

## RESEARCH BRIEF: Digital Media a Key Resource for Finance & Investing

### Industry Overview

Americans attitudes toward investing improved slightly in May 2008, increasing the level of the RBC Investments Index to 60.7, up more than four points from the 56.4 level recorded last month.

More than one-third of consumers (37%) believe the next 30 days will be a good time to buy real estate, compared with 38% last month.

-US Consumer Sentiment inches Up after Six Months, May 2008

#### Top 10 Web Site Categories among US Internet Users, Ranked by Growth in Unique Visitors, March & April 2008 (thousands and % change)

|                                   | March<br>2008  | April<br>2008  | %<br>change |
|-----------------------------------|----------------|----------------|-------------|
| 1. Pharmacy                       | 16,730         | 18,105         | 8%          |
| 2. Retail—food                    | 15,097         | 16,234         | 8%          |
| 3. Fragrances/cosmetics           | 18,266         | 19,574         | 7%          |
| 4. Job search                     | 16,384         | 17,175         | 5%          |
| 5. Community—women                | 78,030         | 81,487         | 4%          |
| 6. Entertainment—TV               | 89,590         | 93,222         | 4%          |
| 7. Business/finance—news/research | 61,549         | 64,043         | 4%          |
| 8. Career resources               | 42,562         | 43,997         | 3%          |
| 9. Hobbies/lifestyles—home        | 44,349         | 45,526         | 3%          |
| 10. Car rental                    | 6,125          | 6,287          | 3%          |
| <b>Total US Internet audience</b> | <b>188,010</b> | <b>190,728</b> | <b>1%</b>   |

Note: home, work and university locations  
Source: comScore Media Metrix as cited in press release, May 15, 2008  
094922 [www.eMarketer.com](http://www.eMarketer.com)

### Finance Industry Demographic Break Down

|                           | Visited Yahoo! Finance | Investment/<br>Monitory Stocks<br>Online (Last 30 days) | Portfolio<br>\$100,000 + |
|---------------------------|------------------------|---|--------------------------|
| Female                    | 28.6%                  | 38.9%   | 48.7%                    |
| Male                      | 74.4%                  | 61.1%   | 51.3%                    |
| 25-54                     | 61.1%                  | 58.8%   | 45.7%                    |
| 35-64                     | 71.1%                  | 70.1%   | 73.8%                    |
| College Grad/Post<br>Grad | 66.5%                  | 63.5%   | 62.9%                    |
| \$50,000+                 | 79.2%                  | 78.4%   | 81.0%                    |
| \$75,000+                 | 58.7%                  | 56.6%   | 60.3%                    |

-@Plan March 2008

In Financial affairs, the female influence is significant 22% of married wealthy women make all of the family's investment decisions on their own; another two-thirds report making financial decisions jointly; and 46% choose the family's bank accounts

-Wealthy Women Flex Their Financial Muscles, May 2008

### Display Advertising

The average user viewed 6.5 pages on business and finance sites per day spending an average of 11.55 minutes on these sites

-Comscore Key Measures Report, January 2008

#### Top 10 Investment and Financial Services Web Sites in the US, Ranked by Market Share of Visits, February 2008

|                                      |        |
|--------------------------------------|--------|
| 1. Yahoo! Finance                    | 23.63% |
| 2. MSN Money                         | 8.14%  |
| 3. TD Ameritrade                     | 5.13%  |
| 4. Fidelity Investments              | 4.97%  |
| 5. The Vanguard                      | 3.04%  |
| 6. E*Financial                       | 2.75%  |
| 7. Scottrade                         | 2.52%  |
| 8. Charles Schwab                    | 2.49%  |
| 9. CNN Money                         | 2.35%  |
| 10. Fidelity Investments-NetBenefits | 2.32%  |

Source: Hitwise as cited by Marketing Charts, March 28, 2008

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### Social Networking

The Cognent Research study found that 25% of US online adults are engaged in social media specifically related to personal finance and investing.

Almost two-thirds of high-net-worth investors—defined as those with \$100,000 or more in investable assets—claimed online peer-generated content about personal investing and finance has influence on their financial purchasing behaviors and decisions.

-Social Media Influencing Investments, May 2008

#### Top 5 Financial Blogs

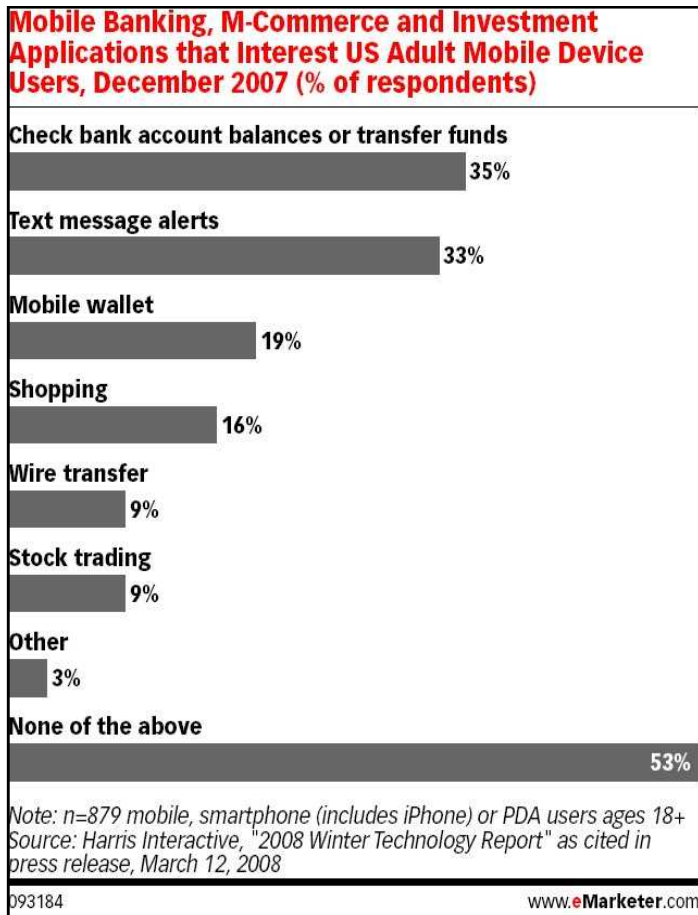
1. 24/7 Wall St.
2. Think B.I.G
3. Traderfeed
4. Calculated Risk
5. 10Q Detective

-Business Week, April 2008

## Mobile Marketing

Though Europe and Asia-Pacific are more advanced when it comes to mobile banking, growth will be strongest in the US, where 53% of banks surveyed plan to roll out mobile banking services within two years.

- *Mobile Banking Coming Soon, May 2009 emarkter*



## More Information

**US Consumer Sentiment Inches Up after Six Months of Decline (May 2008)**

<http://tinyurl.com/5qd6pp>

**Wealthy Women Flex Their Financial Muscles (May 2008)**

<http://tinyurl.com/6qzcpd>

**Financial Blogs: The Best of the Bunch (April 2008)**

<http://tinyurl.com/58pxak>

## Search Marketing

**18.08%** of traffic to business and finance sites in April 2008 came from Search Engines. This was a **12.0%** increase in traffic to these sites from Search Engines from April 2007.

-Hitwise, May 2008

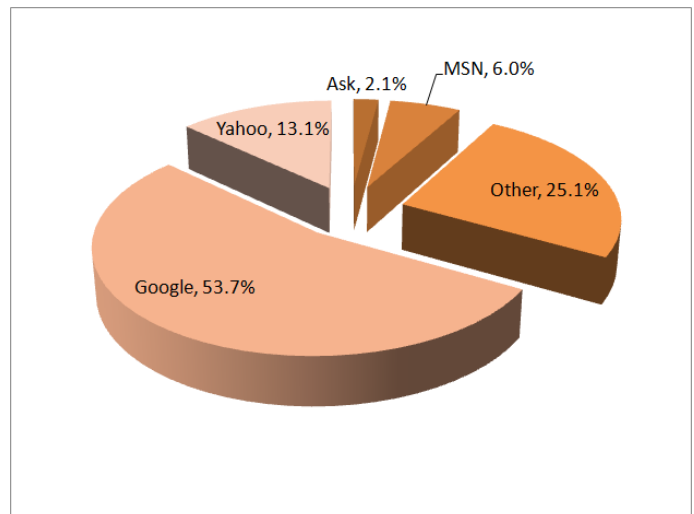
**Average Search Cost-per-Click (CPC) in the US, by Industry, December 2007-May 2008**

|              | December 2007 | January 2008 | February 2008 | March 2008 | April 2008 |
|--------------|---------------|--------------|---------------|------------|------------|
| Finance*     | \$2.76        | \$2.70       | \$2.43        | \$2.65     | \$2.85     |
| Credit       | \$3.09        | \$2.95       | \$2.65        | -          | -          |
| Mortgage     | \$2.61        | \$2.61       | \$2.05        | \$2.32     | \$2.86     |
| Auto finance | \$1.46        | \$1.68       | \$1.47        | \$1.57     | \$1.79     |
| Travel       | \$0.64        | \$0.65       | \$0.72        | \$0.76     | \$0.76     |
| Automotive   | \$0.59        | \$0.57       | \$0.50        | \$0.50     | \$0.49     |
| Retail       | \$0.43        | \$0.36       | \$0.37        | \$0.39     | \$0.40     |
| Dating       | \$0.38        | \$0.40       | \$0.37        | \$0.38     | \$0.38     |
| Insurance    | -             | -            | \$7.87        | \$8.88     | \$9.49     |

Note: \*includes auto finance, banking, credit, banking, financial information, insurance, lending and mortgage  
Source: Efficient Frontier as cited by ClickZ, May 9, 2008

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## Share of Search Term "Stock Market"



-Comscore, March 2008