



Strategic Insights Unleashed

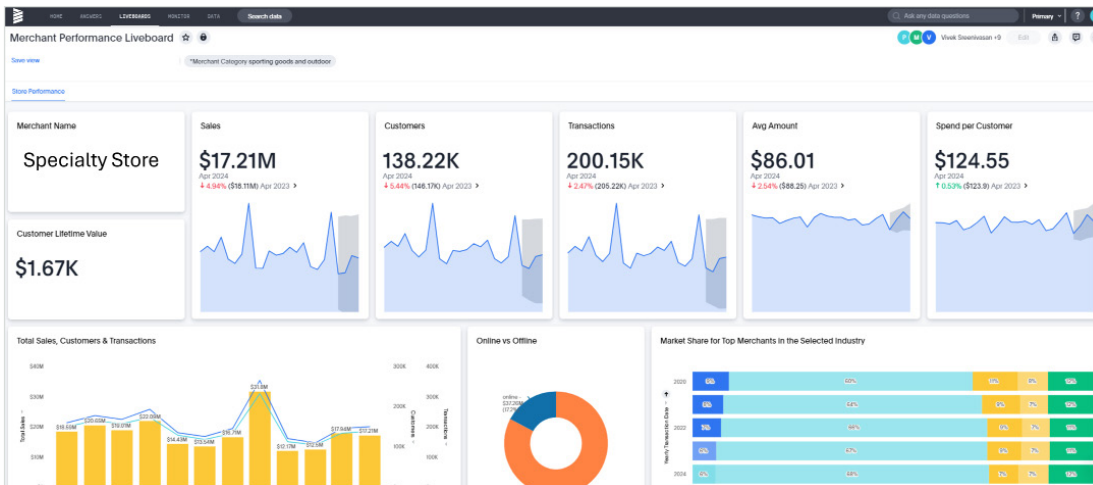
Transforming Business Decisions with Envestnet® | Yodlee® SpendSignals

Retailers, market researchers, and corporate strategists often face the challenge of obtaining actionable consumer spending data on peers to inform business decisions. Traditional data sources can be fragmented and lack the granularity or sample volume needed for precise analyses. This is where Yodlee SpendSignals comes into play.

Measure your market share and so much more

SpendSignals connects granular de-identified purchase data across consumer touch points to unlock actionable insights that help you track market share in your peer landscape. An intuitive, no-code dashboard reveals consumer buying patterns and trends across your peers, 60+ categories, and all US-geographies with up-to-date insights designed to help closely track changes in your category, measure macroeconomic forces and drive growth and revenue for your retail real estate as well as online presence.

SpendSignals Dashboard



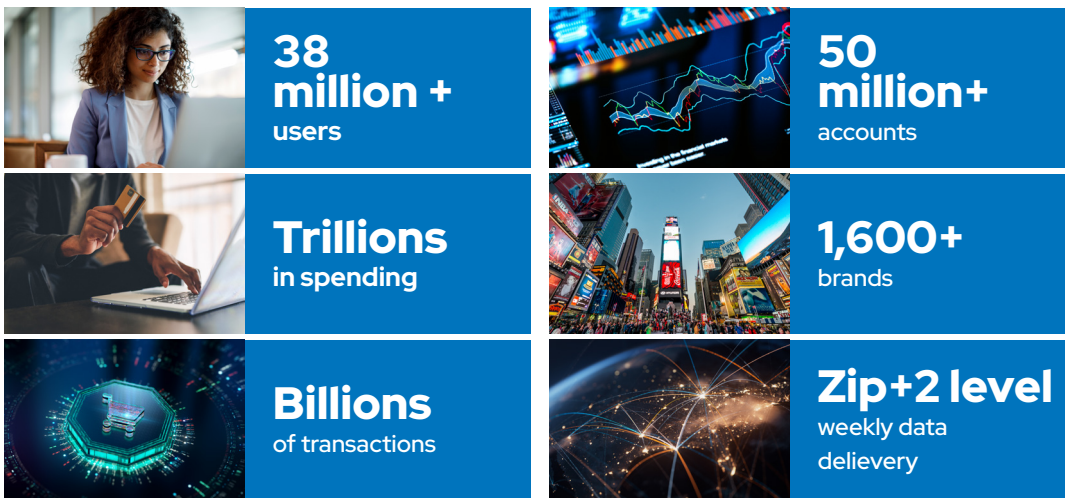
Source: Yodlee data
SpendSignals' dashboard provides a wealth of merchant information at a glance. Track details on sales, number and spend of customers, number and average amount of transactions and more.

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Industry-Leading coverage

SpendSignals stands out with its industry-leading coverage of over 38 million users worldwide. This extensive user base results in a robust and highly representative sample, offering a well-balanced panel in terms of not just credit vs. debit transactions but also bank transactions (wire transfers, direct deposits, etc.) and population coverage that aligns closely with census data.

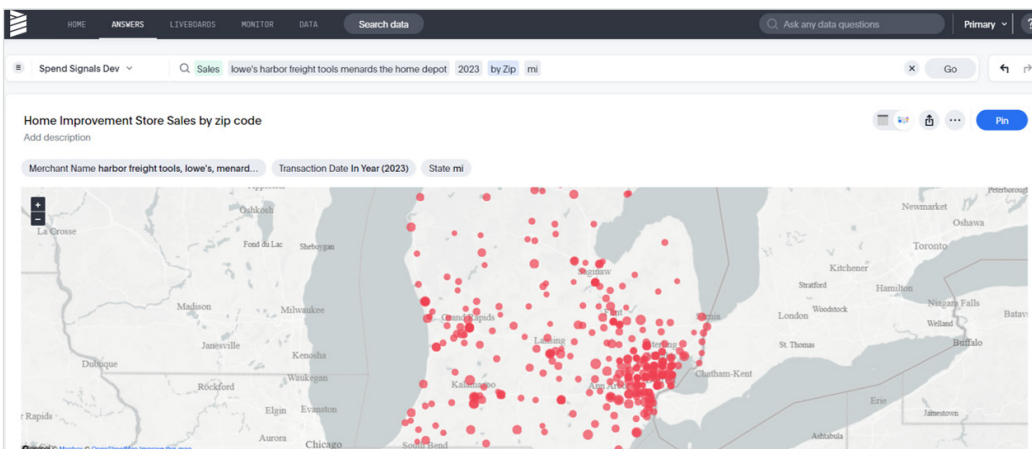
Deidentified consumer spending data



Pinpoint sales performance with zip code precision

SpendSignals provides detailed geo insights at the zip code level, allowing businesses to understand their performance in specific geographic areas. By analyzing de-identified sales data at such high resolution, companies can gain a clearer picture of consumer buying patterns and sales trends in targeted locations. This granularity helps facilitate precise marketing/advertising strategies and peer analysis. Retailers can identify high-performing areas for expansion of stores, measure effectiveness of promotions, market to the right audience, and generate traffic in stores and on their website effectively.

Zip Code Level Data



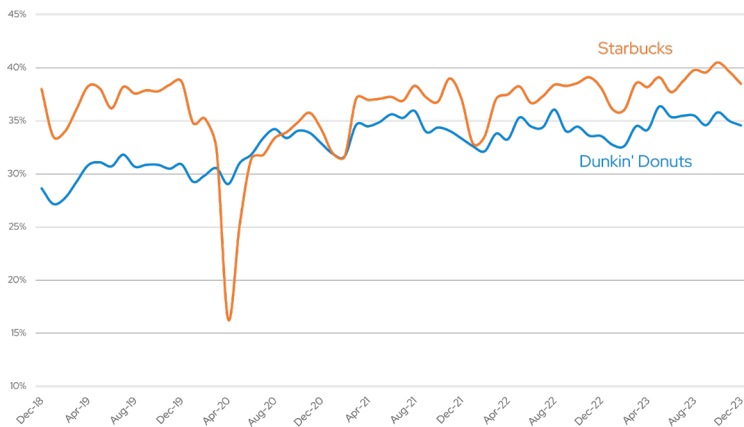
Source: Yodlee data
Example of Yodlee data showing home improvement store sales by zip code across a range of merchants.

Decoding affinities and customer lifetime value to attract the right shopper

SpendSignals offers in-depth insights into affinities and cross-shopping behaviors across more than 60 categories, revealing how consumers interact with various brands and across categories. By understanding these behaviors, businesses can identify strategic partnership, marketing and promotional opportunities. For instance, data might show that customers who frequently shop for fitness gear also tend to purchase health supplements and subscribe to a specific type of streaming service, enabling targeted cross-promotional efforts. This detailed analysis helps businesses tailor their marketing strategies to align their offerings to the right target customer, thus generating higher customer lifetime values.

Loyalty Insights

Frequent Coffee Drinkers That Also Spend at Competing Chains

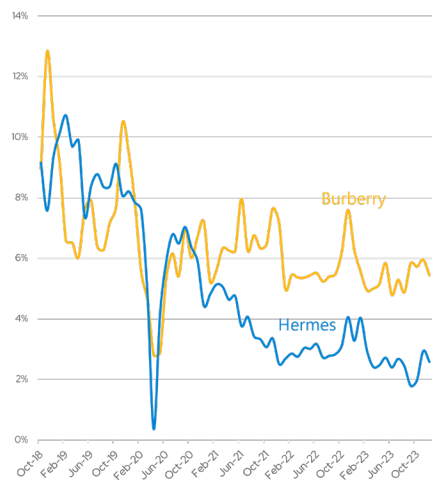


Source: Yodlee data
 Example of Yodlee data showing that loyalty can be gauged by how many frequent coffee drinkers also spent at other chains. Here, Starbucks frequent coffee drinkers were among the most loyal with only 35% of them spending at other chains, compared to 38% for Dunkin' Donuts.

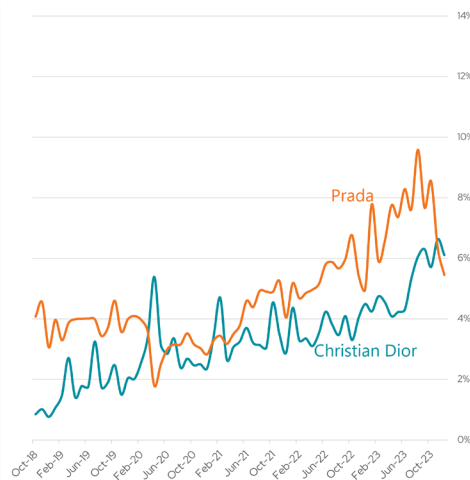
Mastering market share with detailed analytics

SpendSignals empowers businesses with precise market share analysis, offering detailed insights into how they stack up against peers at a granular level. By examining retailer-specific sales data down to specific zip codes, companies can identify their strongholds and areas needing improvement. Understanding market share dynamics helps businesses stay competitive, respond to market changes swiftly, and capitalize on emerging trends effectively.

Luxury Market Share Burberry & Hermes



Luxury Market Share Christian Dior & Prada

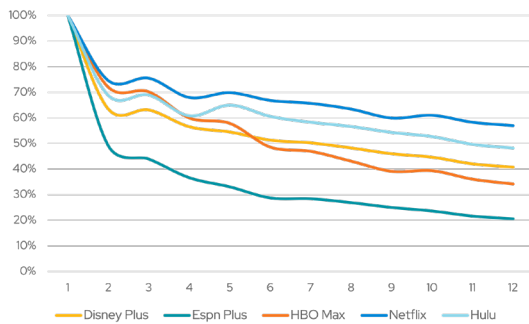


Source: Yodlee data
 Example of Yodlee data showing the historical market share for luxury brands that have experienced significant change in the past five years.

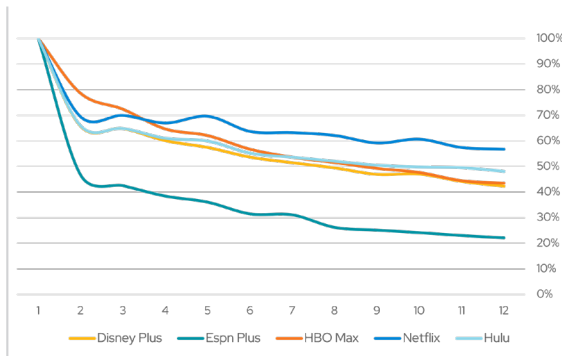
Enhancing customer retention with Yodlee SpendSignals

With its ability to track longitudinal spending across 13+ years, SpendSignals provides businesses with critical insights into customer retention by tracking spending patterns and engagement over time. By analyzing these patterns, companies can identify the characteristics of loyal customers and MVCs (most valued customers) to understand what drives their repeat purchases and develop strategies in order to maintain and enhance these relationships. SpendSignals also helps in identifying potential churn risks, allowing for proactive interventions to retain valuable customers. Ultimately, the ability to monitor and respond to retention metrics helps facilitate sustained business growth and customer satisfaction. Our data can also help track loyalty and churn at the store level.

Streaming Platform 12-Month Customer Retention (Customers Starting in Jan 2023)



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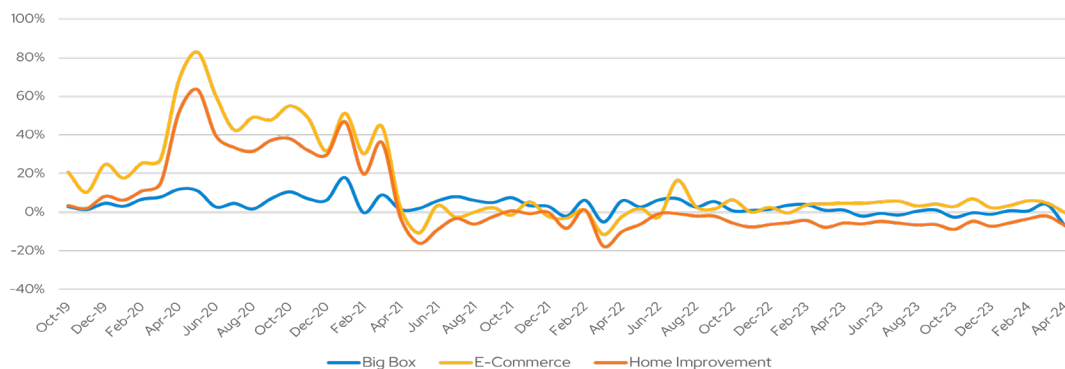
Source: Yodlee data

Example of Yodlee data showing that retention is crucial for streaming services because it measures their ability to keep subscribers amidst a plethora of alternatives. In these retention charts, Netflix stands out in this domain, showcasing its strength not just in attracting, but also in maintaining its subscriber base.

Granular and macro analysis of consumer spending by category

SpendSignals enables businesses to perform a detailed analysis of spend by category, offering insights into consumer preferences and spending habits across 60+ diverse sectors. This data helps businesses identify which categories are driving the most revenue and how different services are performing relative to each other. By understanding category-specific spending patterns, companies can tailor their marketing efforts, optimize cross-shopping opportunities, and develop targeted promotions to boost sales. This granular view of spending behavior also aids in identifying emerging trends, macro-economic analysis across industries, and adjusting business strategies accordingly.

Retail Spend by Category YOY



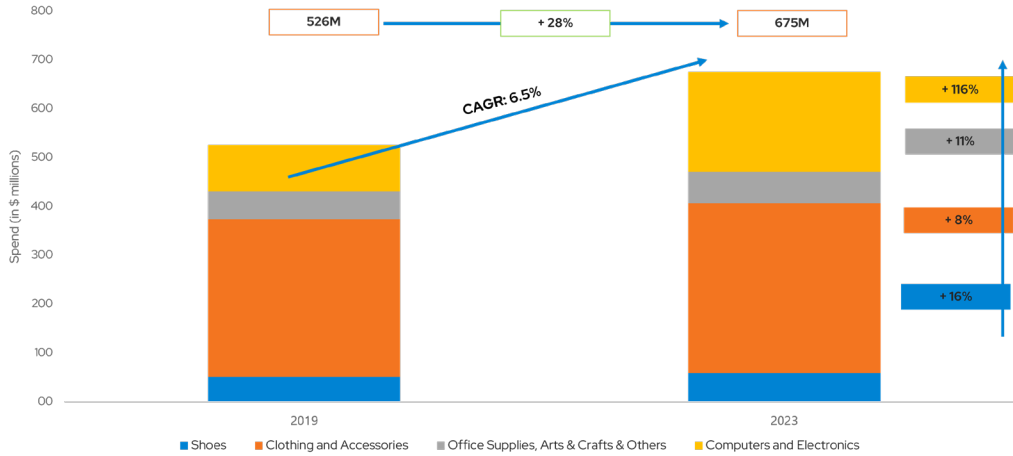
Source: Yodlee data

Example of Yodlee data showing a category analysis of major retail spending areas.

Targeted insights for complex consumer cohorts

SpendSignals and our underlying dataset excel in complex cohorting, offering detailed insights into specific consumer groups such as back-to-school shoppers, gaming subscribers, and vacationers (just as a few examples). As an example, understanding the seasonality of back-to-school shoppers, their retailer loyalty and instore vs. online cross shopping, retailers can plan targeted promotions during the heavy selling season. Similarly, insights into vacationer shopping behaviors can guide the development of travel-related services, promotions, and customer cohort targeting.

Back-to-School Spending by Categories (Jun-Jul)

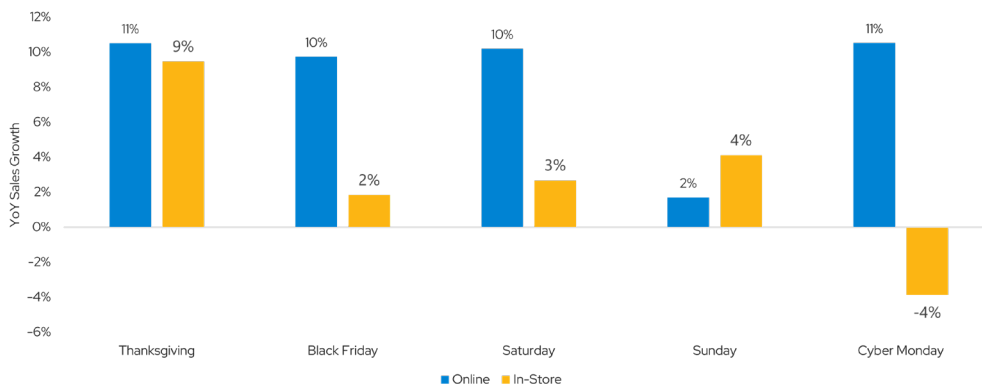


Source: Yodlee data
Example of Yodlee data showing back-to-school spending growing roughly 28% between 2019 and 2023, with a CAGR of 6.5% over that time.

Boost your e-commerce with more precise sales tracking

SpendSignals provides measurement of online and direct-to-consumer (D2C) sales, offering businesses critical insights into the performance of their digital and direct sales channels. This data enables retailers and product manufacturers to track the effectiveness of their online marketing efforts, understand consumer purchasing behaviors, and identify trends in e-commerce, especially from the point of view (POV) of new and rapidly growing D2C brands. By analyzing these metrics, businesses can optimize their online presence, enhance customer experiences, drive growth in their D2C initiatives, and/or evaluate acquisition opportunities.

Sales During 2023 Thanksgiving Weekend

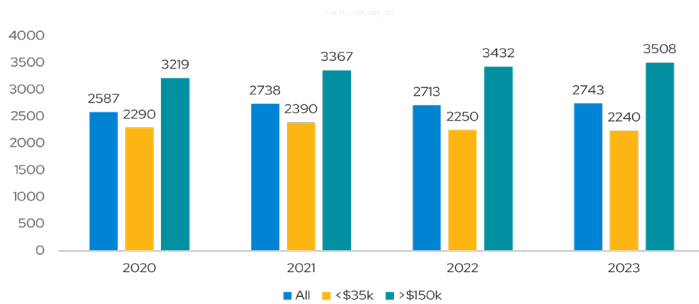


Source: Yodlee data
Example of Yodlee data showing that online shopping increased the most on Thanksgiving Day and Cyber Monday (11% on each day) followed by an increase of 10% on Black Friday and Small Business Saturday over the 2023 holiday shopping week. This can be broken out by retailer and D2C brand.

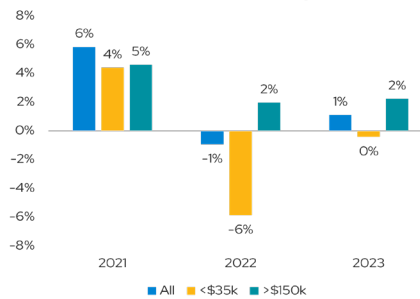
Income-Based audience modeling for strategic targeting

SpendSignals provides detailed analysis of spending patterns segmented by income group, enhancing audience modeling capabilities for businesses. This data allows companies to understand how different income levels affect purchasing behaviors, enabling the development of tailored marketing strategies and product offerings. This insight also aids in creating targeted promotions and optimizing pricing strategies, ensuring maximum engagement and sales across diverse income segments.

Subscription Average Spend per User by Income Group



Subscription Average Spend per User (Income Group ~ % Change YoY)



Source: Yodlee data

Example of Yodlee data showing subscription spending by income group. In this chart, looking across all income groups, the average spend per user on subscriptions increased 6% from 2020 to 2023. Subscription categories include Beauty and Personal Care, Books and Reading, Clothing and Fashion, Gaming Services, Health and Fitness, Meal Kits and Grocery Delivery, Online Learning Platforms, Streaming Services.

Start your journey with Yodlee's insightful data solutions

Take advantage of our complimentary trial, featuring a sophisticated point-click dashboard, access to pre-programmed queries, to our underlying dataset, and support from our knowledgeable Data Science team. Our competitive pricing for 2024 makes it easier than ever to get started. Contact us today to discover how Yodlee's insights can enhance your market research and decision-making, empowering your business with actionable data and strategic advantages.

About Investnet Data & Analytics Income and Spending Trends

Investnet Data & Analytics Income and Spending Trends utilize de-identified transaction data from a diverse and dynamic set of data from millions of accounts to identify patterns and context to inform spending and income trends. The trends reflect analysis and insights from the Investnet | Yodlee data analysis team.

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