Consumer Pulse - Q1 2024

RETAIL INSIGHTS

Behaviours and attitudes regarding household budgets, spending and fraud

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

Below is a snapshot of our latest findings.

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

Expected

In-store or online retail shopping

23% (-1%) US **PHILIPPINES**

(clothing, electronics)

32% (+5%) **DOMINICAN REPUBLIC BRAZIL** 31% (+2%) COLOMBIA 30% (0%) **SOUTH AFRICA** 29% (-1%) 28% (+4%) CHILE **GUATEMALA 27%** (+5%) 23% (+5%) 22% (-6%) **HONG KONG** 20% (+3%) CANADA Large purchases

19% (0%) **DOMINICAN REPUBLIC**

(appliances, cars)

US

41% (+12%) 29% (+3%) **PHILIPPINES** 28% (+5%) **BRAZIL** 28% (+7%) **GUATEMALA** COLOMBIA 24% (0%) 24% (+1%) **SOUTH AFRICA** CHILE 22% (+3%) Hong kong 15% (-6%) 15% (+2%) UK CANADA 14% (+2%) (X%) Percentage point change from Q4 2023

DOMINICAN REPUBLIC

Discretionary personal spending

20% (-1%)

36% (+8%)

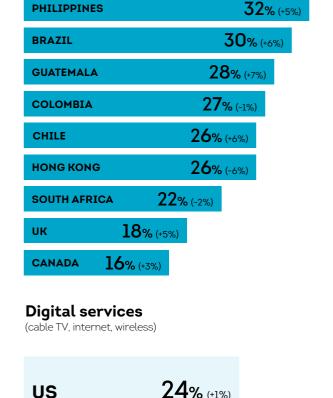
40% (+10%)

32% (+3%)

(dining out, entertainment, travel)

US

36% (+1%)



PHILIPPINES

DOMINICAN REPUBLIC

GUATEMALA		29 %	(+9%)
COLOMBIA		28% (+	1%)
SOUTH AFRICA	2	6 % (+1%)	
CHILE	2	6 % (+6%)	
BRAZIL	25	% (+3%)	
UK	24%	(+7%)	
CANADA	20% (+3%)		
ноив коив 15	% (-9%)		

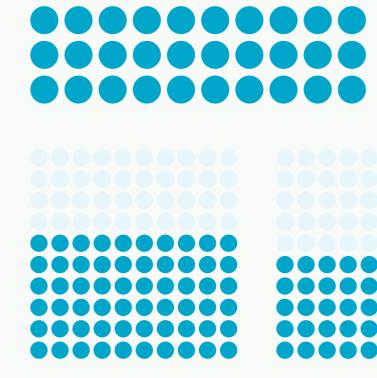
buy now, pay later (BNPL), and the top reason for doing so.

Use of Buy Now,

The percentage of consumers

who claimed they've ever used

Pay Later



US

Top reason:

over time

To spread payments





To afford a larger purchase

SOUTH AFRICA

Top reason:

Top reason:

over time

To spread payments



HONG KONG

Top reason:

GUATEMALA

It was easy to apply



(X%) Percentage point change from Q4 2023 *This question wasn't asked for the UK survey

Top Price

Increase

Concerns

The top three most concerning

said they're experiencing and

of those who cited them.

the corresponding percentage

types of price increases consumers

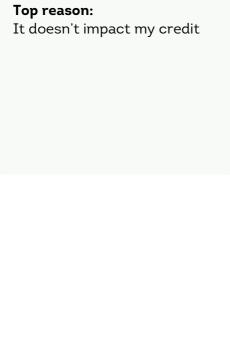
GROCERIES

GROCERIES

GROCERIES

Top reason:

I just wanted to try it



UTILITIES

MEDICAL CARE

FUEL FOR CARS

FUEL FOR CARS

GROCERIES

MEDICAL CARE

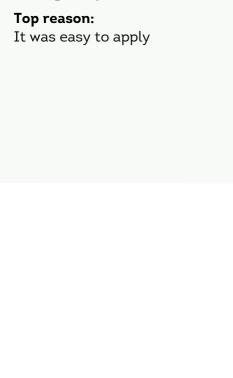
UTILITIES

80%

729

66%

DOMINICAN REPUBLIC



FUEL FOR CARS

UTILITIES

HOUSING

MEDICAL CARE

UTILITIES

HOUSING

MEDICAL CARE

UTILITIES

50%

44%

57%

51%

57%

52%

40%

56%

45₉

61%

55%

43%

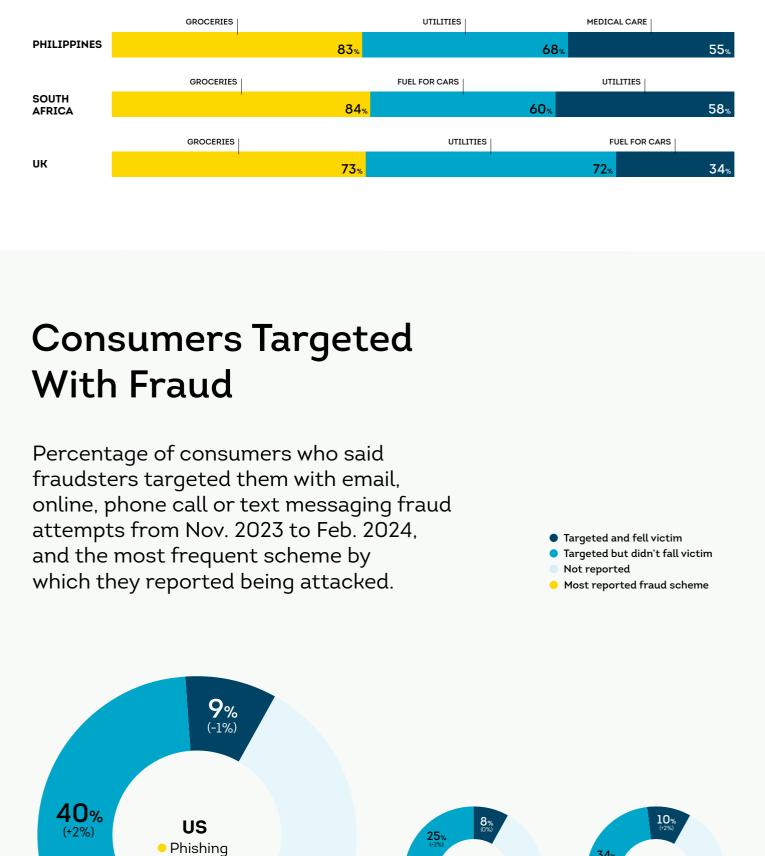
CANADA GROCERIES CHILE

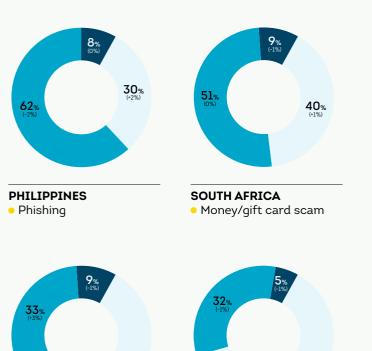
US

COLOMBIA

DOMINICAN REPUBLIC GROCERIES **GUATEMALA 73**% DINING, TAKEOUT, MEAL DELIVERY HONG KONG 51%

GROCERIES





TransUnion's Consumer Pulse survey of 11,488 consumers was conducted Feb. 5-23, 2024 by TransUnion in partnership with third-party research

62%

HONG KONG

Phishing

Phishing 61% **DOMINICAN REPUBLIC** Smishing

67%

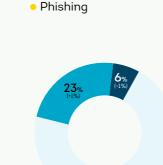
51%

GUATEMALA

CANADA

Third-party seller scams on

legitimate online retail websites



BRAZIL

PIX scam*

71% (-1%)

CHILE

Tie: Smishing / vishing

57%

55%

provider, Dynata. Adults 18 years of age and older residing in Brazil, Canada, Chile, Colombia, Guatemala, the Dominican Republic, Hong Kong, the Philippines, South Africa, and the UK and 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 (Chile,

(X%) Percentage point change from Q4 2023 *Option included just for Brazil in Q1 survey

58%

COLOMBIA

Smishing

Colombia, the Dominican Republic and Guatemala). To increase representativeness across resident demographics, the survey included quotas to balance responses to the census statistics dimensions of age, gender, household income and region. Generations are defined as follows: Gen Z, 18-26 years old; Millennials, 27-42 years old; Gen X, 43-58 years old; and Baby Boomers, age 59 and above. Please note some chart percentages may not add up to 100% due to rounding or multiple answers being accepted.

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

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