Predict member decisions before they happen.

A world where financial decisions are understood before they're made.

COHORTS

Persona

The Free-Spirited Creator

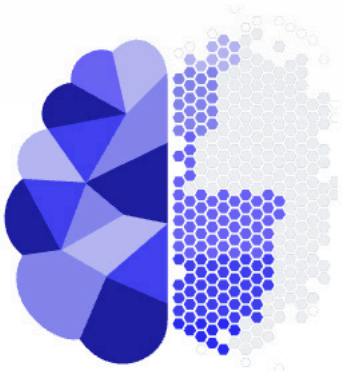
Age: 50
Gender: Male
Occupation: Administrator

View Persona

PATTERNS

Money Pattern

The money pattern reveals how you approach significant financial decisions, manage resources, take action, and communicate.



FOUNDATIONS

Learning Style

Visual Learner

- You are predominantly a visual learner and you prefer to receive information in visual form
- This means that you often take a lot of meaning from infographics, pictures, and images

FINANCIAL SATISFACTION

Financial Satisfaction

Financial Satisfaction Index

Your overall financial satisfaction score.

Life Have — Life Want

Financial Satisfaction

Detailed breakdown of your financial satisfaction.

Time Freedom — 6 Fewer distractions

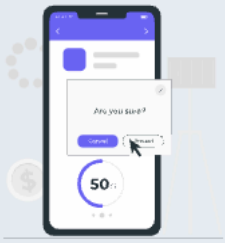
Financial Safety — 7 Spend less & avoid debt

Life Enjoyment — 4 Better work-life balance

Giving Back — 3 Community involvement

DECISION MAKING FRAMEWORK

Financial Decision Making



Decision Making Style

How you approach and make financial decisions.

Future Focused — Present / Future

Abundance — Scarcity / Abundant

Optimism — Pessimistic / Optimistic

Mindset — Fixed / Growth

Taking Action

Communication Preferences

Your members are making emotional decisions and you're finding out too late.

Traditional fund management relies on demographic data and risk profiles—static snapshots that tend to miss the psychological drivers behind every real financial decision made by members.

Silent Churn

Members disengage before they formally exit, no predictive insights or warnings flags for funds to act and retain.

Reactive Responses

Anxiety and impulsivity override rational investing during volatility—eroding member outcomes.

Generic Advice

One-size fits all advice misses individual behavioural biases—resulting in lower acceptance, trust, and retention.

Data Blind Spots

Demographics tell you who. Behaviour tells you why. Most funds only have half the picture.

Why Behavioural Data is the future of fund management.

Understanding customer behaviour is fundamental to creating personalised and effective business strategies. Funds can gain insights into member preferences, allowing them to enhance service offerings, tailor communication, and drive customer satisfaction.

MoneyMind Profile builds a psychological blueprint of every member—mapping their behavioural DNA across traits like: impulsivity, anxiety, optimism, motivation, risk, and decision-making style. It even measures member financial life satisfaction.

Using AI, we identify patterns, predict decisions, and deliver the actionable intelligence fund managers need to intervene early, personalise deeply, and grow sustainably.

Predict

Our data insights anticipate member decisions, at an individual, persona, and cohort level.

Personalise

We hyper-personalise your digital advice, product marketing, and nudges at scale.

Protect

We can detect churn signals proactively—before it's too late.

Predicting member decisions before they happen.

Anticipate how your members will react, what actions they'll take, and whether they'll abandon their plan.

Protect funds. Reduce churn. Keep members invested.

Impulsivity

Detect when members are likely to make reactive financial moves based on emotion; liquidity risk, panic selling, and deviating from the long term plan.

Anxiety

Identify members financial anxiety triggers from a scarcity, pessimistic, or loss aversion mindset that can lead to decision paralysis, lack, avoidance, or worry.

Optimism Bias

Spot over-optimistic patterns that can lead members to over-confidence, under-diversification, insufficient savings discipline, or overexposure.

Preferences

Determine preferences for income stability, leaving a legacy vs living, returns vs peace of mind, and drivers behind financial satisfaction.

Emotion + Behaviour + AI =

Predictive insights that protect your members and underlying investments.

Behavioural data & use cases for funds.

Our AI analyses behavioural data to identify member preferences, traits, and patterns—revealing the persona cohort segments that are most prevalent across their member base.

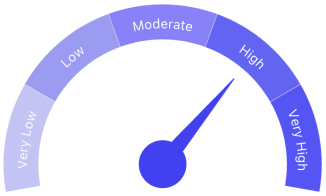
Below is an example persona profile cohort captured.


Persona: Results-Driven Flyer

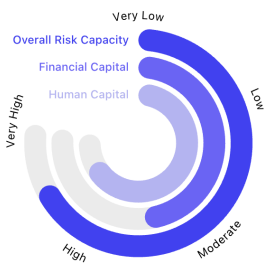
Age: 45-55
Gender: M: 48% F: 35% Other: 17%

Income: $140,000-$300,000
Retirement Fund: $350,000-$500,000
Av. Home: $2,000,000
Av. Home Debt: $800,000
Av. Other Assets: $600,000
Av. Other Debt: $100,000
Product/s: XYZ Super

Risk Tolerance



Risk Capacity



Disciplined

Impulsive — Disciplined

Impulsive Mindset

Potential roadblocks: low plan stickability, self-sabotage risk, poor market timing, debt drawdown, immediate gratification.
How to optimise: front-foot communication nudges, especially in market volatility, tools and guardrails.

Optimism

Pessimistic — Optimistic

Optimistic Mindset

Potential roadblocks: over-confidence risk, under-planning tendency, early retirement temptation, reduced savings discipline, plan abandonment.
How to optimise: ground optimism in reality, create safeguards for underestimating risks and overestimating returns.

Openness

Resistant — Open

Open Mindset

Potential roadblocks: strategy hopping, overwhelm risk, insufficient due diligence, assumptions over analysis.
How to optimise: provide understanding with alignment, the connection between strategy and goal outcomes.

Value vs Fee Sensitive

Fee sensitive: scrutinize costs over value, needing frequent reassurance on fees and transparency.

Expand Your Data Lake with Rich Behavioural Intelligence

MoneyMind helps superannuation funds to unlock a new dimension of member data—going beyond demographics and account balances to capture and overlay the psychological drivers behind their members financial decisions.

The Challenge: Traditional superfunds operate with limited data insights. You know what members do, but not why they do it—the behaviour biases, and motivations that shape contribution rates, investment choices, and engagement.

The Solution: MoneyMind makes behavioural data collection effortless, scalable, and actually enjoyable for members. We've designed a digital experience that members want to complete—it's a transforming and engaging journey of self-discovery.

How We Collect Behavioural Data at Scale

1. Member Portal Integration
Embed MoneyMind directly into your existing member portal with a seamless, user-friendly experience.

2. Digital Advice Integration
Enhance your digital advice engine by embedding MoneyMind at any stage of the journey, use behavioural intelligence to deliver advice that members can trust, understand, and resonate with—improving advice acceptance and long-term outcomes.

- Capture behavioural insights before generating advice recommendations
- Augment, hyper-personalise and frame recommendations aligned with each member's decision-making style, action orientation, and preferences
- Identify cognitive biases that could derail advice acceptance
- Flag members whose biases suggest they won't stick to the strategy for tailored nudges

3. Omnichannel
Deploy MoneyMind wherever your members are—maximising reach and accessibility:
- Social media campaigns: Embed assessment links on LinkedIn, Facebook, Instagram
- Website integration: Add to your homepage, member login, or resource center
- Email campaigns: Include in onboarding sequences, quarterly updates, or comms
- QR codes: Deploy at events, seminars, advice sessions, or printed materials

Marketing-Driven Engagement with compelling calls-to-actions that drive participation:
- "Discover Your Money Personality"
- "Uncover Your Hidden Money Habits"
- "Find Out What Type of Investor You Really Are"
- "Get Your Personalized Financial Behaviour Report"

We transform data collection from an obligation into an opportunity for self-discovery—making members eager to participate, with high completion rates. Our profiles are:
- Concise, in 3-7 minutes
- Intuitive: No jargon, just clear questions members understand
- Mobile-optimised: Works flawlessly across all devices
- Privacy-focused: Members control their data with full transparency

Talk to us to start expanding your data lake.

Get in Touch

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