



# EMEA Finance Research & Comparison

FR, ES, IT, NL, DE



# Key findings and actions



## Initial hypothesis

Since lockdown restrictions have taken place across Europe, economic downturn have affected user behaviours.

Consequently, consumers have become more mindful of cost, comparing and researching products in an attempt to secure the best deal but save money as well.

Do search behaviours inform their new mindsets?



## Key findings

The initial hypothesis is **confirmed** by the high growth seen in search volume followed by an outstanding uplift in clicks across most of the markets examined.

- **Netherlands, Spain, Germany** saw a considerable year-on-year growth in searches, meanwhile clicks increased with a similar pace but skyrocketed for Spain (+522%)
- Searches containing **“best”** grew significantly in **Spain, Italy** and **Germany**. On the other hand, **“comparison”** related queries have driven the rise in Netherlands and France.



## Marketer opportunities

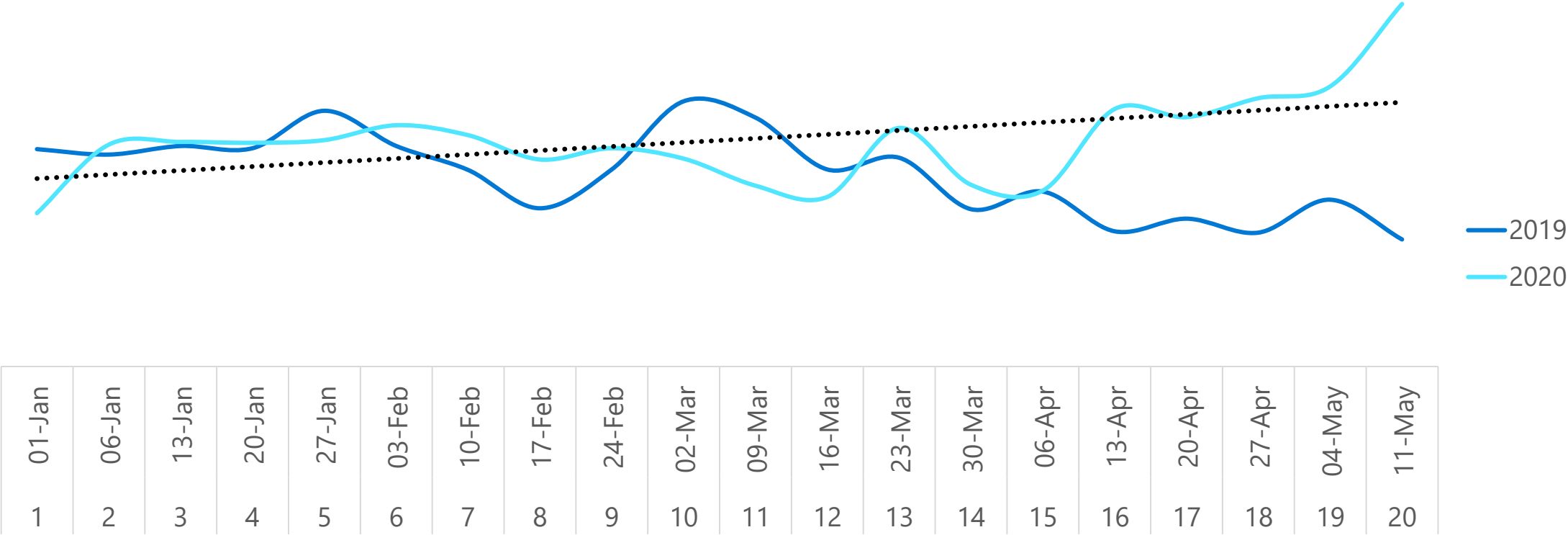
Year-on-year changes in the way people search for financial products present marketer opportunities to:

- **Update ad copy** to reflect the new terminology & mindset of consumers
- **Review coverage** among the top 10 queries driving volume for each market, helping your brand to stay front of mind
- Evaluate existing bids; is there more opportunity to push as **prices have changed year-on-year**

# EMEA | Finance & Insurance research + comparison

Overall year-on-year: +17% searches

Weekly Search Volume Indexed\*



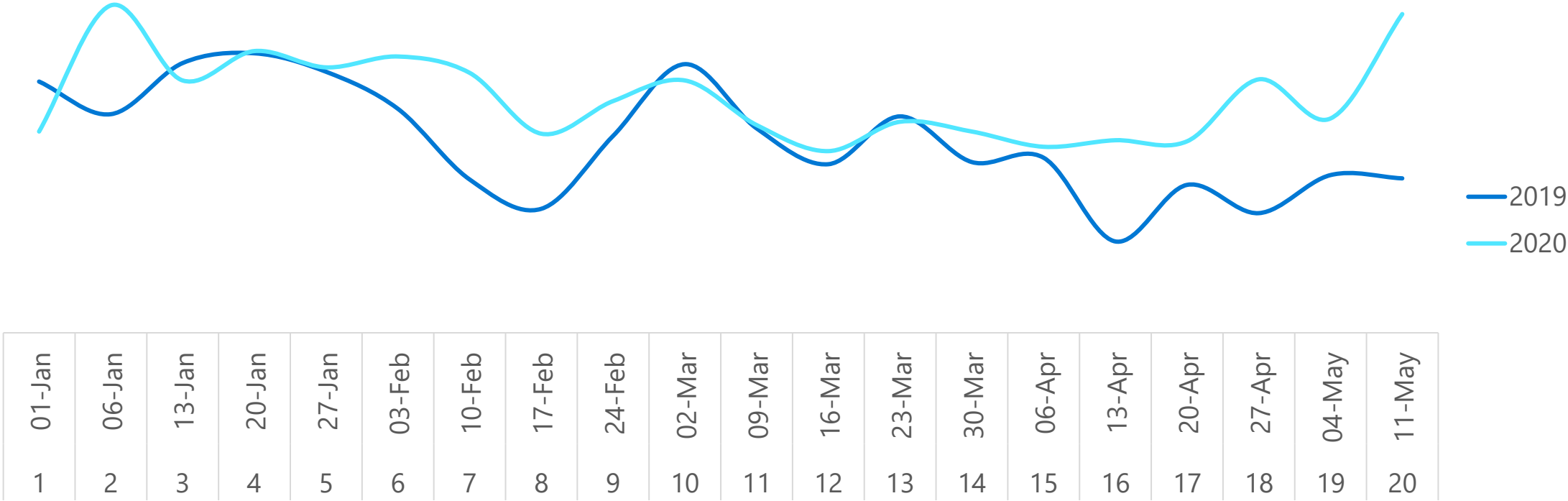
Microsoft Internal, 2019-2020  
 \*Searches indexed to avg. weekly searches during 01 Jan 2019 – 19 May



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Overall year-on-year: +22% clicks

Weekly Search Volume Indexed\*

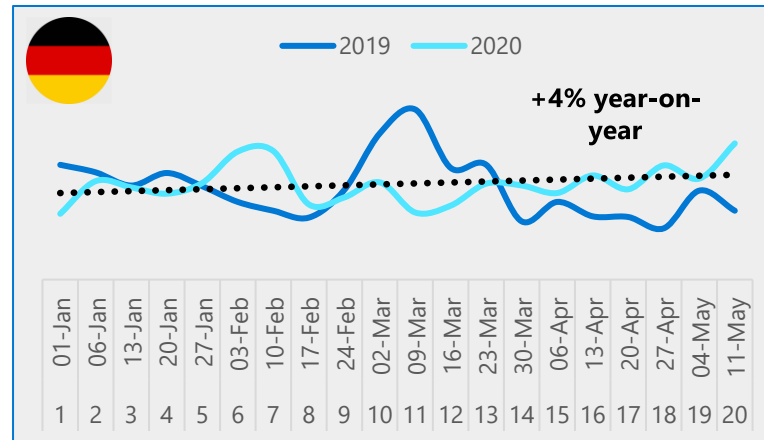
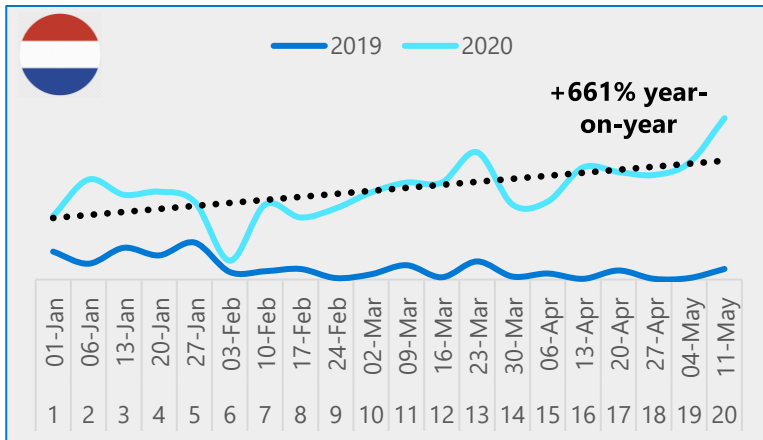
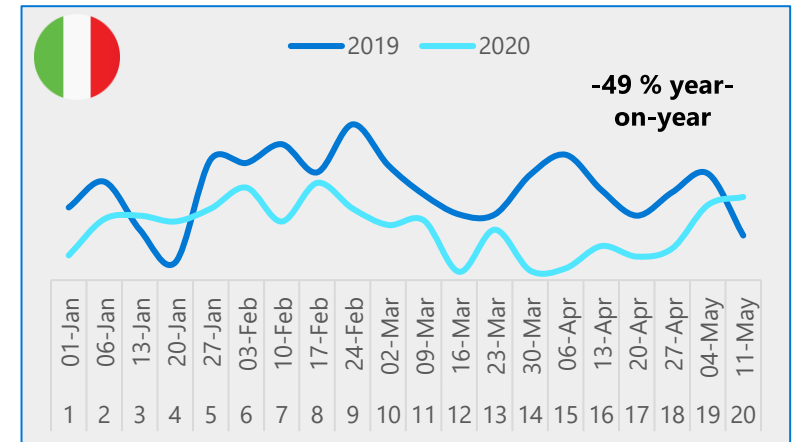
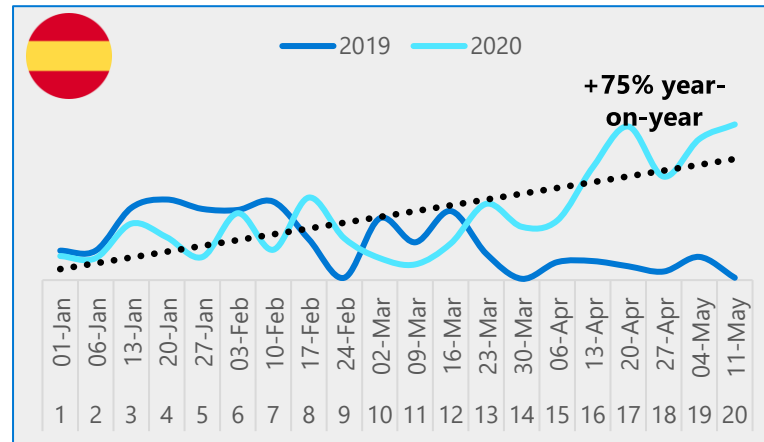
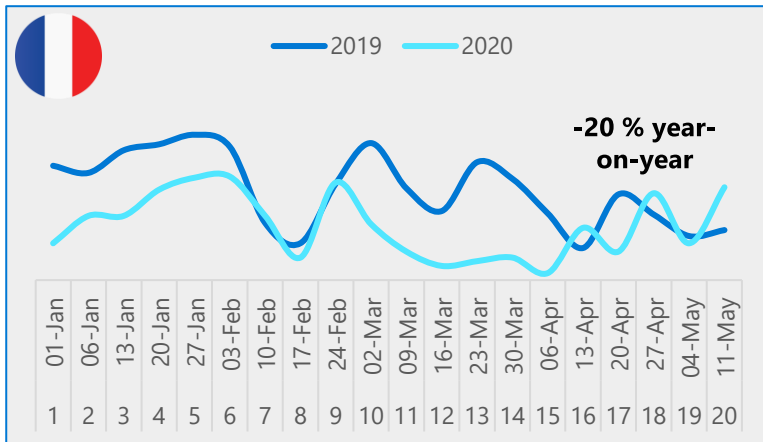


Microsoft Internal, 2019-2020  
\*Searches indexed to avg. weekly searches during 01 Jan 2019 – 19 May (UK not included)



# EMEA | Finance & Insurance research + comparison

Weekly search volume Indexed\* by markets

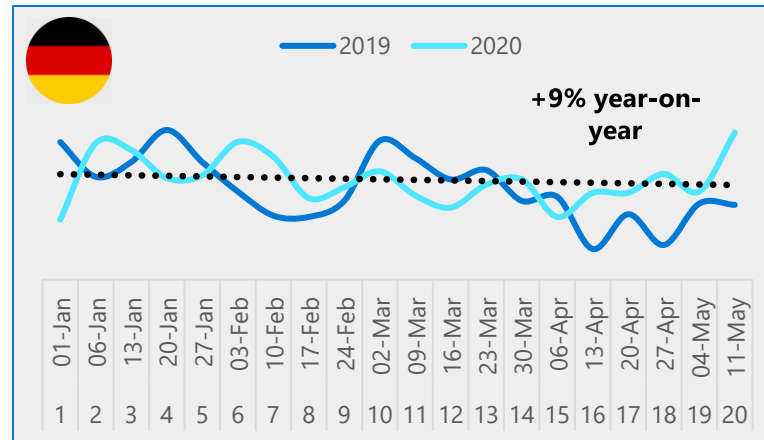
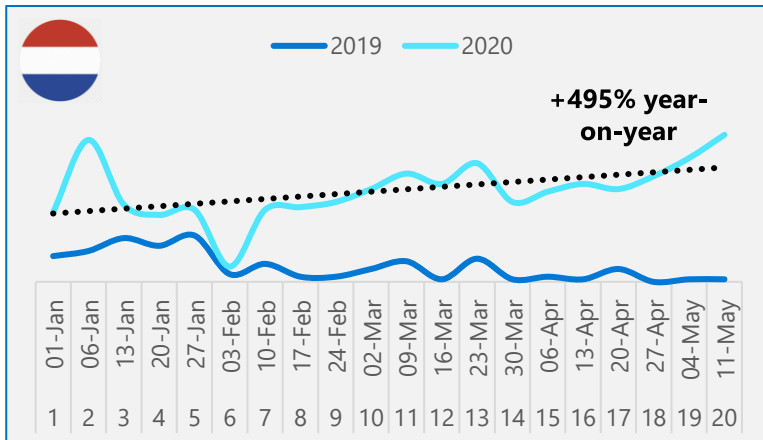
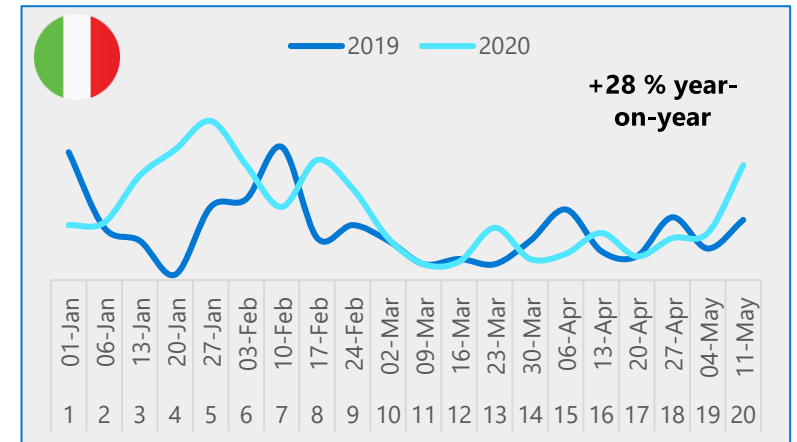
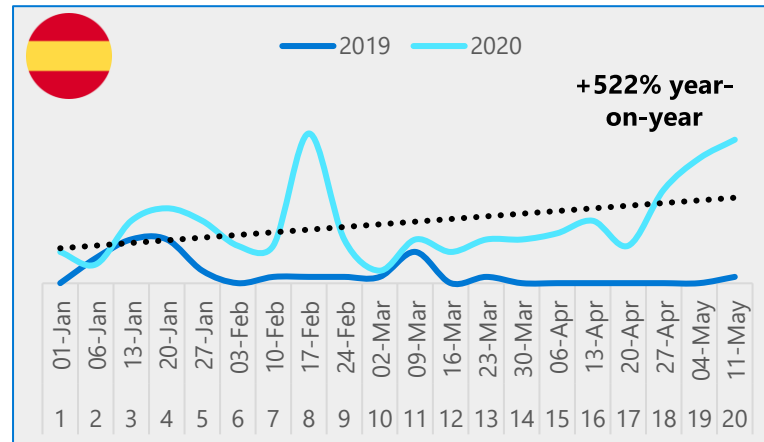
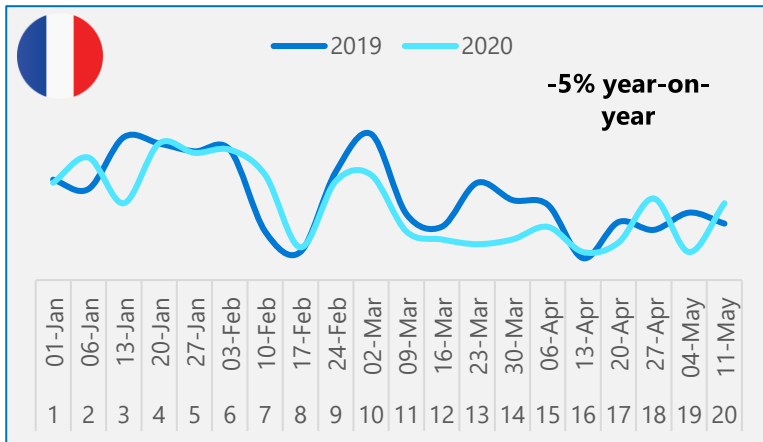


Despite EMEA all-up numbers are seeing a **+17% year-on-year** uplift in searches, growth rate varies across the markets.

- **Dutch, Spanish, German** searches are the main drivers of search volume growth (**NL + 661%, ES +75%, DE +4%**)
- **Italy and France** record a slow down compared to last year numbers. However, a recent uplift might boost the comparison with 2019 in the foreseeable weeks.

# EMEA | Finance & Insurance research + comparison

Weekly click volume Indexed\* by markets

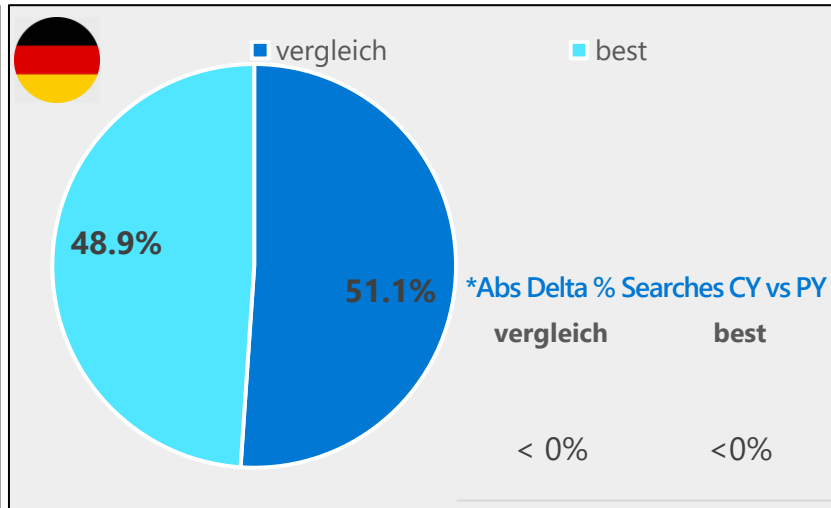
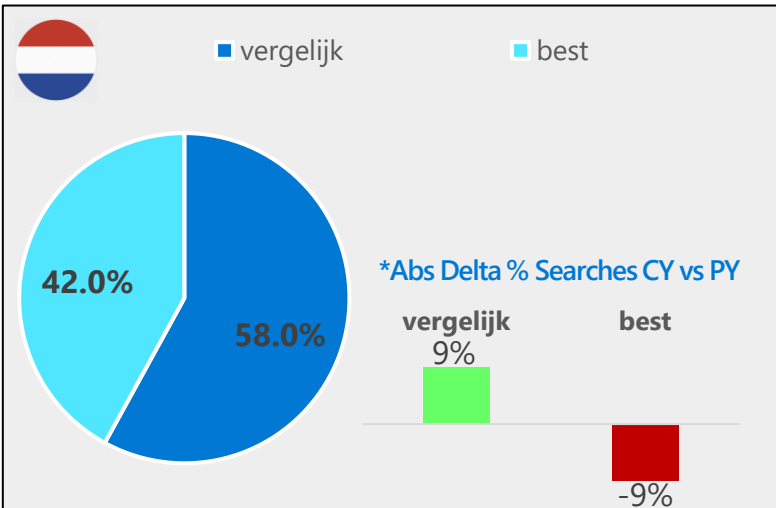
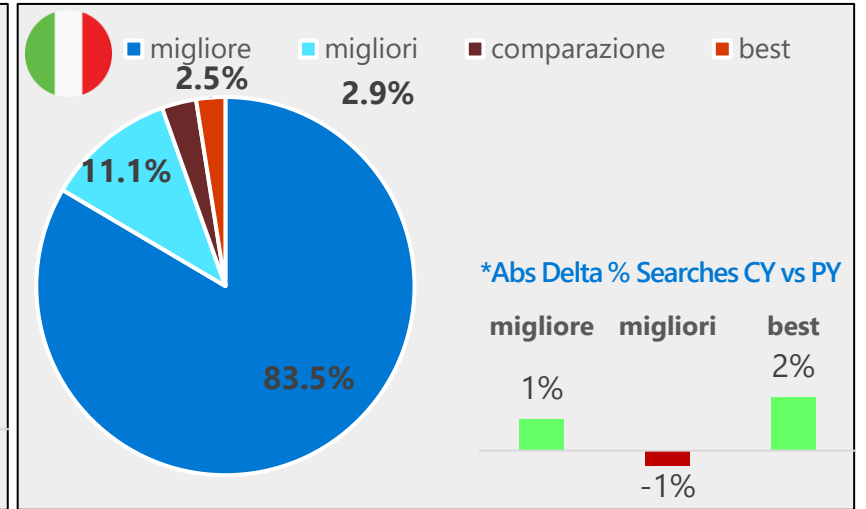
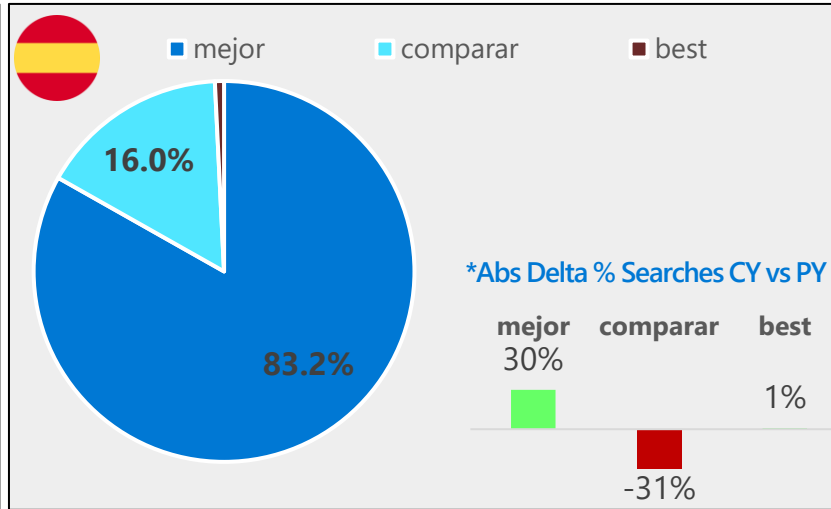
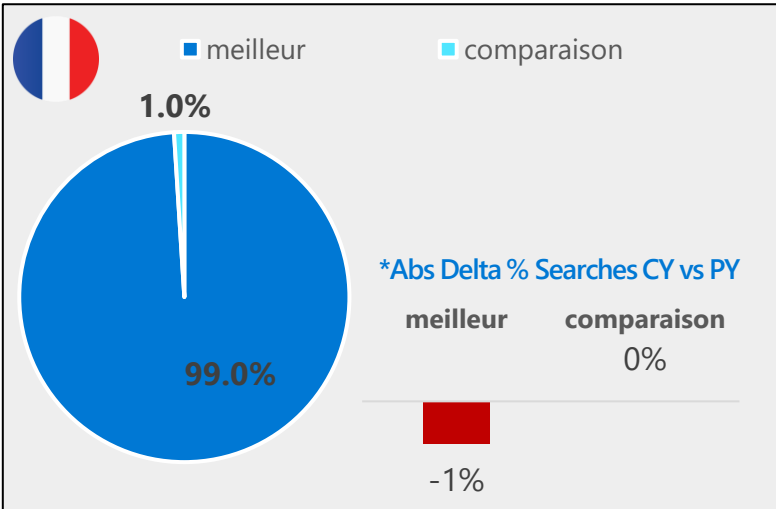


Overall clicks **are rising in most of the countries**, apart from France where they remained in line with last year level.

- **Spanish** clicks are booming (+522%) compared to last year. This is due to a more competitive ad marketplace with more advertisers being active in 2020.
- **Italy** registers a considerable uplift (+28 %), also taking into account that searches are declining. This might be due to a better ad-copy optimisation.

# "Best" and "comparison" are capturing most of the searches

2020 Share of search volume

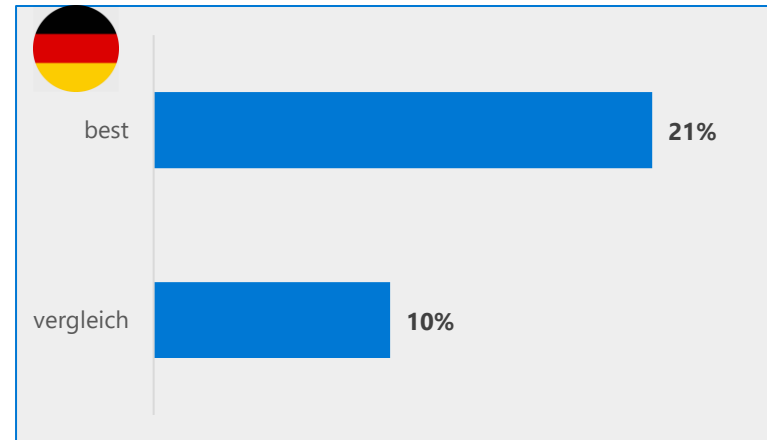
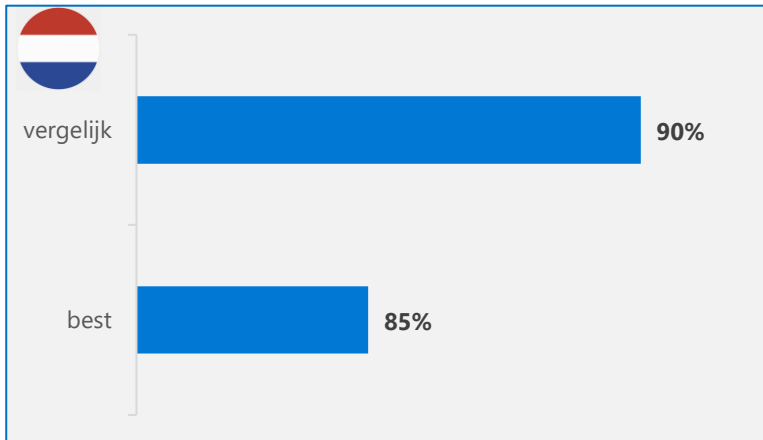
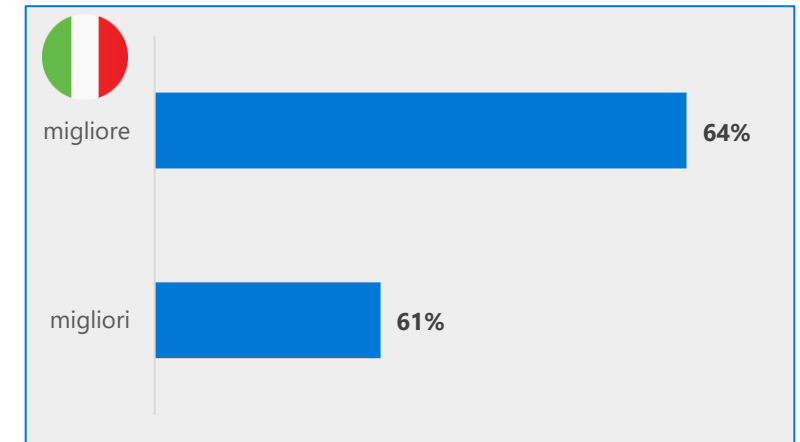
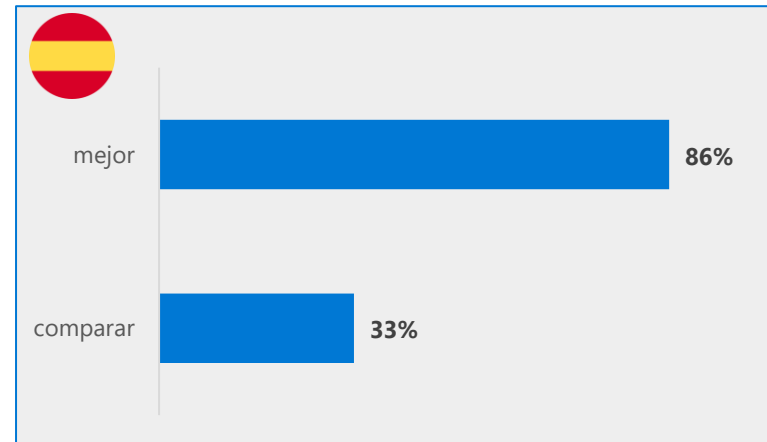
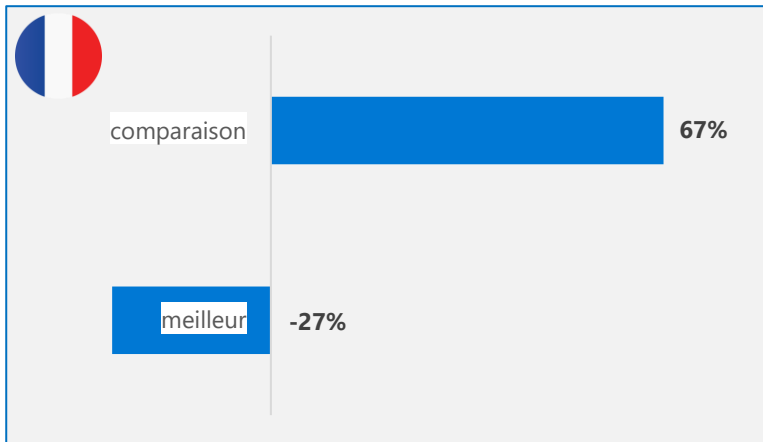


Term preferences slightly change across the markets considered.

- **Italian, Spanish, and French** consumers are more inclined to search for "best" in their own respective languages. Furthermore, Spain solely registers dramatically changes in volume distribution, with "mejor" gaining +30% and "comparar" losing -31% in terms of abs. percentages compared to last year.
- **Germany and Netherlands** record a more equal distribution with a slightly preference towards "comparison" terms. German searches allocation remains similar to 2019 level.

# EMEA | Finance & Insurance research + comparison

## YoY Searches 2020 vs 2019

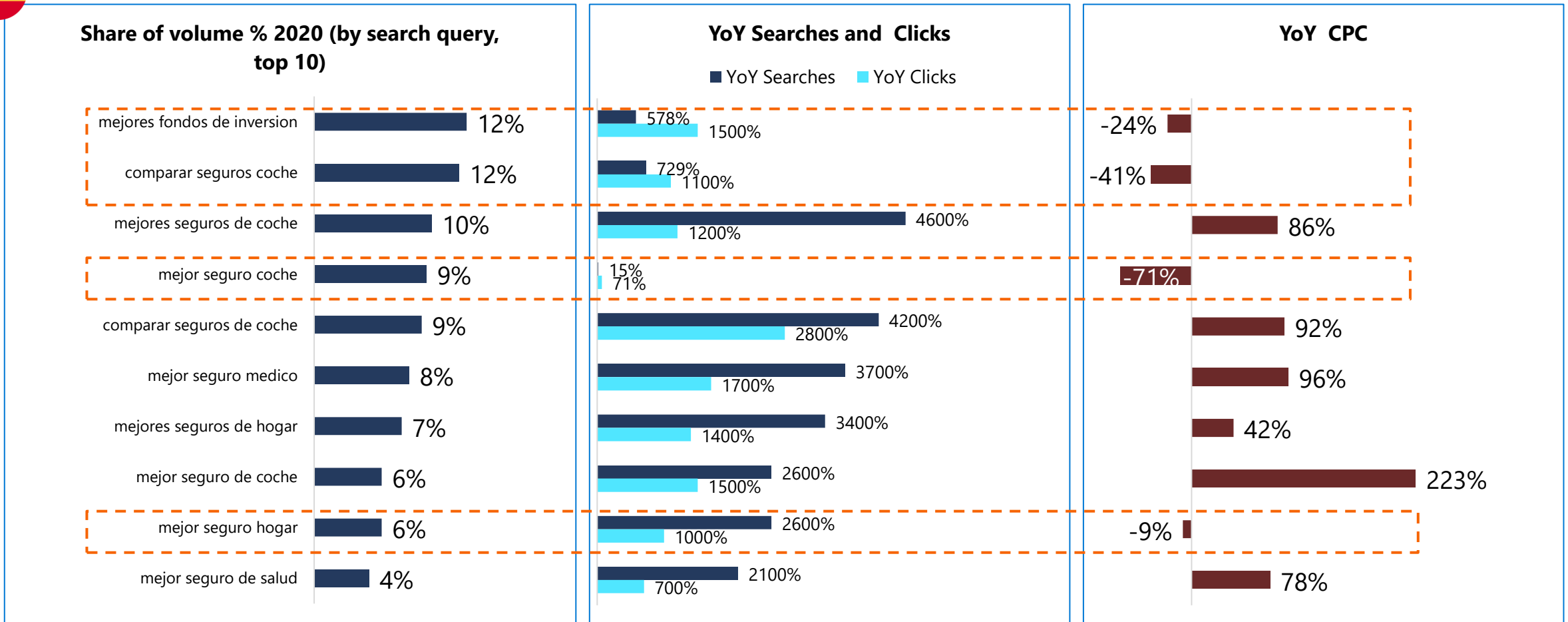


Most of the popular research & comparison terms **are gaining significant volume** compared to last year.

- Despite share of searches in **Germany** it is not changing massively as seen previously, specific terms are still rising on yearly basis. (best +21%, vergleich +10%)
- **Italy and Spain** witness similar growth for the same term (major +86%, migliore +64%). However, only Spanish volume distribution is dramatically changing.



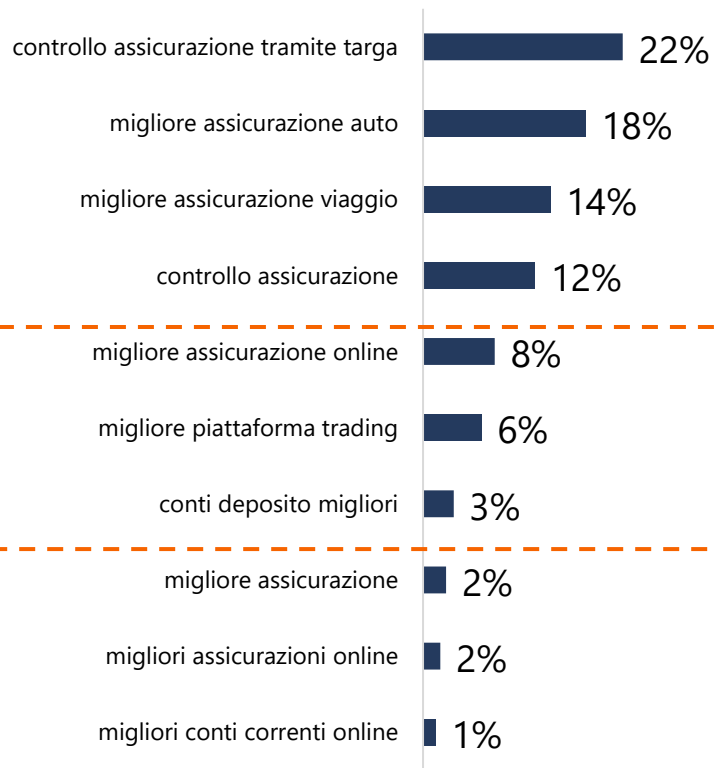
# Many queries are experiencing double digit volume growth year-on-year



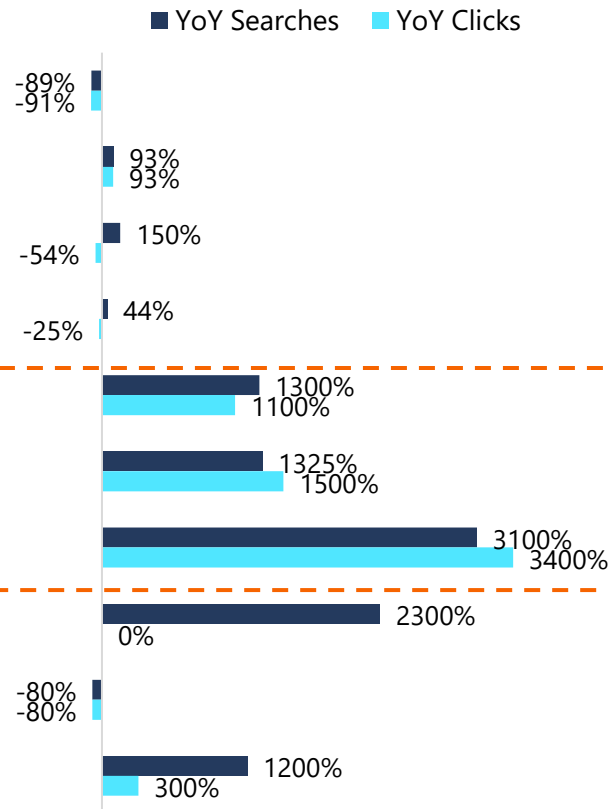
YoY considering Jan-Feb-Mar-Apr-May 2019 vs 2020, until 19<sup>th</sup> of May

# Many of the Italian queries are growing massively in searches & clicks year-on-year with some decreasing in cost

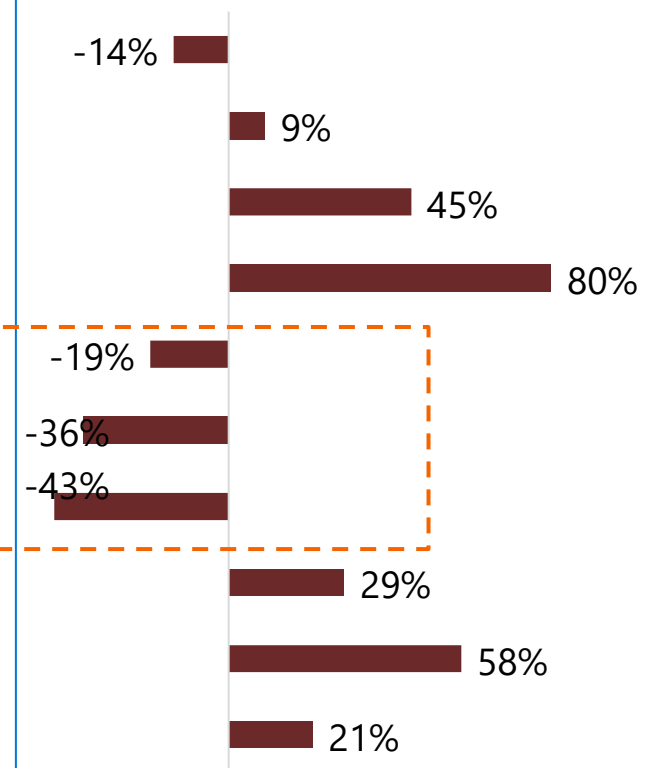
Share of volume % 2020 (by search query, top 10)



YoY Searches and Clicks



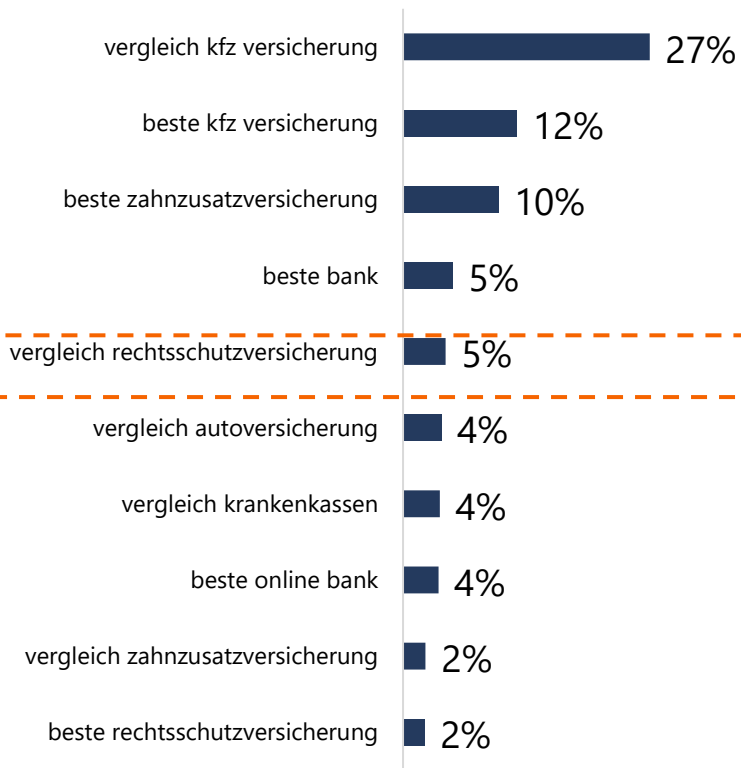
YoY CPC



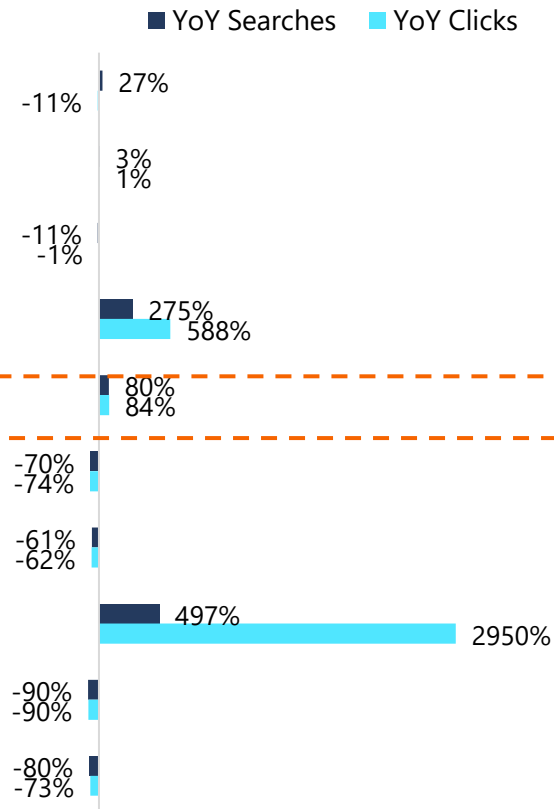
# Only few specific queries are rising in clicks & searches with a drop in CPC as well



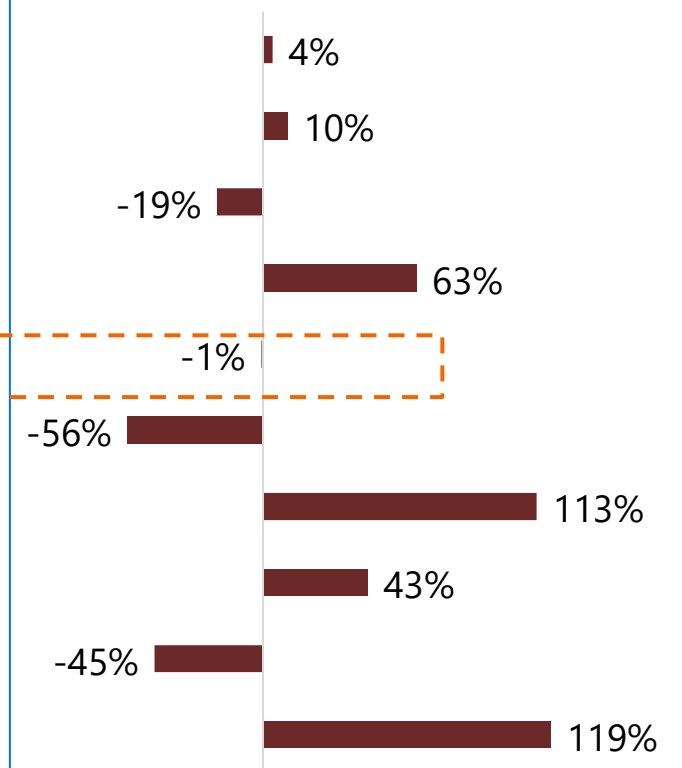
Share of volume % 2020 (by search query, top 10)



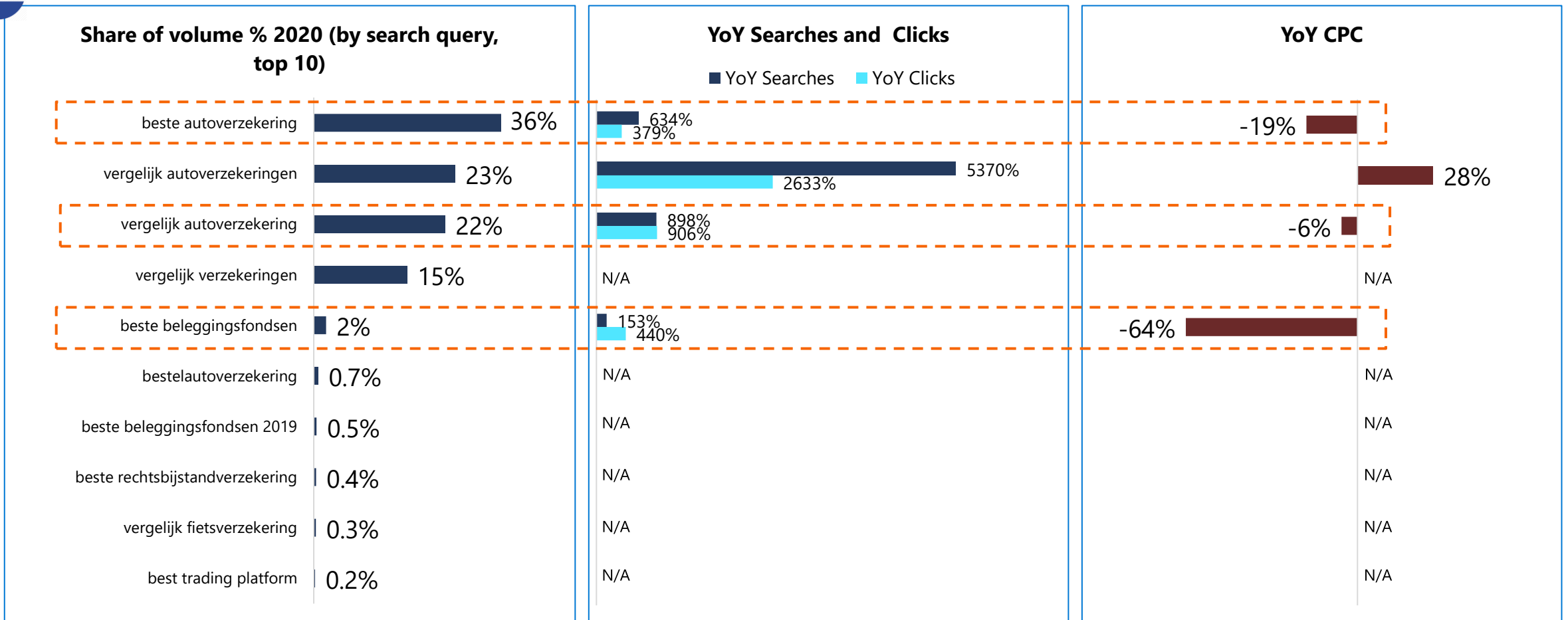
YoY Searches and Clicks



YoY CPC

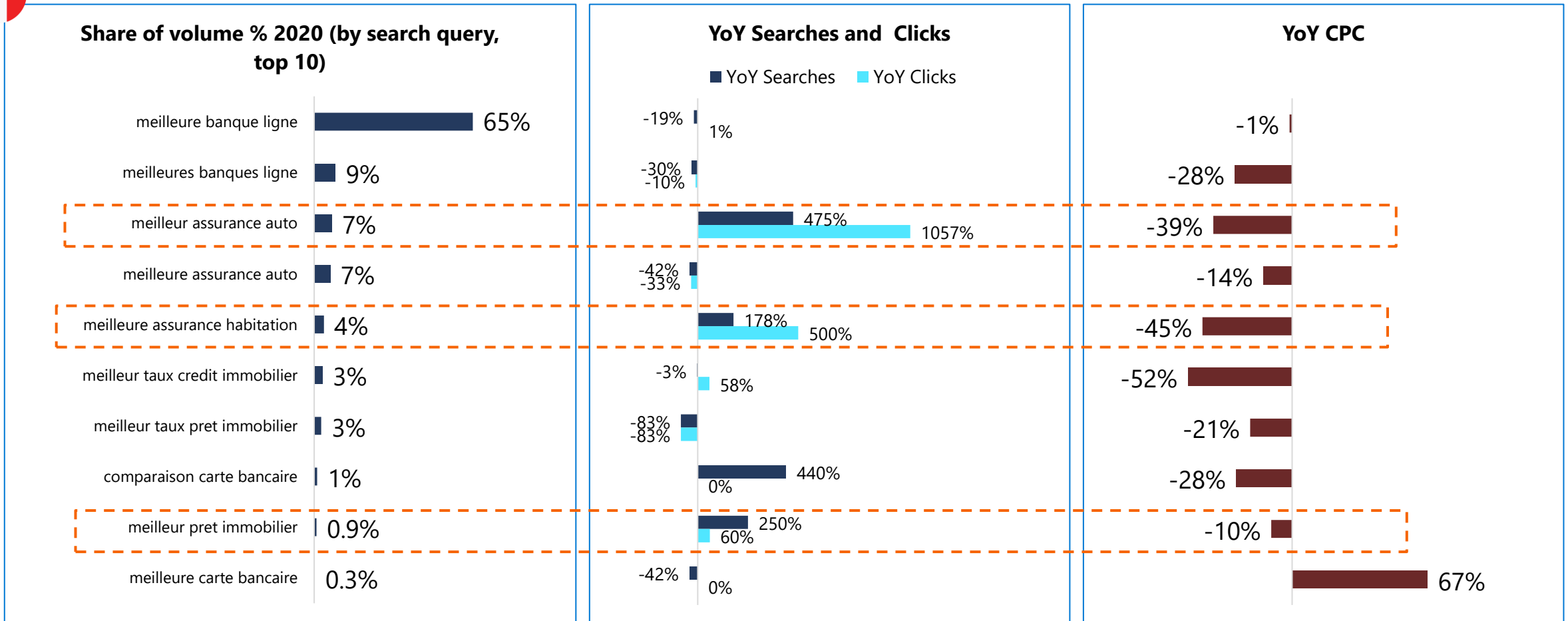


# Queries that were existing in 2019 have grown massively year-on-year and there is a large influx of new queries in 2020



YoY considering Jan-Feb-Mar-Apr-May 2019 vs 2020, until 19<sup>th</sup> of May  
 N/A is where there were 0 SRPV's, Clicks & Revenue in 2019 and could not calculate a YoY

# There are opportunities to target with the top 9 queries having a decline in CPC YoY



# Microsoft Advertising's EMEA AAIG Contacts



**THOM ARKESTAAL**  
Head of Advertiser Analytics



**AKHILA SHESHADRI**  
Analytical Lead  
Tech & Telco /Auto



**PHIL JONES**  
Analytical Lead  
Finance/Insurance



**SARAH ESSA**  
Analytical Lead  
Travel



**BARRY MURRAY**  
Analytical Lead  
Retail



**DOUWE VAN DER MEER**  
Analytical Lead  
Western Europe



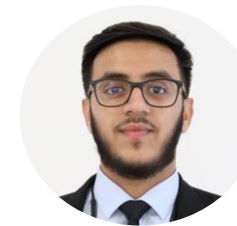
**LUCA IMMOVILLI**  
Analytical Lead  
Southern Europe



**PETER HAUBOLD**  
Analytical Lead  
Germany



**THOMAS HERRY**  
Analytical Lead  
France



**ZUBAIR PATEL**  
Data Specialist



**DARIO CUGNO**  
Data Specialist