



Loans & Lending: A multi-market analysis

DE, ES, FR, IT, NL, UK



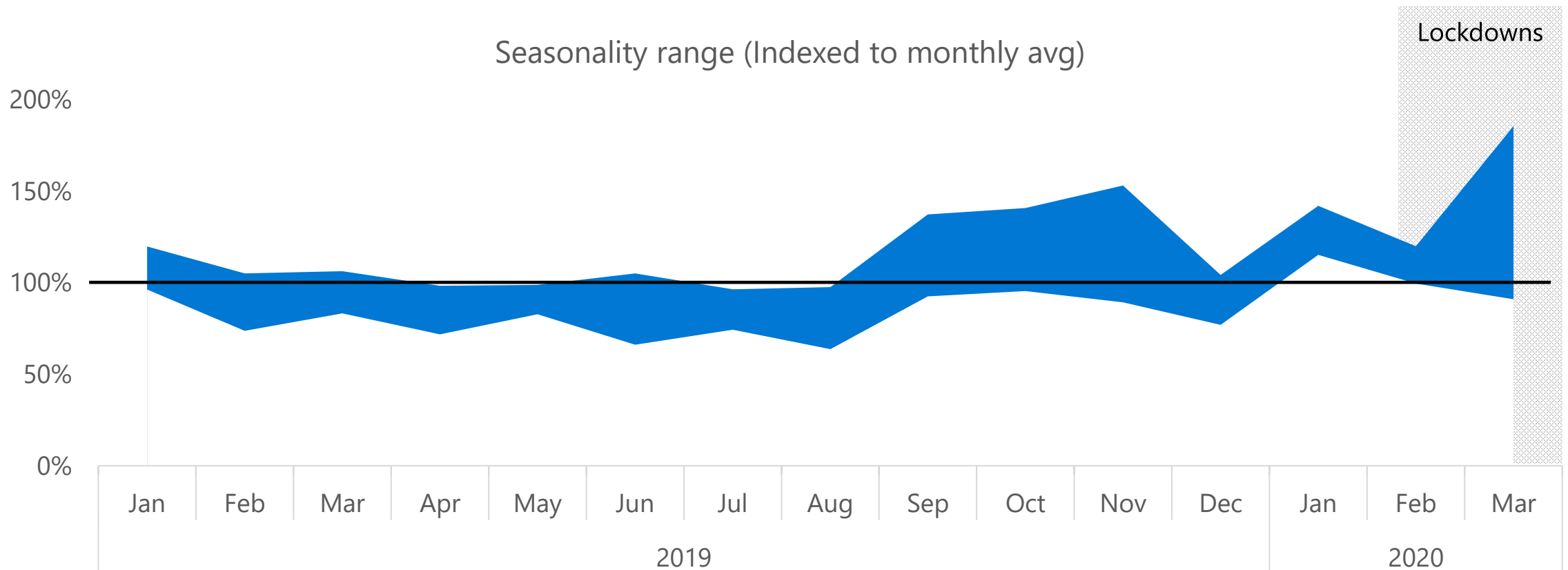
Hypothesis

The combination of falling consumer confidence & recent rate changes is likely to have had an impact on how consumers think about financing, including their approach to loans.

How has this changed for people & businesses in 2020?

Lending searches have picked up since Q3 2019

- Lending seasonality didn't pick up until late Q3 2019
- In Jan-Feb 2020 all markets were over indexing for loans searches

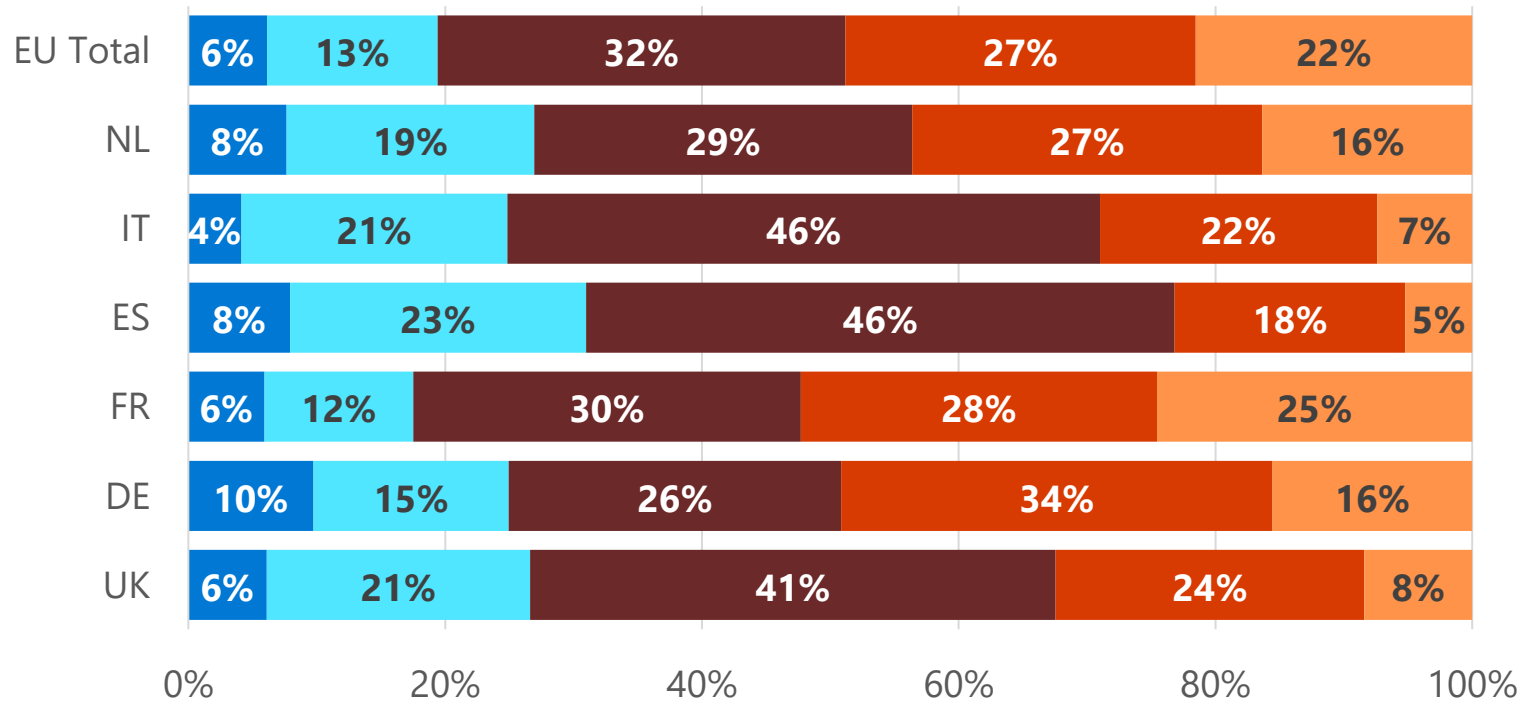


Lending terms tend to be searched by Men

35-49 also the most popular age group for all markets but Germany

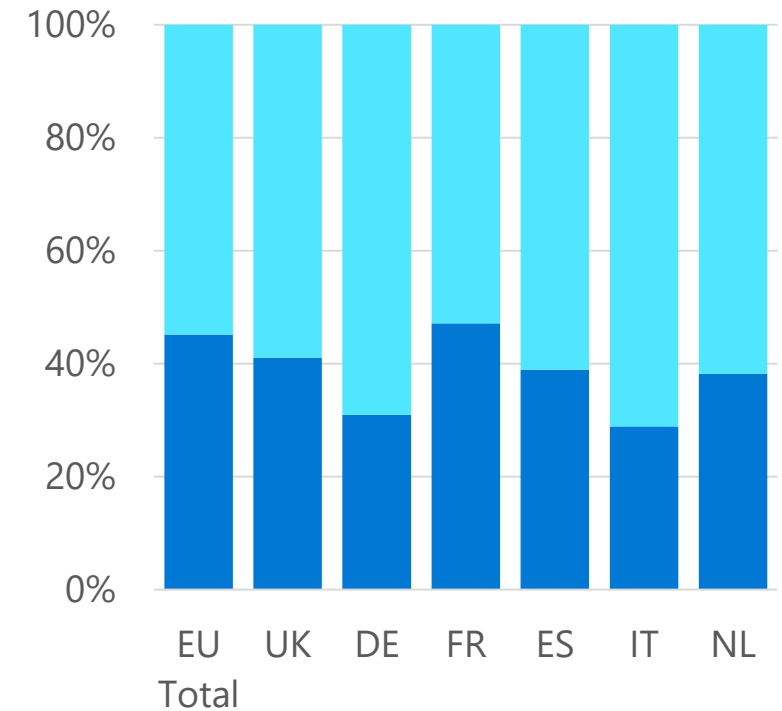
Demographic Split by market

■ 18-24 ■ 25-34 ■ 35-49 ■ 50-64 ■ 65+



Gender split by market

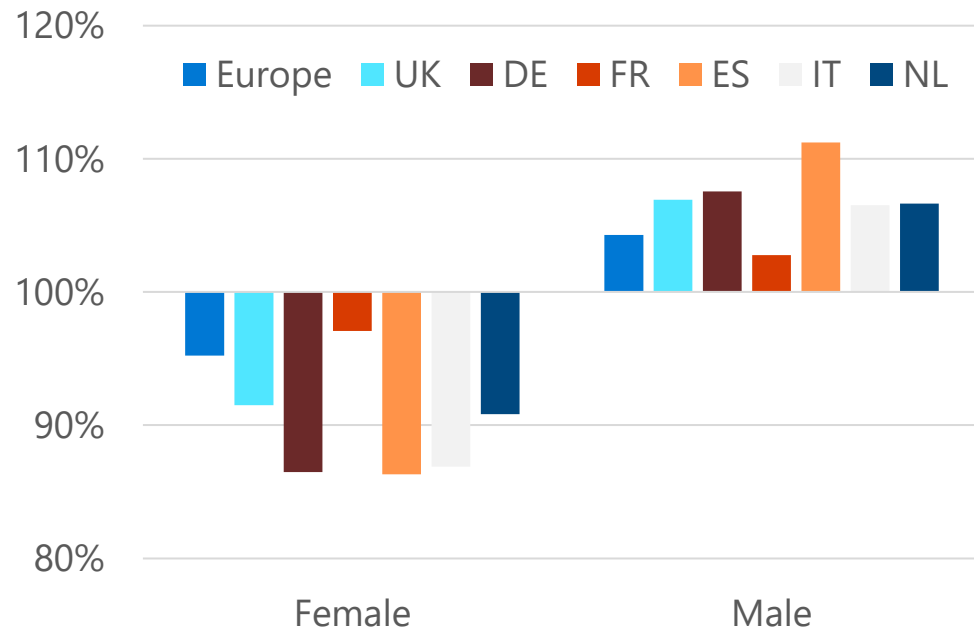
■ Female ■ Male



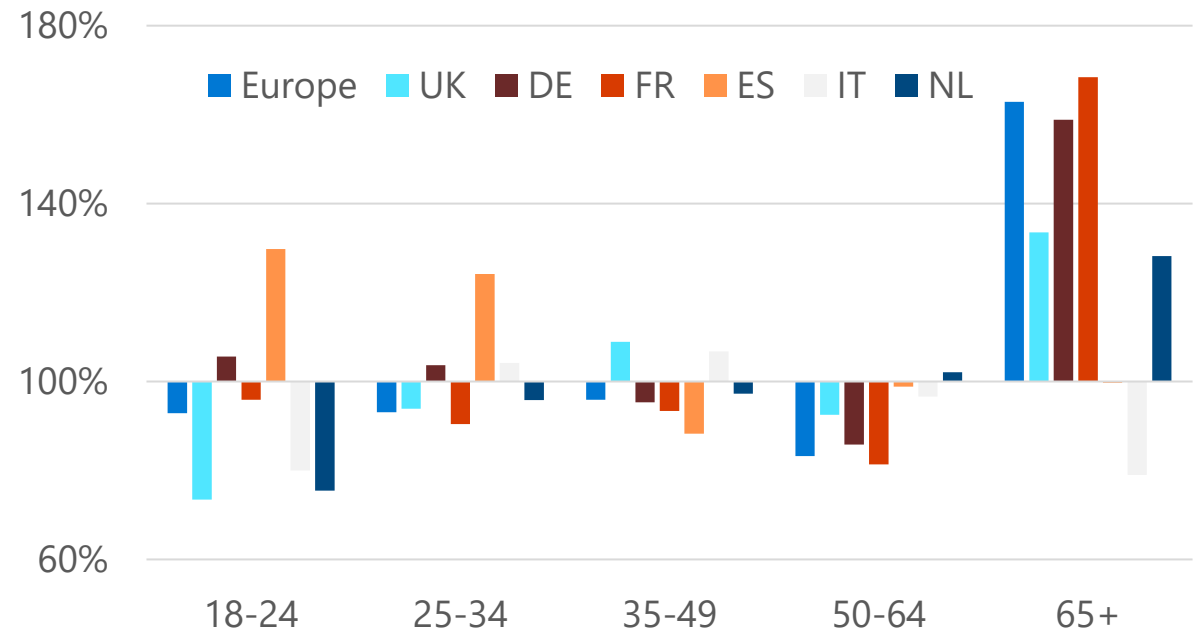
Understanding the demographic movements YoY

Interestingly 65+ are more likely to search in this category than most other age groups

Composition Index by Gender
(Mar-19 vs Mar-20)



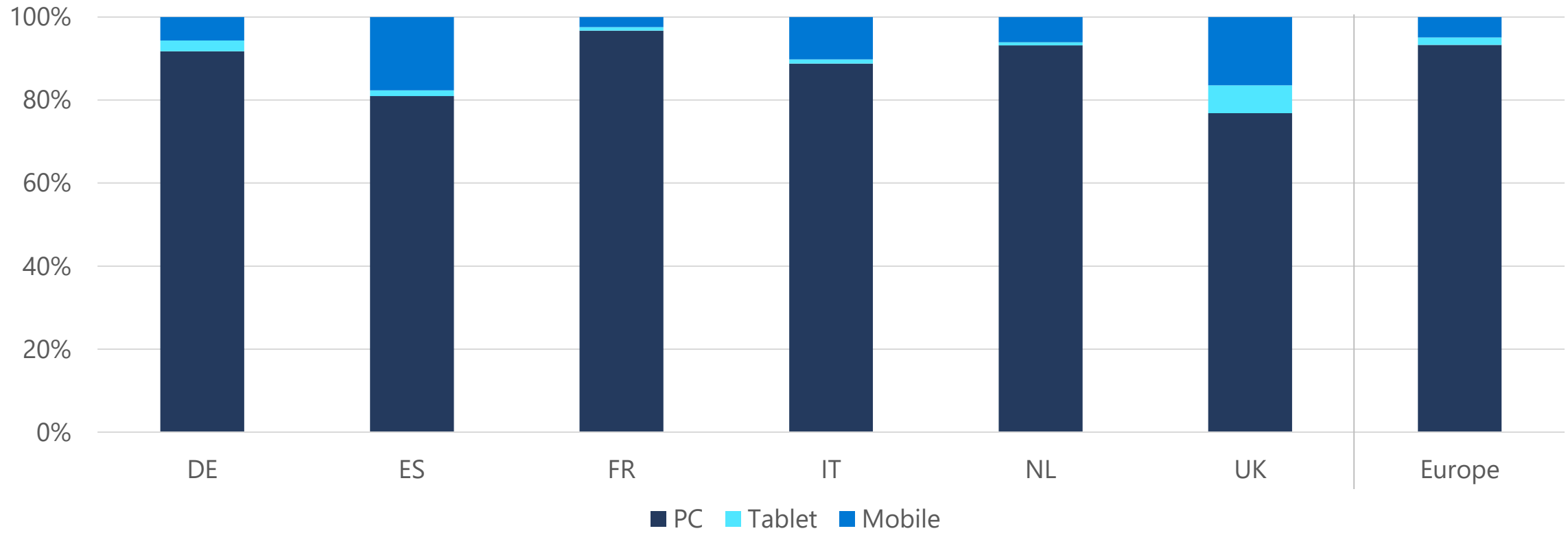
Composition Index by age
(Mar-19 vs Mar-20)



At least 7/10 searches occur on the PC

UK & Spain have the largest share of searches on the mobile device

Device share



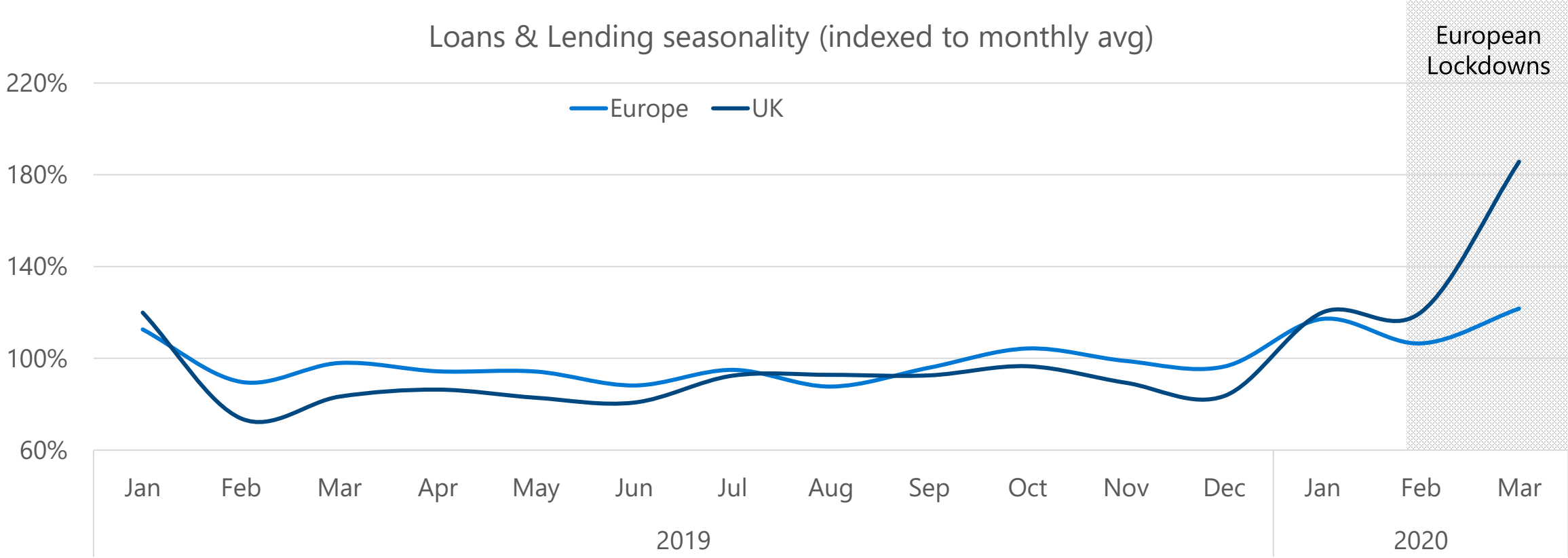


UK



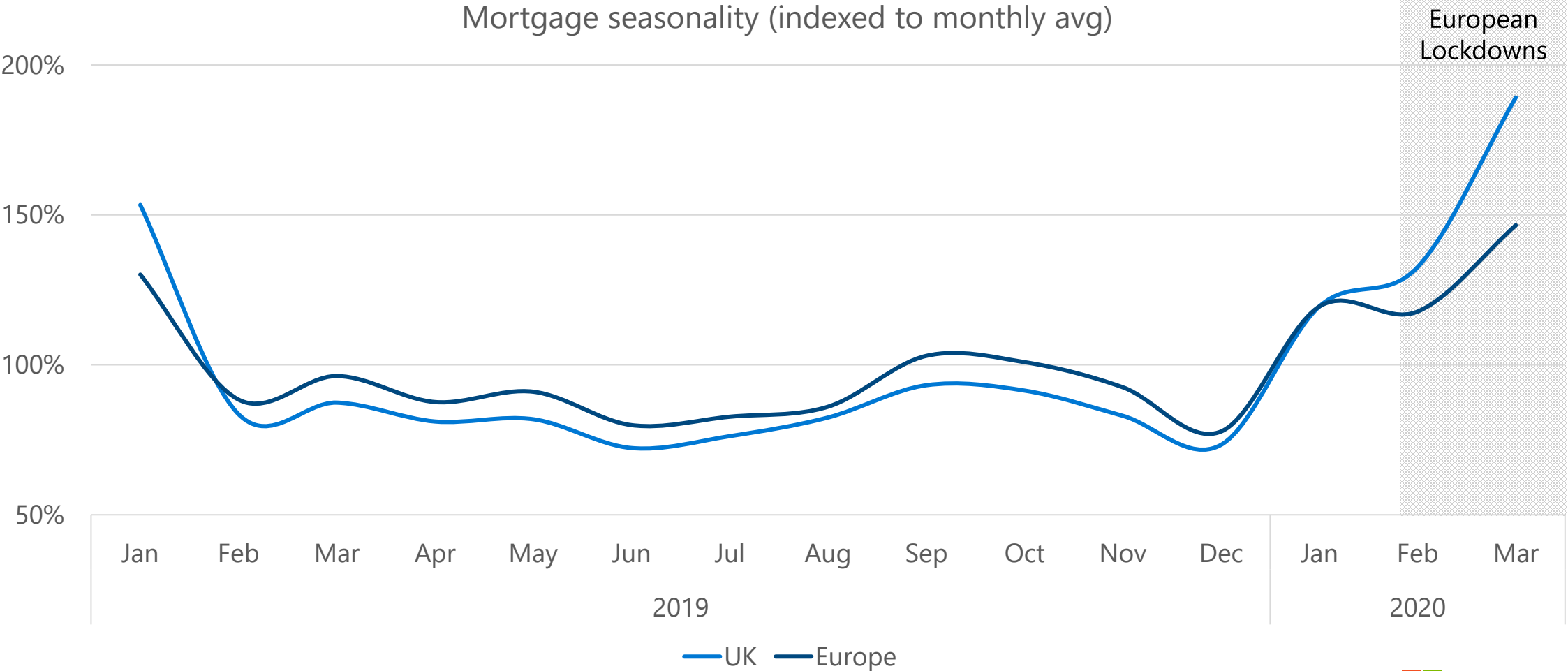
Lending seasonality uptick in 2020

Lending searches have accelerated into March, peaking at 186%



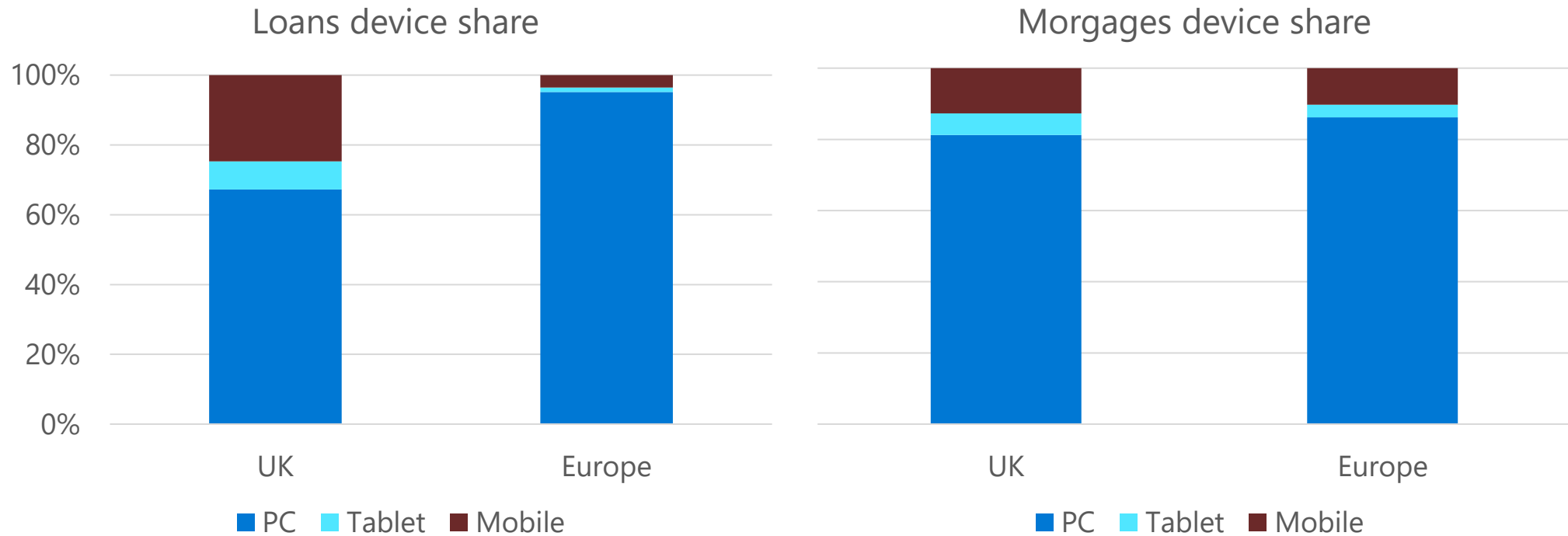
UK mortgage search seasonality is more prominent now

Base rate changes in March coincide with heightened searches



A larger proportion of Loans searches occur on mobile

PC still dominates across this sector, although to a lesser extent than Europe





FR



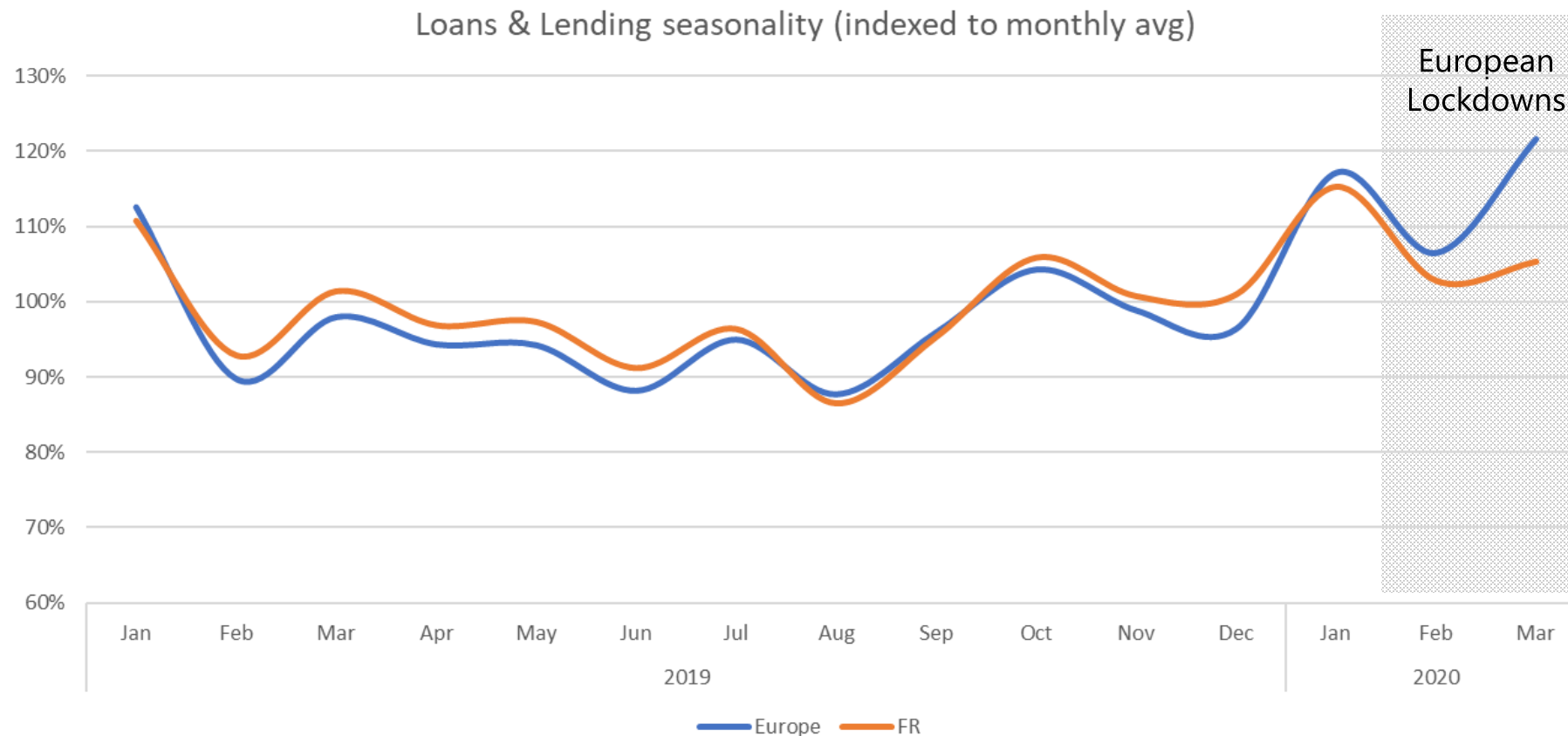
Queries examples

Below are some examples of the queries used in the analysis

LOANS - Personal	LOANS - Auto	LOANS - Business	LOANS - Student	LOANS - Others	MORTGAGES
crédit personnel	credit automobile	financement creation entreprise	simulation credit etudiant	rachat de credit	simulation prêt immobilier
rachat de credit conso	rachat credit auto	financement des entreprises	pret etudiant	rachat crédit	prêt immobilier
prêt personnel	credit auto	credit entreprise en ligne	taux pret etudiant	credit	taux immobilier
credit personnel rapide	pret auto	financement entreprise	prêt étudiant	regroupement de credit	simulateur prêt immobilier
credit en ligne	crédit auto simulation	pret creation entreprise	prêt étudiant a taux zero	simulation rachat de credit	credit immobilier
...

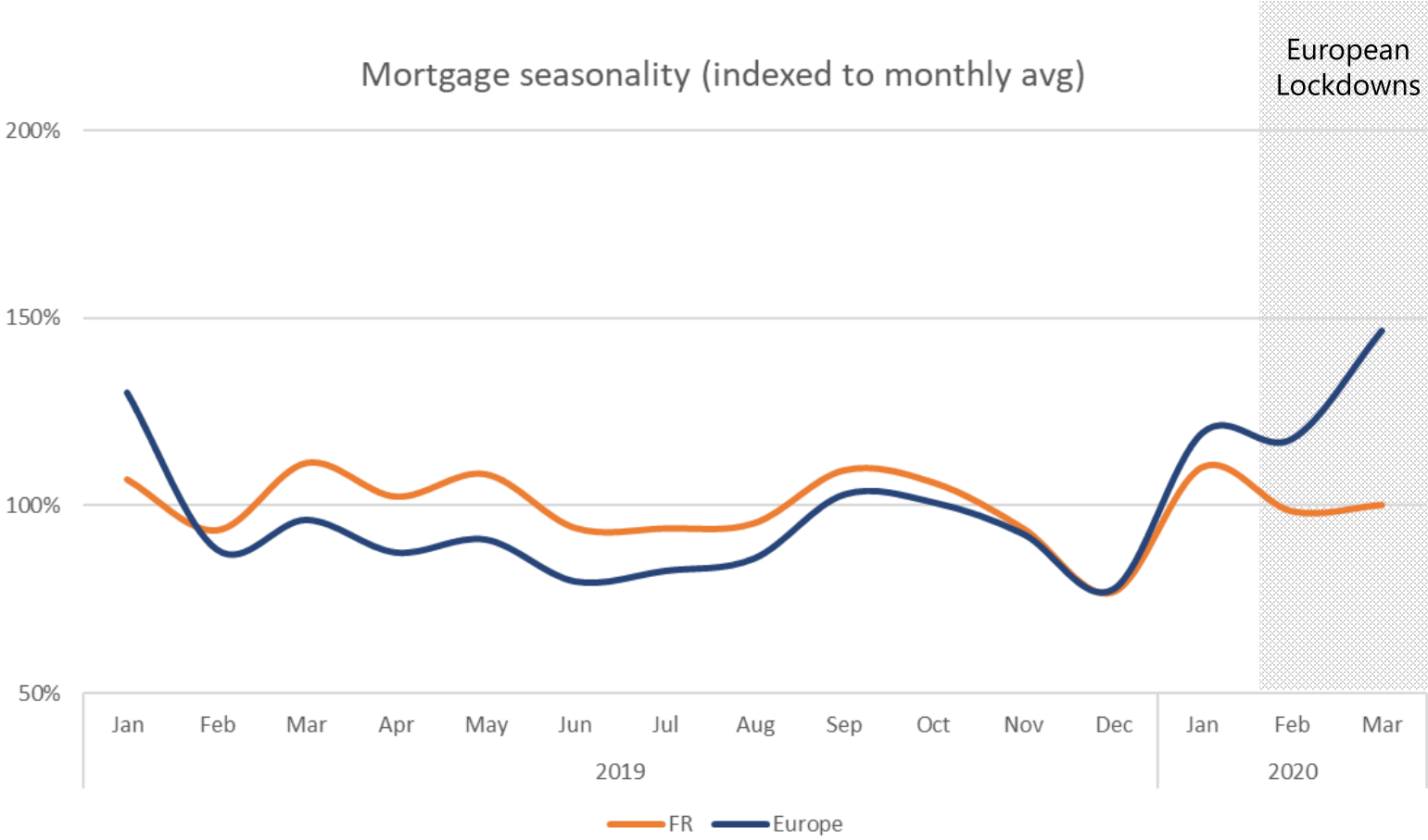
Loans & Lending FR seasonality VS Europe

Loans & Lending searches have slowed down into March, to index 105, meaning 17 points below European index.



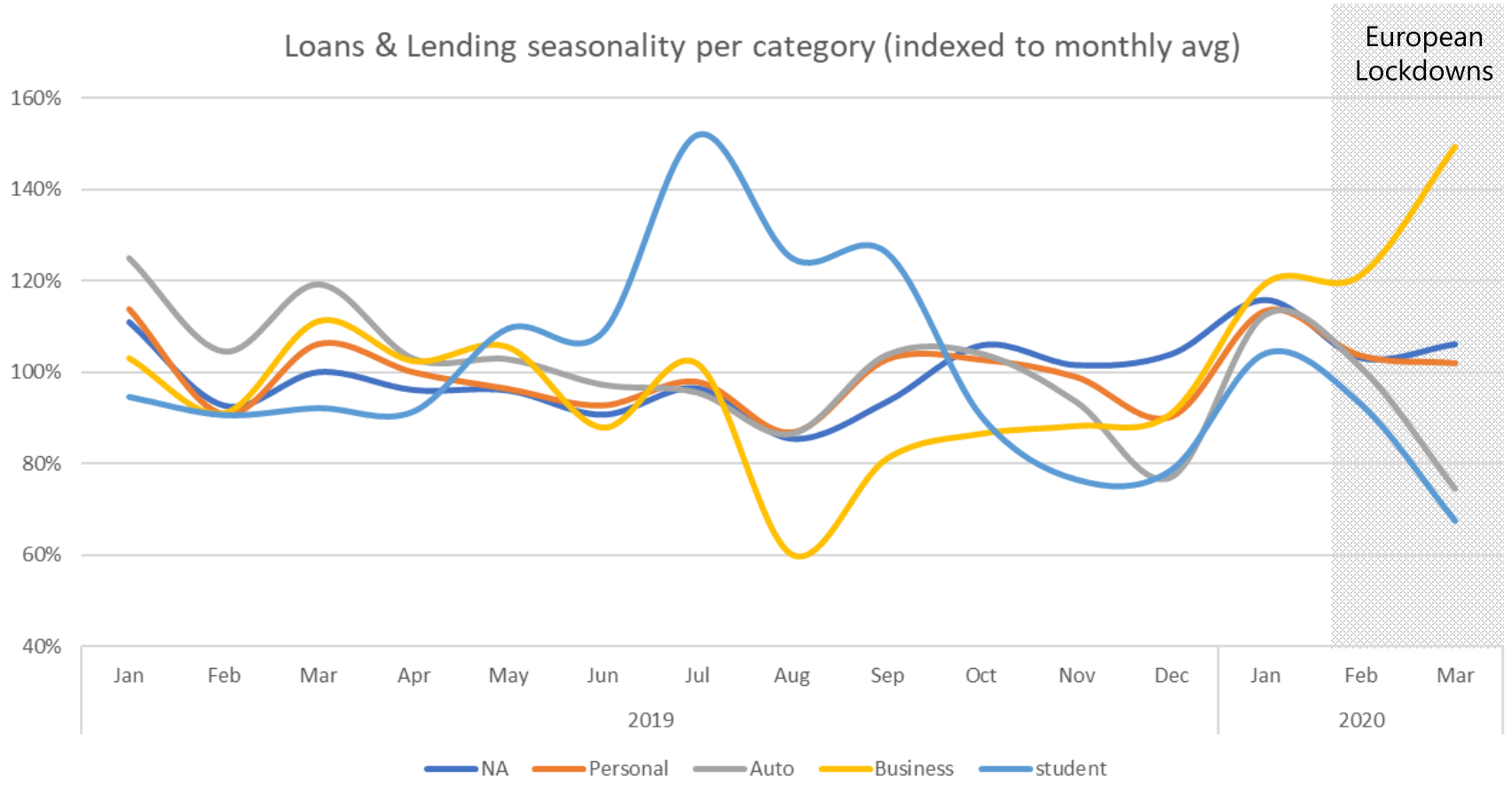
FR mortgage does not follow last year search seasonality

The march 2019 bounce did not occurred in 2020



Related to economical recession, business loans grow

On the other hand, auto and student loans decline



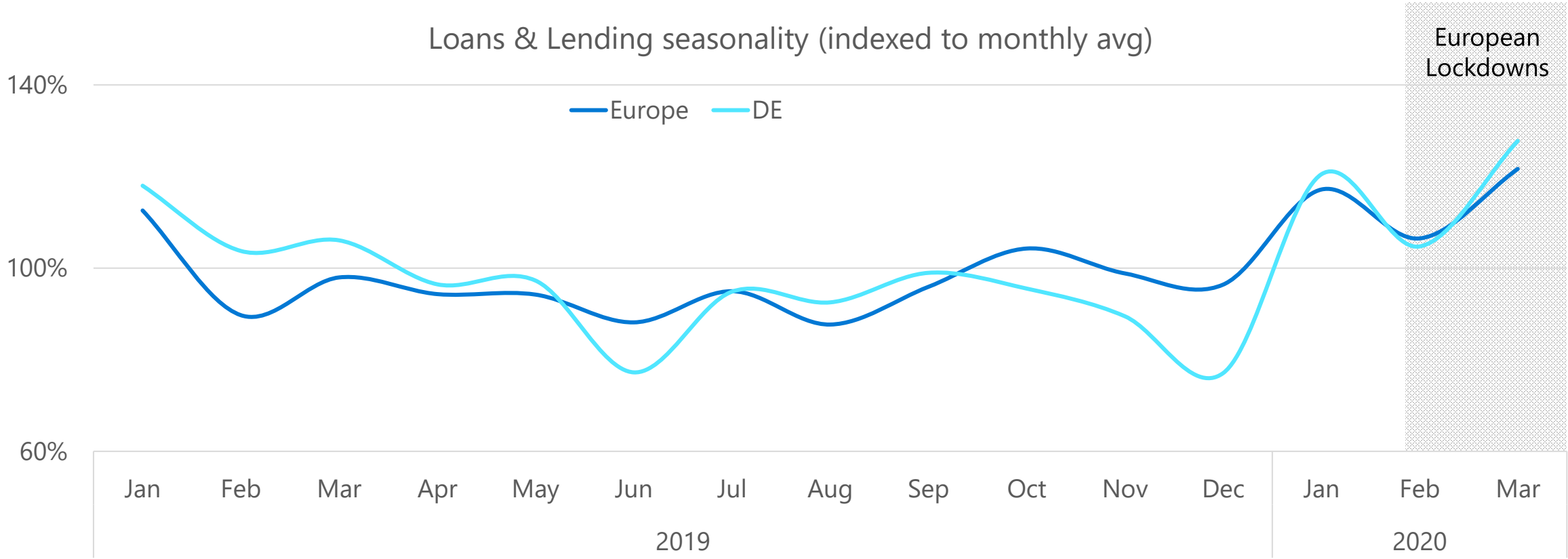


DE



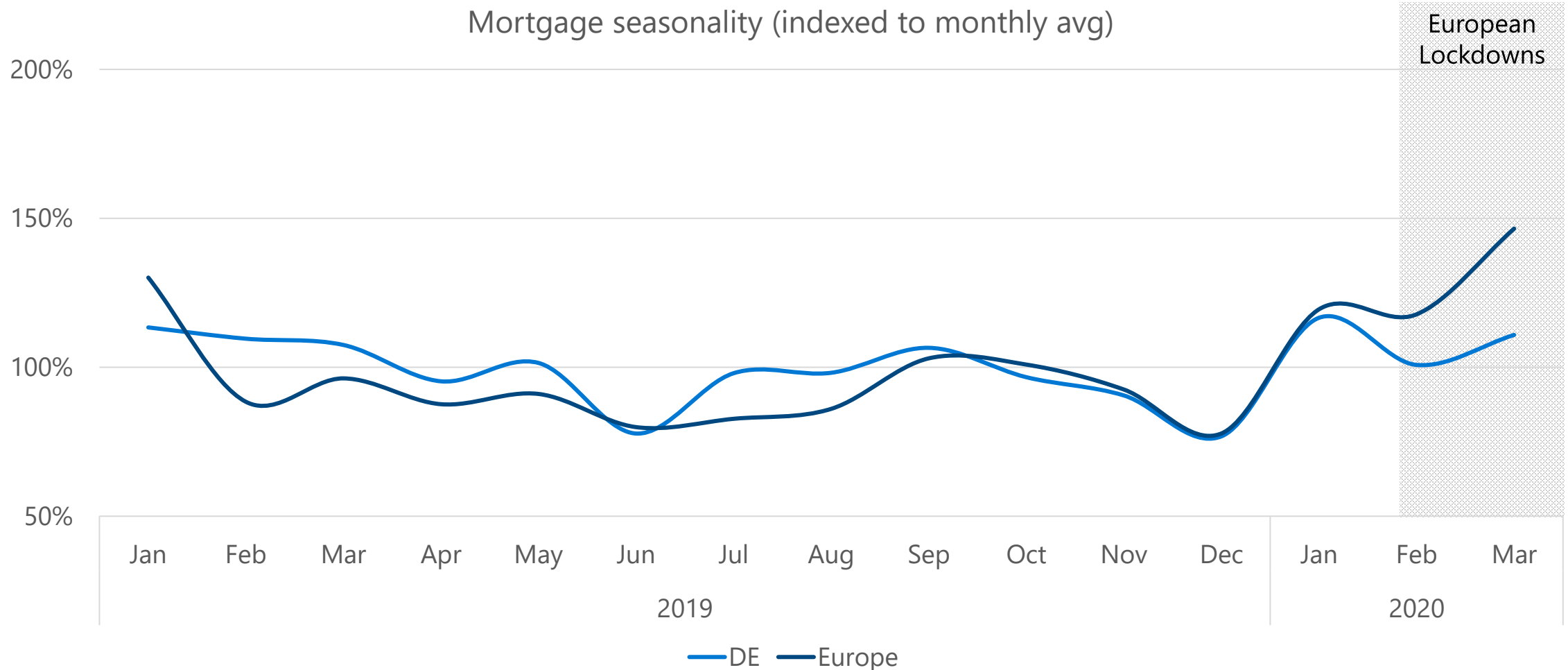
Lending searches in March 2020 higher than last year

Covid-19 creates interest in loans above European average.



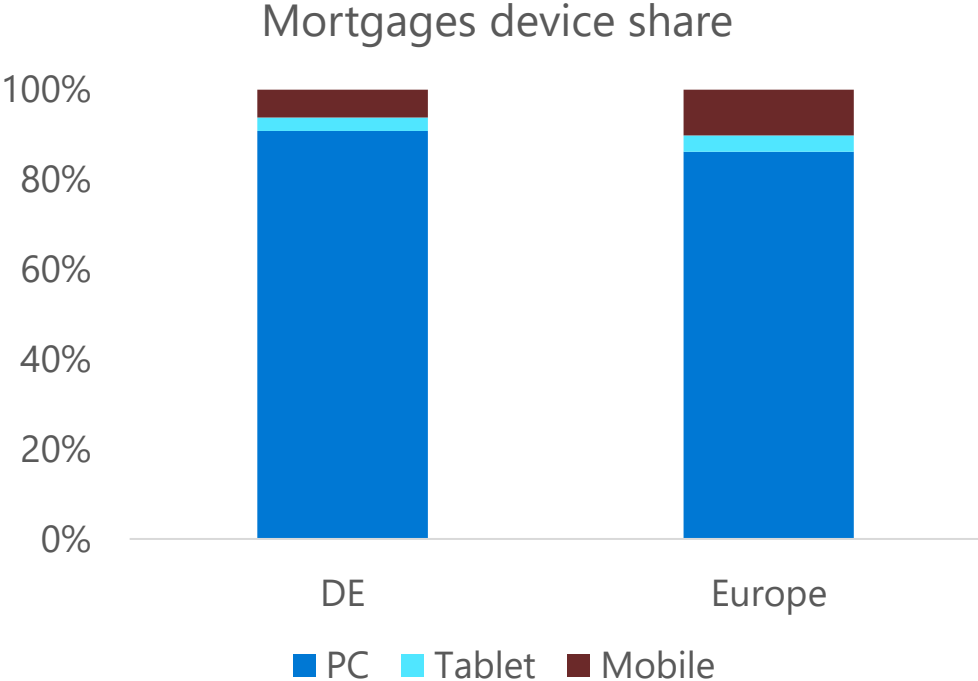
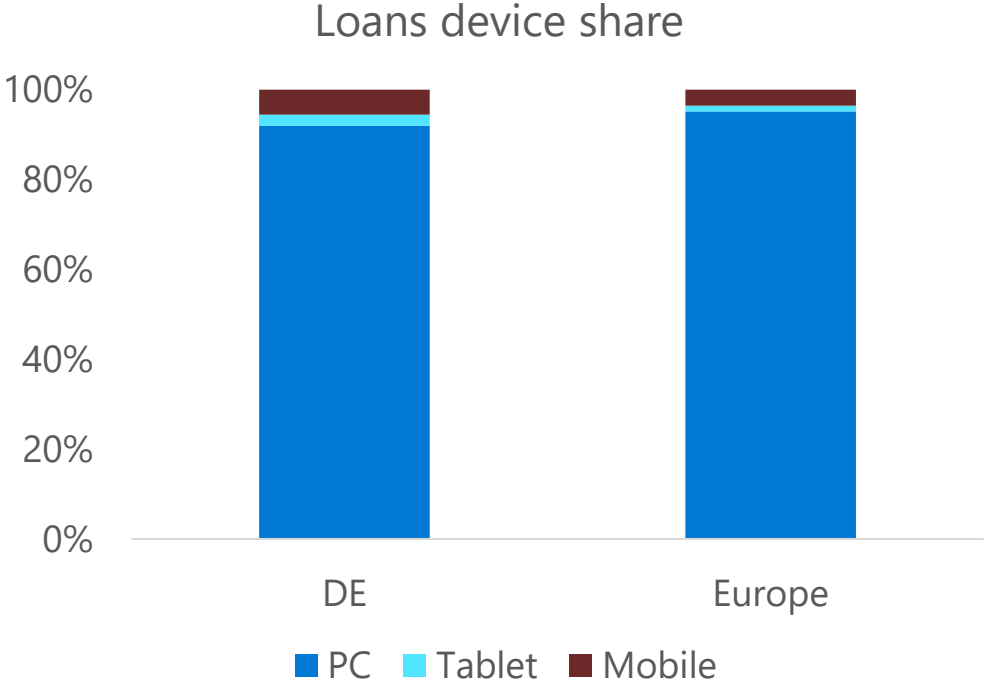
DE mortgage searches are below European trend

Low consumer confidence and pandemic outbreak slow demand



PC remains the dominant factor for loans and mortgage searches

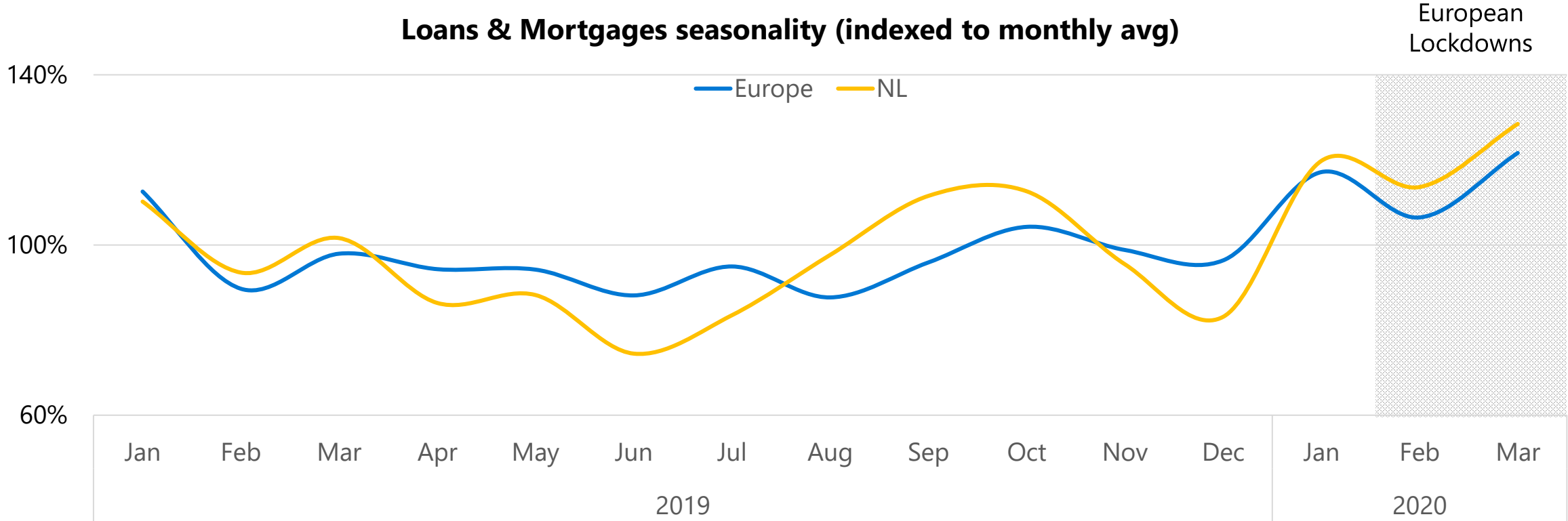
Mobile searches for loans are above European average though



NL



Covid-19 might have driven Loans & Lending interest

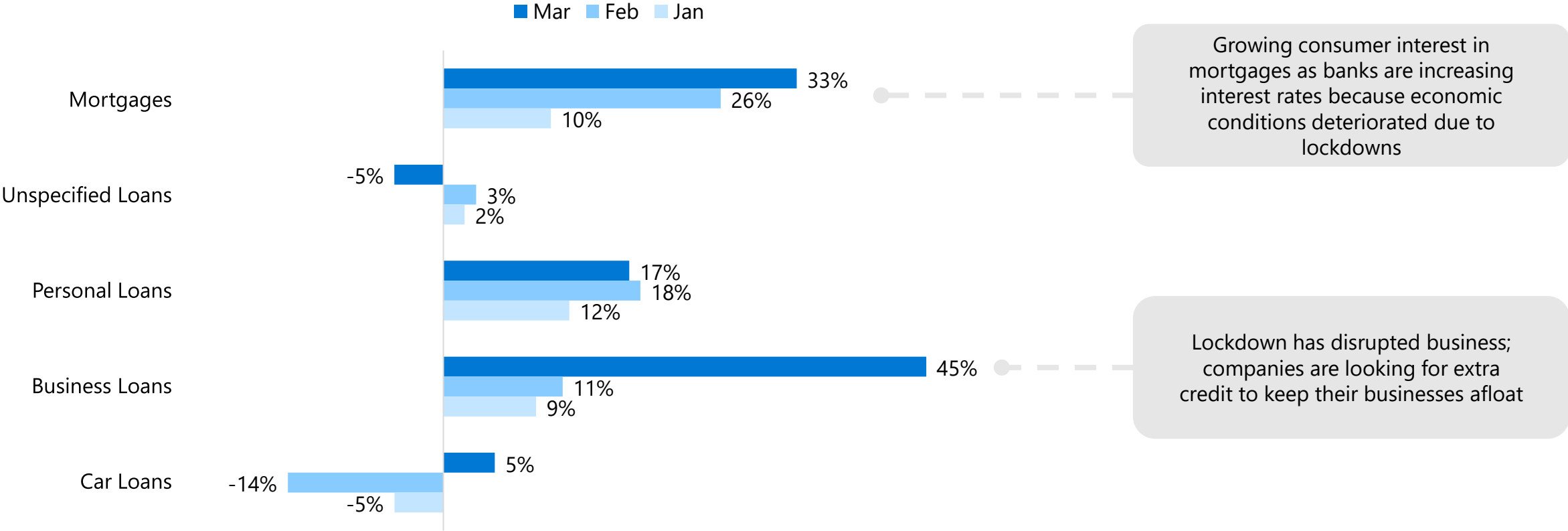


Growth vs. last year for NL accelerates:



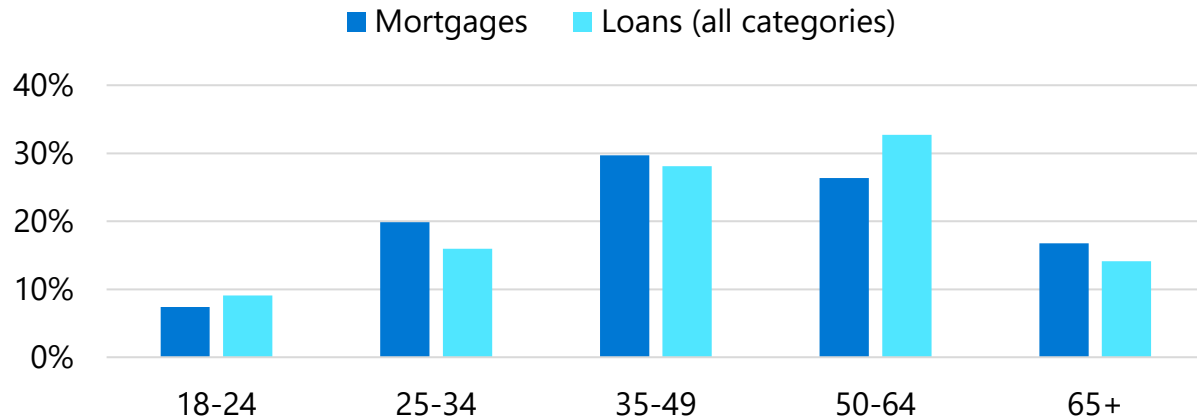
Consequences of lockdowns drive category growth

2020 year-on-year search volume growth by month and subcategory

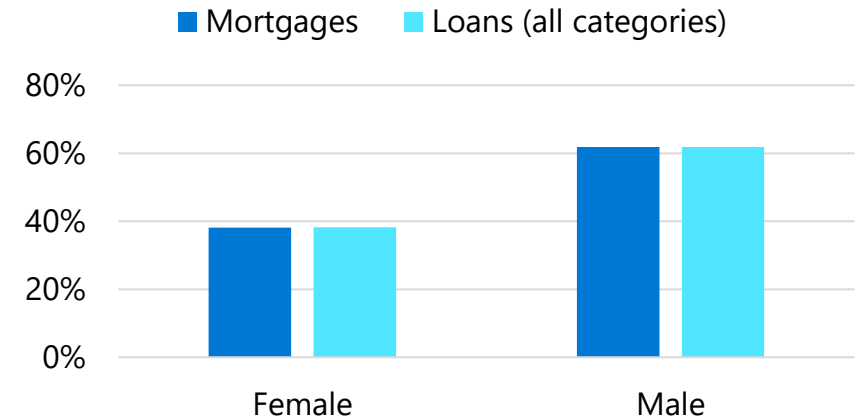


Home-owners are looking for better mortgage-deals

Share of search volume by age group



Share of search volume by gender



- Distribution of search volume across age groups differs for both categories
- Interest in mortgages seems to be dominated by 35-49 yr olds with adjacent age groups following close; high share of 35 – 64 age group might identify a consumer need to change mortgages due to the risk of rising interest rates (as the expectation is that they already own a house)
- Especially 50-64 age group drives volume in Loans with 35-49 following close

- Both Loans categories shown have exactly same distribution of search volume by gender
- Across both Loans categories predominantly males drive the search volume, accounting for 62%

Query overview showing underlying intent

Loans (excl. mortgages) – March 2020

Query	Indexed Volume	Growth Mar vs. Feb
geld lenen	100	51%
persoonlijke lening	33	23%
lening aanvragen	30	76%
lening	26	217%
krediet	25	529%
geld lenen zonder bkr toetsing	23	41%
woz krediet	19	343%
lenen	19	148%
geld lenen direct op rekening	19	-7%
doorlopend krediet	16	71%
hoeveel kan ik lenen	13	68%
zakelijke lening	9	43%
lening berekenen	9	29%
duurzaamheidslening	9	Infinite
wat kan ik lenen	9	139%
lening aanvragen zonder bkr toetsing	9	40%
geld lenen zonder bkr	7	36%
lening oversluiten	7	46%
persoonlijke lening vergelijken	6	13%
snel geld lenen	6	23%
minilening	6	-8%
microkrediet	5	254%
energiebespaarlening	5	163%
autolening	4	61%
rente persoonlijke lening	3	-29%
goedkoop lenen	3	100%
persoonlijke lening aanvragen	3	156%
persoonlijke lening berekenen	3	29%
goedkoopste persoonlijke lening	3	83%
zakelijke lening zonder jaarcijfers	3	57%

Mortgages – March 2020

Query	Indexed Volume	Growth Mar vs. Feb
hypotheek berekenen	100	46%
hypotheekrente	56	87%
hypotheekrente vergelijken	26	52%
hypotheek	23	192%
hoeveel hypotheek kan ik krijgen	16	8%
hypotheek oversluiten	13	133%
maximale hypotheek berekenen	13	26%
maximale hypotheek	8	123%
rente hypotheek	7	66%
actuele hypotheekrente	7	89%
aflossingsvrije hypotheek	7	86%
hypotheek rentetarieven	6	106%
hypotheekrenteaftrek	5	1470%
maandlasten hypotheek berekenen	5	184%
lineaire hypotheek	4	291%
hypotheek berekenen maandlasten	4	56%
hypotheekrente verwachting	3	163%
laagste hypotheekrente	3	110%
hypotheekrentes	3	41%
overwaarde hypotheek	3	90%
hypotheek calculator	3	100%
lineaire hypotheek berekenen	2	211%
overbruggingshypotheek	2	523%
overbruggingshypotheek hoe werkt dat	2	400%
hypotheek vergelijken	2	69%
nationale hypotheek garantie	2	492%
oversluiten hypotheek	2	130%
starterslening	2	491%
rentetarieven hypotheek	2	24%
hypotheekrenteaftrek 2020	2	1375%

Conclusions

- Across Europe, lending searches over-indexed the monthly average in Jan-Feb 2020
- More men tend to search within this vertical; the share has grown YoY
- PC tends to be the main device people search on but Mobile in particular is more commonly used in UK & Spain
- Advertisers may wish to consider device or demographic bid modifiers to reach potential customers interested in their products
- Increasing the days of remarketing goals may help advertisers capitalise on customers that have searched for certain products but cannot purchase due to current market conditions i.e. Mortgages & social distancing rules in the UK

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