



# Money Audience Study

June 2013



Fairfax  
**BUSINESS**  
NETWORK

# Agenda

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Research objectives & methodology

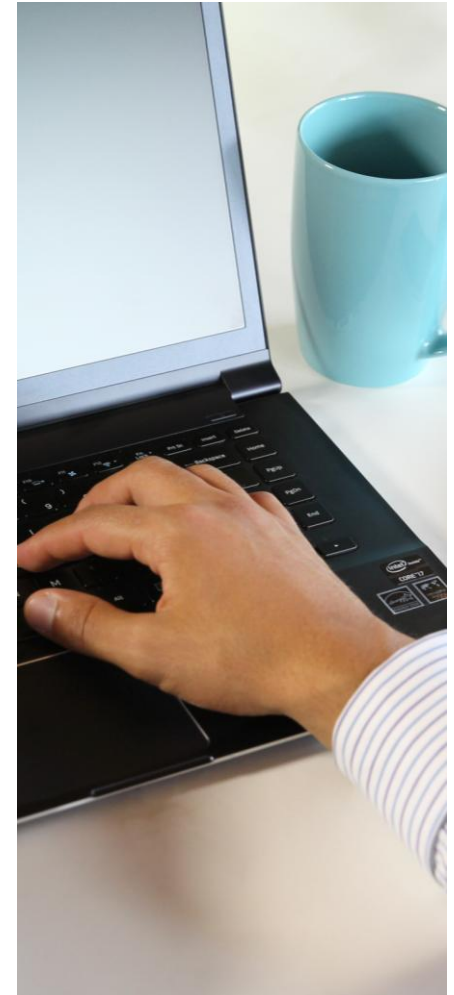
Snapshot of the Money visitor frequency & behaviour

Money website content feedback

Competitor analysis of personal financial websites

Insights into the Money audiences personal finance knowledge & investments

Demographic snapshot of the Money audience



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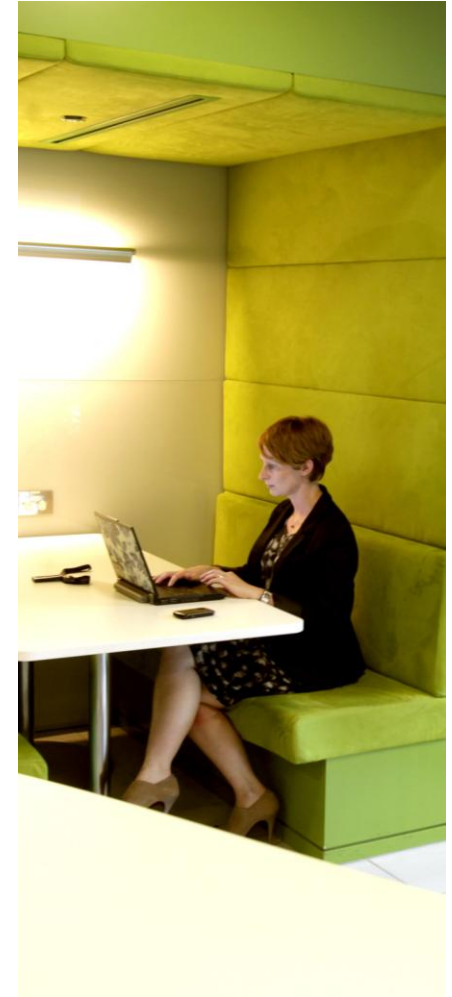
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# Fairfax Money Audience Study

Our aim was to explore the interactions our audience have with the Money website, in particular understanding their behaviour around personal finance..

Survey conducted via;

Print: SMH/AGE- Money

Online:

[smh.com.au](http://smh.com.au),

[theage.com.au](http://theage.com.au)

[brisbanetimes.com.au](http://brisbanetimes.com.au)

[watoday.com.au](http://watoday.com.au)

[canberra-times.com.au](http://canberra-times.com.au)

[businessday.com.au](http://businessday.com.au)

/Money

E-Newsletter:

BusinessDay/Money



Survey ran from  
22<sup>nd</sup> April -  
22<sup>nd</sup> May 2013



851 respondents  
completed the survey



Incentivised by  
the chance to win  
\$1,000 Visa Direct  
Debit voucher

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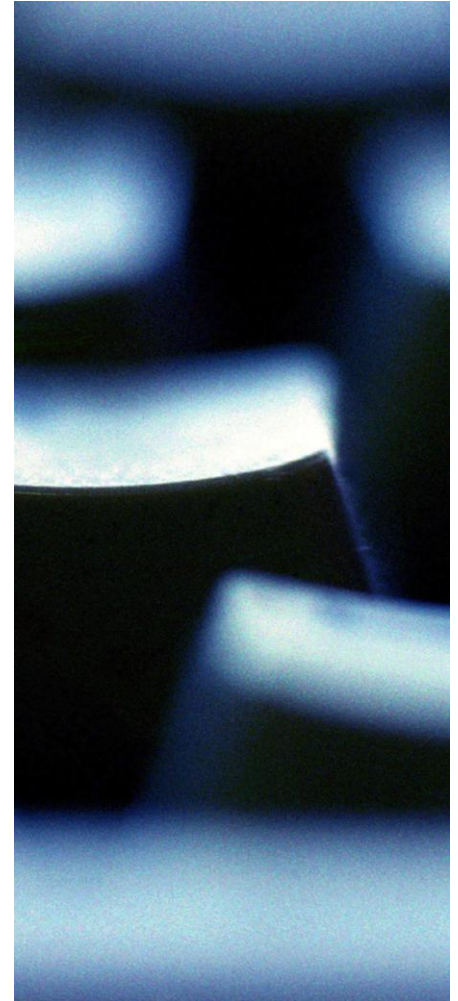
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# Frequent visitation to the Money website

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**69%**

of the Money audience  
visit the website at  
least weekly

**13%**

Once a day  
or more

**25%**

2 – 5 times  
per week

**31%**

Once a week

**14%**

Less than once  
a week

**9%**

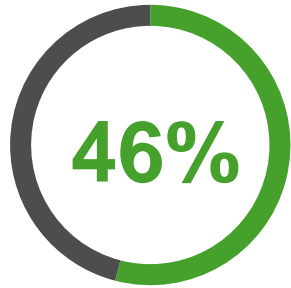
Less than once  
a month

**8%**

This is my  
first visit



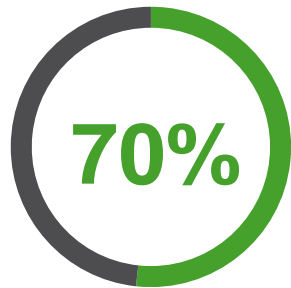
# Accessing Money through a variety of platforms, with a preference for the PC



46%



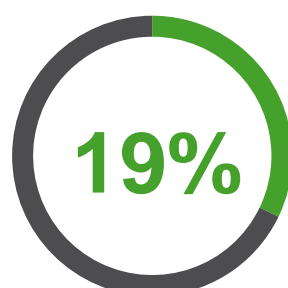
access Money  
on their  
**work computer**



70%



access Money  
on their  
**home computer**



19%



access Money  
via their  
**tablet device**



1 in 7



access Money  
via their  
**mobile phone**



1 in 6



access Money  
via the  
**newspaper**

Our 18-34 year olds are twice as likely to access the Money website via their mobile device.

Our premium audience (PI \$150k+) are more likely to access via their tablet device.

# Access via masthead homepages the most popular way to arrive at the Money website

# 43%

Arrive at the Money website via links on Fairfax masthead homepages (smh.com.au, theage.com.au)



## 36%

Links in the E-Newsletter



## 20%

Follow links in the Paper



## 12%

Bookmarked in Favourites



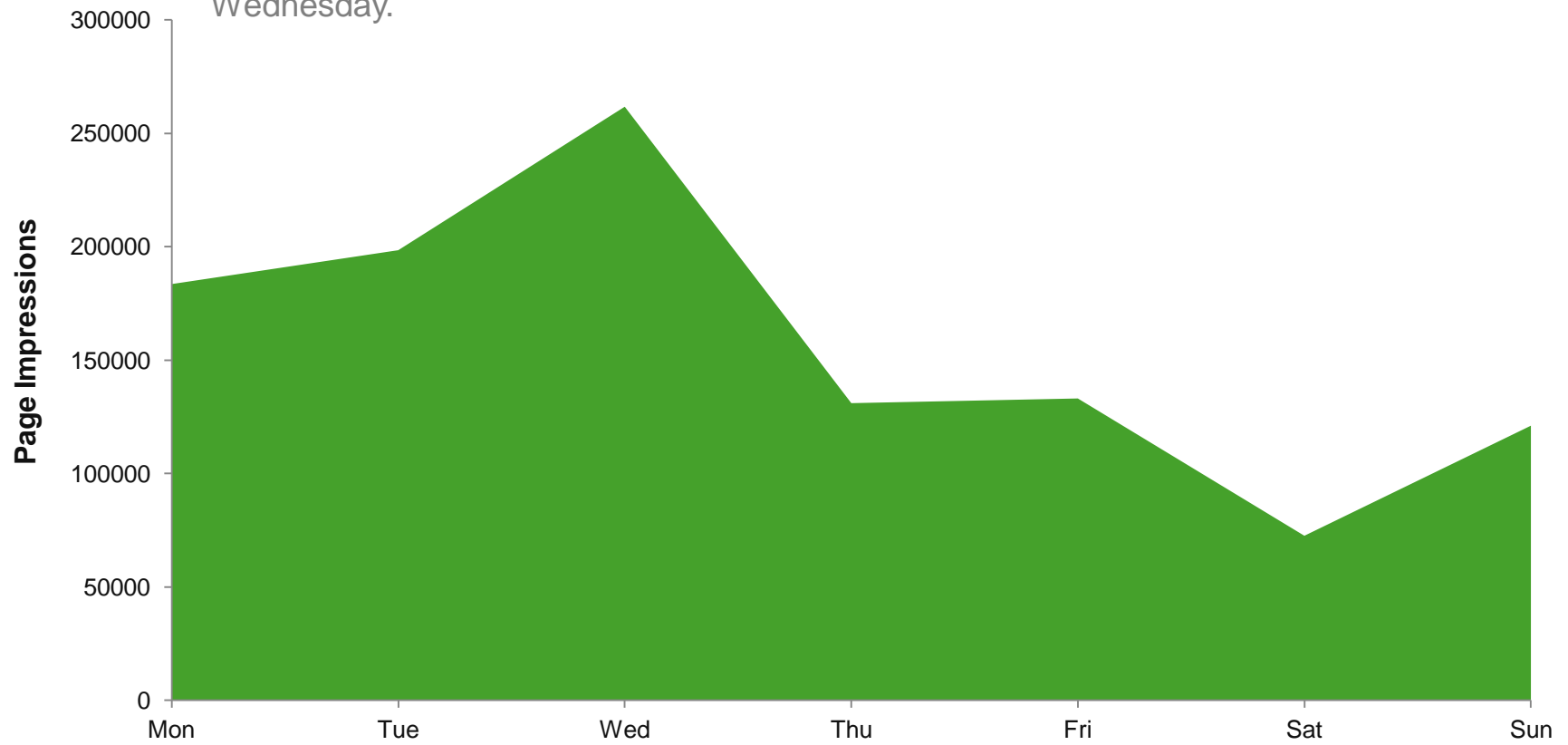
## 12%

Google Search

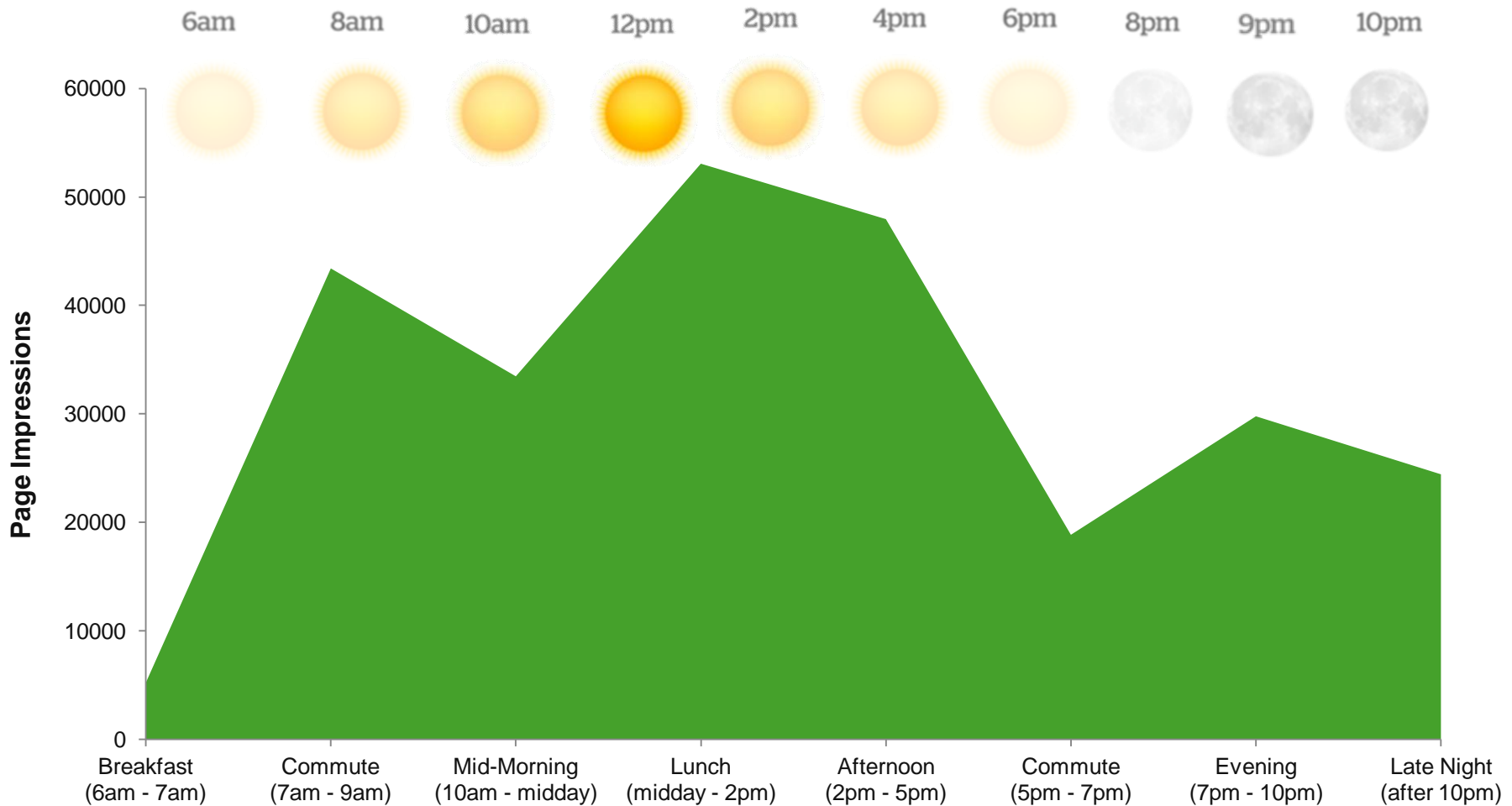


# Highest site visitation on Wednesday

Wednesday is the most visited day for the Money website. The spike on Wednesday strongly coincides with the *Money* print section which appears within the *Sydney Morning Herald* and *The Age* on Wednesday and the E-Newsletter which is emailed on Wednesday.



# The Money audience are active throughout the day, spiking during the morning commute & lunch period



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# Our younger audience visit the Money website to learn about investing, older audience for retirement information



Use financial calculators



Manage retirement savings



Look for new investment opportunities



Read about personal finance topics

LEAST IMPORTANT

MOST IMPORTANT



Keep up with legislation changes



Compare financial products (i.e. credit cards, home loans)



Learn about finance & investments

Our 18-34 year old audience are 30% more likely to visit the Money website to learn about investing and to use the financial calculator tools.

Our 55+ audience are twice as likely to visit the Money website to learn about managing their retirement savings and to look for new investment opportunities.

# Our Money audience are interested in a variety of financial editorial topics



Education Funding



Managing Debt



Tax Matters



Financial Planning



Super & Retirement Planning

LEAST IMPORTANT

MOST IMPORTANT



Insurance



Career & Income



Banking Products



Investing (i.e. shares, property funds, collectibles)

# Our Money audience are interested in a variety of financial features



Video Interviews with Finance Specialists



Broker Recommendations



Guides Based On Life Stage (i.e. buying your first home)



Case Studies



Ask an expert (i.e. answers your questions)

LEAST IMPORTANT

MOST IMPORTANT



Online Calculators (i.e. repayment calculator)



Product Comparisons Charts



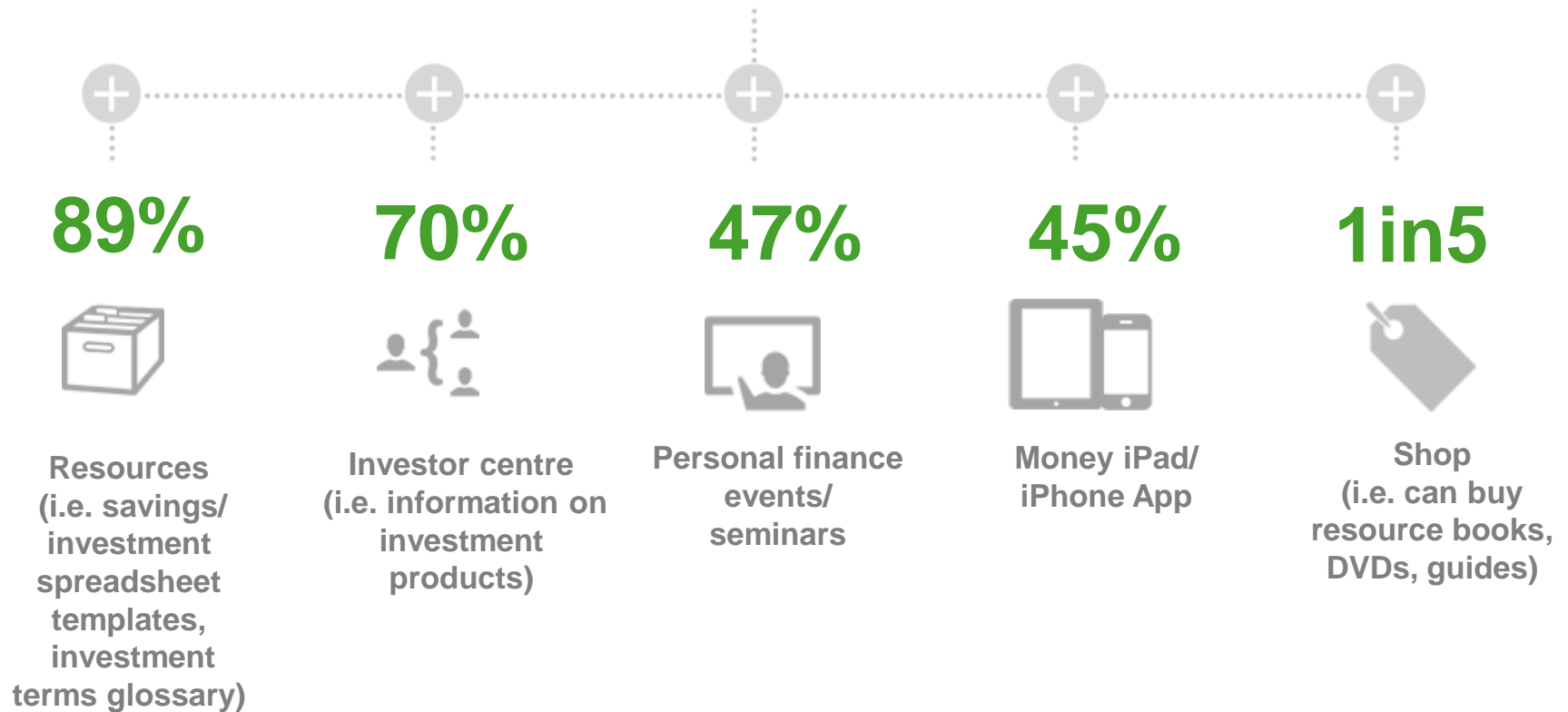
Special Reports (i.e. getting into shares)



Columns & Opinions

# Our audience are actively engaged with numerous financial products

Features are audience are interested in include....





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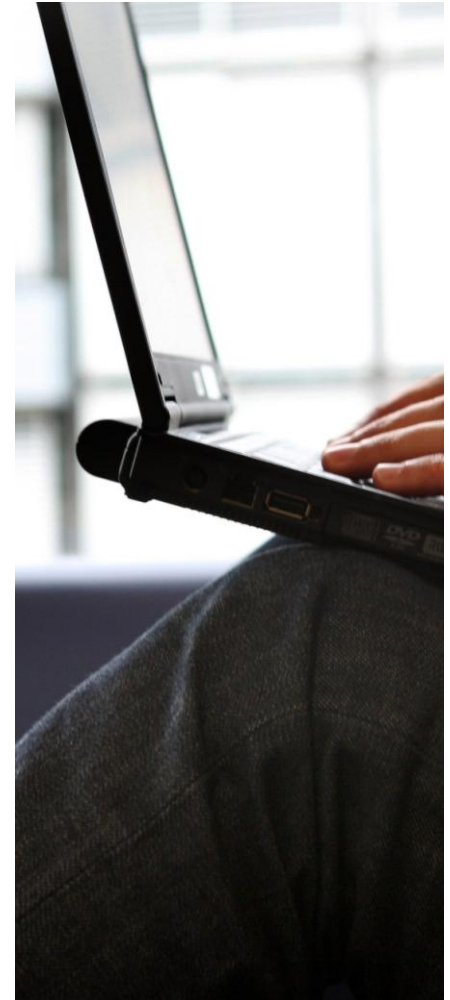
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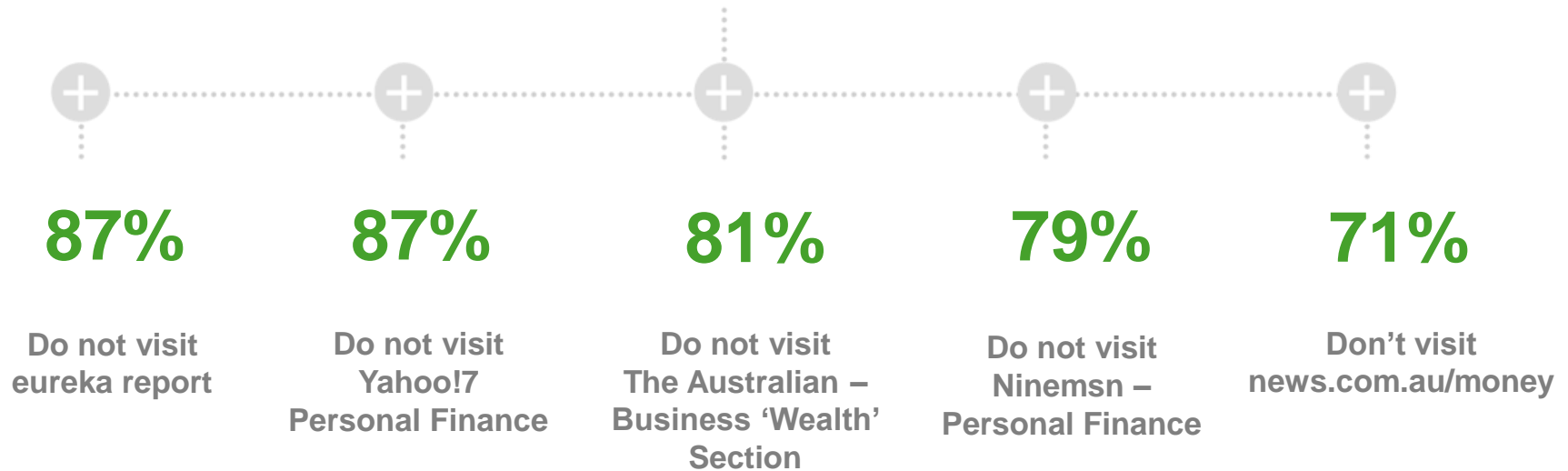
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# Money is their preferred source for personal finance information

1-in-4 do not visit any other competing personal finance website\*



Our ‘Money’ audience rank Money as their preferred source for all personal finance news and information (i.e. personal finance commentators, topics, whitepapers, events, online tools, online video content, special reports, share tips and product comparison tools).

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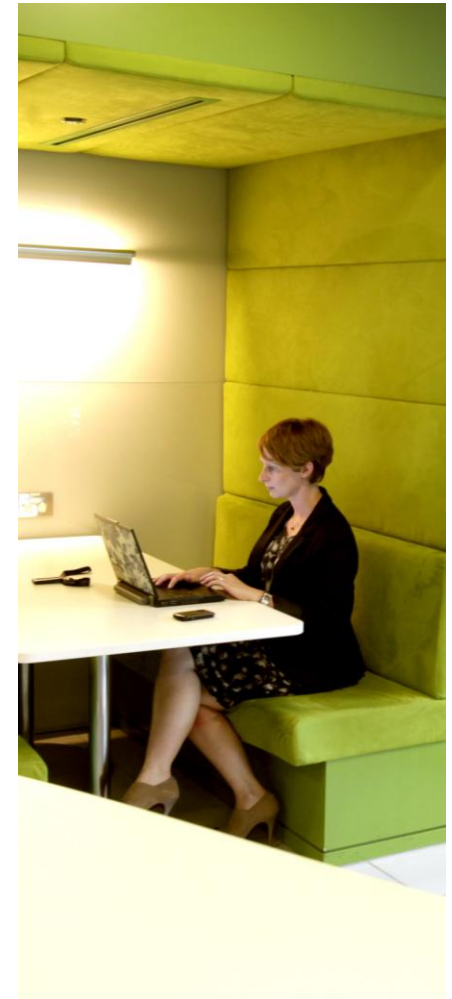
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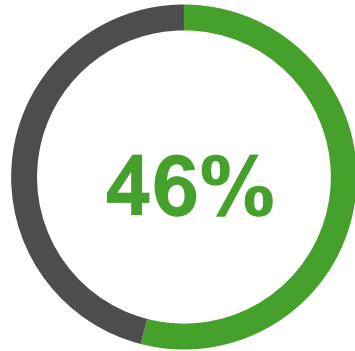
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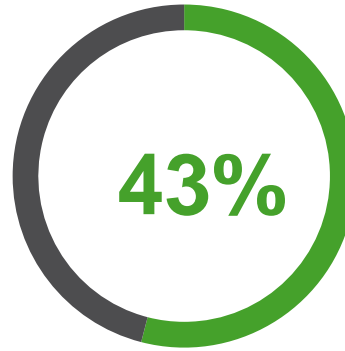
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# Over half benefit from expert advise when managing personal finances



feel they know enough about their personal finances to get by



confidently manage their personal finances and investments



feel they have a strong knowledge about their personal finances and use a financial advisor

Our premium audience (PI \$100k+) are 57% more likely to be confident in their finances but still rely on external sources for decision making.

# Our Money audience turn to Online & print for personal finance information

**79%**

Source personal finance information online



**64%**

Newspapers



**40%**

Magazines



**32%**

Family and Friends



**28%**

Watch personal finance online videos



**23%**

Seminars and events

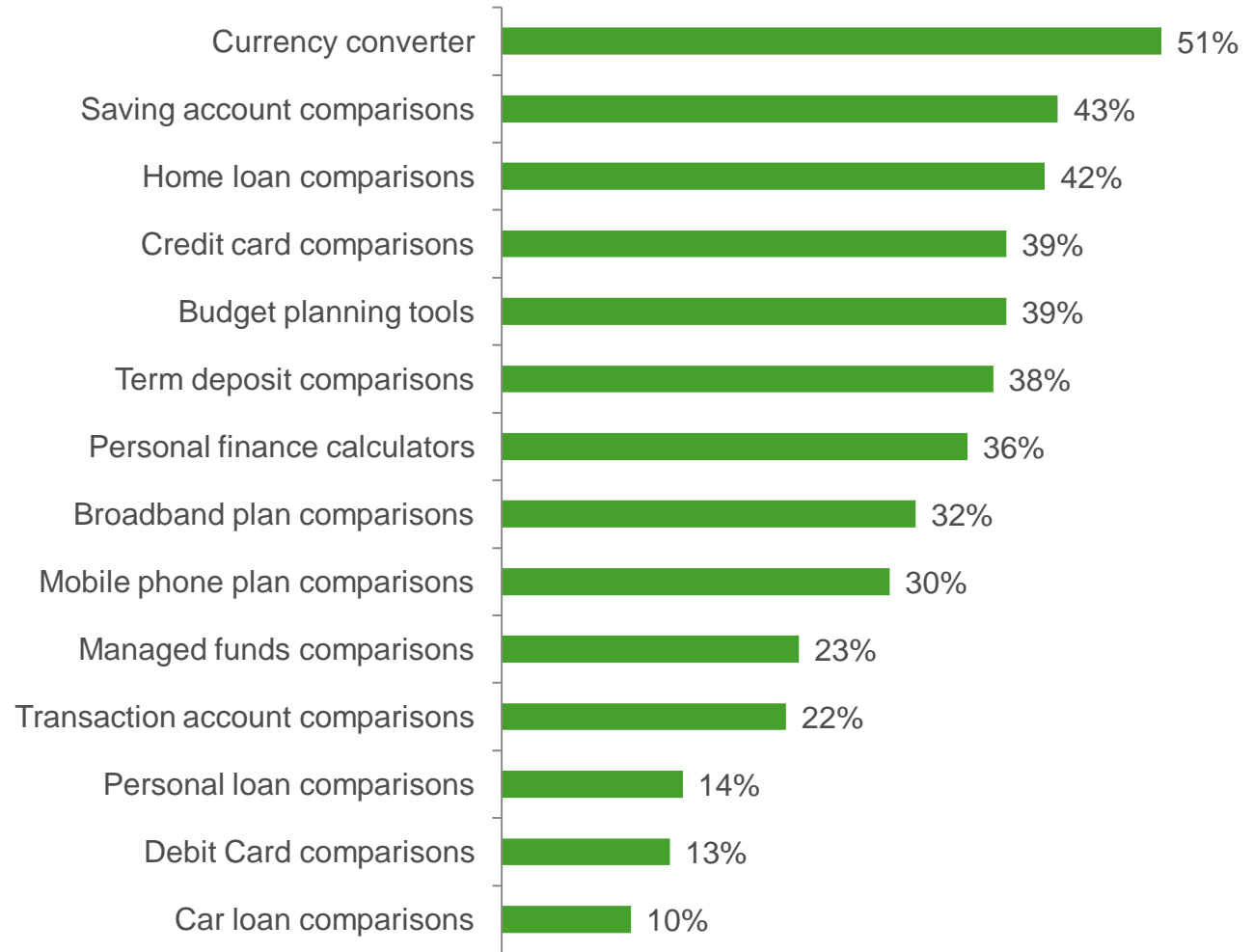


**19%**

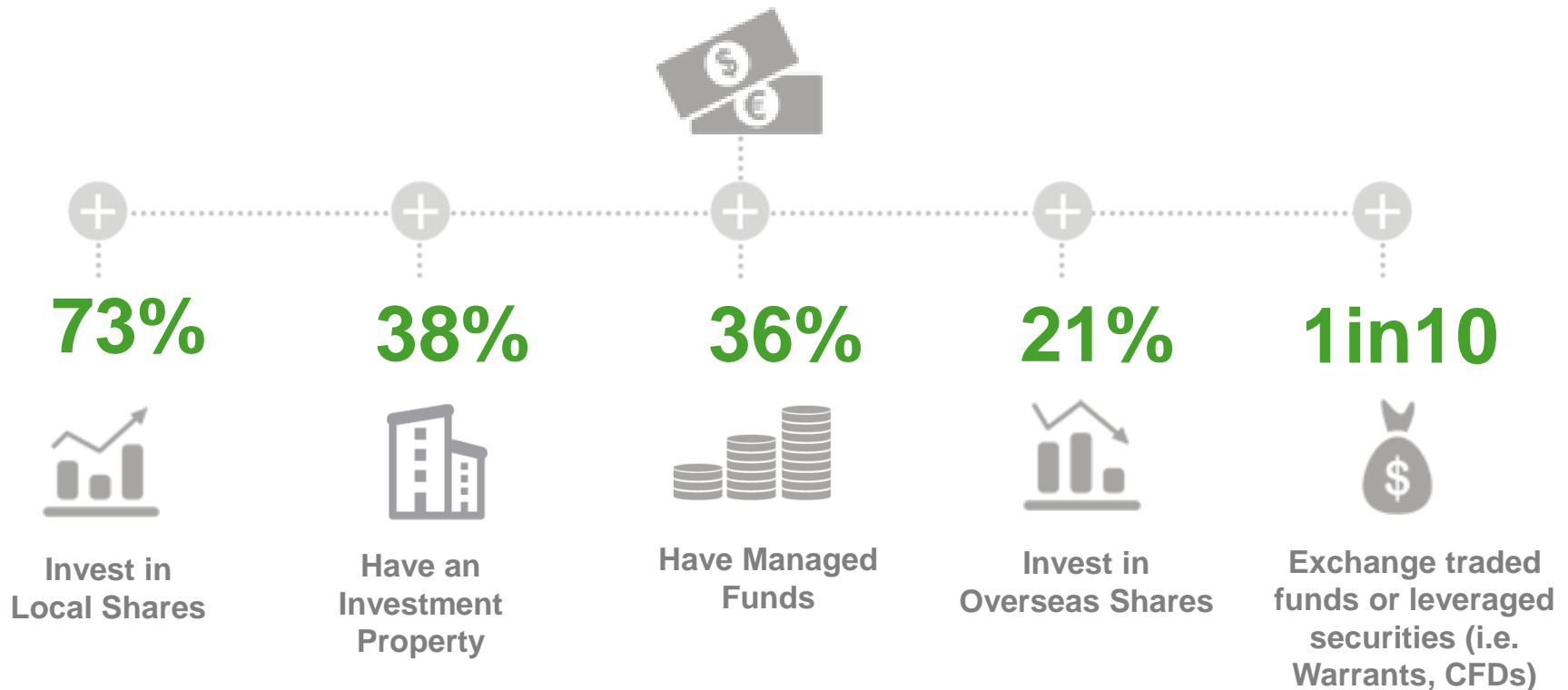
Television

# Our Money audience are heavy users of online personal finance tools

**92%**  
of our Money  
audience  
use online  
tools for their  
personal  
finances



# Reach an audience of savvy investors



Our 34-54 year old are more likely to invest in property, our 55+ audience prefer to invest in local shares and managed funds.

Our premium audience (PI \$150k+) are more likely to invest in shares (local and overseas) and property.



# Reach an audience who are actively engaged in their financial planning

# 92%

of our Money audience are considering one of these financial products in the next 12 months.....



**58%**  
Shares



**50%**  
High Interest  
Savings Accounts/  
Term Deposits



**42%**  
Superannuation



**39%**  
Wealth  
Management/  
Financial  
Planning



**35%**  
Home Loan



**24%**  
Credit Card



**19%**  
Everyday  
Transaction  
Account

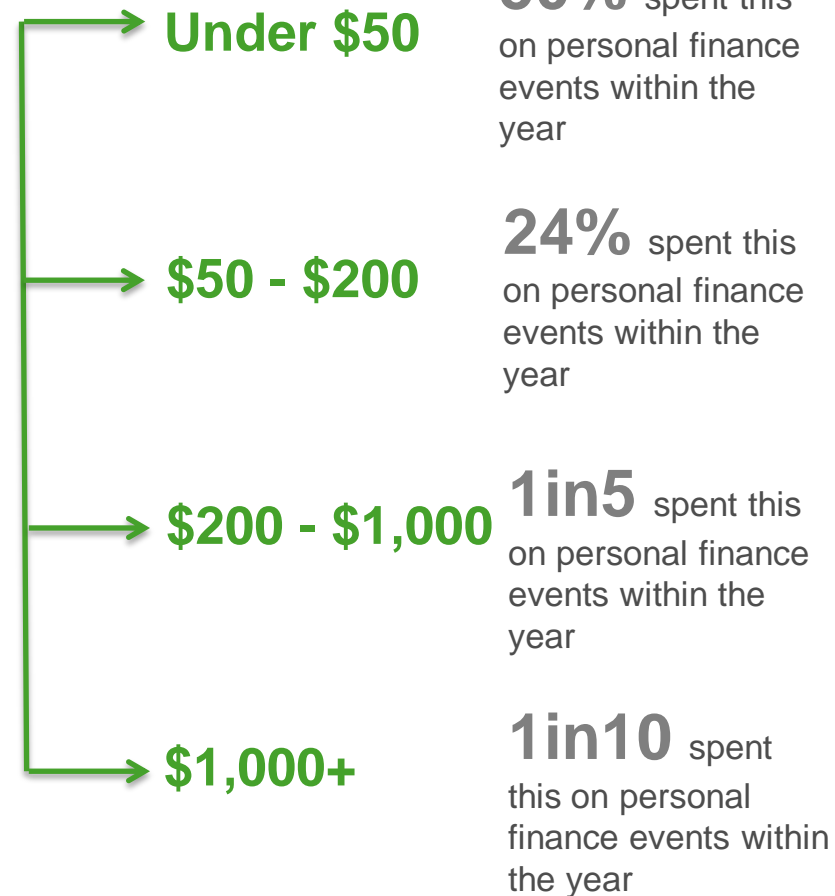


**9%**  
Personal Loan

# Personal finance events are popular amongst our Money audience

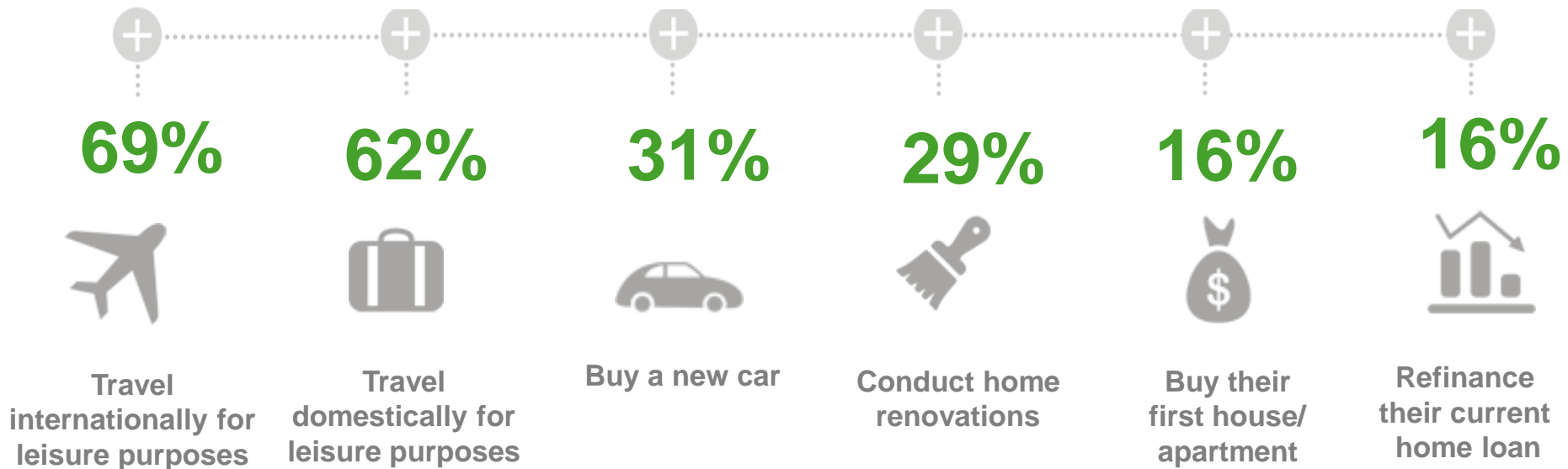


**2 in 5**  
of our Money audience have attended a personal finance event (i.e. small seminar with Q&A, webinars)



# Purchase of big ticket items on the agenda for our Money audience

In the next 12 months our audience intend to.....



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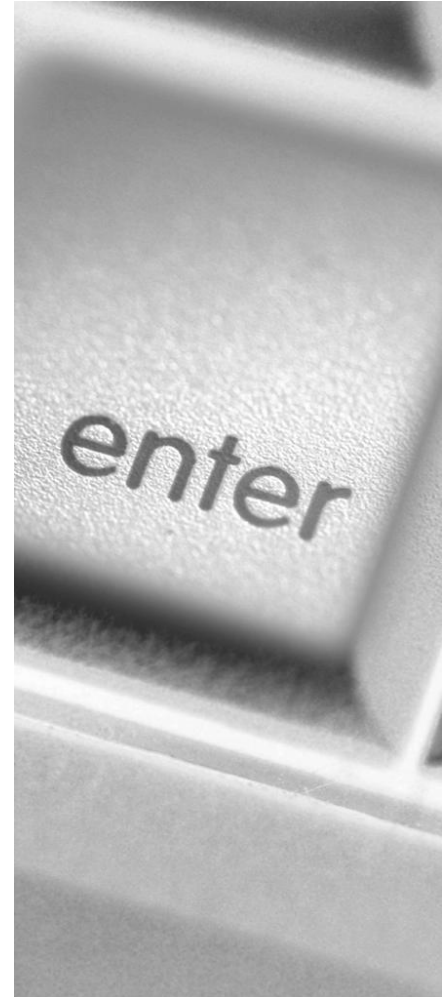
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# Money has a premium audience – educated, high income earners



60%



40%



## Family Structure

Young Single - **17%**

Young Couple - **17%**

Young Family (children all under 16) - **20%**

Older Family (children at home, some over 16) - **15%**

Older Couple (no children at home) - **30%**

18-34

29%

35-54

41%

55+

29%



## HHI

\$50k - \$80k - **25%**

\$80k-\$100k - **17%**

\$100k-\$150k - **18%**

\$150k+ - **10%**

**76%** live within NSW/VIC

**70%** are degree qualified

# Money has a broad audience – CEOs, professionals & retirees

## Occupation levels of our Money audience....

