



Delvinia INSIGHTS Boomers vs. “NGen”

Report Produced in March 2009

delvinia
interactive

Our Commitment to Insight

Delvinia is committed to continuously uncovering data-driven insights that will help us better understand, and ultimately design superior Digital Customer Experiences for Canadians.

delvinia
interactive

Background

Delvinia has developed proprietary tools to access data-driven insights: AskingCanadians™, our online consumer research panel; and our Insight Engine, a database of digital and other consumer insights. By leveraging these tools we are able to track key attitudes and behaviours of consumers across Canada that inform our interactive strategy and design solutions.

In order to give you a taste of insight capabilities, we've compared and contrasted the self-reported behaviours of two important consumer groups in the Canadian marketplace:

Boomers aged 45-65, and those who Don Tapscott* termed the **"Net-Generation" (NGen)** aged 18-30.

*Author of *Grown Up Digital*

delvinia
interactive

Methodology

- Results are based on 2,592 regionally and demographically representative* AskingCanadians™ panelists surveyed, broken down as follows:
 - 1,296 NGen (50% male, 50% female)
 - 1,296 Boomers (50% male, 50% female)
- Data was collected throughout the course of 2008.
- This deck will review the two groups in terms of their:
 - Purchase Cycle Preferences
 - Financial Institutions & Products
 - Technology Ownership

*Representative of Canada, based on Stats Can figures

delvinia
interactive

Summary of Findings

Summary – Purchase Cycle

- Boomers prefer to **conduct research** in-person, particularly for sensitive items (Financial or Health), while NGen prefers online. However, both NGen & Boomers prefer to research Electronics purchases online, especially males.
- Both groups prefer to **make purchases** in-person. Male NGenerations are most likely to purchase online, while female Boomers are least likely.
- Boomers prefer to deal with **set up/use issues** in-person, except in the case of Electronics when they prefer the phone. Meanwhile, NGen is spread across all channels.
- Online is the last channel of choice for both groups when dealing with **customer service** issues. Boomers prefer in-person, while NGen prefers the phone, especially females.
- Females of both groups are more inclined to choose the phone vs. males.

Summary – Financial Institutions

- There are **different preferred** financial institutions within both groups, and different preferences for both genders within each group.
- More Boomers own financial products and are **more likely** to own multiple financial products vs. NGener.
- More NGen males own financial products vs. females, but there are virtually no differences by gender within Boomers.

Summary – Technology

- Boomers own more desktop computers, non-digital cameras, GPS's and portable DVD players.
- NGenerers own more MP3 players, laptops, video gaming systems, and home DVD players.
- In the case of items equally owned by both groups, of those who don't own, more NGenerers are planning to purchase vs. Boomers.

Detailed Findings

Purchase Cycle Preferences

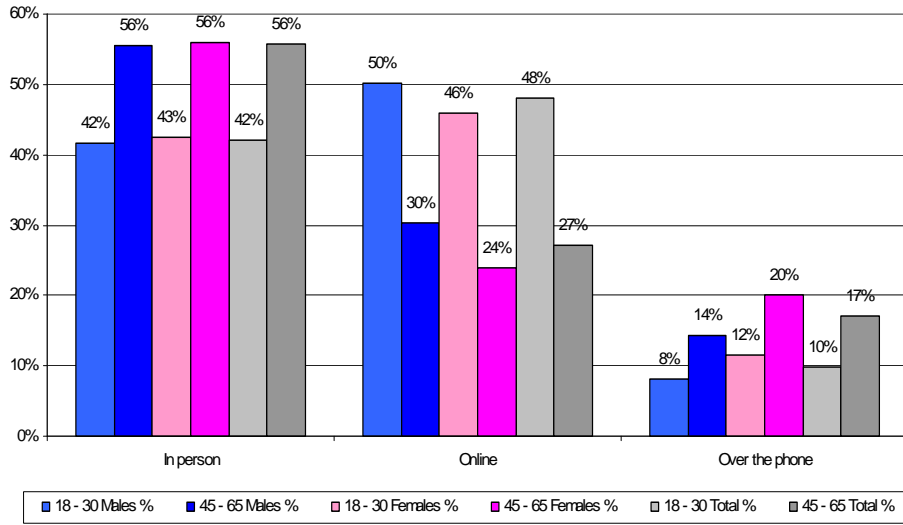
delvinia
interactive

Pre-Purchase Research

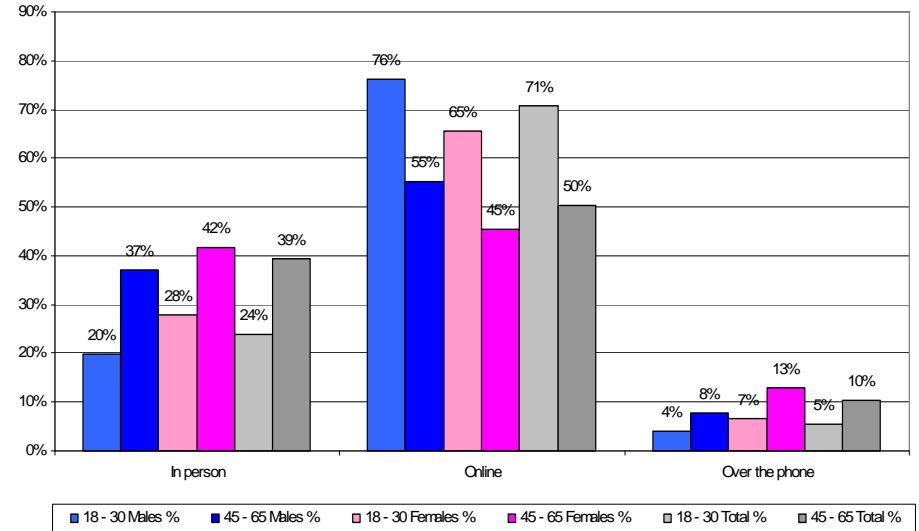
- Boomers and NGen conduct pre-purchase research differently – particularly when the item in question can be deemed financially or personally sensitive.
 - NGeners greatly prefer pre-purchase researching online regardless of purchase item. This is true of males slightly more so than females and especially when researching electronics.
 - Overall, Boomers prefer conducting research in-person, particularly in the case of Financial (14% more), and Health & Wellness products (12% more than NGen).
 - The phone as a channel for research does not play a significant role for either group.

Pre-Purchase Research

Financial Information



Preferred Research Method - Electronic Information



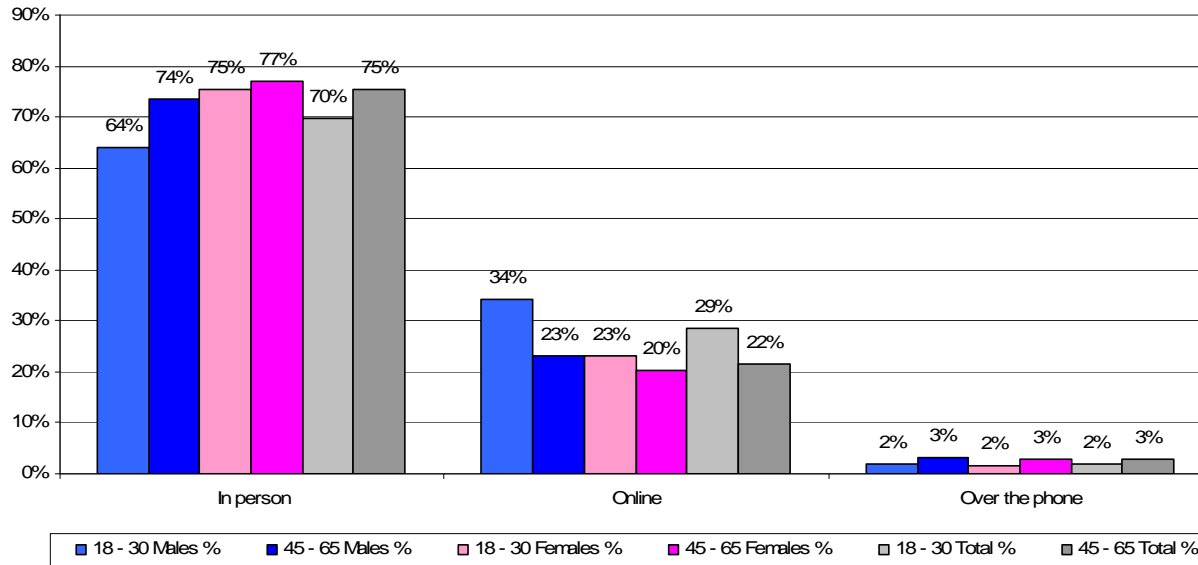
Overall, Boomers are more likely to conduct their research in-person, while NGeners prefer the online channel. However, in-person is favoured by both groups when purchases are of a more 'sensitive' nature, while online is preferred by both for Electronics and Arts & Entertainment.

Purchasing

- Both Boomers and NGen prefer to actually purchase products in-person, although more NGenerals than Boomers choose to make purchases online.
 - Regardless of the product, Male NGenerals are the most likely group to purchase online while Female Boomers are least likely.
 - Similarly, Females of both groups are most likely to purchase in-person.
 - The highest amount of online purchasing takes place in the case of Arts & Entertainment products for both NGen (33%) and Boomers (27%), followed by Other Retail items (clothes, books).
 - The phone as a touch point for purchasing does not play a significant role for either group.

Purchasing

Preferred Purchase Method - Other Retail Items



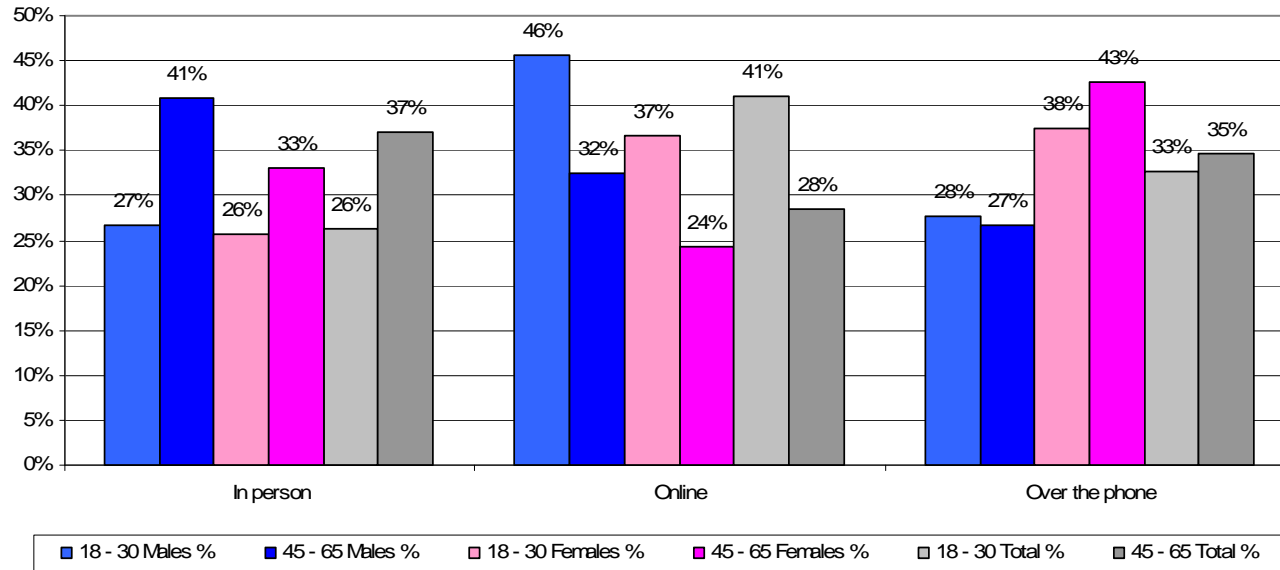
In-person is the channel of choice for both Boomers and NGen, regardless of product category. The online channel is used least when making Financial or Health & Wellness related purchases.

Post-Purchase Set-Up/Use

- Boomers and NGen deal with questions about set-up or use of a product differently – Boomers prefer in-person, while NGen is spread out amongst all 3 touch points:
 - This is the first point within the purchase cycle where the phone plays a role for either group.
 - NGeners show a slight affinity for online in most cases, except for Financial and Health & Wellness products.
 - Boomers consistently prefer in-person, except in the case of Electronics when they prefer the phone by 12%.
 - NGeners are more likely than Boomers to choose online.
 - Females of both groups are more likely to choose the phone vs. males.
 - Male NGeners are the most likely group to choose online; female Boomers the least likely.

Post-Purchase Set-Up/Use

Questions about Setup or Use - Arts & Entertainment



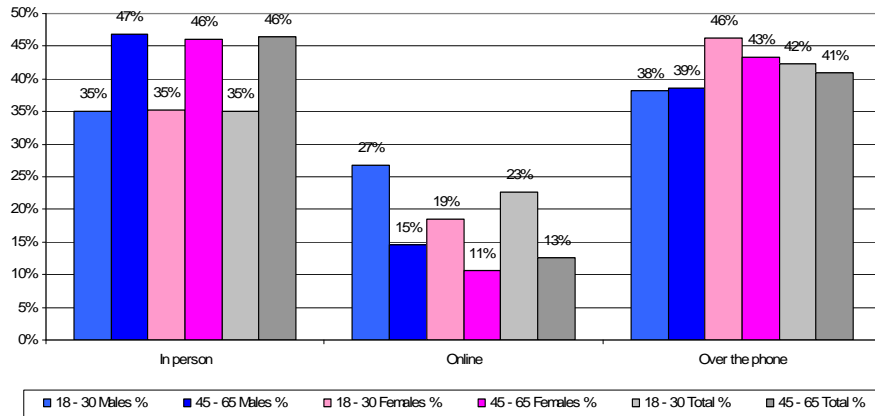
Overall, Boomers prefer in-person while NGen prefers online, although choices are more evenly distributed amongst touch point options at this stage in the purchase cycle.

Customer Service

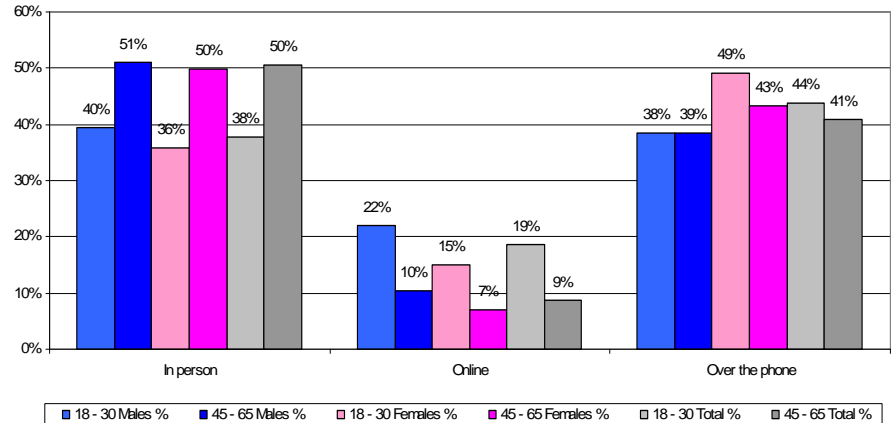
- Both Boomers and NGen choose online last when addressing a customer service issue – NGen prefers the phone for the first time in the purchase cycle:
 - Boomers prefer to deal with customer service issues in-person, while NGen prefers the phone.
 - For both groups, in-person increases for products of a ‘sensitive’ nature (Financial, Health & Wellness).
 - This is the point in the purchase cycle where the phone plays its most significant role for both groups.
 - NGen is about 10% more inclined to choose the online channel vs. Boomers.
 - Again, in all cases male NGeners are most likely to go online, while female Boomers are the least likely. In fact, female Boomers are least likely to choose online for Customer Service more so than any other issue.

Customer Service

Resolving Customer Service Issue - Other Retail Items



Resolving Customer Service Issue - Health & Wellness



The phone plays a significant role for both groups at this point in the purchase cycle – Boomer females in particular prefer this channel. As always, NGeners are more likely than Boomers to leverage the online channel. Note the decrease in online usage with Health & Wellness products vs. Other Retail Items (like books & clothes).

Detailed Findings

Financial Institutions & Products

delvinia
interactive

Financial Institutions & Products

- There are definite differences between the preferred financial institutions and ownership of financial products of the two groups:
 - Caisses Populaires (CP) is the most popular choice for both groups, particularly NGen – with TD coming in a close second.
 - Boomers overall bank most with CP, TD and RBC respectively.
 - NGen overall also bank most with CP and TD, but on average they choose RBC and Scotiabank less than Boomers.
 - On average, Boomers have the fewest financial products with CIBC, while NGeners have the fewest with Soctiabank.
 - Boomers are more likely to have multiple financial products vs. NGeners.
 - 2% more NGeners have chequing/savings accounts, while significantly more Boomers have virtually all other banking products (20% more mortgages, 15% more lines of credit, 19% more RSP's, etc.).

Financial Gender Differences

- **We also uncovered interesting gender differences of note:**
 - NGen males choose CP, TD, BMO and Scotia more so than females, while NGen females choose RBC and CIBC slightly more than males.
 - Boomer males choose CP and BMO more so than females, while Boomer females choose Scotia and TD more than males.
 - Males of both groups are bank more with CP vs. females.
 - NGen males are more likely to own the following financial products vs. females: lines of credit (6%), non-registered investments (10%), and insurance (8% more).
 - Boomers show virtually no gender differences in terms of product ownership, with the exception of insurance where females are more likely to own by 5%.

Detailed Findings

Technology Ownership

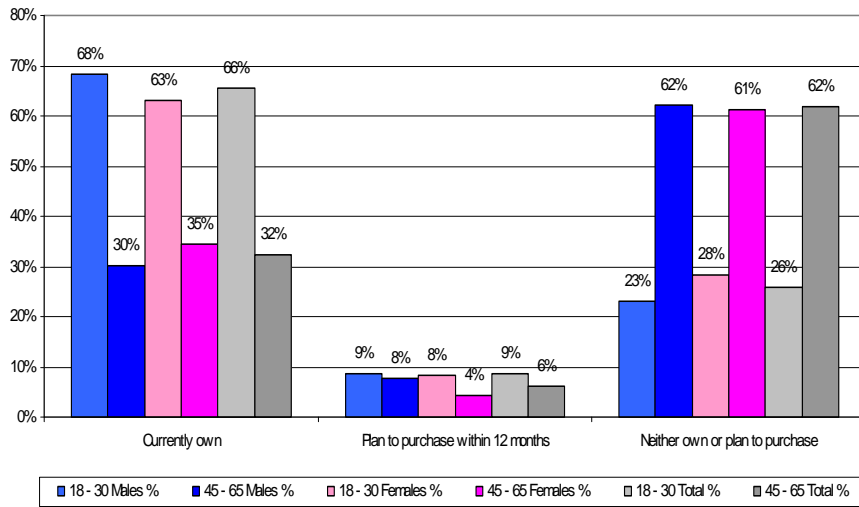
delvinia
interactive

Technology Ownership

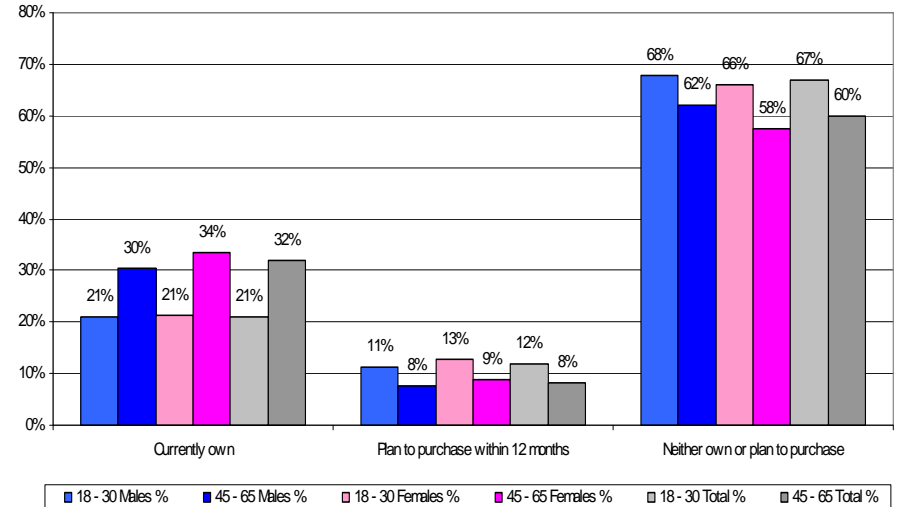
- In terms of technology ownership, differences between the two groups are mostly intuitive, but there are some similarities:
 - At least 80% of both groups own mobile phones and digital cameras, with 4% more NGenerers owning.
 - More Boomers own desktop computers, non-digital cameras, GPS systems, and portable DVD players.
 - More NGenerers own MP3 players, laptop computers, video gaming consoles, and home DVD players.
 - Mobile phones, digital cameras, PDA with phones (e.g. Blackberry), PVR's and digital camcorders are owned by about the same percentage of both groups; however, for those who don't already own them, NGenerers have slightly more intention to purchase these items in the future.

Technology Ownership

Technology Owned - Home DVD Player



Technology Owned - Portable DVD Player



We noted interesting differences in ownership of home vs. portable DVD players. Although home players are more popular than portable overall, twice as many NGeners own home players, while 10% more Boomers own portable. Slightly more NGeners intend to purchase both in future.

About Delvinia

delvinia
interactive

About Delvinia



Delvinia has two key areas of business: **Interactive Design & Online Data Collection.**

Our **Interactive Design** group leverages our proprietary Insight Engine to provide insight-driven interactive design and digital marketing solutions to many of Canada's top corporations.

Our **Online Data Collection** group services the Market Research community using our online consumer research panels, AskingCanadians™ and Qu'en Pensez-Vous™.

delvinia
interactive

Insight-Driven Programs

Following are examples of specific programs where we applied our insight-driven approach:



RBC Better Student Life
(NGen Program)
www.rbc2p.com



Princess Margaret
Hospital Foundation
www.5kyourway.ca



Canadian Opera Company
www.coc.ca



Town of Markham
www.markham.ca/greenprint



Manulife Coverme
www.coverme.com



Scotiabank BE
www.scotiabankbe.com

delvina
interactive

Other Attributes We Track

- Here are just some of the additional attributes we track, from which we derive our insights:
 - Mobile phone usage
 - Online activities, habits & purchases
 - Online search behaviour
 - Social networking behaviour
 - Attitudes towards technology
 - Attitudes towards online advertising
 - Social networking behaviour
 - Employment information
 - Travel behaviour
 - Loyalty program memberships

For more information on how you can leverage Delvinia's Insight Engine and our AskingCanadians™ online consumer research panel, contact:

Adam Froman
President & CEO
T. 416.364.1455 x222
E. afroman@delvinia.com

Steve Mast
Vice President, Managing Director
T. 416.364.1455 x223
E. smast@delvinia.com

Julianne Smola
Director of Strategic Development
T. 416.364.1455 x244
E. jsmola@delvinia.com

Andrew Brady
Director of Client Services
T. 416.364.1455 x234
E. abrady@delvinia.com

Visit delvinia.com today!

delvinia
interactive