



THE INSIDE TRACK ON GEN Z: DISCOVER WHAT YOUR FUTURE CUSTOMERS VALUE

Larry Bevens

Principal Consultant,
Financial Services Solutions

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INTRODUCTION

All brands should have their sights set on Generation Z, more commonly known as Gen Z.

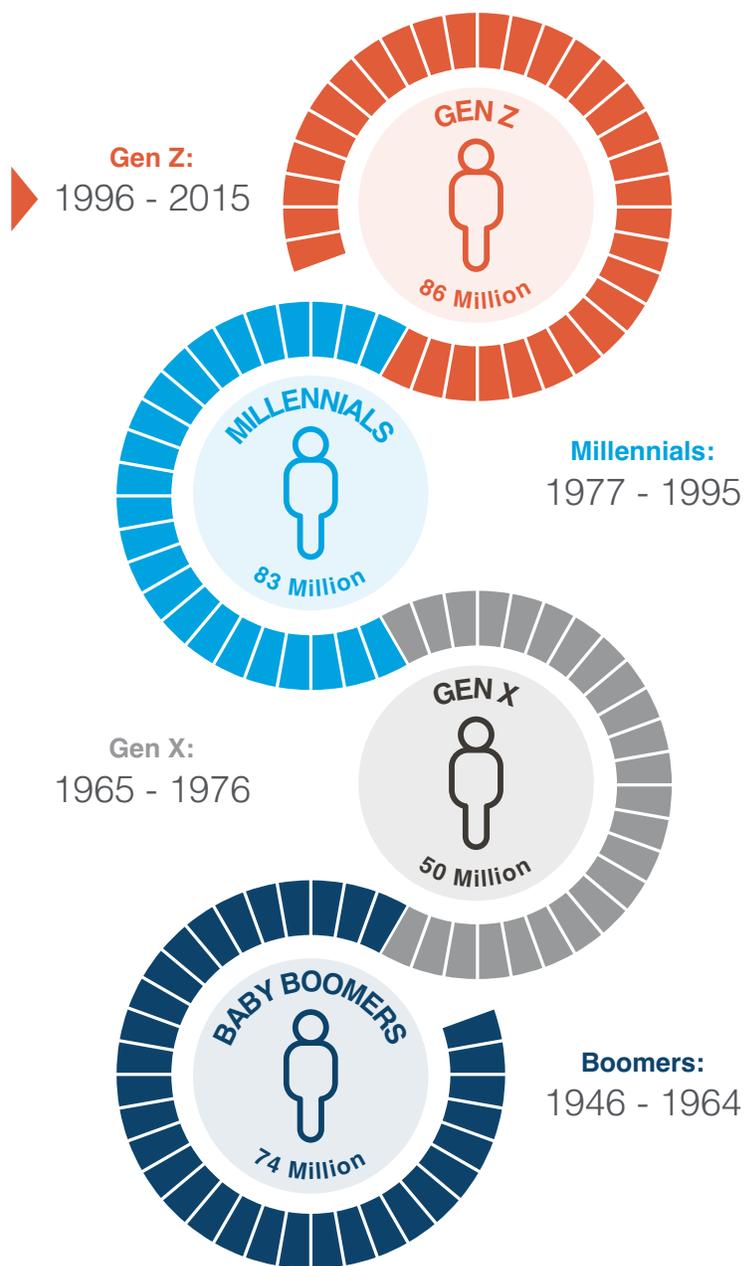
It's the largest generation in the U.S., with 86 million 8-to-27-year-olds ¹. Even if Gen Z only makes up a small proportion of a brand's customer base, that's likely to change rapidly as its members emerge into adulthood.

People in all generations now expect relevant, respectful, personalized brand experiences. But Gen Z, in particular, is growing up with this expectation, in much the same way it is growing up with ubiquitous digital and mobile connectivity. And understanding the generation's unique values and characteristics helps enable these relevant experiences. The brands that succeed tomorrow will be those that can identify, understand, and engage Gen Zs in a meaningful way as they start their customer journey today.

To help brands gain a deeper understanding of Gen Z – and specifically its buying behaviors – we analyzed demographic, behavioral, and psychographic data from Acxiom's InfoBase®.

Because InfoBase data relates to adults only, we focused on Gen Zs aged 18-27, and their households. As of 2023, there are more than 16 million households headed by Gen Zs in this age range, with millions more to come soon ². This report is the result of our analysis, and it forms part of a wider, data-backed series comparing behaviors across multiple generations.

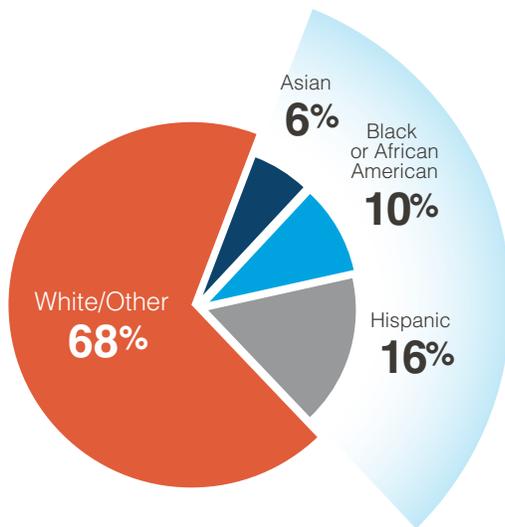
So, who are Gen Zs? Let's explore the preferences, attitudes, and buying behaviors of this emerging group by taking a look at the top 10 insights we uncovered.



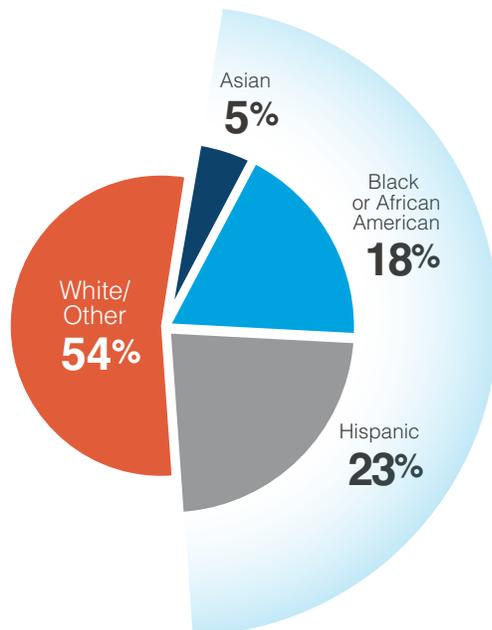
INSIGHT 1: HOUSEHOLDS ARE MORE DIVERSE

Gen Z is shaping up to be the most ethnically diverse generation in our history. Throughout this report we've compared Gen Z with Gen X (as Gen Z's parents are most likely to fall into the Gen X group), and in examining the makeup of the two generations, the shift is clear to see. As generational households get younger, they move toward becoming more culturally balanced ³.

Gen X
Household
Ethnicity



Gen Z
Household
Ethnicity



ACXIOM INFOBASE[®]

Delivers accurate and powerful third-party descriptive and touchpoint data. From age to interests and shopping behaviors, this industry-leading source provides comprehensive insights with more than 1,500 attributes for Americans and U.S. households. Acxiom also offers premier audience insights combining unique behavioral data sources with powerful predictive analytics to indicate likely brand preferences, in-market timing, and more to enable effective messaging and engagement.



INSIGHT 2:

LIVING SITUATIONS REPEAT THEMSELVES

When it comes to moving away from their parents' homes or shared apartments to establish their own households, a large portion (70%) of Gen Z household heads are renters, compared to just 27% of Gen X ⁴.

Interestingly, these new households, be they renters or owners, share a similar distribution of geographical location to their parents ⁵.

Those Gen Z household heads who are able to buy a home pay a median property price between \$200,000-\$250,000 ⁶.

In today's home buying market with low inventory of affordable housing, Gen Zs may find it even harder than members of prior generations to become homeowners. This will be important to watch as Gen Zs move through their 20s into their 30s.

INSIGHT 3:

SOCIAL STRONGLY INFLUENCES SHOPPING

Gen Z shoppers can appear contradictory, being both loyal and transient at the same time. They want the right product, and they think getting it should not be determined by geographical borders ¹⁰. Loyalty appears to have less to do with the brand itself than it does with how that brand aligns with their personal values, as well as the opinions of the social influencers they trust ^{11, 12}.

Trying to reach Gen Zs through print media is suboptimal at best. In general, Gen Zs don't consume print media and have little trust of messages served in print form ¹³⁻²³.

They tend to be open to the views, perspectives, and opinions of others, delivered primarily through digital and social channels, and are likely to make purchases based on the recommendation of influencers.

As digital-first consumers, they frequently purchase through their mobile device, and not just insignificant purchases but also those that express and impact their self-identity. As an example, they are twice as likely as their parents to buy pricier fashion products online ²⁴.

It's probable this mobile buying behavior was cemented during the COVID lockdown period when Gen Zs became increasingly reliant on devices as an outlet to the outside world and the interactions that shape self-discovery. As such, Gen Zs are likely to be open to mobile-based immersive shopping experiences, such as virtual try-on, which we explore in greater detail in our proprietary research report [**Beyond the Metaverse: CX Predictions for 2023**](#).

ECONOMIC HEADWINDS FACING GEN Zs

Their median household income range is \$50,000-\$55,000 ⁷

Half (50%) are in the lowest economic stability group (scores 24-30 on a 30-point scale) ⁸

Their average Economic Stability Indicator is 22, which is 57% lower than Gen X (14.3) ⁸

Almost half (45%) are likely to be underbanked (score 1-5 on 20-point scale) ⁹



INSIGHT 4:

NO-FEAR DIGITAL-FIRST CONSUMERS ARE EARLY ADOPTERS

Gen Zs are leading the consumer technology charge and are usually the first to try new tech ²⁵. They're nearly twice as likely as their parents to own an iPhone ²⁶ and are highly unlikely to hold on to a mobile device for more than one or two years ²⁷ as they show exceptionally low tolerance for devices that don't keep up with performance demands.

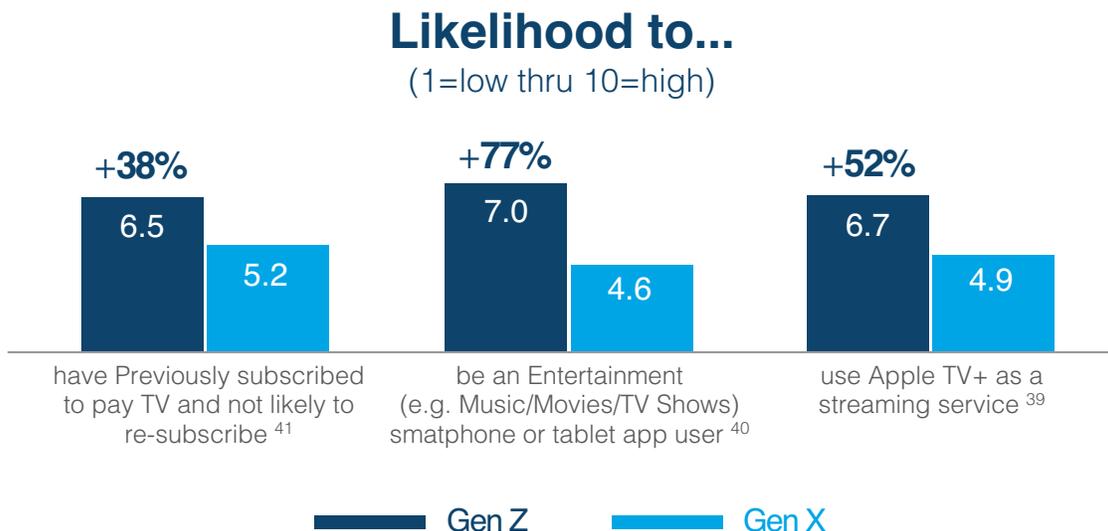
They are the technology wizards – the “help desk” for their parents and grandparents ²⁸ – and they can't imagine life without technology, or more specifically their mobile phone, as they've been using these devices since birth ²⁰. They tend to follow the credo, “everything I need to manage my life is on my phone,” and they're likely to have one or more music apps, shopping apps, travel and local apps, and sports games on their device ³⁰⁻³³.

The instinctive, digital savviness of Gen Zs means brands need to work particularly hard to deliver seamless digital customer experiences for people in this demographic. In fact, our report [*The Future of Personalization in B2C Marketing*](#) reveals 93% of U.S. brands are making delivering seamless digital experiences a priority.

INSIGHT 5:

ENTERTAINMENT CHOICES ARE SHORT-TERM

Just like their parents, Gen Zs are positioned to “cut the cord” from cable and explore alternatives ³⁴. In truth, they likely never had a cord to begin with. Rather, it's all about streaming services, with Gen Zs four times more likely to be heavy YouTube users than Gen Xs ³⁵. Gen Zs also tend to customize their personal entertainment subscriptions ³⁶⁻³⁹ and are quick to ditch them if they're not seeing the value they expect ⁴⁰.



INSIGHT 6:

BUILDING THE BEST VERSION OF ME

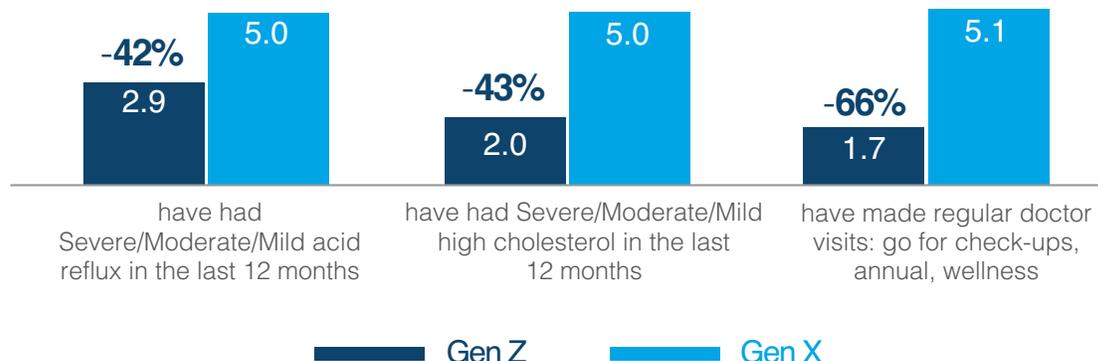
Gen Zs appear to focus on their self-identity and fighting to find their true place. While they still widely use image filters on social media, for example, we're seeing a backlash against these in favor of transparency and authenticity ⁴¹. This trend for prioritizing true identity is evident in the choices Gen Zs make for both health and major purchases.

Gen Zs are highly likely to believe looking good means being healthy and to make choices based on both health and convenience ⁴². They work out as many as five days a week, which is about two more days than their parents ⁴³. They are more inclined to be diet-focused ⁴³ and to choose organic food and groceries ⁴⁵, although most of them haven't yet gone entirely vegan ⁴⁶.

That said, Gen Zs do not always appear to follow the same preventive strategies as their parents, as they are half as likely to schedule an annual checkup or wellness visit with their doctor ⁴⁷. This may simply signal an emerging reliance on the more than 350+ health-related apps that are available worldwide, 46% of which are focused on health condition management ⁴⁸. This proliferation of online tools, as well as a multitude of opinions from digital professionals and social gurus could easily outweigh the in-person evaluation of a single medical professional ⁴⁹. Whatever the reason, Gen Zs appear to shy away from preventive medicine as they manage (or possibly ignore) their health on their own ⁵⁰.

Likelihood to...

(1=low thru 10=high)



The trend for finding and expressing their true identity also extends to the cars Gen Zs drive for both work and leisure. They tend to believe a car is part of their identity and purchase as a representation of their status ⁵¹ rather than for practicality or to project a certain image.

INSIGHT 7:

INSURANCE IS A SELF-SERVE AFFAIR

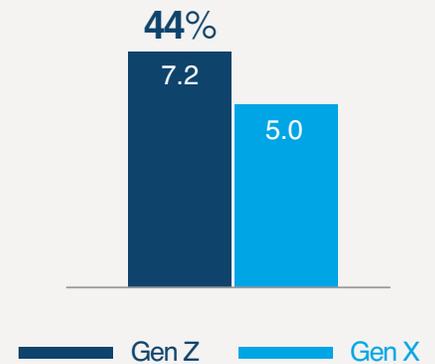
When it comes to insurance, Gen Zs do not usually have the assets for estate planning or the need to insure income streams for dependents. They are very far from thinking about long-term care ⁵² and life insurance ⁵³ and, because they tend to be risk takers ⁵⁴, early education probably isn't a priority.

The majority of Gen Zs are still eligible for medical coverage on their parents' plans, which makes strong financial sense. But health insurance brands will need to continually reassess their engagement strategies to ensure Gen Zs are kept happy for that changeover moment when they start paying for these services out of their own pockets.

The main type of insurance Gen Zs do need to consider is car insurance. They more frequently turn to the web to explore this service than their Gen X parents, who are more likely to go through an agent, broker, or specific company ⁵⁵⁻⁵⁷. Gen Zs are far more likely to turn to comparison sites to find the right provider ⁵⁸.

Likelihood to Obtain Automotive Insurance Direct from an Insurance Company Website

(1=low thru 10=high)



INSIGHT 8:

FINANCE FOCUSES ON BANKING BASICS

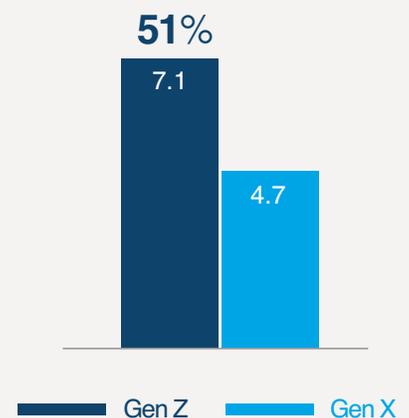
With minimal accumulated assets, limited access to credit products, and little need to consider investment management, Gen Zs' focus is on budget and banking basics ⁵⁹, with a heavy sprinkle of efficiency.

They rarely have use for certificates of deposit, mutual funds, or financial advisors, ⁶⁰⁻⁶⁷ but they will take advantage of overdraft protection for their checking accounts ⁶⁸. Turning to their devices for self-guided efficiency, Gen Zs are heavy users of mobile banking services like Venmo, which they are more than 50% more likely to use than their parents ^{69, 70}.

There's an opportunity for financial services brands to think creatively about how to educate Gen Zs – 50% of whom are likely to be underbanked ⁹ – on the value of establishing credit, and then helping them manage that journey. For example, there are specific groups within Gen Z who appear to be quickly approaching the threshold of loyalty-based credit cards ⁷¹.

Likelihood to use Venmo

(1=low thru 10=high)



INSIGHT 9:

ACTIVELY CARING ABOUT CAUSES

Gen Zs appear to be strongly guided by doing what is right and fair. While they are not likely to belong or contribute to specific non-profits ⁷²⁻⁷⁵, they do lean more toward supporting environmental groups and causes ⁷⁶.

They are 24% more likely than Gen Xs to be engaged in fundraising activities ⁷⁷. This trend for fundraising, rather than directly contributing, may simply be a result of their lack of financial resources and economic stability compared with other generations.

Gen Z's activism doesn't always extend to political activities, as they have an extremely low likelihood of consistently voting in all elections ⁷⁸.

INSIGHT 10:

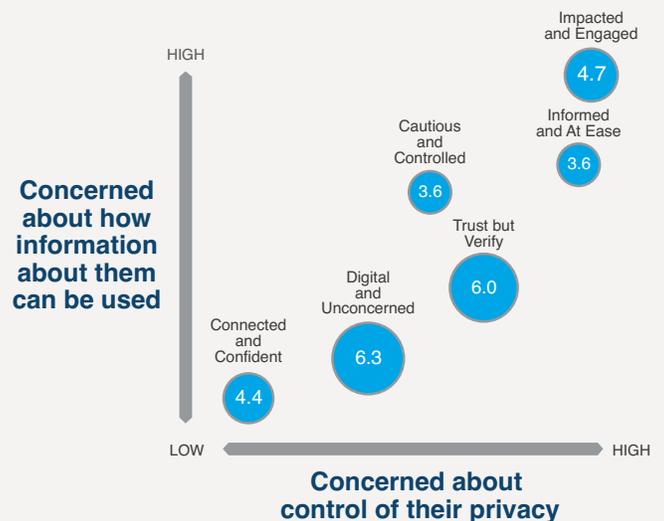
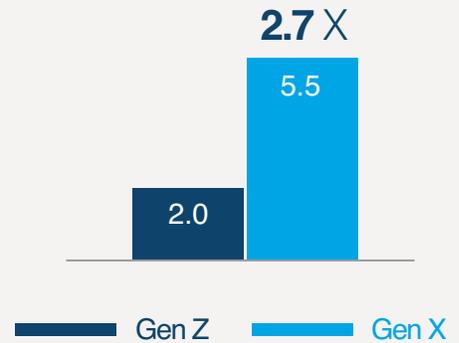
PRIVACY CONCERNS ARE MINIMAL

Most Gen Zs know their personal information is being used, but they're not likely to be overly protective of it. Their attitude appears to be, "go ahead and take what you can find, but I'm not going out of my way to give you anything more." ⁷⁹⁻⁸⁴.

It might be that the high level of digital awareness among Gen Zs is contributing to this relaxed attitude. Our recent proprietary research report, [*Customer Data Sharing in the Spotlight*](#), reveals that the more people understand about data collection, usage, and regulation, the more comfortable they are sharing their data with brands.

Likelihood to always vote in every national, state, and local election

(1=low thru 10=high)





HELPING GEN Z FIND THEIR BRANDS

As we've seen, Gen Zs have some fascinating defining characteristics compared with older generations, whether that's taking a mobile-first approach, focusing on self-identity over external image, championing causes close to their hearts, or taking a relaxed attitude to data privacy.

But essentially, Gen Zs are unique individuals, and brands need to understand their specific wants and values to acquire, retain, and grow relationships with this emerging generation. Understanding Gen Zs through actionable customer intelligence will be fundamental to a brand's success.

Using Acxiom's integrated Customer Intelligence Cloud and connected suite of award-winning services, brands can use data and technology to better understand what Gen Zs want and value, and to deliver the respectful, relevant, personalized experiences that matter most to them.

ABOUT THE AUTHOR



Larry Bevens

Principal Consultant
Financial Services Solutions

Larry Bevens has more than two decades of consumer insight and marketing analytics strategy and execution experience. At Acxiom, he focuses on helping financial services clients enable data-driven decision making and stronger customer experiences through the strategic application of data and analytics.

FELLOW ACXIOM CONTRIBUTORS

Wendy Coburn

Industry Strategist Senior Director

Rachel Finrock

Industry and Solution Strategist Intern

Karen Imbrogno

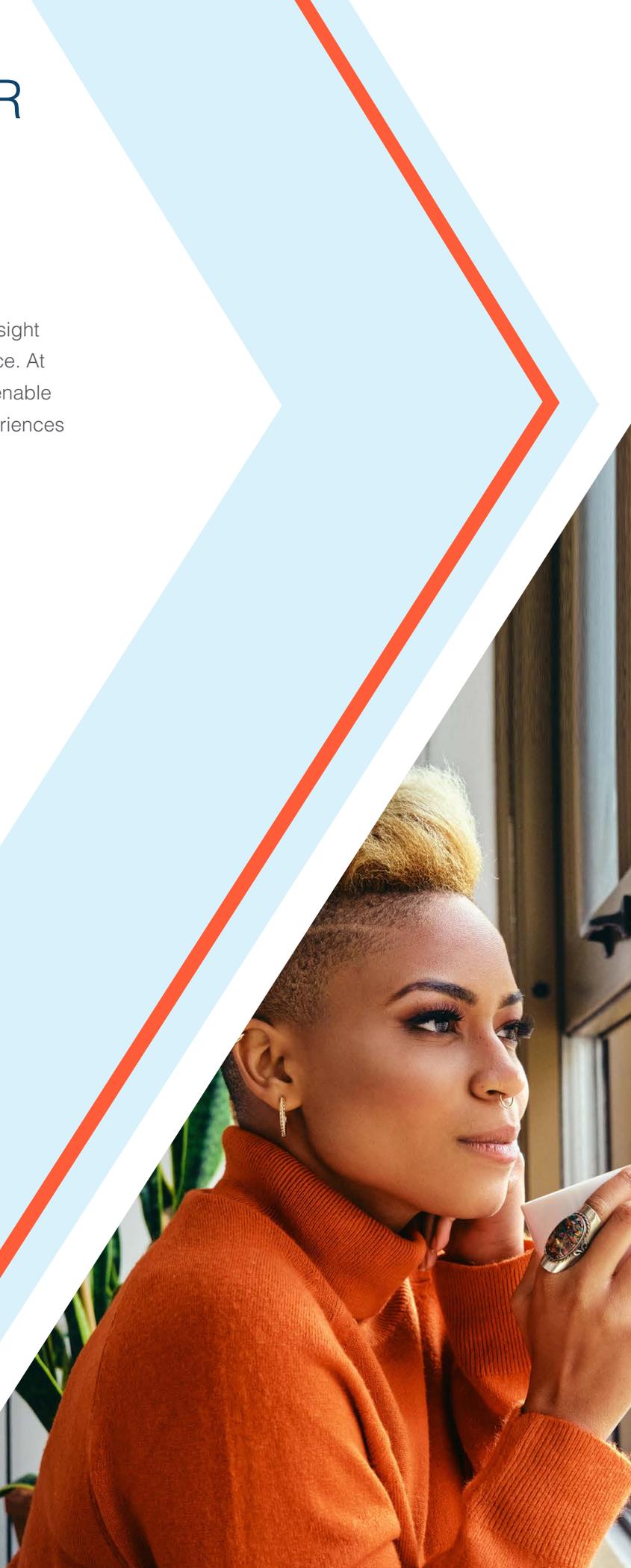
Industry Strategist Senior Director

Huy Nguyen

Business Intelligence Analysis Intern

Tristen Starnes

Associate Business Intelligence Analyst



Sources

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2. Acxiom InfoBase, U.S. Households, June 2023
3. Acxiom InfoBase household attribute IBE3101, Ethnicity Code (Low Detail)
4. Acxiom InfoBase household attribute IBE7606_01, Homeowner / Renter – 100%
5. Acxiom InfoBase household attribute IBE1273_01, Population Density
6. Acxiom InfoBase household attribute IBE8561, Home Purchase Amount – Ranges (real Property data only)
7. Acxiom InfoBase household attribute IBE8201; Income – Estimated Household
8. Acxiom InfoBase household attribute IBE9350; Economic Stability Indicator
9. Acxiom InfoBase household attribute IBE9351; Underbanked
10. Acxiom Audience Propensity TP001709; Likely to value shopping for American products
11. Acxiom Audience Propensity TP000089; Brand Loyal Shopper; Likelihood for a consumer to agree that brand loyalty is a key factor in purchase.
12. Acxiom Audience Propensity TP001695; Likely influenced by trends, trendsetter
13. Acxiom Audience Propensity AP001696; Boating Magazines; likelihood for a consumer to have an affinity for boating magazines
14. Acxiom Audience Propensity AP001489; Health Magazines; likelihood for a consumer to have an affinity for health magazines
15. Acxiom Audience Propensity AP001711; Sports Magazines; likelihood for a consumer to have an affinity for sports magazines
16. Acxiom Audience Propensity AP001698; Business/Finance Magazines; likelihood for a consumer to have an affinity for business and finance magazines
17. Acxiom Audience Propensity AP001712; Travel Magazines; likelihood for a consumer to have an affinity for travel magazines
18. Acxiom Audience Propensity AP001703; Home Service Magazines; likelihood for a consumer to have an affinity for home service magazines
19. Acxiom Audience Propensity AP001710; Science/Technology Magazines; likelihood for a consumer to have an affinity for science/technology magazines
20. Acxiom Audience Propensity AP003594; Consume Media Via Magazine; propensity ranking of a consumer's likely preference for magazine advertising
21. Acxiom Audience Propensity AP003595; Consume Media Via Newspaper; propensity ranking of a consumer's likely preference for newspaper advertising
22. Acxiom Audience Propensity AP001579; I Trust Newspaper Media the Most; propensity ranking for a consumer to trust newspaper media the most
23. Acxiom Audience Propensity AP001581; I Trust Magazine Media the Most; propensity ranking for a consumer to trust magazine media the most
24. Acxiom Audience Propensity TP001707; Likely to buy fashion style products on web
25. Acxiom Audience Propensity TP001715; Likely to be technology early adopter: first to try tech
26. Acxiom Audience Propensity AP000313; Own an Apple iPhone; propensity ranking of a consumer to be an Apple iPhone user
27. Acxiom Audience Propensity AP006781; Device Age 1-2 Years; Likely user of devices between 1 and 2 years old, based on device model's release date
28. Acxiom Audience Propensity TP001716; Likely to be technology and electronics influencer and provide advice and recommendations
29. Acxiom Audience Propensity TP000140; Mobile Segmentation: Mobirati; Likelihood a consumer is mobile generation; grew up with cell phones and can't imagine life without them
30. Acxiom Audience Propensity AP006839; Music & Audio App Owner; Likely to own 1 or more Music & Audio apps on their device
31. Acxiom Audience Propensity AP006865; Travel & Local App Owner; Likely to own 1 or more Travel & Local apps on their device
32. Acxiom Audience Propensity AP006866; Shopping App Owner; Likely to own 1 or more Shopping apps on their device
33. Acxiom Audience Propensity AP006769; Sports Game App Owner; Likely to own 1 or more Sports Games apps on their device
34. Acxiom Audience Propensity AP006755; Committed Cord Cutter; Likely to have 3 or more apps that are cable alternatives
35. Acxiom Audience Propensity AP002722; Heavy YouTube User; ranks the likelihood for a person to be a heavy YouTube user modeled from self-reported survey data
36. Acxiom Audience Propensity AP006799; Video Streamer; ranks the likelihood for consumer to stream video content via apps on their mobile device
37. Acxiom Audience Propensity AP006805; Subscription Content Streamer; ranks the likelihood for a consumer to stream paid, subscription video content via apps provided independently of a TV service subscription.
38. Acxiom Audience Propensity AP007129; Uses Apple TV+ for a streaming service
39. Acxiom Audience Propensity TP000639; App User – Entertainment; likelihood for a consumer to be an entertainment (e.g., Music, movies or TV shows) user through smartphone or tablet app
40. Acxiom Audience Propensity TP001698; Previously subscribed to pay TV but not likely to re-subscribe
41. Glossy, June 16, 2022, #NoFilter 2.0: Gen Z's beauty filter backlash is growing on TikTok and Instagram, <https://www.glossy.co/beauty/nofilter-2-0-gen-zs-beauty-filter-backlash-is-growing-on-tiktok-and-instagram/>
42. Acxiom Audience Propensity TP000159; Health and Well Being Segmentation: Image Shaper; likelihood that a consumer believes looking good means being healthy; convenience and healthy choices go together for this group
43. Acxiom Audience Propensity AP006248; Exercise Frequency; predicts the likelihood of exercise regimen scaled from never to daily
44. Acxiom Audience Propensity AP006247; Diet Lifestyle; predicts the likelihood of type of diet followed from least to most likely
45. Acxiom Audience Propensity TP001683; Likely to regularly eat organic foods and grocery
46. Acxiom Audience Propensity TP000492; Behavioral – Healthy (Vegan, Vegetarian) Fast Food Eaters
47. Acxiom Audience Propensity TP001697; Likely to go for regular doctor visits: check-ups, annual wellness, etc.
48. xtelligent Healthcare Media, mHealth Intelligence, May 13, 2022 - Key Features of mHealth Apps & Trends in Use; <https://mhealthintelligence.com/features/key-features-of-mhealth-apps-trends-in-use>

49. Acxiom Audience Propensity TP000156; Health and Well Being Segmentation: Trusting Patients: likelihood for a consumer to rely on doctors and meds, follow healthy eating and lifestyle practices
50. Acxiom Audience Propensity AP006252; Healthy Lifestyle; predicts the likelihood of taking certain health risk behaviors
51. Acxiom Audience Propensity TP000164; Auto-Motives Segmentation: City Streets; Likelihood that a consumer believes vehicle is part of their identity, choose a car for its image and status rather than its practical qualities and its performance; tend to use their car for work as well as for pleasure
52. Acxiom Audience Propensity AP001112; Have Long Term Care Insurance; Propensity ranking of a consumer to have long term care insurance.
53. Acxiom Audience Propensity TP000649; Insurance Buyer or Switcher – Life; Likely to purchase or switch life insurance policies over the next 12 months
54. Acxiom Audience Propensity AP006256; Safety Compliance; Predicts the likelihood of taking risk in safety scaled least to most.
55. Acxiom Audience Propensity AP001129; Obtain Automotive Insurance Direct from an Insurance Company Website; Propensity ranking to identify if a consumer shops directly from an insurance company website when looking for automotive insurance.
56. Acxiom Audience Propensity AP001236; Obtain Medical Insurance from Agent or Broker Representing Many Companies; This ranks a consumer's likelihood to get health insurance from an agent or broker representing many companies
57. Acxiom Audience Propensity AP001144; Have a Combined Home and Auto Insurance Policy; Propensity for a consumer to have a combined home and auto insurance policy.
58. Acxiom Audience Propensity AP001134; Have Heard About an Automotive Insurance Company By an Internet Quote Comparison Site; Measures the likelihood a consumer has heard about an automotive insurance company by an internet quote comparison site.
59. Acxiom Audience Propensity AP000500; Non-Interest Checking Account Acquired in the Last Twelve Months; Propensity to have acquired a non-interest checking account in the last 12 months
60. Acxiom Audience Propensity AP001134; Have Certificates of Deposit; Ranks the likelihood for a consumer to have and/or use a Certificate of Deposit
61. Acxiom Audience Propensity AP001289; Have any IRA Account; A propensity ranking based on the likelihood to have any type of IRA account.
62. Acxiom Audience Propensity AP001379; Buy/Sell Stocks Using a Discount Brokerage; Measures the likelihood to purchase/sell stocks using a discount brokerage based on propensity
63. Acxiom Audience Propensity AP001380; Buy/Sell Stocks Using a Full Service Brokerage; Measures the likelihood to purchase/sell stocks using a full service brokerage based on propensity
64. Acxiom Audience Propensity AP001382; Buy/Sell Mutual Funds Using a Discount Brokerage; Measures the likelihood to purchase/sell mutual funds using a discount brokerage based on propensity.
65. Acxiom Audience Propensity AP001383; Buy/Sell Mutual Funds Using a Full Service Brokerage; Measures the likelihood to purchase/sell mutual funds using a full service brokerage based on propensity.
66. Acxiom Audience Propensity AP001403; Use a Personal Money Manager; Propensity to have obtained the services of a personal money manager in the past 12 months.
67. Acxiom Audience Propensity AP001402; Have Met with a Financial Planner; Propensity to have met with a Financial Advisor or Certified Financial Planner in the past 12 months
68. Acxiom Audience Propensity AP000504; Overdraft Protection Acquired in the Last Twelve Months; Propensity to have overdraft protection.
69. Acxiom Audience Propensity AP006775; Mobile Banking User; Likely frequent and active users of mobile banking services
70. Acxiom Audience Propensity TP000666; Mobile Wallet User – Venmo; Likely to use Venmo
71. Acxiom Audience Propensity AP000435; Shop with an Airline Miles Reward Card; Propensity ranking of a consumer to shop with an airline miles rewards credit card.
72. Acxiom Audience Propensity AP001715; Member of Charitable Organizations; Propensity ranking designed to identify consumers who are members of a charitable organization.
73. Acxiom Audience Propensity AP001717; Contribute to National Public Radio; Propensity ranking designed to identify consumers who are contributing to National Public Radio.
74. Acxiom Audience Propensity AP001718; Contribute to a Religious Organization; Propensity ranking designed to identify consumers who are contributing to religious organizations.
75. Acxiom Audience Propensity AP001724; Make Charitable Contributions with Rewards Card; Propensity to personally make a charitable contribution with a rewards card.
76. Acxiom Audience Propensity AP001721; Participated in Environmental Groups or Causes; Propensity ranking designed to identify consumers who have participated in environmental groups or causes.
77. Acxiom Audience Propensity AP001722; Engaged in fundraising activities; Propensity ranking designed to identify consumers who have engaged in fundraising.
78. Acxiom Audience Propensity TP001705; Likely to always vote in every national, state, and local election
79. Acxiom Audience Propensity TP000165; Consumer Privacy Segmentation: Informed And At Ease; Likelihood for a consumer to want to protect their privacy information online and offline; try to be as knowledgeable as possible, but also rely on the federal government to help guarantee their privacy
80. Acxiom Audience Propensity TP000166; Consumer Privacy Segmentation: Impacted And Engaged; Likelihood for a consumer to have been injured by online information about them; try to monitor their online presence in the Internet world and control personal information online and offline
81. Acxiom Audience Propensity TP000167; Consumer Privacy Segmentation: Cautious And Controlled; Likelihood for a consumer to agree that online privacy needs to be protected, but they do agree to share their product preferences
82. Acxiom Audience Propensity TP000168; Consumer Privacy Segmentation: Digital And Unconcerned; Likelihood that a consumer doesn't have concerns about how information about them can be used and don't worry about control of their privacy
83. Acxiom Audience Propensity TP000169; Consumer Privacy Segmentation: Trust But Verify; Likelihood for a consumer to understand the consequences of identity theft but agree that companies can use personal information to better understand their product and service preferences
84. Acxiom Audience Propensity TP000170; Consumer Privacy Segmentation: Connected And Confident; Likelihood that a consumer wants companies to use their information to better understand consumer behavior, trust companies with their valuable personal information

ABOUT ACXIOM

Acxiom partners with the world's leading brands to create customer intelligence, enabling data-driven marketing experiences that generate value for people and for brands. The experts in identity, the ethical use of data, cloud-first customer data management, and analytics solutions, Acxiom makes the complex marketing ecosystem work, applying customer intelligence wherever brands and customers meet. By helping brands genuinely understand people, Acxiom enables experiences so relevant and respectful, people are willing to explore new brands and stay loyal to those they love. For more than 50 years, Acxiom has improved clients' customer acquisition, growth, and retention. With locations in the US, UK, China, Poland, and Germany, Acxiom is a registered trademark of Acxiom LLC and is part of The Interpublic Group of Companies, Inc. (IPG). For more information, visit Acxiom.com.



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