

THE MILLENNIAL DISRUPTION INDEX

Identifies the industries most likely to be transformed by Millennials, the largest generation in American history.

3 years

15 categories

200+ interviews

10,000+ respondents

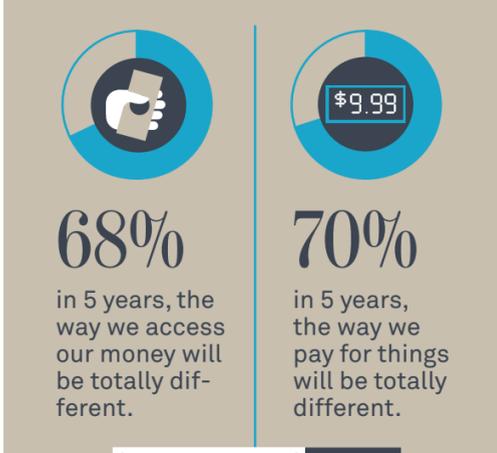
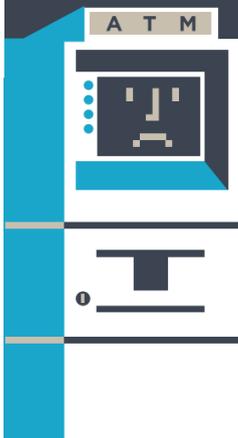
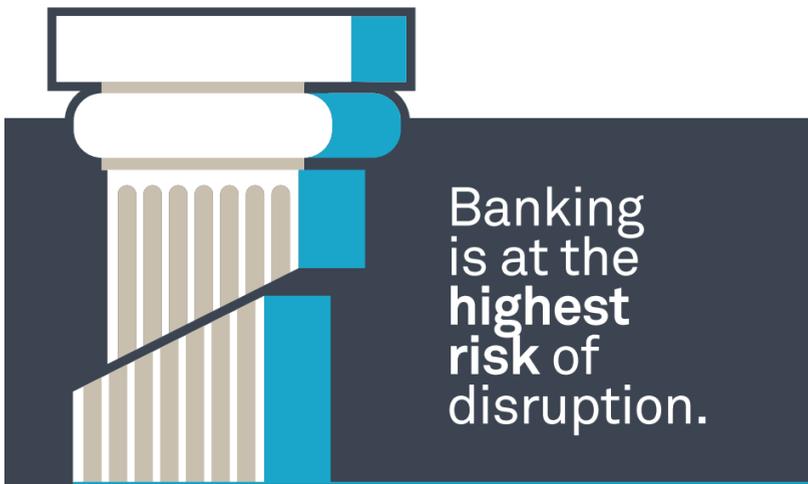
Methodology:

The data represented illuminates key findings from the Millennial Disruption Index (MDI), a three-year study of industry disruption at the hands of teens to thirtysomethings. Millennials, a generation born 1981–2000 and more than 84 million strong in the U.S. alone, use technology, collaboration and entrepreneurship to create, transform and reconstruct entire industries. As consumers, their expectations are radically different than any generation before them.

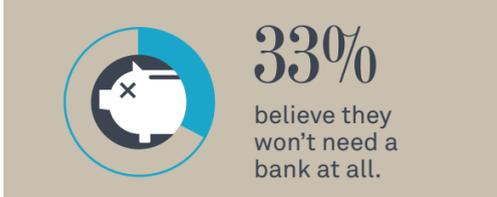
For the MDI, Scratch surveyed over 10,000 Millennials about 73 companies spanning 15 industries. The results paint a clear picture of which brands are loved, which are meeting consumer needs, and which are poised on the brink of disruption. The Index also sheds light on the topline features of companies that Millennials rely on and identify with.

A business category with a low MDI score is less vulnerable to disruption. For categories with a high MDI, Scratch forecasts disruption is imminent.

Scratch is a creative and strategic SWAT team that channels the power of Viacom's portfolio in new ways. For more information and the complete study, contact us at scratch@viacom.com.

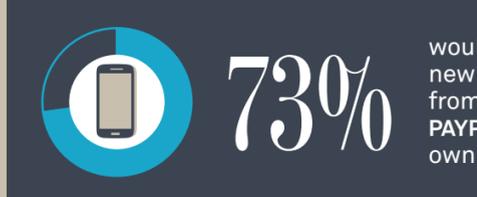


The change will be seismic.



Nearly half are counting on tech start-ups to overhaul the way banks work.

They believe innovation will come from outside the industry.



53% don't think their bank offers anything different than other banks.

71% would rather go to the dentist than listen to what banks are saying.

1 in 3 are open to switching banks in the next 90 days.

"I don't see the difference between my bank and all the others."