

# SHARETHIS FINANCE STUDY

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ShareThis®

# 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

**SHARETHIS SOCIAL  
INTELLIGENCE  
PLATFORM**



**3 MONTHS  
OF DATA  
COLLECTION**



**53 Billion**  
Webpage Views



**204 Million**  
Social Signals

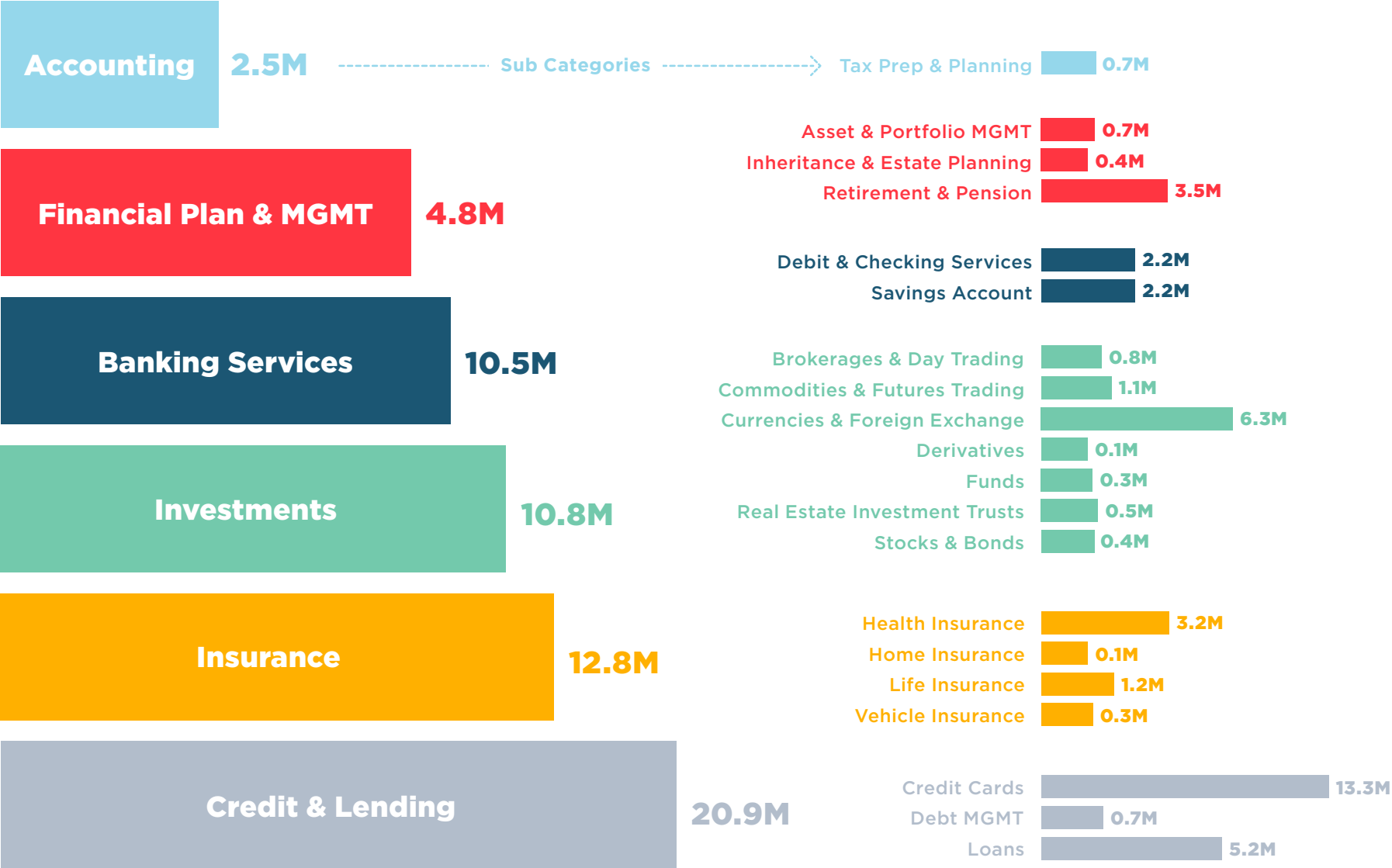


# SOCIAL LANDSCAPE



# EXPLORING THE FINANCIAL LANDSCAPE

Social Actions Per Month (millions)



# 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)

### Facebook

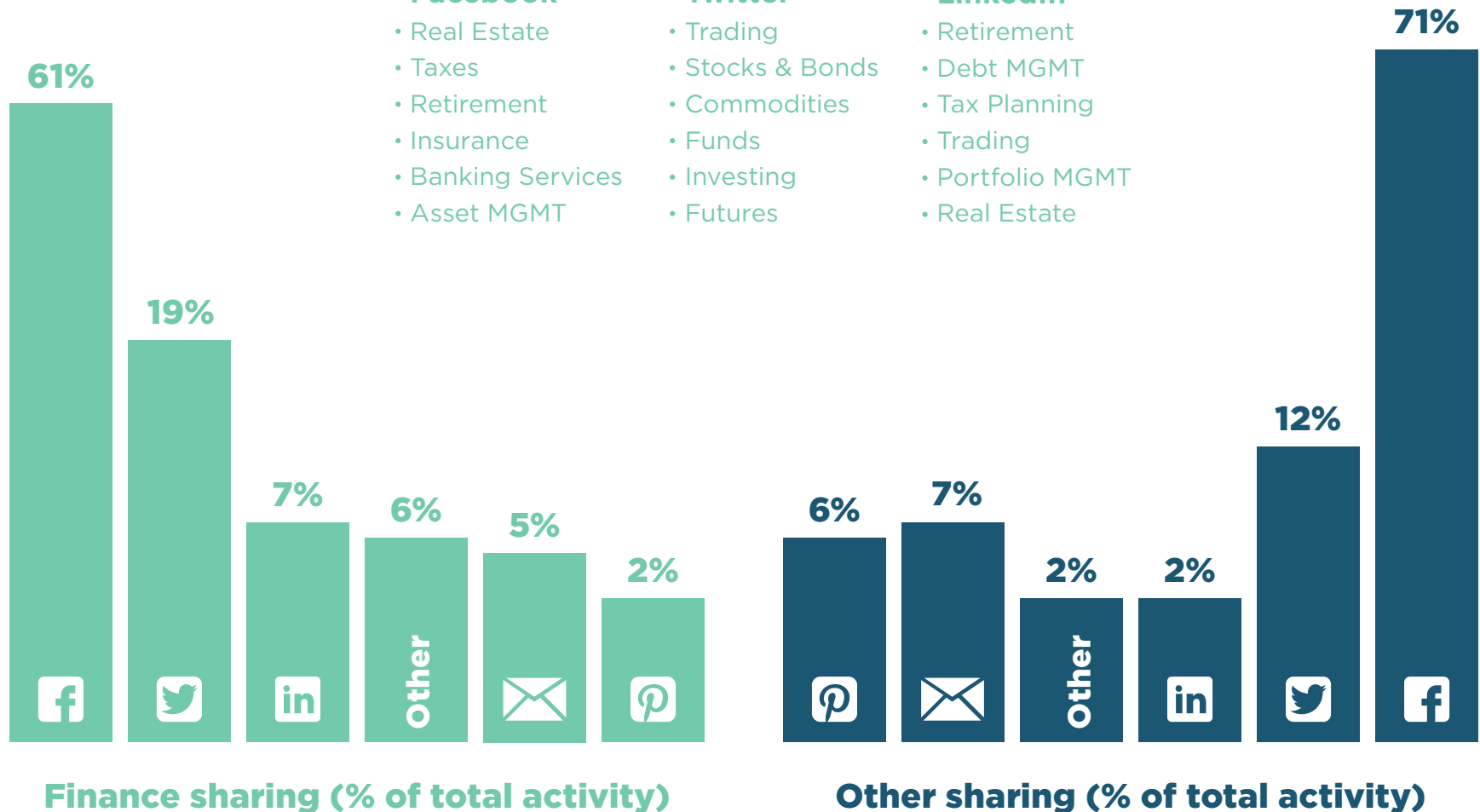
- Real Estate
- Taxes
- Retirement
- Insurance
- Banking Services
- Asset MGMT

### Twitter

- Trading
- Stocks & Bonds
- Commodities
- Funds
- Investing
- Futures

### LinkedIn

- Retirement
- Debt MGMT
- Tax Planning
- Trading
- Portfolio MGMT
- Real Estate





# 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

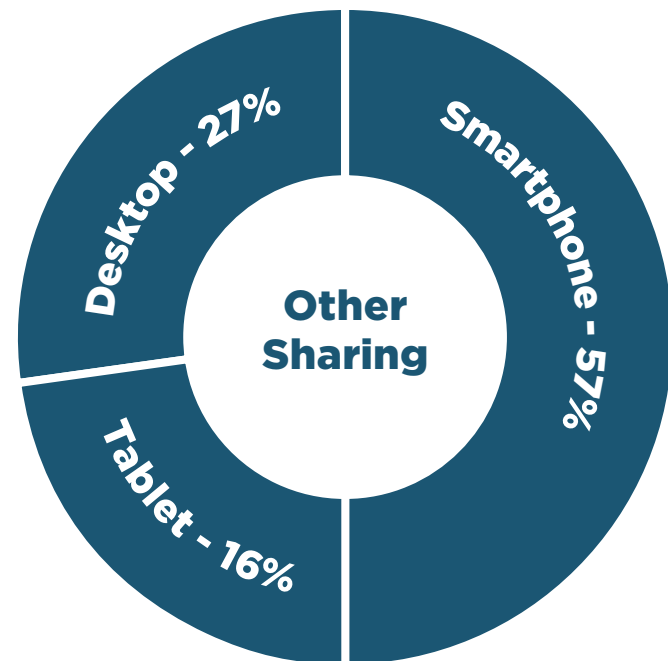
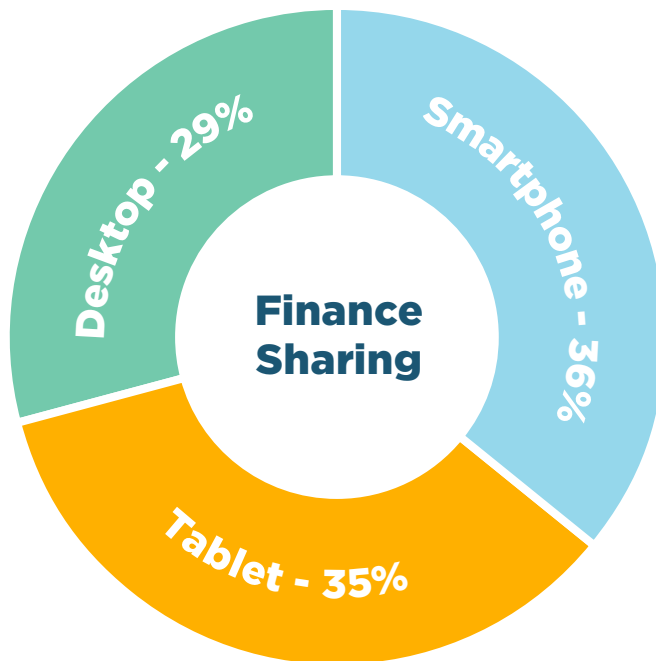
- Stocks & Bonds
- Trading
- Portfolio MGMT
- Insurance
- Derivatives

### Tablet

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

### Desktop

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



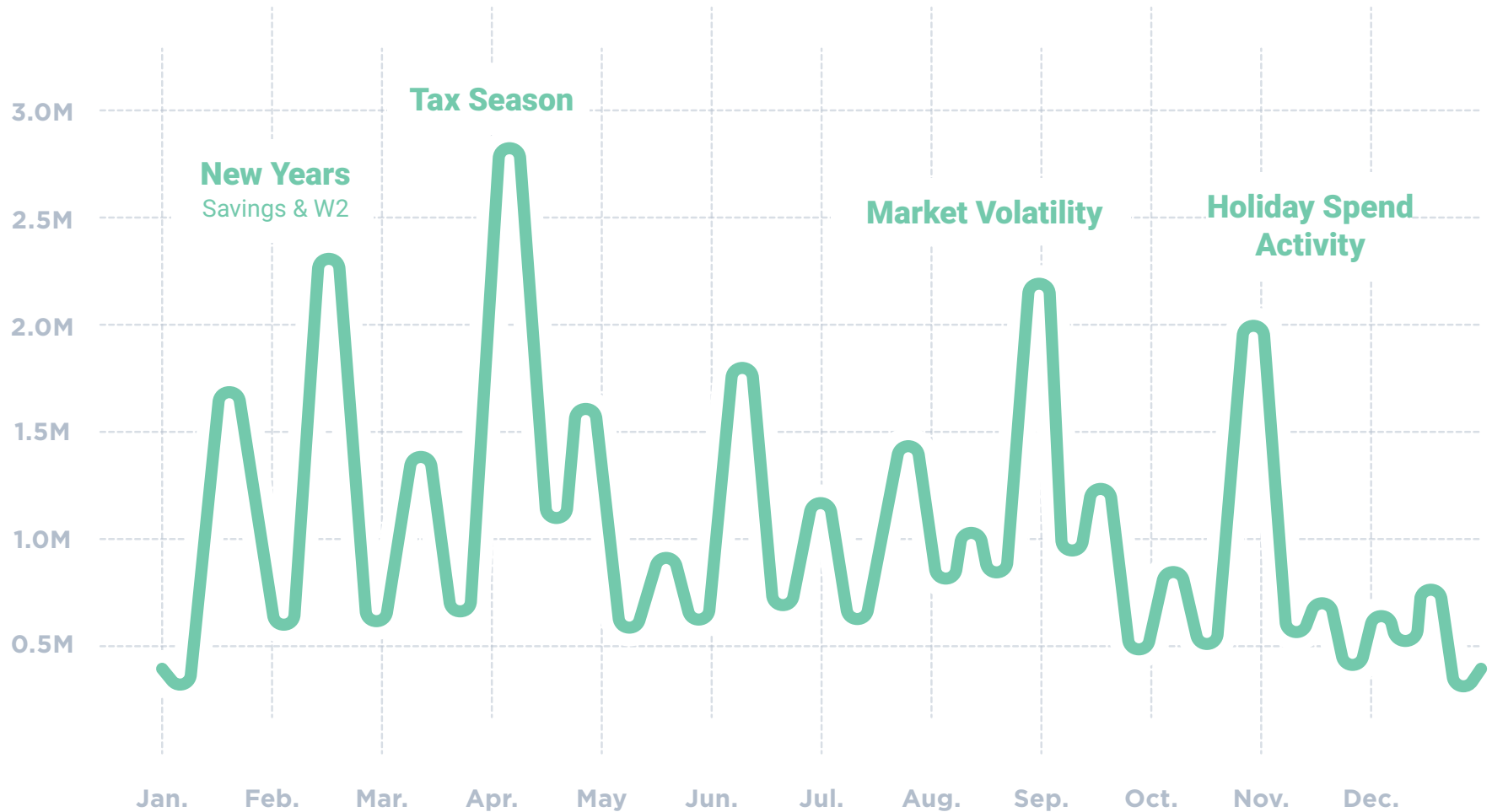
A person wearing a grey knit sweater is shown from the chest up, looking down at a smartphone held in both hands. The background is a bright, out-of-focus indoor space with a table and chairs visible. The text "SOCIAL TRENDS" is overlaid in white, bold, sans-serif capital letters across the middle of the image.

# SOCIAL TRENDS

# IT'S MONEY SEASON ALL YEAR LONG

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

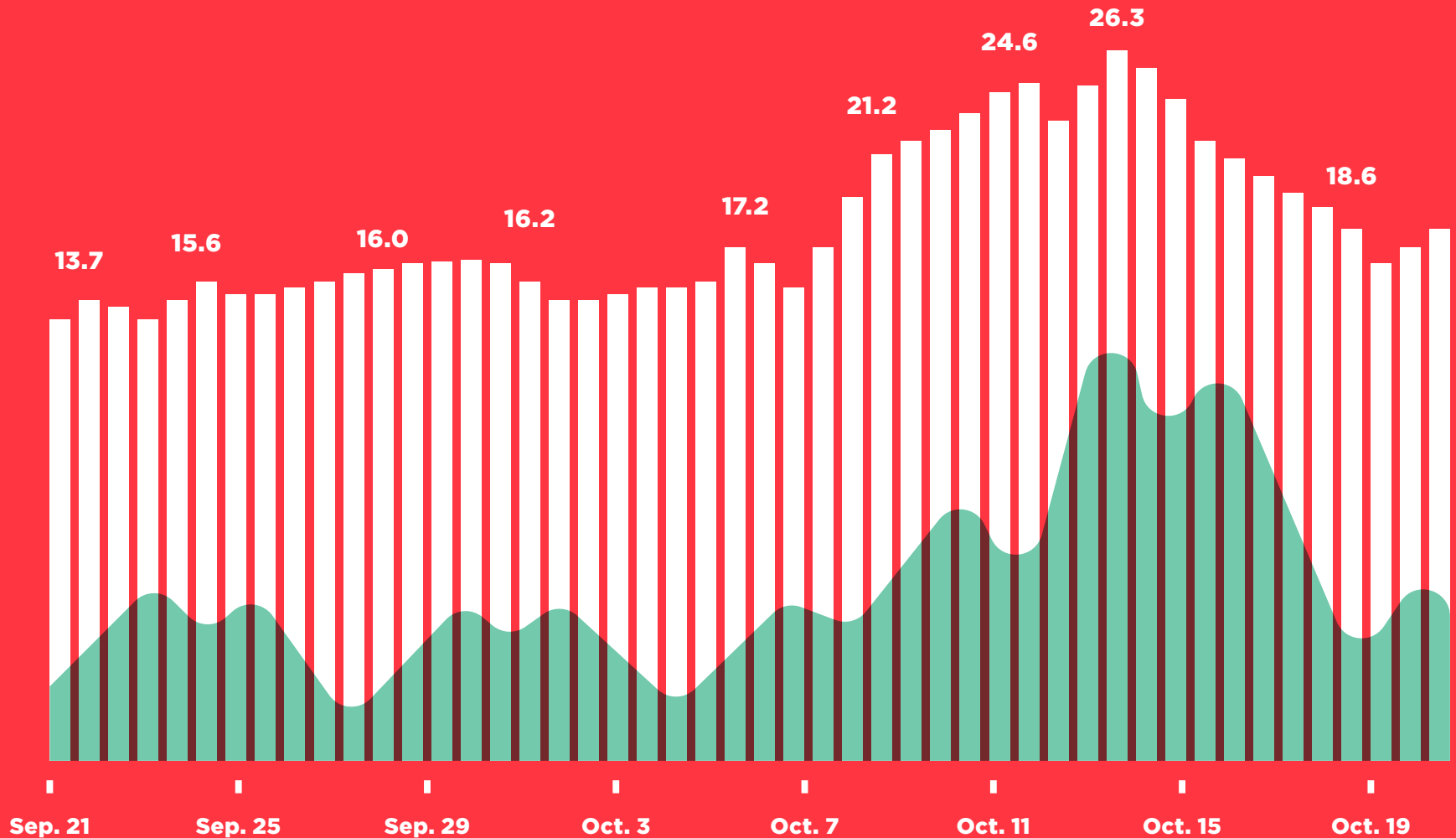
~ Social Volume Per Day (millions)





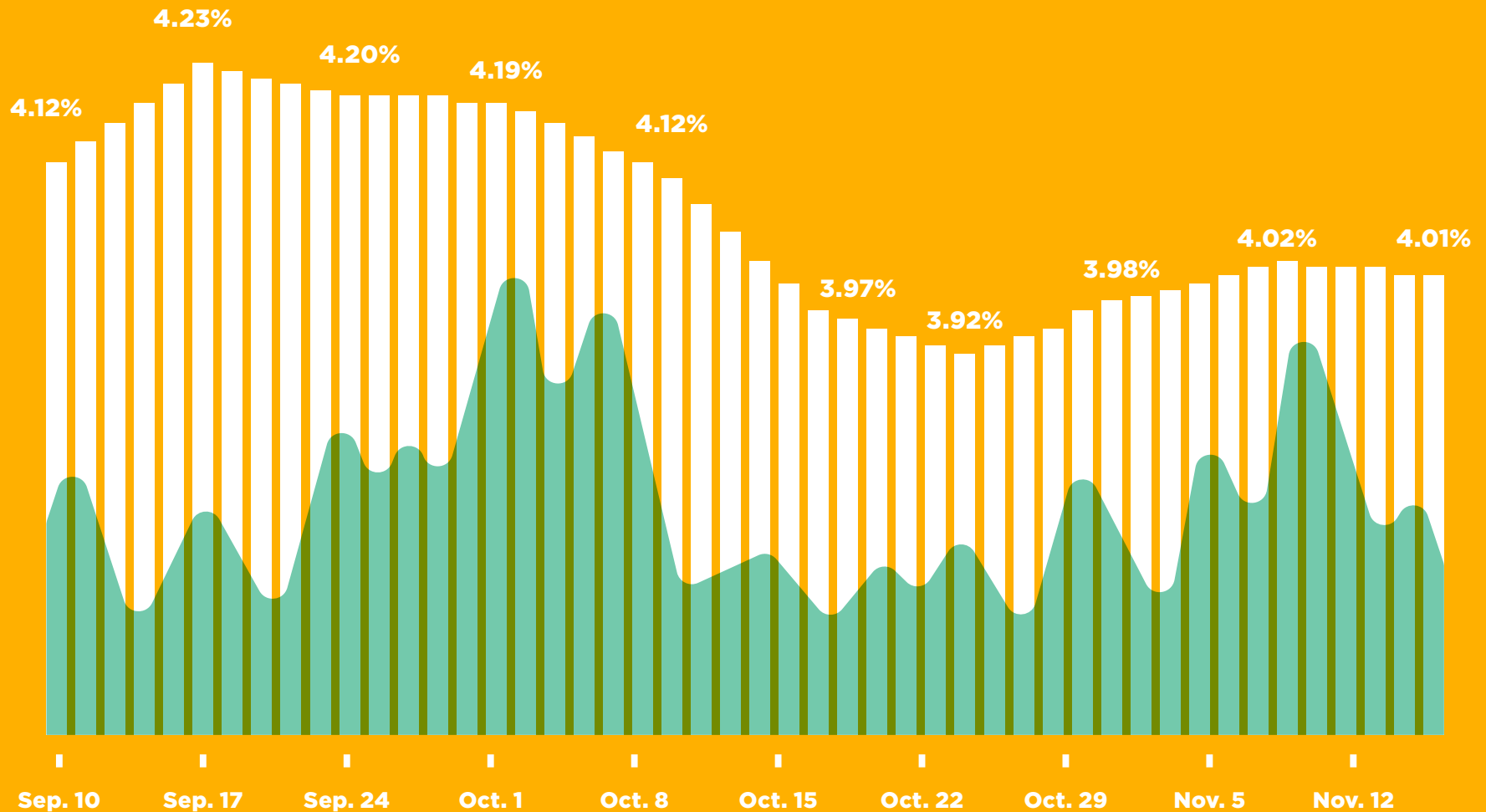
# SHARING MIRRORS MARKET VOLATILITY

■ CBOE Volatility Index (VIX)  
■ Finance Related Social Activity



# SHARING MIRRORS MORTGAGE RATES

30yr US Fixed Rate Mortgage Avg.  
Finance Related Social Activity



# BROWSE IN THE DAY, SOCIALIZE IN THE EVENING

## Signals Per Hour

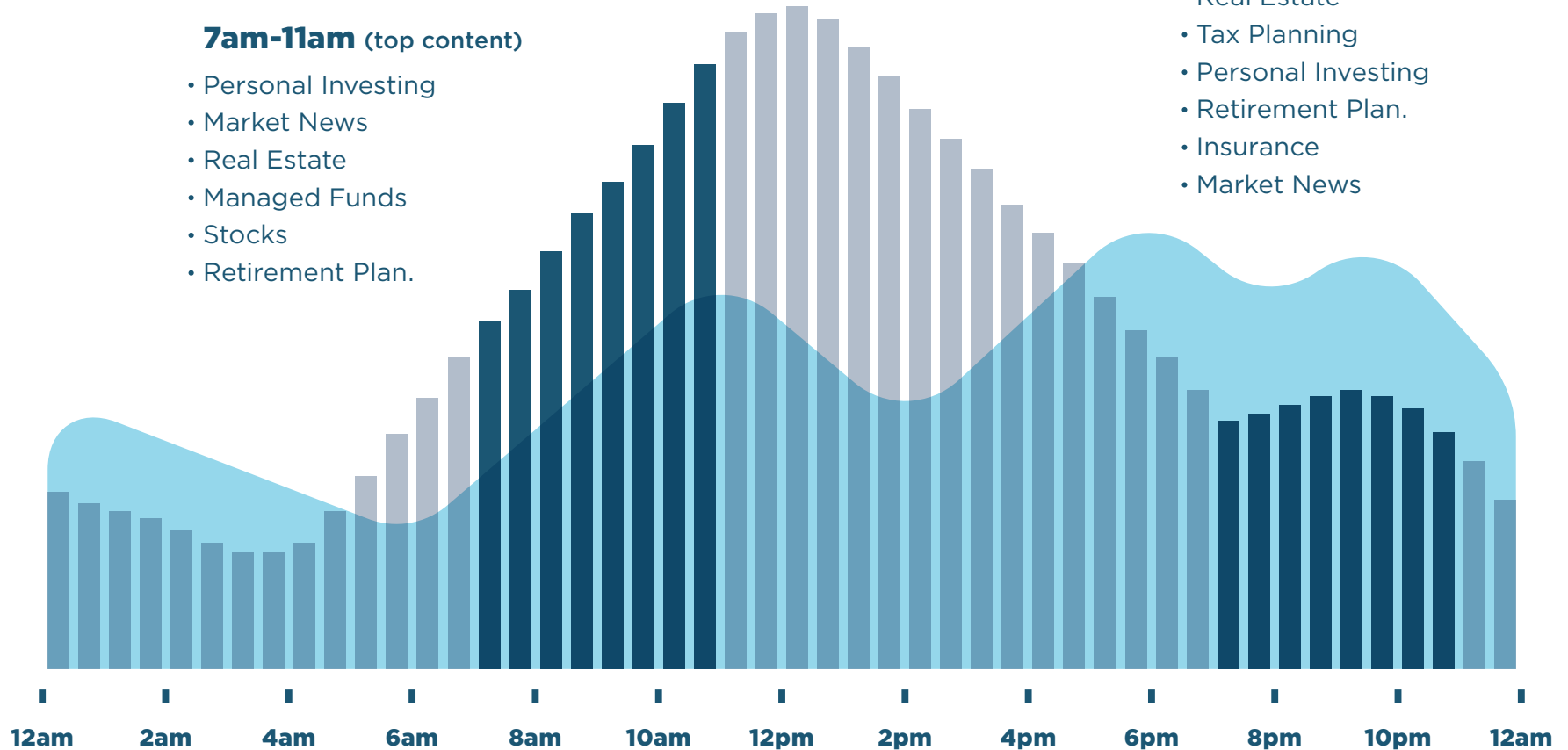


### 7am-11am (top content)

- 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



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# MILLENNIALS & BOOMERS DRIVE THE CONVERSATION

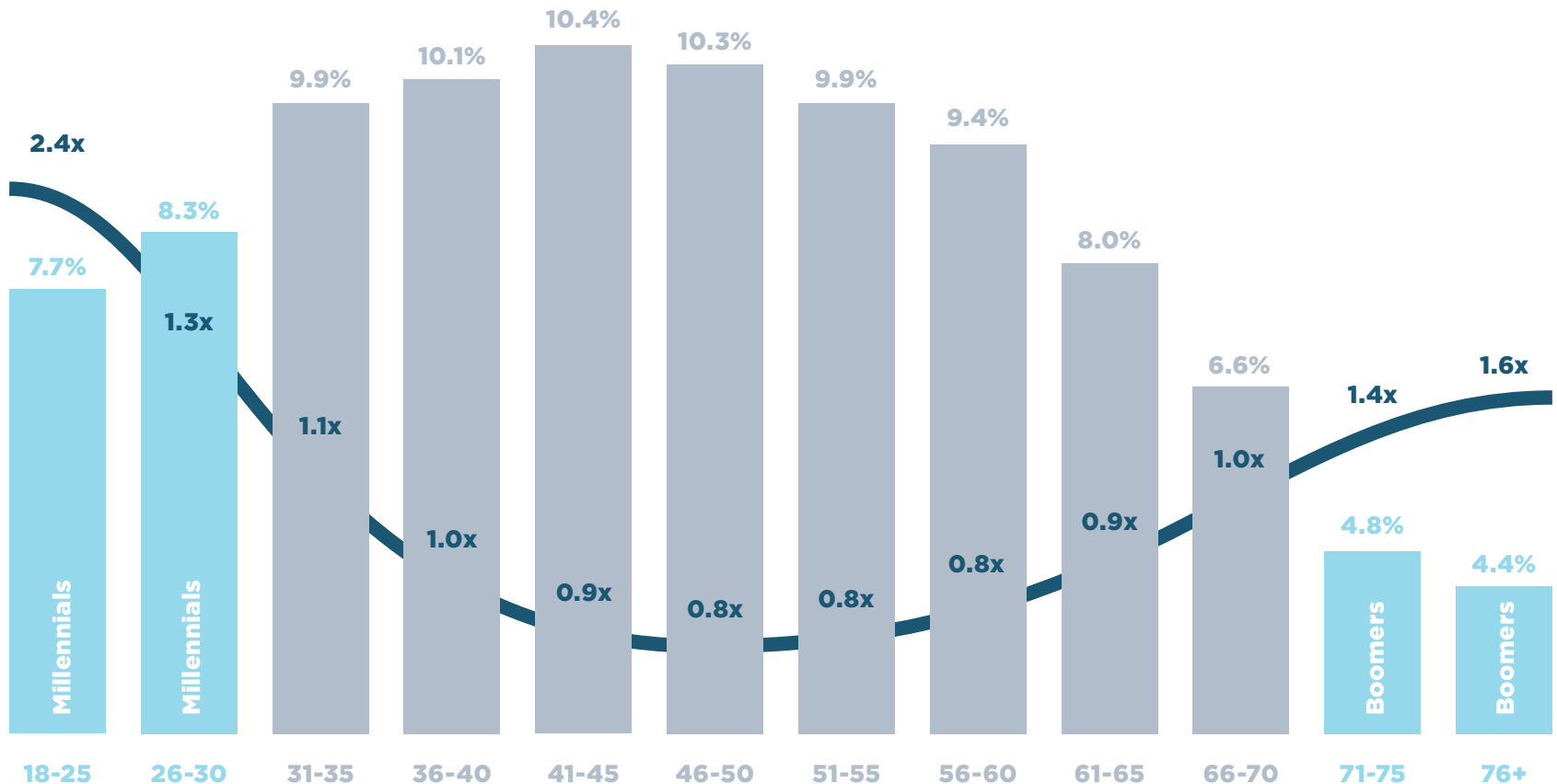
## Index vs. General Population

**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**



# FINANCIAL SHARING SKEWS ACROSS INCOME SPECTRUM

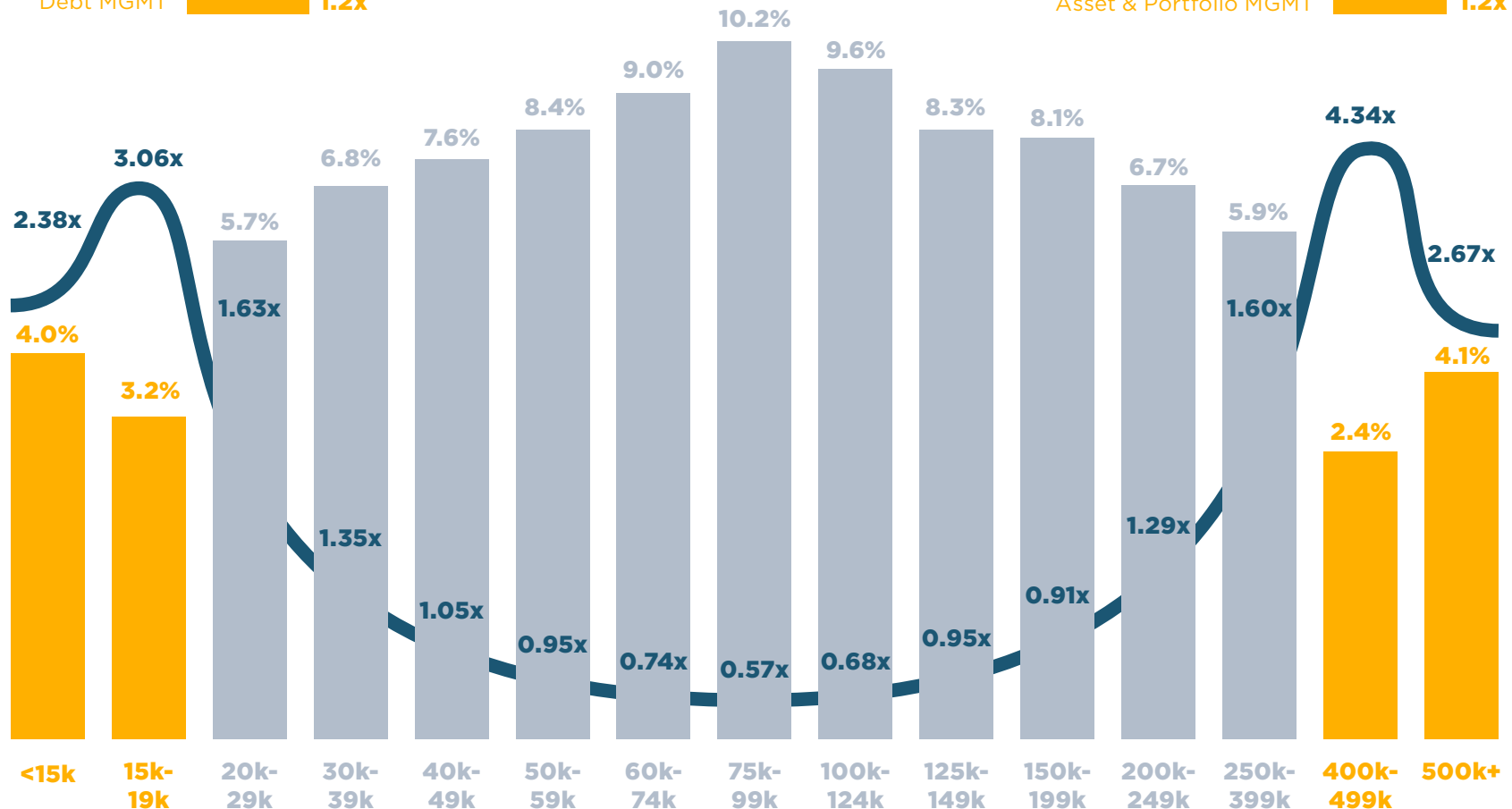
Index vs. General Population

**<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**





# 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)



### First Car & Home 28-34, \$50k-120k

Loans (1.3x)  
Car Insurance (1.2x)  
Home Insurance (1.2x)



### Renting 1st Apartment 20-25, \$30k-60k

Credit & Lending (1.4x)  
Home Insurance (1.3x)  
Investing (1.2x)



### Long Term Planning 30-39, \$100k+

Estate Planning (1.4x)  
Retirement Planning (1.4x)  
Portfolio MGMT (1.3x)



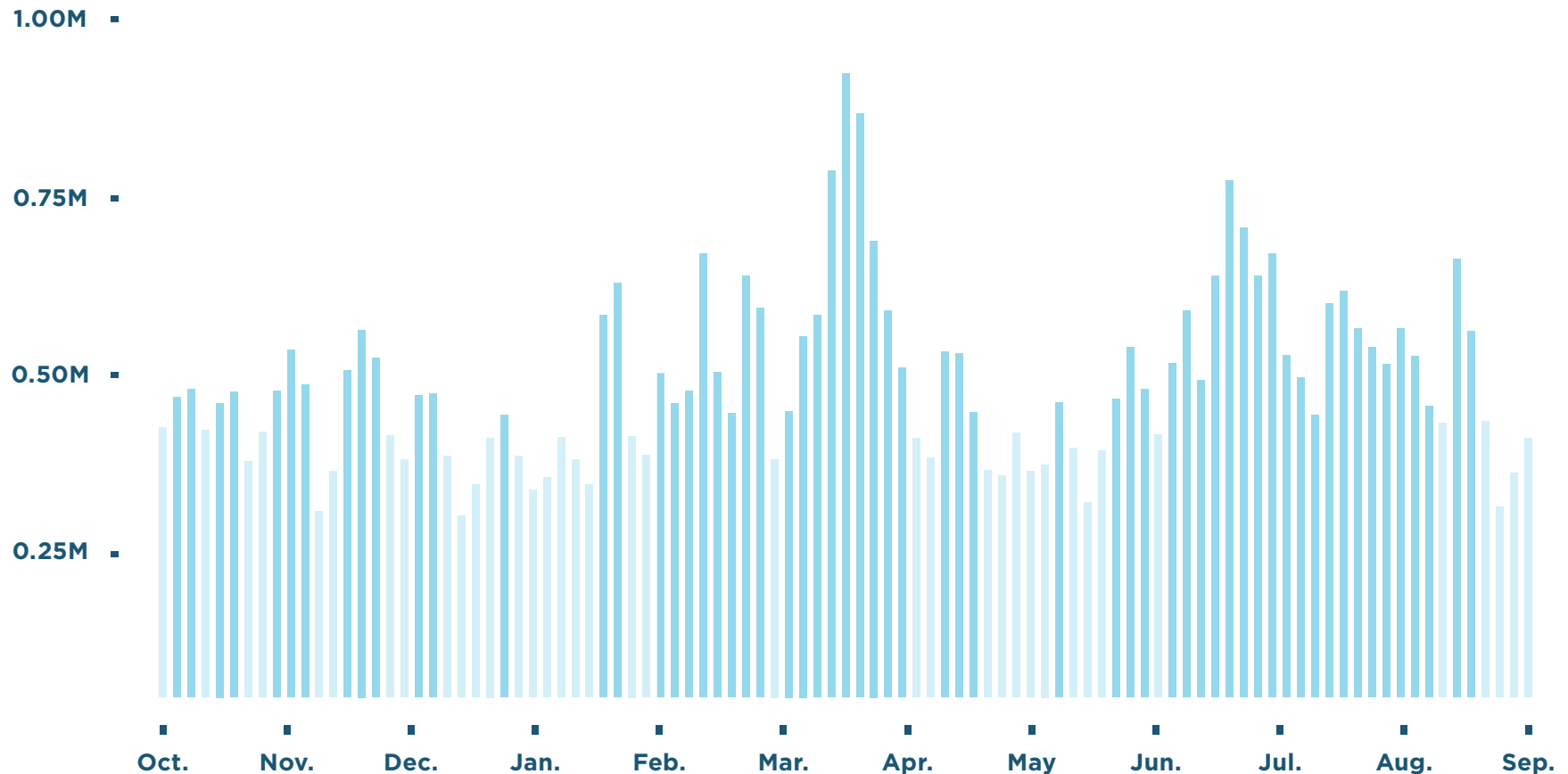
### Student Loans 25-30, \$30k-80k

Debt MGMT (1.2x)  
Banking Services (1.2x)  
Investing (1.1x)

# 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 the end of the summer.

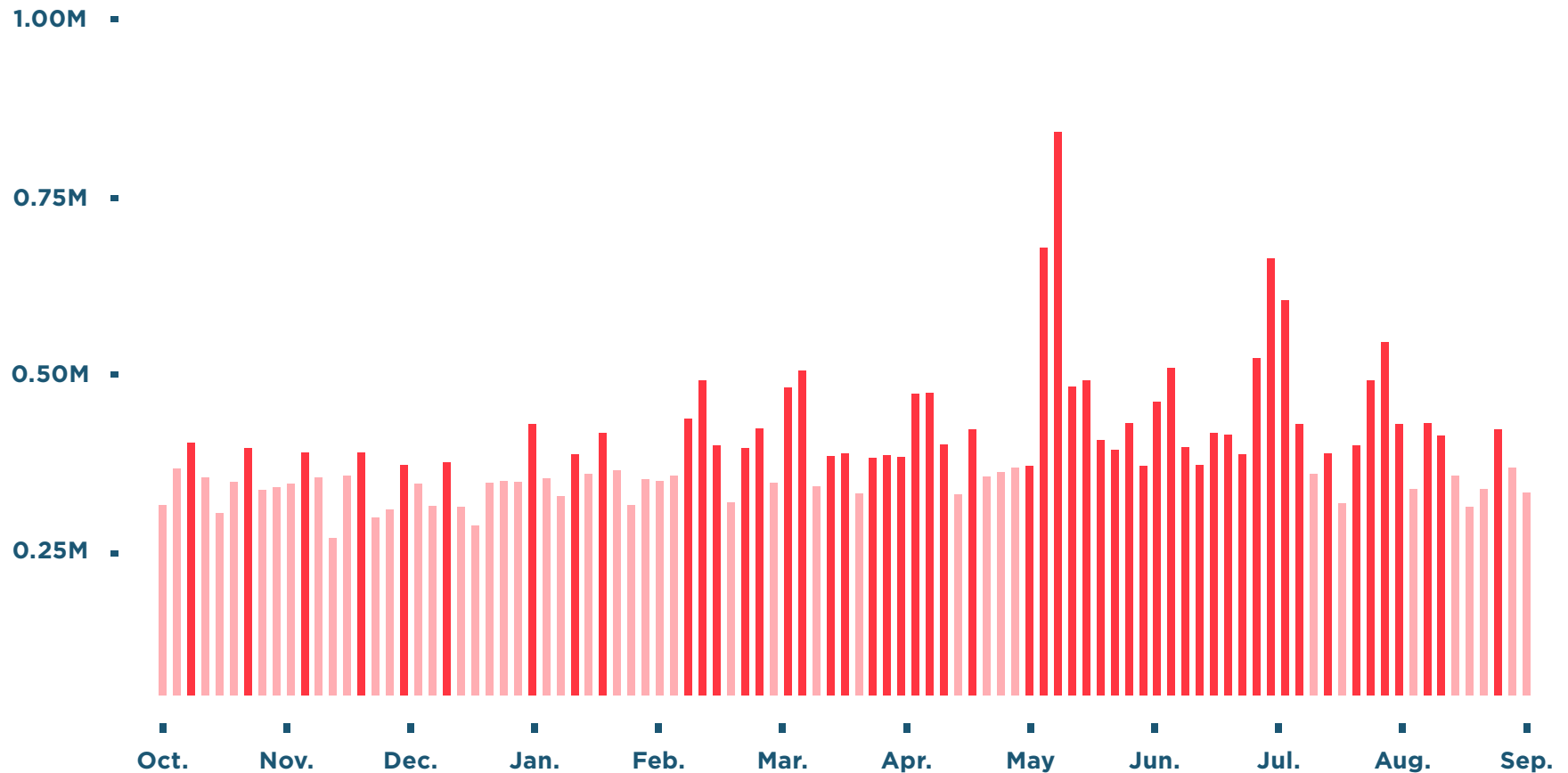
## ||| Social Volume Per Day



# RENTING 1ST APARTMENT SEASONAL SOCIAL ACTIVITY

Users share content about apartments more frequently at the end of the month and overall activity spikes in the late spring through the summer

## ||| Social Volume Per Day

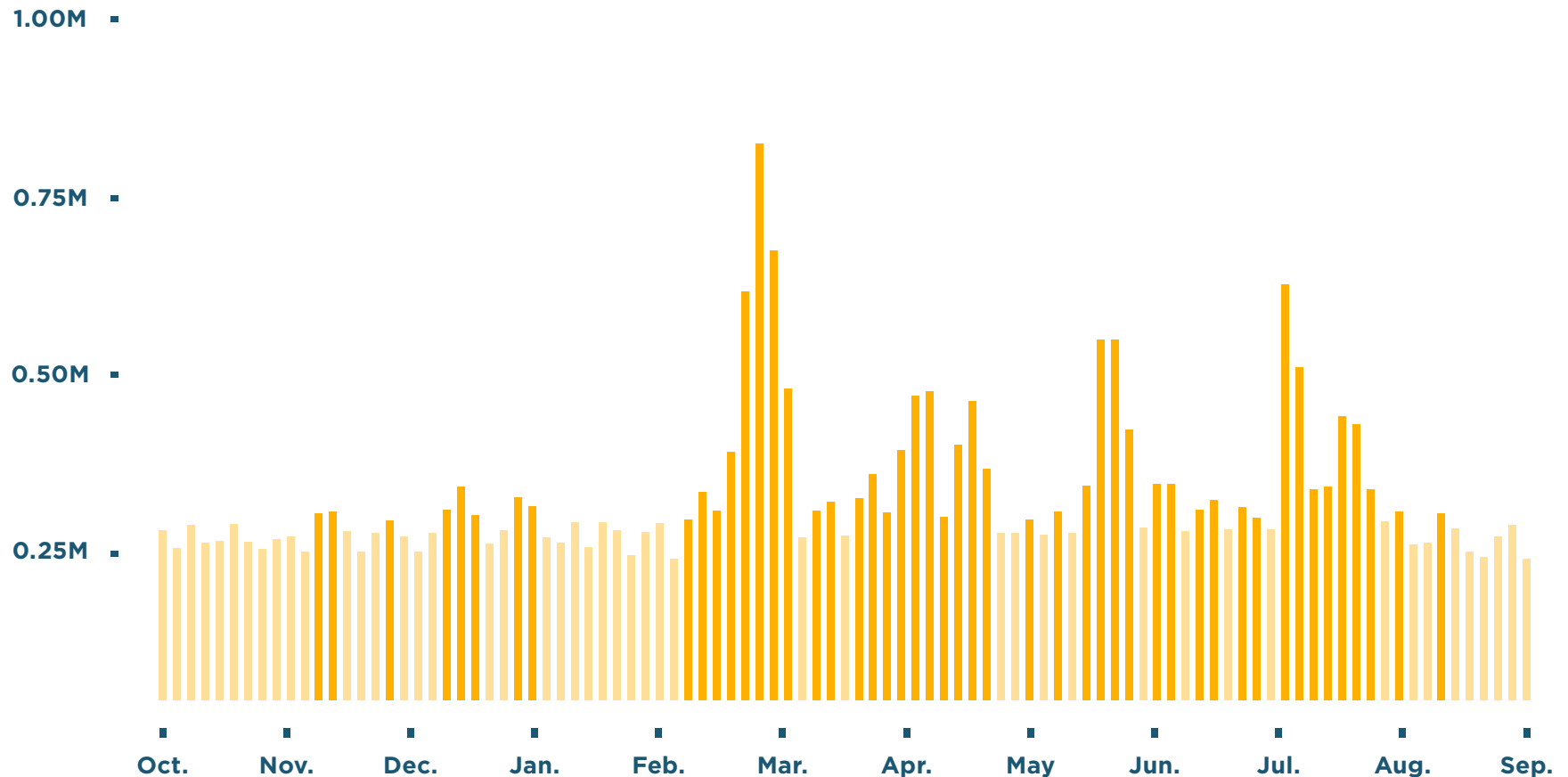




# STUDENT LOANS SEASONAL SOCIAL ACTIVITY

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

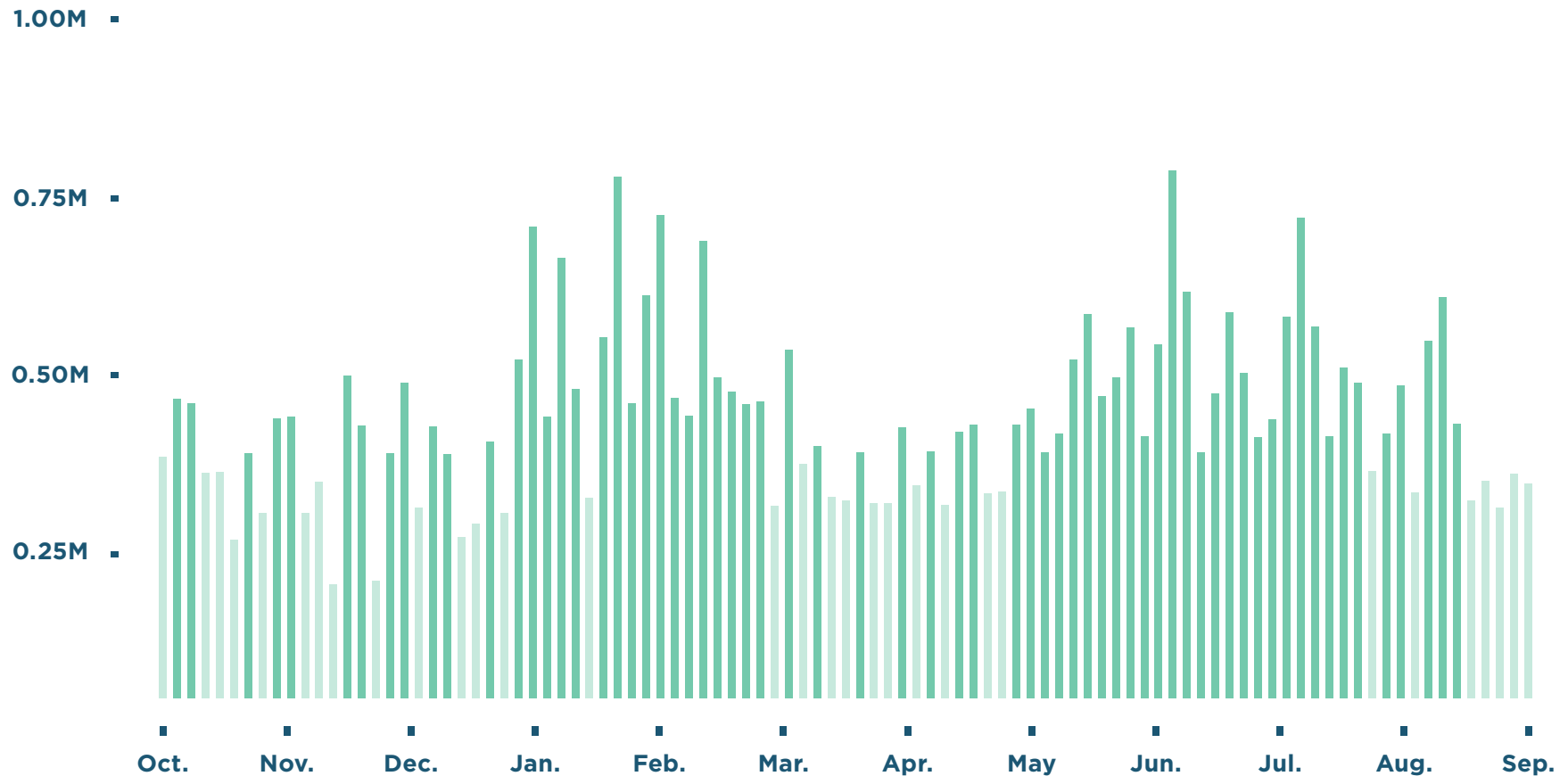
## ||| Social Volume Per Day



# CAR & HOME BUYING SEASONAL SOCIAL ACTIVITY

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.

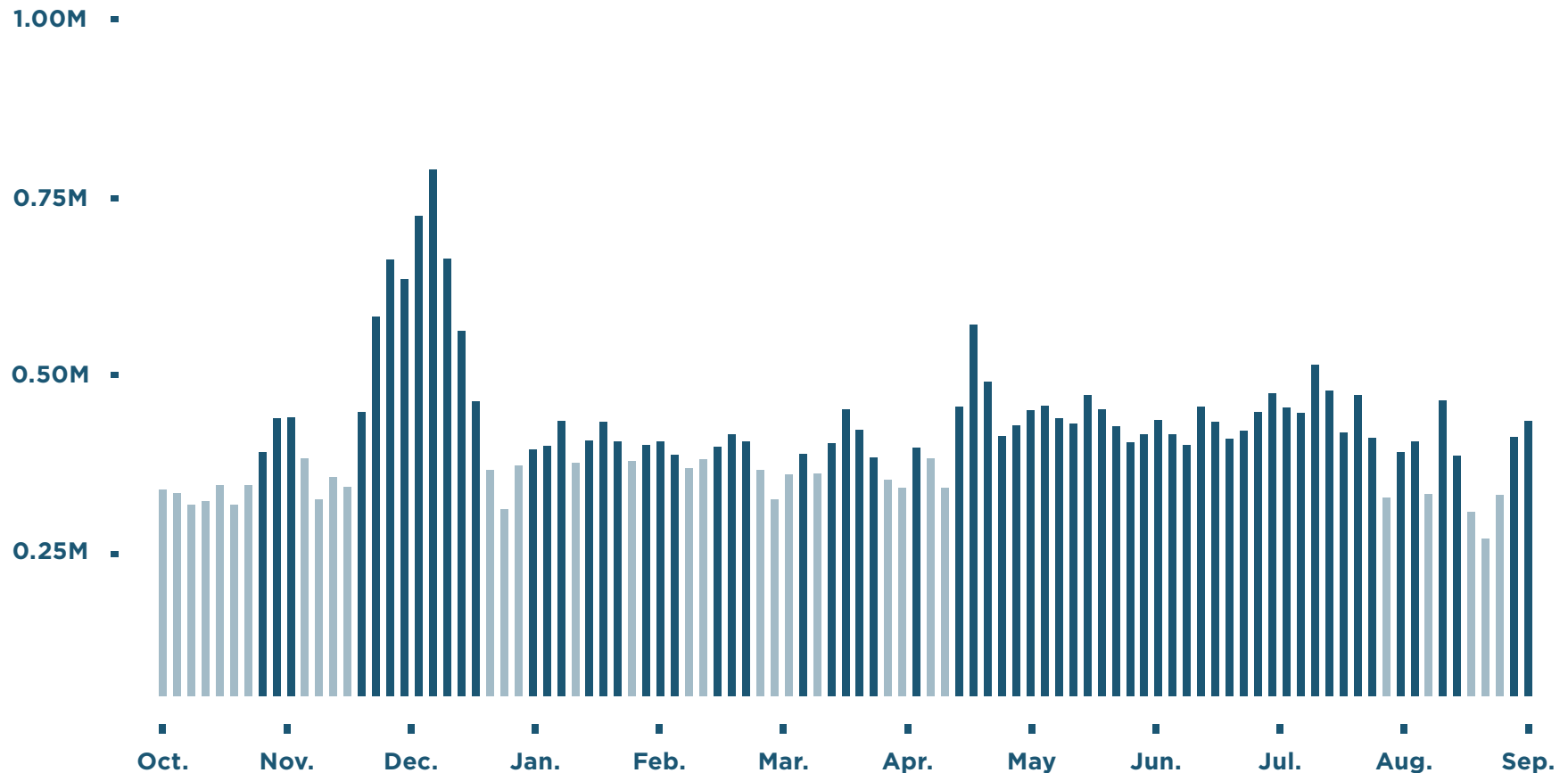
## ||| Social Volume Per Day



# FINANCIAL PLANNING SEASONAL SOCIAL ACTIVITY

Sharing activity around estate planning, retirement planning, and portfolio management remains fairly steady throughout the year, but peaks just before the new year.

## ||| Social Volume Per Day





**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.



## 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.



## Target:

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



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