

MARKET NEWS & TRENDS

With rising living costs already squeezing budgets, it is unsurprising that many people have turned to payday loans as a short-term fix for covering costs. As Christmas approaches these costs will inevitably rise thanks to gift purchasing as well as the expense of travel, so we can expect to see demand grow up until December. To take advantage of this surge in popularity let the Creative Strategists lend you their time and expertise free of charge and deliver some optimisation ideas with added interest.

- With prices on the rise across many staple household needs including gas, electricity, petrol and food, many families face falling into debt as they struggle to keep up with their outgoing payments. And it's not just low-income families who are struggling, it's middle-income families too. According to *This is Money*, around 57% of Instant Loans Direct customers (a payday loans provider) are people earning between £25,000 and £50,000, above the national average wage. (Moneyhighstreet.com)
- A survey of Independent Financial Advisors (IFAs) has suggested that most British people turn to emergency savings, credit cards and loans when faced with financial trouble. The Scottish Provident's Financial Safety Net survey asked a number of IFAs what they think their clients, who had with no protection in place, would do if they became unemployed or contracted a critical illness. Two-thirds (66%) of IFAs believe their clients who do not have adequate protection would withdraw from emergency savings to fund living costs, and half of them said their clients would turn to credit cards and loans. (Everyday Loans)
- An increasing number of young adults are struggling with debt accrued on personal finance products such as credit cards and personal loans, a new study has revealed. Research published in September by the Consumer Credit Counselling Service (CCCS)

revealed that many people aged 18 or 19 are not making their current account balance stretch far enough. Consequently, a large number of individuals in this group are facing financial problems as they start adult life, with 753 people contacting the charity last year for advice on unsecured debts worth an average of £2,254. (Which4U)

- According to new site statistics by InstantLoansDirect.com, people living in London potentially spend their wages the quickest each month with its residents visiting the website most to apply for payday loans. Despite people in London being the ones to most frequently visit the website and apply, it was those living in Birmingham that requested the highest amounts, averaging out at £300 per application - the highest amount available for a first-time borrower on the site. (PR Fire)



ACCOUNT MANAGEMENT BEST PRACTICE

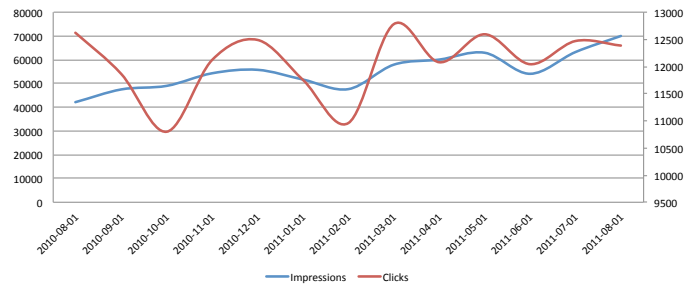
Speed is of the essence with payday loans so be sure to apply every type of modifier to your generic terms: "fast", "quick", "speedy", "instant", "same day", "rapid". Loan amounts above the maximum limit offered on your website should be used as negatives to avoid unnecessary competition with the retail banks. Ensure your top keywords are in their own Ad Groups and that the keyword features prominently in the Ad Title, Description and Display URL.

TOP KEYWORDS

- | | |
|-----------------------|----------------------------|
| 1. payday loan | 11. paydayuk |
| 2. payday loan online | 12. advance cash |
| 3. instant cash loan | 13. crisis loan |
| 4. payday loan uk | 14. bad credit payday loan |
| 5. quick loan | 15. payday |
| 6. fast loan | 16. payday advance |
| 7. cash loan | 17. same day loan |
| 8. payday uk | 18. instant payday loan |
| 9. instant loan | 19. quick cash loan |
| 10. short term loan | 20. small loan |

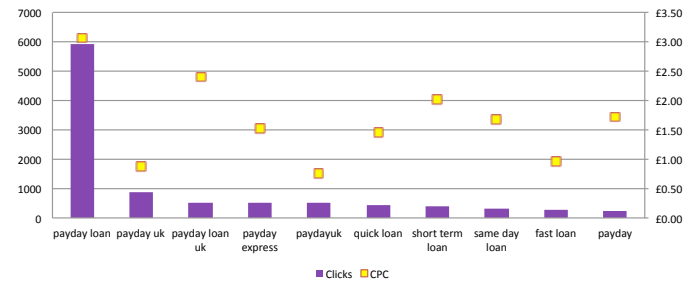
SEASONALITY

Impressions are at their highest point in the last 13 months and clicks have been trending upwards over the course of this year. We can expect to see a rise in traffic up until Christmas as finances get stretched even more so be sure to have a strong ad presence in the top three positions.



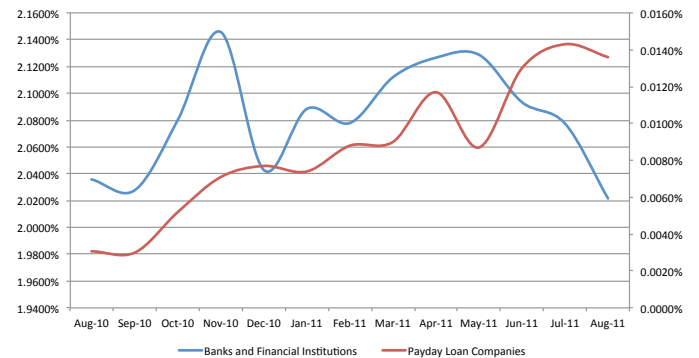
TOP KEYWORDS VS. CPC

Unsurprisingly, the term “payday loan” was the most clicked on keyword in August. The high CPC reflects the competition for this term. The lower CPCs across the terms “quick loan”, “fast loan” and “same day loan”, however, show the importance of ensuring that a payday loans account caters for all speedy loan variables.



PAYDAY LOANS SECTOR VS. BANKS

Hitwise data over the last 13 months shows that the Payday Loans sector’s market share of all industries (based on website visits) has increased sharply. The banking sector, in contrast, has seen its market share continue to fall since the start of the new financial year. Against this backdrop, now is clearly a great time for a payday loans company to enter the market. (Hitwise)



KEYWORD BREAKDOWN

This Hitwise table looks at the keyword length of all search terms which have driven traffic to the top payday loan websites over the last couple of months. Over 15% of the search terms have a keyword length of three or more. With these longer-tail terms also tending to be less competitive in the paid listings and therefore cheaper, it is important to ensure complete keyword coverage. Your Yahoo! Creative Strategist can build out your keywords to include these longer-tail terms, which could positively impact your CPA. (Hitwise)

Word Counts (8 of 8)	Search Clicks
1 word	49.70%
2 words	31.51%
3 words	10.35%
4 words	4.24%
5 words	2.11%
6 words	0.89%
7 words	0.50%
8+ words	0.70%

Searches that delivered traffic to Payday Loan Companies for the 12 weeks ending 10/09/2011, broken down by the number of keywords in a search term.

ADVERTISING SOLUTIONS



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