Insurance & Banking: Bing Ads

(Australia 2015/2016)
Agenda

Insurance:
- Car
- Health
- Travel

Banking:
- Credit cards
- Personal loans
Insurance: Car
Car Insurance - Overview

**Growth**

- Over the five years through 2015-16, industry revenue is forecast to grow at an annualised 2.5%.
- Continued growth in the number of motor vehicles will contribute to steady growth in premium income.

**Consumer Attitudes**

- Consumers in the car insurance industry are more price-sensitive, and demanding.
  - 24/7 multichannel management of insurance, rather than those with the strongest reputation – brand switching is now commonplace.
- Consumers are more empowered through the multiple channels available.
  - 64% of consumers use internet to research companies and products.
- 71% of consumers had a brand in mind before beginning their research, only 34% of these consumers still preferred that brand at the end of their research.
  - 74% are a current customer
  - 53% trust the brand
  - 38% feel they have the best deals/offers
- Consumers then go and research 5 providers
  - 49% use comparison site

Sources:
Car Insurance – Aggregated Growth Trends

- **Search Growth**
  - YoY Growth: 2%
  - Monthly average: 31 K

- **Average CPC**
  - YoY Growth: -8%
  - Monthly average: $6.85

- **CTR**
  - YoY Growth: 2%
  - Monthly average: 6.49

- **Mobile Growth**
  - Searches: 47%
  - Clicks: 93%

Source: Bing Ads Internal Data
Car Insurance – Engagement and Bidding

**2015 CTR**
- Highest CTR: 7.50%
- Monthly average: 6.49%

**Engagement Focus Months**
- January, June & September

**2015 CPC**
- Lowest CPC: $6.43
- Average CPC: $6.87

**Bid Up Months**
- January, June & September & have budget evenly spread through the year

Source: Bing Ads Internal Data

- car Insurance
- apia insurance
- car insurance quote
- allianz car insurance
- compare car insurance
- gio car insurance
- budget insurance
- cheap car insurance
- iselect car insurance
- comprehensive car insurance
- car review websites

Source: Bing Ads Internal Data
### Snapshot: Car Insurance CPC Comparison*

BING provides much lower CPC & higher potential ROI for queries driven by key Insurance Keywords.

<table>
<thead>
<tr>
<th>Keyword</th>
<th>Bing CPC</th>
<th>Google CPC</th>
<th>Value comparison Bing is more cost effective by %</th>
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</thead>
<tbody>
<tr>
<td>car insurance</td>
<td>$13.35</td>
<td>$29.76</td>
<td>123 %</td>
</tr>
<tr>
<td>compare car insurance</td>
<td>$13.05</td>
<td>$15.55</td>
<td>19 %</td>
</tr>
<tr>
<td>car insurance quotes</td>
<td>$16.77</td>
<td>$32.18</td>
<td>92 %</td>
</tr>
<tr>
<td>auto insurance</td>
<td>$8.16</td>
<td>$10.35</td>
<td>27 %</td>
</tr>
<tr>
<td>motor vehicle insurance</td>
<td>$12.03</td>
<td>$19.27</td>
<td>60 %</td>
</tr>
<tr>
<td>value car insurance</td>
<td>$11.59</td>
<td>$28.34</td>
<td>145 %</td>
</tr>
</tbody>
</table>

* Position 1 Bidding for Head Terms using Bing Ads Intelligence and Google Keyword Planner Tool – December 2015
Car Insurance – Demographics (2015)

Clicks by Gender

- **48%** male
- **52%** female

Highest age group contribution is 35-49

Clicks by Age Group

<table>
<thead>
<tr>
<th>Age Group</th>
<th>11% of the overall Volume Share</th>
<th>22% of the overall Volume Share</th>
<th>24% of the overall Volume Share</th>
<th>21% of the overall Volume Share</th>
<th>16% of the overall Volume Share</th>
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</thead>
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<tr>
<td>65+</td>
<td>11%</td>
<td>22%</td>
<td>24%</td>
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<tr>
<td>50-64</td>
<td>22%</td>
<td>24%</td>
<td>21%</td>
<td>16%</td>
<td></td>
</tr>
<tr>
<td>35-49</td>
<td>24%</td>
<td>21%</td>
<td>16%</td>
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</tbody>
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Clicks by States

<table>
<thead>
<tr>
<th>State</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>New South Wales</td>
<td>41%</td>
</tr>
<tr>
<td>Victoria</td>
<td>27%</td>
</tr>
<tr>
<td>Queensland</td>
<td>18%</td>
</tr>
<tr>
<td>Western Australia</td>
<td>7%</td>
</tr>
<tr>
<td>South Australia</td>
<td>4%</td>
</tr>
<tr>
<td>ACT</td>
<td>2%</td>
</tr>
<tr>
<td>Tasmania</td>
<td>1%</td>
</tr>
<tr>
<td>Northern Territory</td>
<td>0%</td>
</tr>
</tbody>
</table>

Source: Bing Ads Internal Data

© Bing Ads 2015

Microsoft Confidential
Car Insurance – Key Learnings

Growth and Seasonality
- Car insurance category in Bing Search is growing in terms of number of advertisers and consumers clicks
- Searches and clicks increase significantly in January
- User engagement is high during January, June and September

Keywords and Bidding
- Car insurance searches are mixed with generic and brand terms
- Bing keywords in insurance is 1.8X cheaper than Google
- CPC is lowest in July while CTR is the highest in June

Targeting – Demographics
- Females contribute 52% of the clicks with biggest age group between 35 – 49
- Males account for 48% of the clicks with biggest age group between 35 – 49
- Users from NSW account for largest share of clicks, followed by VIC and QLD

Targeting – Devices
- Desktop remains the device of choice for users researching car insurance though search
- Mobiles clicks increased by 93% from 2014 and are used mostly in the evenings
Car Insurance – Recommendations

1. Spread your budget evenly throughout the year while focusing to capitalise on increasing searches and traffic on Bing search network.

2. Have optimal bids for higher performing and relevant keywords in order to show your ads high on SERP to increase clicks and get more traffic to your website.

3. To increase user engagement and traffic, create customised ads with relevant keywords for:
   - males between the age of 50-64
   - females between the age of 35-49
   - users in NSW, VIC and QLD

4. Have your ad copy closely aligned to ad group themes and keywords.
   Also create customised ad copies for your target audience to make your ads more appealing and increase traffic.

5. Have a good mixture of brand and generic keywords inline with search behaviour.
   Grow traffic on mobiles by taking advantage of increasing searches and low CPC and higher CTR.

6. Use incremental bids for mobile and tablets as searches on mobile devices are increasing significantly year on year.
Insurance: Health
Insurance: Health

- Overview
- Seasonality & Growth
- Engagement & Bidding
- Keyword Analysis
- Target Audience
- Devices
- Bing
Health Insurance - Overview

Growth

- The Health Vertical covers approx. **55%** of the Overall Performance for this category.

Consumer Attitudes

- What is driving the conversation?
  - Beat the 1st April Price Rise
  - Avoid the Medicare Levy before June 30

Sources:
Health Insurance – Seasonality and Growth

Clicks - YoY Growth

April 1st price rise
Medicare levy before 30th June

Month to Focus

March
Significant increase in clicks and searches in anticipation of beating the 1st April price rise in health insurance premiums.

June
Another significant increase in searches and clicks to avoid Medicare levy before 30th June.

Searches
YoY Growth 4%
Monthly average: 26.11 K

Impressions
YoY Growth 125%
Monthly average: 321 K

Clicks
YoY Growth 28%
Monthly average: 24.3 K

Source: Bing Ads Internal Data  Microsoft Confidential
Health Insurance – Engagement and Bidding

**Engagement**

2015 CTR
- Highest CTR: 14.32%
- Monthly average: 10.50%

**Bid Up Months**
- March, June, July

**Bidding**

2015 CPC
- Lowest CPC: $3.07
- Average CPC: $5.22

**Source:** Bing Ads Internal Data

**Avg. CPC vs CTR (2015)**
- April 1st price rise
- Medicare levy before 30th June
Health Insurance – Top Search Keyword Themes (2015)

bupa
medibank
health insurance
iselect
compare the market
health cover
health fund
health insurance comparison
compare health insurance
hcf
nib

Source: Bing Ads Internal Data  Microsoft Confidential
### Snapshot: Health Insurance CPC Comparison*

BING provides much lower CPC & higher potential ROI for queries driven by key Insurance Keywords.

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<tr>
<th>Keyword</th>
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</tr>
</thead>
<tbody>
<tr>
<td>health insurance</td>
<td>$18.64</td>
<td>$38.60</td>
<td>107 %</td>
</tr>
<tr>
<td>compare health insurance</td>
<td>$9.51</td>
<td>$27.95</td>
<td>194 %</td>
</tr>
<tr>
<td>health insurance quote</td>
<td>$6.47</td>
<td>$27.62</td>
<td>327 %</td>
</tr>
<tr>
<td>private health insurance</td>
<td>$8.39</td>
<td>$34.13</td>
<td>307 %</td>
</tr>
<tr>
<td>private health cover</td>
<td>$9.26</td>
<td>$24.01</td>
<td>159 %</td>
</tr>
<tr>
<td>health insurance</td>
<td>$18.64</td>
<td>$38.60</td>
<td>107 %</td>
</tr>
</tbody>
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* Position 1 Bidding for Head Terms using Bing Ads Intelligence and Google Keyword Planner Tool – December 2015
Health Insurance – Demographics (2015)

Clicks by Gender

39% male
Highest age group contribution is 50-64

61% female
Highest age group contribution is 35-49

Clicks by Age Group

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Volume Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>50-64</td>
<td>28%</td>
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<td>21%</td>
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Clicks by States

Source: Bing Ads Internal Data  Microsoft Confidential
Health Insurance – Device Analysis

**Desktop**

- **YoY Growth**
  - Impressions: 123 %
  - Clicks: 25 %
  - Spend: 57 %

- Users use desktop during week days and day time
  - 73% of the clicks on desktops occurs on **Mondays to Thursdays**
  - 72% of the clicks on desktop device is between **9am to 5pm**

**Tablet**

- **YoY Growth**
  - Impressions: 101 %
  - Clicks: 16 %
  - Spend: 33 %

- Tablet is the device of choice on **Sundays**
  - Tablets account for most clicks on Sundays
  - Tablets are the most used device after 5pm

**Mobile**

- **YoY Growth**
  - Impressions: 281 %
  - Clicks: 171 %
  - Spend: 179 %

- Mobiles experienced significant growth than any other device
  - Most used devices from Thursday to Saturday
  - Average monthly spend is over $3K

Source: Bing Ads Internal Data
# Health Insurance – Key Learnings

## Growth and Seasonality
- Health insurance category in Bing Search is growing in terms of number of advertisers, searches and consumers clicks
- Searches and clicks increase significantly in March and June
- User engagement is high during March, June and July

## Keywords and Bidding
- Health insurance searches are dominated by brand terms
- Bing keywords in health insurance is 3.2X cheaper than Google
- CPC is lowest in March, with an average monthly CPC of $5.22 in 2015

## Targeting – Demographics
- Females contribute 61% of the clicks with biggest age group between 35 – 49
- Males account for 39% of the clicks with biggest age group between 50 – 64
- Users from NSW account for largest share of clicks, followed by VIC and QLD

## Targeting – Devices
- Users are using desktops from Monday – Thursday during office hours
- Tablets is the device of choice on Sundays
- Mobiles clicks increased by 281% from 2014 and are used mostly in the evenings
Health Insurance – Recommendations

1. Have optimal budgets in March, June and July to capitalise on higher search volumes, higher clicks and better user engagement.

2. Have optimal bids for higher performing and relevant keywords in order to show your ads higher on the SERP to increase clicks and attract more traffic to your website.

3. To increase user engagement and traffic, create customised ads with relevant keywords for:
   - males between the age of 50-64
   - females between the age of 35–49
   - users in NSW, VIC and QLD

4. Have your ad copy closely aligned to ad group themes and keywords to target the 2 seasonal focus months March and June to increase clicks and CTR. Also create customised ad copies for your target audience to make your ads more appealing and increase traffic.

5. Include as many brand terms in your campaigns as search terms are dominated by brand terms in health insurance category.

   Grow traffic on mobiles by taking advantage of increasing searches and low CPC and higher CTR.

6. Use incremental bids for mobile and tablets as users use different devices at different times of the day and different days of the week.
Insurance: Travel
Insurance: Travel

- Overview
- Seasonality & Growth
- Engagement & Bidding
- Keyword Analysis
- Target Audience
- Devices
Travel Insurance - Overview

**Travel Trends**

The number of Australians taking overseas holidays continues to increase with departures up 6% to 5.5 million.

Australians took 83.2 million overnight trips in the last financial year.

**Driver and Impact**

**Medical Costs**

Medical costs and volatile conditions push Australians to choose safety.

**Global Events**

Global events have an impact on travel insurance industry and how people search.

**Last Minute**

"...travel insurance is still largely a last minute purchase for most customers."

**Device Trends**

Travel insurance searches are still primarily made via desktop computer with a total average of just 10.58% of ‘travel insurance’ searches conducted on mobile.

InsureandGo reported that 15% of their policies were purchased via tablet or smartphone in 2013, up 5% from the previous year.

**Keyword Trends**

Search volumes for generic terms such as ‘travel insurance’ are approximately 10 times higher than branded search terms with the exception of ‘travel insurance direct’ at just 5 times under ‘travel insurance’.

Sources:
1. IN MARKETING WE TRUST - How Australians search for travel insurance
Travel Insurance – Seasonality and Growth

Month to Focus
Key Events in 2016 that will impact travel insurance searches

Q1 – 2016
• Super Bowl (USA) – February
• Super Rugby season begins – February
• ICC World Twenty20 (India) – March
• BMW Sydney Carnival – March

Q2 – 2016
• French Open (France) – May
• Queen's Birthday Long Weekend – June
• Euro 2016 (France) – June
• Wimbledon (London) – June

Q1 – 2016
• Super Rugby Grand Final – August
• Summer Olympics (Brazil) – August
• Bledisloe Cup – August
• US Open (New York, USA) – August

Q2 – 2016
• Labour Day Long Weekend – October
• AFL Grand Final (Melbourne) – October
• Melbourne Cup – October
• FINA World Swimming Championship (Canada) – December

Sources:
1. Bing Ads Internal Data
Travel Insurance – Engagement and Bidding

**Engagement**

2015 CTR

Highest CTR: 13.27%

Monthly average: 8.81%

**Engagement Focus Months**

January, March & July

Source: Bing Ads Internal Data

**Bidding**

2015 CPC

Lowest CPC: $4.43

Average CPC: 4.94

**Bid Up Months**

January, March & July + Other key months of global events 2016 in slide 3.

Source: Bing Ads Internal Data

Avg. CPC vs CTR (2015)
Travel Insurance – Top Keyword Themes (2015)

- travel insurance
- seniors travel insurance
- covermore travel insurance
- travel insurance quotes
- southern cross travel insurance
- travel insurance direct
- allianz travel insurance
- cheap travel insurance
- 1cover travel insurance
- compare travel insurance
- insure and go
- travel insurance comparison

Source: Bing Ads Internal Data
### Snapshot: Travel Insurance CPC Comparison*

BING provides much lower CPC & higher potential ROI for queries driven by key Insurance Keywords.

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<td>travel insurance</td>
<td>$6.08</td>
<td>$21.00</td>
<td>245 %</td>
</tr>
<tr>
<td>compare travel insurance</td>
<td>$3.51</td>
<td>$13.06</td>
<td>272 %</td>
</tr>
<tr>
<td>cheap travel insurance</td>
<td>$4.41</td>
<td>$9.50</td>
<td>115 %</td>
</tr>
<tr>
<td>travel insurance comparison</td>
<td>$3.31</td>
<td>$9.18</td>
<td>177 %</td>
</tr>
<tr>
<td>travel insurance quote</td>
<td>$4.78</td>
<td>$7.46</td>
<td>56 %</td>
</tr>
<tr>
<td>travel insurance reviews</td>
<td>$2.44</td>
<td>$13.01</td>
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Travel Insurance – Demographics (2015)

Clicks by Gender

- **52% female**
- **48% male**

Highest age group contribution is 50-64

Highest age group contribution is 35-49

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<tr>
<th>Age Group</th>
<th>Percentage of Overall Volume Share</th>
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<td>16%</td>
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<tr>
<td>Tasmania</td>
<td>1%</td>
</tr>
<tr>
<td>Northern Territory</td>
<td>0%</td>
</tr>
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</table>

Source: Bing Ads Internal Data

Highest age group contribution is 50-64

52% female

Highest age group contribution is 35-49

48% male

Travel Insurance – Demographics (2015)
Travel Insurance – Device Analysis

Share of Clicks by Devices (2015)

- Desktop: 93%
- Tablet: 5%
- Smartphone: 2%

Desktop still drives majority of click volume.

YoY Clicks Growth (2014/2015)

- Desktop: 6%
- Mobiles: 90%
- Tablets: 274%

CTR Trends by Devices (2015)

Source: Bing Ads Internal Data
## Travel Insurance – Key Learnings

### Growth and Seasonality
- Travel insurance category in Bing Search is growing in terms of number of advertisers and consumers clicks
- Searches and clicks increase significantly in March and June
- User engagement is high during March, June and July

### Keywords and Bidding
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- CPC is lowest in January while CTR is the highest

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### Targeting – Devices
- Users are using desktops from Monday – Thursday during office hours
- Tablets is the device of choice on Sundays
- Mobiles clicks increased by 274% from 2014 and are used mostly in the evenings
Travel Insurance – Recommendations

1. Spread your budget evenly throughout the year while focusing on having optimal budgets for key seasonal global events around the world to capitalise on increasing searches and traffic as more Australians look to travel.

2. Have optimal bids for higher performing and relevant keywords in order to show your ads high on SERP to increase clicks and get more traffic to your website.

3. To increase user engagement and traffic, create customised ads with relevant keywords for:
   - males between the age of 50-64
   - females between the age of 35 – 49
   - users in NSW, VIC, QLD & WA
   - seniors

4. Have your ad copy closely aligned to ad group themes and keywords to target the key seasonal global events that Australians look at travelling to.

   Also create customised ad copies for your target audience to make your ads more appealing and increase traffic.

5. Include as many brand terms in your campaigns as search terms are dominated by generics terms in travel insurance category.

6. Grow traffic on mobiles by taking advantage of increasing searches and low CPC and higher CTR.

   Use incremental bids for mobile and tablets as users use different devices at different times of the day and different days of the week.
Banking Overview
2015/2016
Protect Your Brand Terms: Banking 2015/2016

WHY BIDDING ON BRAND IS IMPORTANT:

- Brand term bidding helps to deliver more clicks. In some cases up to 32% more than accounts with just non-brand terms included.
- Brand bidding means fewer clicks to competitors! Advertisers that purchased brand terms reduced competitor click share from 24% to 7%.¹

DID YOU KNOW?

- Overall Banking related searches increased by 15% YoY 2014/2015
- Branded Keywords drove 80% of traffic for the Banking Vertical
- Australian owned banks receive the majority of searches on Bing.
- 3 out of 4 searches for products like ‘personal loans’ and ‘credit cards’ contain brand terms.

¹ Source: Bing Ads research study, January - March 2014. Study looked at the financial services industry and captured 50 million impressions.

Banks By Searches 2015

Foreign Owned 43%

Australian 57%
Aggregate Bank Search Trend 2014/2015

Key Times: October to December

Top Searched Banking Keyword Themes 2015 (Non-Brand)
- Online Banking
- Exchange Rate
- Internet Banking
- Australian Dollar
- Insurance
Focus: Credit Cards
2015/2016
Aggregated Credit Card Search Trend 2014/2015

Credit Card Demand Trends 2015:
- Clicks Up YoY by 99%
- Avg CPC -11% YoY

Key Month: November & January
Credit Cards

Device Landscape 2014/2015

Credit Cards (CTR by Device)

Key Call Outs:
- Mobile searches are on the rise (higher than any other device).
- Mobile clicks are also the most cost effective.
- Highest audience engagement for Credit Card terms on tablet is August, while November has the highest CTR for Mobile Devices.
Data indicates that more users interact with Credit Card comparison sites than those direct advertisers offering credit card products.

It is recommended that banks include comparison themed keywords in some ad copy and ad groups to increase click volume/CTR. Having a comparison table on their sites comparing their offerings to others would be advantageous.
Opportunities exist in both April, May and August where the CTR (Click to Impression rate) is increased MoM compared to the average cost per click. Targeting these months will give you the best chance of reaching your most engaged audience at a more cost effective bid price.
Top Searched Generic Credit Card KWs 2015

Key Call Outs

The Term ‘Credit Cards’ holds the greatest opportunity for driving click volume.

Terms featuring ‘balance transfer’, ‘Low interest’ and ‘comparison’ have the highest CTR.

Key Months:
In November & December 2/3 searches are for ‘balance transfer’ and ‘comparison’ terms.
Credit Card Advertisers: Know Your Audience

Key Age Demographic: 35-49

Key Credit Card Audience Profile:

- Women 35-49 who come from the state of NSW and are heavy users of devices like Mobile & Tablets.
- Recommendation: Ensure you are customising copy for key demographics and for campaigns that target a specific state.

Credit Card Click Volume % Per State

Other States = Less than 5% of Click Volume
Recap & Recommendations: Credit Cards

1. The highest click volume for credit cards occurs in early Jan (after Christmas) and November (Pre Christmas).

2. Mobile and Tablet devices have the highest engagement level when it comes to the Credit Card category. They are also more cost effective.

3. Customers will use a comparison credit card website to 'shop around' to understand what card they want to use.

4. The optimal bid time for advertises in the credit card category where the CTR is much higher than the CPC rate is during the months of April, May & August.

5. Many customers use direction keywords such as “balance transfer”, “low interest” and “comparison” to research and ultimately choose their credit card.

Recommendations:

- Ensure your bids and budgets are set accordingly for key months (click volume & CTR + cost efficiency). Also set up specific campaigns to target users on their mobile devices.
- If you are a direct provider of credit cards and have a comparisons page of your product vs competitors it is advised that sitelinks are created or ad copy is used to draw awareness to this feature. Furthermore, use directional keywords to attain clicks from the most relevant audience.
Focus:

Personal Loans
2015/2016
Personal Loan Trends

- Clicks Up YoY by 549%
- Avg CPC -10% YoY

Key Months: January, May, June, November & December
**Key Call Outs:**

- Personal Loan mobile searches have dramatically increased YoY.
- Mobile clicks are the most cost effective (but only just).
- An increase in engagement occurs for all devices in the month of March.
Key Call Outs

The rise of the small cash loan provider has seen terms like ‘Wallet Wizard’ attain the most searches in 2015. However, the term ‘personal loans’ also drives over 1 in 5 search terms in this category.

Key Months:
May & June hold the greatest opportunity for small loan providers, whilst those customers looking for larger personal offered by banks will search for these in December.
Opportunity Landscape MoM 2014/2015

Opportunities exist in both January and September where the engagement level is higher than average and the CPC is more cost effective.
Personal Loans Advertisers: Know Your Audience

Key Age Demographic: **35-49**

**Women**
- Desktop: 47%
- Mobile: 33%
- Tablet: 46%

**Men**
- Desktop: 53%
- Mobile: 77%
- Tablet: 54%

**Key Credit Card Audience Profile:**
- Women 35-49 who come from the state of South Australia and use a mobile as their primary device to access the internet (along with desktop).
- Recommendation: It is advised that advertisers focus on their primary target audience when writing ad copy and forming keyword lists.

**Credit Card Click Volume % Per State**

- South Australia: 33%
- New South Wales: 23%
- Other States = Less than 5% of Click Volume

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Other States = Less than 5% of Click Volume
Recap & Recommendations: Personal Loans

1. In Regards to volume there are 3 key periods for the Personal Loans category: January, May, June, October, November & December.

2. Searches on Tablet yield the highest CTR, however Mobile and Desktop are more cost effective per click. Mobile traffic for this category has also grown x14 YoY (2014/2015) & Desktop x6.

3. Searches for small cash loan providers are increasing.

4. There are two key periods which show a high engagement rate (CTR) to CPC being the months of January and September.

5. South Australian customers create the highest click traffic for the Personal Loans category. They are usually Females from the state, who are between 35-49 who are heavy users of mobile devices.

Recommendations:

- It is advised that Bids & Budgets are set to accelerated during months that are flagged as “high traffic” periods in order to maintain share of voice.
- Mobile traffic is on the rise in this category so ensure you have set up specific mobile ad copy to capture the attention of mobile device users. Adding app extensions would be advantageous.
- Remarketing is coming so it is recommended that UET tags are added for when retargeting is launched.