

The Hidden Impact of the 3% Loan: How the Circle of DIY and Home Furnishing Purchasers Has Transformed in Hungary

Looking back at the 2025 Hungarian property market, it can be established that macroeconomic processes and state incentive systems created such synergy that fundamentally redrew the household consumption structure. The Otthon Start Programme and the 3% interest subsidy of CSOK Plusz not only raised transaction numbers to historic peaks, but also created a specific psychological environment in which supplementary investments by home buyers – including DIY (Do-It-Yourself) and home furnishing expenditure – grew exponentially.¹ This study analyses in detail the newly emerging target groups, their deep psychological motivations, the critical touchpoints of the customer journey, and the technological toolkit through which advertisers can maximise their conversion metrics via hyper-personalised creative content production.

1. The 3% Loan Environment as a Macroeconomic and Psychological Catalyst



The 2025 Hungarian property market boom represents not merely a statistical record but a paradigm shift in consumer behaviour. The launch of the Otthon Start Programme in September 2025 initiated such a wave of liquidity that by October it had generated HUF 257.57 billion in mortgage disbursements, exceeding previous records by 67%.¹ The proportion of subsidised loans in the market reached 80%, meaning that the overwhelming majority of purchasers can fulfil their home-creation objectives in an artificially favourable interest rate environment.¹

The differential between the 3% interest rate level and the 6.5-7% market interest rate environment represents savings of nearly HUF 100,000 per month in

instalments for a loan amount of HUF 50 million.¹ This freed-up liquidity appears in consumers' minds not as classical savings, but as "gift money" which they allocate to the immediate elevation of their standard of living – on furniture, design elements, and technological upgrades.¹

Market Base Indicators and the Impact of the Loan Boom

Macroeconomic and Mortgage Market Indicators (2025)	Value / Change	Strategic Implications
Annual mortgage disbursement (months 1-10)	HUF 1,427 billion (+27% YoY)	Drastic increase in the DIY market's potential purchasing power. ¹
Proportion of subsidised loans (October)	~80%	Targeting focus must be placed on the psychographics of creditworthy purchasers. ¹
Average loan amount (October)	HUF 26.6 million	Higher basket value expected for supplementary investments. ¹
SZÉP card renovation transactions (H1)	HUF 6.6 billion	Immediate liquidity for smaller-volume DIY procurement. ⁶
Property price increase (Budapest)	~22%	Property value growth compels quality renovation. ¹

2. New Target Groups and Psychographic Segmentation in the DIY Market

In the 2026-2027 market environment, motivation- and behaviour-based approaches replace demographic-based segmentation. Three dominant segments emerge, which can be grouped under the collective term "Conscious Lifestyle Builders".¹

2.1. The Nest Builder 3.0 (Family- and Security-Oriented)

The Nest Builder 3.0 segment primarily consists of young families aged 25-35 who purchase their first shared home through the combination of CSOK Plusz and Otthon Start loans.¹ For them, property purchase is not an investment, but the creation of emotional security.¹

- **Psychographic characteristics:** Their primary motivation is stability. They are receptive to "how-to" type content and expert advice.¹ They value durability and child-safe solutions.⁶
- **Dominant product categories:** Children's room furnishing, garden security equipment, smart storage systems, and household appliances.¹
- **Marketing message focus:** "The foundations of the future – security and style." The message must convey emotional security and practicality.¹

2.2. The Green Moderniser (Technology- and ROI-Oriented)

The Green Moderniser segment represents the 35-55 age group in the upper-middle income bracket, driven by technological innovations and sustainability.¹ They make financial decisions based on return on investment metrics and utility reduction potential.¹

- **Psychographic characteristics:** Characterised by efficiency obsession and data-driven decision-making. For them, the smart home is not a luxury, but a rational investment for reducing annual operating costs.¹
- **Dominant product categories:** Heat pumps, solar panel systems, smart thermostats, premium insulation materials.¹
- **Marketing message focus:** "Invest your loan in a utility-free future!" The message must concentrate on return on investment (ROI) and technological superiority.¹

2.3. The Urban Nomad Investor (Speed- and Aesthetic-Oriented)

The Urban Nomad Investor treats the favourable loan as a leveraged investment. They often purchase metropolitan properties intended for rental, where the objective is rapid value creation through aesthetic renovation.¹

- **Psychographic characteristics:** Speed and aesthetic value. They seek solutions that are spectacular, quickly implementable, and increase the property's "Instagrammability".¹
- **Dominant product categories:** Designer floor coverings, modern lighting, compact and stylish kitchens, and modular furniture.¹
- **Marketing message focus:** "Immediately lettable, premium appearance." The message must emphasise added value and quick return (higher rental income).¹

Segment-Analytical Summary Matrix

Segment Name	Core Motivation	Dominant Category	Marketing Tagline	Primary Channel
Nest Builder 3.0	Security, Family	Children's Room, Garden	"The foundations of the future"	Facebook, Baby portfolio ¹
Green Moderniser	Return, Tech	Heat Pump, Smart	"Utility-free future"	LinkedIn, Tech blogs ¹
Urban Nomad	Speed, ROI	Flooring, Lighting	"Immediately lettable"	Instagram, Pinterest ¹

3. Redesigning the Customer Journey: Trigger Points and Marketing Hotspots

The 2026 customer journey begins in the digital space but reaches its peak during the first 6 months after physical move-in.¹ Marketing interventions must be aligned with loan and property milestones.

Critical Phases of the Purchase Cycle

1. **Inspiration Phase (T-60 days):** During the property search phase, purchasers are still merely dreaming, but are already forming categories in their minds. Here, visual content and AR (augmented reality) tools – such as the IKEA Kreativ application – are most effective, as they help the buyer "inhabit" the property.¹
2. **Financial Trigger (T-30 days):** When initiating the loan application, the purchase intention is 100%. This is the marketing "golden hour". Package offers must appear at this moment through collaboration with mortgage brokers and banks.¹
3. **Sales Hotspot (T0):** In the 72 hours following the signing of the sales contract, DIY searches are at their highest.⁶ Hyper-local advertisements and retail media solutions are critical here.¹
4. **Spending Peak (T+30-180 days):** According to the hypothesis, purchasers spend 5-8% of the loan amount on supplementary investments during this period.¹ This is the main arena for cross-sell and upsell tactics.¹

Customer State and Recommended Tools

Event	Customer State	Marketing Task	Recommended Tool
Property Search	Planning, Aspiration	Desire Creation, Inspiration	AR planner, Pinterest ¹
Loan Calculation	Rational Planning	"What can I afford?"	Retail media calculator ¹
Contract Signing	Euphoria, Drive to Act	Immediate Offer	Email, SMS retargeting ⁶
Renovation Start	Solution-Seeking	Fast Delivery, DIY-kit	Google Shopping, Q-commerce ¹

4. Motivational Background: What Drives the "New" Segments?

4.1. Mental Accounting and "Freed-Up Budget"

According to mental accounting theory, consumers sort money into mental "pockets" (e.g., necessity, reward, gift money) and assign different spending rules to these (Thaler, 1985). The subsidised loan or support experience can easily transform into a "windfall/reward" type budget in consumer perception, which reduces the "pain of paying" sensation for premium, aesthetic, or convenience products (Thaler, 1999). Hungarian market documents consider this phenomenon particularly relevant during the 0-180-day period after move-in (Beres, 2026a; Beres, 2026b).

4.2. Digital Expectations and "App-First" Purchasing

Customer expectations in the Hungarian e-commerce market are accelerating (delivery, UX, price comparability, wide selection), reinforced by international platforms and app usage (PwC Hungary, 2025a). In DIY/home furnishing, this makes digital support for micro-projects (quick upgrades) and system-level projects (energy/smartification) a critical competitive factor.

4.3. Payment and Spending "Triggers" – SZÉP Card

The usability of the SZÉP card for home renovation purposes in 2025 provides explicit categories and frameworks, thereby operating as a concrete spending trigger for DIY-type purchases (NAV, 2025). This serves as a separate segment-activating signal: not only who spends, but from what source and under what rules.

5. Marketing Communication Strategy and Messaging System

Successful marketing in 2026 breaks with traditional "single-motivation" messages. The new segments cannot be addressed effectively with a unified marketing message because they possess diverse motivations and seek products in the market from different impulses. They want not only low prices, but also value and immediate implementability.¹

The Shift in Value Proposition

The messaging system must move along the "You deserve it, and now you can do it" axis. The 3% loan is presented not as a burden, but as a kind of "superpower" through which the purchaser brings their future standard of living into the present.¹ For instance, the message "premium home from your 3% loan" resonates better with mental accounting mechanisms than "discounted laminate flooring".¹

6. The Role of Personalised Creative Production in Conversion

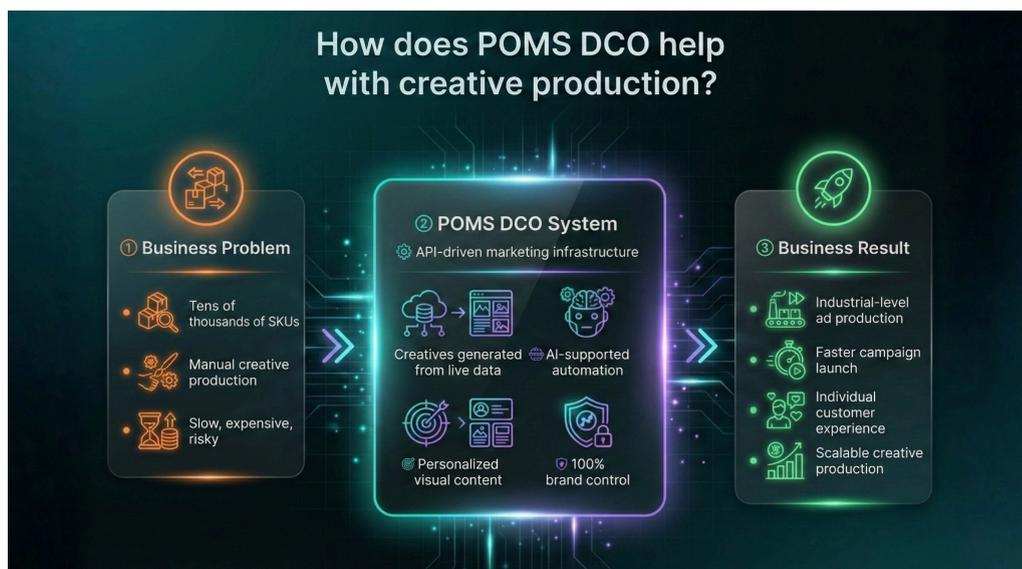
Research indicates that companies applying a "digital-first" strategy and personalised content achieve significantly higher conversion rates. Whilst average e-commerce conversion hovers around 1.7%, after 3D and AR interaction, this rate can rise to as much as 5.1%.¹

Personalisation does not merely mean displaying the purchaser's name. True personalisation is the harmonisation of content, offered product category, and emotional tone with the customer segment.¹¹ This is the point where manual creative production becomes a bottleneck, and where technological automation becomes indispensable.¹³

7. How Does POMS DCO Assist Creative Production?

For large corporations where the product portfolio consists of tens of thousands of items, the traditional graphic process is no longer merely a bottleneck, but a business risk. POMS provides an answer to this structural problem: an API-driven marketing infrastructure that elevates advertisement production to an industrial scale whilst providing 100% control over brand identity.

The POMS (pomscloud.ie) Dynamic Creative Optimization (DCO) solution offers an automated, artificial intelligence-supported creative ecosystem capable of bridging the gap between vast product offerings and individual customer needs. In the POMS system, advertisements are intelligent visual elements generated from live data.¹³



Technical Foundations and Advantages of POMS DCO

The essence of the POMS ecosystem is real-time, data-driven creative generation. The system does not manufacture static banners, but rather a dynamic framework (template) which the system fills with content based on current data.¹⁴

- **Platform-Agnostic Integration:** POMS DCO can be connected to any advertisement management platform (Google Ads, Meta, Adform, etc.), allowing agencies to remain within their existing technology stack.¹³
- **Automated Mass Production:** The system is capable of producing several million unique creatives in more than 100 size variations in photo, video, HTML5, and PDF formats.¹³ This is crucial in the DIY sector, where product portfolios often consist of tens of thousands of items.
- **Real-Time Data Synchronisation:** Advertisements feed directly from the product feed, so out-of-stock products or outdated prices never appear in advertising, increasing trust and advertising effectiveness.¹¹
- **Personalised Marketing Messaging Support:** The POMS engine executes the strategic messaging system, ensuring that the "Green Moderniser" sees energy return messages whilst the "Urban Nomad" sees aesthetic value.¹¹

The Business Value of Visual Unity Through DCO

Visual consistency is more than aesthetics: it is a psychological trust-building factor.

- **Reduction of Cognitive Load:** Consistent colours, logo, and typography assist rapid recognition and accelerate purchase decision-making.
- **Measurable Revenue Increase:** Our results confirm that consistent brand presentation can result in up to +23% revenue growth.

Measurable Business Impact: The Language of Numbers

The introduction of Dynamic Creative Optimization (DCO) on Meta platforms and with our large corporate partners produces the following benchmarks:

Performance Metric	Expected Improvement	Explanation
ROAS	+76%	Due to higher relevance and trust.
CTR	+47%	Branded framework stands out from manual noise.
CPA	-36%	More efficient conversion pathway.
Production Time	-99%	Automation replaces manual design.

8. POMS Product-Specific Solutions for the DIY Sector

The POMS ecosystem offers several specialised tools that directly address home furnishing and DIY marketing challenges.

1. **Personalised Dynamic Product Catalogue:** This solution replaces classical weekly or monthly promotional flyers with a dynamic, data-based shopping experience.¹¹ The system is capable of generating personalised PDF or HTML5 catalogues containing only categories of interest to the purchaser.¹¹ For example, a customer interested in garden construction receives a "Garden Season" catalogue featuring their own name on the cover and containing only tools matching their previous searches.¹¹
2. **Interactive Personalised Banner:** This solution transcends display advertisements; it functions as a kind of AI-driven mini-application.¹⁵ In the DIY sector, this can be used as a configurator or quiz (e.g., "Which wall paint suits your living room?"). Based on user interactions, the banner modifies its content in real time and ultimately directs to a precisely relevant product page.¹⁵
3. **Personalised Rich Media Banner:** Utilises the power of moving image and sound to capture attention.¹⁶ The POMS DCO engine is capable of dynamically inserting videos or animations into banners based on target group preferences, which is indispensable for "how-to" type DIY content.¹⁶
4. **Personalised DOOH (Digital Out-of-Home):** Transforms physical spaces (e.g., lifts, waiting rooms, retail premises) into intelligent environments.¹⁷ The system identifies those present based on sensors or beacon readers and places a dynamic layer appropriate to the environment on displays.¹⁷ For instance, in a home furnishing store's lift, the system can recognise an entering customer based on their loyalty card and immediately show them a personalised offer for the product they last viewed.¹⁷

9. Recommended Channel Mix

Based on Hungarian digital spending structure and growth, the following channel combination can be considered effective in the DIY/home furnishing context (IAB Hungary, 2025; PwC Hungary, 2025a):

- **Search & Shopping (intent-based):** "children's room ideas", "flooring quickly", "smart lighting", "insulation price".
- **Retail Media (onsite/offsite):** Retailer data and onsite appearances; campaigns on relevant category pages.
- **Paid Social (Meta, TikTok):** Inspiration, quick videos, before/after; DPA/DCO-type product and package offers.
- **Influencer / Micro Creator:** Authenticity and project guidance; segmented creator brief.
- **CRM (email/SMS/push):** 30-60-90-180-day "project series" and cross-sell stages.
- **Partner Trigger Channels (where available):** Mortgage broker/banking educational collaboration, property portal, move-in checklist.

10. DIY Market Trends and the "DIY War" (2024-2027)

Hungarian DIY retail commenced on the path of consolidation in 2024 following the significant decline of 2023.¹⁰ The market is dominated by OBI, but Praktiker showed substantial growth in the online segment, where their webshop achieved first place in the category in 2024.¹⁰

Financial Data and Online Focus (2024)

DIY Player	Net Revenue (2024)	After-Tax Profit (2024)	Online Focus
OBI	HUF 146.96 billion	HUF 14.25 billion	Market leader, strong profit stability. ¹⁹
Praktiker	HUF 88.11 billion	HUF 519 million	Webshop #1, 31.8% market share. ¹⁰
Bauhaus	HUF 35.97 billion	HUF 246 million	Stagnant turnover, efficiency challenges. ¹⁹
JYSK	~HUF 89 billion (+16%)	HUF 23 billion+	Strong online growth (+16.4%). ¹⁰
IKEA	HUF 146.3 billion (+11.9%)	-	Digital-first, 30% online share. ¹⁰

For retailers, the winners of 2025 were those capable of transforming "purchasing euphoria" into data-driven trust relationships.¹ Technology investments (e.g., IKEA logistics centre in Soroksár to double online capacity) signal that the industry is shifting towards digital efficiency.¹⁰

11. Cross-Sell and Upsell Tactics: How Does the Paint Purchaser Become a Smart Lighting User?

A characteristic of the DIY sector is association chain-based purchasing. Marketing must not merely sell products, but must accompany an entire lifestyle project.¹

POMS DCO technology enables automation of the so-called "Activation Chain":

1. **Starting Point:** The customer purchases interior wall paint (T0).
2. **Retargeting (T+7 days):** The system recognises the purchase and offers flooring solutions matching the paint colour.⁶
3. **Upsell (T+14 days):** The renovated room "requires" new lighting. The advertisement offers a smart lighting kit with 10% discount, emphasising the importance of ambience creation.¹

- 4. Finalisation (T+30 days):** Recommendation of furniture and decorations in the previously established style.⁶

This method results in 18-22% higher average basket value, as the customer receives a "complete solution", not merely isolated products.⁶

12. Why Is Personalised Creative Production a Key Factor?

DIY/home furnishing is typically a wide product range market. The same product feed and the same creative cannot simultaneously be relevant to child-safety and utility-ROI motivated buyers. The value of personalisation here is not "nice to have", but:

- Relevance enhancement (less advertising noise),
- Basket value increase (bundle + upsell stages),
- Creative fatigue reduction (variations),
- Measurability and learning (rules vs. performance).

Internal materials' recommendation suggests that personalised creative should be managed on a rule-based (Personalised Marketing Messaging) and feed-based, so that it remains sustainable on an industrial scale (several thousand variations) (POMS DCO, 2026a).

13. Measurability and Return on Investment (ROI) in the Advertising Market

The increase in advertising costs (e.g., 16.7% rise in Google Shopping CPC) acts as a compelling force for efficiency improvement.¹ In 2026, ROI is no longer solely about units sold, but also about building data assets.¹

Metric	Industry Average (2025)	Optimised (DCO-based)	Trend
CTR (Google Ads)	2.70%	7.72%	Increasing relevance. ²²
CPC (Average)	HUF 109	Stabilised	Intense competition. ¹
Conversion (after 3D/AR)	1.7% (baseline)	5.1%	Experience-based purchasing. ¹
Retail Media Share	8% (2024)	13.5%	Strong gain. ¹

The guarantee of long-term loyalty is data-driven follow-up. The 2026 creditworthy purchaser has embarked on a 25-year project; CRM systems must automatically offer wall paint refreshment in year 2, or smart home expansion in year 3, considering the original segmentation classification.¹

14. Summary and Strategic Recommendations

The explosive development of the 2025-2026 Hungarian property market created a unique opportunity for the DIY and home furnishing sector, but success requires transcending the traditional retail marketing toolkit. The "Conscious Lifestyle Builder" purchasers who emerged as a result of the subsidised loan environment possess psychographic profiles that can only be addressed through hyper-personalised, value-based, and technologically-supported strategies.

Strategic success is ensured by the following four pillars:

1. **Psychographic Targeting:** Motivations (security, return, aesthetics) must be placed at the centre of messages instead of demographics, exploiting mental accounting mechanisms.¹
2. **Trigger-Based Customer Journey:** Marketing activity must be aligned with loan and property purchase milestones (T0-T180 days), offering solutions at the moment of euphoria.¹
3. **Creative Automation with POMS DCO:** The contradiction between vast product scale and segmented needs can only be resolved through automated, real-time creative production.¹³ The application of dynamic catalogues and interactive banners is no longer an option, but a condition of competitiveness.¹¹
4. **Retail Media and Big Data Integration:** A strategic partnership with property portals and mortgage brokers is indispensable for early recognition of purchase intention and precision targeting.¹

The 3% loan is not merely a financial datum, but the raw material for a lifestyle revolution amongst Hungarian families. Those retailers capable of accompanying this "purchasing euphoria" with technological intelligence and personalised communication will become the winners of 2025 and can build a long-term, loyal customer base for the next decade.

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