FINANCIAL ISSUES, SUCH AS 'NOT BEING ABLE TO MAINTAIN MY CURRENT STANDARD OF LIVING', DOMINATE OUR READERS' MOST PRESSING CONCERNS (49%). ALMOST HALF (47%) ARE CONCERNED ABOUT BECOMING A VICTIM OF FINANCIAL FRAUD.

Top Financial Concerns (Rank 3)



48%

Not Being Able To Maintain My Current Standard Of Living

35-54: 59% ▲



47%

Becoming a Victim of Financial Fraud

#1 concern for 55+



35%

Not Having Enough Money To Pay Rent or Mortgage

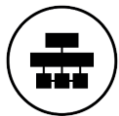
Struggling / In-Trouble: 73% ▲



35%

Not Having Enough Money To Take A Holiday

18-34: 50% ▲



34%

Not Being Able To Pass On A Decent Inheritance To My Family

Struggling / In-Trouble: 49% ▲



34%

Not Having Enough Money To Pay Off Existing Debts

Struggling / In-Trouble: 71% ▲



26%

Actively Managing My Credit Score

18-34: 45% ▲



20%

Not Having Enough To Pay For My Child's School / University Fees

35-54: 30%

Q: How concerned, if at all, are you with the following over the next 12 months?



TREND 3: LACK OF LONG-TERM THINKING

THE STATISTICS:

1 in 3

of non-retired pension holders have less than £30,000 saved in their pension

SAVING MONEY FOR RETIREMENT / INVESTING MORE IN PENSION (PRIORITY)

18-34

35-54

55+

29%

37%

51%*

INVESTING MORE IN STOCK AND SHARES / SAVING MONEY INTO ISA (PRIORITY)

16%

22%

26%

TREND DRIVERS:

COST-OF-LIVING LEGACIES:
SQUEEZED FINANCES CAUSING SHORT TERM FOCUS



GENERATION RENT:
HIGH PROPORTION OF INCOME SPENT ON HOUSING



THE EXPLANATION:

A combination of rising living costs, an increase in insecure private renting situations, lower savings rates, and an ageing population has resulted in a pension crisis, with nearly 15 million undersaving for retirement, and a deprioritisation of investments. Whilst some groups (i.e. healthy households) are thinking about the long-term, a high proportion of Brits are focusing on day-to-day living and financial priorities at the expense of longer-term.

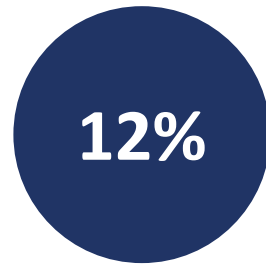
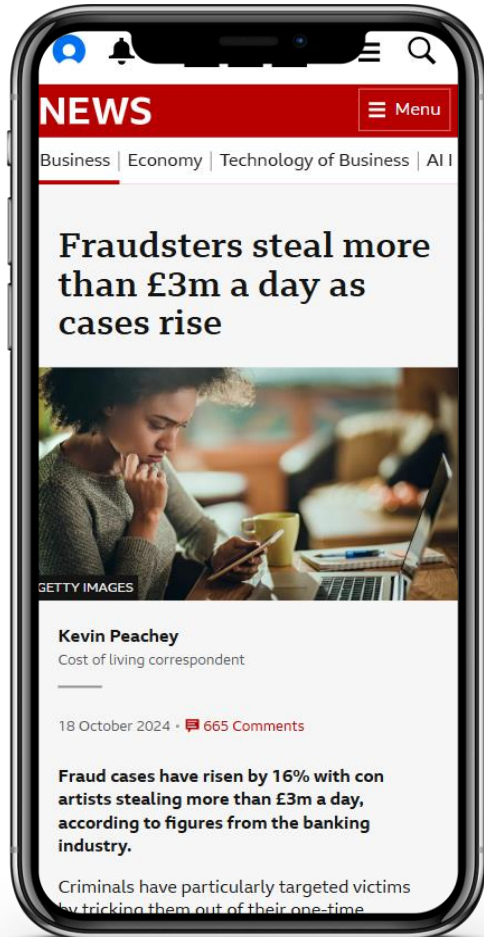
THE IMPLICATIONS:

Advertisers must guide readers in the here and now but also offer support for the long-term that feels achievable rather than overwhelming. By breaking it down into manageable steps, readers can feel more confident and in control. In doing so, brands can demonstrate genuine support and position themselves as valuable and trusted partners to grow their finances. Newsbrands, across print, digital, social and audio, enable financial providers to reach adults in all age groups and financial situations.

FRAUD IN FOCUS

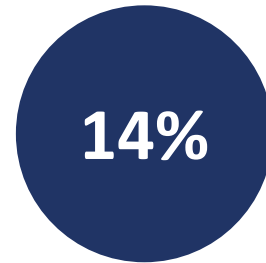
FRAUD CAUSED AN ESTIMATED £2.3BN IN LOSSES IN THE UK LAST YEAR.

ONLY 14% FEEL VERY CONFIDENT IN THEIR ABILITY TO DETECT FINANCIAL FRAUD OR SCAMS, WITH OLDER ADULTS SIGNIFICANTLY LESS CONFIDENT IN DETECTING SUSPICIOUS ACTIVITY. 1 IN 3 WOULD LIKE TO SEE MORE AWARENESS CAMPAIGNS ON COMMON FRAUD / SCAMS.



Have been a **victim of financial fraud** over the last 3 years

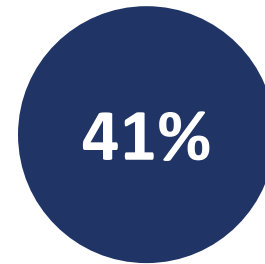
Healthy: 11%, Okay: 9%, Struggling / In-Trouble: 18%



Feel **very confident** in detecting financial fraud or scams

18-34: 22%, 35-54: 17%, 55+: 9%

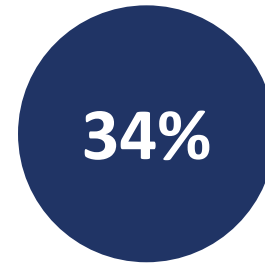
Healthy: 22%, Okay: 13%, Struggling / In-Trouble: 10%



Are not knowledgeable about what banks are doing to protect them

18-34: 21%, 35-54: 41%, 55+: 49%

Healthy: 32%, Okay: 43%, Struggling / In-Trouble: 44%



Would like to see awareness campaigns on common scams

18-34: 22%, 35-54: 19%, 55+: 9%

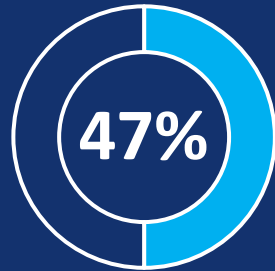
Healthy: 29%, Okay: 40%, Struggling / In-Trouble: 29%

Q - Have you been a victim of financial fraud in the last 3 years? | Q - How confident are you in your ability to detect financial fraud or scams? | Q - Which, if any, of the following features or services would you like to see from your bank / building society?



TREND 4: FEAR OF FRAUD

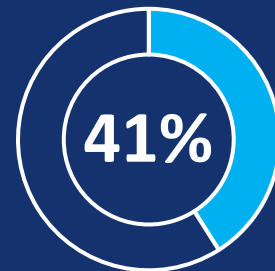
THE STATISTICS:



Are concerned about becoming a victim of financial fraud
(#2 concern)



Are very confident in their ability to detect financial fraud
(10% for those struggling)

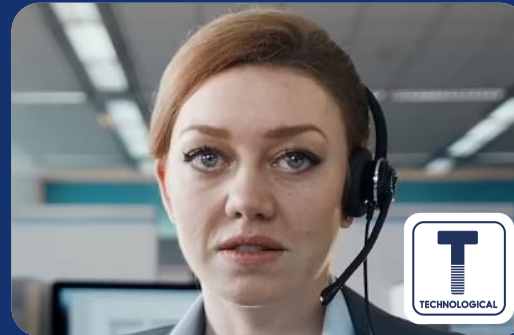


Are not knowledgeable about what banks are doing to protect them
(49% for 55+)

TREND DRIVERS:

SP(AI)CE RACE:

GEN AI EMERGING AS POWERFUL TOOL FOR CRIMINALS



AGE OF DISTRACTION:

MORE TIME ON DOING SECONDARY ACTIVITIES



THE EXPLANATION:

Financial fraud caused losses of £2.3bn last year is a growing threat in today's increasingly digital world. As scammers become more sophisticated (more than 50% of fraud involves the use of Gen AI), the lines between legitimate and fraudulent activity are getting harder to distinguish. This is made even more challenging by an increase in financial vulnerability and an age of constant distractions, which make it easier to miss warning signs and fall victim to scams.

THE IMPLICATIONS:

To address this, banks need to communicate clearly how customers are protected, what to do in the event of fraud, and how to recognise scams. Alongside awareness campaigns and clear communication strategies targeting those most at risk, more disruptive executions may be needed to break through to consumers.

Partnering with newsbrands that are proven to be a trusted environment for financial content and can deliver attention-grabbing executions will be key to this.



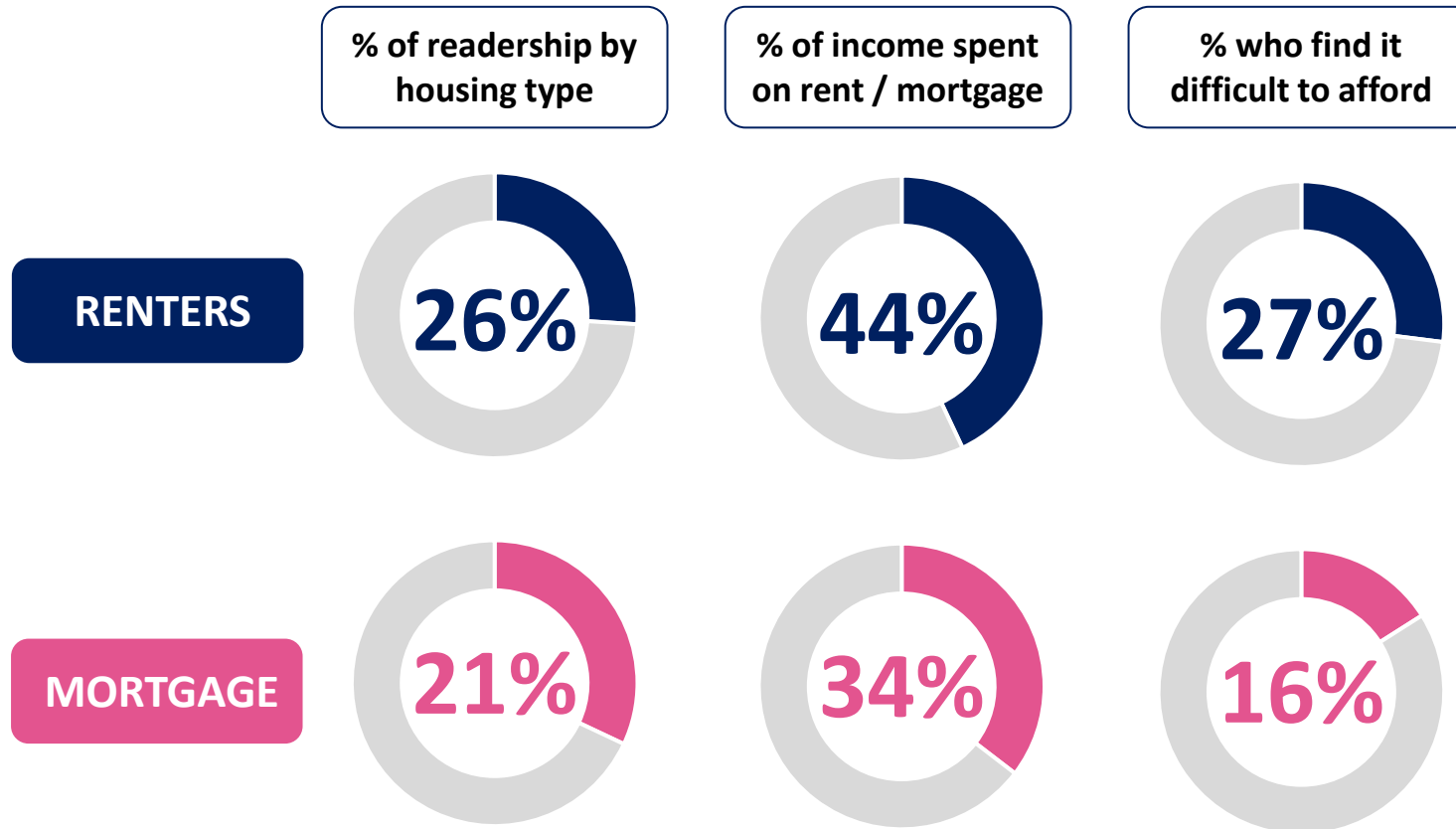
HOUSING

HOW MUCH IS SPENT ON HOUSING?

50% OF READERS OWN THEIR PROPERTY OUTRIGHT, 26% ARE RENTING, AND 21% HAVE A MORTGAGE.

44% OF RENTERS' INCOME GOES ON HOUSING COMPARED TO 34% FOR MORTGAGE HOLDERS.

27% OF RENTERS FIND RENT DIFFICULT TO AFFORD THEIR RENT COMPARED TO 16% OF MORTGAGE HOLDERS.



Q - Which of the following best describes your living arrangements?
Q - How easy or hard do you find it to afford your mortgage payments currently?
Q - Approximately what proportion of your income do you spend on your rent?

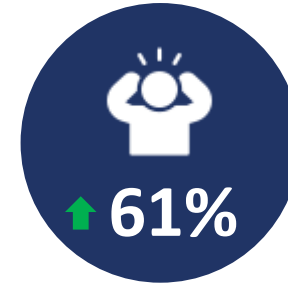
RENTERS FACING GREATER CHALLENGES WITH THEIR PERSONAL FINANCES

RENTERS ARE 2.6x MORE LIKELY TO DESCRIBE THEIR HOUSEHOLD FINANCES AS “STRUGGLING/ IN TROUBLE” AND HAVE SIGNIFICANTLY MORE FINANCIAL CONCERNS THAN THEIR MORTGAGE PAYING COUNTERPARTS.



Of renters describe their household financial situation as “struggling/ in trouble”

vs 21% of mortgage holders



Of renters are concerned about not having enough money to pay their rent, mortgage or other housing costs

vs 38% of mortgage holders



Of renters are concerned about not having enough money to take a holiday.

vs 42% of mortgage holders



Of renters are concerned about not having enough money to maintain their current standard of living

vs 52% of mortgage holders

↑ ↓ = Significant at 95%

Q - Which, if any, of the following best describes your current financial situation?
Q- How concerned, if at all, are you with the following over the next 12 months?

RENT FOREVER?

4 IN 5 RENTERS SAY THEY WILL BE RENTING FOR THE FORESEEABLE FUTURE, AND 2 IN 3 DON'T THINK THEY'LL EVER BE ABLE TO AFFORD A HOUSE. THIS IS DESPITE 59% STATING THAT BUYING A HOME IS AN AMBITION OF THEIRS.

80%

“I’ll be renting for the foreseeable future”

66%

“I don’t think I’d ever be able to afford a house”

64%

“There is not enough government support for home buyers”

59%

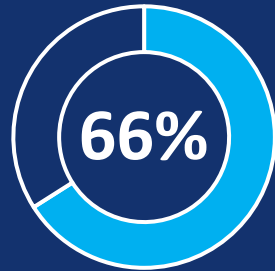
“Buying a home is an ambition of mine”

Q - Please state your level of agreement or disagreement with the following statements (Any Agree)



TREND 5: GENERATION RENT

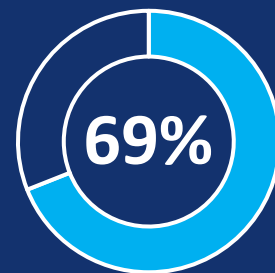
THE STATISTICS:



Of renters don't think they will ever be able to afford a house (59% want to buy)



That renters earn is going towards paying their housing costs (vs. 34% for mortgage holders)



Of renters are concerned about not having enough money to maintain their current standard of living (vs. 52% for mortgage holders)

TREND DRIVERS:

MILLENNIAL NATION:
FINDING IT DIFFICULT TO AFFORD A HOUSE



COST-OF-LIVING LEGACIES:
SQUEEZED FINANCES CAUSING SHORT TERM FOCUS



THE EXPLANATION:

Home ownership remains a prized goal for many renters across the UK, but is becoming increasingly out of reach. A combination of rising living costs, soaring house prices, and a shortage of affordable housing has created significant barriers to stepping onto the property ladder.

This has pushed a growing number into renting - not as a stepping stone, but as a long-term reality. As renting becomes the norm, increasing demand and limited new housing have caused rents to soar, leaving many renters struggling to keep up, particularly in comparison to their mortgage-paying counterparts.

THE IMPLICATIONS:

Brands must show empathy towards renters and focus on their specific needs; providing content such as saving strategies, financial management tools and support with managing rising rental costs. Helping renters feel more in control and secure and enabling them to maintain their desirable standard of living will build relevance and trust with this growing audience.

For a growing number, renting is a long-term reality, so recognising this and helping renters make the most of their living arrangements will help brands stand out.



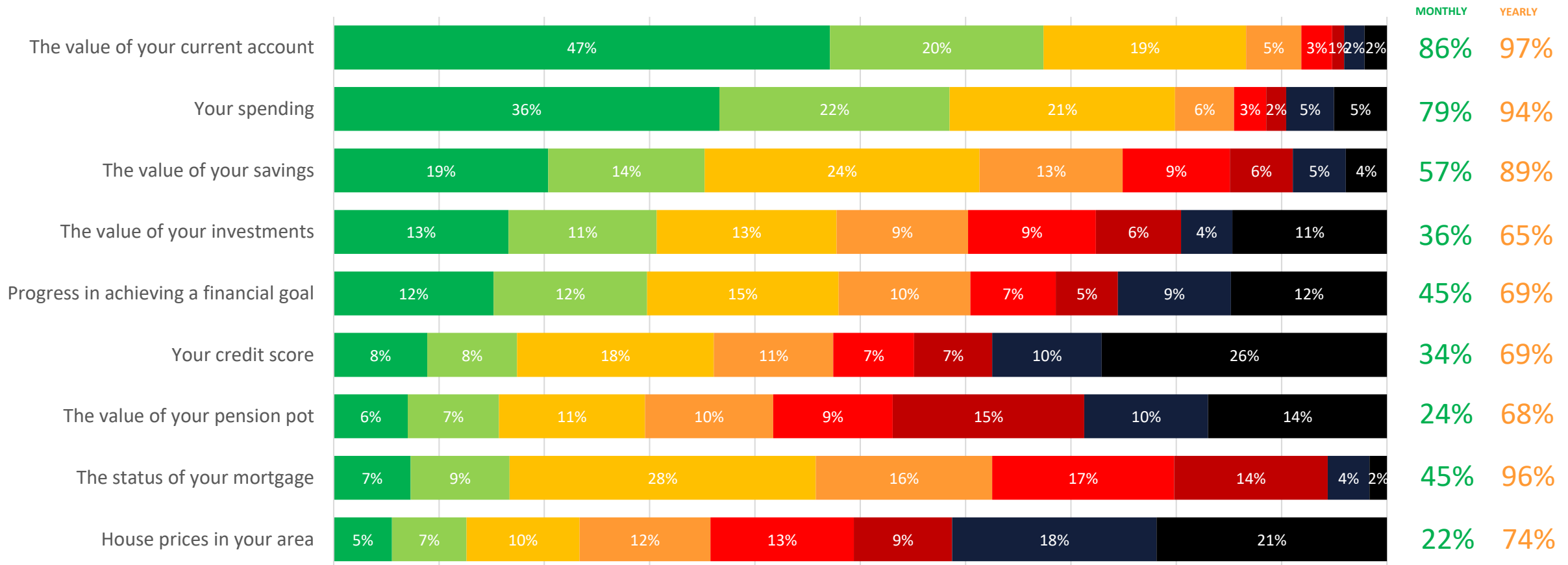
DAY-TO-DAY BANKING

HOW OFTEN DO OUR READERS CHECK THEIR FINANCES?

MORE THAN HALF OF READERS REVIEW THE VALUE OF THEIR CURRENT ACCOUNT (86%), SPENDING (79%) AND SAVINGS (57%) ON A MONTHLY BASIS. OTHER FINANCIAL TASKS ARE LESS FREQUENT; 3 IN 10 DON'T CHECK THEIR CREDIT SCORE, AND 2 IN 10 DON'T REVIEW OR CHECK THEIR PENSION ANNUALLY.

Frequency of reviewing day-to-day financial obligations

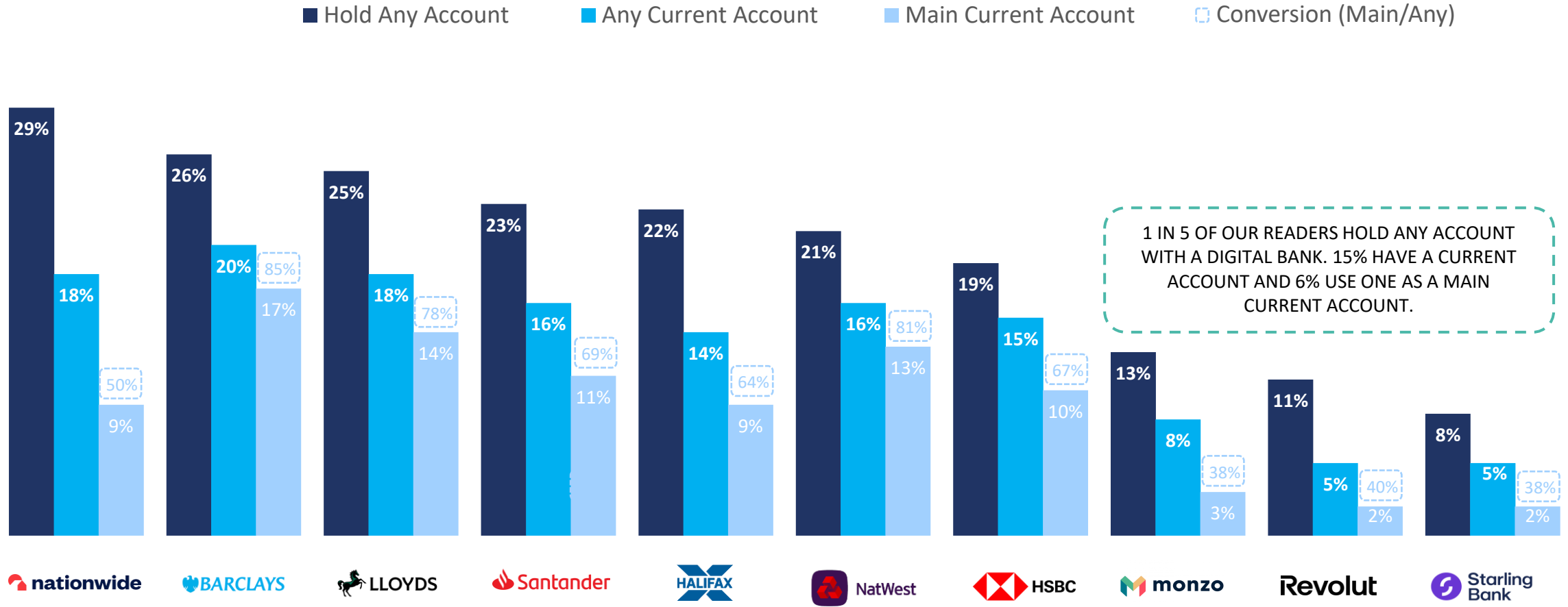
■ At least once a week
 ■ Several times a month
 ■ At least once a month
 ■ Once every 2-3 months
 ■ Once every 6 months
 ■ Once a year
 ■ Less often
 ■ Never



Q - How regularly do you do you check/review the following ...?

USAGE OF BANKS

WHILE NATIONWIDE, SANTANDER, HALIFAX, AND HSBC ARE AMONG THE MOST POPULAR CHOICES FOR HOLDING SAVINGS OR SECONDARY ACCOUNTS, THEY ARE PROPORTIONALLY LESS LIKELY TO BE CHOSEN AS THE MAIN CURRENT ACCOUNT PROVIDER COMPARED TO OTHER BANKS.

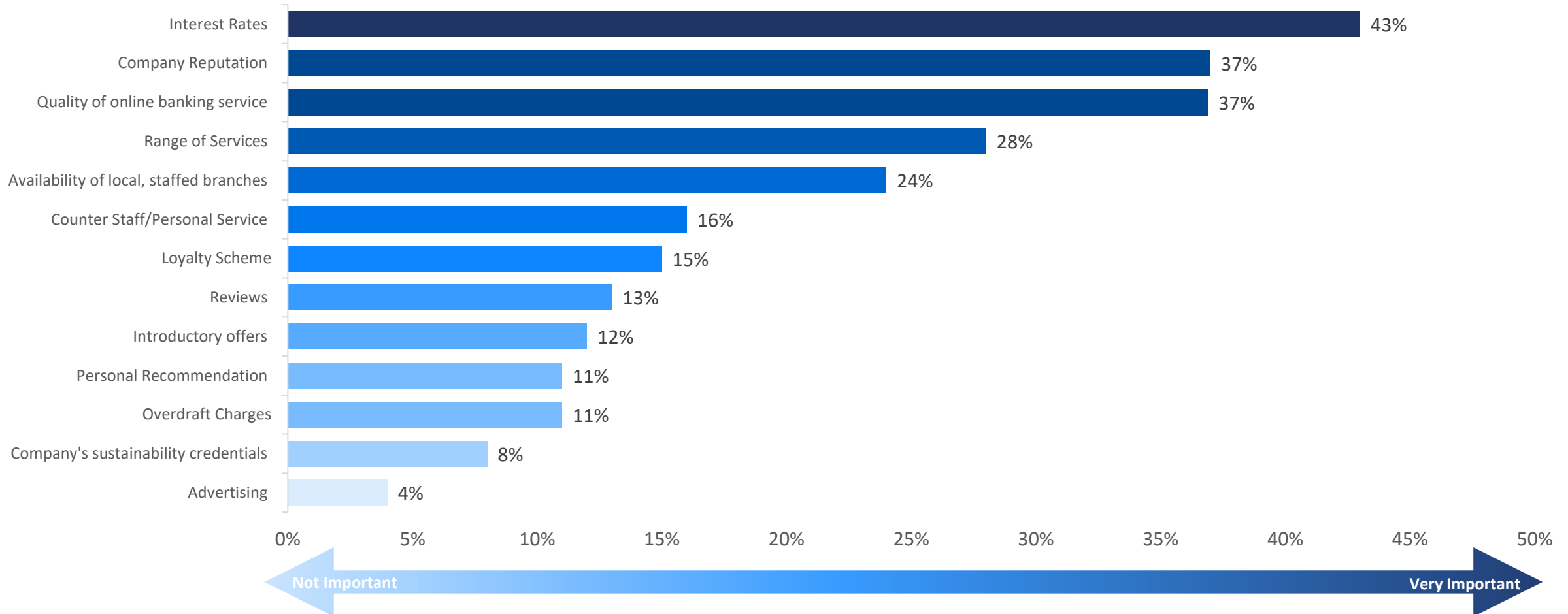


Q - With which, if any, of the following providers do you currently hold any of the following products with?

MOST IMPORTANT FACTORS WHEN CHOOSING A BANK

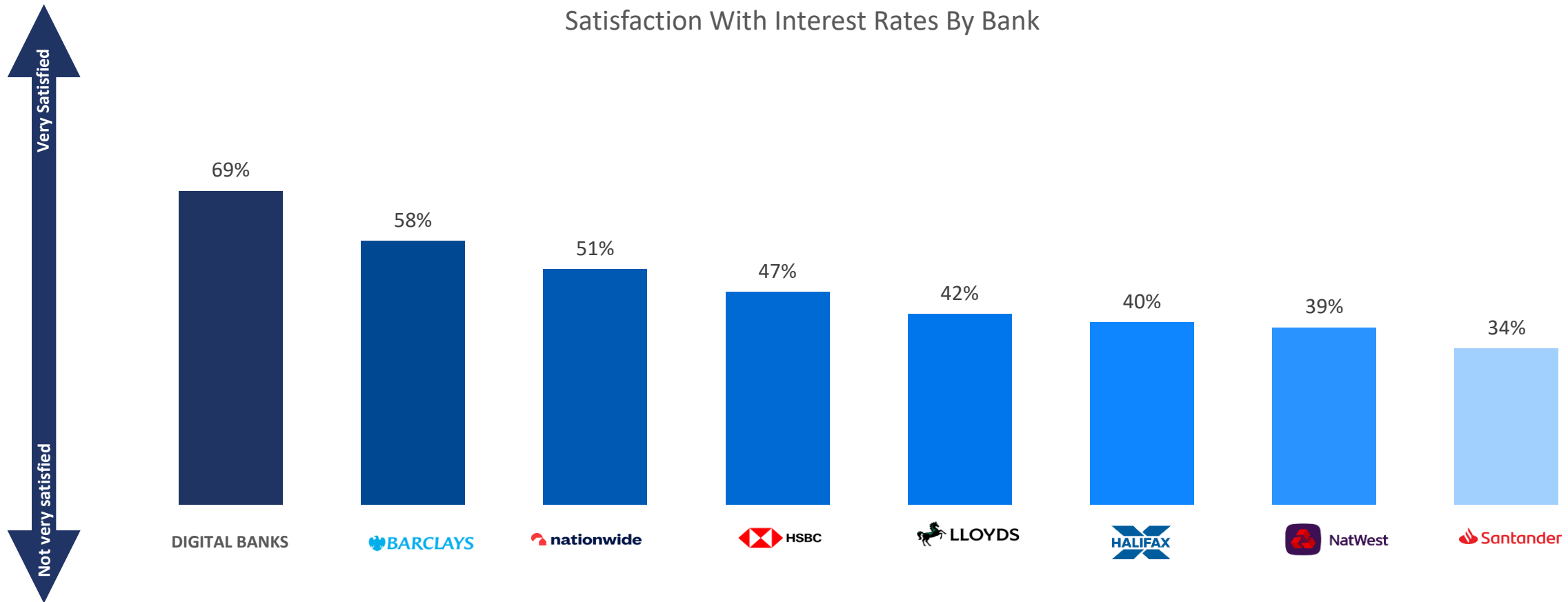
INTEREST RATES (43%), COMPANY REPUTATION (37%) AND QUALITY OF ONLINE BANKING EXPERIENCE (37%) ARE THE TOP THREE MOST IMPORTANT FACTORS WHEN CHOOSING A BANK. THIS IS FOLLOWED BY RANGE OF SERVICES (28%) AND AVAILABILITY OF LOCAL BRANCHES (24%).

Important factors when choosing a bank



SATISFACTION WITH 'INTEREST RATES' BY BANK

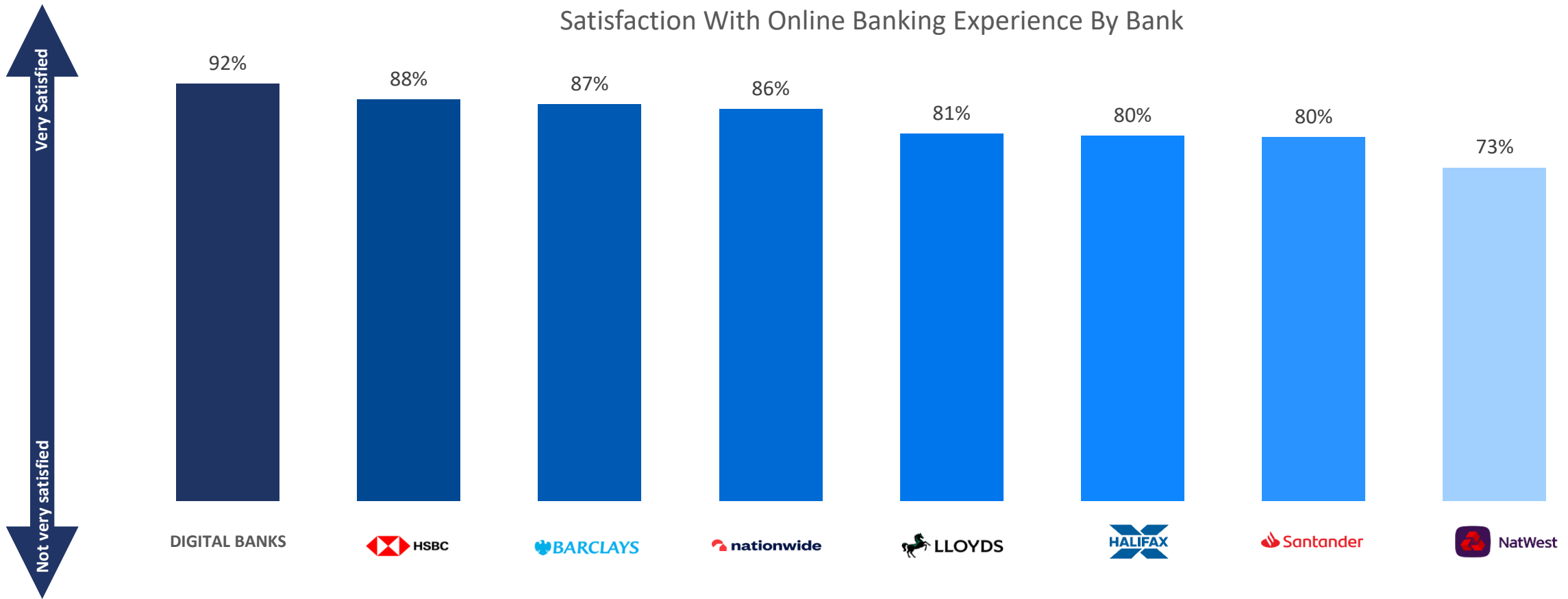
CUSTOMERS OF DIGITAL BANKS (INCLUDING MONZO, REVOLUT AND STARLING BANK) ARE MOST LIKELY TO BE SATISFIED WITH THEIR BANK'S INTEREST RATES (69%). BARCLAYS (58%), NATIONWIDE (51%), AND HSBC (47%) CLOSELY FOLLOW. INTERESTINGLY, ALTHOUGH INTEREST RATES ARE THE #1 PRIORITY WHEN CHOOSING A BANK, SATISFACTION IS RELATIVELY LOW ACROSS ALL BANKS, WITH SANTANDER THE LOWEST (34%)



Q - Thinking about your main current account provider, how satisfied or dissatisfied are you with each of the following factors of your current account / provider?

SATISFACTION WITH 'QUALITY OF ONLINE BANKING' BY BANK

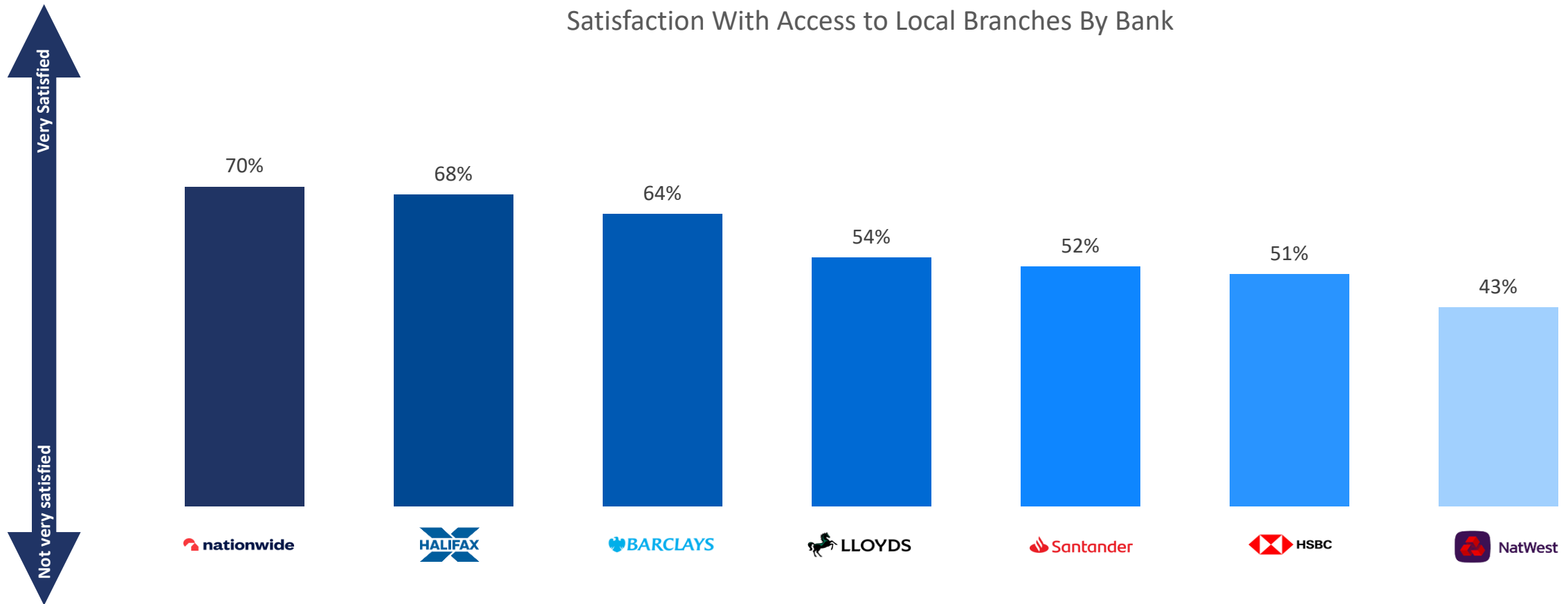
SATISFACTION WITH ONLINE BANKING EXPERIENCE IS HIGH OVERALL. UNSURPRISINGLY, CUSTOMERS OF DIGITAL BANKS ARE THE MOST LIKELY TO BE SATISFIED WITH THEIR BANK'S ONLINE BANKING EXPERIENCE (92%). HSBC (88%), BARCLAYS (87%), AND NATIONWIDE (86%) ALSO HAVE VERY HIGH SATISFACTION SCORES.



Q - Thinking about your main current account provider, how satisfied or dissatisfied are you with each of the following factors of your current account / provider?

SATISFACTION WITH 'ACCESS TO LOCAL BRANCHES' BY BANK

AVERAGE SATISFACTION SCORES ARE LOWER FOR ACCESS TO LOCAL BRANCHES. CUSTOMERS OF NATIONWIDE ARE MOST SATISFIED WITH ACCESS TO LOCAL BRANCHES (70%), FOLLOWED BY CUSTOMERS OF HALIFAX (68%), BARCLAYS (64%) AND LLOYDS BANK (54%).



Q - Thinking about your main current account provider, how satisfied or dissatisfied are you with each of the following factors of your current account / provider?

WHAT IS BEHIND THE GROWING POPULARITY OF DIGITAL BANKS?

THE FACTORS THAT OUR DIGITAL BANKERS DEEMED MOST IMPORTANT IN ATTRACTING THEM TO A DIGITAL BANK WERE 'SUITING THEIR NEEDS' (34%), BEING SEEN AS 'TRUSTWORTHY' (32%) AND THROUGH WORD OF MOUTH. TO ATTRACT MORE CONSUMERS, DIGITAL BANKS WILL NEED TO EDUCATE A BROADER RANGE OF CONSUMERS ON THE BENEFITS OF BANKING WITH THEM. USING A BROAD VARIETY OF CONSUMERS IN ADVERTISING WILL HELP.

WHAT ATTRACTS READERS TO DIGITAL BANKS?



34% They best suit my needs

32% They seemed most trustworthy

25% It was the one my family/friends use

22% Hearing lots about them from people I know / around me

17% The brand reflects my values

16% Seeing lots about them in the news

WHAT ATTRACTS READERS TO DIGITAL BANKS?



41% I don't feel the need with other banking solutions I have / I don't understand the benefits

21% I don't trust the 'digital first' bank brands

16% I don't feel like any of the online banks are 'for me'

11% I don't need any of the in-app functions like saving/budgeting

10% It feels confusing to me

9% No one I know has a 'digital first' bank account

SOLUTION

EDUCATE

BUILD TRUST

INFLUENCE

IDENTIFY

Q - You previously said you were a customer of a 'digital first' bank (i.e. Monzo, Starling, Revolut). What motivated you to pick the bank you did? | Q - You said you aren't a 'digital first' bank customer (e.g. Monzo, Starling, Revolut), what's been stopping you?



TREND 6: RISE OF THE DIGITAL BANK

THE STATISTICS:

% OF READERS WITH CURRENT ACCOUNTS FROM DIGITAL BANKS

18-34

35-54

55+

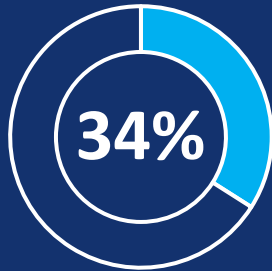
41%

39%

20%

#1
SATISFACTION

Digital banks score #1 for satisfaction on interest rates and quality on online banking experience



Of our digital bank consumers agreed that they chose a digital bank as they best 'suit my needs'

TREND DRIVERS:

MILLENNIAL NATION:
MORE COMFORTABLE WITH DIGITAL BANKS



DEMISE OF DISTANCE:
TECH REDUCING IMPORTANCE OF IN-PERSON INTERACTIONS



THE EXPLANATION:

Digital banks may not yet have the scale of high street banks, but they are excelling where it counts; delivering the features, such as higher interest rates and online banking services, that matter most to modern consumers. Although younger audiences are leading the switch to digital banks, as the digitalisation of the banking industry continues to gather pace, it's expected that a growing number of adults aged 35+ will start to make the move.

IMPLICATIONS: DIGITAL

As competition intensifies from new challenger banks and high-street banks, digital banks will have to battle harder to attract a broader range of consumers. They will need to educate, build trust and align with the lifestyles of these consumers that sit outside their usual core targets. They must represent these new audiences in advertising and provide assurances that they can meet all their banking needs and instil a sense of security.

IMPLICATIONS: TRADITIONAL

To meet the competition of digital challenger banks and ensure the long-term custom of younger consumers, alongside enhancing their digital offerings and competitive rewards, traditional providers will need to promote trust and longevity, showcasing how they can be a positive and stable presence for consumers throughout the duration of their financial journeys.



TREND 7: CREDIT CRAFT

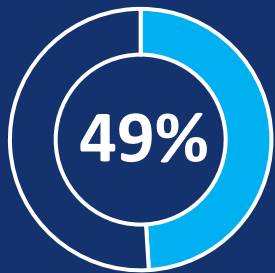
THE STATISTICS:



Rank 'ensuring they can meet my regular financial obligations' as a top 3 priority (#1 priority overall)



Rank 'paying off my existing debts' as a top 3 financial priority (rising to 43% for those struggling, and becomes #1 financial priority)



Have used credit cards on groceries in the last 2 years, with clothing (46%) and holidays next (43%)

TREND DRIVERS:

COST-OF-LIVING LEGACIES:
INCREASINGLY SAVVY USE OF CREDIT CARDS



UNEVEN RECOVERY FROM COL CRISIS:
SOME GROUPS INCREASINGLY RELIANT ON CREDIT



THE EXPLANATION:

The total spend on credit card transactions of £21.8bn was 1.8% higher in May '25 than May '24, and outstanding balances on credit card accounts have grown by 6.4% in the 12 months to May '24. A combination of cost-of-living pressures with increasingly savvy behaviours is driving this increase in spend. Consumers are turning to credit cards not only for discretionary purchases but as Mintel data shows, for everyday purchases like groceries (49%). Some consumers are exercising credit craft, taking advantage of rewards such as cashback and loyalty schemes.

THE IMPLICATIONS:

To encourage more consumers to exercise 'credit craft', brands will need to continue to reposition the value of credit cards. Highlighting how the advantages of well-maintained credit (i.e. cashback, rewards and better credit score) can outweigh just using a debit card alone and help with day-to-day finances and not just bigger purchases. For those groups more reliant on credit, promote the responsible usage of credit through easy-to-use tools with features like payment reminders and real-time updates. Enhanced and tailored rewards will appeal to both groups.

SWITCHING

WHAT FEATURES OR SERVICES WOULD CUSTOMERS LIKE TO SEE FROM THEIR BANKS / BUILDING SOCIETIES?

BETTER PERKS (53%) ARE BY FAR THE MOST DESIRED SERVICE, FOLLOWED BY MORE ADVICE AROUND SECURITY AND MONEY MANAGEMENT.

Ranking of desired features or services



53%

Offer more/better perks with current accounts



34%

Awareness campaigns on common frauds/scams



27%

Provide budgeting/saving recommendations

18-34: 44% ▲



25%

Advice/help centred on the rising cost of living

18-34: 42% ▲



23%

Offer a personalised view/report of your finances

18-34: 32% ▲



16%

Introductions showing how to use current services on offer



9%

Offer video chat services

18-34: 18% ▲



8%

Offering of cryptocurrency (trading/buying)

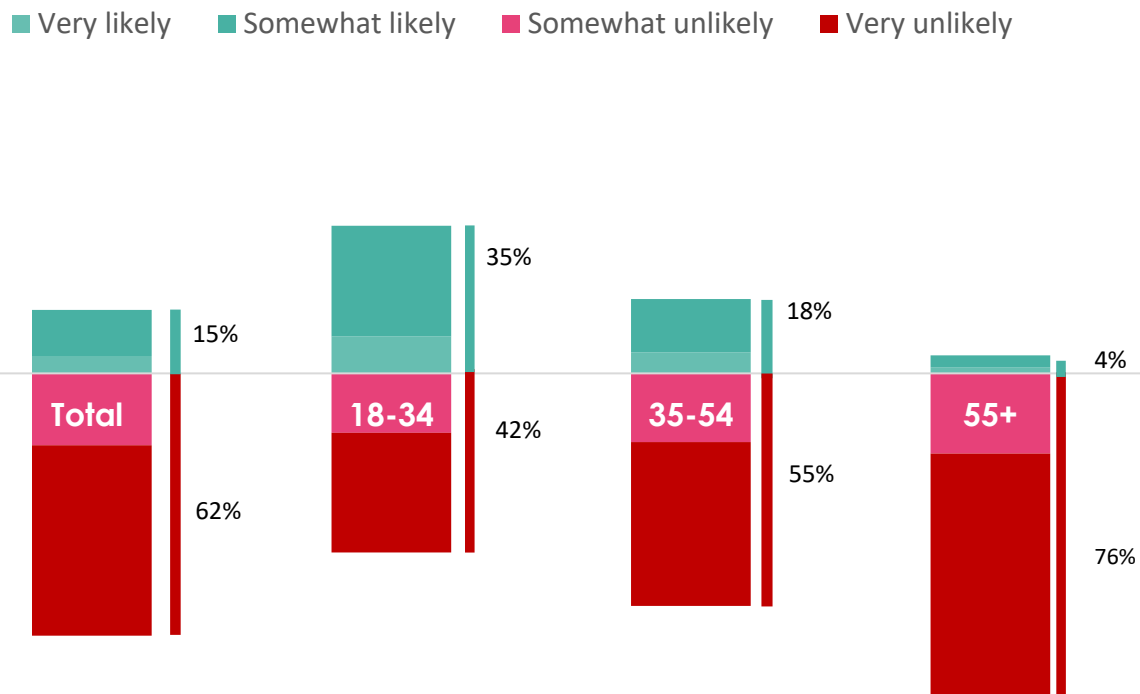
18-34: 19% ▲

Q: Which, if any, of the following features or services would you like to see from your bank / building society?

LIKELIHOOD TO SWITCH MAIN CURRENT ACCOUNT PROVIDER

ONLY 15% OF READERS ARE LIKELY TO SWITCH THEIR CURRENT ACCOUNT IN THE NEXT 12 MONTHS, HIGHLIGHTING THE INERTIA THAT IS STILL PRESENT. 18-34S (35%) ARE THE MOST LIKELY TO SWITCH, WHILE 55+ ADULTS (4%) ARE THE LEAST LIKELY (4% LIKELY). ADULTS AGED 35-54 ARE THE MOST LIKELY TO BE UNDECIDED (27%).

Likelihood to switch

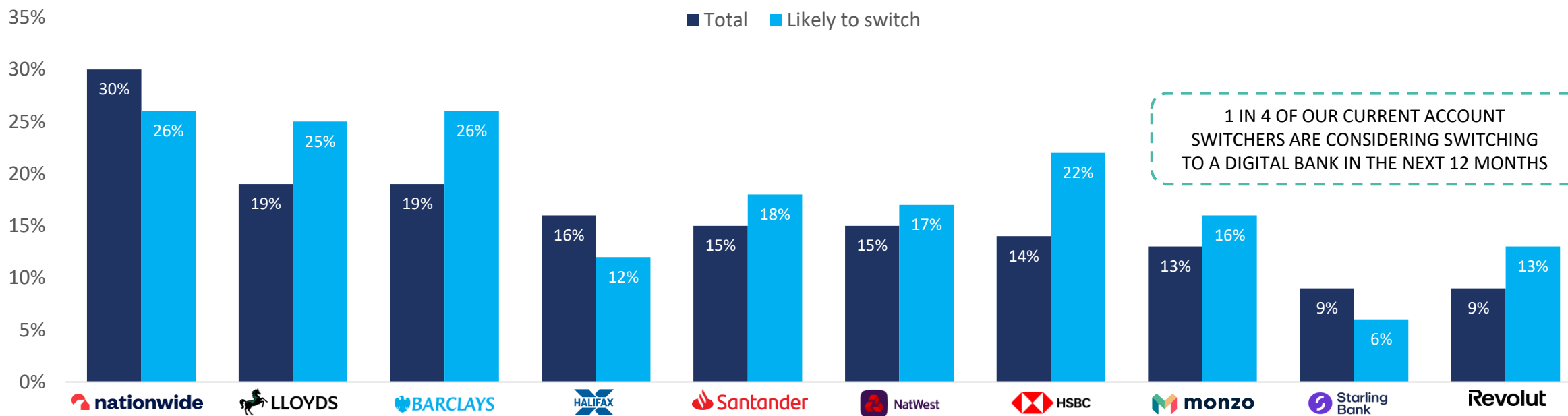


Q - How likely are you to move your main current account to a new provider in the next 12 months?

WHICH BANK / BUILDING SOCIETY ARE THEY MOST LIKELY TO SWITCH TO?

NATIONWIDE (26%), BARCLAYS (26%) AND LLOYDS TOP THE LIST OF BANKS OR BUILDING SOCIETIES THAT OUR READERS WOULD SWITCH TO. 1 IN 4 WOULD CONSIDER A DIGITAL BANK WITH MONZO (16%) AND REVOLUT (13%) THE MOST POPULAR. WHEN FORCED TO PICK ONE, NATIONWIDE COMES OUT ON TOP (24%).

Ranking of bank / building societies most likely to switch to



1 IN 4 OF OUR CURRENT ACCOUNT SWITCHERS ARE CONSIDERING SWITCHING TO A DIGITAL BANK IN THE NEXT 12 MONTHS

"Previous experience with them and they have a prominent presence on the High Street. They are not beholden to shareholders but need to be focused on their members."

"It's a bank I can trust. They have so many good offers and personalised deals. Customer support is efficient. They also understand their customers."

"Because Barclays has a strong reputation, offers a wide range of financial products, and provides convenient digital banking services."

"My friends and family often recommend this to me and I feel they are trustworthy."
"Very good customer service and part of a trusted banking group."

"I already have a savings account with them and they have a good High Street presence."
"Adverts make their account seem rewarding."

"I'd go with NatWest cause their customer service is decent, the app's easy to use, and they've got some solid interest rates too."

"They sometimes have good switching offers, they're big & I trust them (as far as you can trust any bank)."
"Globally recognised, trusted brand, secure."

"Seems an easy way to bank. No paperwork and if you manage the account, there should be no problems."

"I have a friend who banks with them and he says the service is excellent."
"Heard nothing but good things about Starling."

"I have used their services in the past and I like the way they operate."
"Better online experience."

Q: Imagine you were to switch current accounts tomorrow, which, if any, of the following providers would you consider?

WHAT MOTIVATES READERS TO SWITCH?

CASH INCENTIVES (48%), MONTHLY REWARDS (46%), CASHBACK ON PURCHASES (43%) AND CASHBACK ON UTILITIES (43%) ARE THE MOST POPULAR INCENTIVES. INTERESTINGLY, ADULTS AGED 55+ ARE MORE LIKELY TO VALUE CASH INCENTIVES (53%) AND MARKET-LEADING INTEREST RATES (35%). 35-54+ ADULTS ARE MORE LIKELY TO BE MOTIVATED BY REWARDS (53%) AND CASHBACK ON PURCHASES, WHEREAS 18-34S WANT EASY-TO-USE APP (42%) AND RETAILER DISCOUNTS (31%).

NO BORDERS. OUR CONNECTED MONEY APP SHOWS ALL YOUR DIFFERENT BANK ACCOUNTS IN ONE PLACE. AND WITH A

£150 REWARD

FOR SWITCHING, WHY NOT OPEN AN HSBC ADVANCE BANK ACCOUNT AND SEE ALL OF IT FOR YOURSELF?

To qualify for HSBC Advance you need to pay in at least £1,750 each month or £10,500 over 6 months. Receive £150 when you switch using the Current Account Switch Service within 30 days of account opening with a minimum of 2 Direct Debits. Standing orders. New customers only. New customer means you have not held an HSBC Current Account since 1 January 2015. Offer may be withdrawn at any time. Further Switch Offer and Account T&Cs apply. Connected Money is available on iPhone only.

HSBC UK Together we thrive

*iPhone is a trademark of Apple Inc. registered in the US and other countries. HSBC UK Bank plc. Registered in England & Wales with number 0920412. Registered Office: 1 Centenary Square, Birmingham, B1 1HQ, United Kingdom. © HSBC Group 2019. All Rights Reserved. A0349216

Member Exclusive

If you're a member, switch your main current account to our FlexPlus, FlexDirect or FlexAccount using the Current Account Switch Service online. And get **£200**.

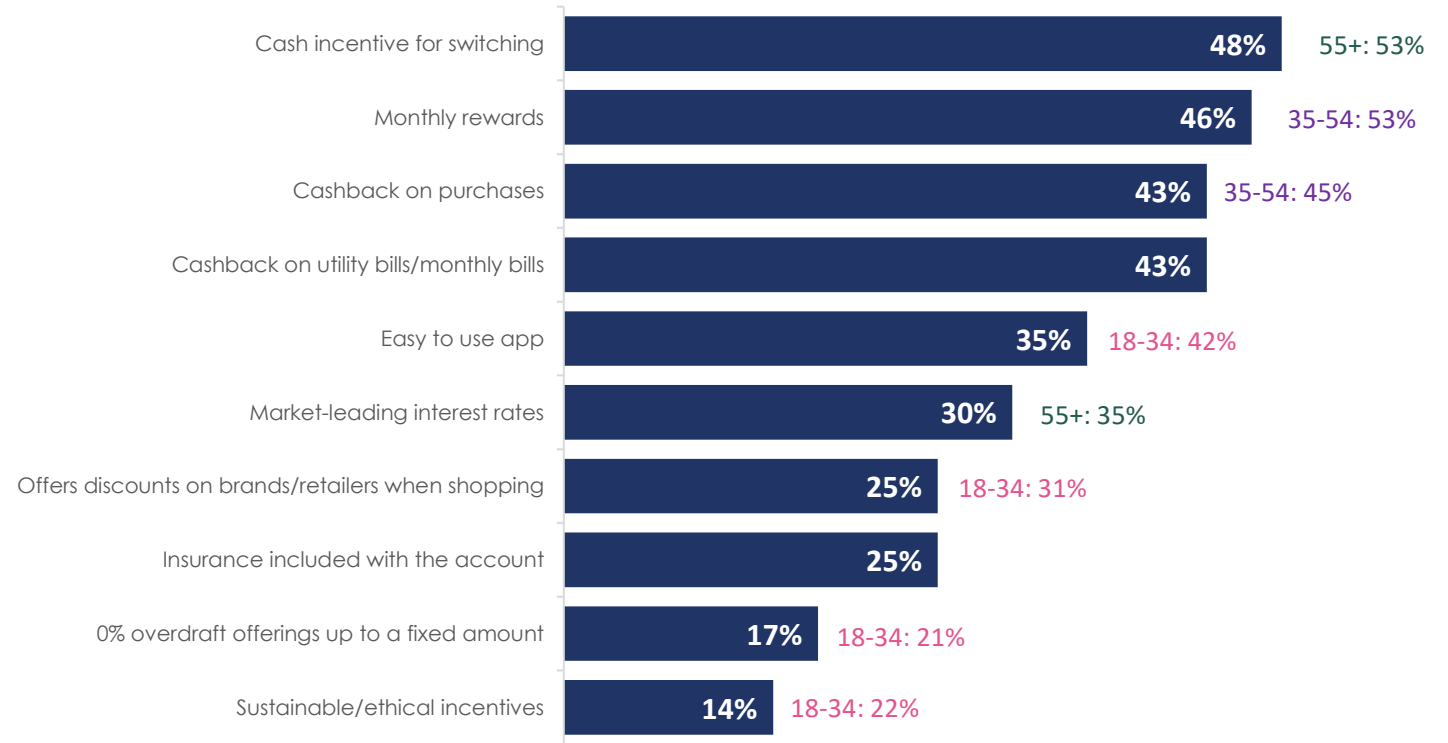
With the best customer satisfaction of any high street banking provider and the UK's biggest banking branch network, no wonder more people switch their banking to us than to any other brand.

nationwide
A good way to bank

£200 when you switch

You must be a UK resident aged 18+ and have held a qualifying mortgage savings or current account on 31 March 2025. Complete a full switch online to a FlexPlus, FlexDirect or FlexAccount and move two direct debits as part of the switch, within 28 days of account opening or switching to a savings account. And pay at least £1,000 into your new account within 30 days of account opening. Offer may be withdrawn at any time. Further details and full terms at nationwide.co.uk. Available for a limited time only. Can be used to fund purchases and withdrawals at any time. Customer satisfaction measured by The Financial Consumer Satisfaction Survey 2024 published by the Financial Conduct Authority. Banking provided by the Nationwide Building Society and Nationwide Bank. © Nationwide Building Society 2025. All rights reserved. Nationwide Building Society Head Office at Nationwide House, Plains Way, Banbury, Oxfordshire OX9 3NS.

Main motivations for switching current account

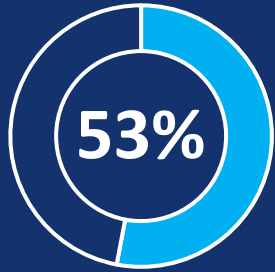


Q - Some banks/building societies offer incentives or offers when switching current accounts. Which, if any, of the following incentives do you consider to be the most appealing?



TREND 8: OVERCOMING THE INERTIA

THE STATISTICS:



Would like their bank / building society to offer more/better perks with current accounts



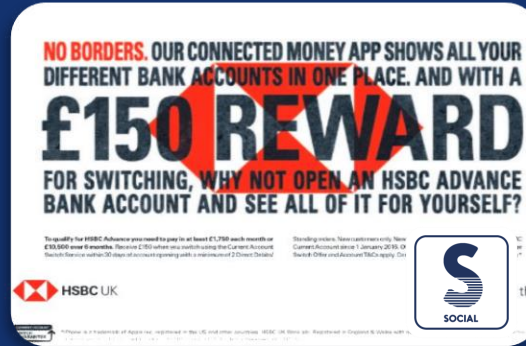
Of readers are likely to switch their main current account provider in the next 12 months (rising to 35% for 18-34s)



A quarter of those who are considering switching would consider a digital challenger bank (Monzo #1 at 16%)

TREND DRIVERS:

COST-OF-LIVING LEGACIES:
TIGHTER BUDGETS MAKE INCENTIVES MORE APPEALING



DEMISE OF DISTANCE:
SWITCHING CAN EASILY BE DONE ONLINE



THE EXPLANATION:

There is still significant inertia in the UK current account market, with most account holders generally satisfied with key aspects of their current account. Mintel data shows that only 23% of current account holders have switched their main provider in the last two years. Factors such as loyalty, familiarity, the hassle of switching and the mistrust of challenger banks are behind this inertia.

However, rising inflation and the continual squeeze of household finances should result in the rewards, cashback and banking perks offered up becoming more attractive throughout 2025. Many consumers are looking for any extra help they can get to make their money go further.

THE IMPLICATIONS:

The first step to overcoming the inertia is encouraging switchers to think outside of their 'preferred providers' – with 69% reviewing products from their preferred providers first. This means delivering disruptive and consistent messaging to audiences who have shown switching signals.

Switching rewards, such as cash incentives, are also key, but ultimately, encouraging them to effectively break up a long-term relationship will need a more meaningful connection and understanding of their everyday financial needs.



AI IN BANKING

CAUTIOUS ACCEPTANCE OF AI

WHILE MOST CONSUMERS (63%) EXPRESS DISCOMFORT WITH BANKS THAT RELY EXCLUSIVELY ON AI, ACCEPTANCE GROWS WHEN IT COMES TO PRODUCT RECOMMENDATIONS (35%), COST-SAVING BENEFITS (33%), AND MANAGING DAY-TO-DAY FINANCES (29%). YOUNGER ADULTS SHOW SIGNIFICANTLY HIGHER LEVELS OF OPENNESS TO AI IN FINANCIAL SERVICES.

Would not be happy using a bank that relied solely on AI to serve their needs



18-34: 61%
35-54: 57%
55+: 68%

Would trust their bank to use AI to recommend products and services



18-34: 60%
35-54: 43%
55+: 17%

Would feel comfortable using AI assisted financial advice if it reduced costs



18-34: 54%
35-54: 42%
55+: 16%

Would trust AI to help manage day-to-day finances



18-34: 53%
35-54: 38%
55+: 11%

Would trust AI to help manage long-term finances

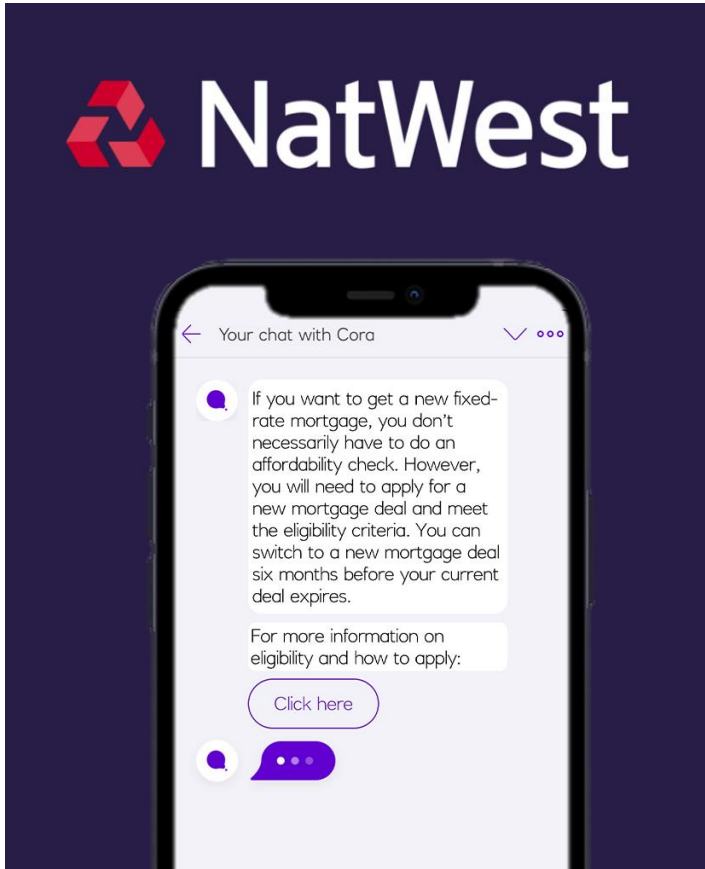


18-34: 52%
35-54: 30%
55+: 10%

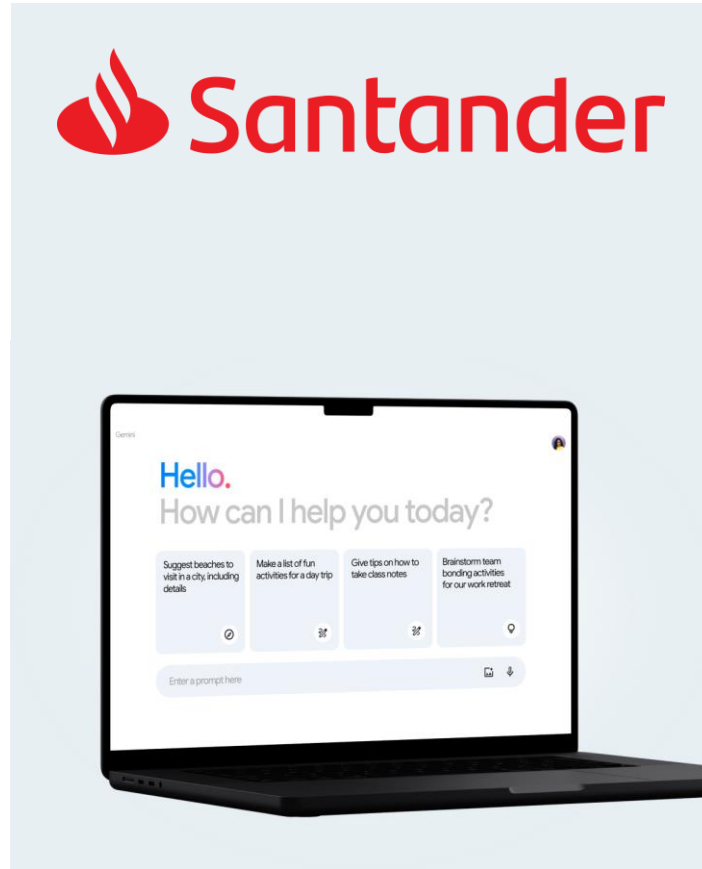
Q: To what extent do you agree or disagree with each of the following statements on the usage of AI in financial services?

CASE STUDIES OF SUCCESSFUL IMPLEMENTATIONS OF AI

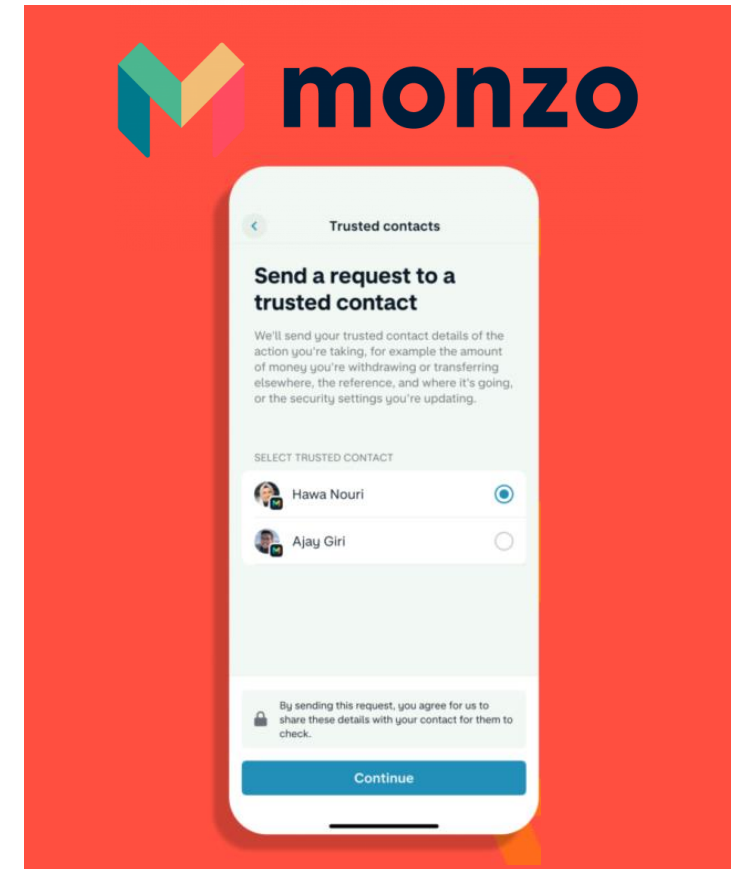
NATWEST, SANTANDER AND MONZO HAVE SHOWN SUCCESSFUL WAYS OF IMPLEMENTING AI TO HELP CONSUMERS. WHETHER IT'S IMPROVING CUSTOMER EXPERIENCE WITH CHAT BOTS LIKE CORA+ AT NATWEST, BUILDING EDUCATION AROUND AI LIKE SANTANDER, OR DEVELOPING FRAUD PROTECTIONS LIKE MONZO. AI IS BEING INTEGRATED INTO FINANCIAL SERVICES IN A VARIETY OF WAYS.



✓ NatWest Virtual Assistant "Cora+"
150% improvement in customer satisfaction



✓ Santander's Free Google AI Courses
Demonstrating uses of AI to build trust

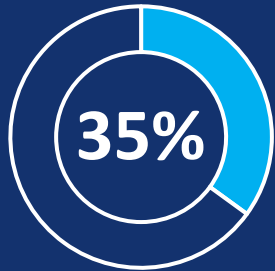


✓ Monzo's AI Fraud Detection System
80% reduction in fraud-related losses



TREND 9: ADVOCATING AI ADVANCES

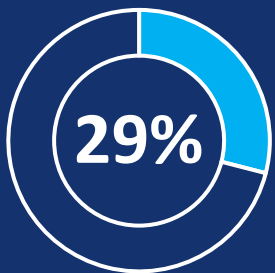
THE STATISTICS:



Would trust their bank to use AI to recommend products and services (rising to 35% for 18-34s)



A third of readers would feel comfortable using AI assisted financial advice if it reduced costs (rising to 54% for 18-34s)



Would trust AI to help manage their day-to-day finances (rising to 53% for 18-34s)

TREND DRIVERS:

THE AI CITIZEN / SP(AI)CE RACE:
INCREASED INVESTMENT BY BANKS & USAGE BY PUBLIC



MILLENNIAL NATION:
MORE OPEN TO AI BANKING INNOVATIONS



THE EXPLANATION:

Major banking groups are already investing in AI technology, and the coming years will see it have a major impact on day-to-day banking. Many consumers will have already experienced AI chatbots, but AI is set to have a much more wide-ranging role, encompassing financial guidance, enhanced open-banking, security and fraud detection.

Consumers are currently cautious over the use of AI in financial services, with a lack of trust in the technology to provide security for the financial data and multiple accounts it can access.

THE IMPLICATIONS:

To encourage more usage and trust in AI for banking purposes, banks will first need to be clear about how they are using the technology and the data that it is accessing. Secondly, they will need to convince consumers that AI can deliver meaningful cost and time savings. Building awareness of AI's safety and benefits, as well as offering educational resources, is crucial for broader acceptance.

FINANCE CONTENT & FINANCE AT MAIL METRO MEDIA

WHAT FINANCIAL CONTENT ARE THEY MOST INTERESTED IN?

READERS ARE INTERESTED IN SAVINGS CONTENT THAT KEEPS THEM UP TO DATE WITH THE BEST SAVINGS / INVESTMENT PRODUCTS (41%), CONTENT THAT KEEPS THEIR FINANCES SECURE (34%) AND CONTENT THAT HELPS THEM TO MANAGE THEIR DAY-TO-DAY SPENDING (27%).

Finance Content Of Interest



41%

"Best buys" e.g. best savings / investment products



34%

Awareness campaigns on common frauds/scams



30%

Promotional offers/incentives from providers



27%

Provide budgeting/saving recommendations

"I would like to know more about what banks have the best saving options in comparison to each other and more about the government financial decisions."

"I'd be interested in learning more about smart budgeting strategies, ways to grow savings, and how to make informed investment decisions."

"Where to invest and what to invest in during turbulent times. How to keep my money safe. Different strategies to make money in addition to investing."



27%

New financial product launches/innovations



22%

Financial advice for significant life events



21%

UK business / finance news



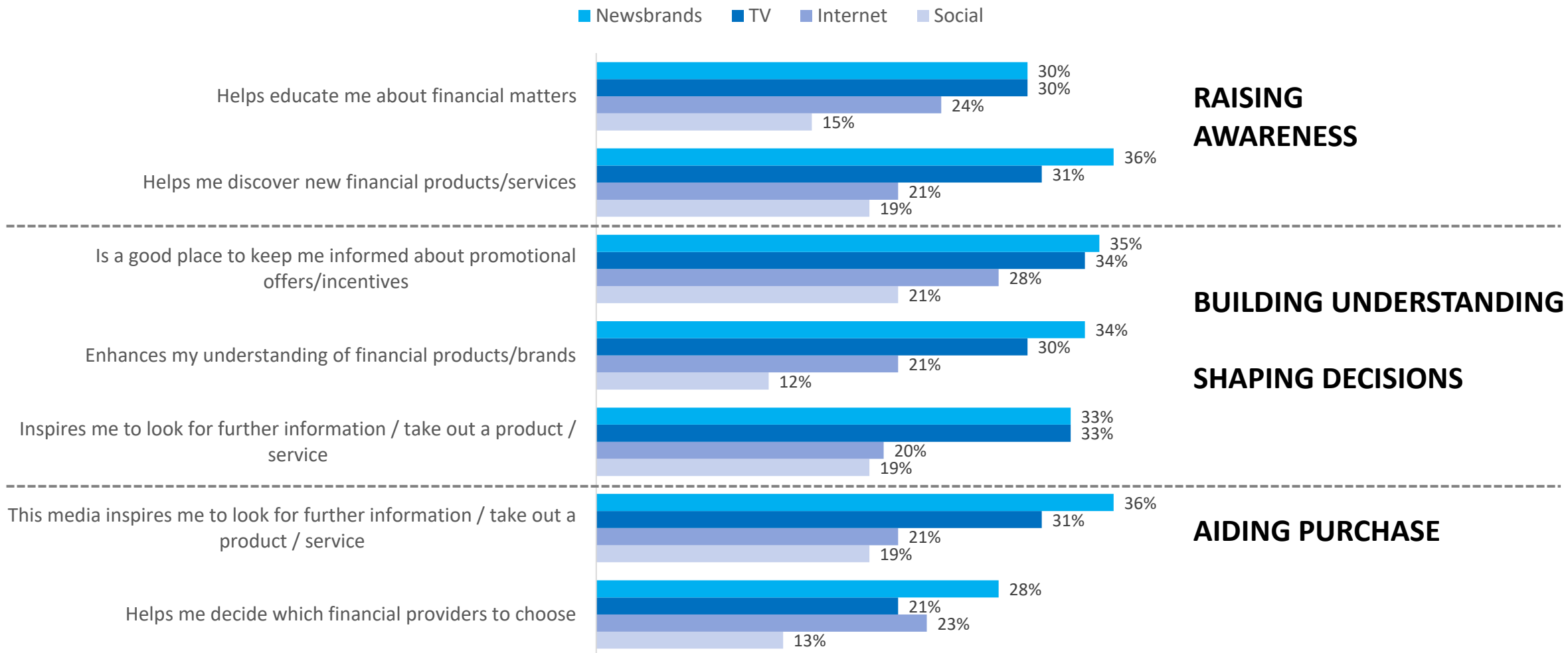
20%

Investment products / cryptocurrency

Q - Thinking again about content on the finance category, which, if any, of the following would you be interested in seeing/reading/hearing? / What, If Anything, Would You Be Interested In Seeing/Reading/Hearing About When It Comes To The Finance Category?

WHICH MEDIA DO READERS REFER TO FOR FINANCIAL MATTERS?

NEWSBRANDS ARE THE #1 MEDIA SOURCE FOR RAISING AWARENESS OF NEW FINANCIAL PRODUCTS / SERVICES, FOR ENHANCING UNDERSTANDING OF FINANCIAL PRODUCTS / BRANDS AND FOR HELPING READERS DECIDE WHICH FINANCIAL PROVIDERS TO CHOOSE.



Q: Consider the statement (...). To which of the following media types do you think applies?



TREND 10: TRUST IN NEWSBRANDS

THE STATISTICS:



Are concerned about the rise of fake news. 50% of AI-assisted searches found to have significant issues*.



Newsbrand #1 media for 'discovering new finance brands' and 'adding to understanding of financial brands.'



Increase in trust in advertisers among those seeing ads on a newsbrand website versus a non-newsbrand

TREND DRIVERS:

DECLINE OF DEFEERENCE:
DECREASING TRUST IN POLITICIANS



THE AI CITIZEN:
AI FINANCIAL SEARCHES INCREASINGLY COMMONPLACE



THE EXPLANATION:

Trust is a rare commodity in the UK - at least where politicians and institutions are concerned, with Trajectory data currently showing net trust in politicians at -45%. Trust in business leaders has seen a recovery over the past year, but trust remains fragile - it is easy to lose, but much harder to gain. In addition, the surge of AI-assisted searches and advanced fraud schemes is causing a mix of fear and misinformation when it comes to personal finances.

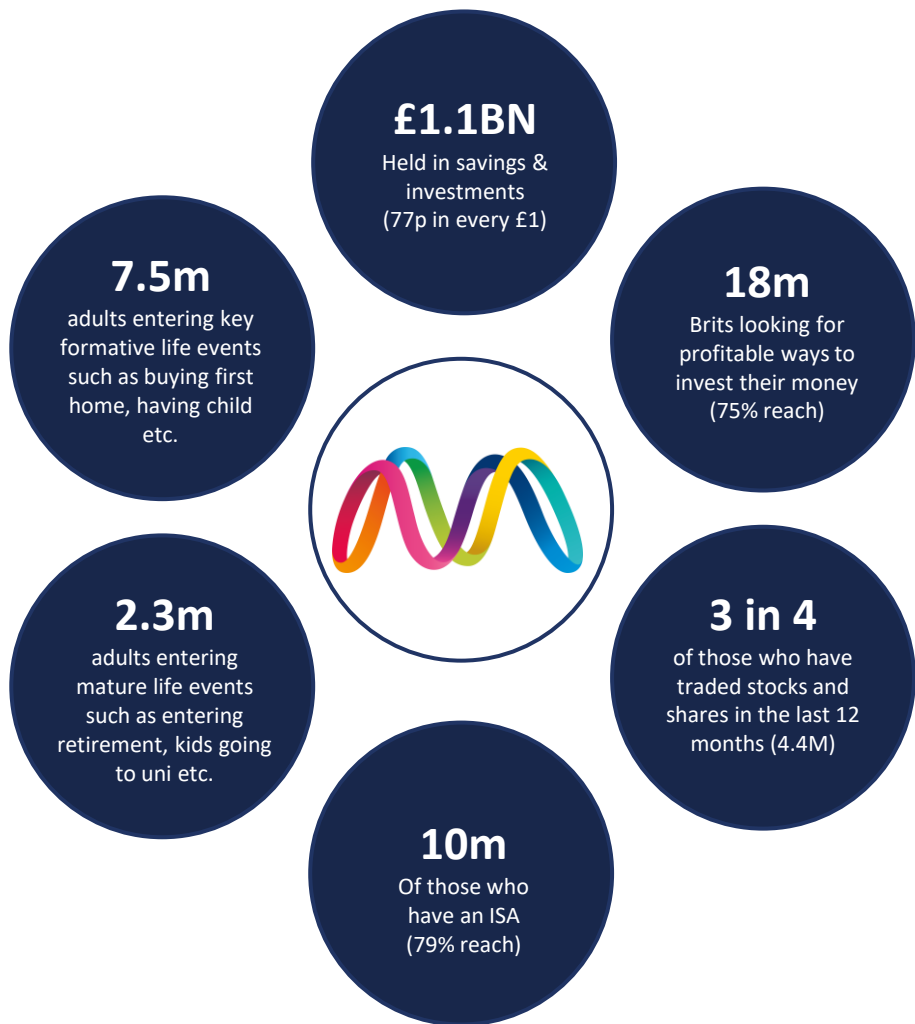
Countless research studies prove that newsbrands are a media environment that delivers both trusted information and increased trust in advertising. Our data also shows that newsbrands are the #1 media for discovery, shaping decisions and aiding purchase.

THE IMPLICATIONS:

Across social, digital, print and audio, newsbrands deliver finance brands a trusted and highly engaged environment to connect with key financial audiences at all life stages. The modern newsbrand is a 360 media offering, offering agility, creativity and highly advanced data targeting capabilities to ensure that target audiences are both informed and excited.

SERIOUSLY VALUABLE FINANCE AUDIENCES

MAIL METRO MEDIA READERS ACCOUNT FOR 77p in EVERY POUND IN SAVINGS & INVESTMENTS, 18M ARE LOOKING FOR PROFITABLE WAYS TO INVEST THEIR MONEY AND 3 IN 4 HAVE TRADED STOCKS AND SHARES IN THE LAST 12 MONTHS



SERIOUSLY POPULAR FINANCE CONTENT

OUR DIGITAL MONEY CONTENT GENERATES 157M ARTICLE VIEWS EVERY MONTH

OUR MAIL MONEY CHANNEL RECEIVED

157M

ARTICLE VIEWS IN THE LAST 12 MONTHS



OUR DIGITAL MAIL MONEY SITE DELIVERS

2M
UNIQUE VISITORS

1.6M
MINUTES ENGAGED

Top 10 Articles on MailOnline Money Channel in the last 12 months

This is MONEY Cards & loans

I want to build up my credit score - how can I do it?

Ad Feature by Zilch

By This Is Money
Updated 11:08, 04 Jun 2024

I checked my credit score and discovered that it was low, not because of any problems with payments but because up until now I haven't really had any credit.

A friend told me that I need to borrow some money and pay it back to build up my score for the future, for when I want to get a mortgage, for example.

Is this true and how can I build up my credit score without taking on risky or expensive debt?

#	Article Title	Views
1	Can the council make me sell my mother's bungalow to pay for care?	757,364
2	Rachel Reeves is coming for your PENSION: How to avoid losing 87% of your savings to her inheritance tax raid	455,583
3	My wife and I are worried about losing our 250k house to fund care costs - can we sell 49 to the kids for 1?	386,954
4	Got a savings account with one of these Big Five banks? Why you must move your money NOW: SYLVIA MORRIS	368,147
5	We retired to Greece without a big pension. Now we eat out three times a week, have a house with a pool and two cars - for just £1,650 a month. Here's how to do it	361,645
6	You could face a nasty fine if you have more than £11,000 in savings: SYLVIA MORRIS reveals the urgent steps you must take	350,191
7	I want to give my home to my family: Can I rent it back from them to avoid an inheritance tax bill?	324,761
8	The man with a £20,621 state pension (that's 72% more than everyone else) - this is how he did it and how you can too	320,909
9	Exactly how much money YOU should have in your savings based on your age	317,053
10	What was it like buying your first home in 1974 vs 2024: How much harder is it to get on the ladder now?	308,418

Top Digital Themes

PROTECTING SAVINGS

MAXIMISING YOUR PENSION

EARNINGS & ASPIRATIONS

SERIOUSLY POWERFUL OMNICHANNEL PORTFOLIO

PRINT, DIGITAL, SOCIAL, AUDIO, VIDEO, EXPERIENTIAL, AND EVEN OOH. YOU NAME IT AND WE HAVE A SOLUTION FOR YOU, AND DON'T FORGET OUR SERIOUSLY POPULAR COMMERCE OFFERING!

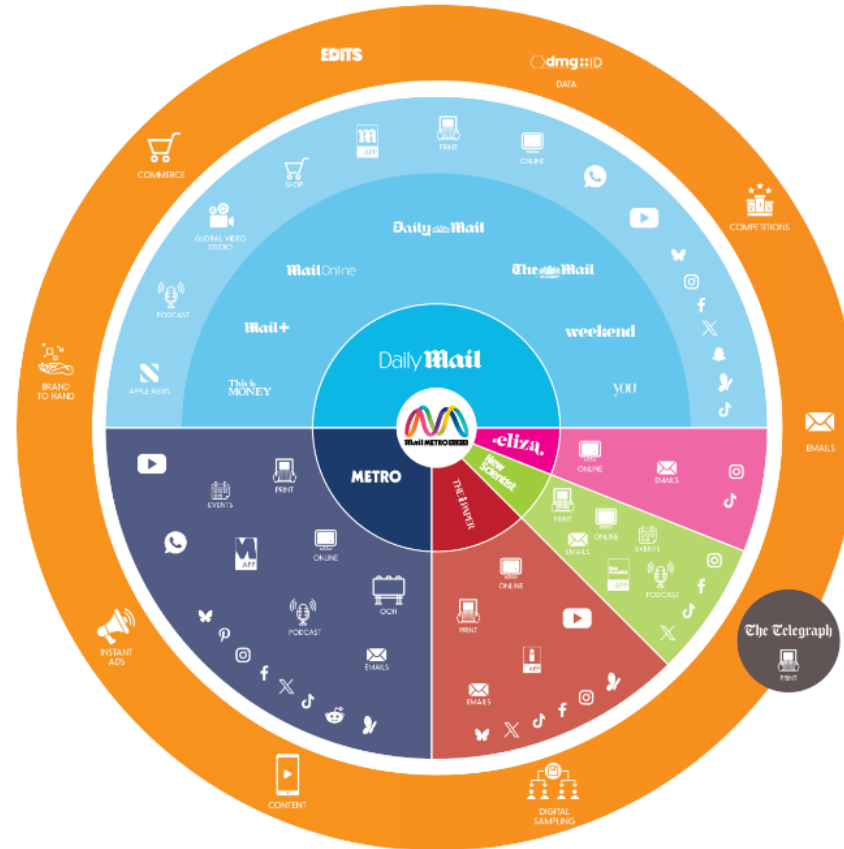
Yorkshire Building Society at Leeds Station



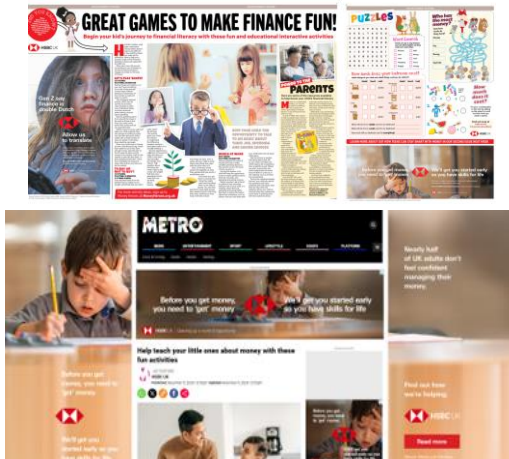
This is Money Podcast sponsored by Charles Stanley Direct



Lloyd's Bank Metro Coverwrap



HSBC's campaign on financial capability



OUR PILLARS OF TARGETING:

HARNESS OUR CONNECTIONS TO POWER RESULTS BASED ON FINANCIAL ADVERTISING OUTCOMES

ADDING COLOUR TO DATA TARGETING



NEW DATA PRODUCTS

200BN DATA POINTS FROM DMG::ID FUELLING OUR DATA PRODUCTS



EXCLUSIVE+

Best for:

- Bespoke audience
- Driving awareness, consideration & outcomes

Includes:

- Bespoke data strategy
- Data led optimisations
- Data PCA & learnings



AUDIENCE TAKEOVER

Best for:

- Broad category audience
- Driving awareness, consideration for a relevant audience

Includes:

- Takeover experience using premium formats above the fold served to a specific audience



RE-TARGET

Best for:

- Connecting to users who are thinking about your brand
- Driving outcomes

Includes:

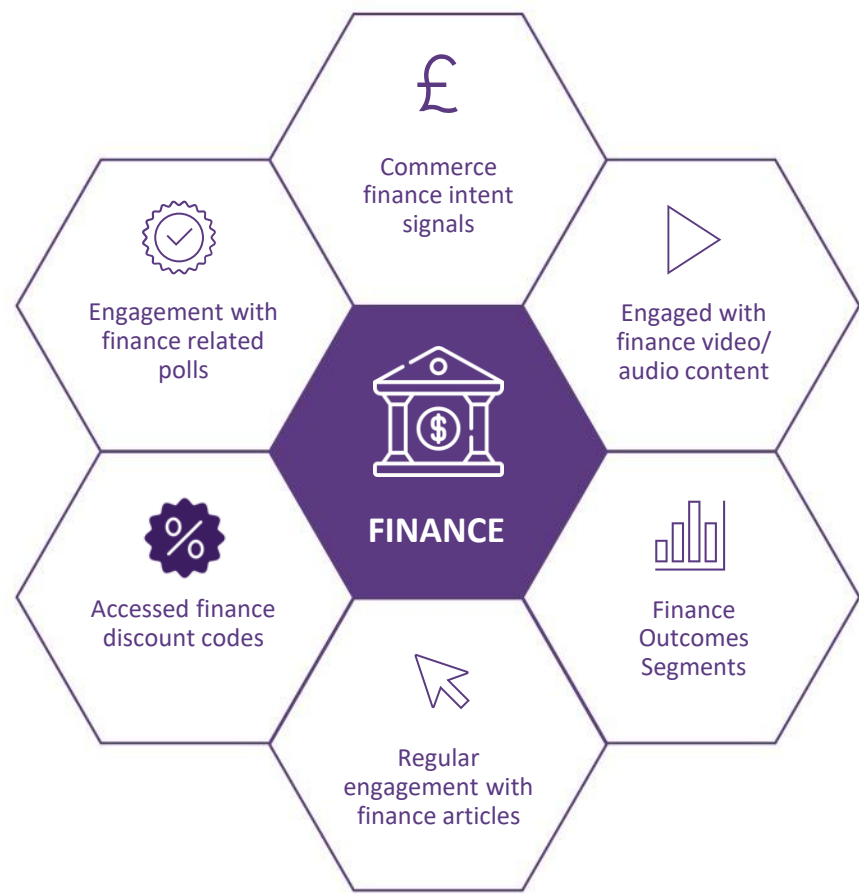
- Users who have recently had a positive engagement with your brand across commercial, editorial & commerce



AUDIENCE TAKEOVER: FINANCE



Take control of the finance category audience across our platforms. Our Finance Audience Takeover targets financial advice seekers using a curation of data points from editorial, advertising, commerce and video which align to the finance category and brands.



THE DETAILS:

Please contact your sales rep for the latest deals on Audience Takeovers.

WHY MMM?:

FINANCE ARTICLES IN 2024:

4,000+

FINANCE ARTICLE VIEWS:

157 MILLION

AVERAGE SAVING & INVESTMENTS

£38.7K (VS UK AVERAGE OF £37.2K)

WHY NEWSBRANDS?

ADVERTISERS USING NEWS PUBLISHERS SEE A 60% BOOST IN PERCEIVED BRAND QUALITY

EXAMPLE FINANCIAL ADVICE SEEKERS DATA STRATEGY

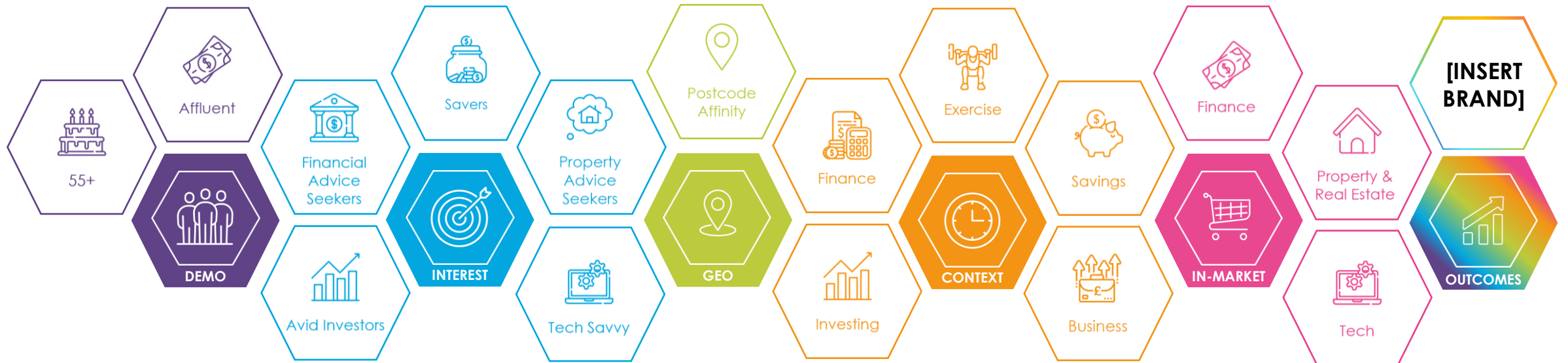
Targeting adults who are more aware of personal finance than they used to be, are looking for profitable ways to invest their money or usually consult a professional financial advisor before making decisions.



MEN 55+	FINANCE IMPROVERS	POSTCODE AFFINITIES	BUSINESS SAVVY	MONEY SAVERS	OUTCOMES
<p>Our financial advice seekers are 1.2x more likely to be men aged 55+. We reach 3 in 5 men aged 55+ (6.1m).</p> <p>3 in 5 financial advice seekers are parents. We reach 11.3m parents.</p>	<p>3 in 4 think banks should show how they can help normal people. 55% of our financial advice seekers are interested in credit ratings and 78% save up for the things they want. They are 6.8x more likely to be property advice seekers and 1.2x more likely to make major home improvements in the next 12 months.</p>	<p>Working with you we can target postcodes based on [INSERT BRAND]'s existing customer base or key threat/opportunity area.</p> <p>Using our partnership with CACI we can target over indexing postcodes for financial advice seekers.</p>	<p>Finance ads perform 1.8x higher on exercise content. Our financial advice seekers are 1.4x more likely to be interested in business content. In 2024 we wrote 70 articles about Martin Lewis' advice generating 5.1m article views. 41% of readers are interested in best buy content (e.g. best savings / investment products).</p>	<p>28% of readers find financial matters confusing. Our financial advice seekers are 9.1x more likely to be in market for utilities. 2 in 5 agree that their energy bills have become too expensive. 3 in 5 are planning to take a holiday in the next 12 months. We reach 2 in 3 adults looking for profitable ways to invest their money.</p>	<p>High value users who have engaged with [INSERT BRAND] editorial/commercial content, engaged with direct/ programmatic [INSERT BRAND] advertising or visited [INSERT BRAND] discount codes.</p>

EXAMPLE INVESTORS DATA STRATEGY

Targeting adults who have over £10,000 in investments and savings.



AFFLUENT 55+	AVID INVESTORS	POSTCODE AFFINITIES	BUSINESS SAVVY	PROPERTY INTENT	OUTCOMES
<p>Adults 55+ are 1.4x more likely to have over £10,000 in savings and investments. We reach 13.2m adults 55+.</p> <p>70% of adults with over £10,000 in investments and savings are ABC1 affluent. We reach 64% of ABC1 adults.</p>	<p>We reach 15.3m adults with over £10,000 in investments and savings. Our readers have an average of £38,850 in savings and investments. The top factors influencing provider choice are low fees and charges, easy access to funds and an easy-to-use online platform.</p>	<p>Working with you we can target postcodes based on [INSERT BRAND]'s existing customer base or key threat/opportunity area.</p> <p>Using our partnership with CACI we can target over indexing postcodes for investors.</p>	<p>Finance ads perform 2.4x higher than average on savings content and 1.8x exercise content. Our investors are 1.5x more likely to be interested in business content. In 2024 we wrote 500 articles about investing generating over 6m article views.</p>	<p>Our avid investors are 18.3x more likely to be in market for property.</p> <p>1 in 2 are in market for technology.</p> <p>We reach 2 in 3 adults looking for profitable ways to invest their money.</p>	<p>High value users who have engaged with [INSERT BRAND] editorial/commercial content, engaged with direct/ programmatic [INSERT BRAND] advertising or visited [INSERT BRAND] discount codes.</p>

APPENDIX

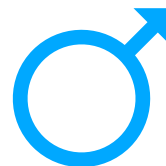
WOMEN ARE STRUGGLING MORE THAN MEN

WOMEN ARE MORE LIKELY THAN MEN TO SAY THEY ARE STRUGGLING FINANCIALLY (21% VS 10%), TO FIND FINANCIAL NEWS OVERWHELMING AND TO BE CONCERNED ABOUT THEIR STANDARDS OF LIVING



26%

Would describe their household finances as "Struggling / in-trouble"



18%

Would describe their household finances as "Struggling / in-trouble"

43%

Find it overwhelming to keep up with financial news

26%

Find it overwhelming to keep up with financial news

56%

Are concerned about not being able to maintain their current standard of living

42%

Are concerned about not being able to maintain their current standard of living

75%

Feel the economy has become worse in the last 12 months

68%

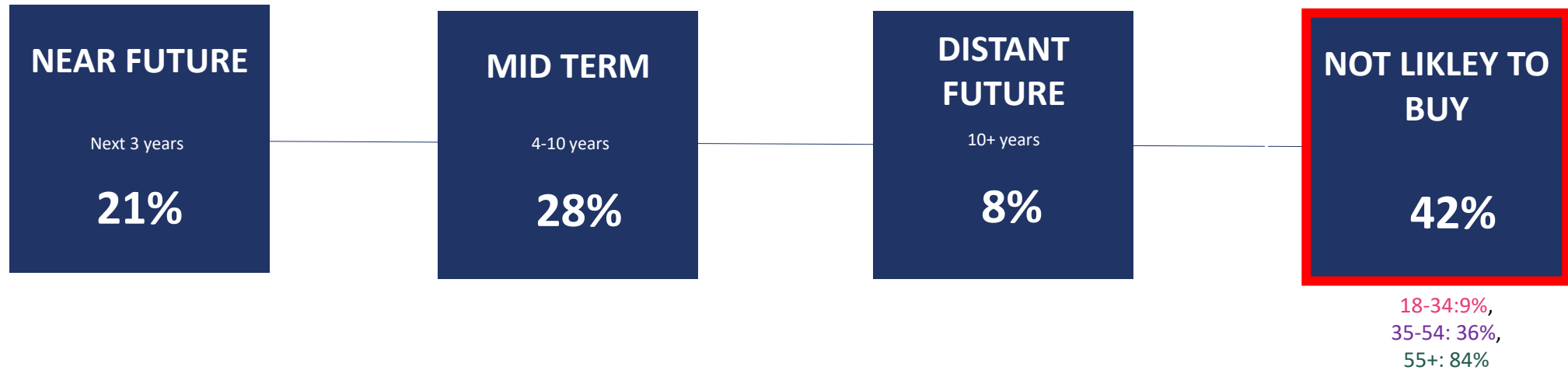
Feel the economy has become worse in the last 12 months

Q; How would you currently describe your household finances? | Q - To what extent do you agree or disagree with the following statements | Q - How concerned, if at all, are you with the following over the next 12 months? Q- Which, if any, of the following statements best describes how you feel the UK Economy has changed in the last 12 months?

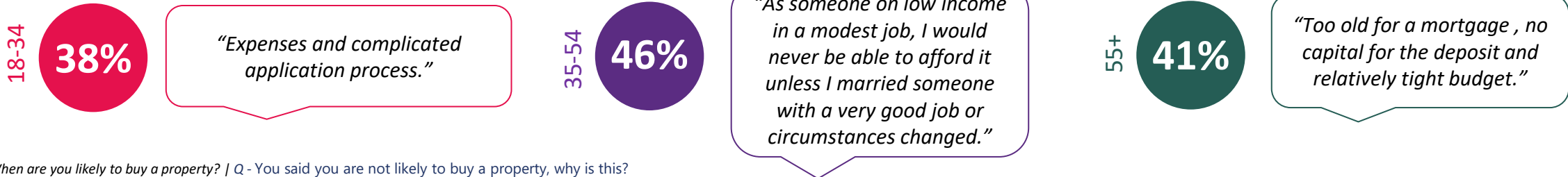
RENTERS' TIMELINE TO BUY A PROPERTY

42% OF RENTERS SAY THEY ARE NOT LIKELY TO BUY A HOUSE, THE LARGE MAJORITY BEING 55+ (84%). THEY EXPLAIN THAT THIS IS MAINLY DUE TO THE EXPENSE OF BUYING A PROPERTY, WHICH THEY FEEL IS UNATTAINABLE.

TIMESCALE OF RENTERS LIKELIHOOD TO BUY A PROPERTY



WHY ARE RENTERS NOT LIKELY TO BUY



Q – When are you likely to buy a property? | Q - You said you are not likely to buy a property, why is this?