

Grow your customers with Daily IQ

The Customer tools can help you:

- Find out who your customers are by age, gender and location.
- Identify your new versus repeat customers.
- Analyse the spending patterns of your customers.
- Compare consumer spending across two time periods in a selected geographic area.

Understanding the data

Loyalty, Demographics and Location

- Data is based on CommBank card (EFTPOS and credit) transactions on CommBank merchant facilities (physical and online) after 1 December 2015.
- These tools are only available to business customers with a CommBank merchant facility settling into a CommBank settlement account.

Local Economic Impact

- Data sources vary throughout the tool. Refer to the Data Source section within the tool for further information.

Definitions

Age: Predefined age brackets based on the primary card holder.

Gender: Gender based on the primary card holder.

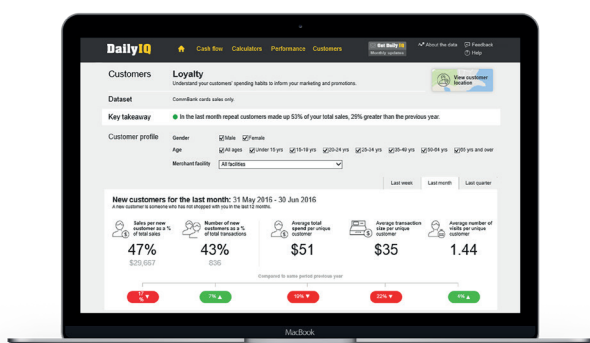
Merchant facility: A unique Facility ID. It will be displayed by the name of your Facility ID account in CommBiz/NetBank. Multiple terminals may be linked to the same Facility ID.

New customer: Someone who has transacted with you in the selected period but has not transacted with you in the last 12 months.

Repeat customer: Someone who has transacted with you in the selected period and at least once in the last 12 months.

Suburb: The suburbs where your customers are located based on the primary card holder.

Unique customer: Someone who has shopped with you in the selected period. If they have shopped with you multiple times in that period, they will only count as one customer. A unique customer could be a *New customer* or a *Repeat customer*.



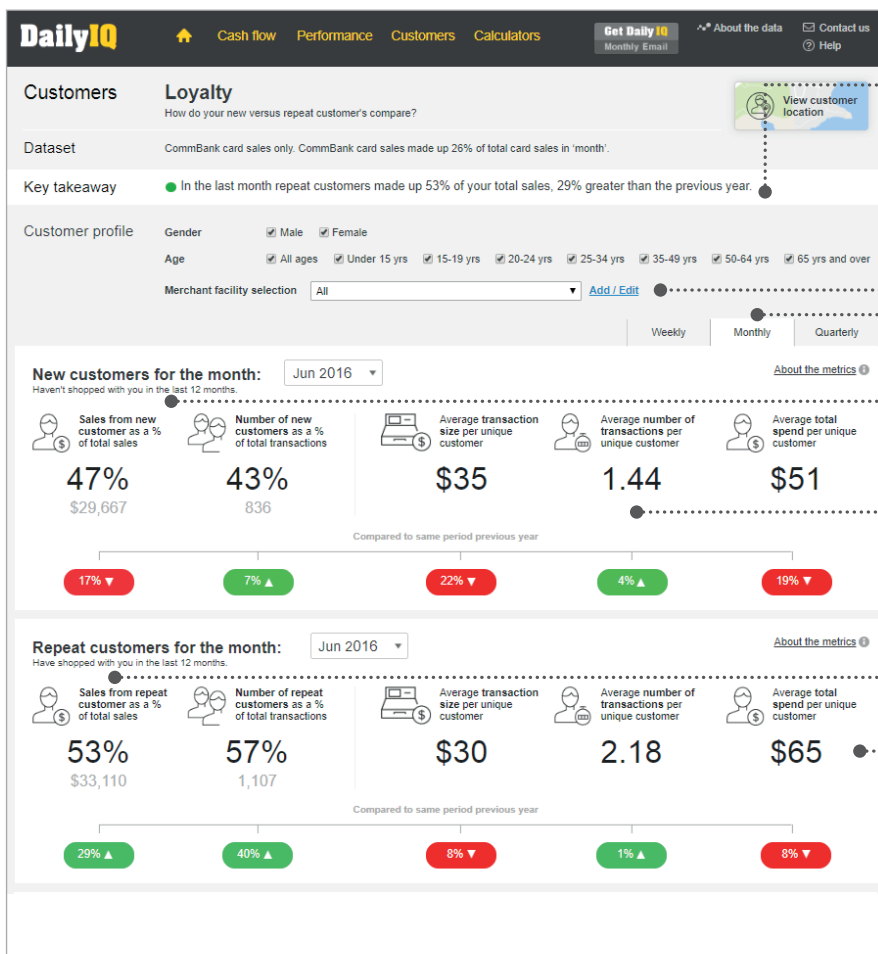
Customer loyalty

How do your new and repeat customers compare?

- Identify your percentage of new and repeat customers.
- Analyse differences between new and repeat customers across multiple variables: total customers, total sales, average transaction size, average transaction frequency, average total spend; and view how these have changed since last year.
- Compare the spending patterns of your new and repeat customers across different merchant facilities and timeframes.
- Filter by age and gender to understand the differences in spending patterns of new and repeat customers.

Examples of ways to use these insights

- Implement marketing and promotions to attract new customers.
- Implement a loyalty program to reward repeat customers.



- Key takeaway: your percentage of repeat customers last month compared to last year
- Filter the customer profile by age, gender and merchant facility
- Create custom merchant facility groups
- View data for different time periods
- Find out your percentage of sales by new customers
- View the spending habits of your new customers
- Find out your percentage of sales by repeat customers
- View the spending habits of your repeat customers

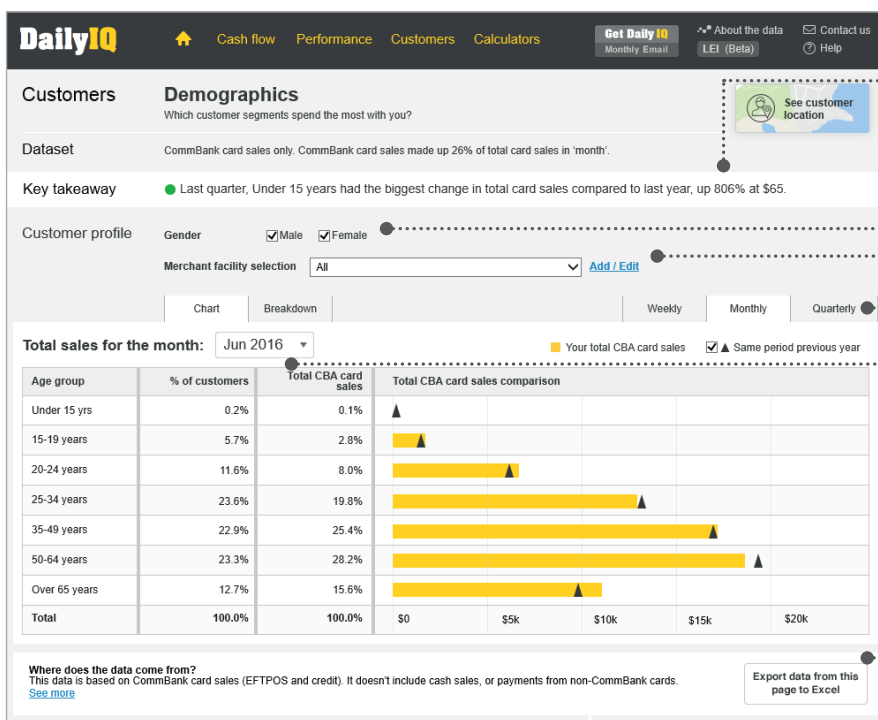
Customer demographics

Which customers spend the most with you?

- Find out the age and gender of your customers based on transactions for the last week, last month and last quarter.
- Analyse which customer segments spend the most and transact with you most frequently.
- Identify which customers, by age and gender, transact at each of your merchant facilities.
- Compare your total sales this week, month or quarter with the same period last year, filtered by customer age, gender and merchant facility.
- Identify differences in the spending habits of your customer segments by analysing the average transaction size, frequency and total spend.

Examples of ways to use these insights

- Identify the most valuable customer segments and tailor marketing activities to grow these segments.
- Consider a rewards program to incentivise customers for repeat visits or spending more each time they visit.
- Consider how customers' demographics and spending patterns align with the business.



Key takeaway: which age group had the biggest change in total sales compared to last year

Filter results by gender and merchant facility

Create custom merchant facility groups

View data for different time periods

View a breakdown of spending patterns including average transaction size, frequency and total spend

Download to Excel

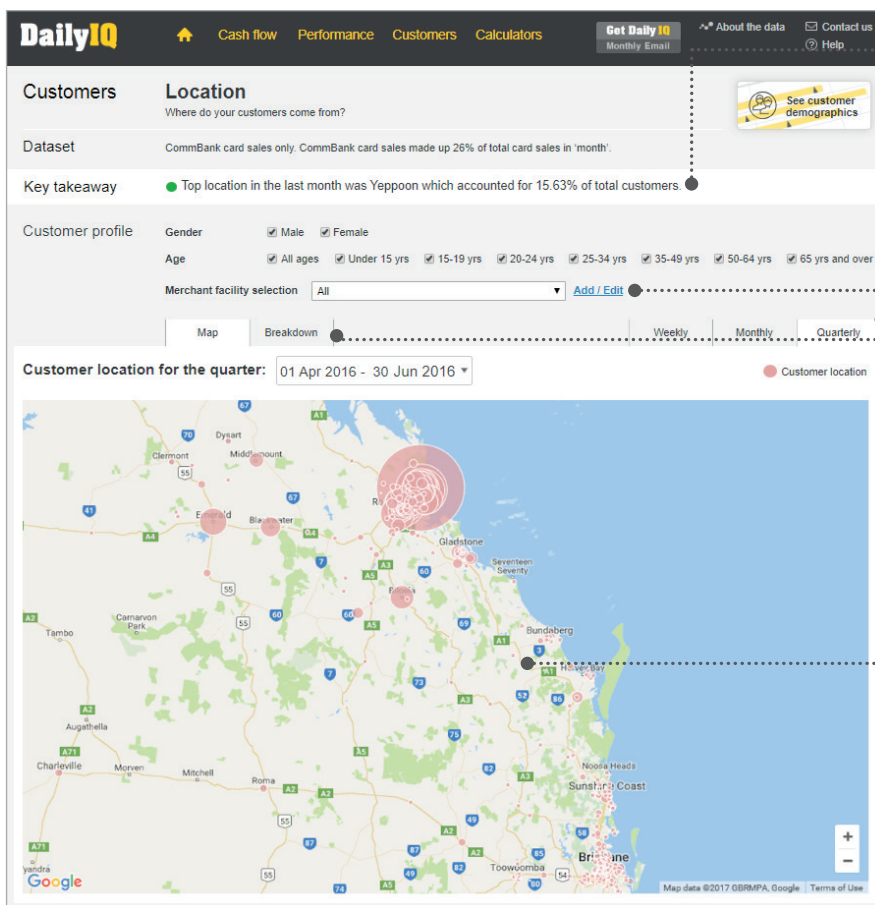
Customer location

Where do your customers come from?

- Determine which suburbs your customers come from by age, gender and merchant facility.
- Identify which suburbs have the highest number of your customers.
- Compare the number of your customers in each suburb this year to the same period last year.
- Consider how different suburbs are driving differences in spending patterns.
- Compare how your customers' locations vary across different merchant facilities and timeframes.

Examples of ways to use these insights

- Target key suburbs with tailored marketing messages.
- Identify locations for new stores.



Key takeaway: which location performed the best last month

Filter the customer profile by age, gender, merchant facility and location

Create custom merchant facility groups

View data for different time periods

View a breakdown of customers by suburb

See where your customers are located. The larger the circle the more customers you have in that location

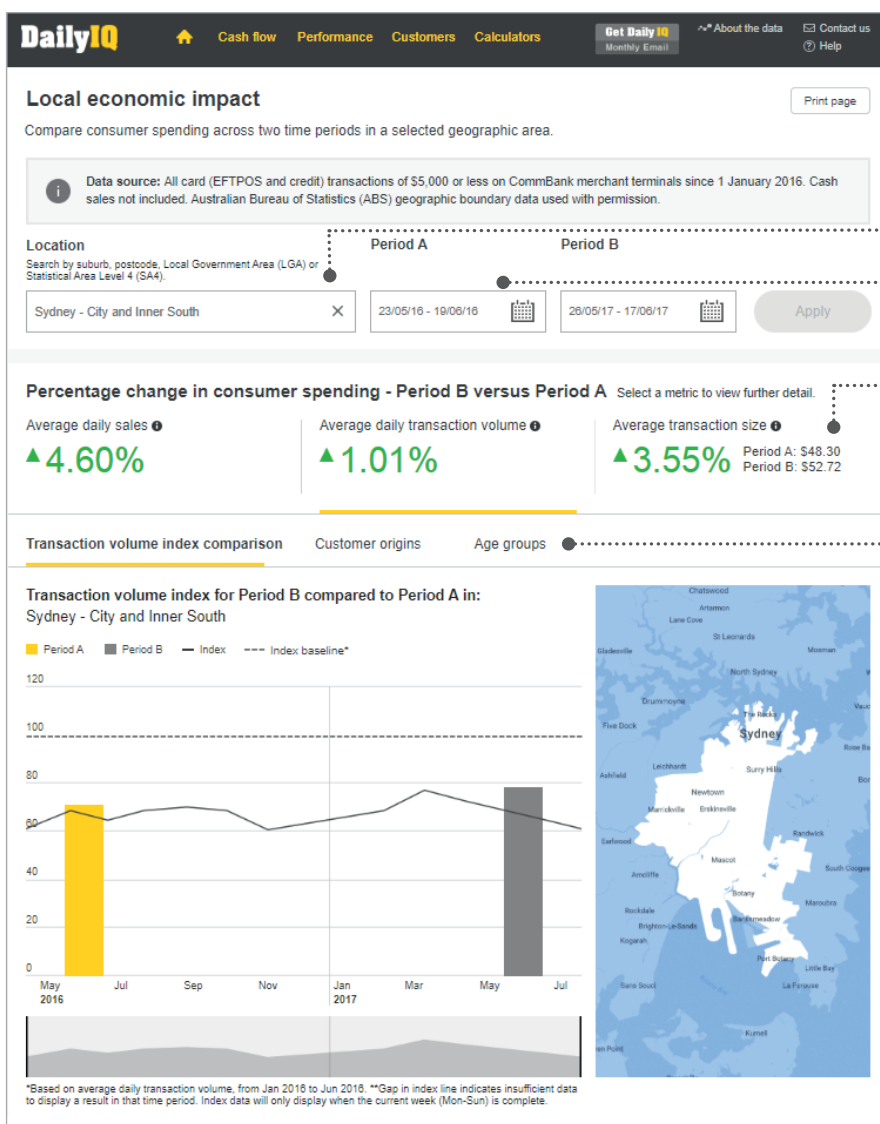
Local economic impact

How has consumer spending changed in your local area?

- Compare consumer spending across two time periods in a selected geographic area.
- Discover changes in average daily sales, transaction volumes and transaction size.
- Find out where customers came from (local, national or international).
- Compare differences in the ages of customers.

Examples of ways to use these insights

- Measure the economic impact of an event such as a festival in a particular area.
- Explore the economic performance of a particular geographic area to better understand the performance of a store in that area or consumer spending in potential new store locations.



Choose your location – suburb, postcode, Local Government Area or Statistical Area Level 4

Choose the time periods you wish to compare

View key consumer spending metrics

Drill down into each metric for further information including customer origins and age groups

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Customer confidentiality and privacy

CommBank is bound by confidentiality and privacy obligations in respect of customer data. We will not disclose information for concentrated industries or locations or names of individual customers. All information is provided at an aggregated level only.

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