

RETAIL INSIGHTS

Behaviours and attitudes about household budgets, spending and fraud.

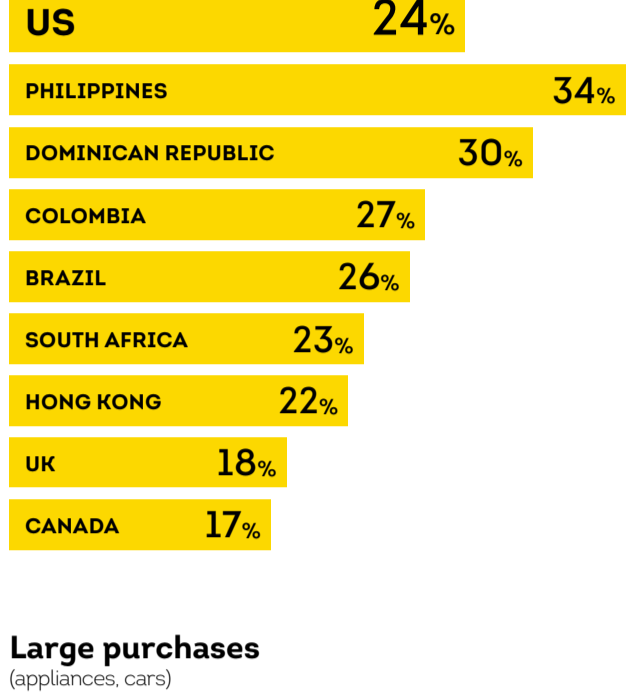
Our quarterly Consumer Pulse Survey explores consumers' recent personal finance and fraud experiences, and what financial changes they expect in the future.

Below is a snapshot of our latest findings.

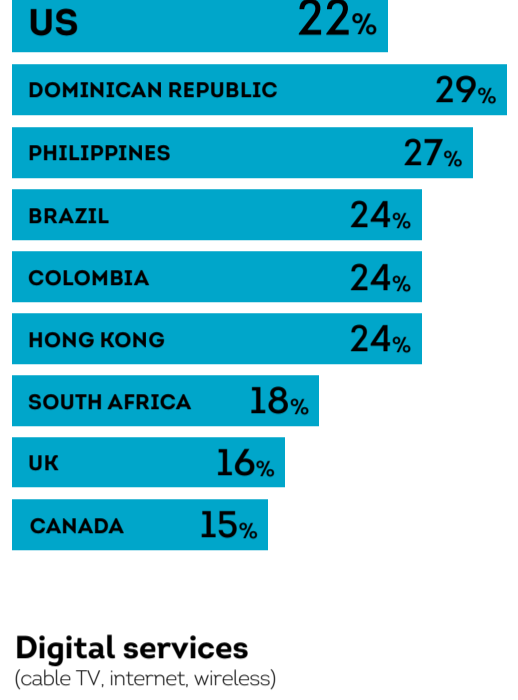
Expected Spending Increase

Percentage of consumers who said they would increase spending in each area over the next three months.

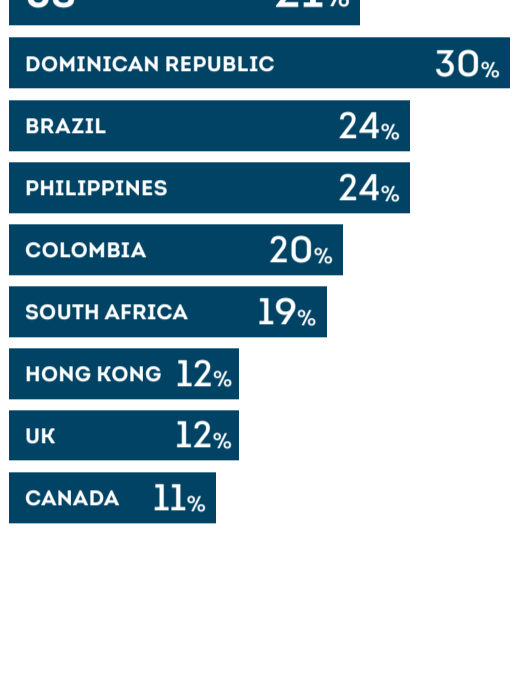
In-store or online retail shopping (clothing, electronics)



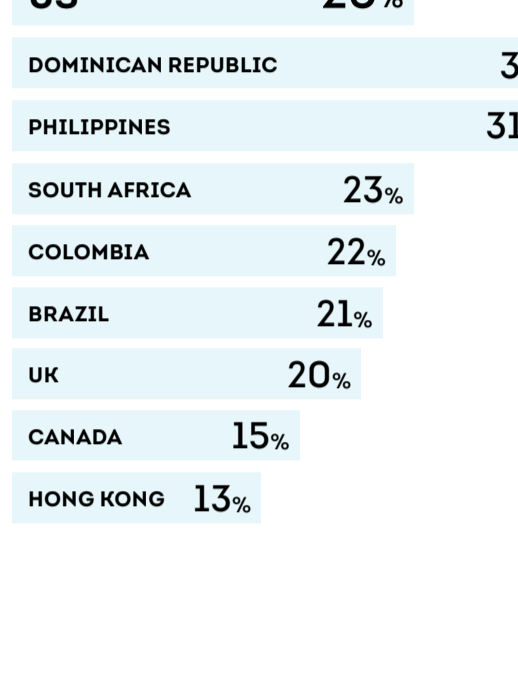
Discretionary personal spending (dining out, entertainment, travel)



Large purchases (appliances, cars)

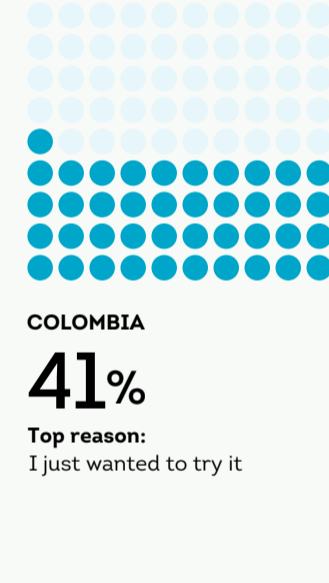
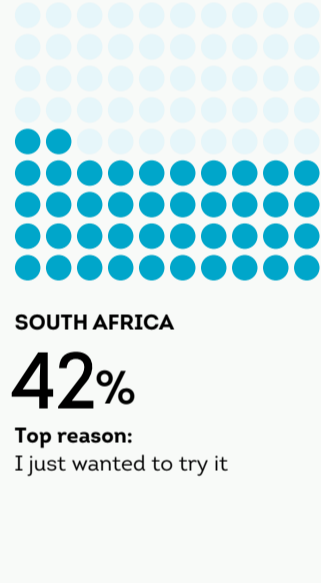
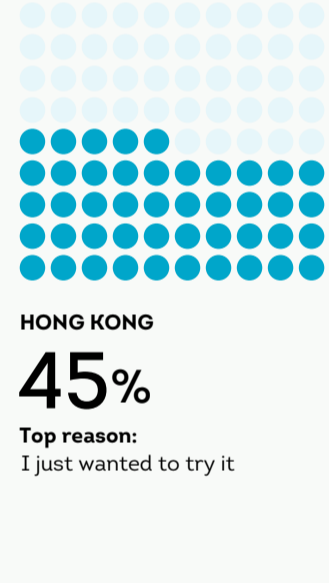
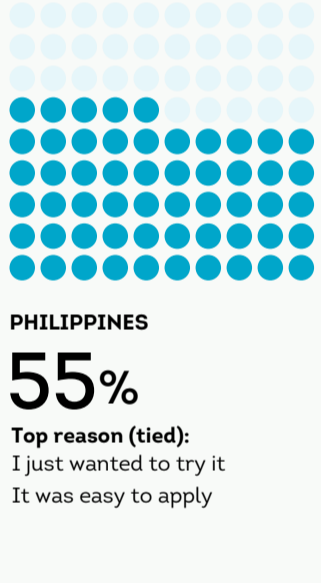
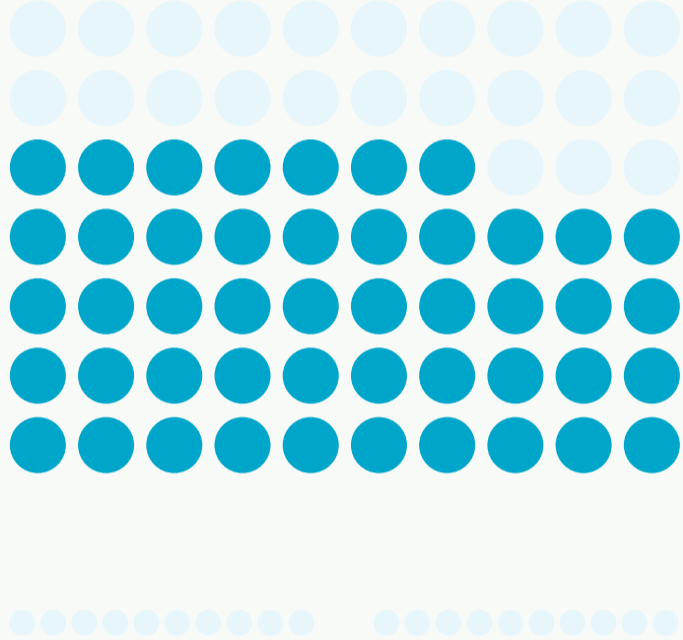


Digital services (cable TV, internet, wireless)



Use of Buy Now, Pay Later

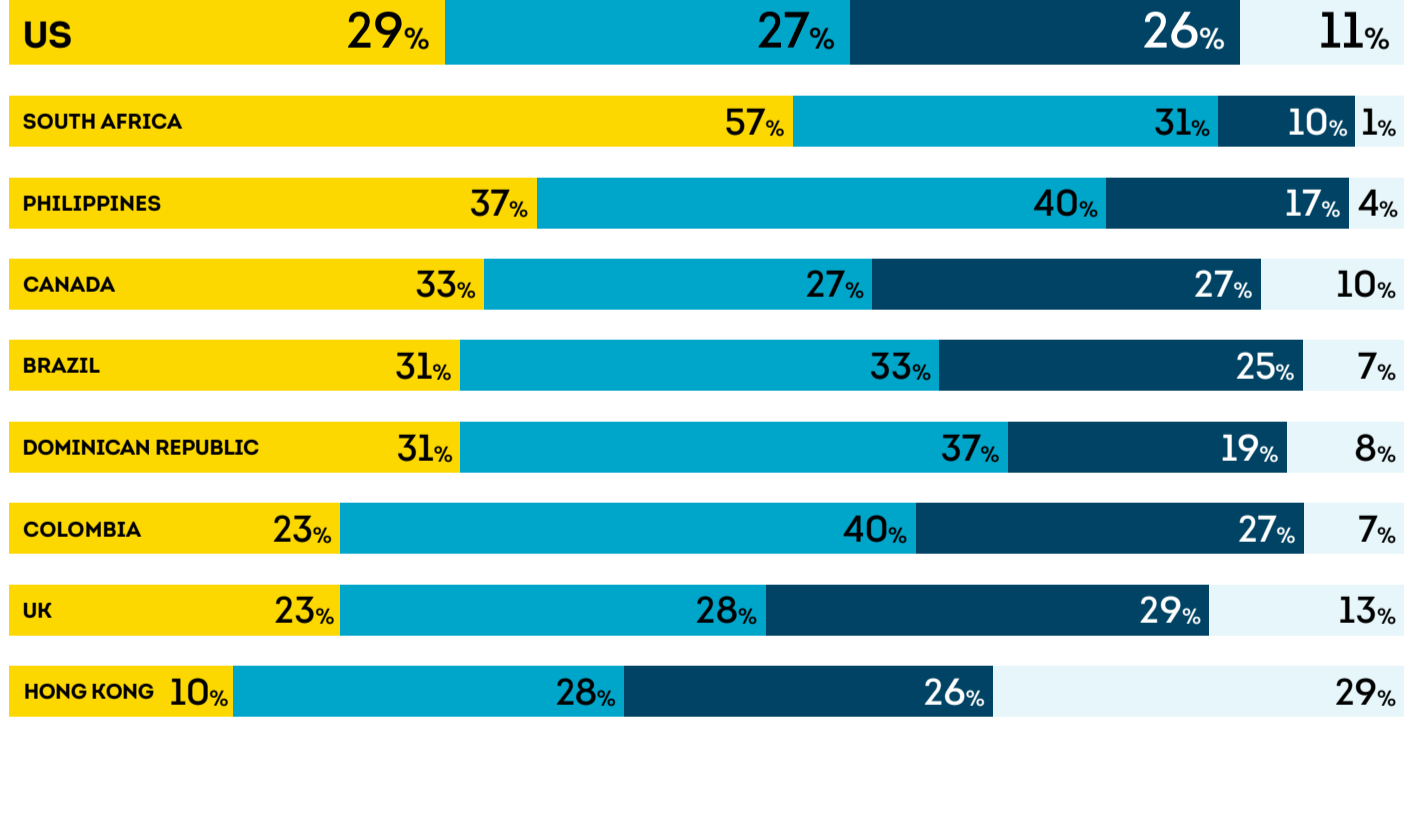
The percentage of consumers who claimed they've ever used buy now, pay later (BNPL), and the top reason for doing so.



*This question wasn't asked for the UK survey

Consumer Concern About Inflation

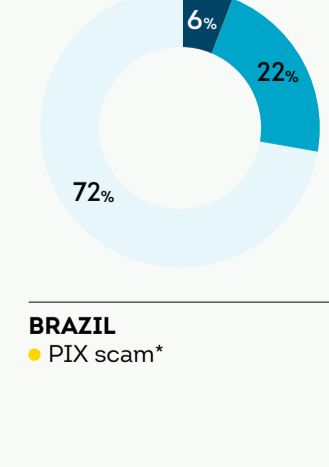
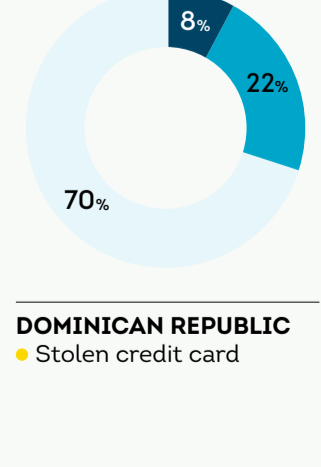
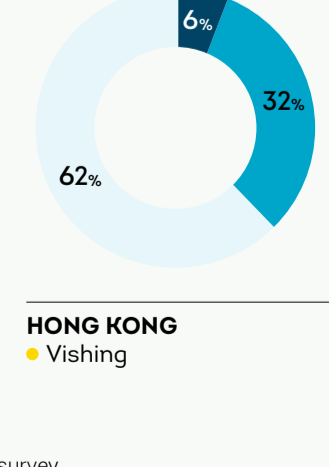
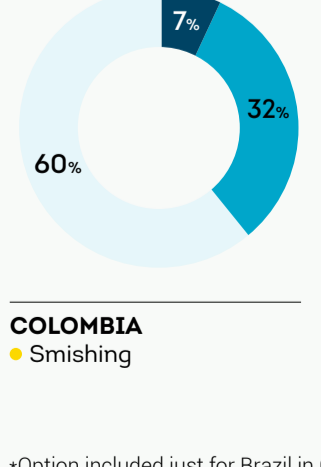
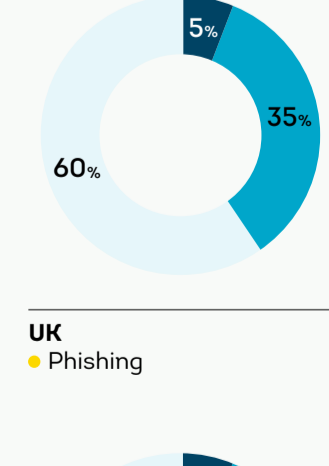
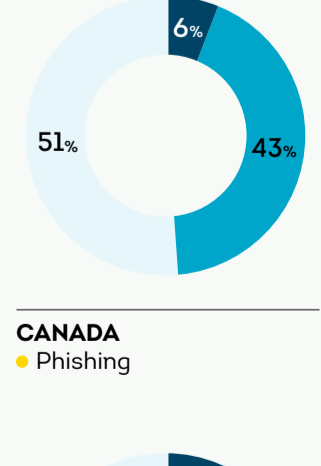
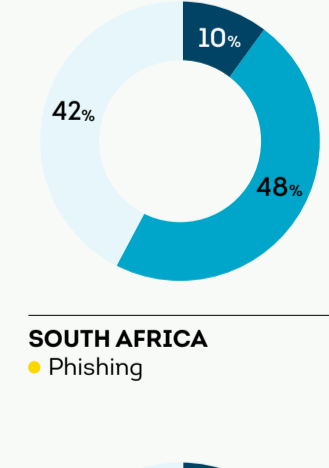
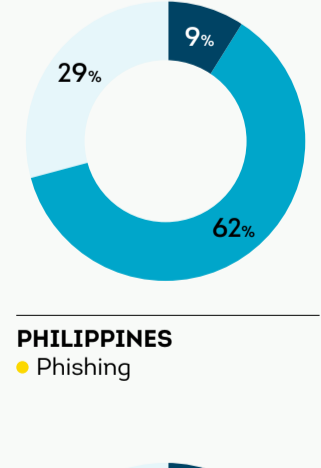
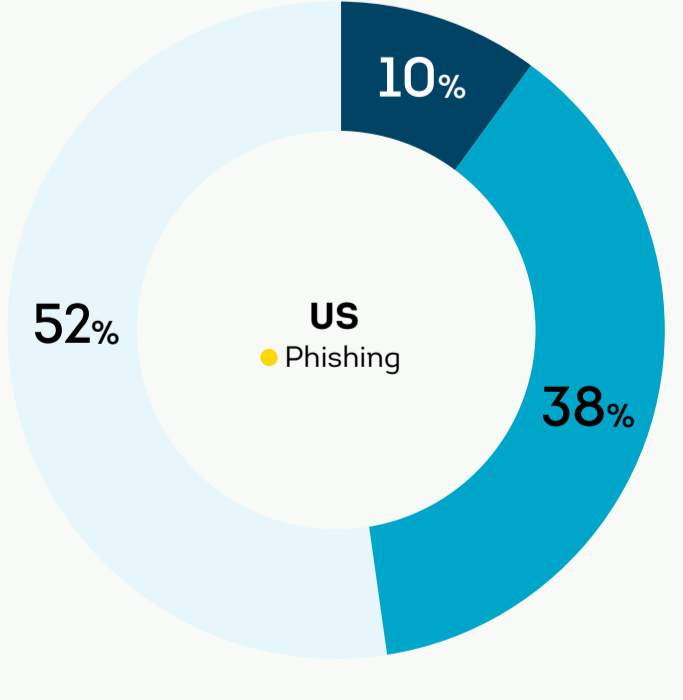
- Extremely
- Very
- Moderately
- Slightly



Consumers Targeted With Fraud

Percentage of consumers who said fraudsters targeted them with email, online, phone call or text messaging fraud attempts from April to July 2023, and the most frequent scheme by which they reported being attacked.

- Targeted and fell victim
- Targeted but didn't fall victim
- Not reported
- Most reported fraud scheme



*Option included just for Brazil in Q3 survey

TransUnion's Consumer Pulse Survey of 10,164 adults was conducted Jul 6-24, 2023 by TransUnion in partnership with third-party research provider, Dynata. Adults 18 years of age and older residing in Brazil, Canada, Colombia, the Dominican Republic, Hong Kong, the Philippines, South Africa, the UK and the US were surveyed using an online research panel method across a combination of desktop, mobile and tablet devices. Survey questions were administered in Chinese (Hong Kong), English, French (Canada), Portuguese (Brazil) and Spanish (Colombia and the Dominican Republic). To increase representativeness across resident demographics, the survey included quotas to balance responses to the census statistics dimensions of age, gender, household income and region. Generations are defined as follows: Gen Z, born 1995-2005; Millennials, born 1980-1994; Gen X, born 1965-1979; and Baby Boomers, born 1944-1964. Please note some chart percentages may not add up to 100% due to rounding or multiple answers being accepted.

For more findings about how household budgets, spending and fraud experiences have changed over time in specific countries and regions, visit:

transunion.hk/consumer-pulse-study

