COVID-19 insights on the Microsoft Audience Network
Financial Services
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Industry trends

Banking
Ad Copy

INDUSTRY TRENDS

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.

Source: Microsoft internal, Change reports, change type: added or changed, from Top 6 major US banks , Jan-Mar 2020
Providing financial solution and expertise are the common message delivered in March.

Common phrases (excluding products) in March new Ads:

- Flexible
- Support
- Security
- Waive
- Rate
- Small
- Save
- Guidance
- Financial
- Expert
- Solution
- Business
- Payment
- Advisor

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

Source: Microsoft internal, Change reports, change type: added or changed, from Top 6 major US banks, Jan-Mar 2020
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.

Source: Microsoft internal data, Microsoft Audience Network, Financial Services L1 Demand Vertical
Banking & Financial Institutions audiences can help you reach millions of users.

### Total users
- **/Financial Services /Banking Services**: 31.9 Million
- **/Financial Services /Savings Accounts**: 8.31 Million
- **/Financial Services /Debit & Checking**: 70.7 Million

### Expand reach even further with overlapping audiences
- **31.9 Million**
  - 37% overlap with Skin Care Products
  - 31% overlap with Health & Medical Jobs

- **8.31 Million**
  - 58.7% overlap with Women’s Apparel
  - 48.5% overlap with Pets & Animals

- **70.7 Million**
  - 57.9% overlap with Vacation Rentals
  - 49.9% overlap with Outerwear
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
Industry trends

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

Source: Microsoft internal data, Microsoft Audience Network, Financial Services L1 Demand Vertical
Banking & Financial Institutions audiences can help you reach millions of users

**INDUSTRY TRENDS**

Total users

- **17.5 Million**
- **21.8 Million**
- **24.7 Million**

Expand reach even further with overlapping audiences

- 48% overlap with Financial Planning
- 43% overlap with Auto Parts & Accessories
- 52% overlap with Home Improvement
- 44% overlap with Sporting Goods
- 51% overlap with Home Purchase Loans
- 47% overlap with Childcare
Reach your target audiences with messaging & imagery aligned to recent trends

"Best"

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*

*Expected year-over-year growth, 2019-2023, United States. Source: Microsoft internal research, October 2019.
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

Microsoft Audience Network

- Strong results
- High-quality native placements
- Powered by Microsoft data & AI
- Brand-safe properties across devices
- Unique access to Microsoft users

Microsoft Edge

Outlook.com

MSN

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**

**Supporting features:**
- 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 10
- 498M monthly unique visitors
- 11B global monthly searches
- 630M global professionals
- 200M monthly unique visitors
- 64M monthly unique users
- 1B devices by 2020
- 20B monthly page views
- 528M unique searchers
- 20B monthly page views
- 200M monthly page views
- 31M+ Outlook active U.S. users
- 100 hours per month gaming and watching connected TV

... 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