EVERY MONTH, 32 MILLION USERS GENERATE 68 MILLION SOCIAL ACTIONS RELATED TO FINANCE.

- **32 Million** Finance Sharers
- **3.1 Million** Sites & Apps
- **80+** Social Channels
- **53 Billion** Webpage Views
- **204 Million** Social Signals
- **3 Months of Data Collection**

SHARETHIS SOCIAL INTELLIGENCE PLATFORM
EXPLORING THE FINANCIAL LANDSCAPE

Social Actions Per Month (millions)

- **Insurance**
  - Health Insurance: 3.2M
  - Home Insurance: 0.1M
  - Life Insurance: 1.2M
  - Vehicle Insurance: 0.3M

- **Investments**
  - Brokerages & Day Trading: 0.8M
  - Commodities & Futures Trading: 1.1M
  - Currencies & Foreign Exchange: 6.3M
  - Derivatives: 0.1M
  - Funds: 0.3M
  - Real Estate Investment Trusts: 0.5M
  - Stocks & Bonds: 0.4M

- **Banking Services**
  - Debit & Checking Services: 2.2M
  - Savings Account: 2.2M
  - Brokerages & Day Trading: 0.8M
  - Commodities & Futures Trading: 1.1M
  - Currencies & Foreign Exchange: 6.3M
  - Derivatives: 0.1M
  - Funds: 0.3M
  - Real Estate Investment Trusts: 0.5M
  - Stocks & Bonds: 0.4M

- **Credit & Lending**
  - Credit Cards: 13.3M
  - Debt MGMT: 0.7M
  - Loans: 5.2M

- **Financial Plan & MGMT**
  - Financial Plan & MGMT: 4.8M
  - Asset & Portfolio MGMT: 0.7M
  - Inheritance & Estate Planning: 0.4M
  - Retirement & Pension: 3.5M

- **Accounting**
  - Accounting: 2.5M
  - Tax Prep & Planning: 0.7M
**CHANNELS USED FOR FINANCIAL SHARING**

Facebook and LinkedIn are active forums for financial planning and advice. The Twitter feed is the ideal place for socializing news, market updates, and investments.

**Top Conversations** (in order of social volume)

<table>
<thead>
<tr>
<th>Platform</th>
<th>Topics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Facebook</td>
<td>Real Estate, Taxes, Retirement, Insurance, Banking Services, Asset MGMT</td>
</tr>
<tr>
<td>Twitter</td>
<td>Trading, Stocks &amp; Bonds, Commodities, Funds, Investing, Futures</td>
</tr>
<tr>
<td>LinkedIn</td>
<td>Retirement, Debt MGMT, Tax Planning, Trading, Portfolio MGMT, Real Estate</td>
</tr>
</tbody>
</table>

**Finance sharing (% of total activity)**

- Facebook: 61%
- Twitter: 19%
- LinkedIn: 7%
- Other: 6%

**Other sharing (% of total activity)**

- Pinterest: 6%
- Email: 7%
- Other: 2%
- LinkedIn: 2%
- Twitter: 2%
DEVICES USED FOR FINANCIAL SHARING

People are twice as likely to use tablets to share about finance. Smartphones and tablets are mostly used to share about investments and keep up with market news.

Top Conversations (in order of social volume)

Smartphone
- Stocks & Bonds
- Trading
- Portfolio MGMT
- Insurance
- Derivatives

Tablet
- Portfolio MGMT
- Real Estate
- Trading
- Banking Services
- Estate Planning
- Accounting

Desktop
- Credit & Lending
- Insurance
- Retirement
- Accounting
- Taxes

Finance Sharing
- Tablet - 35%
- Smartphone - 36%
- Desktop - 29%

Other Sharing
- Tablet - 16%
- Smartphone - 57%
- Desktop - 27%
IT’S MONEY SEASON ALL YEAR LONG

Finance social activity spikes around key time periods during the year.

Social Volume Per Day (millions)

- New Years Savings & W2
- Tax Season
- Market Volatility
- Holiday Spend Activity
SHARING MIRRORS MARKET VOLATILITY

CBOE Volatility Index (VIX)
Finance Related Social Activity

13.7  15.6  16.0  16.2  17.2  21.2  24.6  26.3  18.6
BROWSE IN THE DAY, SOCIALIZING IN THE EVENING

Signals Per Hour

- Search & Browse
- Sharing Activity

7am-11am (top content)
- Personal Investing
- Market News
- Real Estate
- Managed Funds
- Stocks
- Retirement Plan.

7pm-11pm (top content)
- Real Estate
- Tax Planning
- Personal Investing
- Retirement Plan
- Insurance
- Market News
LIFE STAGES
MILLENNIALS & BOOMERS DRIVE THE CONVERSATION

**Millennials** (top content, indexed vs. gen pop.)
- Investments: 1.4x
- Credit Cards: 1.3x
- Loans: 1.3x

**Boomers** (top content, indexed vs. gen pop.)
- Retirement: 1.5x
- Mortgage: 1.3x
- Stocks: 1.2x

Index vs. General Population

Age Group | Millennials | Boomers | Index vs. Gen Pop.
--- | --- | --- | ---
18-25 | 7.7% | 22% | 1.3x
26-30 | 9.9% | 6% | 1.1x
31-35 | 10.1% | 5% | 1.0x
36-40 | 10.4% | 5% | 0.9x
41-45 | 10.3% | 5% | 0.8x
46-50 | 9.9% | 5% | 0.8x
51-55 | 9.4% | 5% | 0.8x
56-60 | 8.0% | 5% | 0.9x
61-65 | 6.6% | 5% | 1.0x
66-70 | 1.4x | 1.0x | 1.6x
71-75 | 4.8% | 1.0x | 4.4%
76+ | 4.4% | 1.0x | 4.4%
FINANCIAL SHARING SKEWS ACROSS INCOME SPECTRUM

--- Index vs. General Population ---

**<20k (top content, indexed vs. gen pop.)**
- Banking Services: 1.3x
- Home Insurance: 1.3x
- Debt MGMT: 1.2x

**400k+ (top content, indexed vs. gen pop.)**
- Debit & Checking Services: 1.6x
- Stocks & Bonds: 1.4x
- Asset & Portfolio MGMT: 1.2x

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**Income Distribution vs. Financial Services Usage**

- **<15k**
  - 4.0% (Banking Services: 3.06x)
  - 3.2% (Home Insurance: 1.63x)
  - 1.35x (Debt MGMT)

- **15k-19k**
  - 8.4% (Banking Services: 1.35x)
  - 5.7% (Home Insurance: 1.35x)

- **20k-29k**
  - 6.8% (Banking Services: 1.05x)
  - 5.7% (Home Insurance: 1.05x)

- **30k-39k**
  - 7.6% (Banking Services: 0.95x)
  - 6.8% (Home Insurance: 0.95x)

- **40k-49k**
  - 8.4% (Banking Services: 0.74x)
  - 5.7% (Home Insurance: 0.74x)

- **50k-59k**
  - 9.0% (Banking Services: 0.57x)
  - 4.0% (Home Insurance: 0.57x)

- **60k-74k**
  - 10.2% (Banking Services: 0.68x)
  - 3.2% (Home Insurance: 0.68x)

- **75k-99k**
  - 9.6% (Banking Services: 0.91x)
  - 2.4% (Home Insurance: 0.91x)

- **100k-124k**
  - 8.3% (Banking Services: 1.29x)
  - 1.60x (Home Insurance)

- **125k-149k**
  - 8.1% (Banking Services: 1.60x)
  - 1.28x (Home Insurance)

- **150k-199k**
  - 6.7% (Banking Services: 1.29x)
  - 1.29x (Home Insurance)

- **200k-249k**
  - 5.9% (Banking Services: 1.05x)
  - 1.35x (Home Insurance)

- **250k-399k**
  - 5.7% (Banking Services: 0.95x)
  - 1.63x (Home Insurance)

- **400k-499k**
  - 4.34x (Banking Services: 2.67x)
  - 4.1% (Home Insurance: 2.67x)

- **500k+**
  - 2.4% (Banking Services: 4.1%)
  - 2.67x (Home Insurance: 4.1%)
FINANCE SHARING PATTERNS ARE ALIGNED WITH LIFE STAGE

**Finance Topics by Age & Life Stage**
Topics indexed vs. general population

- **1st Job & Graduation**  
  18-23, $15k-40k  
  Credit Cards (1.3x)  
  Banking Services (1.2x)  
  Health Insurance (1.2x)

- **Renting 1st Apartment**  
  20-25, $30k-60k  
  Credit & Lending (1.4x)  
  Home Insurance (1.3x)  
  Investing (1.2x)

- **Student Loans**  
  25-30, $30k-80k  
  Debt MGMT (1.2x)  
  Banking Services (1.2x)  
  Investing (1.1x)

- **First Car & Home**  
  28-34, $50k-120k  
  Loans (1.3x)  
  Car Insurance (1.2x)  
  Home Insurance (1.2x)

- **Long Term Planning**  
  30-39, $100k+  
  Estate Planning (1.4x)  
  Retirement Planning (1.4x)  
  Portfolio MGMT (1.3x)
1ST JOB/GRADUATION SEASONAL SOCIAL ACTIVITY

Social activity around job searching during students’ 2nd semester (Mar.) and when they begin their new job at the end of the summer.

Social Volume Per Day

Users share content about apartments more frequently at the end of the month and overall activity spikes in the late spring through the summer.
STUDENT LOANS SEASONAL
SOCIAL ACTIVITY

Peak activity when users apply for financial aid and again 6 months after graduation when they have to start making payments.

Social Volume Per Day

Car buying sharing peaks near national holidays and in the Winter and Summer when dealership sales events are more prevalent. Home buying sharing spikes in the Spring and starts to slow down over the Summer.

### Social Volume Per Day

![Graph showing social activity per day from October to September.](image-url)
Sharing activity around estate planning, retirement planning, and portfolio management remains fairly steady throughout the year, but peaks just before the new year.
SHARING CAN BE A KEY INDICATOR OF FINANCIAL INTEREST ...
... BUT IS HUGELY DEPENDENT ON MARKET EVENTS & LIFE STAGE.
TAKEAWAYS AND IMPLICATIONS

Social Landscape
Finance is a social but nuanced topic, encompassing several dozen key conversations occurring across various channels and devices. Pay close attention to the social patterns of your consumers and align your targeting strategies accordingly.

Trends & Seasonality
Finance social activity displays noticeable seasonal trends around key economic trends. Monitor these trends and automate media delivery to ensure your messaging reaches users at the peak engagement.

Life Stage
Millennials are a rapidly growing and highly engaged audience for finance. But it’s not enough to target their age group; align your messaging strategies with their priorities and life stages.
SOCIAL DATA IS A VALUABLE TOOL TO REACH FINANCE INTENDERS

**Identify:**
Use social data to identify users who shared relevant finance content.

**Target:**
Align messaging with interests and life stage and deliver media to contextually relevant content.

**Optimize:**
Use social signals to determine where and when to spend media dollars.

- Heavy-up deployment around key events to drive conversion when conversations are abuzz.
- Monitor sharing trends in real time and capitalize on user intent as quickly as possible throughout the purchase funnel.