

# FINANCE & BANKING

## TRENDS IN FINANCE & BANKING

- Customer habits have been changing over the last decade, with customers expecting frictionless and instant access to their banking needs.
- 99% of Americans do not use a financial advisor.
- According to Experian, U.S homeowners have an average mortgage debt of \$220,000.
- 56.2% of Americans use a mobile device for banking.
- Over 75% of the U.S. population uses online banking surpassing over 200M in 2022.
- 41% of Americans said interest rates and fees are the most important factors when choosing where to obtain a loan.

Sources: Business Insider, Experian, Forbes, eMarketer, CNBC, Amazon

## TARGETING TO CONSIDER

Display, native, audio and video assets can be used to execute this targeting.

- **Audience and Demo Targeting:** Target audiences that have shown a behavior or interest in financial services such as personal investment, loans, financial planning, savings, mortgages, online banking etc.
- **Contextual Targeting and Native Advertising:** Reach users who are reading and consuming content about finance, financial planning and investing or insert native articles next to relevant content.
- **Device Match-Look Back Targeting:** Target devices that match CRM direct mail or email lists with new services and opportunities.
- **Streaming Television (OTT/CTV) and Streaming Audio:** Create brand awareness with :15 and :30 video and audio messages targeting audiences based on shows, videos, podcasts, and music they consume.
- **Social Media:** Create display and video messaging on social media to reach desired audiences by age and demo on YouTube, TikTok, Facebook, Instagram, and LinkedIn across mobile devices.
- **Retargeting and Click Retargeting:** Re-engage users that visit your website or click on a digital ad.