

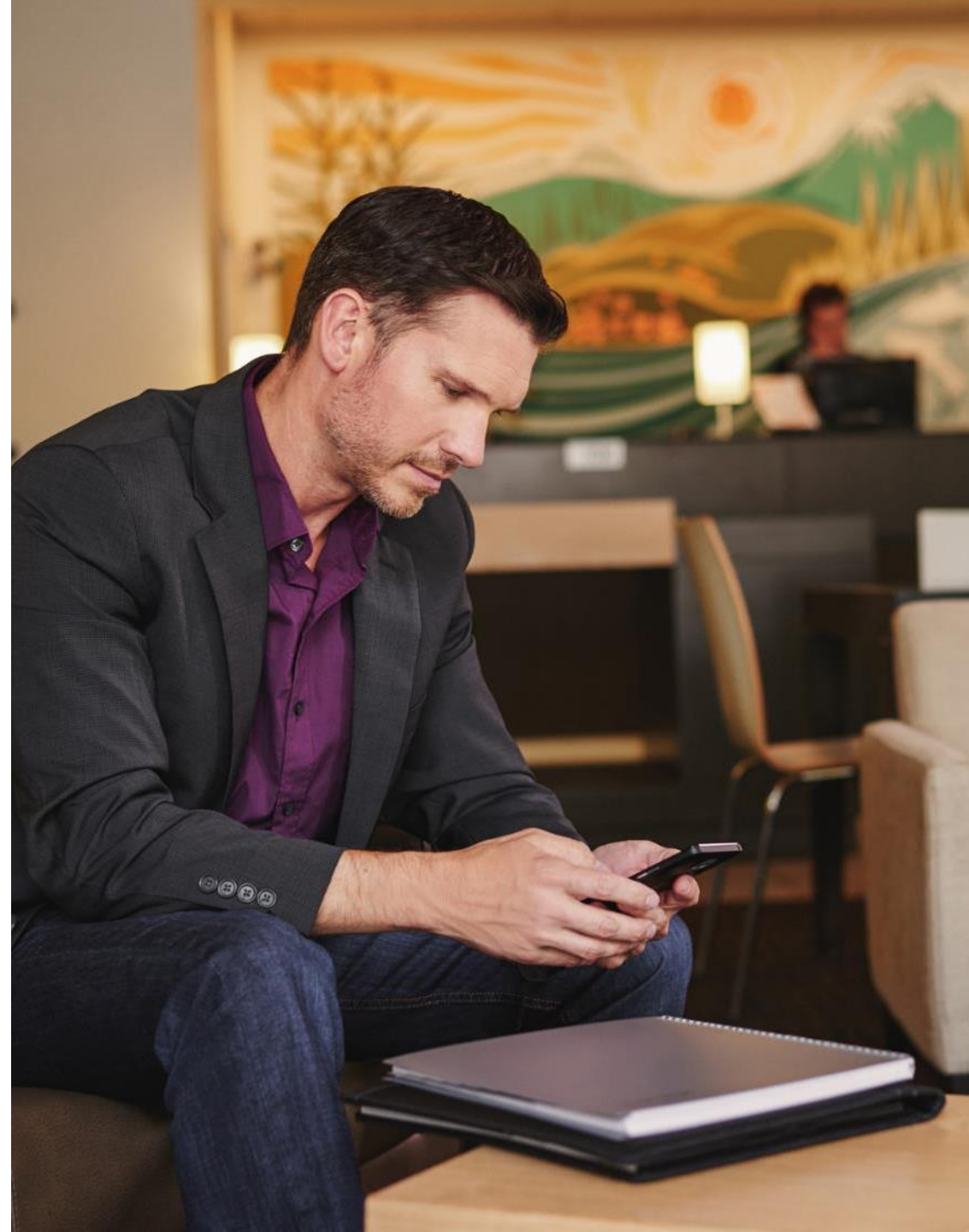


MICROSOFT ADVERTISING

# Credit Cards Insights (Australia)

April 16<sup>th</sup> 2020

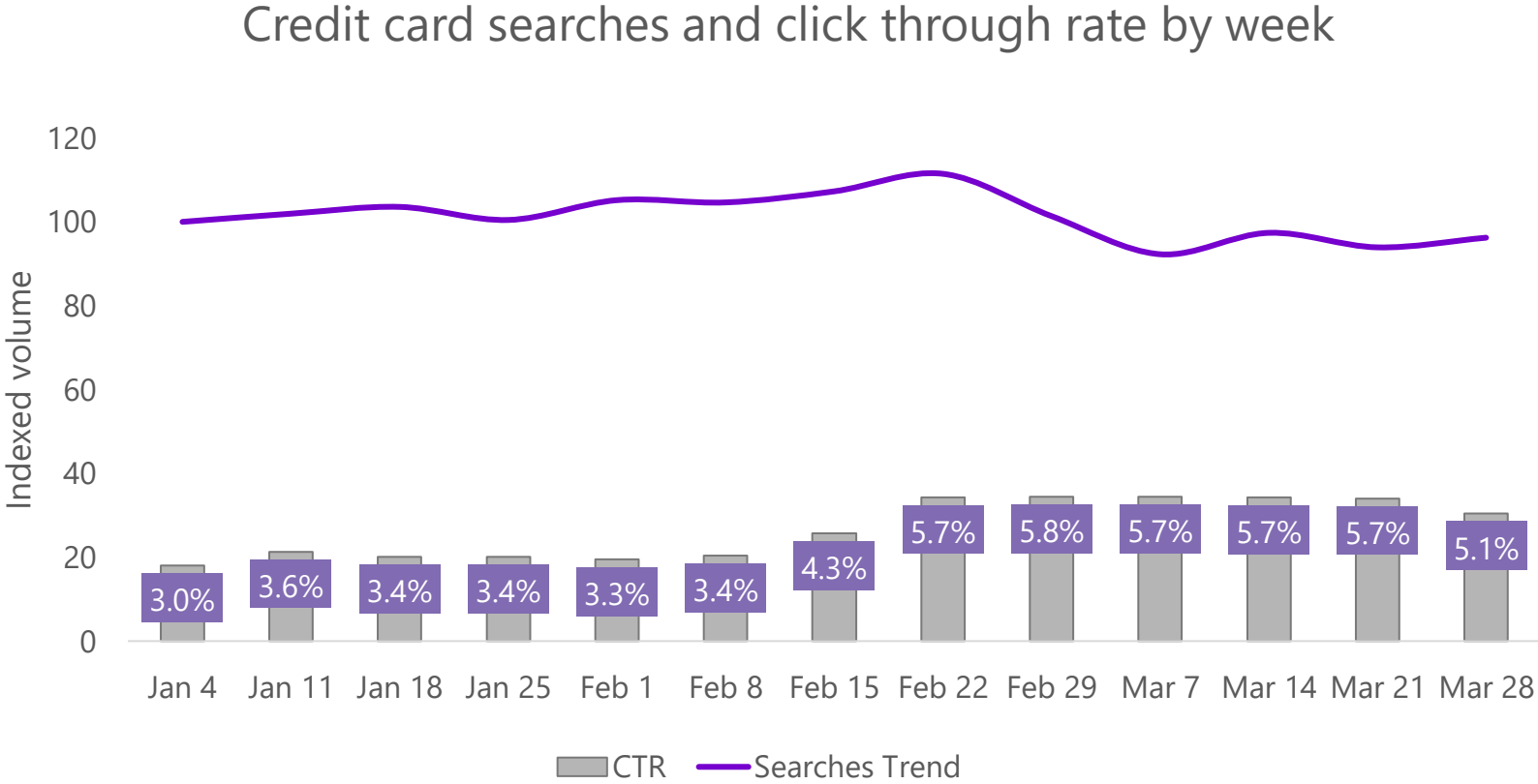
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# Steady credit card volume with growth in consumer engagement

- 1. Credit cards have seen increased usage in line with the shifting importance of online shopping.
- 2. Search volume remains relatively consistent over the period
- 3. User engagement level has seen an uplift from late February onwards

**Action:** Maintain or increase investment to meet the steady search volumes exhibited within our Microsoft Advertising platform.

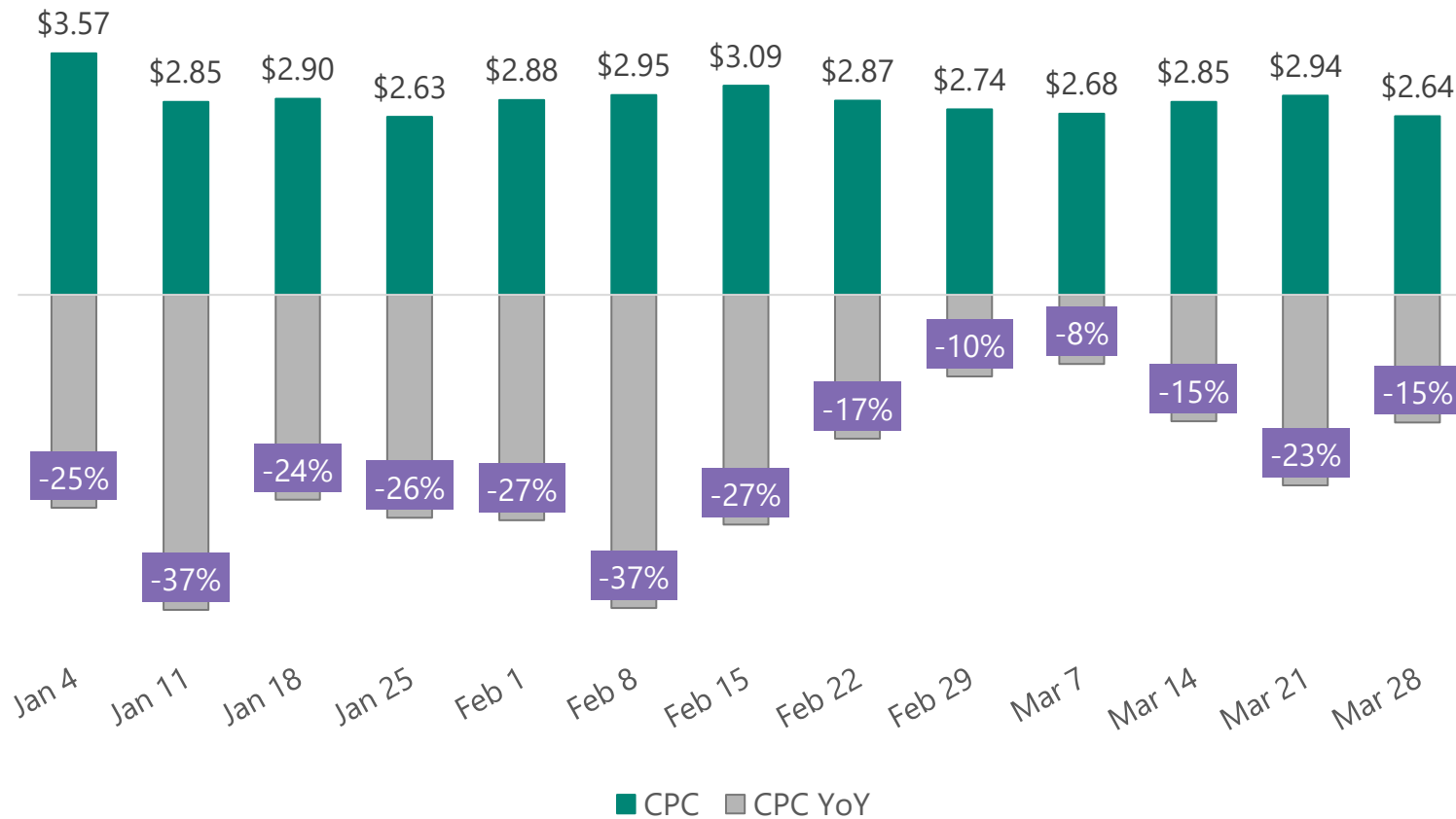


Microsoft Internal Data Jan – Mar 2020, data across all devices. Data indexed to starting point.



# Falling CPCs bring forth opportunity to increase return on investment

## CPC and CPC YoY trends by week



CPC has declined -26% since the start of year. Leverage this opportunity to retain your brand visibility at a discount during this economic slowdown.

## Credit Card\* queries and consumer intent (14/03 – 11/04)



42%

Of query volume revolves around debt consolidation, refinance and balance transfer.



22%

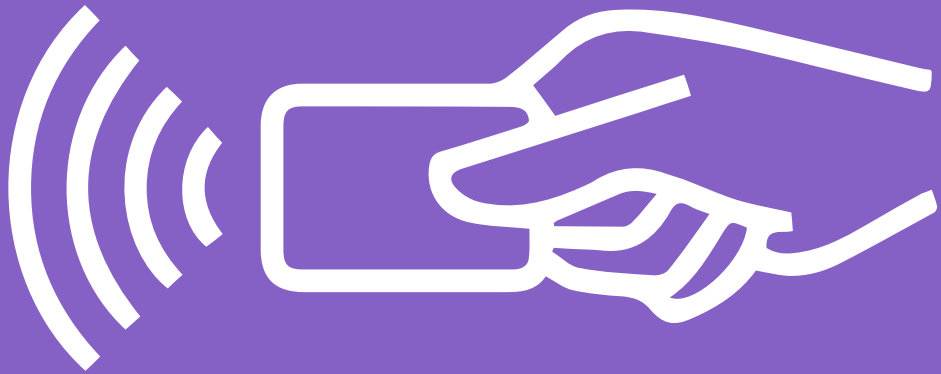
Of non-balance transfer queries contain comparative terms such as "best", "compare", "comparison", focusing on themes such as "rewards" and "interest rates".



46%

Of remaining queries are brand terms, vs 54% generics.

\*Credit Card queries are queries that contain the wild phrase "credit card" anywhere in the query. Microsoft Internal Data, 14<sup>th</sup> March to 11<sup>th</sup> April. Data includes all devices.



We forecast credit card applications and search activity to rise in the short future as cash becomes phased out to curb Coronavirus spread



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