

Climate action for your customers. Growth for your banking business.

ecolytiq empowers customers of financial institutions to make climate-conscious purchasing decisions, driving behavior changes that reduce environmental impact by eliminating emissions and promoting climate-positive consumption.

The result? Measurable impact on business growth achieved through sustainability.

Increase share of wallet

19% increase in spend per customer

- **Increased user engagement**

Our platform fosters higher engagement and spending, underpinned by a noticeable shift towards sustainability empowered accounts.

- **Improved understanding**

Tailored educational content drives increased spending on green products and reinforces the growth of sustainable brands.

- **More sustainable spending behavior**

Our platform encourages eco-friendly spending, supporting the rise of sustainable merchants and brands.

Boost customer engagement

145% increase in engagement with your banking app

Enabling customer interaction boosts engagement, fosters personalization, enhances trust, and drives cross-selling opportunities. Engaged customers are ready to embrace environmentally conscious choices with the right guidance from their financial provider.

Measurable reduction in CO₂ impact

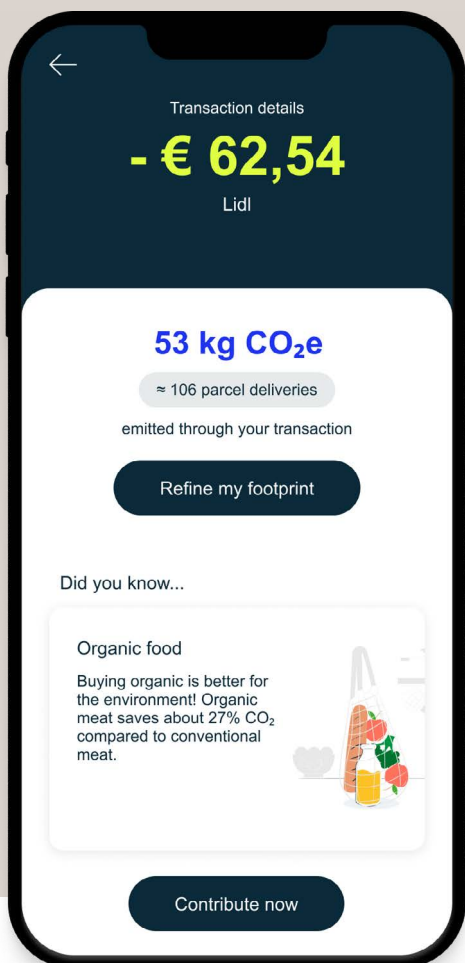
>500K tonnes of CO₂e avoided with banks using ecolytiq in 2022

The shift towards more conscious consumerism is measurable and results in avoided and reduced emissions of your customers. A measurement good for the planet, good for your CSR and ESG reports and important to drive further engagement with the customer.

How we drive measurement

At ecolytiq, we've meticulously crafted every phase of the product journey to gauge its impact on both the environment and your banking business.

Our estimations are built on relevance, localization, transparency and data integrity.



01 Insights through localization

Our methodology ensures emissions estimations resonate with local contexts, aligning with regional variations in consumption and emissions.

02 Data transparency & integrity

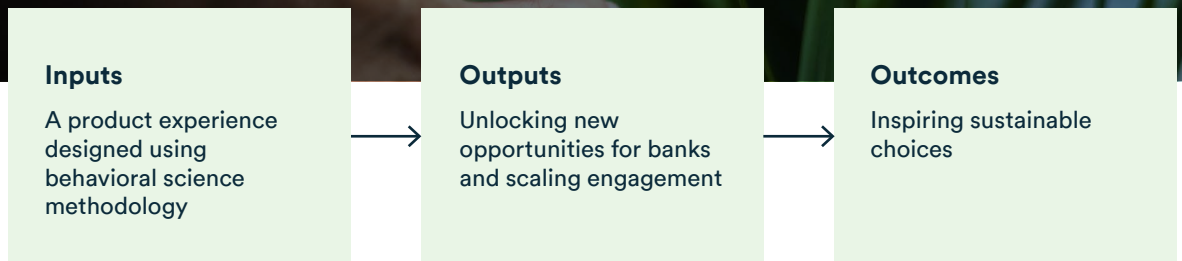
Complete transparency in calculations means no greenwashing. Banks can build trust with their customers by providing accurate, science-based data.

03 Relevant climate insights

By measuring carbon intensity in grams of CO₂e per currency unit spent, our methodology provides banks with actionable insights to expand product development for sustainability.

An impact model that ensures each product journey is optimized for impact.

Our robust methodology relies on a strong theoretical foundation and ongoing Monitoring, Evaluation, Accountability and Learning (MEAL) processes.



Inputs

A product experience designed using behavioral science methodology

Our product platform leverages behavioral science concepts across various interventions, engaging consumers from awareness to advocacy, as illustrated below.

Our impact measurement methodology, as used in this example, undergoes regular refinements driven by a growing user base and thorough audits of secondary science-based sources.

We will be pursuing third-party certifications to verify our impact measurement methodology for calculating how our products resulted in fewer user emissions.

| | | Product | Effective presentation medium | Feedback | Relevance | Social influence, normative beliefs | Prompts | Action triggers |
|-------------------|-----------|---------|-------------------------------|----------|-----------|-------------------------------------|---------|-----------------|
| Spillover effects | ecoAware | | | | | | | |
| | ecoEngage | | | | | | | |
| | ecoAction | | | | | | | |

↑ Increased consideration
 ↓ Spillover effects

← Approaches for affecting behavior →

Outputs

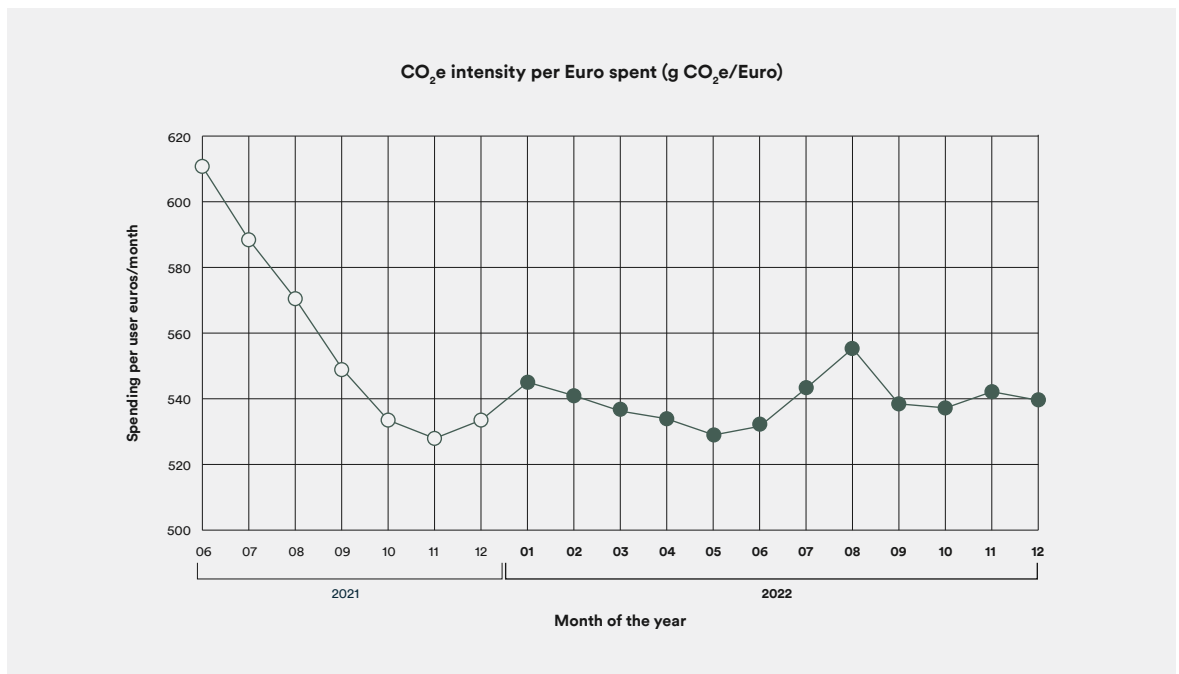
Unlocking new opportunities for banks and scaling engagement

Our impact model and science-based approach to climate engagement through our product suite drives user engagement with sustainability, boosting a financial institution's share of wallet and enhancing user engagement with their banking app. This fosters sustainable consumer behavior change and creates a compelling business case and impact proposition.

Outcomes

Inspiring sustainable choices

Based on our measurement from client data and secondary sources ¹, we estimate an over 10% reduction in emissions intensity per Euro spent by users, which remained stable for a year (see the graph below).



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¹ Daniel Moran, Richard Wood, Edgar Hertwich, Kim Mattson, Joao F. D. Rodriguez, Karin Schanes & John Barrett (2020). Quantifying the potential for consumer-oriented policy to reduce European and foreign carbon emissions, Climate Policy

Find out more

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