Microsoft Advertising Insights

The impact of lockdowns on the Finance category in the UK
Summary of trends and opportunities

Scoring the rebound

A rebound analysis shows market stability across major insurance and lending categories

Rise of mobile

A marked increase in mobile impression share

Review budgets to account for reshaped device traffic

Lifestyle changes

Energy providers may be top of mind as consumers spend more time at home, increasing heating costs

Change in lifestyles as pet adoptions + insurance remains high
Rebound analysis
Analysis overview & interpretation

- We used a statistical technique typically used in investment trading
- This is to identify whether short-term fluctuations are indicative of a long-term trend
- The goal is to help advertisers to identify how marketplace is trending in order to assist with planning

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**Line of estimated normality:**

This is where we estimate the marketplace signal would register on average during the current month under normal circumstances

1. Grey line: estimated normality
2. Light blue lines: short-term moving averages
3. Dark blue lines: long-term moving averages
Marketplace Rebound Gauge, United Kingdom, Short Window

When short term averages crest long term averages, this is a strong signal the marketplace is reversing.
Rebound summary

- All marketplace indices are in the stability or positive momentum phases
  - **Implication:** strategy planning indicates where markets are headed

- Numerous sectors are above the median for the previous two years
  - **Implication:** Marketplaces are in a different (more positive position than previous years) phase, there is an emphasis on more recent data for planning

- Pet insurance continues to grow
  - **Implication:** lifestyle changes may prompt searches for other products i.e. home insurance, car change etc. Consider targeting
Device trends
Tightening of restrictions lead to increased mobile impression share

During the full lockdown in March and April, mobile impression share was the higher than PC.
PC still receives the majority of clicks

Click share changes on PC and mobile are more closely correlated than tablet, which has remained relatively static in 2020.
Mobile impression share in Car Insurance has grown since mid-August

Over summer, PC impression share rose for many weeks but started to decline. Since the government's renewed campaign, mobile share has grown.

Microsoft Internal, 2020
Under tighter restrictions mobile impression in home insurance share rises

Throughout lockdown mobile impression share increased, taking share from PC. In October more than half impressions were on mobile.
Demographic changes
Demographic changes | Insurance, lending, banking

A higher proportion of consumers ages 50-64 are searching for insurance, credit and banking terms than at the start of the year.
Demographic changes | Investing, Financial Planning

Searches for investment terms have increased for those under 65. Meanwhile, Financial Planning searches have increased for ages 50-64, perhaps as they are close to retirement.
Top of mind categories
Pet insurance interest remains high

A dramatic rise in searches and clicks during the first lockdown has remained high into October with year over year (YoY) clicks at +33%
Energy impressions and clicks are trending above average

We saw an increase in people looking for energy during October as the weather became cooler. Current lockdowns provide more incentive to switch to cheaper fixed-price tariffs.
Mortgages see a stimulated demand heading into winter

A combination of record low interest rates and stamp duty changes may be stimulating higher-than-expected demand for mortgages as homeowners look to move or refinance.
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