

Money Talk

Trend Report for Little Diversified Architectural Consulting

04.22.21



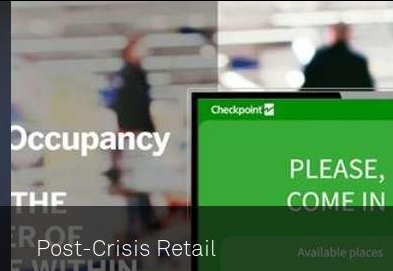
Financial Therapy



LGBTQ+ Banking



Alternative Currency



Post-Crisis Retail



Rural Bank

**Prepared for:**

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Prepared by:

Mary & Courtney

Delivered on: 4/22/21

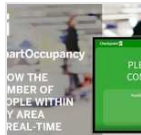
Briefing: Exploring the relationships that modern consumers have with money. This report focuses on consumer attitudes, preferences and biases as it pertains to personal finance

Takeaway: The COVID-19 pandemic and subsequent global lockdown has changed the global workforce while also accelerating the global transformation of payments. As people continue to participate in the new forms of employment—like the gig economy or freelance work—to make ends meet, they are looking to avoid in-person transactions and instead opting for contactless transactions that prioritize accessibility and ease.

Top Insights

**Financial Therapy** *Companies are increasingly emphasizing the importance of financial mental health*

Trend - Aware that consumers are often stressed for money—and this is especially true during the COVID-19 pandemic which has left many without a job and forced small businesses to permanently close—financial companies are emphasizing the need for wellness and mental health practices in their industry. **Insight** - Due to the COVID-19 pandemic and the associated government-imposed health and safety measures, many individuals are experiencing exasperated financial stress. In order to alleviate their anxiety, consumers are looking for advice and tools that will help them in their unique situations. In being more organized, individuals feel better prepared and as a result, gain peace of mind when it comes to surviving the pandemic and beyond.

**Post-Crisis Retail** *Brick and mortar spaces will likely undergo long term changes post-COVID*

Trend - After the restrictions on public movement due to COVID-19 have eased or lifted around the world, retail spaces will still require additional safety measures in order to keep infection risks at a minimum. This will occur (and is already occurring) in the form of contactless payment systems, limiting customers in-store, and redesigned layouts that enforce physical distance between customers. **Insight** - With physical distancing restrictions likely to be lifted before there's a vaccine for COVID-19, governments, brands and consumers alike are concerned about a resurgence in infections when life goes back to the way it once was. Preventing this is of utmost concern for most, and so certain measures that lower risks are being considered by companies and institutions. Even once the [continued online]

**Rural Bank** *Financial institutions are looking to become accessible for rural communities*

Trend - Many financial institutions—from traditional to digital-first banks—are attempting to reach rural communities with the help of technology. The movement calls for improved banking access through the implementation of small ATMs, biometric readers, cloud-based platforms and more. **Insight** - Technology is enabling a higher degree of accessibility for services and many consumers are taking advantage of this. As the world evolves and individuals in rural communities become more connected, these features become more readily available in remote regions. They enable consumers without access to as many convenience-based services as people in cities to feel more empowered and prepared to take charge in the case of a crisis.

**LGBTQ+ Banking** *Financial institutions are catering to the diverse needs of the LGBTQ+ community*

Trend - The financial industry is increasingly recognizing that the LGBTQ+ community has been underserved in the sector and as a result, new initiatives and companies are popping up that are mindful of accommodating this demographic. **Insight** - Many members of the LGBTQ+ community are still struggling with the rigid and conservative practices of institutions—from educational to finance and beyond. In order to feel supported and receive the service that they deserve, this demographic is emphasizing the need for services that cater to their specific and unique needs. This, in turn, enables them to feel comfortable and accepted in a given space by being their authentic self.

Getting the Most out of Your Custom Report

Purpose: Trend Hunter's Custom Reports are designed to inspire innovation by exposing you to hand-selected content related to your brand, specific projects, future-scoping, adjacent categories and more.

As you go through the report, remember to ask yourself:

- 1 What could this insight or innovation mean for my brand specifically?
- 2 How might these insights make you think about the consumer differently?
- 3 How do these trends ladder up to Trend Hunter's Megatrends, or any other Megatrends I'm familiar with?



For more info on Trend Hunter's methodology, check out the Appendix section.

Consumer Insights

Overlooked Opportunities & Examples

Trend Hunter's Insights highlight the what and why of major industry shifts. They are split into two sections: the trend section, which identifies a new opportunity in a given industry, and the insight section, which explores the specific target consumer's motivations, attitudes, beliefs and ultimately tension behind that opportunity. They are built on a foundation of Trend Hunter's crowdsourced trend examples, clustered together by underlying patterns.

Financial Therapy

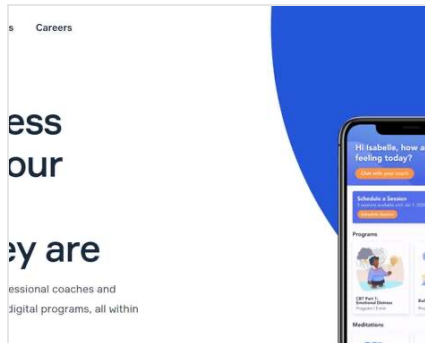
Companies are increasingly emphasizing the importance of financial mental health

Trend - Aware that consumers are often stressed for money—and this is especially true during the COVID-19 pandemic which has left many without a job and forced small businesses to permanently close—financial companies are emphasizing the need for wellness and mental health practices in their industry.

Insight - Due to the COVID-19 pandemic and the associated government-imposed health and safety measures, many individuals are experiencing exasperated financial stress. In order to alleviate their anxiety, consumers are looking for advice and tools that will help them in their unique situations. In being more organized, individuals feel better prepared and as a result, gain peace of mind when it comes to surviving the pandemic and beyond.



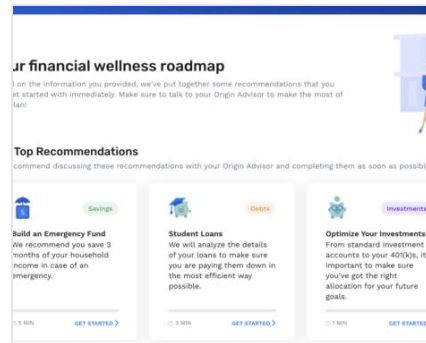
Color-Coded Finance Apps
The 'Chromabill' Personal Financial Management App is Easy to Use



Streamlined Mental Health Benefits
Modern Health Makes Mental Health Coverage More Accessible



Psychology-Inspired Financial Planning Platforms
The Planning Center Embraces Financial Wellness



Employee-Focused Financial Wellness Platforms
Origin Helps Companies Relieve Employee Stress

4.8
Score



Hybridization
 Experience
 Catalyzation

4 Featured, 27 Examples
16,838 Total Clicks
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★ Advisor Pick
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LGBTQ+ Banking

Financial institutions are catering to the diverse needs of the LGBTQ+ community

Trend - The financial industry is increasingly recognizing that the LGBTQ+ community has been underserved in the sector and as a result, new initiatives and companies are popping up that are mindful of accommodating this demographic.

Insight - Many members of the LGBTQ+ community are still struggling with the rigid and conservative practices of institutions—from educational to finance and beyond. In order to feel supported and receive the service that they deserve, this demographic is emphasizing the need for services that cater to their specific and unique needs. This, in turn, enables them to feel comfortable and accepted in a given space by being their authentic self.



LGBT+ Digital Banks
Be Money is a Welcoming Alternative to Traditional Banking Services



LGBTQ+-Friendly Financial Marketplaces
Superbia's Goal is to Create Safe Spaces for This Community



Preferred Name Credit Cards
Citi is Seeking to Accommodate Trans and Non-Binary Customers



LGBTQ+-Friendly Banking Services
BMO Harris' True Name Seeks to Accommodate the LGBTQ+ Community

5.2
Score



- Experience
- Personalization
- Authenticity

4 Featured, 14 Examples

5,294 Total Clicks

URL: Hunt.to/439102

Alternative Currency

New forms of currency are alleviating financial stress or increasing loyalty

Trend - Whether for loyalty or the distribution of financial aid, the concept of alternative currency is gaining popularity. Institutions and businesses deploy this in the form of wooden money or digital stimulus to strengthen buying power.

Insight - Many consumers are experiencing high levels of financial stress, both in the current context of the COVID-19 pandemic and even before that. Simultaneously, they are recognizing the importance of supporting local and smaller businesses. This, in turn, is creating a demand for timely solutions that will support consumers throughout difficult times, while enabling them to access life necessities and services.



Relief-Providing Wooden Money

Tenino, Washington Finds a Creative Solutions for Financial Stress



Special Donation Currency

The Royal Australian Mint Debuted a Coin That Aims Encourage Donation



Digital Stimulus Tokens

Bermuda is Testing Out New Approaches for Financial Aid



Wooden Coin-Based Loyalty Initiatives

The Innisfil Farmers' Market Used Wooden Coins as Currency

5.2
Score



Tribalism
Catalyzation

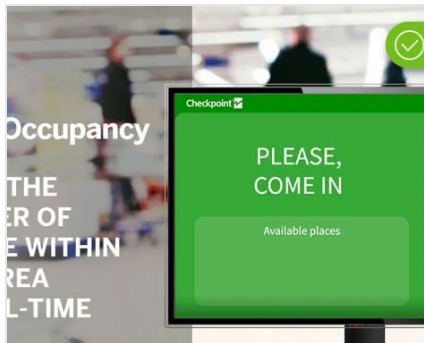
4 Featured, 33 Examples
50,640 Total Clicks
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Post-Crisis Retail

Brick and mortar spaces will likely undergo long term changes post-COVID

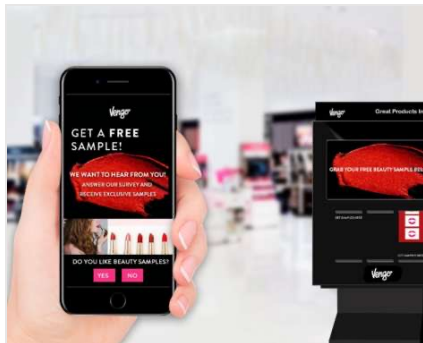
Trend - After the restrictions on public movement due to COVID-19 have eased or lifted around the world, retail spaces will still require additional safety measures in order to keep infection risks at a minimum. This will occur (and is already occurring) in the form of contactless payment systems, limiting customers in-store, and redesigned layouts that enforce physical distance between customers.

Insight - With physical distancing restrictions likely to be lifted before there's a vaccine for COVID-19, governments, brands and consumers alike are concerned about a resurgence in infections when life goes back to the way it once was. Preventing this is of utmost concern for most, and so certain measures that lower risks are being considered by companies and institutions. Even once the crisis has resolved itself with a vaccine, the psychological mark it'll leave on people whose lives have been disrupted drastically because of this crisis will likely remain, causing brands to act accordingly.



In-Store Occupancy Monitors

The SmartOccupancy System Tracks the Number of People in a Store



Contactless Sampling Kiosks

Vengo's Digital Kiosks Promote Discovery, Wellness and Safety



Plexiglass Checkout Protectors

The SafetyGuard Plastic Shield Protects Employees and Shoppers



Contactless Digital Currency Payments

LG CNS' Facial Recognition Payments Combine AI & Blockchain

7.1
Score

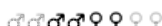
Popularity



Activity



Freshness



Experience

4 Featured, 33 Examples

41,794 Total Clicks

URL: Hunt.to/428956

★ Advisor Pick

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Trend - Many financial institutions—from traditional to digital-first banks—are attempting to reach rural communities with the help of technology. The movement calls for improved banking access through the implementation of small ATMs, biometric readers, cloud-based platforms and more.

Insight - Technology is enabling a higher degree of accessibility for services and many consumers are taking advantage of this. As the world evolves and individuals in rural communities become more connected, these features become more readily available in remote regions. They enable consumers without access to as many convenience-based services as people in cities to feel more empowered and prepared to take charge in the case of a crisis.



Rural Banking Accessibility Projects

Fidelity Bank Partnered with the Nigeria Postal Services



Cloud-Based Financial Services



Empowering Rural Banking Solutions

World Bank's NERLP Initiative Improved Banking Access in Sikkim

3.1 Score

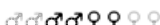
Popularity



Activity



Freshness

 Tribalism

Catalyzation

5 Featured, 34 Examples

17,036 Total Clicks

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Advisor Pick

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Appendix

Get More From Your Experience

Your Trend Hunter custom reports are tailored to you using the world's most advanced, most powerful trend platform. Your dedicated advisor can help you get the most of it. This appendix shows you a few of the options that you have at your disposal and how other top-tier innovators rely on our service in different ways that could help you be more successful with less effort.

Your Contacts & Additional Services



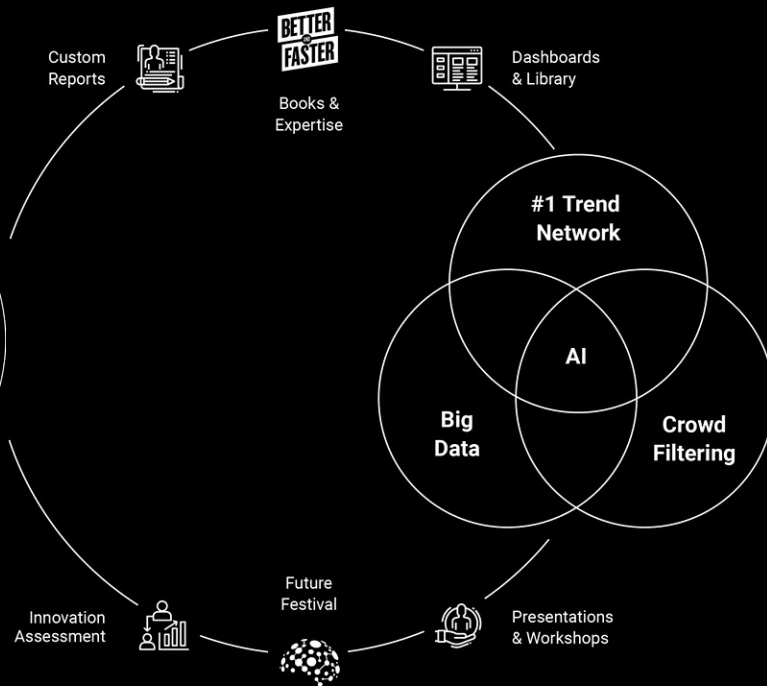
**YOUR SUCCESS
STRATEGIST**

Alisha Ellis
alisha@trendhunter.com



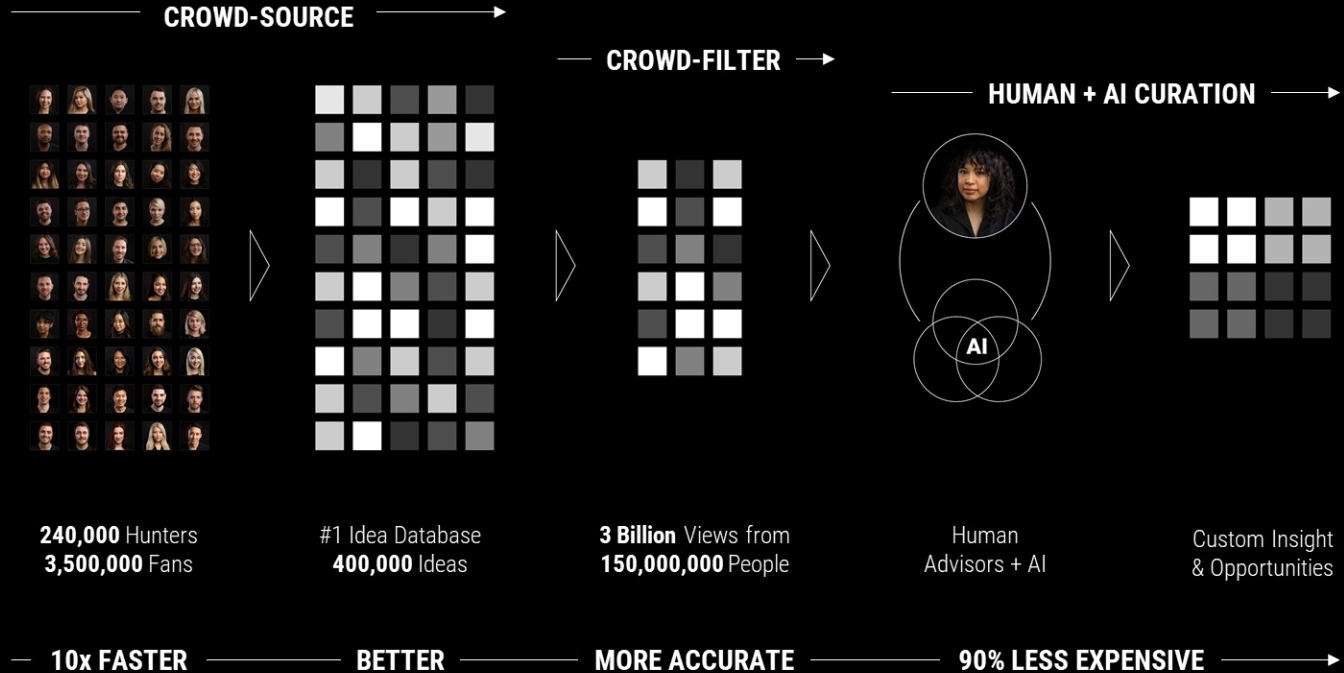
**YOUR DEDICATED
ADVISOR**

Mary Van Puymbroeck
mary@trendhunter.com



Over the last 15 years, we built the largest trend platform, leveraging crowd-sourcing, crowd-filtering, AI and humans to cut through the noise and uncover opportunity **faster!**

Our Process



Megatrend Matrix




 <p>Acceleration</p> <ol style="list-style-type: none"> 1. Perfecting One Thing 2. Aspirational Icon 3. Exaggerated Feature 4. Reimagined Solution 	 <p>Prosumerism</p> <p>From user-generated content to maker culture, today's consumers are content creators and experts.</p>	 <p>Cyclicity</p> <ol style="list-style-type: none"> 1. Retro+ Nostalgia 2. Generational 3. Economic + Seasonal 4. Repetitive Cycles 	 <p>Nostalgia</p> <p>Fond memories fuel a desire to bring the past into the present, especially with respect to one's formative years.</p>
 <p>Catalyzation</p> <p>Brands have taken a role of accelerating the personal development of consumers.</p>	 <p>AI</p> <p>We are entering a transformative new era, denoted by an exponential growth in data, robotics and intelligence.</p>	 <p>Naturality</p> <p>The desire for sustainable products, including local, organic, recyclable and pronounceable ingredients.</p>	 <p>Youthfulness</p> <p>The world is becoming more playful, driven by generations not ready to grow up, including Boomers who desire a more active, enriched life.</p>
 <p>Reduction</p> <ol style="list-style-type: none"> 1. Specialization 2. Fewer Layers + Efficiency 3. Crowdsourcing 4. Subscription 	 <p>Instant Entrepreneurship</p> <p>New services make it easier than ever to conceptualize, fund, launch and companies.</p>	 <p>Redirection</p> <ol style="list-style-type: none"> 1. Refocusing 2. Reversing 3. Surprising 4. Gamifying 	 <p>Tribalism</p> <p>Allegiant groups are more readily formed around specific interests, causes and even brands.</p>
 <p>Curation</p> <p>Hyper-targeted offerings, services, subscriptions and recommendations to simplify lives with better things.</p>	 <p>Simplicity</p> <p>In a fast-paced, cluttered world, simplicity stands out, resulting in focused businesses & clean design.</p>	 <p>Gamification</p> <p>The application of game dynamics to real-world problems results in a world that's more competitive and engaging.</p>	 <p>Experience</p> <p>In a world abundant with 'stuff', experience becomes a more important currency and life priority.</p>
 <p>Convergence</p> <ol style="list-style-type: none"> 1. Combining + Layering 2. Adding Value 3. Co-Branding + Aligning 4. Physical+ Digital 	 <p>Multisensation</p> <p>Tech, AR, VR and interactive experiences are raising our expectations in the realms of entertainment, retail and even food.</p>	 <p>Divergence</p> <ol style="list-style-type: none"> 1. Personalization, Customization 2. Status + Belonging 3. Style + Fashionizing 4. Generational Rebellion 	 <p>Authenticity</p> <p>Social media and a resistance to traditional advertising have created a desire for authenticity and reality.</p>
 <p>Co-Creation</p> <p>Brands, products, services and consumers are increasingly co-creating an interdependent world.</p>	 <p>Hybridization</p> <p>Lines are blurring as business models, products and services merge to create unique concepts and experiences</p>	 <p>Personalization</p> <p>Small batch production technologies and more personalized media are creating an expectation for personalization.</p>	 <p>Many-to-Many</p> <p>A mass proliferation of sellers and media creators has shifted the world to a many-to-many economy.</p>

Understanding Content Classification & Article Scoring

Below, you'll find an overview of the different types of content featured in our trend reports, as well as a breakdown of our scoring system that's used to evaluate the performance of the content in your report.

Retro Electric
Manufacturers are updating vintage vehicles to have electric capabilities.

8.8
Popularity: ██████████
Activity: ██████████
Freshness: ██████████

Consumer Insights:
The what and why of major industry shifts. Consumer Insights are split into two sections: the trend section and the insight section.

Expedition Camper Vehicles
The Expedition C17 has a double-carbon fiber body.

9.2
Popularity: ██████████
Activity: ██████████
Freshness: ██████████




Specific Examples:
Carefully selected individual innovations to provide more in-depth analysis.


Top Lists

Top Lists are collections of products, services or concepts created according to a common theme. They provide additional content and potential new perspectives on the topic we've explored in your report. Our team and software have created tens of thousands of Top Lists, which you can track and filter at [TrendHunter.com/toplists.html](#).


Top 100 Travel Trends in 2019
The Top 100 Travel Trends in 2019 are:



Top 100 Food Trends in December
The Top 100 Food Trends in December are:



Top 30 Pet Innovations
The Top 30 Pet Innovations are:



Clustered Lists:
Collections of related examples to broaden your perspective and expose you to adjacent opportunities.

8.8
Score

Popularity ██████████

Activity ██████████

Freshness ██████████

Demographics:
The target audience. This value is determined by the researcher, not by site statistics.

Freshness:
The relative newness of an article.

Activity:
The amount of people interacting with an article, including scrolling through images and sharing on social media. Something, like a bacon cupcake, might not be Popular, but could score high on Activity if people share it a lot.

Popularity:
Scoring of appeal based on how many people choose an article when given other options in the same category or cluster.

Overall Score:
All scores translate into percentiles (8.8 = 88th percentile) and overall score is the average of Popularity, Activity and Freshness.

How to Read This Page

Consumer Insights are high-level, over-arching patterns that often span different industries in scope. They focus on external and internal consumer factors that are motivating trends.

Retro Electric
Manufacturers are updating vintage vehicles to have electric capabilities.

How could your brand lessen its environmental impact?

Overlooked Opportunity 86: Workshop Question

All-in-One Litter Boxes
The Tuff & Purr One Litter Box Streamlines Cleaning and Maintenance

How could your brand lessen its environmental impact?

Overlooked Opportunity 86: Workshop Question

All-in-One Litter Boxes
The Tuff & Purr One Litter Box Streamlines Cleaning and Maintenance

Trend:

This section identifies a new opportunity in a given industry.

Insight:

This section explores the specific target consumer's motivations, attitudes, beliefs and ultimately tension behind that opportunity.

Demographics & Scoring:

The demographics speak to the target audience, as informed by the researcher, not by the site statistics. The overall score is the average of the following: popularity, activity and freshness.

Patterns & Megatrend:

Understand the Consumer Insight within the context of the 18 Megatrends that are shaping the world, plus the 6 Patterns of Opportunity that help short-cut your discovery of innovative ideas.

Workshop Question:

These questions are intended to be thought-provokers to help you brainstorm (either individually or in groups) about the relevancy or actionability of these insights.

Advisor Picks:

These are specific Consumer Insights and examples chosen by your Advisor because of their relevance to your team. These are featured on the Report Summary page and tagged throughout the report with a yellow star.

Want More?

Gain access to additional Consumer Insights
and Custom Research by contacting your
advisor or **TrendReports@TrendHunter.com**