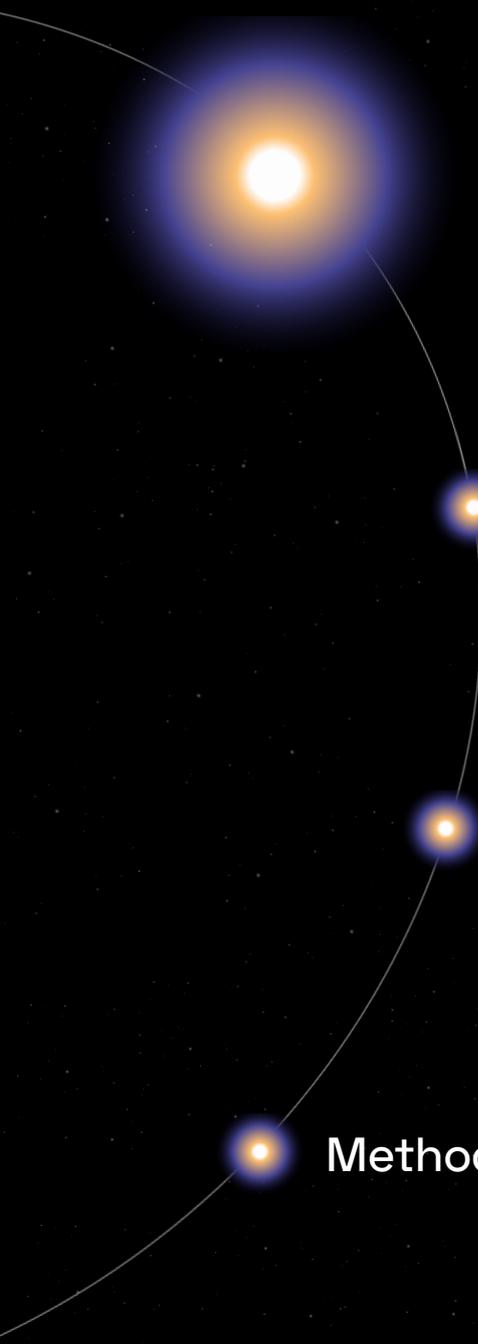


Digital Banks

Social Media Digital Banks Data Report: Exploring social listening, trends, opportunities, and public insights regarding the banks Sofi, Chime, Revolut, Nubank, and Monzo within the universe of social media and other online channels.

Period: January to May 2024



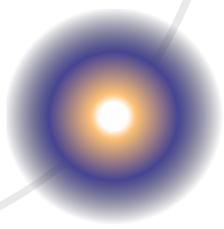
Executive Summary

Parameters used for the development of this report

Overview

Listening

Methodology



WHY MONITOR?

Social media monitoring is vital for brands as it provides valuable insights based on audience comments and perceptions. Understanding consumer sentiment, anticipating crises, knowing the competition, and driving innovation are just a few of the benefits of this monitoring. These insights enable brands to adjust their strategies, meet consumer needs, and deliver exceptional experiences, ensuring sustainable growth and a competitive advantage in the digital market.

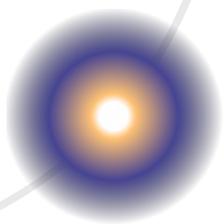
The insights obtained from audience comments and perceptions are extremely valuable, as they allow us to understand consumer sentiment, anticipate crises, know the competition, and drive innovation. These insights are fundamental for adjusting strategies, meeting consumer needs, and delivering exceptional experiences, ensuring growth and competitive advantage in the ever-evolving digital world.

Antonio Bennati,
Global Product Director, Loxias



**Learn About Our Recurring
Reports Program**

Request a
Demonstration



This report offers a comprehensive diagnosis of the brand you are investigating in the online environment. It allows you to understand the context in which the brand is situated and which content captured the audience's attention.

Next, you will review the parameters and information provided during the report purchase. If you need to recall the briefing, we offer a summary in the report itself and also via email. This way, you can compare what was requested on the website with the final result. The summary is essential for reviewing your hypotheses and inclinations along with the report, as well as the desired outcomes for the brand in the social environment.

Criteria	answer1	answer2	answer3	answer4	answer5
PERIOD	January - May	January - May	January - May	January - May	January - May
Period of analysis:	January - May, 2024	January - May, 2024	January - May, 2024	January - May, 2024	January - May, 2024
Start date	2024-01-01	2024-01-01	2024-01-01	2024-01-01	2024-01-01
End date	2024-05-31	2024-05-31	2024-05-31	2024-05-31	2024-05-31
Period-over-period	08/01/2023 - 12/31/2023	08/01/2023 - 12/31/2023	08/01/2023 - 12/31/2023	08/01/2023 - 12/31/2023	08/01/2023 - 12/31/2023
ABOUT THE BRAND	-	-	-	-	-
Keywords	-	-	-	-	-
Brand name:	Chime	Monzo	Nubank	Revolut	Sofi
Name variations	-	-	-	-	-
Hashtags	#Chime	#Monzo	#Nubank	#Revolut	#Sofi
Channels	-	-	-	-	-
Facebook:	https://www.facebook.com/chime	https://www.facebook.com/monzobank	https://www.facebook.com/nubank	https://www.facebook.com/revolutapp	https://www.facebook.com/sofi
Instagram:	https://www.instagram.com/chime	https://www.instagram.com/monzo	https://www.instagram.com/nubank	https://www.instagram.com/revolutapp	https://www.instagram.com/sofi
Twitter:	https://www.twitter.com/Chime	https://www.twitter.com/monzo	https://www.twitter.com/nubank	https://www.twitter.com/RevolutApp	https://www.twitter.com/Sofi
Youtube:	https://www.youtube.com/@chime	https://www.youtube.com/@monzobank	https://www.youtube.com/@nubank	https://www.youtube.com/@revolutapp	https://www.youtube.com/@sofi
TikTok:	https://www.tiktok.com/@chime	https://www.tiktok.com/@monzo	https://www.tiktok.com/@nubank	https://www.tiktok.com/@revolutapp	https://www.tiktok.com/@sofi
Website:	-	-	-	-	-
DEMOGRAPHY	-	-	-	-	-
Language:	English	English	English	English	English
Geographic research:	Global	Global	Global	Global	Global



LOXIAS & CO. SNAPSHOT

We are a global company that delivers intelligence reports on the voice of the customer. Our innovative solution combines state-of-the-art multiplatform monitoring tools with a robust proprietary methodology and qualified human expertise—all just a few clicks away through our e-commerce platform.

MISSION

Our goal is to democratize access to first-class consumer intelligence analysis, translating public conversations into insightful reports that are accessible, fast, and easy to understand.

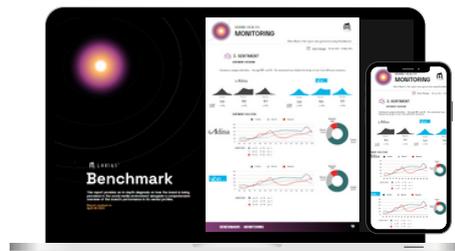
How Do We Achieve This?

We achieve this goal through our exclusive and proprietary methodology, leveraging the power of advanced AI technology alongside the expertise of our qualified human analysts. With a deep understanding of business intelligence (SocialBI), our analysts carefully select the most suitable consumer intelligence tools and analysis techniques that align with the objectives of your report. This meticulous process transforms data into a user-friendly source of valuable insights, empowering informed decision-making.

OUR PRODUCTS

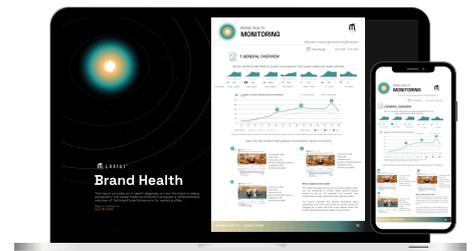
Benchmark

Discover brand and competitor narratives. Compare customer perceptions.



Brand Health

A comprehensive view of the brand's performance and reputation on its own channels.



Addresses:

Brazil: Rua Cláudio Soares, 72, Cj. 317 - Edifício Ahead, Pinheiros / São Paulo, SP. CEP: 05422-030 - Brazil | hello@loxias.ai UK: Lumaneri House Blythe Gate, Blythe Valley Park, Solihull - United Kingdom B90, 8AH | hello@loxias.ai | hello@loxias.ai

SUMMARY

OVERVIEW

1. Overview
2. Mentions across online media.

Data Privacy

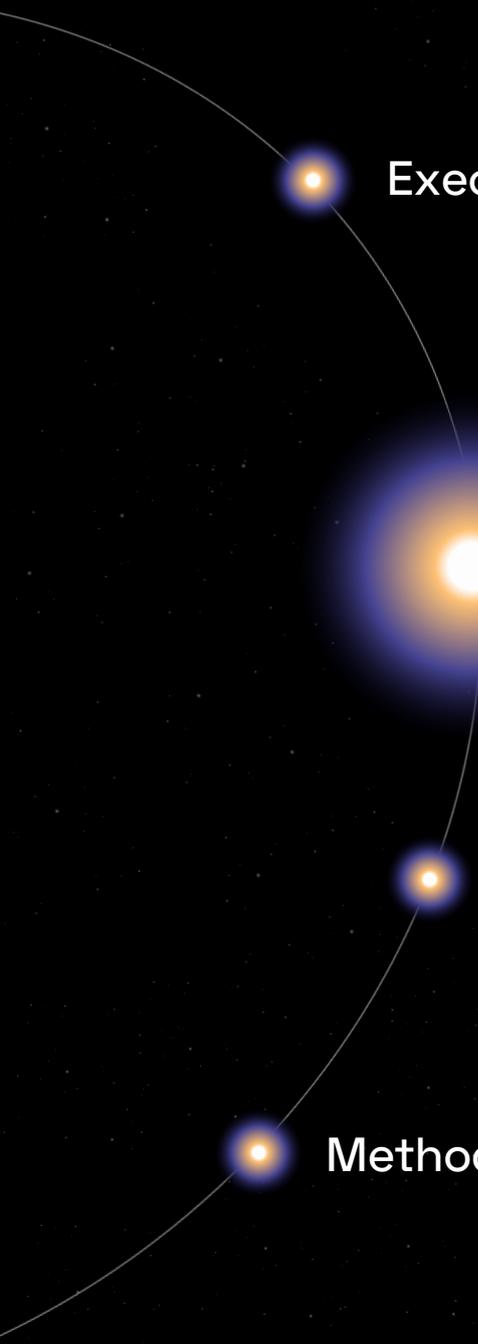
All data provided in this report originates from a secure and reliable source. The information presented in this report is confidential and strictly intended for authorized individuals only. It should not be shared or disclosed to unauthorized parties. We prioritize data privacy and security and adhere to strict data protection protocols to ensure the confidentiality of the information contained in this report.

LISTENING

1. Top words
2. Most talked-about topics.
3. Trending topics
4. Persona

METHODOLOGY

1. METHODOLOGY
2. GLOSSARY



Executive Summary

Overview

Big Numbers and Macro Analyses

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Digital banks analyzed: Sofi, Chime, Revolut, Nubank, and Monzo. Source: Brandwatch.

OVERVIEW

TOTAL MENTIONS

600.7K

Change from Previous Period: +27%

TOTAL REACH

760M

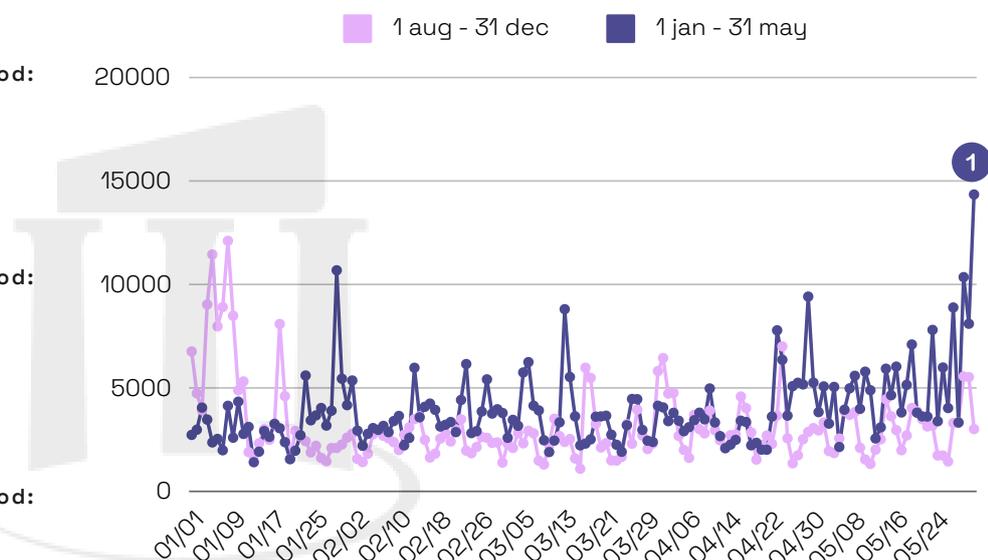
Change from Previous Period: +4%

UNIQUE AUTHORS

199.8K

Change from Previous Period: +14%

Mentions Evolution Over the Period



A logarithmic scale function was used to compactly represent large data or numbers on a graph.

Insights

Among the analyzed digital banks (Sofi, Chime, Revolut, Nubank, and Monzo), there were a total of 600.7k mentions collected from January 1 to May 31, 2024, representing a 27% increase compared to the previous period. The total reach was 760 million, a 4% growth, while the number of unique authors increased by 14%, reaching 199.8k. These figures indicate significant growth in visibility and engagement for digital banks on social media.

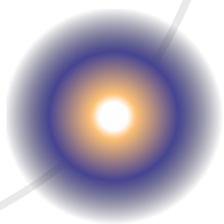
Analyzing the mention evolution, there is a considerable variation over the months. Notable peaks occurred on specific days, such as January 29 (10,683 mentions) and May 31 (14,346 mentions), with the latter driven by a tweet related to Chime. Negative mentions also varied, but an increase is evident on days of higher activity, highlighting the need for reputation management strategies for digital banks.



Post that drove the peak in mention volume on 05/31

Retweets: 545
Reach: 260.708

*Previous Period: 08/01/2023 to 12/31/2023



DIGITAL BANKS OVERVIEW



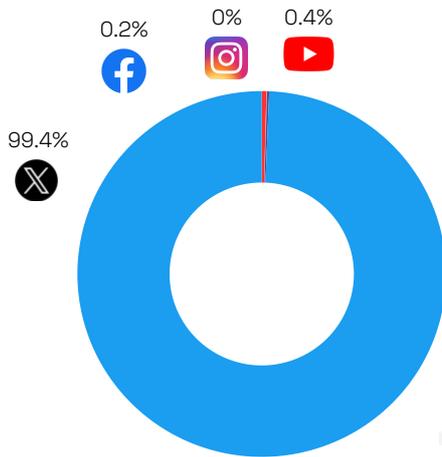
Digital Banks | Analyses generated by Brandwatch

📅 Date range: January 1 to May 31, 2024

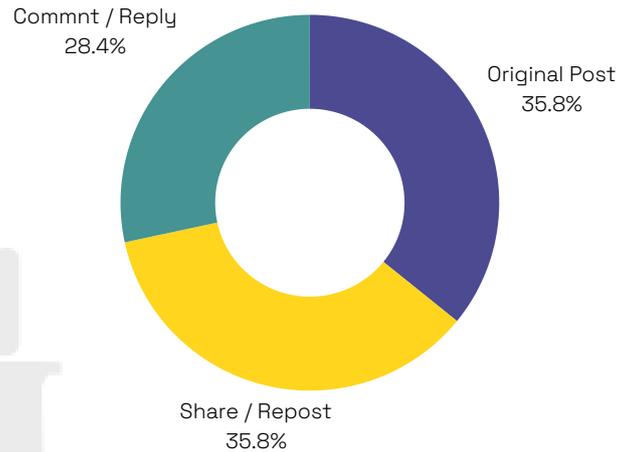
Mentions on online media

The posts below were the top ones in reach within the three categories with the highest volume of mentions in the period.

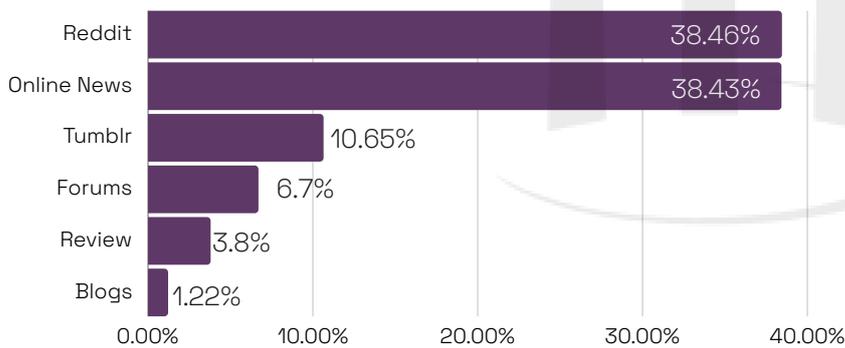
Share of mentions - Social Media



Share by formats



Share of mentions - Blogs, forums, and websites



Featured post in shares

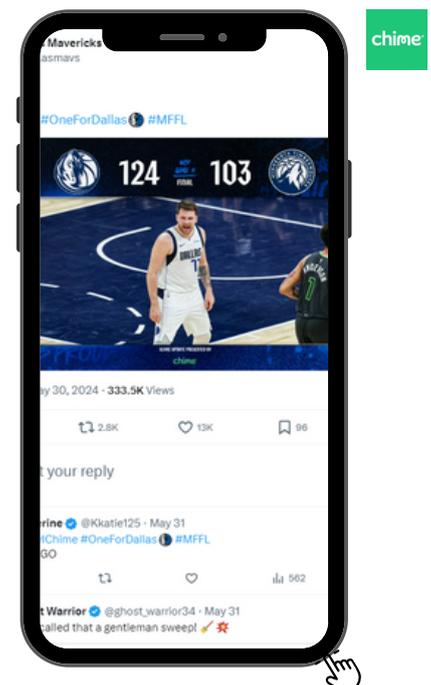
Shares: 2,5k | May 30, 2024
Reach: 850.666 | [@dallasmavs](#)

Insights

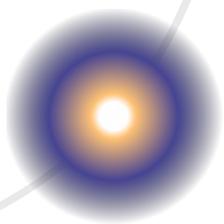
The analysis shows that mentions of digital banks are most prevalent on the X network, significantly more than on platforms like YouTube, Facebook Public, and Instagram. This underscores the X network's importance for discussions about digital banks. Engagement is balanced across content types, with 215,126 original posts, 214,806 shares/reposts, and 170,343 comments/replies, indicating active community participation.

In blogs, forums, and websites, Reddit and Online News lead with around 38.5% of mentions each, followed by Tumblr (10.65%), Forums (6.70%), Reviews (3.80%), and Blogs (1.22%). This shows diverse online discussions about digital banks.

A notable post on the X network, "MAVS IN 5. @Chime // #OneForDallas #MFFL," received 2,518 reposts, 347 comments, 13.1k likes, and 96 saves, reaching 850,666 people. Factors contributing to its success include the connection to the Dallas Mavericks, relevant hashtags, and the mention of Chime, tapping into sports fandom to drive engagement. This emphasizes the value of aligning with trending topics and cultural moments for effective social media marketing.



Digital banks analyzed: Sofi, Chime, Revolut, Nubank, and Monzo. Source: Brandwatch.



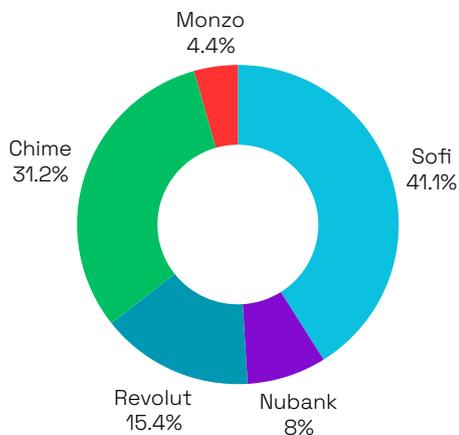
DIGITAL BANKS OVERVIEW



Digital Banks | Analyses generated by Brandwatch

📅 Date range: January 1 to May 31, 2024

Share of Voice



Highlighted content in reach from banks with the highest volume

The following posts were the top ones in reach within the three categories with the highest volume of mentions in the period.

Sofi



Reach: 328k
Likes: 647

Chime



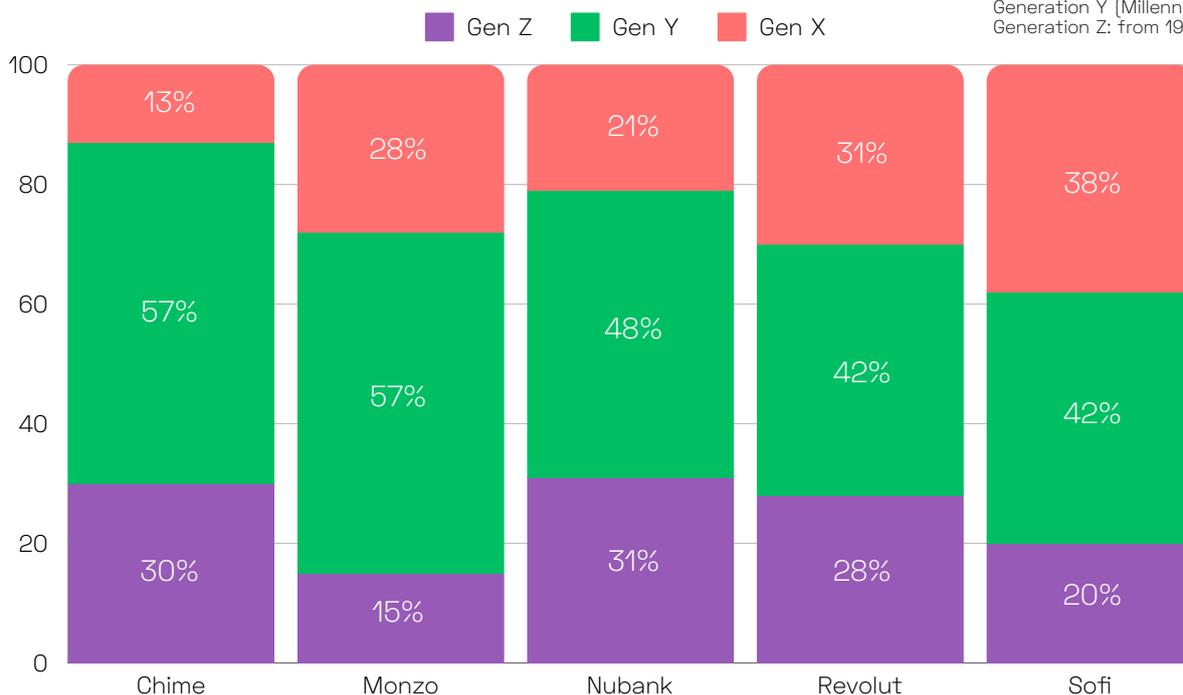
Reach: 850,6k
Likes: 13k

Insights

The generational breakdown shows that Gen Y is the most engaged demographic across all brands, particularly for Monzo (57%) and Nubank (48%). Positive points attracting the audience include user-friendly features, competitive financial products, and innovative banking solutions. For Sofi and Chime, high engagement is attributed to robust customer service, attractive interest rates, and strong marketing strategies.

Chime's association with the popular Mavericks event and the use of relevant hashtags resonated with the audience, especially among Gen Z and Gen Y, known for their social media activity and sports enthusiasm. This highlights the importance of strategic partnerships and event-focused content to boost visibility and engagement. In contrast, SoFi's post announcing its partnership with the NBA garnered 531.5k views and a reach of 328k. While engagement numbers were lower than Chime's, aligning with a major sports league like the NBA is a powerful branding strategy.

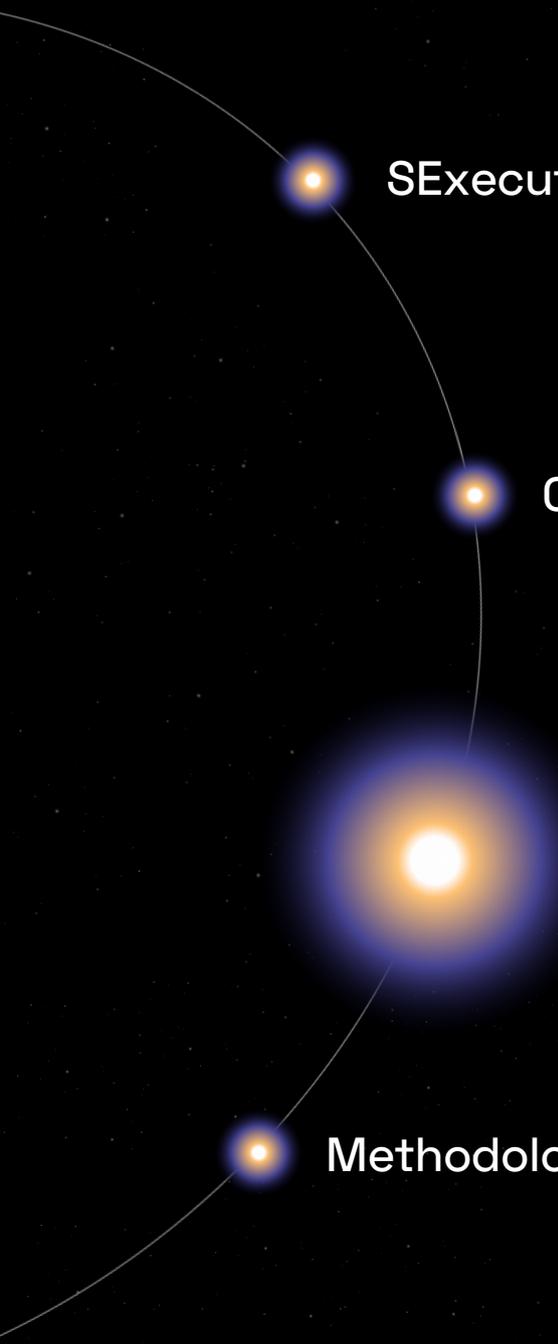
Generations Chart



Do you know in which year each generation was born?

Generation X: 1965-1980
Generation Y (Millennials): 1981-1996
Generation Z: from 1997 onwards

Digital banks analyzed: Sofi, Chime, Revolut, Nubank, and Monzo. Source: Brandwatch.



Executive Summary

Overview

Listening

Detailed analysis of mentions in public conversations

Methodology

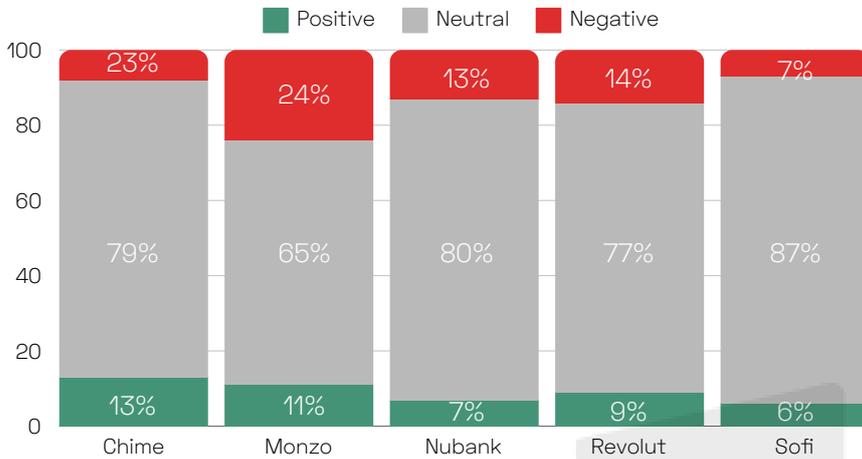
DIGITAL BANKS LISTENING



Digital Banks | Analyses generated by Brandwatch

Date range: January 1 to May 31, 2024

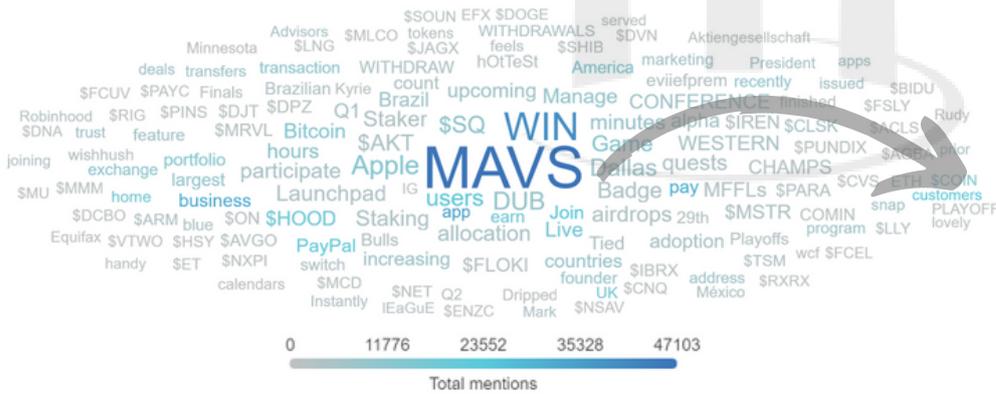
Sentiment analysis



Insights

The analysis of mentions for digital banks from January 1 to May 31, 2024, reveals significant audience engagement patterns. Chime and Sofi stand out for their high neutral sentiment, 79% and 87% respectively, suggesting a stable and consistent presence without strong polarizing opinions. Monzo's higher negative sentiment at 24% indicates potential customer dissatisfaction or controversies. Nubank and Revolut also show a balanced mix, but with slightly higher negative sentiment (13% and 14%). Positive mentions are notably low across all banks, with Chime leading at 13%. This data suggests that while digital banks maintain a steady presence, they need to work on enhancing customer satisfaction and positive engagement to improve their overall sentiment profile.

Top keywords



Highlight "mavs"



Reach: 850k
Likes: 13k

Top hashtags

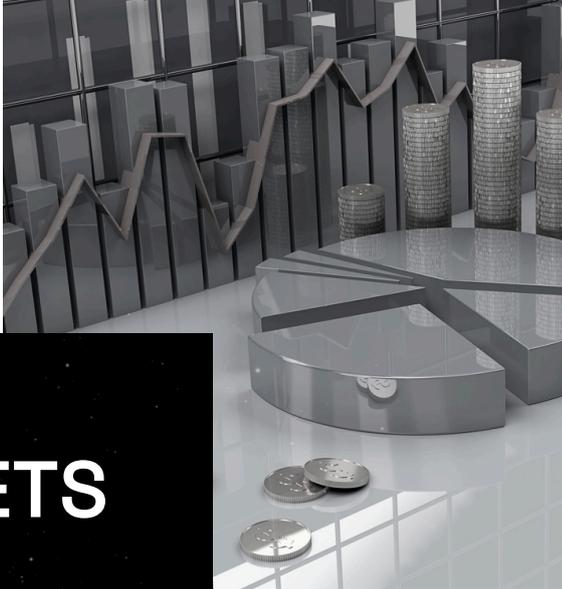


Highlight "#bitcoin"



Reach: 429k
Likes: 3k

Digital banks analyzed: Sofi, Chime, Revolut, Nubank, and Monzo. Source: Brandwatch.



TOP RETWEETS

📅 Date range: January 1 to May 31, 2024

Dallas Mavericks 🏀
@dallasmavs

MAVS IN 5.

@Chime // #OneForDallas 🇺🇸 #MFFL



Reposts: 2.5k

...

Insights

The analyzed data reveals that posts by the Dallas Mavericks and Javier Milei achieved significant engagement, particularly through their mentions of Chime and Nubank. The post with the highest retweets was "MAVS IN 5. @Chime // #OneForDallas #MFFL," garnering 2,518 retweets. This high engagement can be attributed to the synergy between sports enthusiasm and brand association. The timing of the post, coinciding with a major game victory, capitalized on the excitement of fans, effectively boosting Chime's visibility through the use of strategic hashtags and the association with a popular team.

Similarly, Javier Milei's post about Nubank's potential return to Argentina also stood out with 2,136 retweets. This engagement likely stems from the relevance of the topic to a broad audience concerned with economic and financial matters in Argentina. The exclusivity of the news, combined with Milei's significant follower base and the pressing economic context, sparked high interest. Both cases underscore the importance of contextual relevance, timing, and the leveraging of influential platforms and personas to maximize audience engagement.

Other highlights in retweets

Dallas Mavericks 🏀
@dallasmavs

Don't count us out. MAVS WIN!!!

@Chime // #OneForDallas 🇺🇸 #MFFL



Reposts: 2.3k

Javier Milei 🇲🇵
@JMilei

Exclusiva: Nubank reconsideraría volver a Argentina de mejor ambiente macroeconómico

Translate post



Reposts: 2.2k

Dallas Mavericks 🏀
@dallasmavs

WE IN THESE See y'all in the Playoffs! 🏀

@Chime // #MFFL



Reposts: 1.7k

Digital banks analyzed: Sofi, Chime, Revolut, Nubank, and Monzo. Source: Brandwatch.



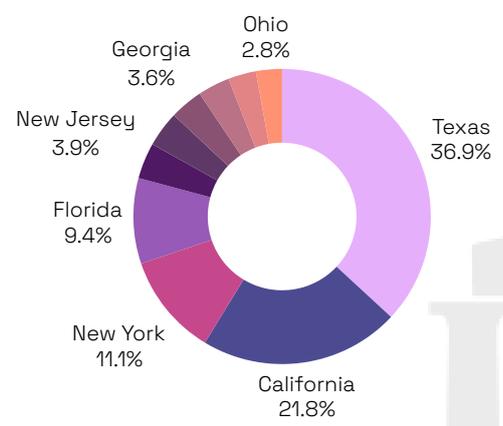
PERSONA

Digital banks

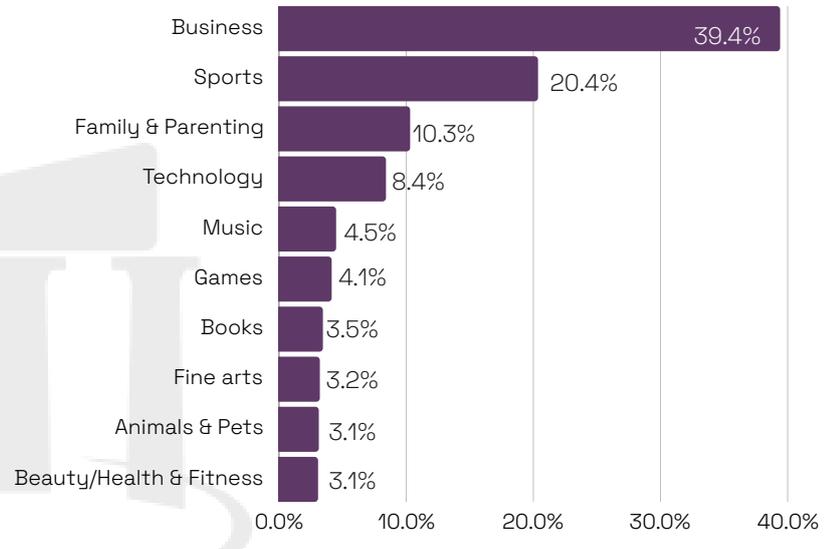
Date range: January 1 to May 31, 2024

Region

The chart below shows the states where mentions of digital banks were made, based on the volume and geolocation of the collected content.



Interests (%)



Gender



CONVERSATION PERSON

Jake Thompson, 30 years old, is a male professional residing in Austin, Texas. He works as an executive in a tech company, a position he takes pride in due to his strong business background, holding an MBA from the University of Texas. Jake is married and has a young child, making him value financial stability and quality time with his family.

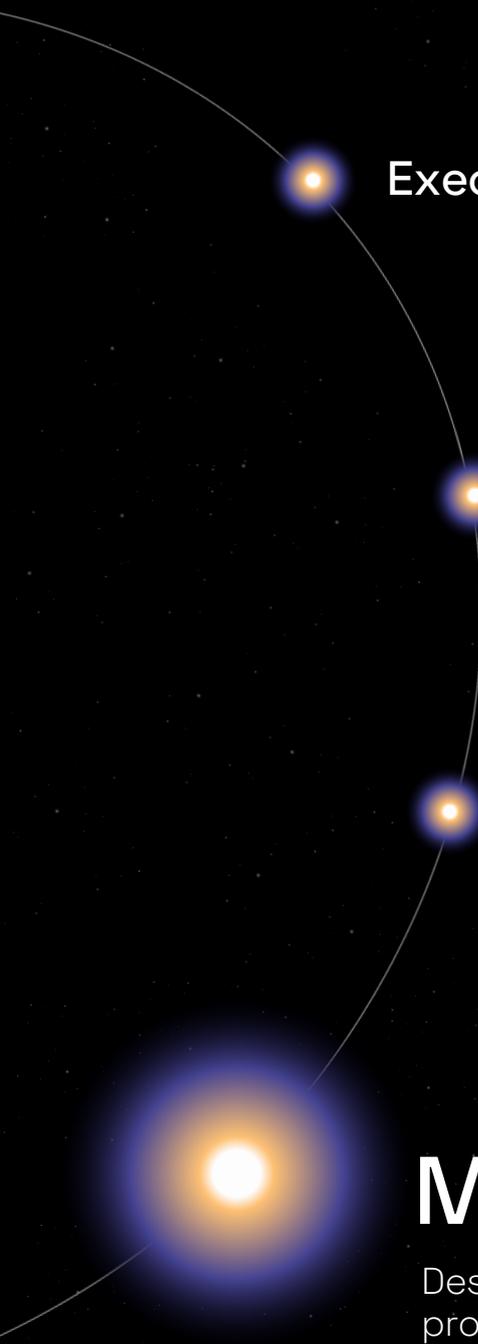
On weekends, Jake enjoys following sports, especially American football, and occasionally plays video games to relax. He also has an interest in music, frequently attending live shows in the area.

As a media consumer, Jake is active on social media, primarily using LinkedIn for professional connections and Facebook to stay in touch with friends and family. He is also an avid news reader, following portals like Bloomberg and TechCrunch to stay updated on the financial market and technological innovations. His content preference is informative and analytical, valuing articles that provide deep insights and market trends.

For brands aiming to connect with Jake, it is essential to produce content that is educational and relevant, highlighting innovative solutions and investment opportunities. Short videos and infographics that simplify complex concepts are effective in capturing his attention. Jake values transparency and authenticity, appreciating brands that demonstrate social responsibility and community commitment.



Name: Jake Thompson
 Age: 30
 Gender: Male
 Location: Austin, Texas
 Occupation: Executive
 Education: MBA from the University of Texas



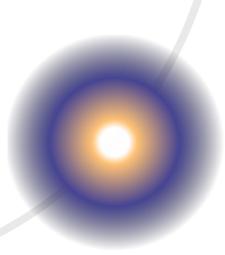
Executive Summary

Overview

Listening

METHODOLOGY

Description of the data collection
procedure and report elaboration



1. METHODOLOGY

Our exclusive methodology combines sophisticated consumer insights tools with qualified experts. With extensive knowledge in Business Intelligence, our analysts are trained to select the most appropriate monitoring tools according to the objectives of your report and transform them into relevant information for decision-making.

For report development, we use artificial intelligence, natural language processing, and visual contextualization to turn a large amount of internal and external data into easily understandable graphics, content, and glossaries. The analyses combine quantitative and qualitative measures, allowing us to base decisions on numbers while also understanding the broader context of how and why things happen.

Data Collection and Query

Loxias collects data with the support of the best Consumer Insights and Digital Marketing tools, including Brandwatch, Fanpage Karma, Talkwalker, Socialinsider, and Buzzsumo. Creating a query is one of the first steps to collecting data. Developing an accurate query is essential for finding relevant mentions in the digital environment. At this stage of the process, we take into account all parameters provided during the request, including URLs, geolocation, and time period. Our data scientists identify specific conversations and mentions based on linguistic studies, respecting regionalisms and the specific characteristics of each social network. We also build data collection structures that encompass the entire context of a particular brand or theme in the digital universe.

Data collection and analysis are divided into two parts:

Performance: The first part of the report presents key numbers on owned platforms. Through advanced social media analyses, we investigate important metrics, from followers and views to engagement and reactions across different channels. This allows for comparing popularity and reach among different channels.

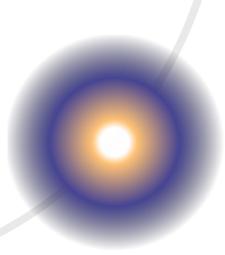
Monitoring: In this section, we focus on NLP (Natural Language Processing) and AI to analyze public conversations and mentions related to the chosen brands. We identify the main topics reverberating on key platforms during the analysis period and understand their main authors and motivations.

The Overview shows the total number of mentions used for analysis. It also incorporates sentiment analysis produced with a state-of-the-art artificial intelligence method with machine learning models capable of classifying posts as "positive," "negative," or "neutral." Our sentiment analysis has an average accuracy of about 60 to 75%, but this may vary depending on the type of data analyzed. We provide the total number of sentiment classifications and the variation according to the days of the week so that the client can examine any peaks in detail.

Loxias' sentiment analysis combines Natural Language Processing (NLP) and Machine Learning technology with human expertise to investigate the social perception of the brand(s), profile(s), and channels we are analyzing. The technique involves using some mentions of the brand and transferring this learning to the machine, increasing the accuracy of the classification response.

Regarding Overall Evolution and Social Media Platforms, we have structured charts that provide an overview of mentions, peaks, and drops across all platforms. It displays the total number of mentions according to the days and relevance on the platforms. This component indicates whether Facebook, Instagram, Twitter, YouTube, or TikTok had more presence when discussing social mentions.

The Monitoring section also includes Content Analysis, where we highlight the linguistic approach by providing the most relevant keywords and phrases for data exploration. This component encompasses the most frequent combination of words used by users.



1.2 METHODOLOGY

Furthermore, we also display Trending Topics - detailing the main mentions according to increasing or decreasing popularity - indicating whether the topic is becoming more popular or losing audience attention.

The Cluster is where we present the main themes and subthemes of the brand. The topics shown are selected based on their uniqueness, being essential to establish the relationship between the most frequent topics in the research.

Moving on to the Word Cloud and Hashtags, the graphics display keywords according to the volume of unique mentions. We count the frequency of emojis, hashtags, organizations, people, keywords, and phrases about the brand/profile that appear and select the most recurring ones. The most used expressions appear with the largest fonts in the cloud. In contrast, less frequent expressions - but large enough to appear in the graph - have smaller font sizes.

Another linguistic component is the Topics Wheel, where we display the most frequently used words and expressions and correlated subthemes.

The Top Sites are defined with the most significant presence on the internet, where we present a table with the site name, the total number of mentions for each channel, the total number of visitors, and the Impact, an indicator from Brandwatch about the Potential Impact of an author, site, or mention.

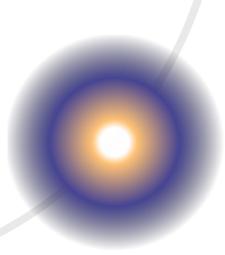
Next, we move on to Twitter and Instagram Details, where we create tables to convey the profiles of "influencers" from each platform and the most engaging posts. The last component of the content is Demographics, a feature of the Brandwatch tool data that uses a complex set of rules and machine learning techniques to assign Twitter authors who are talking about the brand's different demographic categories. It is divided into account type (whether it is an organization or an individual), gender, interests, profession, and location. People are categorized based on the information they provide about themselves in their Twitter bios.

Performance Section The goal of the Performance section is to provide an overview of brand metrics on each channel. Firstly, we present a table chart showing the total number of fans, posts, interactions, and engagement, so you can assess the relevance of each channel during the analysis period.

In the Followers category, we provide important details such as growth, variation, and percentage of followers for each channel. This helps demonstrate how much the brand profile has gained or lost followers, as well as the follower rate per channel during the analysis period.

In the next category, we display charts showing the variation of interactions on each Facebook, Instagram, Twitter, YouTube, and TikTok profile over the analysis period. This component is essential for measuring public endorsement of the brand's content.

Finally, we have Brand Details on Platforms, where we combine the main brand metrics obtained during the analysis period and indicate the posts with the most interactions.



2. GLOSSARY

Big Numbers: This component provides a broad and quick overview of the analyzed channel/search, informing about the total number of mentions, retweets, reach, and impressions of the brand/profile during the analyzed period.

Mentions: Mentions refer to brand/profile citations in public conversations. Whenever someone mentions the brand by tagging the profile (@mentions) or without tagging, it is considered a mention. For example, "@loxias" is a tagged mention, while "Loxias" is an untagged mention. Tagged mentions are often used to draw the brand's attention, while untagged mentions do not.

Retweets: Retweets occur when someone shares content on Twitter.

Impressions: Impressions count the number of times a page's post has been displayed, even if some users have seen the content before.

Reach: Reach is defined as 'Unique Impressions', meaning it analyzes the number of people who have seen the content at least once. If the content appears on someone's timeline more than once, it will be considered only one view.

Big Numbers by Channel: This metric identifies mentions in public conversations on Facebook, Instagram, Twitter, YouTube, and Reddit.

Posts: This metric identifies mentions in public conversations on blogs, news, reviews, and forums.

Brand Mentions: This component shows the evolution of mentions in public conversations.

Mentions by Channel: This metric shows the evolution of mentions in public conversations detailed by channels and grouped by date.

Mentions by Platform: This component provides the total mentions detailed by channels.

Top Posts: This component shows the posts with the highest reach according to sentiment.

Topic Clustering: This metric shows how the main topics are connected while indicating the dominant sentiment around these conversations. The size of the circle is proportional to the frequency with which these keywords are mentioned.

Topic Wheel: This component allows users to explore the relationships and conversations between the data universe and related topics and subtopics of the search. The main themes (in the inner ring) are related to sub-themes (in the outer ring).

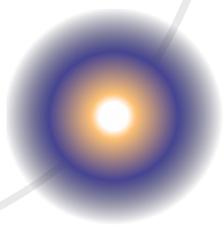
Word Cloud: This graph shows the main words, with the size of the keywords indicating the volume of mentions.

Top Hashtags and Phrases: This metric shows the top shared hashtags, and their size indicates the volume of mentions.

Trending Topics: This component compiles time-organized data, which can indicate the most recent topics.

Top Websites: This component allows users to see the number of visitors, mentions, and reach of the top websites mentioning the brand/profile.

Top Locations: This metric displays the location based on the volume and geolocation of the analyzed mentions. Dark colors represent regions with more mentions, while light colors represent regions with fewer mentions.



Gender: Shows the division between men and women through AI estimates based on the names and photos of authors from different channels.

Top Twitter Authors: Displays the top authors related to the brand, divided into verified and unverified.

Top Shared Twitter Posts: Shows the most popular content on Twitter with the highest number of retweets.

Twitter Demographics: This component summarizes demographic information of Twitter authors. It allows understanding the demographic analysis of Twitter users discussing a specific brand or topic. You can identify the top interests and professions of Twitter authors. This data exploration is available only for profiles that declare their interests and professions.

Instagram Details: Shows the top hashtags mentioning the brand and the most shared posts.

Reddit Details:

- **Subreddit:** Comprises different communities discussing any subject and can be a broad forum or focused on a specific theme.
- **Reddit Author Karma:** Represents a user's score expressed in numbers and representing the ratio of positive and negative votes.
- **Reddit Score:** The net votes on a Reddit post or comment, calculated as the number of upvotes minus the number of downvotes. Updated every hour for a period of 7 days from when it was initially posted.





We hope you have found value in this abbreviated version of the report.

If you are interested in delving deeper into a comprehensive analysis, which includes insights from public conversations and performance on owned channels, we encourage you to consider our full version. To further explore this opportunity, feel free to contact us.

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