



TransUnion

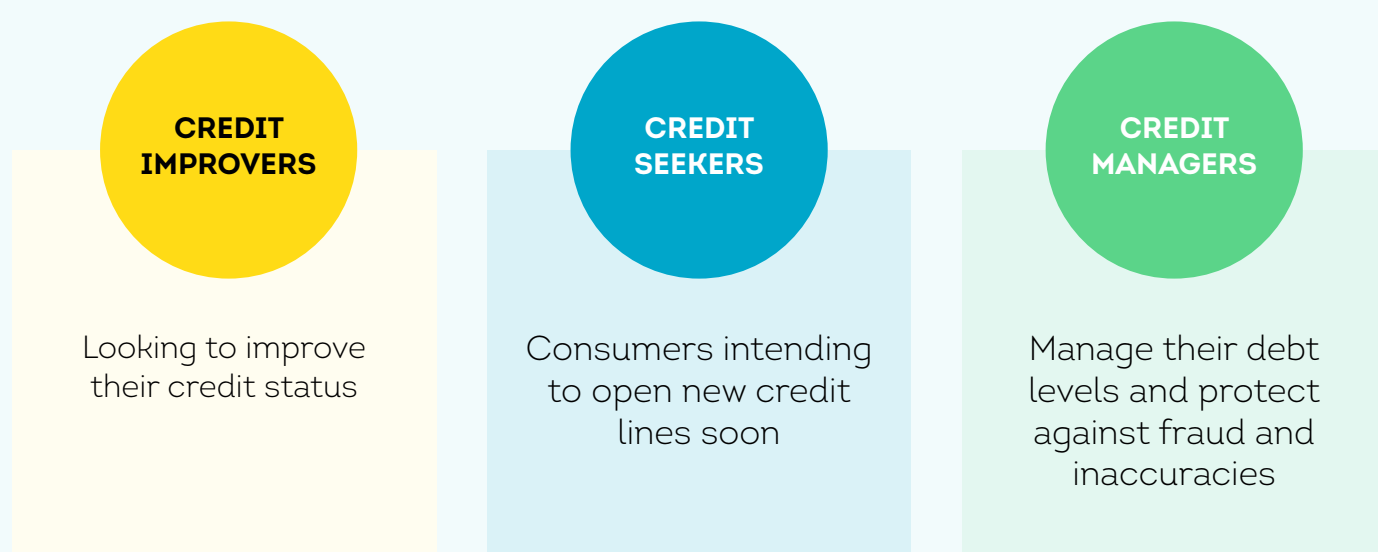
# Credit Education

Empower, Engage, Enable

## Consumer perceptions about credit monitoring

TransUnion's study explored the distinct characteristics, motivations and future outcomes of consumers who monitor their credit. The infographic also features consumer survey insights into their usage, preferences and behaviours pertaining to credit monitoring.

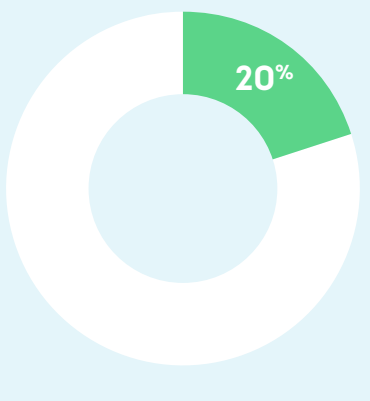
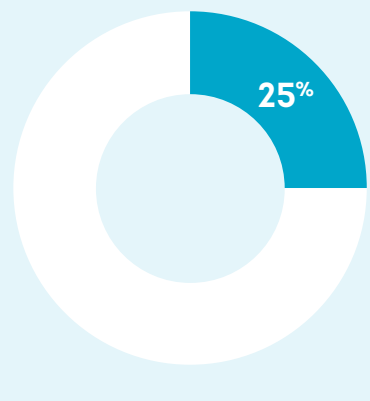
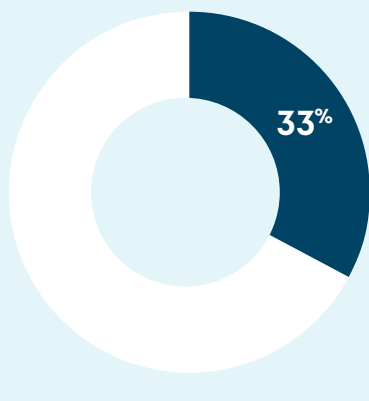
### Defining credit monitoring segments in the UK



### Credit monitoring perceptions



### Key reasons why consumers monitor their credit reports

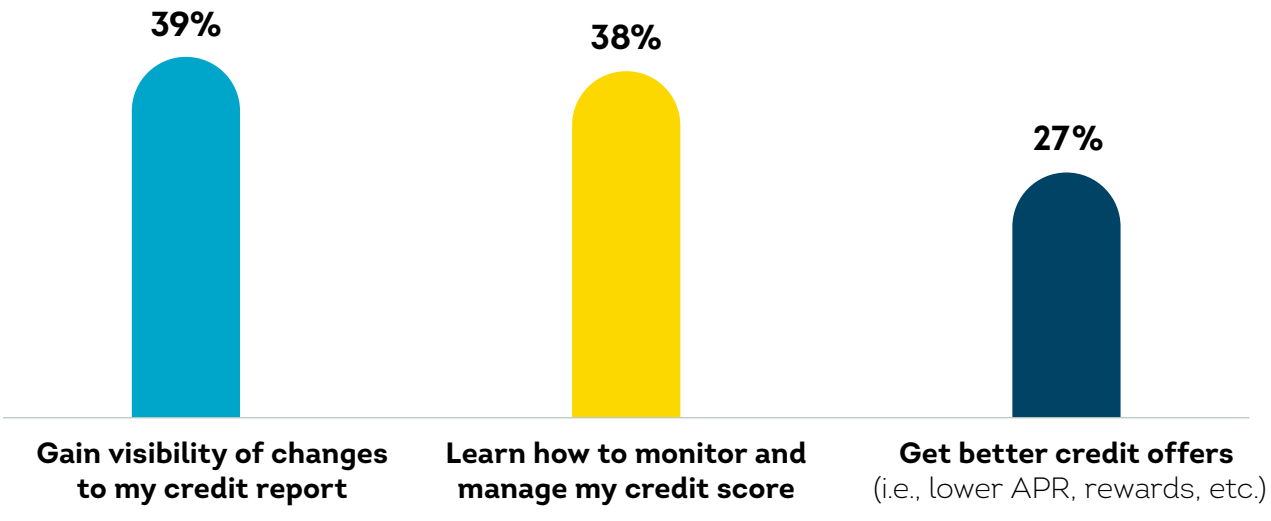


### Benefits gained by monitoring credit



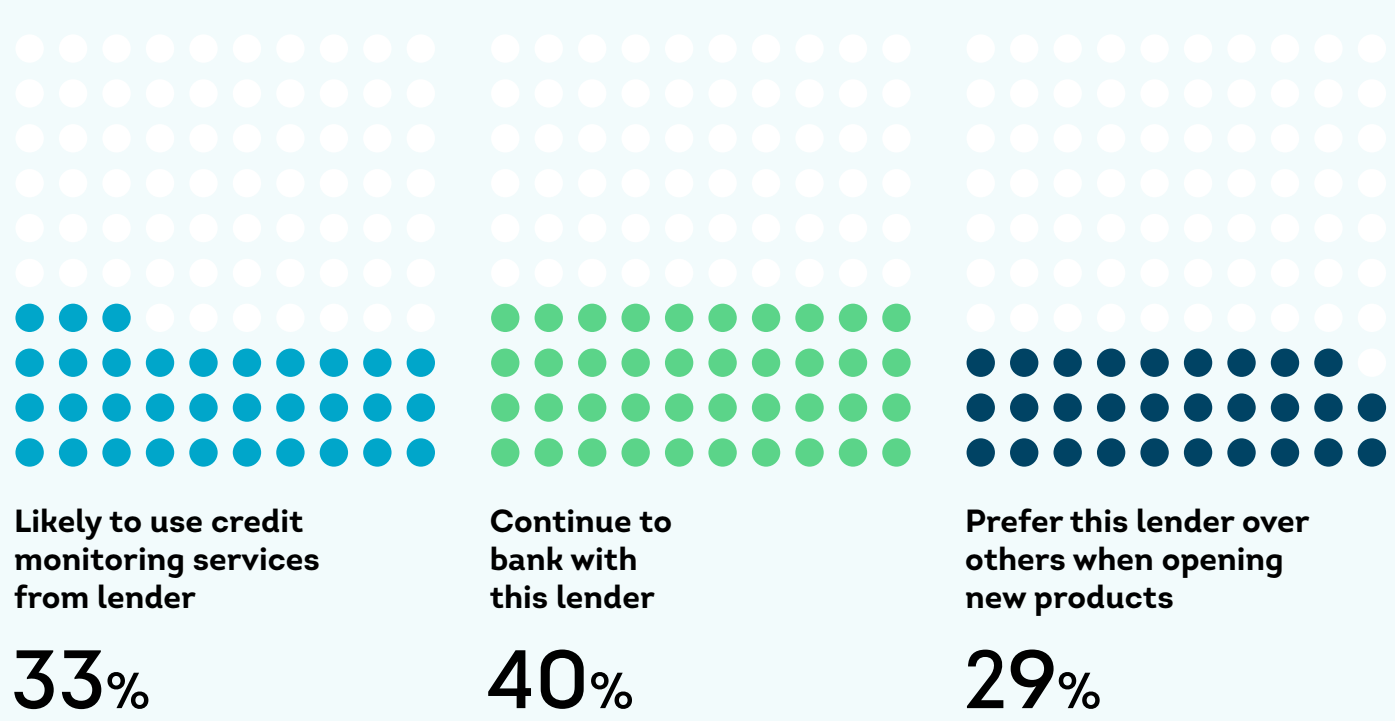
### Benefits consumers said they gained by monitoring credit

Three most frequent responses



### Free credit monitoring impact on lender relationships, according to consumers

How consumers said their lender preferences would be influenced if offered free credit monitoring



Credit Monitoring can help your business build consumer loyalty, trust and engagement.

TransUnion's Consumer Pulse Survey of 998 consumers was conducted from 25 Sept.-3 Oct., 2023 by TransUnion in partnership with third-party research provider, Dynata. Adults 18 years of age and older residing in the UK were surveyed using an online research panel method across a combination of desktop, mobile and tablet devices. To increase representativeness across resident demographics, the survey included quotas to balance responses to the census statistics dimensions of age, gender, household income and region. Please note some chart percentages may not add up to 100% due to rounding or multiple answers being accepted.

TransUnion study based on findings from the TransUnion credit monitoring case study data 2023.

For more information and insights on the UK TransUnion study, download the **Consumer Credit Monitoring Insights report.**

Visit: [transunion.co.uk/solution/credit-view](https://transunion.co.uk/solution/credit-view)

