

Finder Innovation Awards Methodology

The Finder Innovation Awards celebrate innovation across key categories including banking, insurance and retail. There are 20 categories open for entry, which are judged on open-ended written responses on the innovation and its impact. This year innovations will also automatically be entered into our inaugural People's Choice categories giving you more chances to win.

This document explains the criteria and weighting we will use to assess each category and pick the winners.

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Entry guidelines and scoring

Entry process

Information for the Finder Innovation Awards will be collected directly from entrants through online submissions. Where available, Finder will cross-check this information against publicly available information. We reserve the right to revoke submissions if any information provided is found to be false, misrepresentative or misleading. Specific data points provided by entrants will be used for judging purposes only and will not be shared externally without the entrant's explicit consent. Finder may run additional categories not listed in this methodology document, should we receive enough entries to warrant the Award. For example, if multiple beauty products enter the Retail Product Innovation category, we may run a dedicated Award for these products.

Assessment period

We request that all entries be from the **three-year period** from 1 July 2022 to 1 July 2025. Evidence provided in the "Impact/Success" section of the entry should be from the **12 months** leading up to 1 July 2025. Please note that judges may downgrade your score if the innovation described has previously been recognised in the Finder Awards, unless there is evidence of significant changes or improvements in the past year.

How to enter

Closing date for entries is 5pm AEST on Wednesday, 10 September 2025. You can find a link to the entry portal, along with the terms and conditions, here:

https://www.finder.com.au/finder-awards/innovation-awards



Best Al Innovation

Entry Criteria

- What we're looking for: The most disruptive Al innovation available in Australia.
- Who can enter: Any type of business in the Australian market that can demonstrate an innovation using artificial intelligence.
- Word count: Limit your entry to 800 words or less, bullet points accepted.
- Assessment period: Innovations should have been introduced in the three years from 1 July 2022 to 1 July 2025. Any evidence supplied in the "Impact/Success" section must be from the 12 months leading up to 1 July 2025.

Judging Criteria

• INNOVATION (40%)

Describe an Al innovation you've introduced in the **three years leading up to 1 July 2025**. Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced, how it helped you stand out from your competitors and how it benefits your customers.

• IMPACT/SUCCESS (60%)

Please give specific evidence from **the past year** with as much numerical detail as possible. Examples could include (but aren't limited to) improvements in customer numbers, reductions in cost, improvements in efficiency, increases in revenue, or improvements in NPS scores. We respect your confidentiality and will not make any of this information public.

How to enter

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Best App Innovation

Entry Criteria

- What we're looking for: The most disruptive app innovation available in Australia.
- Who can enter: Any type of business in the Australian market.
- Word count: Limit your entry to 800 words or less, bullet points accepted.
- Assessment period: Innovations should have been introduced in the three years from 1 July 2022 to 1 July 2025. Any evidence supplied in the "Impact/Success" section must be from the 12 months leading up to 1 July 2025.

Judging Criteria

• INNOVATION (40%)

Describe an app innovation you've introduced in the **three years leading up to 1 July 2025**. Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced, how it helped you stand out from your competitors and how it benefits your customers.

• IMPACT/SUCCESS (60%)

Please give specific evidence from **the past year** with as much numerical detail as possible. Examples could include (but aren't limited to) improvements in customer numbers, reductions in cost, improvements in efficiency, increases in revenue, or improvements in NPS scores. We respect your confidentiality and will not make any of this information public.

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Best B2B Innovation

Entry Criteria

- What we're looking for: Companies offering innovative solutions for businesses operating in Australia.
- Who can enter: Any business or brand that provides a product or service to businesses (including a platform, app or software program) within the Australian market.
- Word count: Limit your entry to 800 words or less, bullet points accepted.
- Assessment period: Innovations should have been introduced in the three years from 1 July 2022 to 1 July 2025. Any evidence supplied in the "Impact/Success" section must be from the 12 months leading up to 1 July 2025.

Judging Criteria

• INNOVATION (40%)

Describe an innovation that you've introduced for your business customers in the **three years leading up to 1 July 2025**. Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced, how it helped you stand out from your competitors and how it benefits your customers.

• IMPACT/SUCCESS (60%)

Please give specific evidence from **the past year** with as much numerical detail as possible. Examples could include (but aren't limited to) improvements in customer numbers, reductions in cost, improvements in efficiency, increases in revenue, or improvements in NPS scores. We respect your confidentiality and will not make any of this information public.

How to enter

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Best Banking & Payments Innovation

Entry Criteria

- What we're looking for: The most disruptive banking or payments innovation available in Australia.
- Who can enter: Any bank (including a neo or digital bank), credit union, building society, financial institution, BNPL or payments provider/platform operating in the Australian market.
- Word count: Limit your entry to 800 words or less, bullet points accepted.
- Assessment period: Innovations should have been introduced in the three years from 1 July 2022 to 1 July 2025. Any evidence supplied in the "Impact/Success" section must be from the 12 months leading up to 1 July 2025.

Judging Criteria

• INNOVATION (40%)

Describe a banking and/or payments innovation that you've introduced in the **three years leading up to 1 July 2025**. Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced, how it helped you stand out from your competitors and how it benefits your customers.

• IMPACT/SUCCESS (60%)

Please give specific evidence from **the past year** with as much numerical detail as possible. Examples could include (but aren't limited to) improvements in customer numbers, reductions in cost, improvements in efficiency, increases in revenue, or improvements in NPS scores. We respect your confidentiality and will not make any of this information public.

How to enter

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Best Broker Innovation

Entry Criteria

- What we're looking for: The most disruptive broker innovation available in Australia.
- Who can enter: Any broker business in the Australian market, eg car loan broker, home loan broker, etc.
- Word count: Limit your entry to 800 words or less, bullet points accepted.
- Assessment period: Innovations should have been introduced in the three years from 1 July 2022 to 1 July 2025. Any evidence supplied in the "Impact/Success" section must be from the 12 months leading up to 1 July 2025.

Judging Criteria

• INNOVATION (40%)

Describe a broker innovation you've introduced in the **three years leading up to 1 July 2025**. Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced, how it helped you stand out from your competitors and how it benefits your customers.

• IMPACT/SUCCESS (60%)

Please give specific evidence from **the past year** with as much numerical detail as possible. Examples could include (but aren't limited to) improvements in customer numbers, reductions in cost, improvements in efficiency, increases in revenue, or improvements in NPS scores. We respect your confidentiality and will not make any of this information public.

How to enter

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Best Green Innovation

Entry Criteria

- What we're looking for: The most disruptive green innovation available in Australia.
- Who can enter: Any Australian-based product, service, campaign or innovation that has helped to drive positive sustainability or environmental outcomes. Entrants can come from all industries, including banking, energy, insurance, investing, lending, retail, telco, etc.
- Word count: Limit your entry to 1,400 words or less, bullet points accepted.
- Assessment period: Innovations should have been introduced in the three years from 1 July 2022 to 1 July 2025. Any evidence supplied in the "Impact/Success" section must be from the 12 months leading up to 1 July 2025.

Judging Criteria

• INNOVATION (20%)

Describe a green innovation you've introduced in the **three years leading up to 1 July 2025**. Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced, how it helped you stand out from your competitors and how it benefits your customers.

• ENVIRONMENTAL IMPACT/SUCCESS (50%)

Provide evidence that demonstrates the **environmental impact** that the product, service, campaign or innovation has had on the market you operate within. We respect your confidentiality and will not make any of this information public.

COMMERCIAL IMPACT/SUCCESS (30%)

Provide evidence that demonstrates the **commercial impact** that the product, service, campaign or innovation has had on the market you operate within. We respect your confidentiality and will not make any of this information public.

How to enter

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Best Innovation in Digital Assets & Web3

Entry Criteria

- What we're looking for: The most disruptive digital asset or Web3 innovation available in Australia.
- Who can enter: Any business related to or dealing with cryptocurrency, digital assets, NFTs, utility tokens and/or Web3.
- Word count: Limit your entry to 800 words or less, bullet points accepted.
- Assessment period: Innovations should have been introduced in the three years from 1 July 2022 to 1 July 2025. Any evidence supplied in the "Impact/Success" section must be from the 12 months leading up to 1 July 2025.

Judging Criteria

• INNOVATION (40%)

Describe an innovation in cryptocurrency/digital assets/Web3 that you've introduced in the **three years leading up to 1 July 2025**. Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced, how it helped you stand out from your competitors and how it benefits your customers.

• IMPACT/SUCCESS (60%)

Please give specific evidence from **the past year** with as much numerical detail as possible. Examples could include (but aren't limited to) improvements in customer numbers, reductions in cost, improvements in efficiency, increases in revenue, or improvements in NPS scores. We respect your confidentiality and will not make any of this information public.

How to enter

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Best Insurance Innovation

Entry Criteria

- What we're looking for: The best innovation in insurance available in Australia.
- Who can enter: Any insurance provider, insurtech provider or other related businesses operating in the Australian market.
- Word count: Limit your entry to 800 words or less, bullet points accepted.
- Assessment period: Innovations should have been introduced in the three years from 1 July 2022 to 1 July 2025. Any evidence supplied in the "Impact/Success" section must be from the 12 months leading up to 1 July 2025.

Judging Criteria

• INNOVATION (40%)

Describe an insurance innovation that you've introduced in the **three years leading up to 1 July 2025**. Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced, how it helped you stand out from your competitors and how it benefits your customers.

• IMPACT/SUCCESS (60%)

Please give specific evidence from **the past year** with as much numerical detail as possible. Examples could include (but aren't limited to) improvements in customer numbers, reductions in cost, improvements in efficiency, increases in revenue, or improvements in NPS scores. We respect your confidentiality and will not make any of this information public.

How to enter

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Best Investment Innovation

Entry Criteria

- What we're looking for: The most disruptive investment innovation available in Australia.
- Who can enter: Any bank, fintech, credit union, building society, financial institution, superfund, investment provider and/or adviser, investment app, broker, fund manager or brand within the Australian market.
- Word count: Limit your entry to 800 words or less, bullet points accepted.
- Assessment period: Innovations should have been introduced in the three years from 1 July 2022 to 1 July 2025. Any evidence supplied in the "Impact/Success" section must be from the 12 months leading up to 1 July 2025.

Judging Criteria

• INNOVATION (40%)

Describe an investment innovation that you've introduced in the **three years leading up to 1 July 2025.** Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced, how it helped you stand out from your competitors and how it benefits your customers.

• IMPACT/SUCCESS (60%)

Please give specific evidence from **the past year** with as much numerical detail as possible. Examples could include (but aren't limited to) improvements in customer numbers, reductions in cost, improvements in efficiency, increases in revenue, or improvements in NPS scores. We respect your confidentiality and will not make any of this information public.

How to enter

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Best Lending Innovation

Entry Criteria

- What we're looking for: The most disruptive lending innovation available in Australia.
- Who can enter: Any bank (including neo or digital bank), credit union, BNPL or lender operating in the Australian market.
- Word count: Limit your entry to 800 words or less, bullet points accepted.
- Assessment period: Innovations should have been introduced in the three years from 1 July 2022 to 1 July 2025. Any evidence supplied in the "Impact/Success" section must be from the 12 months leading up to 1 July 2025.

Judging Criteria

• INNOVATION (40%)

Describe a lending innovation that you've introduced in the **three years leading up to 1 July 2025**. Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced, how it helped you stand out from your competitors and how it benefits your customers.

• IMPACT/SUCCESS (60%)

Please give specific evidence from **the past year** with as much numerical detail as possible. Examples could include (but aren't limited to) improvements in customer numbers, reductions in cost, improvements in efficiency, increases in revenue, or improvements in NPS scores. We respect your confidentiality and will not make any of this information public.

How to enter

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Best Online Customer Service

Entry Criteria

- What we're looking for: The best online customer service in Australia (encompassing chat, email, social and other digital platforms).
- Who can enter: Any consumer-facing bank, financial, insurance, telco, shopping, retail or travel provider or brand operating in the Australian market.
- Word count: Limit your entry to 1,400 words or less, bullet points accepted.
- Assessment period: Innovations should have been introduced in the three years from 1 July 2022 to 1 July 2025. Any evidence supplied in the "Impact/Success" section must be from the 12 months leading up to 1 July 2025.

Judging Criteria

• INNOVATION (20%)

What new and innovative steps did you take to improve online customer service in the **three years leading up to 1 July 2025?** Examples could include new support channels or new technologies or processes aimed at improving customer pain points.

• RANGE OF FEATURES (20%)

Describe the approach/process you take to dealing with online customer service, including all the options you offer and the typical response times. What issues does your approach help to solve?

• IMPACT/SUCCESS (60%)

Please give specific evidence from **the past year** with as much numerical detail as possible. Examples could include (but aren't limited to) improvements in customer numbers, reductions in cost, improvements in efficiency, increases in revenue, or improvements in NPS scores. We respect your confidentiality and will not make any of this information public.

How to enter

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Best Property Innovation

Entry Criteria

- What we're looking for: The most disruptive property innovation available in Australia.
- Who can enter: Any business related to or dealing with property in the Australian market, eg, conveyancing, pest inspections, property management, etc.
- Word count: Limit your entry to 800 words or less, bullet points accepted.
- Assessment period: Innovations should have been introduced in the three years from 1 July 2022 to 1 July 2025. Any evidence supplied in the "Impact/Success" section must be from the 12 months leading up to 1 July 2025.

Judging Criteria

• INNOVATION (40%)

Describe a property innovation that you've introduced in the **three years leading up to 1 July 2025.** Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced, how it helped you stand out from your competitors and how it benefits your customers.

• IMPACT/SUCCESS (60%)

Please give specific evidence from **the past year** with as much numerical detail as possible. Examples could include (but aren't limited to) improvements in customer numbers, reductions in cost, improvements in efficiency, increases in revenue, or improvements in NPS scores. We respect your confidentiality and will not make any of this information public.

How to enter

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Best Retail Innovation

Entry Criteria

- What we're looking for: The best innovation in retail or shopping available in Australia.
- Who can enter: Any store or retailer operating in the Australian market either online or brick and mortar.
- Word count: Limit your entry to 800 words or less, bullet points accepted.
- Assessment period: Innovations should have been introduced in the three years from 1 July 2022 to 1 July 2025. Any evidence supplied in the "Impact/Success" section must be from the 12 months leading up to 1 July 2025.

Judging Criteria

• INNOVATION (40%)

Describe a retail or shopping innovation that you've introduced in the **three years leading up to 1 July 2025.** Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced, how it helped you stand out from your competitors and how it benefits your customers.

• IMPACT/SUCCESS (60%)

Please give specific evidence from **the past year** with as much numerical detail as possible. Examples could include (but aren't limited to) improvements in customer numbers, reductions in cost, improvements in efficiency, increases in revenue, or improvements in NPS scores. We respect your confidentiality and will not make any of this information public.

How to enter

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Best Retail Product Innovation

Entry Criteria

- What we're looking for: The most innovative physical product available in Australia; either a
 new product, or existing product that has been innovated in the three years leading up to 1
 July 2025 to better serve the customer.
- Who can enter: Manufacturer or producer of any physical consumer product available in the Australian market.
- Word count: Limit your entry to 800 words or less, bullet points are accepted.
- Assessment period: Innovations should have been introduced in the three years from 1 July 2022 to 1 July 2025. Any evidence supplied in the "Impact/Success" section must be from the 12 months leading up to 1 July 2025.

Judging Criteria

• INNOVATION (40%)

Describe a retail product innovation that you've introduced in the **three years leading up to 1 July 2025**. Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced, how it helped you stand out from your competitors and how it benefits your customers.

• IMPACT/SUCCESS (60%)

Please give specific evidence from **the past year** with as much numerical detail as possible. Examples could include (but aren't limited to) improvements in customer numbers, reductions in cost, improvements in efficiency, increases in revenue, or improvements in NPS scores. We respect your confidentiality and will not make any of this information public.

How to enter

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Best Social Impact Innovation

Entry Criteria

- What we're looking for: The most innovative social and/or ethical initiative driving real impact.
- Who can enter: Any business or social enterprise operating in the Australian market.
- Word count: Limit your entry to 800 words or less, bullet points accepted.
- Assessment period: Innovations should have been introduced in the three years from 1 July 2022 to 1 July 2025. Any evidence supplied in the "Impact/Success" section must be from the 12 months leading up to 1 July 2025.

Judging Criteria

• INNOVATION (40%)

Describe a social and/or ethical initiative that you've introduced in the **three years leading up to 1 July 2025.** Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced, how it helped you stand out from your competitors and how it benefits your customers.

• IMPACT/SUCCESS (60%)

Please give specific evidence from **the past year** with as much numerical detail as possible. Examples could include (but aren't limited to) improvements in customer numbers, reductions in cost, improvements in efficiency, increases in revenue, or improvements in NPS scores. We respect your confidentiality and will not make any of this information public.

How to enter

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Best Tech Innovation

Entry Criteria

- What we're looking for: The most disruptive tech innovation in Australia.
- Who can enter: Any bank (including a neo or digital bank), financial, insurance, telco, shopping, retail, travel provider or brand operating in the Australian market.
- Word count: Limit your entry to 800 words or less, bullet points accepted.
- Assessment period: Innovations should have been introduced in the three years from 1 July 2022 to 1 July 2025. Any evidence supplied in the "Impact/Success" section must be from the 12 months leading up to 1 July 2025.

Judging Criteria

• INNOVATION (40%)

Describe a technological innovation that you've introduced in the **three years leading up to 1 July 2025.** Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced, how it helped you stand out from your competitors and how it benefits your customers.

• IMPACT/SUCCESS (60%)

Please give specific evidence from **the past year** with as much numerical detail as possible. Examples could include (but aren't limited to) improvements in customer numbers, reductions in cost, improvements in efficiency, increases in revenue, or improvements in NPS scores. We respect your confidentiality and will not make any of this information public.

How to enter

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Best Telco Innovation

Entry criteria

- What we're looking for: The most disruptive telco innovation in Australia.
- Who can enter: Any telco provider operating in the Australian market, including NBN/broadband, telecommunications and mobile phone providers.
- Word count: Limit your entry to 800 words or less, bullet points accepted.
- Assessment period: Innovations should have been introduced in the three years from 1 July 2022 to 1 July 2025. Any evidence supplied in the "Impact/Success" section must be from the 12 months leading up to 1 July 2025.

Judging Criteria

• INNOVATION (40%)

Describe a telco innovation that you've introduced in the **three years leading up to 1 July 2025**. Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced, how it helped you stand out from your competitors and how it benefits your customers.

• IMPACT/SUCCESS (60%)

Please give specific evidence from **the past year** with as much numerical detail as possible. Examples could include (but aren't limited to) improvements in customer numbers, reductions in cost, improvements in efficiency, increases in revenue, or improvements in NPS scores. We respect your confidentiality and will not make any of this information public.

How to enter

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Best Travel Innovation

Entry Criteria

- What we're looking for: The best innovation in travel available in the Australian market.
- Who can enter: Any provider operating in the Australian travel market (including travel agents, airlines, rental transport companies, cruise operators, hotels, tour companies, insurers, financial and travel money providers).
- Word count: Limit your entry to 800 words or less, bullet points accepted.
- Assessment period: Innovations should have been introduced in the three years from 1 July 2022 to 1 July 2025. Any evidence supplied in the "Impact/Success" section must be from the 12 months leading up to 1 July 2025.

Judging Criteria

• INNOVATION (40%)

Describe a travel innovation that you've introduced in the **three years leading up to 1 July 2025**. Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced, how it helped you stand out from your competitors and how it benefits your customers.

• IMPACT/SUCCESS (60%)

Please give specific evidence from **the past year** with as much numerical detail as possible. Examples could include (but aren't limited to) improvements in customer numbers, reductions in cost, improvements in efficiency, increases in revenue, or improvements in NPS scores. We respect your confidentiality and will not make any of this information public.

How to enter

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Innovation Champion

Entry Criteria

- What we're looking for: The person that champions innovation at all levels.
- Who can enter: Any person that has championed a new product, process or innovation in the Australian market.
- Word count: Limit your entry to 1,400 words or less, bullet points accepted.
- Assessment period: Innovations should have been introduced in the three years from 1 July 2022 to 1 July 2025. Any evidence supplied in the "Impact/Success" section must be from the 12 months leading up to 1 July 2025.

Judging Criteria

• INNOVATION (20%)

What new product, process or innovation did this individual introduce in the **three years leading up to 1 July 2025**? How is the output unique or innovative? And how did this innovation make the individual stand out?

• IMPACT/SUCCESS (50%)

Please give specific evidence from **the past year** with as much numerical detail as possible. Examples could include (but aren't limited to) improvements in customer numbers, reductions in cost, improvements in efficiency, increases in revenue, or improvements in NPS scores. We respect your confidentiality and will not make any of this information public.

• TESTIMONIALS (30%)

Provide 2 testimonials from colleagues, clients or other stakeholders that outline the individual's key achievements during the assessment period.

How to enter

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Most Innovative team

Entry Criteria

- What we're looking for: The most innovative team in Australia.
- Who can enter: Any team that has introduced a new product, process or innovation in the Australian market.
- Word count: Limit your entry to 1,400 words or less, bullet points accepted.
- Assessment period: Innovations should have been introduced in the three years from 1 July 2022 to 1 July 2025. Any evidence supplied in the "Impact/Success" section must be from the 12 months leading up to 1 July 2025.

Judging Criteria

• INNOVATION (20%)

Describe what new product, process or innovation this team introduced in the **three years leading up to 1 July 2025**. What makes the output unique or innovative? How has this innovation made the team or business stand out from its competitors?

• IMPACT/SUCCESS (50%)

Please give specific evidence from **the past year** with as much numerical detail as possible. Examples could include (but aren't limited to) improvements in customer numbers, reductions in cost, improvements in efficiency, increases in revenue, or improvements in NPS scores. We respect your confidentiality and will not make any of this information public.

• TESTIMONIALS (30%)

Provide 2 testimonials from colleagues, clients or other stakeholders that outline the team's key achievements during the assessment period.

How to enter

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People's Choice Awards

Entry Criteria

- Who can enter: For each category included in the Awards there will be a corresponding People's Choice Award that all entrants are automatically entered into. For example, entrants in the Al Innovation category are automatically entered into the People's Choice Al Innovation category. If you do NOT wish to be entered into the People's Choice awards, please email awards@finder.com.
- **Judging criteria:** The Finder People's Choice categories are voted for by the public. Whichever innovation gets the most votes, wins.
- **Judging period:** The voting goes live on **Monday, 22 September** and will run until 5pm (AEST) on **Wednesday, 10 October.** Please don't post about your entry until voting goes live.

People's Choice Awards

- People's Choice Al Innovation
- People's Choice App Innovation
- People's Choice B2B Innovation
- People's Choice Banking & Payments Innovation
- People's Choice Broker Innovation
- People's Choice Green Innovation
- People's Choice Innovation in Digital Assets & Web3
- People's Choice Insurance Innovation
- People's Choice Investment Innovation
- People's Choice Lending Innovation

- People's Choice Online Customer Service
- People's Choice Property Innovation
- People's Choice Retail Innovation
- People's Choice Retail Product Innovation
- People's Choice Social Impact Innovation
- People's Choice Tech Innovation
- People's Choice Telco Innovation
- People's Choice Travel Innovation
- People's Choice Innovation Champion
- People's Choice Most Innovative Team

How it works

Finder will share a link once the voting is open, along with social assets you can post to encourage your customers to vote for you. Brands typically share the link internally with employees as well as with customers via social media and EDMs.

Assets for you to use

Finder will share social media assets, including images and suggested copy by **12 September** ahead of voting opening.

