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Microsoft Advertising Insights
The impact of lockdowns on the Finance category in the UK

Microsoft Advertising. Intelligent connections.

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

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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
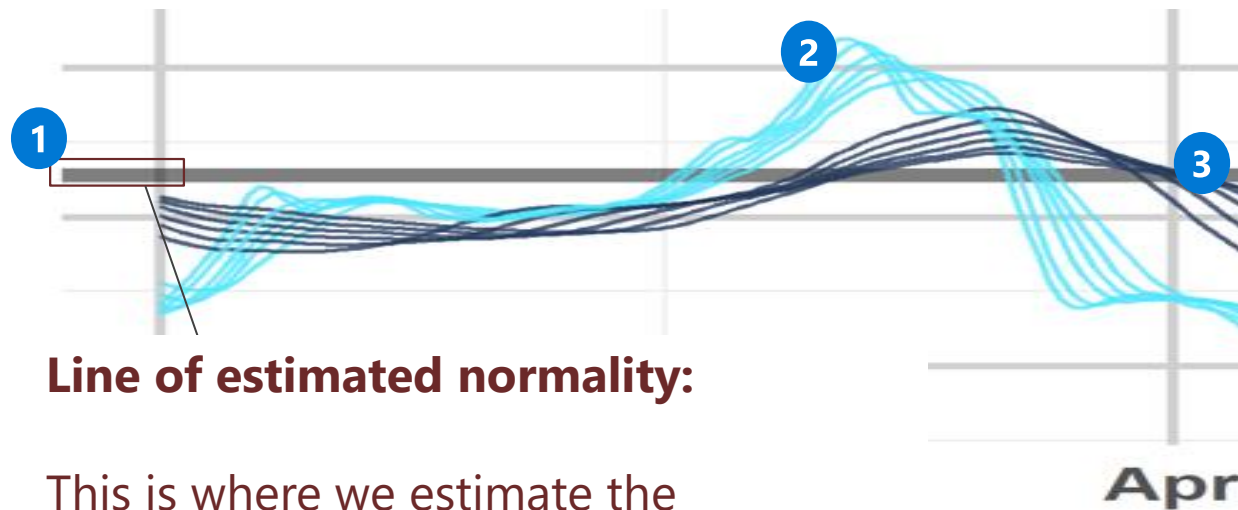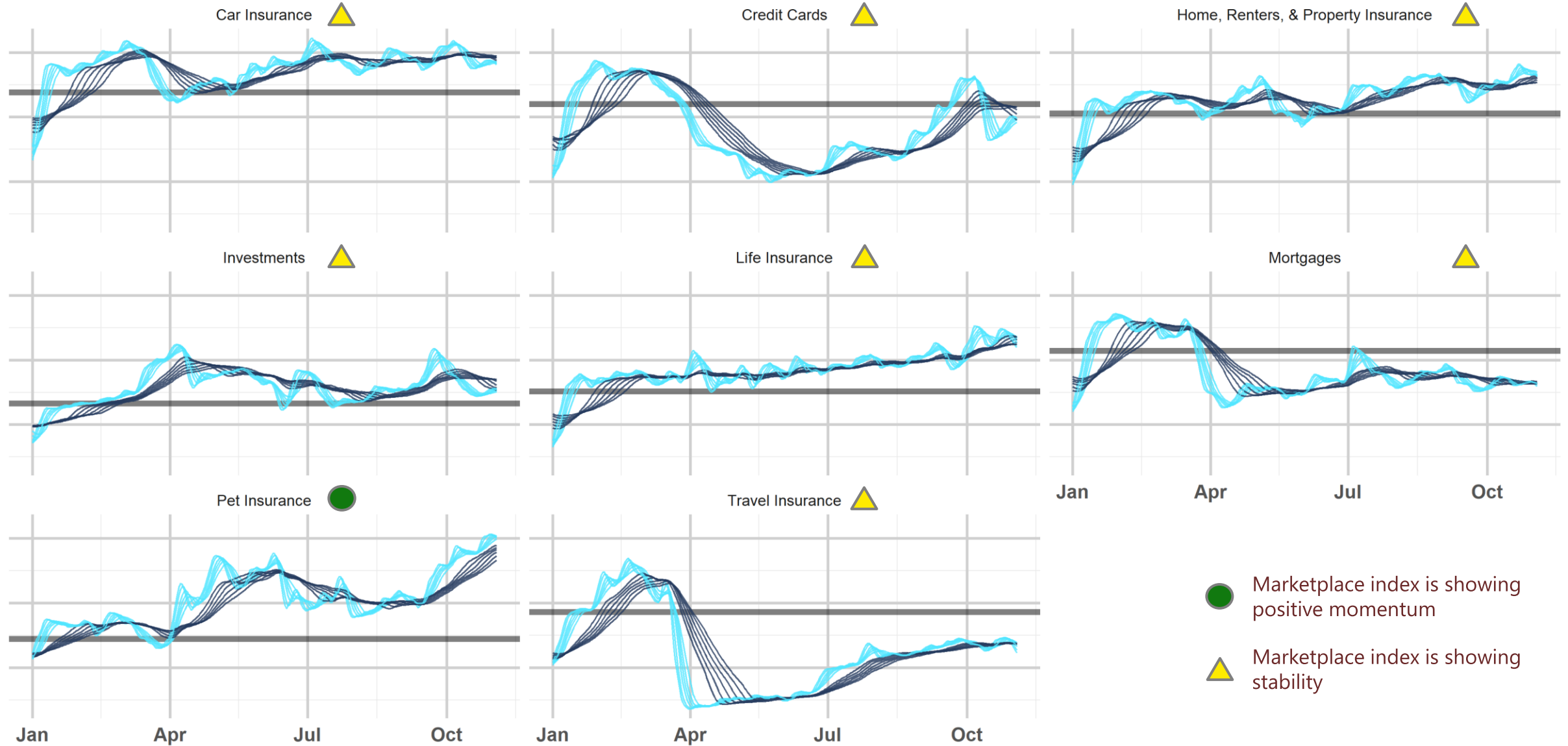

Line of estimated normality:

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

Data in slide is sample data to illustrate concept

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Marketplace Rebound Gauge, United Kingdom, Short Window

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

Car Insurance ▲

Credit Cards ▲

Home, Renters, & Property Insurance ▲

Investments ▲

Life Insurance ▲

Mortgages ▲

Pet Insurance ●

Travel Insurance ▲

● Marketplace index is showing positive momentum

▲ Marketplace index is showing stability

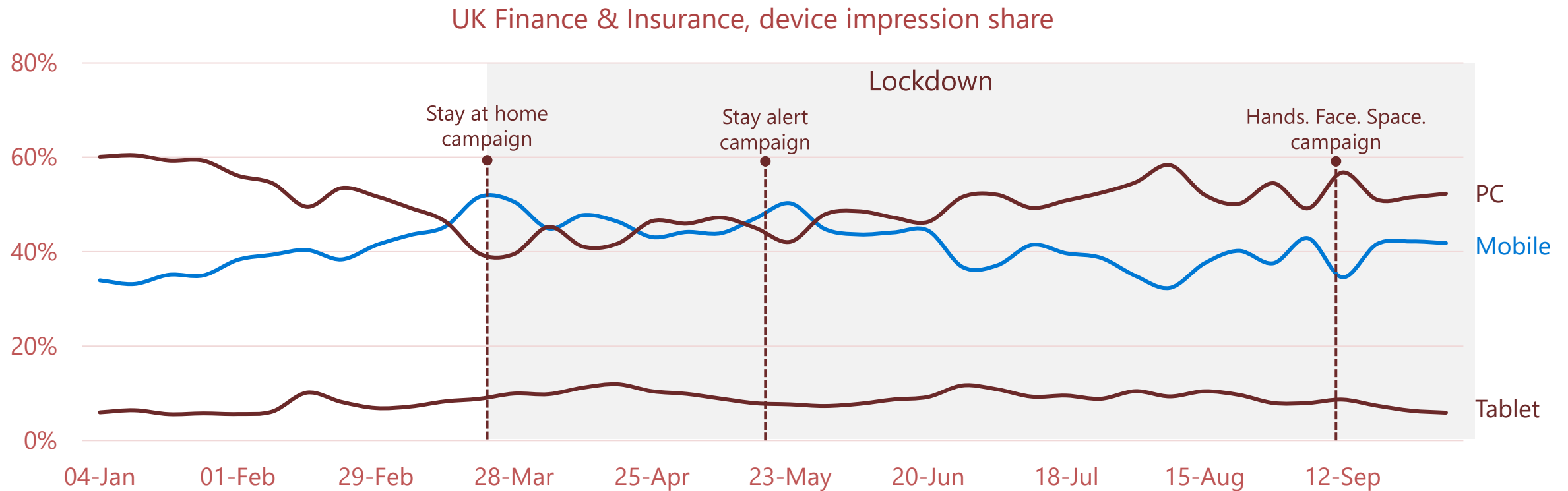Data: Microsoft Advertising Internal, January 2020 - Present

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
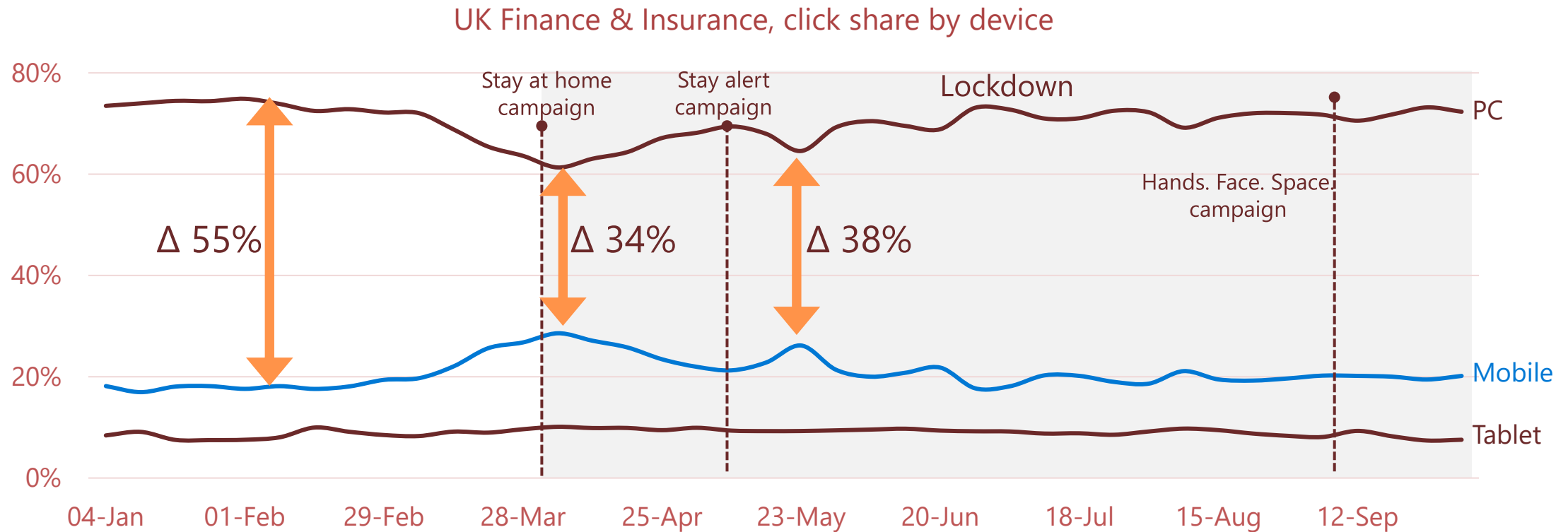
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Device trends

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

UK Finance & Insurance, device impression share

Lockdown

Stay at home campaign

Stay alert campaign

Hands. Face. Space. campaign

PC

Mobile

Tablet

80%

60%

40%

20%

0%

04-Jan   01-Feb   29-Feb   28-Mar   25-Apr   23-May   20-Jun   18-Jul   15-Aug   12-Sep
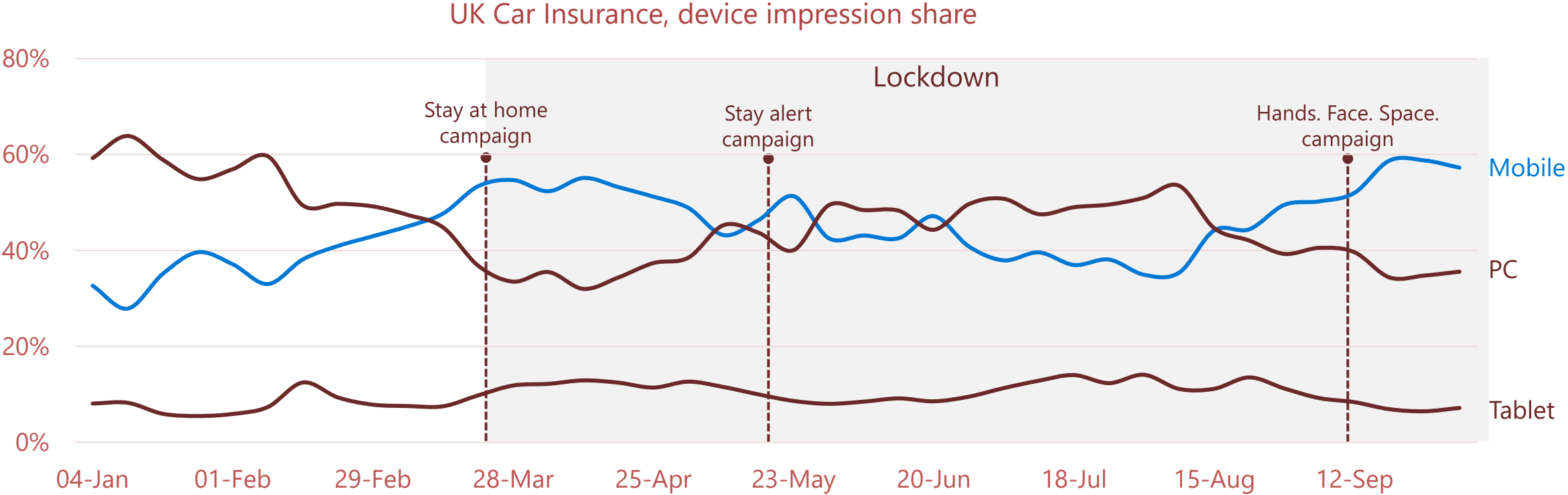
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PC still receives the majority of clicks

Click share changes on PC and mobile are more closely correlated than tablet, which has remained relatively static in 2020

UK Finance & Insurance, click share by device

Δ 55%

Stay at home campaign

Stay alert campaign

Lockdown

Δ 34%

Δ 38%

Hands. Face. Space. campaign

PC

Mobile

Tablet

80%

60%

40%

20%

0%

04-Jan 01-Feb 29-Feb 28-Mar 25-Apr 23-May 20-Jun 18-Jul 15-Aug 12-Sep
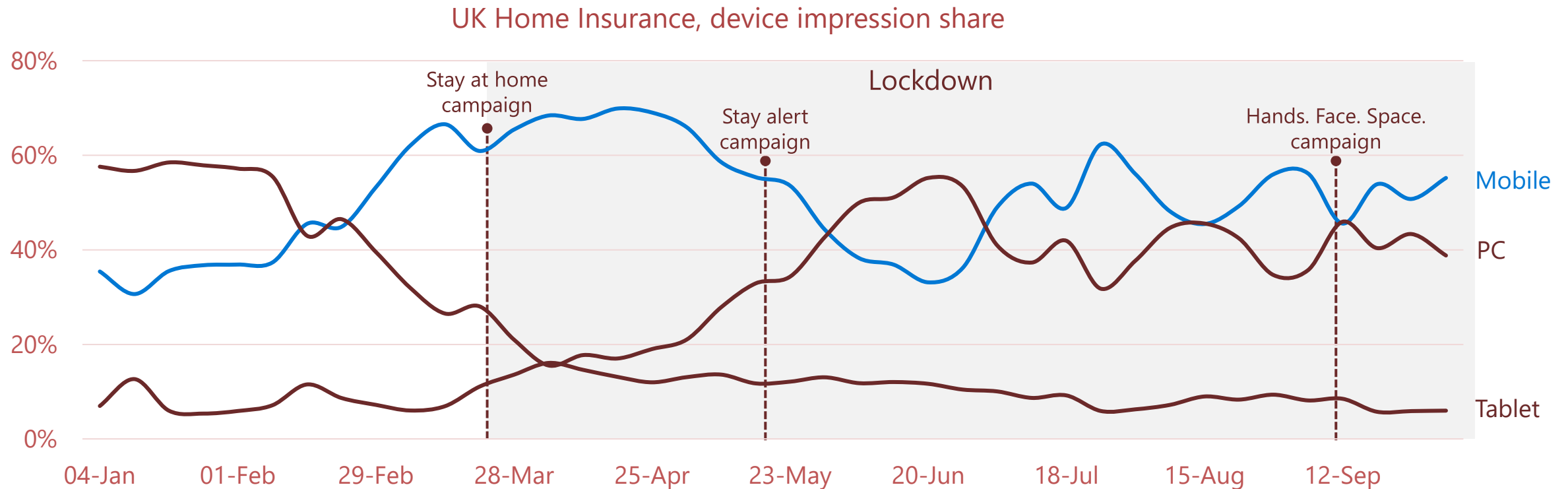
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Mobile impression share in Car Insurance has grown since mid-August

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

UK Car Insurance, device impression share

Lockdown

Stay at home campaign

Stay alert campaign

Hands. Face. Space. campaign

Mobile

PC

Tablet

80%
60%
40%
20%
0%

04-Jan   01-Feb   29-Feb   28-Mar   25-Apr   23-May   20-Jun   18-Jul   15-Aug   12-Sep

Microsoft Internal, 2020

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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.
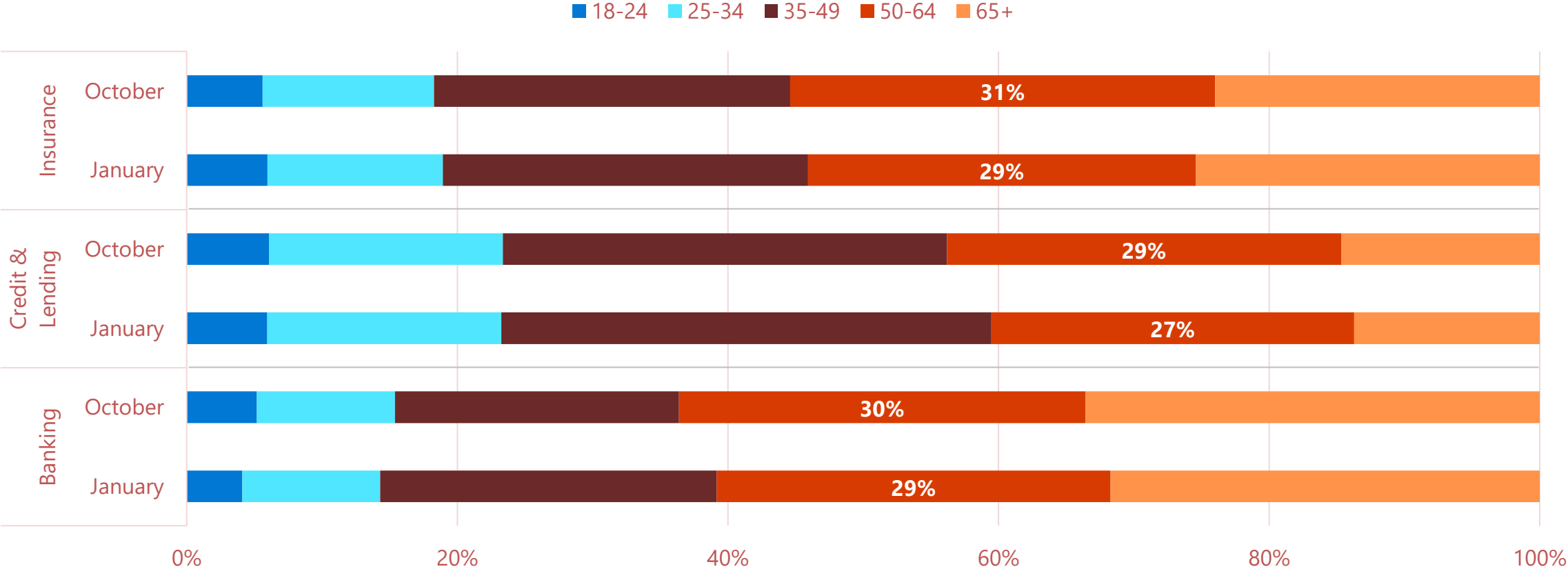
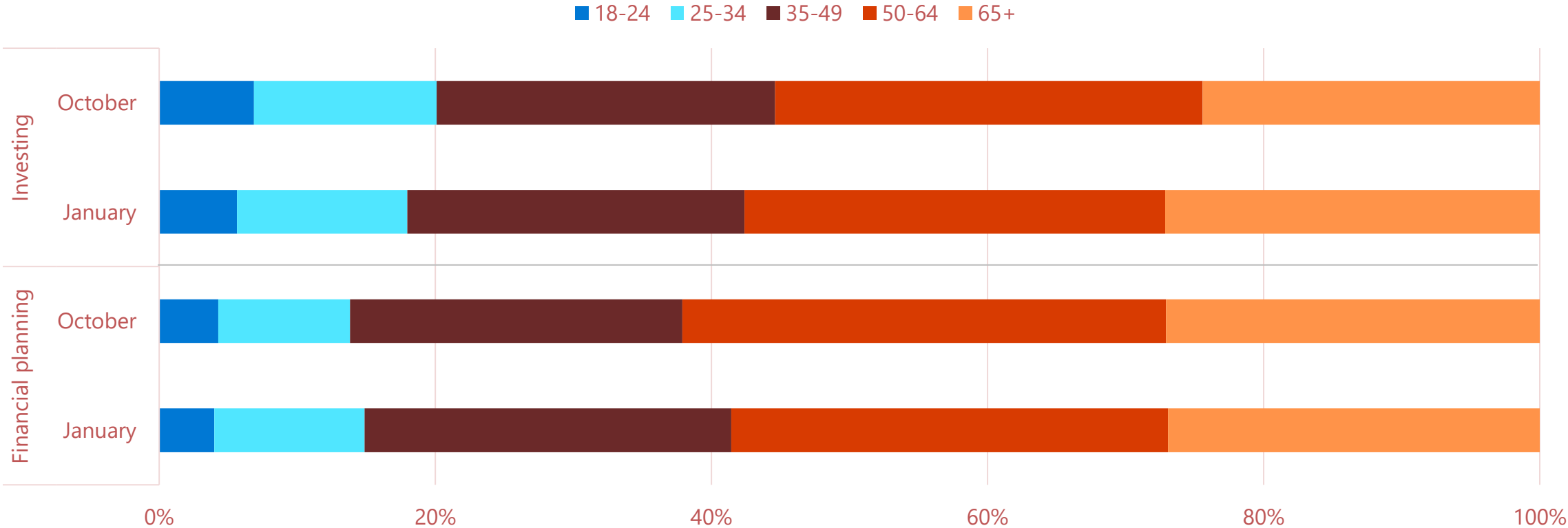UK Home Insurance, device impression share

Stay at home campaign

Lockdown

Stay alert campaign

Hands. Face. Space. campaign

Mobile

PC

Tablet

80%
60%
40%
20%
0%

04-Jan   01-Feb   29-Feb   28-Mar   25-Apr   23-May   20-Jun   18-Jul   15-Aug   12-Sep

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Demographic changes

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.


Legend: ■ 18-24 ■ 25-34 ■ 35-49 ■ 50-64 ■ 65+

Investing
- October
- January

Financial planning
- October
- January

X-axis: 0%, 20%, 40%, 60%, 80%, 100%

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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%
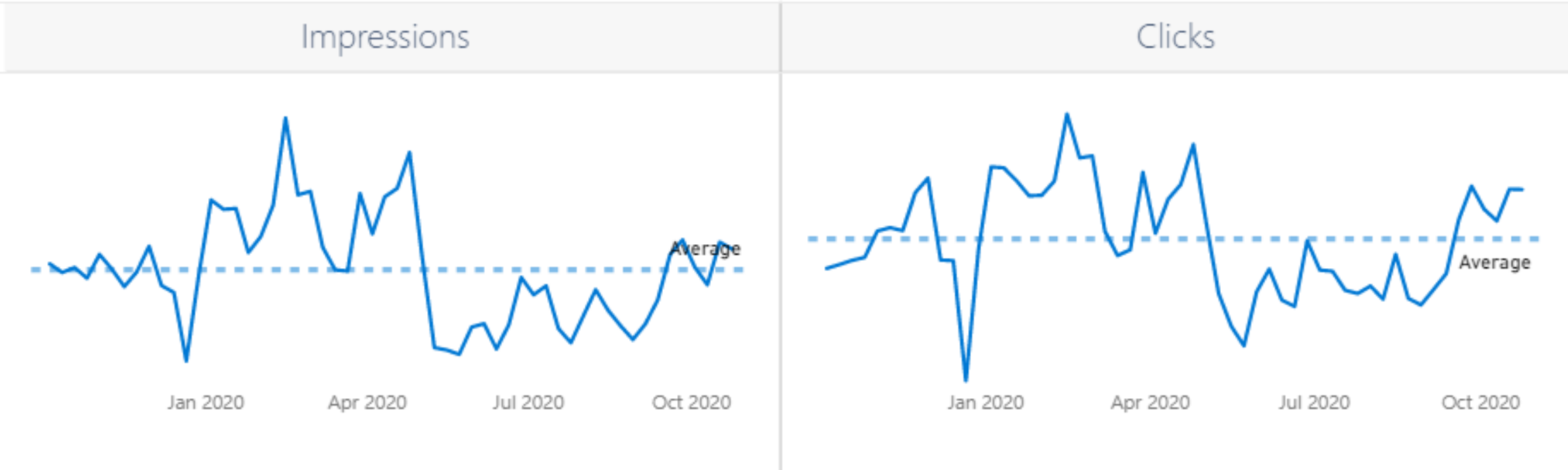
Searches Over Time +50% YoY

Clicks Over Time +33% YoY

Jan 2020   Jul 2020   Jan 2021

Jan 2020   Jul 2020   Jan 2021

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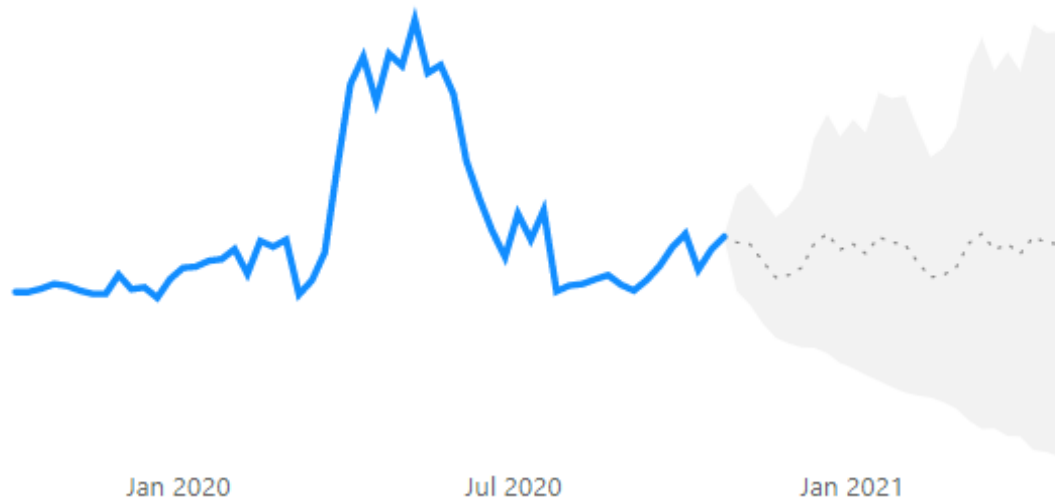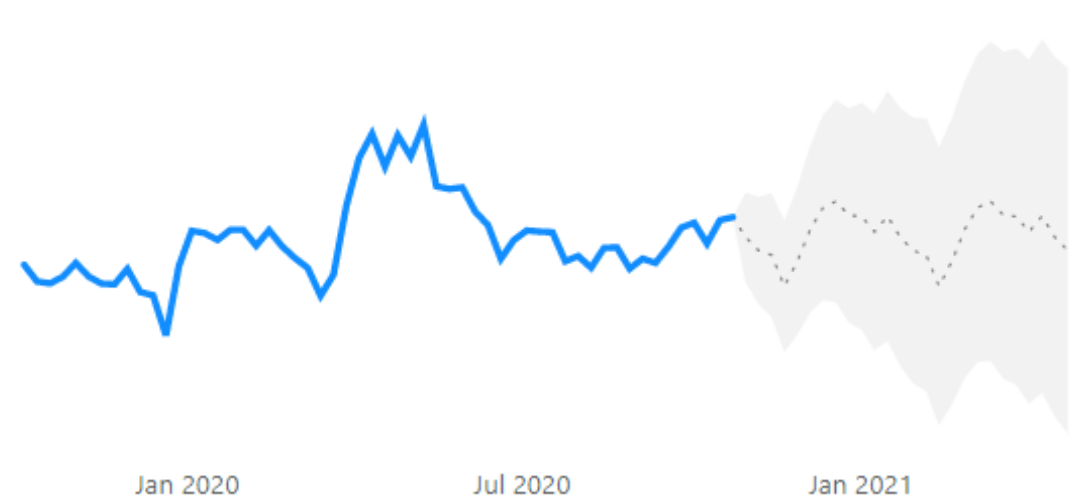
Energy impressions and clicks are trending above average

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.

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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

Searches Over Time +26% YoY

Clicks Over Time +14% YoY
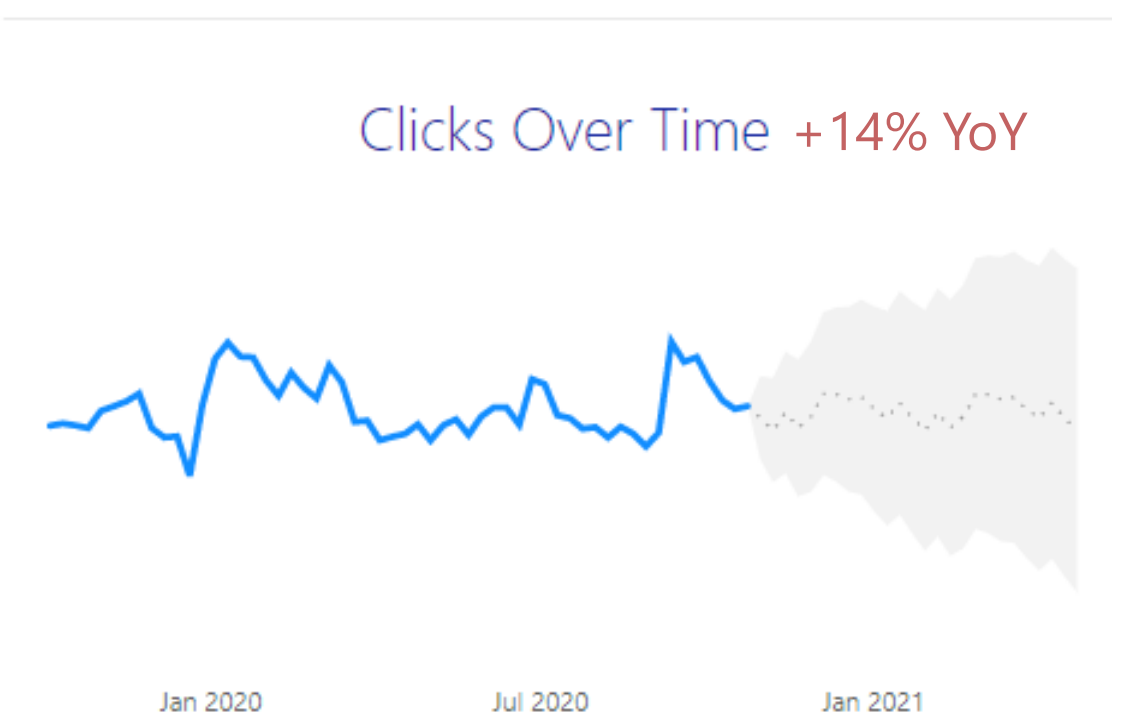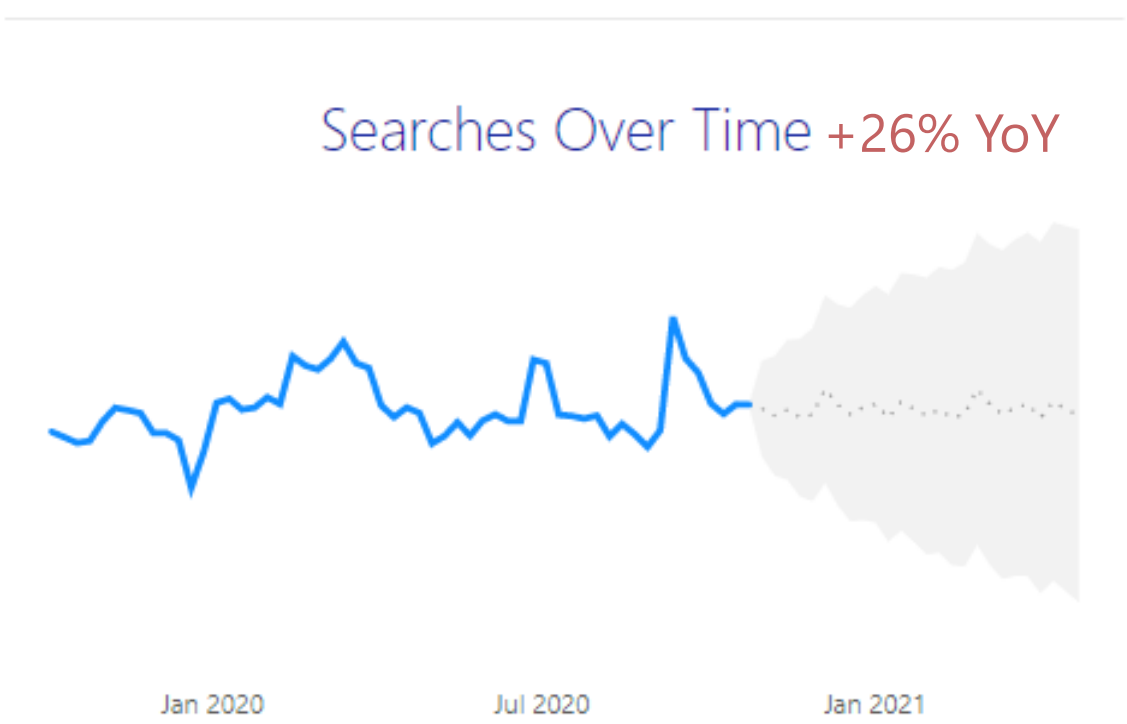
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