Finance Advertising Report 2024

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BARCLAYS
AVIVA
Age Partnership
Life gets better with Age
AMERICAN EXPRESS
Capital One
Bupa
NatWest Group
Neilson
NFU Mutual
Revolut
SAGA
Santander
LLOYDS BANK
Staysure™
Sun Life Financial
VISA
Vitality
zilch

1 Finance Industry Trends

2 Finance Media Spends

3 Pet Insurance

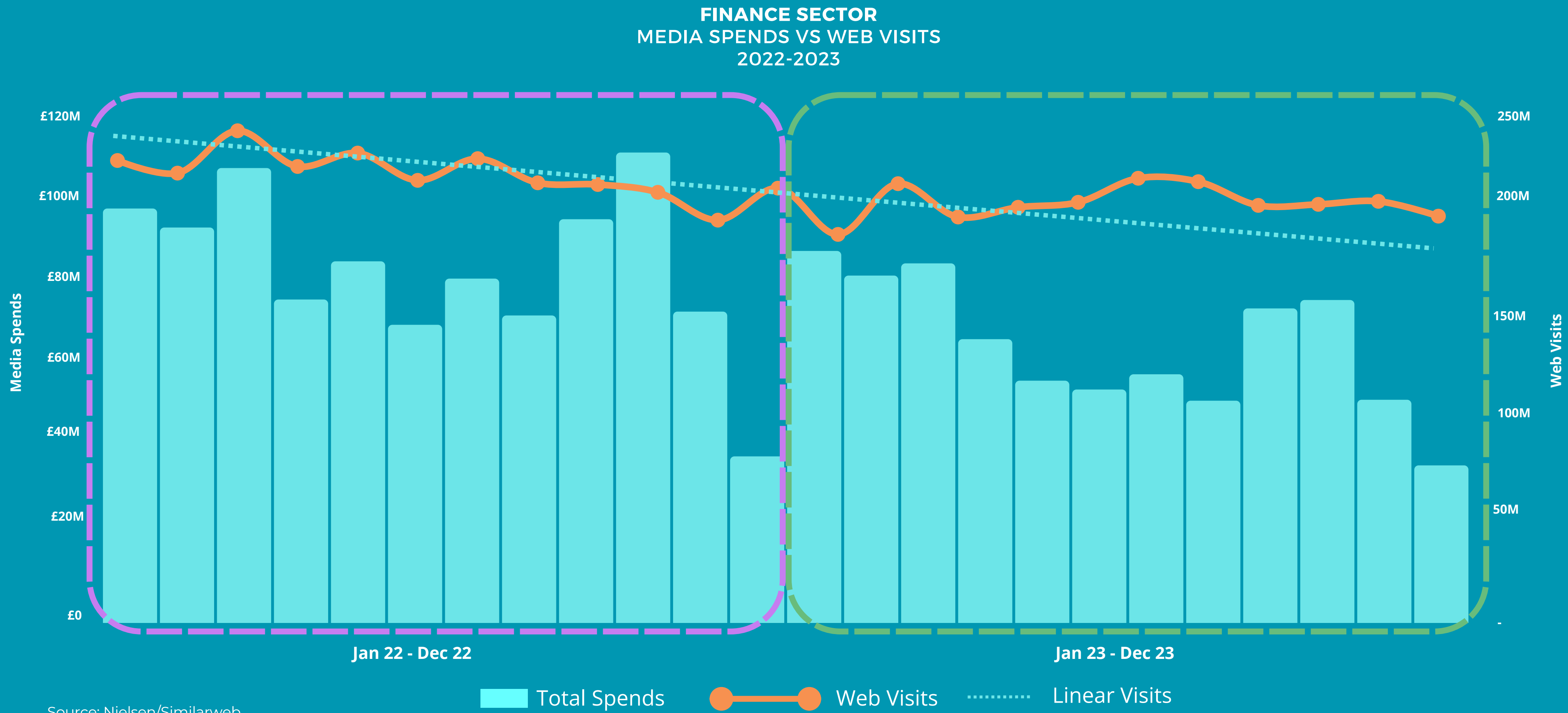
4 Credit Cards

5 Car Rentals

6 Bike Renting/Purchases

Visits decline for the Finance sector along with decrease in media investment

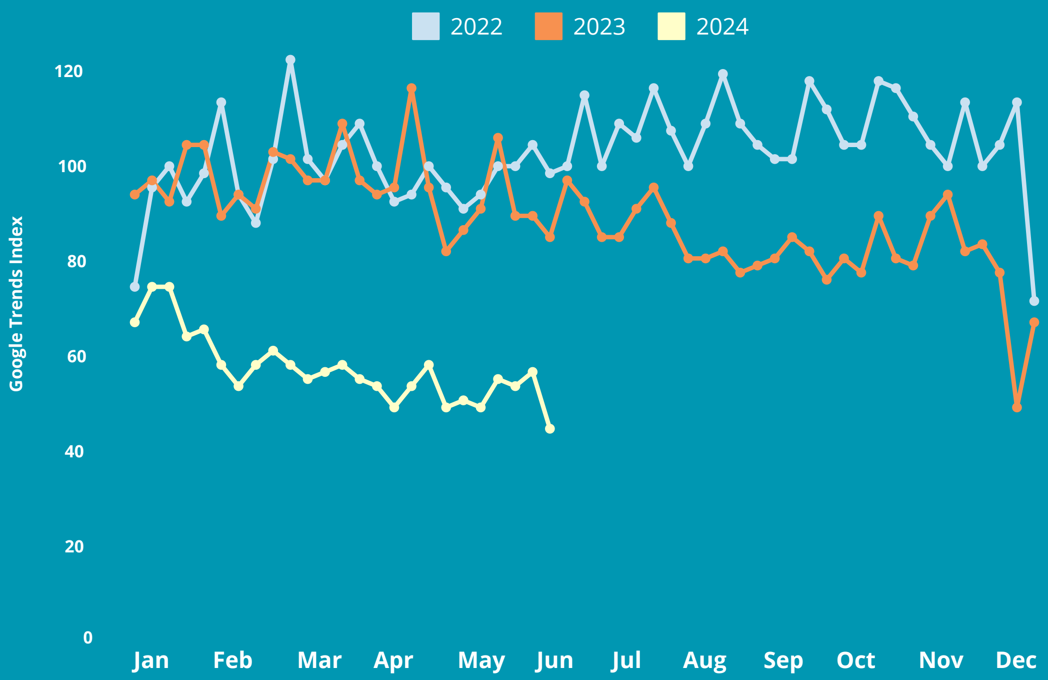
Total media investments in the Finance Sector are **declining by 22%,** whereas web visits are declining by 7%, corresponding to the decrease in investments in the Finance sector.



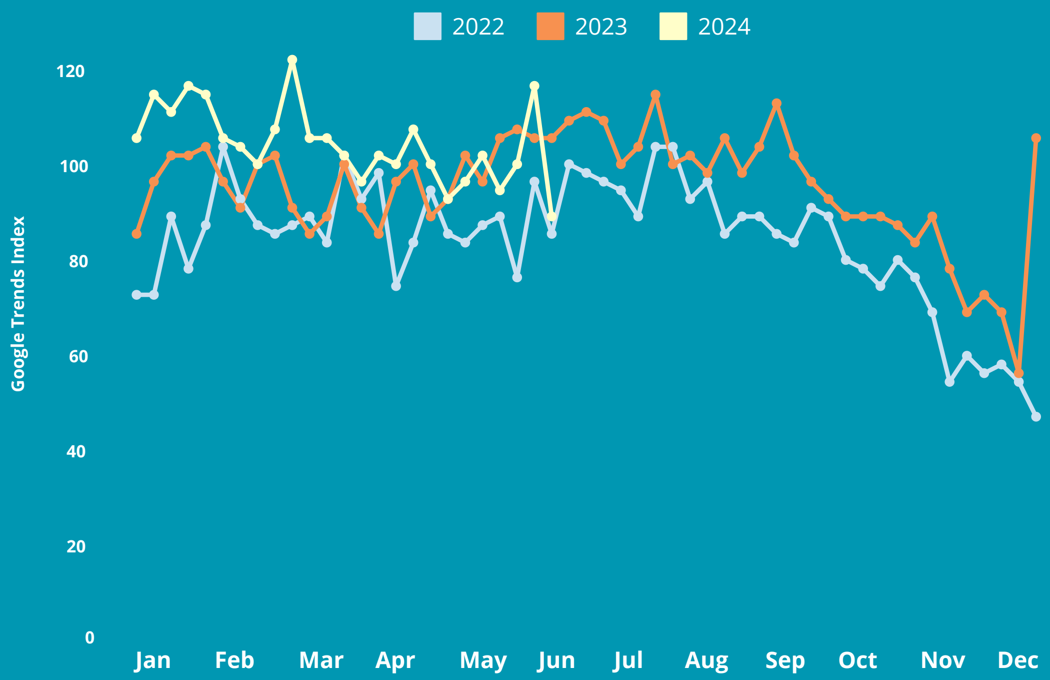
Source: Nielsen/Similarweb

Finance: A Closer Look at Sub-Sector Trends Impacting Web Traffic

BANKING
RETAIL BANKING - COMMERCIAL BANKING - INVESTMENT BANKING - PRIVATE BANKING



INSURANCE
LIFE INSURANCE - NON-LIFE INSURANCE (PROPERTY, CASUALTY, HEALTH) - REINSURANCE



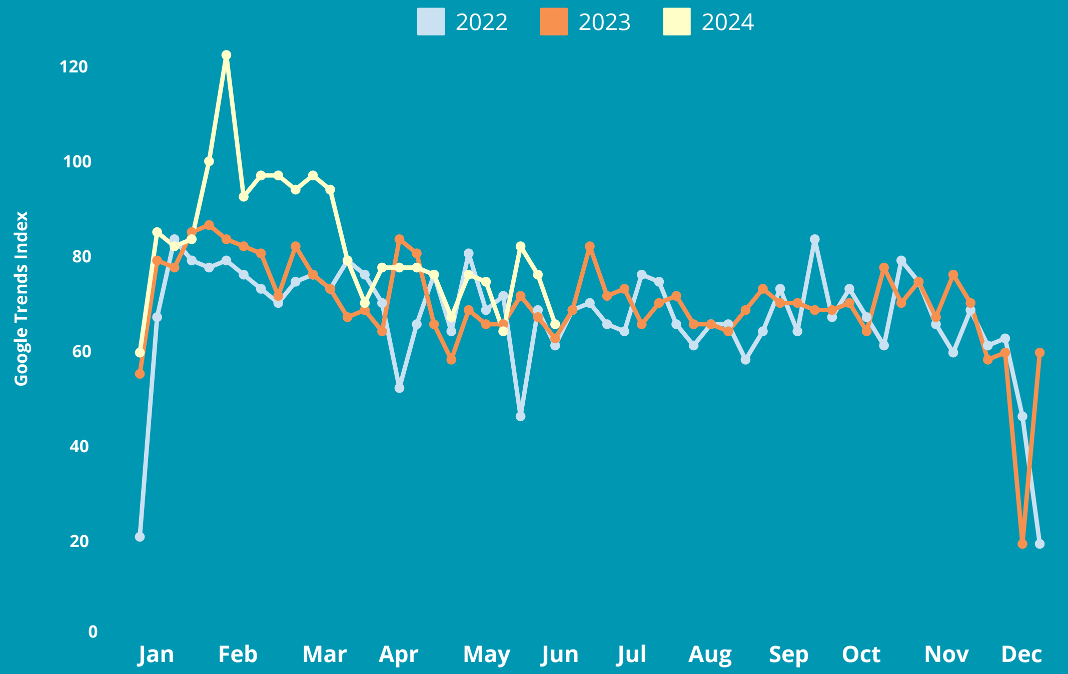
Banking: Web visits in the banking sector have significantly declined compared to 2022. This trend could be may be linked to the Bank of England's decision to increase interest rates, which has led to a more careful approach from consumers and investors.
Additionally, economic uncertainty and inflation fears might be discouraging people from engaging with banking services as frequently as before.

Source: Google Trends

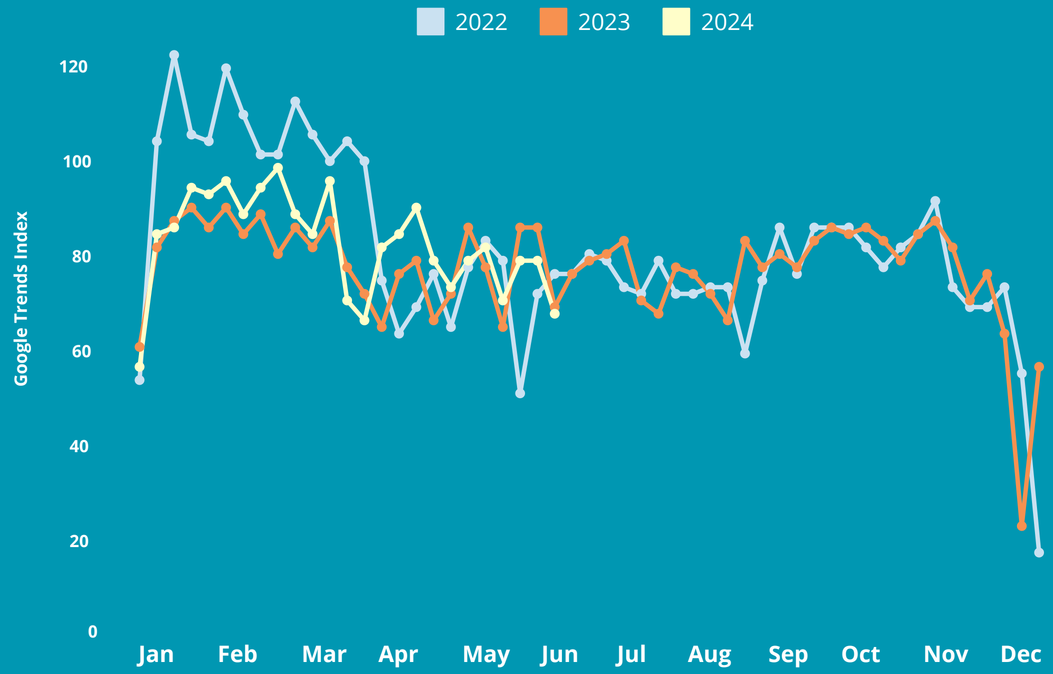
Insurance: In the insurance industry, there's been an interesting pattern. At the beginning of 2024, **more people visited insurance websites than in past years**, likely because it's a common time to update or buy new insurance policies. But by the second quarter, the numbers fell back to normal. This could mean that the market has enough options available, so growth has slowed, or it might be that people are changing the way they shop for insurance due to new prices or different types of insurance becoming available.

Web Visits Surge in Financial Services Early 2024, Asset Management Shows Steady Annual Trends

FINANCIAL SERVICES
ADVISORY SERVICES - BROKERAGE SERVICES - CREDIT RATING AGENCIES - FINANCIAL PLANNING



ASSET MANAGEMENT
FUND MANAGEMENT - WEALTH MANAGEMENT- PENSION FUNDS - HEDGE FUNDS



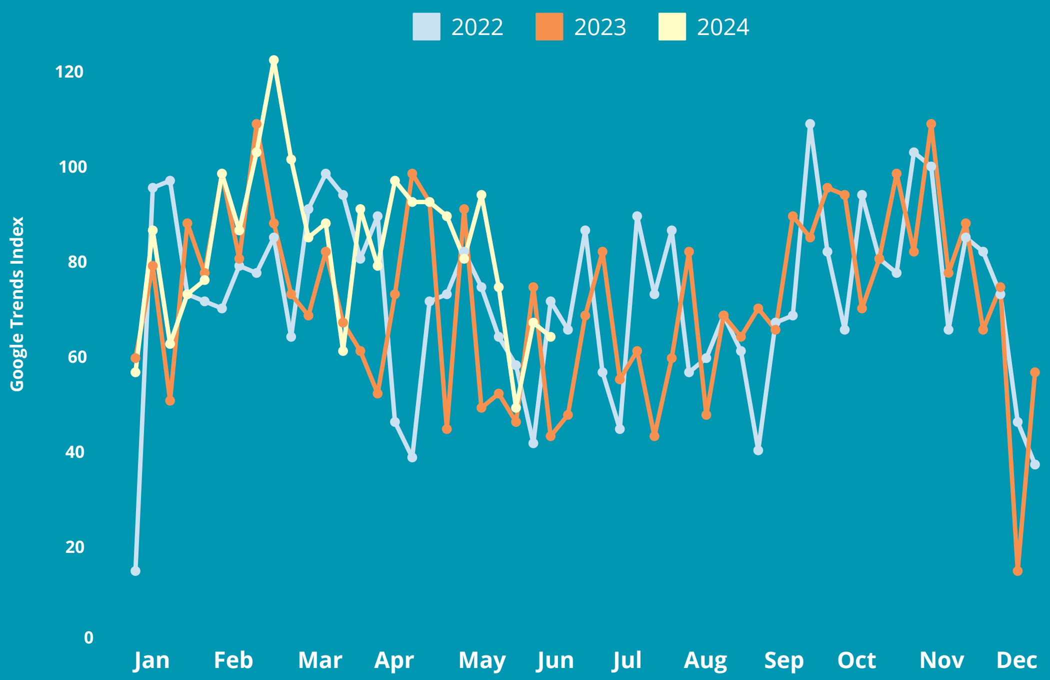
Financial Services: Early 2024 saw a marked rise in web traffic for financial services, with a notable peak in February, surpassing the early months of '22 and '23. The trend then stabilised, echoing past years' patterns, and ended with a substantial dip in visits during the holiday season and fiscal year-end.

Asset Management: The asset management sector shows a predictable pattern of web search interest, with early-year peaks, followed by a decline and mid-year stability, before ending with a year-end drop coinciding with the holiday season. The 2024 trends align closely with the previous years, suggesting consistent consumer behaviour and market activities within the asset management sector.

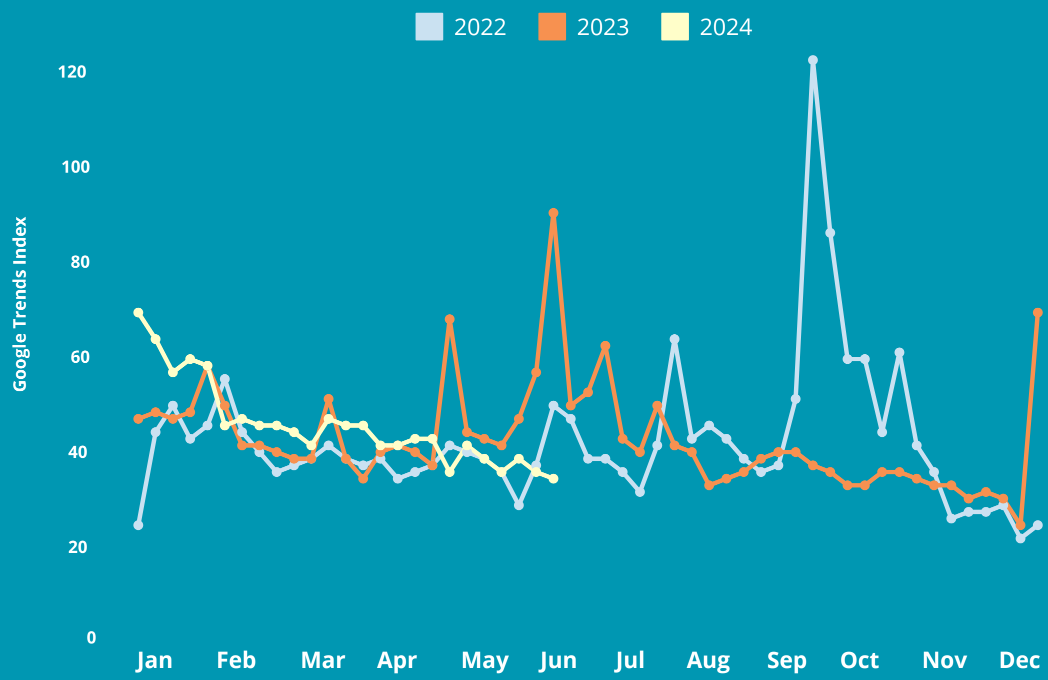
Source: Google Trends

Financial Investment Surges Early, Real Estate Searches Steady Amid Rate Shifts in '24

FINANCIAL INVESTMENT
STOCK EXCHANGES - BOND MARKETS - DERIVATIVES MARKETS - COMMODITIES MARKETS



REAL ESTATE FINANCE
MORTGAGE LENDING - PROPERTY INVESTMENT - REAL ESTATE FUNDS



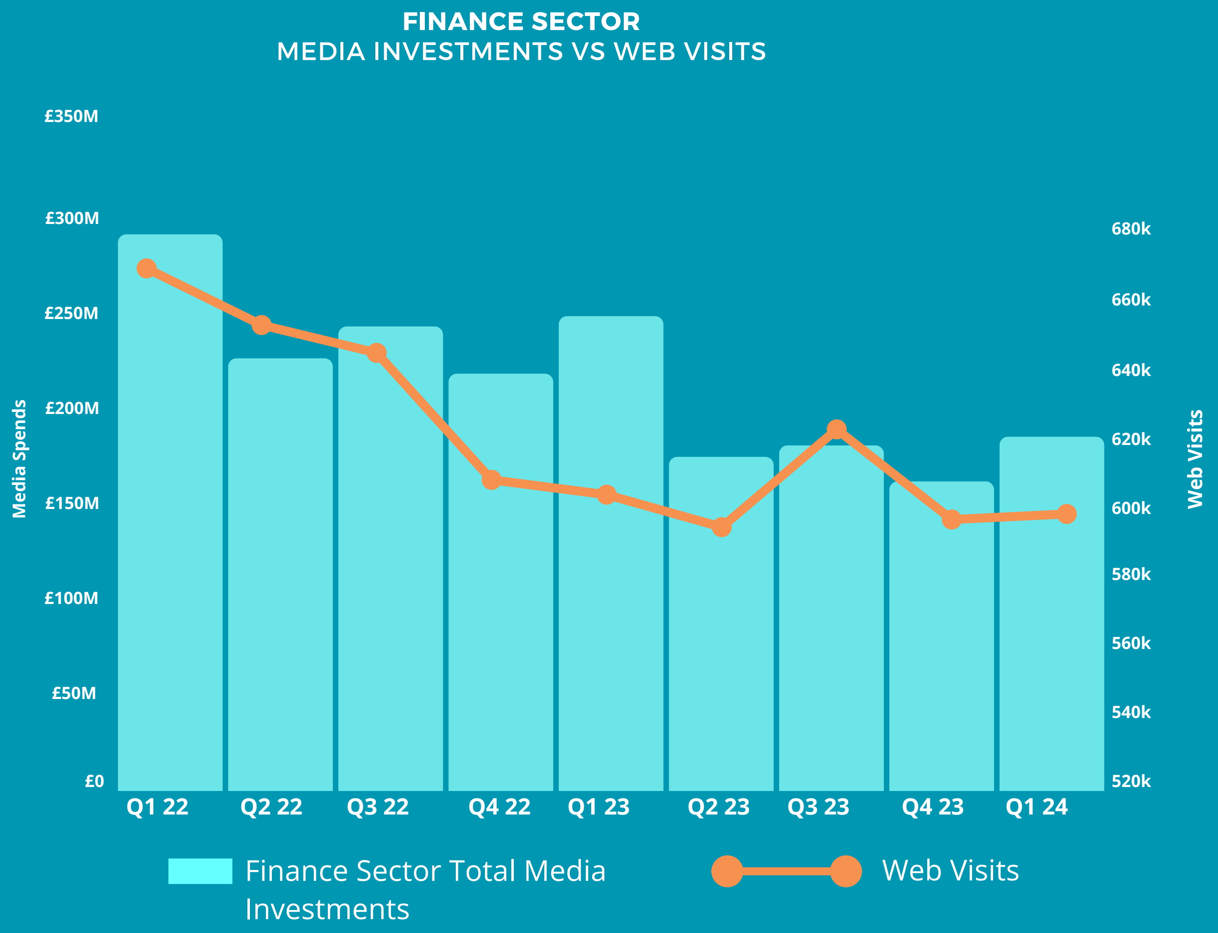
Financial Investment: Early 2024 saw a marked rise in web traffic for financial services, with a notable peak in February, surpassing the early months of '22 and '23. The trend then stabilised, echoing past years' patterns, and ended with a substantial dip in visits during the holiday season and fiscal year-end.

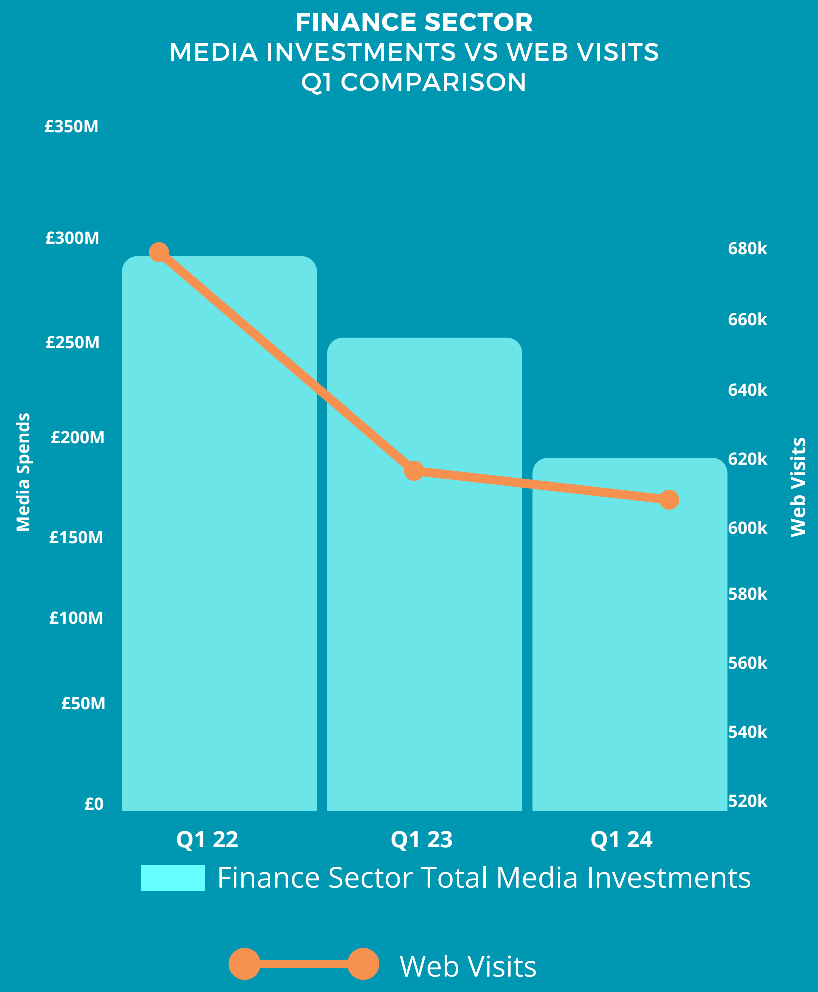
Real Estate Finance: There is a predictable pattern of web search interest in the asset management sector, with early-year peaks, a decline, and then a year-end dip coinciding with the holiday season.. The 2024 trends align closely with the previous years, suggesting consistent consumer behaviour and market activities within the asset management sector.

Source: Google Trends

Analysing the Quarterly Data: A Drastic Drop in Media Spends Linked to Decreased Web Visits

This highlights how the sector's visibility is **directly tied to its media investment.** Web visits in the Finance sector have decreased by 11% compared to Q1 2022 & Q1 2023, and they have continued to decline by nearly 2% in Q1 2024.

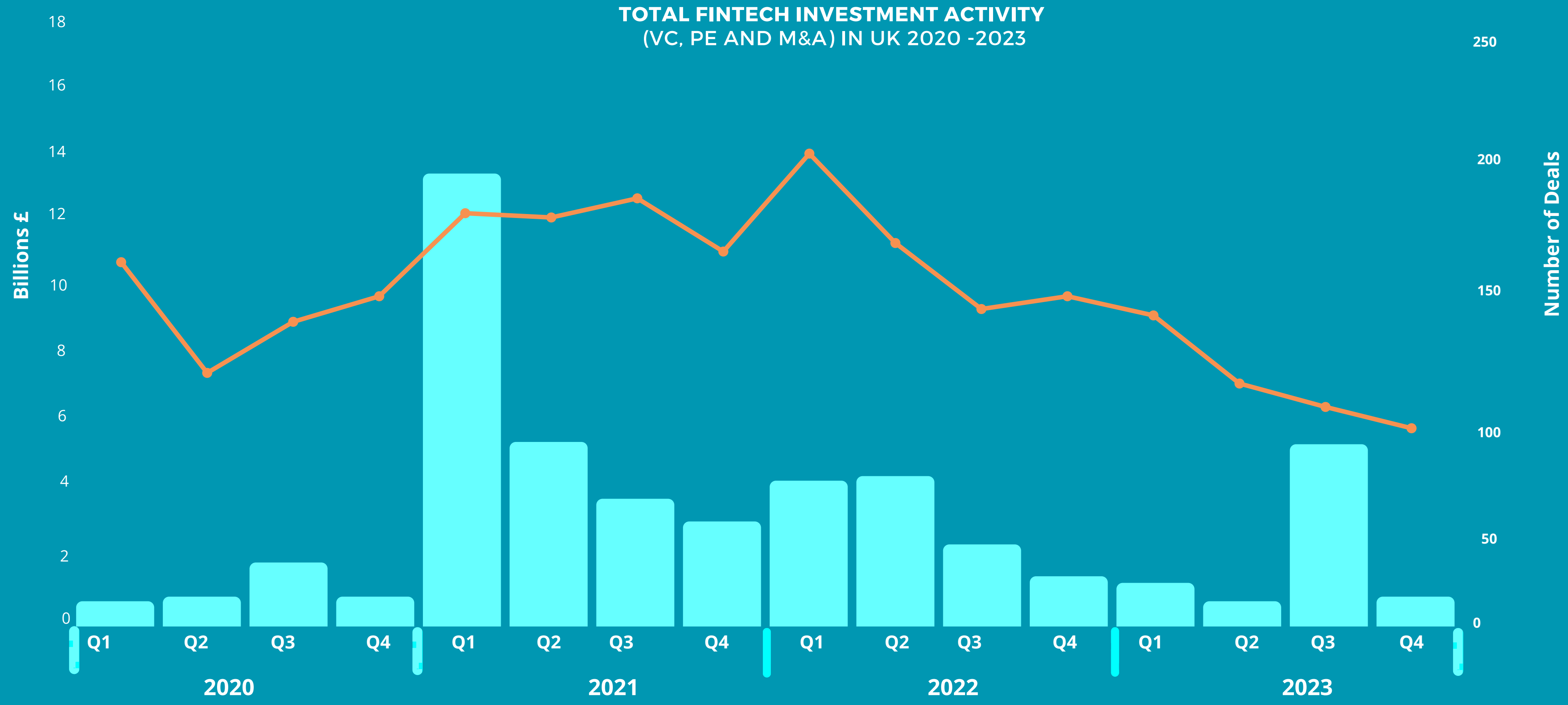




Source: Nielsen/TGI

Declining Media Investments in UK Finance Sector Linked to 2022 Fintech Investment Drop

The significant drop in fintech investments from £14.82bn in 2022 to £9.75bn in 2023 (*a 34% decline*) suggests a broader trend of **reduced funding.**



Source: Pulse of Fintech, Global Analysis KPMG

The Impact of Declining UK Fintech Deals on Media Investment Trends

The decrease in completed UK fintech deals (*456 deals in 2023 compared to 706 in 2022*) further supports the notion of a slowdown or rather a consolidation within the fintech space.

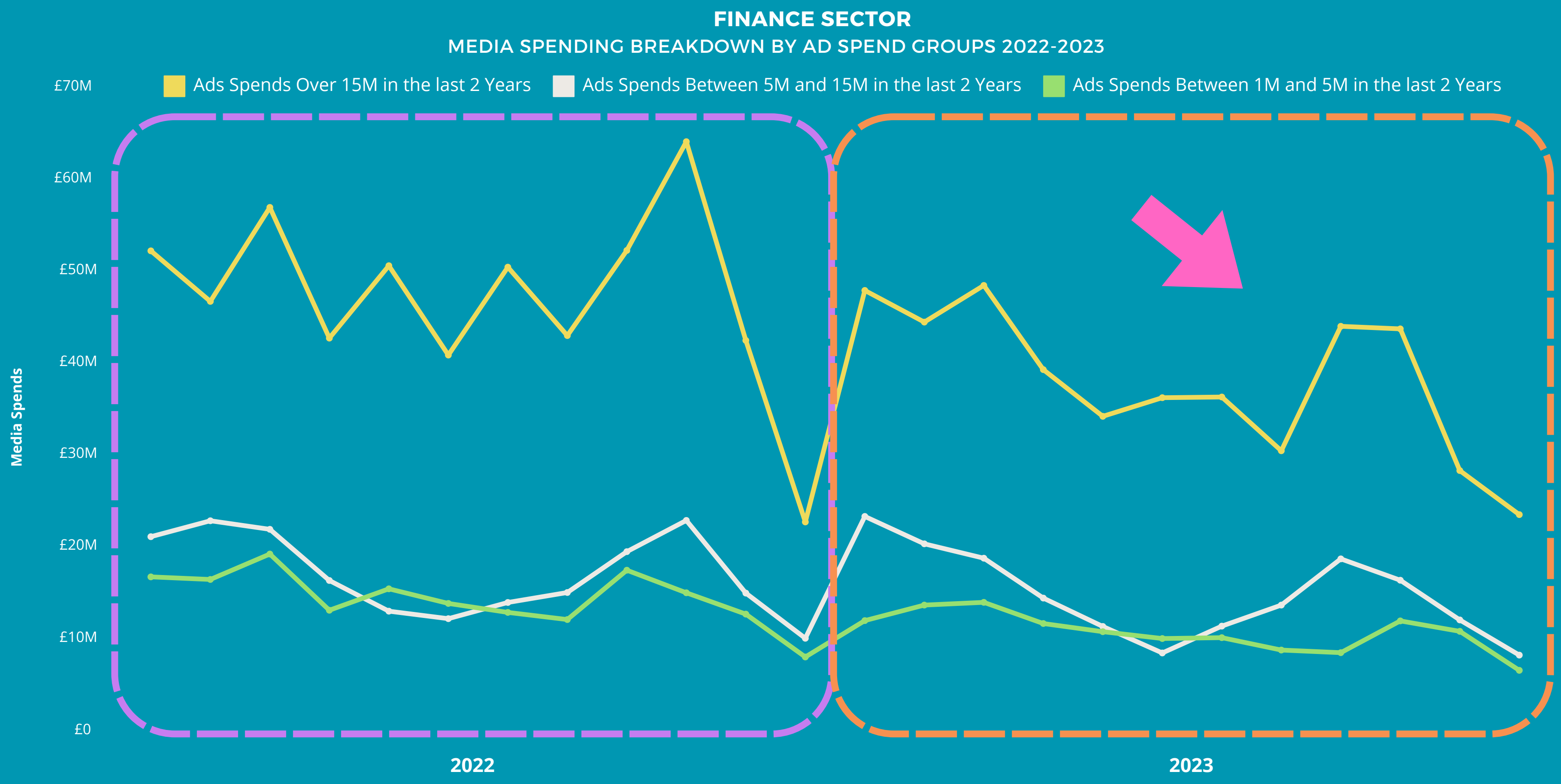
Fewer completed deals indicate a more cautious investment climate, with investors taking a more selective approach when considering fintech opportunities.

This reduced deal activity could translate into **lower overall media spending by fintech firms**, impacting the finance sector's advertising landscape.

As investor confidence wanes and deal volumes decline, fintech companies may scale back expansion plans and promotional activities, directly influencing media investment trends in the finance sector.

Declining Media Investments Hit Both Giants and Smaller Players in the Finance Sector

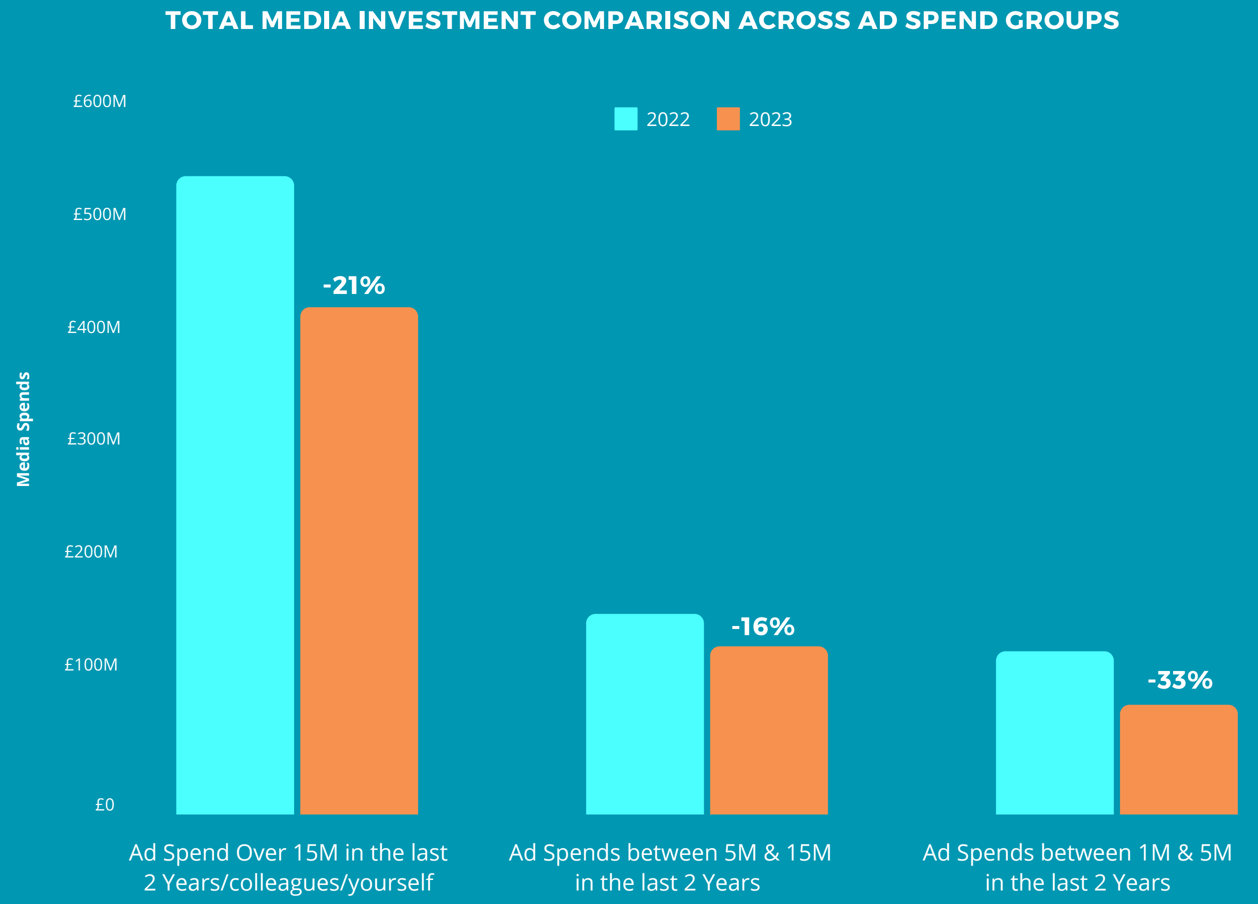
Economic factors and industry dynamics can create a ripple effect, impacting media investments across different segments of the finance sector. When larger media spenders reduce their investments due to market challenges or strategic shifts, it can influence market sentiment and prompt smaller ad spenders to follow suit.



Source: Nielsen/TGI/BrandIndex

Impact of Investment Drops on 'Big Adverts' vs 'Small Adverts'

Even if both large established companies ("Big Ads") and start-ups/small businesses ("Small Ads") experience a similar drop in investment, the impact on visibility can disproportionately affect smaller entities due to differences in **brand awareness and market presence.** Maintaining visibility and brand presence is **essential for smaller entities to compete effectively and sustain growth in the face of advertising budget fluctuations.**

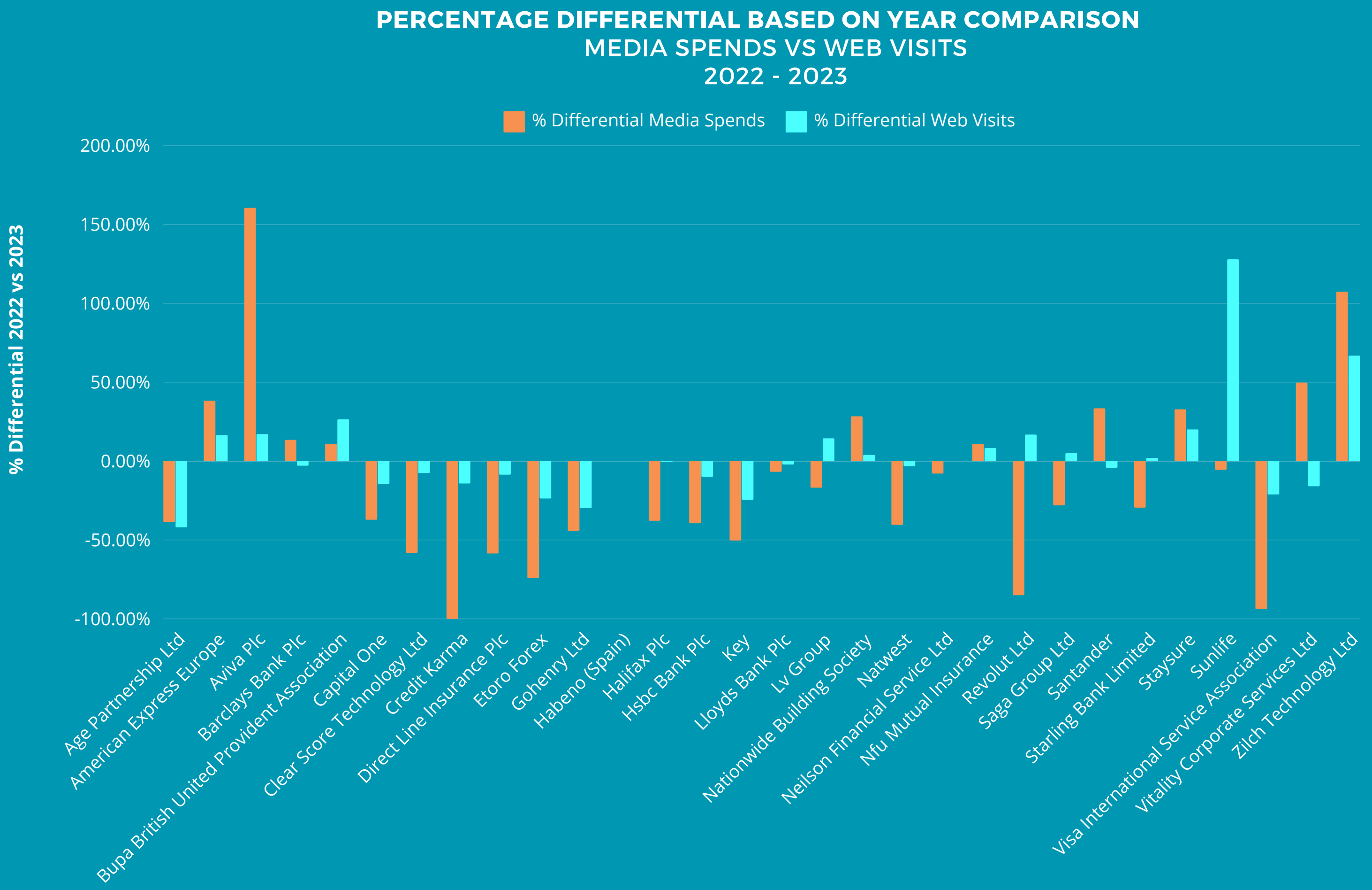


Brand Recognition: Big Ads typically have well-established brands with high levels of recognition among consumers. Their logos, slogans, and products are familiar to a wide audience, which helps maintain visibility even during periods of reduced advertising investment. Start-ups and small businesses rely on consistent marketing efforts to build awareness and stay top-of-mind with consumers.

Market Share: Established companies often have a larger market share and customer base compared to start-ups and small businesses. This existing customer loyalty and market penetration provide a cushion against fluctuations in advertising spending. Even if Big Advertisers reduce their advertising budgets, their brand equity and loyal customer base can help sustain visibility and sales. On the other hand, start-ups and small businesses may have limited market share and customer reach, making them more vulnerable to the negative effects of reduced advertising investment.

Media Investment Impact: A Tale of Visibility and Decline

Analysis reveals that the **70% of ads investing in media witness an increase in site visits**, while an alarming 80% of those disinvesting observe a decline in visits. These findings highlight the critical role that media investment plays in maintaining visibility and driving consumer engagement for advertisements. When the majority of brands are disinvesting, taking the opposite approach could significantly enhance your company's standing and visibility.



Positive Response to Media Investment

70% of ads that invest in media experience a direct positive response in visibility. That shows the importance of allocating resources to advertising channels. This investment increases the likelihood of consumers seeing and engaging with the advertisement, leading to improved visibility and brand awareness.

Impact on Visibility

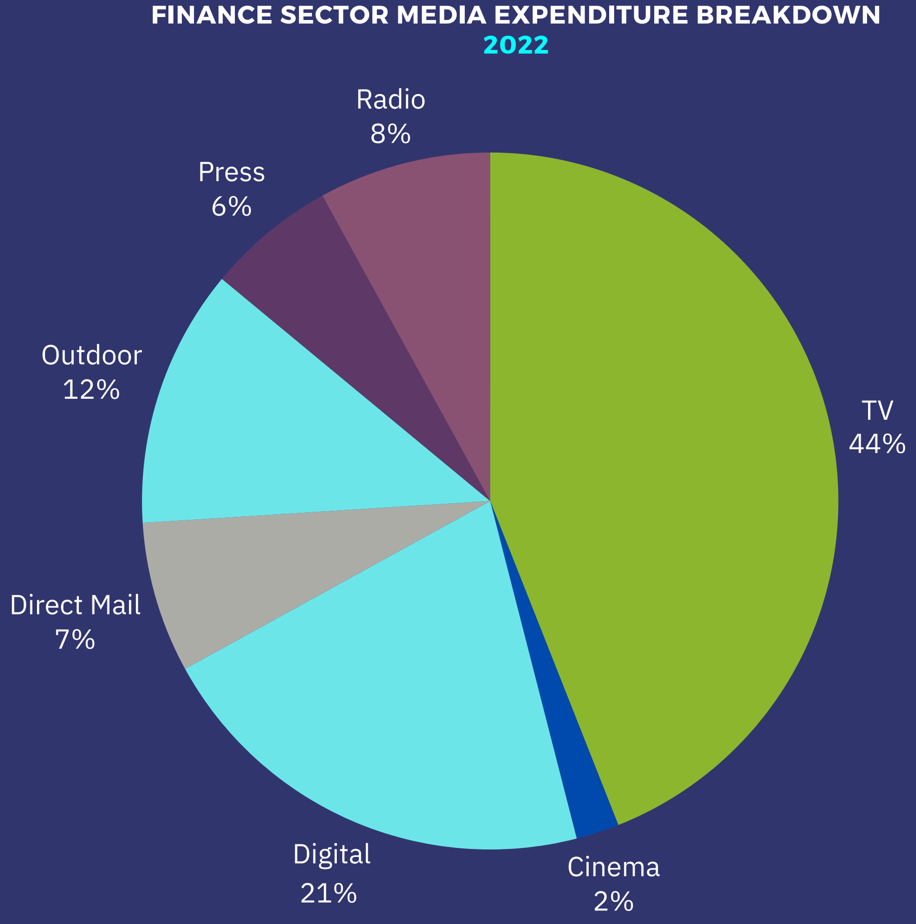
80% of ads experiencing a decline in visits are those that disinvest in media. This re-enforces our belief that reducing or cutting advertising spend can have negative effects on visibility and consumer traffic. When ads decrease their media investment, they are effectively reducing their presence in the marketplace and limiting opportunities for consumers to encounter their brand or message.

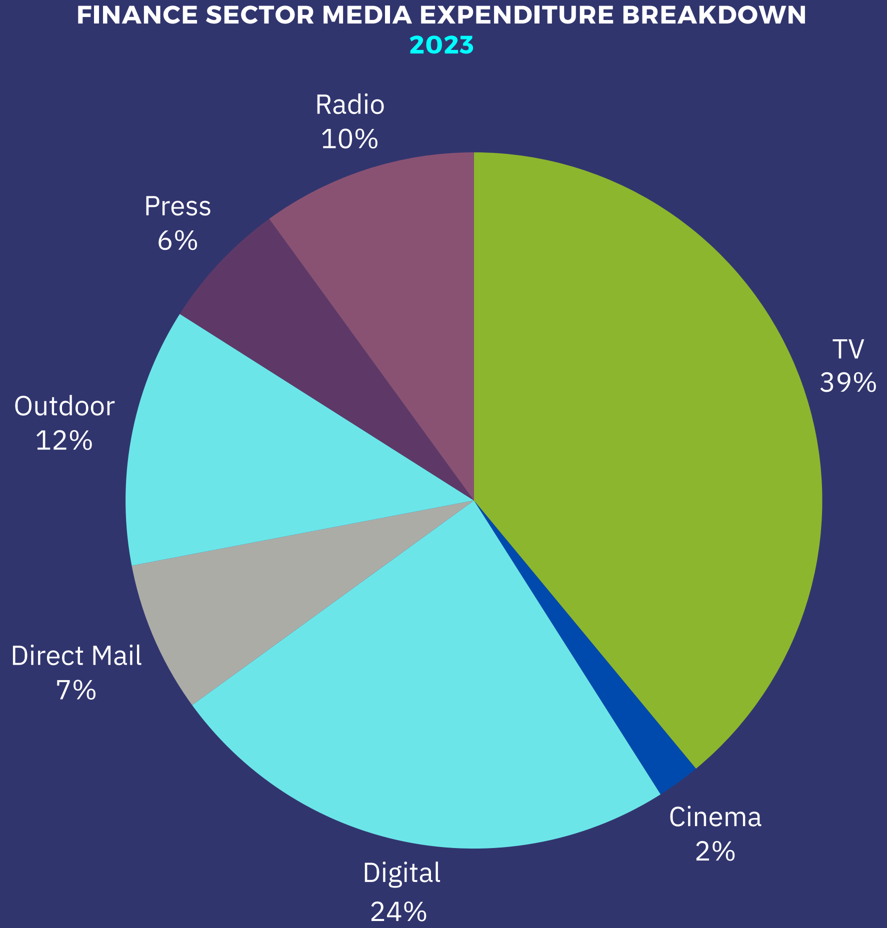
2 Finance Media Spends

- Radio and Digital Show Slight Increase in 2023
- 20 Second Spot Length May Not be Enough
- Finance Sector Ad Spend: Daytime and Pre-Peak TV Take the Lead
- Sky Dominates Finance Sector Investments, Whilst ITV Lags Behind

Brands Favour Increase in Radio & Digital as TV% on Total Media Investment Decreases 5%

In the UK, Linear TV remains among the most effective media channels for maximising reach and visibility within the consumer market. Therefore, reducing investment in TV advertising is resulting in a loss of visibility within the sector.

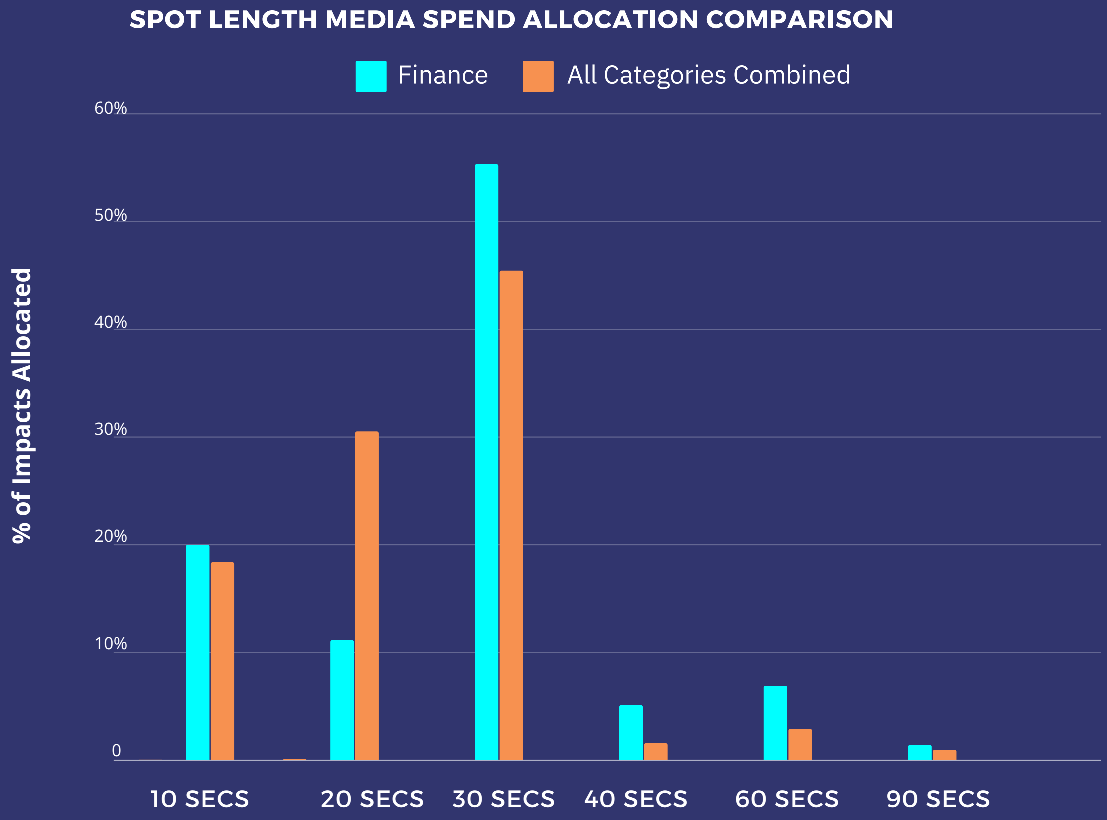




Source: Nielsen

20 Second Spot Length May Not be Enough Time to Convey Financial Value Proposition

Financial products and services often involve intricate details and require more explanation to convey their value proposition. However, the key is to find the right balance, as longer segments may not receive attention **due to a lack of focus.** Thirty-second ads allow Finance brands to deliver their message succinctly and capture viewers' attention before it wanes. Longer ads risk losing the audience's interest and may be less effective in conveying key messaging within a limited timeframe.



Source: DEN

41 Million

impacts allocated by the Finance Sector in 2023

13%

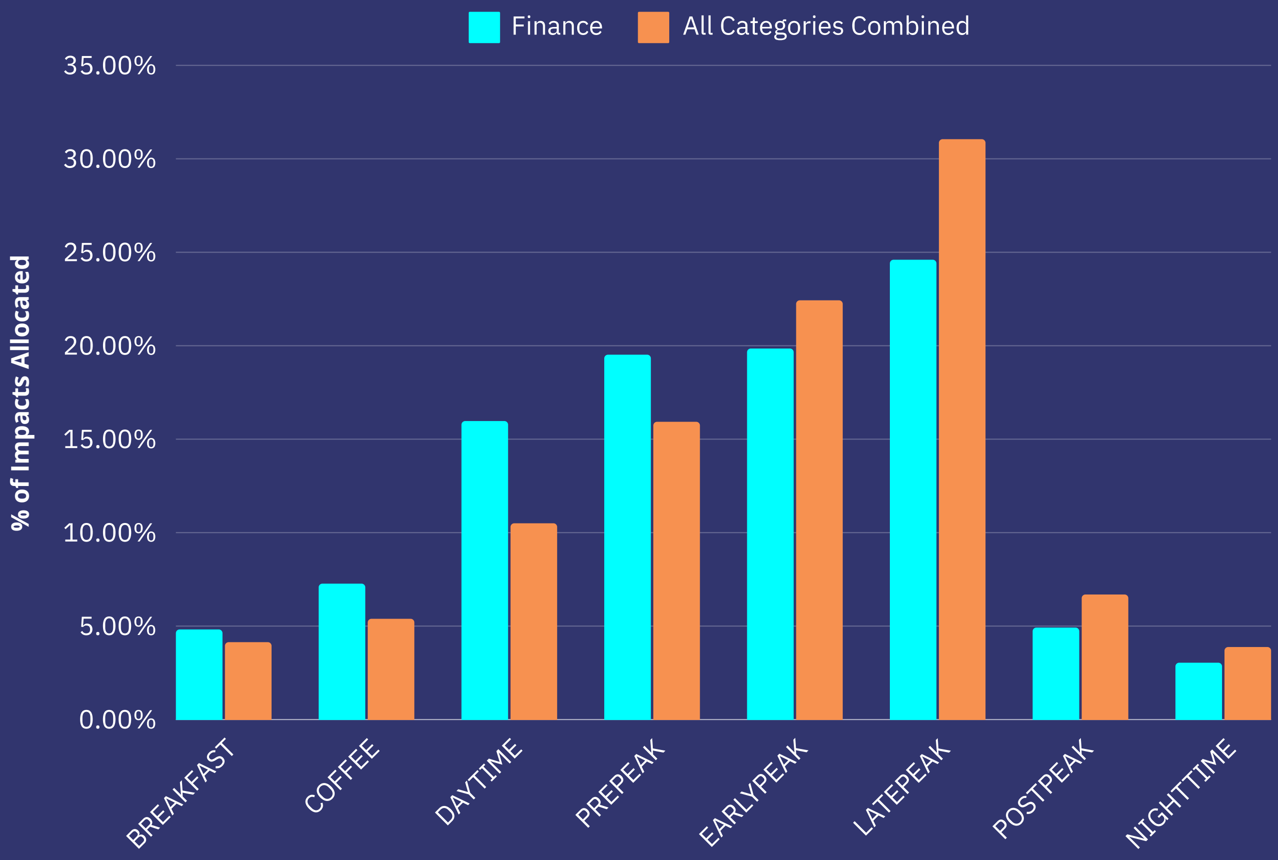
of Impacts allocated to spot lengths greater than 30 seconds (40,60,90 Sec.)

55%

of Impacts allocated to spot lengths of 30 seconds.

Finance Sector Ad Spend: Daytime and Pre-Peak TV Take the Lead

Through more frequent placements and broader reach, daytime and pre-peak slots are significantly more cost-effective for financial brands. Certain demographics, such as retirees or stay-at-home professionals, may be more accessible during daytime hours. These groups often have the time and presence of mind to engage with financial content and respond to DRTV ads, making these time slots particularly effective.



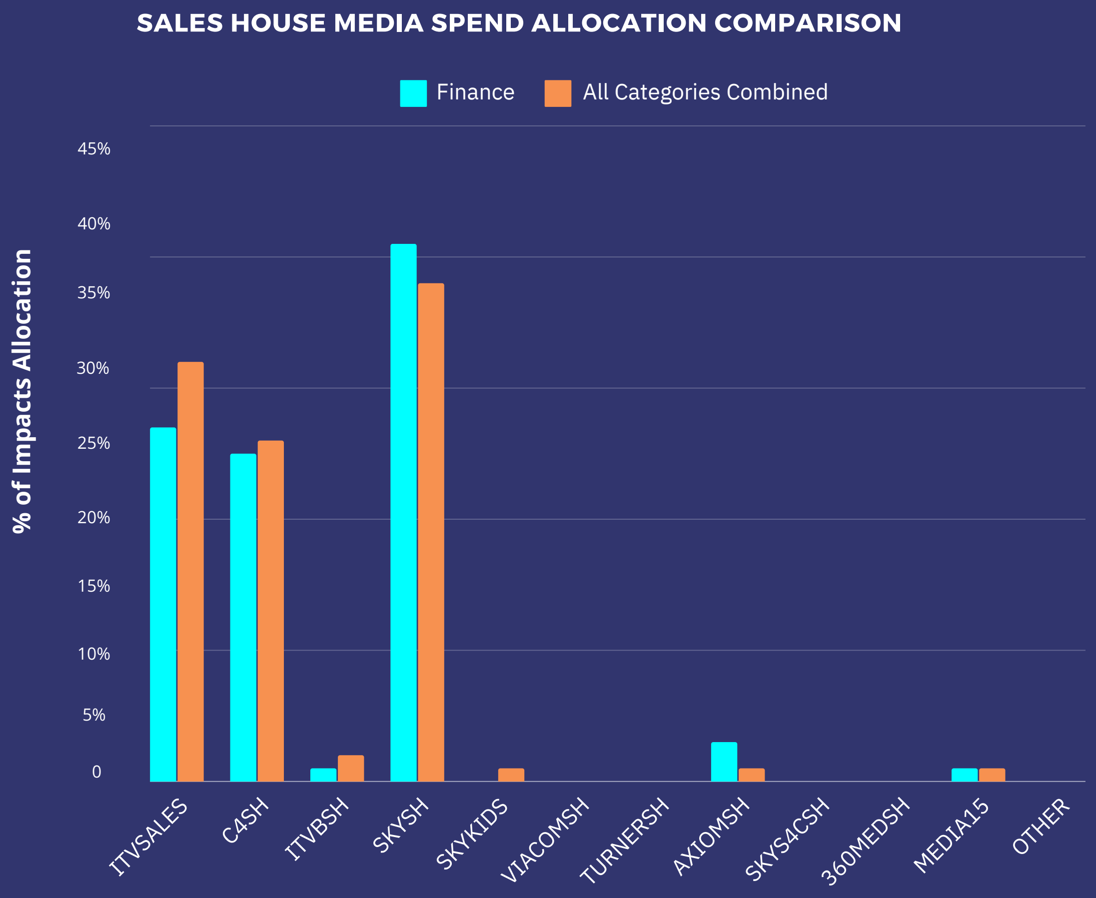
Source: DEN

Daytime and pre-peak slots are generally less expensive than prime-time slots. This cost efficiency allows financial brands to run more frequent ads, increasing the chances of reaching their target audience multiple times throughout the day, which can help recall and response rates.

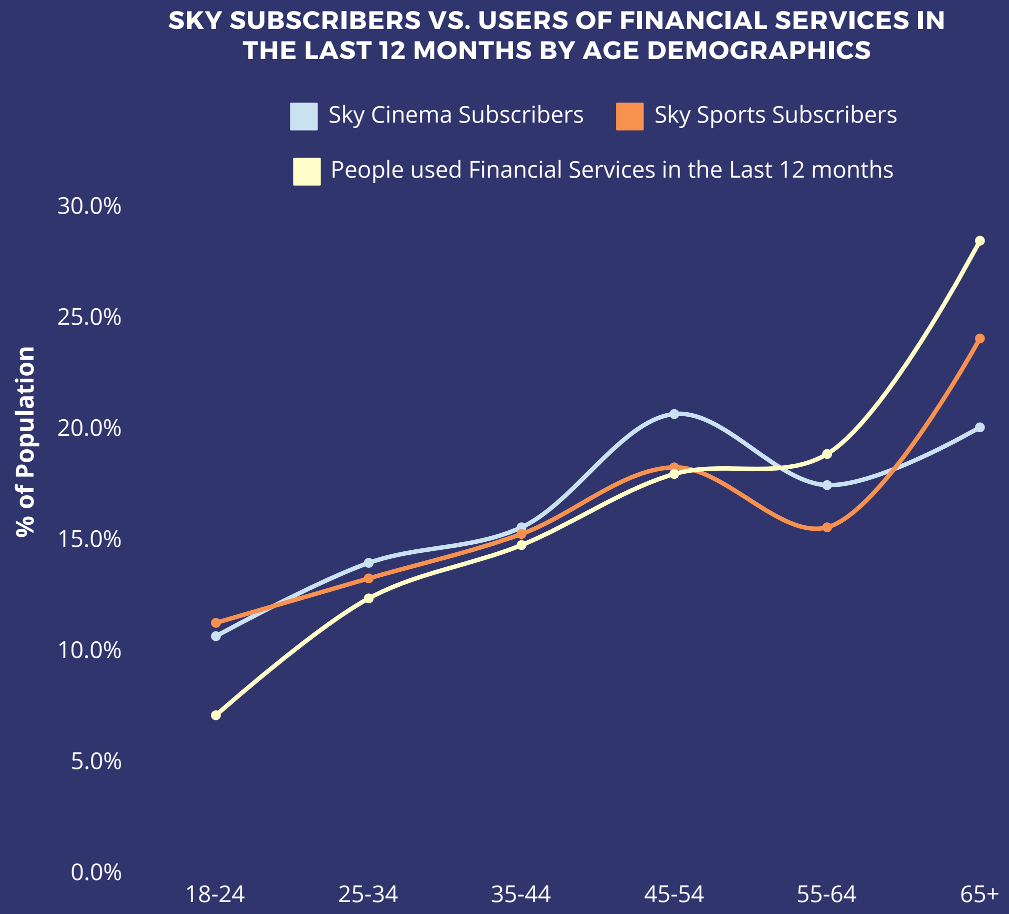
Prime time slots are saturated with advertisements from various sectors, leading to high competition for viewer attention. In contrast, daytime and pre-peak slots face less competition, allowing financial ads to stand out more and achieve higher visibility and impact.

Sky Dominates Finance Sector Investments, Whilst ITV Lags Behind

This trend could be due to Sky's targeted advertising capabilities and broad reach, which are highly attractive to the finance sector aiming for specific demographics. In fact, the segment of people who used financial services in the last 12 months matches well with Sky's subscribers, particularly those over 45 years old.



Source: DEN



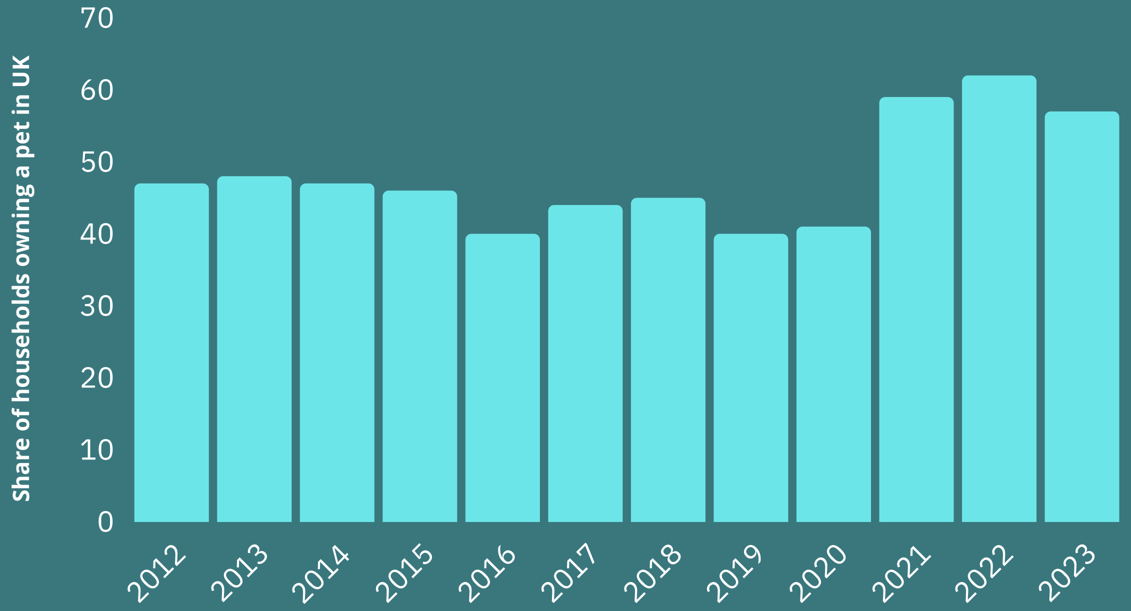
3 Pet Insurance

- Stable Trends From 2012 - 2018, But Surged to 62% in 2022
- TV Advertising Boosts Web Traffic
- TV Ad Spending: Balancing Costs and Web Traffic
- Part-Time and Unemployed Individuals Drive 50% of Target Audience
- More Than and Pet Plan prioritise Prime-Time TV Advertising
- Animal Friends Insurance and Manypet Opt for Daytime TV

UK Household Pet Ownership:
Stable Trends From 2012 - 2018, But Surged to 62% in 2022

This was likely due to the **COVID-19 pandemic and increased time spent at home**. As the population in the UK continues to grow rapidly, there is a corresponding increase in demand for pet goods and services. This presents a significant opportunity to reach a **larger consumer base through a well-executed advertising campaign.**

PET OWNERSHIP IN THE UNITED KINGDOM (UK) 2012-2024
SHARE OF HOUSEHOLDS OWNING A PET IN THE UNITED KINGDOM (UK) FROM 2012 TO 2024*



The pet population in the UK has seen a significant expansion, mirrored by a proportional rise in consumer expenditure on pet food and related products and services. In 2020, spending in this sector surged to nearly eight billion, marking a substantial leap from a mere 2.9 billion recorded in 2005. Veterinary and pet services accounted for almost four billion of this expenditure in 2020.

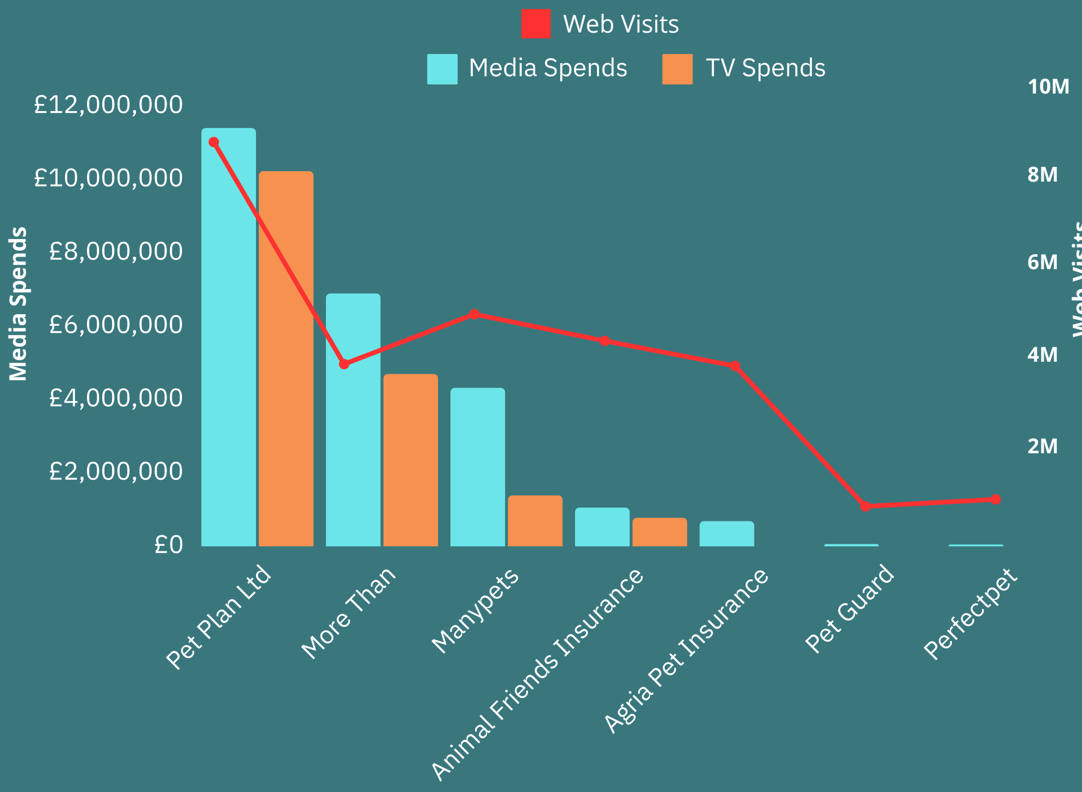
A strategic media campaign can propel brands into the spotlight and capture a larger share of the market. By leveraging targeted advertising and engaging content, brands can improve their visibility, build trust with consumers, and boost their market share in the growing pet industry.

Source: TGI

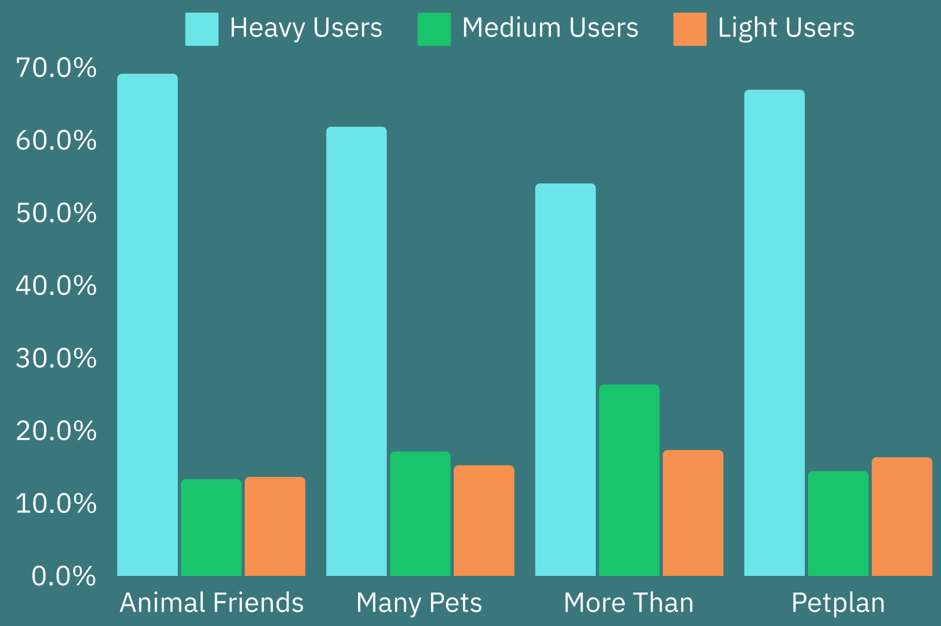
Unveiling the Correlation: TV Advertising Boosts Web Traffic

The data reveals a clear correlation between brands that invest more in media activities and the subsequent increase in web visits. This relationship becomes even more evident when we consider the inclusion of TV spends in the analysis. Customers of the four brands that invest significantly in TV advertising are also heavy users of television. TV advertising is a powerful strategy to **increase brand awareness and drive more visits to their digital platforms.**

EXPLORING CORRELATIONS BETWEEN MEDIA INVESTMENTS, TV INVESTMENTS AND WEB VISITS



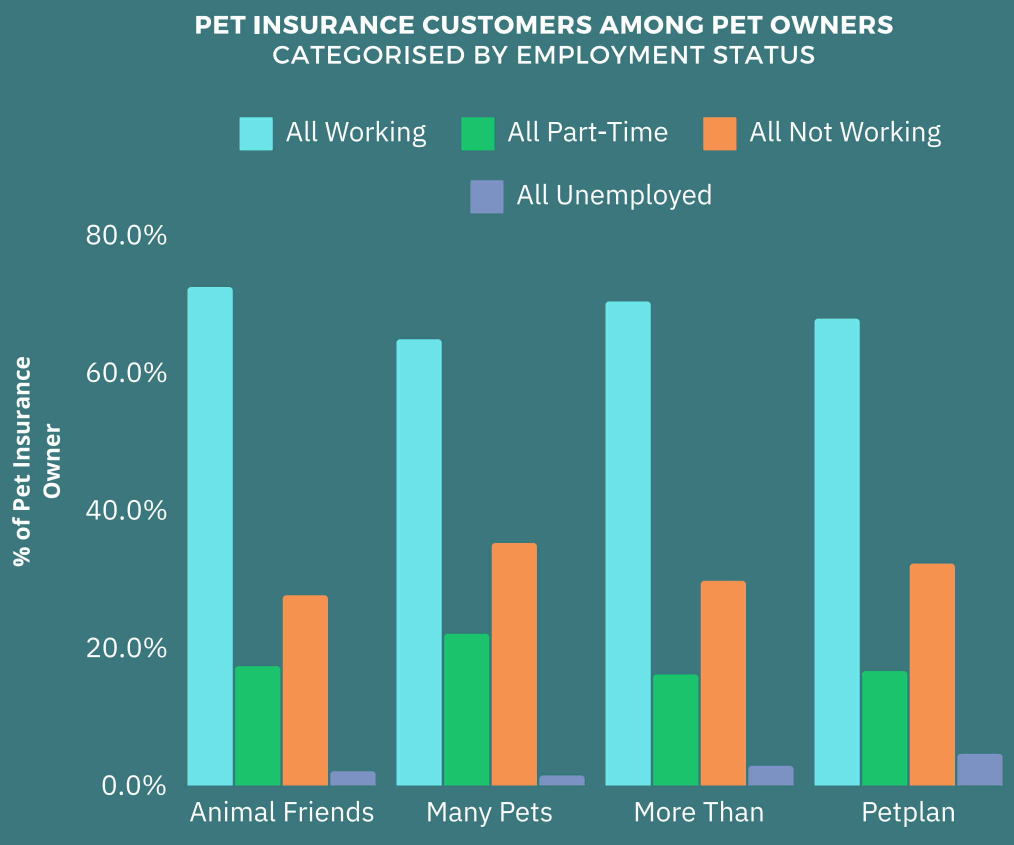
TV VIEWING FREQUENCY AMONG PET INSURANCE OWNERS



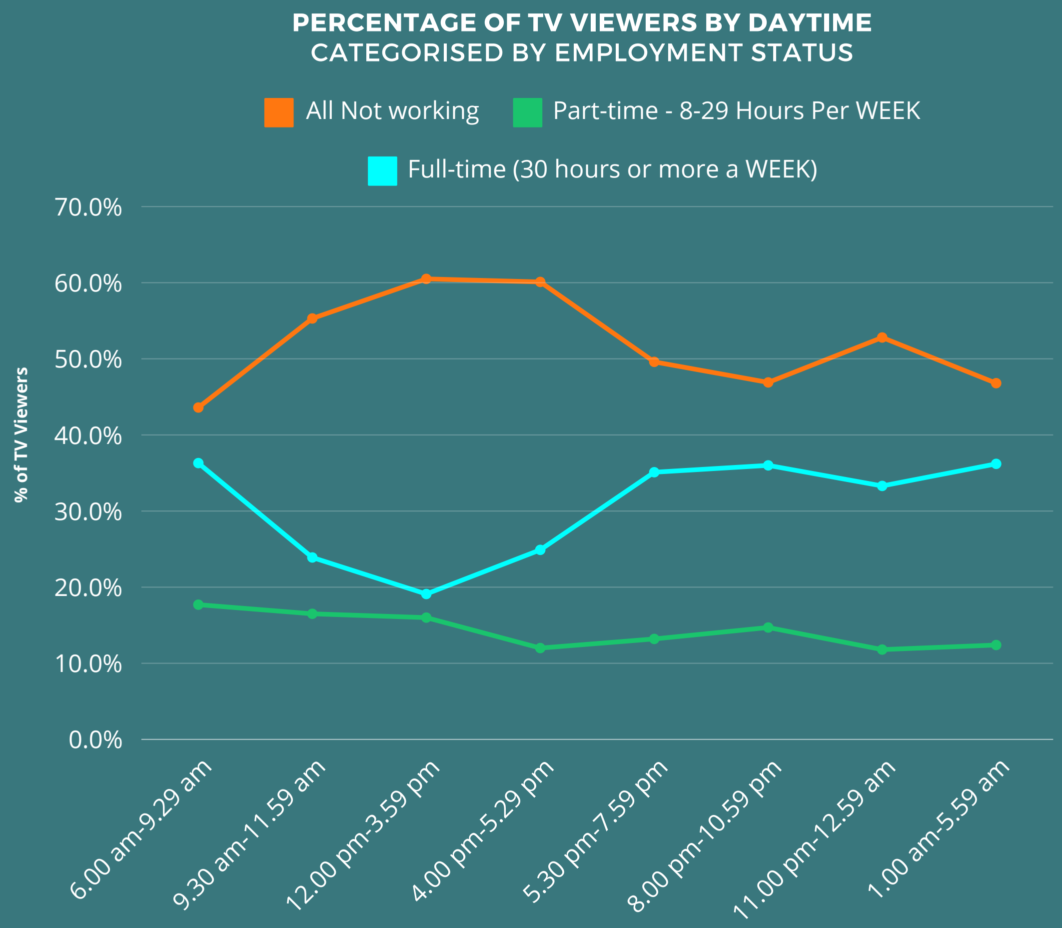
Source: Nielsen, Similarweb, TGI

Untapped Potential: Part-Time and Unemployed Individuals Drive 50% of Target Audience

It's imperative to consider the preferences of that 50% in terms of TV viewing habits when crafting our media plan because they represent a big customer base for all 4 the brands. Crafting an effective media plan, means identifying and understanding the target audience thoroughly. Rather than solely focusing on achieving a broad reach, we prioritise the quality of the audience we aim to engage with.

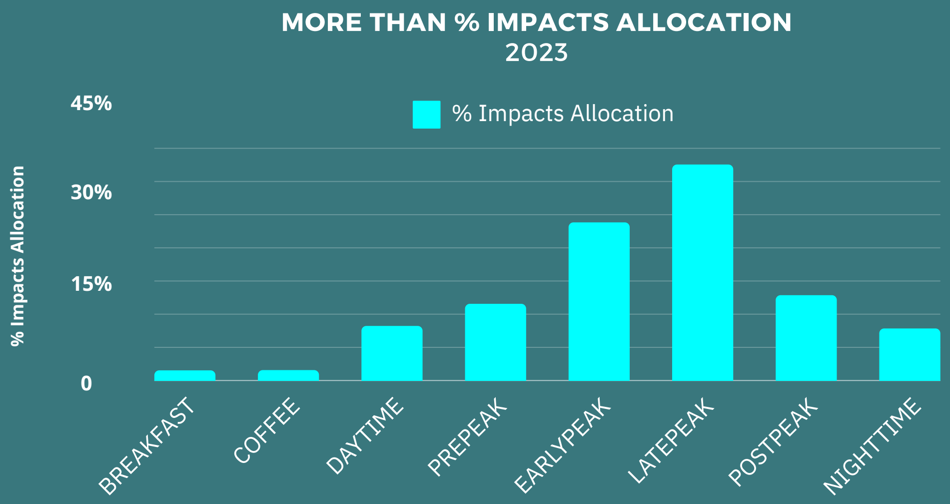


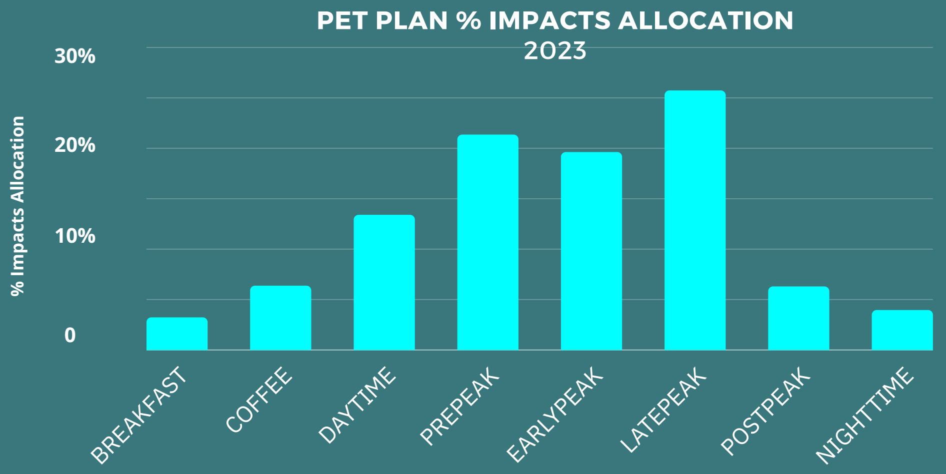
Source: TGI



More Than and Pet Plan prioritise Prime-Time TV Advertising

Prime time TV may attract a sizable audience, but it's essential to consider the audience's quality. For brands like More Than and Pet Plan, overlooking daytime TV viewers, such as housewives or retirees, **could mean missed opportunities**.



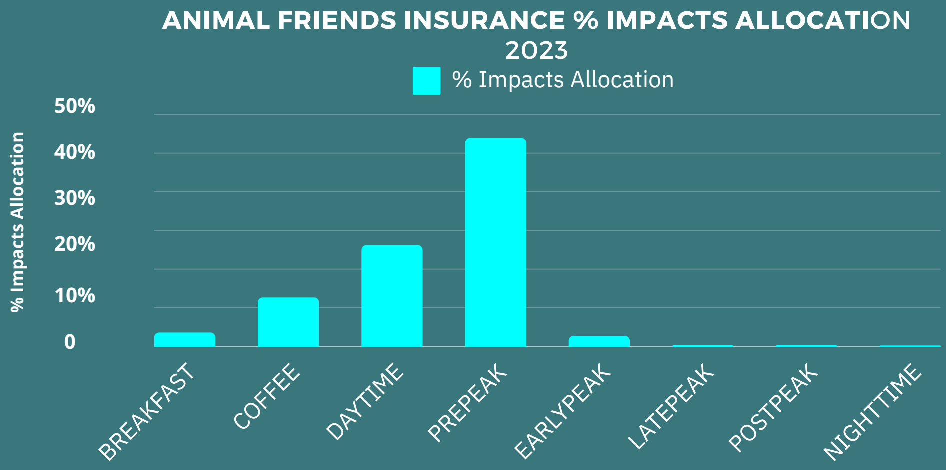


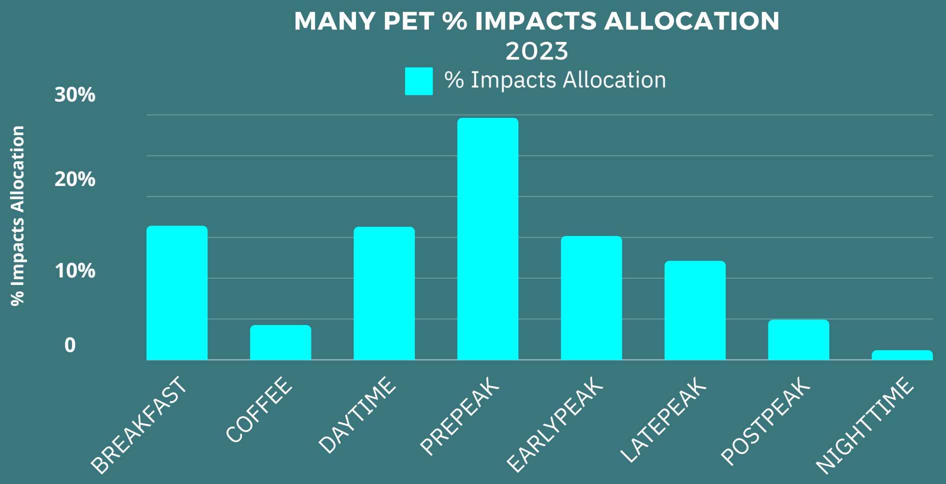
Source: Nielsen/Similarweb

- Prime time TV typically refers to the evening hours when television viewership is at its peak. This **strategy aims to reach a broader audience during periods of high viewership.**
- However, while prime time TV advertising can indeed attract a large audience, it's essential to consider the quality of that audience. In the case of More Than and Pet Plan, the audience they may be missing out on is the daytime hours audience, such as housewives or retirees.
- These daytime viewers represent a valuable demographic for pet insurance brands, as they may have more time to engage with advertisements and make purchasing decisions.

Animal Friends Insurance and Manypet Opt for
Daytime TV Advertising Over Prime Time

By focusing their advertising on daytime TV channels, they effectively engage with pet owners during key moments, **driving higher quality website visits and conversions**. That means reduced competition compared to prime TV slots, allowing their message to stand out more prominently.





Source: Nielsen/Similarweb

- While prime time TV advertising offers broader audience reach, these brands recognise the importance of focusing on the quality of audience engagement rather than the sheer quantity.

- By strategically allocating resources towards daytime TV channels, Animal Friends Insurance and Manypet effectively engage with their target audience **during key moments of TV viewership.** This approach allows them to connect with pet owners when they are actively watching TV, potentially during daytime hours when housewives or retired individuals are more likely to be tuning in.

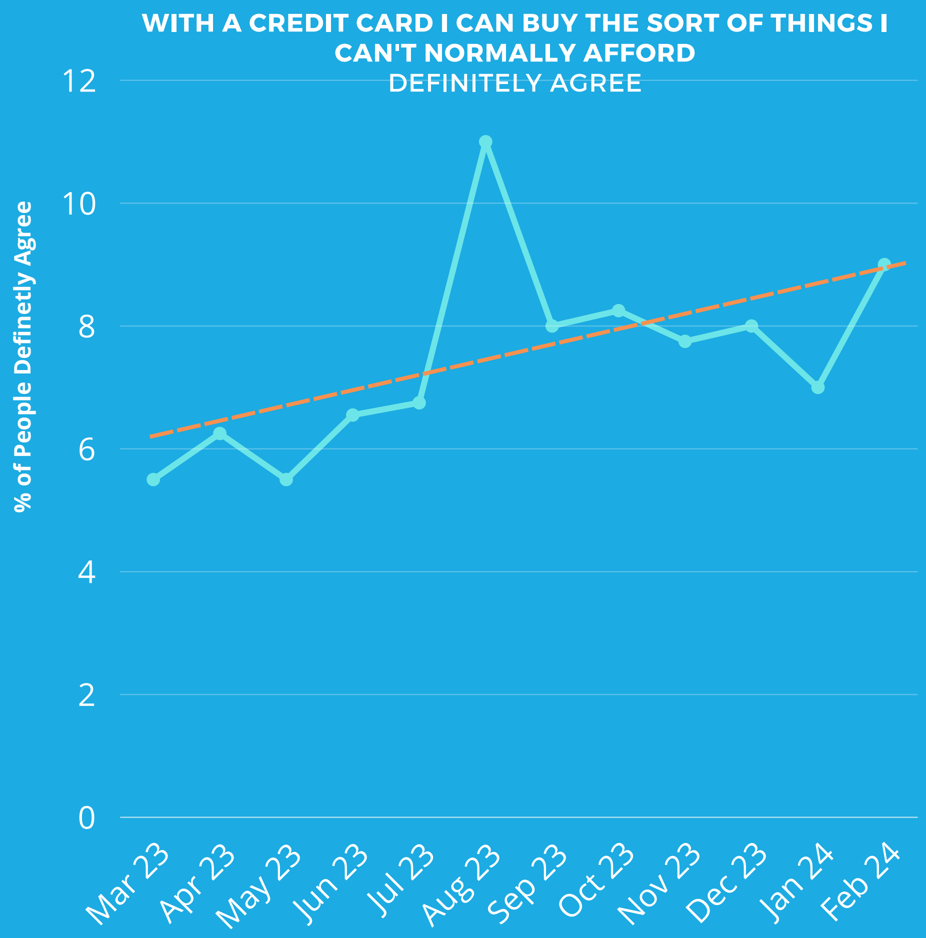
- Prime time TV slots are highly competitive and expensive, with many advertisers vying for airtime. In contrast, daytime TV slots may have lower competition, allowing brands to stand out more effectively and capture viewers' attention without the clutter of numerous competing ads.

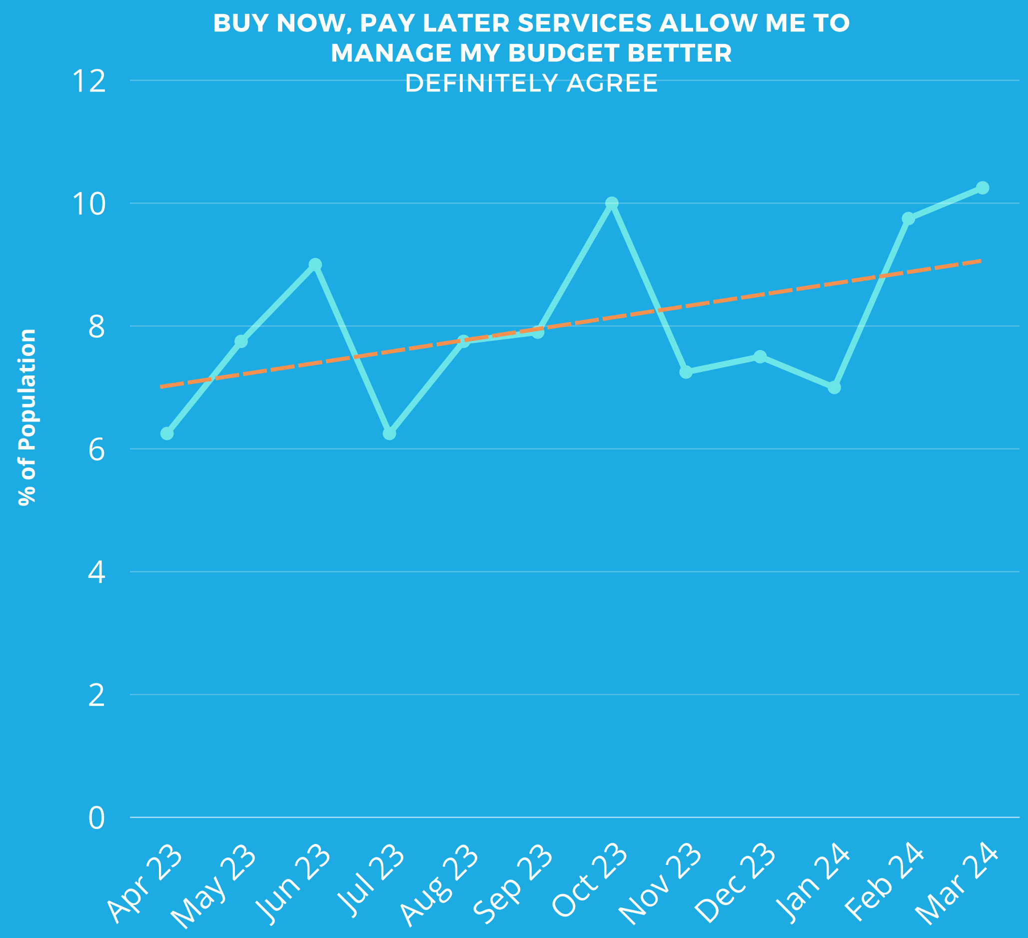
4 Credit Cards

- Transactions Surge Amid Cost of Living Crisis
- Brand Awareness and Purchase Intent in Focus
- Credit Card Brands Adapt to Cost-of-Living Crisis
- UK Credit Card Sector Questions Radio Advertising's Strategic Value

Credit Card Transactions Surge Amid Cost of Living Crisis

In times of economic stress, credit cards become vital tools for consumers to defer some of their living costs and daily expenses. This shift in consumer behaviour highlights the necessity for accessible credit solutions that can provide immediate relief while offering manageable terms and benefits.

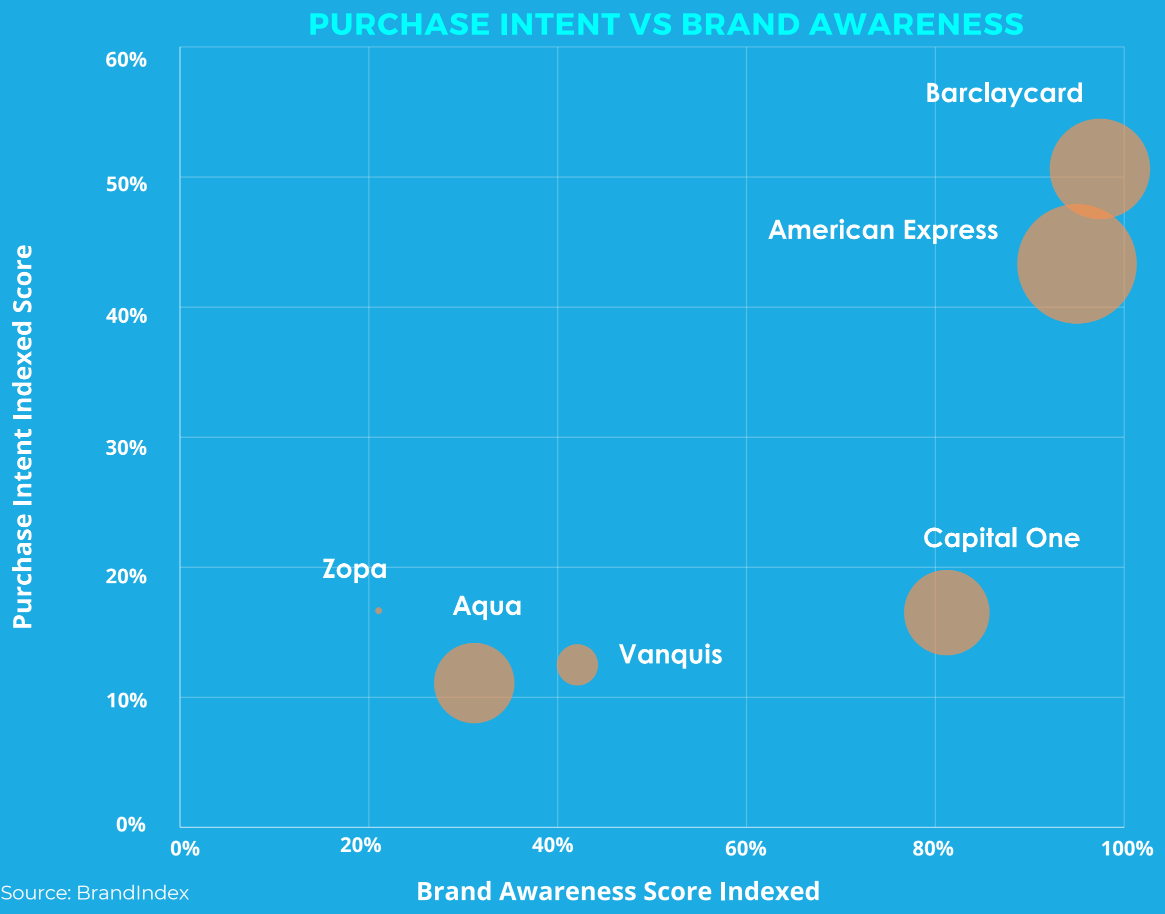




Source: TGI

UK TV Campaigns: Brand Awareness and Purchase Intent in Focus

This bubble chart illustrates the performance of major players investing in TV campaigns in the UK, in terms of Brand Awareness and Purchase Intent. These two key indicators represent the upper and lower parts of the marketing funnel. Smaller brands are struggling in both areas. However, this could be an opportune moment for these brands to present themselves to an audience seeking financial services to support them through the cost-of-living crisis. The chart shows how major brands investing in TV campaigns are performing in terms of these two metrics. Successful brands likely have strong presence in both **Brand Awareness and Purchase Intent.**



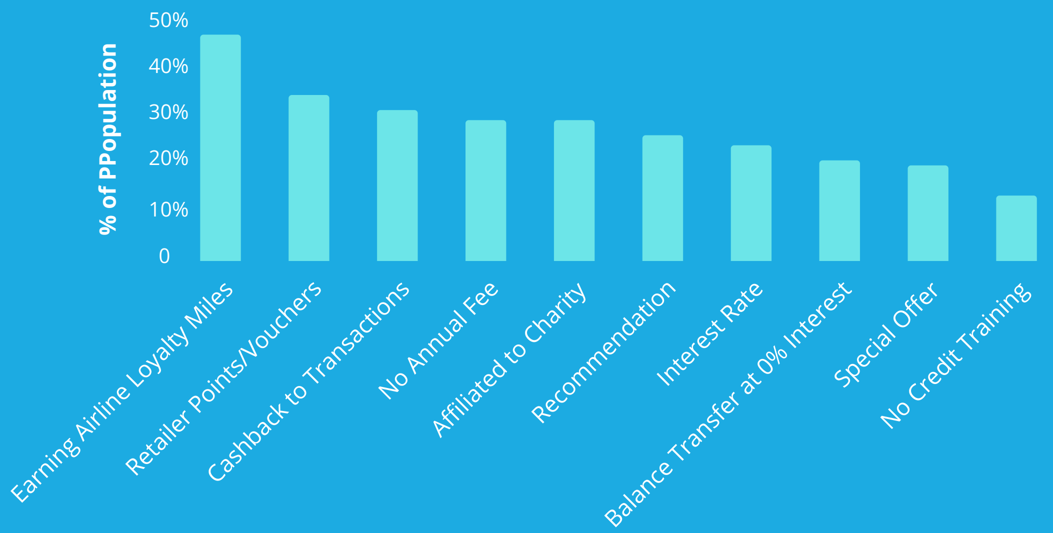
Source: BrandIndex

- **Smaller brands** are having difficulty in both raising awareness and driving purchase intent. Despite this, the current economic situation presents an opportunity for these brands to differentiate themselves and appeal to a financially constrained audience seeking supportive financial services.
- **Opportunity:** Given the cost-of-living crisis, consumers may be more open to exploring new financial services that offer better value or support. This is a strategic moment for smaller brands to increase their investment in awareness campaigns and conversion strategies to capture this market.
- **Strategic Recommendations:**
- *Increase Awareness*
- *Engage and Educate*
- *Targeted Offers*
- *Leverage Current Trends*

Credit Card Brands Adapt to Cost-of-Living Crisis, Offering Tailored Solutions for Different Social Grades

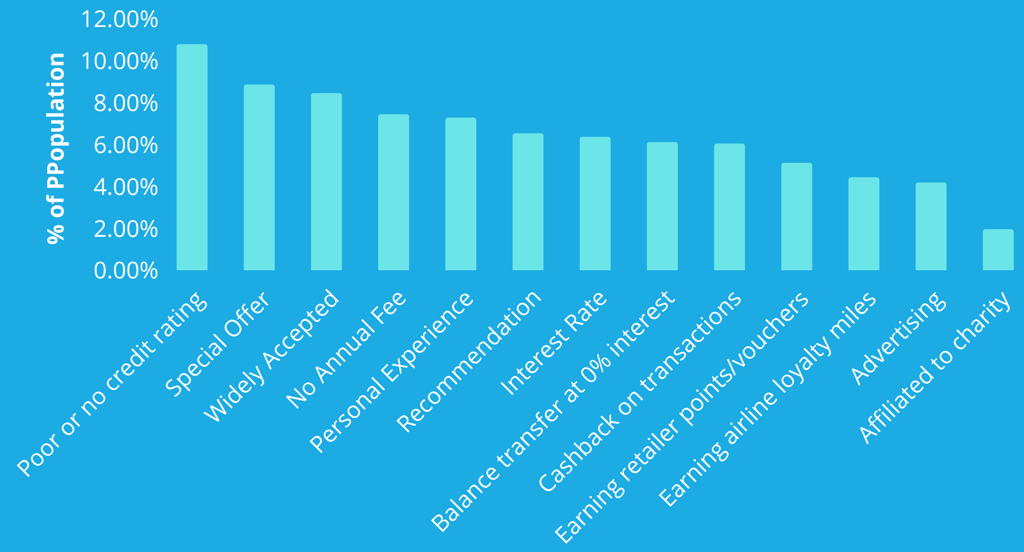
Brands like Zopa, Aqua, Vanquis, and Capital One cater to those with less financial stability, providing tools to build credit and manage finances. In contrast, American Express and Barclaycard offer premium services that align with the needs of higher-income individuals. **Understanding these differences and targeting each segment with appropriate products and messaging is crucial** for credit card companies aiming to serve the diverse financial needs of the UK population.

CRITERIA OF CHOICE CREDIT CARD
UK SOCIAL SEGMENT : A AND B



Individuals in this group are likely to prioritise premium credit card services. They seek benefits like high credit limits, extensive rewards programs, travel perks, and superior customer service. For them, credit cards from brands like American Express and Barclaycard offer the prestige and extensive benefits that align with their high-income lifestyle. These cards often come with higher annual fees but provide substantial rewards, including cashback, points for travel, and concierge services.

CRITERIA OF CHOICE CREDIT CARD
UK SOCIAL SEGMENT : D AND E



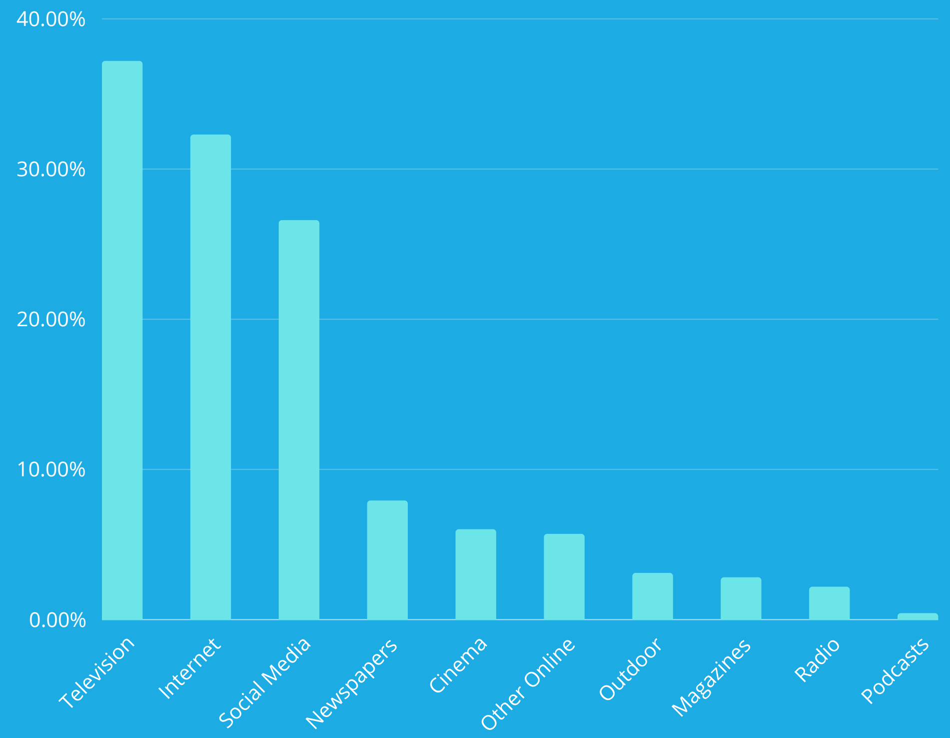
These groups face significant financial challenges and often have poor credit scores. They need credit cards that are accessible, with low barriers to entry and features that help manage financial difficulties. Cards from brands like Vanquis and Aqua (*known for catering to those with poor credit histories*) are ideal. These cards might have higher interest rates but provide the opportunity to build credit.

UK Credit Card Sector Questions Radio Advertising’s Strategic Value

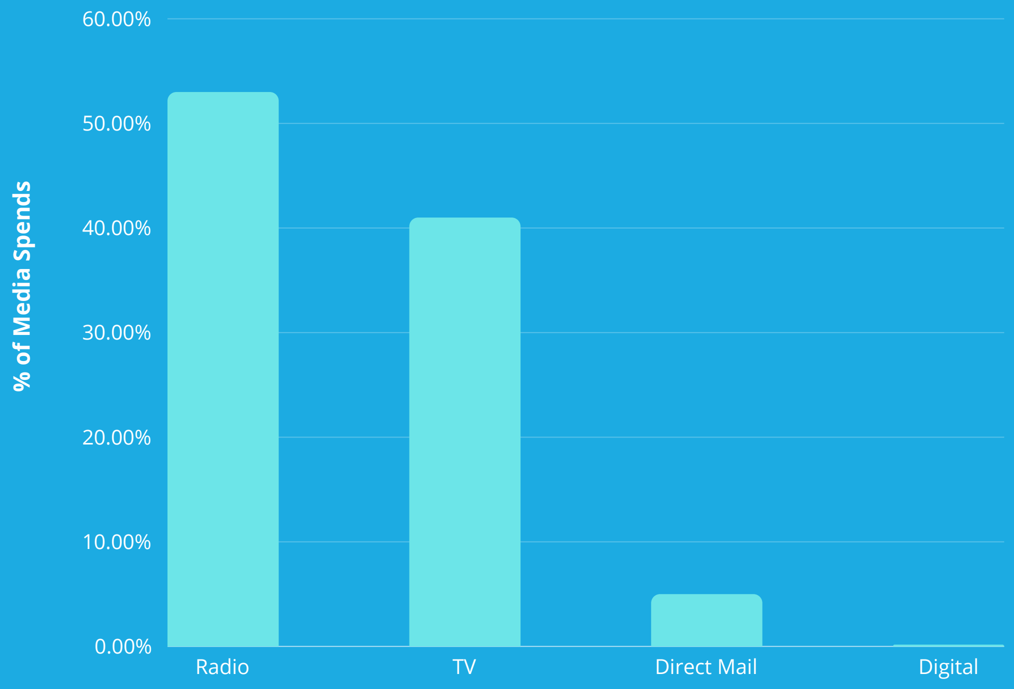
While radio advertising can be effective for certain industries and campaigns, in the credit card sector in the UK, investing most of the budget in radio advertising might not be the most strategic move, given consumers in the credit card sector pay **more attention to TV and digital advertisements.**

TV ads offer visual and auditory stimulation, capturing attention effectively. Digital channels, on the other hand, provide targeted and interactive experiences, allowing for more personalised messaging and engagement. **These mediums typically offer higher reach and engagement compared to radio.**

AQUA CREDIT CARD
WHAT TYPE OF ADVERT DO YOU PAY MUCH ATTENTION TO

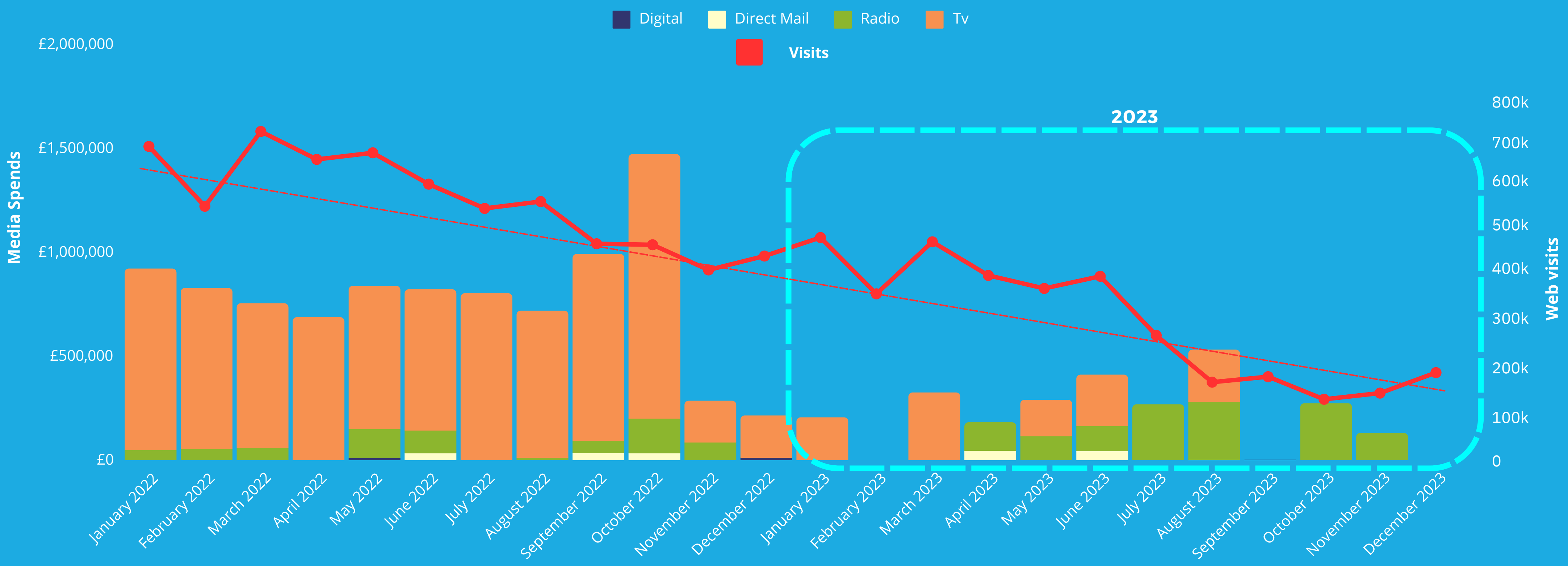


AQUA CREDIT CARD
INVESTMENTS MEDIA SPLIT



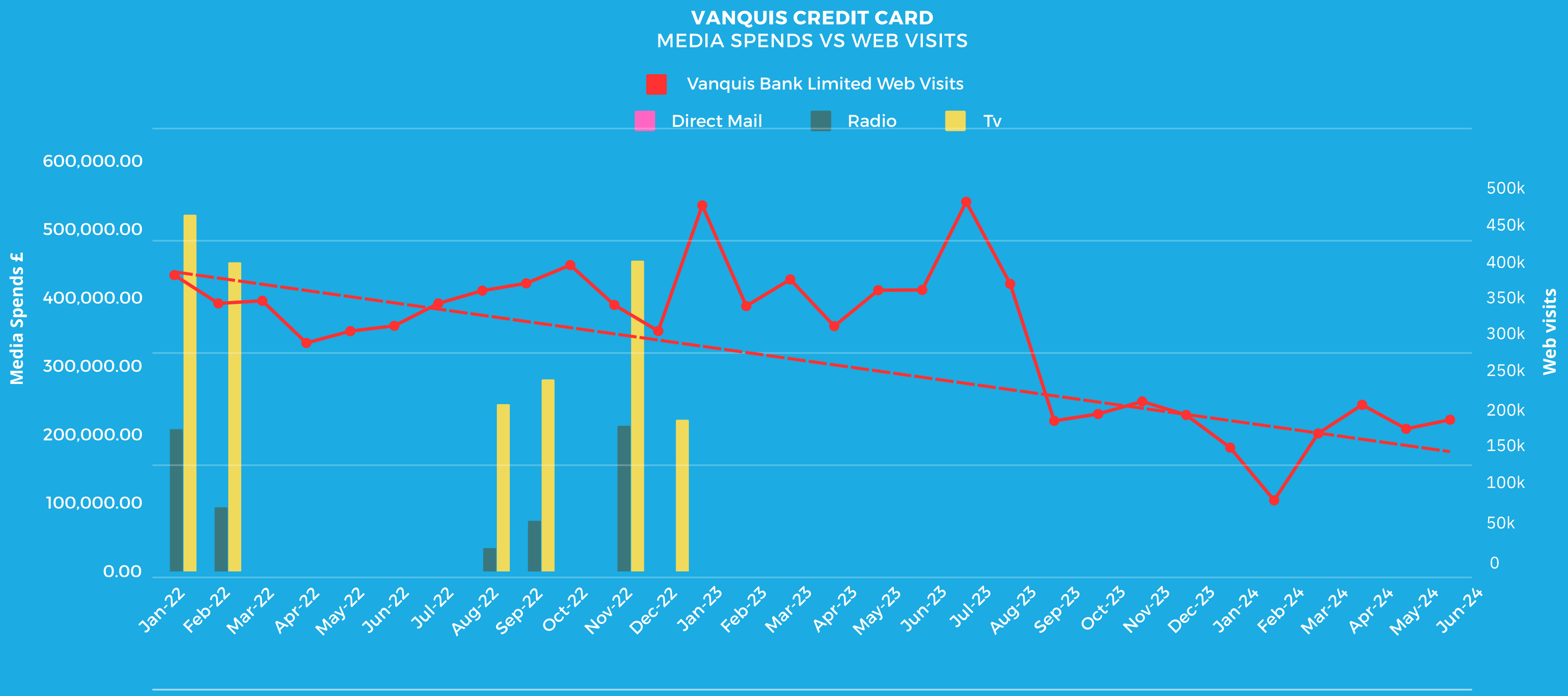
Aqua Card Adjusts Media Spending Strategy:
TV and Radio Budget Shifts Impact Web Visits

Starting from January 2023, the proportion of spending on TV and Radio media for Aqua Card has significantly changed. This shift in strategy **correlates with a 16% drop in web visits.** During a time when the cost-of-living crisis is pushing people to seek alternative ways to afford things, Aqua's visibility has decreased, leading to missed opportunities to outperform direct competitors.



Vanquis Credit Card Urged to Resume Media Campaigns Amid High Consumer Demand and Inflation Concerns

Vanquis credit card should reconsider its decision to halt media campaigns during this critical period of heightened consumer demand for financial services, essential for combating high inflation. A decline in web visit metrics and brand awareness can directly affect Vanquis' business performance. Reduced website traffic may lead to lower conversion rates and revenue generation. Similarly, diminished brand awareness can result in decreased market share and heightened competitiveness.

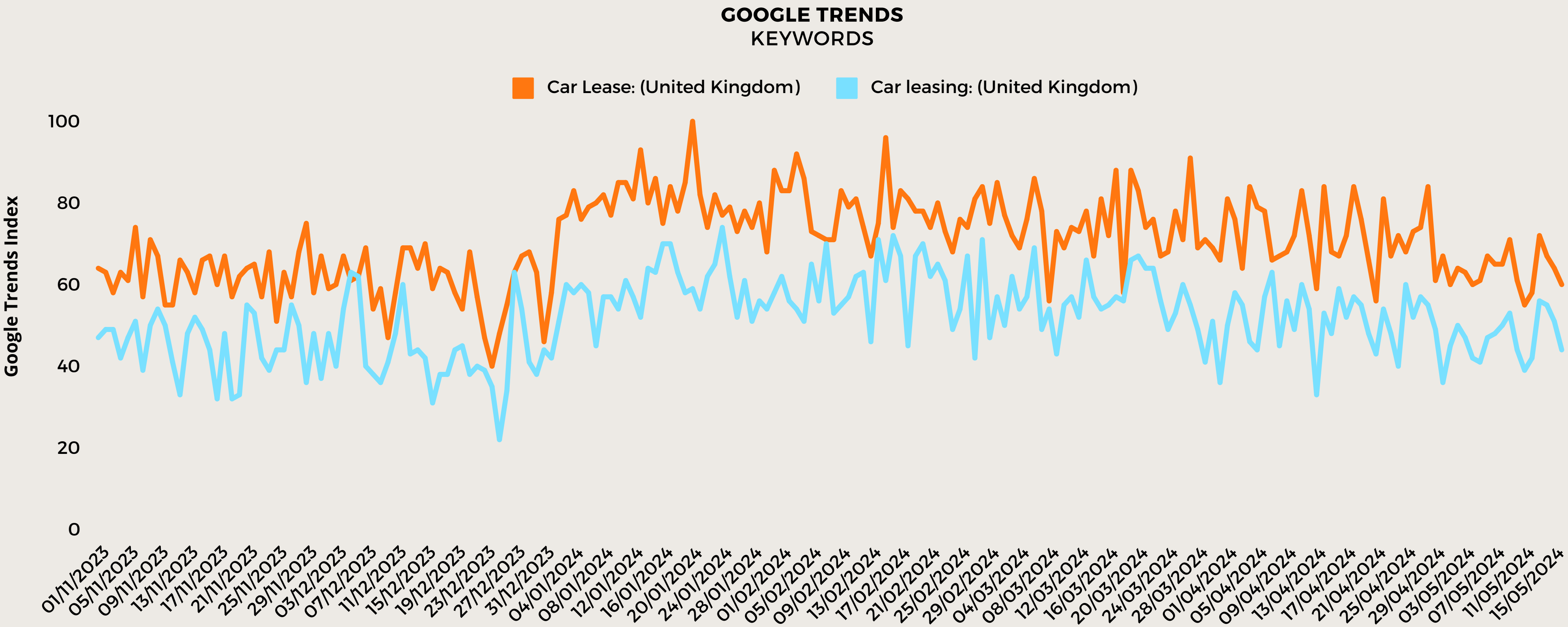


5 Car Rentals

- Opportunities for Media Campaigns in 2024
- Leaseloco Leads with Positive Trend in Car Leasing Market
- Zenauto’s Halt to TV Media Investment Causes Decline in Web Visits
- Zenauto’s TV Campaign Misses Key Audience

Contract Hire, Rental, and Leasing Sector Opportunities for Media Campaigns in 2024

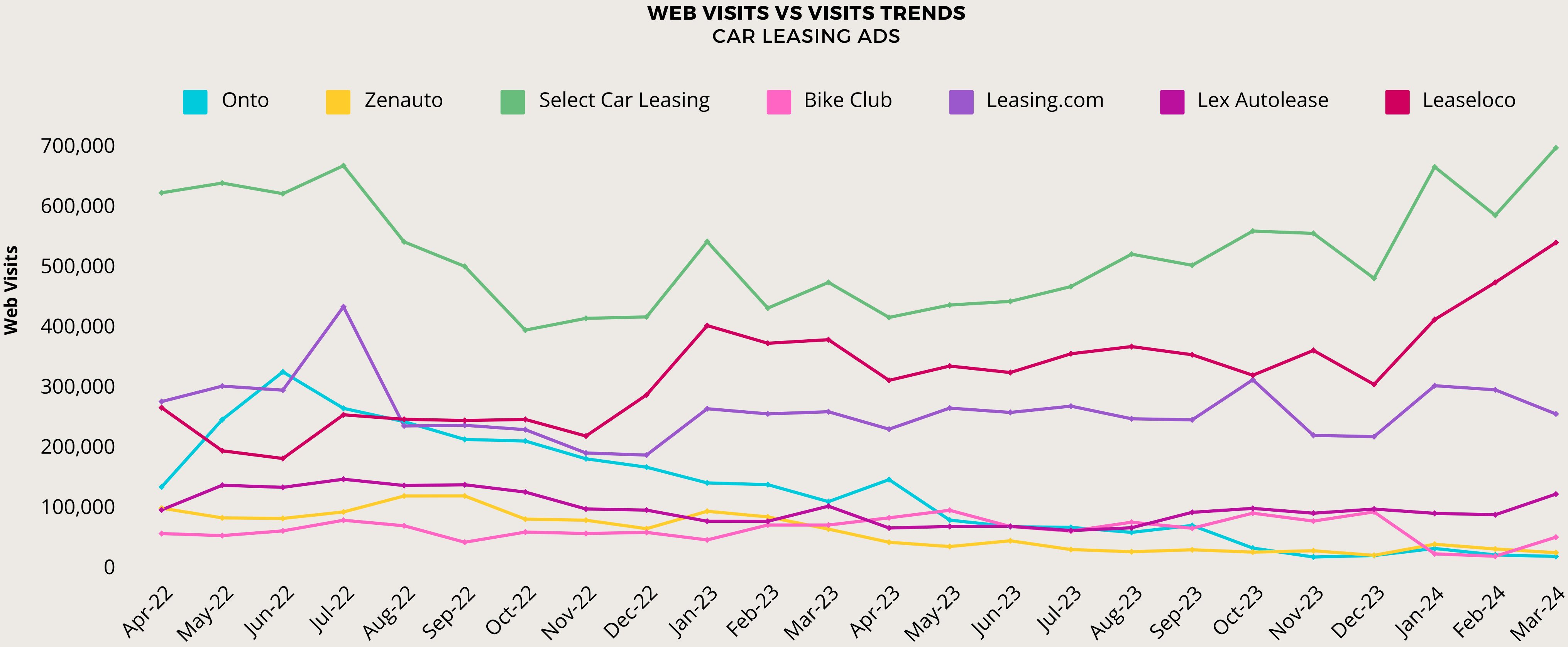
Another subsector experiencing renewed interest in 2024 is the Contract Hire, Rental, and Leasing Sector. Despite a reduction in media campaigns in 2023 compared to 2022, we believe this is an opportune moment to re-engage with targeted media efforts to restore visibility and awareness. For car leasing companies, this is a prime opportunity, as recent surveys indicate that **leasing is now the top preference for UK adults when considering a new car purchase**.



Source: Google Trends

Leaseloco Leads with Positive Trend in Car Leasing Market

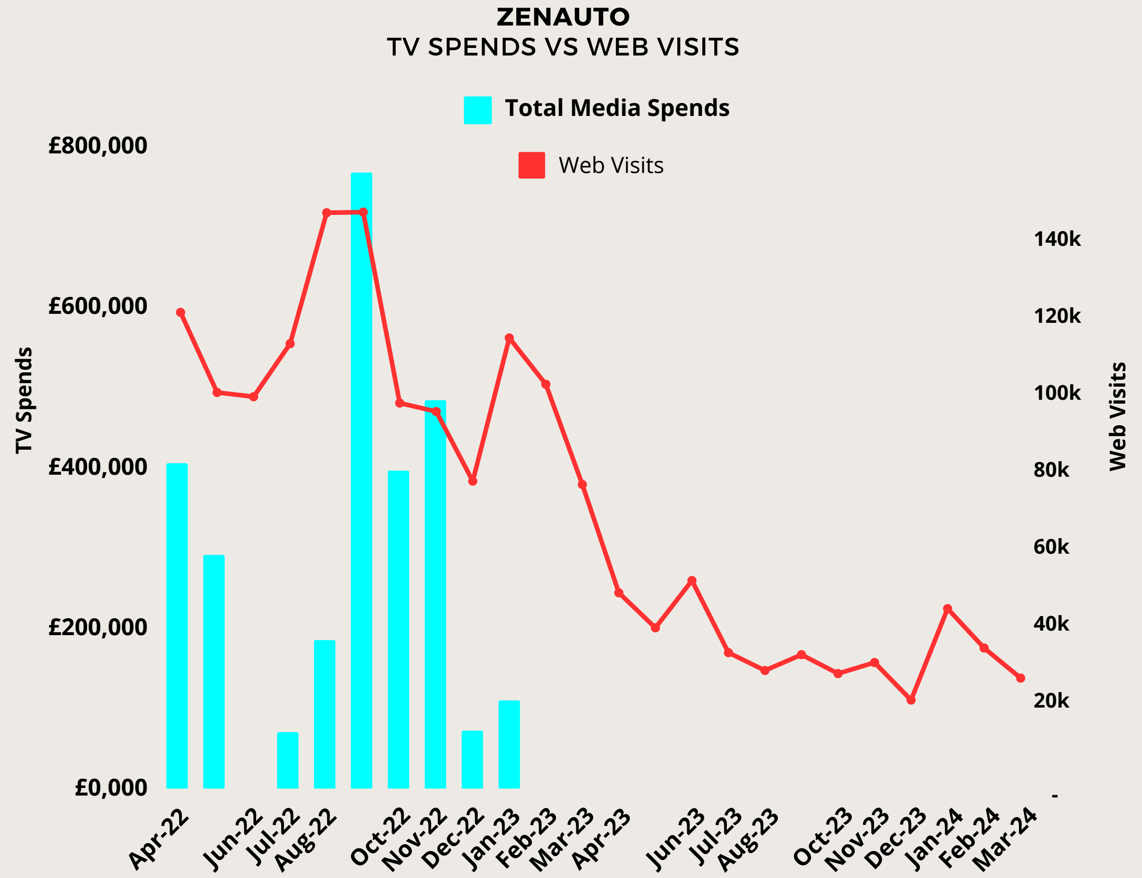
However, the increase in customer demand since the beginning of this year is driving up web visits. This presents a prime opportunity to **implement a targeted media plan to capture customer interest.** Given the current market dynamics, this proactive approach could position companies favourably against competitors and capitalise on the growing interest in car leasing.

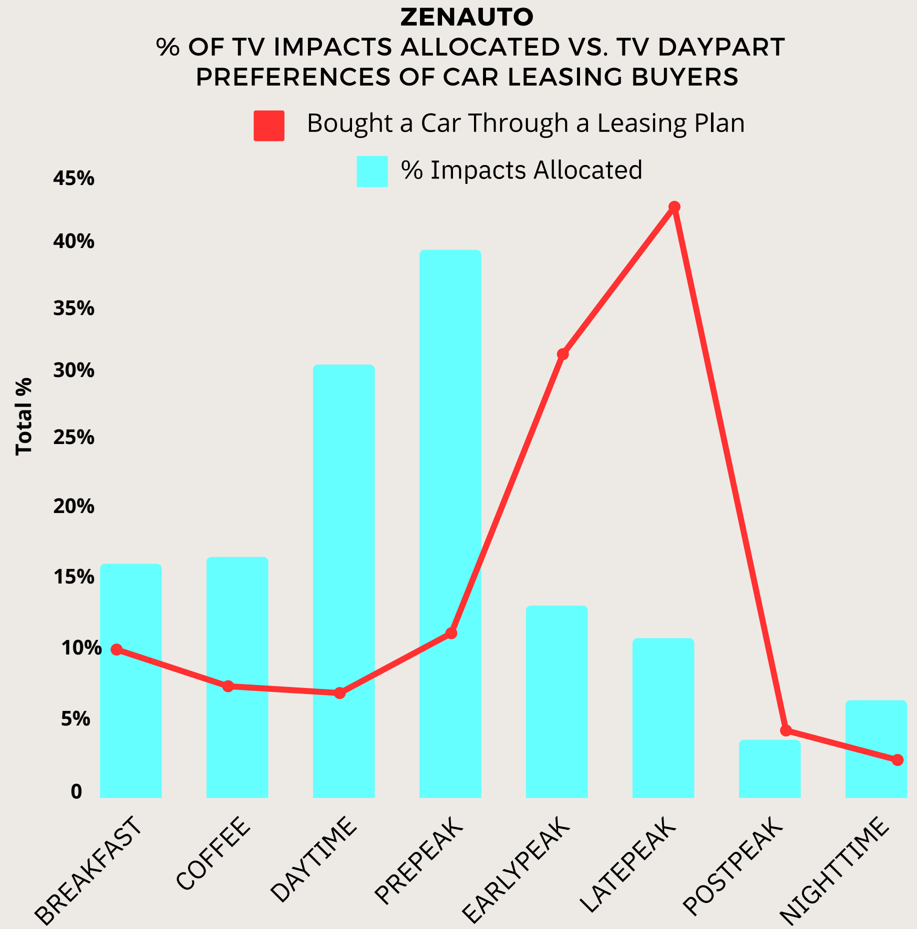


Source: Similarweb

Zenauto's Decision to Halt TV Media Investment Leads to Sharp Decline in Web Visits

Examining the previous chart indicating web visit trends across all competitors, we find Zenato last in the race for leading the car leasing sector. This poor performance can be attributed to a **TV plan that failed to reach the right target audience**. Specifically, there is a mismatch between the **viewing habits of potential car leasing customers and Zenauto's TV ad placements**. For example, the daypart analysis reveals that Zenauto's TV ads were not shown during the time slots when potential car leasing customers were **most likely to be watching.**

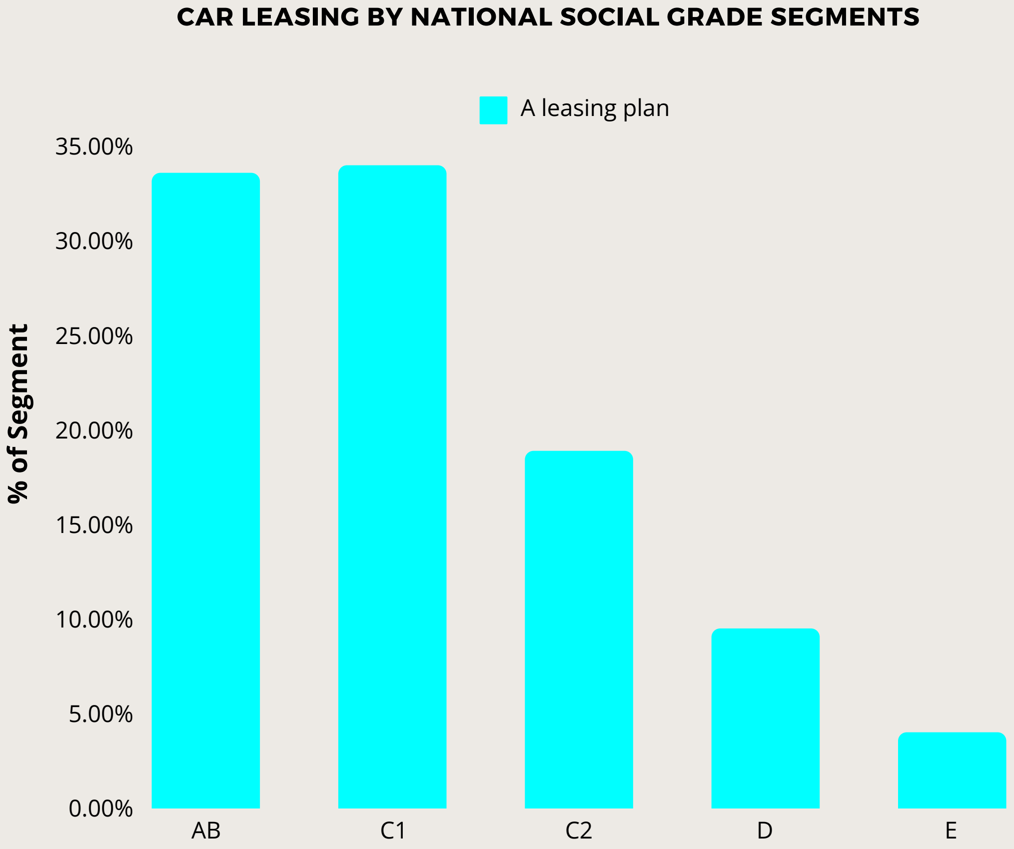




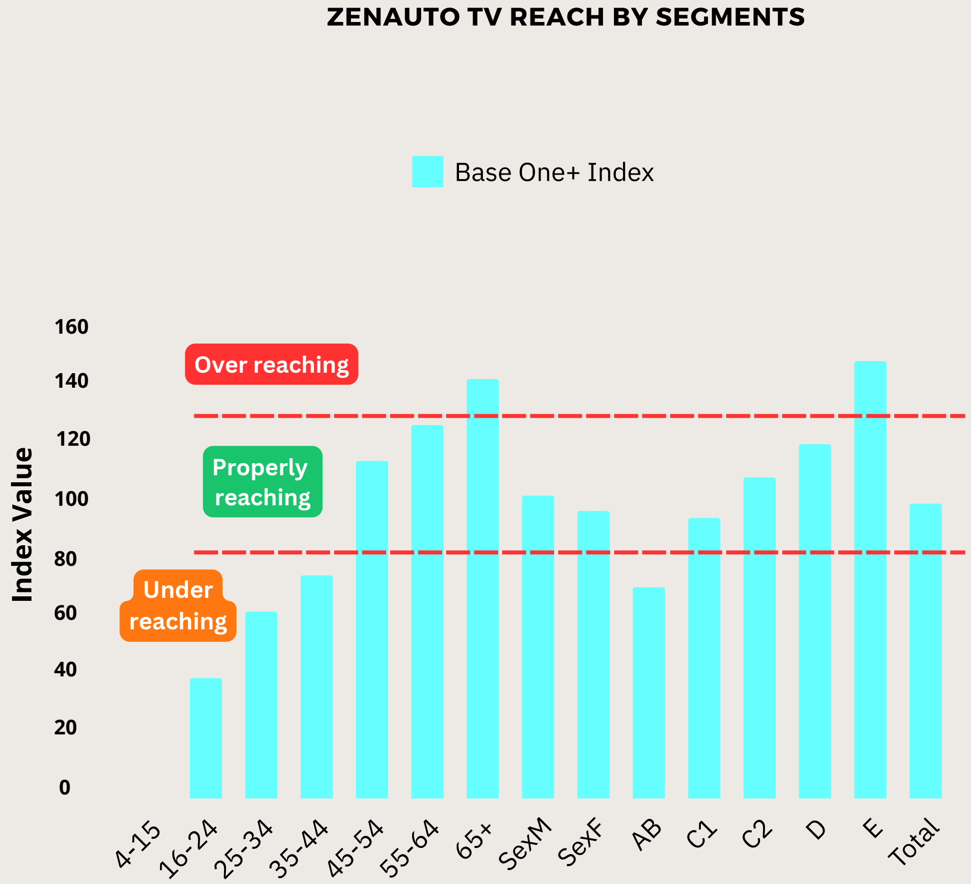
Source: DEN/TGI

Zenauto's TV Campaign Misses Key Audience: Social Segments AB Remain Untapped

Our studies also revealed that another important segment inclined to lease cars is the **35-44 age group, which Zenauto again failed to reach**. Segment E, accounting for only 4% of the population, was overreached, representing a waste of resources.



Source: DEN/TGI



6 Bike Rentals/Purchases

- Growing Consumer Interest in Bikes
- Optimal Timing for TV Campaign
- TV Campaign Targets Older Segments, Under-Reaches Younger Audience

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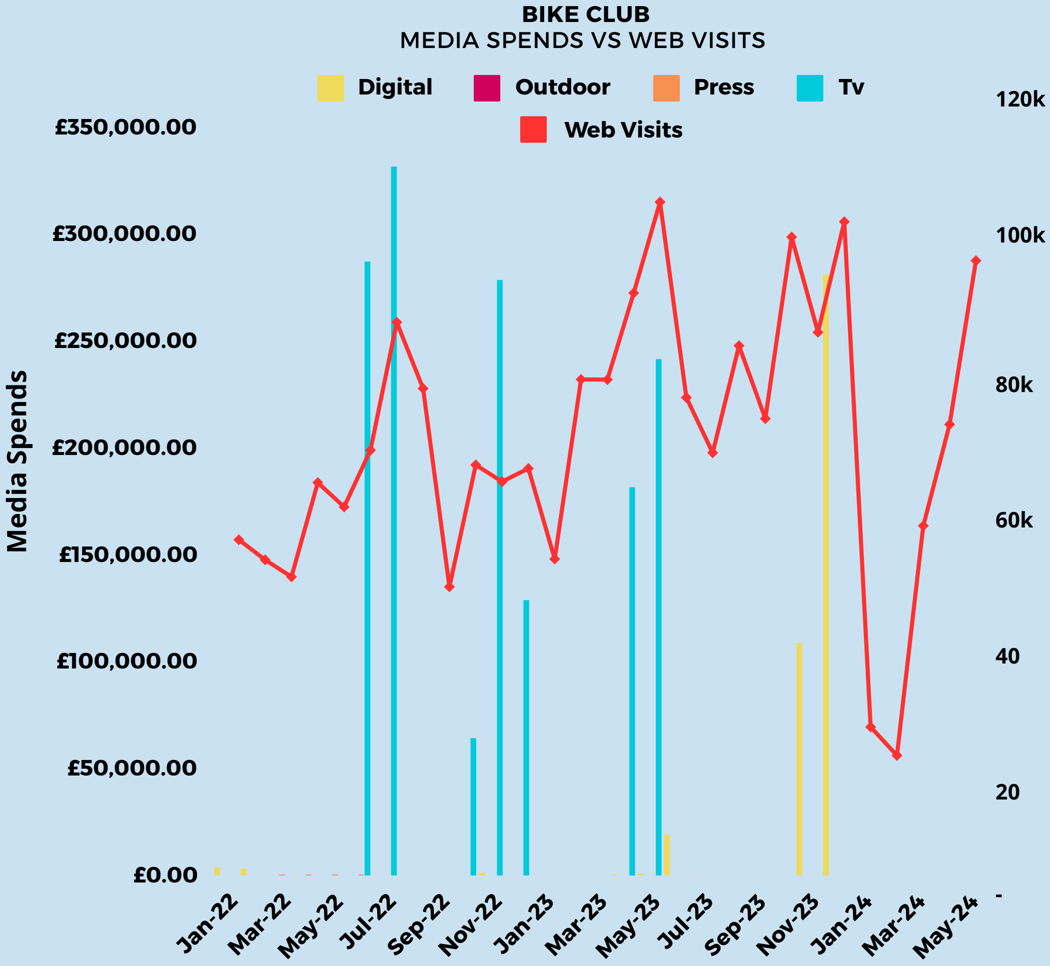
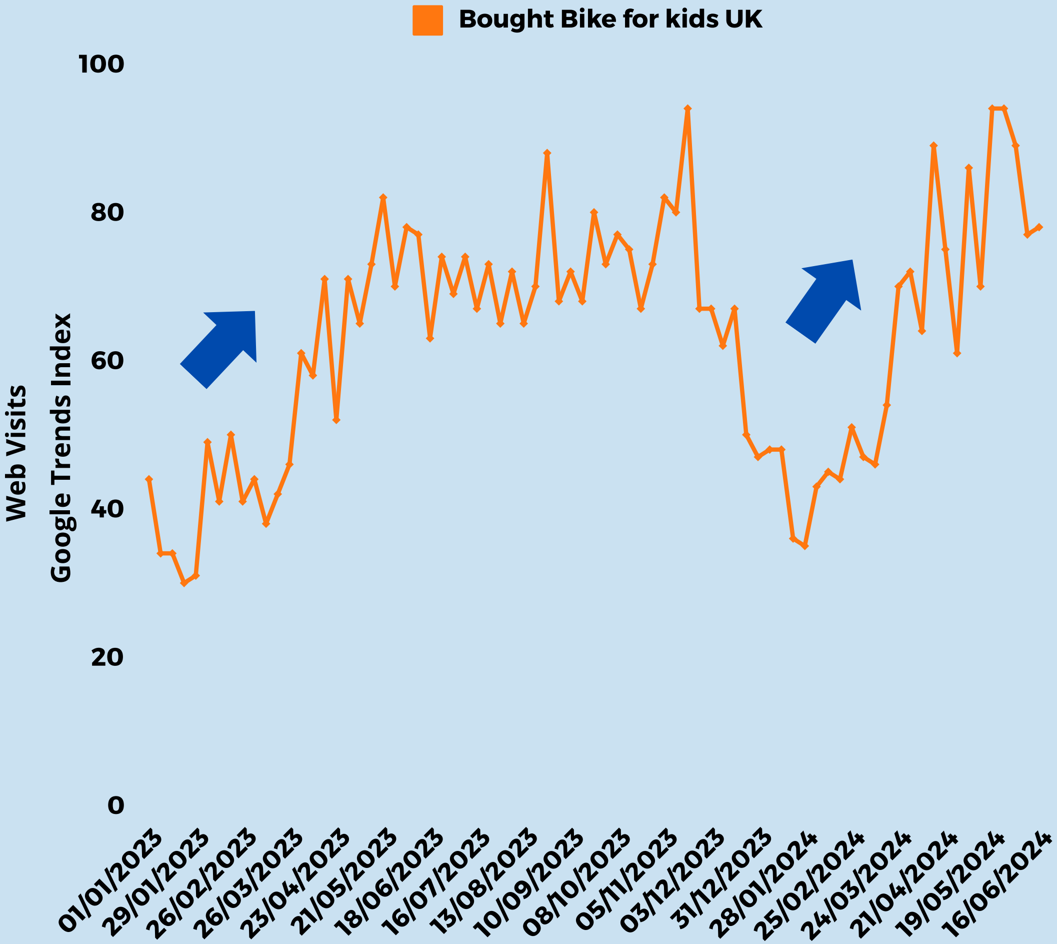
Bike Club Should Aim to Capture Consumer Demand Ahead of the Peak Season

Consumer interest in buying bikes starts growing from March, driven by the desire to engage in outdoor activities as the weather improves. The Christmas period is also a **significant time for bike purchases as gifts for children and teenagers**. Bike Club currently invests in media campaigns before Christmas and during June and July when consumer demand is at its peak. The late April to May TV campaign resulted in the highest web traffic, **highlighting a strong correlation between TV advertising and consumer engagement. This suggests that this period is optimal for launching their media strategy.**

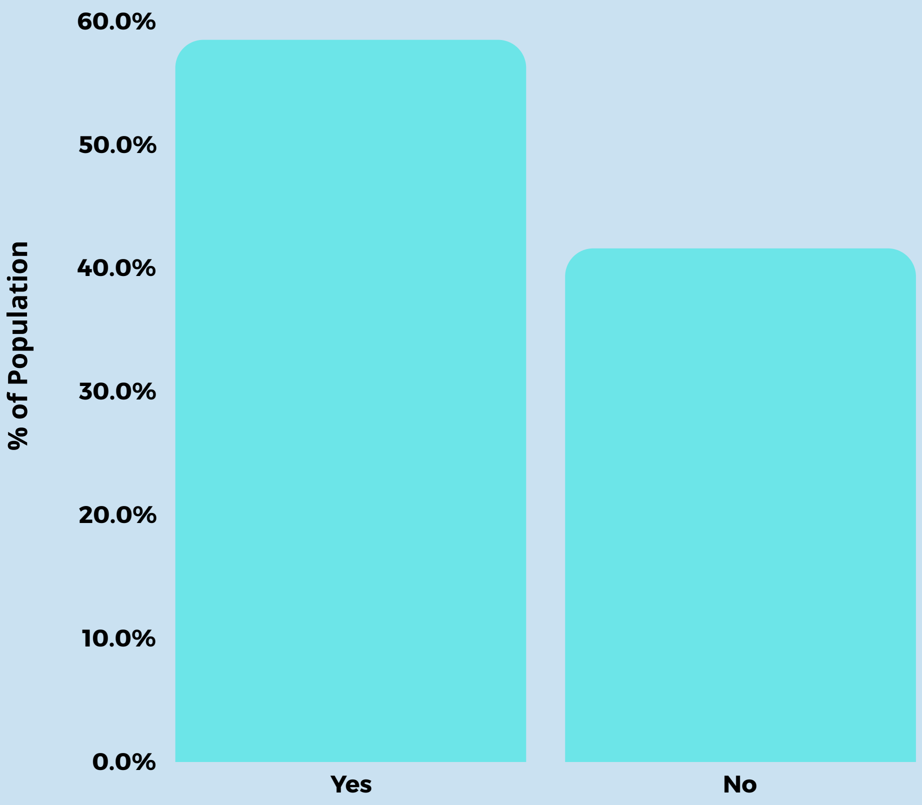




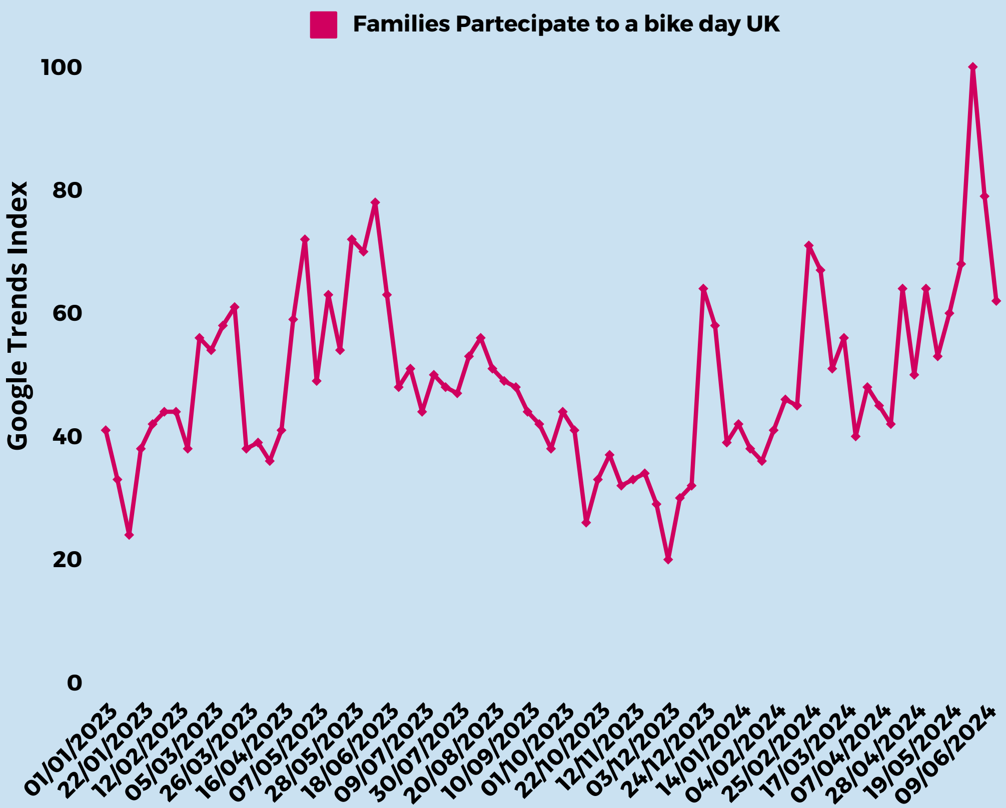
Optimal Timing for TV Campaign: Start in Early March to Leverage Growing Interest

Given the strong performance of the April-May campaign, we suggest **starting the TV campaign in early March a period that also see the family happy to join bikes day.** This will capture the growing interest and drive traffic and sales before the peak in May and June.

FAMILIES ENJOY CYCLING DURING THEIR FREE TIME

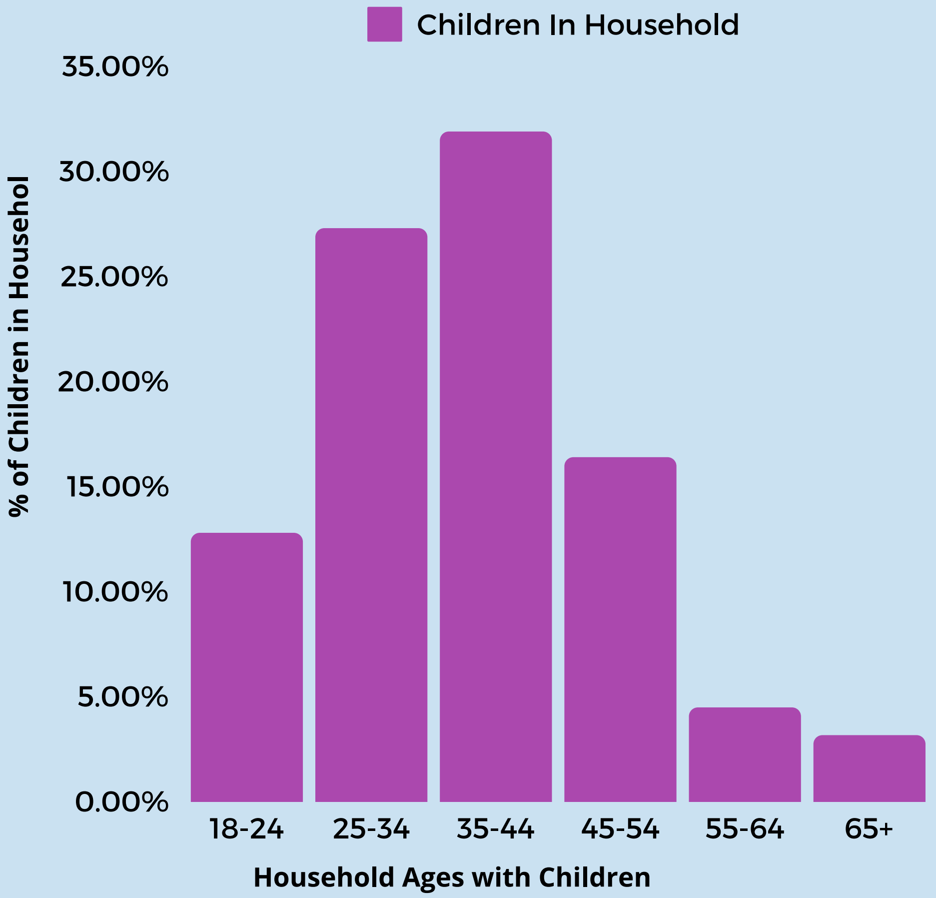


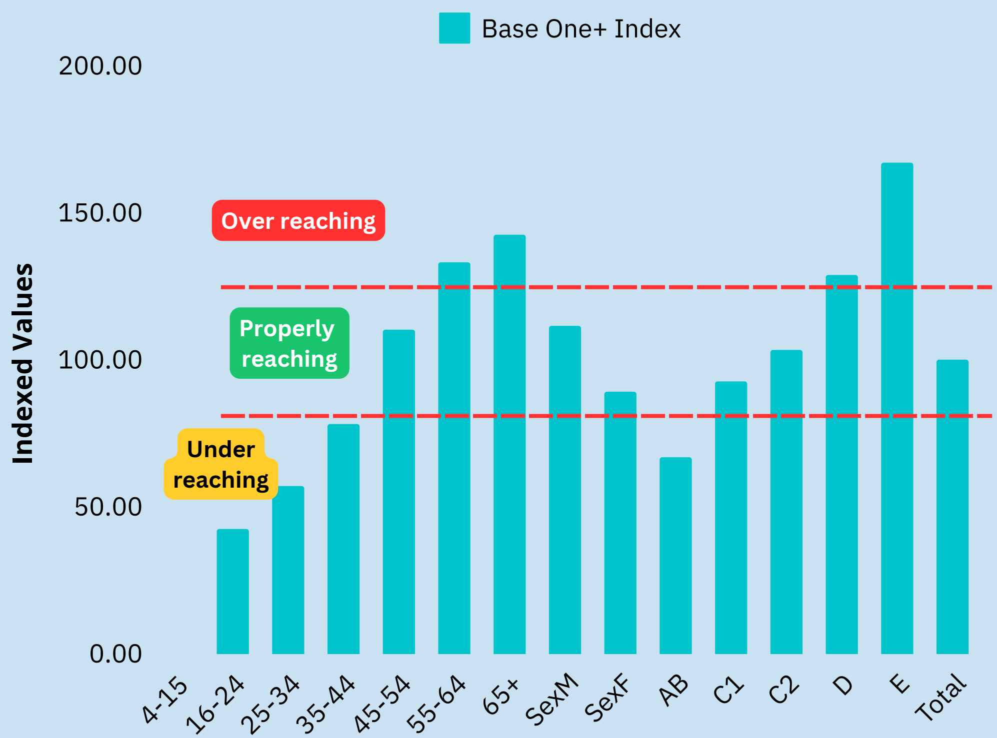
PARTICIPATE TO A BIKE DAY UK



TV Campaign Targets Older Segments, Under-Reaches Younger Audience

As expected, the concentration of families with children is higher in the 25-44 age range. However, if we examine the segment reached during the Bike Club TV campaign, which aired between April 10th and May 28th**, these segments are under-reached, while the older segments are over-reached.** To ensure the effectiveness of the TV plan, it is crucial for Bike Club to **target parents, as they are the ones responsible for paying the subscription**. Missing this key segment could render the TV campaign ineffective.





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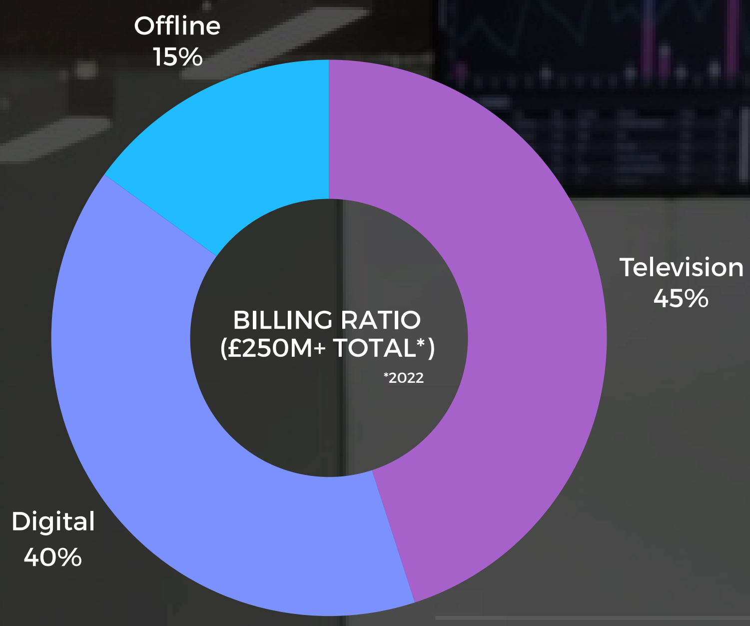

Our mission

What we do

Build businesses and brands.

How we do it

Structured to exploit gaps in imperfect data sets, giving you an
Unfair Competitive Advantage.

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Because we are as invested as you.

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Darain Faraz, Head of Brand
EMEA & LATAM

"From the moment they came into pitch for our business, we knew we were onto a winner with ARM.

Their assured pitch, their confident proposal and their willingness to challenge our brief made them the obvious choice. And we were proved right – they are a savvy bunch of media buyers, who genuinely care about our brand and already feel like an extension of the team.

I have no hesitation in recommending ARM, and very much look forward to a long and fruitful working relationship with them."