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The Inside Look into the Financially-Minded, Digitally-Connected Baby Boomer

Google/Nielsen Online/Sterling
U.S., September 2010

Study Scope and Methodology

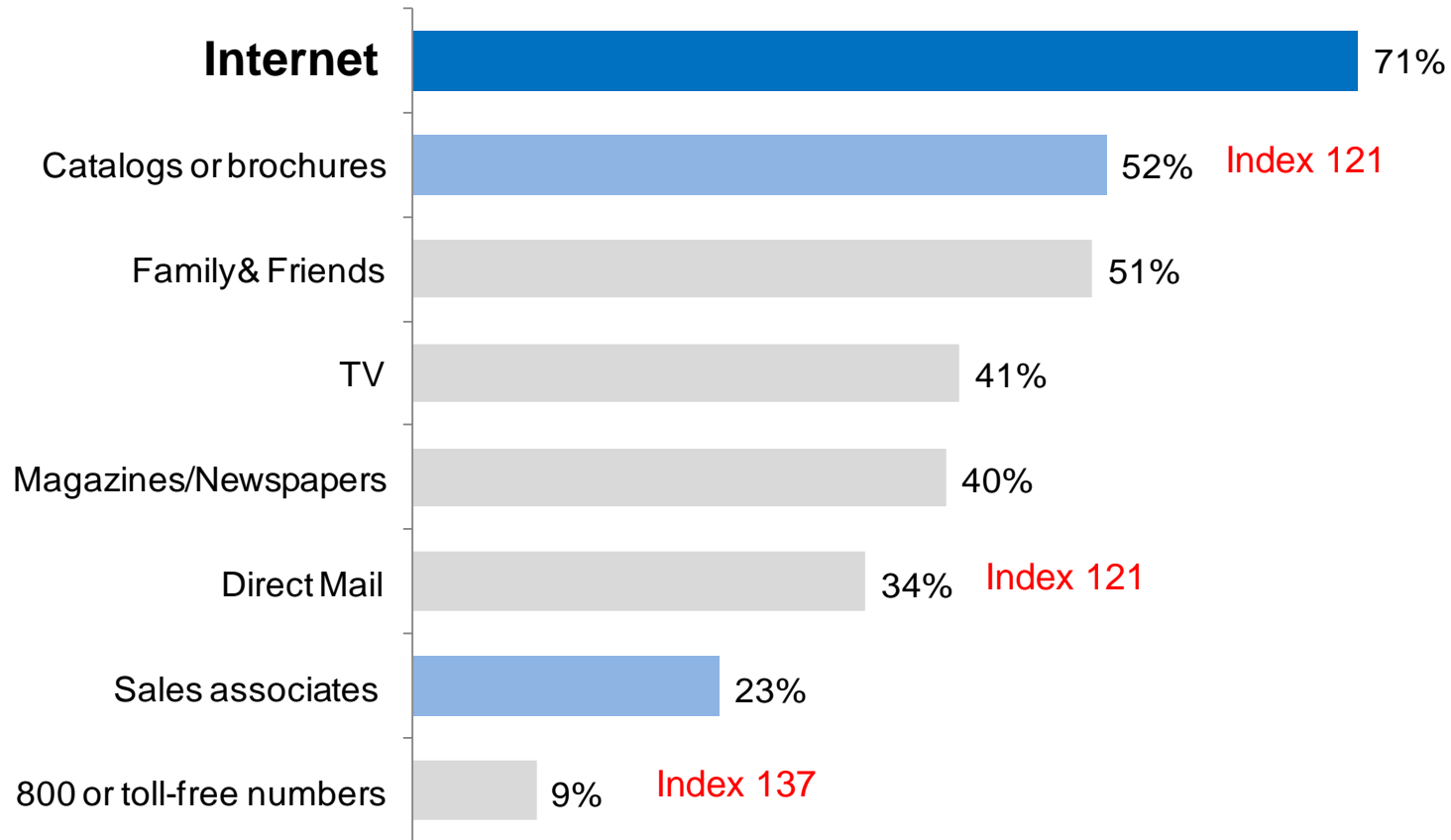
- **Survey Approach Developed by Nielsen and Google**
 - Google/Nielsen Boomers Survey fielded August 2010, N=3,878
- **Definitions**
 - Gen Y: 18-30
 - Gen X: 31-45
 - Boomers: 46-65
 - **Financially Minded Boomers = Baby boomer decision makers for Finance**
 - G.I. Generation: 66-75
 - Silent/Lost Generation: 75+
- **Qualitative Research**
 - Sterling Brands: Online focus group of 15 Boomers

Executive Summary

1. Financially-minded Boomers are even more well plugged into the internet and search than their younger counterparts when it comes to making finance decisions
2. Search engines are highly used to compare and narrow finance choices.
3. Sponsored links and videos are effective media vehicles that can connect with financially minded boomers.

The Internet is the Top Source Used by Financially-Minded Boomers followed by Traditional Tactics

Sources Used to Make Purchase Decisions



...Financially-Minded Boomers Know to Follow Up on the Old with the New

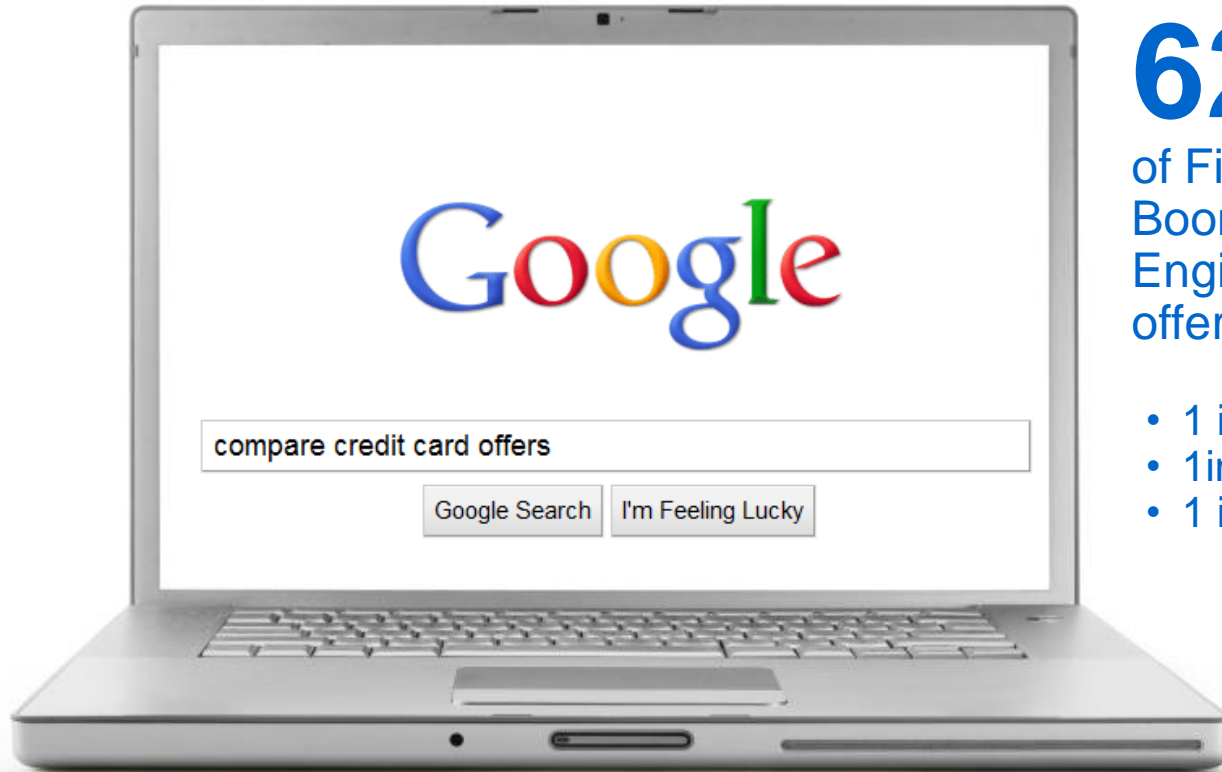
45% Of Financially-Minded Boomers used a **search engine** to find out more about something they read about from mail **sent to the house**



62% Of Financially-Minded Boomers used a **search engine** to find out more about something they **learned from family & friends**



Financially-Minded Boomers Use Search Engines To Narrow Their Financial Choices



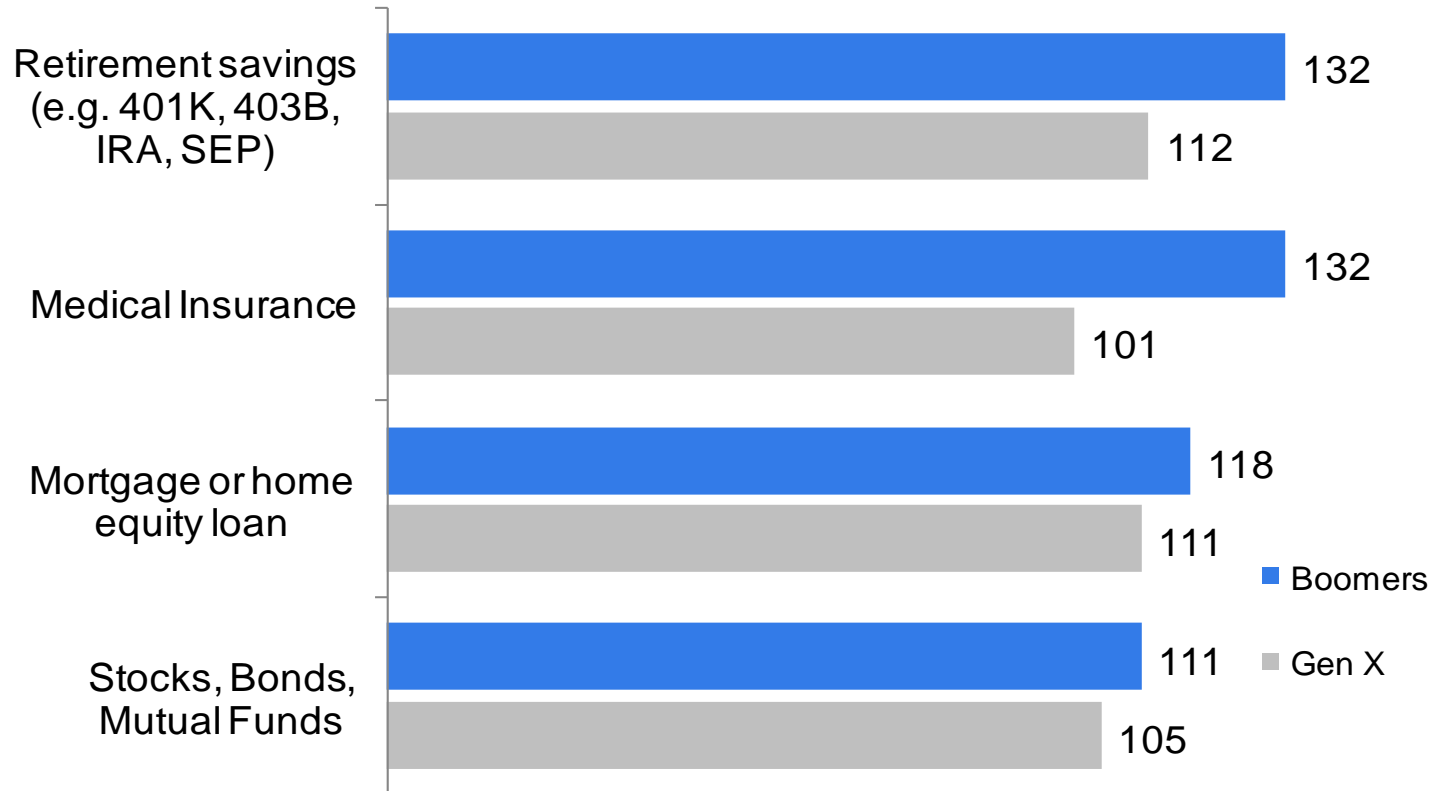
62%

of Financially-Minded Boomers Used a Search Engine to compare offers

- 1 in 4 compare auto insurance
- 1 in 4 compare bank accounts
- 1 in 5 compare credit cards

Boomers are More Financially Search Savvy Than Their Younger Counterparts

Boomers vs. Gen X Searching Index by Financial Product Type



Source: Google/Nielsen Boomer Survey August 2010
Q57 And in the past 6 months, have you used a search engine to compare offers for the following financial products or services? Finance Decision Maker Boomers Who Used the Internet for Finance related activities in the past 6 months N=796
Finance Decision Maker Gen Xers Who Used the Internet for Finance related activities in the past 6 months N= 299

Sponsored Links Speak to Financially Minded Boomers

69%

Financially Minded
Boomers click on
sponsored links

62%

Financially Minded
Gen Xers click on
sponsored links

59%

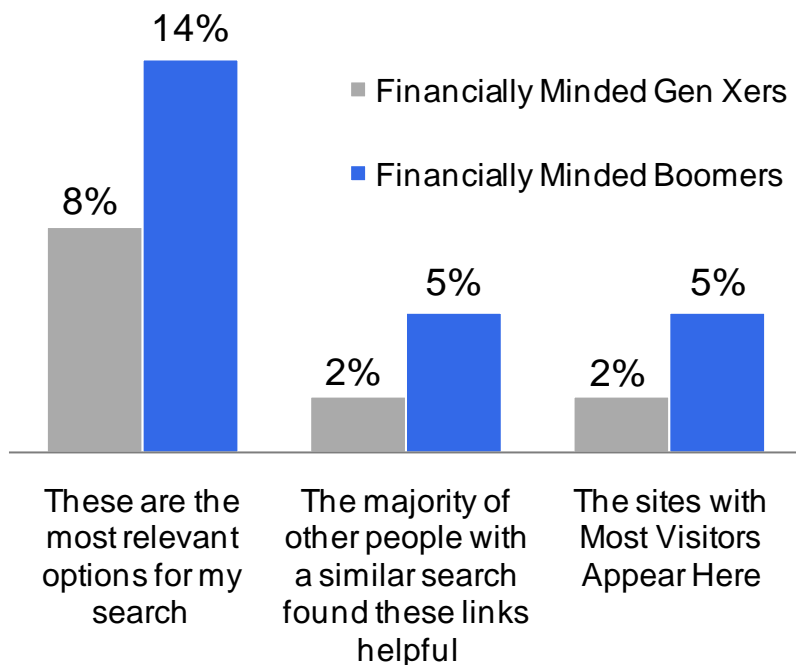
Financially Minded
Gen Yers click on
sponsored links



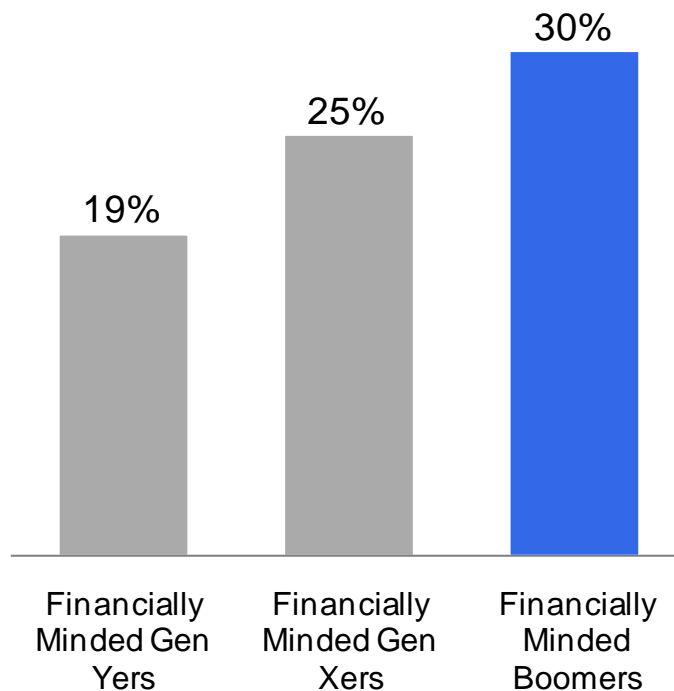
Source: Google/Nielsen Boomer Survey August 2010:
Q21: "Have you ever clicked on links that typically appear in the sections highlighted in red?" Respondents who answered 'Yes'.
Finance Decision Makers Gen Y N=221, Finance Decision Makers Gen X N=578, Finance Decision Makers Boomers N=1975

Financially Minded Boomers Find Sponsored Links Relevant and Useful

Perceived Purpose of Sponsored Links
% Audience



% Finding Sponsored Links Useful



Source: Google/Nielsen Boomer Survey August 2010:

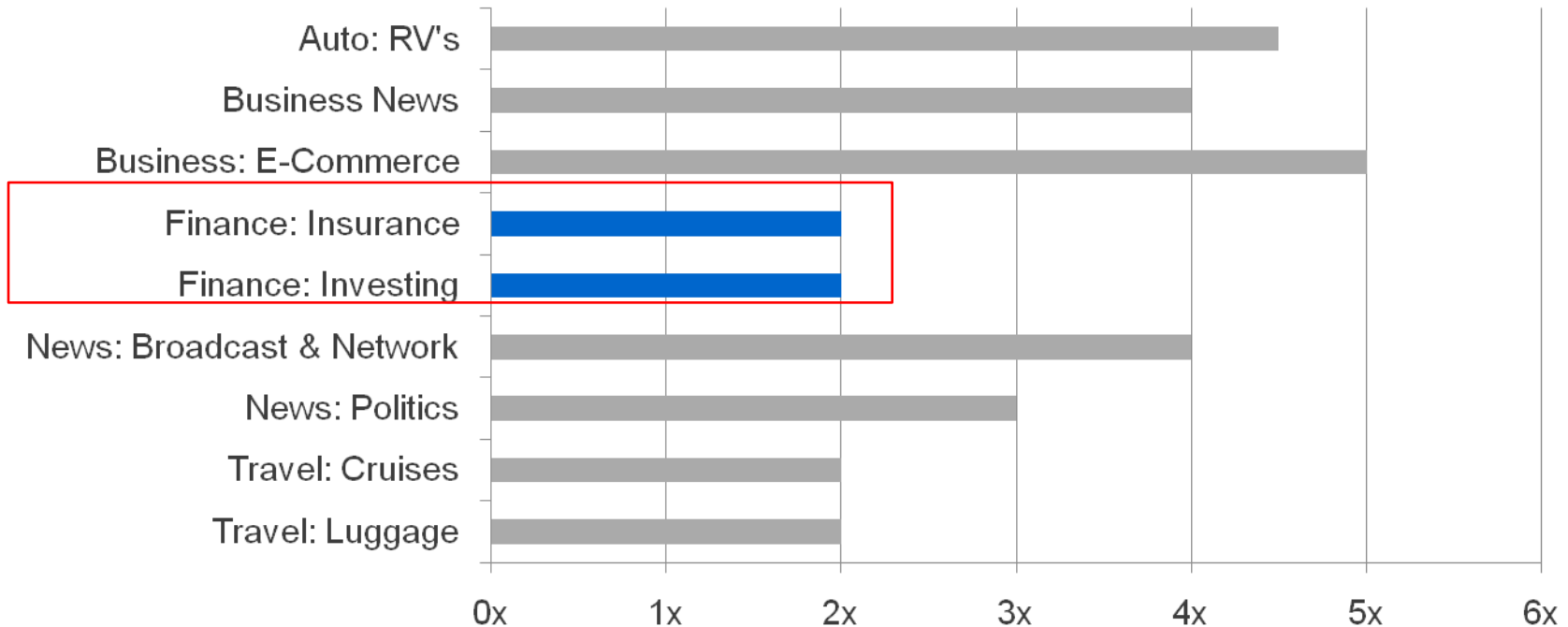
Q19: What one reason best explains why these listings appear prominently at the top of the page or to the right of the other listings?

Q20: Thinking about a typical internet search results page like this one, how useful do you typically find results in the highlighted section? Top 2 box (out of 5):

Finance decision makers Gen Y N = 221; Finance Decision Makers Gen X N = 578; Finance Decision Makers Boomers = 1975

Boomers are 2x More Likely to Watch Finance Related Videos on YouTube

Males and Females ages 45-64 YouTube Viewing Index



Source: YouTube Video Targeting Tool Oct 2010

Show, Don't Tell for Boomers

The companies that do a good job of targeting us baby boomers are some of the stock trading companies. For example, Scott Trading. I used to always trade stocks using an advisor and paying a broker. **I saw some of the stock trade ads and realized I could do this myself.** It was a little bit of a learning process, but it was actually a lot of fun. And instead of paying a broker most of the time for advice, I can now research and trade stocks on myself and it's much much cheaper.

David K., Age: 54, Lincoln Park, NJ

Once somebody **shows me** something, I really get comfortable with it – it may take once or twice. Reading directions kind of confuses me.

Debbie M. , Age: 53, Chicago, IL

Summary

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