Emerging Digital Consumer Trends

BORDERLESS ACCESS™
Redefining Reach and Insights

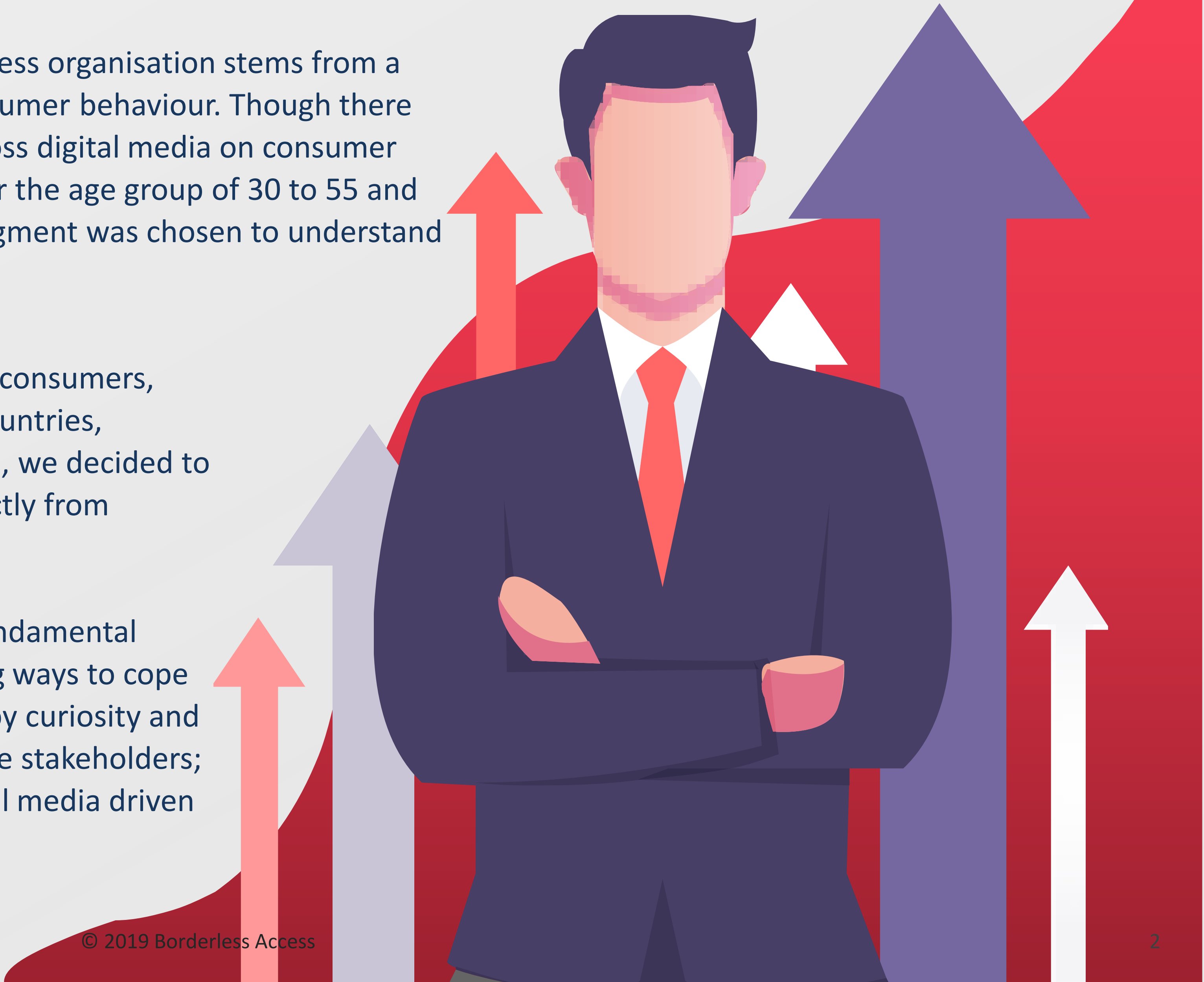
How People Aged 30 and Above are Redefining Digital Behaviour

Preface

It is a well-known fact that the success of any business organisation stems from a company's ability to understand and influence consumer behaviour. Though there are secondary sources of information available across digital media on consumer behaviour, the fastest emerging segment falls under the age group of 30 to 55 and they are the key decision makers and hence this segment was chosen to understand the dynamic buyer behaviour.

Borderless Access has a strong online reach among consumers, with over 3.71 million proprietary panelists in 34 countries, conducting over 3.9 million surveys annually. Hence, we decided to connect and build this further by taking inputs directly from consumers to generate digital behaviour insights.

We better understand the digital media-induced fundamental changes across the globe and offer firms captivating ways to cope with these changes. This report is primarily driven by curiosity and we are glad to share our research results with all the stakeholders; especially the ones who are passionate about digital media driven consumer behaviour.



Business Impact

A successful business influences the behaviour of consumers to encourage them to buy its products. Marketers have to go through a number of challenges in selling products like apparels, consumer durables, financial products, and holiday & travel packages, through various channels. It is necessary to study the consumer buying decision process with regards to changing behaviour.

This research enables key decision makers across the globe to understand the behaviour & its impact on changing attitudes, channels, and preferences towards various activities conducted online. Marketers can respond to this fundamental shift by using digital marketing channels in a more efficient manner.

Brands and marketers must use all possible indications to understand the ever-more multifarious touchpoints.
Data from digital behaviour includes social media, media and entertainment, online shopping, finances and holiday and travel can be utilised for personalised marketing. What's most important is for marketers to move swiftly as consumers are always one click away from another brand.

Our approach is to consider the consumer behaviour and perspective on digital media, a manifestation for all decision makers across the globe to better understand the ground level activities and status of their customers. A strong consumer orientation establishes the backbone of all successful marketing actions.

"Amazing things will happen when you listen to the consumer." – Jonathan Midenhall, CMO of Airbnb

TABLE OF CONTENTS

Objectives

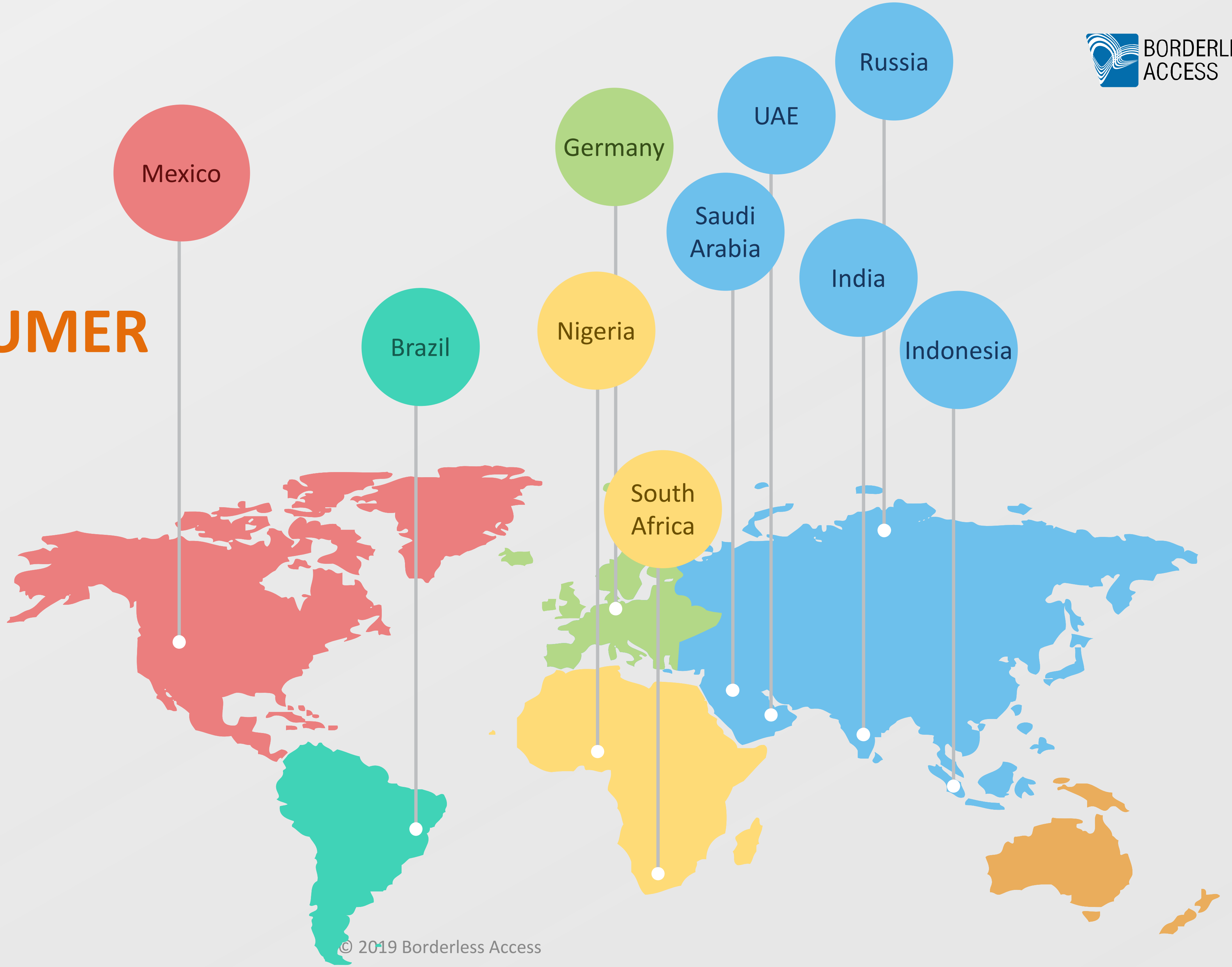
The main purpose of the study is to provide insights on how consumers above 30 years of age are redefining digital behaviour across key digital consumer interactions.

The study focuses on digital behaviour, patterns and preferences and are tracked across 10 countries including UAE, Saudi Arabia, Indonesia, South Africa, Russia, Nigeria, Mexico, Germany and Brazil for the below segments:

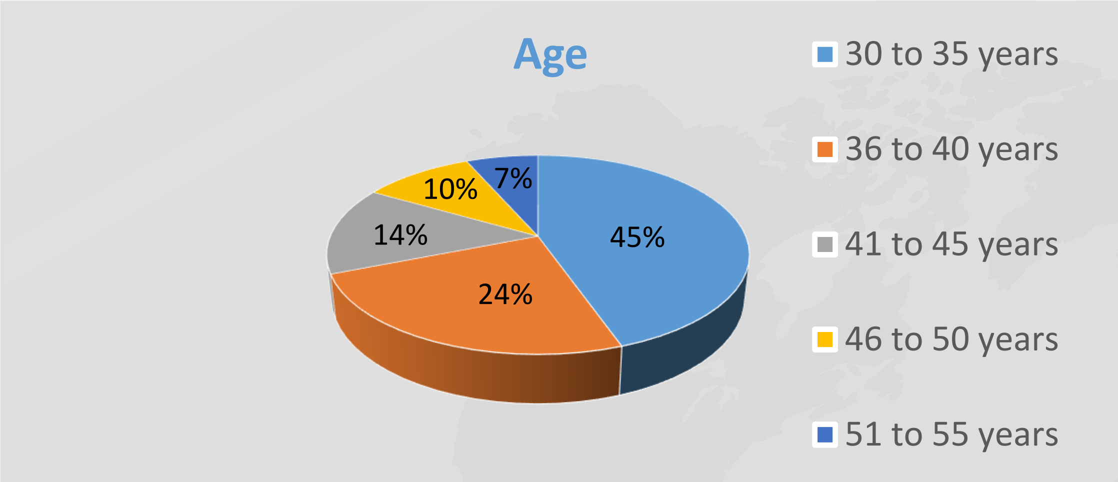
1. Online Interaction
2. Social Media participation
3. Media and Entertainment consumption
4. Online Shopping
5. Financial Planning
6. Holiday & Travel

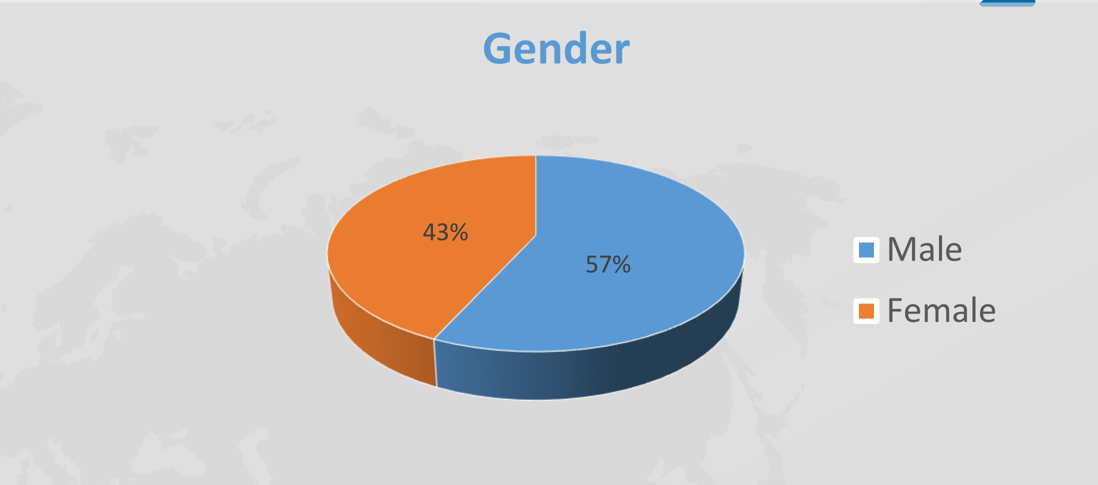
The primary research report analyses preferences and responses obtained directly from our diverse communities of consumers across the globe and strives to venture into the relatively unexplored territory of syndicated consumer insights.

TARGET CONSUMER PROFILE



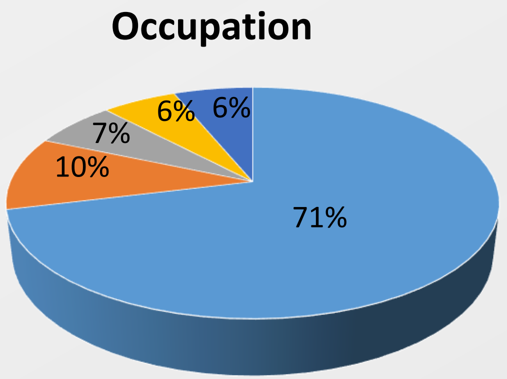
Consumer Profile – Demographics

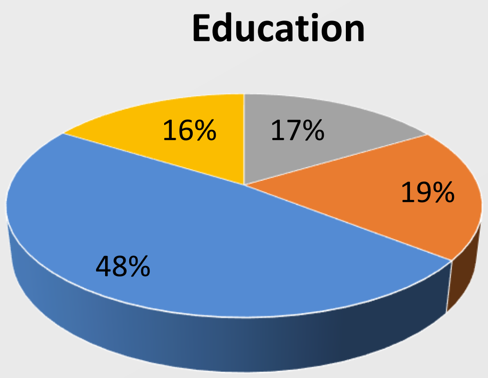




- ❖ The study includes consumers from ten different countries in equal proportions, with a total sample size of 3,500. The ten countries included are the UAE, Russia, Nigeria, Saudi Arabia, India, Indonesia, South Africa, Germany, Brazil and Mexico
- ❖ The report focused on the online behaviour pattern of consumers across key digital consumer interactions
- ❖ 45% of the consumers belonged to the age group of 30 to 35 years, 24% of them belonged to the age group of 36 to 40 years, 14% belonged to the age group of 41 to 45 and the rest 17% belonged to 46 to 55 years.
- ❖ Gender was evenly split with males constituting 57% of the responses and females 43% of the responses, globally
- ❖ To better understand the basic coordinates of consumers’ digital behaviour, we categorised the entire study into six different categories

Consumer Profile – Occupation & Education Level



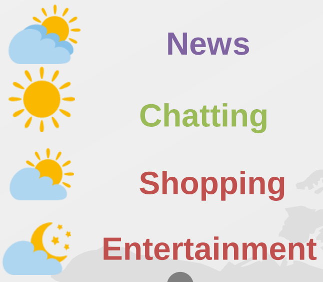


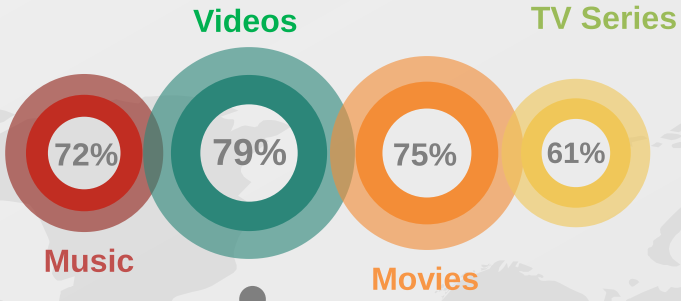
01 Over 48% of consumers report college or post-graduate degrees, which includes BA, BSc, BCom, MA, MCom, etc., and an additional 16% have some graduate/postgraduate degree in professional streams like BTech, MTech, CA, MBBS, LLB, etc., while 16% have college education but are not graduates (incl. diploma) and 17% have only a high school education or less. Almost half of them (48%) are graduates/postgraduates

02 Over two thirds (71%) of the consumers were working on a full-time basis.

03 We assessed the importance of digital behaviour across all the five categories in terms of channels preferred for the consumption of a wide variety of products and services. We determined the role of social media, especially e-commerce and aggregator websites for purchase decision making and consumer relationship formation

04 A major objective of this research was to shed light on the impact of digital media on consumer behaviour on two key aspects - purchase decisions and patterns of activity - conducted along with time spent on digital activities





Online Activities

General browsing was observed for all times of day

Entertainment Activities

Decision Making - Shopping

Convenience and Pricing crucial factors for online purchase

01

02

03

04

05

06

Preferred Devices

Smartphone most preferred

Social Media Channels

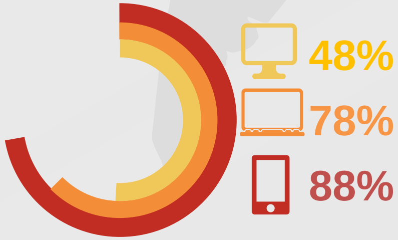
91% preferred Facebook for networking

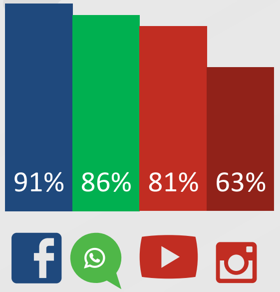
Financial Products

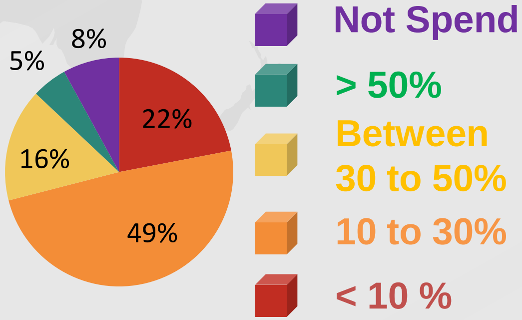
Percentage of income invested in financial products

behaviour

INFOGRAPHIC







Digital Activities

BORDERLESS™ ACCESS

Americas

Prominent in monetary activities – Finance, Holiday, Shopping

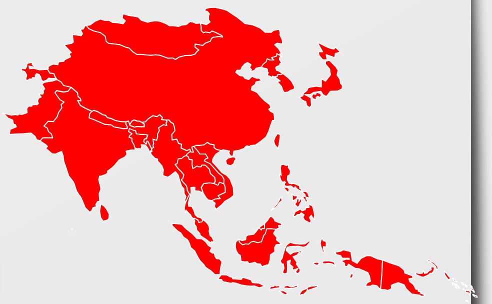
- Browsing & News
- Social & Chat
- Entertainment & Shopping
- Reviews & e-books

Africa

Active in non monetary activities – social, chat, news, etc

- News
- Chat
- Social Media
- Entertainment

Asia Pacific



Most active in all but finance, holiday & social media

- Browsing and News
- Social Media and Chat
- Reviews and e-books
- Entertainment and Shopping

Mid East

Active on social and monetary – Finances, holiday and shopping

- Browsing & Social Media
- Reviews & Holiday
- Finances & Recipes
- News, Entertainment and Shopping

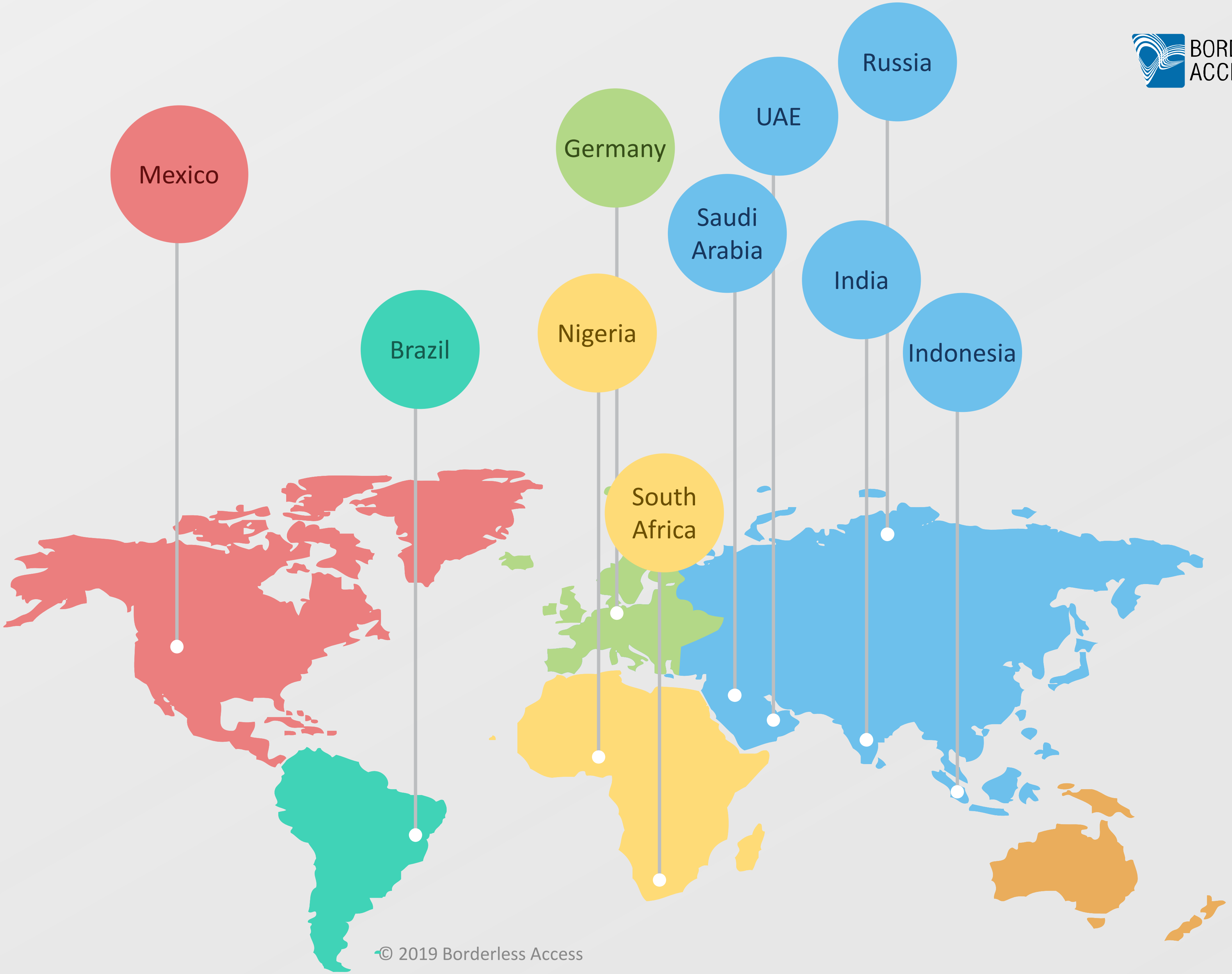
Europe

Least active on all digital activities among the regions

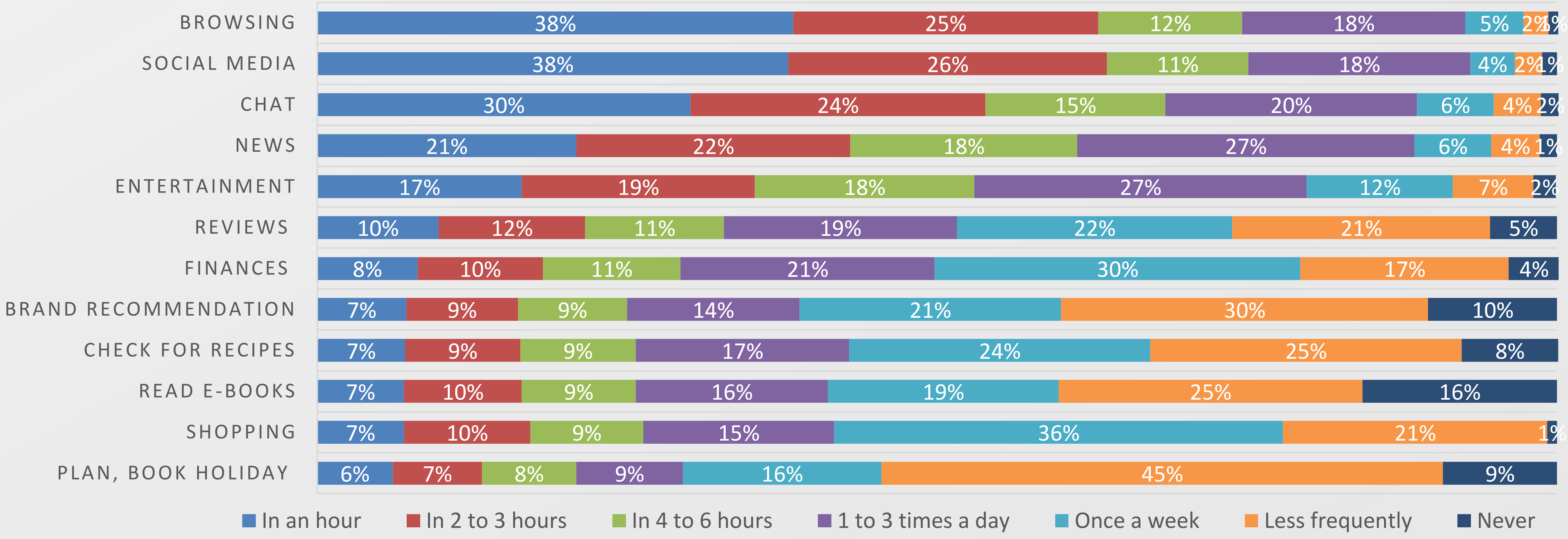
- News
- Social Media
- Chat
- Browsing

Least Active → ← Most Active

ONLINE INTERACTION



Online Interaction – Activities



Browsing and Social media are the most frequent online activities globally. Along with the above, brands do have opportunity to connect with consumers with channels providing reviews and recommendations.

1

Connecting to social media was also the most frequently conduct activity online globally. Social media usage showcases the increasing prominence of visually led social media in the region and the ongoing popularity of WhatsApp. The use, and adoption, of social media continues to rapidly evolve. At least 64% of the consumers socialise online at least once every 2 to 3 hours on a daily basis.

2

Online Activities

1

At least a third of the consumers prefer to chat online once every hour and another quarter of them chat once every 2 to 3 hours daily. This could be down to indolence, the cost of going out or simply not wanting too much personal contact with friends and family but just enough to swap brief messages and online chats. Communication is constantly evolving. Some people are as used to seeing their friend's online avatar as they are their face.

2

Social media activities included simple email, messenger, text and several forms of social networking like uploading pictures and videos, commenting on posts, blogging and sharing opinions, etc. People increasingly prefer quick and frequent engagement with instant updates on news than a prolonged chat and are also finding new ways to catch up with friends from their comfort of their homes.

3

The adoption of open source Android ecosystem has spurred the growth of an extensive and competitive mobile app and social media environment, which provides global consumers plenty of choices for connecting with their peers and acquaintances.

4

News consumption patterns are changing over time – a majority of the consumers are turning to the news feeds of social networks to access their personalized news feeds multiple times during the day, even during office hours.

5

Social media is playing a larger role in how news is consumed globally. Consuming news while travelling is more common amongst people who access news on a mobile phone, a tablet, or an e-reader, as these devices are well-suited for consuming news on the move. At least 43% of people consume news once every three hours on a daily basis globally.

Online Activities

6

Entertainment-related activities like music, videos, movies etc. are time consuming and hence they are conducted less frequently on a daily basis but the time spent in such activities is much longer in comparison to other activities like accessing news, reading, writing reviews, etc. Consumers are more likely to use online video streaming services than traditional cable TV and younger generations are also embracing music and movie streaming services on a regular basis. The “for me” channel — personalisation demand — is remodeling the entertainment sector globally

7

Managing finances online is normally seen as a long term goal and half the consumers state that they conduct this activity once a week or less frequently.

8

Asking for brand recommendations, checking for recipes and reading e-books were less frequently observed activities globally, with over 60% stating that they conduct these activities once a week or less

Online Interaction – Activities By Country

Atleast once every two to three hours

Activity	Global	Brazil	Germany	India	Indonesia	KSA	Mexico	Nigeria	RSA	Russia	UAE
Browsing	63%	69%	54%	68%	64%	67%	62%	80%	48%	55%	62%
Social Media	64%	65%	39%	65%	69%	76%	66%	76%	60%	50%	73%
Chat	54%	58%	34%	55%	61%	57%	55%	68%	55%	38%	55%
News	43%	54%	33%	47%	50%	46%	33%	59%	28%	40%	35%
Entertainment	36%	48%	22%	44%	38%	42%	32%	43%	22%	26%	36%
Reviews	22%	28%	17%	26%	24%	29%	19%	22%	12%	16%	21%
Finances	18%	28%	15%	23%	17%	26%	15%	19%	9%	15%	15%
Brand recommendation	16%	24%	11%	23%	18%	22%	15%	16%	6%	13%	15%
Check for recipes	16%	24%	12%	23%	18%	19%	17%	16%	6%	14%	15%
Read e-books	17%	21%	12%	20%	19%	21%	16%	21%	8%	12%	13%
Shopping	17%	24%	14%	20%	19%	24%	17%	14%	10%	14%	17%
Plan, Book Holiday	13%	21%	14%	17%	14%	21%	11%	9%	4%	10%	12%

Highlighted based on normalised standard deviation, Green – more than expected, Red – less than expected

Online Interaction – Activities by Country

- Browsing, Social media and Chatting are the most common online activities across countries with consumers from Russia, Nigeria and Germany engaged relatively more on browsing, while consumers from UAE, South Africa and Mexico are more engaged in social media; however Germans are comparatively less connected on social platforms.

- Digital media usage trends across the Middle East highlights the increasing prominence of visually led social media in the region and the ongoing popularity of chatting applications on mobile like WhatsApp. Social platforms are a popular means to keep up with news in the region, as elsewhere. Facebook emerged as the most popular daily news source among young Arabs, ahead of traditional online news, TV, and Newspapers. Women in KSA are venturing out and connecting with like-minded individuals around the globe through social media channels including Facebook, etc. This could have a positive effect on women's rights and their contribution to society. Residents across the Middle East are using social platforms to engage in daily conversations about politics, social issues, religion and much more.

- User-generated content in RSA and Mexico is the king and social media influencers have become content royalty. Consumers in these countries are the most tech-savvy and digital natives. Social media platforms play a major role in these countries. This is reflected in the different ways in which millennials communicate with loved ones and how they consume information. Not only is their presence on social media significant but the level of their engagement in these platforms is also high in these countries.

- Brazil, India, Indonesia and Saudi Arabia are culturally more of "We"* and less individualistic and hence word of mouth, reviews and brand recommendations are driving force or opportunities to be built.

Online Interaction – Activities by Country

- India, Brazil and Saudi Arabia are also going through transition in terms of shopping with people preferring online shopping. This is also driven by internet revolution which these countries have seen.

- Though consumers in Nigeria were found to be more social media savvy, they significantly lacked when it comes to online shopping and planning and booking holiday tour packages. Nigerians do not prefer shopping online as it has been reinforced into their perception that shopping offline is the only way to purchase goods or services. For Nigerian consumers, visiting the retail store to purchase has always been the way they have shopped and online shopping is relatively new to them. This is also applicable while planning or booking holiday tours and packages.

Online Interaction – Daily Routine of Digital Activities

BORDERLESS™ ACCESS

Digital Activities	Morning	Afternoon	Evening	Night	Mid Night	All Time
Browsing	36%	24%	25%	21%	4%	31%
News	24%	24%	27%	20%	6%	19%
Social Media	31%	21%	25%	25%	6%	21%
Finance	15%	20%	28%	28%	8%	18%
Chat	25%	26%	26%	22%	4%	35%
Entertainment	19%	25%	31%	22%	4%	33%
Check for Recipe	15%	16%	27%	29%	10%	19%
Online Shopping	16%	24%	31%	27%	7%	19%
Plan, Book Holiday	14%	15%	24%	33%	12%	18%
Read/Write Reviews	16%	22%	27%	24%	7%	19%
Read e-books	15%	19%	30%	33%	9%	20%

Green - most active and Red - least active

Online Interaction – Daily Routine of Digital Activities

- The most popular times for accessing news are first thing in the morning and during the night, which makes sense as we've seen that the most popular place to access the news is at home. Results have shown that people like to feel up-to-date with the news, and this drives them to seek out the latest headlines when they wake up in the morning, and before they go to bed.

- These regular checks reassure people that they know about any events that might affect them, and they know enough to partake in conversations about the news. Almost a third of the consumers preferred activities like planning for holiday/tour, and accessing entertainment during the night as most of the family members are available for making decisions after work hours.

- Consumers prefer social media activities in the morning to stay updated with personalised news feeds from various web pages they are subscribed to or have liked in the past. This makes it easier to keep themselves abreast with the latest information and happenings around the world. Majority of the consumers worldwide are more interested in personalised news, which majorly involves around celebrities, sportspersons, promotional activities, etc. For instance, aggregated news feeds on social networking platforms are easy to access for individuals and a majority of them prefer to just glance through them, mostly during the morning hours while they go for work and partly during mid-day breaks at their workplaces.

- Online shopping is preferred during the evening and night hours and more than half of the consumers stated that they conduct this between 4 PM to 12 AM. Consumers are more relaxed during the second half of the day and they can collectively make online shopping decisions from the comfort of their homes.

- Planning and booking holiday and tour packages online are usually conducted during night hours. This makes sense as majority or all of the family members are at home, allowing them to collectively take decisions such as place of travel, category and preference of hotels/resorts, activities to opt, sightseeing options, gaming, and other rejuvenating activities. Hence, this time of the day is also convenient for consumers to make travel or holiday related plans as they can customise the packages with ease from multiple vendors.

- More than half of the consumers prefer to plan or book holiday packages during the night or evening hours globally. Hence travel companies do accommodate customer queries and requests related to travel and holiday during the second half of the day for most of the countries worldwide.

Online Interaction – Daily Routine of Digital Activities

- Reading or writing reviews of products and services is usually done during the evening hours. A majority of them post reviews only when they are either highly satisfied or dissatisfied with a product or service. Reviews are one of the key decision making factors worldwide for deciding whether to buy certain products or services. This also equips consumers with impartial information about the products/services they wish to buy in the future with an indication of product/service and vendor performance and other decisive factors.

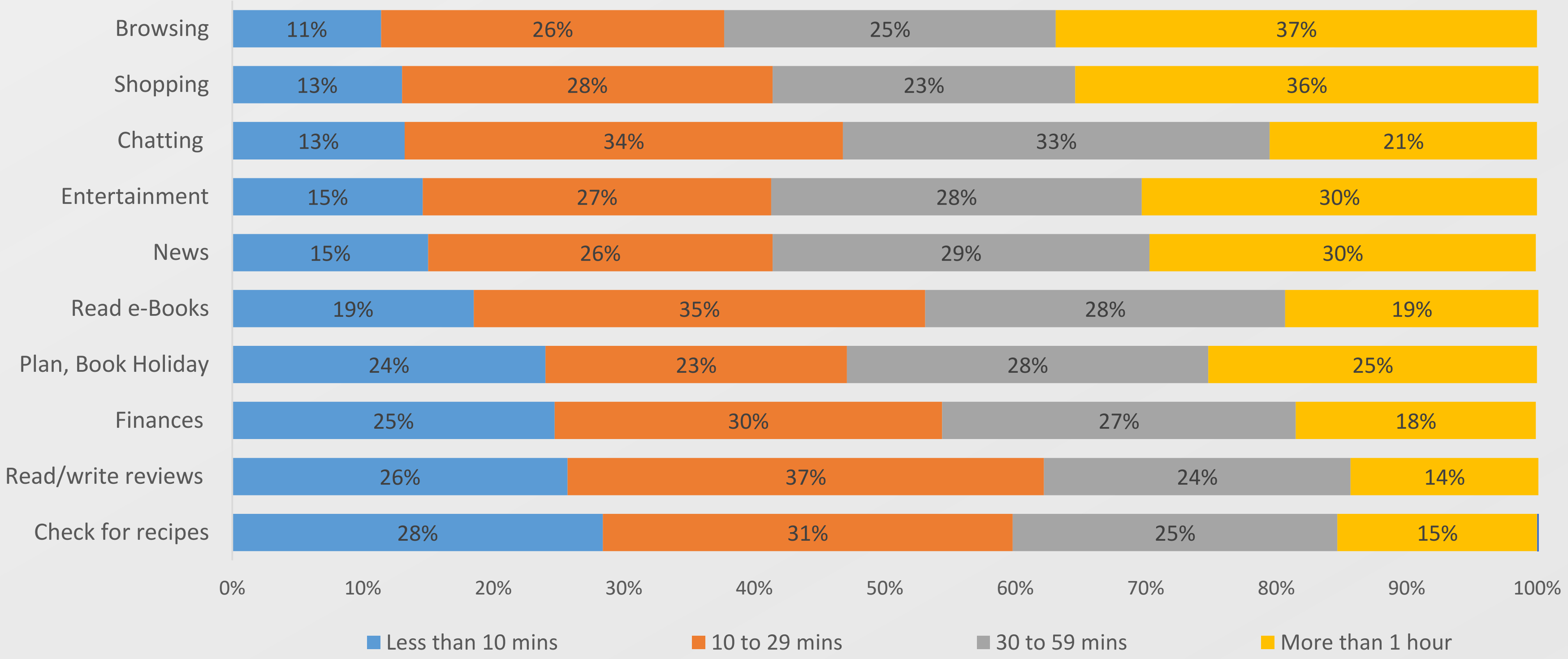
- Browsing, connecting to social media and accessing news emerged as the most preferred activity during the morning hours as consumers want to stay abreast with current affairs; a quarter of them preferred chatting and connecting to social media during afternoon hours when they opt for breaks during working hours by connecting to social platforms.

- Consumers prefer to carry out holiday planning and booking activities during the second half of the day, especially during night hours. Most of the family members/friends are at home during the evening and night hours and this allows them to chalk out travel plans collectively. This trend is being observed globally and the similar trend applies to managing finances as well.

Online Interaction – Time Spent on Digital Activities

BORDERLESS ACCESS™

Time Spent for Activities on Daily Basis



A

More than one-third of the consumers preferred to spend at least one hour daily either browsing generally or on social media as social networking platforms have become an indispensable part of daily lives for a majority of the consumer globally

B

The least time was spend reading e-books and reading/writing reviews, with over 60% of the consumers spending less than 30 minutes on a daily basis.

Online Interaction – Time Spent on Digital Activities

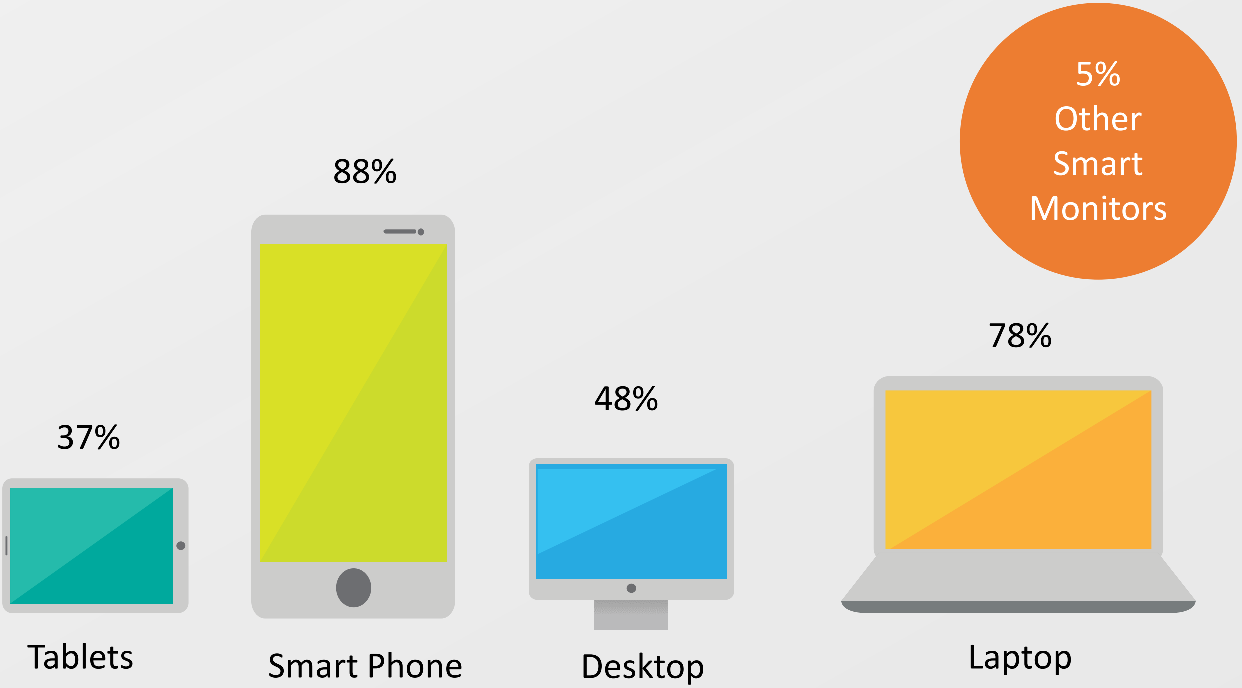
- As expected, consumers spent the most time on the following activities during the day – connecting on social media, general browsing, shopping online and chatting.
- Consumers often use multiple applications for the same activity, leading to a significant degree of overlap in categories. Factors like lower broadband costs, easy availability of data and access to the internet are pushing adoption of social media activities like chatting, etc. and this also includes general browsing, online shopping and accessing entertainment content online. While the time spent on these activities is considerable (at least a third of the consumers spending a minimum of one hour on social media or chatting daily); they are done in discrete intervals of time, rather than on a continuous basis, unlike for entertainment activities like watching movies or listening to music.
- E-commerce business models have their origins in the traditional world businesses. They have modified and evolved to fit into the new context. Online shopping is more often driven by factors like ease of convenience and wider availability of product portfolio in a single platform online.
- Almost half of the consumers (48%) spend at least an hour daily on entertainment activities like watching videos, movies and listening to music online globally. This is mainly attributed to affordable internet costs worldwide and easy availability of data across all devices, which includes smartphones, desktops, laptops, etc. Consumers are also opting for movies and entertainment series online due to the availability of options. These options enable them to watch them at their convenience, with minimal disturbance such as ads, unlike traditional television, which is time bound in nature with ads popping up in between.
- People do spend time accessing news, which is easily available on smartphones. But the amount of time spent on accessing news is relatively lower compared to time spent on entertainment activities. This is mostly because the majority of consumers just glance through news articles that appear first on their personalized news feed. Majority of them tend to read only the headlines while accessing news on their smartphones. The tendency to check news stems from the need to reassure oneself by being aware of any events that might affect them in their daily lives.
- Time spent on managing finances online is relatively lesser due to the long term nature of the objective. First buyers of financial products spend more time researching financial products, their performance and pricing before deciding to purchase financial products online. However, the consumers who are aware of financial products or who have bought financial products do not spend time on this as they are aware of the financial markets in their respective regions or countries. It is evident from the survey that almost two-thirds of the consumers spend less than 29 minutes daily on managing finances online.
- Planning and booking holiday and tour packages online are normally considered long term activities, globally. Hence, as with financial planning, consumers initially conduct sufficient research before taking a decision on which vendor to finalize on and which places to visit during different times of the year, before making a payment. Consumers worldwide collectively take decisions with family members for this activity at home.

Online Interaction – Time Spent on Digital Activities

- The least time is spent on reading or writing reviews for products and services by consumers worldwide. Consumers glance through reviews from top e-commerce websites before making a final decision and this activity does not consume much time, unlike entertainment activities like watching movies, videos, etc.
- Nigerians are more active on social platforms globally and the reasons are mainly attributed to the proliferation of low-end Samsung and Chinese Android smartphones. It is also viewed as the most "mobilized" country in the world. Dwindling prices of broadband plans, availability of used smartphones across Nigeria, coupled with data-efficient browsers and mobile apps, optimized for performance and ease of use are the main drivers for Nigerians to be more active on social media and digitally in general.
- Increased offerings with better value for money from telecom service providers and cheaper access to internet connectivity are the driving forces behind consumers spending more time on various digital activities across Nigeria and Brazil.
- As smartphone brands and mobile operators continue to invest in R&D and innovative data packages, and e-commerce providers invest in customer service, logistics and marketing over the next few years, our outlook is for an, even more, synergized digital ecosystem over the next few years. Multiple applications are used by consumers worldwide for the same activity leading to a significant degree of overlap in categories.
- Although Russian consumers are open to buying financial plans online, they are still hesitant to do so without being assured of good product performance and genuine recommendations. Companies need to approach Russia differently than they have in the past. They should develop more sophisticated, customized product and go-to-market strategies, with a deeper on the ground presence.
- South Africa's market is very diverse in nature. South African consumers rely heavily on mobile phones. South Africa has one of the highest mobile penetration rates in the world, but the mobile phone is often the only device available for use. Mobile is responsible for over ¾ of all web traffic in South Africa, and as such, mobile-first strategies must be the first focus for companies in the country.
- Consumer from UAE, Saudi Arabia and Brazil were also found to be active in terms of connecting to social platforms.
- E-Commerce is a huge industry, with potential for immense growth across all the countries worldwide. With bigger brands, and independent stores attempting to get e-commerce right, it is set to bring about immense change across all the countries equally.

Online Interaction – Devices Used

BORDERLESS™ ACCESS



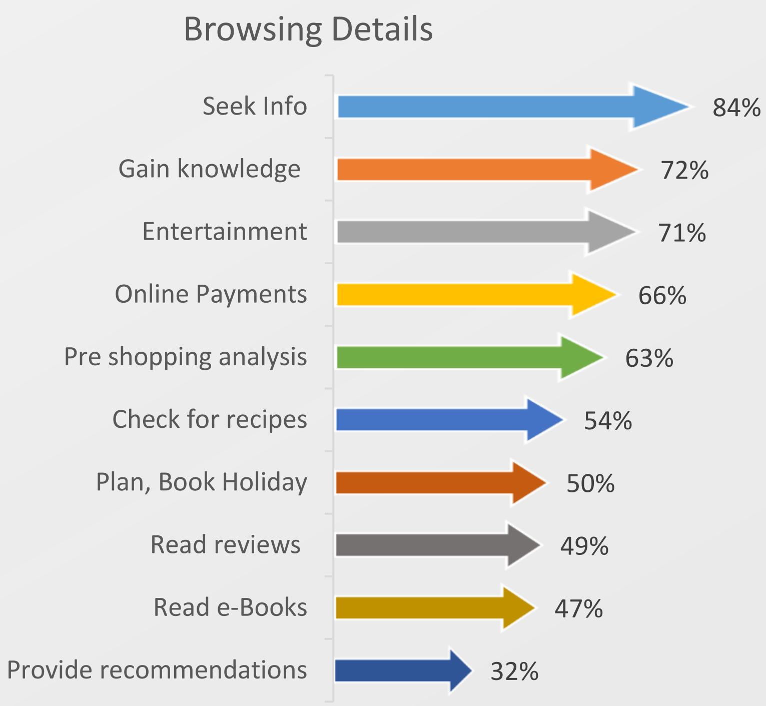
Country/ Region	Laptops	Desktops	Smartphones	Tablets	Others
Global	78%	48%	88%	37%	5%
Brazil	77%	58%	90%	21%	5%
Germany	70%	52%	81%	46%	1%
India	75%	45%	88%	27%	3%
Indonesia	77%	43%	93%	28%	2%
Mexico	87%	51%	89%	43%	2%
Nigeria	84%	33%	89%	44%	5%
Russia	68%	50%	83%	27%	5%
Saudi Arabia	78%	53%	88%	39%	14%
South Africa	82%	54%	92%	46%	3%
UAE	84%	47%	91%	40%	5%

Green – most preferred and Red- least preferred

- Smartphones continued to reign supreme as over 88% of the consumers use it as the preferred device for online actions. This is followed by laptops and desktops at 78% and 48% respectively.
- As smartphones become ever more embedded in our lives, we see new opportunities and challenges for the mobile sector, retailers, advertisers and beyond. The economic stimulus is key for Africa's future as the country learns to diversify its economic prosperity from the past world of commodities into a new digital world of opportunities across all industries.
- Smartphones continued to dominate as the device used for conducting all types of online activity, spanning across countries. Over 83% of the consumers in any country use it as a preferred device for online actions. This composition was followed by laptops and desktops across nations.

- As mobile increasingly dominates the digital world, 'universal connectivity' will gather even more pace in the coming years, as cheaper handsets and more affordable data connections reach further around the world.
- With mobile-oriented services like social media and chat applications like WhatsApp, WeChat and Facebook Messenger achieving the top social media preferred spots in some of the world's biggest economies, it's clear that much of the digital behaviour is now converging around mobile devices.

Online Interaction – Content Browsed



Country/ Region	Seek Info	Gain knowledge	Pre - shopping analysis	Entertainment	Online Payments	Plan, Book Holiday	Read e-Books	Check for recipes	Provide recommendations	Read reviews
Global	84%	72%	63%	71%	66%	50%	47%	54%	32%	49%
Brazil	81%	67%	60%	73%	64%	49%	44%	54%	37%	44%
Germany	72%	63%	64%	55%	58%	45%	28%	48%	23%	35%
India	82%	77%	69%	76%	80%	58%	51%	60%	36%	53%
Indonesia	90%	74%	69%	74%	59%	53%	46%	46%	35%	52%
Mexico	81%	59%	69%	77%	54%	51%	49%	53%	26%	36%
Nigeria	94%	95%	67%	71%	75%	43%	65%	45%	43%	71%
Russia	86%	58%	65%	73%	69%	46%	57%	54%	32%	58%
Saudi Arabia	75%	67%	56%	67%	66%	51%	53%	54%	35%	42%
South Africa	94%	83%	57%	69%	77%	49%	32%	67%	23%	45%
UAE	79%	69%	54%	74%	63%	56%	47%	63%	32%	47%

Green – most preferred and Red- least preferred

A Consumers prefer to educate themselves online before making a purchase and this trend is observed in all the countries, irrespective of geography. Searching for information, gathering knowledge on several things and enjoying entertainment content like music, videos, music, etc. consistently emerged as the most browsed content across all countries.

B African countries of Nigeria and South Africa were found to be relatively more active in terms of browsing content, with over 94% of them in Nigeria seeking information and gathering knowledge about a whole host of topics.

C Researching online to seek information and gain new knowledge emerged as the most preferred browsing activity among consumers globally, with 84% of the consumers browsing to seeking information and 72% to gain knowledge about various topics.

D Reading e-books and providing recommendation emerged as least preferred browsing activity among the consumers.

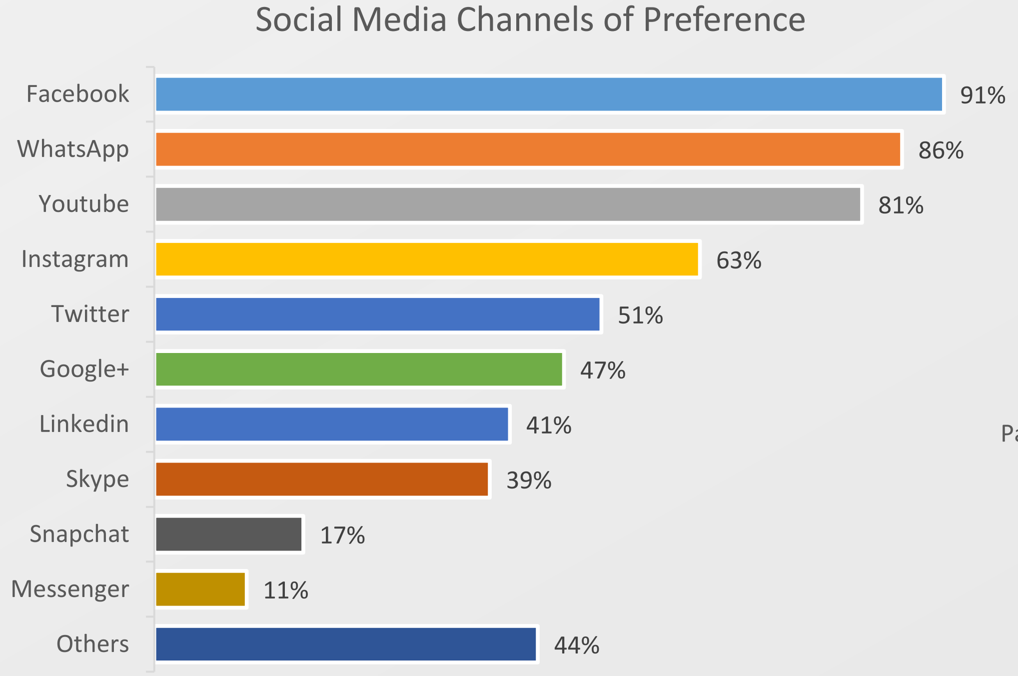
Browsing – By Country

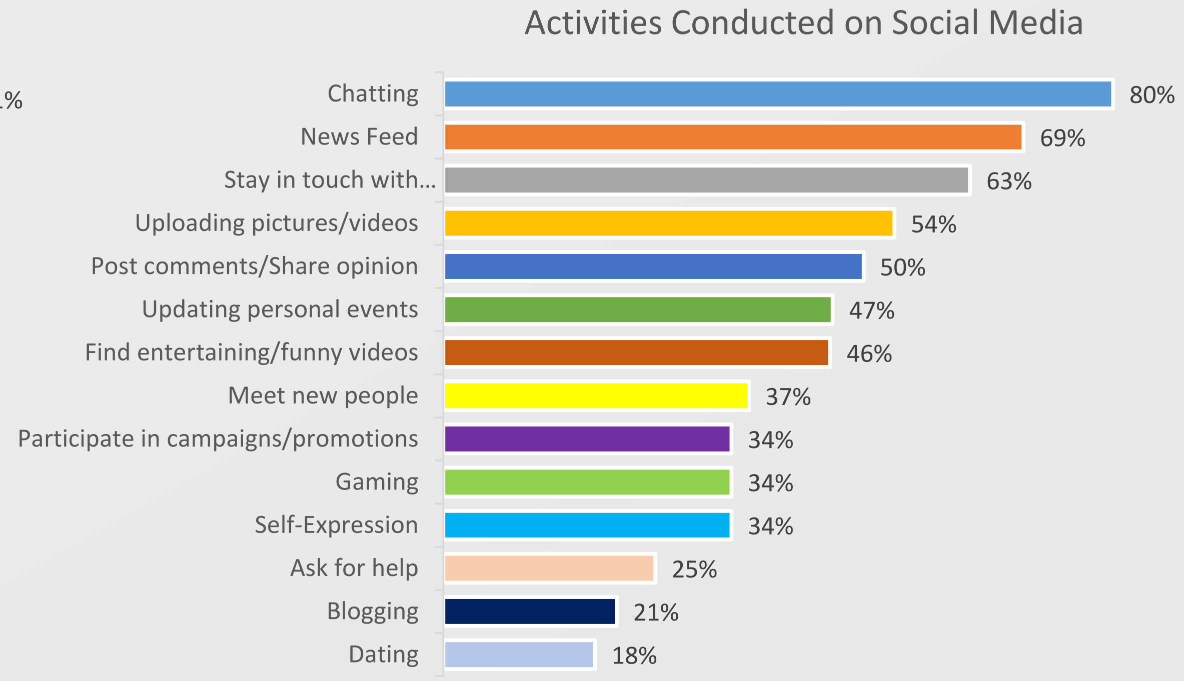
Countries	Morning	Afternoon	Evening	Night	Mid Night	All Time
	36%	24%	25%	21%	4%	31%
	39%	31%	28%	20%	3%	30%
	25%	24%	42%	18%	3%	32%
	35%	29%	26%	35%	3%	28%
	42%	25%	21%	22%	4%	28%
	44%	28%	29%	21%	2%	21%
	23%	12%	14%	12%	5%	57%
	41%	26%	26%	19%	2%	22%
	41%	26%	22%	26%	7%	24%
	32%	20%	17%	13%	3%	42%
	34%	22%	24%	20%	6%	26%

Green – most active period and Red- least active period

SOCIAL MEDIA PARTICIPATION

Social Media Participation – Channels & Activities of Preference





- As expected, Facebook, WhatsApp, YouTube and Instagram were the most preferred social media channels. Over 80% of the consumers preferred Facebook, WhatsApp, and YouTube for various social media activities.

- Facebook is globally the most preferred social networking site and it has successfully been used as a customised news platform by the majority of consumers.

- WhatsApp remains the most popular social media channel primarily for chatting, globally, with over 86% of consumers stating they prefer it for social media activities. Use of the app's group messaging function has grown substantially in recent years.

- The most commonly observed activities on social media platforms were chatting, accessing news and staying in touch with friends/acquaintances since people preferred to socialise more often online and keep a tab on events/happenings in the lives of their connections on popular social media platforms.

Social Media Participation – Channels – By Country

Country/ Region	Facebook	Twitter	LinkedIn	Instagram	Snapchat	YouTube	Google+	WhatsApp	Skype	VK.com
Global	91%	51%	41%	63%	17%	81%	47%	86%	39%	8%
Brazil	94%	49%	44%	72%	14%	84%	47%	92%	38%	-
Germany	81%	29%	17%	42%	16%	64%	25%	76%	28%	-
India	95%	58%	46%	55%	16%	81%	50%	83%	40%	-
Indonesia	94%	53%	31%	77%	9%	83%	44%	83%	20%	-
Mexico	96%	56%	36%	61%	17%	88%	46%	92%	41%	-
Nigeria	99%	80%	71%	78%	18%	84%	66%	96%	47%	2%
Russia	61%	27%	8%	49%	2%	80%	43%	66%	53%	80%
Saudi Arabia	93%	67%	43%	67%	41%	84%	52%	85%	34%	-
South Africa	96%	43%	53%	51%	12%	78%	47%	97%	36%	-
UAE	94%	48%	60%	68%	29%	87%	49%	89%	54%	-

Green – most preferred and Red- least preferred

- Social media applications such as Facebook, Twitter, and YouTube, are increasingly being adopted by politicians, political activists and social movements as a means of engaging, organising and communicating with citizens all over the world. This is more prominently observed in Nigeria, the Middle East and Brazil. Nigeria was found to be the most active country on social media platforms, with the highest participation on Facebook and WhatsApp by a whopping 96% of the consumers across the country.

- Not surprisingly, Nigeria emerged as the next most active country in terms of social media participation, with Messenger being a popular channel for chatting and socialising. The introduction of social media into the information space in Nigeria and Brazil is now being used for various public participation activities by the citizens, such as canvassing for votes in elections, conducting citizen governance services, etc.

Social Media Participation – Activities – By Country

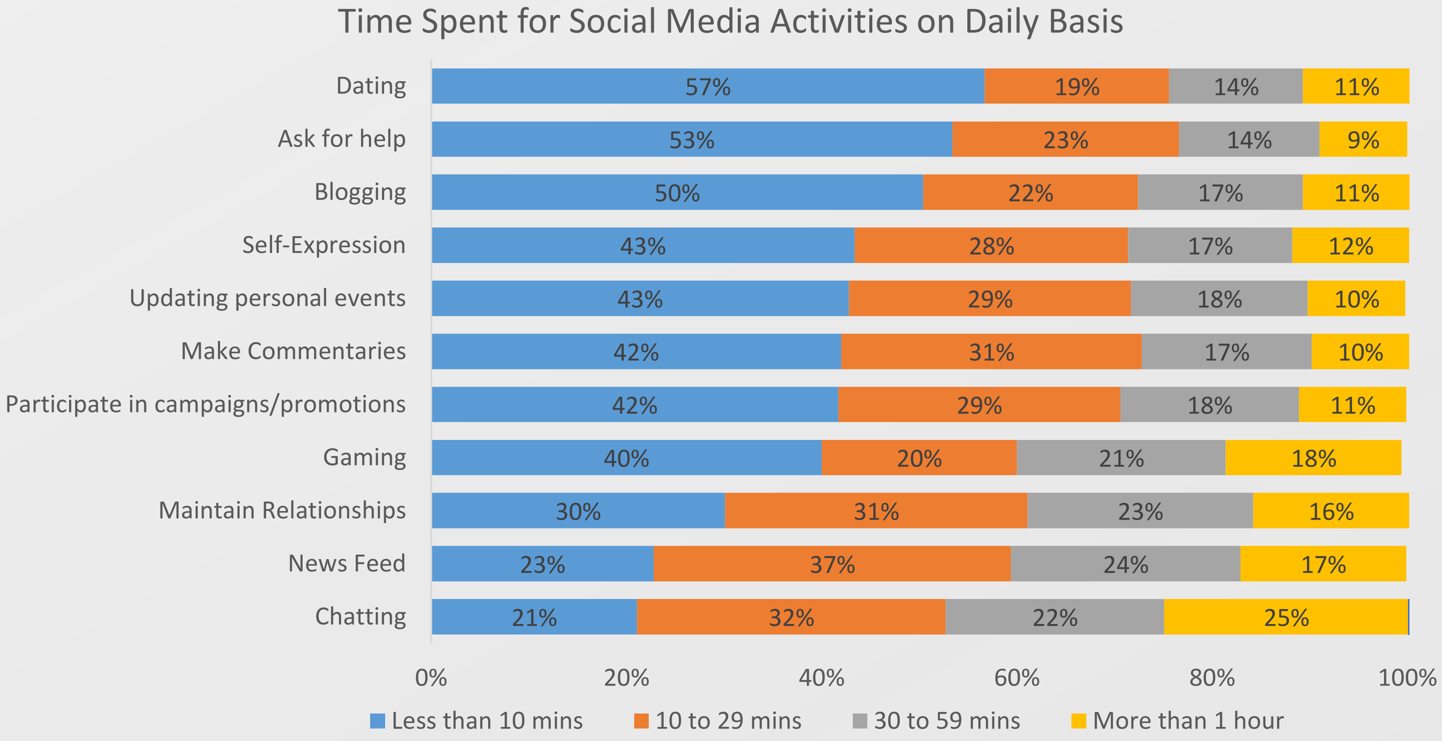
Country/ Region	Chat	News	Updating events	Stay in touch	Self-Expression	Ask for help	Gaming	Blogging	Posting Comments	Dating	Participate in promotions	Uploading pics/ videos	Meet new people
Global	80%	69%	47%	63%	34%	25%	34%	21%	50%	18%	34%	54%	37%
Brazil	72%	73%	39%	53%	32%	23%	47%	20%	46%	21%	48%	42%	34%
Germany	61%	44%	32%	59%	15%	15%	18%	11%	34%	11%	20%	36%	18%
India	87%	68%	61%	58%	38%	30%	37%	30%	53%	18%	35%	57%	40%
Indonesia	84%	74%	54%	60%	37%	24%	42%	25%	61%	14%	31%	60%	38%
Mexico	79%	62%	37%	60%	32%	20%	40%	17%	49%	14%	25%	53%	28%
Nigeria	96%	84%	62%	81%	56%	30%	26%	28%	72%	24%	48%	68%	70%
Russia	65%	76%	38%	55%	24%	19%	27%	16%	37%	22%	27%	47%	39%
Saudi Arabia	84%	68%	49%	61%	37%	31%	45%	26%	44%	30%	32%	53%	37%
South Africa	84%	73%	47%	77%	31%	29%	22%	9%	50%	10%	40%	65%	24%
UAE	87%	70%	43%	63%	41%	33%	41%	25%	52%	21%	36%	58%	32%

Green – most preferred and Red- least preferred

- The most commonly observed activities on social media platform were chatting, accessing news, staying in touch with friends/acquaintances since people prefer to socialise more often online and keep tabs on events/happenings in the lives of their contacts on popular social media platforms.

- Nigeria again emerged as the next most active country in social media participation for most of the activities including chatting, accessing news on social platforms, staying in touch with friends/acquaintances, uploading pics/videos, etc. With Messenger and WhatsApp being a popular channel for chatting and socialising, Nigerians prefer popular entertainment comedians such as Emanuella, which is a Mark Angel entertainment video series, Frank Donga, Lasisi Elenu, etc. Such small bursts of video are now attracting significant viewership on various social networking platforms like Instagram, Facebook, YouTube, Twitter, etc.

Social Media Participation – Time Spent on Social Media

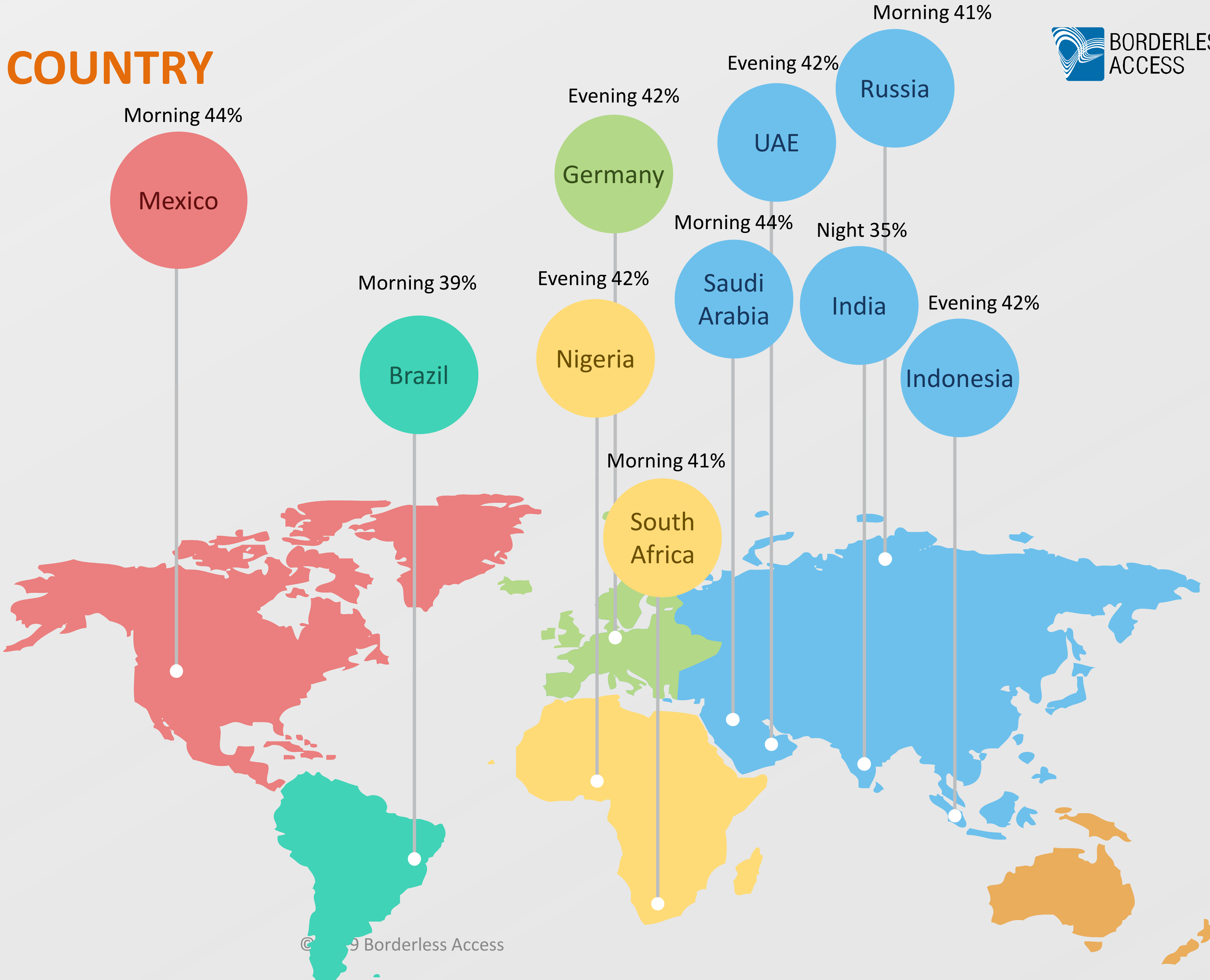


- In terms of time spent, observing news feeds and chatting emerged as the activities where consumers spent the most time. Consumers use some kind of messaging application regularly to stay in touch with friends and family.
- Activities like dating and asking for help witnessed the least time spent on social media as more than half of the consumers stated they spend less than 10 mins on the same..
- Consuming news from social platforms like Facebook, Twitter, etc., whilst travelling is more common amongst people who access news on a mobile phone, a tablet, or an e-reader, as those devices are suited for consuming news on the move. News consumption whilst travelling is also more common amongst those who listen to news on the radio, as this is the default medium for car drivers. Social networks are becoming a prevalent means to keep up with customised news across the globe. Platforms like Facebook are more widely used as a daily news source globally, ahead of traditional channels like online news, TV, and newspapers
- Other popular activities on social media included updating personal events, maintaining relationships, gaming, etc.

SOCIAL MEDIA - BY COUNTRY

- It was observed that in developed countries like Russia and Germany most of the social media activities take place during evening hours. At least 36% in both countries conduct social media activities between 4 PM and 8 PM on a daily basis.

- Social media engagement spikes during evenings in these countries as consumers prefer to relax by connecting with their friends and relatives and share various happenings from work either by chatting or by commenting on common pages of interest.

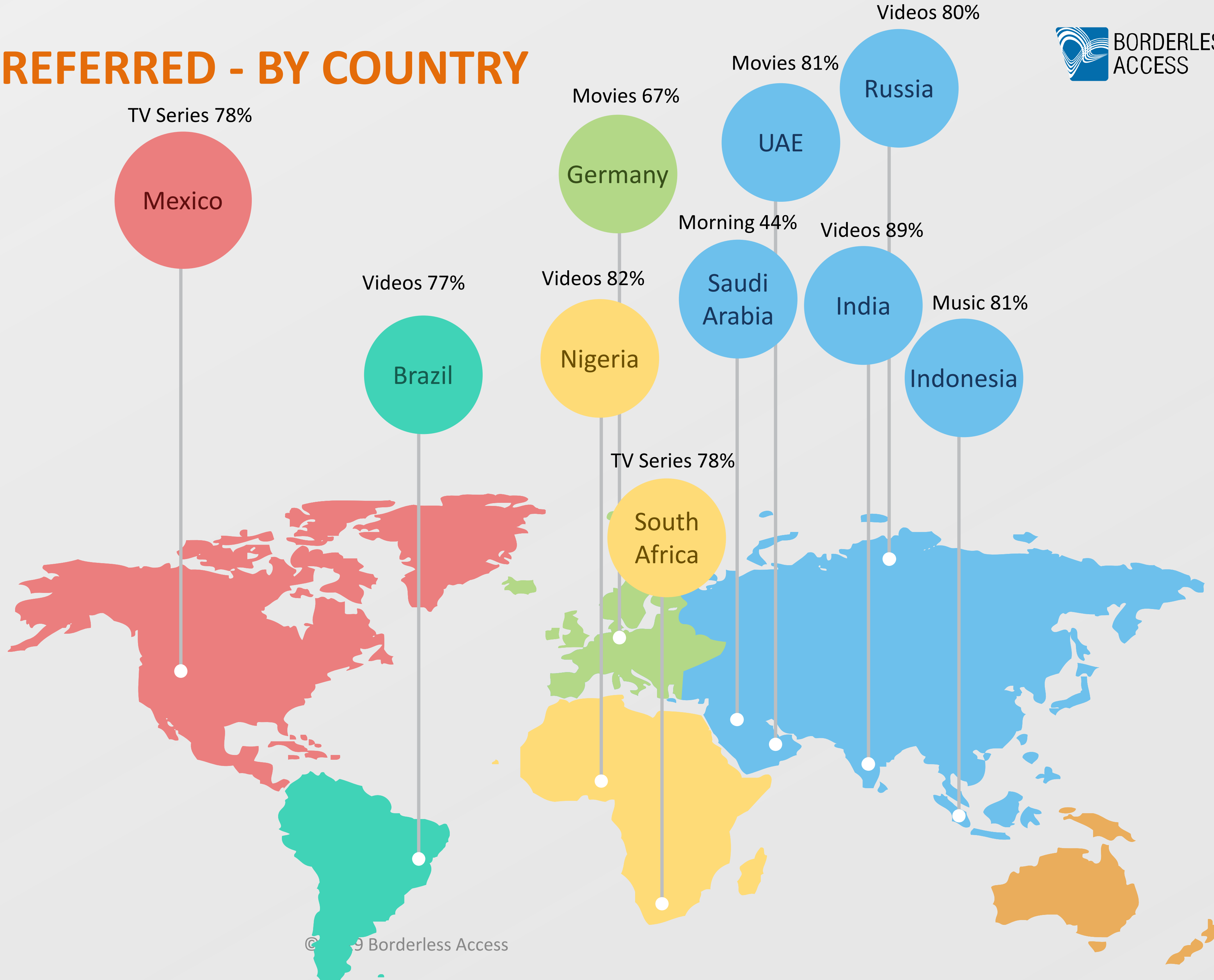


MEDIA & ENTERTAINMENT CONSUMPTION

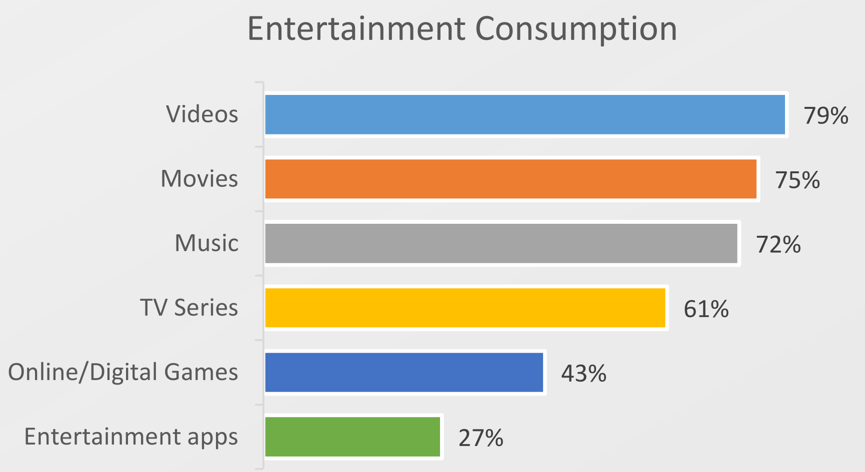
ENTERTAINMENT PREFERRED - BY COUNTRY

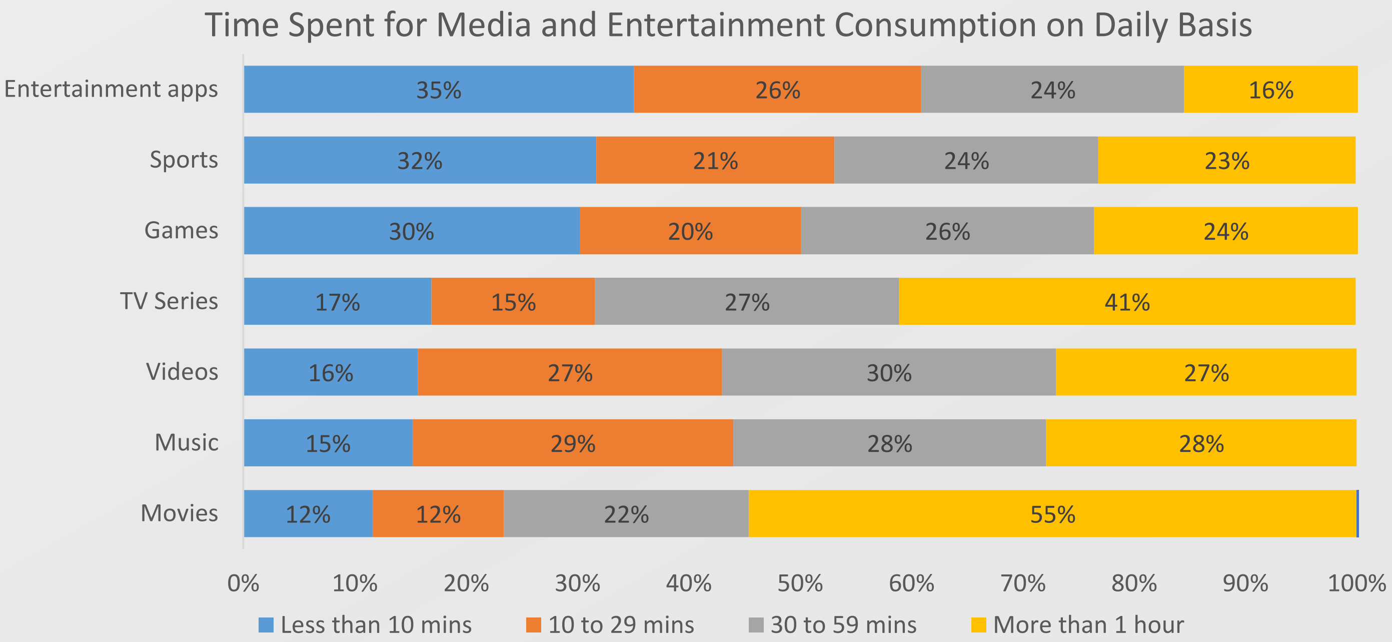
- Consuming video and music are the most common entertainment activities globally, with countries like Russia, Germany, India, and Nigeria preferring this form of entertainment daily.

- Countries like Mexico and South Africa preferred TV series as more than three fourth of the consumers in these countries stated that they prefer to watch some TV series at home. In such cases, it is evident for firms to focus marketing activities on new product stories using mainly TV and press campaigns.



Media & Entertainment Consumption – Channel Preference





- In terms of entertainment consumption, video/movies emerged as the most preferred form of entertainment where more than half of the consumers preferred to spend time on either one of these for at least an hour on a daily basis. The fastest growing video segment is "short-form" (ranging from 35 minutes to one hour long), amateur digital content – curated by the youth and distributed on video platforms globally.

- Globally, the time spent by consumers on movies was the highest, with over half of the consumers stating that they spend at least an hour daily. With youth spending more time watching videos on their phones. More budget is being allocated for mobile video ads than for video on other internet-enabled devices.

- In the video segment, consumers watch short videos, which are rather entertaining or motivating in nature (3 to 15 minutes long), amateur digital content – curated by the youth and distributed on social networks. Brands are leveraging such viral content and are capitalising on the number of subscribers for such viral content on social networks.

Media & Entertainment Consumption – Channel Preference

BORDERLESS ACCESS™

- A whopping 85% of the consumers stated that they spend at least 10 to 29 minutes per day listening to music. More than half of them listen to music for at least an hour on a daily basis. Streaming has changed not only the music industry and how it functions but also the lives of people.
- This is mainly attributed to easy access to music with little to no cost. Consumers can simply sign up to platforms like Spotify, Apple Music, Pandora, iHeartRadio or any of the streaming offerings over the Internet. They can also discover tunes that might otherwise not have been accessible, stay on top of one's favorite releases on a periodic basis and share them via social platforms as well as listen to as much music as they want. Globally youth are spending more time listening to music than ever before.
- Interestingly, music listeners who stream AM/FM radio are the most devoted listeners: they use more than one device to listen to music, spending about 1.4 hours per day listening to music in some form. The emergence of newer audio related technologies like specialised headphones, voice-controlled devices, voice-controlled Bluetooth speakers are the primary reasons for consumers to listen to music for longer hours. Voice-controlled devices will create a bigger role in music consumption.
- On an average, globally consumers spend 1.7 hours daily watching some TV series and consumers prefer watching them during their leisure time. As people watch TV series or stream videos, they share their reactions on social media. Listening to these consumer conversations is key to understand shifting consumer preferences.
- Online gaming was the next preferred activity of choice where 43% of the consumers stated that they prefer online gaming as their entertainment activity. The global digital gaming industry is growing rapidly, with big players investing rapidly. Some of the most prominent ones include Paytm, Tencent, Youzu, etc. The rise in the popularity of gaming is partly due to increased accessibility; with the single tap of a screen, consumers can download games onto a smart device. Obviously, the increase in mobile gaming has grown in parallel to the rise in smartphone adoption. Increase in smartphone users has created a bigger marketplace for mobile gaming sector, as users are constantly on the lookout for new forms of entertainment, coupled by factors like more disposable income from the middle class to pay for entertainment related content and applications.

Media & Entertainment Consumption – Channels of Preference – By Country

Videos	Music	Digital Games	Countries	Movies	TV Series	Entertainment Apps
79%	72%	43%		75%	61%	27%
77%	71%	50%		72%	68%	22%
60%	63%	34%		67%	54%	13%
89%	80%	51%		73%	55%	35%
85%	81%	54%		75%	52%	31%
82%	74%	39%		81%	76%	23%
82%	74%	34%		77%	66%	36%
80%	74%	43%		70%	54%	24%
86%	63%	53%		76%	56%	31%
69%	70%	22%		78%	78%	20%
83%	67%	44%		81%	54%	34%

- In terms of entertainment consumption, video/movies emerged as the most preferred form of entertainment where at least 75% of consumers preferred this form of entertainment.
- Globally, the time spent by consumers on movies was the highest, with over half of the consumers stating that they spend at least an hour daily.
- Globally, the highest time is spent on movies due to the long term nature of the engagement activity. Globally, consumers spend an average of more than 2 hours daily watching movies. Nigeria and Mexico emerged with an average higher than the global average of 2.5 hours daily.
- As movies/video streaming services continue to grow in popularity, they are emerging as an alternative to traditional movies on TV, with the potential to replace the latter.

Green – most preferred and Red- least preferred

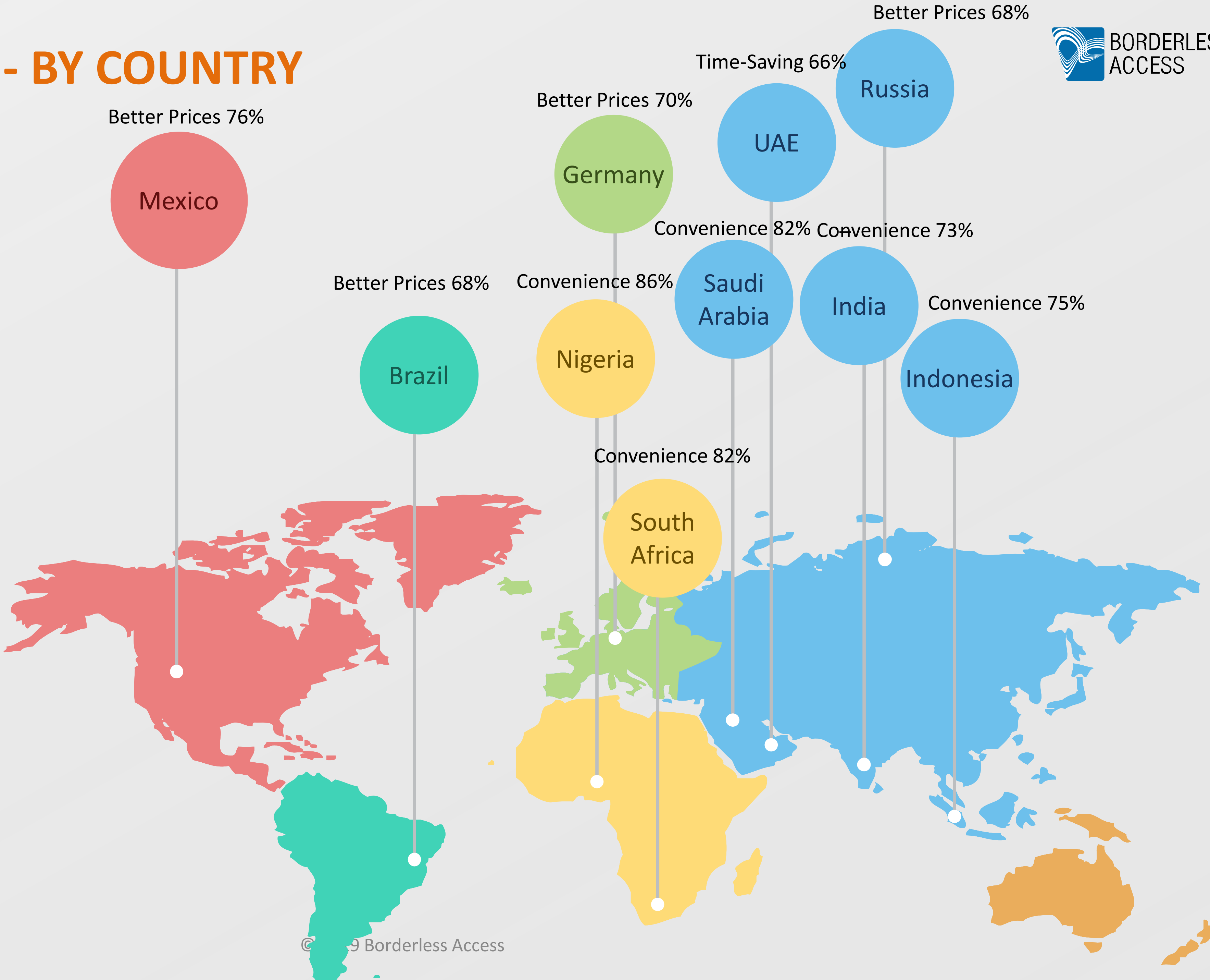
ONLINE SHOPPING

ONLINE SHOPPING - BY COUNTRY

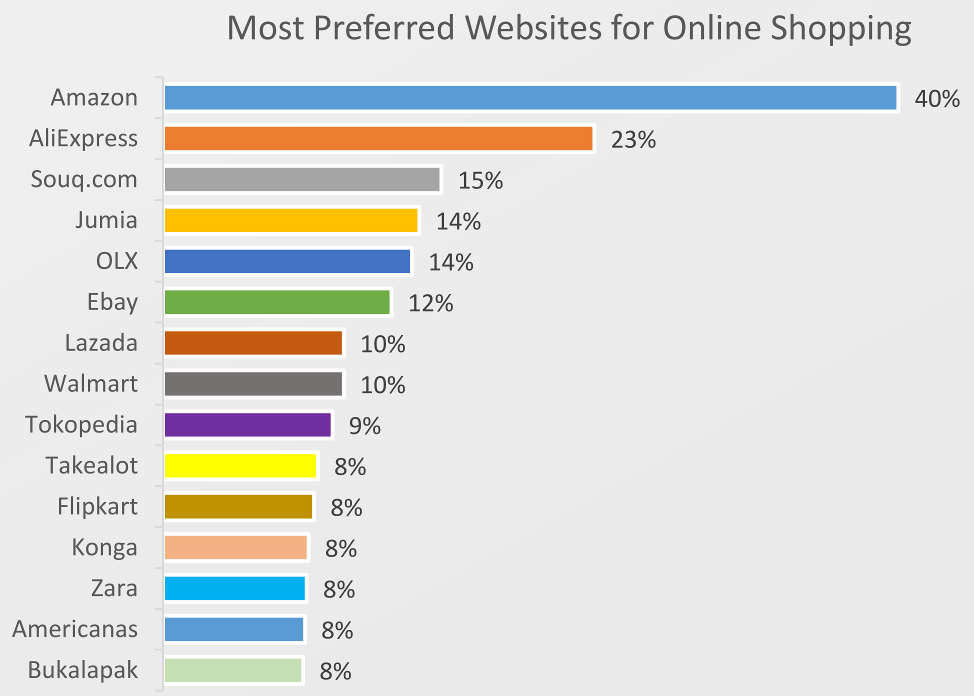
BORDERLESS™ ACCESS

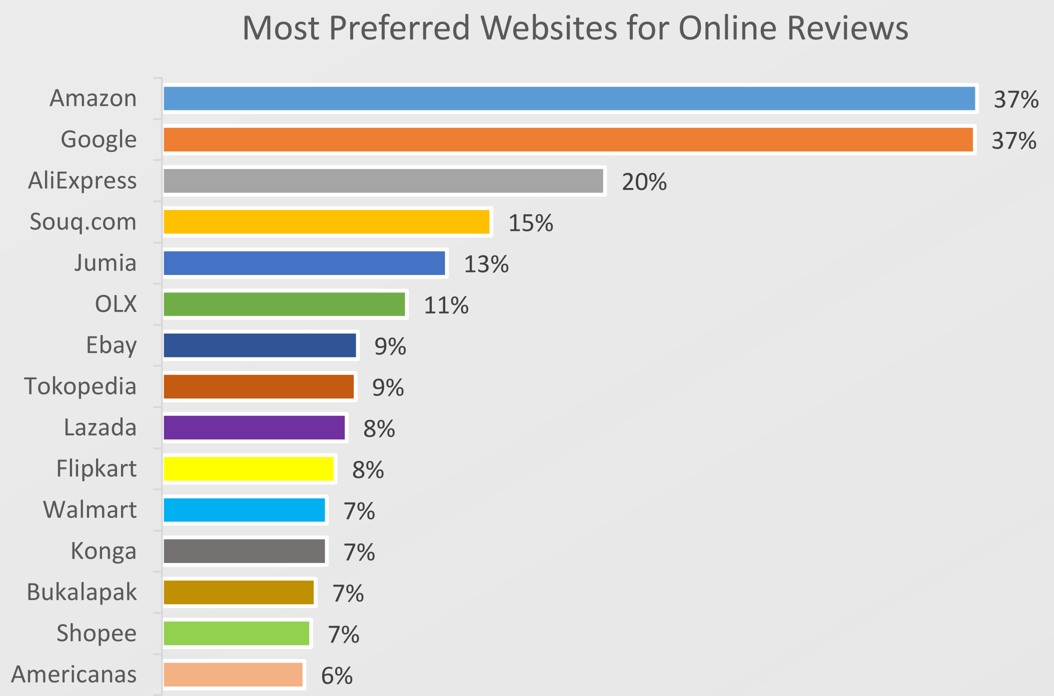
- Consumers from the majority of the countries stated that convenience and better pricing are the major influencing factors for online shopping. However, 66% of the consumers from UAE stated that online shopping saves times.

- Other prominent reasons that played a major role in online shopping include a need-based and a wider selection of products and services. This was observed in South Africa, Nigeria and India.



Online Shopping – Preferred Websites for Shopping & Reviews

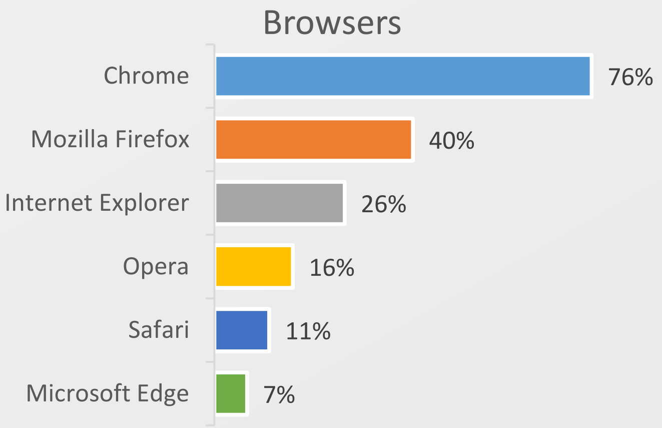




- In terms of online shopping, Amazon emerged as the globally preferred website, both for online shopping and online reviews as consumers trust the brand the most in terms of decision making while shopping online
- Google also emerged as the most preferred website for online reviews as it educates consumers with star ratings and reviews. Google is often the first point of contact between a customer and a business
- Other prominent preferred websites for online reviews include AliExpress, Souq.com, Jumia, OLX, etc

Online Shopping – Browsers Used

BORDERLESS ACCESS



Browser/ Country	Global	Brazil	Germany	India	Indonesia	Mexico	Nigeria	Russia	Saudi Arabia	South Africa	UAE
Chrome	76%	69%	49%	82%	87%	82%	89%	65%	77%	82%	81%
Mozilla Firefox	40%	43%	52%	47%	51%	31%	52%	29%	42%	21%	27%
Internet Explorer	26%	34%	21%	39%	15%	27%	20%	19%	35%	27%	34%
Opera	16%	7%	10%	22%	16%	7%	22%	35%	19%	7%	14%
Safari	11%	7%	12%	11%	8%	12%	7%	6%	20%	9%	22%
Microsoft Edge	7%	7%	7%	8%	4%	8%	8%	6%	5%	6%	8%

Green – most preferred and Red- least preferred

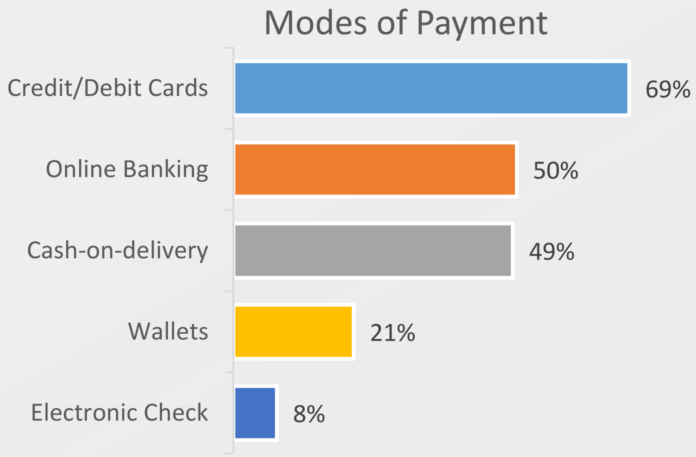
Google Chrome emerged as the most preferred browser, with 76% preferring the same globally, followed by Mozilla Firefox at 40%..

1

Account sync and device sync capabilities of Chrome makes it the most preferred browser for the majority of the consumers. This browser was preferred by consumers who keep up with the latest trends in the market and are more likely to be early adopters of new offerings.

2

Online Shopping – Modes of Payment



Payment Modes/ Country	Global	Brazil	Germany	India	Indonesia	Mexico	Nigeria	Russia	Saudi Arabia	South Africa	UAE
Credit/Debit Cards	69%	86%	42%	85%	54%	82%	75%	63%	65%	74%	70%
Online Banking	50%	40%	75%	55%	73%	41%	36%	47%	43%	52%	25%
Cash-on-delivery	49%	30%	23%	64%	57%	29%	76%	45%	65%	31%	68%
Wallets	21%	25%	12%	55%	29%	21%	14%	16%	14%	11%	11%
Electronic Check	8%	10%	6%	7%	10%	9%	3%	16%	7%	5%	5%

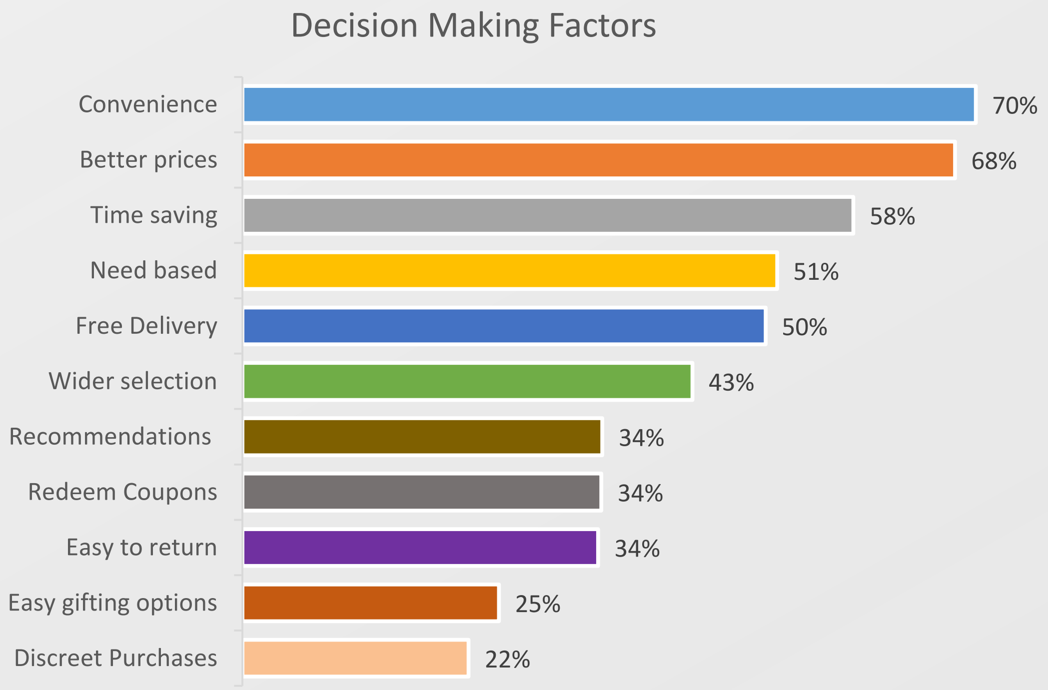
Green – most preferred and Red- least preferred

- Payment through credit/debit cards emerged as the most preferred mode of payment, with 69% preferring the same globally, followed by online banking at 50%. Consumers preferred credit/debit as the preferred mode of payment as it's more convenient over cash payments.

- Payment is an important area for online shopping. Some payment systems enable users to create accounts and pay by alternative means. Payment also can be done via mobile phones and landlines. Online customers can use e-Cash to pay for their products and services. E-cheque is another means of online payment, and those systems offer great convenience. Direct debit can also be facilitated by online shops under special terms with a bank. There are various types of electronic money such as gift cards, postal money orders and wire transfers

- Countries like Nigeria, UAE, Saudi Arabia and India witnessed the highest percentage of consumers who still prefer cash-on-delivery payments. This is because consumers in these countries trust online merchants less, due to which they avoid making online purchases. Hence they prefer cash-on-delivery for online purchases.

Online Shopping – Decision-Making Factors



A Convenience, better prices, and time savings emerged as the top three factors based on which consumers take decisions while shopping online

B At least 68% of the consumers, globally, prefer either better prices or convenience while shopping online.

C Gifting options and discreet purchases emerged as least preferred options for decision making with only a quarter of the consumers showing preference.

Online Shopping – Decision-Making Factors – By Country

BORDERLESS™ ACCESS

Decision Making/ Country	Global	Brazil	Germany	India	Indonesia	Mexico	Nigeria	Russia	Saudi Arabia	South Africa	UAE
Need based	51%	36%	48%	66%	55%	43%	61%	46%	44%	63%	50%
Convenience	70%	65%	60%	73%	75%	63%	86%	64%	65%	82%	65%
Recommendations	34%	30%	19%	41%	43%	27%	43%	34%	41%	28%	39%
Wider selection	43%	34%	52%	49%	47%	38%	42%	49%	42%	38%	38%
Better prices	68%	68%	70%	71%	74%	76%	62%	65%	68%	62%	63%
Time saving	58%	48%	44%	59%	68%	50%	66%	57%	57%	68%	66%
Discreet Purchases	22%	25%	21%	17%	24%	26%	23%	12%	25%	22%	19%
Easy to return	34%	27%	29%	57%	30%	34%	41%	24%	44%	21%	34%
Easy gifting options	25%	28%	12%	34%	27%	20%	28%	21%	26%	22%	27%
Redeem Coupons	34%	30%	28%	45%	35%	25%	51%	23%	37%	32%	37%
Free Delivery	50%	43%	37%	52%	58%	45%	54%	51%	48%	60%	53%

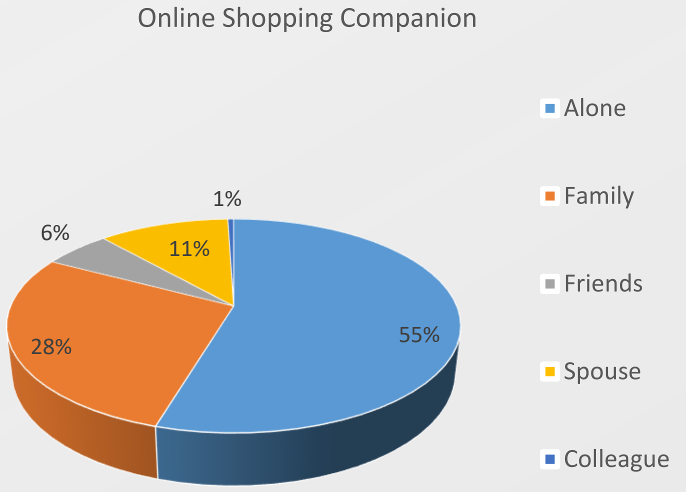
Green – most preferred and Red- least preferred

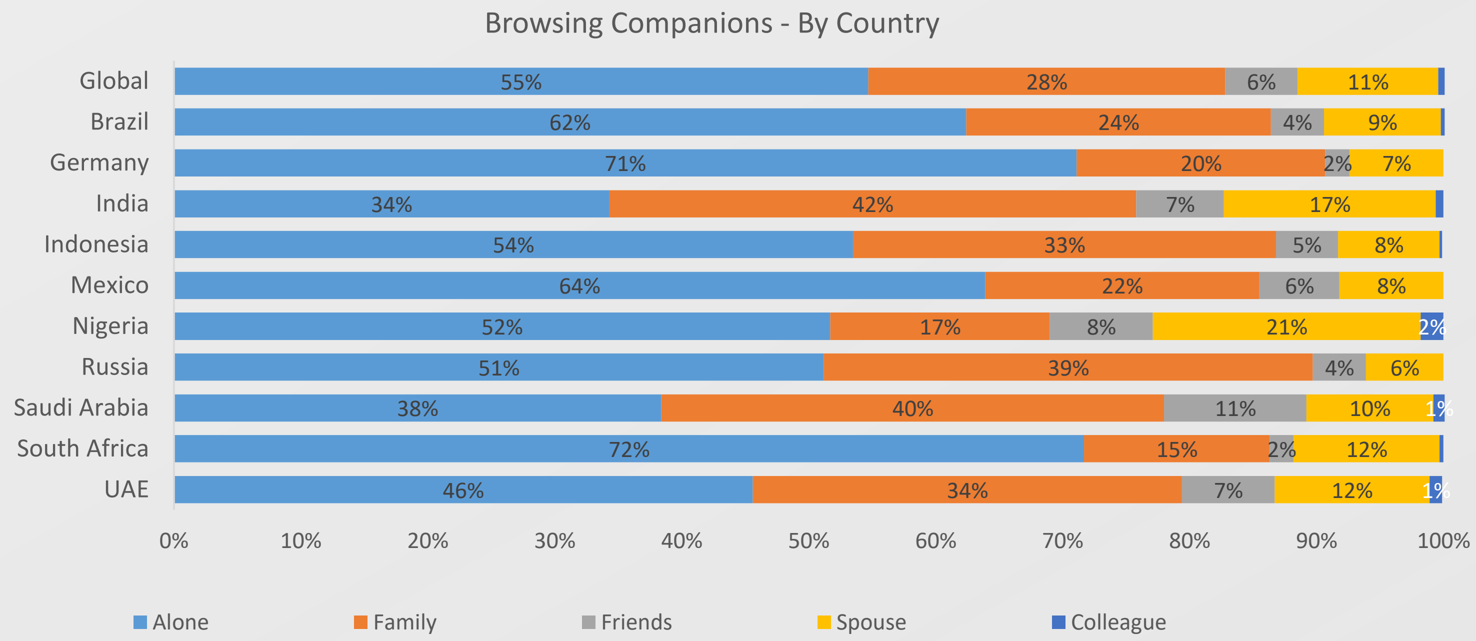
- India and South Africa emerged as the countries where consumers primarily shop based on need or due to convenience. At least 60% of the consumers in each of these countries prefer need-based shopping and at least 73% prefer shopping online as it is easy and convenient. Other driving factors for Indian consumers to shop online include ease of returning items, easy gifting options and redeeming coupons.

- Countries like Brazil and Germany witnessed much lower participation for online shopping. The main reasons why they resist online shopping are difficulty with returning products, unwillingness to provide personal information and the fear that products will not be delivered on time.

- Consumers in Germany place more value on punctual delivery than on the actual speed of delivery. Spontaneous purchases are popular and shoppers in Germany prefer to buy in-store rather than online since their shopping habits are rather conservative.

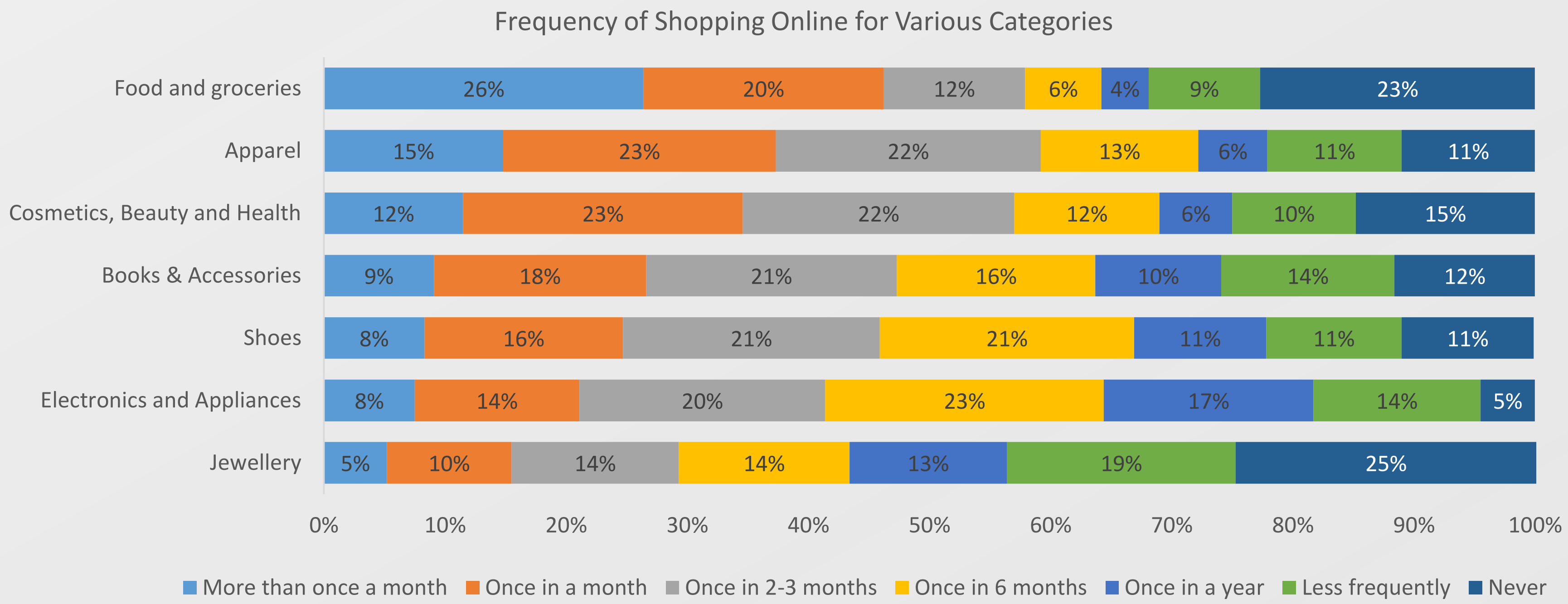
Online Shopping – Preferred Browsing Companions - By Country





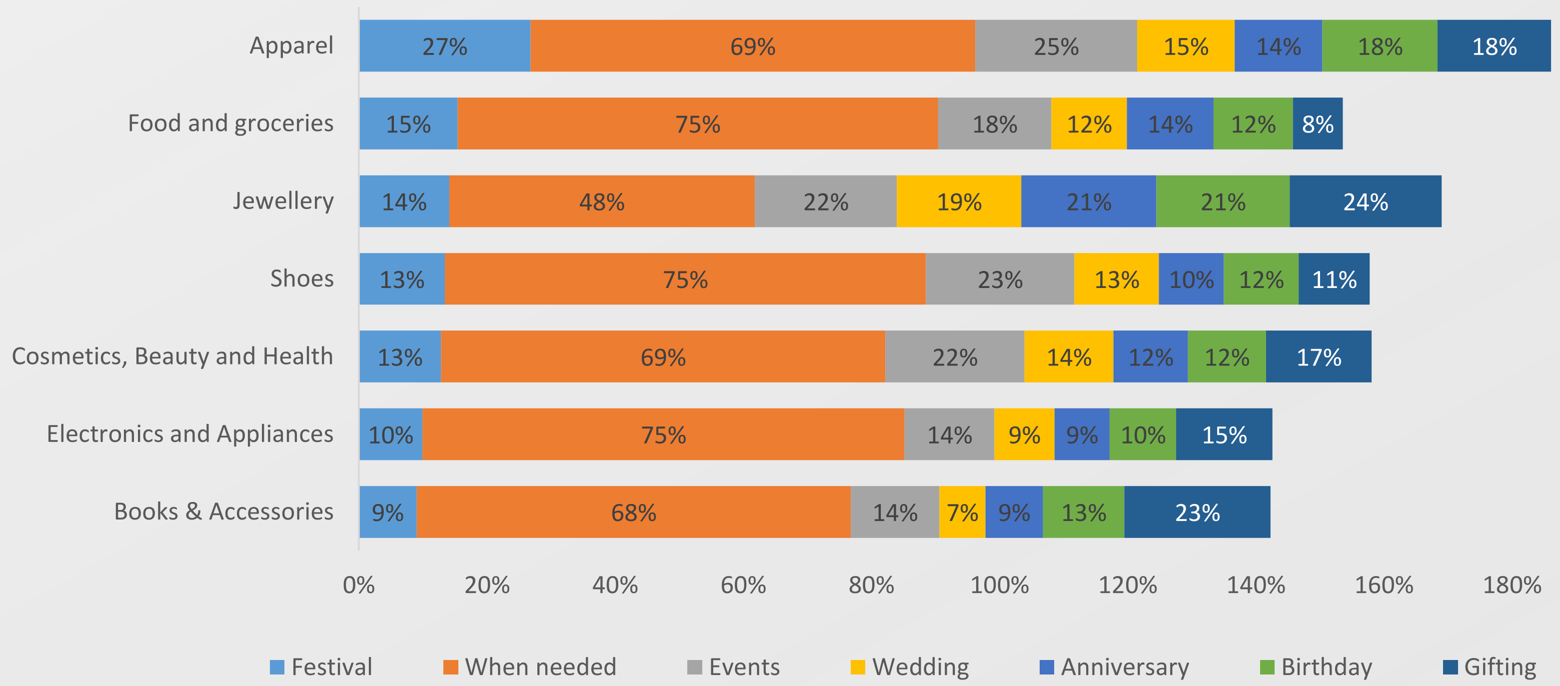
- Over half of the consumers, (55%) preferred to shop online alone and more than a quarter of them (28%) preferred to shop online with family.
- Ease and convenience, better prices, and time savings emerged as the top three factors based on which consumers take decision while shopping online.
- Globally, at least 68% of the consumers preferred either better prices or convenience while shopping online.
- Gifting options and discreet purchases emerged as the least preferred options for decision making with only a quarter of them showing a preference for the same.

Online Shopping – Frequency of Shopping for Various Categories



- Not surprisingly, food and groceries were observed as the most common items consumers shopped for on a daily basis. 46% of the consumers shopped for food and groceries online at least once a month
- The next frequently shopped online items were apparels, cosmetics, and beauty and healthcare products as it saves time and is convenient for people to choose items from diverse categories at a time and place that is comfortable for them.
- Only 15% of the consumers stated that they purchased jewelry online either once a month or more.

Online Shopping – Preferred Occasions for Online Shopping



- Globally, a majority of the items were purchased by consumers when needed. However, almost a quarter of the consumers stated that they preferred to gift items like jewelry and books and accessories.
- Jewellery also emerged as an item of choice either for anniversaries, with over 42% preferring to shop online either for an anniversary or other related events
- Shoes and apparel emerged as the next category of choice for event-related purchases.

Online Shopping – Occasions for Shopping Various Categories

BORDERLESS™ ACCESS

01
Shoes & Cosmetics - Events

02
Cosmetics – When Needed

03
Food, Electronics & Shoes – When Needed

04
Apparels, Shoes and Cosmetics – When Needed

05
Apparels & Electronics – Festivals & Events

06
Apparel, Jewellery & Food Groceries - Events

01 North America

02 South America

03 Africa

04 Europe

05 Asia

06 Middle East

ONLINE SHOPPING – PREFERRED REASONS FOR ONLINE SHOPPING

BORDERLESS ACCESS™

- Globally, a majority of the items were purchased by consumers when needed; however, almost a quarter of the consumers stated that they preferred to gift items like jewellery, books and accessories.
- Shoes and apparel emerged as the next category of items that were purchased when needed. However, some of them preferred to shop for special events.
- Jewellery also emerged as an item of choice either for anniversaries of events, with over 42% preferring to shop for it online.

Asians prefer Food, Groceries & Cosmetics; Arabs prefer Apparel/Shoes Online

BORDERLESS™ ACCESS

Food & Groceries

Asian consumers are focusing on freshness, health, and social shopping – 62% of them purchasing groceries online

62%

Cosmetics

Second most shopped category in Asia with 45% consumers shopping monthly

45%

Electronics

A quarter of ME consumers purchase electronics online

25%

Shoes

A third of AP consumers prefer purchasing shoes online

34%

Jewellery

Few consumers purchase jewellery online

20%

Books

A third of AP consumers prefer purchasing books online

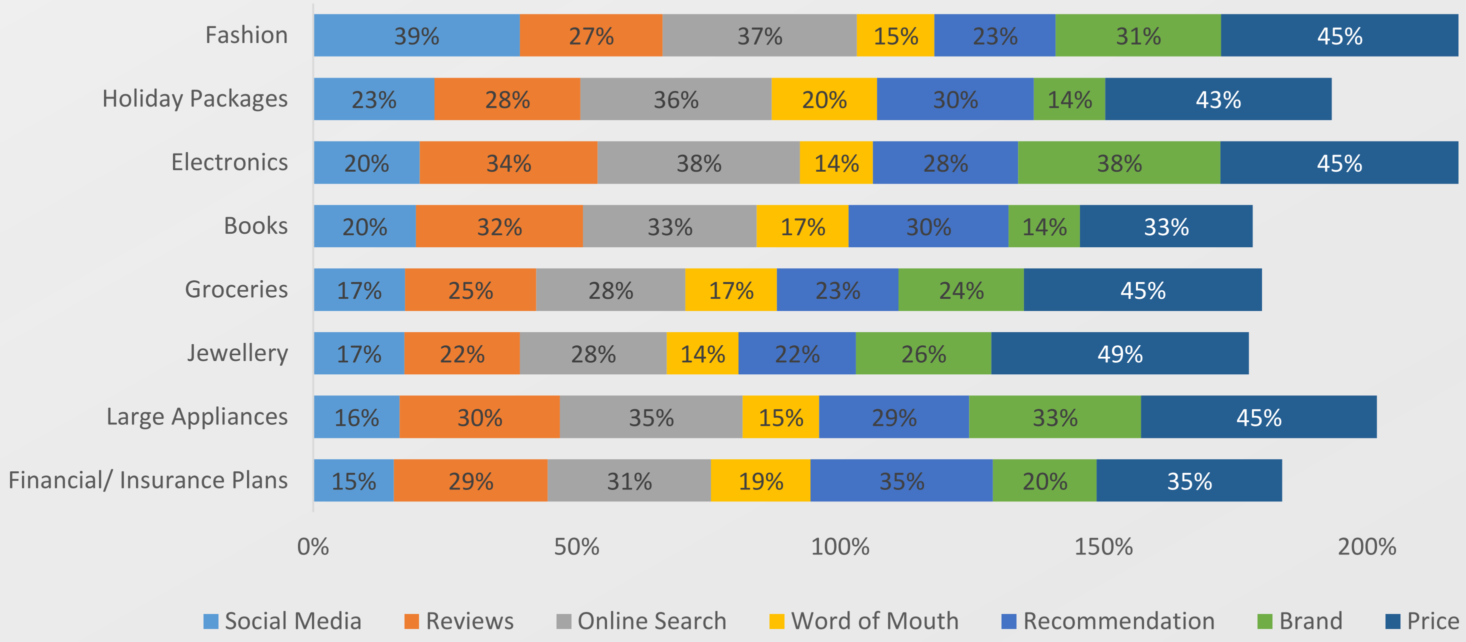
31%

Apparel

The Middle East is a burgeoning market for apparels with 49% of consumers purchasing monthly

49%

Online Shopping – Influencers for Online Shopping

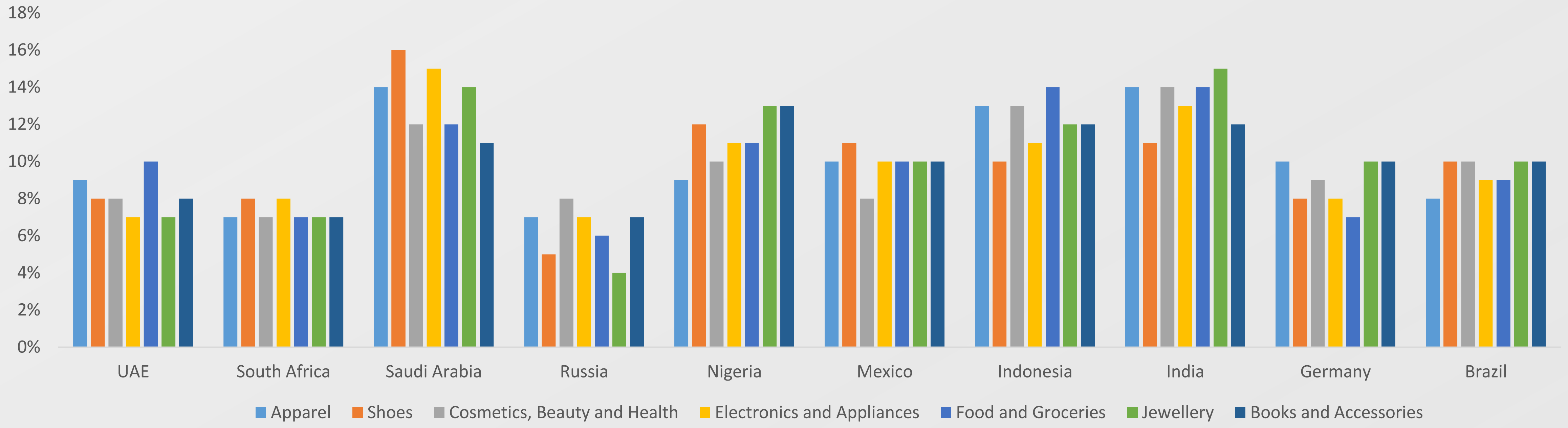


A Social Media emerged as the most preferred channel for online shopping in the fashion segment with 39% of them opting for the same.

B Jewellery also emerged as an item of choice either for anniversaries or events with over 42% preferring to shop for it online during anniversaries/events.

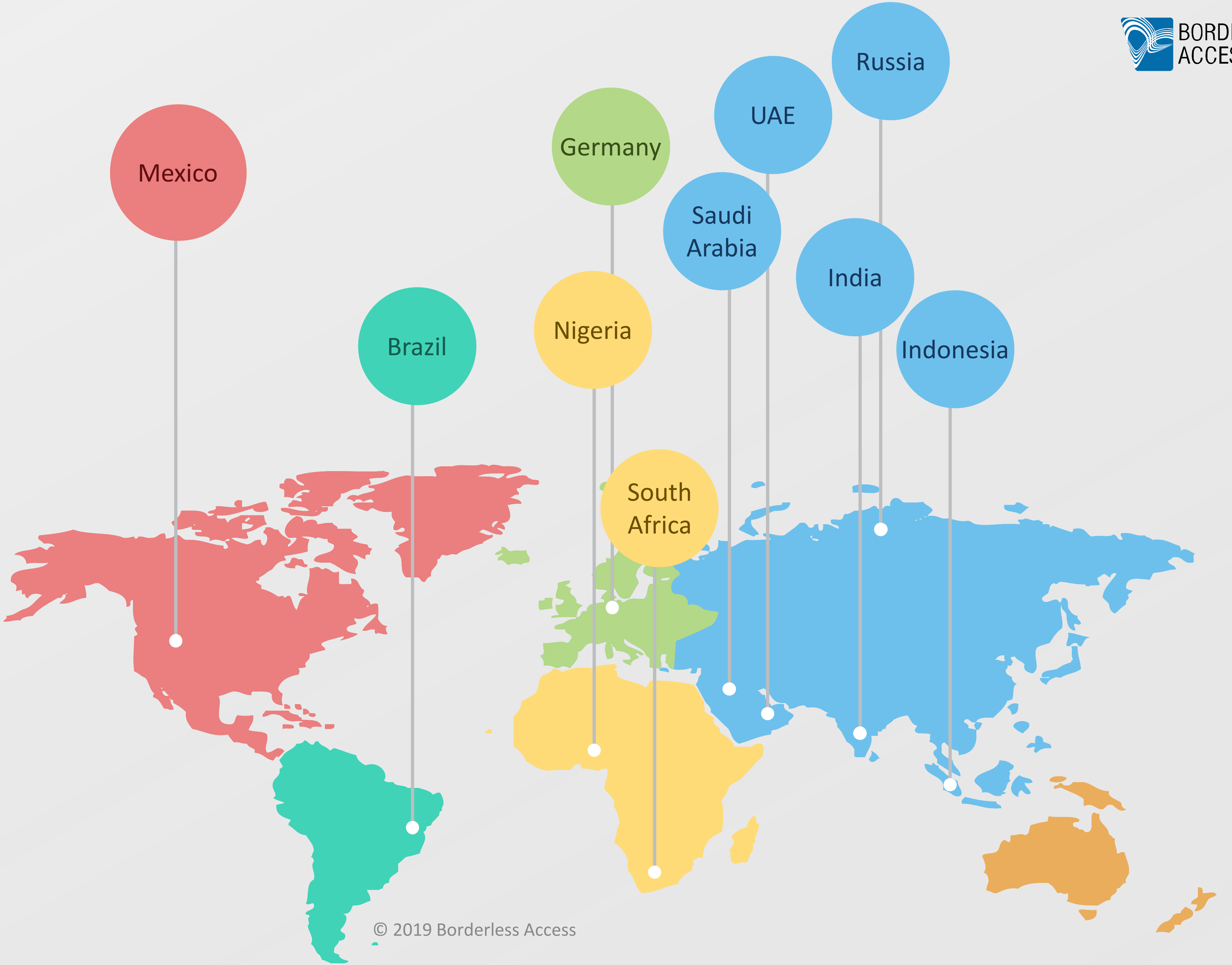
C Shoes and apparel emerged as next preferred categories of choice for event related purchases.

Online Shopping – Categories shopped across countries



- Saudi Arabia and India emerged as the most active countries in the world in terms of online shopping.
- Saudi Arabia and India are known for shopping centre culture markets in terms pf apparels, jewellery, etc. Indian consumers shop largely for electronics and appliances, food and beverage as residents are most fond of electronic devices like smartphones, laptops, power banks, etc.
- Consumers in South Africa are least shopped in almost all categories in comparison to other countries.

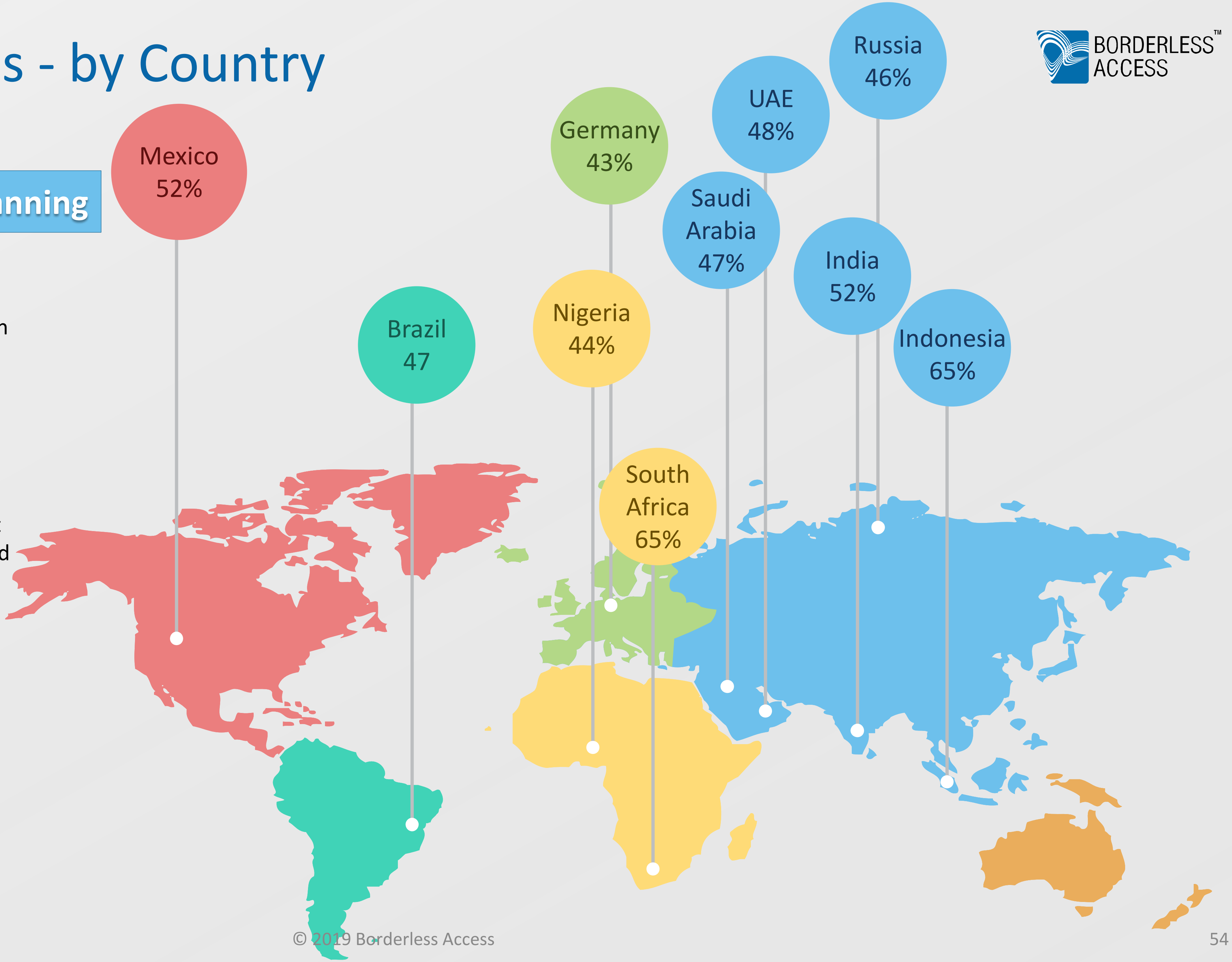
FINANCIAL PLANNING



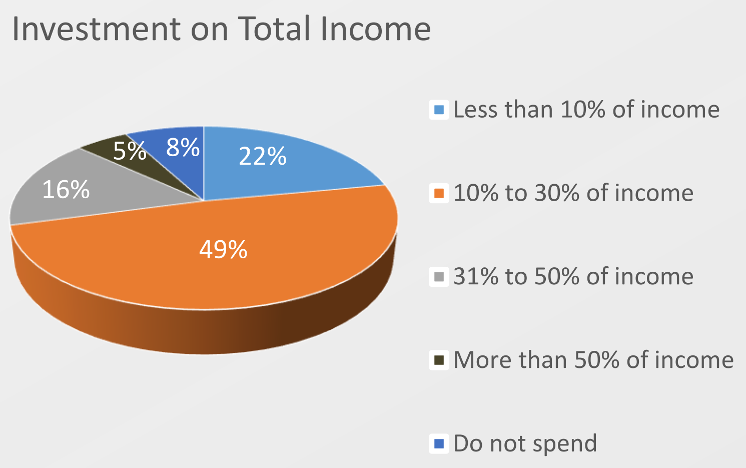
Managing Finances - by Country

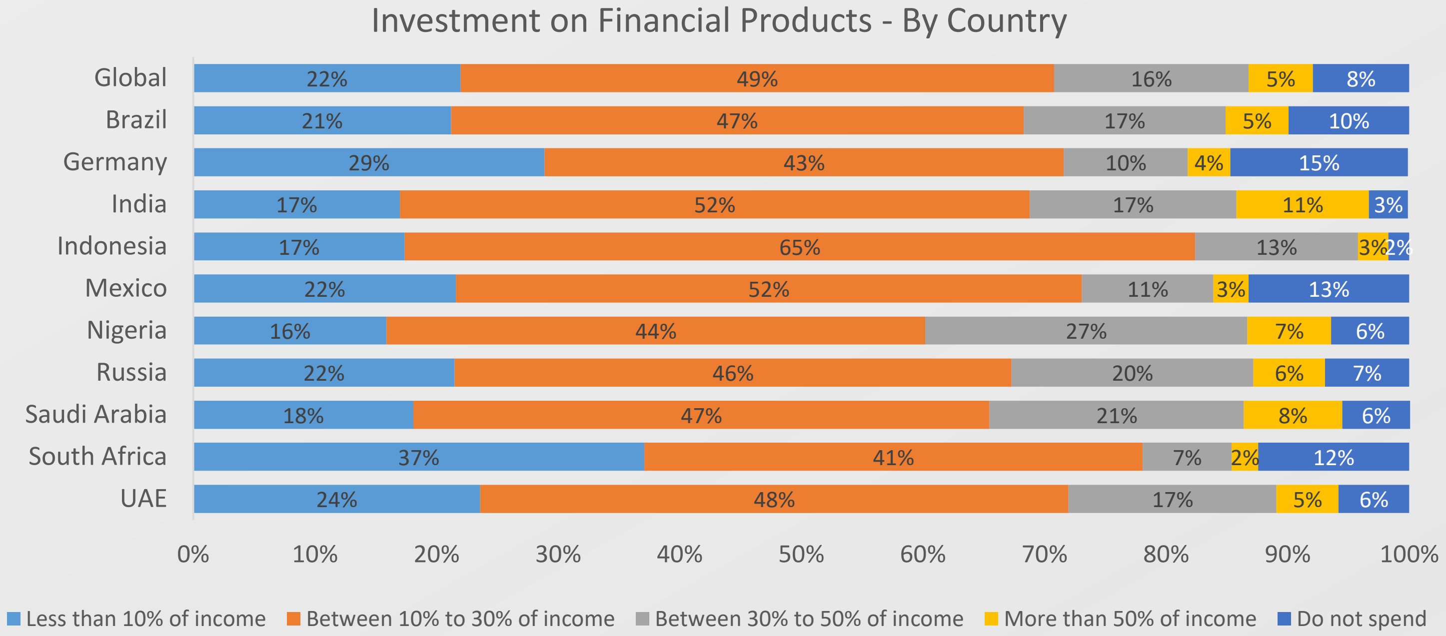
Invest 10-30% of income for planning

- Consumers from Indonesia and South Africa spend the most on financial planning. At least 44% of the consumers in each of these countries stated that they spend 10 to 30% of their income on financial planning annually.
- Consumers from South Africa and Indonesia are more eager about financial planning to save for retirement and to get on track financially. They are more inclined towards retirement planning, budgeting, debt and investment planning.
- The role of the financial adviser of the future will not be about picking the best investments for consumers but rather to help improve the financial capability with the participation of a broader family.



Financial Planning – Investment for Financial Products



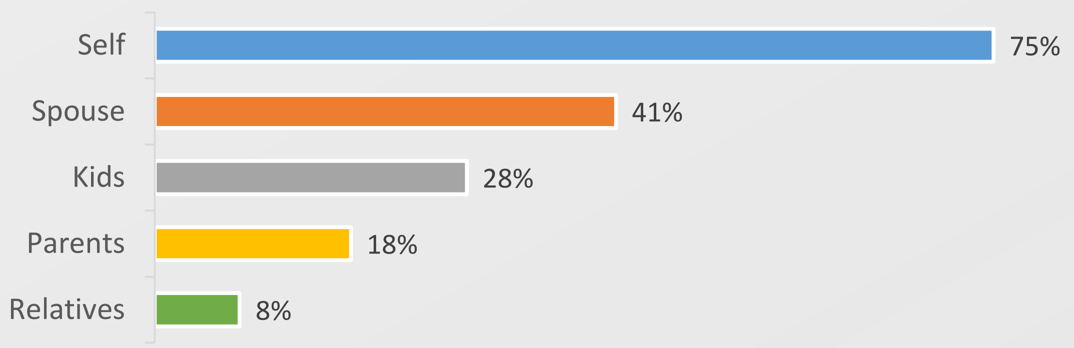


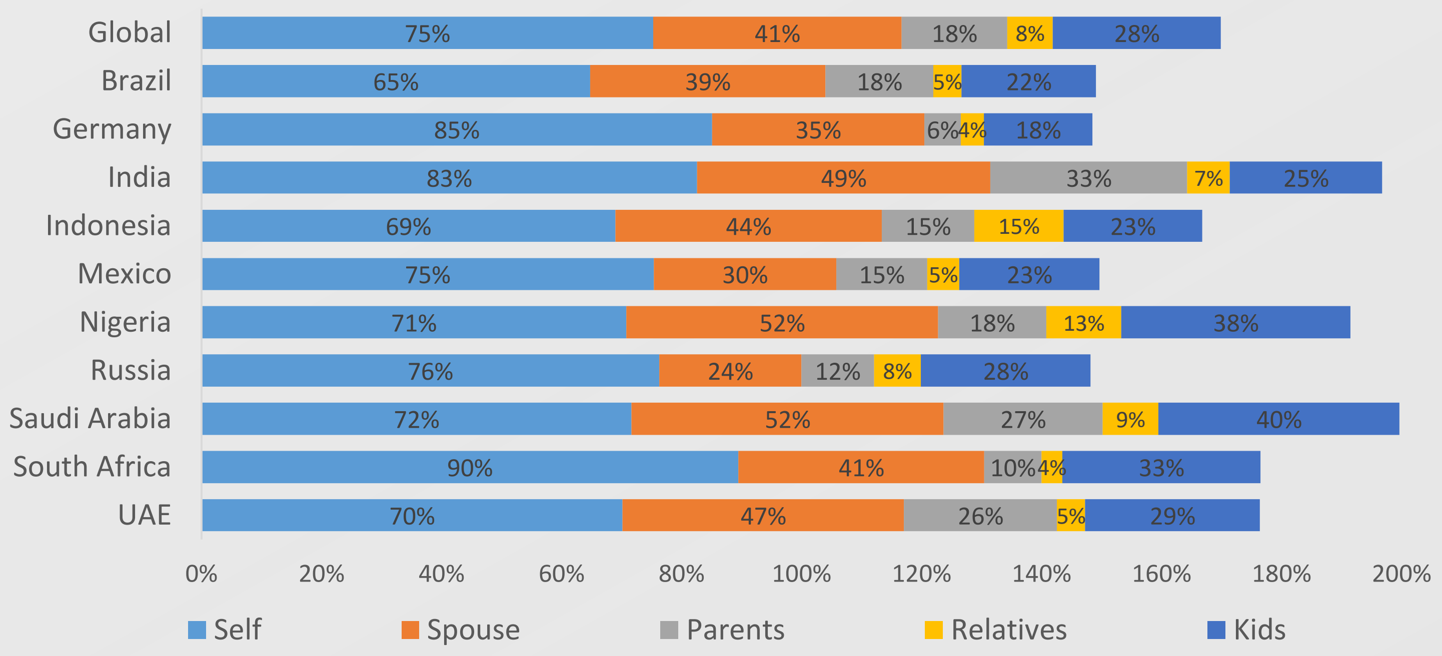
- Almost half of the consumers, globally, stated that they spend between 10 to 30% of their income on financial planning. Still, 16% of the consumers stated that they invest around 31 to 50% of their income in financial products. This implies that opportunities for financial institutions are immense in terms of overall market assessment. Social media, personal sources and traditional media are used equally to research financial service products.
- Three-fourths of the consumers stated that financial products are used for themselves. However, 41% purchase the same for their spouses as well.
- Developed countries like South Africa, Germany and UAE witnessed a higher percentage of people with an investment of less than 10% of income on financial products.
- Developing nations like Nigeria, India, and Indonesia tend to invest much higher than the global average. Almost 50% of the consumers in these countries stated that they invest 10 to 30% of income in financial products.

Financial Planning – End User for Financial Products

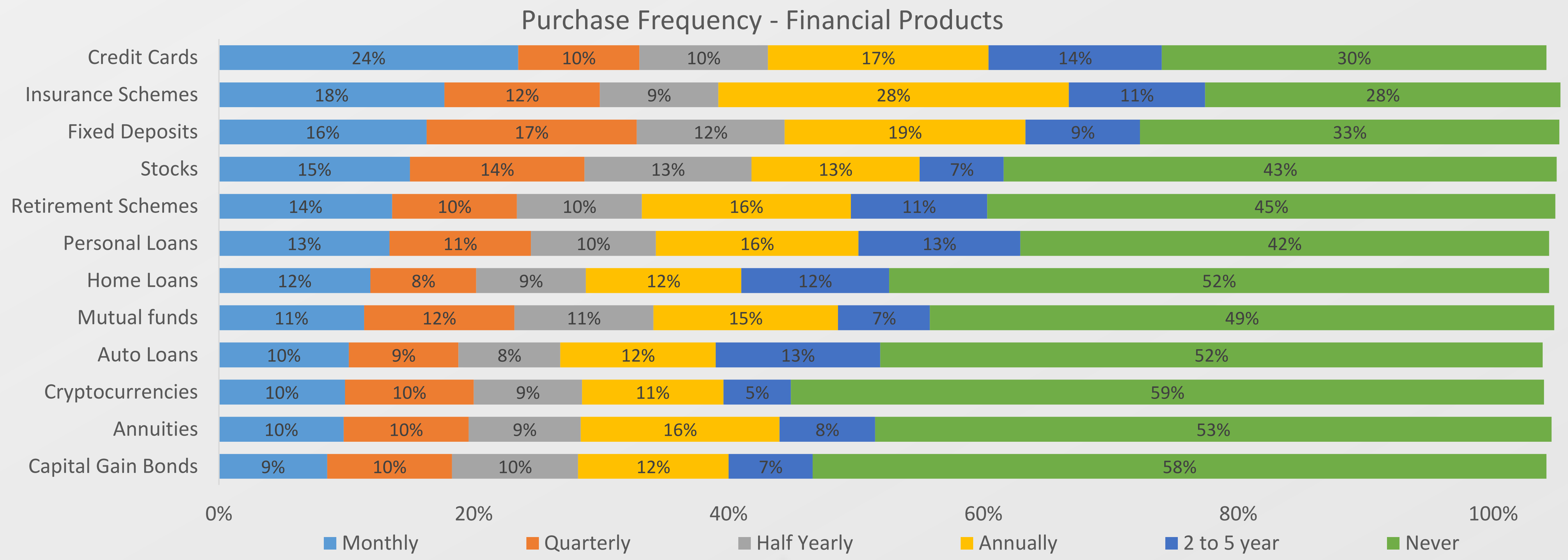
A. Almost half of the consumers, globally, stated that they invest between 10 to 30% of their income in financial products.

B. Three-fourths of the consumers state that financial products are for themselves; however, 41% purchase the same for their spouses as well.





Financial Planning – Purchase Frequency of Financial Products



- Credit cards emerged as the most frequently purchased, with 70% of them purchasing them over different purchase frequencies of time.
- Insurance schemes emerged as the second most frequently purchased financial product globally, with 18% stating that they purchase it on a monthly basis; 12% on a quarterly basis; 9% half yearly and 28% on an annual basis.
- Capital gain bonds were the least frequently purchased items, with over 58% not preferring to purchase them at all.

- Financial aggregators display a unified platform for consumers to compare various products offered by financial institutions with features including interest rates, processing fees and other charges. It also shortlists the best deals according to the consumer's requirement.
- Financial planning is a long term commitment and hence as observed from the survey, the frequency of such planning is much lesser in contrast to other categories like shopping, entertainment, etc. Globally, credit cards and insurance are the most frequently purchased financial products online.

Financial Planning – Products of Preference

- The purpose of this section is to probe consumers' financial habits and preferences. These include, when they make decisions regarding purchasing financial plans online, their motives for going for particular financial products online, how decisions about a product are made and who is the end user of financial products, etc.
- Financial planning is normally seen as a long to very long term plan and is divided into different phases of the customer journey. This basically starts with research on financial products and word-of-mouth. Decisions are also based on return on investment, setting financial goals, etc., deciding which products to purchase and why, budget allocations for financial planning, choosing which websites to purchase financial products from (comparing on aggregator sites and then finally paying on merchant sites), post-purchase (product satisfaction), which help marketers to evaluate and fine-tune their financial products and service offerings. The customer experience journey of customers while purchasing financial products have become increasingly demanding, and social media plays a crucial role in helping them discover and explore their products of preference. Consumers are able to access a lot of options including the data from aggregators, like pricing trends, reviews and opinions on each and every product ranging from insurance, credit cards, bank accounts, fixed deposit schemes, loans, cryptocurrencies, etc.
- As explained in the online interaction under digital routine of activities, almost two thirds (64%) of the consumers stated that they conduct financial planning during the late evenings and at night, post 4 PM till 12 AM. Since financial planning requires consumers to be more educated on various products, it is time consuming and requires systematic planning, which can last for days and months. Financial planning is a long term goal and the majority of the consumers buy/purchase financial products online only after a thorough consultation, research and recommendations from people who have already availed such products online.

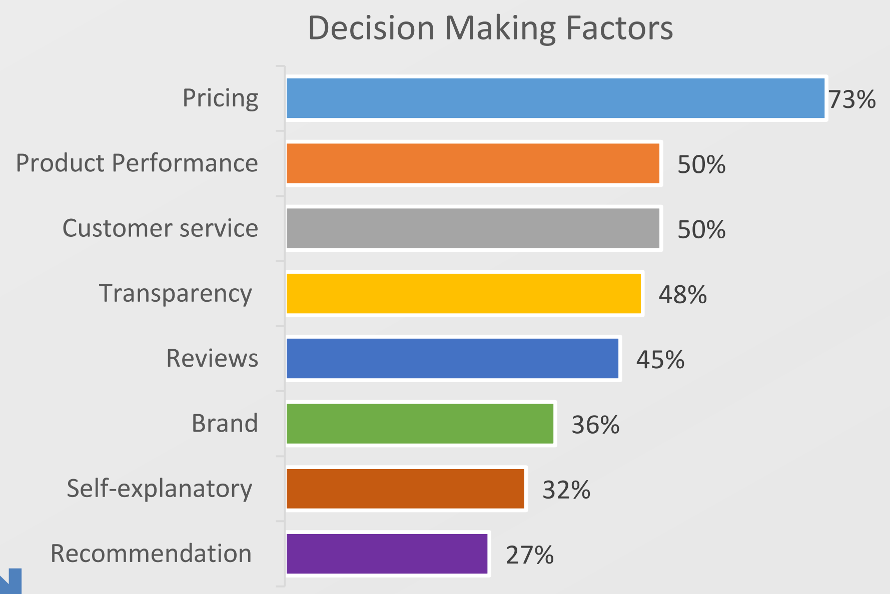
Financial Planning – Products of Preference

- The findings clearly indicate that financial planning requires one to interact with multiple financial institutions to arrive at the best offerings in the market. The primary motive for opting for a financial product is to plan for a long term investment and healthy returns. The research indicates that financial planning is decided by the member him/herself who wishes to purchase financial products online.
- Online access to financial products is available through aggregator websites who are actually online brokers. These comparison websites showcase plans of various companies, which helps prospective buyers while selecting and choosing plans that suit their requirements.
- Credit cards are the most frequently purchased financial product globally, as youth use them to pay bills, make large purchases and other forms of payment and make payments later.
- Insurance products are next most frequently purchased financial item globally. Consumers in developing countries like India, Indonesia and Mexico prefer to opt for online insurance due to personalised nature of products and services offered from various financial institutions. Institutions across these countries are able to combine digital and physical channels into a continuous customer experience that delights customers who wish to purchase financial products online. Hence frequency of purchase of major financial products is relatively higher in these countries. This includes fixed deposits, personal loans, credit cards, etc. Surprisingly, the same is applicable to newer products such as retirement schemes and cryptocurrencies.
- Financial advisers can add value in designing financial solutions for different geographies to solve the unique problems consumers face. They need to understand the financial needs to prioritise at what point in consumer journey and how to manage the balance between managing assets and debt

Financial Planning – Decision Making

Country/ Region	Global	Brazil	Germany	India	Indonesia	Mexico	Nigeria	Russia	Saudi Arabia	South Africa	UAE
Pricing	73%	62%	64%	77%	69%	68%	83%	72%	73%	83%	77%
Transparency buying options	48%	44%	36%	56%	60%	39%	64%	40%	39%	49%	48%
Self-explanatory portal	32%	27%	23%	42%	44%	24%	37%	21%	32%	35%	37%
Customer service	50%	47%	35%	61%	52%	52%	60%	37%	51%	59%	50%
Reviews	45%	23%	35%	57%	57%	31%	58%	53%	44%	42%	48%
Product Performance	50%	43%	42%	54%	60%	52%	60%	45%	43%	60%	42%
Brand	36%	27%	15%	51%	44%	25%	51%	36%	43%	29%	43%
Recommendations	27%	23%	16%	25%	33%	18%	41%	31%	29%	24%	32%

Green – most preferred and Red- least preferred



- Competitive pricing, product performance and customer service were the top-most decisive factors for purchasing online financial products globally.
- For 73% of the consumers, competitive pricing was the only deciding factor while purchasing financial products online.
- Multiple aspects of convenience resonate with buyers — half of the consumers chose better customer service and transparency options while deciding to purchase financial products online.
- Other factors which contributed to decision making included transparent buying options, reviews, brand, self-explanatory and recommendations.

Financial Planning – Decision Making

- Pricing plays a key role in deciding on a product across countries. At least 63% of the consumers, irrespective of the country, decided on purchasing financial products based on pricing. Other prominent factors include transparent buying options, customer service and brand.

- Consumer purchases for financial habits have continued to progress, and users have many choices for convenient banking for all categories of financial products. Smartphones and digital banking software applications give them the convenience of banking on the go. At the same time, traditional banks still have a lot more to offer in this digital world and many consumers prefer digital banking over physical banking due to convenience and customer service.

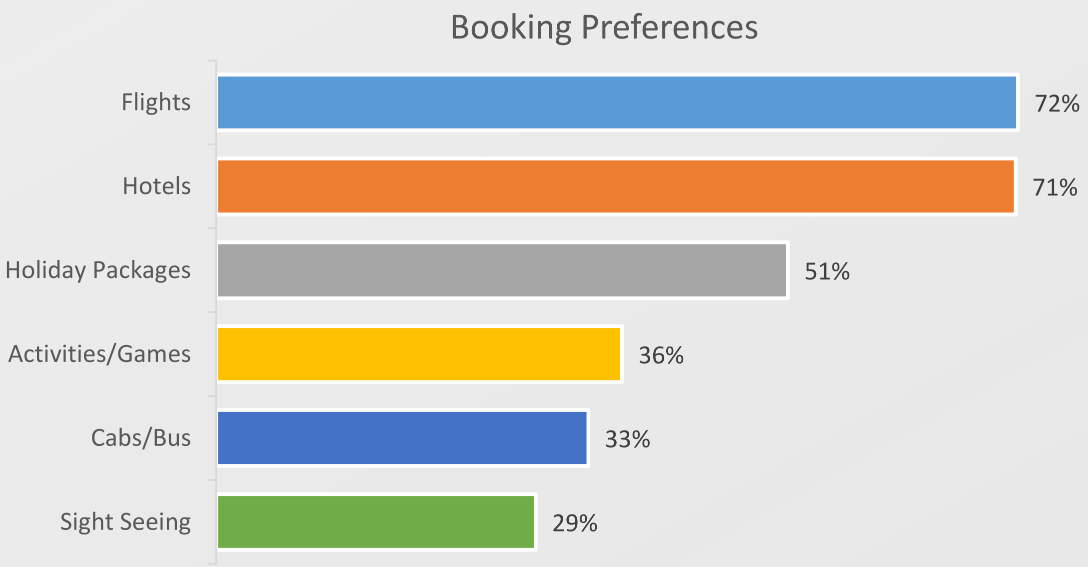
- With the growth in digital banking technology and increased acceptance of online and mobile banking, consumer access to financial products is much easier, resulting in convenience. The consequence for financial institutions is that winning credit and customer share will no longer be determined by a number of branches or customer base, but by the ability to resonate with a prospect on a personalised level. Such institutions, which can target micro-segments more efficiently and create emotional digital experiences will be more likely to win newer customers and larger deals.

HOLIDAY & TRAVEL

Holiday & Travel – Booking Preferences

Country/ Region	Global	Brazil	Germany	India	Indonesia	Mexico	Nigeria	Russia	Saudi Arabia	South Africa	UAE
Flights	72%	59%	72%	72%	75%	65%	74%	57%	82%	76%	84%
Hotels	71%	69%	72%	79%	76%	77%	62%	61%	74%	68%	74%
Activities/Games	36%	51%	48%	33%	37%	30%	28%	34%	31%	36%	33%
Sight Seeing	29%	29%	28%	32%	30%	23%	22%	35%	28%	32%	29%
Holiday Packages	51%	51%	49%	56%	54%	52%	49%	36%	47%	58%	59%
Cabs/Bus	33%	26%	16%	61%	35%	23%	55%	34%	30%	30%	20%

Green – most preferred and Red- least preferred



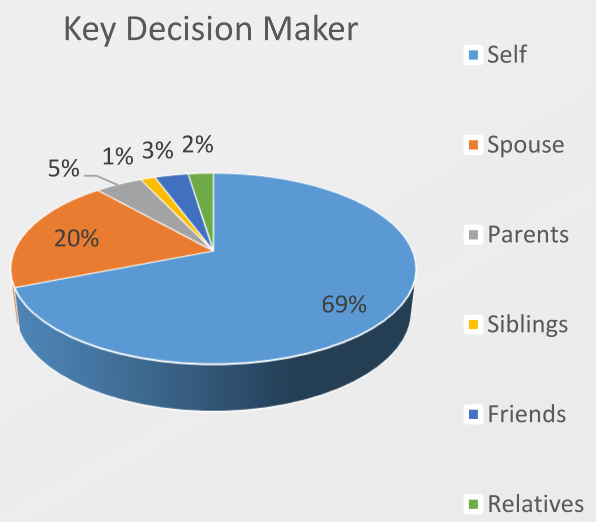
- Smartphones are again playing a key role in changing the way people book holidays and travel packages. Flights and hotels were the most commonly booked items in the checklist. Over 70% of the consumers book flights and hotels for tourism. Consumers across the globe are ready to spend on travel. Consumer activities in these moments are shaping the industry at large, and this includes business travel as well.

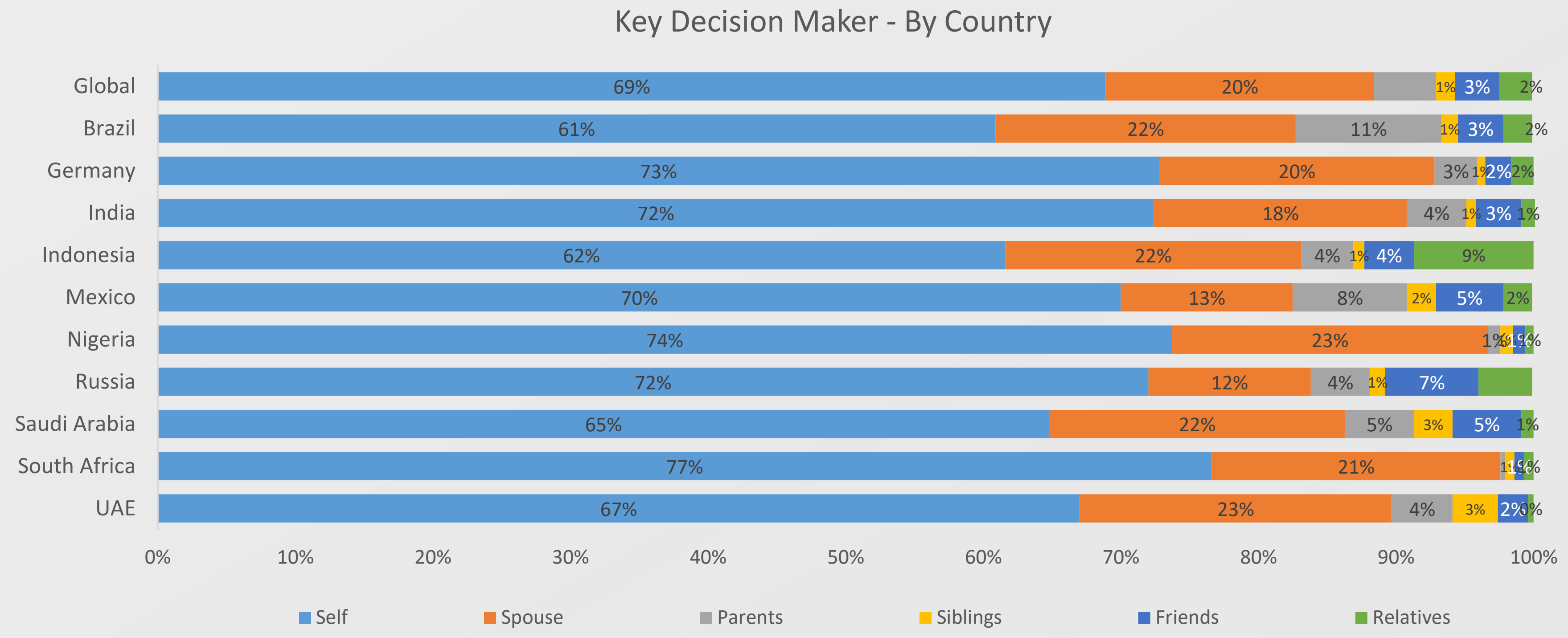
- Sightseeing was the least commonly booked item in the checklist with only 29% of them saying they book sightseeing activities online.

- Consumers themselves are the key decision makers while booking holiday tours and travels, with 69% stating that they decide themselves and only in 20% of the cases, their spouses were the key decision makers.

- Nigerian residents were least interested in online booking activities related to hotels, activities and sightseeing as compared to other countries since they feel it is expensive to book all of these online. As a result, they prefer to make bookings over the phone or through other offline means. The tourism sector is at a nascent stage in Nigeria and consumers there prefer to book most of the items offline, through traditional channels.

Holiday & Travel – Key Decision Maker





- Flights and hotels were the most commonly booked items in the checklist. Over 70% of the consumers booked flights and hotels for tourism
- Sightseeing was the least commonly booked item in the checklist, with only 29% of them saying they book sightseeing activities online.
- Consumers themselves are the key decision makers while booking holiday tours and travels, with 69% stating that they take decisions themselves. And in 20% of the cases their spouses were the key decision makers. It is important to understand not just who makes these travel decisions but the value of these decisions, as there are considerable variations across segments in their average value.

Holiday & Travel – Tracking Consumer Preferences

- The purpose of this section is to probe travelers' habits and preferences when making decisions regarding family vacations, their motives for going on vacation with their family, how decisions about vacations are made within the family and which roles individuals have in the decision making process.

- Holiday and travel is normally seen as a mid to long term plan and is divided into different phases of the customer journey. This basically starts with pre-booking, including research, last-mile booking, post booking to cant-wait-to-explore moments, during the journey and ends with post journey, which helps marketers to evaluate and fine tune their products and service offerings. The travel journey of customers have become increasingly multifarious over the years, and social media plays a crucial role in helping them to discover and explore their next destination. Consumers are able to access a lot of options including the data from aggregators, like pricing trends, reviews and opinions on each and every aspect ranging from flights, distance, activities, sightseeing, gaming, etc.

- As explained in the online interaction under digital routine of activities, 60% of the consumers stated that they plan/book holiday travel and tour packages during the late evenings and at night, post 4 PM till 12 AM. This is because the majority of family members are at homes after work, which makes this time convenient for decision making, planning and booking holiday or travel/tour packages.

- The findings clearly indicate that a vacation is an action which has been planned in advance. The primary motive for going on a vacation is to spend quality/leisure time with loved ones. The research indicates that the majority of the family members participate in the decision-making process in some way or the other.

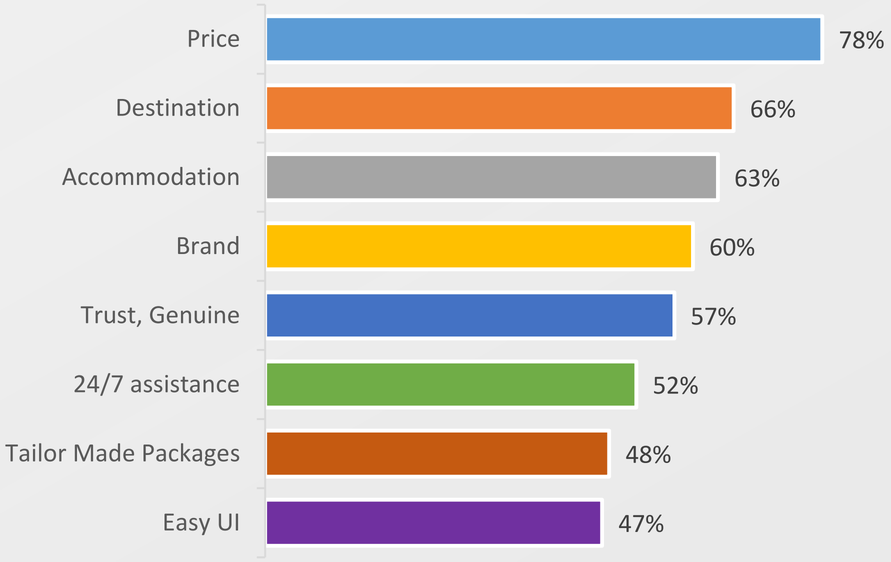
- Travel destinations that offer plenty of sightseeing and leisure activities and adventure are bound to have a strong demand for tourism. Consumers are more willing to travel further for the experience and share memories on various social platforms as well.

- Almost half of the consumers from Brazil and Germany prefer sightseeing activities as they are more adventurous in exploring new things when they travel. At the same time, quality still drives the accommodation and tour preferences.

- Consumers prefer holidays to maximise health and work-life balance. With busy digital lives, sometimes a holiday is the only breathing space they can afford and provide much-needed refreshment. As tastes and behaviours of consumers evolve – so do package holidays.

Holiday & Travel – Influencing Factors for Booking - Domestic

Influencing Factors - Domestic Holiday and Travel



- Price, destination and accommodation are the common primary factors that influence consumers for both domestic holiday and travel purchases online. Special offers on accommodation and flights play a key role in consumers' decision on a holiday destination around the world. Globally, beach holidays are more popular than city breaks.

- Budget airlines have played a pivotal role in the digital revolution in the travel and tourism industry and it is evident now that consumers are going online to research all aspects of their holiday. This includes accommodation details, activities conducted, sightseeing, local tastes, local shopping items, among others.

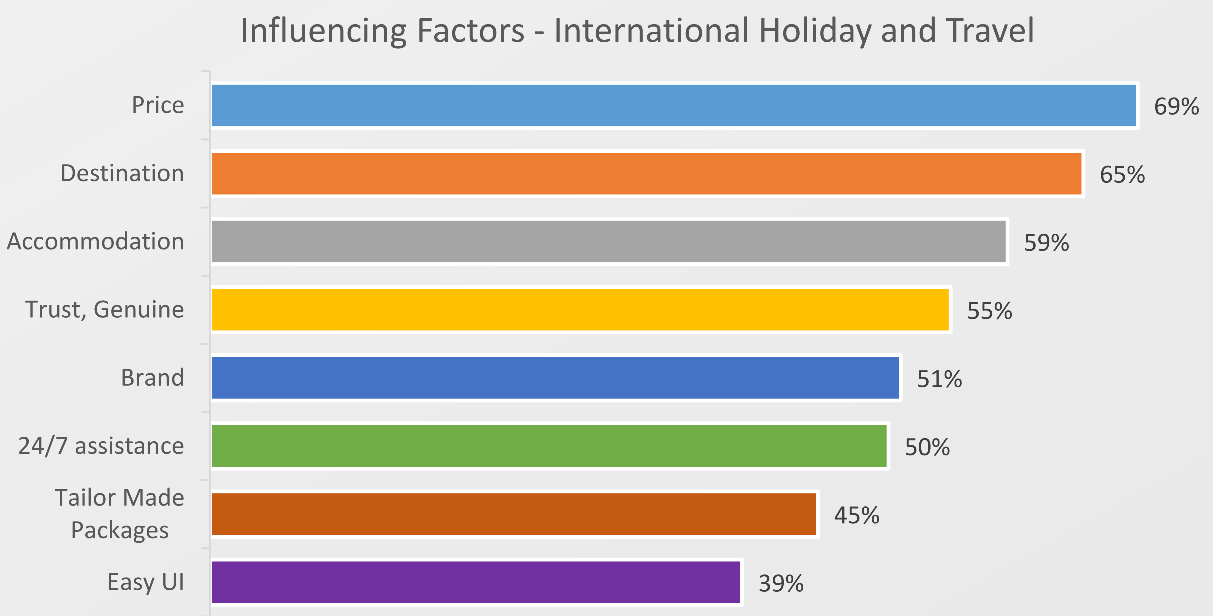
- For domestic holiday and travels, consumers preferred brand first and trust as the next influencing factor in terms of decision making.

- Consumers realise that online travel companies, especially start-ups, offer better deals than some of the established travel players, as they have none of the costly overheads like branding, etc.

Factor/ Country	Global	Brazil	Germany	India	Indonesia	Mexico	Nigeria	Russia	Saudi Arabia	South Africa	UAE
Brand	60%	66%	49%	62%	72%	63%	66%	51%	54%	56%	55%
24/7 assistance	52%	49%	38%	55%	61%	51%	61%	48%	48%	51%	56%
Easy UI	47%	46%	55%	35%	57%	41%	45%	53%	44%	42%	51%
Tailor Made Packages	48%	58%	38%	35%	59%	53%	46%	48%	41%	49%	54%
Destination	66%	70%	69%	59%	74%	75%	65%	60%	53%	70%	57%
Accommodation	63%	66%	60%	58%	74%	67%	65%	56%	56%	69%	60%
Price	78%	76%	77%	70%	82%	81%	84%	80%	72%	90%	68%
Trust, Genuine	57%	59%	47%	57%	66%	57%	64%	60%	40%	65%	56%

Green – most preferred and Red- least preferred

Holiday & Travel – Influencing Factors for Booking - International



- Price, destination and accommodation were the common primary factors influencing both domestic and international online holiday and travel purchase decisions.
- Trust was more preferred for international holidays over brand as consumers preferred to go with tried and trusted travel agencies over the brand to ensure smooth and hassle-free international travel experiences. International travel agencies provide dedicated tour guides and managers for hassle-free travel experiences.
- The majority of consumers (at least two-thirds in each of the country) globally stated that price was an important influencing factor while booking travel and holiday packages. Aggregator sites play an important role in determining the best prices when it comes to flight and accommodation booking. The pricing trends shown by aggregator sites also educate consumers on which flights and hotels to opt for in the near future to accommodate their travel plans accordingly.

Factor/ Country	Global	Brazil	Germany	India	Indonesia	Mexico	Nigeria	Russia	Saudi Arabia	South Africa	UAE
Brand	51%	38%	41%	57%	57%	35%	60%	60%	57%	46%	62%
24/7 assistance	50%	44%	36%	59%	46%	45%	63%	57%	45%	50%	60%
Easy UI	39%	29%	44%	35%	47%	31%	38%	54%	45%	29%	43%
Tailor Made Packages	45%	42%	37%	42%	48%	39%	42%	48%	51%	50%	52%
Destination	65%	58%	68%	64%	63%	61%	72%	64%	59%	67%	69%
Accommodation	59%	46%	65%	56%	64%	47%	61%	64%	61%	63%	63%
Price	69%	61%	71%	62%	64%	62%	77%	71%	67%	81%	73%

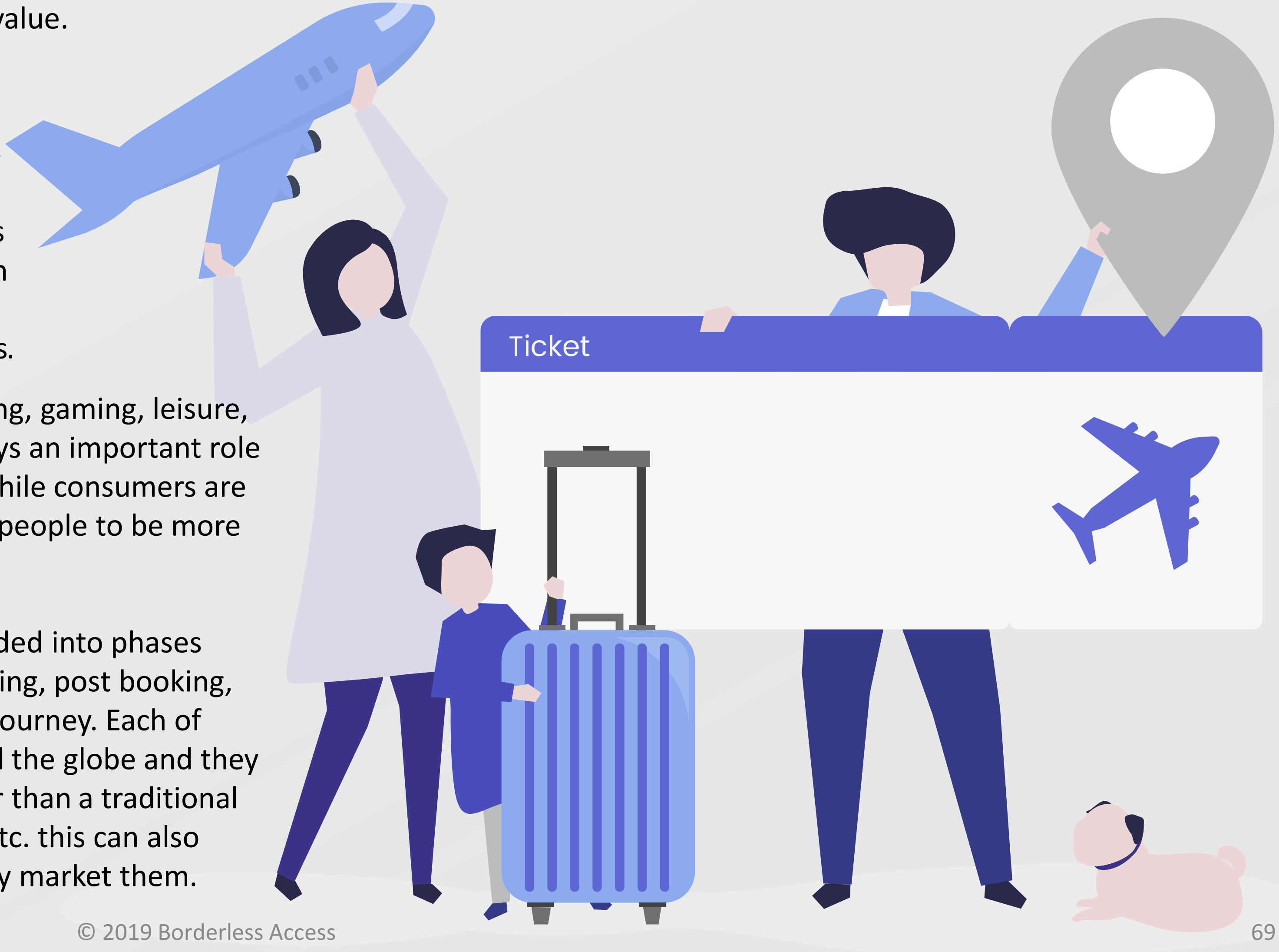
Holiday & Travel – Influencing Factors for Booking

- The cost of flying is one of the highest costs when it comes to holiday and travel. Consumers across the globe find ways for cheaper flights, both for domestic and international destinations. Consumers educate themselves on what tools to use and what to look for, in order to find cheap flights for different destinations.
- Consumers compared flight prices on more than one website to find the lowest price before booking anything. Travel consumers who are ready to book typically constricted their choices and may have decided on the location and the brand they want to book. People conduct thorough research during the time of the bookings, which includes a combination of brand names along with keywords in search engines. And most of the searches happen on smartphones.

- The most frequented consumer touchpoints during booking moments include research on search engines, Google Maps, flight providers, online travel agencies, accommodation, sightseeing activities, etc.
- Travel companies are offering assurances on mobile booking to consumers. Allowing consumers to cancel bookings with no penalties and providing the best price assurance are two ways that travel vendors are retaining consumers. Travel agencies are now focusing on cutting down processing steps on mobile for a better travel booking experience, which includes online booking, transaction, document verification, one-click functionality, helping consumers to fill online travel forms, better processing of visa and travel documentation, customer service 24/7, etc.
- Travel aggregators like booking.com are assisting last-minute consumers in a more sophisticated manner. Their aggregation capabilities of comparing different flight and accommodation prices coupled with time trends and recommendations from previous consumers provide much-needed impetus for consumers to take a matured decision of their choice. Travel aggregators also track the location of consumers and suggest some best places in terms of distance, individual preferences, sightseeing, and leisure activities and enable booking with the click of a button.

Holiday & Travel – Influencing Factors for Booking

- Travel agencies need to accommodate personalised approach for booking travel and holiday related bookings. Tour packages as a one-size-fits-all approach won't work in this digital era. Customer service should accommodate to learn about traveler behaviours/actions, upsell repeat inquiries, and give precedence in the demand queue to the prospects with the highest likelihood of driving a travel booking. In addition, priority is given to calls from higher-converting travel bookings, along with a bigger deal value.
- When the itinerary is set, consumers focus more on apparel and online travel-related shopping like forex cards, baggage, apparels, etc. and are in a vacation mood. The can't-wait-to-explore moments is the best time for travel marketers to serve travelers' needs and should encash on these moments to upsell their premium stuff. Providing useful information in these particular micro-moments is a way to build the brand, drive word of mouth, and increase loyalty among consumers.
- A majority of the travelers decide on activities like sightseeing, gaming, leisure, etc. only after they reach the destination and this phase plays an important role for activity makers to showcase relevancy of the activities while consumers are on a trip. Smartphones are playing a prime role by enabling people to be more spontaneous when they arrive at their destination.
- Hence the timings of travel consumers are categorically divided into phases starting from pre-booking including research, last-mile booking, post booking, cant-wait-to -explore moments and ending with during the journey. Each of these has strategic importance for various marketers around the globe and they have to distinguish consumers based on these phases rather than a traditional approach like demographics, geography, past preferences, etc. this can also enable them to fine-tune their offerings and more effectively market them.



Summary

For consumers, social networks are on the verge of commoditisation. Whether for entertainment, socialising, shopping, managing finances or holiday planning, this study provides indications that social platforms are now used routinely in many aspects of consumer lives.

In the near future, the increasing affordability of smartphones with cheaper and easy availability of internet bandwidths will further hasten the development of digital activities across all consumer-oriented channels. This will create many valuable applications for digital and social content in real-world contexts.

In addition, for many decision makers across industries, it will be worth reassessing and fine-tuning CRM-concepts and sales strategies to extend the assimilation process beyond marketing as a communication task. Broad-minded companies will even go one step further and substantially restructure internal communication processes. They will exploit the potential offered by more efficient means of communication and collaboration, which social platforms and enable. And some will even allow their employees to leverage such tools and platforms for their daily routine. These are times of rapid change with many exciting developments.

Appendix

List of Charts

Consumer Profile

Consumer Profile

Appendix

BORDERLESS™ ACCESS

List of Charts

Social Media

Media & Entertainment Consumption

Appendix

List of Charts

Online Shopping

Appendix

List of Charts

Sources

List of Sources Used

List of Sources

Source: Amadeus

Online Shopping – Preferred Channels for Fashion by Country (Monthly)

Country Standings											
Activity	Global	UAE	South Africa	Saudi Arabia	Russia	Nigeria	Mexico	Indonesia	India	Germany	Brazil
Social Media	39%	48%	34%	59%	20%	39%	38%	43%	57%	23%	35%
Reviews	27%	35%	18%	25%	28%	28%	19%	41%	44%	22%	11%
Online Search	37%	37%	26%	36%	36%	33%	36%	38%	53%	38%	37%
Word of Mouth	15%	22%	17%	15%	8%	14%	9%	13%	29%	14%	10%
Recommendations	23%	24%	16%	25%	19%	28%	24%	29%	26%	16%	21%
Brand	31%	34%	26%	36%	26%	30%	30%	37%	48%	27%	21%
Price	45%	40%	61%	36%	48%	44%	45%	45%	41%	48%	42%

- For consumers from countries like Saudi Arabia and India, social media along with pricing was most preferred/considered while shopping for fashion items. Fashion industry is rapidly undergoing digital transformation globally with e-tailers engaging with fashion shoppers to unlock Omni channel success.

- At least 40% of the consumers (except Saudi Arabia 36%) in each of the countries stated that they would look into pricing before purchasing fashion items online. Maximum consumers from South Africa 61% stated that pricing is the main factor while purchasing fashion items online.

Online Shopping – Preferred Channels for Groceries by Country

Country Standings											
Activity	Global	UAE	South Africa	Saudi Arabia	Russia	Nigeria	Mexico	Indonesia	India	Germany	Brazil
Social Media	17%	19%	10%	30%	8%	15%	18%	23%	27%	8%	17%
Reviews	25%	26%	13%	29%	27%	25%	19%	39%	37%	20%	15%
Online Search	28%	31%	22%	30%	28%	20%	27%	32%	39%	27%	29%
Word of Mouth	17%	25%	16%	15%	9%	17%	17%	20%	28%	13%	17%
Recommendations	23%	24%	15%	24%	19%	25%	26%	28%	30%	16%	23%
Brand	24%	25%	30%	29%	13%	22%	22%	23%	33%	24%	20%
Price	45%	45%	67%	40%	45%	46%	45%	43%	40%	47%	37%

- Pricing along with online search was most preferred/considered while shopping for groceries globally. Retail industry is rapidly undergoing digital transformation globally with e-tailers engaging with grocery shoppers to unlock omnichannel success.
- At least 40% of the consumers (except Brazil 37%) in each of the countries stated that they would look into pricing before purchasing groceries online. The majority of consumers from South Africa, 67%, stated that pricing is the main factor while purchasing groceries online.
- Consumers are increasingly turning toward online shopping when it comes to groceries due to competitive pricing and convenience of shopping.

Online Shopping – Preferred Channels for Electronics by Country

Country Standings											
Activity	Global	UAE	South Africa	Saudi Arabia	Russia	Nigeria	Mexico	Indonesia	India	Germany	Brazil
Social Media	20%	22%	15%	33%	12%	15%	20%	24%	35%	13%	15%
Reviews	34%	29%	34%	32%	37%	37%	28%	45%	45%	34%	17%
Online Search	38%	38%	32%	41%	38%	29%	42%	36%	49%	36%	46%
Word of Mouth	14%	23%	12%	13%	6%	10%	13%	13%	26%	14%	12%
Recommendations	28%	29%	24%	29%	25%	30%	27%	35%	32%	20%	24%
Brand	38%	39%	36%	40%	31%	49%	39%	41%	50%	32%	26%
Price	45%	42%	59%	41%	47%	46%	44%	42%	41%	47%	44%

- Pricing along with brand was most preferred/considered while shopping for electronics globally. At least 40% of the consumers in each of the countries stated that they would look into pricing before purchasing electronics online. Maximum consumers from South Africa 59% stated that pricing is the main factor while purchasing groceries online.

- Consumers are increasingly turning toward online shopping when it comes to electronics due to competitive pricing and convenience of shopping.

Online Shopping – Preferred Channels for Holiday Package by Country

Country Standings											
Activity	Global	UAE	South Africa	Saudi Arabia	Russia	Nigeria	Mexico	Indonesia	India	Germany	Brazil
Social Media	23%	27%	23%	34%	15%	21%	20%	26%	39%	11%	16%
Reviews	28%	32%	25%	25%	20%	27%	25%	39%	43%	26%	16%
Online Search	36%	36%	35%	36%	31%	29%	41%	42%	38%	36%	41%
Word of Mouth	20%	27%	22%	22%	10%	16%	21%	20%	33%	17%	15%
Recommendations	30%	33%	29%	28%	22%	35%	30%	36%	34%	20%	30%
Brand	14%	17%	6%	18%	9%	15%	10%	15%	22%	14%	11%
Price	43%	40%	57%	38%	46%	43%	42%	39%	39%	46%	42%

- Pricing along with online search was most preferred/considered while shopping for holiday package globally. Globally 43% of the consumers stated that they would check the pricing before booking for holiday package online.
- Online holiday packages are generally planned and booked by end consumers much in advanced, through online portal which also offer customisation like choosing activities to be purchase, sightseeing, destination, etc.
- Recommendations and reviews were also considered while booking holiday packages online with 30% and 28% of consumers preferring for the same respectively globally.

Online Shopping – Preferred Channels for Large Appliance by Country

Country Standings											
Activity	Global	UAE	South Africa	Saudi Arabia	Russia	Nigeria	Mexico	Indonesia	India	Germany	Brazil
Social Media	16%	23%	9%	28%	8%	14%	15%	19%	28%	10%	13%
Reviews	30%	30%	31%	26%	32%	35%	22%	39%	45%	30%	15%
Online Search	35%	33%	33%	34%	34%	27%	36%	33%	41%	34%	43%
Word of Mouth	15%	21%	11%	15%	9%	13%	13%	13%	26%	13%	13%
Recommendations	29%	31%	21%	33%	25%	34%	28%	33%	34%	22%	24%
Brand	33%	36%	39%	31%	25%	42%	30%	27%	49%	31%	20%
Price	45%	43%	60%	40%	49%	48%	43%	38%	43%	45%	41%

- Pricing and online search were most considered while shopping for large appliances globally. Globally 45% of the consumers stated that they would check the pricing before booking for holiday package online.
- In developing countries like Indonesia (39%), India (45%) and Nigeria (35%), consumers preferred to check reviews more before purchasing large appliances.

Online Shopping – Preferred Channels for Financial/Insurance Plans - by Country

BORDERLESS™ ACCESS

Country Standings											
Activity	Global	UAE	South Africa	Saudi Arabia	Russia	Nigeria	Mexico	Indonesia	India	Germany	Brazil
Social Media	15%	18%	9%	25%	10%	13%	15%	17%	30%	7%	11%
Reviews	29%	29%	28%	24%	29%	34%	22%	40%	44%	22%	19%
Online Search	31%	31%	25%	31%	30%	24%	32%	32%	37%	31%	39%
Word of Mouth	19%	23%	22%	18%	9%	21%	15%	20%	31%	16%	14%
Recommendations	35%	38%	33%	31%	27%	46%	38%	43%	39%	21%	30%
Brand	20%	23%	11%	24%	11%	16%	21%	25%	32%	20%	16%
Price	35%	36%	46%	31%	39%	27%	34%	33%	32%	40%	37%

- Purchase of financial/insurance plans online was largely driven by recommendations and pricing. Globally, 35% of the consumers purchased financial/insurance plans either based on recommendations or pricing.
- In developing countries like India and Indonesia this was primarily was driven by based on reviews, where at least 40% of the consumers in each of the countries purchased financial/insurance plans based on reviews.

Online Shopping – Preferred Channels for Jewellery - by Country

BORDERLESS™ ACCESS

Country Standings											
Activity	Global	UAE	South Africa	Saudi Arabia	Russia	Nigeria	Mexico	Indonesia	India	Germany	Brazil
Social Media	17%	20%	16%	25%	9%	21%	17%	18%	23%	11%	15%
Reviews	22%	25%	14%	21%	17%	28%	18%	31%	37%	17%	11%
Online Search	28%	22%	26%	26%	22%	25%	34%	27%	34%	31%	30%
Word of Mouth	14%	18%	13%	14%	7%	13%	12%	12%	28%	10%	11%
Recommendations	22%	26%	15%	27%	16%	25%	24%	29%	27%	16%	18%
Brand	26%	27%	17%	31%	22%	25%	22%	30%	14%	26%	18%
Price	49%	46%	60%	45%	55%	51%	46%	47%	44%	48%	46%

- Purchase of jewellery online was largely driven by recommendations and pricing. Globally, 49% of the consumers purchased jewellery based on pricing.
- In developing countries like India and Indonesia, this was driven by based on reviews as well, where at least 31% of the consumers in each of the countries purchased jewellery online based on reviews.

Online Shopping – Preferred Channels for Books - by Country

Country Standings											
Activity	Global	UAE	South Africa	Saudi Arabia	Russia	Nigeria	Mexico	Indonesia	India	Germany	Brazil
Social Media	20%	24%	15%	27%	16%	20%	18%	26%	29%	8%	14%
Reviews	32%	26%	33%	30%	28%	43%	30%	39%	44%	24%	17%
Online Search	33%	28%	28%	32%	31%	32%	36%	35%	40%	36%	32%
Word of Mouth	17%	20%	20%	18%	9%	16%	17%	17%	27%	18%	15%
Recommendations	30%	32%	30%	29%	24%	36%	40%	33%	30%	21%	30%
Brand	14%	14%	6%	16%	8%	15%	8%	16%	20%	18%	13%
Price	33%	33%	44%	25%	39%	29%	31%	29%	26%	35%	38%

- Purchase of books online was driven by online search, recommendations and pricing.
- Globally, 33% of the consumers purchased books online either based on pricing or online search.

BORDERLESS ACCESS™
Redefining Reach and Insights

Contact Us

AMERICAS	EUROPE	MIDDLE EAST & AFRICA	APAC
US: +1 818 358 4633	**UK:** +44 771 840 3458 **GERMANY:** +49 (0) 176 650 94033 **ROMANIA:** + 40 724 759 884	**UAE:** +97 150 137 3145	**INDIA:** +91 804 931 3800

www.borderlessaccess.com

Connect with us

Business Enquiries

connect@borderlessaccess.com

marketing@borderlessaccess.com