

# Financial markets by quarter

Finance Vertical Practice  
Consumer Insights

Q2 2022





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# Foreword

A NielsenIQ's publication for the financial services industry

Welcome to our Q2 edition of our *Financial Markets by Quarter* for 2022.

This quarter's publication is all about the future!

For our feature article, we drew inspiration and reference from another NielsenIQ's thought leadership report - *The Leading Edge*, which looks into the various trending transformation ideas and their potential evolution. Similarly, we like to share our thoughts on some of the potential transformation ideas specific to the financial services ecosystem - from artificial intelligence, gamification to the metaverse.

And within our market-level *Markets by Quarter* section, we look at the prospects of some of the new financial products in the market, specifically: cryptocurrency, non-fungible token (NFT) and Buy Now, Pay Later (BNPL).

With the economy and travel opening up across markets, we also did a sense check on what kind of reward programs consumers want most out of their credit cards.

Enjoy your read.



**Garick Kea**

Global Finance Vertical Leader  
NielsenIQ, Consumer Insights

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Feature Article

# The Leading Edge

A forward look at the big bets that will shape the future of consumer spending and financial services



# The Leading Edge of Financial Services

## Transformation in consumer finance

The pandemic has brought about profound shifts in the way consumers shop, save, protect and purchase. The financial services landscape has witnessed an unprecedented change since the onset of the pandemic, and the trends are set to stay. Thus, it is important that we understand customers' evolving needs and expectations to better serve them.

To better understand the key investments that are fueling such changes, as well as evolving as a response to consumer demand, NielsenIQ has published its latest thought leadership piece, The Leading Edge report. The report explores 18 transformative ideas such as sustainability, diversity and inclusion, automation among others. While all

18 ideas are crucial in understanding consumer purchase habits and preferences, there are some that are particularly pertinent to the financial services industry. Here, we focus on three key trends: AI, Technology and Automation in business, gamification and the metaverse.

## Artificial Intelligence (AI), Technology and Automation

The use of AI and automation can help to improve operational efficiency and enhance customer experience by processing large sets of data, identifying patterns, refining searches, among other use cases. Consumers are also positive towards this adaptation as based on The Leading Edge report, 67% of global respondents claimed to have either already tried or are open to trying innovations born from AI, tech and automation.

**76%**

Of **Thai** respondents were ready to use insurance brands that adopted **AI claims management** technology<sup>2</sup>

One of the main priorities for customers is to keep their financial accounts and activities secure, and the use of AI could be key to protecting consumers and preventing fraudulent transactions. The Monetary Authority of Singapore (MAS) has announced that it will launch a digital platform and regulatory framework, called Cosmic<sup>1</sup>, together with six major commercial banks in Singapore. This will allow financial institutions to securely share relevant data to prevent unauthorized access to information and detect unusual activity in customers accounts. Insurers are also leveraging AI across various use cases from fraudulent claims detection to claims processing.



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<sup>1</sup>MAS and Financial Industry to Use New Digital Platform to Fight Money Laundering, published 01 October 2021, <https://www.mas.gov.sg/news/media-releases/2021/mas-and-financial-industry-to-use-new-digital-platform-to-fight-money-laundering>

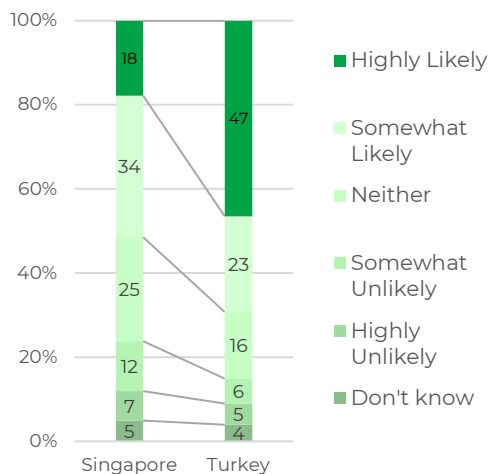
<sup>2</sup>NielsenIQ, Financial Markets by Quarter Q3 2022, September 2022, <https://nielseniq.com/global/en/insights/report/2021/financial-markets-by-quarter/>

## Gamification

Gamification – the use of game elements such as winning prizes, scoring points and competing in non-game contexts such as banking or transaction - is expected to reach as much as 38.7 billion USD by 2026 according to the Leading Edge report. This is more than a fivefold increase from the value of 7.1 billion USD in 2019.

Financial institutions can use more gamification to improve customer engagement and nurture customer loyalty. Gamification enables consumers to turn routine tasks like credit card transaction into fun and rewarding experiences. For instance, PayTm<sup>3</sup> gives cashback to customers using a lottery-like system. Likewise, PayPerks<sup>3</sup> is a web-based financial services company that has built an educational SaaS platform to help low and moderate-income users improve their financial knowledge through visual educational aids, gamification, and rewards. Gamification platforms and techniques can be developed and implemented at relatively low costs as well, which makes it a powerful tool that is accessible by even smaller firms as well to gain traction in the market.

Likelihood to adopt Virtual Reality Shopping



## The Metaverse

The metaverse is best described as an integrated network of 3D virtual worlds that is interoperable with the physical world, although, as it is still in its nascent stages, there is no single unified understanding of the metaverse. 31% of survey respondents are not aware of what the metaverse is. However, we see positive (albeit varying) levels of openness towards this technology. For example, findings from our global syndication, *Finance State of Play* run last year shows that 47% of respondents in Turkey were highly likely to adopt Virtual Reality Shopping whereas only 18% in Singapore were of the same mindset<sup>4</sup>.

In the financial services, HSBC, JP Morgan, Kookmin Bank and Sokin among a few others have also started to invest in it. Kookmin Bank<sup>5</sup> allows one-on-one consultations to customers in the metaverse while UK-based payments fintech Sokin<sup>5</sup> plans to enable e-commerce payments in it.

As this is still a relatively abstract trend, it is understandable why this trend may be seeing varying levels of adoption. Nevertheless, it will be exciting to see how the approach that leaders in this space have taken will continue to unfold.

## Final thoughts

AI and automation, gamification and the metaverse are just a few ongoing trends that continue to shape the industry, and not all ideas are made equal. Depending on market regulations, business maturity, and consumer openness, businesses need to assess which of these transformative ideas will have the greatest impact and how best to set the team up to learn and build capabilities to manage these new developments. We encourage companies to decide their role in these transformations as well – some are well positioned to be an early adopter which presents certain competitive advantages; however, there are merits in waiting for some of these ideas to mature more as well. We encourage companies to consider each of these ideas thoroughly – we look forward to seeing how these ideas continue to unfold to drive the future of financial services.

*For more information, please reach out to your local NIQ representation for access to the Leading Edge report or other thought leadership from NIQ.*

<sup>3</sup>Gamification in Fintech: Examples and Best Practices, August 2021, <https://relevant.software/blog/gamification-in-fintech-examples/>

<sup>4</sup>NielsenIQ, The Finance State of Play, March 2021, <https://nielseniq.com/global/en/insights/report/2021/finance-study-state-of-play/>

<sup>5</sup>Why are Banks and Fintechs Entering the Metaverse, April 2022, <https://fintechmagazine.com/crypto/why-are-banks-and-fintechs-entering-the-metaverse>.

# Markets by quarter

A market-level snapshot

Q2 2022



# Australia

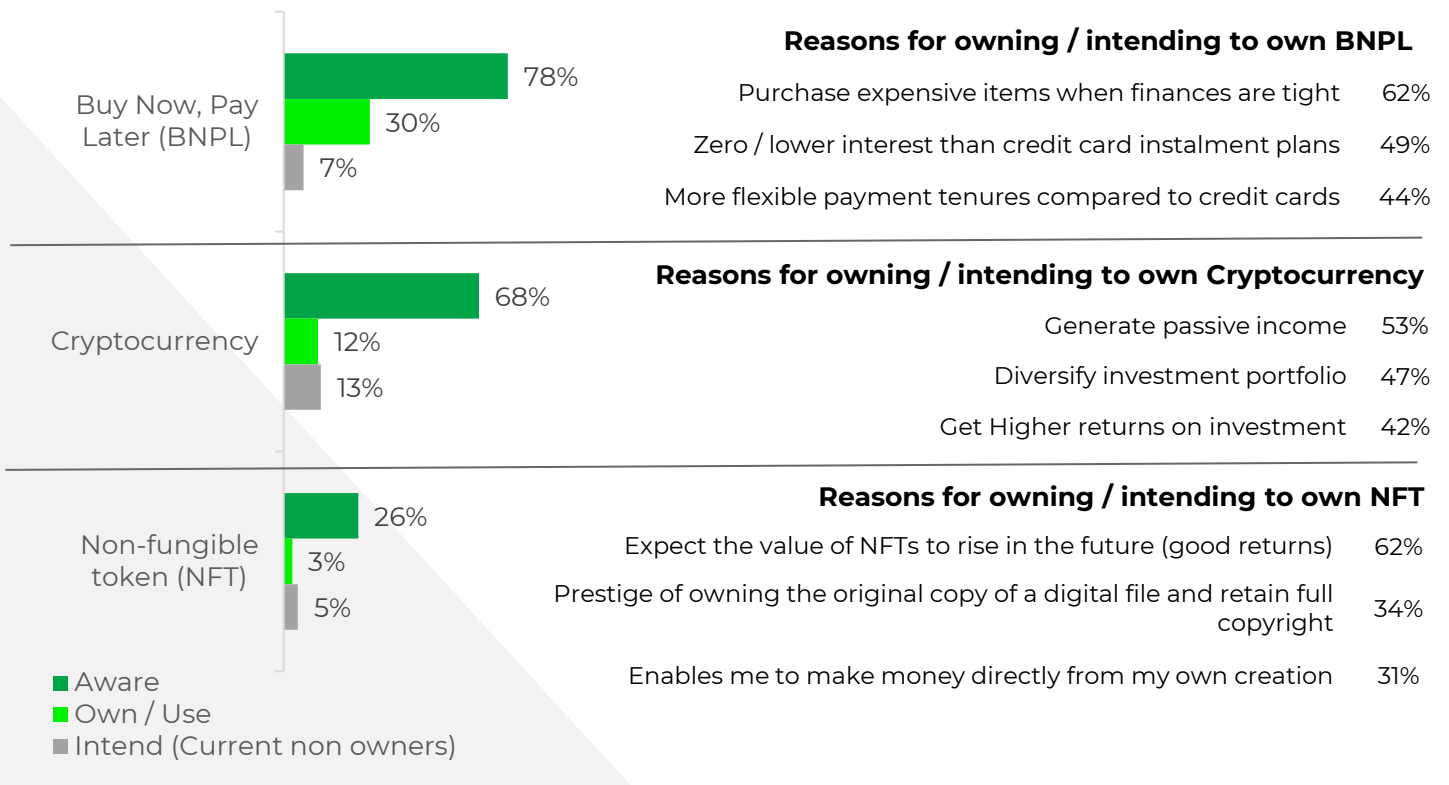
- While Australians are generally aware of cryptocurrency, just over 1 in 10 are currently using it – far lower than other markets covered in this survey. The conservative nature of Australian’s could explain the hesitancy in investing in what could be a more volatile asset than more traditional savings and shares.
- The take up of Buy Now, Pay later services has been much stronger. Around a third of Australians are currently using Buy Now, Pay Later to help with household cashflow. With rising inflation leaving households with less disposable income for discretionary spending, we would expect the use of these services to increase.



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## The landscape of new financial products

BNPL has high awareness closely followed by Cryptocurrency. Nearly 1/3rd of the Australians have used BNPL.



## Most appealing credit card reward programs

Has the preference for reward programs changed in light of the pandemic? Here are a list of programs financial consumers are most interested in....

**61%** **Entertainment**  
(such as movie / concert tickets, Netflix / Spotify / cable tv and similar subscriptions, access to advanced screening or VIP seating)

**53%** **Dining**  
(such as discounts, 1-for-1, special culinary events, priority access to sought-after restaurants)

**48%** **Attractions**  
(such as tickets or special access to zoo, theme parks and similar)

**39%** **Staycations**  
(across different hotels and resorts)



# China

- Consumption venues in many cities have suspended their offline operations due to the epidemic, therefore, online shopping / payments are widespread for consumers to satisfy their lifestyle needs. This flourishing consumption mode will maintain its critical position and have significant effects on the growth of related industries such as third-party payments.
- The pandemic and sluggish income growth led to tight finances for consumers. Consequently, "Buy Now Pay Later" services was used extensively, and the number of consumers preferring instalment payments is predicted to show an upward trend.



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## The landscape of new financial products

Cryptocurrency has high awareness & penetration.

### Reasons for owning / intending to own Cryptocurrency

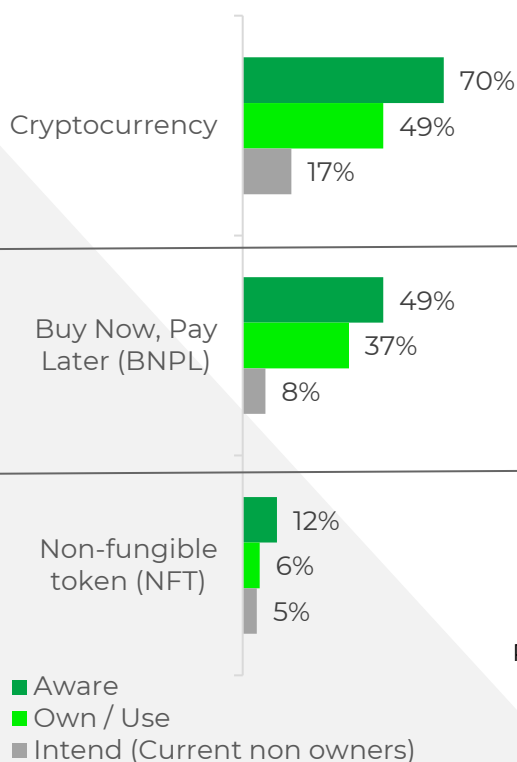
- Diversify investment portfolio 63%
- They are very secure forms of payment 57%
- I can trade 24/7 48%

### Reasons for owning / intending to own BNPL

- Purchase expensive items when finances are tight 59%
- More flexible payment tenures compared to credit cards 59%
- Zero / lower interest than credit card instalment plans 51%

### Reasons for owning / intending to own NFT

- Expect the value of NFTs to rise in the future (good returns) 72%
- Enables me to make money directly from my own creation 71%
- Prestige of owning the original copy of a digital file and retain full copyright 70%



## Most appealing credit card reward programs

Has the preference for reward programs changed in light of the pandemic? Here are a list of programs financial consumers are most interested in....

**53%** **Dining**  
(such as discounts, 1-for-1, special culinary events, priority access to sought-after restaurants)

**52%** **Entertainment**  
(such as movie / concert tickets, Netflix / Spotify / cable tv and similar subscriptions, access to advanced screening or VIP seating)

**42%** **Lifestyle**  
(car rental access to different premium brands and models, yacht or boating trips)

**41%** **Attractions**  
(such as tickets or special access to zoo, theme parks and similar)

# Hong Kong

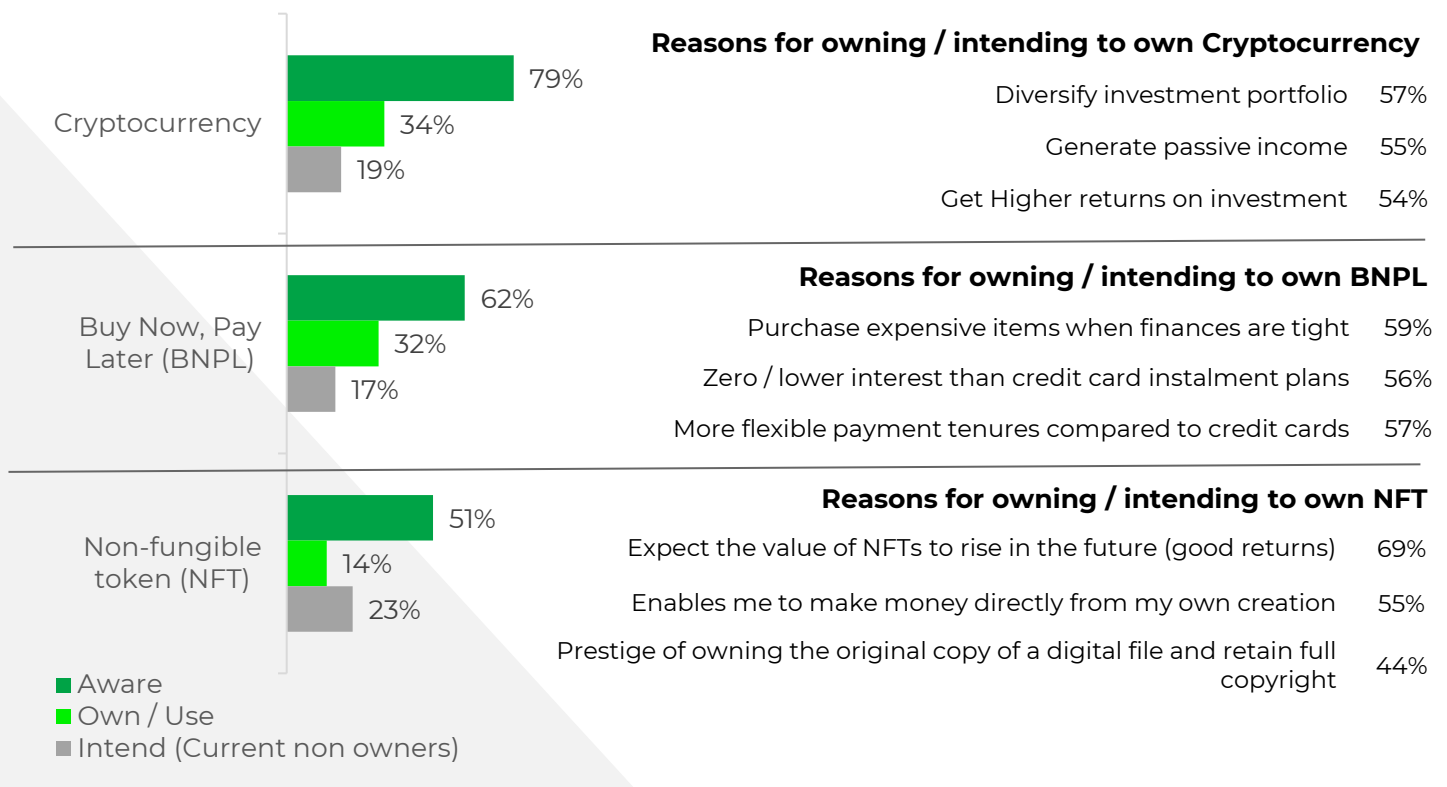
- With the surging attention and investment needs among investors, regulators in Hong Kong are on their way to impose regulatory approaches to such a nascent realm of Virtual Assets, covering cryptocurrency and NFT.
- These would start with Stablecoins that potentially can be used in payments, the protection of investors to mitigate the risks and the service interfaces of service providers.
- Yet, with the invitation of industry and public views in progress now, such regulatory framework could only be expected no later than 2023/24. Challenges that regulatory reactions are still behind the changing market dynamics still remain.



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## The landscape of new financial products

Cryptocurrency has high awareness. NFT penetration is expected to rise further in the coming months due to high intent



## Most appealing credit card reward programs

Has the preference for reward programs changed in light of the pandemic? Here are a list of programs financial consumers are most interested in....

**76%** **Dining**  
(such as discounts, 1-for-1, special culinary events, priority access to sought-after restaurants)

**53%** **Entertainment**  
(such as movie / concert tickets, Netflix / Spotify / cable tv and similar subscriptions, access to advanced screening or VIP seatings)

**45%** **Staycations**  
(across different hotels and resorts)

**39%** **Attractions**  
(such as tickets or special access to zoo, theme parks and similar)

# India

- The BFSI sector in India is likely to remain resilient, and help India's economy
- While consumers are feeling the inflationary pressure, consumers are still buying financial / protection products
- Customer-centric approaches, digitization, automation of processes and data security continue to be priority for IT leaders from the BFSI sector.

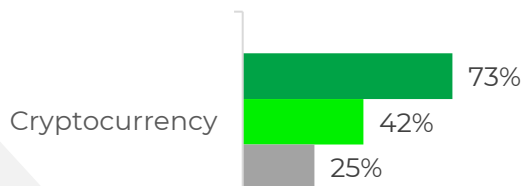


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## The landscape of new financial products among the online population\*

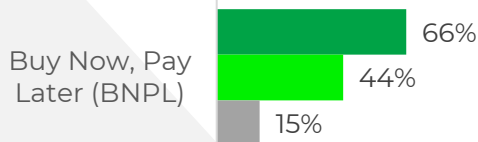
Cryptocurrency has high awareness & penetration. Usage of BNPL is also very high in India.

### Reasons for owning / intending to own Cryptocurrency



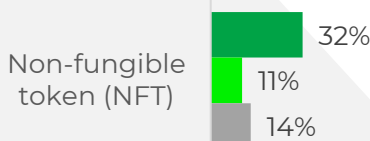
- Generate passive income 68%
- I can trade 24/7 50%
- Get Higher returns on investment 46%

### Reasons for owning / intending to own BNPL



- Purchase expensive items when finances are tight 79%
- More flexible payment tenures compared to credit cards 56%
- Zero / lower interest than credit card instalment plans 48%

### Reasons for owning / intending to own NFT



- Expect the value of NFTs to rise in the future (good returns) 79%
- Enables me to make money directly from my own creation 58%
- Prestige of owning the original copy of a digital file and retain full copyright 50%

■ Aware  
■ Own / Use  
■ Intend (Current non owners)

## Most appealing credit card reward programs

Has the preference for reward programs changed in light of the pandemic? Here are a list of programs financial consumers are most interested in....

**59%** **Entertainment**  
(such as movie / concert tickets, Netflix / Spotify / cable tv and similar subscriptions, access to advanced screening or VIP seatings)

**52%** **Financial / Investment products**  
(such as insurance premium, funds and cryptocurrency)

**47%** **Lifestyle**  
(car rental access to different premium brands and models, yacht or boating trips)

**41%** **Dining**  
(such as discounts, 1-for-1, special culinary events, priority access to sought-after restaurants)

# Indonesia

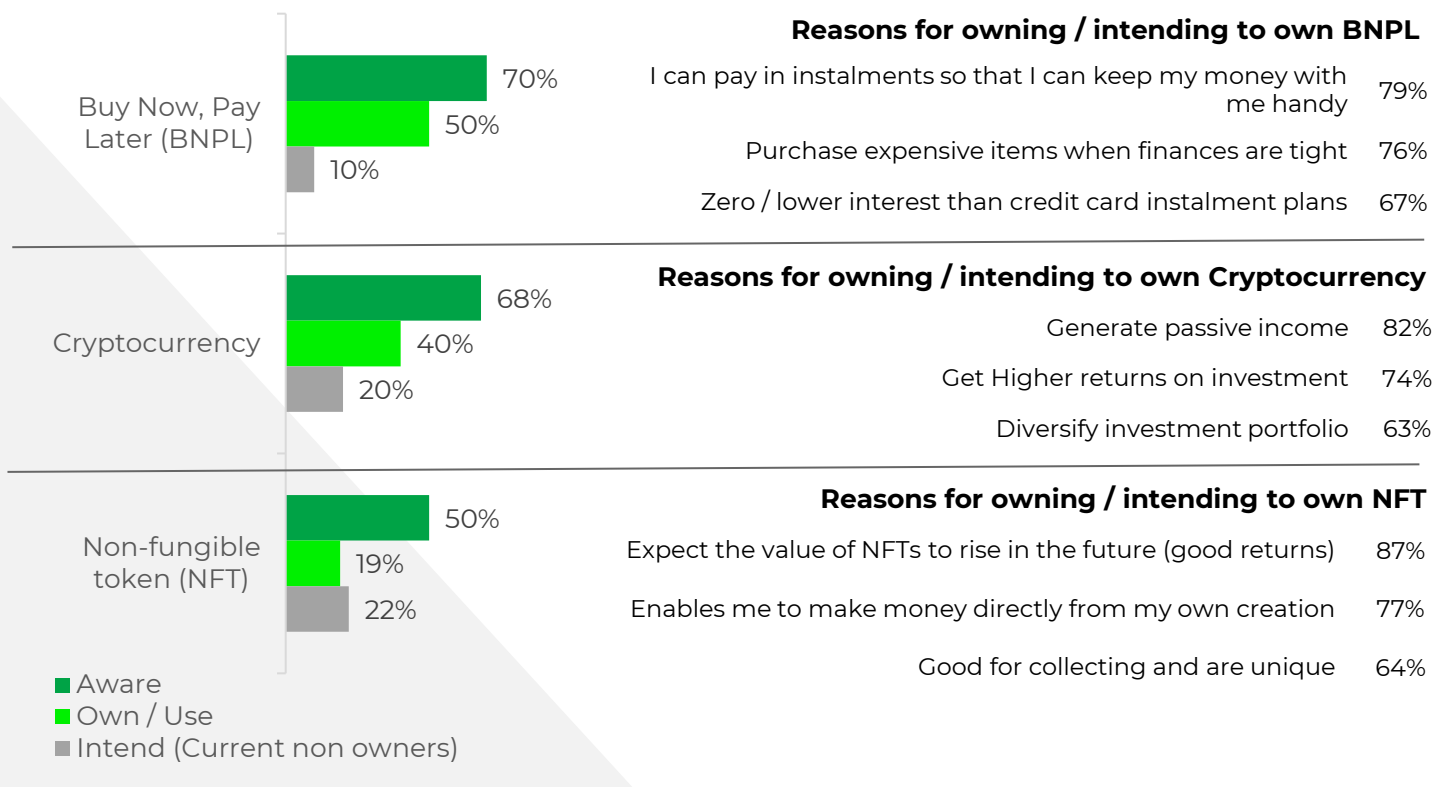


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- With the pandemic and technological support, the investment sector in Indonesia has risen. The number of stock investors has been growing. It has also seen a growing interest in cryptocurrency and NFT.
- Strong intention is driven by the desire to earn passive income and perceived good return of investment for the future.
- The intention towards these is also found in credit card programs, where investment products start to be seen as appealing programs, besides dining benefits.

## The landscape of new financial products among the online population\*

Half of online Indonesians have used BNPL for purchases.



## Most appealing credit card reward programs

Has the preference for reward programs changed in light of the pandemic? Here are a list of programs financial consumers are most interested in....

**59%** **Dining**  
(such as discounts, 1-for-1, special culinary events, priority access to sought-after restaurants)

**57%** **Financial / Investment products**  
(such as insurance premium, funds and cryptocurrency)

**51%** **Attractions**  
(such as tickets or special access to zoo, theme parks and similar)

**43%** **Staycations**  
(across different hotels and resorts)

Methodology: Online panel surveys among general population (>18 yrs, all MHI ranges, more advanced digital users)  
(Age: 40% - 18-34 yrs, 60% - 35-50+ yrs || SEC: 40% Middle I)

# Malaysia

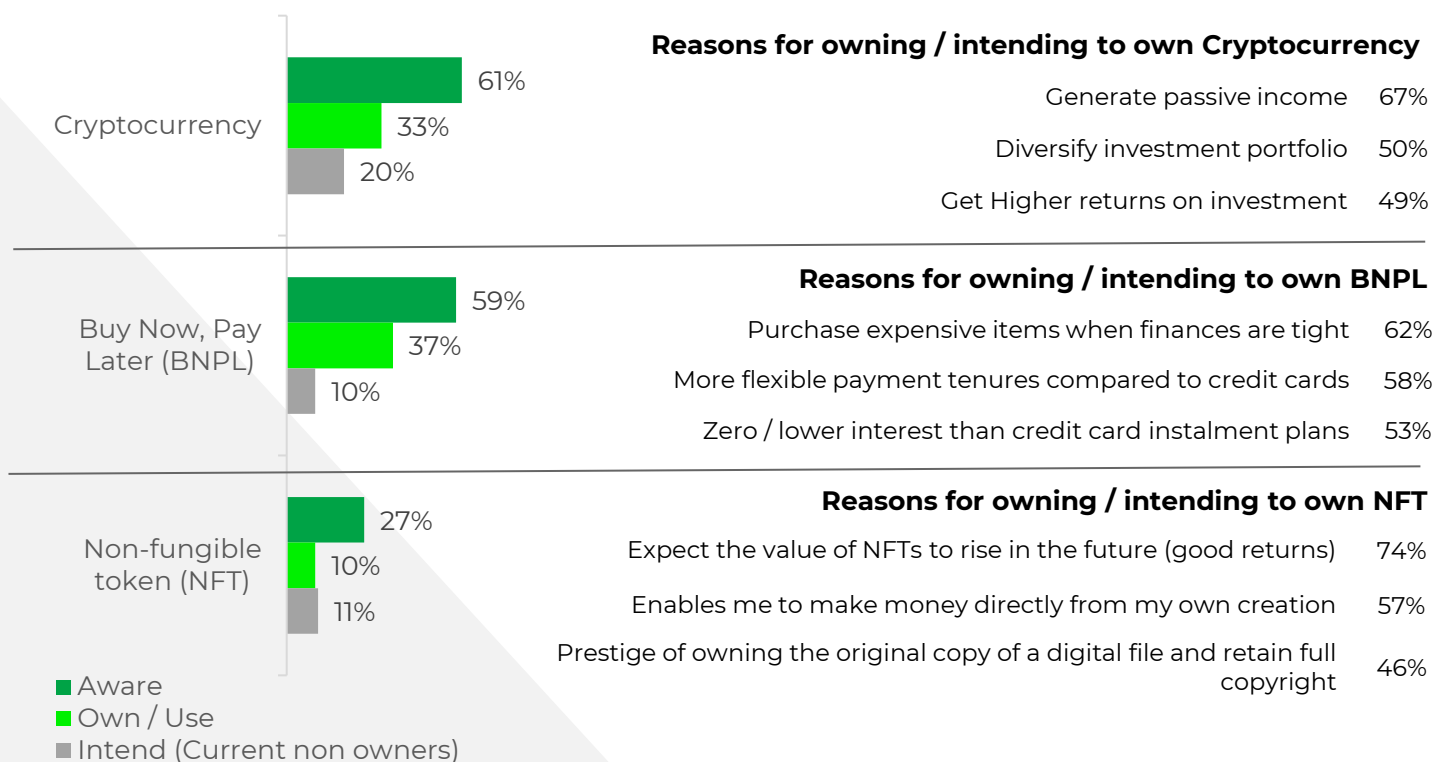


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- The outlook for Q2'22 remains positive as economic performance is picking up momentum and anticipating to recover gradually from the transitions to an endemic phase, especially after borders reopening on 1<sup>st</sup> April 2022.
- Banking players have been forging strategic alliances with BNPL players to offer BNPL service on credit cards, in view that traditional banks are slowly losing the edge in the market - expecting BNPL market to continue showing upward trajectory in the following quarters.

## The landscape of new financial products

More than 1/3<sup>rd</sup> of Malaysians own cryptocurrency. Similar percentage of Malaysians have also availed BNPL..



## Most appealing credit card reward programs

Has the preference for reward programs changed in light of the pandemic? Here are a list of programs financial consumers are most interested in....

**52%** **Financial / Investment products**  
(such as insurance premium, funds and cryptocurrency)

**48%** **Dining**  
(such as discounts, 1-for-1, special culinary events, priority access to sought-after restaurants)

**51%** **Entertainment**  
(such as movie / concert tickets, Netflix / Spotify / cable tv and similar subscriptions, access to advanced screening or VIP seating)

**45%** **Staycations**  
(across different hotels and resorts)

# Philippines

- New financial products are observed to have an increasing appeal among Filipinos. This is mainly driven by long term prospects, particularly on financial gain which these financial products are offering.
- NFTs allow its holders to have free creative expression, and it also is perceived to have a good value of returns, making it the most appealing to a significant majority relative to other financial products This assumption may back up the recent trend in the Philippines' NFT adoption rate, which indicates that the Philippines is the highest in this regard in 2021 according to Keegan Francis of Finder.

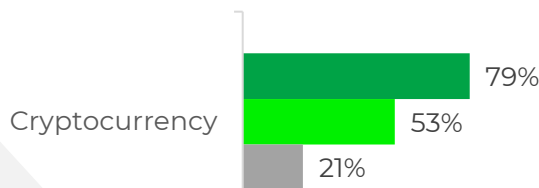


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## The landscape of new financial products among the online population

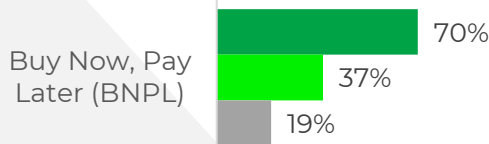
Cryptocurrency has high awareness & penetration. Intent for NFT is more compared to others.

### Reasons for owning / intending to own Cryptocurrency



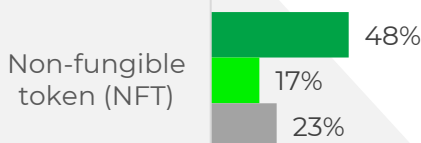
- Generate passive income 85%
- Get Higher returns on investment 78%
- I can trade 24/7 73%

### Reasons for owning / intending to own BNPL



- I can pay in instalments so that I can keep my money with me handy 83%
- Purchase expensive items when finances are tight 82%
- More flexible payment tenures compared to credit cards 74%

### Reasons for owning / intending to own NFT



- Expect the value of NFTs to rise in the future (good returns) 93%
- Enables me to make money directly from my own creation 79%
- Good for collecting and are unique 64%

■ Aware  
■ Own / Use  
■ Intend (Current non owners)

## Most appealing credit card reward programs

Has the preference for reward programs changed in light of the pandemic? Here are a list of programs financial consumers are most interested in....

**64%** **Financial / Investment products**  
(such as insurance premium, funds and cryptocurrency)

**54%** **Dining**  
(such as discounts, 1-for-1, special culinary events, priority access to sought-after restaurants)

**54%** **Staycations**  
(across different hotels and resorts)

**30%** **Attractions**  
(such as tickets or special access to zoo, theme parks and similar)

# Singapore

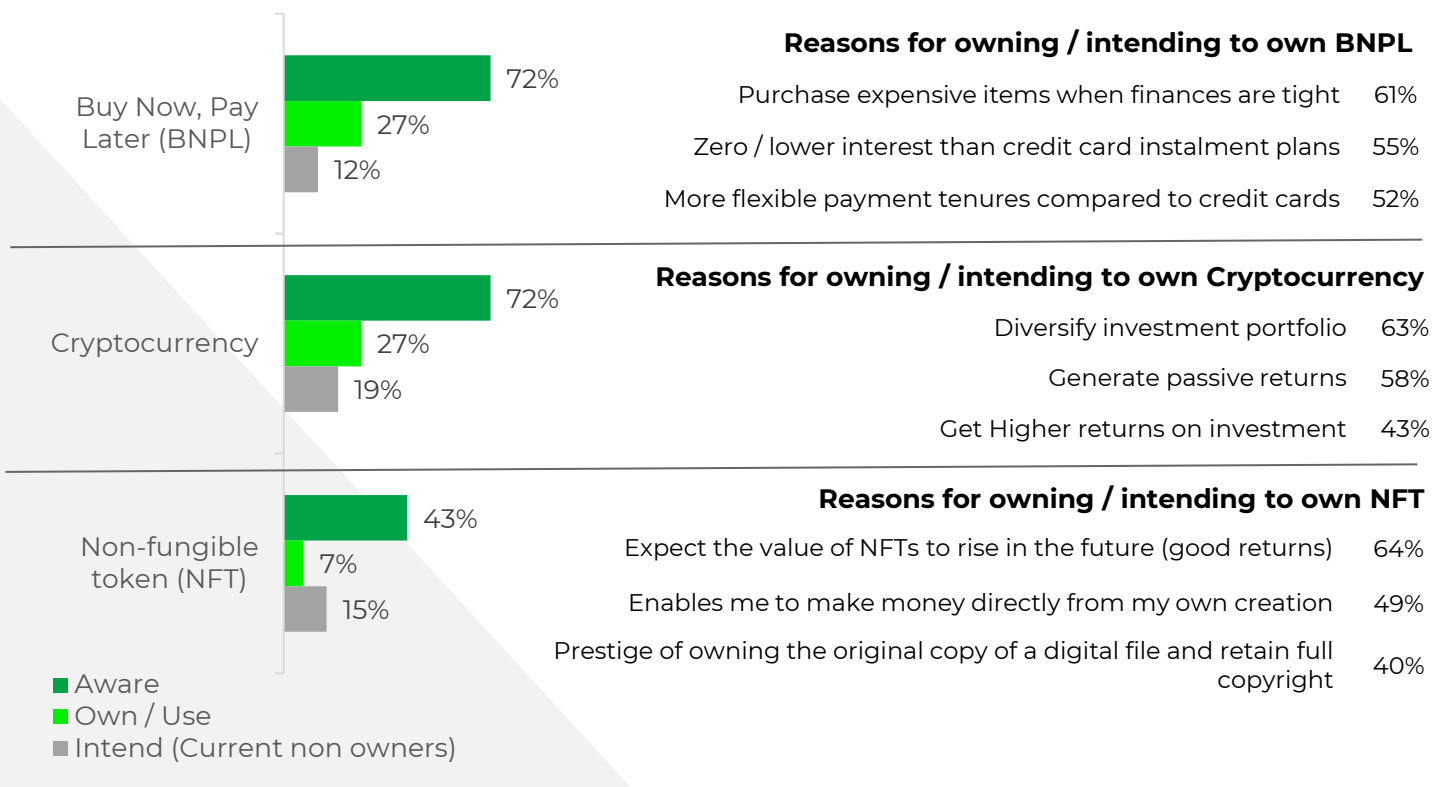
- Retail investor activity has increased significantly in Singapore since the pandemic. With increasing access to user-friendly digital trading platforms, consumers are investing their additional savings from the lockdown period.
- We see this in the high ownership of relatively new investment products like cryptocurrency and NFTs. Singaporean consumers are likely to continue with diversified investments in the coming months.



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## The landscape of new financial products

Both BNPL & Cryptocurrency have high awareness. Cryptocurrency penetration is expected to rise further in coming months.



## Most appealing credit card reward programs

Has the preference for reward programs changed in light of the pandemic? Here are a list of programs financial consumers are most interested in....

**70%** **Dining program**  
such as discounts, 1-for-1, special culinary events, priority access to sought-after restaurants

**47%** **Staycations**  
across different hotels and resorts

**46%** **Entertainment**  
such as movie / concert tickets, Netflix / Spotify / cable tv and similar subscriptions, access to advanced screening or VIP seating

**44%** **Attractions**  
such as tickets or special access to zoo, theme parks and similar

# Taiwan

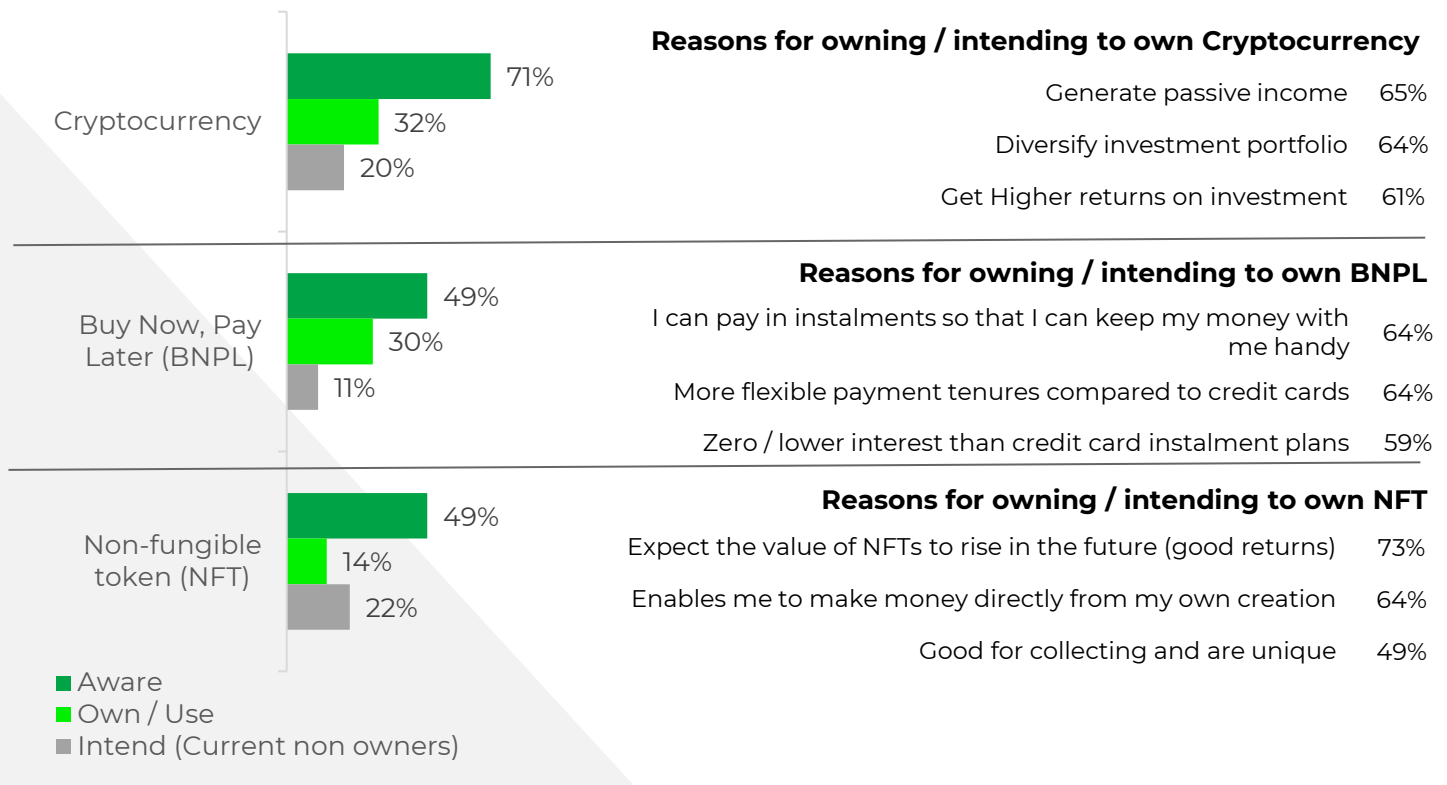
- The escalating pandemic, reaching a record high of confirmed cases in Q2, casts a shadow on the economic growth of Taiwan, especially in dining and travel segments.
- The rising cost of precautionary measures, accompanied by the imported inflation and actions taken to reduce the property speculation, result in a rather pessimistic atmosphere in real estate and constructions industry.
- Imported inflation affects the day-to-day expenses as well to an undeniable level. Attempts to leverage finance credits and increase the return on investment become even stronger.
- More players are joining in the booming BNPL market, while currently Aftee and Zingala are the two dominating ones.



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## The landscape of new financial products

Cryptocurrency has high awareness & penetration. Intent to purchase NFT is high.



## Most appealing credit card reward programs

Has the preference for reward programs changed in light of the pandemic? Here are a list of programs financial consumers are most interested in....

**79%** **Dining**  
(such as discounts, 1-for-1, special culinary events, priority access to sought-after restaurants)

**57%** **Entertainment**  
(such as movie / concert tickets, Netflix / Spotify / cable tv and similar subscriptions, access to advanced screening or VIP seating)

**52%** **Financial / Investment products**  
(such as insurance premium, funds and cryptocurrency)

**47%** **Attractions**  
(such as tickets or special access to zoo, theme parks and similar)



# Thailand

- Digital assets are now popular in Thailand and recently Thailand hosted 'The Thailand Crypto 2022 Expo' for the first time in May 2022, attended by leading blockchain companies, Crypto Mining, Utility Token, Security Consultant, NFT, GameFi. in hopes to help fuel other related industries
- For example -
  1. Metaverse Thailand - introducing token to support tourism
  2. MetaMED- a platform uplifting medical service in digital age
  3. Metaverse - a sip of coffee that led steps into virtual reality with CLASS Cafe'



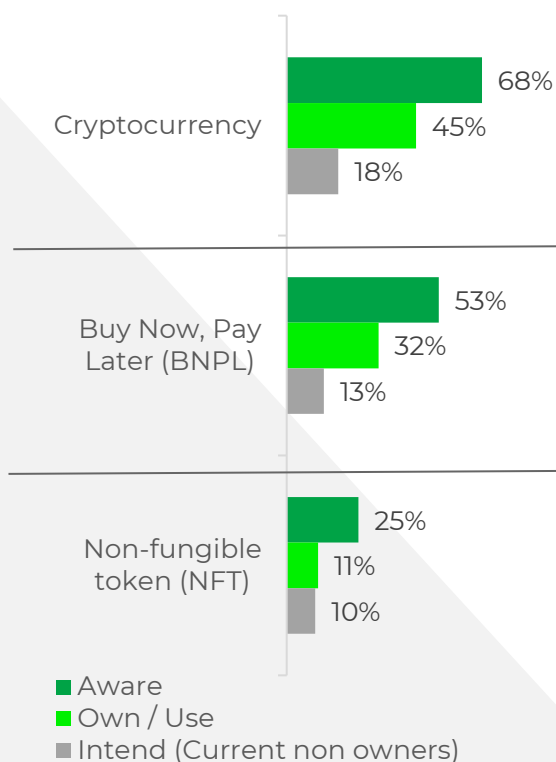
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## The landscape of new financial products among the online population

Cryptocurrency has high awareness & penetration with nearly half of respondents owning cryptocurrency.

### Reasons for owning / intending to own Cryptocurrency

I can trade 24/7	53%
Generate passive income	52%
Diversify investment portfolio	51%



### Reasons for owning / intending to own BNPL

Purchase expensive items when finances are tight	63%
More flexible payment tenures compared to credit cards	57%
Zero / lower interest than credit card instalment plans	46%

### Reasons for owning / intending to own NFT

Expect the value of NFTs to rise in the future (good returns)	81%
Enables me to make money directly from my own creation	71%
Prestige of owning the original copy of a digital file and retain full copyright	50%

## Most appealing credit card reward programs

Has the preference for reward programs changed in light of the pandemic? Here are a list of programs financial consumers are most interested in....

**61%** **Dining**  
(such as discounts, 1-for-1, special culinary events, priority access to sought-after restaurants)

**53%** **Financial / Investment products**  
(such as insurance premium, funds and cryptocurrency)

**51%** **Entertainment**  
(such as movie / concert tickets, Netflix / Spotify / cable tv and similar subscriptions, access to advanced screening or VIP seating)

**48%** **Attractions**  
(such as tickets or special access to zoo, theme parks and similar)

# UAE

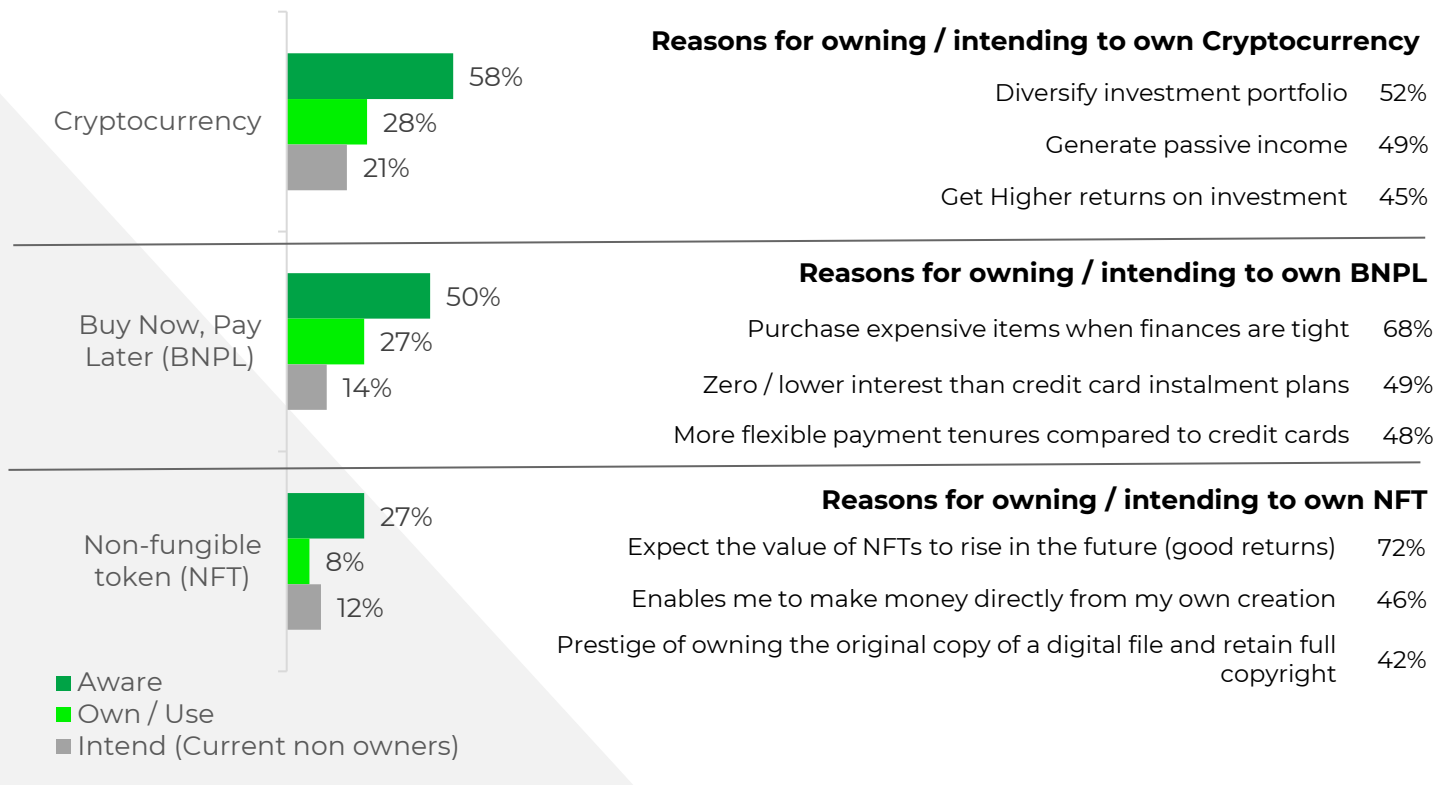
- Uncertainty remains elevated, with the rapid spread of the Omicron variant of the Coronavirus posing a risk to growth.
- Regulators are eager to align the UAE's digital agenda with the country's banking industry operations. Neobanks are focusing on streamlining operations to conduct high-volume digital transactions
- Institutional cryptoasset adoption is driving innovation in core banking products and services across custody, brokerage, trade clearing, settlement, payments, lending, and more.



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## The landscape of new financial products among the online population

Cryptocurrency has high awareness & penetration. More than 1/4th of the consumers have availed BNPL.



## Most appealing credit card reward programs

Has the preference for reward programs changed in light of the pandemic? Here are a list of programs financial consumers are most interested in....

**56%** **Dining**  
(such as discounts, 1-for-1, special culinary events, priority access to sought-after restaurants)

**51%** **Entertainment**  
(such as movie / concert tickets, Netflix / Spotify / cable tv and similar subscriptions, access to advanced screening or VIP seating)

**46%** **Staycations**  
(across different hotels and resorts)

**41%** **Attractions**  
(such as tickets or special access to zoo, theme parks and similar)

# Vietnam

- While Vietnamese consumers are some of the most prudent in the world, they are now more open to new investment channels such as cryptocurrency or NFT to generate assets.
- Vietnam is ranked 9th on Triple A's ranking of countries with the highest percentage of users holding cryptocurrency and with high awareness of it.
- With robust economic growth, Vietnamese are willing to spend more for leisure activities. Staycations, entertainment & dining are top activities they spend on using credit card. They are also more active in using new financial products such as BNPL to finance their needs.



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## The landscape of new financial products among the online population

Cryptocurrency has high awareness & usage in Vietnam. More than 1/3rd Vietnamese have also availed BNPL..

### Reasons for owning / intending to own Cryptocurrency

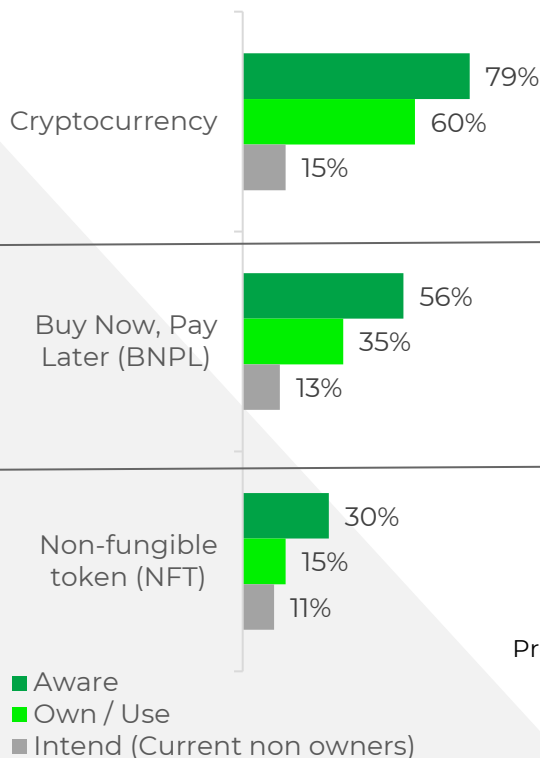
- Generate passive income 64%
- Diversify investment portfolio 60%
- I can trade 24/7 57%

### Reasons for owning / intending to own BNPL

- Purchase expensive items when finances are tight 70%
- Zero / lower interest than credit card instalment plans 59%
- More flexible payment tenures compared to credit cards 56%

### Reasons for owning / intending to own NFT

- Expect the value of NFTs to rise in the future (good returns) 74%
- Enables me to make money directly from my own creation 64%
- Prestige of owning the original copy of a digital file and retain full copyright 64%



## Most appealing credit card reward programs

Has the preference for reward programs changed in light of the pandemic? Here are a list of programs financial consumers are most interested in....

**51%** **Staycations**  
(across different hotels and resorts)

**51%** **Entertainment**  
(such as movie / concert tickets, Netflix / Spotify / cable tv and similar subscriptions, access to advanced screening or VIP seating)

**50%** **Financial / Investment products**  
(such as insurance premium, funds and cryptocurrency)

**44%** **Dining**  
(such as discounts, 1-for-1, special culinary events, priority access to sought-after restaurants)



## **About NielsenIQ**

Arthur C. Nielsen, who founded Nielsen in 1923, is the original name in consumer intelligence. After decades of helping companies look to the future, we are setting the foundation for our future by becoming NielsenIQ. We continue to be the undisputed industry leaders as evidenced by our experience and unmatched integrity. As we move forward, we are focused on providing the best retail and consumer data platform, enabling better innovation, faster delivery, and bolder decision-making. We are unwavering in our commitment to these ideals and passionate about helping clients achieve success.

For more information, visit: **[nielseniq.com](https://nielseniq.com)**