

RETAIL INSIGHTS

Behaviours and attitudes about household budgets, spending and fraud.

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

Below is a snapshot of our latest findings.

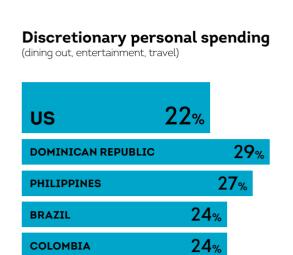
Expected Spending Increase

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

In-store or online retail shopping

(clothing, electronics)

us 24	<mark>4%</mark>
PHILIPPINES	<mark>34</mark> %
DOMINICAN REPUBLIC	<mark>30</mark> %
согомвіа 27%	
BRAZIL 26%	
SOUTH AFRICA 23%	
HONG KONG 22%	
<mark>ик 18</mark> %	
canada 17%	



HONG KONG		24 %
SOUTH AFRIC	A 18 %	
UK	16%	
CANADA	15%	

Digital services

(cable TV, internet, wireless)

Large purchases

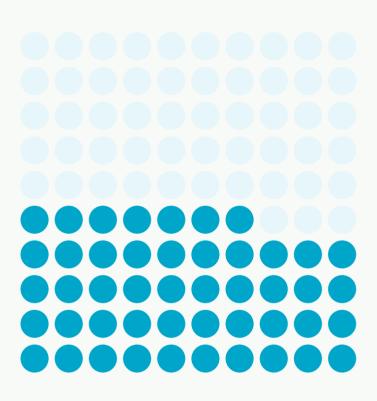
(appliances, cars)

US 2	21%
DOMINICAN REPUBLIC	30%
BRAZIL	24%
PHILIPPINES	24%
colombia 2	20%
SOUTH AFRICA	9 %
Hong kong $12_{\%}$	
ик 12%	
CANADA 11%	

US	23%	
DOMINICAN REPUB	LIC 32	2%
PHILIPPINES	31,	6
SOUTH AFRICA	23%	
COLOMBIA	22%	
BRAZIL	21%	
UK	20%	
CANADA	15%	
HONG KONG 13%	6	

Use of Buy Now, Pay Later

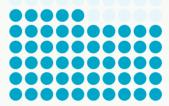
The percentage of consumers who claimed they've ever used buy now, pay later (BNPL), and the top reason for doing so.



US



Top reason: To spread payments over time



PHILIPPINES

55% Top reason (tied): I just wanted to try it

It was easy to apply



45% Top reason: I just wanted to try it

HONG KONG



SOUTH AFRICA

42%

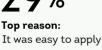
Top reason: I just wanted to try it COLOMBIA 41% Top reason: I just wanted to try it





over time

brazil **29**%



DOMINICAN REPUBLIC

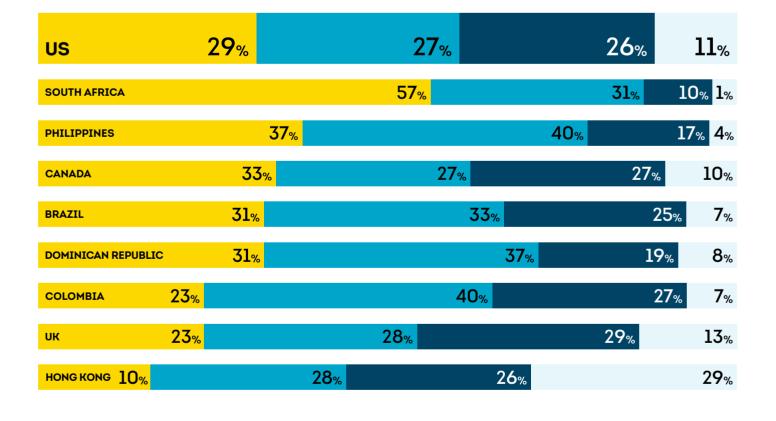


Top reason (tied): I just wanted to try it To spread payments over time

 $\star This question wasn't asked for the UK survey$

Consumer Concern About Inflation





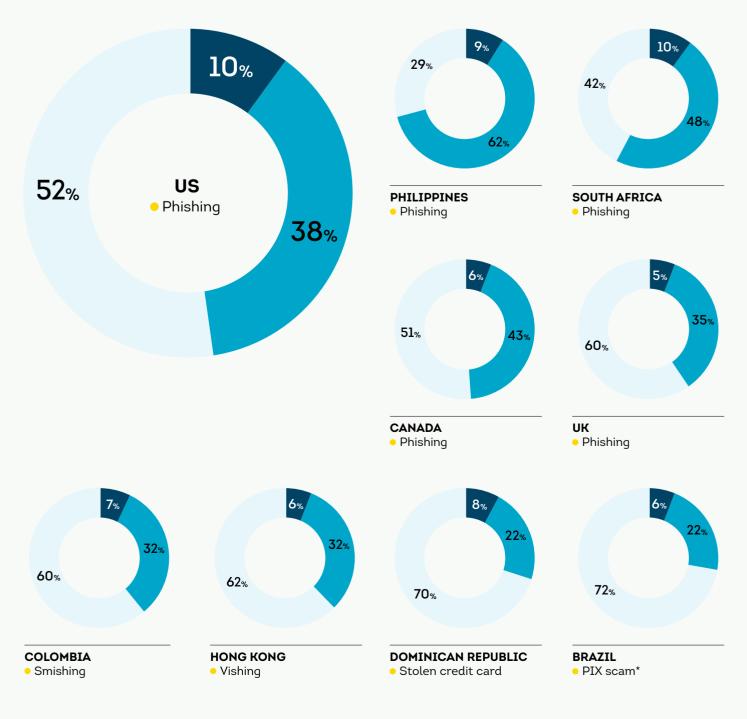
Consumers Targeted

With Fraud

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

Targeted and fell victim
Targeted but didn't fall victim
Not reported

Most reported fraud scheme



*Option included just for Brazil in Q3 survey

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

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

transunion.co.za/industry/retail

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