

Holiday Planning: Loans & Lending

US: insights and recommendations for the 2024 holiday season

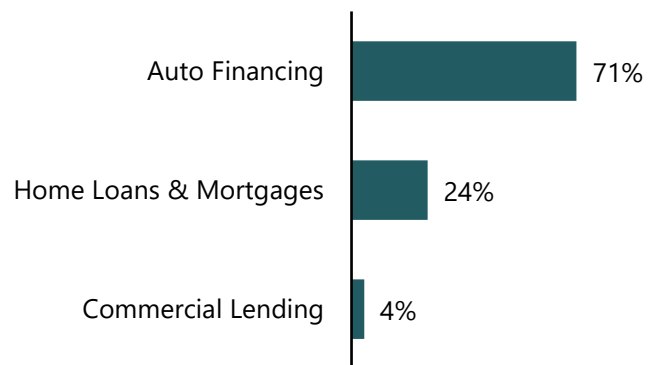


Pro tip: Start Black Friday promotions early using our latest campaign type - Performance Max - to reach over 1 billion users with high propensity to spend online. Advertisers who adopted Performance Max alongside their search campaigns saw a **32% decrease in CPAs** and a **3X increase in ROAS**, compared to advertisers running only search campaigns.¹

Top optimizations this Holiday season:

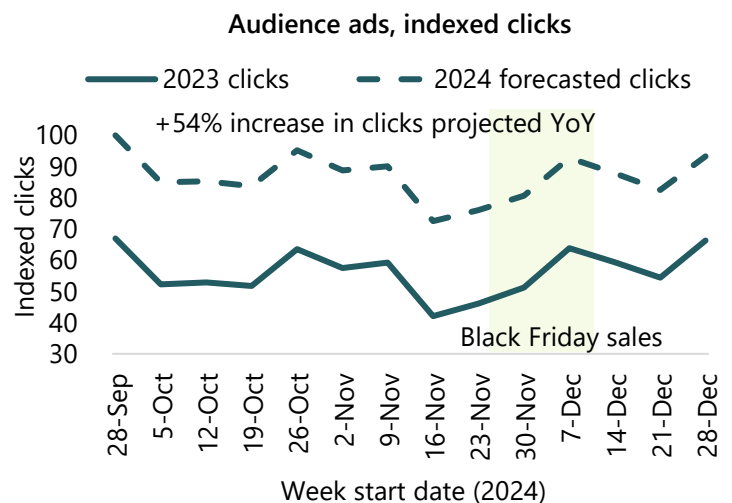
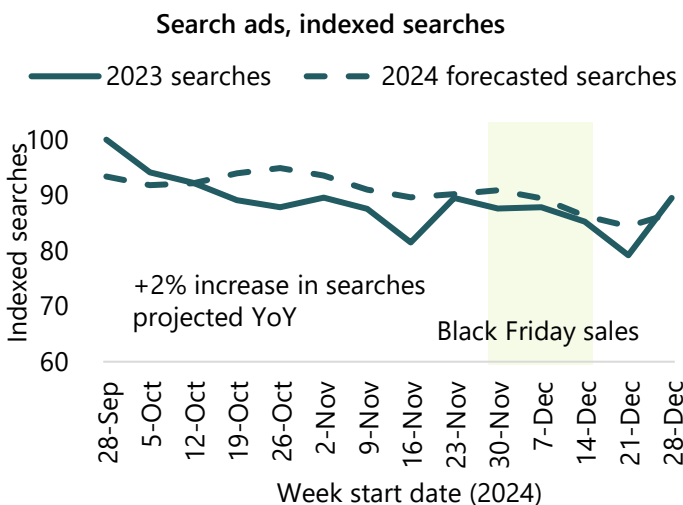
- Maximize conversions & reach with **Performance Max (PMAx) campaigns**. Performance Max leverages Microsoft AI to help you reach the right people at the right time across multiple ad formats.
- Import your campaigns from Google Ads and other platforms with a few clicks and use the **Google Import** tool to keep them in sync.
- Increase bids and budgets on your re-targeting campaigns to reach users who are more likely to convert off your holiday ads.

Top sub-categories, YoY clicks growth²:



Loans & Lending activity, Holiday 2023 and forecasted 2024³:

Traffic across the Microsoft Network is expected to be higher overall this Q4 holiday season, compared to last year.



Sources: 1. Microsoft internal data, Global, May-June 2024. 2. Microsoft Internal data, US, Q4 2022 vs Q4 2023 – Search ads, clicks. 3. Microsoft internal data, US. Searches and clicks are indexed overall for 2023-2024.