



Profile and Model Report

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Target Group:

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About DBS

We use the DBS Data B2C data universe blended with your customer data to create a detailed understanding of your customer and prospect behaviour. From this analysis we create dynamic real-time customer profiles and next best action models that drive more targeted communications and better marketing results. We provide complete data analytics solutions that segment, model, understand customer value and deliver you with meaningful and actionable insight enabling you to engage with your customers and prospects better, driving the best possible ROI.

Customer Modelling

- ◆ Profiling your customers' demographics and lifestyles allows you to target your products, services and communications to your audience. This **enhancement of customer relationship management** is in addition to the predictive power of the created model.
- ◆ Targeting prospect campaigns at those who look like your current customers means you are likely to see an **increase in response rates**. The results of the model will give an indication of the magnitude of this rise.
- ◆ There is frequently little benefit in targeting certain segments of people in your base. Significant savings can be made over time by **reducing mailing costs and wastage** by using the model to determine the best segments to target.
- ◆ Understanding certain customer segments could uncover **new potential target markets**.

Demographics



Gender	Count	Pct.	Base	Index	Z	0	100	200+
Female	37,850	50.4%	49.6%	101	2			
Male	35,416	47.1%	49.7%	95	-9			

Age Band	Count	Pct.	Base	Index	Z	0	100	200+
18 - 24	12,248	16.3%	3.6%	456	58			
25 - 34	13,644	18.2%	15.9%	114	10			
35 - 44	8,933	11.9%	17.3%	69	-28			
45 - 54	15,033	20.0%	20.6%	97	-2			
55 - 64	14,845	19.8%	18.8%	105	4			
65 - 74	7,624	10.1%	13.3%	77	-17			
75 plus	2,633	3.5%	9.4%	37	-54			

HH Income	Count	Pct.	Base	Index	Z	0	100	200+
Under £10k	95	0.1%	0.2%	59	-4			
£10k - £20k	112	0.1%	0.6%	24	-20			
£20k - £30k	3,485	4.6%	6.5%	71	-15			
£30k - £40k	17,143	22.8%	24.9%	92	-8			
£40k - £50k	19,793	26.3%	24.8%	106	6			
£50k - £75k	15,126	20.1%	20.0%	101	1			
£75k - £100k	16,024	21.3%	18.5%	116	12			
Over £100k	3,281	4.4%	3.9%	112	4			

HH Composition	Count	Pct.	Base	Index	Z	0	100	200+
Cohabiting_Partnered	3,364	4.5%	6.4%	70	-15			
Divorced	746	1.0%	1.0%	98	0			
Married	40,894	54.4%	55.6%	98	-4			
Single	25,851	34.4%	28.3%	122	22			
Other	4,291	5.7%	8.8%	100	-22			

HH Composition	Count	Pct.	Base	Index	Z	0	100	200+
Possible Older Mature	3,134	4.2%	2.8%	150	12			
Older/Mature	7,129	9.5%	5.3%	178	24			
Couple with different Surnames	2,267	3.0%	4.0%	75	-10			
Single Female Adults	4,411	5.9%	5.6%	106	2			
Single Gender Adults	1,279	1.7%	1.0%	178	10			
Other Single Surname Household	3,163	4.2%	2.8%	149	12			
Single Other Adults, Indeterminate Gen	1,308	1.7%	0.8%	209	12			
Single Male Adult	2,503	3.3%	3.7%	91	-3			
Ethic Names	4,469	5.9%	1.9%	319	29			
Other Multi Surname	5,228	7.0%	4.4%	158	17			
Single Gender Multi Surname	920	1.2%	0.6%	207	10			
Family Unit	6,191	8.2%	14.7%	56	-40			
Extended Household	2,841	3.8%	1.6%	234	19			
Unknown	30,303	40.3%	50.9%	100	-36			

Residence Length	Count	Pct.	Base	Index	Z	0	100	200+
0 - 2 years	8,955	12.2%	8.0%	153	22			
3 - 5 years	22,563	30.7%	23.1%	132	27			
6 - 9 years	12,807	17.4%	15.9%	109	7			
10+ years	29,268	39.8%	53.0%	75	-45			



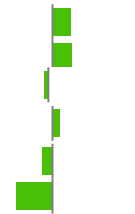
Children	Count	Pct.	Base	Index	Z	0	100	200+
0 at home	28,348	37.7%	42.0%	90	-15			
1 at home	26,088	34.7%	29.8%	117	18			
2 at home	10,977	14.6%	13.5%	108	5			
3+ at home	7,431	9.9%	7.0%	141	16			
3+ at home	2,302	3.1%	7.7%	100	-45			



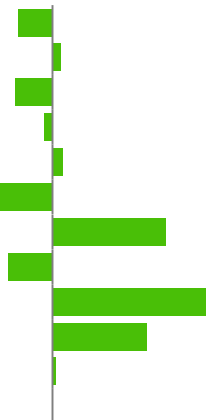
Aged 0 - 4	10,962	14.9%	15.3%	97	-2			
Aged 5 - 10	11,997	16.3%	18.3%	89	-9			
Aged 10 - 15	14,164	19.2%	15.7%	122	15			
Aged 16+	20,838	28.3%	18.4%	153	37			



Social Grade	Count	Pct.	Base	Index	Z	0	100	200+
A	3,261	4.3%	3.9%	112	4			
B	19,729	26.3%	23.2%	113	12			
C1	20,583	27.4%	28.2%	97	-3			
C2	15,240	20.3%	19.3%	105	4			
D	9,854	13.1%	14.1%	93	-5			
E	6,479	8.6%	11.3%	76	-16			



Occupation	Count	Pct.	Base	Index	Z	0	100	200+
Director/managerial	6,281	8.4%	10.8%	77	-15			
House_Person	10,083	13.4%	12.8%	105	3			
Office_Clerical	3,804	5.1%	6.7%	75	-13			
Professional	8,939	11.9%	12.6%	94	-4			
Public_Sector	7,828	10.4%	9.8%	107	4			
Retired	3,805	5.1%	10.7%	47	-43			
Retail	8,671	11.5%	6.6%	175	26			
Manual_Factory	5,787	7.7%	10.8%	71	-20			
Student	9,904	13.2%	4.5%	290	43			
Unemployed	4,178	5.6%	3.4%	162	16			
Self Employed	4,679	6.2%	6.1%	102	1			
Other/unknown	1,187	1.6%	5.2%	100	-48			



Home & Cars



Region	Count	Pct.	Base	Index	Z	0	100	200+
North	1,808	2.4%	4.9%	49	-27			
North_West	3,465	4.6%	11.2%	41	-53			
South_East	10,085	13.4%	16.6%	81	-16			
South_West	14,283	19.0%	8.4%	225	45			
East_Midlands	5,685	7.6%	5.9%	128	10			
West_Midlands	6,154	8.2%	8.6%	95	-2			
East_Anglia	2,951	3.9%	3.9%	100	0			
Yorkshire_Humberside	5,054	6.7%	8.5%	79	-12			
Scotland	1,081	1.4%	8.6%	17	-101			
Wales	6,621	8.8%	4.8%	184	24			
Northern_Ireland	259	0.3%	2.4%	14	-59			
Inside_M25	17,687	23.5%	16.0%	147	30			
Channel_Islands	13	0.0%	0.1%	27	-6			

Home ownership	Count	Pct.	Base	Index	Z	0	100	200+
Homeowner	38,005	50.6%	54.3%	93	-13			
Private rented	22,940	30.5%	25.6%	119	18			
Council_Property	13,229	17.6%	13.7%	128	17			

House Type	Count	Pct.	Base	Index	Z	0	100	200+
High_Rise_Block	2,890	3.8%	2.5%	156	12			
Detached	14,772	19.7%	23.0%	86	-14			
Flats_Apartments	11,514	15.3%	12.1%	127	15			
Semi-Detached House	21,308	28.4%	29.2%	97	-3			
Terrace	24,058	32.0%	27.7%	116	16			

Property value	Count	Pct.	Base	Index	Z	0	100	200+
Under £120k	9,058	12.1%	13.3%	91	-6			
£129k - £150k	7,301	9.7%	10.2%	95	-3			
£150k - £200k	9,788	13.0%	12.5%	104	3			
£200k - £260k	9,080	12.1%	10.5%	115	8			
£260k - £360k	9,057	12.1%	9.7%	124	12			
£360k - £500k	6,877	9.2%	7.0%	130	12			
£500k - £999k	5,543	7.4%	5.8%	128	10			
£1M - £3M	1,034	1.4%	1.3%	110	2			
over £3M	78	0.1%	0.1%	115	1			
Unknown	17,330	23.1%	29.6%	100	-26			

Other	Count	Pct.	Base	Index	Z	0	100	200+
Millionaire	492	0.7%	0.7%	90	-1			
Landlord	67	0.1%	0.1%	61	-3			
Gamble	962	1.3%	1.9%	67	-9			
Shareholder	907	1.2%	1.3%	92	-2			

Cars	Count	Pct.	Base	Index	Z	0	100	200+
0 cars	16,929	23.0%	19.5%	118	14			
1 car	28,388	38.6%	41.1%	94	-9			
2 cars	20,298	27.6%	31.2%	89	-13			
3+ cars	7,973	10.8%	8.3%	131	14			
Bought Main Car New	20,447	27.8%	31.2%	89	-13			

Lifestyle



Holidays	Count	Pct.	Base	Index	Z	0	100	200+
1 or more a year	61,895	84.1%	82.0%	103	10			
2 or more a year	33,551	45.6%	45.2%	101	1			
Africa	423	0.6%	0.6%	89	-2			
Asia	1,343	1.8%	2.3%	81	-6			
Oceania	159	0.2%	0.3%	71	-3			
Caribbean	2,436	3.3%	1.2%	284	20			
Mediterranean	29,148	39.6%	29.0%	136	36			
UK/Ireland	35,755	48.6%	58.1%	84	-32			
Europe	4,891	6.6%	10.1%	66	-23			
USA/Canada	1,965	2.7%	3.0%	88	-4			
Other	860	1.2%	1.3%	91	-2			
Activity/Sport	3,760	5.1%	6.6%	78	-11			
Caravan	4,395	6.0%	9.5%	63	-25			
UK Coach Tour	5,248	7.1%	11.1%	64	-26			
Abroad Coach Tour	2,715	3.7%	5.6%	66	-17			
Cruise	2,075	2.8%	5.0%	57	-22			
Package	10,068	13.7%	22.9%	60	-45			
Self-Catering	12,952	17.6%	26.4%	67	-39			
Weekend Break	21,080	28.6%	40.4%	71	-44			
Spend £0 - £250	17,468	23.7%	22.0%	108	7			
Spend £250 - £500	30,254	41.1%	37.4%	110	13			
Spend £500 - £1,000	18,107	24.6%	28.0%	88	-13			
Spend £1,000+	7,759	10.5%	12.6%	83	-12			
Book holiday via internet	36,278	49.3%	51.6%	96	-8			
Book holiday via travel agent	26,913	36.6%	44.6%	82	-28			

Hobbies/Interests	Count	Pct.	Base	Index	Z	0	100	200+
Angling	6,606	9.0%	12.7%	71	-22			
Antiques	4,506	6.1%	6.8%	90	-5			
Charity Work	16,730	22.7%	29.3%	78	-26			
Cinema	47,815	65.0%	60.9%	107	14			
Cookery	7,104	9.7%	12.1%	80	-14			
DIY	23,944	32.5%	43.4%	75	-39			
Eating Out	41,612	56.5%	70.2%	81	-46			
Environment/Wildlife	3,140	4.3%	6.5%	66	-19			
Exercise/Sports	32,256	43.8%	57.4%	76	-46			
Football	8,296	11.3%	9.8%	115	8			
Foreign Travel	6,392	8.7%	13.6%	64	-30			
Gambling	858	1.2%	2.2%	52	-17			
Gardening	25,117	34.1%	49.0%	70	-53			
Golf	2,281	3.1%	6.0%	52	-28			
Healthy Eating	31,916	43.4%	44.5%	97	-4			
Hiking/Walking	10,986	14.9%	23.0%	65	-38			
Organic Foods	15,064	20.5%	22.2%	92	-7			
Pets	5,869	8.0%	11.4%	70	-22			
Reading Books	38,293	52.0%	66.4%	78	-48			
Records/Tapes/CDs	45,922	62.4%	75.3%	83	-45			
Self Improvement	1,152	1.6%	1.5%	107	1			
TV	64,109	87.1%	91.0%	96	-19			
Vegetarian products	4,970	6.8%	7.2%	94	-3			
Wine	1,687	2.3%	3.1%	75	-9			

Media



Newspapers	Count	Pct.	Base	Index	Z	0	100	200+
Daily Express	612	0.8%	1.9%	44	-19			
Daily Mail	5,597	7.6%	9.5%	80	-12			
Daily Mirror	1,495	2.0%	4.3%	47	-27			
Daily Record	117	0.2%	1.3%	13	-47			
Daily Telegraph	1,950	2.6%	3.3%	81	-7			
The Guardian	4,478	6.1%	3.8%	161	16			
The Independent	1,940	2.6%	1.9%	139	8			
The Daily Star	529	0.7%	1.6%	44	-18			
The Sun	7,551	10.3%	10.4%	99	-1			
The Times	1,352	1.8%	1.8%	100	0			
Mail on Sunday	4,945	6.7%	10.5%	64	-26			
The Observer	3,878	5.3%	3.8%	138	11			
Sun on Sundays	5,573	7.6%	9.9%	76	-15			
Sunday Express	440	0.6%	1.6%	37	-23			
Sunday Mirror	1,604	2.2%	4.7%	46	-29			
Sunday People	168	0.2%	1.1%	20	-31			
Sunday Telegraph	1,940	2.6%	3.3%	79	-7			
Sunday Times	1,999	2.7%	2.5%	109	2			

Shopping & Charities



Groceries	Count	Pct.	Base	Index	Z	0	100	200+
Asda	37,661	51.2%	52.2%	98	-4			
Morrisons	15,540	21.1%	33.7%	63	-52			
M&S	4,809	6.5%	13.7%	48	-49			
Sainsburys	41,058	55.8%	43.0%	130	43			
Tesco	54,684	74.3%	65.5%	113	34			
Waitrose	9,919	13.5%	12.3%	110	6			
Co-op	13,726	18.7%	21.5%	87	-12			
Buy Groceries Online	27,144	36.9%	35.8%	103	4			
Spend £0 - £25	8,264	11.2%	10.8%	104	2			
Spend £25 - £50	13,474	18.3%	21.9%	83	-16			
Spend £50 - £75	16,385	22.3%	30.0%	74	-31			
Spend £75 - £100	14,577	19.8%	18.4%	108	6			
Spend £100+	20,888	28.4%	18.9%	150	35			
Charity Concerns	Count	Pct.	Base	Index	Z	0	100	200+
Regularly Donate	20,446	27.8%	25.8%	108	7			
Animal Welfare	10,097	13.7%	17.6%	78	-19			
The Blind	9,564	13.0%	9.9%	131	15			
Cancer	10,675	14.5%	21.6%	67	-34			
Children's Welfare	22,395	30.4%	30.2%	101	1			
Disability	5,761	7.8%	10.8%	73	-19			
Disaster Relief	12,972	17.6%	13.5%	130	18			
Elderly	6,659	9.0%	6.2%	146	17			
Environment	4,658	6.3%	5.9%	107	3			
Homelessness	14,494	19.7%	10.2%	192	40			
Medical	16,460	22.4%	29.5%	76	-29			
Mental Health	4,796	6.5%	6.6%	99	-1			
Third World	15,175	20.6%	11.4%	181	38			
Wildlife	1,231	1.7%	2.8%	59	-15			

Financial Products



Financial Products	Count	Pct.	Base	Index	Z	0	100	200+
Telephone Banking	10,527	14.3%	17.7%	81	-16			
Cash ISA	16,414	22.3%	30.6%	73	-34			
Unit Trusts	542	0.7%	1.1%	67	-7			
Stocks & Shares	4,357	5.9%	7.1%	83	-8			
Investment Bonds	898	1.2%	1.8%	67	-9			
National Savings	7,160	9.7%	13.6%	71	-22			
Investments	7,340	10.0%	12.6%	79	-15			
No Investments	66,248	90.0%	87.4%	103	15			
Credit Card	26,720	36.3%	44.8%	81	-30			
Financial Products	Count	Pct.	Base	Index	Z	0	100	200+
Buildings Insurance	27,164	36.9%	41.8%	88	-17			
Contents Ins.	31,577	42.9%	62.8%	68	-68			
Breakdown Cover	33,923	46.1%	52.1%	89	-20			
Travel Ins.	28,035	38.1%	42.1%	91	-14			
Comp. Motor Ins.	26,077	35.4%	50.1%	71	-52			
Annual Travel Ins.	4,871	6.6%	8.6%	77	-13			
Pet Ins.	12,533	17.0%	16.3%	104	3			
Health Care	7,474	10.2%	11.8%	86	-9			
Private Health Care	2,465	3.3%	3.1%	107	2			
Company Health Care	5,009	6.8%	8.7%	79	-12			
Pension Scheme	25,982	35.3%	42.6%	83	-26			
Pension scheme company	21,799	29.6%	36.4%	81	-25			
Pension scheme personally	4,183	5.7%	6.2%	92	-4			
Life Assurance	19,076	25.9%	36.7%	71	-41			
Current Account	70,314	95.5%	97.0%	98	-12			
Savings Account	32,540	44.2%	55.2%	80	-37			
Mortgage	15,440	21.0%	28.6%	73	-31			
Loan	7,637	10.4%	14.5%	71	-23			
Credit Spend £0 - £50	4,403	6.0%	5.7%	106	2			
Spend £50 - £100	3,046	4.1%	6.3%	66	-18			
Spend £100 - £250	6,488	8.8%	10.3%	86	-9			
Spend £250 - £500	4,511	6.1%	8.5%	72	-17			
Spend £500+	8,272	11.2%	14.0%	80	-15			

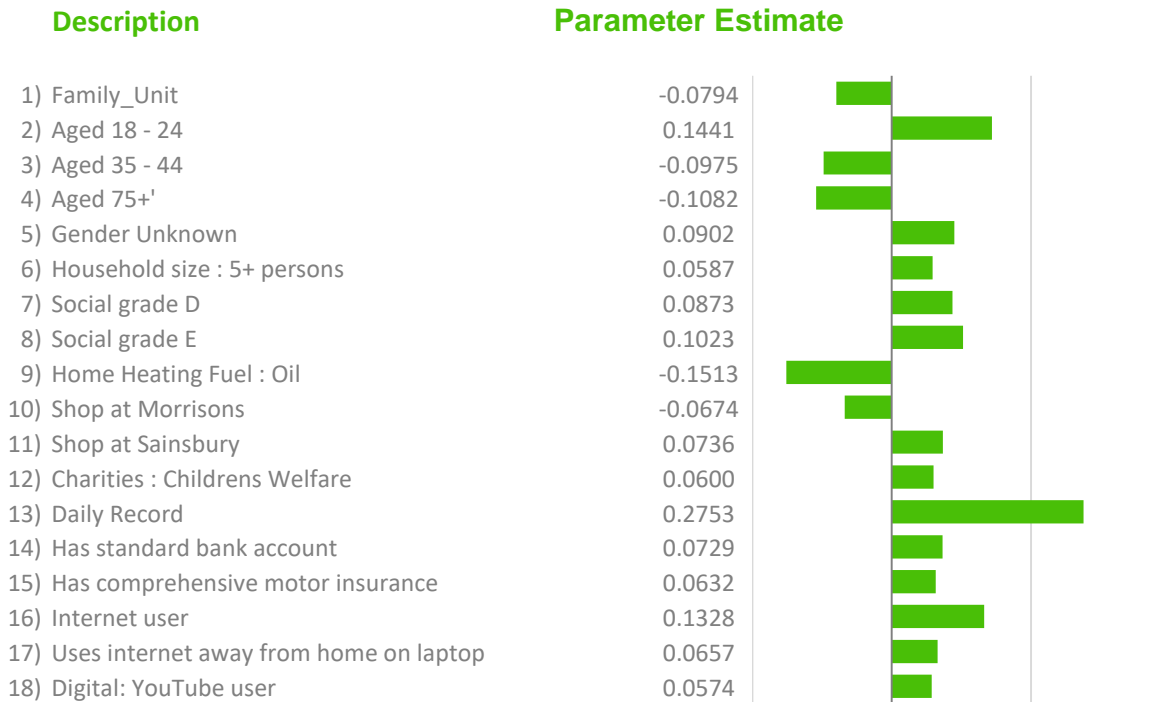
Digital @

Digital	Count	Pct.	Base	Index	Z	0	100	200+
Light Internet User	1,418	1.9%	2.9%	66	-12		█	
Moderate Internet User	27,476	37.3%	43.2%	86	-20		█	
Frequent Internet User	41,737	56.7%	43.6%	130	44		█	
Internet on Mobile	53,940	73.3%	61.3%	120	46		█	
Internet on Tablet	25,842	35.1%	30.2%	116	17		█	
Product Research	37,054	50.3%	40.4%	124	33		█	
Reads Blogs	25,505	34.7%	19.0%	183	55		█	
Checks Investments	9,464	12.9%	10.6%	122	12		█	
Reads Reviews	26,168	35.6%	30.5%	116	18		█	
Auctions	20,485	27.8%	29.7%	94	-7		█	
Gambling	12,400	16.8%	12.5%	134	19		█	
Dating	10,018	13.6%	8.7%	157	24		█	
Donating to Charity	16,968	23.1%	13.5%	171	38		█	
Journey Planning	49,725	67.6%	64.4%	105	11		█	
Gaming	43,029	58.5%	45.5%	128	44		█	
Buy Books Online	32,868	44.7%	43.9%	102	3		█	
Buy CDs Online	36,963	50.2%	41.7%	120	29		█	
Buy Clothes Online	39,557	53.8%	45.2%	119	29		█	
Buy Cosmetics Online	18,945	25.7%	22.3%	115	13		█	
Buy Tickets Online	34,790	47.3%	37.0%	128	35		█	
Watch TV/Films	42,806	58.2%	40.6%	143	60		█	
Watch YouTube	41,683	56.6%	41.3%	137	52		█	
Read Papers/Mags	31,039	42.2%	31.1%	136	38		█	
Radio	28,650	38.9%	26.4%	147	43		█	
Posts Reviews	17,145	23.3%	12.9%	181	41		█	
Shares Content	31,075	42.2%	23.9%	177	62		█	
Uses iPad/Tablet	33,570	45.6%	39.1%	117	22		█	
Uses Kindle/eReader	8,749	11.9%	16.7%	71	-25		█	
Many Apps	4,543	6.2%	6.9%	89	-5		█	
Price Comparisons	38,045	51.7%	51.9%	100	-1		█	
Bricks to Clicks	30,992	42.1%	35.3%	119	23		█	
Clicks to Bricks	31,719	43.1%	36.6%	118	22		█	

Social Media	Count	Pct.	Base	Index	Z	0	100	200+
Uses Social Networking	60,678	82.5%	70.8%	117	52			
Frequent Social Use	50,922	69.2%	56.5%	123	46			
Facebook	52,106	70.8%	57.9%	122	48			
Twitter	25,081	34.1%	19.1%	178	53			
LinkedIn	5,212	7.1%	6.2%	114	6			
YouTube	32,256	43.8%	25.1%	175	64			
Google Plus	10,489	14.3%	9.5%	150	23			
WhatsApp	28,069	38.1%	23.1%	165	52			
Instagram	21,161	28.8%	13.3%	217	58			
Snapchat	18,032	24.5%	7.9%	311	65			
Pinterest	7,835	10.6%	7.8%	137	16			
Other Social	49,407	67.1%	53.5%	125	49			
Many Followers	14,781	20.1%	6.8%	294	56			
Uploads Content	29,689	40.3%	23.2%	174	59			
Updates Status	32,253	43.8%	28.1%	156	53			
Often Comments	19,857	27.0%	15.6%	173	43			
Likes Brands	26,712	36.3%	18.4%	197	63			

Modelling Results

Significant Variables



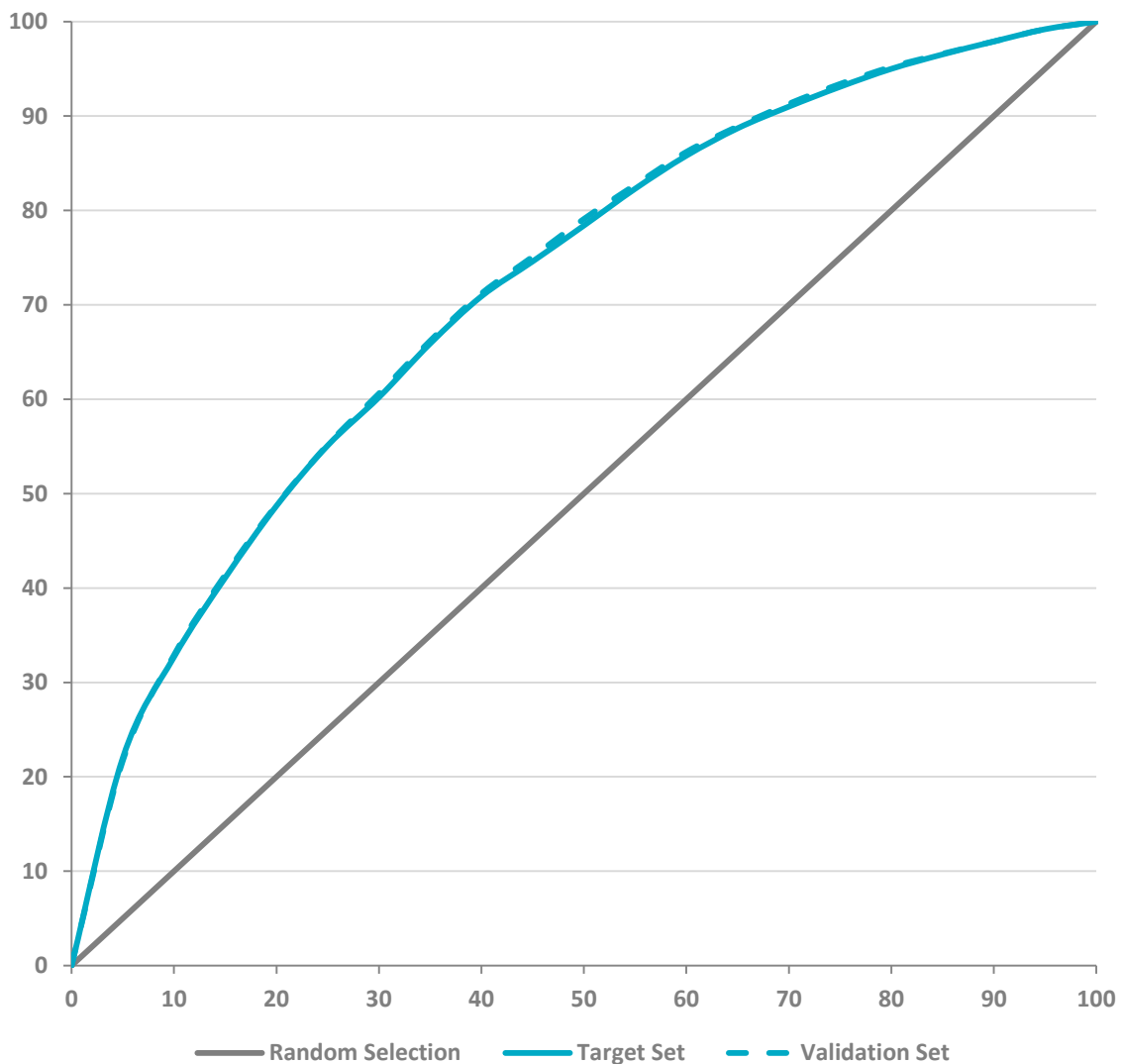
Gains Chart

Semi Decile	% Non Target	% Target	Cumu. % Non	Cumu. % Target	Cumu. Index
1	5	22	5	22.0	440
2	5	10.6	10	32.7	327
3	5	8.5	15	41.1	274
4	5	7.6	20	48.7	243
5	5	6.4	25	55.1	220
6	5	5.1	30	60.2	201
7	5	5.7	35	65.9	188
8	5	5	40	70.9	177
9	5	3.7	45	74.6	166
10	5	3.8	50	78.4	157
11	5	3.9	55	82.3	150
12	5	3.5	60	85.8	143
13	5	2.9	65	88.7	136
14	5	2.3	70	91.0	130
15	5	2.1	75	93.1	124
16	5	1.8	80	95.0	119
17	5	1.5	85	96.5	114
18	5	1.5	90	97.9	109
19	5	1.2	95	99.2	104
20	5	0.8	100	100.0	100

Gains Curve

The Gains Chart shows how the predictive performance of models compare to each other and random selection. The greater the area between the model curve and the random selection baseline, the better the performance of the model.

The Gini Coefficient is a measure of this area between the curve and the diagonal, represented as a proportion of the area of a triangle. The coefficient lies between 0 and 1, where 0 would be no better than random selection and 1 would be perfect.



Gini Coefficient: 0.43

The graph above illustrates that by using the bespoke model the target in the top 10% decile are 3.27 times more likely to respond than random.

Glossary of Terms

Description

The Profile Analysis describes the relationship between the bands of a specific attribute compared against the base.

Each band (within each attribute) is reviewed by looking at these measures:

Target & Base Percentages

Counts for each individual band are shown as percentages of all targets and as percentages of the base.

These percentages are used to calculate the index and significance score (z-score) for each band.

Index

The index shows how the target percentage compares to the base percentage for each band of each attribute.

If the target percentage is equal to the base percentage (average representation) then the index will be 100.

If the target percentage is higher than the base percentage (above average representation) then the index will be over 100. For example, an index of 158 for an attribute band would indicate that that attribute band was seen 58% more often relatively in the target group than in the base.

If the target percentage is lower than the base percentage (below average representation) then the index will be below 100. For example, an index of 73 for an attribute band would indicate the that attribute band was seen 27% (100 - 73) less often relatively in the target group than in the base.

Significance Score

The significance (or z) score is a function of the strength of the index and the number of observations for each band of each attribute. The larger the absolute score, the more significant the characteristic. It is positive for indexes above 100 and negative for indexes less than 100.

Whilst a characteristic may have a very high index, the value of it will greatly reduce if only a small percentage of attribute bands have that characteristic. For instance, a characteristic with target percentage 10% and base percentage 8% will have the same index (125) as a characteristic with target percentage 0.40% and base percentage 0.32%. However, the former will have a higher z-score because the characteristic is far more prevalent in the population.

It is important to look at both indexes and significance scores when drawing conclusions.

It is recommended to treat characteristics as significant when the index is at least 120 and the z-score at least +2, or when the index is at most 80 and the z-score at most -2.