

Taboola

# FINANCE

## Discovery Benchmark Report

Global Data, Trends  
& Insights







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# INTRODUCTION

In recent years, the finance industry has welcomed quite a few disruptors that have innately changed the course of the long-standing field.

Staying ahead in the finance industry means spending a little dough. Digital ad spending on financial services in the US is expected to hit \$18.25 billion in 2020<sup>1</sup>, and as of 2019, a staggering 92% of 13-18 year olds have either a debit card or a credit card in their possession<sup>2</sup>.

As finance goes digital and reaches younger consumers earlier than ever before, it's important to stay right on the money.

That's where online marketing efforts come in.

<sup>1</sup> EMarketer: <https://forecasts-na1.emarketer.com/5911ec5caeb8830e3829e275/5851918a0626310a2c186a06>

<sup>2</sup> EMarketer: <https://topics-na1.emarketer.com/industry/finance>





# FINANCE ADVERTISING IN THE DIGITAL AGE



Today, finance marketers have to find balance among established institutions and young disruptors.

**Younger generations are skeptical.** A study conducted by Facebook IQ revealed that 92% of millennials do not trust banks.<sup>3</sup>

**Get through to a guarded audience.** 71% of millennials report preferring a visit to the dentist over listening to what a financial institution tells them.<sup>4</sup>

You likely understand at this point that financial marketers today are speaking to an audience with more walls put up than the local bank, so how can you possibly break through? The answer lies in how you market.

Today, you're likely using search and social. Discovery, the third pillar of any successful digital strategy, complements them both—it's the most effective way to reach the people who haven't seen your brand yet, and to reach your audience with the right content, in the right place, at the right time.

In this report, we'll uncover the data-driven insights you need to build a successful discovery campaign for your finance brand.

<sup>3</sup> Coin Telegraph: <https://cointelegraph.com/news/two-billion-new-bitcoin-users-92-percent-of-millennials-dont-trust-banks>

<sup>4</sup> Forbes: <https://www.forbes.com/sites/zachconway/2017/04/19/why-more-millennials-would-rather-visit-the-dentist-than-listen-to-banks/#76ecf74072b3>



The background features a large, white, angular shape resembling a stylized mountain or a piece of paper, set against a vibrant red background. Scattered across the white surface are numerous 3D arrows. Some arrows are red, while others are grey. They are positioned at various angles, some pointing upwards, some downwards, and some in more complex, zig-zagging paths. The arrows have a slight shadow, giving them a three-dimensional appearance as if they are floating or standing on the white surface.

**START  
YOUR CAMPAIGN  
TODAY**

[START NOW](#)





# WE'LL COVER...

The **who, what, when, where, and how** that make today's most successful finance discovery campaigns work.

**We're going beyond just the benchmarks and highlighting where on the open web your brand has the greatest opportunities.**

We define opportunities for several types of targeting tactics—from content types, to time of day, and more. For each of these, opportunity is found at the intersection of supply and demand. When there is high demand for finance content but low supply, that signals a high opportunity for brand success.

In this context, we define 'demand' as a click-through-rate (CTR). If someone is clicking on a piece of content, we assume that means they want to see it. Supply is defined as the percentage of spend that marketers have allocated toward a type of content on our network.

The data in this report is based on campaigns from all types of advertisers in the finance industry—including banks, financial planners, accountants, and more—encompassing 41,685,058,584 impressions and over 42,187,183 clicks.

Opportunity differs for every industry.

CONTINUE ON TO DISCOVER DATA-DRIVEN

INSIGHTS BEHIND:

- The **audiences** you should target, test and optimize
- The **content types** that hold the greatest opportunity
- The best **time** of year, week, and day to reach your audience
- The **platforms** and **countries** with high potential for success
- The **KPIs** being targeted by your competitors, and how to **measure and A/B** test them effectively.



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# WHO SHOULD YOU TARGET?

The Right Way to Use  
Audience Segments and Data





# HOW TO FIND YOUR PERFECT AUDIENCE

Marketers generally assume that they know their audience—and they do, but there's often more to it.

The only way to know for sure is to do a deep dive into the activity on your own campaigns—understanding who responds to your content is just what you need at the beginning of a campaign to get the content and targeting right.



## HERE'S A TARGETING FLOW WE RECOMMEND FOR A MONTH-LONG CAMPAIGN:

### WEEK 1

At the start, cast a wide targeting net—in fact, we often recommend no targeting at all. This will give you a clear look at who is responding to your campaigns without any bias.

### WEEK 2

At the end of the week, check in. Who responded? Are you surprised by location, gender, or interests? Choose several audience segments to test based on these initial results.

### WEEK 3

This is a good time to take stock of creative performance. Is each headline, photo, or video resonating with each audience segment? A/B test different combinations to find the right fit.

### WEEK 4

When analyzing your campaign, think about what surprised you, and test new audiences in order to expand your reach going forward.

### REPEAT

Circle back to targeting widely, assessing results, and landing on new audiences to test.



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# USING DATA FOR SUCCESS

Our data marketplace includes data from leading data-providers as well as data of our own.

**Try testing some of these segments in your next campaign:**

- Interest > Finance > Investments > Personal Investments
- Interest > Personal Finance > Credit Cards
- Intent > Finance > Bank Account

And many, *many* more!





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# WHAT CONTENT SHOULD YOU DISTRIBUTE?

How to Choose Between  
Articles, Product Pages,  
Video and More





# HIGH OPPORTUNITY POST-CLICK CONTENT TYPES

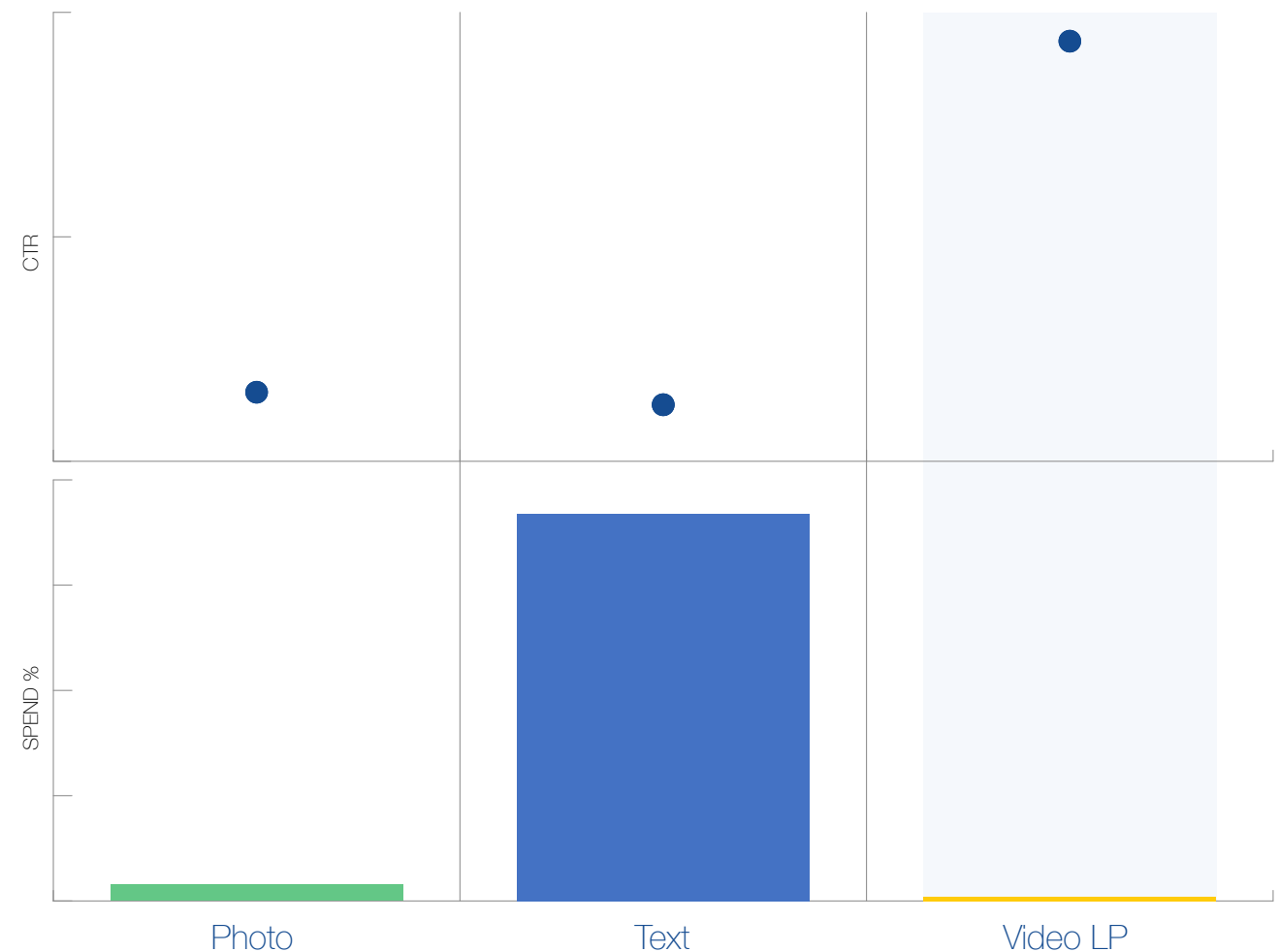
Creating educational pieces of text-based content can be a tempting way to reach financial consumers, but there may be a more captivating route. Transforming your content into a video format may be just the technique to gain consumer attention.



## TIP

Consider testing video landing pages.

**Discovery Content Type Performance for the Finance Vertical Worldwide, 2019**  
Supply<sup>5</sup> of Finance Content vs. Consumer Demand<sup>6</sup> by Content Type



<sup>5</sup> Supply is indicated by the percentage a market spends on finance content

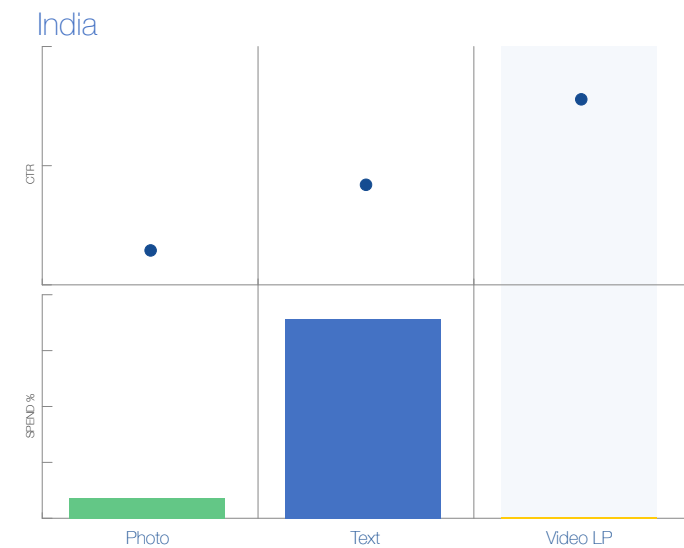
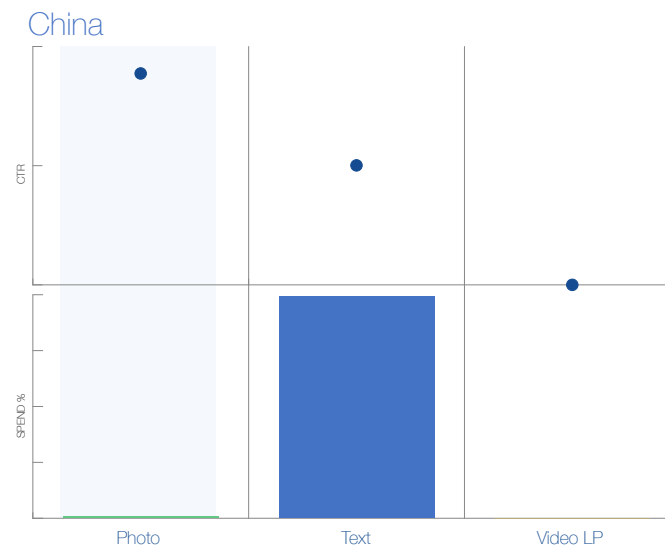
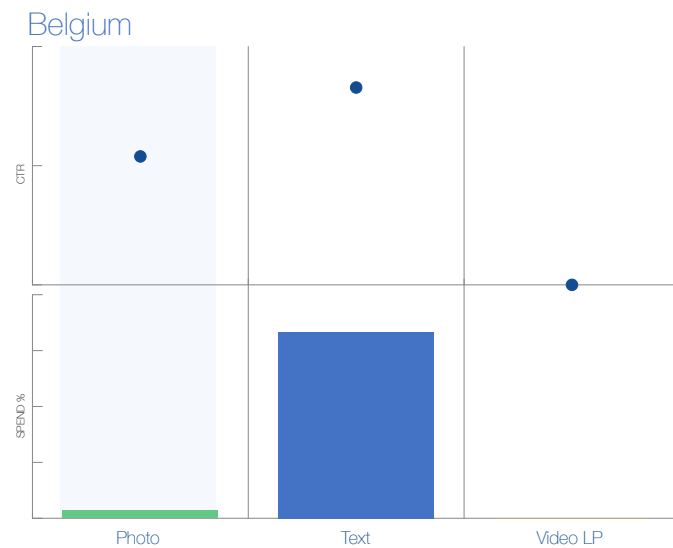
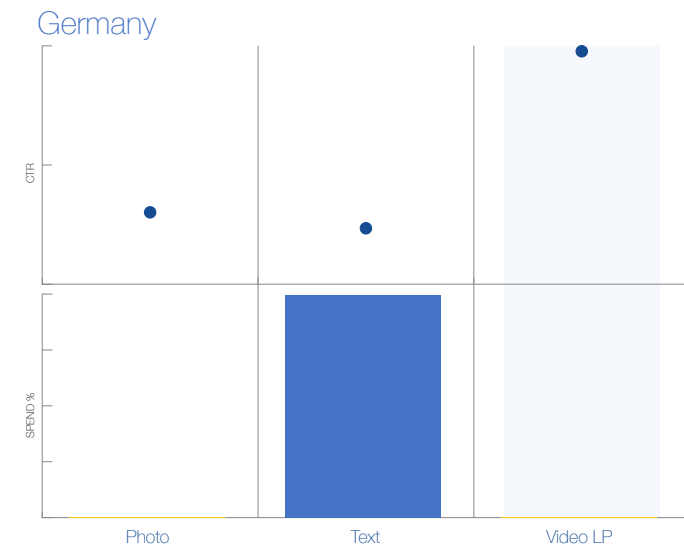
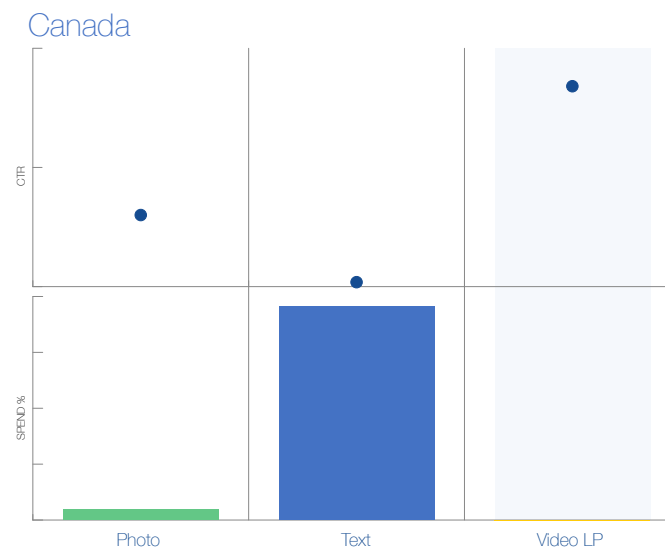
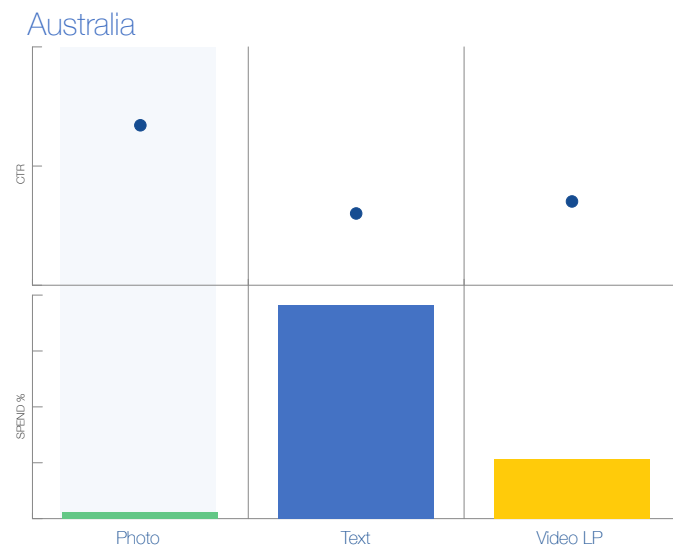
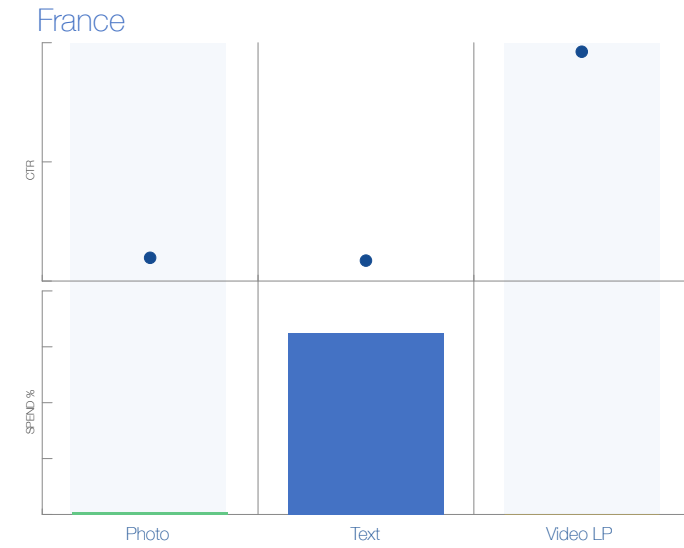
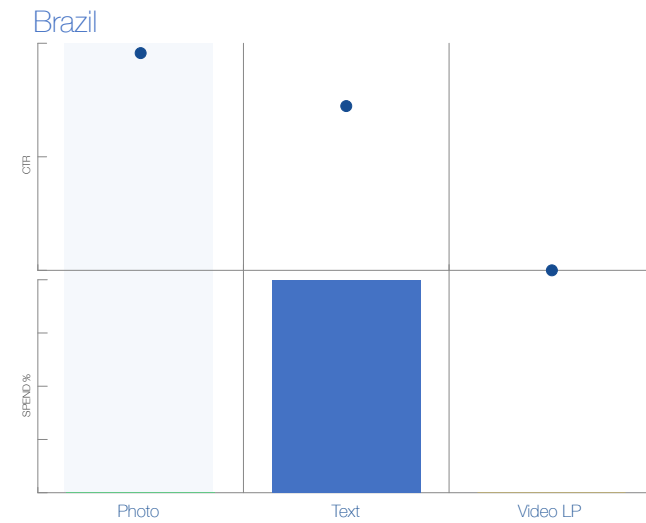
<sup>6</sup> Consumer demand is indicated by the average calibrated CTR for finance content



## HIGH OPPORTUNITY POST-CLICK CONTENT TYPES, BY COUNTRY

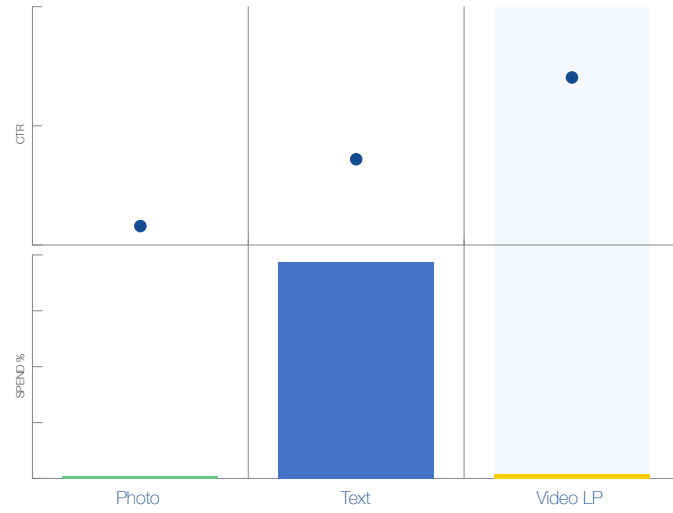
These country-specific trends provide a benchmark for advertisers looking to allocate spend by post-click content type in specific countries.

On a global scale, there's opportunity around photo galleries and video landing pages.

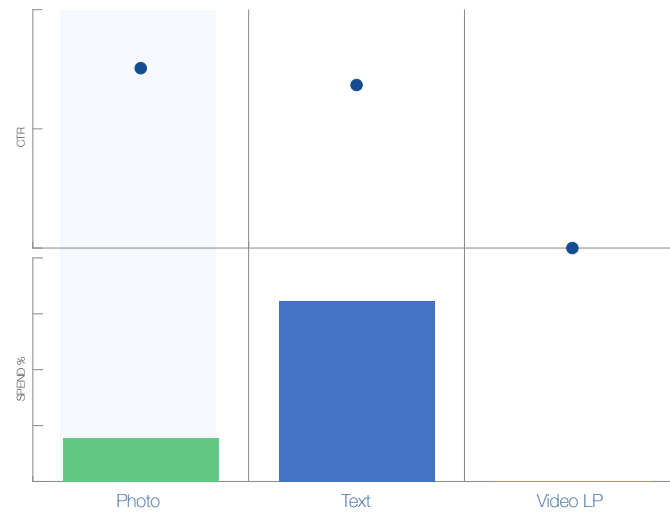




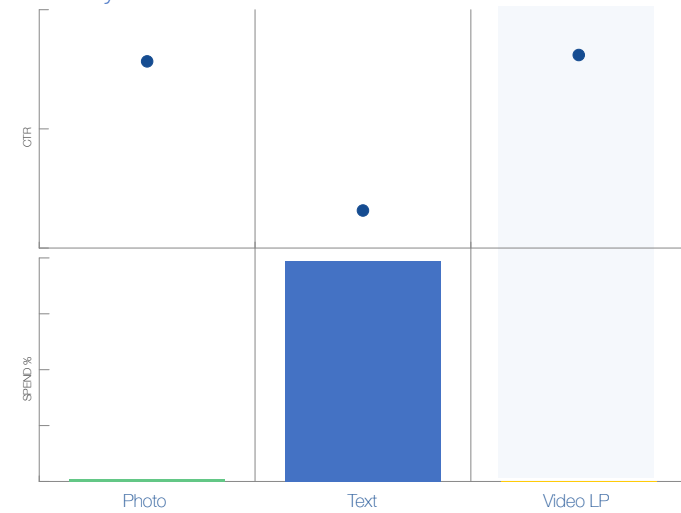
Israel



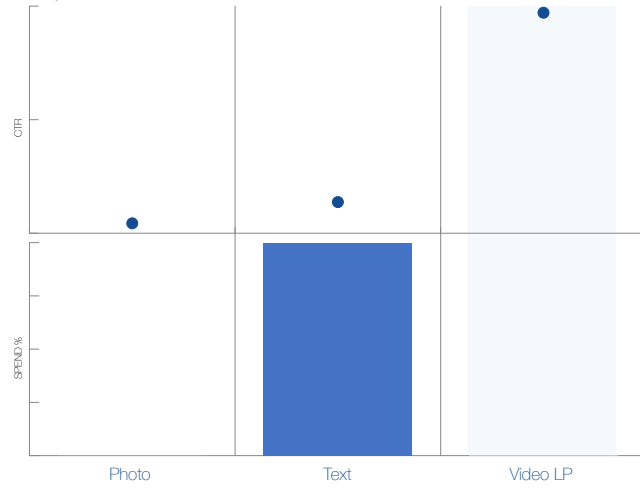
Mexico



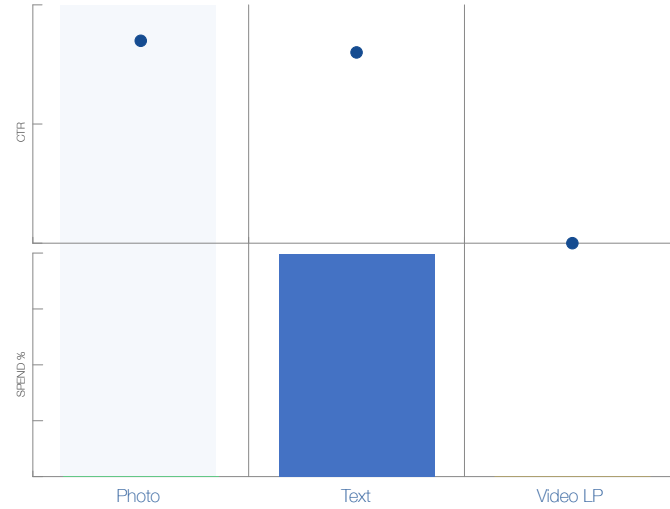
Turkey



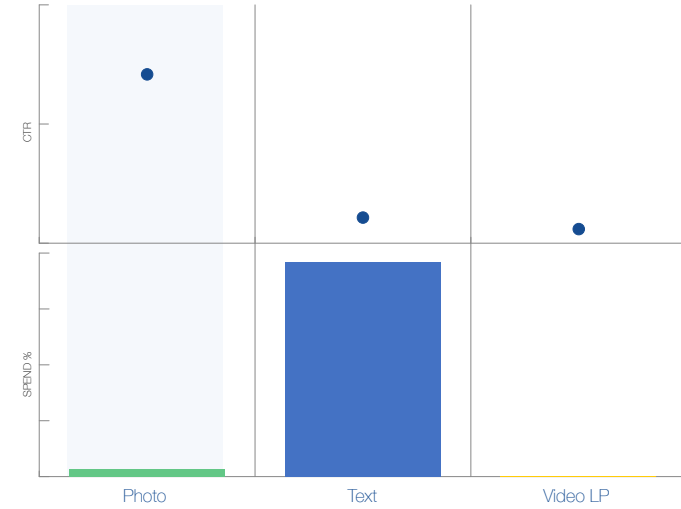
Japan



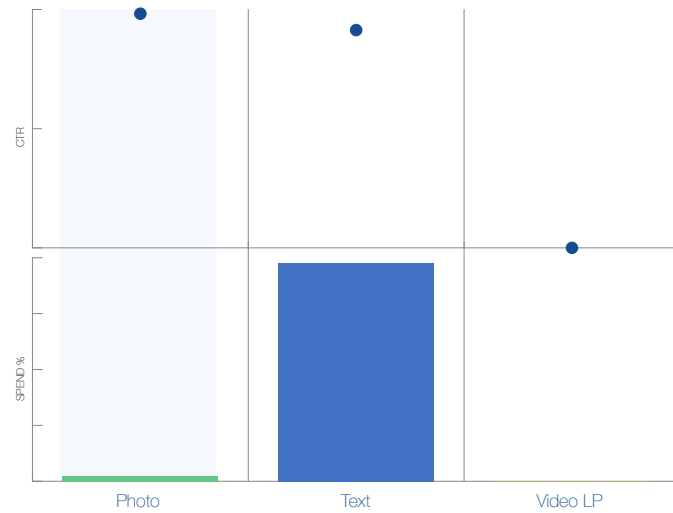
Spain



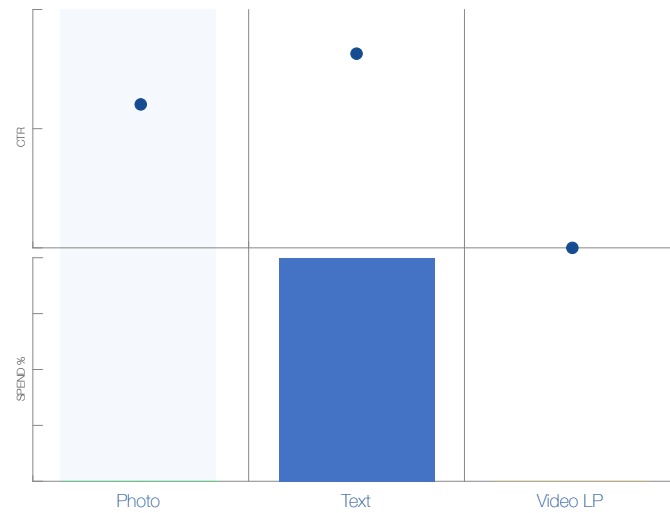
United Kingdom



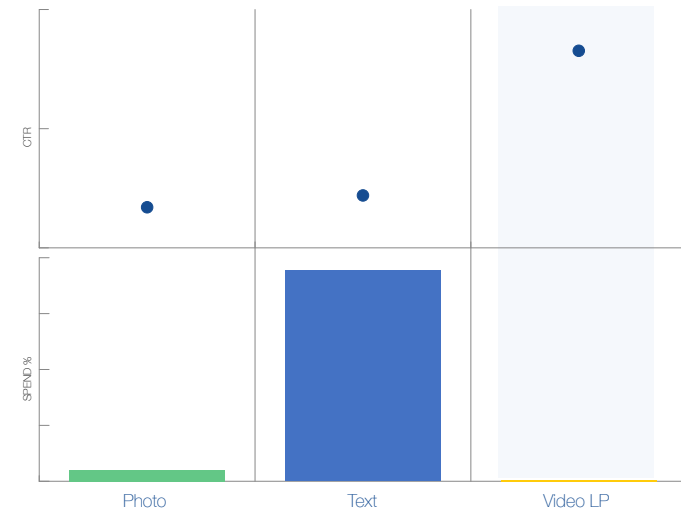
South Korea



Thailand



United States







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[START NOW](#)



# VIDEO ADS: DATA-DRIVEN INSIGHTS BEHIND WHAT MAKES A GOOD ONE



## LESS THAN 30 SECONDS

Our video length recommendation. Short and sweet is key.

## OPTIMIZE FOR SOUND OFF

Include subtitles in case your consumer is in the office, doesn't have headphones, or just doesn't want video with sound.

## THREE

The number of video creatives we recommend you test for optimization.

## LOGO

If brand awareness is your goal, include your logo on-screen at all times.

## END CARD

Leave your viewers with an action item—an end card is a great way to direct them to your website or more content.

In addition to these general best practices, including certain types of content, like facial expressions and food can increase the likelihood that your video is completed.

These video characteristics drive both high viewability and completion rates.



## Video Characteristics by Viewability and Completion Rate for the Finance Vertical Worldwide, 2019

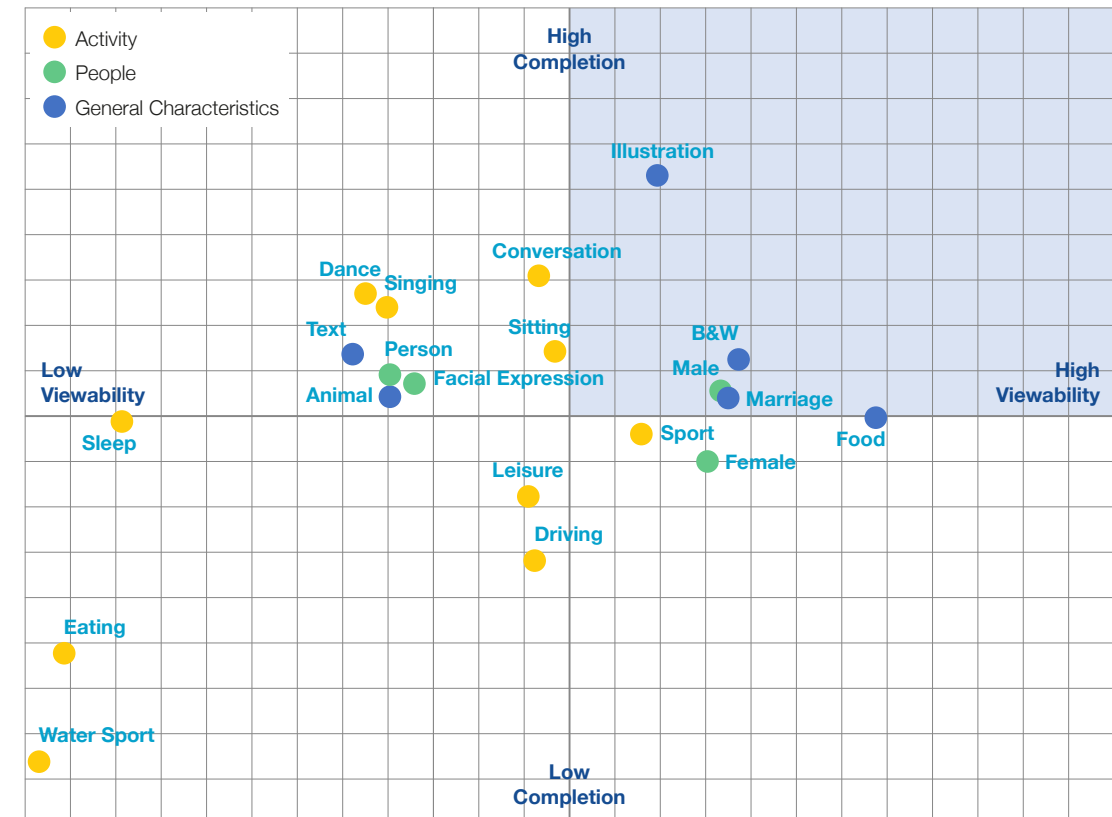
### Video Viewability: Desktop

Opportunity



### Video Viewability: Mobile

Opportunity



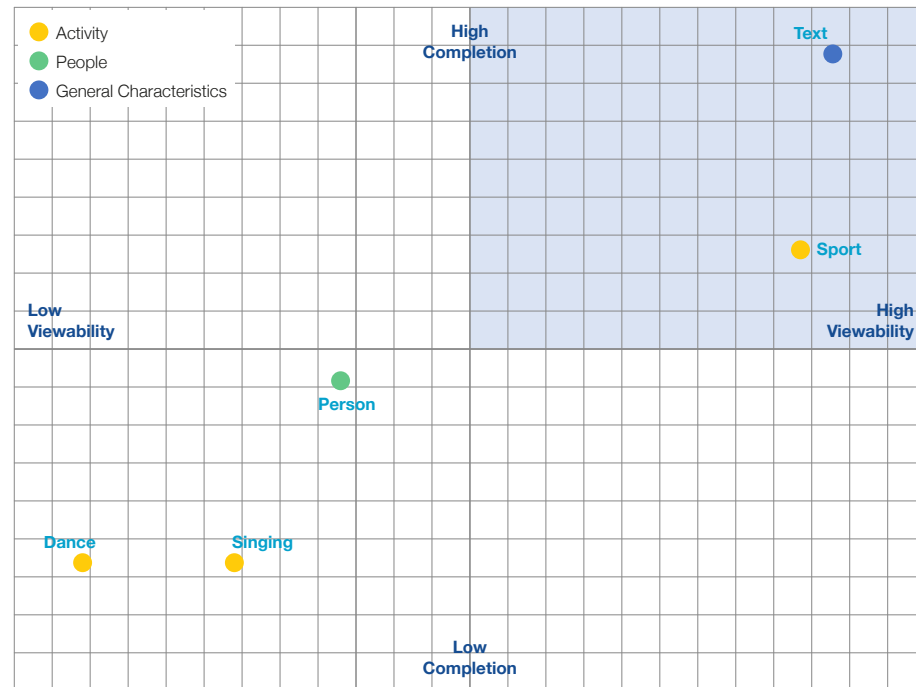
### TIP

For desktop campaigns, consider testing a video that features a person eating and making a strong facial expression. For mobile, test a black & white illustration with a male subject.



## Video Viewability: 6-second

Opportunity



## Video Viewability: 15-second

Opportunity



## Video Viewability: 30-second

Opportunity

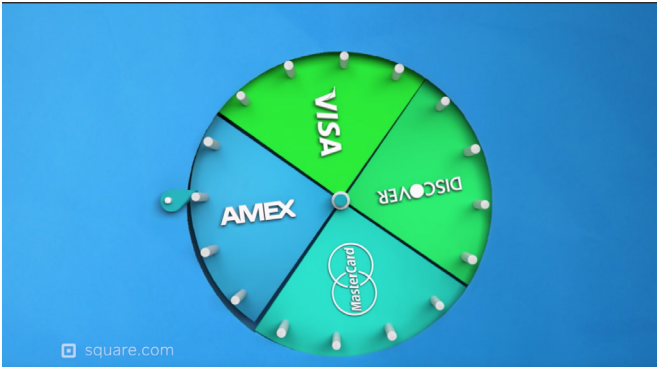
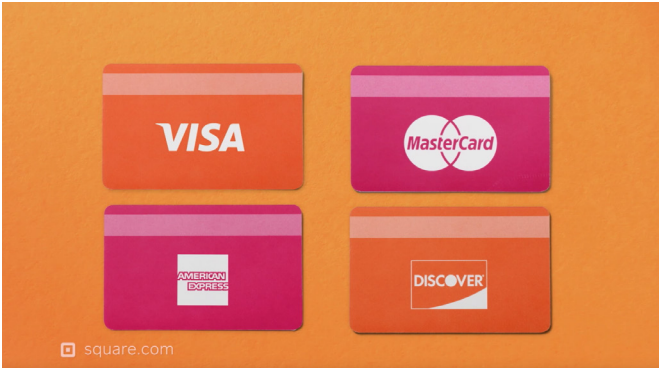


### TIP

For 6-second videos, try showing sports and including text. For 15-second, test subjects having a conversation and including food. For 30-seconds, test an illustrated video that shows subjects sitting.



VIDEO EXAMPLE:  
SQUARE



# SPONSORED CONTENT: CAPTURE ATTENTION WHEN PROMOTING ARTICLES AND PHOTO GALLERIES

## WORLDWIDE TRENDS: IMAGE PERFORMANCE

When it comes to increasing conversions targeting purchases, there are a few image characteristics that stand out. Try testing an illustration of a person set outdoors.

## CVR IMPACT FOR FINANCE IMAGES TARGETING PURCHASES

**No Text** vs. With Text (TEXT)



+2.82% CVR

**Outdoor** vs. Indoor (LOCATION)



+4.95% CVR

**Person** vs. No Person (SUBJECT)



+3.36% CVR

**Illustration** vs. Photo (IMAGE TYPE)



+2.79% CVR

**Man** vs. Woman (GENDER)



+0.89% CVR

**Distance** vs. Close Up (FACE SIZE)



+0.08% CVR



## CVR IMPACT FOR FINANCE IMAGES TARGETING LEAD GENERATION

To increase conversions targeting lead generation, put these trends into practice with a far away, indoor photo featuring a woman and an animal.

### Animal

(ANIMAL)



+3.97% **CVR** than No Animal

### With Text

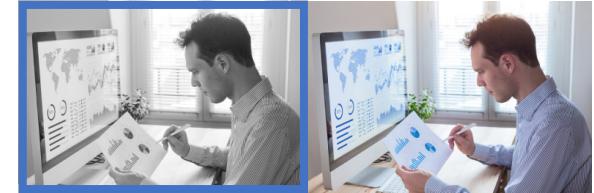
(TEXT)



+1.40% **CVR** than No Text

### B/W

(IMAGE COLOR)



+0.66% **CVR** than Color

### No Food

(FOOD)



+0.49% **CVR** than Food

### Woman

(SUBJECT)



+0.41% **CVR** than Man

### Distance

(FACE SIZE)



+0.24% **CVR** than Close Up

### Indoor

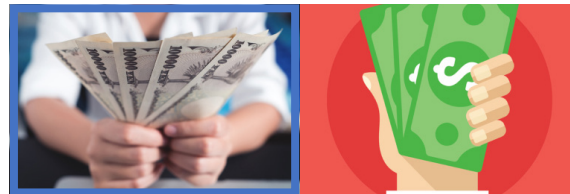
(LOCATION)



+0.23% **CVR** than Outdoor

### Photo

(IMAGE TYPE)



+0.02% **CVR** than Illustration

### Person

(SUBJECT)



+0.01% **CVR** than No Person

# CTR IMPACT FOR FINANCE IMAGES

Based on data from Taboola Trends, black & white, close up images containing food increase click-through-rates (CTR) the most.

## Close Up

(FACE SIZE)



+113% CTR than Distance

## Illustration

(IMAGE TYPE)



+55% CTR than Photo

## No Food

(FOOD)



+26% CTR than Food

## Man

(GENDER)



+24% CTR than Woman

## No Person

(SUBJECT)



+19% CTR than Person

## Indoor

(LOCATION)



+15% CTR than Indoor

## No Text

(TEXT)



+9% CTR than With Text

## Color

(IMAGE COLOR)



+3% CTR than B/W



# SPONSORED CONTENT: TELL CONSUMERS WHAT YOU HAVE TO OFFER

## WORLDWIDE TRENDS: KEYWORD PERFORMANCE

Headlines are another large part of campaign success for all native advertisers. This chart indicates performance for the most popular keywords worldwide.

### CTR IMPACT FOR FINANCE KEYWORDS

#### Strong Engagement Keywords

(Keywords with high demand)

Security	+302% <b>CTR</b>
Dubai	+127% <b>CTR</b>
Check	+115% <b>CTR</b>
Medicare	+100% <b>CTR</b>
Money	+77% <b>CTR</b>
Senior	+75% <b>CTR</b>
These	+74% <b>CTR</b>
Properties	+73% <b>CTR</b>
Before	+72% <b>CTR</b>
Now	+68% <b>CTR</b>

#### Strong Competition Keywords

(Keywords with low demand)

See	-85% <b>CTR</b>
Interest	-76% <b>CTR</b>
Rates	-56% <b>CTR</b>
Low	-45% <b>CTR</b>
Learn	-38% <b>CTR</b>
Cards	-32% <b>CTR</b>
Will	-31% <b>CTR</b>
Card	-30% <b>CTR</b>
Save	-30% <b>CTR</b>
Quote	-28% <b>CTR</b>

#### Opportunity Keywords

(Keywords with low supply and high demand)

Australians	+88% <b>CTR</b>
Indications	+88% <b>CTR</b>
Five	+88% <b>CTR</b>
Recommendations	+88% <b>CTR</b>
Recommend	+87% <b>CTR</b>
Veterans	+87% <b>CTR</b>
Solve	+86% <b>CTR</b>
Everything	+86% <b>CTR</b>
Three	+85% <b>CTR</b>
Cheapest	+85% <b>CTR</b>

## SIX SAMPLE CAMPAIGNS

Based on the image and keyword data from Taboola Trends, these six campaigns would be likely to succeed.



**Here's The Right Way to Make More Money This Year**

Finance Website



**Now More Than Ever, You Should Have a Financial Advisor**

Finance Website



**Today is the Day To Start Preparing For Tax Season**

Finance Website



**From Mobile Banking To Virtual Accounting, This is Finance in the Future**

Finance Website



**Nine Real, Tangible Ways You Can Start Saving For Your Future Today**

Finance Website



**Help Your Teen As They Start Saving For College**

Finance Website



## PUTTING TEN HEADLINES TO THE TEST

Using our Title Analyzer, we tested out ten headlines using the above keywords to find out which came out on top.



## KEY TAKEAWAYS:

- 1 **Mention something well-known.** All consumers have a good idea of when their taxes are due, so mentioning this well-known day captures attention and gives a sense of urgency.
- 2 **Say never.** Never is a strong word—using it exemplifies a sense of authority, and piques interest into what a consumer should be doing.
- 3 **Cite experts.** Nothing is more trustworthy than a proven expert. Lean on them, and don't shy away from advertising it in your headline.
- 4 **Numbered list.** It's the difference between something nebulous and something tangible. Give consumers an idea of what they can expect when they click.



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# **WHEN IS THE BEST TIME TO REACH YOUR AUDIENCE?**

Time of Year, Week and Day  
with the Highest Opportunity





# HIGH OPPORTUNITY TIME OF YEAR

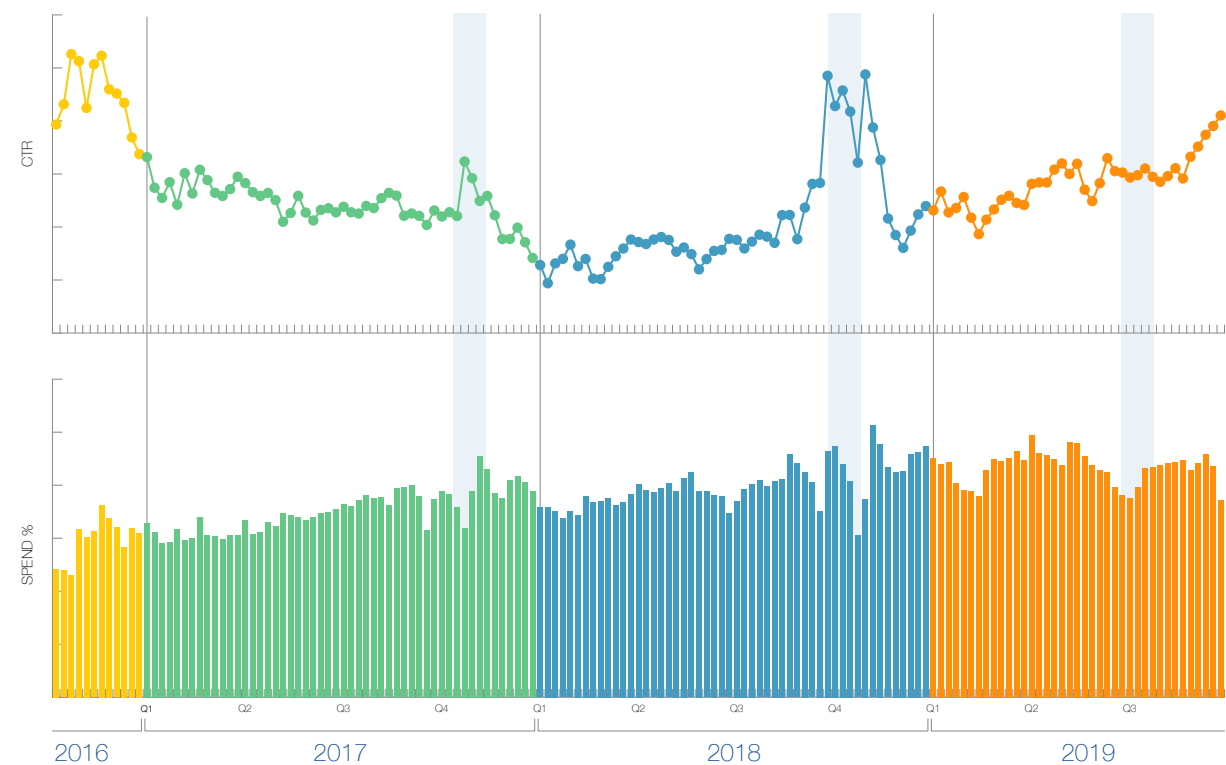
Interest in finance-related content spikes towards the end of the year, as consumers begin working on budgets and plans for the upcoming year ahead.



## TIP

Ramp up budget towards the end of Q3 and Q4.

**Discovery Market Opportunity by Time of Year for the Finance Vertical Worldwide**  
*Month over Month Supply<sup>7</sup> of Finance Content vs. Consumer Demand<sup>8</sup>*



<sup>7</sup> Supply is indicated by the percentage a market spends on finance content

<sup>8</sup> Consumer demand is indicated by the average calibrated CTR for finance content

# HIGH OPPORTUNITY DAY OF THE WEEK

Consumers are interested in finance products or services when they're right at the top of their work week and when they're wrapping things up ahead of the weekend. The opportunity for marketers is highest on Monday and Thursday.

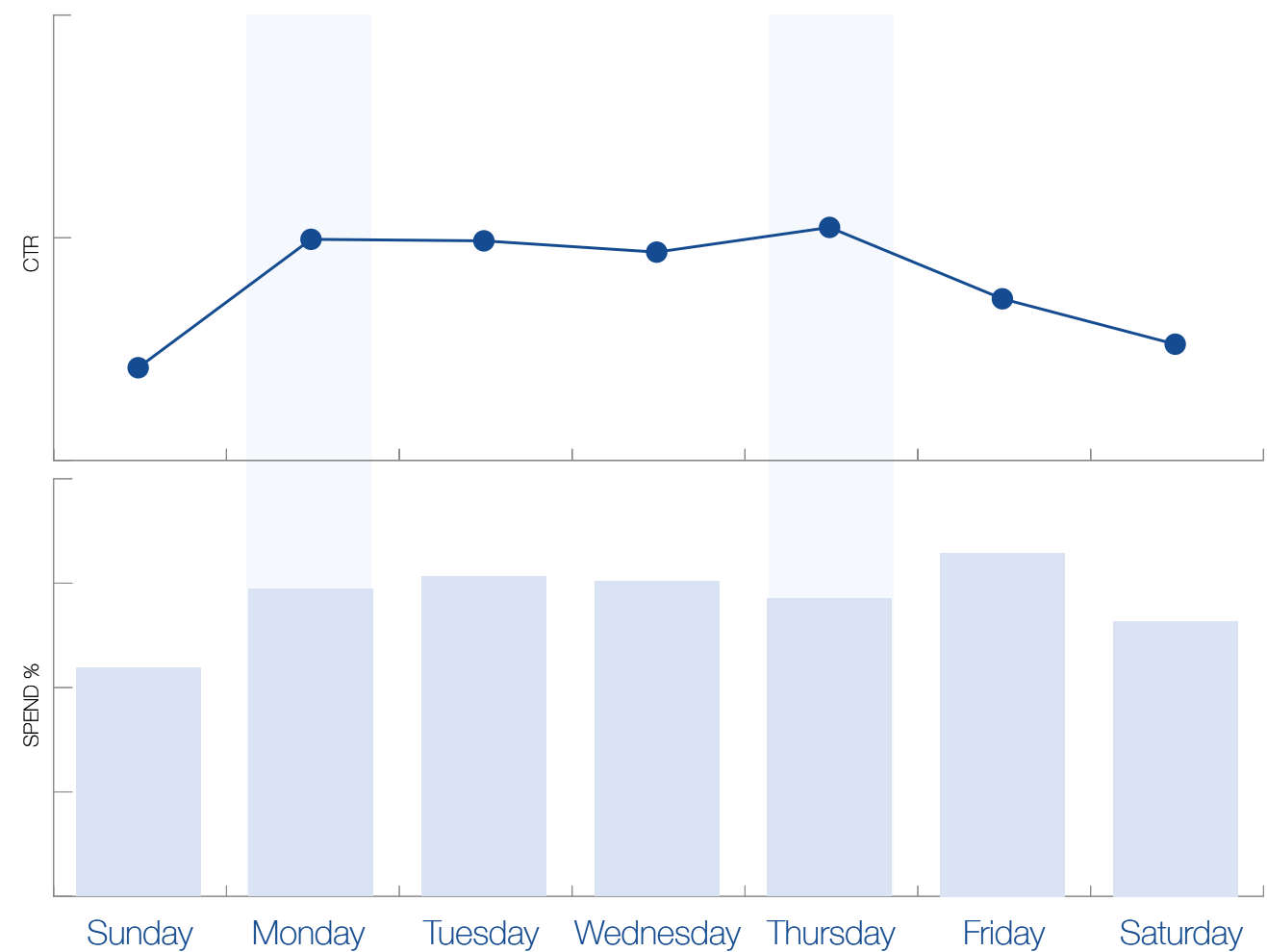


## TIP

Test finance campaigns on Mondays and Thursdays when demand is high and supply is low.

### Day of Week Performance for the Finance Vertical Worldwide, 2019

Supply<sup>9</sup> of Finance Content vs. Consumer Demand<sup>10</sup> by Day of Week, 2019



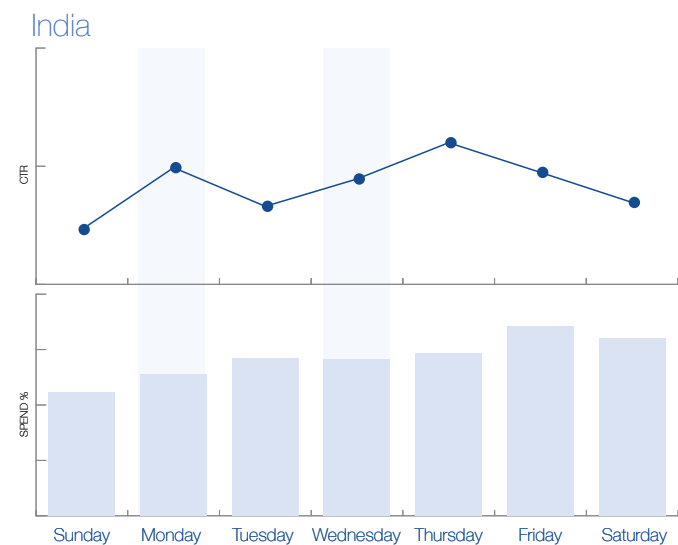
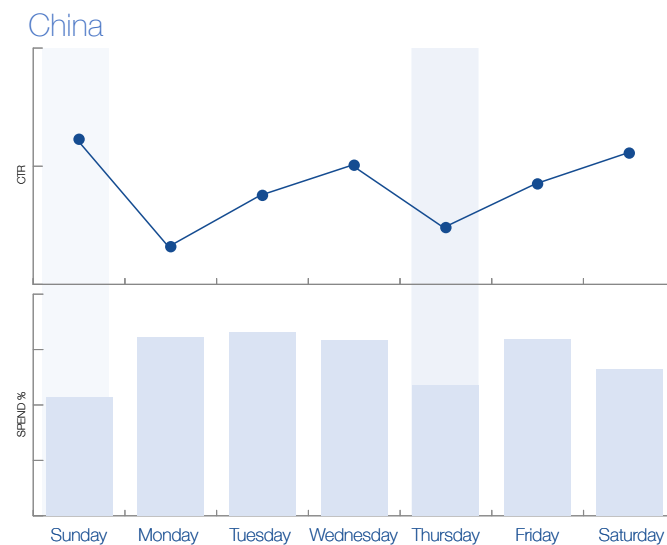
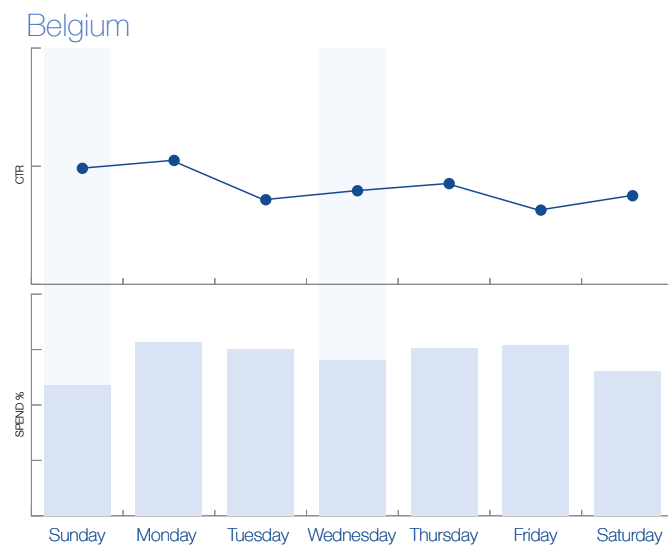
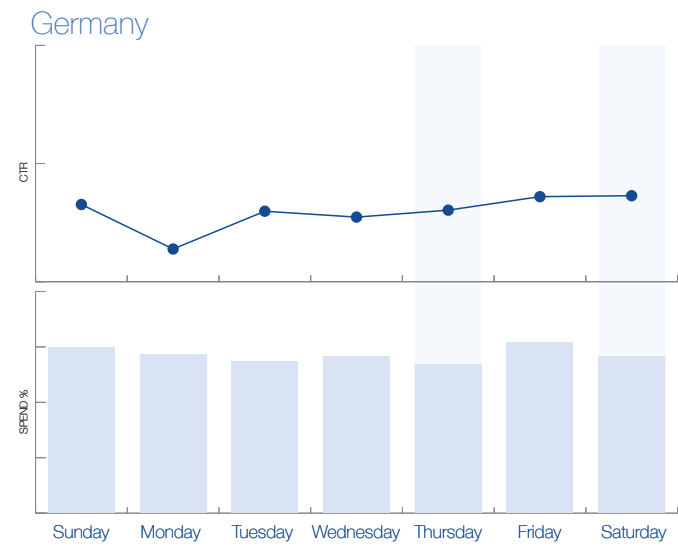
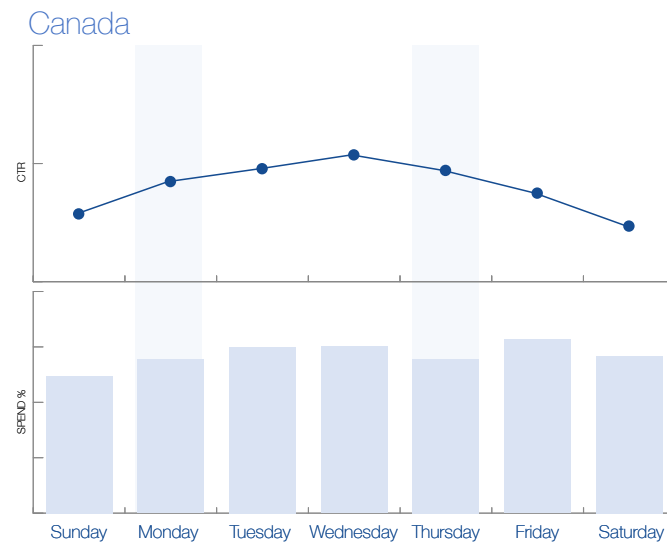
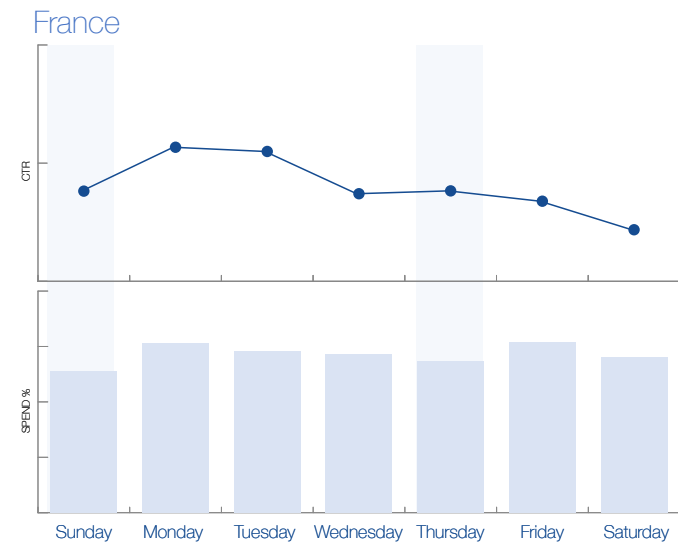
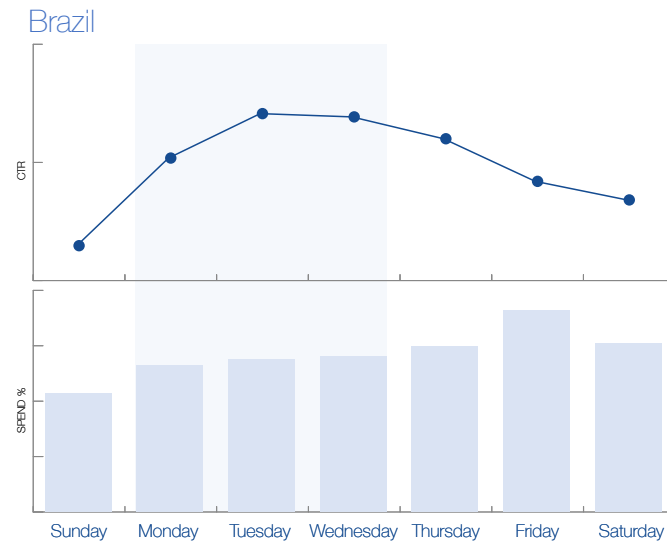
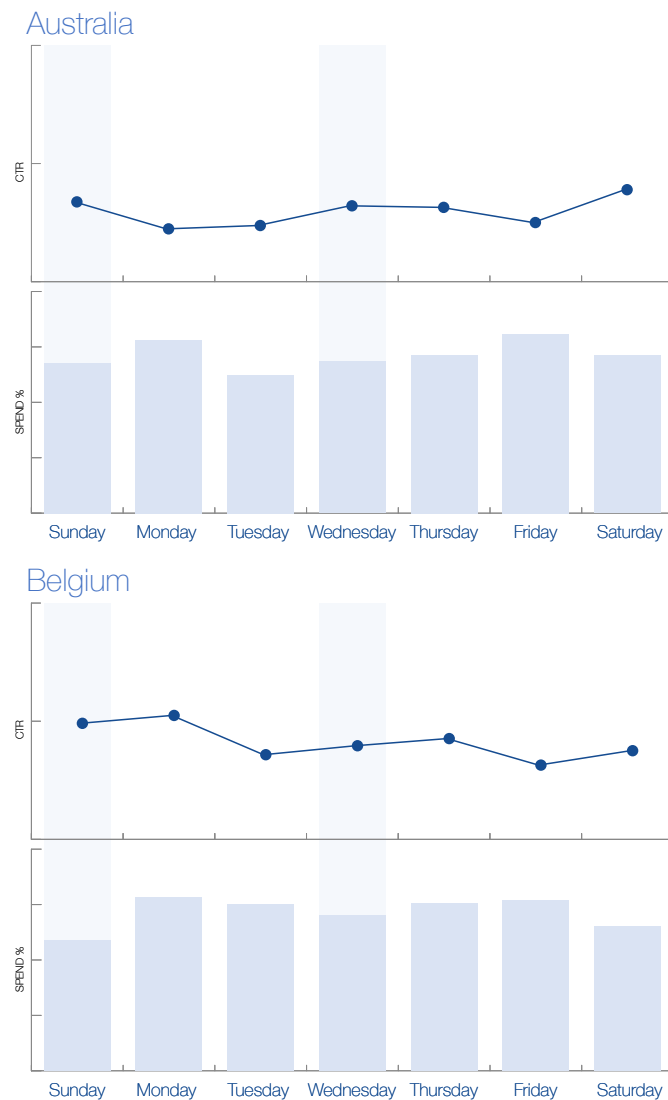
<sup>9</sup> Supply is indicated by the percentage a market spends on food content

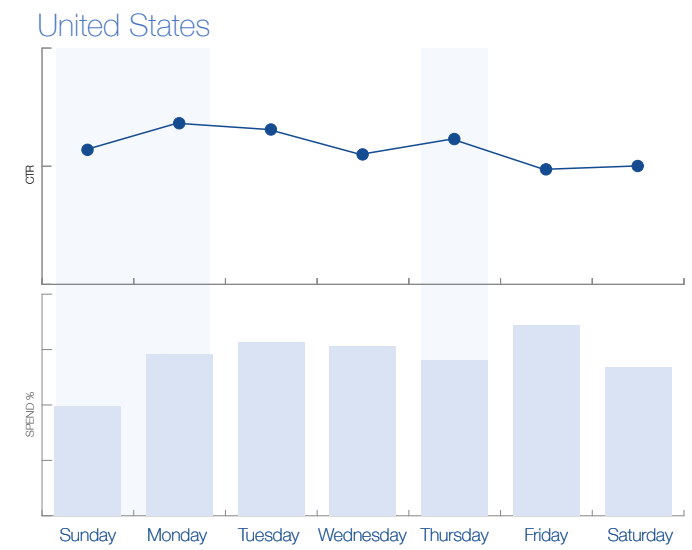
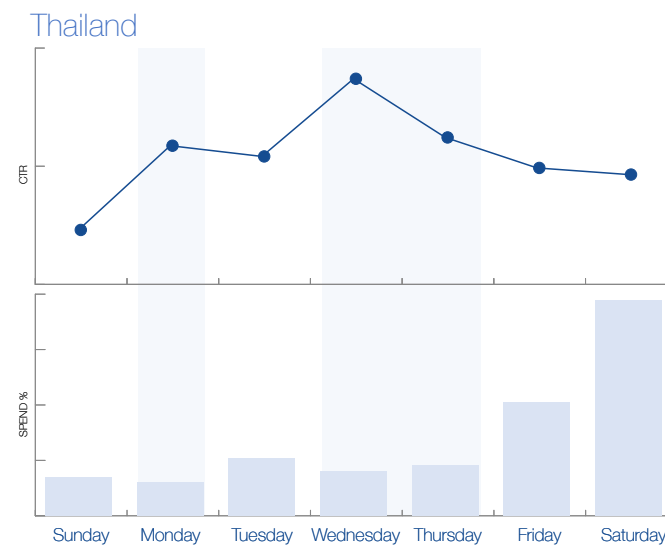
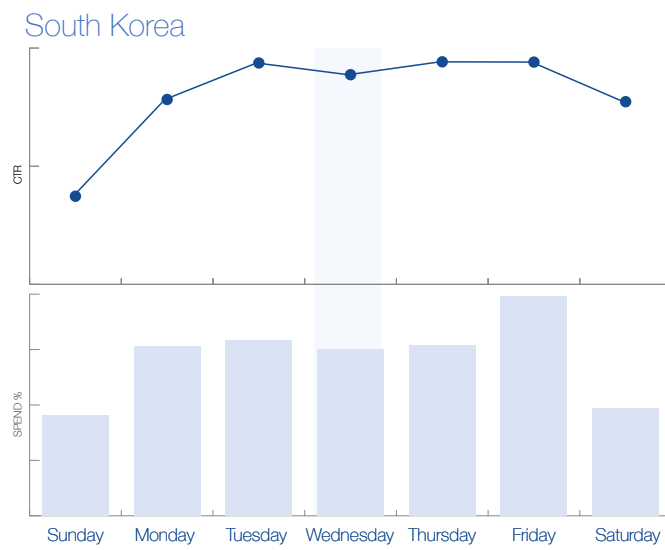
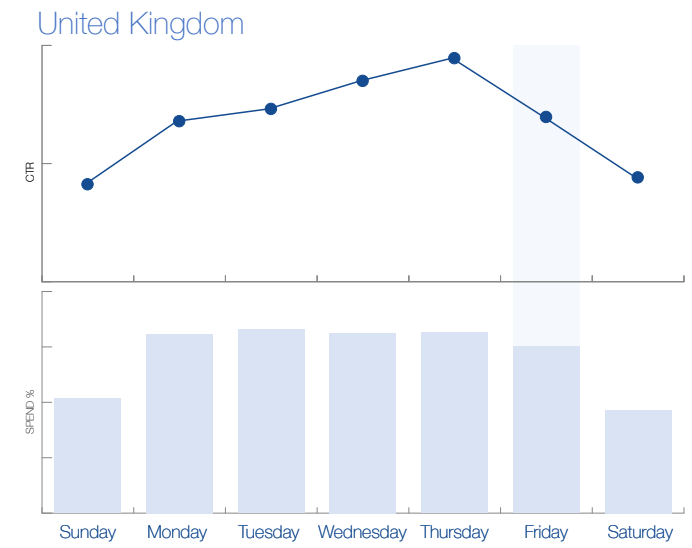
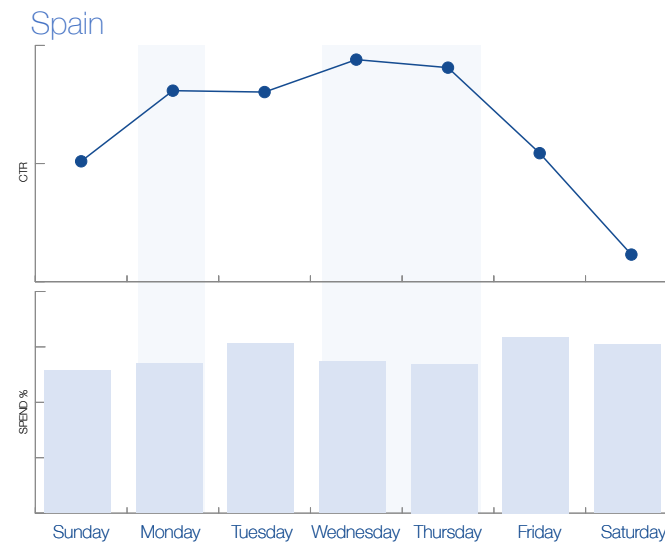
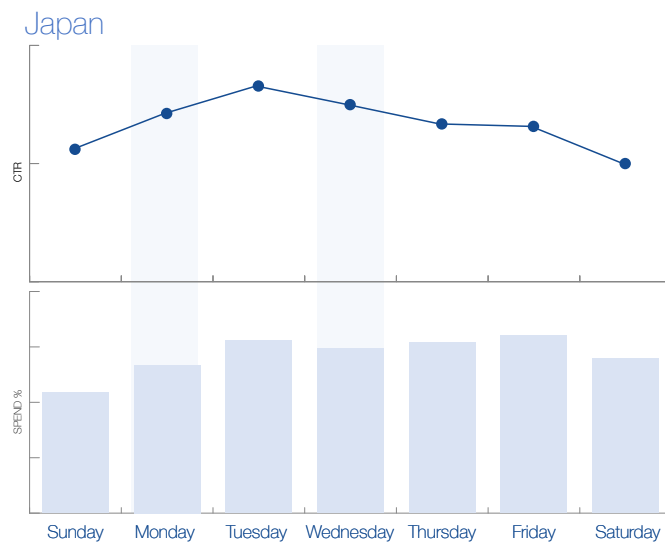
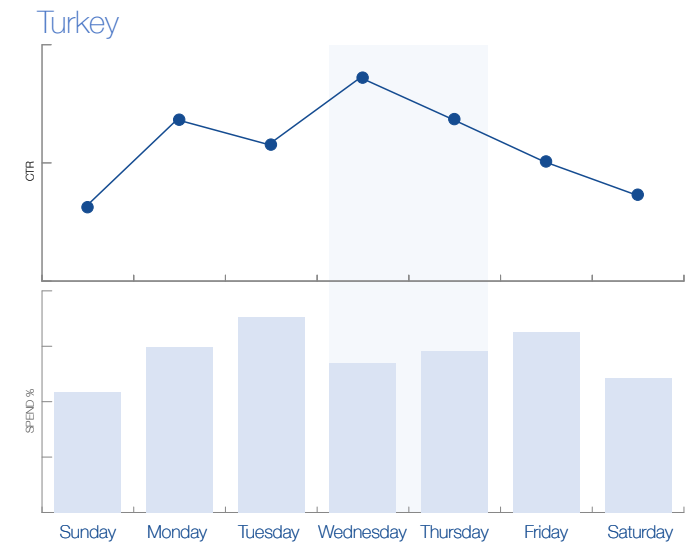
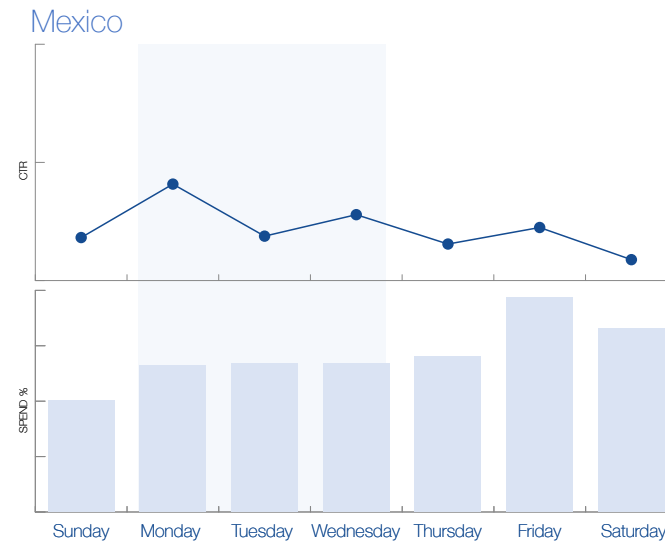
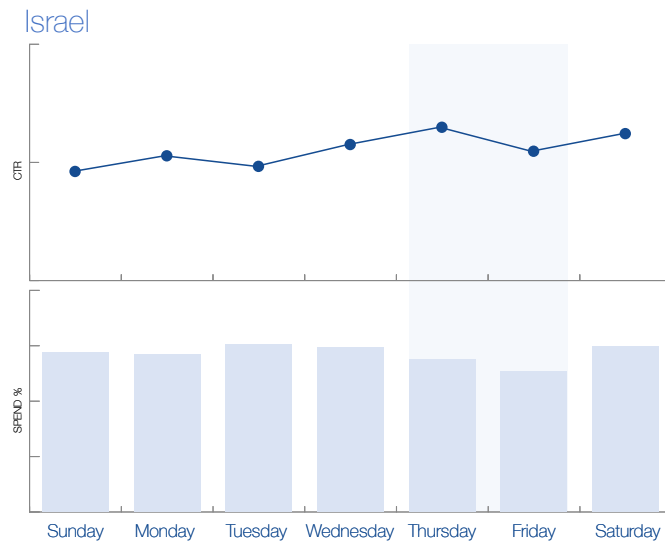
<sup>10</sup> Consumer demand is indicated by the average calibrated CTR for food content



## HIGH OPPORTUNITY DAY OF THE WEEK, BY COUNTRY

On a global scale, Sunday, Monday, and Thursday all emerge as prominent days for finance marketing. Try reaching consumers as their workweek begins, or before they head out of office for the weekend.









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**START  
YOUR CAMPAIGN  
TODAY**

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# HIGH OPPORTUNITY TIME OF THE DAY

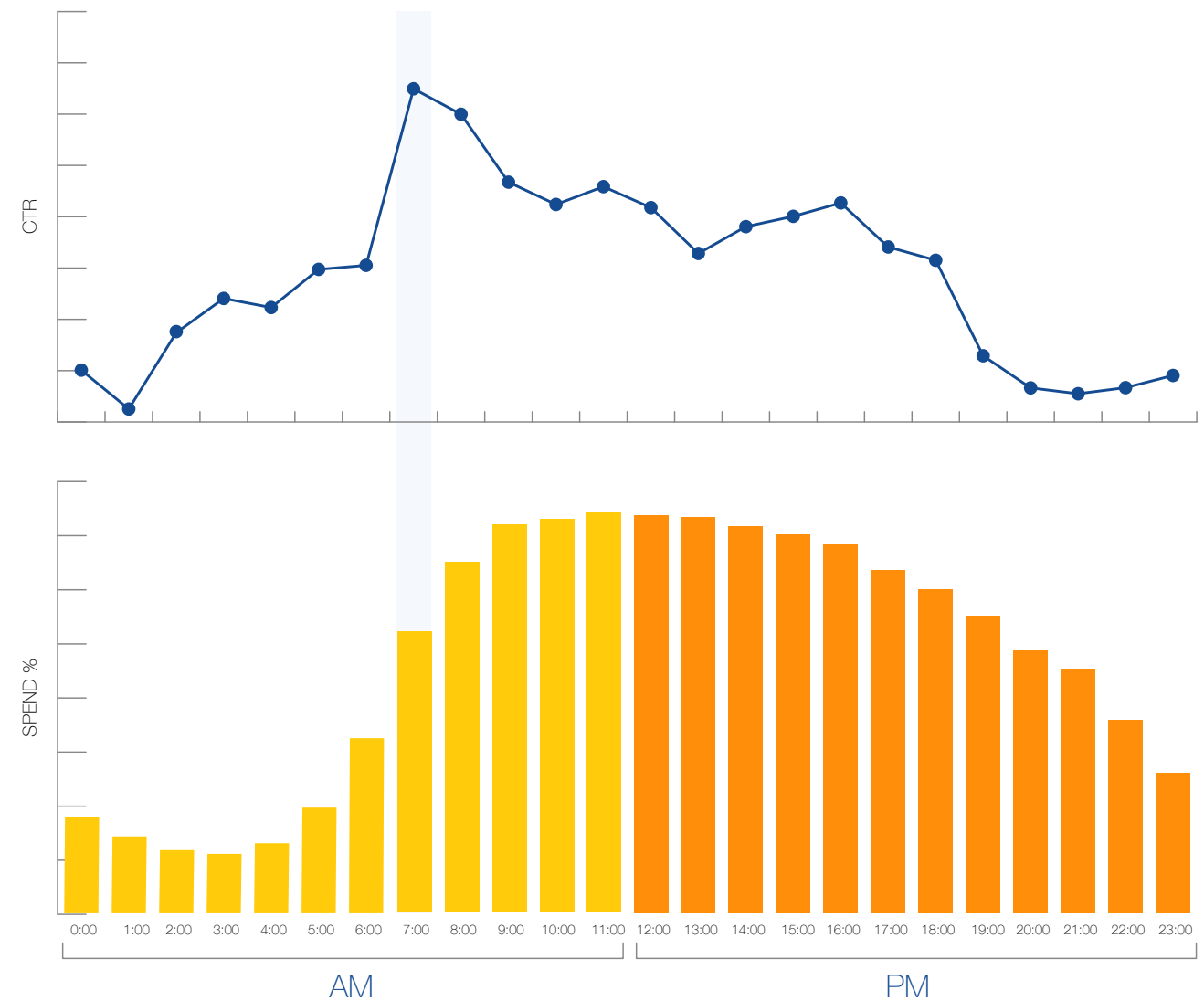
The greatest opportunity for finance marketers to reach consumers in the right mindset lies just as the workday begins. The highest opportunity time to reach finance consumers is 7 am local time.



## TIP

Test campaigns before the workday at 7 am.

**Time of Day Performance for the Finance Vertical Worldwide, 2019**  
*Supply<sup>11</sup> of Finance Content vs. Consumer Demand<sup>12</sup> by Time of Day, 2019*



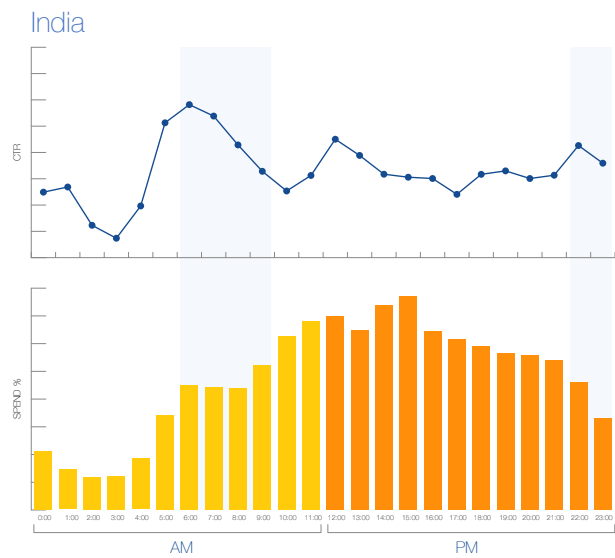
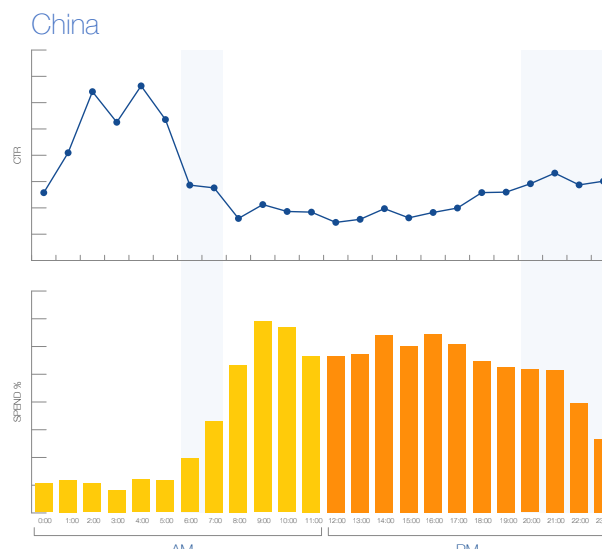
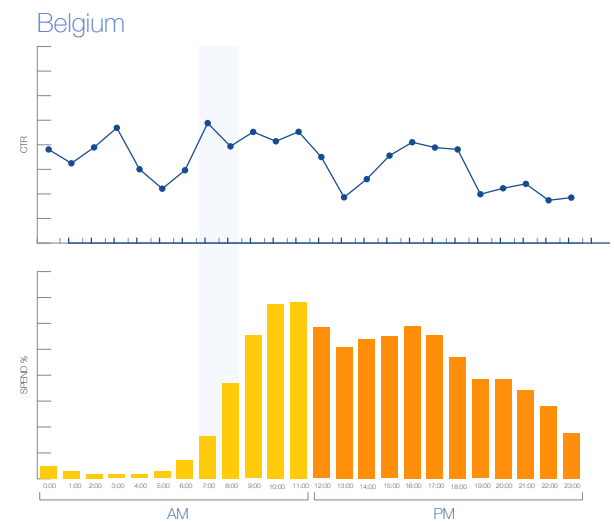
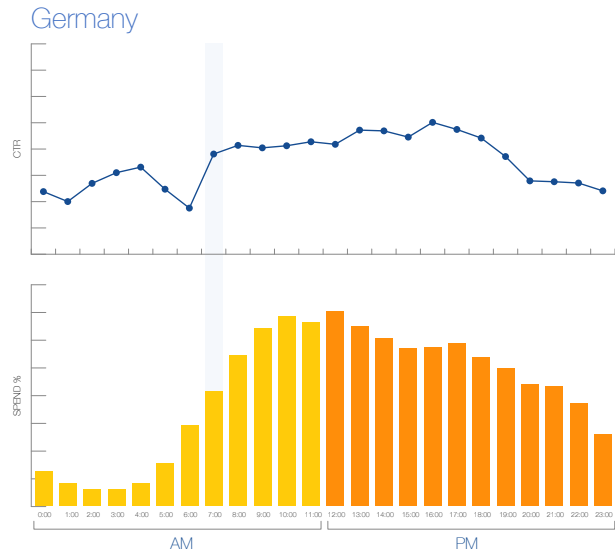
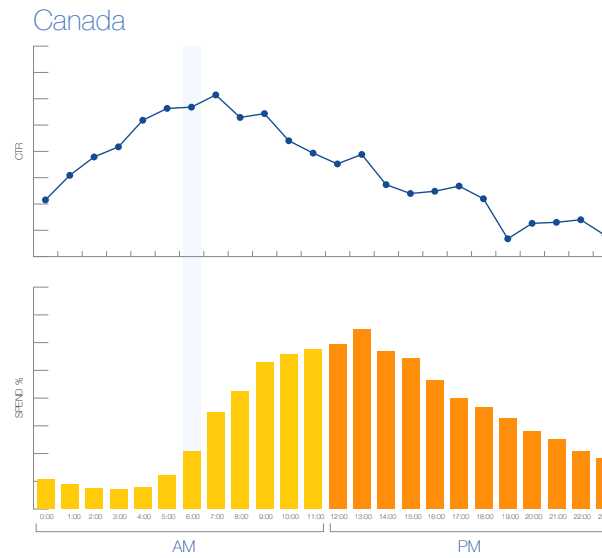
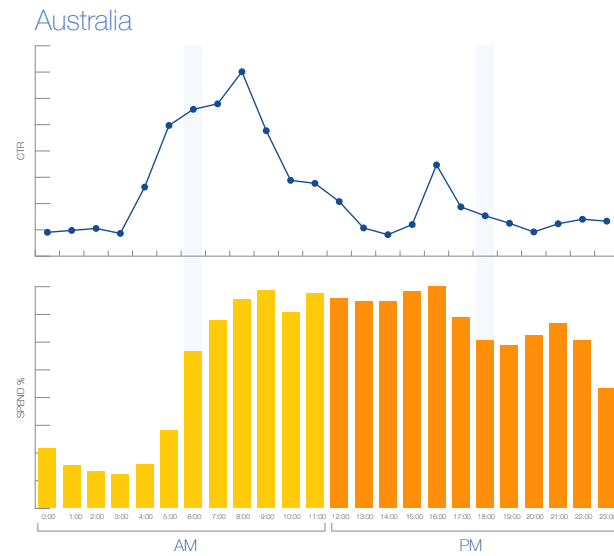
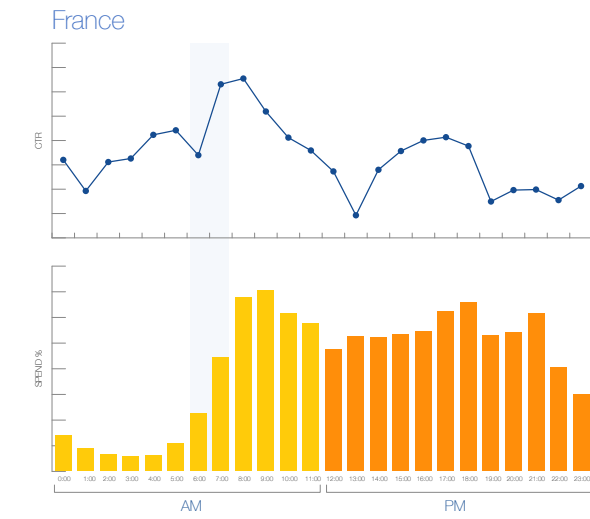
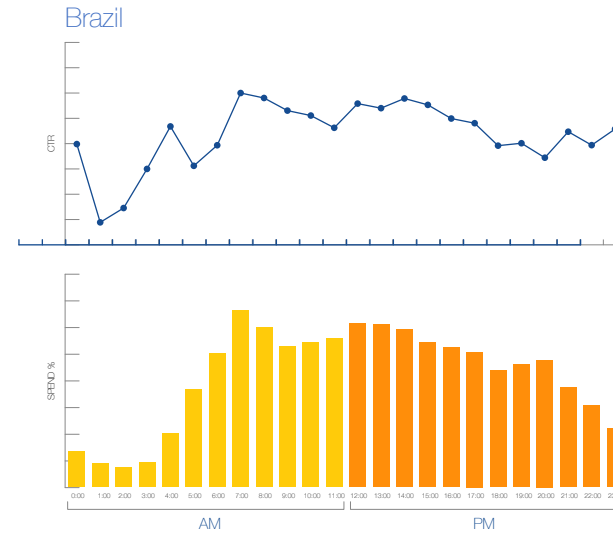
<sup>11</sup> Supply is indicated by the percentage a market spends on finance content

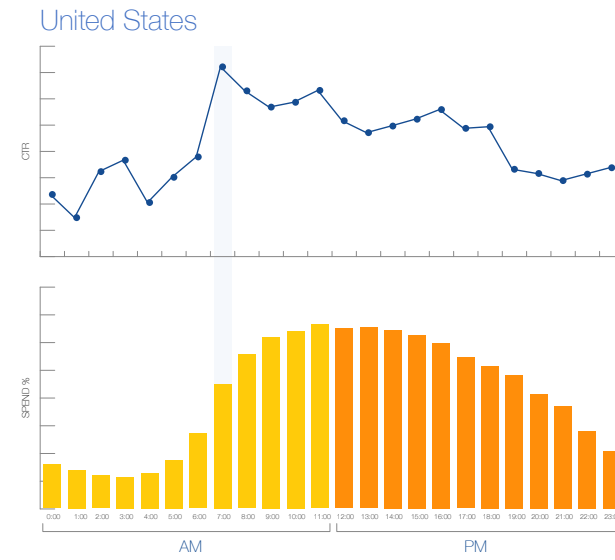
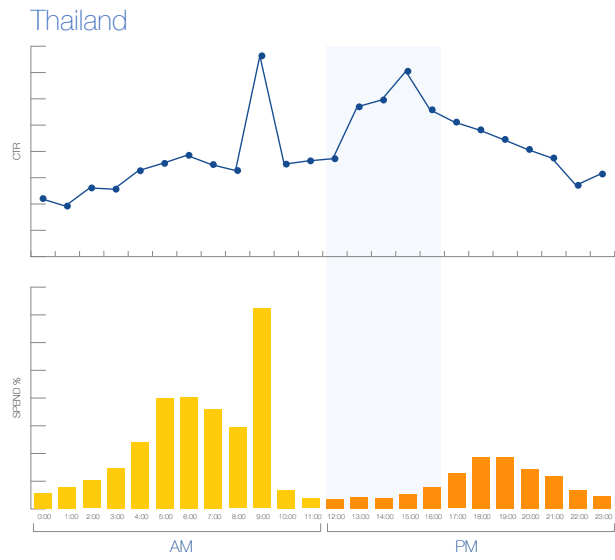
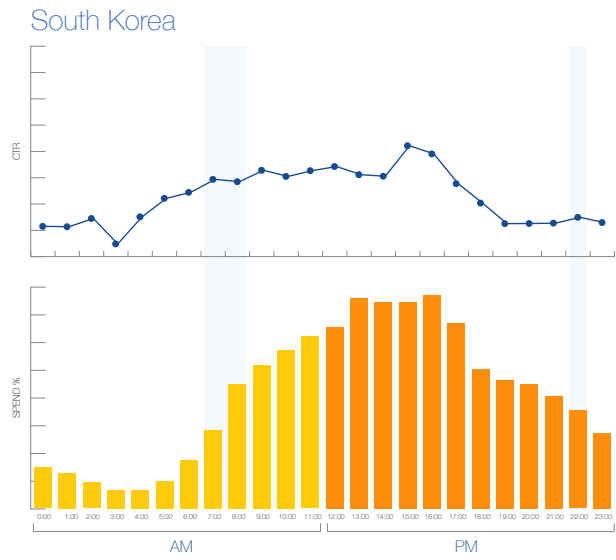
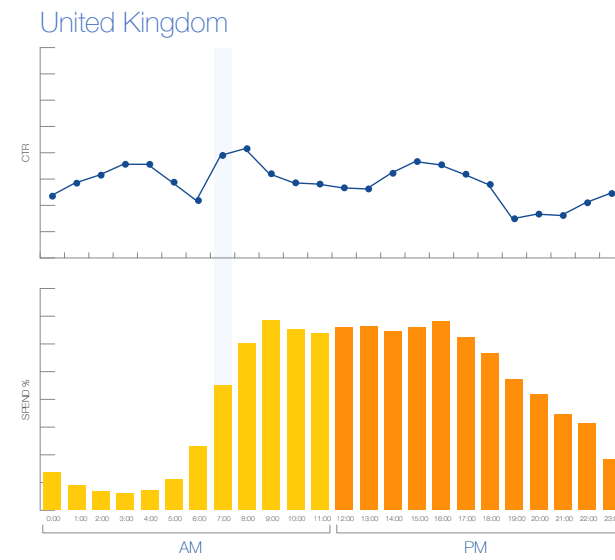
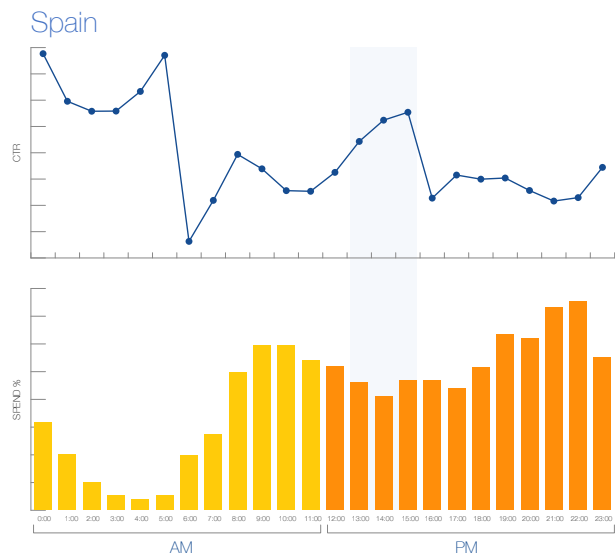
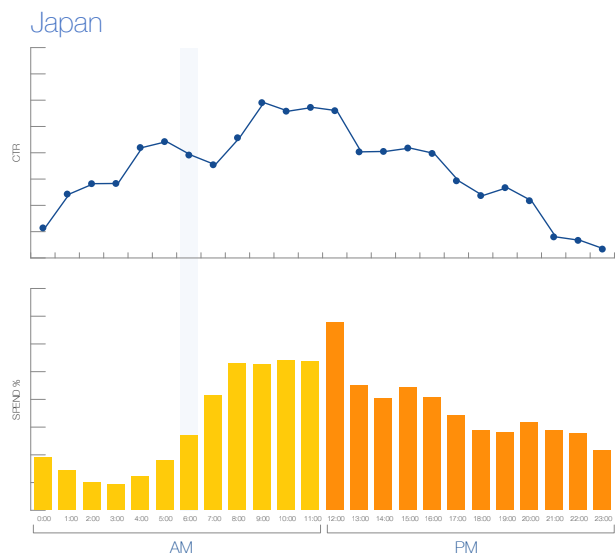
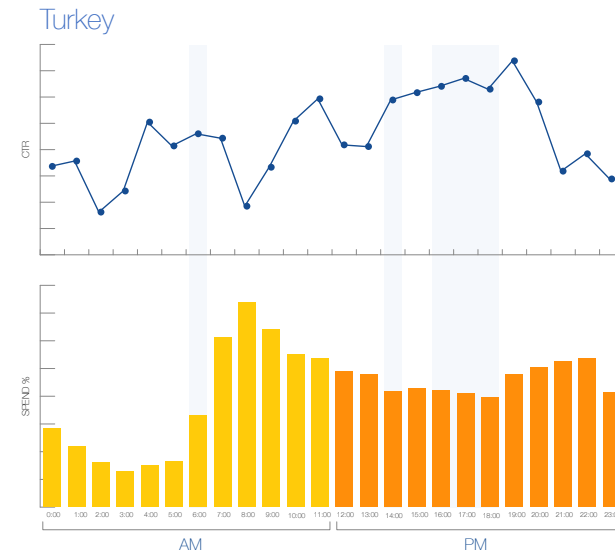
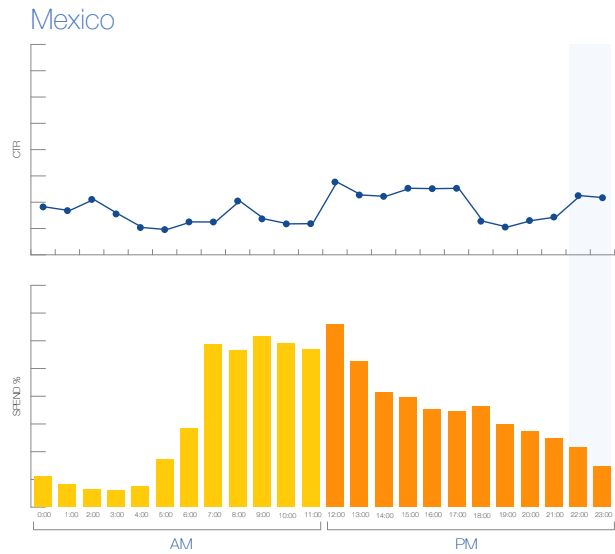
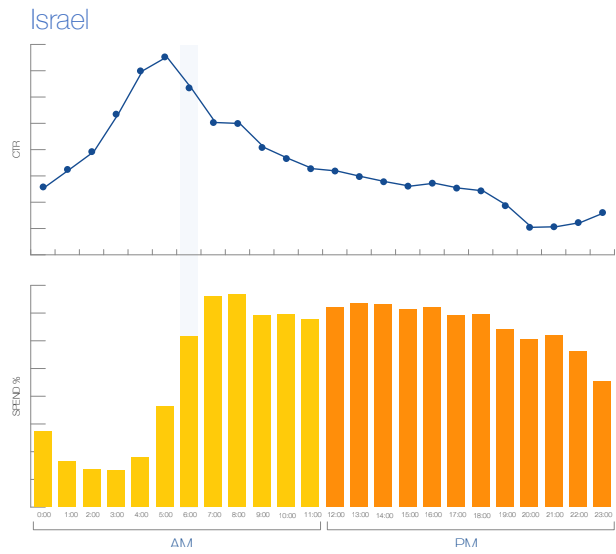
<sup>12</sup> Consumer demand is indicated by the average calibrated CTR for finance content



## HIGH OPPORTUNITY TIME OF THE DAY, BY COUNTRY

Across the globe, the 7 am local timeslot remains full of opportunity. Reach consumers as they start their day for a greater chance of success.







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# WHERE IS YOUR AUDIENCE?

Targeting by Device, Country  
and Site



# HIGH OPPORTUNITY DEVICES

Across all device types—desktop, mobile, and tablet—supply of finance content is the highest on desktop and mobile devices, but tablet campaigns are where you'll find the greatest opportunity.

**BENCHMARK CTR**  
0.001012%

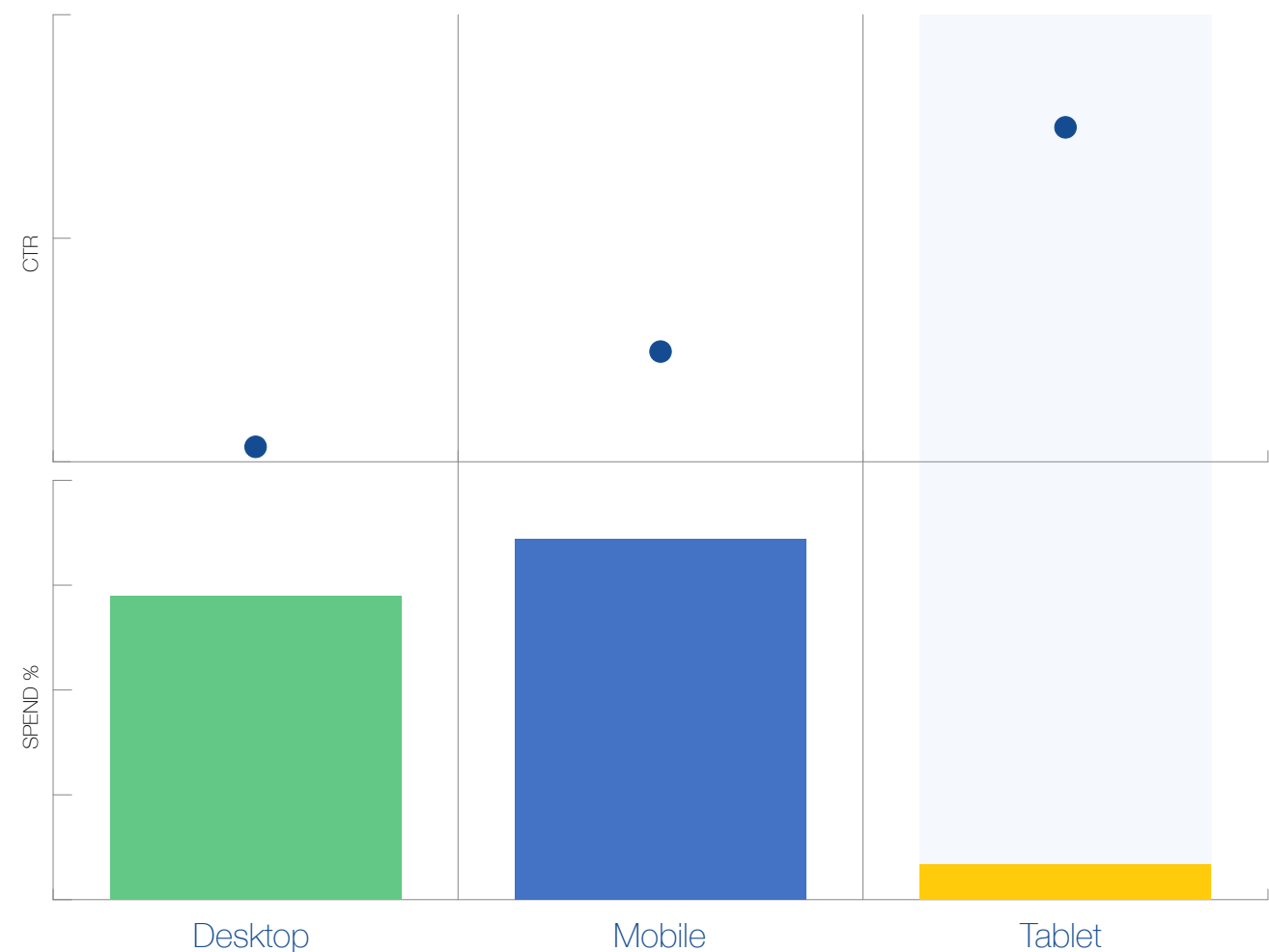


## TIP

Test tablet device targeting for your next campaign.

## Device Performance for the Finance Vertical Worldwide, 2019

Supply<sup>13</sup> of Finance Content vs. Consumer Demand<sup>14</sup> by Device, 2019



<sup>13</sup> Supply is indicated by the percentage a market spends on finance content

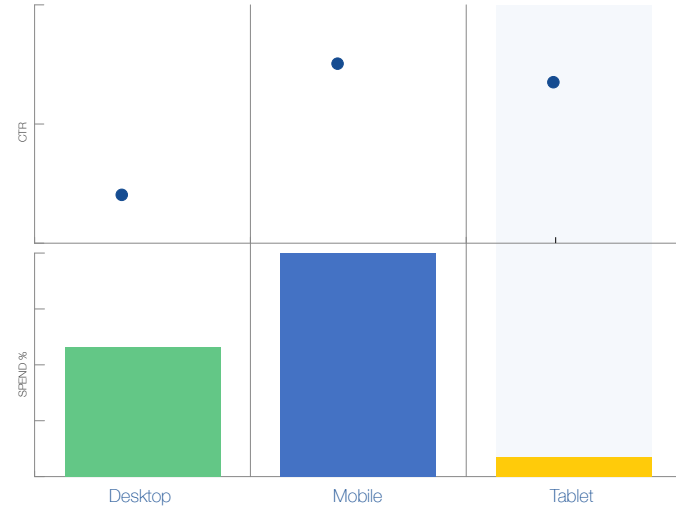
<sup>14</sup> Consumer demand is indicated by the average calibrated CTR for finance content



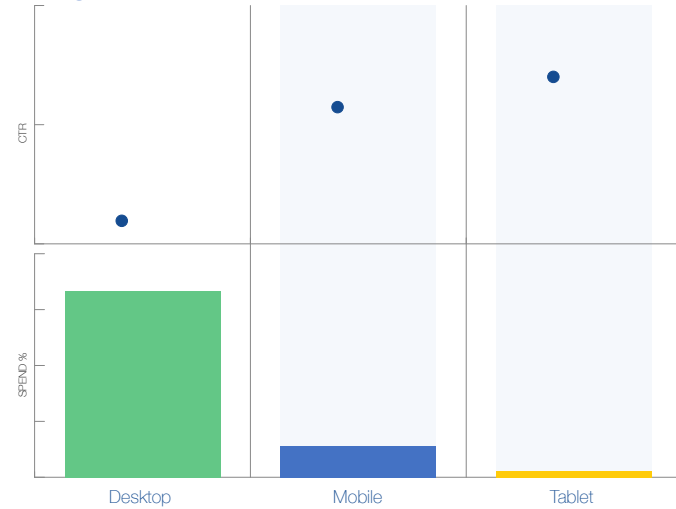
## HIGH OPPORTUNITY DEVICES, BY COUNTRY

The opportunity for tablet targeted campaigns spans widely across the globe. Reach consumers using these devices to get a leg up on the competition.

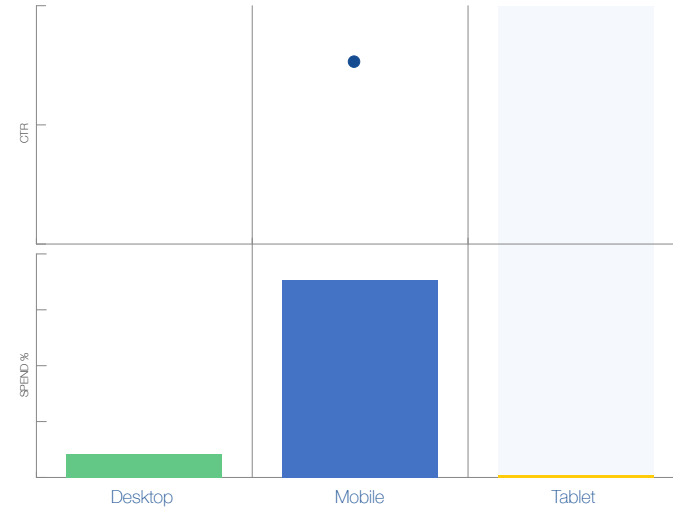
Australia



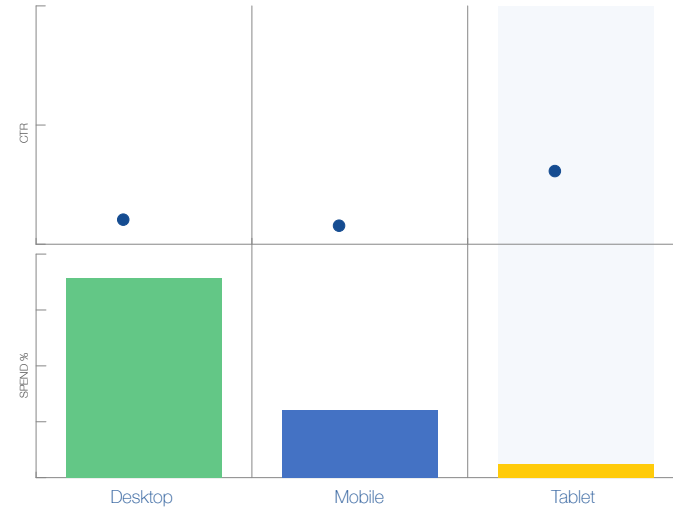
Belgium



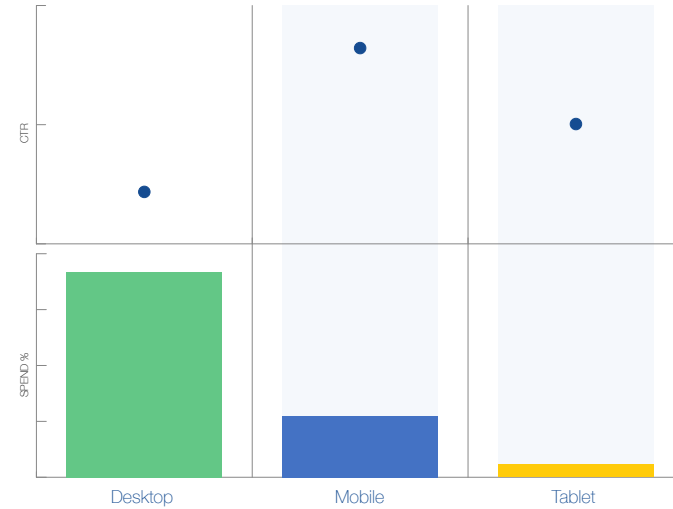
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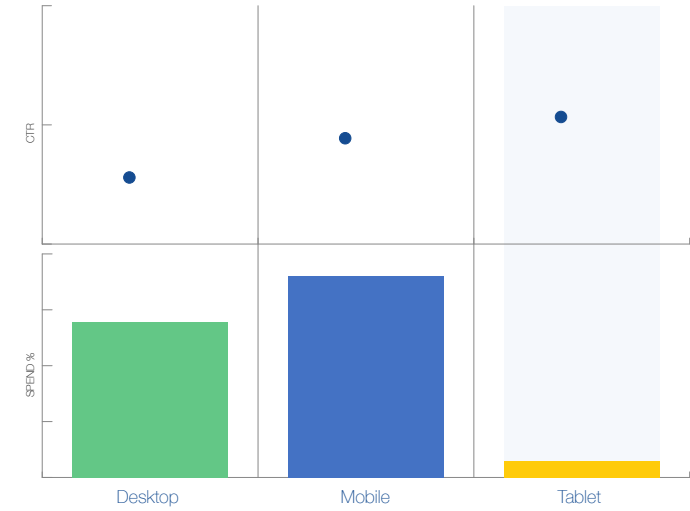
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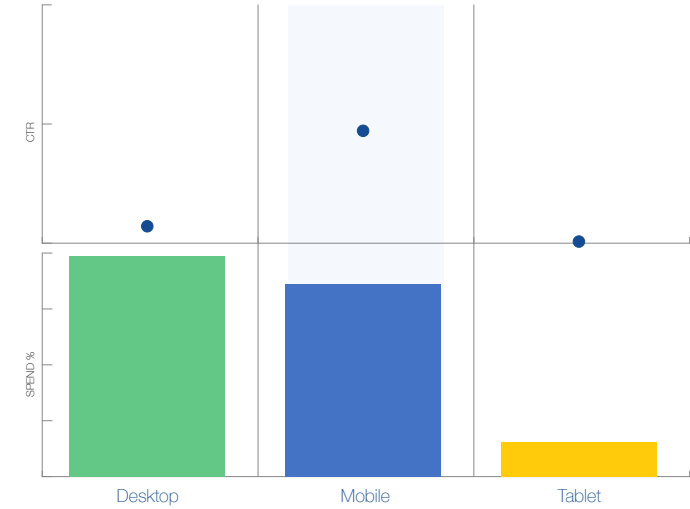
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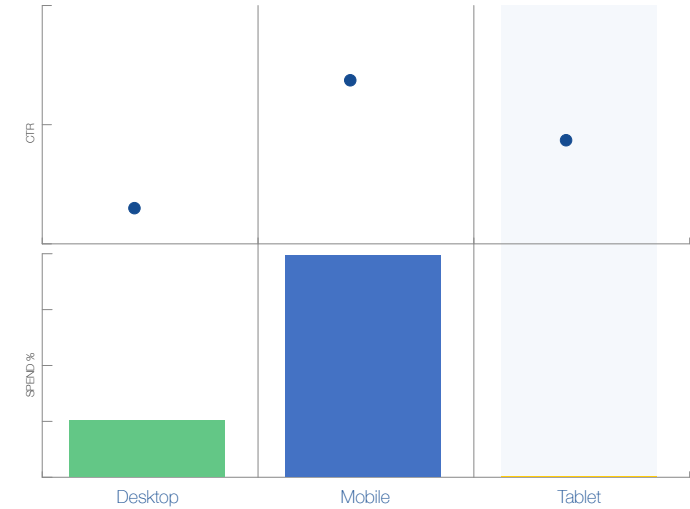
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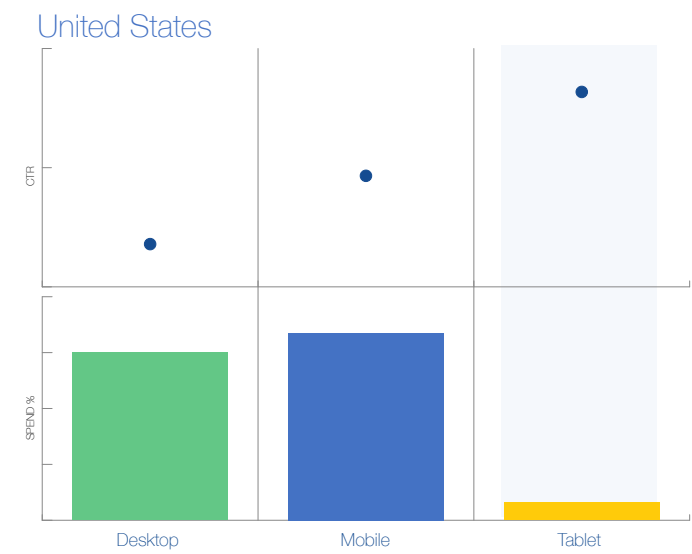
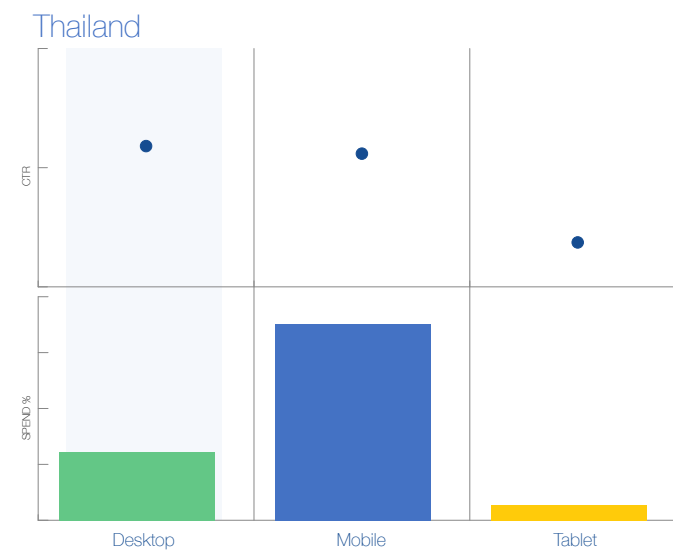
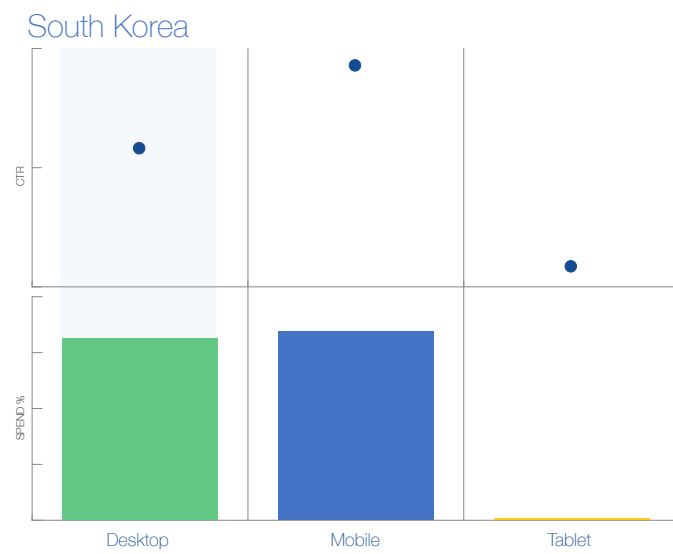
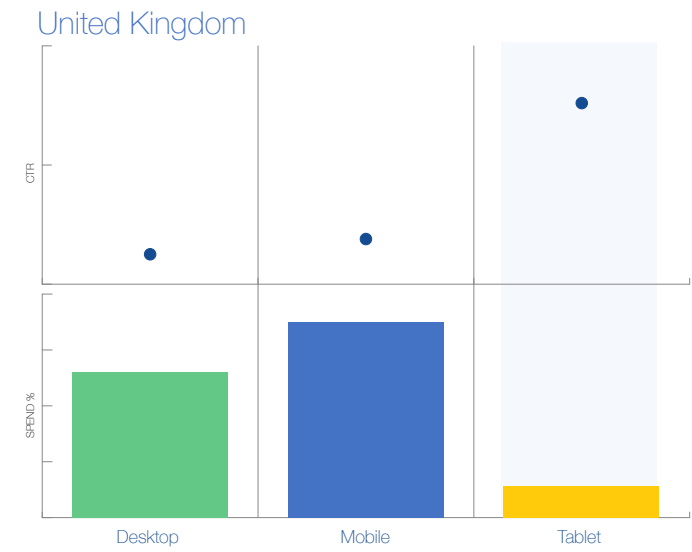
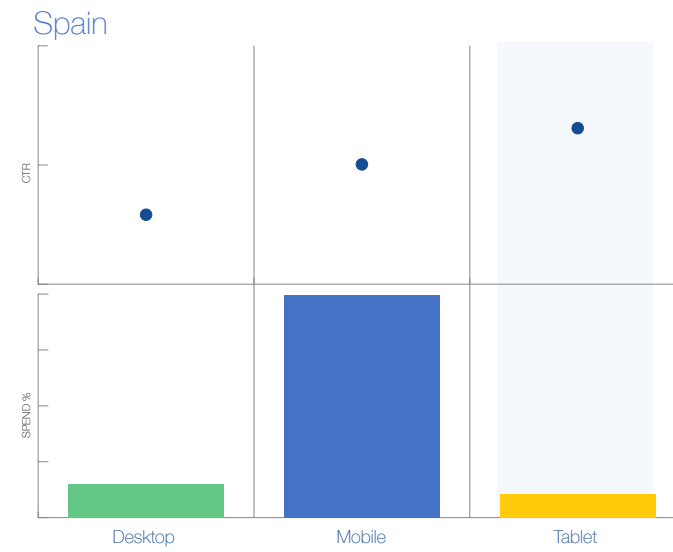
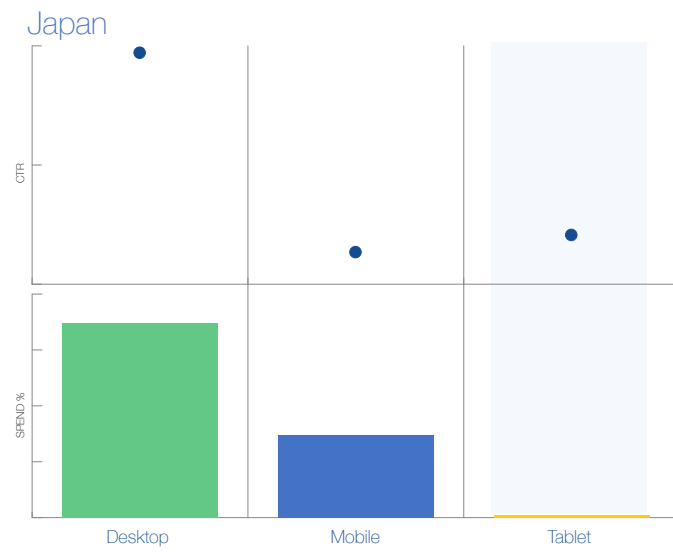
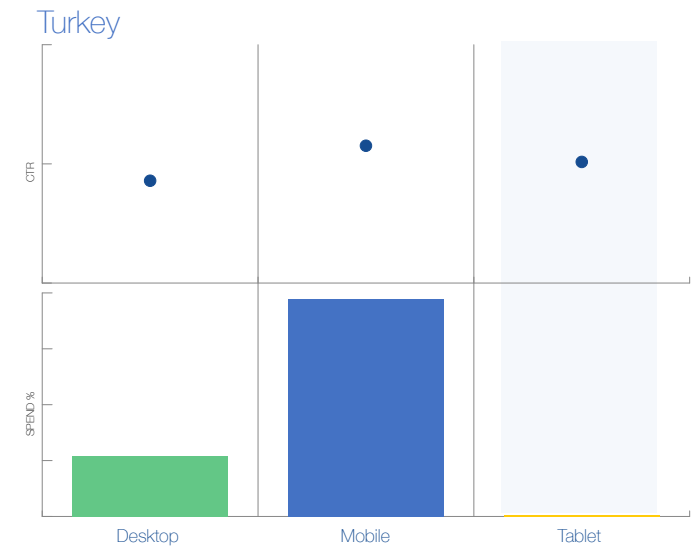
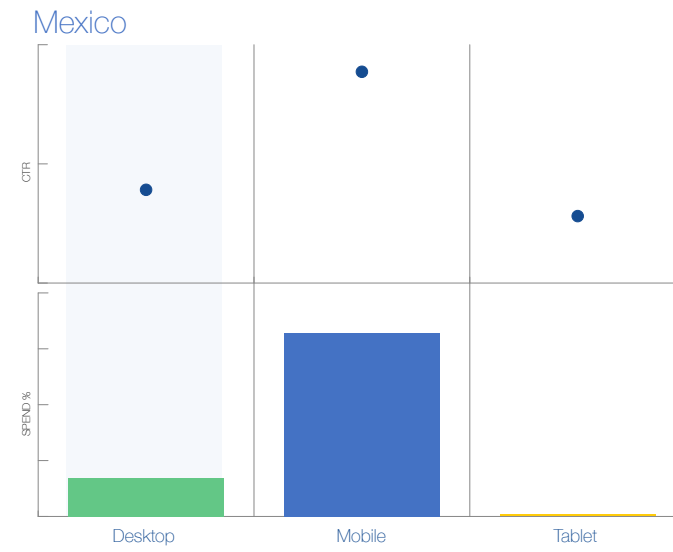
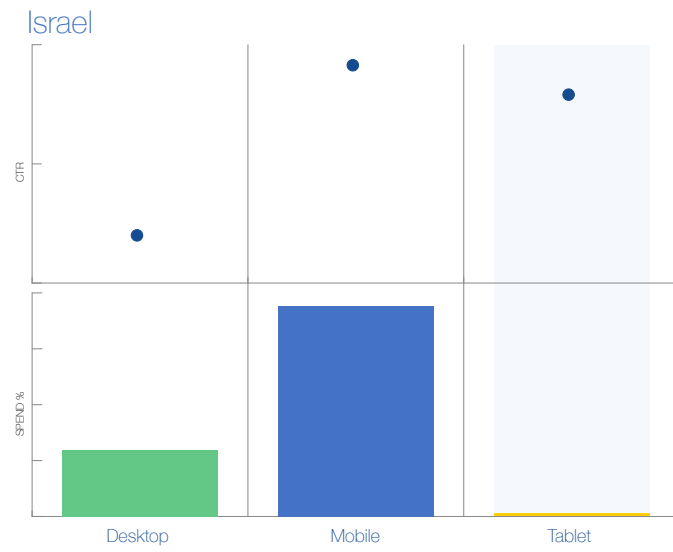


Germany



India







# TARGETING BY SITE: HOW TO FIND YOUR NICHE

When choosing sites to advertise on, the assumption tends to be that marketers will have more success if their ad fits contextually alongside the site's content.

This, however, isn't always the case. So how can you know for sure? Data. Similarly to audience targeting, you'll want to start with wide targeting, see which sites perform best, and optimize from there.

## HERE'S A TARGETING FLOW WE'D RECOMMEND FOR A MONTH-LONG CAMPAIGN:

### WEEK 1

To start, keep your targeting as wide as you're comfortable with—we recommend using brand safety measures like black lists if you need to exclude certain sites.

### WEEK 2

At the end of the week, check in. Where did your ads perform best? Are you surprised by the vertical? Choose several sites to test based on this.

### WEEK 3

This is a good time to take a look at creative performance. Is each headline, photo, or video resonating with every site? A/B test different combinations to find the best fit.

### WEEK 4

When analyzing your campaign, take a look back at what surprised you, and test new sites in order to expand your reach in the future.

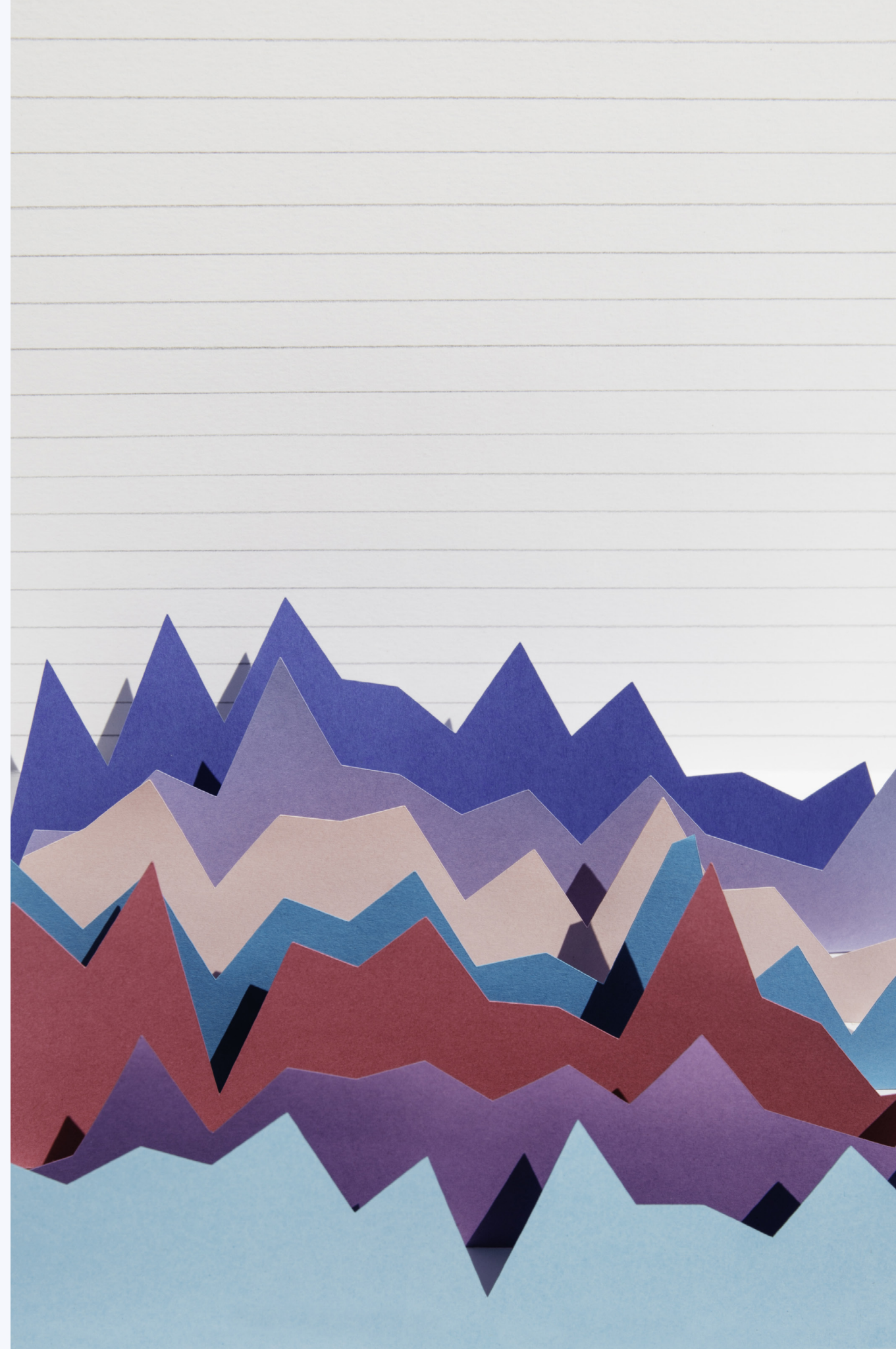
### REPEAT

Return to broad targeting, analyze and assess the results, and find new sites to test.

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# HOW DO YOU MEASURE?

Here's What the Competition  
is Tracking





# COMMON KPIs

Among the key performance indicators (KPIs) that finance marketers measure most often, measuring for leads takes, no pun intended, the lead. Finance marketers are creating top of the funnel campaigns to most effectively achieve their goals.

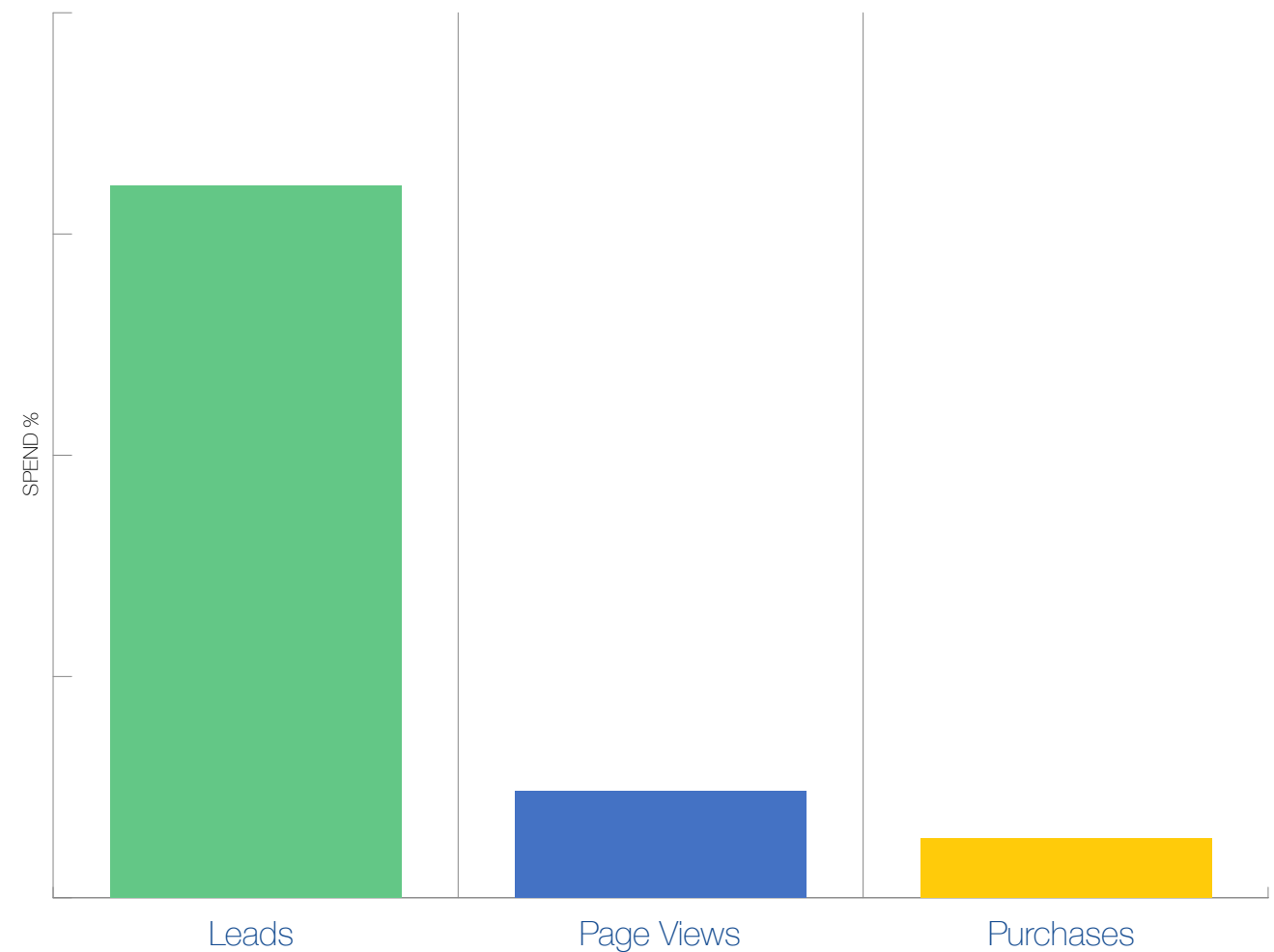


## TIP

Try testing a top of the funnel campaign.

### Most Used KPI for the Finance Vertical Worldwide, 2019

*Supply<sup>15</sup> of Finance Content vs. Consumer Demand<sup>16</sup> by KPI, 2019*



<sup>15</sup> Supply is indicated by the percentage a market spends on finance content

<sup>16</sup> Consumer demand is indicated by the average calibrated CTR for finance content

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**START  
YOUR CAMPAIGN  
TODAY**

[START NOW](#)





# TO SUM IT UP...

We shared a lot of information here—the who, what, when, where and how of finance discovery campaigns, and how you can apply them to your own campaigns.



## HERE ARE FIVE TAKEAWAYS:

- 1 **Who.** You might be surprised to find out who's the most interested in your brand. Don't always assume that you know the full extent of your audience—be willing to test.
- 2 **What.** To better reach consumers in the market for finance products, give video a try.
- 3 **When.** Reach consumers when they're most likely to be receptive—don't ignore the end of the calendar year, and focus on the pre-work hours at the start and end of the week.
- 4 **Where.** A big opportunity lies with tablet devices—take advantage of it, and test campaigns that target them.
- 5 **How.** Finally, test your next top of the funnel campaign with native. There's a high opportunity for success there.



# GET STARTED WITH TABOOLA

Taboola enables over 1.4B people to discover what's interesting and new at the moments they're most ready to explore. Advertisers use Taboola to reach their target audience when they're most receptive to new messages, products and services.

## We've Got the Tools to Help You

### Taboola Pixel

Track multiple conversions by multiple audiences across multiple URLs.

### Retargeting

Reach customers closer to the point of sale— target people who are more likely to convert.

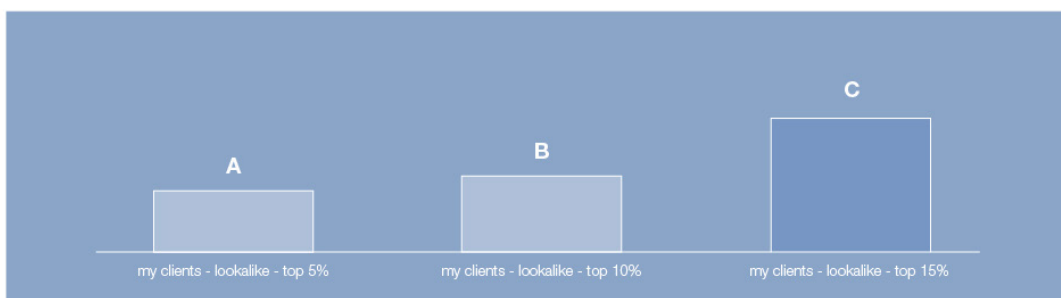
### Smart Bid

Automatically adjust the baseline bid to drive conversions or page views by site.

### Lookalike Targeting

Model the behavior and characteristics of your current customers and use it to target similar audiences.

That's not all. Taboola has every targeting option you need for a successful discovery campaign—location, demographic, creative and more.



TOP CAMPAIGN CONTENT				
	Segment	Impressions	Actions	
A	my clients - lookalike - top 5%	297,100	2,192	
B	my clients - lookalike - top 10%	399,102	3,012	
C	my clients - lookalike - top 15%	807,631	5,011	

START YOUR CAMPAIGN TODAY

START NOW

