

FINANCE & INSURANCE

playbook

yieldmo

MAKING ATTENTION ACTIONABLE

TABLE OF CONTENTS

- 01 THE FINANCE & INSURANCE INDUSTRY
- 02 POST-COVID FINANCE & INSURANCE TRENDS
- 03 CONSUMER PROFILE
- 04 YELDMO'S SOLUTION
 - a. Upper Funnel
 - b. Mid Funnel
 - c. Low Funnel
- 05 AEROS ATTENTION ANALYTICS
- 06 NEXT-GEN FORMATS AND CREATIVE OPTIMIZATION
- 07 SMART INVENTORY

THE FINANCE & INSURANCE INDUSTRY

While the world is adapting to life surrounded by COVID-19 protocols, employment insecurity, and empty toilet paper shelves, the oversight of family and personal finances and insurance continues to be a top priority. According to [eMarketer's August 2020 report](#), Digital ad spending in the US financial services industry will increase by 9.7% this year to \$19.62 billion. It will be the second-largest spender on digital advertising, behind only retail.

This playbook will share how the financial and insurance industries have changed over the last year and what trends will shape it in the coming months.

POST-COVID FINANCIAL & INSURANCE TRENDS

There is a new emphasis on personal finance in the era of COVID-19 due to job loss, job insecurity, and fear of economic recession.

This provides an opportunity for Financial/Insurance advertisers to find new users and provide education.

[CNBC reports](#) that users are also more actively using financial services at this time with a \$2 trillion cash surge hit U.S. deposit accounts since January, driven by the pandemic response.

[eMarketer](#) also states banks and credit card issuers consistently increasing their ad spending annually will drive the overall financial ad spending. Mobile ad spending will grow 13.0% to \$13.91 billion in 2020, accounting for 70.9% of all digital ad spending in financial services, and spend on display advertising will grow 10.8% this year, reaching \$9.94 billion. However, search will also rise by 9.1% to \$9.01 billion.

These trends will continue this year despite the pandemic.

With economic uncertainty hastening digital banking adoption and placing greater importance on personal finance among consumers, advertisers will continue to capitalize on that interest.

In the insurance industry, [Statista study](#) ranking insurance companies based on advertising spending, GEICO, Progressive, and State Farm took the top three spots with 1.62 billion U.S. dollars, 1.02 billion dollars, and 627 million dollars in ad expenditures, respectively. These were the highest results, as the remaining contestants spent less than 400 million U.S. dollars that year on advertising their services.

For the auto insurance industry, stay-at-home orders have changed many consumers' relationships with their cars. With continued financial insecurity, many looked to their auto insurance as a place to cut back. According to the data firm [LexisNexis](#), shopping has closely mirrored other pandemic developments — from a marked decrease correlated to the stay-at-home orders to an increase that appears to coincide with the timing of the federal stimulus checks. To keep policyholders, some insurance companies are returning a portion of auto insurance premiums due to less traffic on the road and fewer accidents. This relief ranged from 15 to 25 percent for one to three months.

The finance and insurance advertisers are often very ROI focused, operating on tight margins, meaning every ad dollar spent matters. Because of this, programmatic has been on the rise for more strategic and efficient spending and more substantial results.

CONSUMER PROFILES

To understand the financial consumer, we must understand the new financial state of consumers. According to the new [Morning Consult](#) survey, of any generation, millennials were most likely to say that the coronavirus pandemic is having a “major” impact on their finances, at 39 percent. That’s a significant leap from their parents: Only 17 percent of baby boomers say the pandemic has had a major financial impact on them.

And [Investopedia](#) says that millennials worry they will not be able to meet key financial goals, such as buying a house, paying off student loan debt, or saving for retirement.

Millennials, along with Gen Z, are more likely than the general population to cite cost as a major reason for not having children. 17 percent of millennials who don’t have children said they would further delay having them because of the pandemic, and 15 percent said they are less interested in having children at all because of COVID-19.

And Millennials are more likely to emphasize an investment philosophy that enriches both themselves and the world around them.

More than half of the respondents to a recent “COVID-19 and the financial services consumer” [Capgemini Consumer Behavior Survey](#) conducted in April 2020, said they favored digital channels to interact with their financial institutions. More than 52% said they prefer self-service bank mobile apps during the Covid-19 outbreak as compared to 47% before the virus pandemic. Similarly, 54% say they are conducting bank transactions over the internet during the pandemic, five percentage point jump over pre-coronavirus crisis.

For the insurance sector, channels such as the firm’s website (27%) and social media (26%) remained the top interaction choices for policyholders, noticeable jump in numbers in comparison to before Covid-19 scenario.

[PWC](#) states that individuals want to be confident that financial services companies are by their side and looking out for their best interests.



YIELDMO'S SOLUTION

As more FinTech players have entered the space, competition is increasing, and companies need strategies for differentiation. Mobile is also the number one channel for marketing financial/insurance products and services. Yieldmo offers proprietary optimization tactics and attention-catching formats designed to achieve almost any KPI, with an extensive mobile footprint to help reach new users.

Yieldmo provides a full-funnel solution that delivers quality video, native & display impressions. During these times of uncertainty, brand safety, performance, and flexibility are more critical than ever.

UPPER FUNNEL

Yieldmo's high impact units are perfect for branding and awareness efforts such as promotions (e.g., waived fees for Finance campaigns or open enrollment for Insurance). Our formats can be easily activated with standard assets and are a non-intrusive way to engage users. Our 24-hour creative turnaround can help tailor messaging to your audience on the fly while maintaining efficient CPMs.

Our Carousel unit is uniquely designed for Financial campaigns in several ways:

1. The carousel design provides a broader canvas for communicating your product or service's value proposition.
2. Multiple panes also allow you to showcase various products or services that are appropriate for your target market.
3. High Impact formats generate more attention signals, which provide more in-depth insights and allow better optimizations.
4. Efficient floor prices tie your upper funnel tactics to your performance metrics.

Attention-grabbing formats help hit KPIs such as CTR, viewability, attention, and efficient CPMs to hit other KPIs such as on-site activity.

We have a strong video offering, including instream, outstream, and high-impact options with efficient CPMs and CPCVs. Our Innovative video formats such as [Pinhole](#) and [Megashopper](#) not only showcase an entirely new way to tell your brand story but are also designed to spur user interaction.

Innovative Video formats and Inclusive and Exclusive list targeting generate strong user awareness and interest towards different Insurance offerings/binds



PINHOLE • DEMO LINK

Enhanced video experience designed to reveal your brand with cinematic mystique.

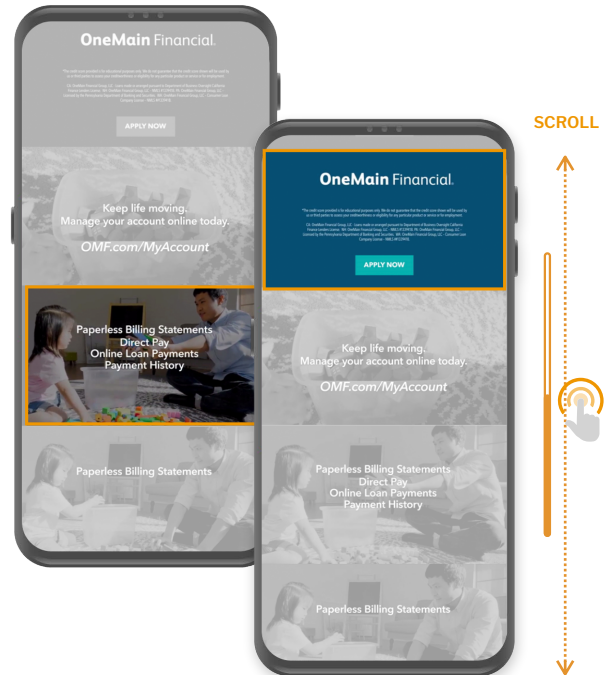


MID TO LOWER-FUNNEL

Finance brands are highly focused on ROI and maintaining healthy margins when it comes to their media spend. Yieldmo's [Flexcard](#) and [Flexbanner](#) units are great for efficiency-focused campaigns, with efficient CPMs as well as high CTR and Viewability.

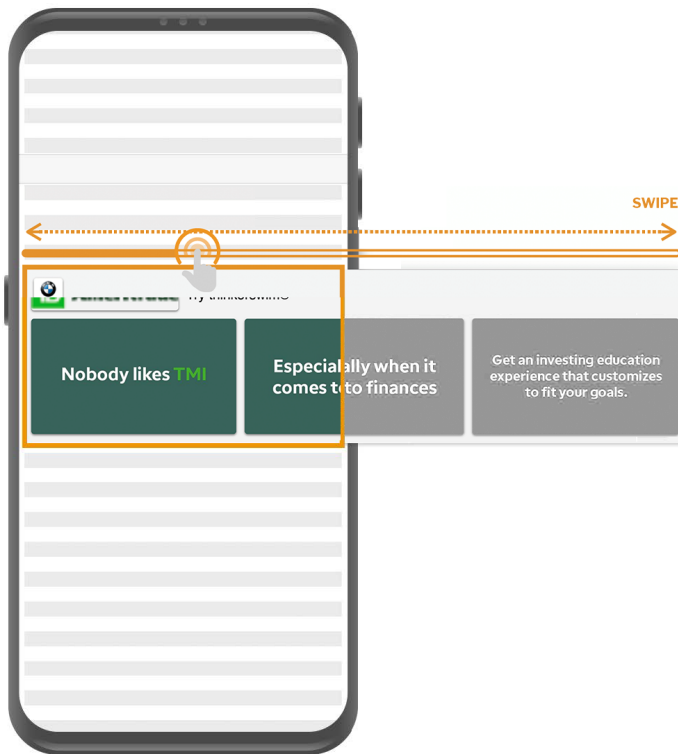
Our Shoppable units, such as the [Megashopper](#) and [Carousel](#), allow for an easy way to advertise multiple offers, e.g., different credit cards or loans.

Pair these solutions with Yieldmo's Targeting options, including a Contextual curated site list and Data Targeting to the In-Market Consumer.



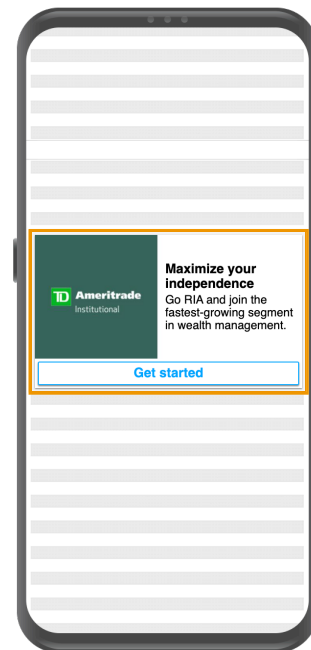
HYPERSCROLLER • DEMO LINK

Similar to an animated GIF, the Hyperscroller is a 20 frames animation ad that utilizes user scrolling behavior.



CAROUSEL • DEMO LINK

An interactive ad unit that helps your brand showcase a range of offerings and highlight your best-performing products.



FLEXCARD • DEMO LINK

Native text+image with a prominent call-to-action.



ATTENTION ANALYTICS

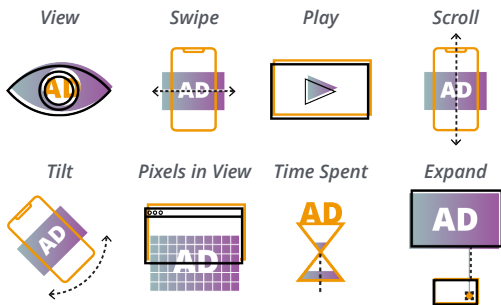
Use an AEROS PMP to optimize any campaign. These are PMPs designed to improve your KPIs. AEROS Attention Analytics picks up on human attention signals (gestural) and other page signals multiple times a second, factors them into unique AI algorithms, and automatically optimizes your media performance. Across our AEROS marketplace campaigns, we see an average of:

 Up to **85%** average KPI lift

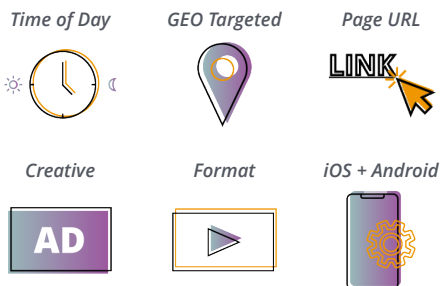
 **80%+** cost-adjusted lift

[Click here](#) to find out how we used an AEROS PMP for a top financial brand to achieve a 14% CPA improvement.

Consumer Attention Signals



Content and Creative



NEXT-GEN FORMATS AND CREATIVE OPTIMIZATION

Our patented formats in video, high-impact, native, and display are available across all channels (mobile, desktop, in-app). They're not only visually appealing; they also capture attention on the front-end to find your qualified consumer. The formats are designed to generate more attention signals, which gives us more data to inform our optimizations.

Our in-house team of designers can tailor your creative at any time, with a quick 24-hour turnaround. Need to alter a deal or message? Or simply expand on an offer or make a destination look even more visually appealing within a format? Our team provides these services for free.

SMART INVENTORY

The Yieldmo SSP passes better traffic to the DSP - traffic that has been pre-qualified and likely to perform better. We have deep publisher integrations and tech that allows us to understand exactly which impressions will perform better for you. And we work with and without cookies - we capture actionable information in the bidstream and the impression to understand page characteristics. We then select the best impressions for our buyers.



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For more information, please reach out to your account manager
or email info@yieldmo.com.

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