

B&A

**Sign of the
Times 2015**

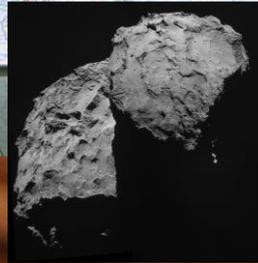
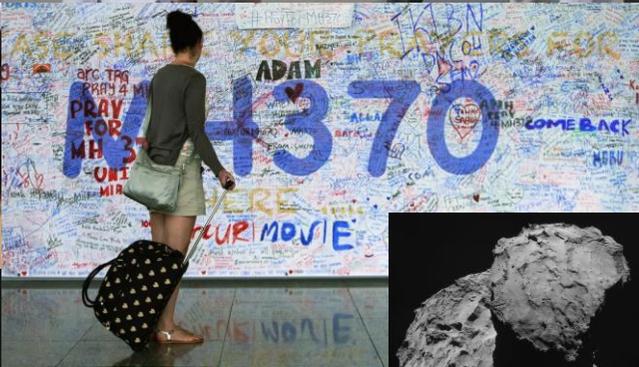
Sign of the Times 2015

- **This is our sixth annual review of consumer trends.**
- **It presents the findings from our in house research over the last few months and analysis from our senior team of research executives.**
- **Six groups were conducted in January 2015 exploring experiences and motivations amongst a cross section of consumers.**
- **Selected quantitative survey outputs have also contributed to the report.**

Headlines

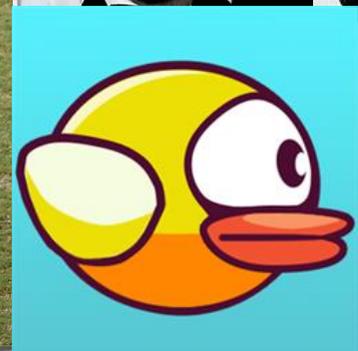
- **Ireland feels different in 2015, there is a sense of turning a corner.**
- **But our recent past has left a deep imprint:**
 - We remain price sensitive
 - We display our Discounter credentials
 - We fear a return to boom and bust
- **Technology has become our new addiction:**
 - We feel entitled to access anything, anytime
 - But are beginning to feel disconnected from each other
- **Divisions deepen between private and public sector, small towns and big cities:**
 - Years of suppressed resentment bubbles out with the water charges
- **Rather than the bling of the Tiger years or the 'sack cloth and ashes' of the Recession... responsible realism is emerging.**

International news



B&G

Celebrity news



Tiger days



Indulgence



Assertive self confidence



Status display



Let the good times roll



The crash



Paralysis

Shock!



Fear

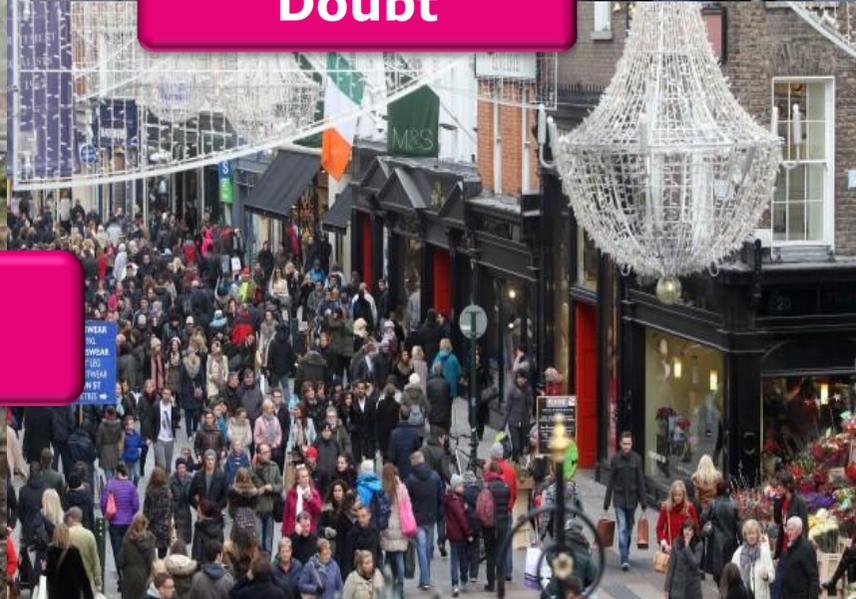


Doubt



Economising

Bargain hunting



Uplift



Job Security

Optimism

**East coast
envy**

**Property talk
(again)**

Traffic jams



Positive indicators

Ireland tipped to be fastest-growing euro area economy in 2015.

For the first time since 2007, consumer spending and investment helped fuel the growth in the economy.

Budget 2015 is expected to be the last austerity Budget, and somewhat softer than previous years.

2014 was the year that saw a surge in prices for homes in the capital: good news for those in negative equity.

Retail Sales Index volume increased 0.2% in November 2014 vs. October 2014.

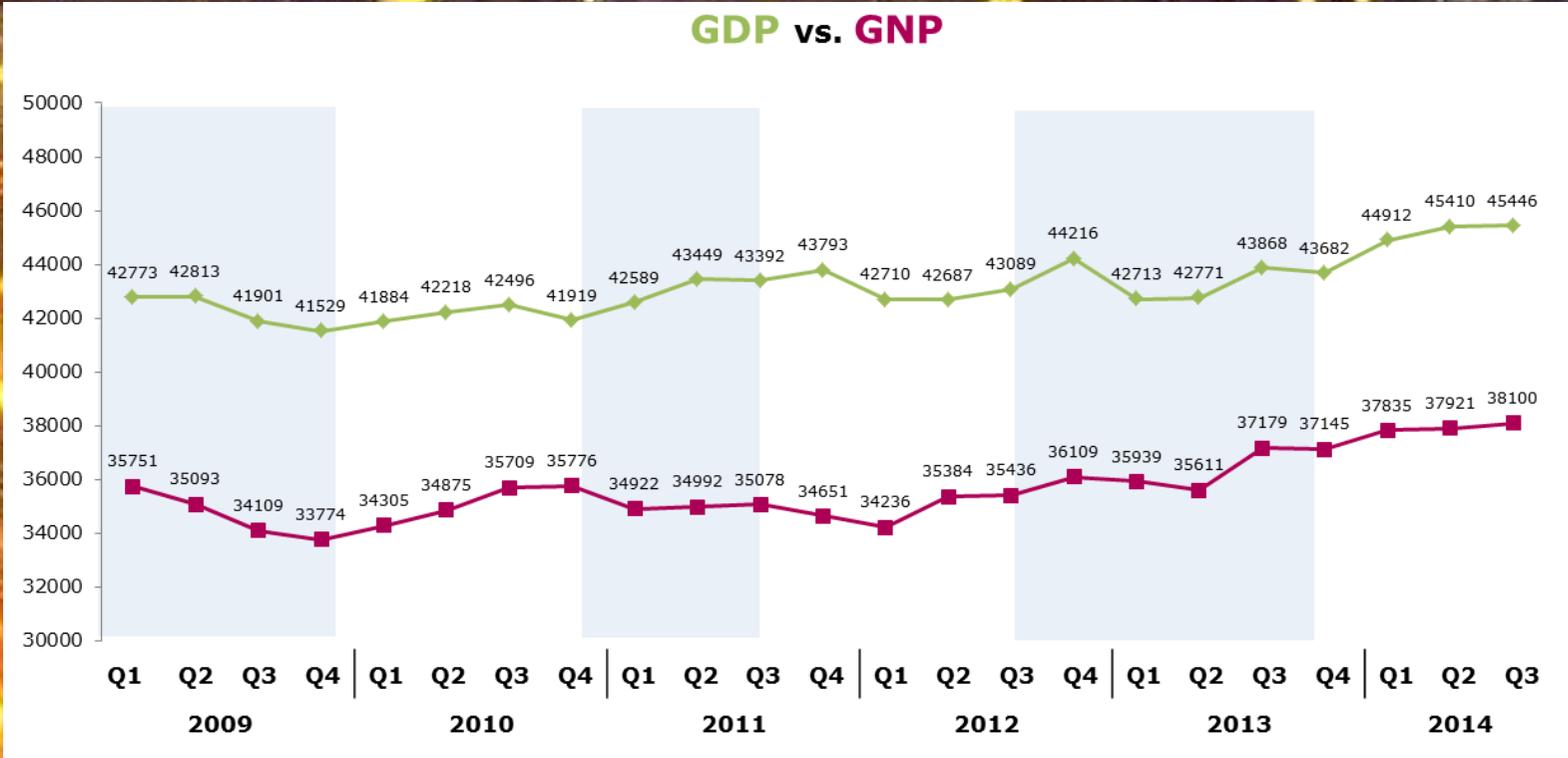
There were 356,112 people signing on the Live Register in December 2014. This represents an annual decrease of 39,299 (-9.9%)



Source: Goodbody Stockbrokers (Jan. 2015), Central Statistics Office and The Irish Independent (Jan. 2015), CSO Estimates as of the 16th of January 2015.

"Petrol is coming down and things so you are trying to look at the positive side of things.. So maybe there would be a wee bit more money in the pot for your social life and things like that."

Fastest growth in 7 years



Source: CSO as of February 23rd 2015

More job security

The Live Register

-9.9% ↓

Annual Decrease
of Live Register Signers in Dec 2014

139,773



216,339



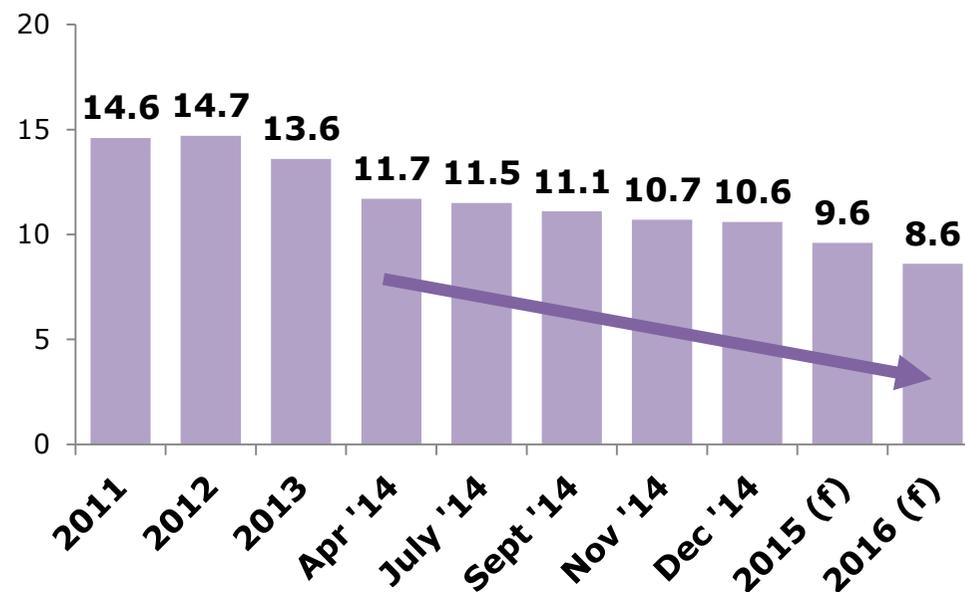
-6.6%

vs. start of 2014

-12.0%

vs. start of 2014

Unemployment in Ireland



10.6%

Current rate of unemployment

Source: CSO Estimates as of January 16th, 2015.

"I think there is more job security now... My husband works in sales, before there was a possibility that he could lose his job whereas now he is just on a much better footing."

59% sell within four months

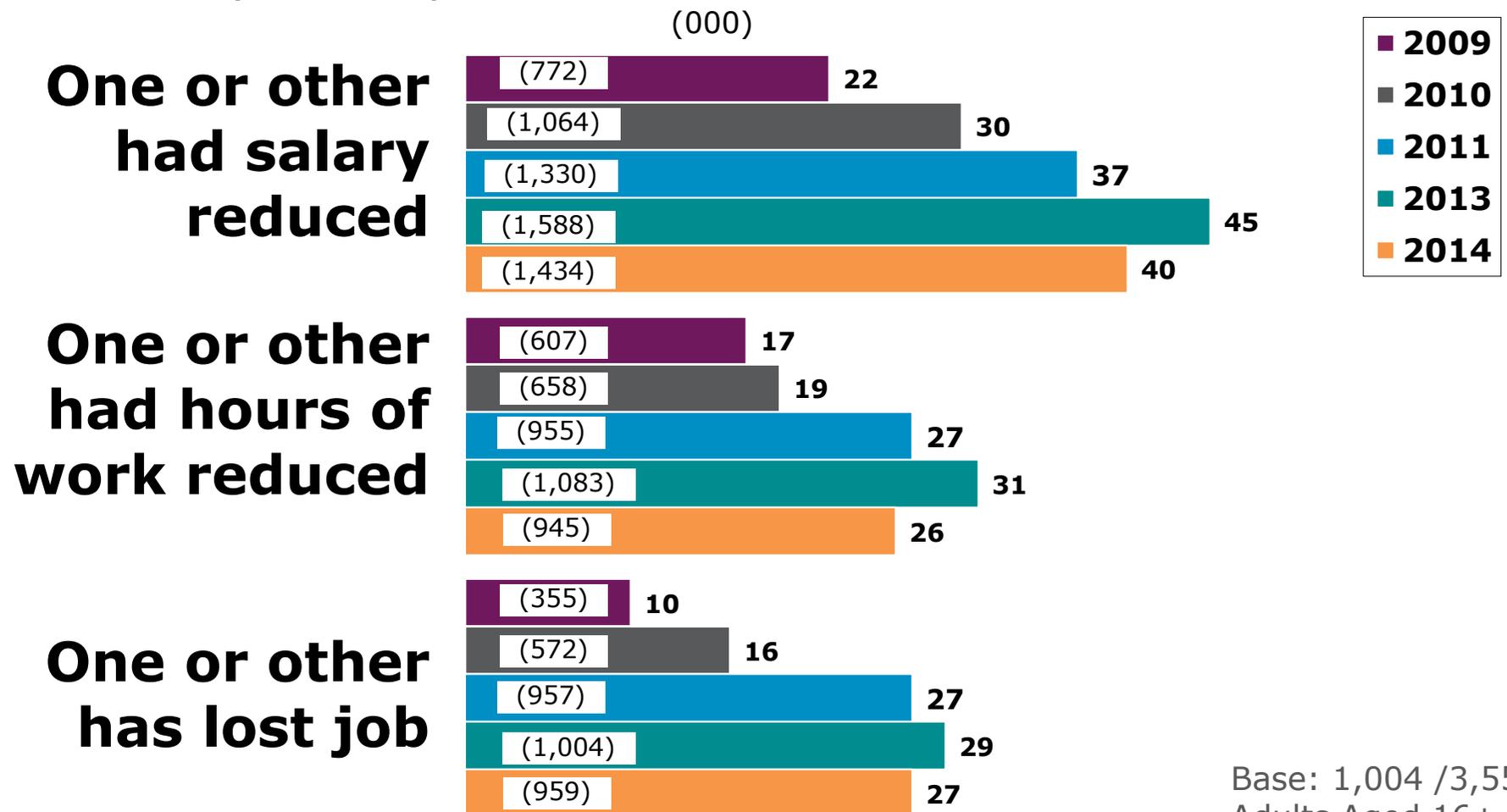
39% *two years ago.*



Source: *The Daft.ie House Price Report, (Oct. 6th 2014)*

Recession impact diminishes

Employment related impact experienced by self or partner



Base: 1,004 /3,551,00
Adults Aged 16+

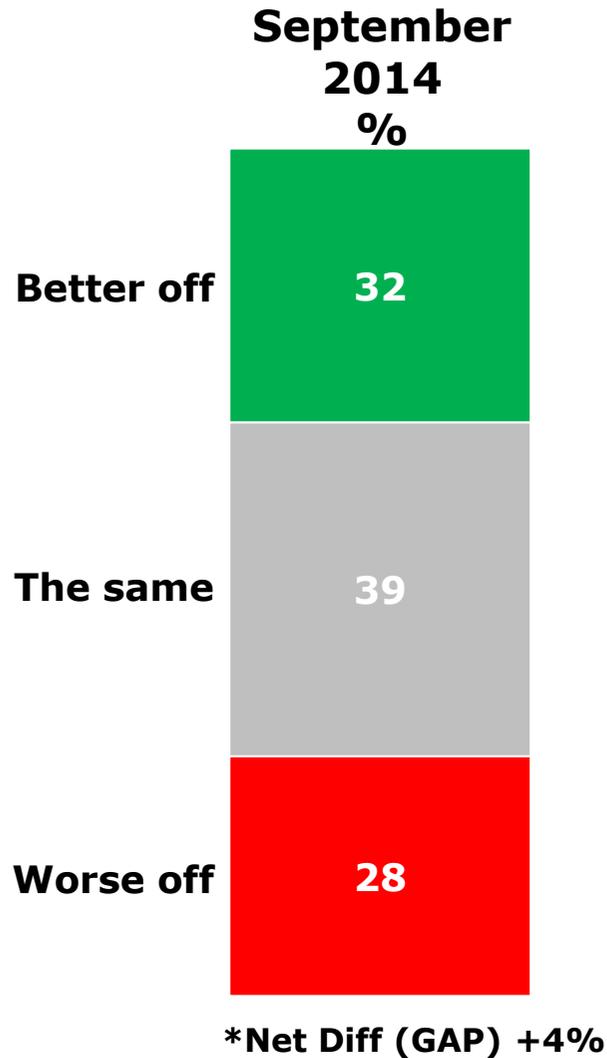
Source: B&A Pfizer Health Index

Q. As a result of the current recession, have you/your partner...?

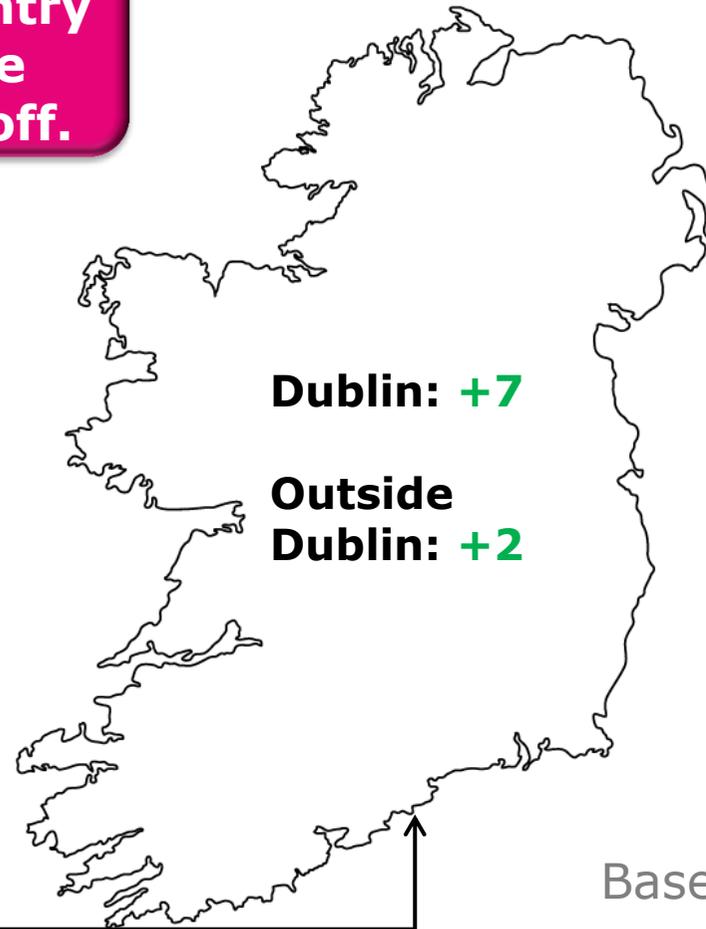
"The other day I received an email from a friend inviting me to a Spa with a few of the girls... there's no way an email like that would have been sent last year!

I think nowadays people assume that we're all a bit better off, whether it's actually the case or not."

Optimism about Ireland..



A third feel the country will be better off.



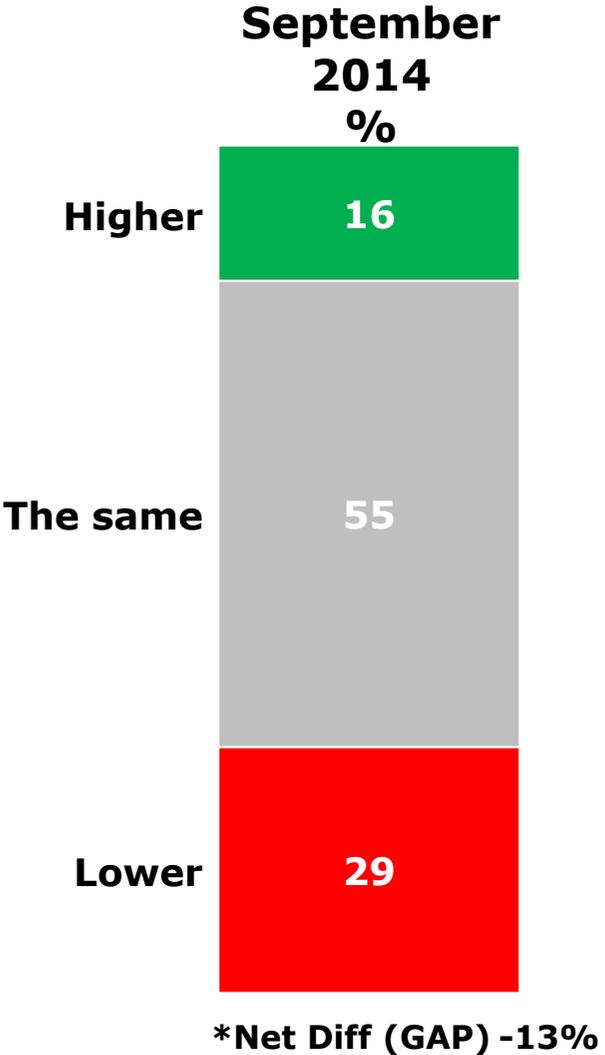
Slight dip in Dublin vs. last wave.

Base: All Adults 18+

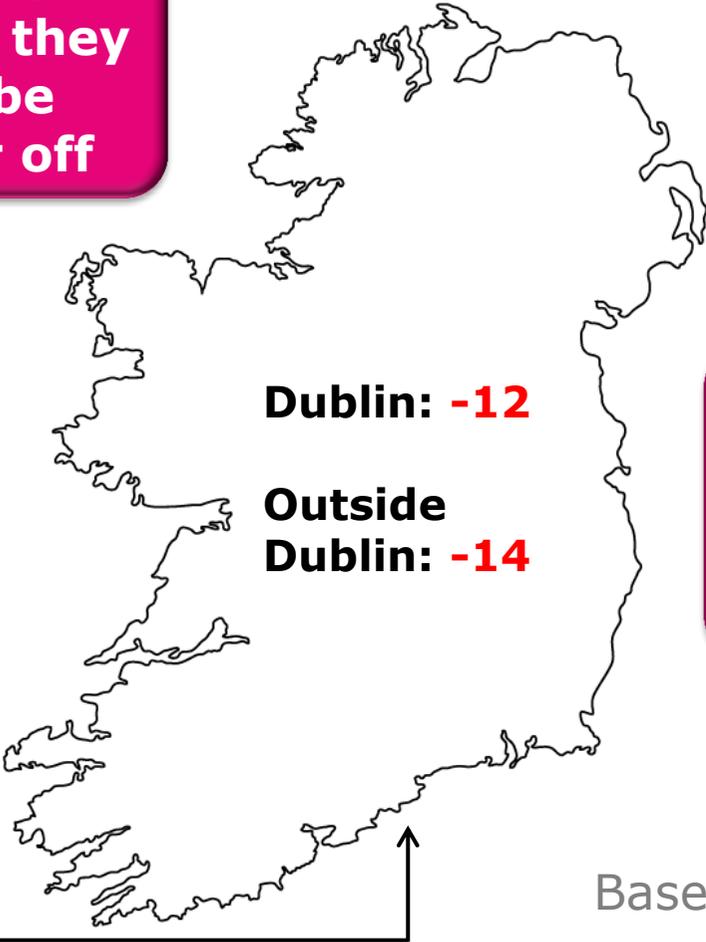
	2006	2007	2008	2009	2010	2011	2012	2013	Feb '14	Apr '14	Jul '14	Sep '14
Gap	=	-15	-59	-68	-49	-58	-52	-32	-5	+6	+6	+4

Q. And what about the coming year, do you think that the country will be better off, worse off or about the same as this year?

But personal caution..



Only one in six feel they will be better off



Positivity for two consecutive waves, now dipped again

Base: All Adults 18+

	2006	2007	2008	2009	2010	2011	2012	2013	Feb '14	Apr '14	Jul '14	Sep '14
Gap	+4	+4	-35	-63	-58	-61	-57	-47	-36	-21	-21	-21

Q. Do you feel better of financially, worse of financially or about the same compared to last year? 19

Personal economy?



Source: B&A Retailers survey

Base: All Shoppers

Recession hangover...

Entrenched habits...

Deal magpies

Retailer 'aggression'

'Dispersed' shopping

Deep discounting



***"I will still look for bargains.
at the end of the day its
embedded in me in the last
few years and its force of
habit now."***

Loyalty tactics that work

Tailoring

**Tesco
benchmark**

**Exclusivity
trumps**

**Currency
boost**

Portability



"They send you vouchers once a quarter and you get double points and money off and things like that too. You keep an eye out for them."

Who really does the shopping?

Joint responsibility for grocery shopping increased by 13% since 2002

Source: B&A Retailers survey

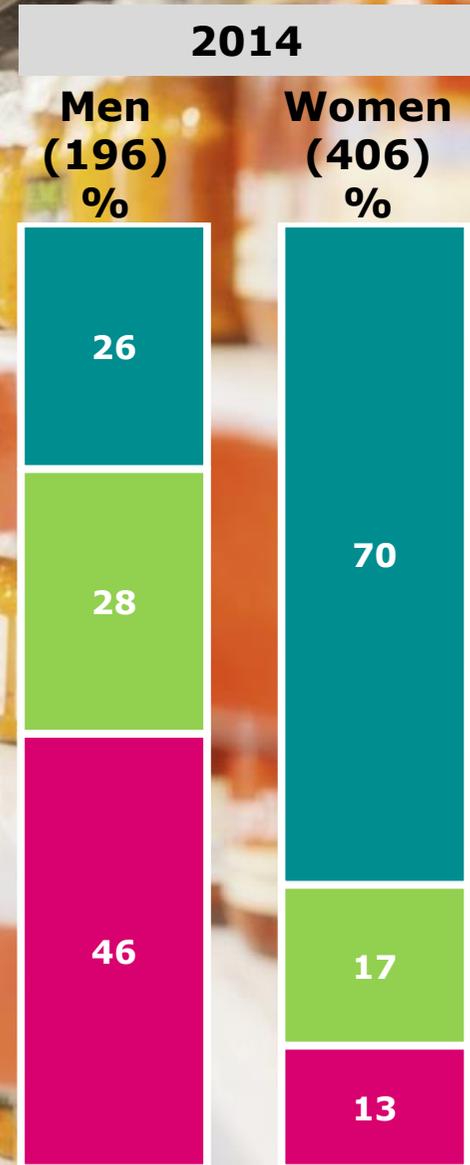


Q. Are you personally or jointly responsible for all or most of the grocery shopping in your household?

Personally

Jointly

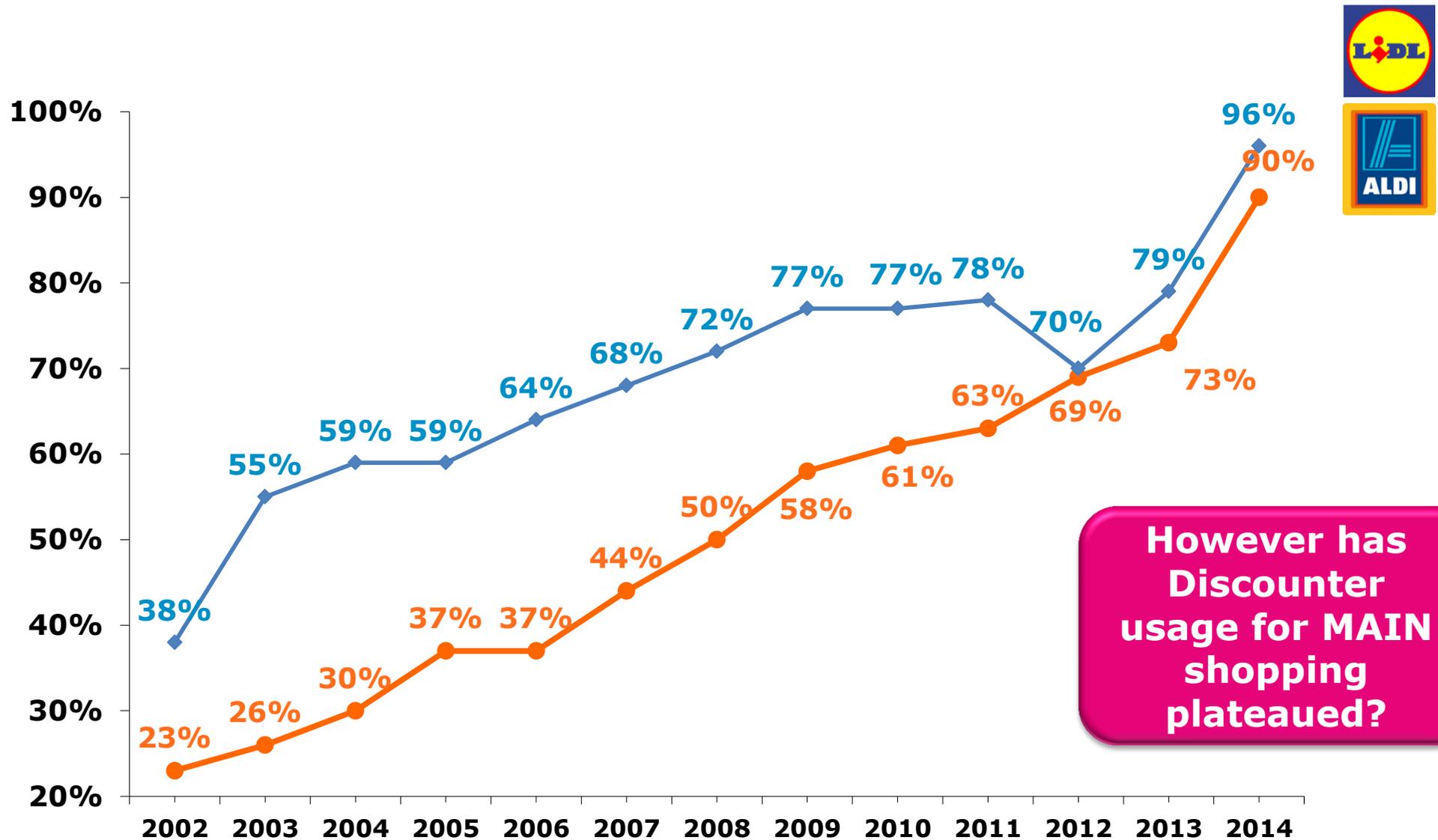
Neither



All Shoppers 16yrs+: 1,002

But women still most likely to do all or most of the shopping on their own

Discounter shopping incidence



"You get a receipt at the end saying you now have so much off your next shop. I don't see the point of going anywhere else."

Third world healthcare

**Ageing
population**

**Lack of faith in
system**

**A&E weekend
war zone**

**Cost of care
queried**

**Near neighbour
envy (NHS)**



"Before 1997, nobody slept on hospital trolleys. I read the other day that this figure now stands at somewhere in the 600's... something has to be done because this just cannot continue."

Health funding

I have Private Medical Insurance



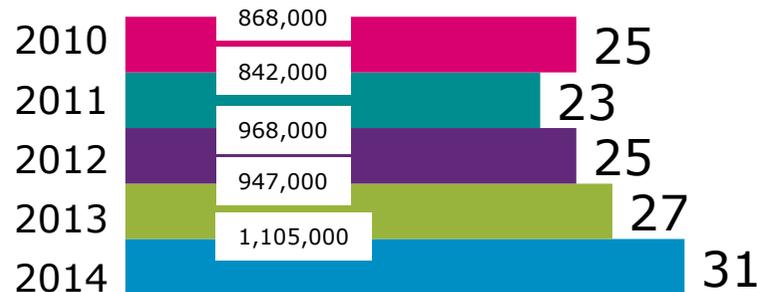
Decline in PMI slowing

I have a Medical Card



Government policy impact

Neither PMI nor Medical Card



All Adults – 1,004

Q. Which of the following descriptions apply to you?

Source: B&A Pfizer Health Index



Parents squeezed again

Uncomfortable retirement?

Let them move back home..!?

Property and rents up...

Sponsor their world trip...?

Kids can't save for a mortgage...

Dig them out?



"Last year my son had to come home again for a while. He left again thankfully, but that's not the first time it has happened. When I got married that was it.. I was out."

The future now

**Always on
society**

**Any question
answered**

**Can't wait,
won't wait**

**Free
everything**

Invisible tech



"I just stream.. You can get anything online for free. Two of my flatmates are students, two of us are working. We don't put on the TV we just watch everything on laptops."

The future 'not'



3D cul de sac

Motorised scooters!

Facetime

Eco fuel

Blackberry

Google glass



***"When you go to the cinema,
you can't rewind it... it's
such a foreign concept and I
often get frustrated. I don't
know how we ever lived
without all of this
technology."***

Always online

86% have access to an on-the-go online device (up 6%)

69% access the internet at least once a day: up 5%

96% under 24s access the internet at least once a day



- Q. *How many online devices do you have access to?*
Q. *How often do you yourself access the internet nowadays?*

*Base: All Adults
1,144*

Source: B&A eircom Household Sentiment

Smartphone ownership

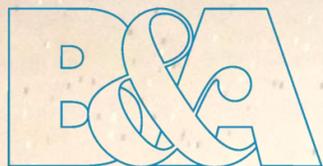


**64% =
2,185,000
users**

**2 in 3
commuters
use digital
devices**

Source: B&A eircom
Household Sentiment

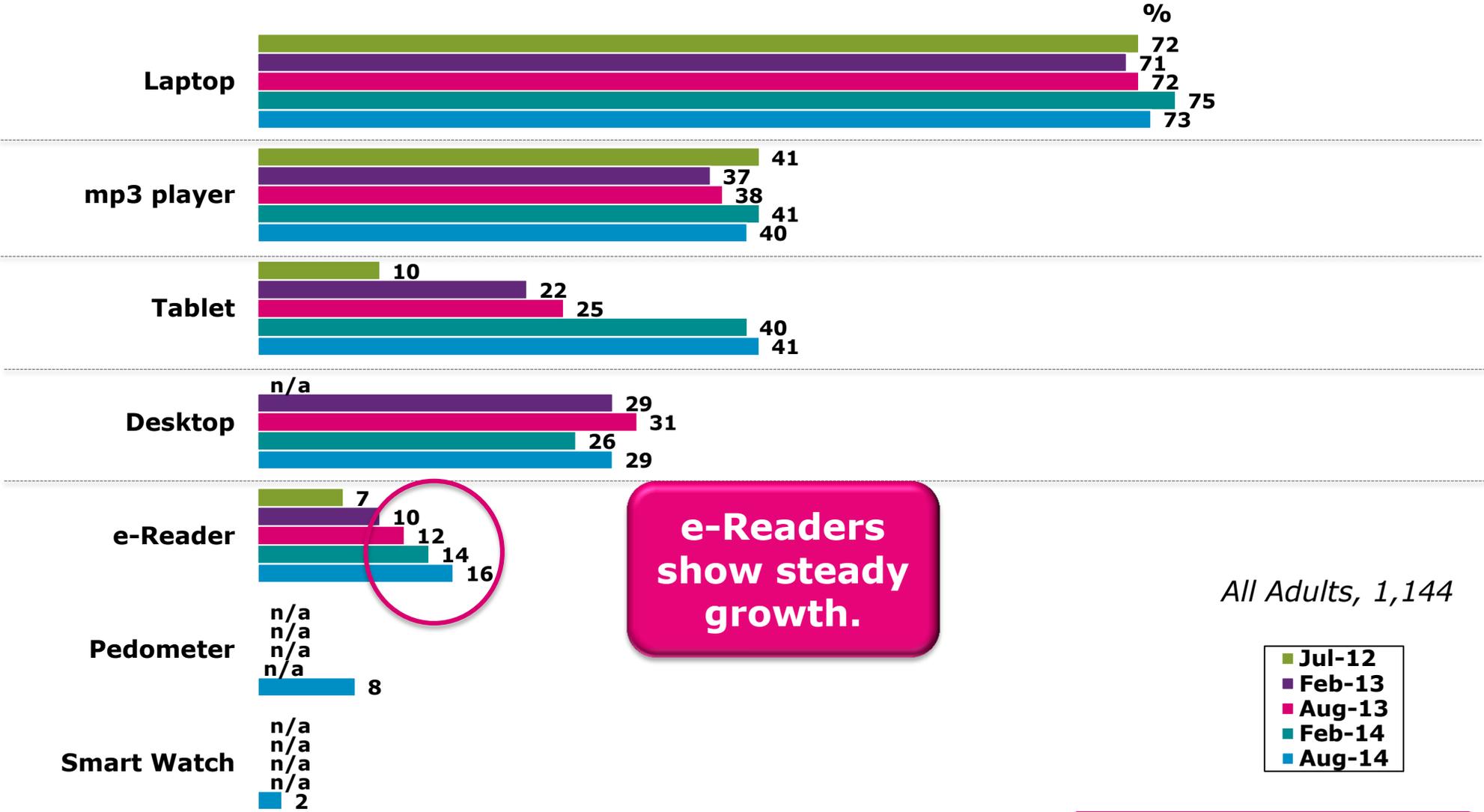
591 adults aged 16+



Q. And which of the following types of mobile phone handsets is your main one?

Some devices at saturation?

Any device in household



e-Readers show steady growth.

All Adults, 1,144



NB. pre Christmas fieldwork.



Q. Which of the following devices are in your household?
It does not matter who owns them in the household.

Confidential

Smart TV growth



Source: B&A eircom Household Sentiment

All Adults, 1,144

Q. Which of the following devices are in your household?
Q. How likely are you to get a Smart TV in the next 12 months?



"I feel so sorry for people who didn't have smart TVs in the past. I don't know what they did then because I am watching all my favourite programmes at all times. I would never watch anything at the live time."

Technology benefits?

**Harmony in
house (multi-
device)
5 in 10**

**Keeps kids
amused
8 in 10**

**Helps with
education
6 in 10**

**Stay in touch
with loved
ones
7 in 10**



*Q. Think about how and where technology helps you nowadays.
To what extent do you agree or disagree with .?*

All adults
16yrs+: 1,000

*Source: B&A eircom
Household Sentiment*

Binge TV

**Back to back
favourite
show**

**Weekend
cocoon**

**Bonding
time?**

**Longer session
than movie or
match**

**No
interruptions!**



"My 10 year old said to me the other day when she was back at school, 'I would never get into a strangers car if they offered me a lollipop... but if it was free Wi-Fi it would be different.'"

Connections not numbers...

**Not about the
Broadband?**

Is there wifi?

**Not just 'the
kids'**

**Atomised
viewing...**

On the bus...



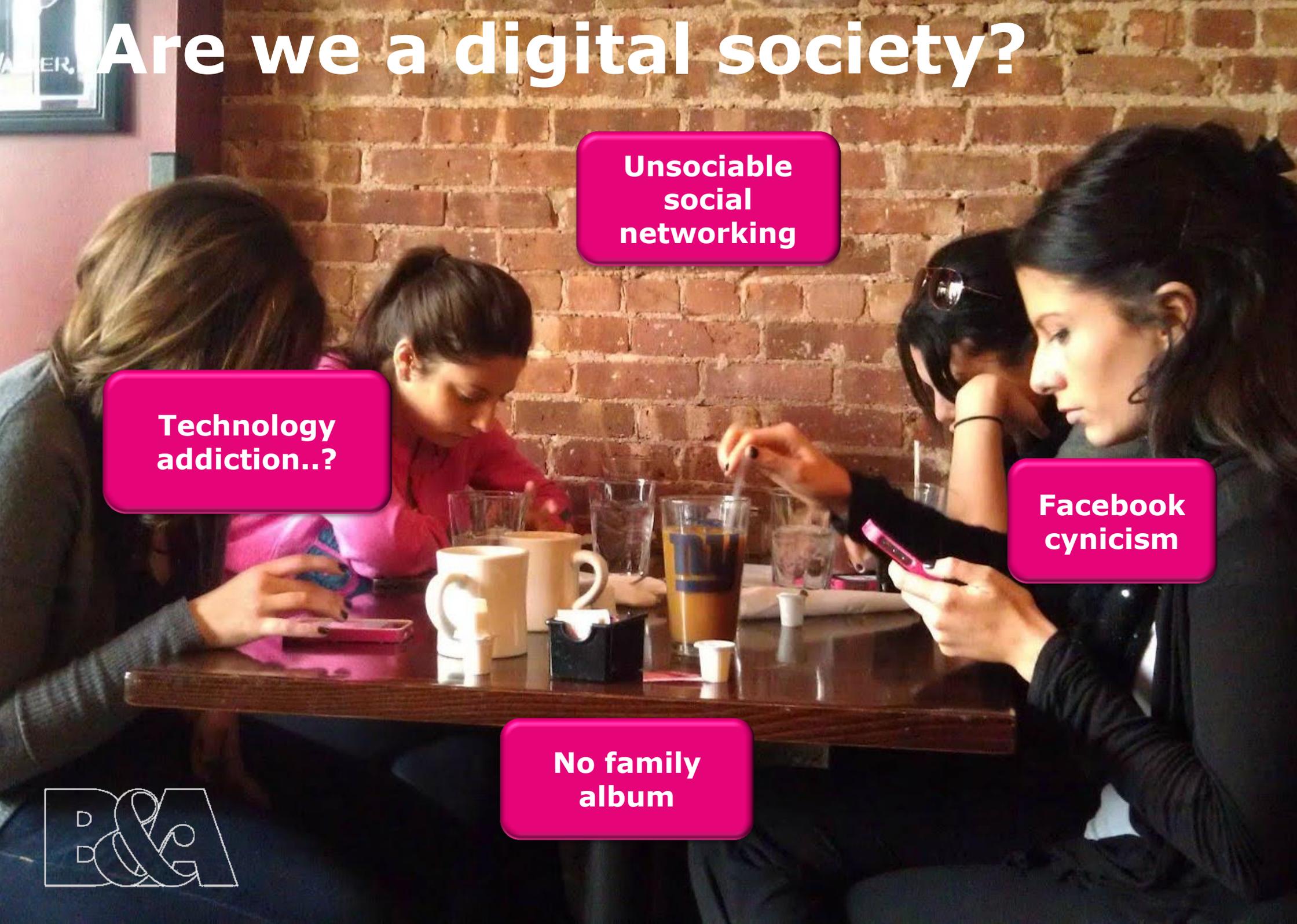
The myth of a perfect fit?

Always in control?

Responsive interface

Pre digested news





Are we a digital society?

**Unsociable
social
networking**

**Technology
addiction..?**

**Facebook
cynicism**

**No family
album**

"In pubs you would see people on their phones... I hate it. I hate the fact that if somebody took a photo of me out last night, they could circulate it to everyone."

Yearning to reconnect

**Smell of a book –
not Kindle**

**Travel agent
sorts big holiday**

**Record player for
old LPs**

**Authentic
places...products
...experiences?**



Our real social life

**Restaurant deals
attract**

**Later evening
start
(reduce cost)
..of babysitting!**

**Drinking not
dining?**

**In-home
entertaining**

**Short breaks and
family gatherings**



"We don't go for big dinners any more because its just too expensive. It's taken out of our drinking time, we don't like having babysitters from 8 o'clock, so we would go out at 9.30."

Shabby in the city

**New
restaurants**

Unique pubs

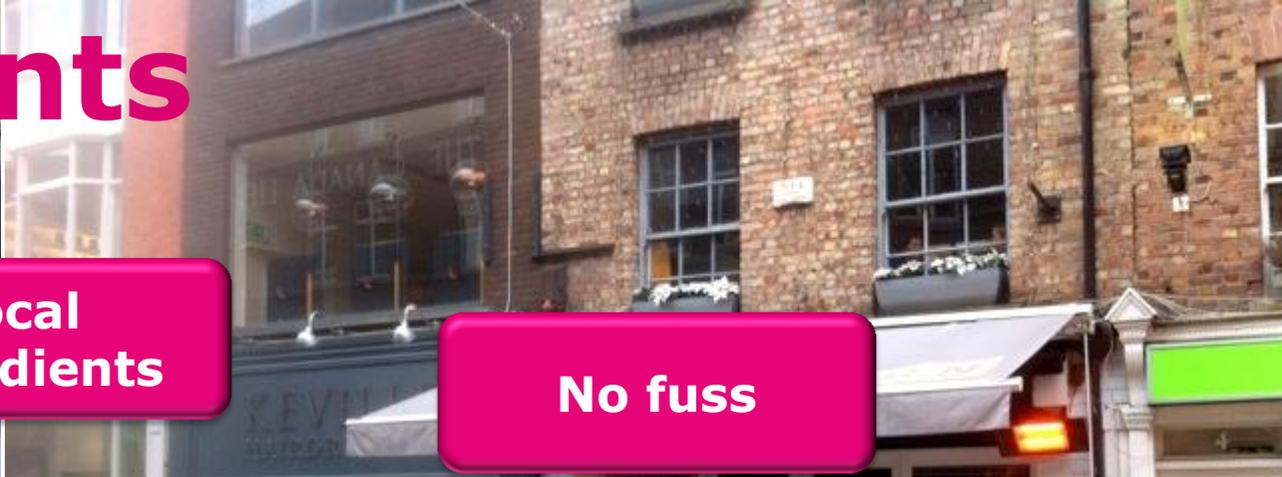
Craft beer



New Restaurants



Local ingredients



No fuss



Casual



Unpretentious



Original



Unique pubs



Craft



Relaxed



MVP

A pub. No fuss



Premium



Value



Down to earth



A re-orientation of premium

Past



Ostentatious displays of badging and wealth

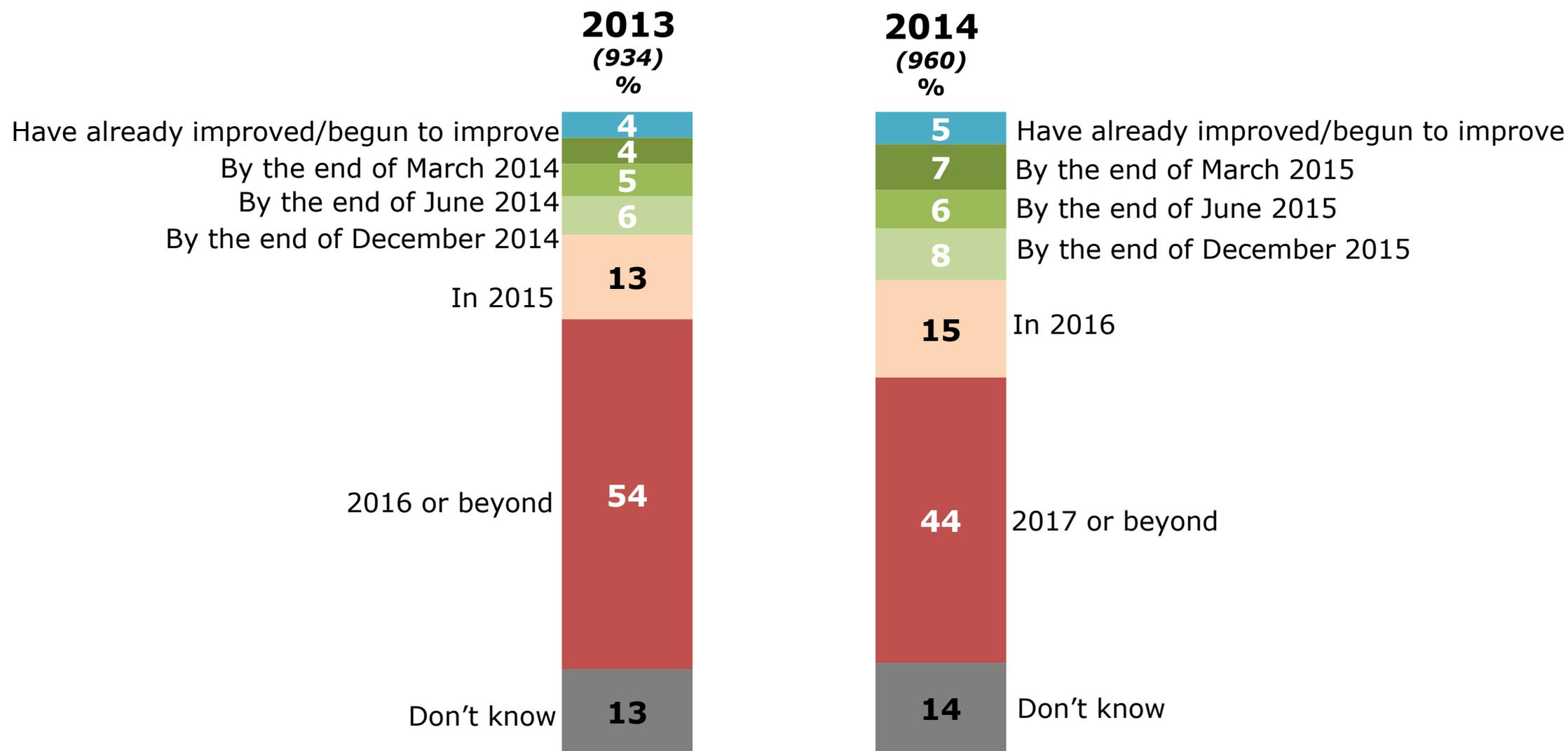
Emergent



Premium, luxury – but with an emphasis on craft and quality, authenticity not 'bling'

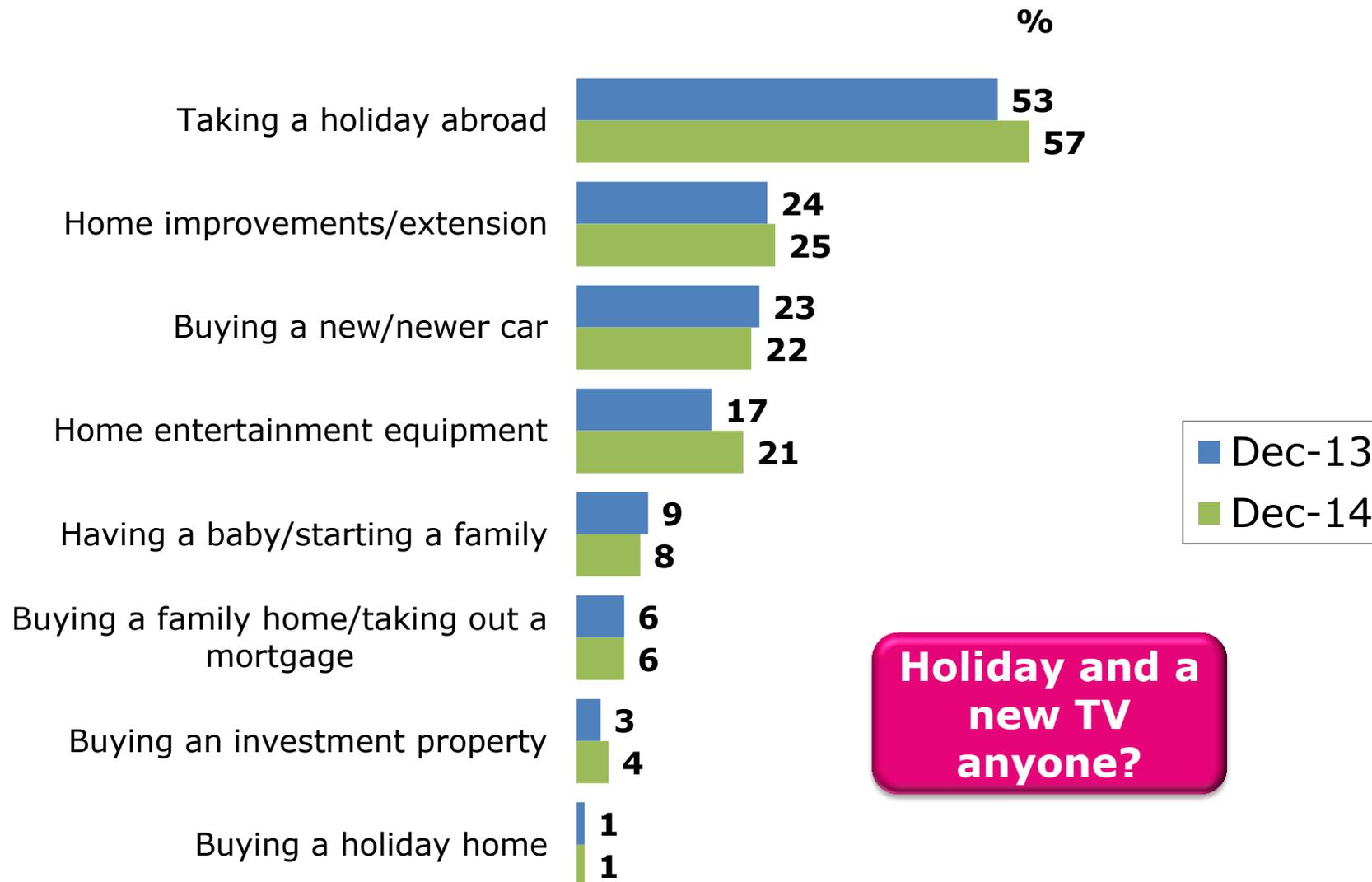
"We didn't have a holiday last year so I really wanted to have it booked and have something to look forward to this year. I suppose last year we didn't have the money to."

Looking forward



Source: B&A Sunday Times Barometer December 2014.

Plans for next 12 months



Source: B&A Sunday Times Barometer December 2014.

All Eligible Respondents – 934/960

Q. And which of the following are you planning to do over the next twelve months or so?

"We see the money and we hear about it... we see people buying stuff, but nothing has changed for us since the bottom of the recession. We still feel like we're at the bottom level."

What mainstream?

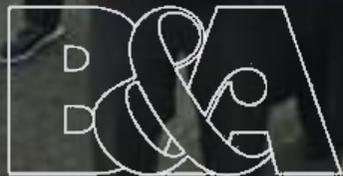
Rise of
independents
and SF

Knock them
when they
are up...

Talk about
protest

UKIP surge

Blame the
'other'?



Divisions again?

**Public sector
under pressure**

**Small towns
depressed**

Trades busy

**New restaurants
in the cities**



Politically.....a divided nation

On the one hand....

But on the other....

Signs of recovery



Don't rock the boat!



Anti
austerity

Anger

Distrust

Stability and conservatism

Anger and radicalism

Emergent realism

Cautious optimism

Recession fatigue

Future saving

Confidence returning



Responsible realism

Self control

Self reliance

Resourcefulness

At the crossroads

Want economic growth

...but no wish to return to Tiger years.

Appreciate Irish values

...but horizon is global

Yearn for community

...but who is included?

Anger at banks and politicians

...but need practical solutions.

Insist on quality

...but still pursue price and value.

Embrace technology

...but want real connections.



Who are we now?

Hopeful?

Resentful?

Control freaks

Not status
junkies?

Online
addicts?

Discount
peacocks?

Home birds?



A group of people, mostly women in formal attire, are gathered at what appears to be a social event or party. In the foreground, a woman in a red dress is smiling and holding a glass. The background is filled with other guests, some in suits and some in dresses, creating a lively social atmosphere.

**“I’m tired of
austerity, I want to
buy the red dress... I
want to go here and
there and go out. I’m
sick of it all.”**





THANK YOU!

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