



Socialize your insights...

WITH MOTION GRAPHICS,
JOURNEY MAPPING, PERSONAS,
DECK DESIGN, AND MORE.



Why Finch Brands?

We are a brand consultancy – this is our wheelhouse

Finch Brands champions purposeful change for companies at key moments – we're very well-suited to meet a range of Northwestern Mutual's needs.

We understand the category, yet transcend it

Finch Brands has worked across financial services, yet we are proud generalists who find joy in connecting dots across categories.

We turn data into insight – we are applied researchers

We have 20 years of experience translating data into insights that grow brands. Yet data only matters if it is actionable – we focus here.

Our work is smart and reality-based

We don't have a 'look' or a prescriptive approach – our team carefully crafts each brand's strategy, identity, and aesthetic to reflect the nuances of its category, audience, and equities – the emergent brand should be as unique as the firm itself.

We are really great to work with :)

With a team of 50 and a Center City Philadelphia HQ, Finch Brands is the boutique answer to the big shops – we are high-touch and high-impact.



Finch Brands
is a **real-world**
brand consultancy.

Company/Project Leadership



BILL GULLAN

President

A world-class speaker, writer, and facilitator, Bill's career has impacted business and brands including American Express, AT&T, Everlast, General Mills, Herman Miller, IBM, Kraft, Microsoft, Nutrisystem and many more.



GARY KOPERVAS

SVP, Creative Strategy

As a hybrid brand strategist, story designer, and innovation lead, Gary has worked with blue-chip companies such as Diageo, P&G, Capital One, and Accenture to develop new-to-the-world products, services and experiences. At Finch Brands, Gary helps bridge strategy with design – ensuring that our end-to-end output is high energy and high impact.



ARIEL DUCHENE

AVP, Brand Strategy

Leading our brand strategy practice, Ariel has experience working in a variety of industries across B2B and B2C categories. With a passion for solving even the gnarliest of problems she has worked with clients such as Kraft-Heinz, Gillette, Smuckers, Energizer, iRobot, Nespresso, Mars-Wrigley and Anheuser-Busch.



LAUREN COLLIER

Chief Experience Officer

With a track record of driving innovation within larger companies, Lauren spent 10 years at Kimberly-Clark working on KLEENEX and SCOTT before joining Mars Drinks.



JOHN FERREIRA

Chief Insights Officer

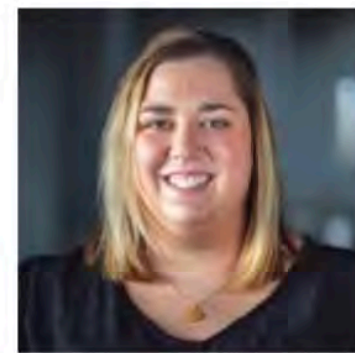
With an 11-year career at Campbells Soup with roles in brand management, consumer insights and new product development, John worked on brands like Campbell's Chunky Soup, Prego Italian Sauce, and Swanson Broth.



AMANDA BOLTON, PhD

AVP, Research and Insights

Amanda brings 14 years of experience in quantitative and qualitative research, strategy, and innovation. She has designed, managed, and implemented research initiatives for Fortune 500 companies, universities, non-profits, and government organizations.

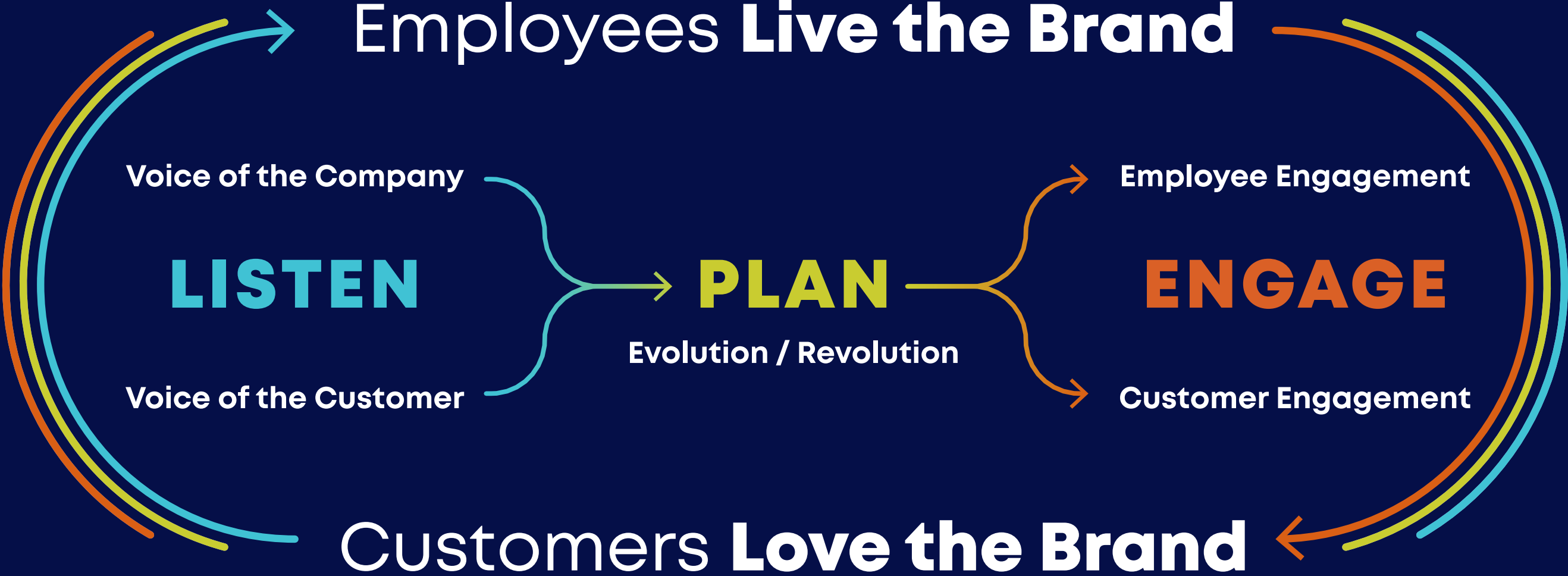


DEVON MOYER

AVP, Design

As an influential member of the Finch Brands creative team, Devon finds the right balance between creative inspiration and practical brand communication. Devon's career is proof that broad-based marketing experience makes a designer more instinctive and effective.

WE ARE AN END-TO-END BRAND DEVELOPMENT & MANAGEMENT POWERHOUSE.



Employees **Live the Brand**

Voice of the Company

LISTEN

Voice of the Customer

PLAN

Evolution / Revolution

Employee Engagement

ENGAGE

Customer Engagement

Customers **Love the Brand**

REAL-WORLD BRAND BUILDING: PRODUCTS & SERVICES

LISTEN

Research

VOICE OF THE COMPANY – INTERNAL RESEARCH

- Discovery for key executive input
- Insight communities
- Engagement surveys
- Brand pulse surveys
- Focus groups
- In-depth interviews
- Brand/culture tracking

VOICE OF THE CUSTOMER – EXTERNAL RESEARCH

- Competitive research/ market assessment
- Insight communities
- Quantitative surveys
- Focus groups
- In-depth interviews
- Ethnography
- Secondary research
- Brand tracking
- Bounce-and-build rapid prototyping

PLAN

Strategic Planning

BUSINESS STRATEGY

- Purpose/Mission/Values
- Customer experience/ journey
- M&A branding integration
- Interim CMO role

BRAND STRATEGY

- Brand architecture
- Brand positioning
- Product/service architecture
- Innovation/brand stretch road mapping

MARKETING STRATEGY

- Target audience profiles/ personas
- Strategic marketing planning
- Brand rollout planning
- Product launch plan

ENGAGE

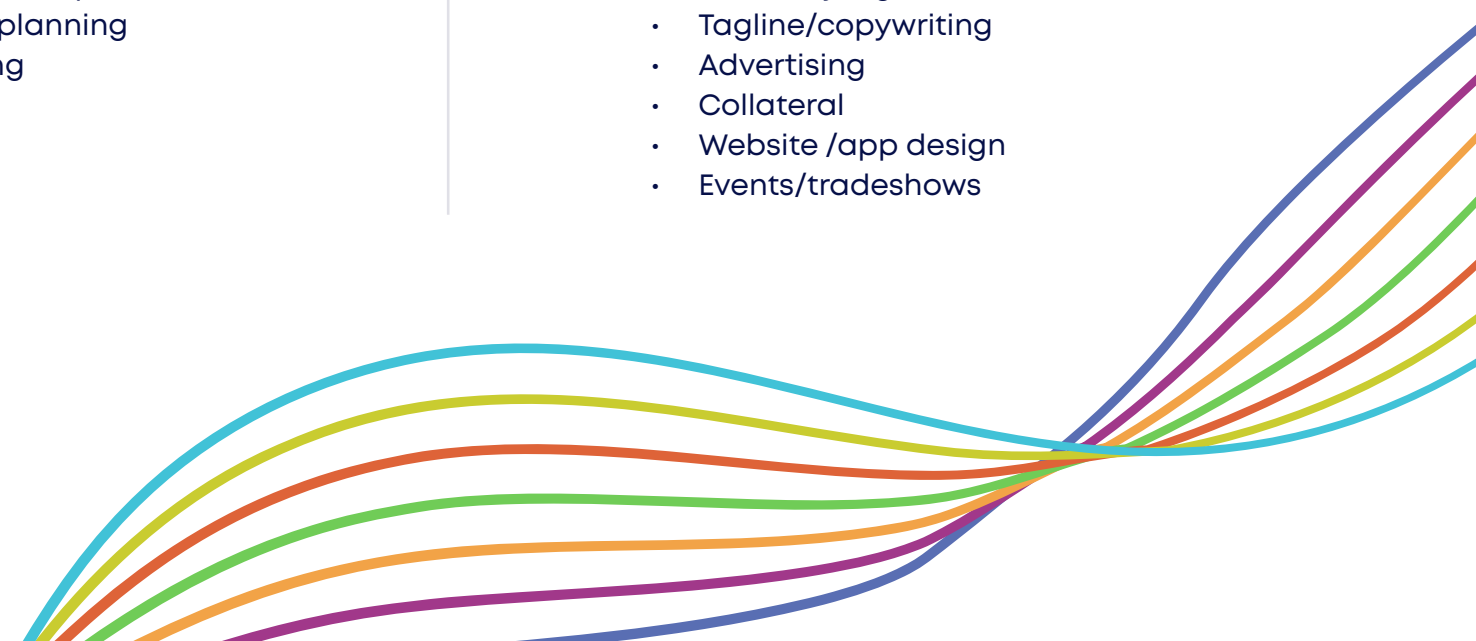
Activation

EMPLOYEE ENGAGEMENT

- Brand training
- Employee brand books
- Internal campaigns
- Environmental design
- Competitor audit/benchmark
- Videos
- Data Visualization
- Deck Design

CUSTOMER ENGAGEMENT

- Naming
- Logo Design
- Brand style guides
- Tagline/copywriting
- Advertising
- Collateral
- Website /app design
- Events/tradeshows



Data is only as **powerful** as the insights derived from it. Insights are only **actionable** if they are used to inform decisions.

Put the **voice of your customer** at the center of everything you do by bringing to life the insights in a visual way.

WHY DATA DESIGN?



People have short attention spans.

We need to communicate a lot of information in the most impactful and efficient way they will understand.



Stories are more memorable.

Storytelling engages multiple areas of the brain, including areas directly responsible for long-term memory.



Data is not a universal language.

Because of its complex nature, data can be intimidating and complicated to understand by non-experts.



It turns insights into action.

Compelling stories create an emotional connection with audiences to compel them to take action.

Our Process

INSIGHTS

1 LAY THE FOUNDATION

Understand where the client is coming from and what they want to accomplish. From there, we determine the project scope and share a recommended research approach.

INSIGHTS // STRATEGY

2 TRANSFORM THE DATA

After gathering the data, we determine what story needs to be told and evolve the new findings into key takeaways—all of which are visualized into an Executive Summary Deck.

STRATEGY

3 GET ORGANIZED

Using the Executive Summary Deck, we begin batching data points to identify key themes behind the data and create a data map to reference throughout the project.

STRATEGY

4 CRAFT THE STORY

Make the data approachable for all by crafting scripts and copy that carries a conversational yet educational tone. The key is to end with action items or closing questions to spark conversations and enact real change beyond the data.

STRATEGY // DESIGN

5 BRAND IT

We create storyboards or initial graphics to align internally and externally on the look. We can use existing brand guidelines or craft a new look for specific pieces.

DESIGN

6 BRING IT TO LIFE

Time to bring it all to life. For videos, we secure voice over recordings, edit audio, animate, and export. For data and deck designs, we optimize PPT, Keynote, or Google slides for easy edibility and reduce file size for sharing.



**PUTTING INSIGHTS
IN MOTION**

LEAD WITH VIDEO AND GET YOUR STORY ACROSS WITH GREATER IMPACT.



VIDEO SERIES

A compelling series that brings your customers on a journey and keeps them engaged.



BRAND ANTHEM

Go big or go home. Tell the world why your brand exists and communicate the value you create for customers and employees. Say it with clarity and impact.



CUSTOMER TESTIMONIALS

There's nothing more persuasive than your customers telling your story for you. Bring the impact you create in the world through the words and expressions of real people who are already use your product.



EXPLAINER VIDEO

Humanize your data into an engaging story. Audiences who connect the dots of your business are more inclined to be driven to action. Let your video show them the way.

Video Series

WATCH YOUR STORY UNFOLD IN A **SERIES OF VIDEOS.**

The best stories unfold over time, bringing along audiences for the ride. How many times have you watched a video series, continuing to watch to “see what happens next”? The same is true of business videos. A well-conceived video series hooks your customers early, invites them into the story and leads them through till the end. A video series is also an effective way to communicate a complex or multi-layered story.

Why use a video series?

- You want to communicate a lot of information across different audiences.
- People are more likely to watch multiple short videos rather than one long video.
- A video series boosts your company’s visibility on search engines and in SEO.

Rollout Tip

Boost your visibility by publishing your series on social media platforms.

VIDEO SERIES EXAMPLE

MEET THE HYPER CONNECTED AUDIENCE

We worked with a technology company whose goal was to build deeper engagement with a key audience segment. By turning complex data into a compelling video series, we humanized the brand for socialization throughout the organization.

[WATCH THE OVERVIEW](#)



Brand Anthem Video

LEAD WITH THE **BIG VISION.**

A brand anthem delivers your company's reason for being with impact and resonance. Communicating your purpose, mission and values with clarity and creativity is a great way to humanize your brand and invite people to join you on your quest.

Why use a Brand Anthem?

- It offers a short and impactful way to communicate to internal and external audiences what your company stands for.
- You want to rally your entire company around your reason for being.
- As the company grows, your anthem video engages and inspires new employees during the onboarding process.

Rollout Tip

Consider using the brand anthem video as a culmination to an internal brand training event posed to align the company on your purpose, mission and values.

BRAND ANTHEM EXAMPLE

AMERIGAS PURPOSE & MISSION

Following a rebrand, we developed an animated video to introduce key brand elements and engage AmeriGas team members during the release of the new purpose and mission statements.

[WATCH THE BRAND ANTHEM](#)



Customer Testimonials

YOUR BEST CUSTOMERS HAVE GREAT THINGS TO SAY.

The most compelling things anyone can say about your business come from your best customers. Why not go directly to the source and put your customers onscreen? A customer testimonial video features your customers telling their own colorful, personal and believable stories about how the product worked for them and improved some aspect of their lives. Customers who speak directly about the particular problems a product solved for them paints a vivid picture prospective customers can relate to.

Why use Customer Testimonials?

- It establishes credibility and trust around your business and the products and services you provide.
- Testimonials use the voice of the customer to highlight real-world insights and outcomes to tell the story.
- It will build deeper emotional connection to your audience and create strong word-of-mouth marketing.

Rollout Tip

Feature the customer testimonials in a prominent place on your website to showcase what it's like working with you.

CUSTOMER TESTIMONIAL EXAMPLE **FXI SLEEP STORIES**

The CEO for the leading provider of sleep and comfort solutions wanted to inspire his leadership team to gain a deeper understanding of their customers. Video clips from real people bring to life the power of FXI's work and the role that a good night's sleep plays in customers' lives.

[WATCH THE TESTIMONIALS](#)



Explainer Video

SHOW THEM THE WAY.

An explainer video, quite literally, spells out who your company is, what your product or service does, and how a customer can use what you to do to their advantage...all in a few minutes. People have short attention spans and don't want to work hard to process complex information or unnecessary details in "getting" what it is you do

A good explainer video feels more like a warm, helpful conversation with a friend and less like a slick sales presentation. It's a story-based way to humanize data points and research findings.

Why use an Explainer Video?

- It helps to visualize research and data in a way that feels more like a conversation and less like a sales pitch.
- It builds emotional connection with both internal and external audiences to drive them to action.
- An explainer video be integrated with a video series or testimonials to tap into a story's full potential.

Rollout Tip

Share on social media or create a blog post to include additional insights.

EXPLAINER VIDEO EXAMPLE **SODEXO COLLEGE OVERVIEW**

After surveying college students across the United States, Finch was tasked with consolidating the data into a story that communicated how the pandemic affected them and the ways in which Sodexo can partner with campuses to be an ally to students.

[WATCH THE FULL VIDEO](#)





LEVELING-UP INSIGHTS WITH JOURNEY MAPPING & PERSONAS

Journey Mapping

THE CLEARER THE PATH, THE BETTER THE EXPERIENCE.

Journey mapping is like GPS for the customer experience. When you're able to clearly visualize the end-to-end journey your customer goes on, you're better positioned to make every interaction memorable and valuable. See what your customer is experiencing and make sure the journey is as relevant and useful as possible.



Journey Mapping



JOURNEY MAPPING EXAMPLE
NUTRISYSTEM WEIGHT LOSS

[VIEW FULL PDF](#)



JOURNEY MAPPING EXAMPLE
BEST EGG PERSONAL LOAN

[VIEW FULL PDF](#)



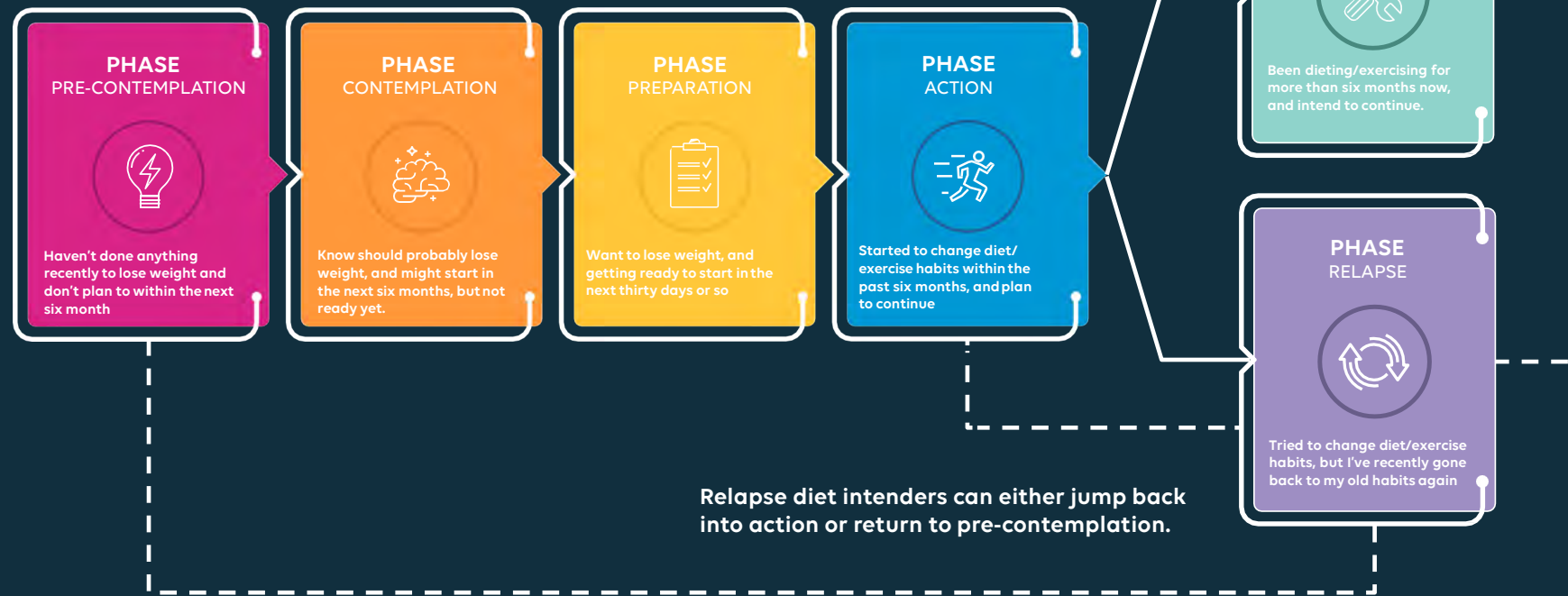
JOURNEY MAPPING EXAMPLE
CONAIR HAIR TOOLS

[VIEW FULL PDF](#)



Nutrisystem® consumers follow the Weight Loss journey

THE DIET INTENDER'S JOURNEY



Best Egg



AWARENESS

NEEDS
Customers are looking for an easy-access, approachable way to accomplish financial goals.

CHALLENGES
They feel uncertain about taking on personal loans, acquiring new debt, and choosing a lender.

DOING
As they fully assess their financial situations, customers investigate options, select a lender, and apply.

THINKING & SAYING
"First, it means to get down from multiple bills to just paying one bill. Secondly, it means to reduce the overall APR to something lower and more manageable."

FEELING
Their current financial status feels stressful and out of control. However, taking steps to regain their financial power brings customers relief and excitement.

PAIN POINTS
It's confusing when advertising claims customers are pre-approved, but then they are rejected or subjected to a much higher interest rate.

CUSTOMER MOMENT OF TRUTH
The right lender meets customers in their moment of need with an offer that sticks.

OPPORTUNITIES
BUILD CREDIBILITY
Be there at the start of the journey to provide confidence through featured affiliate sites and strong customer reviews.

"I wish I could have gotten a better idea of how much a company was willing to lend me and at what rate so I could make the best decision for my circumstances."

APPLICATION & DECISION

NEEDS
Customers seek out a painless application process.

CHALLENGES
They are frustrated by a lack of lender transparency and no easy way to comparison shop.

DOING
Customers complete the loan application process from start to finish.

THINKING & SAYING
"I wish lenders had a better sense of my goals to be able to better customize their products to fit my needs. It seems like it would be best served through a personal relationship. Having a conversation with someone who can understand the big picture, rather than clicking a box on a website."

FEELING
The uncertainty of the verification process fuels anticipation and anxiety.

PAIN POINTS
It requires a lot of effort to submit the necessary documents and make loan modifications. Plus, customers struggle with a lack of transparency as they try to understand the exact reasons they were declined.

CUSTOMER MOMENT OF TRUTH
As they open their eyes to the true cost of their lending options, customers build a deeper understanding of the lending process.

OPPORTUNITIES
BE TRANSPARENT
Offer simple, concise application requirements. Grant easy access to rate information. Be realistic about the complexity of the application process.

"The application process was really easy. It was just a matter of entering my personal information and what I was looking for. From there, I was presented a few loan options with different payment plans and timeframes. There was even a loan offering higher than what I had entered."

ACCEPTANCE & ON-BOARDING

NEEDS
Customers need fast access to money without any hurdles.

CHALLENGES
They want the flexibility to pinpoint due dates that work best for them.

DOING
After receiving their funds, customers will choose what to do with this money, including potentially paying off other debts and expenses.

THINKING & SAYING
"Especially the first time, the peak was getting to pay off credit cards. I didn't ever have to reach out to Best Egg. It went like clockwork, and everything worked exactly as they promised it would."

FEELING
Progress brings relief and excitement. Customers are feeling empowered and in control. However, they get discouraged if delays occur.

PAIN POINTS
Customers are up against login issues and funding failures.

CUSTOMER MOMENT OF TRUTH
Customers experience a mix of anxiety and elation as the hypothetical becomes real.

OPPORTUNITIES
MEET THEM WHERE THEY ARE
Bring our customers into the fold earlier in the process. When we meet them where they are, we establish ourselves as a valuable partner.

"I would have liked more financial education from the beginning. I applied, I got the money, and then I paid every month. I would have liked hearing from them and receiving tips on how to be more financially savvy using the loan."

SERVICE & PAYING OFF

NEEDS
Customers expect a seamless payment process and responsive customer service.

CHALLENGES
Transparency about loan progress keeps them in the know. Easy account management keeps them in charge.

DOING
To manage their loans, customers access their accounts, update info, and make monthly payments.

THINKING & SAYING
"The process was easy. We enrolled in automatic deductions and have not looked back! We needed the funds quickly—and Best Egg provided a seamless interaction that felt supportive (due to customer care chat)."

FEELING
Customers may experience frustration on their way to contentment.

PAIN POINTS
Aggravation stems from payment processing issues, lack of access to detailed account information, managing payoff quotes, and fund collection.

CUSTOMER MOMENT OF TRUTH
As the payoff process wears thin, customers realize there are limitations to what they can control with their credit and with life in general.

OPPORTUNITIES
STAY ENGAGED
Create a stellar customer experience by sharing in their emotions and achievements, from excitement to empathy.

"I do wish there was an app that I could access easily to check the status of my loan or make an additional payment."

RECONSIDERATION

NEEDS
The same needs that surfaced when they applied for their first loan now feel familiar.

CHALLENGES
Customers expect their consistent payment history and ongoing progress to earn them better approval rates, but it's not always that simple.

DOING
Even if they're still paying off current loans, customers reflect on their lender experience and decide to repeat the application process with Best Egg.

THINKING & SAYING
"It did very little to help my overall situation. The loan was not even big enough to cover all my debt, and there is no option to refinance. Instead, all I got to compare spent from Best Egg and began efforts to apply for loans Best Egg knows I won't qualify for."

FEELING
Approval inspires relief, excitement, and empowerment, but declines and offers with unfavorable terms provoke disappointment and frustration.

PAIN POINTS
Customers struggle with declines, higher APRs, and confusing refinancing options. They also may need more verification documents compared to their previous loan.

CUSTOMER MOMENT OF TRUTH
Customers don't always achieve all of their financial goals with the first loan. But less is more when it comes to solicitations.

OPPORTUNITIES
TIMING IS EVERYTHING
Words matter, especially the ones in emails and direct mail.

"About a year into my loan, I was targeted to add a second loan and refinance the two together. I thought that was predatory and promoted irresponsible behavior by trying to manipulate the consumer into taking on more debt."



1 She chooses a channel based on her mood and her needs.



	SPECIALTY	MASS	ONLINE	GROCERY	DRUG	DISCOUNT
TRIP TYPE	Planned	Planned	Planned	Unplanned	Unplanned	Planned
MINDSET	"Treasure Hunt"	"Exploring"	"Rifle Shot"	"Pragmatic/Fast"	"Pragmatic/Fast"	"Best Value"
EMOTION	Emotional	Emotional	Functional	Functional	Functional	Functional
NEED FOR SPEED	Low	Medium	High	Very high	Very high	Medium
PRIMARY PRODUCT DRIVERS	Brush-centric, (w/ some makeup & beauty)	Full stack: brushes, accessories, appliances, hair care	"Hunter mode" for specific items/brands	Accessory-driven, with some brushes	Accessory- and brush-driven	Accessory- and brush-driven

2 The hair day she's having impacts where and how she shops, with good hair days tilting her toward the exploration possibilities Mass and Specialty offer.

3 Mass dominates planned trips followed by online and specialty. Drug and Food win by interrupting those planned purchases with impulse convenience.

Q. How would you describe your hair day today?

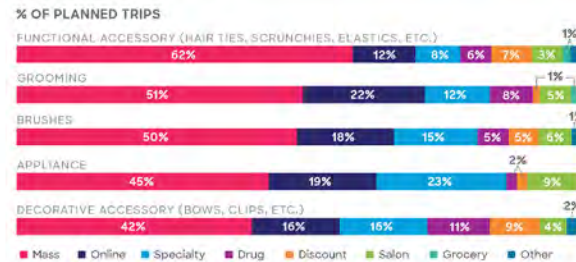
GOOD 49%

OKAY 38%

BAD 14%

BAD/OKAY HAIR DAYS
MINDSET: SKEWS FUNCTIONAL
Seeking Functional Control
- More price-conscious/price focused
- Less interested in style & how it looks
- Less of a need to see/touch item
- Looking to get "out of store"

GOOD HAIR DAYS
MINDSET: SKEWS ADVENTURE/EXPLORATION
Seeking Riskier/Novelty Looks
- Less price-conscious/price focused
- More interested in style & how it looks
- More interested in seeing/touching items
- More inclined to explore items in-store

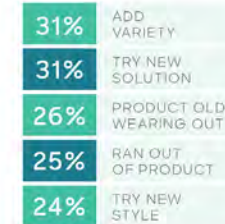


1 ZERO MOMENT OF TRUTH: DAILY INFLUENCES 2 TRIGGERS: NEED CREATION 3 CHANNEL SELECTION: DRIVEN BY NEEDS

TOP INFLUENCES

- 1. INSTAGRAM
- 2. FACEBOOK
- 3. PINTEREST
- 4. YOUTUBE
- 5. FRIENDS

Teens are 2x as likely to be influenced on Instagram and YouTube and half as likely on Facebook.



- Do I want to be inspired/find something new?
- Do I need it fast?
- How much time do I have?
- How much am I willing to spend?

TOP MASS VISIT DRIVERS

1	Best Price	38%
2	Visiting A Family	38%
3	Closest/Easiest	33%

KEY MASS DRIVERS VS. AO CHANNELS

Has orders I am looking for	161 INDEX
Has exact products I'm looking for	141 INDEX
Has best selection of products	139 INDEX

4 FIRST MOMENT OF TRUTH: NEEDS AT SHELF 5 PURCHASE DECISION: KEY DRIVERS

- Will it do what I need it to?
- Will it hurt me/my hair?
- Will it make me look good?
- Will it last?
- Is it a good value?

- SHE CENTERS HER ATTENTION
Most women will walk to the middle of the shelf and focus attention on the center first.
- SHE BEGINS SCANNING
For product type when exploring of specific products/brands if she knows what she wants.
- SHE STARTS TO ENGAGE
Lastly she pays closer attention to specific package copy and touches products to assess quality.



Shopping at Mass skews toward exploration and discovery with price taking a back seat in the aisle as she's inspired by the assortment.

TOP HAIR ACCESSORY DRIVERS

1	Function (how well it holds hair)
2	Perceived quality/durability
3	Specific product benefits
4	Expected comfort of item
5	How it looks/stylishness

While price drives channel selection in Mass, it's less important in Drug (#7) and Food/Drug (#5).

TOP BRUSHES DRIVERS

1	Appropriateness for hair type
2	Perceived quality/durability
3	Brush type
4	Specific product benefits
5	Brush head type

Mass guests are less price focused (#10) than all other channels and price/discount need important (#14). Feel of the brush (#6), ability to touch brush (#7) and brush head size (#8) are higher in Mass than most other channels due to the exploration available at Mass.

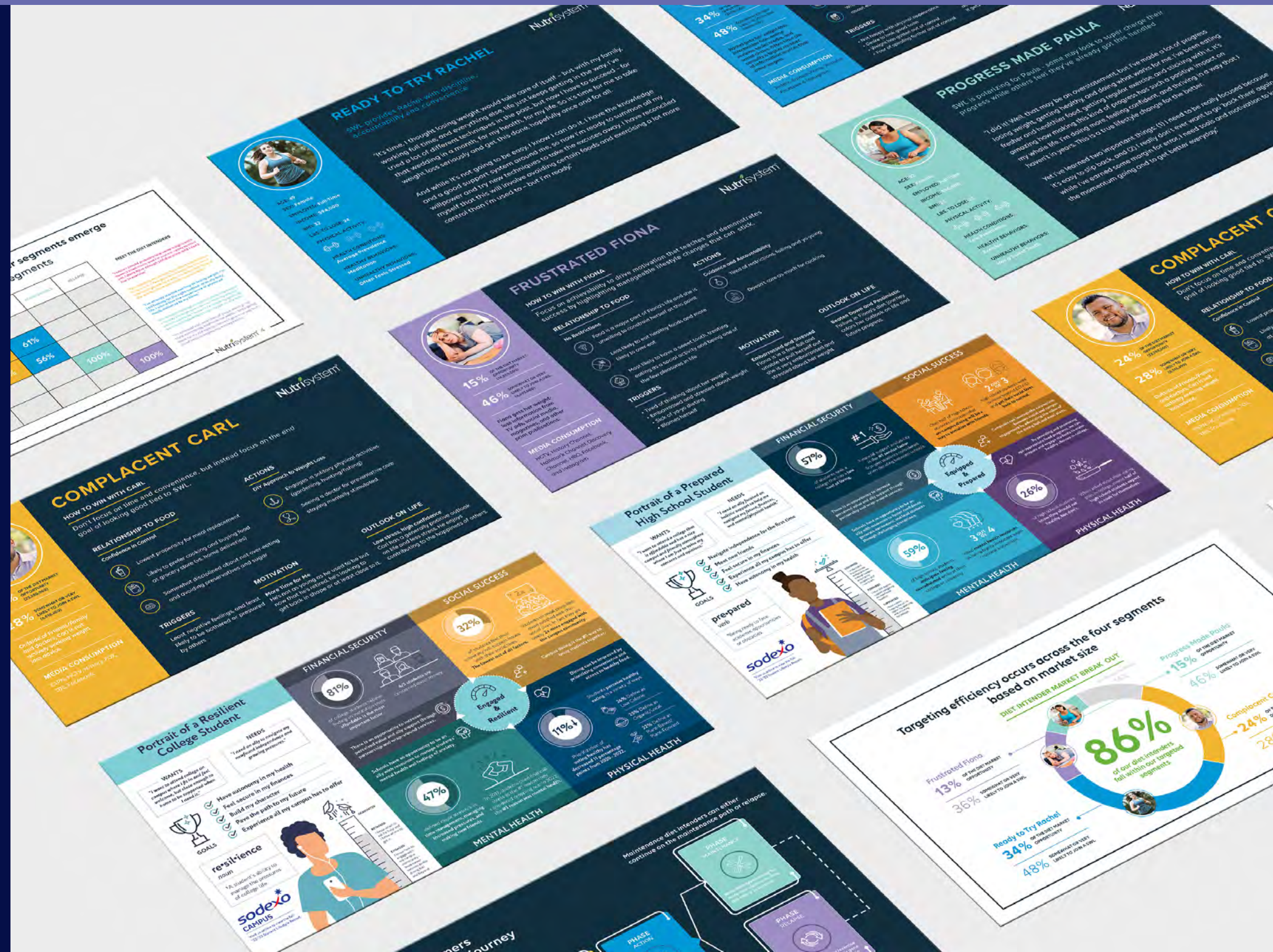


Out of stocks are a leaky bucket that drives shoppers online.

Segmentation/Persona Design

MAKE EMPATHY A COMPETITIVE ADVANTAGE.

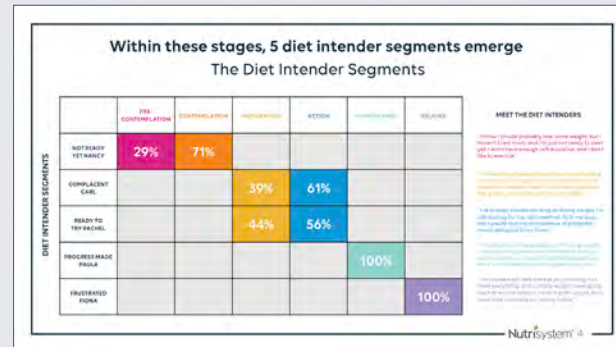
You really don't know what drives a customer's decision until you're able to tap into the biases and beliefs that live at the heart of those decisions. Our segmentation design dives below the surface and beyond traditional personas, and zeros in on key drivers that can determine the success of your brand or business.



Segmentation/Persona Design

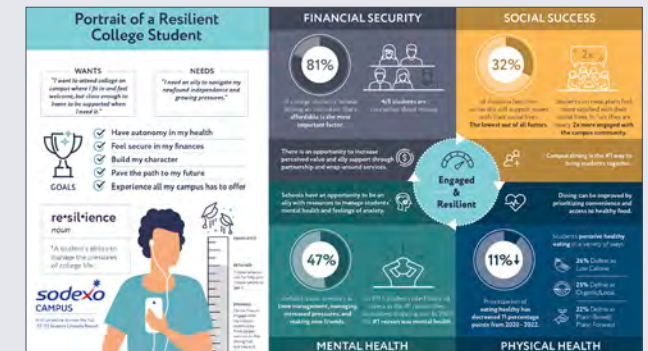
SEGMENTATION DESIGN EXAMPLE NUTRISYSTEM

[VIEW FULL PDF](#)



PERSONA DESIGN EXAMPLE SODEXO


[VIEW FULL PDF](#)



Nutrisystem

READY TO TRY RACHEL

SWL provides Rachel with discipline, accountability and convenience.



AGE: 49
SEX: Female
EMPLOYED: Full-Time
INCOME: \$94,000
BMI: 32
LBS. TO LOSE: 24

PHYSICAL ACTIVITY:

HEALTH CONDITIONS: Average Prevalence

HEALTHY BEHAVIORS: Meditation

UNHEALTHY BEHAVIORS: Often Feels Stressed

"It's time. I thought losing weight would take care of itself - but with my family, working full time, and everything else, life just keeps getting in the way. I've tried a lot of different techniques in the past, but now I have to succeed - for that wedding in a month, for my health, for my life. So it's time for me to take weight loss seriously and get this done, hopefully once and for all.

And while it's not going to be easy, I know I can do it. I have the knowledge and a good support system around me, so now I'm ready to summon all my willpower and try new techniques to take the excuses away. I have reconciled myself that this will involve avoiding certain foods and exercising a lot more control than I'm used to - but I'm ready."

READY TO TRY RACHEL

HOW TO WIN WITH RACHEL
Demonstrate small wins that lead to lasting results by offering the convenience and discipline she desires.

RELATIONSHIP TO FOOD
Convenience and Impatience

- Meal replacements have been a key method to prior weight loss efforts.
- Likes to cook and try different cuisines, but lacks a lot of time.
- With busy lifestyle, not very strict about eating healthy foods.

ACTIONS
Behavior Change that Sticks

- Recognizes the need to change behaviors and be more disciplined.
- Willing to try new methods, very receptive to getting help.
- Avoids grocery shopping to resist temptation, but likes being in control to pick out food.

TRIGGERS
• Not happy with physical appearance
• Desire to look good soon
• Weight has gotten out of control
• Fear of spending further out of control

MOTIVATION
Look Good to Feel Good
Rachel is seeking to take action of her weight before it gets out of control.

OUTLOOK ON LIFE
Optimistic but Seeks Improvement
Despite acknowledging the need to lose weight and having negative emotions, she is optimistic she can reach her goals.

34% OF THE DIET MARKET OPPORTUNITY (ALTERNATIVE)

48% SOMEWHAT OR VERY LIKELY TO JOIN A SWL (ALTERNATIVE)

Media Consumption: Amazon Prime, Food Network, Hallmark Channel, TBS, Discovery Channel, Facebook, Instagram, and Twitter.

FRUSTRATED FIONA

SWL takes Fiona out of the drivers seat.



AGE: 32
SEX: Female
EMPLOYED: Full-Time
INCOME: \$94,000
BMI: 33
LBS. TO LOSE: 25

PHYSICAL ACTIVITY:

HEALTH CONDITIONS: Higher Prevalence

HEALTHY BEHAVIORS: Drives to Work

UNHEALTHY BEHAVIORS: Tobacco Use & Stress

"I'm stuck. Weight loss has become the enemy - it's an all-consuming cycle of trial and failure, and I'm just not up to it right now. No more counting, no more tracking, no more deprivation. No more yo-yo's in my weight and mood. If losing weight is supposed to make me more healthy overall, the stress and disappointment of trying has the exact opposite effect. I'm aware this is a relapse and I'm not proud of it, but I just need to pull back for now.

Yet I'm going to have to try again at some point - because my weight is embarrassing and unhealthy and I'm at an age where it's getting harder and harder to make progress. It's a lonely journey, but I know I'll wake up one morning ready to try again. When I do, I'll need a different approach."

FRUSTRATED FIONA

HOW TO WIN WITH FIONA
Focus on achievability to drive motivation that teaches and demonstrates success by highlighting manageable lifestyle changes that can stick.

RELATIONSHIP TO FOOD
No Restrictions

- Food is a major part of Fiona's life and she is unwilling to constrain herself at this point.
- Less likely to eat healthy foods and more likely to over-eat.
- Most likely to have a sweet tooth, treating eating as a social activity and being one of the few pleasures in life.

ACTIONS
Guidance and Accountability

- Tired of restrictions, fasting and yo-yoing.
- Doesn't care as much for cooking.

TRIGGERS
• Tired of thinking about her weight
• Embarrassed and stressed about weight
• Sick of yo-yo dieting
• Blames herself

MOTIVATION
Embarrassed and Stressed
Fiona is in a free-fall and unable to pull herself out - she is very embarrassed and stressed about her weight.

OUTLOOK ON LIFE
Beaten Down and Pessimistic
Failure in Fiona's diet journey colors her outlook on life and future progress.

15% OF THE DIET MARKET OPPORTUNITY (ALTERNATIVE)

46% SOMEWHAT OR VERY LIKELY TO JOIN A SWL (ALTERNATIVE)

Media Consumption: HGTV, History Channel, Hallmark Channel, Discovery Channel, NBC, Facebook, and Instagram.

PROGRESS MADE PAULA

SWL is polarizing for Paula - some may look to super charge their progress while others feel they've already got this handled.



AGE: 33
SEX: Female
EMPLOYED: Full-Time
INCOME: \$94,000
BMI: 31
LBS. TO LOSE: 33

PHYSICAL ACTIVITY:

HEALTH CONDITIONS: Low Prevalence

HEALTHY BEHAVIORS: Female

UNHEALTHY BEHAVIORS: Not at Target Goals

"I did it! Well, that may be an overstatement, but I've made a lot of progress losing weight, getting healthy, and doing what works for me. I've been eating fresher and healthier food, getting regular exercise, and sticking with it. It's amazing how making this kind of progress has such a positive impact on my whole life. I'm doing more, feeling confident, and thriving in a way that I haven't in years. This is a true lifestyle change for the better.

Yet I've learned two important things: (1) I need to be really focused because it's easy to slip back, and (2) I really don't ever want to go 'back there' again. So while I've earned some margin for error, I need tools and motivation to keep the momentum going and to get better everyday."

PROGRESS MADE PAULA

HOW TO WIN WITH PAULA
Boost her already healthy lifestyle and help her continue the journey by offering increased flexibility and complementary holistic lifestyle interventions.

RELATIONSHIP TO FOOD
Enjoys Healthy Habits

- Restricts sugars/carbs.
- Prefers cooking and buying food at grocery store (vs. home delivered).

ACTIONS
Exercise is Energizing

- Being active is an essential part of Paula's journey.
- Willing to change habits, but want to do it on her own.
- Tracks exercise and what she eats.

TRIGGERS
• Wants fresh foods she can cook
• Needs a personal plan tailored for her
• Needs to change habits for sustainable weight management

MOTIVATION
Results Drive Commitment
Paula is on the upswing - making progress and working toward her goals.

OUTLOOK ON LIFE
Success Breeds Success
Weight loss success makes Paula more optimistic about her life in general.

13% OF THE DIET MARKET OPPORTUNITY (ALTERNATIVE)

36% SOMEWHAT OR VERY LIKELY TO JOIN A SWL (ALTERNATIVE)

Media Consumption: Amazon Prime, Food Network, ESPN, History Channel, Hallmark Channel, TBS, Discovery Channel, Facebook, Instagram, and Twitter.

COMPLACENT CARL

SWL is a solution that helps Carl achieve the body he once had in a simple, straightforward way.



AGE: 33
SEX: Male
EMPLOYED: Part-Time
INCOME: \$94,000
BMI: 31
LBS. TO LOSE: 31

PHYSICAL ACTIVITY:

HEALTH CONDITIONS: Average Prevalence

HEALTHY BEHAVIORS: Getting Outdoors

UNHEALTHY BEHAVIORS: Alcohol Consumption

"Yes, I know I need to lose a few pounds - but I'm not that worried about it. Like life, health is all about moderation. Now that I have time for myself, it's just about getting and staying active and eating good food. I need to keep taking those daily walks and being smart when I cook. I believe in freedom and responsibility - and the latter earns the former.

There's no reason for anything drastic like some of those crazy weight loss fads I see advertised all the time. The only way I'd consider a diet is if it wasn't a diet at all, but a healthy lifestyle change that included good nutritious meals and daily exercise."

COMPLACENT CARL

HOW TO WIN WITH CARL
Don't focus on time and convenience, but instead focus on the end goal of looking good tied to SWL.

RELATIONSHIP TO FOOD
Confidence in Control

- Lowest propensity for meal replacement.
- Likely to prefer cooking and buying food at grocery store (vs. home delivered).
- Somewhat disciplined about not over-eating and avoiding preservatives and sugar.

ACTIONS
DIY Approach to Weight Loss

- Engages in solitary physical activities (gardening, hunting/fishing).
- Seeing a doctor for preventative care, staying mentally stimulated.

TRIGGERS
Least negative feelings, and least likely to be bothered or pressured by others

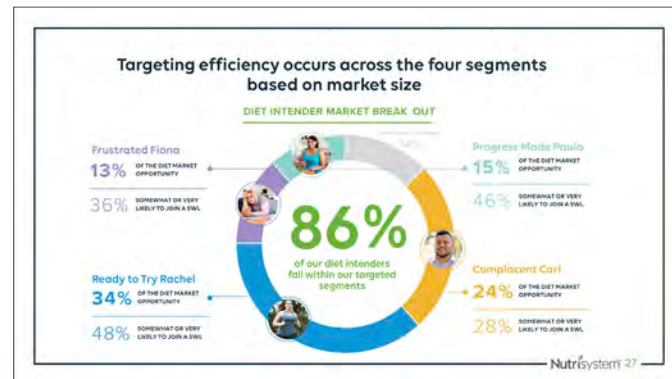
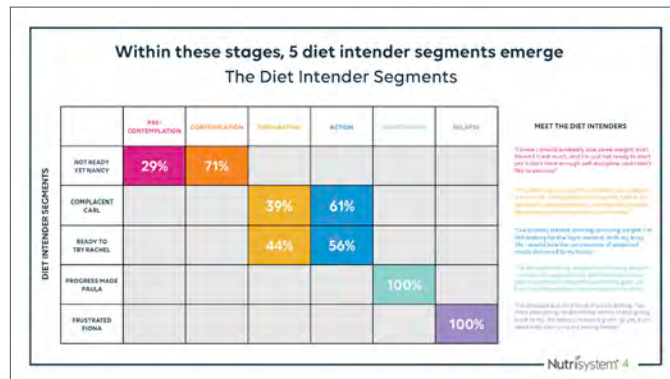
MOTIVATION
More Time for Me
He's not as young as he used to be but now that he's retired, he's looking to get back in shape or at least close to it.

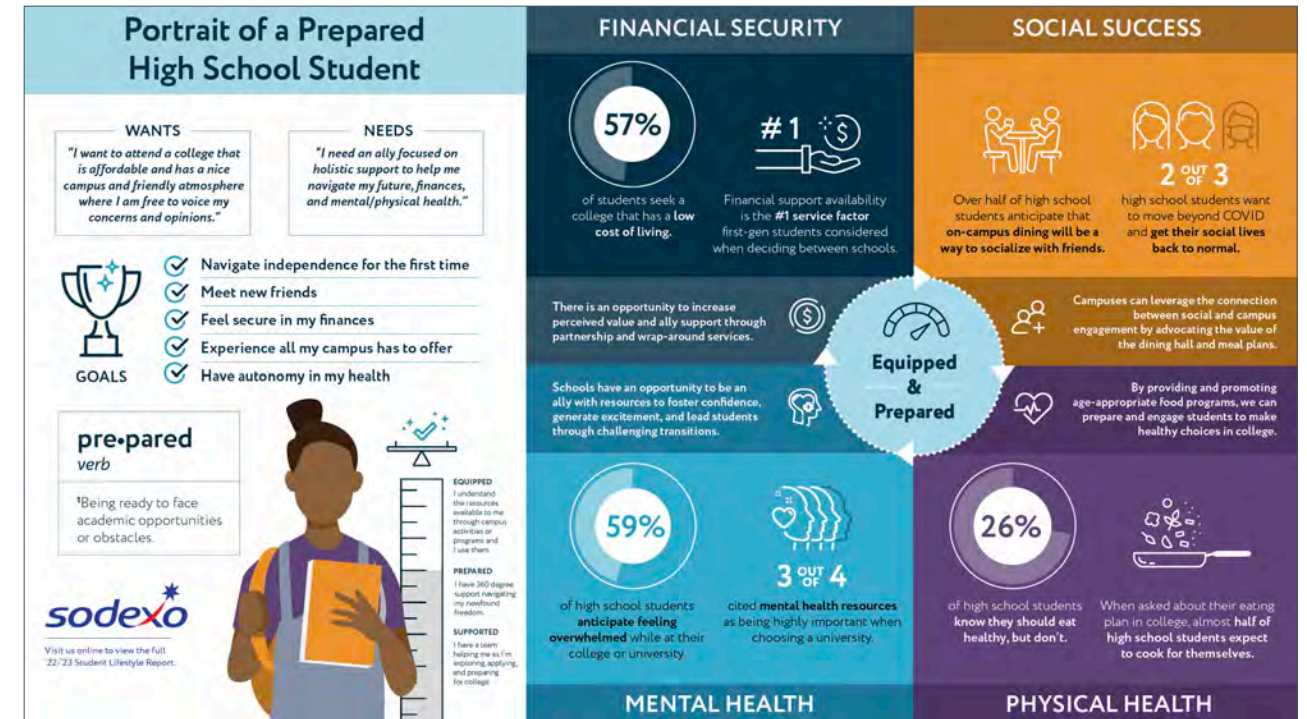
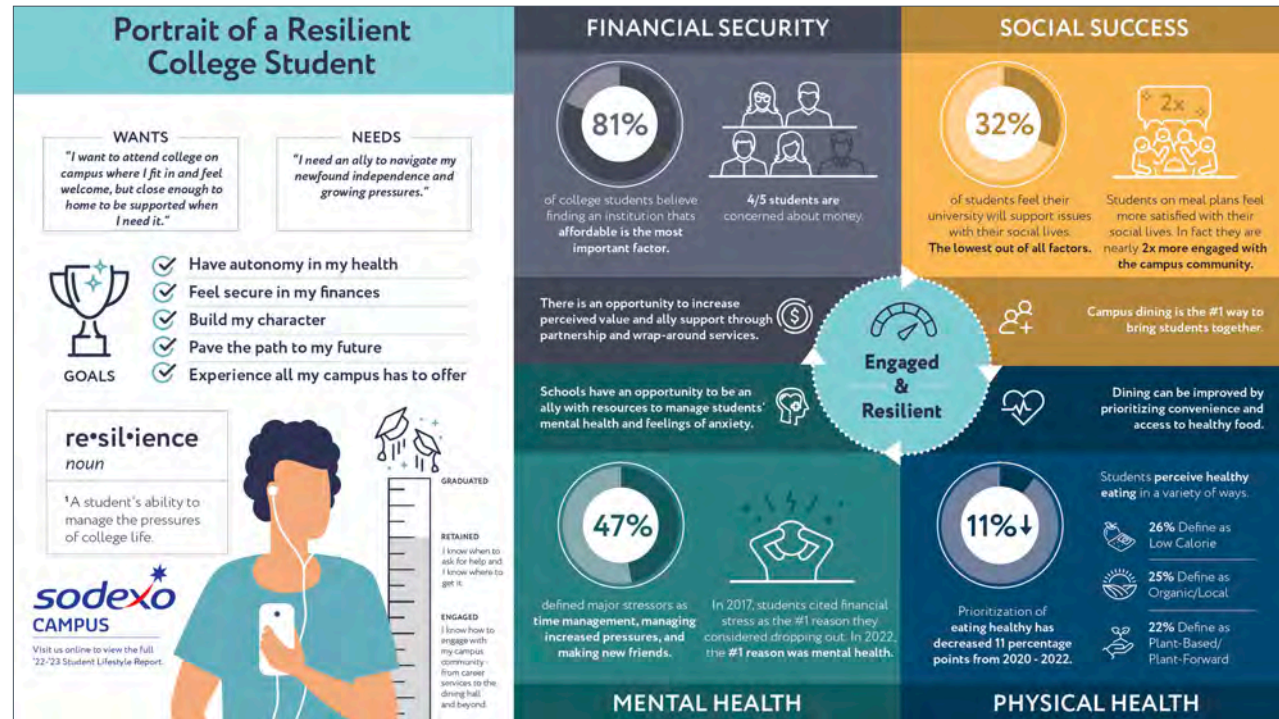
OUTLOOK ON LIFE
Low stress, high confidence
Carl has a generally positive outlook on life and less stress. He enjoys contributing to the happiness of others.

24% OF THE DIET MARKET OPPORTUNITY (ALTERNATIVE)

28% SOMEWHAT OR VERY LIKELY TO JOIN A SWL (ALTERNATIVE)

Media Consumption: ESPN, HGTV, History Channel, TBS, Fox News.







**STORYTELLING INSIGHTS WITH
EXECUTIVE SUMMARY
DECK DESIGN**

Executive Summary Deck Design

TAKE PRESENTATION DECKS FROM JUST DATA TO DYNAMIC.

Every interaction counts and the last thing any business needs is a presentation deck that falls flat. We bring a level of design and attention to detail that brings any deck to life by focusing on key elements that capture attention and drive persuasion. Whatever story you need to tell, it's best to make it simple and significant.



Executive Summary Deck Design



DECK DESIGN EXAMPLE OUR SUNDAY VISITOR INSIGHTS AND IMPLICATIONS

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DECK DESIGN EXAMPLE BEST EGG CREDIT CARD AUTOPAY RESEARCH STUDY

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DECK DESIGN EXAMPLE AMERISAVE HOMEBUYER JOURNEY

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Our Sunday Visitor

LEARNING OBJECTIVES

Through the Catholic Viewpoints by OSV community, we engaged the target audiences to...

- Gain a foundational understanding of consumer types, what they value, and how they engage with Catholicism today (and want to engage tomorrow)
- Map out mindsets, emotional states, and key decision-making factors across consumers' faith journeys (and content needs to support this journey)
- Identify consumer pain points and areas of whitespace opportunity for Our Sunday Visitor and its ministry partners to tap into
- Test and optimize Our Sunday Visitor content and targeting strategies
- Collaborate, iterate, and refine brand, marketing, and content strategies with consumers over time

While Catholics may differ in Mass attendance, they all share spiritual temperaments that guide how they best relate to, connect with, and worship God

Even though some Catholics may not be attending Mass weekly, they are still engaging in their faith in other ways that are most meaningful to them. Tapping into spiritual temperaments that all Catholics universally share, despite their engagement levels with Mass, will help us better understand how we can connect with them, support them in deepening their faith, and serve as a trusted guide in fully practicing their faith.

Each persona is uniquely connected through traits they share

THE MINIMALIST

Connected Through...

- > Simplicity
- > Adoration
- > Solitude

THE EXPERIENTIAL

Connected Through...

- > Experience
- > Success
- > Openness

THE THINKER

Connected Through...

- > Ritual
- > Tradition & History
- > Wisdom

THE NURTURER

Connected Through...

- > Relationships
- > Social Impact
- > Inviter/guest

THE EXPERIENTIAL

ABOUT THE EXPERIENTIAL PERSONA
The Experiential feels closest to God and their faith through experiences that allow them to outwardly feel His presence. Their environment and immediate surroundings play a crucial role in how they prefer to connect with God. Experiencing God, whether in nature, through one's senses, or in joyful worship, fuels their faith. They tend to be creative thinkers, harnessing their calm and agreeable personality to relate and support others around them, especially in their immediate family & friend circles.

PERSONALITY TRAITS

- 'Giver': helpful, nurturing and caring towards others
- 'Perfectionist': rule follower and detail-oriented
- 'Achiever': confident, ambitious and goal-oriented
- 'Individualist': creative, unique, and eccentric
- 'Investigator': curious, deep thinker and knowledgeable
- 'Cynic': vigilant, loyal to trustworthy figures/institutions
- 'Peacemaker': agreeable, calm, and easy-going
- 'Explorer': lively, fun-loving, and novelty-seeking

LEVEL OF CATHOLIC EDUCATION

Middle School	9%
High School, General Religion	20%
High School, Non-Catholic Theology	3%
High School, Catholic Theology	32%
College, Non-Catholic Theology	15%
College-Catholic Theology	17%
Adult RCIA	10%
Other	8%
None	7%

ENGAGEMENT LEVELS

- 21% Dynamic Catholics
- 27% Committed Catholics
- 43% Occasional Catholics
- 11% Cultural Catholics

Catholicism is important to all personas' identities, and is a constant source of guidance in their day-to-day lives

IMPORTANCE OF CATHOLICISM IN THEIR LIFE
% Very + Extremely important

FREQUENCY OF TURNING TO FAITH TO HELP WITH LIFE GUIDANCE

ALWAYS	MINIMALIST	THINKER	EXPERIENTIAL	NURTURER
OFTEN	High	High	High	High
SOMETIMES	Low	Low	Low	Low
RARELY	Low	Low	Low	Low
NEVER	Low	Low	Low	Low

Hispanic/Latino Catholics place a significantly higher importance of Catholicism in their lives, turning to their faith more frequently to guide their direction and address their needs in life.

THE FAITH STRENGTHENING JOURNEY

There are universal needs that Catholics turn to when strengthening their faith...

TOP 3 UNIVERSAL NEEDS

- 82% Giving praise and thanks to God through prayer or attending Mass
- 80% Spending time appreciating God's creation and the wonders He created
- 74% Making more space in life and soul to engage in some way with God everyday

** % who said somewhat or very important

...And each persona also has their unique needs for strengthening their faith

MINIMALIST	THINKER	EXPERIENTIAL	NURTURER
INTERNAL PONDOR OF GOD'S LOVE: 1.6x	ENGAGE IN LITURGY HISTORY, SYMBOLS: 1.6x	SPENDING TIME IN GOD'S CREATION: 1.7x	FEEL GOD'S LOVE FLOW TO OTHERS: 1.8x
MEDITATE ON SCRIPTURE: 1.5x	STUDY BIBLE THOUGHTFULLY: 1.3x	GIVING JOYFUL WORSHIP TO GOD: 1.4x	HELPING THOSE AROUND ME: 1.8x
THINK DEEPLY ABOUT THE BIBLE: 1.3x	DAILY SCRIPTURE & BIBLE READINGS: 1.3x	FEELING GOD'S LOVE FLOW WITHIN: 1.2x	PART OF A CAUSE TO HELP OTHERS: 1.6x
SIMPLY SPIRITUAL LIFE DISCIPLINED: 1.1x	RECEIVING THE EUCHARIST: 1.2x	EXPERIENCE GOD IN TANGIBLE WAY: 1.3x	STANDING UP AGAINST INJUSTICE: 1.8x

The number by which that persona OVER indexes in that specific need state compared to the general Catholic population

Each persona also has their own preferred formats for Catholic and faith-based content consumption

Of note, podcasts are the preferred source for 4 of the personas. This is another format that enables actively growing and learning about faith, even while on the go.

For Hispanic/Latino, podcasts are also a preferred format, in addition to books and apps.

TOP 3 PREFERRED FORMATS TO CONSUME CATHOLIC + FAITH-BASED CONTENT BY PERSONA

MINIMALIST	57% BOOKS	48% APPS	38% PODCASTS
THINKER	56% BOOKS	45% PODCASTS	43% EBOOKS
EXPERIENTIAL	59% APPS	54% PODCASTS	44% BOOKS
NURTURER	44% DIGITAL PUBS.	44% SOCIAL MEDIA	42% BOOKS

Four ideal archetypes for content sources emerge across personas, with the 'Innocent' serving as a universal ideal across all personas

TOPMOST PREFERRED ARCHETYPES FOR CONTENT PROVIDERS



Credit Card Autopay Research Study

Best Egg

Convenience is a priority when paying bills and expenses.

Autopay contributes to the convenience of these methods, especially for bills that have a **consistent amount** due monthly

Bills such as insurance, phone and subscriptions provide predictability, allowing consumers to better plan for these autopay payments.

WHY USE AUTOPAY? Top 3 Reasons Why it is Used

- 1 It's a **convenient way** to make payments (65%)
- 2 It's a **consistent amount** due each month (57%)
- 3 It ensures I **won't miss/be late** on a payment (57%)

BILLS & EXPENSES AUTOPAY IS USED FOR Top 5 Bills and Expenses

- 68% INSURANCE
- 63% PHONE/CELL
- 62% SUBSCRIPTIONS
- 51% CABLE/INTERNET
- 50% LOANS

Best Egg

Autopay is typically easy to activate, adding to its overall simplicity of use

87% of consumers agree that autopay is generally easy to set up and initiate.

"I like that it is that easy just go into website and easily set all preferences and autopay. Just walks me through step by step so even if not good with tech it can be easy to navigate. They have pop up chats so if you get stuck someone can walk you through it."

Best Egg

Autopay can be more of an **inconvenience** for expenses that fluctuate in amount due from month-to-month

Some consumers desire **more control** over bills and expenses that vary monthly.

Bills that vary in amount monthly, such as credit cards and utilities (water, electric, gas, etc.), are harder to properly plan and budget for due to their unpredictability - these consumers seek more control over their financial planning of these bills than autopay currently allows.

I like to have control over these bills that are different amounts from month-to-month. I control how they are paid and how much is paid each month.

I like control over a bill that fluctuates. I like to have control of how much and how often I pay the bills, so I can control what it is coming out of my account.

I want to maintain control of what date the payment is made and how much to pay. I like controlling the amount of the payment to pay them off or down faster.

Best Egg

Inflexibility of autopay forces consumers to relinquish control over how these bills are paid

Only 2-in-5 consumers agree that autopay is **flexible** to use for payments.

ONLY 39% of consumers agree autopay is flexible in terms of payment amount and payment date

- 22% Somewhat agree
- 17% Strongly agree

"I work on commissions, so my compensation varies throughout the month. Sometimes I'll get paid in the front half of the month and sometimes it's towards the end. I need the flexibility."

"Autopay is always a certain amount. I'd like to be able to go in and change the amount. It's carved in stone the amount. If I want to pay \$100, \$50 is already set up for autopay, so I must go in manually to pay another \$50."

"Autopay not going to do what I want it to do. It's inflexible. I pay 2-3 times a month, it's not going to do that. Typical autopay is either minimum due or balance. I can't remember not having enough money to pay. Balance. Autopay in theory could try to pay with something I don't have."

Best Egg

Majority of consumers do **not** use autopay currently for their credit cards

APPROXIMATELY **7-in-10** CONSUMERS INDICATE THAT THEY DO NOT USE AUTOMATIC PAYMENTS FOR THEIR CREDIT CARDS

And due to its inflexibility, majority do not foresee future use of autopay for credit cards.

- 70% Not at all likely
- 11% Somewhat likely
- 12% Moderately likely
- 5% Very likely
- 2% Extremely likely

Best Egg

Non-users tend to prefer heavier involvement and engagement with payment of their bills and expenses

SELF-REPORTED MANAGEMENT OF BILLS + EXPENSES Base = Non-Autopay Users for Credit Cards

I like to manually pay each bill so that I am in control of my finances

I have my own detailed system for how I keep track of and pay my bills

I want to receive confirmation that my bill payments were processed

I know when every bill and payment is due

I constantly track my bills and bank accounts to avoid late fees/overdrafts

Best Egg

As a result, using autopay for credit cards can be a stressful & anxiety-filled experience for them

TOP EMOTIONS FELT USING AUTOPAY FOR CREDIT CARDS

- UNCERTAIN** "I'm not sure I would be getting any benefit out of a system where I can't choose how much to pay each month. It makes me hesitant."
- STRESSED** "I feel out of sight out of mind which stresses me out. I want full control over how much I pay and when."
- ANXIOUS** "I worry about not having the money in my account to cover and that I will miss an opportunity to pay extra to lower my balance."

Best Egg

For these consumers, using autopay for credit cards elicits feelings of security & confidence

TOP EMOTIONS FELT USING AUTOPAY FOR CREDIT CARDS

- CONFIDENT** "It gives me the peace of mind that the bill will be paid on time. I have confidence in the card company and my bank that my money will be handled efficiently, and my account will remain secure. Feels good that I don't have to remember to send my payment to different companies every month."
- RELAXED** "I'm glad to be able to do it in case I forget to pay the bill, I can know that at least the minimum is paid once a month in case I forget the extra payments."
- CALM** "Easy and stress-free way to pay bills. No missing of due dates and no incurring of late charges. I when I feel good, and I can relax."
- SECURE** "I am at ease that I do not need to track payment dates, amounts, where to make the payment, etc."
- SMART** "I feel safe because my bills will be paid timely and in a safe manner... no checks lost in mail and no forgotten payments."
- CONFIDENT** "Using automatic payment makes me feel smart and calm knowing I set the payment, so I don't have to worry about any trouble."

Best Egg



AmeriSave MORTGAGE

The Homebuyer Journey
Finch Brands
May 2022

Background

Business Objectives:
AmeriSave would like to better understand both the barriers and the triggers that motivate the home buying journey to inform how they can encourage target audiences to action and identify opportunities to better serve these audiences in a way that feels relevant.

Research Objectives:
Gather foundational knowledge and insights that will help inform our understanding of how to best serve consumers across key touch points throughout the purchase journey. Specifically:

- Understanding triggers, barriers, needs, and experiences across the home purchase journey
- Understanding key target audiences across the home purchase journey to help inform and inspire marketing, messaging, and overall strategy

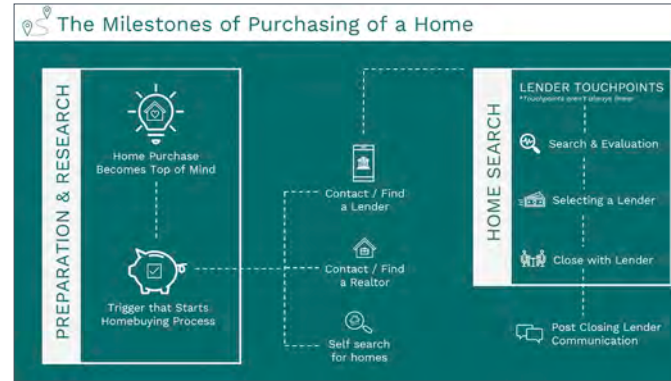
Methodology

15 in-depth interviews were conducted with select members of AmeriSave's Home Matters community.

A survey was also distributed to all members of AmeriSave's Home Matters community.

Sample Size: N=388
Field Dates: 2/10/2022 - 2/17/22

- First-time Homeowners (current & prospective) n=224
- Previous Homeowners n=164



The Big Ideas

- Financial readiness keeps first-time homebuyers on the sidelines.**
The homebuying process kicks into action once first-time buyers feel financially ready to purchase a house. While the majority aim to reach a targeted down payment amount or determine a monthly payment amount, most first-time buyers still have lingering questions around what they can afford. There's an opportunity for AmeriSave to help trigger 'readiness' by giving first-time buyers the confidence that they're more financially ready than they believe and by offering the guidance they need to feel confident about the decision to move forward.
- There's a lot of info & resources available on the homebuying process - all the 'noise,' however, is difficult to navigate.**
First-time buyers are often unsure where to even start. While they acknowledge there is a wealth of information out there, especially online, cutting through the 'clutter' and 'noise' is a difficult task, especially for the Nervous Novice. Inconsistency across resources & information leads to confusion around what's credible and what can be trusted. As a result, the Nervous Novice turns to their 'inner circle' for guidance, while the Determined Dweller leans into their own intuition & trusted pros such as realtors. We can better align ourselves to these resources to build our credibility.
- First-time buyers often forgo contacting a lender as their first step in the homebuying process.**
Only a quarter of first-time buyers will contact/search for a lender as their first step, mainly to determine what they can afford and/or to determine what they can get approved for. The remaining three-quarters of first-time buyers are turning to realtors or their own self home search as their first touchpoint, as they are still uncertain where to start and/or if homeownership is fully attainable. By inserting ourselves earlier in the process (by helping to trigger financial readiness), we can become a trusted ally in the earliest stages of planning and preparing, and in return, they may turn to us as a first-step in the homebuying process to get preapproved.

MILESTONE: Trigger That Starts Homebuying Process

Financial readiness is largely based on the ability to meet a 'goal' down payment amount or to afford mortgage payments

FTHB determine they are financially ready when...

- 37% They could put a certain % down
They aimed to put 15-20% down, wanting to avoid PMI and reduce monthly payments
- 35% could afford a certain monthly payment
more common among Nervous Novice (40% vs. 31% of Determined Dwellers)
- 16% saved a certain dollar amount

75% of first-time homebuyers start saving money for a home before making the decision to start seriously looking for one.

Nervous Novices, however, are less likely to start saving before making the decision to seriously look for home, with only 68% saving up until this point versus 82% of Determined Dwellers.

Q: And how did you determine that you had enough money to be able to pursue a home purchase more seriously when you did? Please choose the option that was most influential to your decision. (N=224, Nervous Novice n=116, Determined Dweller n=108)

THOUGHT STARTER: We can help ignite the 'readiness' trigger for prospective homebuyers.

Many FTHBs who are currently sitting on the sidelines because they don't believe they are financially ready are **more ready** than they think! We can educate FTHBs and give them the confidence that they can afford a home. By doing so, we can become a trusted ally in the earliest stages of planning and preparing by guiding them and setting them up for success...

...and in return, we are top-of-mind when they start thinking about lenders to use.

How do we do this?

- Are there products (debt consolidation loans, personal loans), services (financial advising & consultation), or resources (FTHB Guide and Site Experience) that can help position AmeriSave as a go-to for FTHBs?
- Can we position the pre-approval process as a commitment-free way for FTHBs to get started and see how much they can afford? *This not only addresses a consumer need, but also enables us to form relationships with prospective buyers early on.*

Determined Dwellers start off significantly more confident in starting the homebuying process

Determined Dwellers strongly agree that they can...

- 52% "get smarter about the buying process" ...versus only 28% of Nervous Novices
- 51% "find resources most useful for my needs" ...versus only 16% of Nervous Novices
- 49% "get reassured homeownership is attainable for people like me" ...versus only 19% of Nervous Novices

Q: Now please rate your agreement with the following statements about preparing for the homebuying process. (N=388, Nervous Novice n=116, Determined Dweller n=272)

Lack of inclusivity lead Nervous Novice to feel less equipped to finance a home

21% of Nervous Novices strongly agree that they can...
"Better understand what's involved in securing financing for a potential home"
...While 50% of Determined Dwellers strongly agree they can

17% of Nervous Novices strongly agree that they can...
"Feel confident I would be able to secure financing for a potential home"
...While 55% of not Determined Dwellers strongly agree they can

Understand the working class a little bit better and quit advertising to the middle class... people that weren't born into privilege, that were born into poverty, have to work really hard. We work two and three jobs and side gigs and we drive old cars. We don't have 20% to put down but that doesn't mean we don't have good credit and that doesn't mean we don't pay our bills... there's a lot of different types of people out there and it's not just what looks best on camera.

Q: Now please rate your agreement with the following statements about preparing for the homebuying process. I was able to... (Nervous Novice n=116, Determined Dweller n=108)

The lender experience generally meets expectations, but rarely exceeds them

AVERAGE RATING OF EXPERIENCE WORKING WITH LENDER

Q: Overall, how would you describe your experience working with your lender? (N=224, Nervous Novice n=116, Determined Dweller n=108)

- "They got the job done. It was uneventful overall."
- "It went pretty smooth, some hiccups along the way, but it all worked out."
- "They met my expectations regarding keeping me informed about how the process was going, answering my questions, and setting a closing date convenient for me."





Engage your audience.
Evolve your brand.

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