

Affluent Consumers

Examining the lifestyles, attitudes, &
digital behaviors of affluent consumers

AUDIENCE REPORT 2019

www.globalwebindex.com



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Introduction

GlobalWebIndex Audience reports are designed to examine the digital behaviors of a particular group – showcasing trends over time as well as analyzing how the audience in question compares to the overall internet population. In this report, we place the spotlight on **Affluent Consumers**. This report explores:

- **Profiling affluent consumers** – from their demographics to their attitudes and interests, what are the defining characteristics of this group?
- **Affluent consumers as early tech adopters** – what are the most important devices and device brands to this group, and how do they access them?
- **Social media behaviors** – which social platforms do affluent consumers prefer and how do they use them?
- **Entertainment habits** – how much TV does this group consume, online and offline? How are they engaging with it?
- **Online shopping & mobile payments** – what are affluent consumers’ online shopping habits?
- **Brand engagement** – how does this audience discover and interact with brands while online? What can brands do to appeal to an affluent consumer?

DEFINING AFFLUENT CONSUMERS

GlobalWebIndex’s Social Grading Segmentation ranks respondents based on their answers to a number of questions relating to their lifestyles, professional lives and personal circumstances. Respondents in each country are divided into five quintiles – with the 1st quintile containing those of the highest social grade. Affluent consumers are defined as the 1st quintile in each market. This means that affluent consumers scored the most highly across characteristics relating to wealth, educational achievement, working status, vacations, device ownership and car ownership. For more information on GlobalWebIndex’s Social Grading Segmentation, please download this [document](#).

This definition rendered a sample of 22,364 respondents from 41 countries.

To re-create this audience, access our Audience Builder on the platform.

Key Insights

Affluent consumers are early tech adopters and multi-device users

They use a wider range of devices than the average internet user and switch between screens throughout the day and for differing activities. Engaging them across all these devices and in different formats is key to building brand relationships.

Build personal relationships with affluent consumers based on brand-consumer dialogue

In their purchasing and brand advocacy habits, status is important for these consumers, as is having insider knowledge of brands. They consider themselves to be premium buyers, and will associate with brands that help them enhance their social status and image.

Social media is a crucial brand touchpoint and product research channel

Social media rivals (and even in some markets surpasses) online reviews and search as a brand research channel. Spending around 2h 30m on social media per day, affluent consumers are well suited to engage with brands and promote them in the social space.

Affluent consumers engage with both traditional and digital forms of entertainment

They spend over 3h 30m watching TV (broadcast and online), with the highest proportion of digitally-minded TV viewers being in North America. On top of that, affluent consumers are more likely to have purchased all types of digital entertainment content we track, leading the global trend whereby streaming content is increasingly surpassing downloads.

Frustration with online advertising is driving ad-blocker usage among affluent consumers

52% of this audience has used an ad-blocker in the past month. Driving this trend is mainly the excessive and intrusive nature of online advertising, while ad-blocking motivations like using data to personalize ads remain somewhat behind. Highly tailored content could engage this group's willingness to associate with brands.

Affluent Consumers

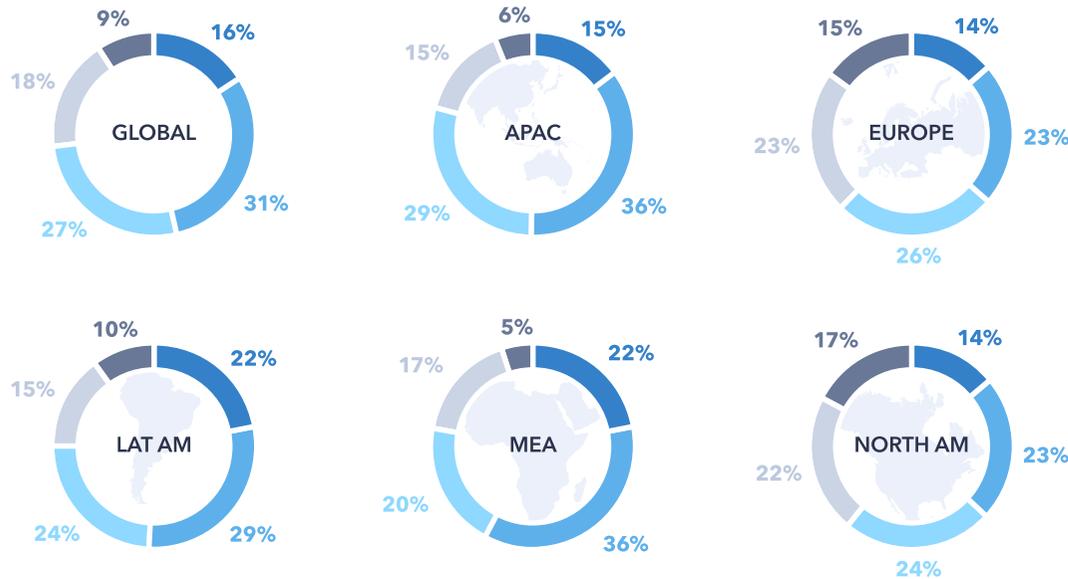
Profiling Affluent Consumers

Demographic Profile

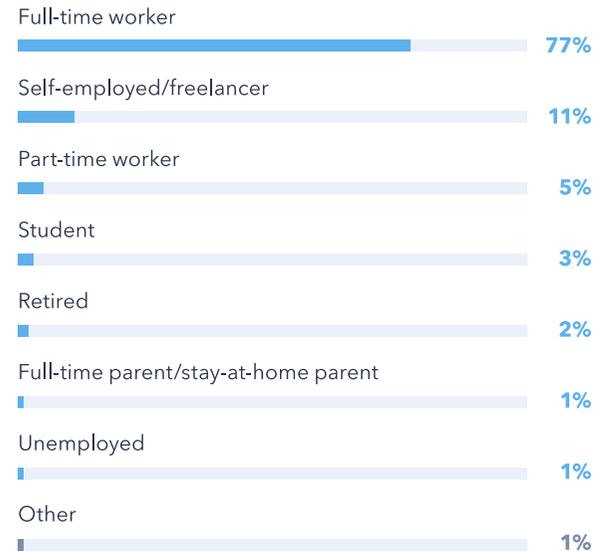
Demographic Profile

% of affluent consumers who are...

AGE ● 16-24 ● 25-34 ● 35-44 ● 45-54 ● 55-64



EMPLOYMENT STATUS



GENDER



57%



43%

RELATIONSHIP STATUS



PARENTAL STATUS



The average affluent consumer is 36 years old in APAC and LatAm, 34 in Middle East & Africa, 40 in Europe and North Am



Question: Which of the following best describes your gender? // How old are you? // What best describes your current marital status? // How many children do you have? // Which of the following categorizations best describes your current working status?
Source: GlobalWebIndex Q4 2018 **Base:** 22,364 Affluent Consumers aged 16-64

Demographic Profile

Globally, affluent consumers make up 16% of the online population.

Although they do display a fairly broad array of demographic traits, they have a particularly high representation among 37-year-old full-time working males, married and with children. This varies strongly by region, though. The largest gender gap is in North America where only a third of affluent consumers are women. What’s more, the overall figures for age are skewed somewhat by the high rates of affluent consumers in developing regions like Asia Pacific, where the internet population tends to be relatively young, urban and wealthy. By contrast, in mature regions like North America and Europe, 35-44 year olds form the largest age group for this segment. Although almost 7 in 10 affluent consumers are parents, only 1% describe their current working status as full-time parents or stay-at-home parents, rising to 3% for females, but still below the global average of 4%. In fact, 93% of them are either full-time, part-time workers or self-employed, compared to 71% of all internet users globally.

15% of affluent consumers are company owners or founders, jumping to 21% in MEA

Affluent consumers belong not only to the top income earners, but also to the highest wealth-owners. 99% of them have some kind of savings or investments, compared to 82% of all internet users. The value of their investments falls in the top decile for almost a quarter of them (3.54 Index). **This consumer segment is also much more likely than average to own a property outright, than with a mortgage.** 78% of them own at least one property outright, while 40% have at least one mortgage. Car ownership is almost universal for affluent consumers, with over a third of them having two cars.

Over a fifth of affluent consumers own more than three properties, with this figure going as high as 28% in APAC

Wealth

% of affluent consumers who own the following

● None ● One ● Two ● Three or more

PROPERTY OWNERSHIP | Own Outright



PROPERTY OWNERSHIP | Own with a Mortgage



CAR OWNERSHIP



WEALTH TYPES

Cash/savings/pension	83%	Bonds	22%
Stocks/shares	43%	Annuities	21%
Real estate/property	41%	Cryptocurrency	14%
Mutual investment funds	38%	Art/antiques	12%
Gold	31%	Other	3%



Question: How many houses/properties do you own? // How many cars does your household own? // What kind of savings/investments do you have?
Source: GlobalWebIndex Q4 2018 **Base:** 22,364 Affluent Consumers aged 16-64

Lifestyles

Attitudes

% of affluent consumers who somewhat/strongly agree with the following

AMBITIOUS



BRAND AWARENESS



PRESTIGE



Affluent consumers are an ambitious, career-driven and image-conscious group. Looking at our **attitudinal segmentation**, they are **1.5x and 1.4x more likely to fall into the cosmopolitan and status seeker segments, respectively**. They value the premium well-known brands that will enable them to stand out among their peers, with 69% of them saying they tend to buy the premium version of a product. Only 6% fall into the economical segment (those who seek value above all else in their purchases) which means that this audience prioritizes brand status over price.

Given that 57% describe themselves as risk takers (1.26 Index), it's no surprise that the highest over-index when it comes to their personal interests is gambling. **16% of this audience say they are interested in gambling, rising to 29% in Latin America**. This is not the full story, though. Business, economy and finance are also above-average interests of theirs and this is clearly translated in their online behaviors as 44% have used a banking app in the past month (1.33 Index).

Later in the report we discuss the tendency of affluent consumers to adopt new technologies early. This when coupled with their engagement with banking and financial services online is a clear indication that they are a key target persona for the fintech sector.

Affluent consumers are 37% more likely than average to have visited an online casino or gambling service in the past month

TOP 5 OVER-INDEXES FOR PERSONAL INTERESTS

1.51	16%	Gambling
1.48	44%	Business
1.42	52%	Economy/finance
1.38	48%	Cars/motoring
1.36	54%	Playing sport



Question: To what extent do you agree / disagree with the statements below on your perception of yourself? // Which of these things are you interested in? you are strongly interested in?
Source: GlobalWebIndex Q4 2018 **Base:** 22,364 Affluent Consumers aged 16-64

Affluent Consumers

Affluent Consumers as Early Tech Adopters

Device Ownership

Mirroring the global trend, smartphone ownership (97%) has surpassed PC and laptop ownership (79%) for affluent consumers. And although this is the case across all demographics we track, there are key regional differences worth noting here.

Regions characterized by fast-growth markets like the Middle East and Africa - where the widespread consumer access to the internet is a relatively new phenomenon and the mobile is the device of choice for almost every activity - stand out with the biggest gap of 50 percentage points between smartphone (98%) and PC/laptop ownership (48%). In contrast, the PC/laptop in mature regions like Europe - where old habits are deeply entrenched in digital behaviors - is only 10 percentage points behind the smartphone for affluent consumers.

There are also above-average ownership rates for smartwatches (2.19 Index) and VR headsets (2.17 Index), indicating **this audience's strong enthusiasm to adopt the latest technological developments on the market**. What's more, **their high levels of ownership for a number of devices shows how affluent consumers keep a broad device portfolio**, having on average one more device than the typical internet user.

Device Ownership

% of affluent consumers who own the following devices

			IDX
	Smartphone	97%	1.02
	PC/Laptop	79%	1.07
	Tablet	56%	1.52
	Smart TV	55%	1.46
	Games console	34%	1.61
	TV streaming device	27%	1.70
	Smartwatch	25%	2.19
	e-Reader	22%	1.95
	Smart wristband	20%	1.95
	Feature phone	11%	1.13
	VR headset/device	9%	2.17

6 in 10 say that having the latest technological products is very important to them

TREND IN ACTION

Apple's new watch-driven wellness project



Recently we've seen an explosion of wearable devices, like smartwatches or smart patches, being used for preventative health and to manage ongoing health conditions. Following this trend, **Apple** recently partnered with Aetna health insurance to launch a new app called Attain, which uses Apple Watch data to provide a window into the user's health.

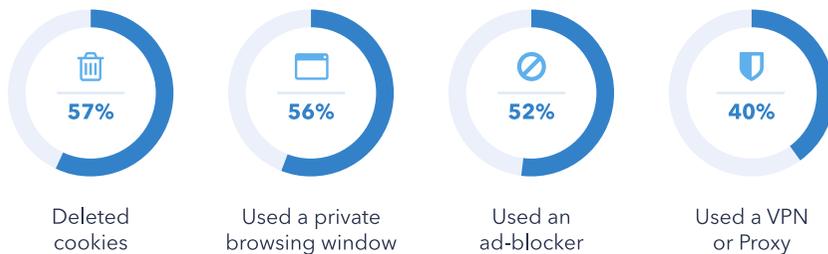
The app's aim is to provide more personalized and clinically relevant health tracking. As **wearable tech owners** are much more likely to be in the top 10 income bracket, affluent consumers are well placed to be among the first to embrace Apple's new initiative.



Online Privacy

Privacy Behaviors

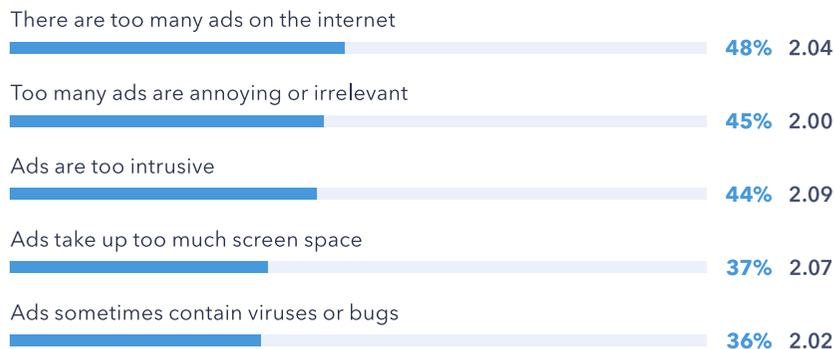
% of affluent consumers who have done the following in the last month



Affluent consumers are 34% more likely to have used a VPN or a Proxy Server in the past month

Ad-Blocking Motivations

% of ad-blocking affluent consumers who cite the following motivations for ad-blocking



Fuelled by the multitude of data breach scandals, privacy and cybersecurity have been increasing concerns with many consumer groups for the past couple of years. Affluent consumers are no exception here. Our attitudinal data reveals that **66% of them fit the privacy conscious profile** (defined in our [segmentation](#) as internet users who value privacy and worry about loss of personal data).

In efforts to protect their online privacy, **52% of affluent consumers use ad-blockers, rising to 60% among the youngest age group** – 16 to 24s. On a regional level, MEA and APAC lead the way for ad-blocking, with 56% and 54%, respectively, compared to 46% in Europe.

According to our ad-blocking [segmentation](#), affluent consumers tend to be blocking ads out of frustration. **Intrusive formats and ad-overload are driving their resistance to online advertising**, with ad-blockers among this audience being twice as likely to describe ads as being intrusive, annoying or irrelevant.

“Companies should see data transparency as a competitive advantage to building more trusted and meaningful brand-consumer relationships”

–Stephan Loerke, WFA CEO

The key takeaway for marketers here is that **the relationship between brand and consumer should be organic**, capitalizing on this audience’s keenness to interact with brands while prioritizing transparency, control and feasibility. Users are increasingly relying on a digital experience where they have control over their personal information and this will be fundamental for re-building consumer trust in online advertising.

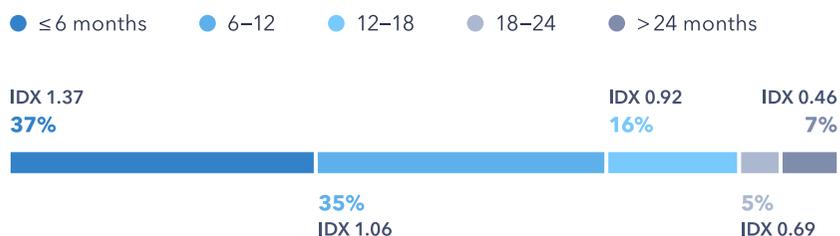


Question: Which of the following have you done in the last month? // What are your main reasons for blocking ads while you use the internet?
Source: GlobalWebIndex Q4 2018 **Base:** 22,364 Affluent Consumers aged 16-64 and 11,014 Ad-blocking Affluent Consumers aged 16-64

Mobile Brands

Upgrade Timeline

% of affluent consumers who plan to buy a new phone or upgrade within the following timeframes

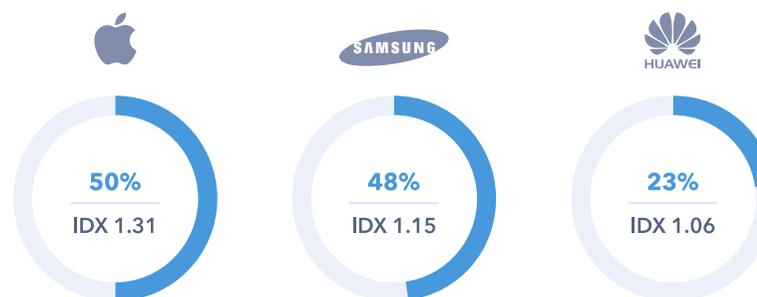


37% of affluent consumers are planning to purchase a new mobile phone within the next 6 months, a quicker timeframe than the average internet user (1.37 index). Given that more than 1 in 4 affluent consumers have owned their current phone for less than 6 months, such a quick turnaround shows that **they want to have the latest device models**.

This has an impact beyond the initial choice of device. It means **affluent consumers are more likely to be able to use technology which requires the most recent mobile operating systems**, like mobile payments which we cover in more detail later in the report. To understand more about which smartphone features matter the most to consumers in the market for a mobile, check out our [Smartphone Features infographic](#).

Mobile Brands

% of affluent consumers who chose the following brands for their next phone



The iPhone is most popular with affluent consumers on a global level when it comes to both current ownership and as a choice for next upgrade. This is not consistent across regions, though. **Samsung devices hold the reins in Europe and Latin America for both current and future ownership**. When we look at what models affluent consumers have, iPhone X (15%) is most popular with those who currently own an iPhone, while Galaxy S8 (9%) is the top choice for those who own a Samsung device.

Huawei occupies a third place in APAC (29%), Europe (22%) and MEA (35%), while Motorola (25%) and LG (8%) are the third-most popular brands in LATAM and North America behind Apple and Samsung, respectively. This regional diversity indicates that the mobile phone market is more than just a two-horse race.



Question: When do you plan to buy a new mobile phone or upgrade your existing phone? // Which brand(s) would be your top choice when you next upgrade or buy a new mobile phone?

Source: GlobalWebIndex Q4 2018 **Base:** 22,364 Affluent Consumers aged 16-64

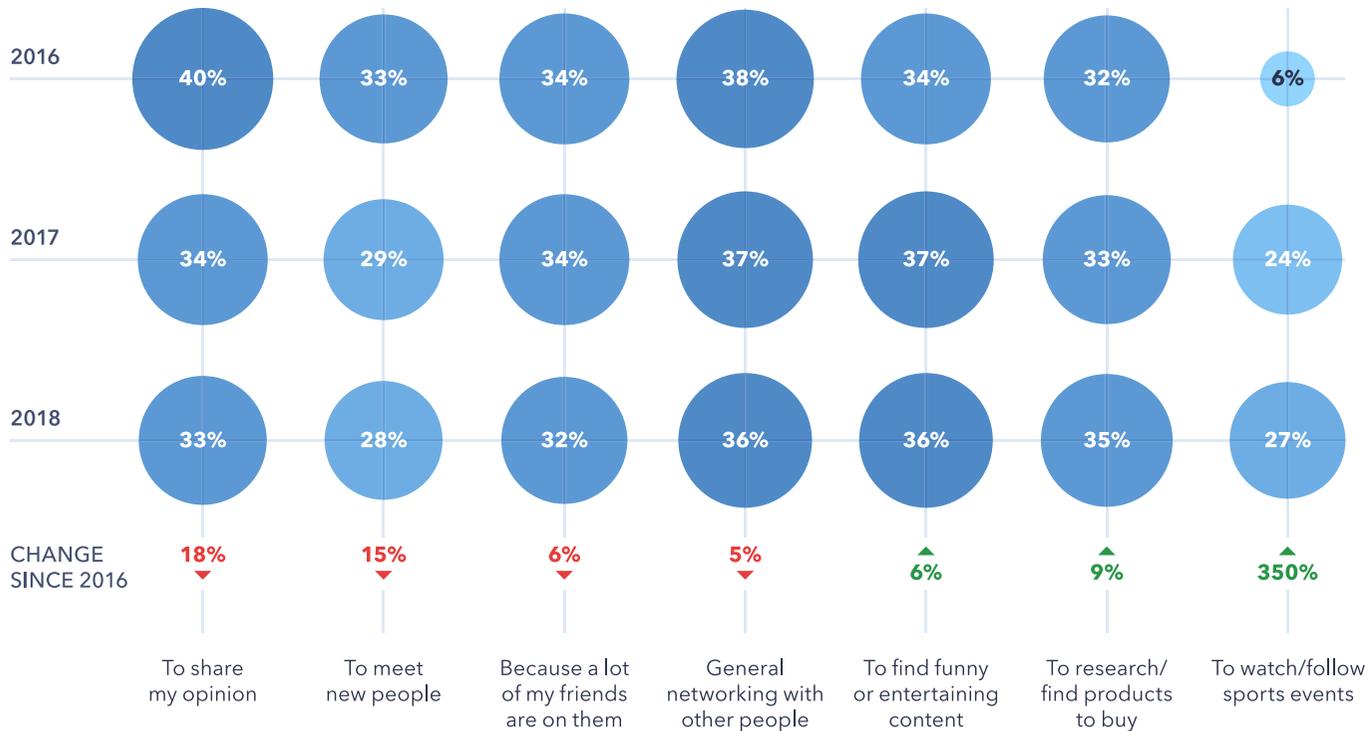
Affluent Consumers

Social Media Behaviors

Social Media Behaviors

Social Media is Becoming Less Social*

% of affluent consumers who say the following are their main reasons for using social media



* Note that GlobalWebIndex tracks these data points since Q2 2016, and 'to watch/follow sports events' since Q4 2016

11.2

Average number of social media accounts (global average – 8.66)

2h 30m

Time spent on social media (global average – 2h 21m)

As we describe in our **Social Media** flagship report, the way people use social media is changing. **Following the global trend, social behaviors are now less focused on sharing personal information and more purpose and entertainment-driven for this consumer group as well.** Behaviors like sharing personal opinions and meeting new people have been largely replaced by finding entertaining content and products to buy, and this has had major implications for the **commerce** landscape in general.



Question: On which of the following services do you have an account? // On an average day, how long do you spend on social media? // What are your main reasons for using social media?

Source: GlobalWebIndex Q4 2018 **Base:** 22,364 Affluent Consumers aged 16-64

Social Media Behaviors

Top Social Networks

% of affluent consumers who have accounts on the following social networks

GLOBAL (EXCLUDING CHINA)

○ Members ● Actively contributing/engaging in past month



TOP 5 IN CHINA



Looking at specific platforms, **outside of China, Facebook tops both membership and contribution stats**, although with a marginal difference from YouTube for the latter. 86% of affluent consumers are signed up to the network, and almost half of that have actively contributed in the past month.

27% of affluent consumers have watched a video or ad made by a brand on YouTube, rising to 34% among the 16-24-year-olds

YouTube emerges as the second-most prominent platform, with 40% of affluent consumers having actively engaged with the content there in the past month. This means that affluent consumers can be targeted effectively through video content on the service.

Pinterest and Instagram see an over-index, which highlights an approach to social which brands can tap into: **the appeal of visual search and content and the ability to showcase lifestyles and promote inspiration**. Considering this group is 56% more likely to have entered a competition by sharing a photo or using a hashtag related to a brand on Instagram in the past month, it's clear **that visual content on social media is a potentially fruitful touchpoint**, especially when targeting this group's desire for status.

When we isolate China, WeChat is the dominant network as 83% are members, and 64% have actively engaged or contributed to the platform in the last month. This means that 77% of members are active contributors, 30 percentage points higher than the world's dominant player Facebook.

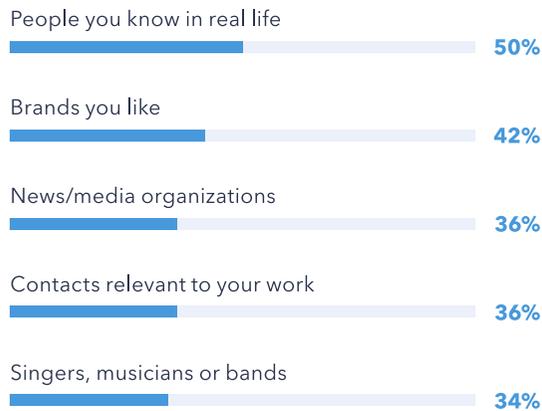


Question: On which of the following services do you have an account? // Which of the following services have you actively engaged with or contributed to in the past month via any device?
Source: GlobalWebIndex Q4 2018 **Base:** 22,364 Affluent Consumers aged 16-64

Social Media Behaviors

Top 5 Following on Social Media

% of affluent consumers who say they are following these people/organizations on social media



TOP 5 OVER-INDEXES

1.44	20%	Journalists
1.42	29%	Entrepreneurs/business people
1.35	21%	Politicians
1.33	23%	Charities/good causes
1.28	31%	Sports stars

When we look at following behaviors, the fact that a higher share of affluent consumers say they follow brands they like than all 15 other options we track, except for people they know in real life, illustrates their interest to engage with brands on social media.

And although this is the global picture, **affluent consumers in APAC (46%) are more likely to follow their favorite brands than any other page or profile, and those in Latin America (52%) remain the keenest to say so.** Europe (33%) and North America (31%) lag behind, though liked brands are still the most popular pages to follow, behind friends. The differing age profile of regional demographics is likely to be at play, as the younger affluent consumers of emerging markets tend to be generally more engaged on social media.

The fact that journalists emerge as the highest over-index confirms affluent consumers' tendency to use social media predominantly as a tool to keep up with the latest news and events. Journalists also remain in the top five in each region, being especially influential in MEA (1.52 Index) and APAC (1.50 Index).



Question: Who do you follow on social media?
Source: GlobalWebIndex Q4 2018 **Base:** 22,364 Affluent Consumers aged 16-64

Affluent Consumers

Entertainment Habits

Media Consumption

Our media consumption **segmentation** groups consumers based upon how long they typically spend per day across a range of media.

Notable is that while affluent consumers are 52% more likely to be high or heavy users of physical press, where luxury marketing spend is traditionally focused, it comes at the bottom of our media consumption segmentation. This is not the case in APAC, though, where physical press pulls ahead of radio and television.

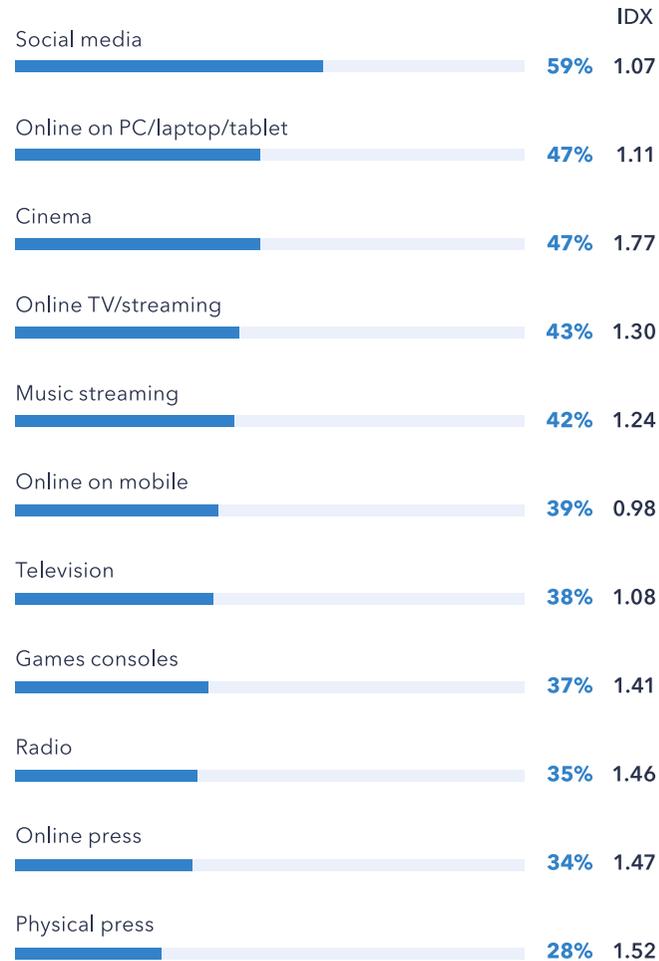
On the other end of the spectrum, **the top spot is held by social networks which are even more pronounced in APAC (63%), MEA (75%) and LATAM (74%)**, showing where, for sheer time spent at least, affluent consumers are focusing most of their attention. That said, as social media increasingly becomes a hub for anything from entertainment, commerce and news consumption activities, time spent across these different media will increasingly converge as a result.

Strikingly, **this audience is 77% more likely to be high or heavy users of the cinema**. This can be explained by the relatively high cost barrier for cinema, which fits the profile of this well-off consumer segment. Some of the popular cinema markets for this audience include India (74%) Mexico (68%) and China (60%).

Affluent consumers are 1.3x more likely than average to find out about new brands via cinema ads

Media Consumption Segmentation

% of affluent consumers who are high/heavy users of the following



Media Consumption

TV Consumption

Average daily time spent on the following in h:mm

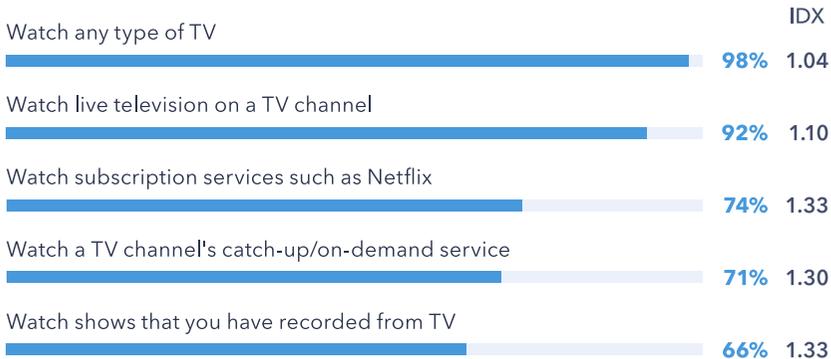


Affluent consumers are devoting an average of 3 hours 38 minutes watching TV (broadcast and online). What's more, they spend around 1h 8m more of their time per day watching TV than being on social media (2h 30m). If we look at linear TV specifically, it outperforms social media only in Europe and North America.

North America has also remained at the top for daily TV consumption overall (4h 27m). This is due to online TV viewing, as affluent consumers today spend more than 30 minutes more per day watching TV online since the last quarter of 2017. **North America has even surpassed APAC and MEA when it comes to the proportion of digitally-minded TV viewers.** This is likely a result of watching subscription services like Netflix, as 76% of affluent consumers in North America do so at least weekly, compared to 78% in APAC and 71% in MEA.

Weekly TV Engagement

% of affluent consumers who watch the following types of TV at least weekly



Affluent consumers are 51% more likely to interact with the online content of the TV show they're watching

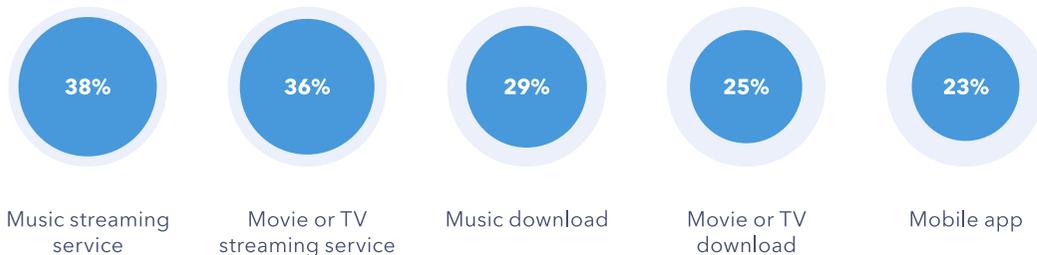


Question: Roughly how many hours do you spend watching television during a typical day? // Roughly how many hours do you spend watching/streaming online forms of television during a typical day? // How often do you...
Source: GlobalWebIndex Q4 2018 **Base:** 22,364 Affluent Consumers aged 16-64

Paid-For Digital Content

Top 5 Paid-For Content

% of affluent consumers who have paid for the following content in the last month



Affluent consumers are more likely than the average online adult to have purchased all types of digital entertainment content we track. With music (38%) and movie/TV streaming services (36%) being the best performers, it's clear that **affluent consumers are leading the global ongoing trend whereby streaming is increasingly surpassing downloads**. Looking at music streaming in particular, we see that the rate of paying for the service has increased by six percentage points in the past year alone.

However, if we take Spotify as an example, only 17% report that they are the only ones using the account, meaning that despite their higher income, **they are not opposed to account sharing**.

TOP 3 OVER-INDEXES

1.94	14%	Subscription to an online version of a magazine
1.89	15%	Software package
1.82	13%	Digital gifts

Affluent consumers are almost twice as likely to have paid for a news service subscription in the last month, which shows promise for targeting them as premium-tier buyers. With 67% of this group saying they tend to buy the premium version of a product and 43% citing 'to stay up-to-date with news and current events' as a main reason for using social media, convincing them of the value in paying for news content is crucial.



Question: Which of the following types of online content have you paid for in the past month?

Source: GlobalWebIndex Q4 2018 **Base:** 22,364 Affluent Consumers aged 16-64

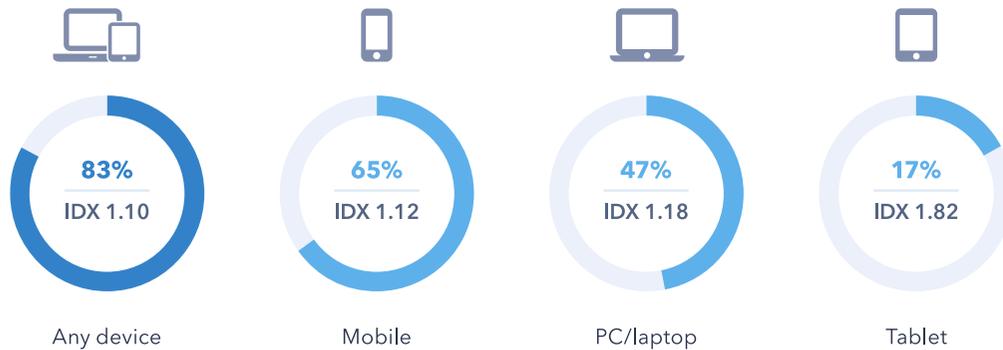
Affluent Consumers

Online Shopping & Mobile Payments

Online Shopping & Mobile Payments

Purchasing Products Online

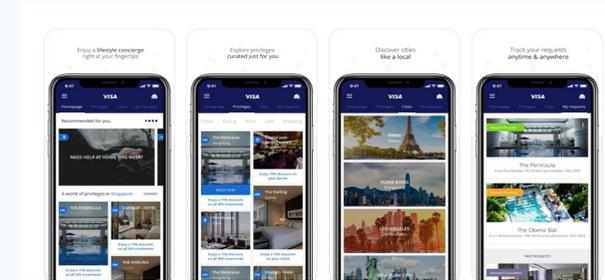
% of affluent consumers who purchased a product online in the last month via...



As we discuss in our **Commerce** flagship report in more detail, at a global level, for all stages of the purchase journey from researching, to buying through to reviewing, the mobile is now the device of choice. The same applies for affluent consumers.

There are large regional variations here, though. Those in Latin America and North America are buying at almost the same rate on each device, indicating that affluent consumers aren't exclusively committed to any one device type. **Strikingly, the gap between the two devices for online buying in North America has substantially shrank since Q2 2017 when they were almost polar opposites.** Meanwhile, the gap has widened in MEA in favor of the mobile (1.38 Index). Nevertheless, no one device is used in isolation in any region, so a multi-device approach is crucial throughout the entire purchase journey.

Visa's new mobile concierge app



Visa launched the first of its kind concierge mobile app for affluent cardholders in Malaysia. The app taps on affluent consumers' desire for speed and convenience by allowing them to arrange a number of services like booking flights, hotels and restaurants on the go. It also features a live-chat function where they can directly contact customer service representatives to make additional requests and get their queries answered straight away.

This is key for this audience as our research shows that affluent consumers there are 84% more likely to have used a company's live-chat service in the past month.

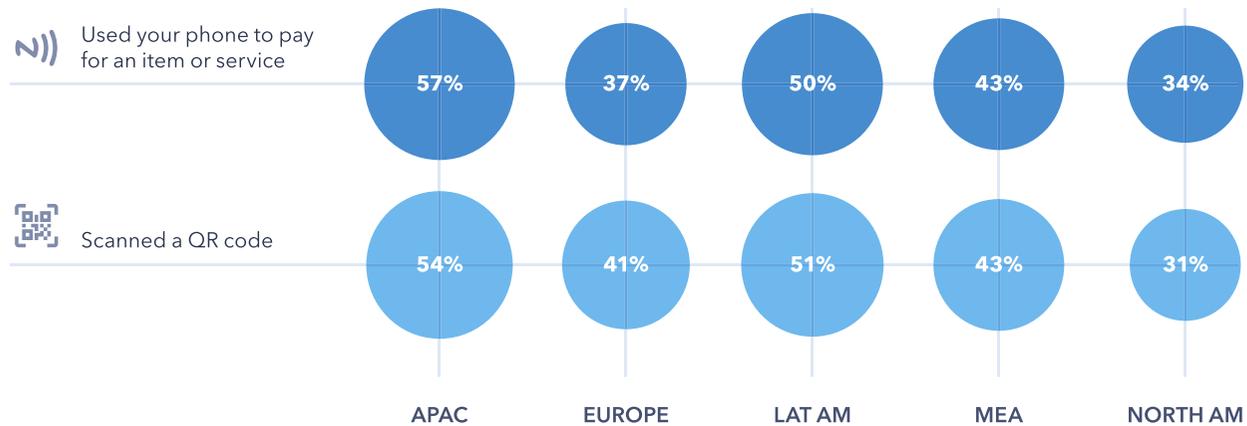


Question: In the past month, which of the following things have you done on the internet via any device?
Source: GlobalWebIndex Q4 2018 **Base:** 22,364 Affluent Consumers aged 16-64

Online Shopping & Mobile Payments

Mobile Payments

% of affluent consumers who have performed the following actions on a mobile in the last month



Earlier we discussed how affluent consumers are more likely to use banking and financial services apps, and their engagement with digital financial services extends to payments as well. As this consumer group tends to own the latest phone hardware, they are best placed to pay for something using mobile technology. **The typically tech-savvy affluent consumers in MEA (1.68 Index) and LATAM (1.43 Index) are more likely than other regions to have paid for something using their phone last month**, though even in Europe (1.35 Index) and North America (1.23 Index) the figure is higher than 3 in 10.

QR codes are often thought to be an old-fashioned technology, but over the past three years, we've seen a significant uptake **globally**. Affluent consumers' engagement in APAC is particularly high at 57%, most likely as a result of their integration with mobile payments.



Question: Which of the following have you done on your mobile phone in the past month?

Source: GlobalWebIndex Q4 2018 **Base:** 22,364 Affluent Consumers aged 16-64

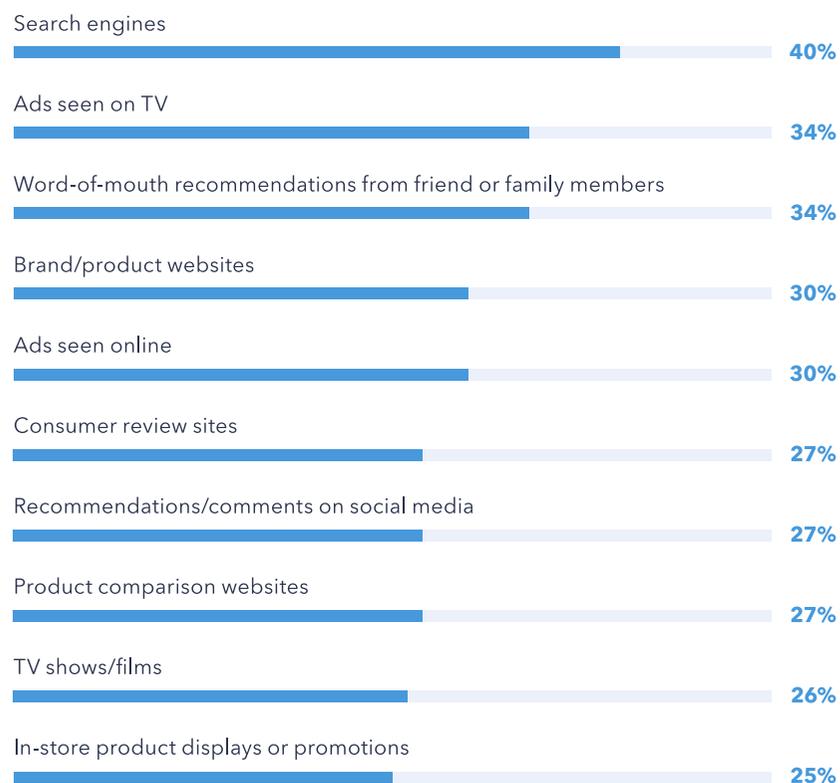
Affluent Consumers

Brand Engagement

Brand Discovery & Product Research

Top 10 Brand Discovery Channels

% who say that they find brands via the following channels



TOP 3 OVER-INDEXES

1.43	17%	Deals on group-buying websites (e.g. Groupon)
1.43	18%	Stories/articles in printed editions of newspapers or magazines
1.37	18%	Forums/message boards

Similar to the average online adult, **search remains the most powerful source of brand discovery** for affluent consumers. If we look beyond that, we see that TV ads and word-of-mouth recommendations have reached a parity as the second-most cited sources of brand discovery at 34%. Key to note is that despite this group's greater tendency to ad-block, **30% are still discovering brands through online ads**, meaning that online advertising can be used judiciously to target this audience.

Differences exist for brand discovery on a regional level. Although search engines remain the top source across all regions, online ads are the second-most popular source in Latin America (40%), while TV ads come to the fore in APAC (33%) and MEA (39%).

Online penetration is key for developing markets and their 'emerging affluent'. This is particularly true in the social space - **APAC, LATAM and MEA all over-index remarkably for brand discovery via an update on a brand's social media page.** It's no surprise that influencers are particularly effective in these regions, too. Affluent consumers in APAC and MEA are 50% more likely to find out about new brands through celebrity endorsements.

Despite affluent consumers' privacy-conscious profile, they are still influenced by online ads

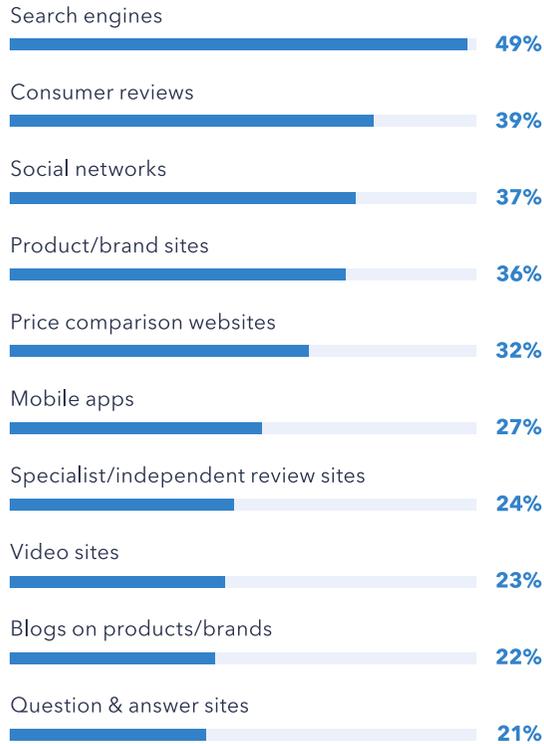


Question: In which of the following ways are you most likely to find out about new brands, products, or services?
Source: GlobalWebIndex Q4 2018 **Base:** 22,364 Affluent Consumers aged 16-64

Brand Discovery & Product Research

Top 10 Product Research Channels

% of affluent consumers who say that they research products/services via the following routes



TOP 3 OVER-INDEXES

1.45	15%	Online pinboards (e.g. <i>Pinterest</i>)
1.41	18%	Micro-blogs (e.g. <i>Twitter</i>)
1.35	24%	Specialist/independent review sites

They also over-index for magazine or newspaper ads – where luxury brands traditionally invest in glossy spreads – but with online and social sources performing well overall, these can be fruitful channels to tap into while preserving brand safety.

Once affluent consumers have discovered a brand, they tend to stick to search engines to find out more about it and this remains true across all regions. Social networks (37%) are almost as popular as the more established channel of consumer reviews (39%) globally, showing how this cohort is looking to social nearly as much as the usually more trusted taste-makers.

In APAC, LATAM and MEA, social networks have already pulled ahead of review sites.

It is in these regions that social platforms provide important brand-consumer touchpoints as well. Affluent consumers there are above 46% more likely to have clicked on a sponsored post on a social network in the past month. This group enjoys feeling like active participants in their relationship with brands and social platforms provide a great avenue for that to happen.

Within social media, we see that their preference for visual forms of information translate into their product research habits. Micro-blogs (Index 1.41), vlogs (Index 1.28) and online pinboards like Pinterest (Index 1.45) all over-index, and can therefore play a key role in the purchase funnel.

Affluent consumers want to be more than just consumers; they like to have a direct say in the products that are made for them and advertised to them



Question: Which of the following online sources do you mainly use when you are actively looking for more information about brands, products, or services?
Source: GlobalWebIndex Q4 2018 **Base:** 22,364 Affluent Consumers aged 16-64

Completing the Purchase

Online Purchase Drivers

% of affluent consumers who say the following would motivate them to complete a purchase

- 54% Free delivery
- 44% Coupons and discounts
- 37% Easy returns policy
- 37% Reviews from other customers
- 34% Quick/easy online checkout process
- 33% Loyalty points
- 32% Next-day delivery

TOP 3 OVER-INDEXES

- 1.37 **17%** Option to use "buy" button on a social network
- 1.31 **20%** Exclusive content or services
- 1.31 **19%** Live-chat box so you can speak to the company

Digital access is crucial for this group in all parts of the purchase journey, from discovery, through research to point of sale

Looking at their motivations to complete the purchase online, the picture is broadly like the global average - **most consumers are motivated by convenience**, with 54% selecting free delivery, and 37% selecting an easy returns policy.

Fittingly for such a socially-engaged group, **their highest over-index is for being motivated by the chance to purchase within the social media interface**, and 14% outside China have fulfilled that motivation by clicking on a sponsored Instagram post in the past month (1.39 Index).

This represents fertile ground for both brands and their social partners to combine posts with purchase portals, if they can be integrated into a frictionless omnichannel strategy. As we explain in our **Social Commerce** report, this is especially important for the newly emerging direct-to-consumer brands that leverage the power of social media to bypass retailers, as well as for a quicker and easier customer reach and acquisition. The incentives that matter more for this audience are ones that can't be bought otherwise, so accessing exclusive content and services outperforms other offer incentives (1.31 Index).

United Overseas Bank with a new approach to target Singapore's affluent consumers



In an effort to expand on its omnichannel strategy and target affluent consumers in particular, **UOB** has created a wealth banking branch in Singapore that is focused on providing highly personalized digital experience. Once a customer's identification card is scanned, AI technology sends tailored information about financial products on their smartphone.

Meanwhile, this is also sent to a dedicated relationship manager responsible for building an investment portfolio that meets the customer's goals. That level of customer service and engagement is crucial for this audience, as our data shows that the investments for over a quarter of them in Singapore reach 700,000 SGD.

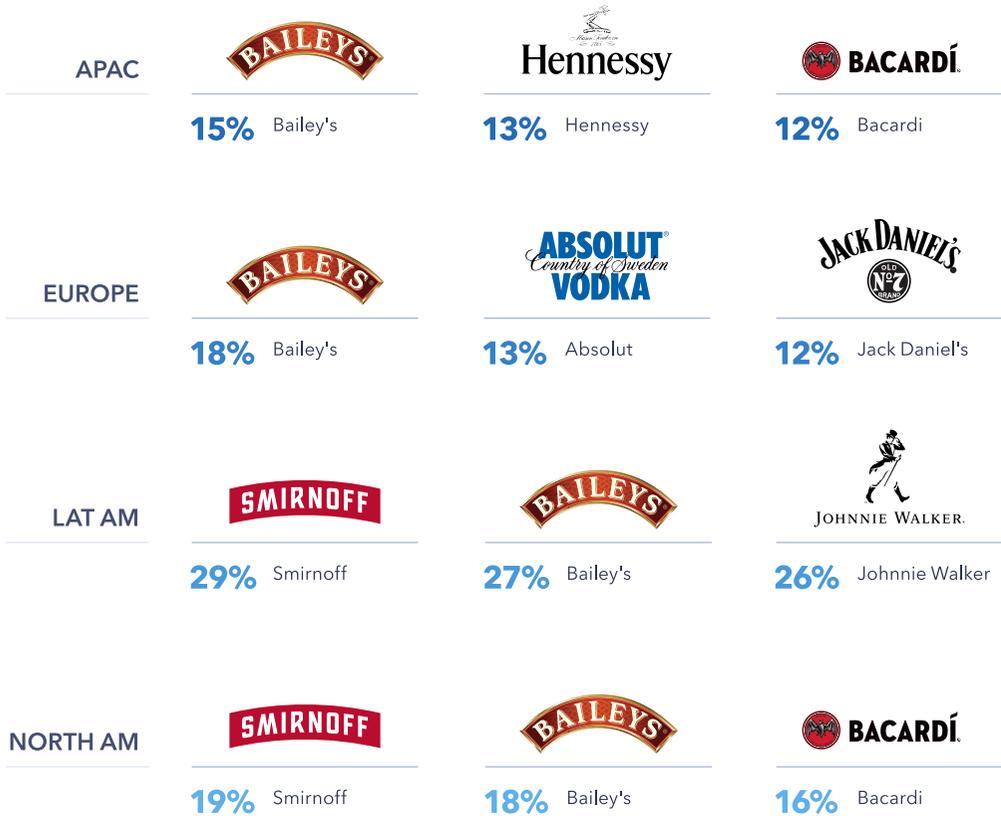


Question: When shopping online, which of the following things would increase your likelihood of buying a product?
Source: GlobalWebIndex Q4 2018 **Base:** 22,364 Affluent Consumers aged 16-64

Brand Engagement: Alcohol in the Spotlight

Alcohol**

% of affluent consumers who have consumed the following spirits brands in the last month



Affluent consumers are 40% more likely than average to drink alcohol at least once a month (74% do)

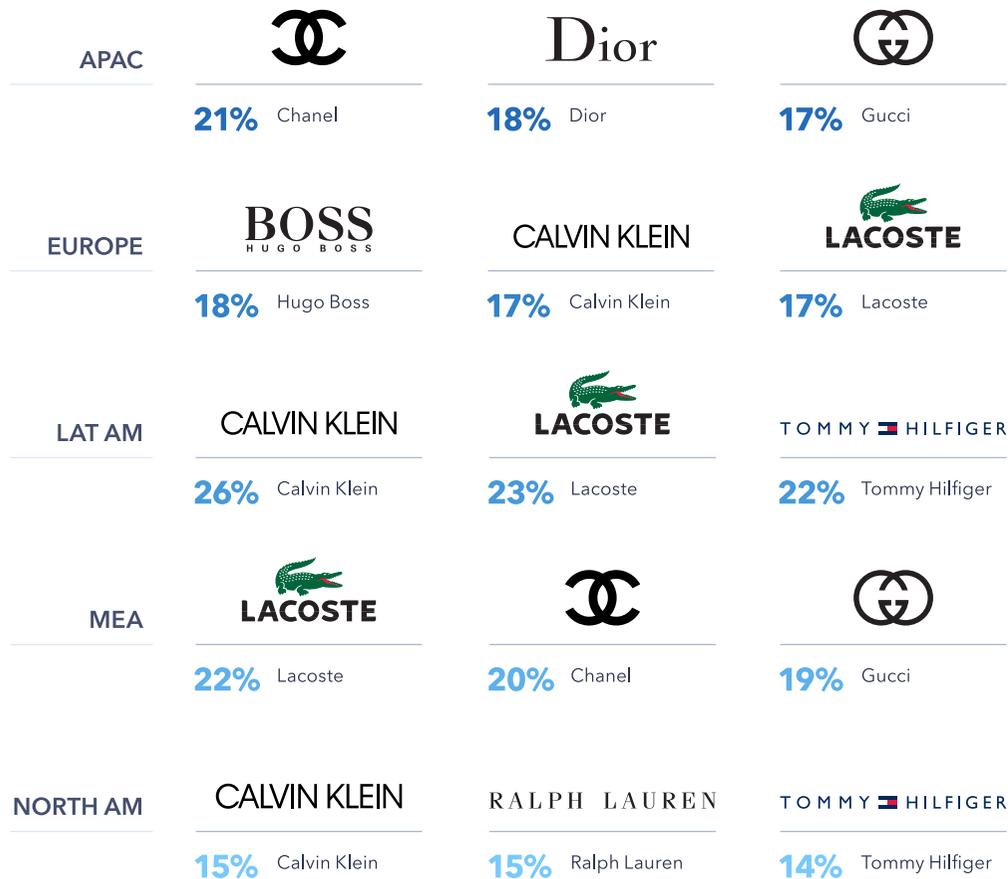
Looking at the alcohol brands which affluent consumers drink monthly, Latin America sees the highest engagement, with vodka brand Smirnoff (29%) being at the top of the list there and in North America (19%). Liqueur brand Bailey's, on the other hand, tops the list in Europe (18%) and Asia Pacific (15%), but we see engagement with it across all regions. **The importance of strong market presence in all global markets is plain to see.**

** Data in MEA excluded as alcohol engagement questions are not asked in Egypt, Saudi Arabia, or UAE

Brand Engagement: Luxury in the Spotlight

Luxury Fashion

% of affluent consumers who have bought the following luxury fashion brands in the past year



When it comes to luxury fashion, domestic brands perform better than alcohol brands in their home markets. Hugo Boss remains a top choice for affluent consumers in Europe, while Calvin Klein (15%) has replaced Michael Kors (13%) over the past year in North America.

TREND IN ACTION

Bloomingdale's reinventing the beauty shopping experience



American department store chain **Bloomingdale's** is among brands that are already stretching the limits of the offline shopping experience. The company has initiated its plans for a “playground concept” as part of its new beauty vision by opening a completely re-transformed beauty department at its 59th Street flagship. The retail giant has incorporated latest technology that integrates digital with private consultation stations to engage customers and assist them with product testing and potentially increase sales. Partner brand Tom Ford, in particular, is taking part in this new endeavour by recording “makeup application sessions for the customer, which she can take along with her products to recreate the look at home. And high-tech try-on stations allow customers to apply different looks virtually”.

Other brands contributing to the digital experience in the store include Estee Lauder, with a similar virtual try-on experience, as well as Lancome which is launching its first digitally powered foundation shade-matching station.

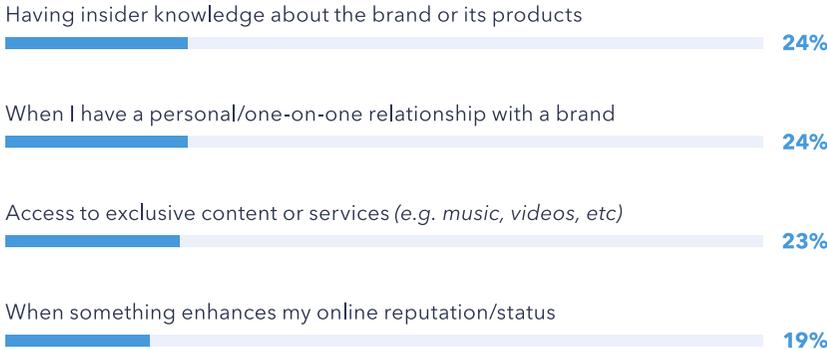
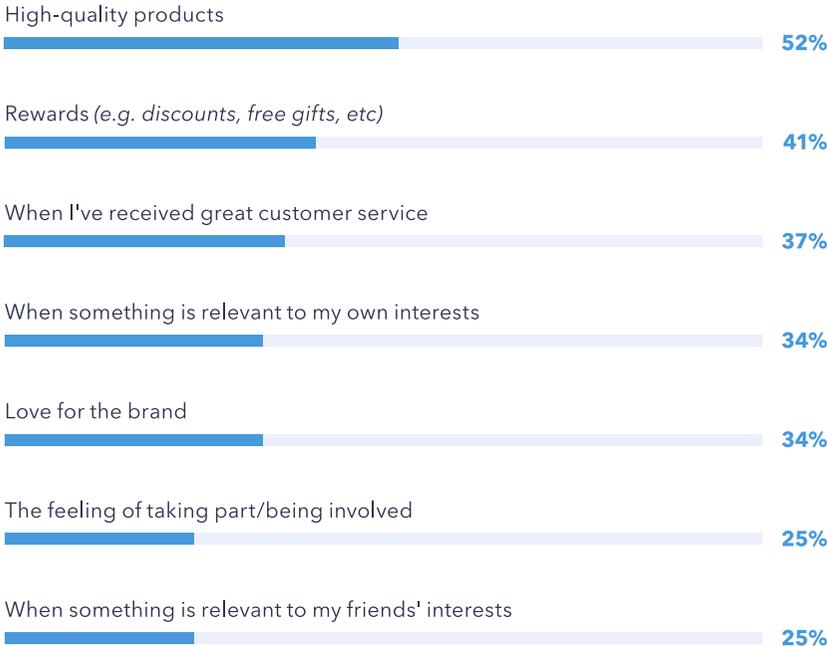


Question: When did you last make a purchase from these luxury fashion brands?
Source: GlobalWebIndex Q4 2018 **Base:** 22,364 Affluent Consumers aged 16-64

Turning Them into Advocates

Brand Advocacy Motivations

% of affluent consumers who would advocate a brand for the following reasons



TOP 3 OVER-INDEXES

- 1.28 When something enhances my online reputation/status
- 1.21 When I have a personal/one-on-one relationship with a brand
- 1.20 Access to exclusive content or services (e.g. music, videos, etc)



Question: What would most motivate you to promote your favorite brand online?
Source: GlobalWebIndex Q4 2018 **Base:** 22,364 Affluent Consumers aged 16-64

Turning Them into Advocates

When it comes to brand advocacy, affluent consumers cite quality of products, as well as financial incentives like discounts and free gifts at similar rates as the general online population.

Similar to other high-income earners like **Business Leaders**, the prospect of enhancing their online reputation is the single largest incentive to advocate for a brand among affluent consumers. They are 28% more likely to promote a brand on the basis it would enhance their online status, which demonstrates in practice the desire for elevated status this group tends to have.

Affluent consumers are 28% more likely to promote a brand to enhance their online reputation

They also stand out with their desire for a tailored relationship with brands, as well their emphasis on exclusivity.

Affluent consumers are over 20% more likely to promote a brand to instigate a personal relationship, or to gain access to exclusive content.

Their engagement with brands goes deeper than simply purchasing their products and services, to the extent that they want to be involved with a wider spread of the brand's activities, whether it be design, publicity, or something else. **This is an audience which can revel in being market influencers**, working directly with brands and advocating their products.

J.P. Morgan Reserve Card



J.P. Morgan is one example of a company trying to tap directly into affluent consumers' desire for elevated status and exclusivity via their newly updated Reserve Card, formerly known as Chase Palladium. Its exclusivity comes from the fact that it's an invitation-only credit card and offers benefits that non-holders can't normally access, such as no pre-set spending limit.

To receive an invitation, cardholders must have a minimum of \$10 million in assets managed by J.P. Morgan's Private Bank. Made out of brass and palladium and being the choice of former American president Barack Obama, it's clear that this card has been designed to be more of a status symbol for affluent consumers than to fulfil a necessity.

All figures in this report are drawn from **GlobalWebIndex's online research among internet users aged 16-64**. Please note that we only interview respondents aged 16-64 and our figures are representative of the **online** populations of each market, not its total population.

OUR RESEARCH

Each year, GlobalWebIndex interviews over 550,000 internet users aged 16-64. Respondents complete an **online questionnaire** that asks them a wide range of questions about their lives, lifestyles and digital behaviors. **We source these respondents in partnership with a number of industry-leading panel providers**. Each respondent who takes a GWI survey is assigned a unique and persistent identifier regardless of the site/panel to which they belong and **no respondent can participate in our survey more than once a year** (with the exception of internet users in Egypt, Saudi Arabia, and the UAE, where respondents are allowed to complete the survey at 6-month intervals).

OUR QUOTAS

To ensure that **our research is reflective of the online population in each market**, we set appropriate **quotas on age, gender, and education** - meaning that we interview representative numbers of men vs women, of 16-24s, 25-34s, 35-44s, 45-54s and 55-64s, and of people with secondary vs tertiary education.

To do this, we conduct research across a range of international and national sources, including the World Bank, the ITU, the International Labour Organization, the CIA Factbook, Eurostat, the US Bureau of Labor Statistics as well as a range of national statistics sources, government departments and other credible and robust third-party sources.

This research is also used to calculate the 'weight' of each respondent; that is, approximately how many people (of the same gender, age, and educational attainment) are represented by their responses.

MOBILE SURVEY RESPONDENTS

From Q1 2017 on, GlobalWebIndex has offered our Core survey on mobile. This allows us to survey internet users who prefer using a mobile or are mobile-only (who use a mobile to get online but do not use or own any other device). Mobile respondents complete a shorter version of our Core survey, answering 50 questions, all carefully adapted to be compatible with mobile screens.

Please note that the sample sizes presented in the charts throughout this report may differ as some will include both mobile and PC/laptop/tablet respondents and others will include **only** respondents who completed GWI's Core survey via PC/laptop/tablet. For more details on our methodology for mobile surveys and the questions asked to mobile respondents, please download this **document**.

GLOBALWEBINDEX SAMPLE SIZE BY MARKET

This report draws insights from GlobalWebIndex's Q4 2018 wave of research across 45 countries, which had a global sample size of 138,962 respondents. The sample by market breaks down as follows:

	AFFLUENT CONSUMERS		AFFLUENT CONSUMERS	
Argentina	199	1,543	Netherlands	202 1,300
Australia	661	4,019	New Zealand	196 1,278
Austria	198	1,271	Nigeria	0 1,000
Belgium	191	1,279	Philippines	192 1,608
Brazil	348	2,314	Poland	294 1,801
Canada	400	2,265	Portugal	198 1,265
China	2,764	15,130	Romania	200 1,307
Colombia	243	1,473	Russia	350 2,211
Denmark	182	1,258	Saudi Arabia	140 1,473
Egypt	246	1,763	Singapore	425 2,737
France	862	5,095	South Africa	200 1,531
Germany	914	5,135	South Korea	188 1,268
Ghana	0	1,000	Spain	907 5,161
Hong Kong	302	1,821	Sweden	203 1,302
India	1,231	7,522	Switzerland	190 1,261
Indonesia	249	1,747	Taiwan	297 1,755
Ireland	188	1,239	Thailand	189 1,492
Italy	906	5,188	Turkey	221 1,632
Japan	297	1,800	UAE	237 1,755
Kenya	0	1,000	UK	1,934 10,201
Malaysia	205	1,535	USA	4,415 24,995
Mexico	399	2,641	Vietnam	201 1,591
Morocco	0	1,000		

ACROSS GLOBALWEBINDEX'S MARKETS

GlobalWebIndex's research focuses exclusively on the internet population and because internet penetration rates can vary significantly between countries (from a high of 90%+ in parts of Europe to lows of c.20% in parts of APAC), the nature of our samples is impacted accordingly.

Where a market has a high internet penetration rate, its online population will be relatively similar to its total population and hence we will see good representation across all age, gender and education breaks. This is typically the case across North America, Western Europe and parts of Asia Pacific such as Japan, Australia and New Zealand. Where a market has a medium to low internet penetration, its online population can be very different to its total population; broadly speaking, the **lower the country's overall internet penetration rate, the more likely it is that its internet users will be young, urban, affluent and educated.** This is the case throughout much of LatAm, MEA and Asia Pacific.

This table provides GlobalWebIndex forecasts on internet penetration (defined as the number of internet users per 100 people) in 2019. This forecasted data is based upon the latest internet penetration estimates from the International Telecommunication Union (ITU) for each market that GlobalWebIndex conducts online research in.

GLOBALWEBINDEX VERSUS ITU FIGURES

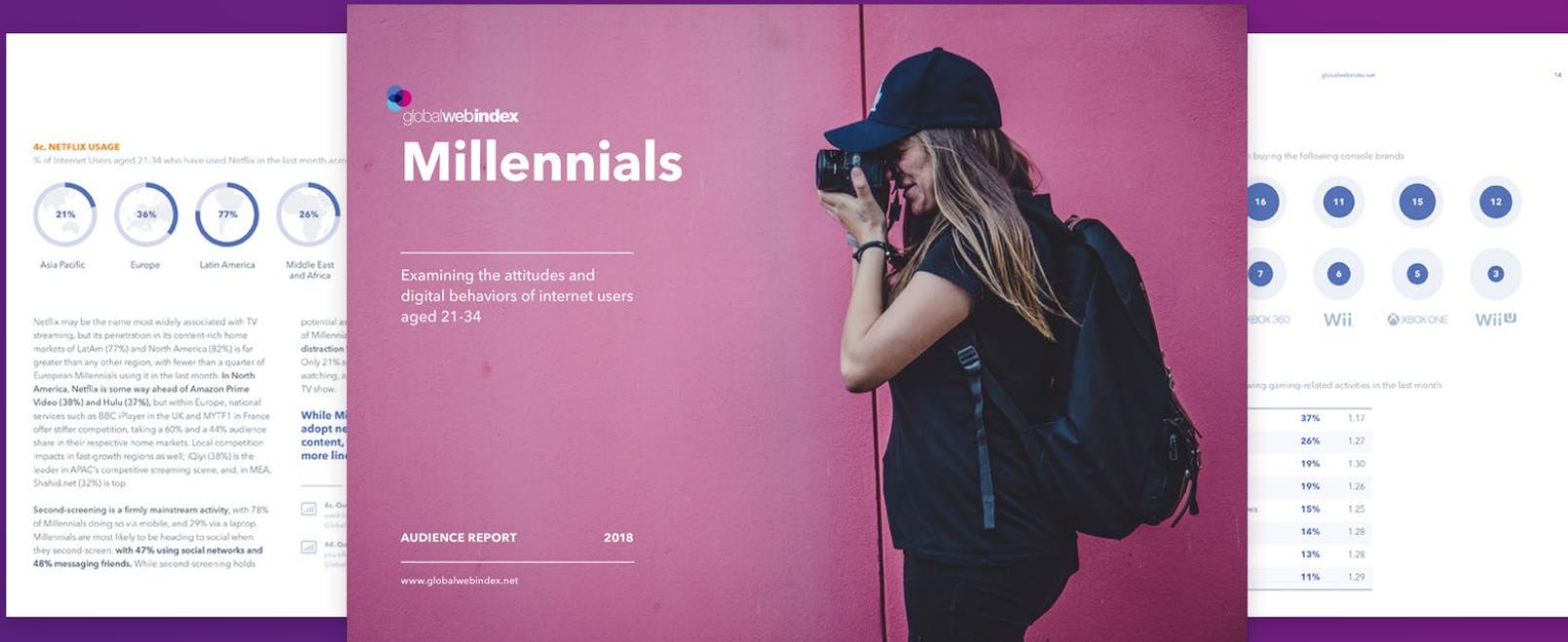
As GlobalWebIndex's Core Research is conducted among 16-64 year-olds, we supplement the internet penetration forecasts for a country's total population (reproduced above) with internet penetration forecasts for 16-64s specifically.

Forecasts for 16-64s will be higher than our forecasts for total population, since 16-64s are the most likely age groups to be using the internet.

Internet Penetration Rates

GlobalWebIndex's Forecasts for 2019 based on 2017 ITU data

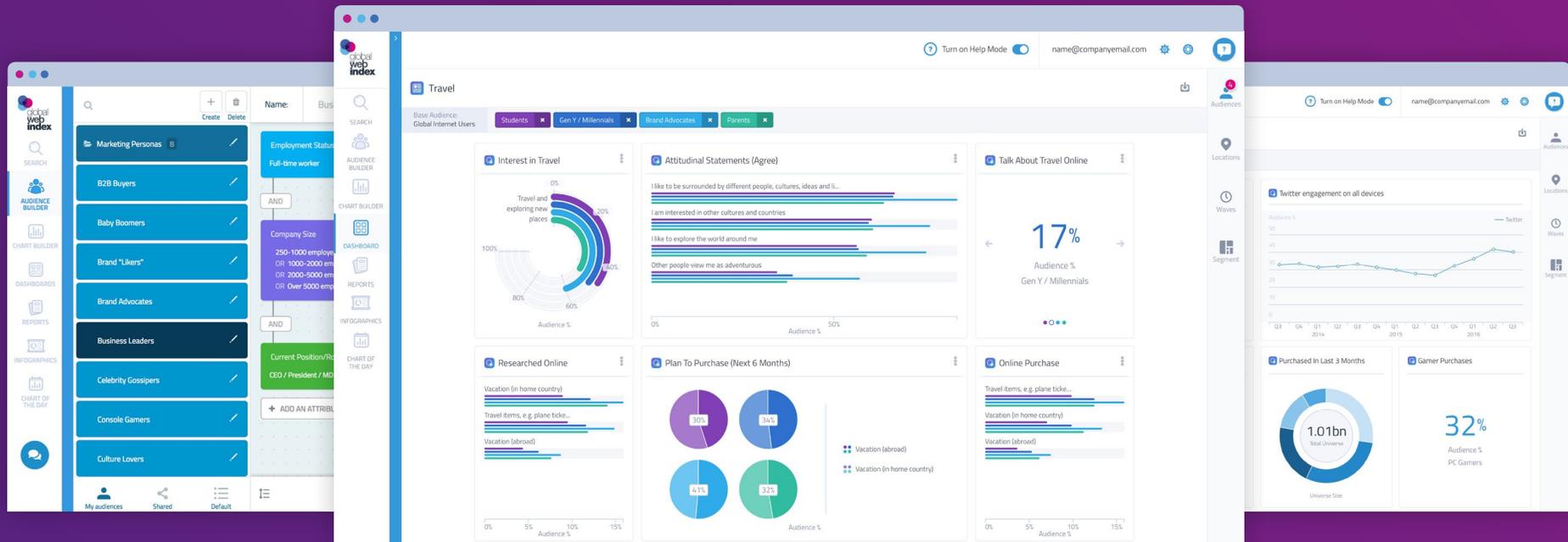
Argentina	78%	Indonesia	39%	Russia	80%
Australia	88%	Ireland	87%	Saudi Arabia	83%
Austria	88%	Italy	62%	Singapore	85%
Belgium	89%	Japan	92%	South Africa	62%
Brazil	71%	Kenya	43%	South Korea	95%
Canada	94%	Malaysia	83%	Spain	87%
China	59%	Mexico	69%	Sweden	96%
Colombia	66%	Morocco	69%	Switzerland	96%
Denmark	97%	Netherlands	93%	Taiwan	83%
Egypt	54%	New Zealand	93%	Thailand	58%
France	85%	Nigeria	36%	Turkey	71%
Germany	88%	Philippines	64%	UAE	95%
Ghana	48%	Poland	79%	UK	96%
Hong Kong	91%	Portugal	78%	USA	80%
India	42%	Romania	72%	Vietnam	55%



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