

Consumer Pulse – Q3 2024

RETAIL INSIGHTS

# Behaviours and attitudes regarding household budgets, spending and fraud

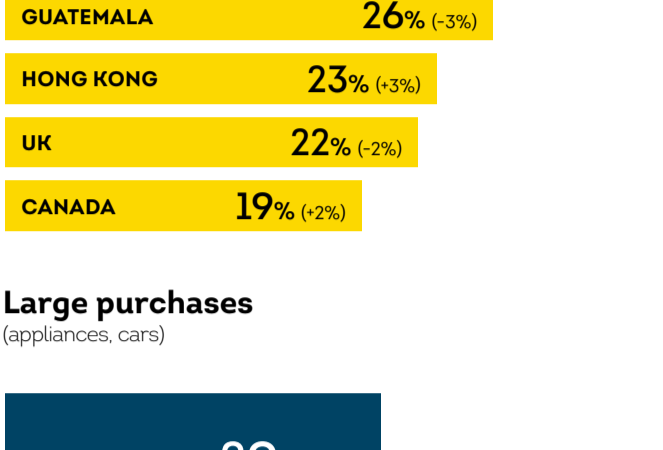
Our quarterly Consumer Pulse Survey explores consumers' recent personal finance and fraud experiences, and what financial changes they expect in the future.

Below is a snapshot of our latest findings.

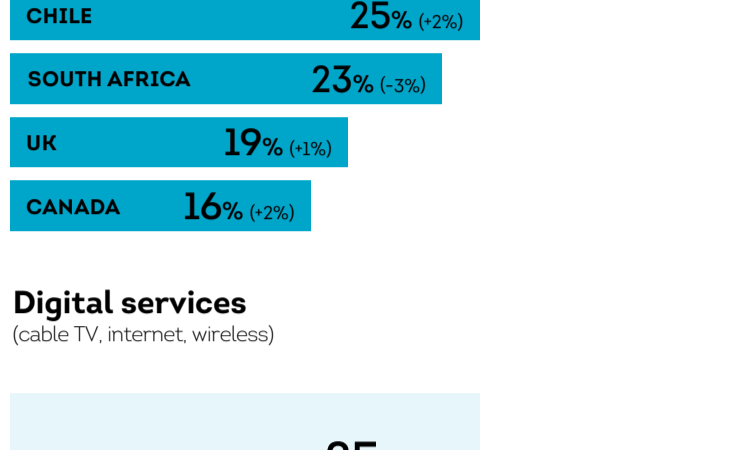
## Expected Spending Increase

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

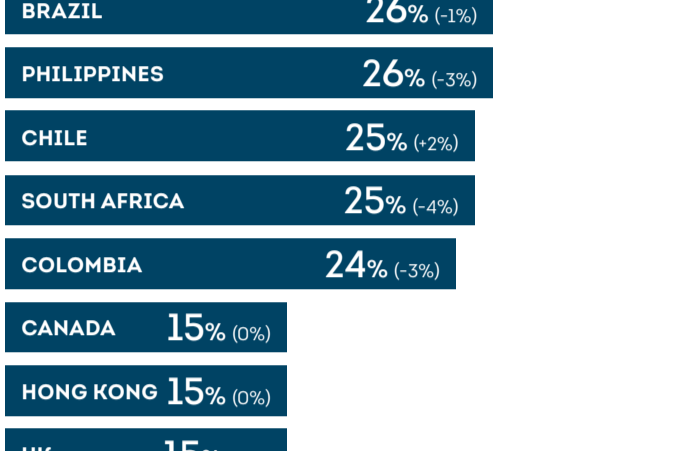
### In-store or online retail shopping (clothing, electronics)



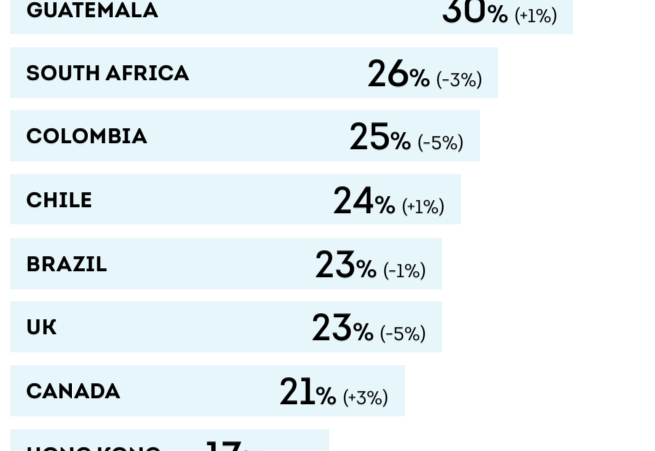
### Discretionary personal spending (dining out, entertainment, travel)



### Large purchases (appliances, cars)



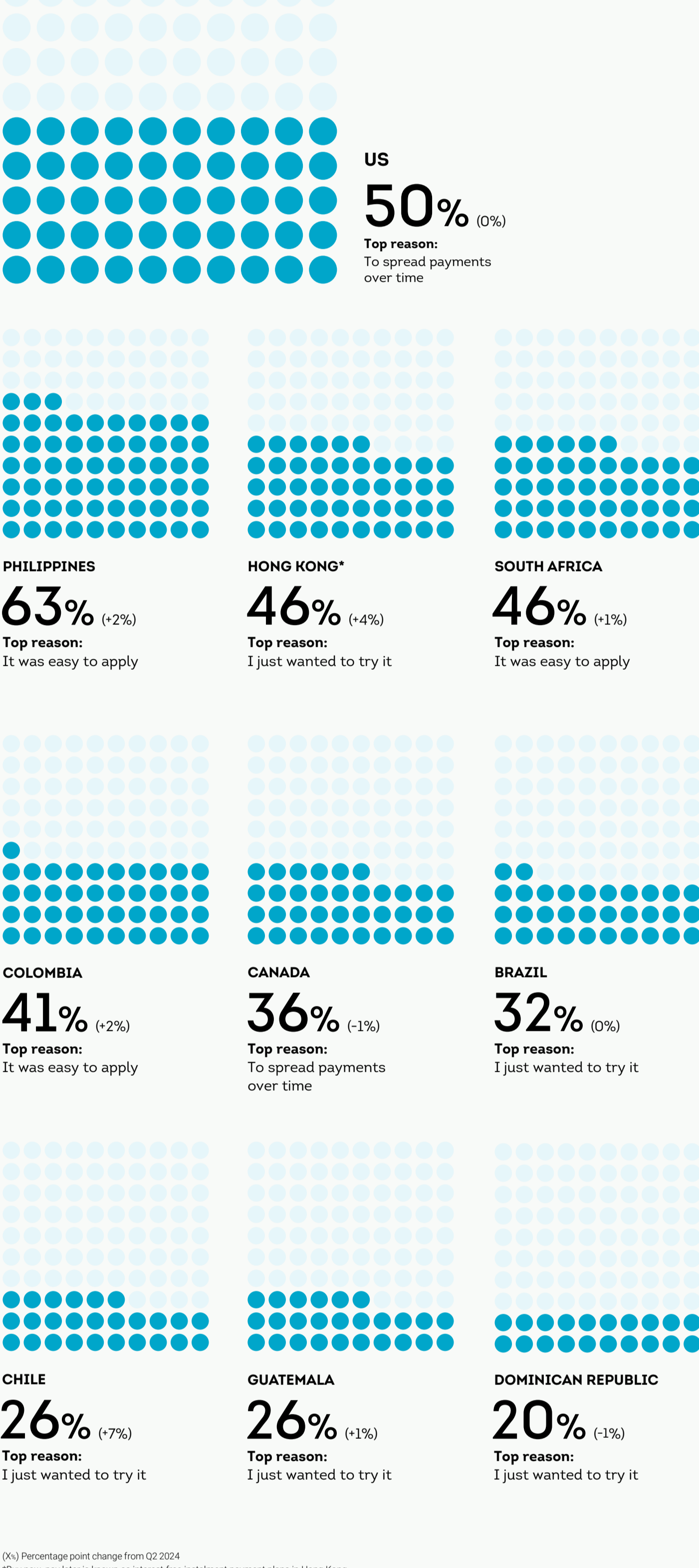
### Digital services (cable TV, internet, wireless)



(X%) Percentage point change from Q2 2024

## Use of Buy Now, Pay Later

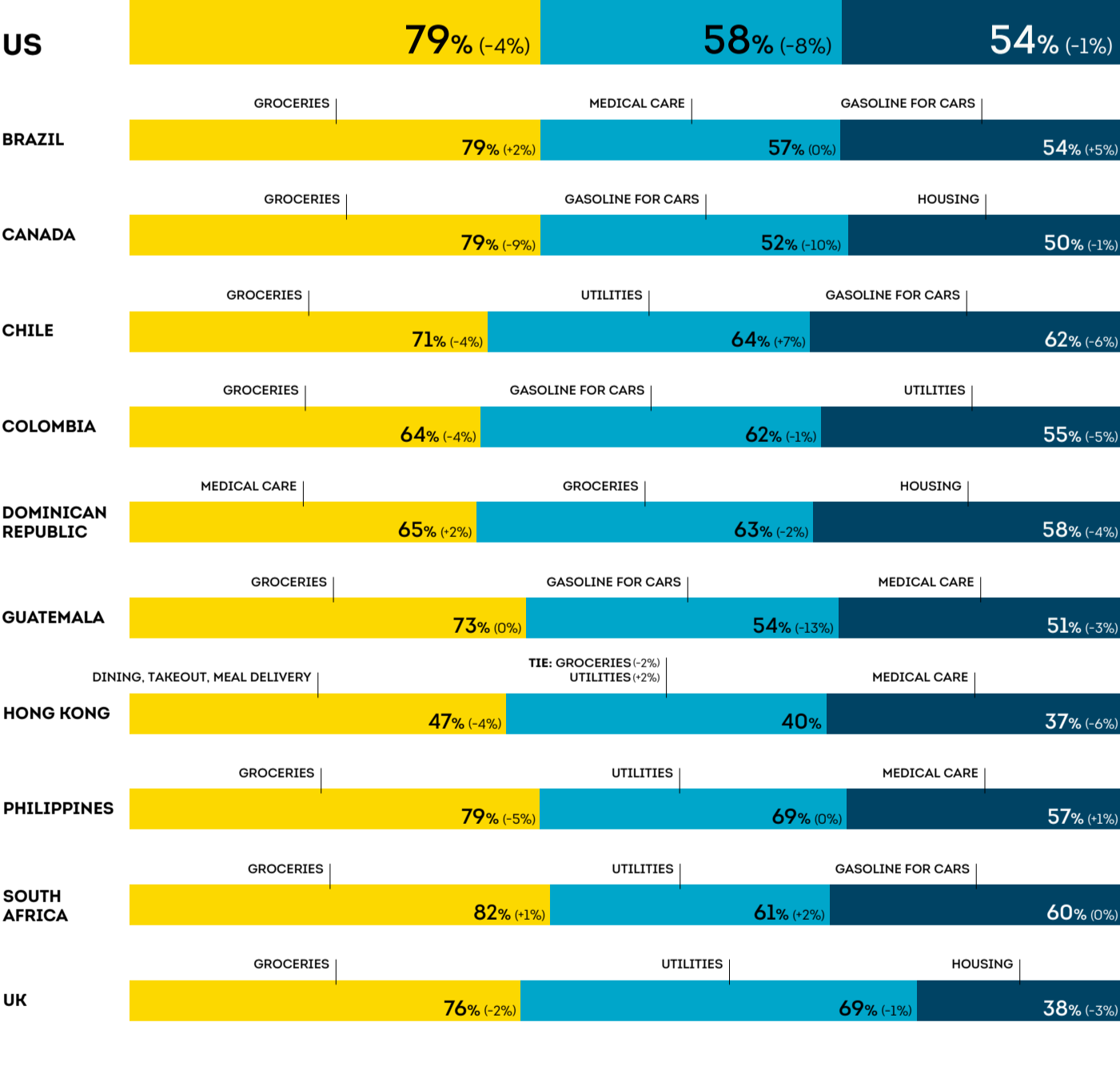
Percentage of consumers who claimed they've ever used buy now, pay later (BNPL), and the top reason for doing so.



(X%) Percentage point change from Q2 2024  
 \*Buy now, pay later is known as interest-free instalment payment plans in Hong Kong  
 \*\*This question wasn't asked for the UK survey

## Top Price Increase Concerns

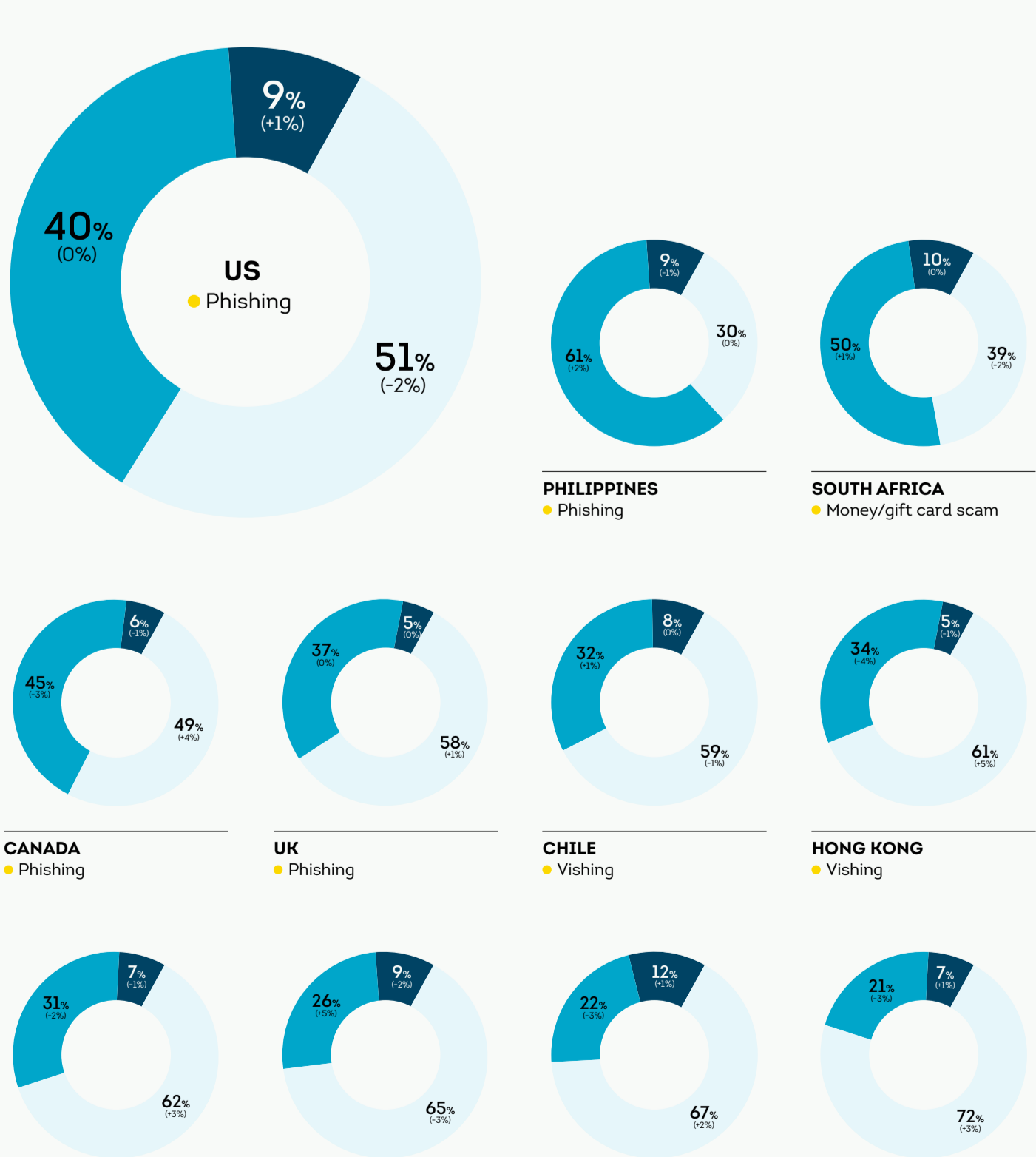
The top three types of price increases consumers said were very concerning and their corresponding percentages.\*



(X%) Percentage point change from Q2 2024  
 \*Among consumers who said they're concerned about the current rate of inflation

## 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 2024, and the most frequent scheme by which they reported being attacked.



(X%) Percentage point change from Q2 2024  
 \*Option included just for Brazil

TransUnion's Consumer Pulse survey of 11,672 consumers was conducted July 15-31, 2024 by TransUnion in partnership with third-party research provider, Dynata. Adults 18 years of age and older residing in Brazil, Canada, Chile, Colombia, the Dominican Republic, Guatemala, 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 English, Chinese (Hong Kong), French (Canada), Portuguese (Brazil) and Spanish (Chile, Colombia, the Dominican Republic and Guatemala). 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 in this research as follows: Gen Z, 18-26 years old; Millennials, 27-42 years old; Gen X, 43-58 years old; and Baby Boomers, age 59 and above. Please note some chart percentages may not add up to 100% due to rounding or multiple answers being accepted.

For more information about how TransUnion helps companies understand, reach and protect consumers across channels, visit:

[transunion.hk/consumer-pulse-study](https://transunion.hk/consumer-pulse-study)