ACXIOM DATA CATALOGUE
FOR AUDIENCE CREATION AND ANALYTICS
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<td>Armed with the most accurate, comprehensive, data available anywhere, advertisers can better understand their best customers and find more like them, whether it’s online via social media, by mail, email or phone.</td>
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<td>Acxiom’s InfoBase gives you the customer and prospect information you need to make smarter, faster marketing decisions. The same great data that has powered “offline” targeted marketing efforts for decades can also be used online, while protecting consumer privacy and anonymity.</td>
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<td>Acxiom makes data available when and how you need it.</td>
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To learn more about how Acxiom can work with you, visit acxiom.co.uk or call us at 0207 526 5265.
CONSUMER INSIGHTS

Acxiom focuses on creating the best possible insights across the most sources of data, effectively harnessing big data on real consumers for recognition, targeting and measurement. Our secret sauce is how well we can ingest, clean, match and enhance diverse data sets at scale in a privacy-compliant way.

Many companies create composite views and project behaviours across millions of cookies. But Acxiom compiles insights on consumers, not just cookies.

Acxiom’s consumer data and insights recognise virtually all marketable consumers in the UK and match them to a plethora of descriptive and predictive attributes in a way that’s privacy-compliant. Armed with the most accurate, comprehensive, data available anywhere, advertisers can better understand their best customers and find more like them, whether it's online, by mail, email or phone.

LEADING IN THE ETHICAL USE OF DATA AND SECURITY

Acxiom is a pioneer and leader in protecting consumer privacy through compliance, ethical relationships, awareness, education, accuracy and security as well as consumer notice, access and choice. Acxiom appointed the industry’s first Chief Privacy Officer and continues to lead data protection and privacy through industry associations and at all levels of government.

The world of data is growing and changing fast and understanding how to use consumer data is critical to business performance and growth. Particularly in Europe, the General Data Protection Regulation (GDPR) which comes into force 25th May 2018 followed by the e-Privacy Regulation focused on protecting consumers from illegal, unethical and irresponsible use of their personal data. These new regulations will force organisations to review and change how they collect, store and utilise customer data putting more emphasis on ethical practice and consumer rights. Acxiom's privacy professionals understand this new regulatory world and provide the best privacy and data governance for the connected marketing eco-system.

Acxiom uses a range of proven assessment frameworks to understand an organisation’s Data Management Maturity, Governance Capability and Privacy Posture relating to customer data. These frameworks are used to deliver a range of workshops, facilitated self-assessments and deep dive evaluations of an organisation’s data management capability and compliance at either a function/solution or enterprise-wide level.

Acxiom has the right expertise, product investment and technology focus to connect audiences across different data sets, channels, devices and applications. We do this better than anyone else in the world.
INFOBASE—Comprehensive UK Consumer Information to Enable Faster, Smarter Marketing Decisions

Acxiom’s InfoBase gives marketers the customer and prospect information to make smarter, faster marketing decisions. With the most accurate, comprehensive, up-to-the-minute data available anywhere, marketers can fully understand their best customers—and find more like them, whether it’s via targeted digital display ads, addressable TV, social media, mail, email or phone. The same great data that has powered “offline” targeted marketing efforts for decades can also be used online, while protecting consumer privacy and anonymity.

Acxiom has always recognised the strategic importance of data. We also understand that as consumers and businesses move away from traditional direct mail and mass advertising in favour of a strategy that integrates traditional channels and online approaches, successful direct marketing requires new types of data—including relationships, social and online behaviour—and an even greater accuracy and granularity than ever before.
InfoBase offers unprecedented detail, accuracy and coverage, combined with more tools and features that help our clients get the most out of their data. InfoBase increases the accuracy and predictive power of marketing efforts, improves response rates and reduces marketing costs. Acxiom’s InfoBase can help enhance and analyse your customer data to identify more selling and retention opportunities.

**InfoBase Enhancement**—the leading consumer data-append product, InfoBase Enhancement supplies consumer descriptive data for use in analytic, segmentation and targeting applications. Hundreds of demographic, homeowner, buying behaviour, financial, motoring and interest variables enable you to segment, analyse and model consumer data, resulting in accurate targeting and more predictive modelling. With multiple data sources and sophisticated build logic, available across more than 90% of UK households, our enhancement capability is the most complete, comprehensive and accurate source of consumer data available.

**InfoBase Acquisition**—a comprehensive, multi-sourced line of acquisition solutions designed to help you effectively and efficiently target new prospects with hundreds of demographic, homeowner, buying behaviour, financial, vehicle and interest selectors. Containing 37m individuals, InfoBase acquisition marketing universe offers the freshest data and reliability, with frequent rebuilds and suppression updates using AbiliTec® links and Acxiom cleansing processes to eliminate duplicates and increase your return on investment.

**InfoBase Email**—A comprehensive database of 3rd party marketing permissioned emails for use in campaigns. Email provides a cost-effective and high speed channel to reach your targets be they Customers or Prospects. The Acxiom Email products benefit from a product build and validation process and offers channel extension of the main InfoBase insight lifestyle and demographic data. The database is multi-sourced from trusted Acxiom partners; all of whom have been through Acxiom Privacy Due Diligence processes in order to ensure the data is collected to Acxiom and Industry standards. Volumes will vary based on use case and validation processes but are currently in the region of 40 million for Append and Reverse Append and 16 million for acquisition campaigns.

**InfoBase Mobile and Phone**—A scalable database of Mobile and Home Landline telephone number data for use in campaigns. The telephone channels are connected and extended against the main InfoBase insight lifestyle and demographic data to enable additional contact channels in order to reach your target audiences, numbers are also available for campaigns by extending the channel to your existing customer data. The database is multi-sourced from trusted Acxiom partners, all of whom have been through Acxiom Privacy Due Diligence processes in order to ensure data is collected to Acxiom and Industry standards. Volumes will vary based on use case and validation processes but are currently in the region of 14 million Mobiles and 3.5 million Landlines.

**InfoBase Suppression**—facilitates compliance with privacy. Suppression is a service which enables businesses to eliminate prospects from targeting if they have opted to not receive marketing or are not currently active consumers at that address such as deceased and gone-aways. InfoBase suppression works within DMA and industry guidelines, to help clients improve the profitability of direct mail campaigns by reducing the number of irrelevant marketing communications and reducing consumer complaints.
PERSONICX—Audience Definition Made Easy

Personicx is Acxiom’s highly effective approach to out-marketing your competition. It is a consumer segmentation and visualisation system that allows marketers to organise audiences based on their demographics, lifestyles and buying behaviours.

Built using a combination of detailed consumer surveys and the most accurate individual level data available from InfoBase, our latest Personicx solution is available at Individual, Household and Postcode level. So whether you’re targeting consumers of varying ages, marketing products to key decision makers in the home or understanding the market geographically, the same solution can support your requirements.

Driven by behaviour, the 55 clusters represent unique segments of the population and are defined by four meaningful dimensions in its code structure—Lifestage, Affluence, Digital and Age.
The Personix Eye is an interactive tool which uses the code structure to logically plot the clusters and shows how they relate to each other within the UK. Visit www.personix.co.uk to view the market place through Personix and explore the detail that defines each segment.

When you want to know even more about the market and the clusters, the Personix planning tool contains over 500 interactive profiles, providing you access to the extensive characteristics used to build our solution. This easy to use market insight tool allows you to understand customers’ demographics and buying behaviours, conduct market analysis, plan customer acquisition strategies, and create cross-sell/up-sell and retention campaigns that are truly targeted, personalised and powerful.

<table>
<thead>
<tr>
<th>1st Digit = Lifestage</th>
<th>2nd Digit = Affluence</th>
<th>3rd Digit = Digital</th>
<th>4th and 5th Digit = Cluster Code and Age Ranking</th>
</tr>
</thead>
<tbody>
<tr>
<td>Y</td>
<td>L</td>
<td>1</td>
<td>1 Youngest</td>
</tr>
<tr>
<td>F</td>
<td>M</td>
<td>2</td>
<td>2 Fully connected</td>
</tr>
<tr>
<td>X</td>
<td>H</td>
<td>3</td>
<td>26 Emerging users</td>
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<tr>
<td>R</td>
<td></td>
<td>4</td>
<td>54 Medium</td>
</tr>
<tr>
<td></td>
<td></td>
<td>5</td>
<td>55 High</td>
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</tbody>
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Keen to Be Seen
Age Range: 18 - 40 years
A group of twenty-somethings in their early years of work, therefore ranging from first jobs to those already enjoying success, so in the main they are financially comfortable. They may have a car or borrow their parents'. They are always online and use social media through a variety of touchpoints, surfing comparison and voucher sites and keeping up to date with the news. iPhone is imported, so Apple and premium brands are popular and they’re best connected via mobile or social networks. They are active, enjoy sports, fashion, films, music and travel and donate to environmental causes.

LOCATION: 
PROPERTY: 
AUTO: Household Income: £25,000 - £75,000
FINANCIAL: 
SUNDAY BASED: 
HOLIDAYS: Income: £25,000 - £75,000
LIFESTYLE: 
INTERNET: The Independent, The Guardian
GADGETS: Cosmopolitan Magazine
MOBILE: 
MEDIA: 
MARKETING PREP: 

1st Digit = Lifestage 2nd Digit = Affluence 3rd Digit = Digital 4th and 5th Digit = Cluster Code and Age Ranking
AFFORDABILITY—Multi-dimensional Insight into What Consumers Can Afford to Spend

Acxiom’s Affordability solution provides the relevant insight into domestic expenditure that organisations need to fully understand ‘why’ customers act the way they do and ‘how’ they may behave in the future. One dimensional views, like the demographic ‘who’ or the behavioural ‘what’ are not enough on their own to understand customers value to your business.

Comprising of more than 100 variables, the Affordability data suite provides marketers with the right tools to make informed decisions.
This array of indicators combine to create measures and comprehensive rankings and the Affordability segmentation provides an overarching economic view of each household. The result is that marketers can better prioritise existing customer groups based on their degree of financial commitment, effectively identifying those who live beyond their means or can afford products and services regardless of economic conditions and changing costs.

As it’s linked to InfoBase, Affordability can be used for prospecting to all marketable adults across all channels or to enrich your own customer marketing database. So whether you wish to have a greater insight into the economic status of your customers, increase customer value through targeted cross sell programmes, focus retention on customers who are the most profitable, or reduce the risk of acquisition by targeting the best prospects, Affordability can help.
AUDIENCE PROPENSITIES — Essential Purchase Propensities, Tuned to Your Industry, Custom Built to Meet Your Needs

Acxiom has the ability to custom build target audiences for any consumer market that can be defined through research panels and mapped to InfoBase. By using InfoBase to model target audiences defined by research, you can reach out to our 47m marketable adults across the most suitable channels.

So whether it’s predicting consumer behaviour, product and brand affinities, likelihood to purchase or the best way to engage them, we can help you predict the answer to your most important marketing questions and score prospects on their propensity to be your target audience:

• Who has affinity for my brand?
• Who is likely in market now?
• What is the overall spending potential?
• Who is likely to purchase my product category?

• What media types are likely to be used for researching a product purchase?
• What channels are likely to be shopped?
HIGHLY TARGETED

With relationships established with an increasing number of research panels, such as YouGov and TGI, we have access to highly detailed insight into consumer behaviour, characteristics, opinions and attitudes across an extensive range of sectors, enabling you to really understand your audience when planning marketing activity.

CHANNEL DISTRIBUTION

Not only can you market off-line through our traditional list products of direct mail, email and phone, we can also distribute to these audiences through LiveRamp and distributed through a DSP/DMP or through Safe Haven to a Premium Publisher such as Facebook, Twitter, Yahoo, EBay.

DATA PACKAGES

With a blend of demographic and behavioural insights, Acxiom is developing pre-defined data packages to help you identify the most relevant and effective audiences, such as Sports Enthusiasts and Keen to be Green. See our website for further information on our most up to date packages https://www.acxiom.co.uk/what-we-do/digital-audiences/.
GEO LEVEL SOLUTIONS (LOCATION DATA)

The extensive coverage of Acxiom’s InfoBase data at individual level, means we have the ability to make our solutions available at geo level for the purpose of location based marketing, planning and spatial analytics.

**Neighbourhood InfoBase**—Neighbourhood InfoBase is our core InfoBase data aggregated to higher levels of postal geography in the form of proportions and indices of all our individual and household level attributes. Neighbourhood InfoBase consists of more than 240 variables—demographics, financial, property and lifestyle, each of which can be provided at two standard levels of geography—postcode and postal sector. This solution can be used with analytical and geospatial software or within predictive models, to enable research and market analysis, predict the supply and demand potential for goods and services spatially and optimise marketing effectiveness.

**Personicx**—our individual level Personicx solution is also available at both postcode and postal sector level. It also includes a statistically derived dominant segment assignment for when distributions are not appropriate such as scoring postcode level records. This combination of Personicx deliverables can support businesses that need to integrate their mass, direct, digital and local marketing communications.
INFOBASE VARIABLES

KEY

- Variable is fully populated across the InfoBase universe using actual data where present and imputed where not. This ensures solutions can be consistently deployed across all enhanced records and delivers reach across all marketing channels.

- Variable is based on actual data only from the UK’s largest source of lifestyle questionnaire data; delivering known lifestyle, demographic and behaviour variables across more than 55% of UK households. Coverage ranges from 15%-61% enabling the precision of actual data to be applied effectively within customer enhancement solutions.

- Two versions of the variable are available. Full coverage or as actual data only.

<table>
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<tr>
<th>GEOGRAPHY</th>
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<tbody>
<tr>
<td>TV Region</td>
<td>County</td>
</tr>
<tr>
<td>Region Code</td>
<td>Country Code</td>
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<tr>
<td>Population Density (Postcode Level)</td>
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<tr>
<th>MARITAL STATUS, AGE AND LIFESTAGE</th>
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<tbody>
<tr>
<td>Gender</td>
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<tr>
<td>Marital Status</td>
</tr>
<tr>
<td>Year of Birth</td>
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<tr>
<td>Full Date of Birth</td>
</tr>
<tr>
<td>Age (banded)</td>
</tr>
<tr>
<td>Partner's Year of Birth</td>
</tr>
<tr>
<td>Partner's Full Date of Birth</td>
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<tr>
<td>Individual’s Lifestage–Age Driven</td>
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<tr>
<td>Household Level Lifestage–Age Driven</td>
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<td>Individual’s Lifestage–Family Status Driven</td>
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<tr>
<td>Household Lifestage–Family Status Driven</td>
</tr>
<tr>
<td>Young Adult Still Living at Home</td>
</tr>
<tr>
<td>Number of Young Adults Still Living at Home</td>
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<table>
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<th>PRESENCE OF CHILDREN</th>
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<tbody>
<tr>
<td>Parent Status</td>
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<tr>
<td>Dependent Children in Household</td>
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<tr>
<td>Number of Children at Home (0-21 Years)</td>
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<tr>
<td>Number of Children in the Household Aged 00-10</td>
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<tr>
<td>Number of Children in the Household Aged 00-16</td>
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<tr>
<td>Number of Children in the Household Aged 11-16</td>
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<tr>
<td>Number of Children in the Household Aged 17-21</td>
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<tr>
<td>Child at Home 0-4 Years Old</td>
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<td>Child at Home 5-7 Years Old</td>
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<tr>
<td>Child at Home 8-10 Years Old</td>
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<tr>
<td>Child at Home 11-16 Years Old</td>
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<tr>
<td>Child at Home 17-21 Years Old</td>
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<tr>
<td>Age of Eldest Child</td>
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<td>Age of Eldest Child in Household</td>
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<tr>
<td>Age of Youngest Child</td>
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<tr>
<td>Age of Youngest Child in Household</td>
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<tr>
<td>Children's Year of Birth</td>
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<th>HOUSEHOLD COMPOSITION</th>
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<tr>
<td>Head of Household Indicator</td>
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<td>Household Size–Number of Adults in Household</td>
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<td>Total Household Size (Adults and Children)</td>
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<td>Summary Household Composition</td>
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<tr>
<td>Detailed Household Composition</td>
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</tbody>
</table>
HOME AND PROPERTY
- Home Ownership Status
- How Many Times Homebuyer (1st, 2nd, 3rd+ Home)
- Year Moved to Address
- Length of Residence (Banded)
- Month Moved into Current Home
- Year Current Household Moved Into the Address
- Household Length of Residence (Banded)
- Type of Property
- Number of Bedrooms
- Date Home Built

OCCUPATION AND EMPLOYMENT MEASURES
- Individual’s Occupation
- Partner’s Occupation
- Individual’s Employment Status
- Partner’s Employment Status
- Self Employed
- Partner is Self Employed
- Run Business From Home (You)
- Run Business From Home (Partner)
- Individual or Partner is Professional/Manager
- Individual or Partner is Educational/Medical
- Individual or Partner is Office/Clerical/Shopworker
- Individual or Partner is Craftsman/Tradesman
- Individual or Partner is Manual/factory worker
- Individual or Partner is Housewife
- Individual or Partner is Retired
- Individual or Partner is Student
- Number of Students in Household

INCOME AND AFFLUENCE MEASURES
- Combined Annual Household Income
- Equivalised Income
- Equivalised Household Income Indexed to UK Average
- Net Household Income Per Week (Banded)
- Net Household Income Per Week Indexed to UK Average
- Discretionary Household Income Per Week (Banded)
- Discretionary Household Income Per Week Indexed to UK Average
- Dual Income No Kids Yet
- Affluence Ranking
- Household Affluence Ranking
- Lifestage by Affluence
- Household Level Lifestage by Affluence
- Household Socio Economic Classification
- Individual Has an Earning Occupation
- Partner has an Earning Occupation
- Incomes Across Individual and Partner
- Number of earners in the household
- Proportion of Adults Earning
- Number of Unemployed in the Household
- Proportion Adults Unemployed
- Number of Non-Earning Adults in Household
- Household Employment Status (Based on Household’s Primary Couple)
- Pensioner Status (Based on Household’s Primary Couple)

LIFESTYLE–REGULAR LEISURE INTERESTS
- Bet on Horse Racing
- Book Reading
- Charities/Voluntary Work
- Crossword Puzzles
- Current Affairs
- Cycling
- Do-It-Yourself
- Eating Out
- Fashion Clothing
- Fine Art/Antiques
- Football
- Foreign Travel
- Further Education
- Gardening
- Going to the Gym
- Going to the Pub
- Golf
- Gourmet Cooking/Fine Foods & Wines
- Grandchildren
- Health Foods
- Hiking/Walking
- Household Pets
Jogging/Physical Exercise
Listening to Music
National Trust
Personal Computing
Prize Draws & Competitions
Religious Activities
Snow Skiing
Theatre, Cultural/Arts Events
Vitamins/Food Supplements
Wildlife/Environmental Concerns
Non Smoking Household
Cultural Pursuits Interest level
Entertainment Interest level
Animal/Nature Awareness level
Outdoor Pursuits level

NEWSPAPER READERSHIP
Quality Newspaper Readers
Mid-Market Newspaper Readers
Popular Newspaper Readers
Daily Record
Daily Express
Guardian
Independent
Daily Mail
Daily Mirror
Star
Sun
Daily Telegraph
Times
Financial Times

TECHNOLOGY
Have a PC in the Household
Have Internet Access at Home
Have Internet Broadband
Personal Computing as a Regular Interest
Games Console
Digital Camera
Mobile/Music Streaming Device
Have Flat Screen TV
Have HD TV
Pay to View TV Subscription
Cable TV
Satellite TV
Mobile Phone
Mobile Contract Payment Type (Contract/Pre-Pay)
Household Technology Ranking
Consumer Electronics Audience Segmentation
(Spend on Technology and Motivation to Buy)
Telecoms Audience Segmentation
(Spend on Communication Services and Devices and Motivation to Buy)

TRAVEL
Take UK Holidays
Take European Holidays
Take USA Holidays—Ranked Likelihood
Take Rest of the World Holidays—Ranked Likelihood
Foreign Travel as a regular hobby
Snow Skiing as a regular hobby

AUTOMOTIVE
Motorist
Bought a Car Under 3 Years Old
SMMT Car Classification
Age of Car
Bought Car New/Used
Number of Cars in Household
Car Fuel Type (Petrol/Diesel)
Annual Mileage

INSURANCE RENEWAL
Car Insurance Expiry Month
Buildings Insurance Expiry Month
Contents Insurance Expiry Month
Changed Home Insurance Provider in Last 3 Years
Level of Motor no Claims Discount
FINANCE AND INSURANCE
- Have a Mortgage
- Individual/Partner has Personal Loan—Ranked Likelihood
- Personal Loan
- Individual/Partner is Credit Card Holder
- Household Credit Card Ownership
- Number of Credit Cards
- Have Visa/Master Card
- Have American Express Card
- Have a Store/Shop Card
- Have a Debit Card
- Private Pension—Ranked Likelihood
- Private Pension
- Regular Savings Plan—Ranked Likelihood
- Regular Savings Plan
- Child Savings Plan—Ranked Likelihood
- Child Savings Plan
- Unit Trusts/High Interest Investments
- Own Stocks/Shares
- Have an ISA
- Investment Activity Ranking
- Household Level Investment Activity Ranking
- Life Assurance—Ranked Likelihood
- Life Insurance
- Private Medical Insurance—Ranked Likelihood
- Private Medical Insurance
- Accident Insurance—Ranked Likelihood
- Accident Insurance
- Funeral Plan—Ranked Likelihood
- Funeral Plan
- Insurance Activity Ranking
- Household Level Insurance Activity Ranking
- Will

CHARITY INTERESTS AND ACTIVITY
- Charities/Voluntary Work
- Charity Donor Ranking
- Household level Charity Donor Ranking
- Donate to Environmental/Animal/Wildlife Causes—Ranked Likelihood
- Donate to Animal Pet Welfare
- Donate to Environmental Causes
- Donate to Wildlife Care
- Donate to Global Causes—Ranked Likelihood
- Donate to Disaster Relief
- Donate to Third World
- Donate to Other Causes
- Donate to Local Causes
- Donate to Children’s Welfare
- Donate to Help the Elderly
- Donate to Medical Research
- Donate to Disabled/Handicapped
- Donate to Cancer Research
- Donate to Help the Homeless

METHOD OF DONATION
- Contribute to Charity in the Street/at the Door
- Contribute to Charity by Post—Ranked Likelihood
- Contribute to Charity by Post
- Contribute by—Direct Debit
- Contribute by—Internet

ENVIRONMENT
- Environment Friendly Product Levels
- Recycled Product Levels
- Green Status—Ranked Percentile
CHANNEL BEHAVIOUR
- Probability to Buy Groceries Online—Often
- Probability to Buy Groceries Online—Sometimes
- Probability to Buy Groceries Online—Never
- Probability to Buy Insurance—Online
- Probability to Buy Insurance—in shop
- Probability to Buy Insurance—by phone
- Probability to use Internet for—Email
- Probability to use Internet for—Google
- Probability to use Internet for—eBay
- Probability to use Internet for—Weather News
- Probability to use Internet for—Price Comparison
- Probability to use Internet for—Social Networking
- Probability to use Internet for—Messaging
- Probability to use Internet for—Gambling/Betting
- Probability to use Internet for—Games Playing
- Probability to use Internet for—Paying Bills
- Probability to Research Tech Prod—Online
- Probability to Research Tech Prod—in shop
- Probability to Research Tech Prod—from Catalogue
- Probability to Buy Technical Prod—Online
- Probability to Buy Technical Prod—in Shop
- Probability to Buy Technical Prod—via Catalogue
- Probability to Use Mobile Phone for—Internet
- Probability to Have Freeview TV
- Probability to Have Satellite TV
- Probability to Have Cable TV
- Probability to Read News Online—Often
- Probability to Read News Online—Never
- Probability to Read News Online—Sometimes
- Probability to Book Holiday via—Internet
- Probability to Book Holiday via—Agent
- Online Purchase Frequency
- Online Behaviour Segments

MAIL ORDER
- Shopping by Catalogue Interest
- Mail Order Frequency

GROCERY SHOPPING
- Main Shopping Weekly Grocery Spend

CHANNEL PREDICTOR
- Preference to Receive Marketing Communications via Email
- Preference to Receive Marketing Communications via Direct Mail
- Preference to Receive Marketing Communications via Telephone
- Preference to Receive Marketing Communications via Text
- Preference to Receive Marketing Communications via Social Networking
- Channel Preference Mix Segments
PERSONICX SEGMENTATION

Personicx utilises a wealth of demographic, geographical, lifestyle and behavioural information to segment the UK market place into 55 robust clusters, allowing you to effectively understand, target and connect with consumers. As the number of touchpoints continues to grow, digital identities and behaviours evolve. Personicx now includes a vital digital dimension allowing users to plan marketing engagements effectively across channels.

Personicx delivers a single solution that can be deployed at all relevant levels (individual, household or postcode) subjected to intended application.

- Personicx Individual–55 cluster individual level behavioural segmentation
- Personicx Household–55 cluster household level behavioural segmentation
- Personicx Postcode–55 cluster postcode level behavioural segmentation
INFOBASE AFFORDABILITY

Delivering effective consumer marketing in a changing economy. InfoBase Affordability enables you to make informed decisions based on your customers spending potential and how exposed they are to shifting economic conditions. Affordability is a range of tools including a household level segmentation and many predictive models for specific economic dimensions. The segmentation used in conjunction with other key Affordability measures will assist in strategic planning, particularly developing acquisition and retention strategy.

AFFORDABILITY MEASURES
- Affordability Segmentation
- Stability Rank
- Affordability Rank

OUTGOINGS—SUMMARY LEVEL
- Total Household Outgoings—Banded Value Per Week
- Total Household Outgoings—Index to Average
- Fixed Household Outgoings—Banded Value Per Week
- Fixed Household Outgoings—Index to Average
- Committed Household Outgoings
- Committed Household Outgoings—Index to Average

OUTGOINGS (AVAILABLE INDEXED TO UK AVERAGE AND AS RANKED PERCENTILES)

HOUSING AND HOME INSURANCE
- Accommodation
  Household’s likely spend on accommodation (mortgage/rent)
- Mortgage
  Household’s likely spend on mortgage payments
- Rent
  Household’s likely spend on rent
- Home Energy
  Household’s likely spend on home energy spend
- Housing Rates and Taxes
  Household’s likely spend on housing rates and taxes
- Housing Maintenance
  Household’s likely spend on housing maintenance

HOUSEHOLD GOODS
- Furniture and Furnishings
  Household’s likely spend on furniture, furnishings, carpets and floor coverings
- Household Appliances
  Household’s likely spend on household appliances
- Non-Consumable Household Goods
  Household’s likely spend on glassware, tableware, textiles etc.
- Tools and Equipment
  Household’s likely spend on tools and equipment for house and garden
- Total Household Goods
  Household’s likely total spend on household goods

FINANCE AND PERSONAL INSURANCE
- Pensions
  Household’s likely spend on pensions
- Savings and Investments
  Household’s likely spend on savings and investments
- Pensions, Savings and Investments
  Household’s likely total spend on pensions, savings and investments
- Life Insurance
  Household’s likely spend on life insurance
- Medical Insurance
  Household’s likely spend on medical insurance
- Other Personal Insurance
  Household’s likely spend on other personal insurance
- Personal Insurance
  Household’s likely total spend on personal insurance
- Total Housing Expenditure
  Household’s likely total spend on rent/mortgage, energy, rates, maintenance etc.
- Buildings Insurance
  Household’s likely spend on buildings insurance
- Contents Insurance
  Household’s likely spend on contents insurance
- Home Insurance
  Household’s likely spend on home insurance (buildings/contents)

MOTORIZING
- Motor Fuel
  Household’s likely spend on motor fuel
- Vehicle Purchase
  Household’s likely spend on motor vehicle purchase
- Motor Insurance
  Household’s likely spend on motor insurance
- Vehicle Maintenance
  Household’s likely spend on motor vehicle maintenance
- Total Motoring Expenditure
  Household’s likely total spend on motoring (purchase, fuel, maintenance, insurance etc.)
RECREATION AND LEISURE
- Eating and Drinking Out
  Household’s likely spend on eating and drinking out index to UK average
- Holidays Abroad
  Household’s likely spend on holidays abroad
- Holidays in the UK
  Household’s likely spend on holidays in the UK
- Holidays
  Household’s likely total spend on holidays
- Betting and Gambling
  Household’s likely spend on betting and gambling
- Entertainment and Recreation
  Household’s likely spend on entertainment and recreation
- Gardening
  Household’s likely spend on gardening
- Pets
  Household’s likely spend on pets (excluding food)
- Sports and Leisure
  Household’s likely spend on sports admissions, leisure classes and equipment hire
- Recreation and Leisure
  Household’s likely total spend on other leisure and recreation activities

TECHNOLOGY
- Consumer Electronics
  Household’s likely spend on consumer electronics
- Software and Games
  Household’s likely spend on software and games
- Technology Subscriptions
  Household’s likely spend on technology subscriptions, licences and rental
- Technology
  Household’s likely spend on recreational technology

EDUCATION
- Nursery and Primary School Education
  Household’s likely spend on nursery and primary school education
- Secondary School Education
  Household’s likely spend on secondary school education
- Nursery and School Education
  Household’s likely total spend on school and nursery education
- University and College Education
  Household’s likely spend on university/college education
- Total Education
  Total Household spend on education

CONSUMER PACKAGED GOODS
- Food
  Household’s likely spend on food
- Alcohol at Home
  Household’s likely spend on alcohol at home
- Consumable Household Products
  Household’s likely spend on consumable household goods and cleaning products
- Personal Goods
  Household’s likely spend on personal goods, toiletries etc.
- Pet Food
  Household’s likely spend on pet food
- Consumer Packaged Goods
  Household’s likely total spend on food, drink, pet food, toiletries, cleaning products, tobacco etc.

CLOTHING, FOOTWEAR AND PERSONAL EFFECTS
- Women’s Clothing, Footwear and Personal Effects
  Household’s likely spend on women’s clothing, footwear and personal effects
- Men’s Clothing, Footwear and Personal Effects
  Household’s likely spend on men’s clothing, footwear and personal effects
- Children’s Clothing, Footwear and Personal Effects
  Household’s likely spend on children’s clothing, footwear and personal effects
- General Personal Effects
  Household’s likely spend on general personal effects
- Total Clothing, Footwear and Personal Effects
  Household’s likely total spend on clothing, footwear and personal effects

EXPENDITURE MEASURES
- Income by Outgoings
  Segments based on level of outgoings within net household income decile
- Proportion of Income Spent
  Proportion of net household income spent (total outgoings as proportion of net income)
- Proportion of Income Fixed
- Proportion of Income Committed
- Proportion of Income Discretionary
- Committed Spend Index
- Food/drink Spend Index
- Total Spend Index
- Household’s Standard of Living
- Indulgence Rank
- Asset Rank
- Income by Asset level
  ILU segmented by income and relative asset level within the income band
OTHER GENERAL LIVING GOODS AND SERVICES

- Communication Services
  Household’s likely spend on post, telephone/ mobile equipment and services
- Hair and Beauty Services
  Household’s likely spend on hair and beauty services
- Health
  Household’s likely spend on personal health
- Child Care Services
  Household’s likely spend on child care services
- Transport
  Household’s likely spend on transport
- Charitable Donations
  Household’s likely spend on charitable donations
- Total Goods and Services
  Household’s likely total spend on general goods and services

CREDIT AND DEBT BEHAVIOUR

- Credit Card Monthly Balance
  (modelled based on head of household)
- Credit Card Balance Repayment Behaviour
  (modelled based on head of household)
- Credit Card Balance Repayment Behaviour
- Number of Credit Cards (Based on Head of Household)
- Probability of Interest in a Secured Loan for any Reason
- Probability of Interest in Reducing Monthly Debt/
  Mortgage Payments
- Probability of Having Difficulty Repaying Credit/Loans
- Have Difficulty Repaying Credit/Loans

DELIVERY OPTIONS

SELF SERVICE

MyAcxiom enables clients to upload and process their first-party data through our Customer Data Integration tools in a self-serve environment, to audit the quality of your customer data assets. Visit https://www.acxiom.co.uk/what-we-do/myacxiomselfserve for further details.

AUDIENCE CLOUD

A self-service platform for use by marketers, agencies, publishers and data owners to evaluate, create, select, segment, distribute and monetise audience data across channels. Audiences can be distributed throughout the marketing ecosystem via LiveRamp (LiveRamp.uk) a preferred onboader, or native PII-based integrations.
To learn more about how Acxiom can work with you, visit acxiom.co.uk or call us at 0207 526 5265.