

COVID-19 insights on the Microsoft Audience Network Financial Services

Agenda

- 1 Industry trends – Banking
- 2 Microsoft Audience Network activation – Banking
- 3 Industry trends – Auto Insurance
- 4 Microsoft Audience Network activation – Auto Insurance

Industry trends

Banking

Advertisers started to **prioritize products** to meet consumers' current financial needs



Common phrases in March new ads



“Transfer your balance”
and **“0/low intro APR”** are
the most popular phrases
for all new ads created in
March

Providing financial solution and expertise are the common message delivered in March



Common phrases (excluding products)
in March new Ads

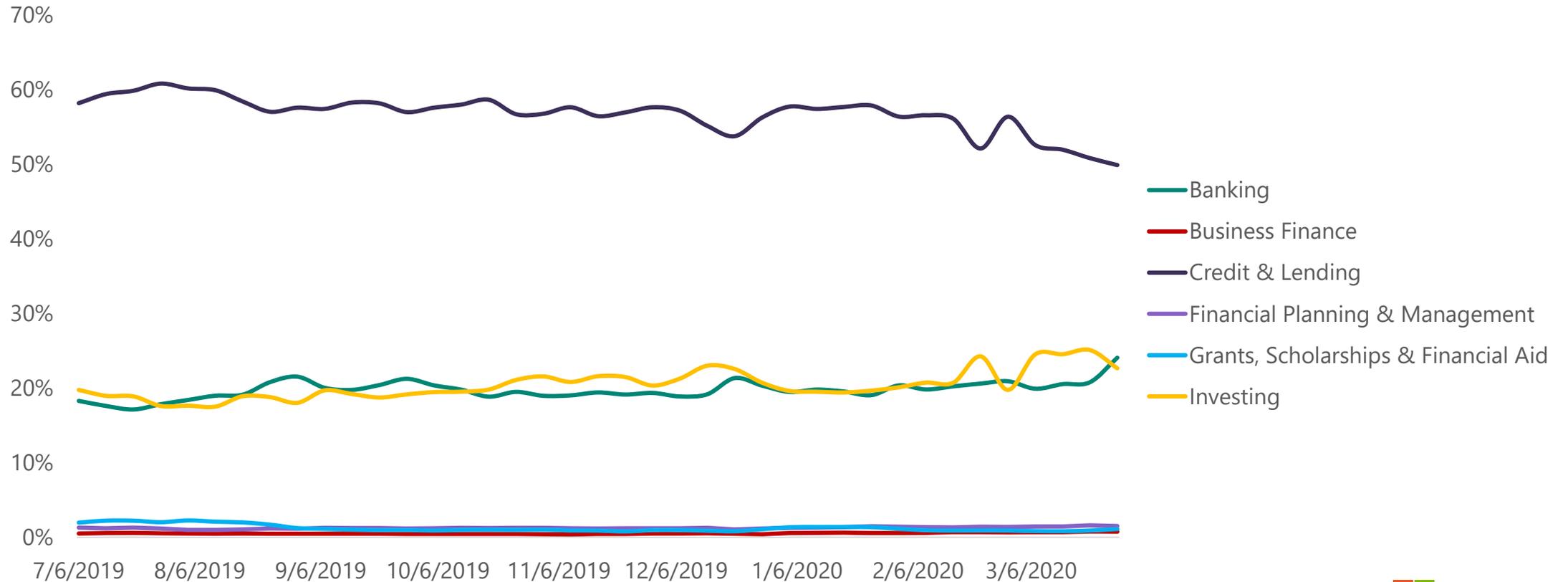


“Cash/\$”, “Flexibility”,
“Solution”, “Expert” are the
most popular non-product
phrases for all new ads
created in March

Investment starts to gain click share though credit & lending still leads the industry



Click share in Financial Services by sub-category

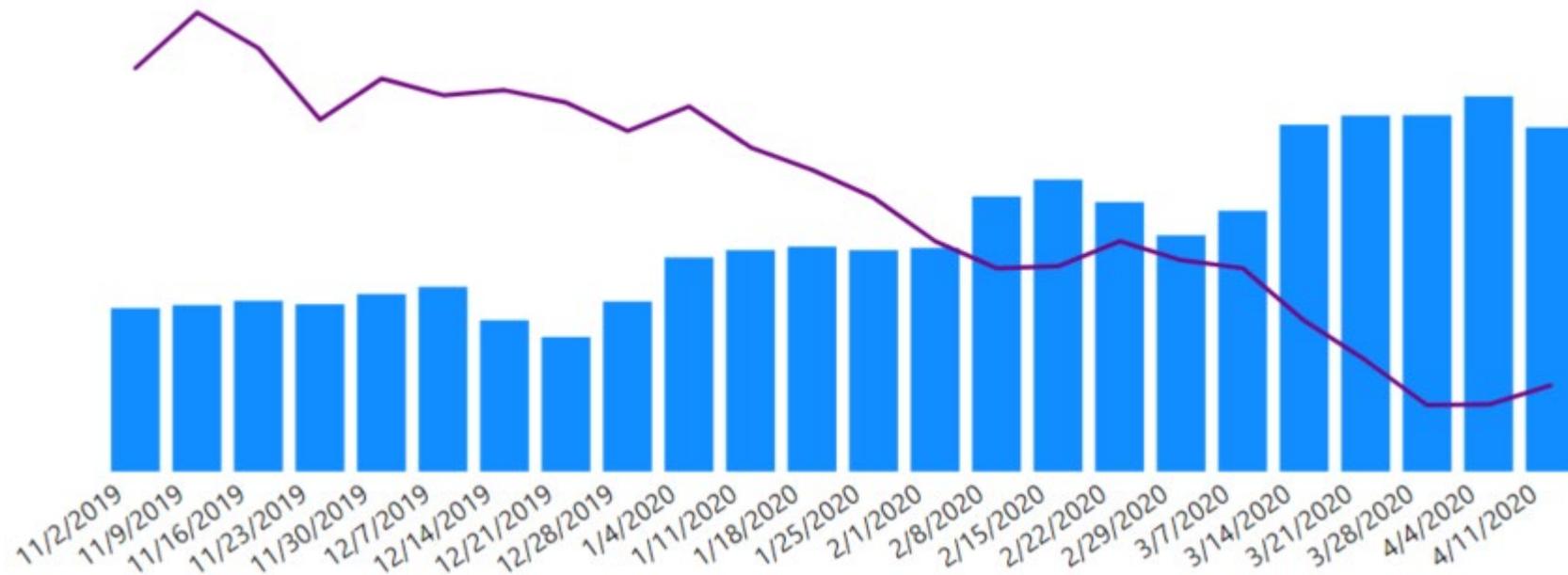


Source: Microsoft internal, FinServ (excluding tax and insurance) click performance, week starting Mar 28, 2020

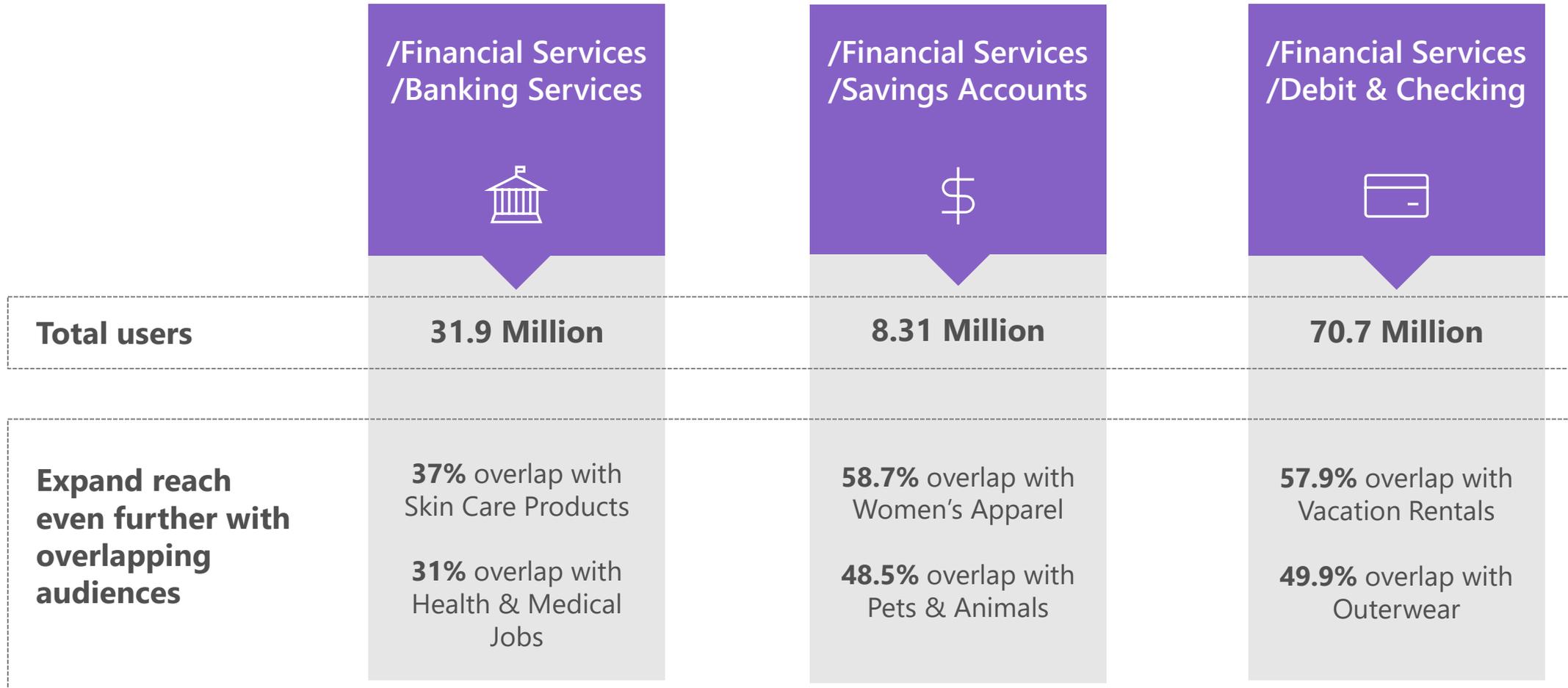
Activating on the Microsoft Audience Network - Banking

Financial Services clicks on the Microsoft Audience Network are on the rise, while cost-per click (CPC) is declining

● Clicks ● Cost Per Click



Banking & Financial Institutions audiences can help you reach millions of users



Reach your target audiences with messaging & imagery aligned to recent trends

"Cash/\$", "Flexibility", "Solution", "Expert" are the most popular non-product phrases for all new ads created in March



The screenshot shows the MSN homepage with the following content:

- MSN logo and "powered by Microsoft News" text.
- Search bar with "web search" button.
- Large advertisement for CompareCards: "Choose \$150 or 60K sign-up bonus with a better card".
- News tile: "Coronavirus: News to stay informed. Advice to stay safe." with a virus image.
- News tile: "20 things that are actually worth stockpiling" from Money Talks News.
- News tile: "Stocks rise as technology sector leads a turnaround" from CNBC.
- News tile: "Cereals from the decade you were born" from Lovefood.
- News tile: "California teen gives out more than 150 coronavirus sanitation kits to the..." from CNN.
- News tile: "Officials: Delta Air Lines passenger had virus" from CNN.
- News tile: "Rub This On Your Knees; Turns Pain 'Off'" from Instaflex.
- News tile: "America's unhealthiest menu items" from "Eat This, Not That!".

Industry trends

Insurance

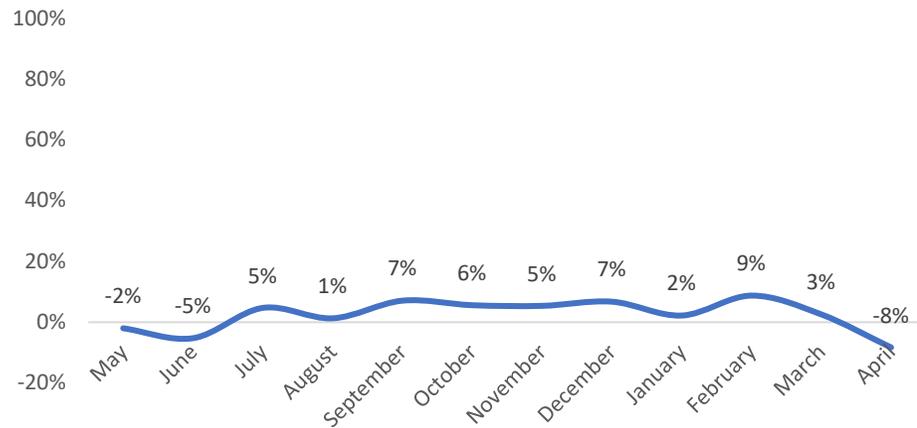


QUERY TRENDS

Brand traffic generally experienced a steady year-over-year (YoY) increase while non-brand saw the most changes this year, most notably during March

Brand

YoY Search results page view (SRPV) change



Non-brand

YoY SRPV change



Modifiers suggesting price comparison shopping saw an increase during March

As drivers stopped using their cars, they proactively looked for ways to save and may continue to do so despite some insurers responding with 15% premium reductions

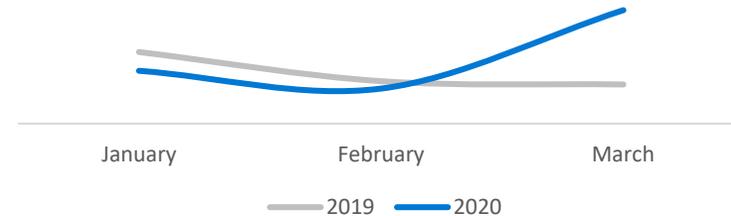
“best”



“cheap”



“quote”

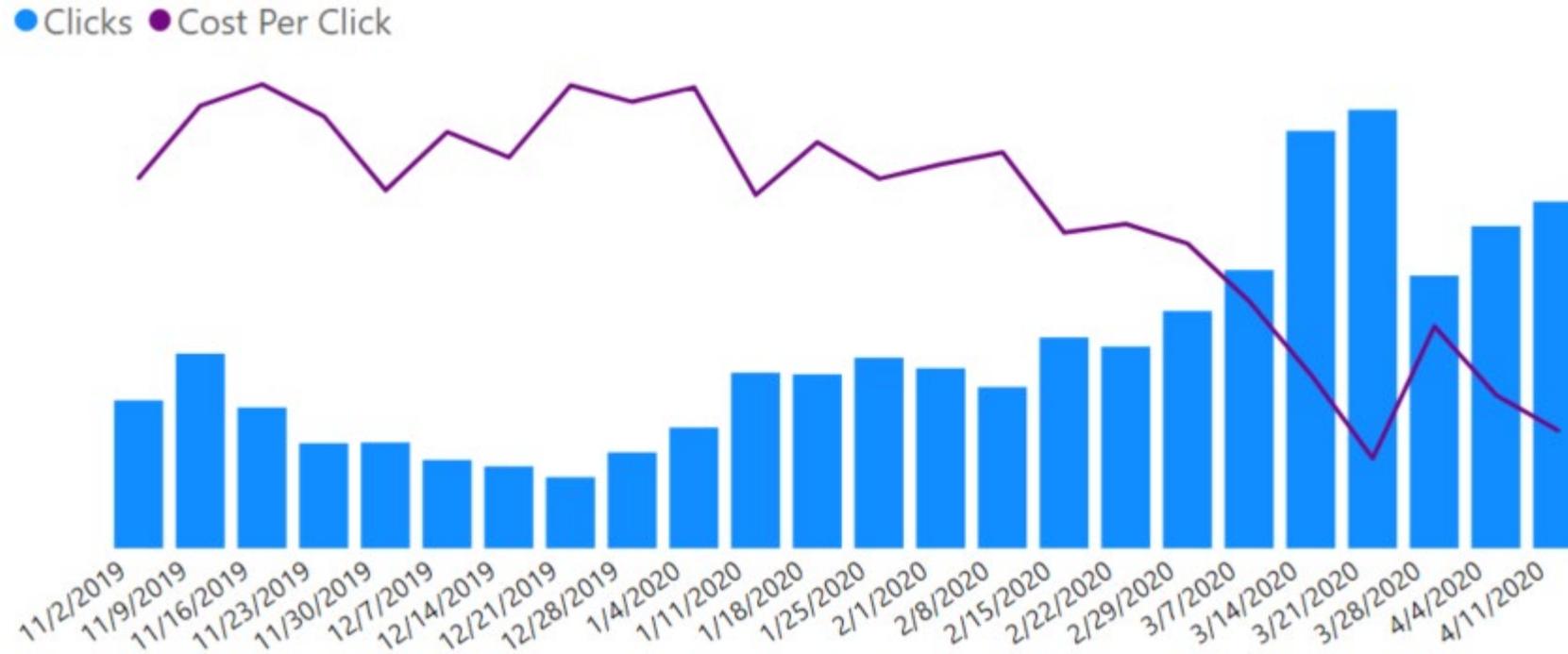


Key Takeaways

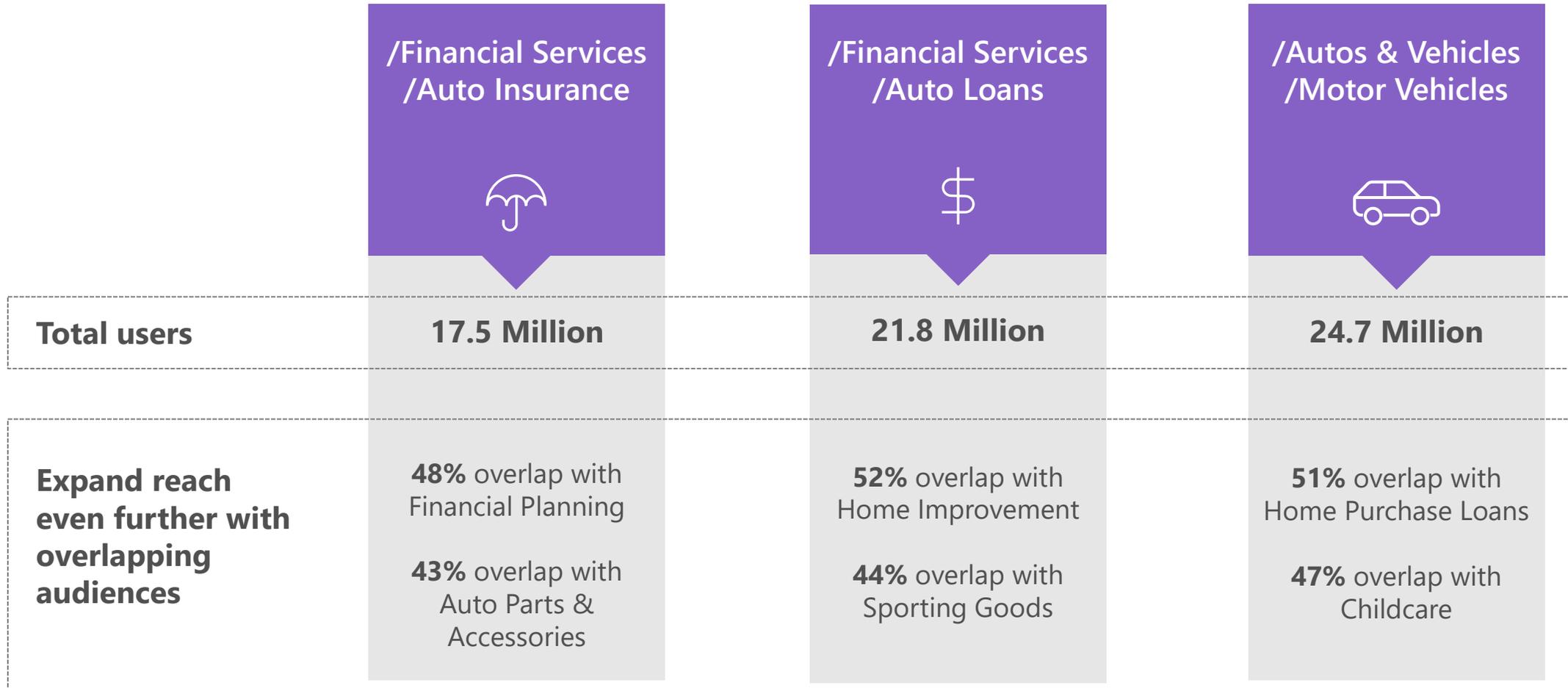
1. Recent growth in non-brand and key modifier terms signals price comparison as **users look for ways to save** on their auto plans
2. Though this traffic is not always monetizable, it **signals dissatisfaction**. While some companies have proactively met consumer needs with rate reductions, it's to be seen if this is enough or if other **companies will couple this with better offers**
3. Tracking car sale trends can help explain auto insurance conversion trends

Activating on the Microsoft Audience Network - Auto Insurance

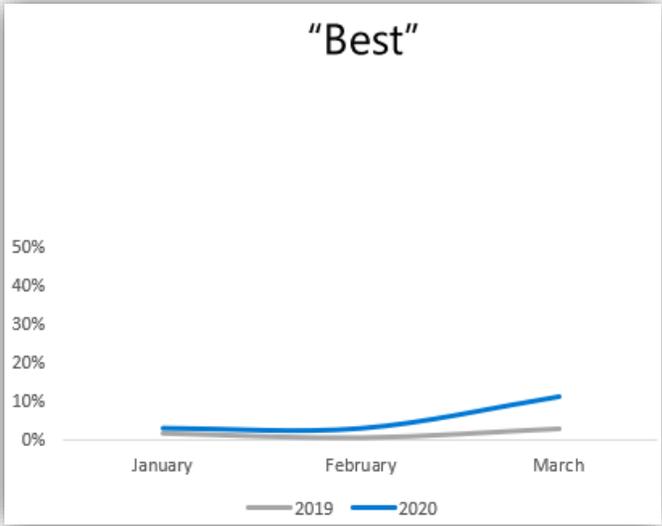
Auto Insurance clicks on the Microsoft Audience Network are on the rise, while CPC is declining



Banking & Financial Institutions audiences can help you reach millions of users



Reach your target audiences with messaging & imagery aligned to recent trends



The screenshot shows the MSN homepage with a search bar at the top right. The main content area features a large advertisement for Allstate, which is highlighted with a purple border. The ad shows a man and a woman driving in a car, with the text "Allstate is Here to Help. Learn more from J.D. Power's best rated insurer in Florida". Below the ad are several news articles and smaller ads, including one about stocks, one about cereals, one about coronavirus kits, one about Delta Air Lines, one about knee pain, and one about unhealthy menu items.

Ad featured is For Presentation Only, it does not reflect a live screenshot of an advertisement

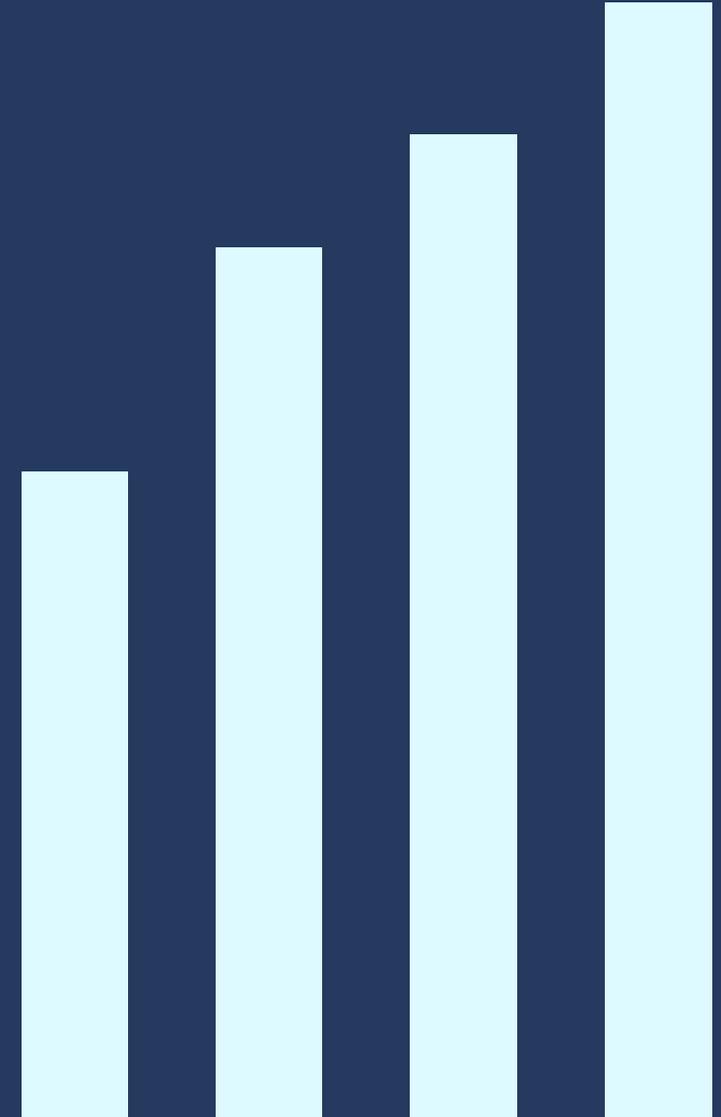
Native advertising is growing. **A lot.**

**\$44
billion**

U.S. native advertising
spend in 2019

**20%
growth**

in annual native
spend outside of
social and video*



The shift to native advertising

Opportunity

Drive deeper
consumer
engagement

71% of consumers say they personally **identify with a brand** after viewing its native ads.¹

Native ads registered **18% higher lift** in purchase intent (than banner ads).¹

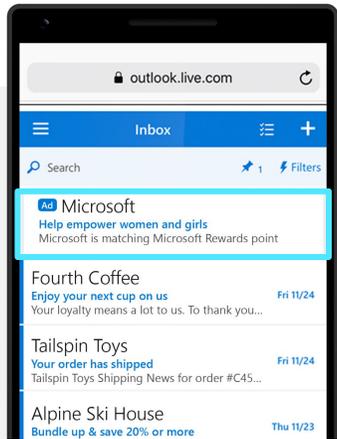
Considerations

Make quality
a priority

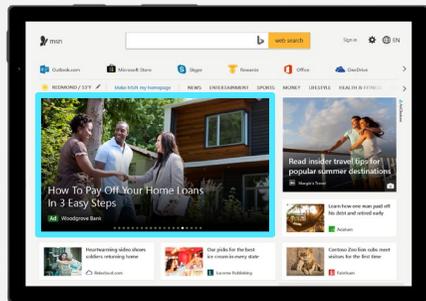
- Viewability
- Brand safety
- Transparency

1. "IPG Lab and Sharethrough: Exploring the effectiveness of native ads," IPG Media Lab, June 18, 2013.

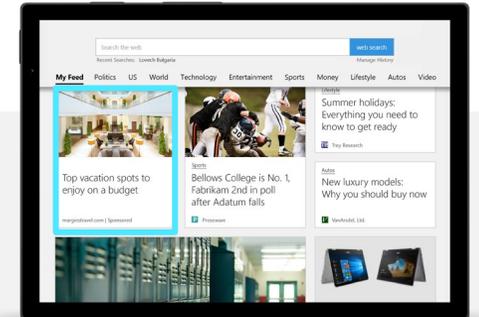
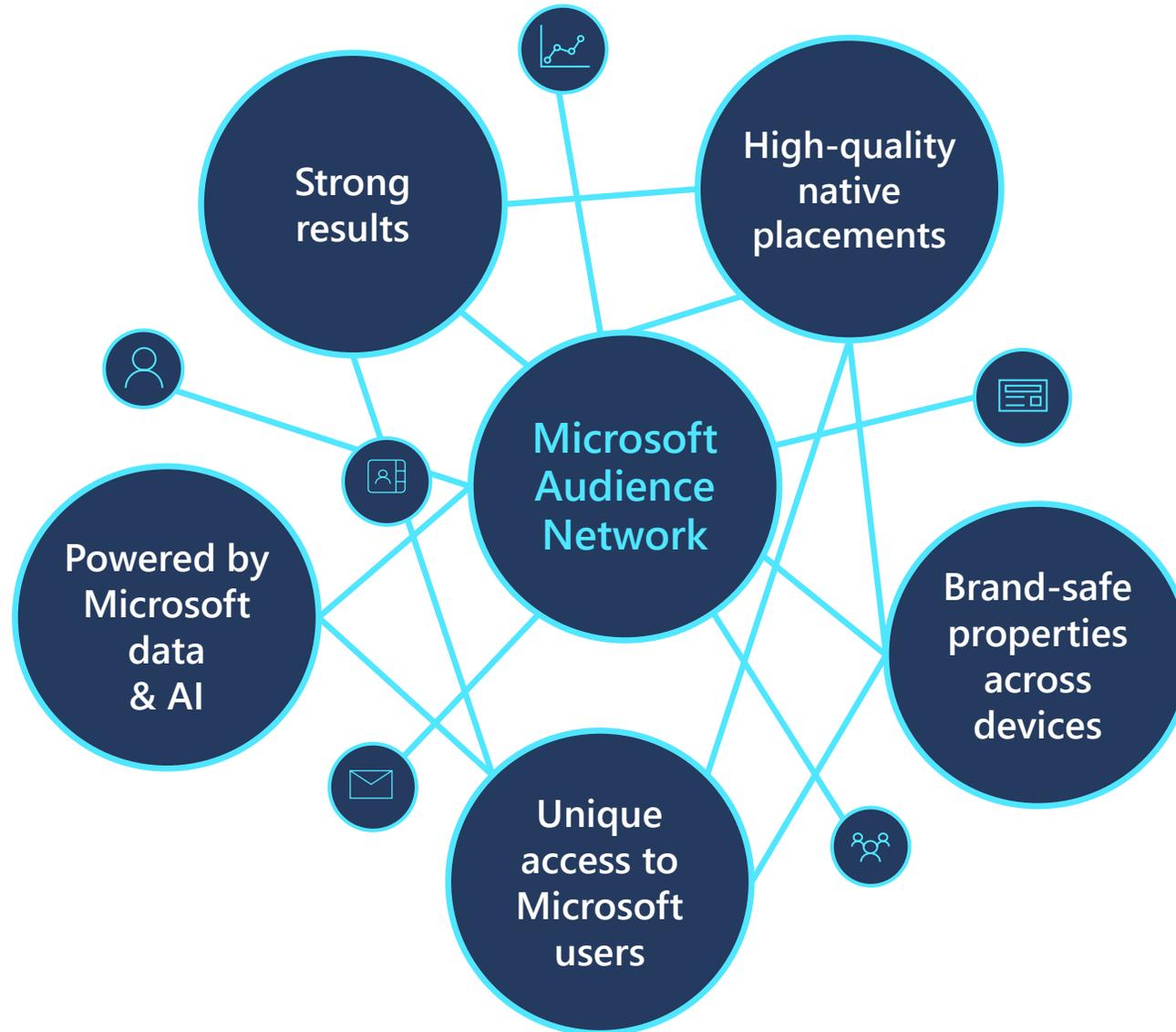
Meet the Microsoft Audience Network



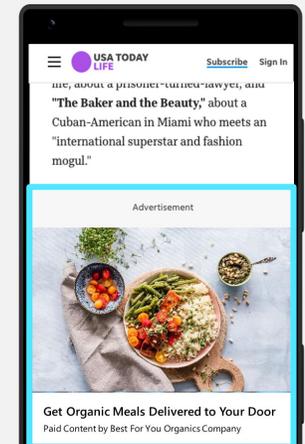
Outlook.com



MSN



Microsoft Edge



Select publisher partners



Reach your audience in brand-safe environments

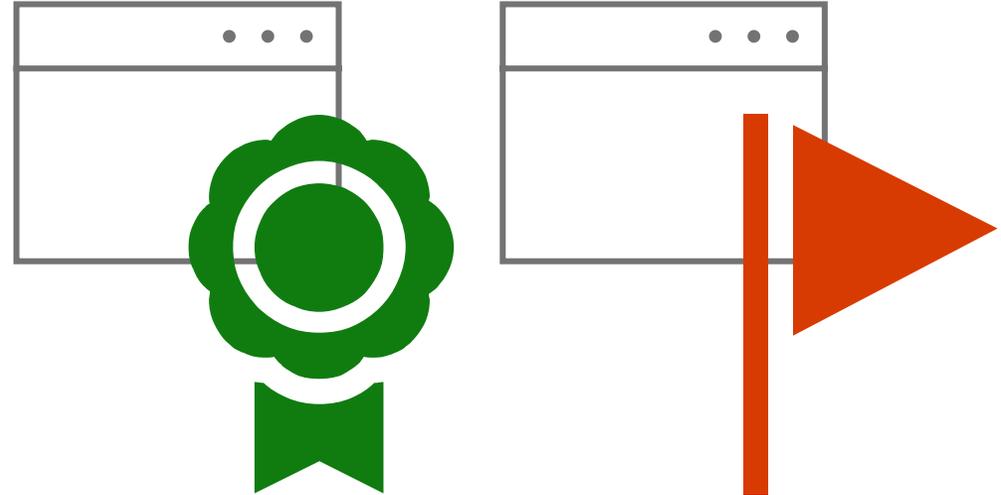
A network of safe native placements
where people can encounter brands at
their best.

Your brand on safe environments



60%

of ad industry professionals
are concerned about
brand safety



How do we help protect your brand?



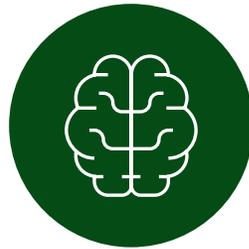
Strict publisher standards and reviews help keep your brand safe

Publisher partners are closely managed and thoroughly vetted

Advertiser controls and transparency help you manage where your brand shows up



Editorial reviews for Microsoft properties



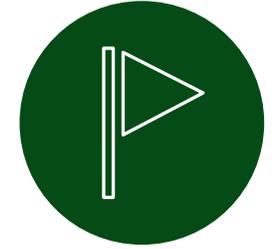
Machine learning, artificial intelligence (AI) and live editors



Ongoing ad placement quality monitoring



Global block lists



Ability to exclude sites

Trust doesn't compromise Reach

The Microsoft Audience Network connects you with **millions of potential customers**



242 million
total unique visitors¹



92% of the U.S.
internet population¹

1. comScore Microsoft Audience Platform Report, December 2019. Numbers are rounded to the nearest percentage point.

Access the Microsoft Advertising audience ...



900M

devices running
Windows 10¹

1B

devices by 2020¹



498M

monthly unique
visitors²

20B

monthly page
views²



11B

global monthly
searches²

528M

unique searchers²

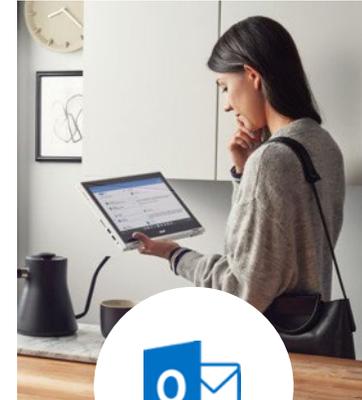


630M

global
professionals³

20B

monthly page
views³



200M

monthly unique
visitors²

31M+

Outlook active U.S.
users²



64M

monthly unique
users²

100 hours

per month gaming
and watching
connected TV⁴

1. Microsoft internal data, September 2019, (<https://news.microsoft.com/bythenumbers/en/windowsdevices>). 2. comScore, August 2018. 3. Omnicore, May 2019. 4. Microsoft internal data.

... and drive meaningful connections

Using the power of the Microsoft Advertising Graph and Microsoft artificial intelligence





A full suite of targeting tools helps you connect with your customers

Choose one or more targeting tools to reach your ideal customer

User and intent targeting



Remarketing



In-market Audiences



Custom Audiences



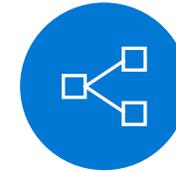
Product Audiences



Similar Audiences



Customer Match



Custom Combination Lists

User profile targeting



LinkedIn Profile Targeting



Age and gender targeting

Location and device



Location targeting



Device targeting

*Three LinkedIn profile dimensions available at pilot kickoff: company, industry and job function, with more to follow.

Strategies and recommendations

Learn immediate and recovery-phase strategies, and how to approach new opportunities and optimize account health in the [Digital Advertiser's Guide to COVID-19](#)