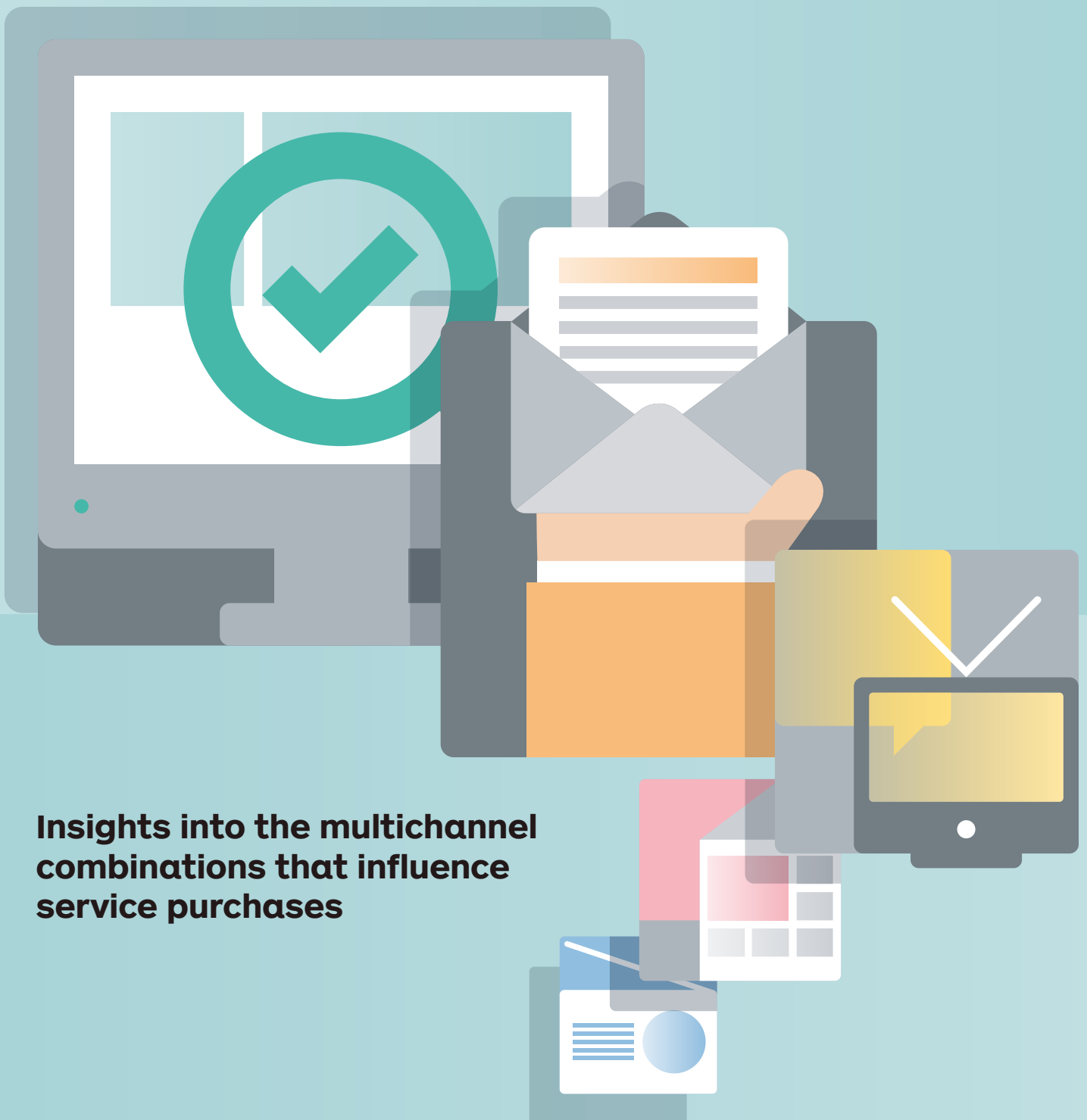




ACRS

# Creating connections that matter

## Optimising the advertising mix for services



**Insights into the multichannel combinations that influence service purchases**



# A question of balance



With an ever-growing number of available marketing channels, the task of reaching, informing and influencing consumers is increasingly complex. How can marketers be certain they are using the most effective combination of channels in a multichannel strategy?

With global advertising spend expected to rise 4.4 per cent in 2016<sup>1</sup>, marketers are also accountable for maximising the impact of every dollar.

To understand how marketers can reach their customers more efficiently and effectively, Australia Post commissioned the Australian Consumer, Retail, and Services (ACRS) Research Unit within Monash Business School's Department of Marketing to carry out independent research with over 8,500 Australian consumers.

Having previously conducted research into the effectiveness of single-channel advertising, we were interested to learn how combinations of channels interplay to influence consumers in the finance, superannuation and utility sectors.

Given the intangible nature of these services, and the complexity of information and the consumer decision-making process involved, it's important to understand the relationship between channels. And in these highly-competitive markets, the rewards of designing and implementing the ideal multichannel strategy are potentially enormous.

Despite new opportunities available to target and engage customers, this report highlights the value in continuing to invest in so-called 'traditional' channels. These findings are timely, given the need to find balance between 'push' and 'pull' marketing strategies – between offline and online marketing – and could signal an opportunity to achieve more marketing impact, with less.

We hope this report helps you develop a more effective marketing strategy for your service and target audience, by assisting you to engage through the channels that may subconsciously influence their purchase decisions most.

A handwritten signature in black ink, appearing to read 'Paul Fanthorpe'.

**Paul Fanthorpe**  
General Manager  
Customer Research & Insights  
**Australia Post**

<sup>1</sup> WARC global adspend outlook, December 2015 [https://www.warc.com/Blogs/The\\_global\\_adspend\\_outlook.blog?ID=2213](https://www.warc.com/Blogs/The_global_adspend_outlook.blog?ID=2213)

## A new model to optimise marketing influence



For more than 35 years, the Australian Consumer, Retail, and Services (ACRS) research unit within the Department of Marketing at Monash Business School has been a globally-respected source of retail, services, consumer and marketing insights. ACRS's research bridges academic thinking with business relevance, practicality and strategy.

Having undertaken several studies on multichannel marketing effectiveness, ACRS closely monitors shifts in consumer decision making and behaviour across the purchase journey. One of the most striking changes over the past decade has been the interplay of an increasingly complex channel mix, as consumers become exposed to more marketing touch points.

### New insights into channel preferences and behaviours

The results in this report reveal combinations of advertising channels that, as a group, optimise their individual and combined effectiveness to help Australian consumers make services purchase decisions – and some channels are more influential than others within the mix.

This report highlights the degree of influence of each channel within a multichannel mix on service-related purchase decision making.



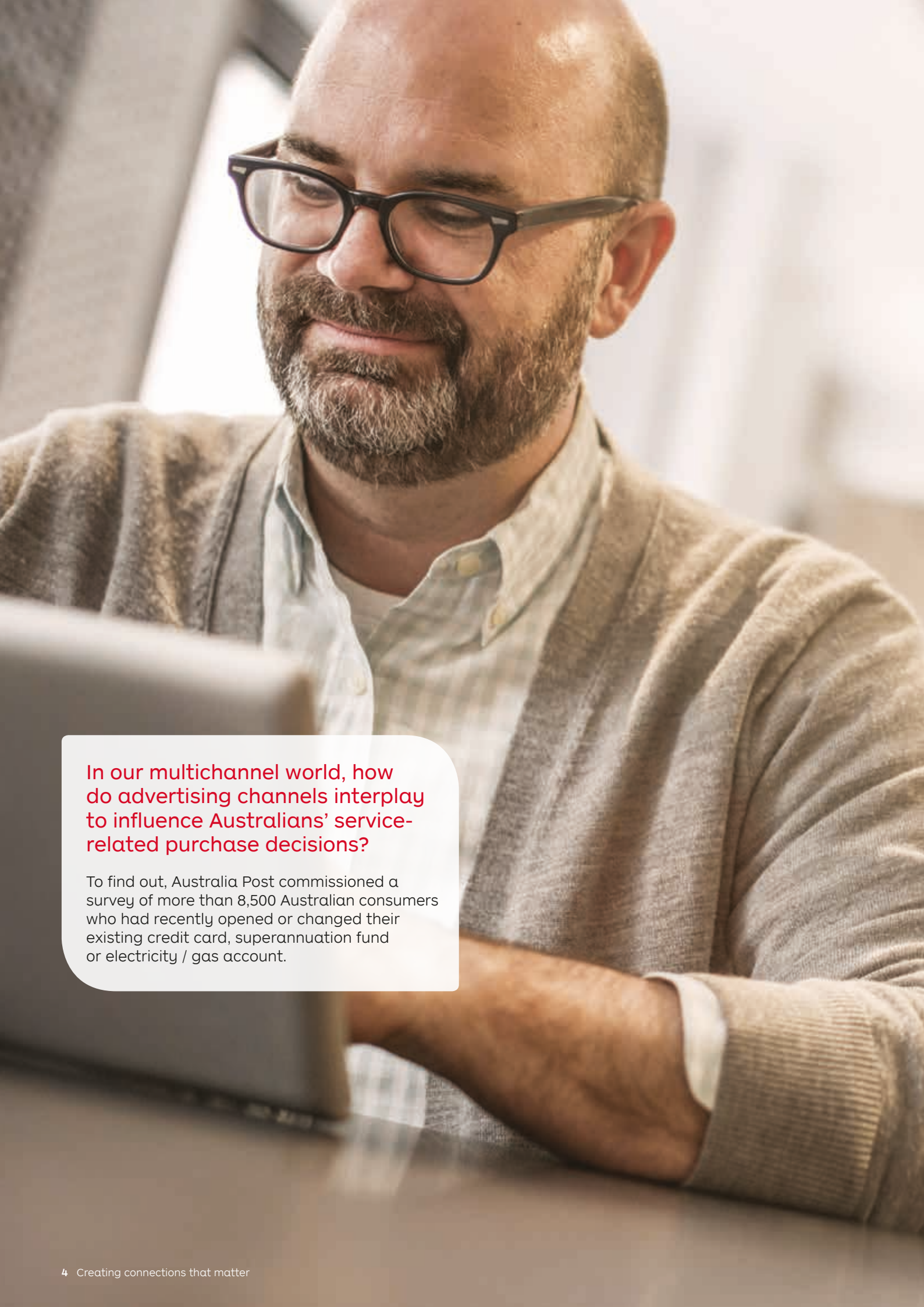
Once we understand which combinations of channels are most influential and how they vary by audience segment, it's easier to make decisions about budget alignment. This is particularly important given that social media is predicted to be a key future area of investment for Australian marketers at the expense of traditional channels such as TV advertising, catalogues and flyers and direct mail.<sup>2</sup> Yet this study finds those traditional channels are more influential than social media advertising in consumers' service-related purchase decisions.

The findings in this report highlight how service marketers can select the right mix of channels for their target audience(s). Ultimately, that may mean being smarter about using fewer channels to meet the expectations of today's discerning consumers in a multichannel world.



**Sean Sands** AMAMI CPM  
Managing Director, ACRS  
Associate Professor, Department of Marketing  
**Monash Business School**  
Monash University

<sup>2</sup> Predictions: 16 digital marketing trends for 2016, CMO Australia, 2015, <http://www.cmo.com.au/article/590827/predictions-16-digital-marketing-trends-2016/+&cd=4&hl=en&ct=clnk&gl=au>.



**In our multichannel world, how do advertising channels interplay to influence Australians' service-related purchase decisions?**

To find out, Australia Post commissioned a survey of more than 8,500 Australian consumers who had recently opened or changed their existing credit card, superannuation fund or electricity / gas account.



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# Executive summary

Given the increasing number of channels available, how can service marketers be certain they are using the most effective strategies to influence consumers' purchase decisions?

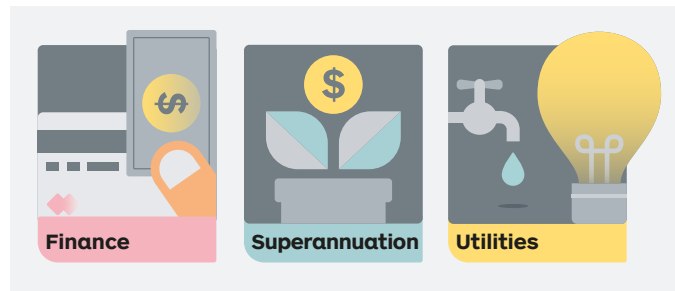
## Re-thinking the role of advertising channels

There's no doubt marketing has changed in recent years, with a noticeable shift towards digital strategies.

Many marketers are focusing their energy on building engagement through relevant online content and inbound strategies. According to the latest CMO Spend Survey, 65 per cent of marketers ranked social media marketing as the highest area of investment in 2015.<sup>3</sup>

Estimates suggest that up to 80 per cent of a customer's research on a product or service is completed before they contact the company that sells it. But given not every customer knows exactly what they need or want from a service provider, we can't rely entirely on their ability to educate themselves.

A multichannel advertising strategy allows service marketers to strategically push their message out to consumers – educating and informing them of the value of products or services – through more 'traditional' outbound channels. And, as this report highlights, these channels are effective and can be used to drive traffic to a service provider's website.



### This report will help you to:

- **Influence Australian consumers with the most effective combination of advertising channels**
- **Optimise your multichannel strategy for your target audience(s)**

By understanding the most effective advertising channels for your target audience(s), you're better positioned to tailor your marketing mix to reach, inform and persuade potential customers – and improve the ROI on your marketing spend.

### Optimal channel combinations

To identify what the optimal mix of advertising channels looks like for service providers, this research sourced the people they want to know and influence: Australian consumers.

The results in this report highlight the interplay between different channels, and the most effective single-channel and multichannel combinations to influence specific audience segments. They reveal the diminishing value of channels within a mix – where at a certain point, additional investment in more channels may not be worthwhile.

<sup>3</sup> CMO Spend Survey 2015: <http://www.gartner.com/smarterwithgartner/digital-marketing-comes-of-age-in-gartners-cmo-spend-survey-2015-2016/>

# Research approach

Developed, conducted and analysed by the ACRS research unit, this study captured consumer preferences for exposure to single advertising channels and multichannel combinations.

**In addition to openly asking consumers which advertising channels they prefer – the survey was designed to expose the channels that consumers actually use when making purchase decisions, by obtaining unconscious (unguarded) responses through advanced choice modelling.**

Consumers qualified for participation based on having a recent and relevant banking and finance, superannuation, or utilities purchase experience. Based on their recent experience category, participants were asked to imagine themselves in a hypothetical purchase situation and at a specific stage in the purchase journey – initial consideration, evaluating options or final purchase decision.

Consumers were each presented with eight different sets of channels. The combination and range of channels varied in each set and consumers were asked to make a series of choices related to which channel(s) would be most and least useful in their decision-making process. Across the total survey sample, every possible combination of channels was presented.

This enabled ACRS to identify the effectiveness of each channel and its contribution to consumers' decisions at each stage of their journey to purchase – based on unconscious decision-making drivers.

The results in this report outline consumer preferences for exposure to a channel or set of channels when making service-related purchases. There is no relationship between channel preference and the cost of channel(s) as an advertising medium.

**For more information about the research methodology, please refer to the Appendix.**

## Isolated versus combined channel effectiveness

This research looked at consumers' single-channel preferences and multichannel preferences, to identify the optimal advertising mix for services.

- **Optimal single channel** – refers to the individual channel that most effectively influences consumers, as an isolated approach.
- **Optimal advertising mix** – refers to the mix of channels that most effectively influences consumers, as a multichannel approach.

## Sample

A total of 8,682 consumers representative of the Australian population in terms of gender, age and residential location completed the choice model.

## Channels examined

- **Catalogues & flyers**
- **Personalised direct mail**
- **TV advertising**
- **Email marketing**
- **Newspaper & magazine advertising**
- **Websites**
- **Radio advertising**
- **Social media advertising**
- **Billboards & other outdoor advertising**
- **Banner ads on websites**

# Audience segments



## Youth

Typically university students or part-time workers, under 25 years of age.



## Younger Professionals

Professionals under 40 years of age who have no children and a household income of between \$50,000 and \$150,000.



## Younger Families

Families with children under 10 years of age who have a dual household income of between \$50,000 and \$150,000.



## Older Families

Families with children over 10 years of age who have a dual household income of between \$50,000 and \$150,000.



## Home Duties

Most likely to have small children, with a household income under \$50,000.



## Older Professionals


Professionals over 40 years of age with a household income of over \$150,000.



## Retirees

Seniors aged over 65 with a household income under \$50,000.



A photograph of two women sitting on a sofa in a warm, sunlit room. The woman in the foreground is wearing a red sweater and a grey patterned shawl, resting her chin on her hand. The woman behind her is wearing a light-colored sweater and holding a black remote control. The background features a window with bright light and a wooden radiator.

For service providers, where purchase decisions are complex, meeting customer expectations for engagement is essential.





Just four channels – websites, personalised direct mail, TV ads and catalogues and flyers – influence up to 92 per cent of a consumers' service-related purchase decision.

The optimal mix of advertising channels is the same across the banking and finance, superannuation and utilities sectors.

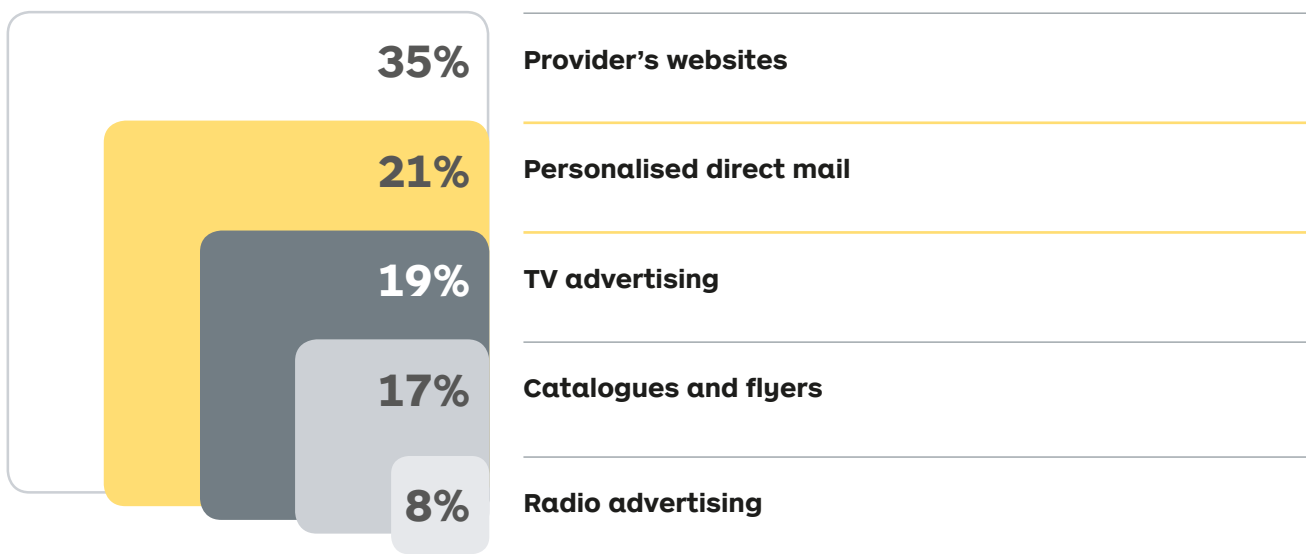
# What is the optimal mix of advertising channels for service providers?

For service marketers seeking to optimise their marketing influence, the most effective combination of advertising channels looks surprisingly simple.

## Optimal advertising mix for services

Contribution to purchase decision

Channel



*Notes: Combined channel effects based on unstated / revealed data from the choice modeling. Channel combinations based on positive contributions only.*

### Websites are the foundation for marketing communication

The importance of a service providers' website in the advertising mix is indisputable. As the source of all product, service and company information, it clearly helps consumers research and validate their choice of service provider and product.

### Traditional channels interplay to drive online conversion

Personalised direct mail (the second most influential channel for service providers), appears to interplay with TV advertising, catalogues and flyers and radio advertising to drive customer conversion via a service provider's website.

### Perceptions of influence

Because the research analysis looked at openly stated responses (how effective a channel is believed to be) and unstated responses (based on unconscious choices for specific scenarios), ACRS uncovered an attitude-behaviour gap.

On an unconscious level, websites are by far the most influential channel (35 per cent contribution to purchase decision), yet when asked directly about the channels they use, consumers perceived these to be catalogues and flyers (18 per cent), TV advertising (17 per cent) and websites (12 per cent). This highlights the difference between the channels we perceive to be useful and our unconscious decision drivers.

# Navigating the path to purchase

When considering purchasing a new service, consumers will use many different channels to find relevant information, weigh up their options and make a final decision. That's why it's important to understand the most effective channels for engaging consumers throughout this journey – and retaining those who may be thinking about switching providers.

## Does the optimal advertising mix vary across the purchase journey?

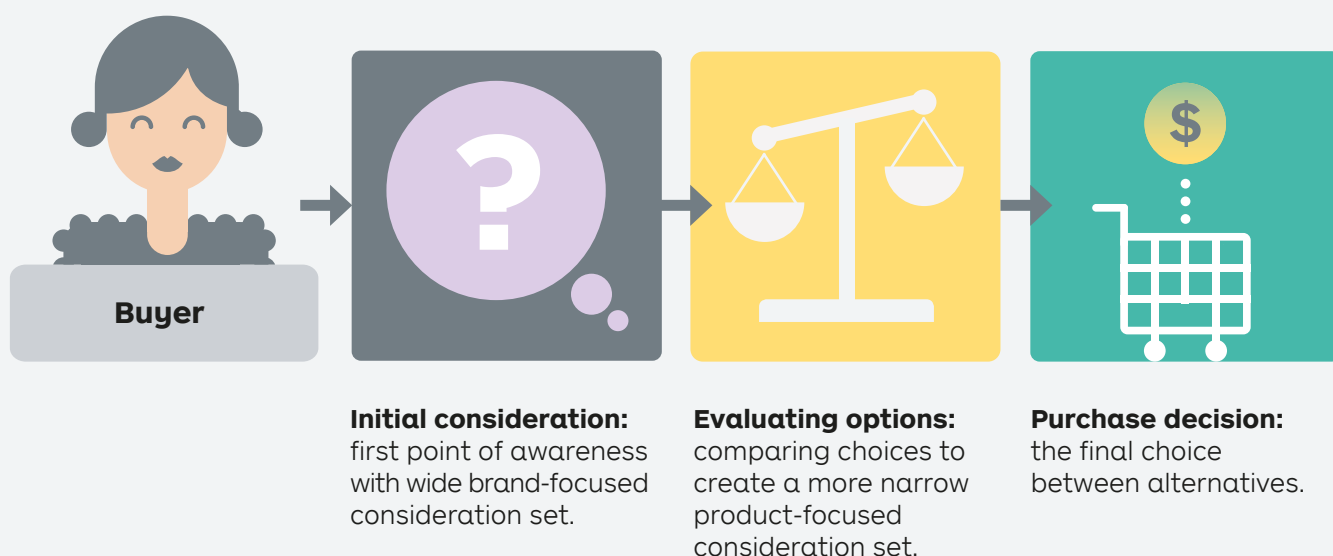
In good news for services marketers hoping to simplify their planning (or stretch their marketing dollars further), the optimal mix of advertising channels for influencing consumers remains the same at every stage of the purchase journey. However, the importance of specific channels at each stage does vary, and as we'll see later in this report, the combination of channels also varies by audience segment.

## Implications for marketing spend

Personalised direct mail, TV ads and catalogues and flyers are more influential during the 'initial consideration' stage. Whereas, radio ads play a more significant role when a final choice is made between alternative products / services – perhaps as a quick and simple reminder to reinforce a decision.

Given many service purchases (or financial applications) may be made through the company's website, it's not surprising that this is the most significant channel at the final moment of truth.

## Stages of the consumer purchase journey







The optimal advertising mix remains consistent across the purchase journey, however the significance of channels varies at each stage.

### Optimal advertising mix for services across purchase journey

Channel and stage in purchase journey

Contribution to purchase decision



#### Websites

Initial consideration	<b>30%</b>	
Evaluating options	<b>37%</b>	
Purchase decision	<b>45%</b>	



#### Personalised direct mail

Initial consideration	<b>23%</b>	
Evaluating options	<b>19%</b>	
Purchase decision	<b>2%</b>	



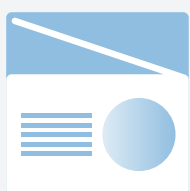
#### TV ads

Initial consideration	<b>17%</b>	
Evaluating options	<b>19%</b>	
Purchase decision	<b>16%</b>	



#### Catalogues and flyers

Initial consideration	<b>17%</b>	
Evaluating options	<b>16%</b>	
Purchase decision	<b>7%</b>	



#### Radio ads

Initial consideration	<b>13%</b>	
Evaluating options	<b>8%</b>	
Purchase decision	<b>31%</b>	

Notes: Combined channel effects based on unstated / revealed data from the choice modeling. Channel combinations based on positive contributions only.

# Understanding demographic differences

We know consumers are now in control of the channels they use to find information about products and services. Given the shift from passive absorption to proactive search, it's never been more important to engage with them on their terms.

While the optimal mix of advertising channels is consistent across banking and finance, superannuation and utilities, and the channels in this mix are effective – to varying degrees – at each stage of the purchase journey, channel preferences differ between audience segments.

One thing that still holds true – regardless of a consumer's life stage – is the importance of the company website as an information and conversion source.

## Optimal advertising mix by audience segments

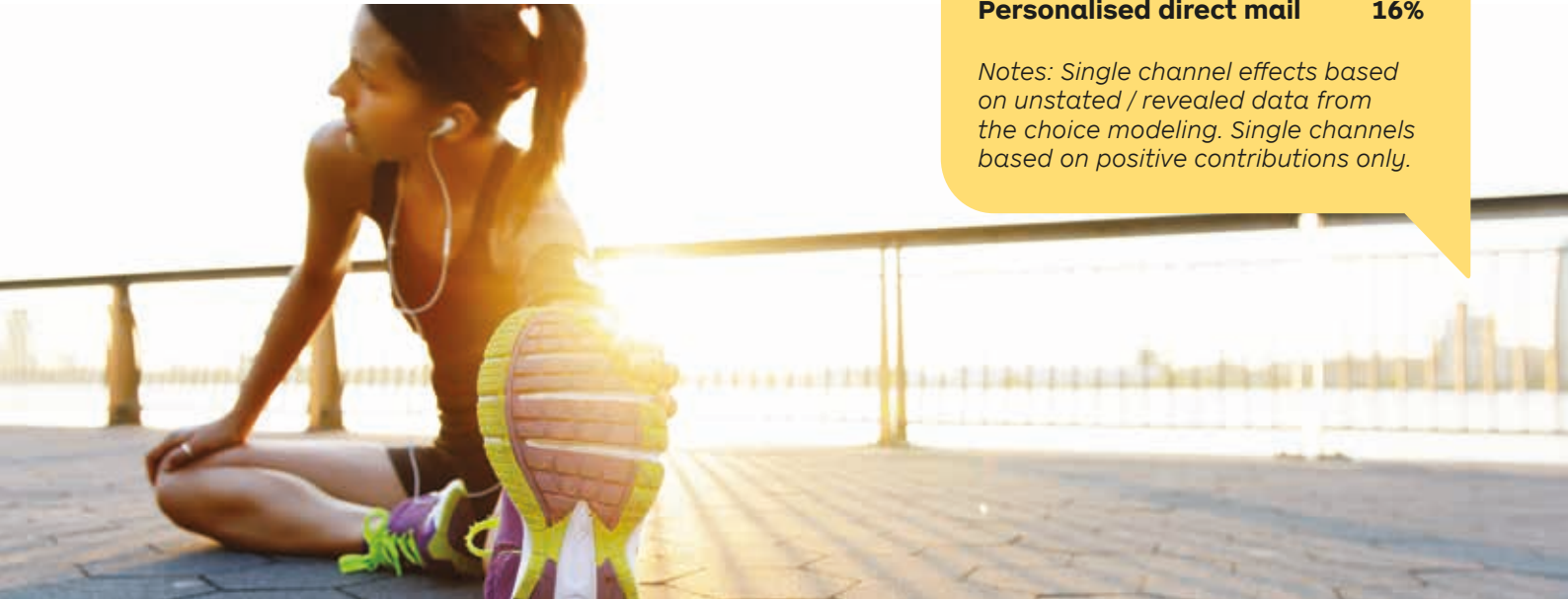
	Youth	Younger Professionals	Younger Families
Websites	High	High	High
Personalised direct mail	Low	High	Low
TV advertising	High	High	High
Catalogues and flyers	High	Low	High
Newspaper / magazine advertising	High	High	Low
Radio advertising	Low	Low	High
Email marketing	Low	Low	High
Billboards and other outdoor advertising	Low	Low	Low
Banner ads on websites	Low	Low	Low
Social media advertising	Low	Low	Low





# Youth

Given the buzz about Millennial preferences for brand engagement, the fact that social media ads don't influence their services purchases may come as a surprise. Perhaps the tangible nature of print has more cut-through than marketers think.



## Optimal single channel

If you only use one channel, as an isolated marketing tactic – the top channels to consider are:

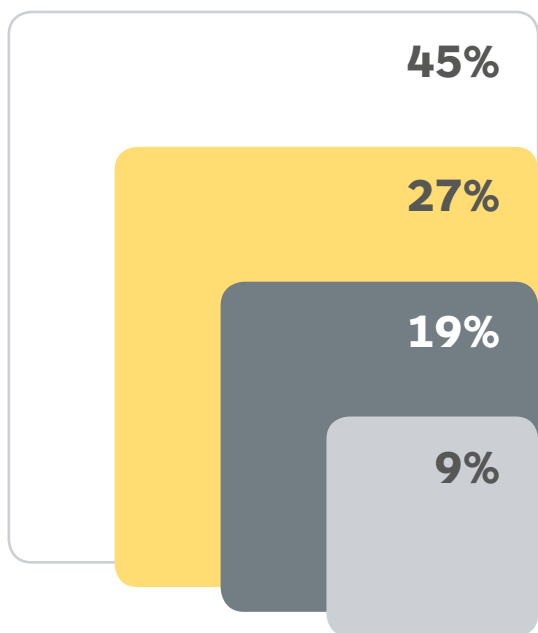
<b>Websites</b>	<b>35%</b>
<b>TV ads</b>	<b>21%</b>
<b>Personalised direct mail</b>	<b>16%</b>

*Notes: Single channel effects based on unstated / revealed data from the choice modeling. Single channels based on positive contributions only.*

## Optimal advertising mix for Youth

13% Youth

Contribution to purchase decision



Channel

**Websites**

**TV ads**

**Catalogues and flyers**

**Newspaper / magazine ads**

*Notes: Combined channel effects based on unstated / revealed data from the choice modeling. Channel combinations based on positive contributions only.*



# Younger Professionals

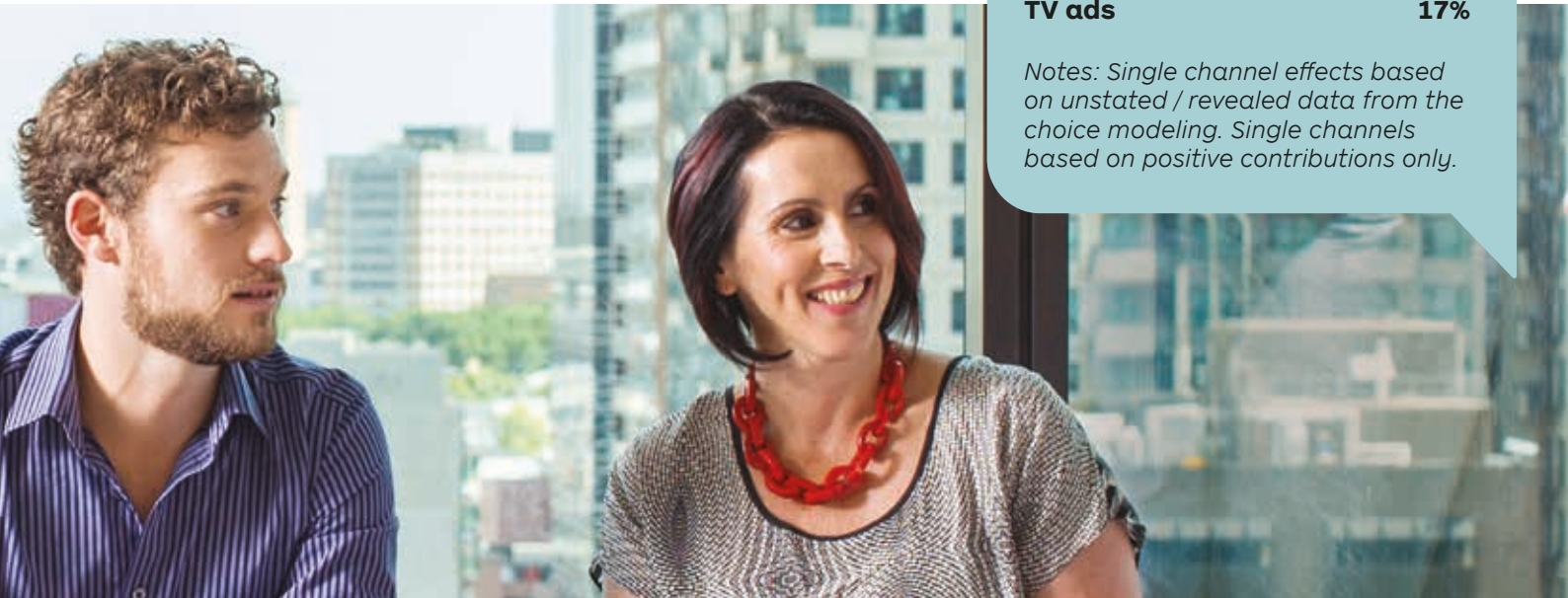
Just four channels make up the optimal mix of advertising channels for Younger Professionals, and within this mix the influence of each channel is reasonably similar.

## Optimal single channel

If you only use one channel, as an isolated marketing tactic – the top channels to consider are:

<b>Websites</b>	<b>31%</b>
<b>Personalised direct mail</b>	<b>19%</b>
<b>TV ads</b>	<b>17%</b>

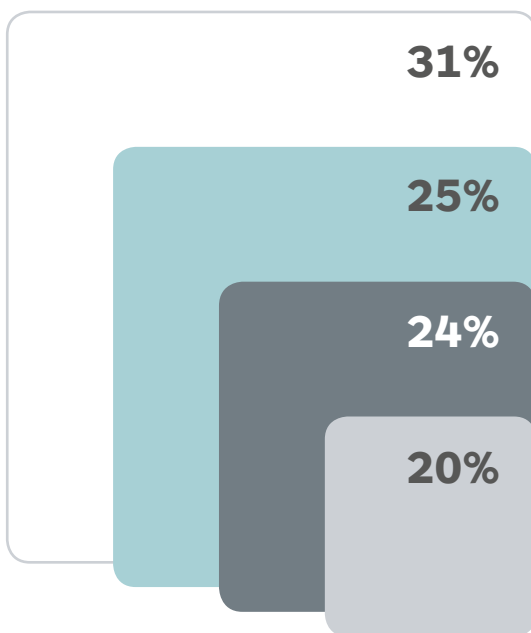
*Notes: Single channel effects based on unstated / revealed data from the choice modeling. Single channels based on positive contributions only.*



## Optimal advertising mix for Younger Professionals

7% Younger Professionals

Contribution to purchase decision



Channel

**Websites**

**Personalised direct mail**

**TV ads**

**Newspaper / magazine ads**

*Notes: Combined channel effects based on unstated / revealed data from the choice modeling. Channel combinations based on positive contributions only.*

# Younger Families

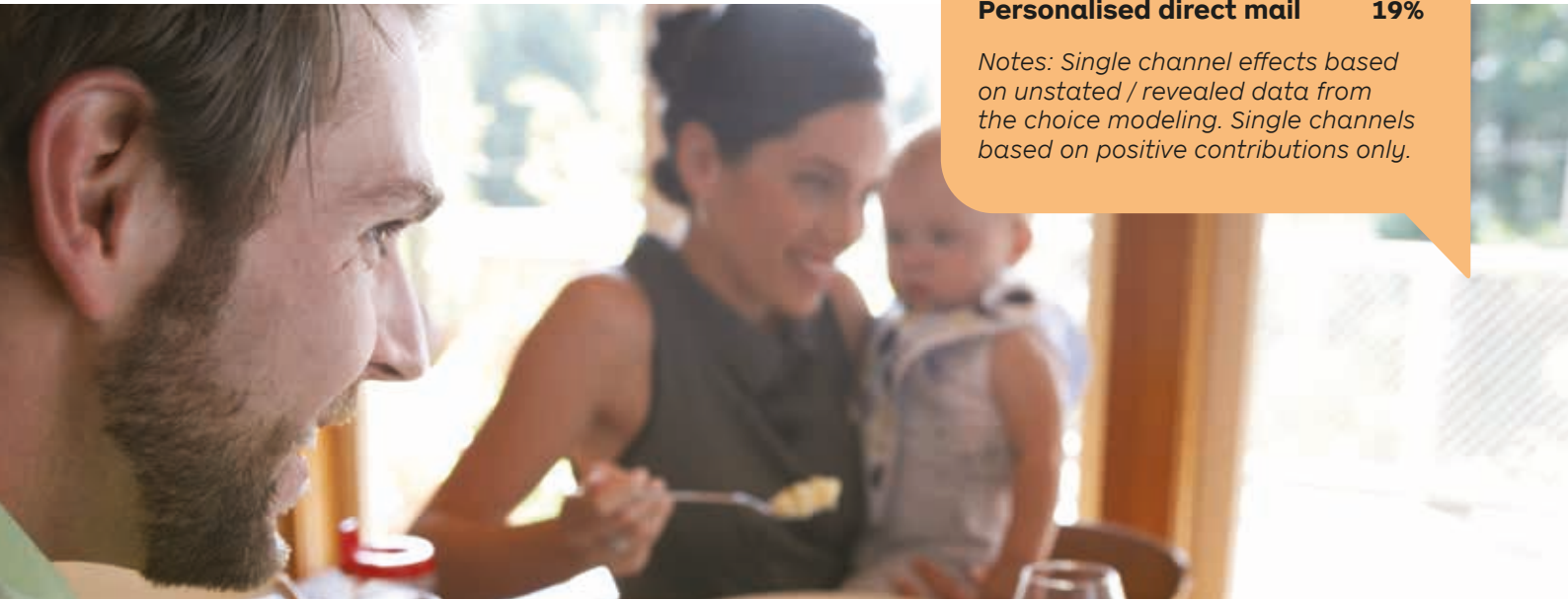
For Young Families making a service purchase, a provider's website is the most important channel by far. TV ads follow and together these two channels influence over 70 per cent of their purchase decision.

## Optimal single channel

If you only use one channel, as an isolated marketing tactic – the top channels to consider are:

<b>Websites</b>	<b>46%</b>
<b>TV ads</b>	<b>22%</b>
<b>Personalised direct mail</b>	<b>19%</b>

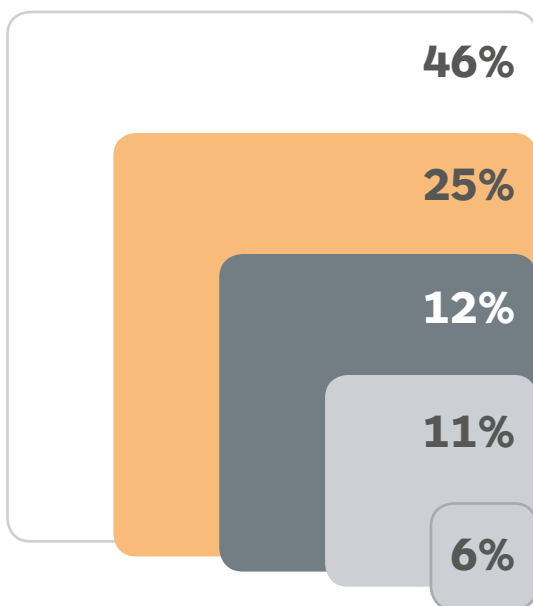
*Notes: Single channel effects based on unstated / revealed data from the choice modeling. Single channels based on positive contributions only.*



## Optimal advertising mix for Younger Families

7% Younger Families

Contribution to purchase decision



Channel

**Websites**

**TV ads**

**Radio ads**

**Email marketing**

**Catalogues and flyers**

*Notes: Combined channel effects based on unstated / revealed data from the choice modeling. Channel combinations based on positive contributions only.*

# Older Families

Websites and personalised direct mail have the most influence on the services purchases of older families. This is a key demographic for service providers seeking to retain customers – given the high costs of running a family household.

## Optimal single channel

If you only use one channel, as an isolated marketing tactic – the top channels to consider are:

<b>Websites</b>	<b>25%</b>
<b>Personalised direct mail</b>	<b>23%</b>
<b>Catalogues and flyers</b>	<b>15%</b>

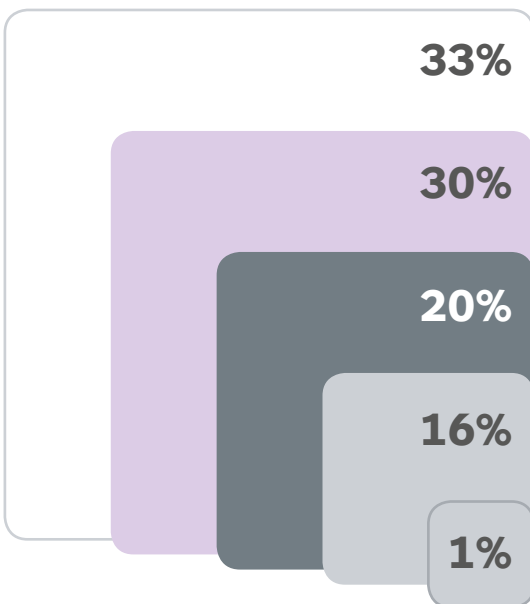
*Notes: Single channel effects based on unstated / revealed data from the choice modeling. Single channels based on positive contributions only.*



## Optimal advertising mix for Older Families

23% Older Families

Contribution to purchase decision



Channel

**Websites**

**Personalised direct mail**

**Catalogues and flyers**

**TV ads**


**Radio ads**

*Notes: Combined channel effects based on unstated / revealed data from the choice modeling. Channel combinations based on positive contributions only.*









At a certain point, adding more channels to an advertising mix may not lead to any greater influence on consumer purchase decisions.

The value of channels in an audience segment's optimal advertising mix represents the degree of influence on consumers' purchase decisions.

There is no relationship between a consumer's preference for exposure to a combination of channels and advertising spend.

# Home Duties

Two targeted channels – email marketing and personalised direct mail – attract the attention of stay-at-home parents. Along with TV ads, they most likely drive engagement with a service provider’s website, which influences near to half their purchase decision.

## Optimal single channel

If you only use one channel, as an isolated marketing tactic – the top channels to consider are:

<b>Websites</b>	<b>36%</b>
<b>Catalogues and flyers</b>	<b>22%</b>
<b>Email marketing</b>	<b>15%</b>

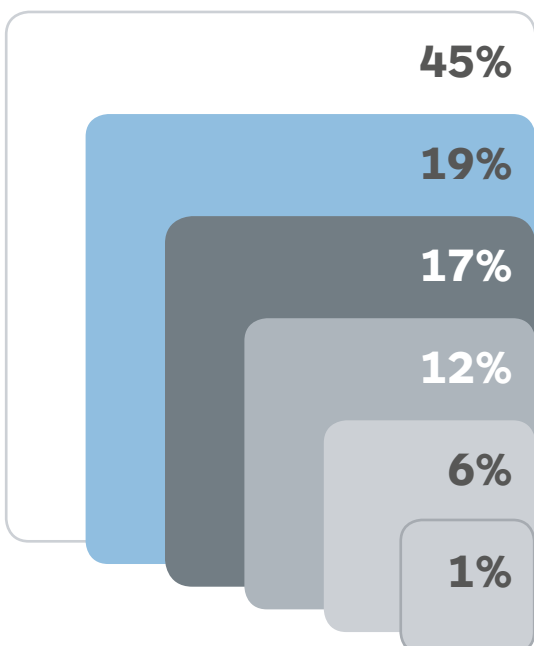
*Notes: Single channel effects based on unstated / revealed data from the choice modeling. Single channels based on positive contributions only.*



## Optimal advertising mix for stay-at-home Home Duties

22% Home Duties

Contribution to purchase decision



Channel

**Websites**

**Email marketing**

**TV ads**

**Personalised direct mail**

**Radio ads**

**Newspaper / magazine ads**

*Notes: Combined channel effects based on unstated / revealed data from the choice modeling. Channel combinations based on positive contributions only.*

# Older Professionals

Interestingly, the mix of channels for influencing Older Professionals is the same as that for stay-at-home parents – with slightly varying degrees of channel influence on their purchase decisions.

## Optimal single channel

If you only use one channel, as an isolated marketing tactic – the top channels to consider are:

<b>Websites</b>	<b>45%</b>
<b>Email marketing</b>	<b>16%</b>
<b>TV ads</b>	<b>15%</b>

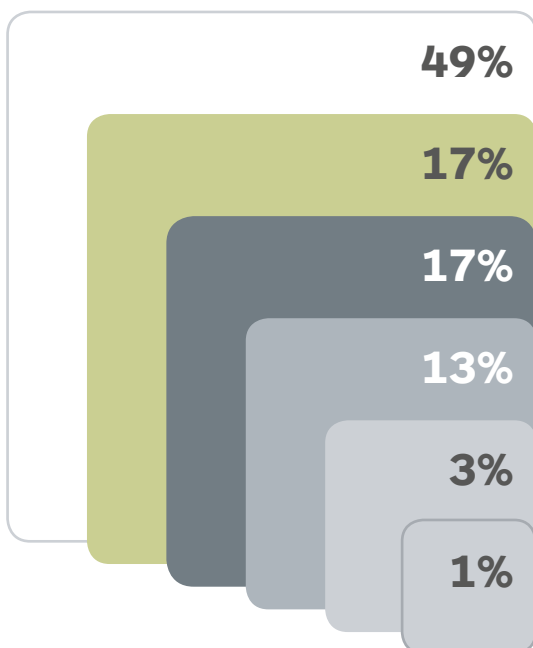
*Notes: Single channel effects based on unstated / revealed data from the choice modeling. Single channels based on positive contributions only.*



## Optimal advertising mix for Older Professionals

23% Older Professionals

Contribution to purchase decision



Channel

**Websites**

**Email marketing**

**TV ads**

**Personalised direct mail**

**Newspaper / magazine ads**

**Radio ads**

*Notes: Combined channel effects based on unstated / revealed data from the choice modeling. Channel combinations based on positive contributions only.*

# Retirees

A broader range of channels influence Retirees than any other audience segment, highlighting their attention to many forms of print and digital media. They're the only audience to be influenced by billboards and other outdoor ads and banners ads on websites.

## Optimal single channel

If you only use one channel, as an isolated marketing tactic – the top channels to consider are:

<b>Websites</b>	<b>35%</b>
<b>TV ads</b>	<b>15%</b>
<b>Email marketing</b>	<b>13%</b>

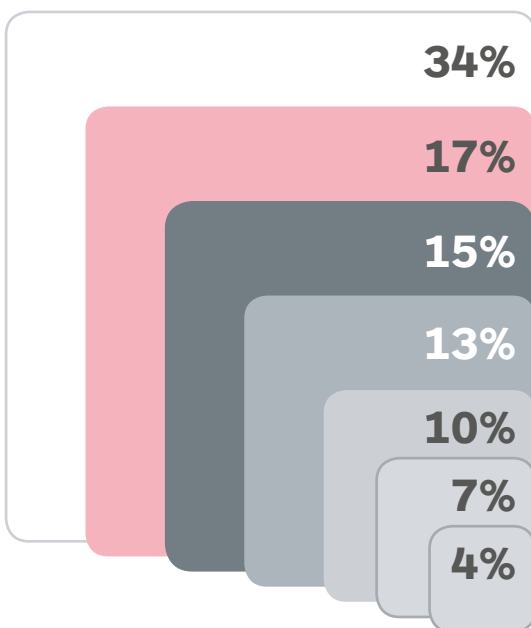
*Notes: Single channel effects based on unstated / revealed data from the choice modeling. Single channels based on positive contributions only.*



## Optimal advertising mix for Retirees

20% Retirees

Contribution to purchase decision



Channel

**Websites**

**Radio ads**

**Billboards and other outdoor ads**

**Email marketing**

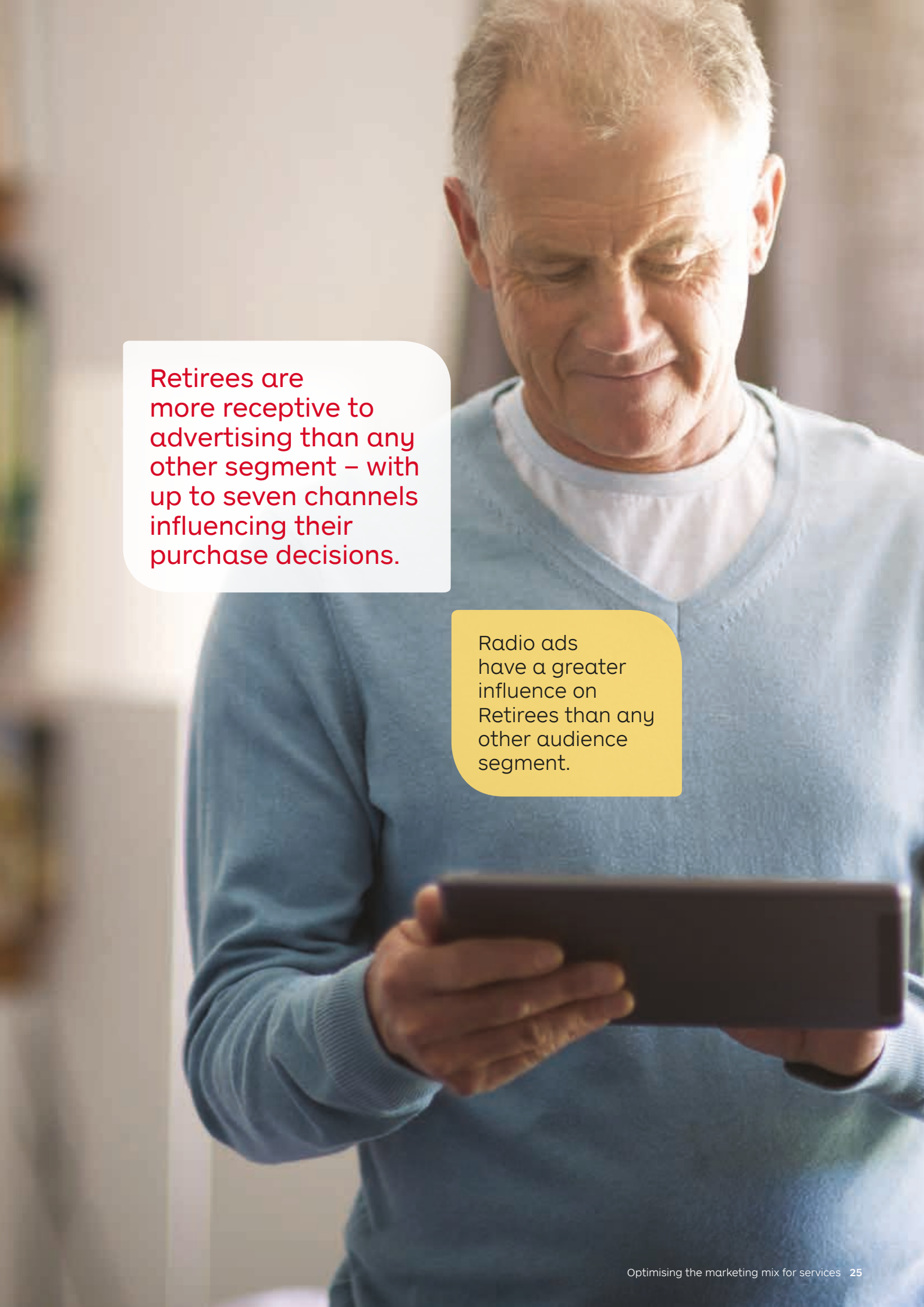
**Personalised direct mail**

**Banner ads on websites**

**Catalogues and flyers**

*Notes: Combined channel effects based on unstated / revealed data from the choice modeling. Channel combinations based on positive contributions only.*





Retirees are more receptive to advertising than any other segment – with up to seven channels influencing their purchase decisions.

Radio ads have a greater influence on Retirees than any other audience segment.

# What's the social advertising story?

Social media advertisements do not feature in any optimal advertising mix – whether we break it down by service sector, stage of the purchase journey or audience segment.

**To understand why, we undertook further analysis of consumers' open responses about the effectiveness of social advertisements.**

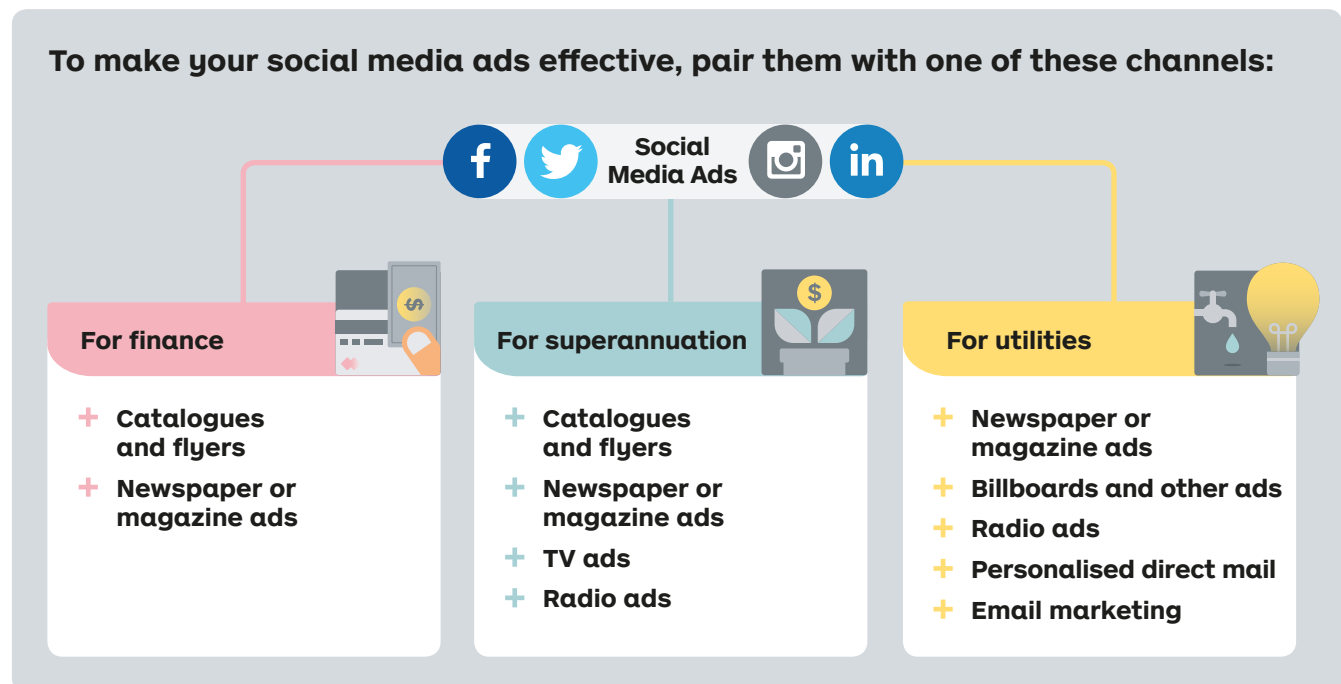
## Concerns with social

When asked openly about their drivers for using or not using channels, consumers said social ads were 'easier to ignore' (64 per cent) and 'less trustworthy' (22 per cent). Clearly, this is a channel that marketers need to navigate wisely. There's a fine line between intruding into a customer's personal networks, and providing useful and valuable content through their chosen social media platforms.

## The interplay of channel pairs

Given nearly two-thirds of marketers are boosting budgets for advertising on social platforms in 2016<sup>4</sup>, you may be wondering how to increase the effectiveness of this channel.

This research found that when paired with specific channels, social ads do have more relevance and effectiveness increases. If you're using social media ads as a marketing tactic, make them effective by pairing them with one of the following channels for your service sector:



*Notes: Combined channel effects based on un stated / revealed data from the choice modeling. Channel combinations based on positive contributions only.*

<sup>4</sup> Salesforce Research State of Marketing 2016: <https://www.salesforce.com/blog/2016/03/state-of-marketing-2016.html#financial-services/tt>



Social media ads are only influential on services purchases when paired with specific channels.





The research findings in this report should make strategy development easier for service marketers – providing greater insight into the channel preferences of target audiences. By optimising your advertising mix, you can maximise your marketing impact.



# Conclusion

## Optimising multichannel advertising for service purchases

This research reveals that the optimal advertising mix for banking and finance, superannuation and utilities is actually quite simple.

It's consistent across the three sectors, and the same channels are effective at each stage of the purchase journey. The four key channels – websites, personalised direct mail, TV advertising, and catalogues and flyers – play a cohesive role in a successful multichannel approach.

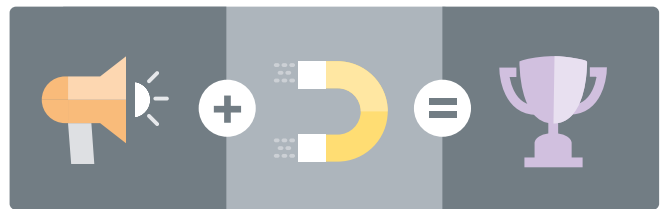
However, the importance of some channels varies at each purchase stage. Personalised direct mail and catalogues and flyers are more valuable during the information gathering stage, compared with radio advertising and websites at the final stage of purchase. TV advertising is consistently influential at every stage.

Given the pressure to reach more people and achieve measurable results without necessarily increasing resources, being able to design a relatively simple multichannel strategy for Australian consumers is good news for service marketers. Indeed, at a certain point, spreading your budget more thinly over more channels may not lead to any greater impact.

## Targeting the mix for your audience

It's also important to understand the different consumer preferences for each channel. A service provider's website is essential as a source of information and a point of conversion for all audience segments. Notably, the number of channels that influence consumers increases as they age. And despite any assumptions about the time young people may spend on social and digital media, this does not equate to increased effectiveness of social media ads and banner ads on websites.

## Advertising enhances inbound marketing efforts



If a strong content strategy is the cornerstone of your inbound marketing efforts, optimising your advertising strategy with the right interplay of channels for your target audience(s) can help to quickly build awareness and support consumers through their decision-making journey – ultimately moving the needle on revenue faster.

There is no doubt multichannel marketing is a powerful strategy for service sectors, and it's essential for marketers to balance their online and offline mix to reach the right audience with the right message, at the right time.

# Appendix

## Research methodology

This study was commissioned by Australia Post and developed, conducted and analysed by the Australian Consumer, Retail, and Services (ACRS) research unit within the Department of Marketing at Monash Business School.

Choice modeling is commonly used to understand the decisions people make in their everyday lives. In this study, it was applied to measure the unique effectiveness of individual and combined advertising channels in the banking and finance, superannuation and utilities sectors.

An online survey captured marketing channel effectiveness and interactions.

A total sample of 8,682 Australians representative of the population in terms of gender, age and residential location completed the survey.

Consumers qualified for participation based on having recently opened or changed an existing credit card, super fund or electricity / gas account. This ensured that the choice task was not too burdensome and was grounded within the context of a recent experience.

**Consumers were asked to imagine themselves in a hypothetical situation at a specific stage of the purchase journey.**

They were presented with eight sets of varying combinations of channels, including different numbers of channels, to allow robust analysis of every possible variation. Across the total survey sample, these different sets were represented equally.



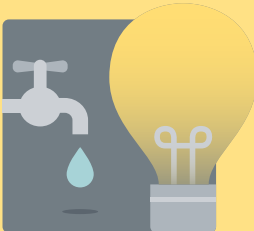
For each set, consumers were asked to make a series of choices based on the following questions:

- 1. Which combination of communication methods would be most and least useful?**
- 2. How useful would the combinations of communication methods be?**
- 3. Which one communication method would be most useful?**
- 4. Which one communication method would be least useful?**

It is important to note that following the initial round of analysis, no major differences were found between preferred channel combinations for banking and finance, superannuation or utilities or across different stages of the consumer purchase journey. Therefore, these three sectors were collapsed into one group – ‘Services’ – for the analysis of individual audience segments.

## Hypothetical purchase scenarios across purchase journey

The major part of the study involved an experiment which was designed to manipulate a specific product purchase decision across the three industry verticals and three consumer purchase journey stages using hypothetical scenarios.

Sector	Initial consideration	Evaluating options	Purchase decision
<b>Banking and finance</b> 	<p>Imagine that you are considering <b>applying for a new credit card</b> and you want to understand which banks or financial institutions and which types of cards will be available to you.</p> <p><b>918 respondents</b></p>	<p>Imagine that you are considering <b>applying for a new credit card</b>. You have already looked at which banks or financial institutions and which type of cards are available to you. You are now weighing up which one to choose.</p> <p><b>947 respondents</b></p>	<p>Imagine that you are considering <b>applying for a new credit card</b>. You have already evaluated your options. You are now seeking to make a final decision and sign up.</p> <p><b>914 respondents</b></p>
<b>Superannuation</b> 	<p>Imagine that you are <b>considering becoming a member of a super fund</b> (or joining a new super fund) and you are thinking about which products / plans will be available to you from the various super funds.</p> <p><b>963 respondents</b></p>	<p>Imagine that you are <b>considering becoming a member of a super fund</b> (or joining a new super fund). You have already looked at which products / plans are available to you from the various super funds. You are now weighing up which one to choose.</p> <p><b>911 respondents</b></p>	<p>Imagine that you are <b>considering becoming a member of a super fund</b> (or joining a new super fund). You have already evaluated your options. You are now seeking to make a final decision and sign up.</p> <p><b>1,001 respondents</b></p>
<b>Utilities</b> 	<p>Imagine that you are about to move to a new house and you are thinking about <b>which electricity or gas providers</b>, policy types and plans will be available to you in the area.</p> <p><b>1,023 respondents</b></p>	<p>Imagine that you are about to move to a new house. You have already looked at <b>which electricity or gas providers</b>, policy types and plans are available to you and their different plans. You are now weighing up which one to choose.</p> <p><b>1,028 respondents</b></p>	<p>Imagine that you are <b>about to move to a new house</b>. You have already evaluated your options. You are now seeking to make a final decision and sign up.</p> <p><b>977 respondents</b></p>



### **Keen for more insights?**

Australia Post's Multichannel Model Builder can assist service marketers to understand which channel combinations may produce the best returns. Please ask your Australia Post Account Manager for more information or call 13 11 18.

For more research results related to consumer attitudes towards and preferences for mail and other advertising channels, visit [auspost.com.au/business-solutions/research-reports.html](https://auspost.com.au/business-solutions/research-reports.html)

*This report has been prepared by Australia Post, based on the research findings of the Australian Consumer, Retail, and Services (ACRS) research unit within the Department of Marketing at the Monash Business School. The report and research findings are current as of November 2015. Australia Post has published these findings with permission, and accepts no responsibility for their accuracy and / or completeness.*