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Dedicated to representing the highest standards in Internet publishing

18 to 34 Year-Olds: Behavioral Analysis

Conducted in partnership with



Table of Contents

- General Information: Online penetration, overall usage, use by location/device, attitudes/behaviors
- Category Usage: What they do online
- Summary of Findings

Sourcing

- ALL data contained in this report must appropriately sourced to:

**Online Publishers Association/comScore
Networks, March 2004**

Methodology

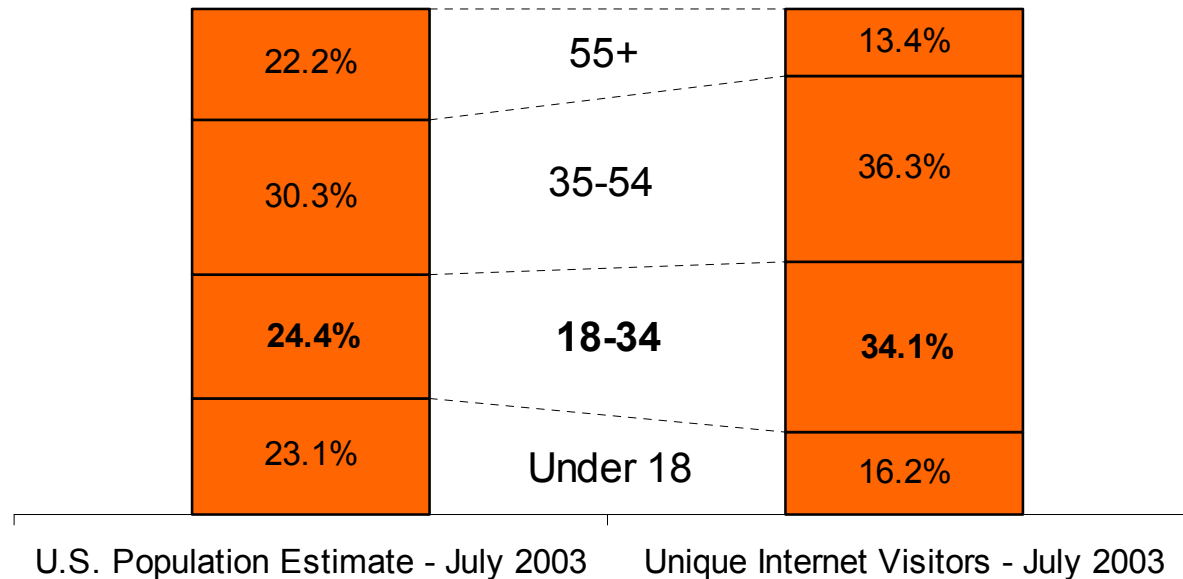
- This report was compiled using data from comScore Media Metrix
- comScore data is based on a representative cross-section of more than 1.5 million global Internet users, who have given comScore explicit permission to monitor their Web-wide browsing, buying and other transaction behavior
- All comScore Media Metrix syndicated ratings are based on industry-sanctioned sampling methodologies
- For the purposes of this report, the Adult category was specifically excluded

General Information: Online Penetration, Overall Usage Levels, Use by Location/Device, Attitudes and Behaviors

Composition of 18-34 Year Olds Online

- 18-34 year olds make up a little over a third of the total online population, a much larger composition of the online population compared to their U.S. population representation

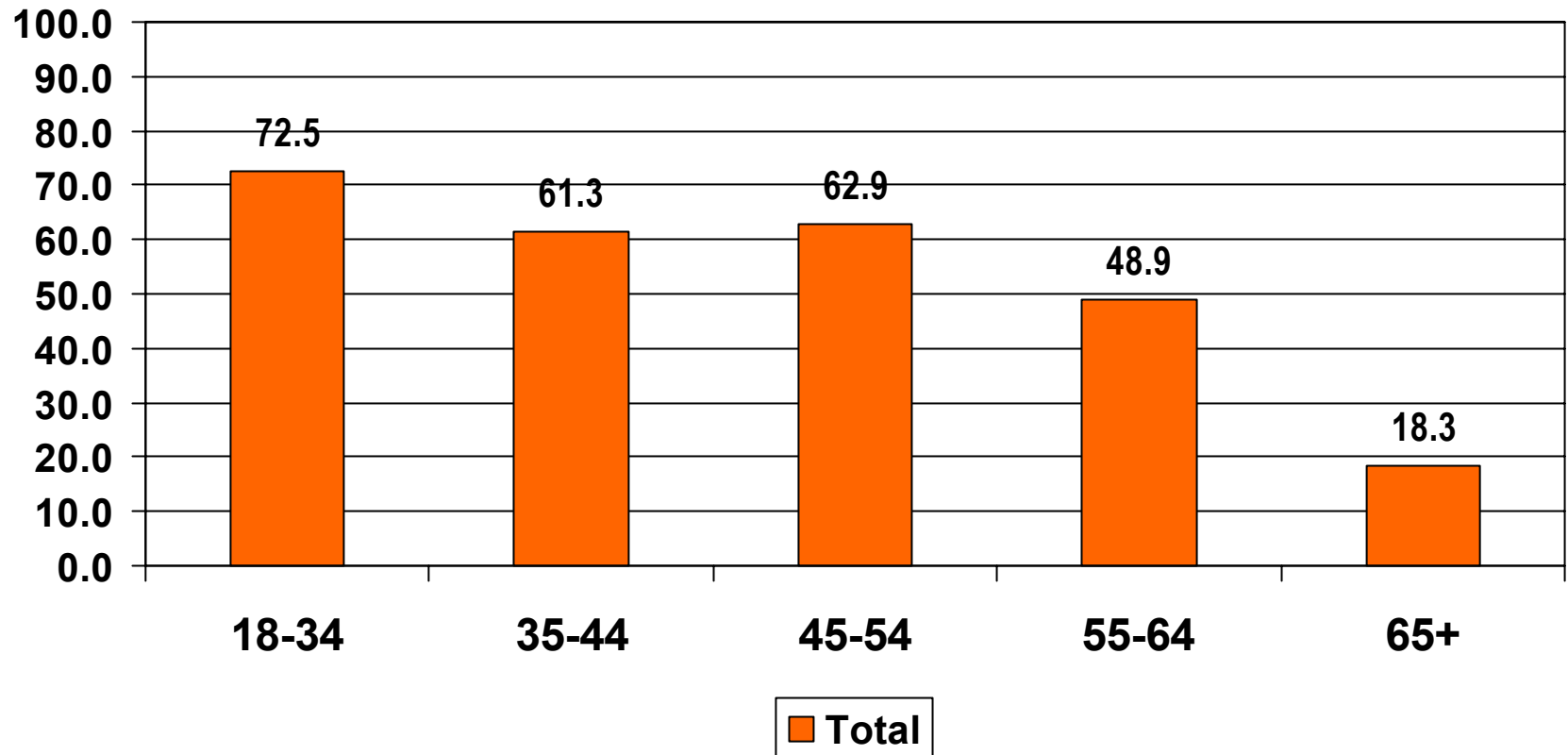
Composition of Internet vs Total Population - U.S.



Source: comScore Media Metrix July 2003, Total Audience = Total U.S. online audience, 2+

Internet Penetration By Age Cell

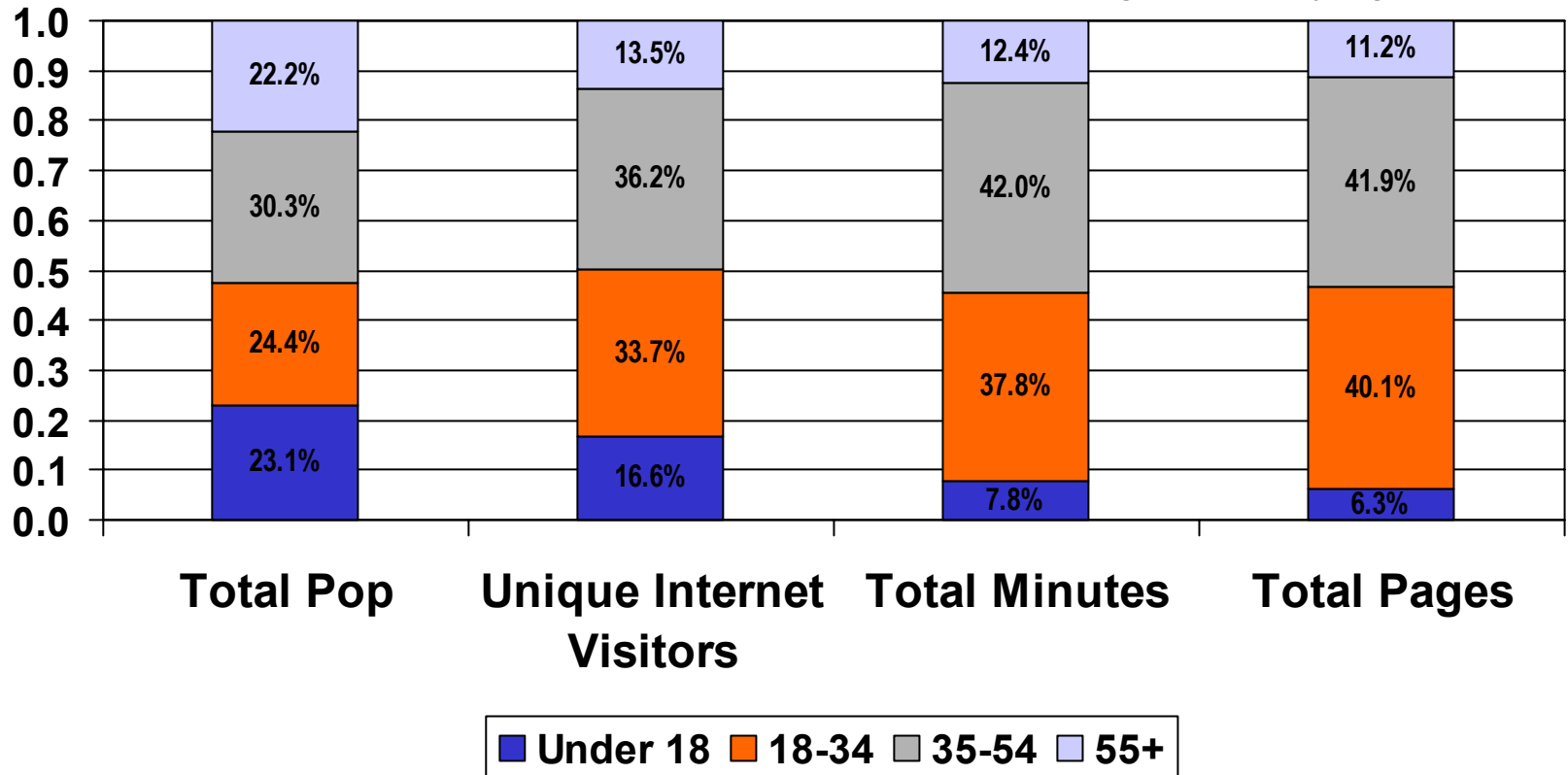
- Among persons 18+, online access tends to decline with age



Source: comScore Media Metrix, US Census; as of July 2003

18-34 Year-Olds Account for Disproportionate Share of Internet Usage Relative to Population

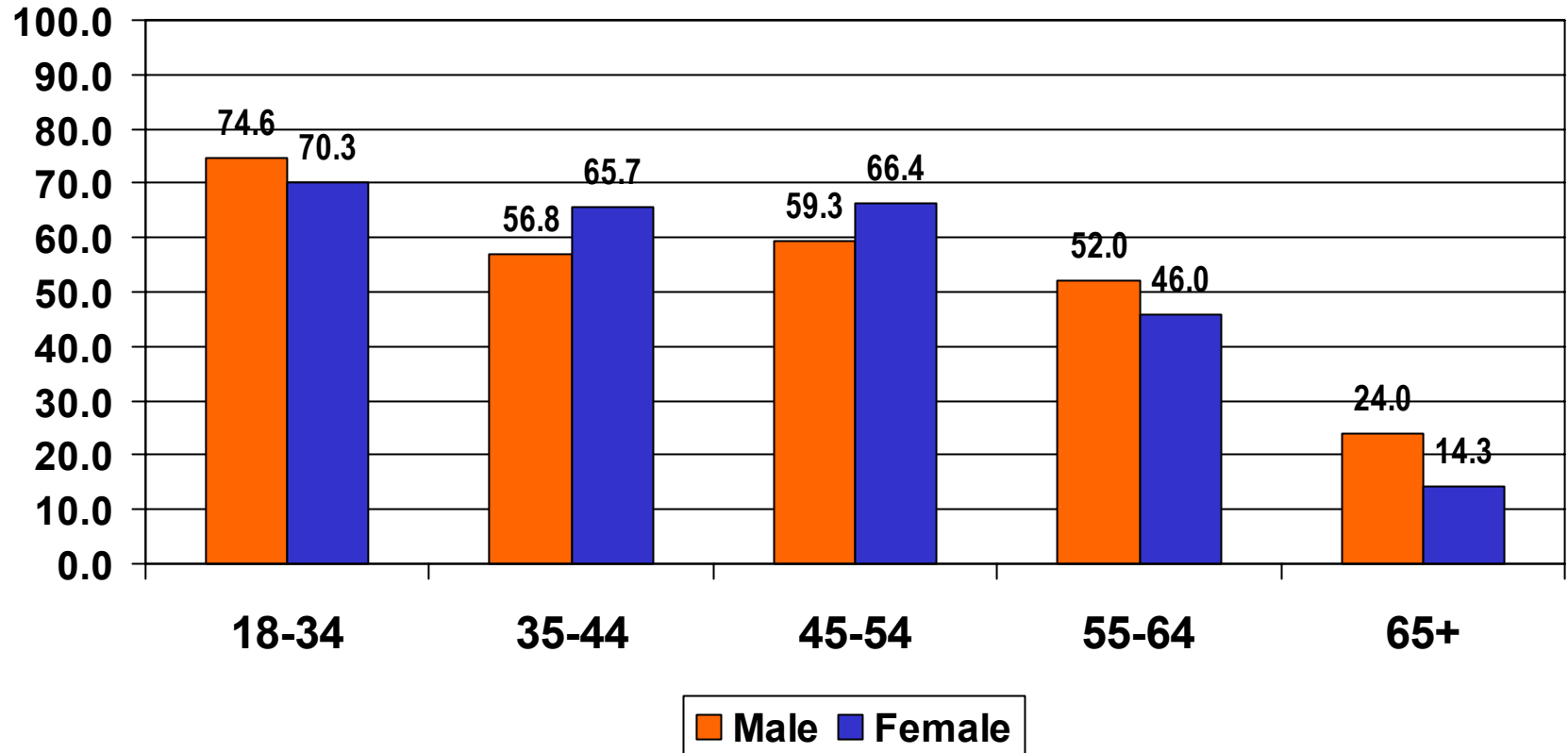
Share of population, online population, online minutes, and page views by age break



Source: comScore Media Metrix, October 2003; population penetration percents from July 2003

Internet Penetration By Age/Sex

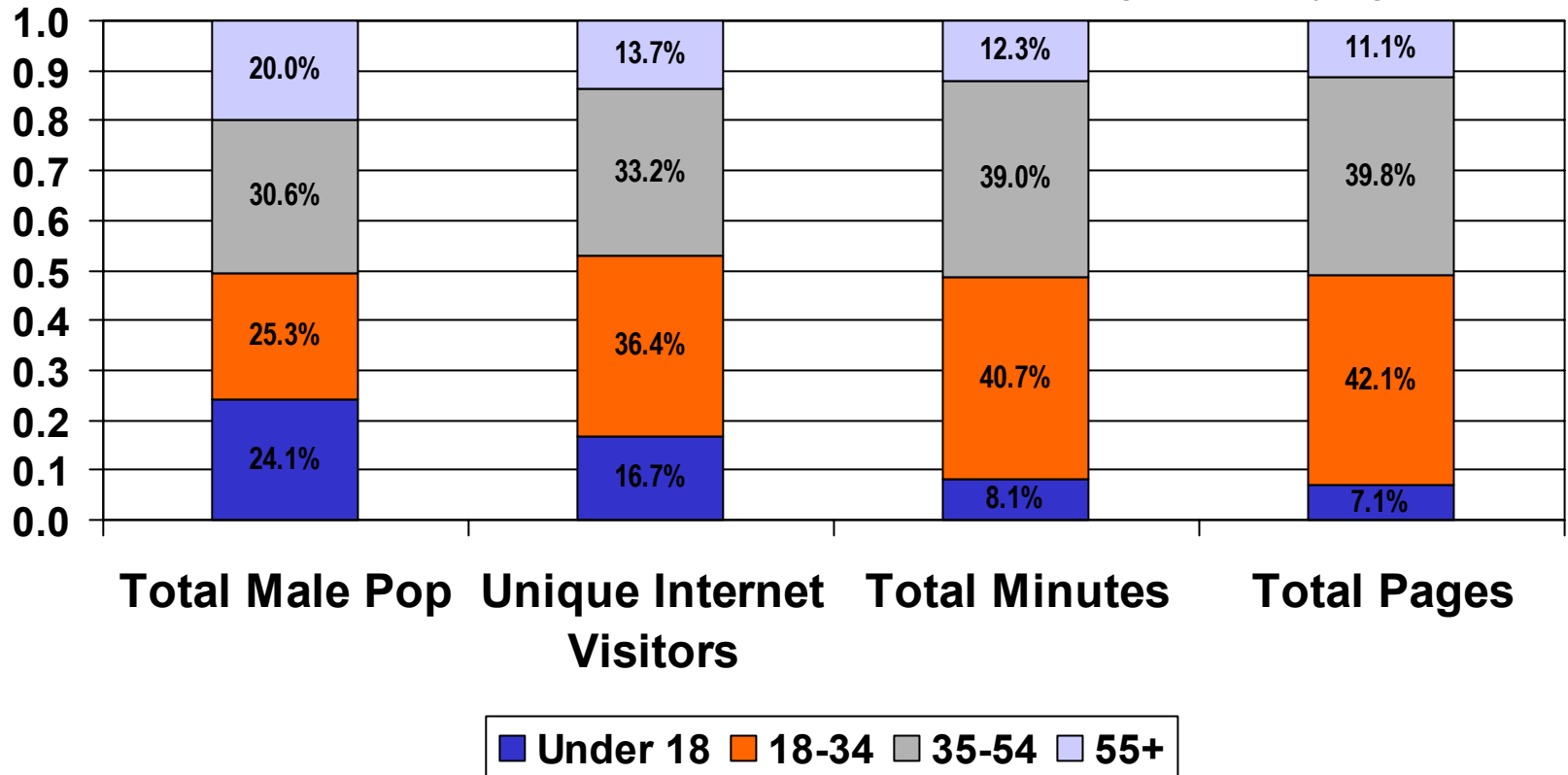
- 74.6% of males 18-34 have Internet access



Source: comScore Media Metrix, US Census; as of July 2003

This Skew Is Slightly More Pronounced Among Males Against the Male Population

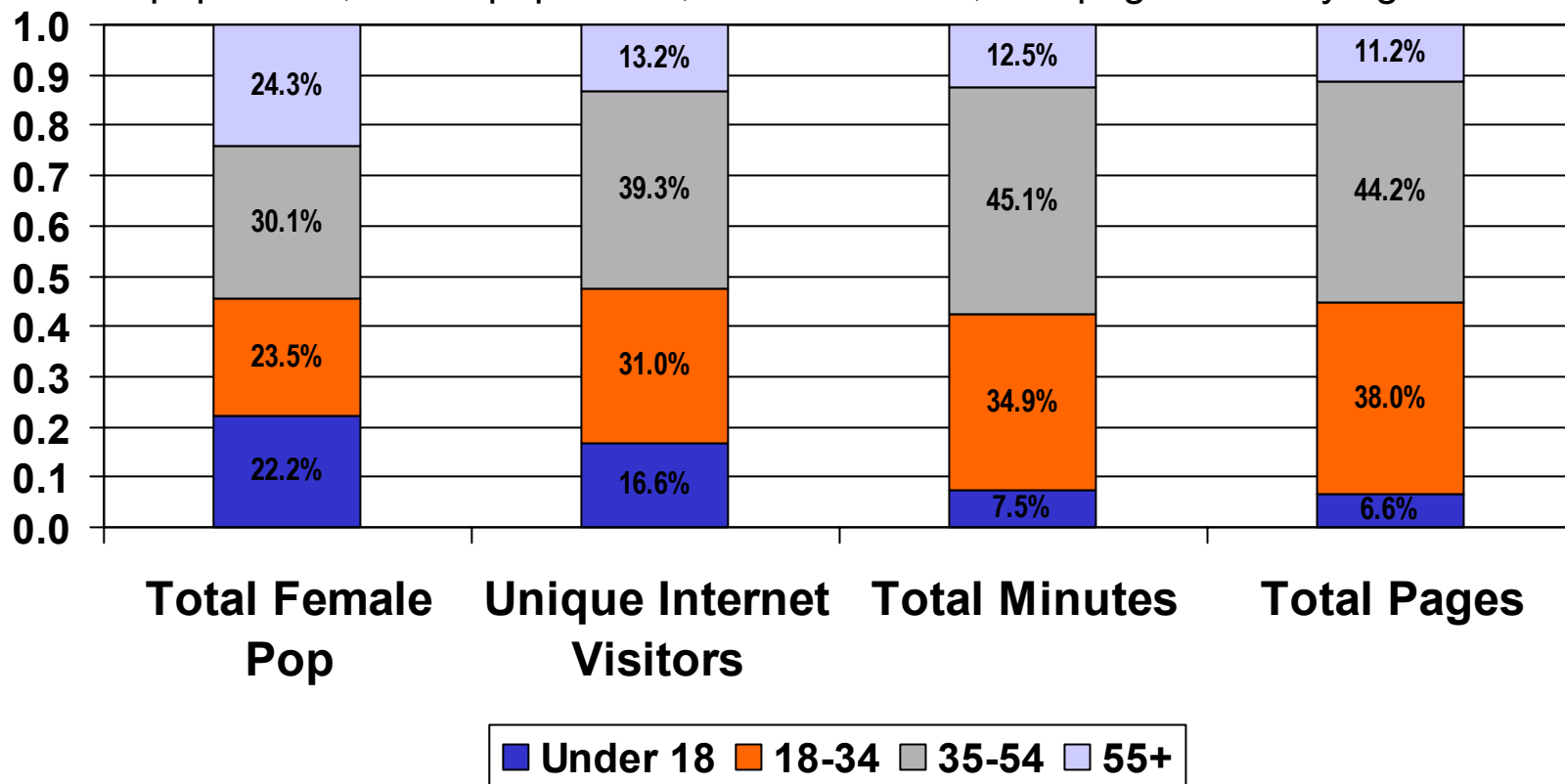
Share of population, online population, online minutes, and page views by age break



Source: comScore Media Metrix, October 2003; population penetration percents from July 2003

Among Females, 18-34 and 35-54 Year-Olds Have An Almost Comparable Skew

Share of population, online population, online minutes, and page views by age break

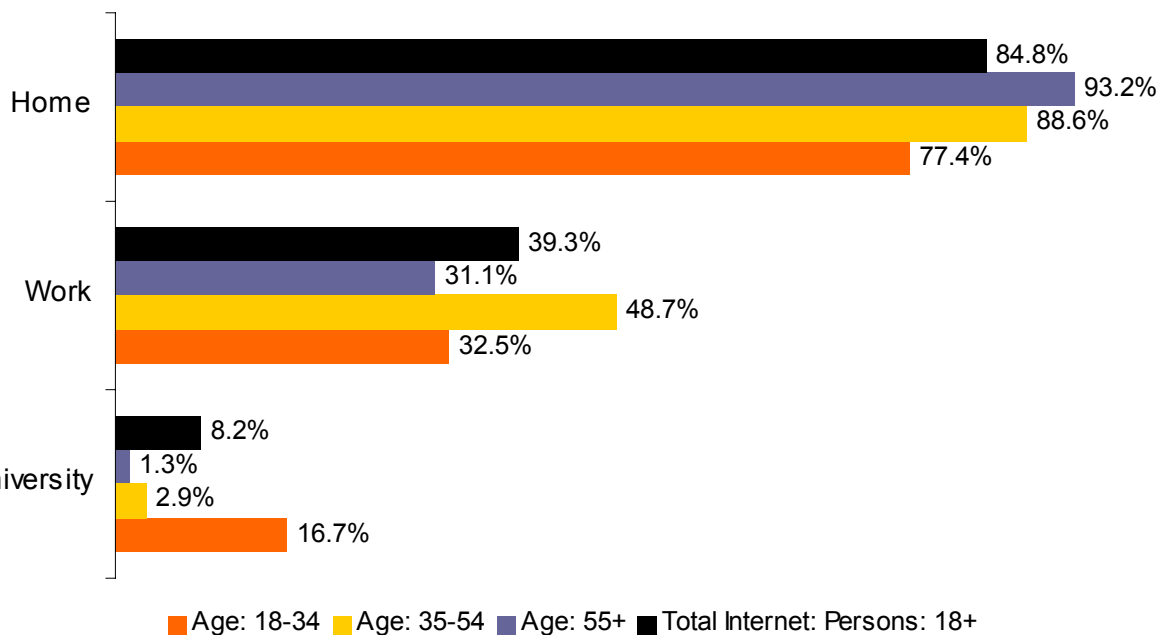


Source: comScore Media Metrix, October 2003; population penetration percents from July 2003

Pervasiveness: Use by Location and Device

Home, Work, or School: No Surprises Here

Location Access by Age Group

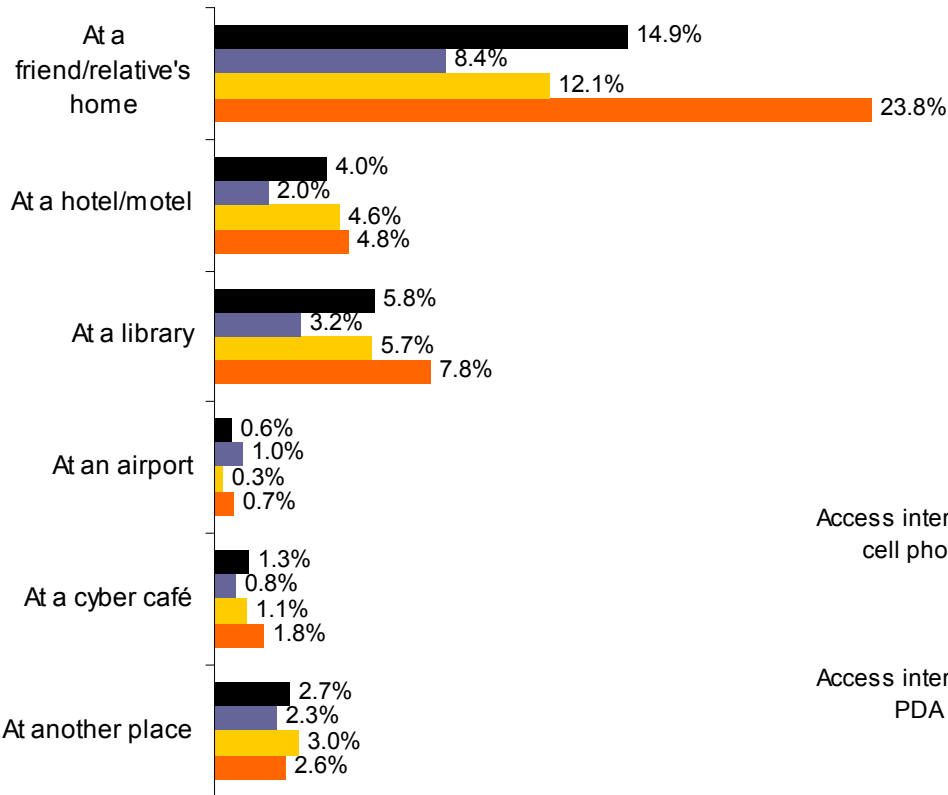


- As with other age groups, the primary access location is still in the home, with 77.4% of 18-34 year olds going online from home, compared to 32.5% logging on from the workplace
- With a large portion of the 18-24 age group attending university, it is not surprising that a larger share of 18-34 year olds than any other age group go online from a school location

Source: comScore Media Metrix October 2003

Beyond Work, Home, and School: 18-34s Are More Diverse in Choosing Places of Access

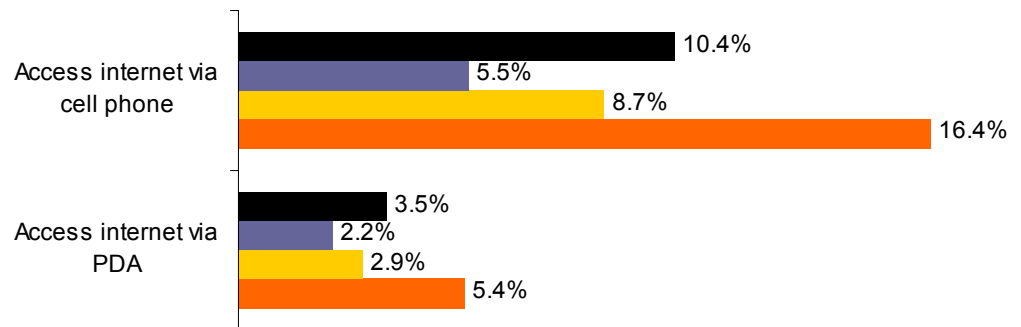
Where used the web in Last 30 Days
(other than Home, Work, or School)



Age: 18-34 Age: 35-54 Age: 55+ Total Internet (18+)

- 18-34 year olds clearly do not limit their Internet use to home, work, and school. Their propensity to go online from other locations and use of other devices illustrates this group's attachment to the Internet and their perpetual need to stay connected

Other Devices to Access Internet

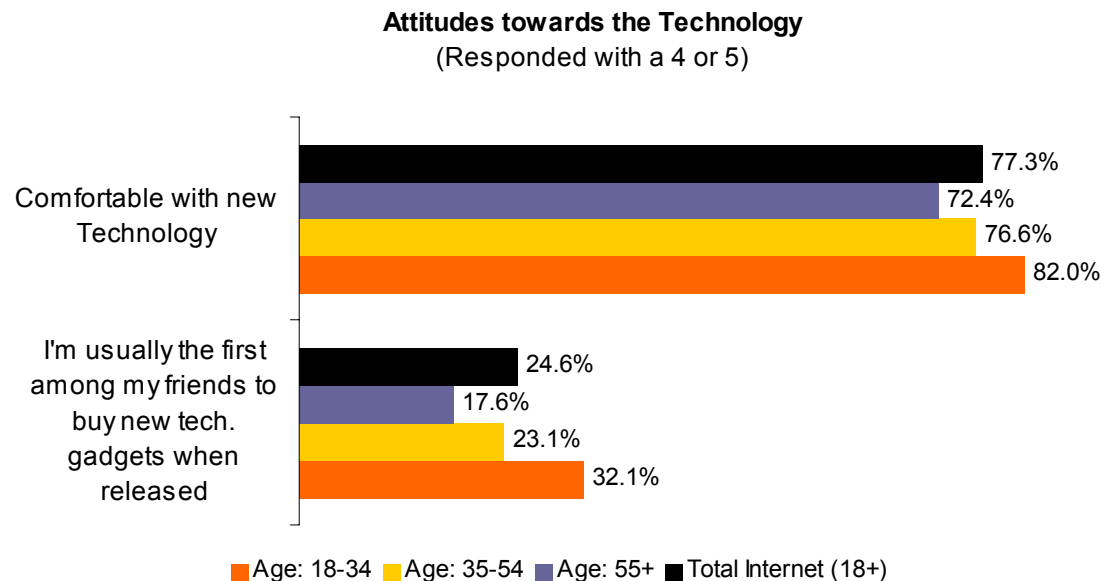


Source: comScore Media Metrix, Audience Insite Measures (AiM), Fall 2003

Internet Attitudes

Comfort with Technology

- College/Recent Grads and Young Adults' high degree of comfort with the Internet extends to new technology as well
- Notably, even with limited discretionary funds, one third of 18-34 year-olds claim that they are usually first among their peer group to buy the latest technology gadgets



Source: comScore Media Metrix, Audience Insite Measures (AiM), Fall 2003

Device Ownership

Comfort with Technology

- 18-34 year olds are more likely to own most of the devices listed below than the average Internet user; the high indices for ownership of these devices confirm that these users are technology “Early Adopters” – with implications beyond gadget ownership

Device(s) Owned	Total Internet	Age		
	(18+)	18-34	35-54	55+
RIM Blackberry device	0.4%	0.6%	0.3%	0.2%
Video Telephone	0.6%	0.8%	0.6%	0.3%
Internet radio system (Connects to Web)	4.9%	6.7%	4.4%	3.5%
Digital Television HDTV	7.7%	8.7%	6.6%	8.3%
Personal Video Recorder (i.e. TiVo, Ultimate TV)	10.0%	10.6%	8.8%	11.6%
Digital video recorder	10.5%	12.6%	10.5%	7.8%
Digital Music Player (MP3)	12.4%	16.5%	11.3%	9.0%
Personal digital assistant (PDA)	15.5%	18.5%	16.4%	9.6%
Home network device	17.9%	21.1%	16.9%	15.5%
Hand-held Video Game	19.3%	25.3%	20.8%	8.3%
Satellite Dish/Systems	26.5%	24.7%	27.6%	27.0%
Video Game Console	31.7%	47.8%	31.7%	10.3%
Large Screen TV (32" or larger)	33.0%	35.9%	31.4%	32.3%
Scanner	42.2%	37.1%	42.5%	48.3%
Digital Camera	46.2%	45.2%	46.4%	47.1%

Source: comScore
Media Metrix,
Audience Insite
Measures (AIM),
Fall 2003

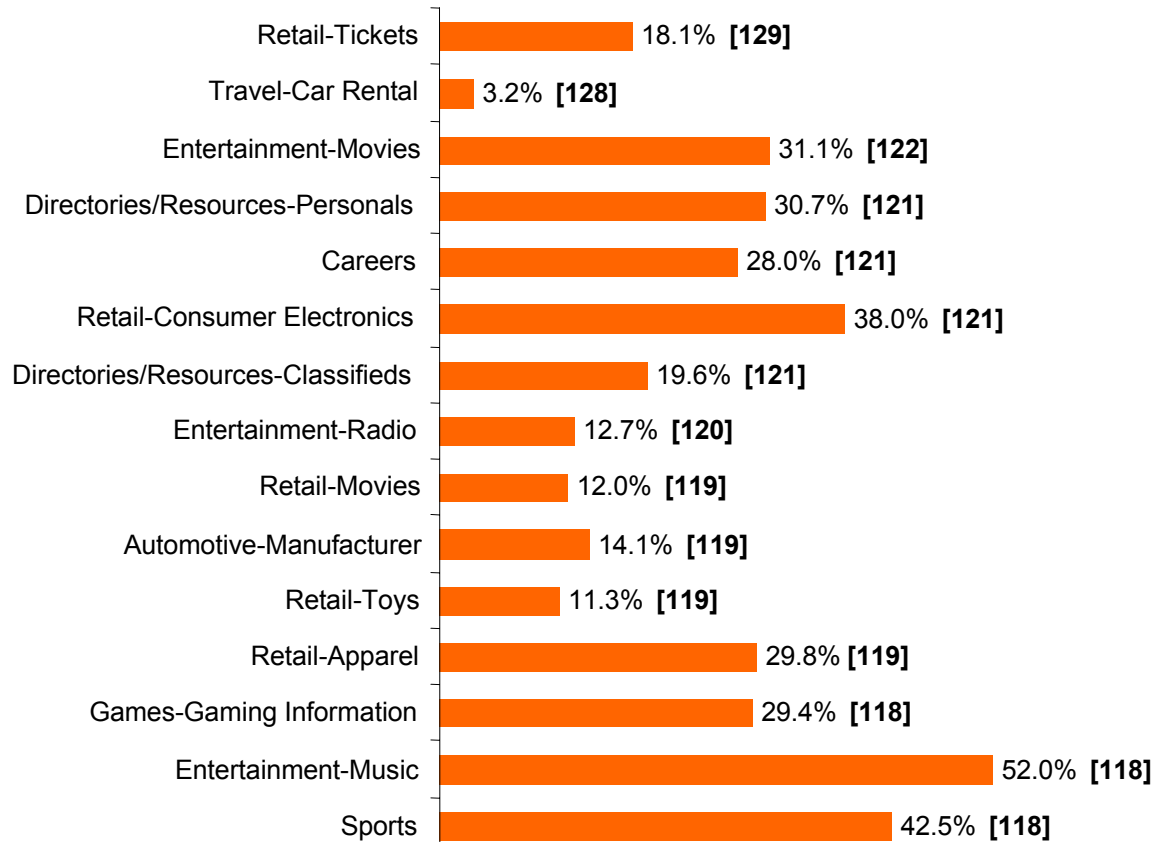
Numbers in **red** indicate that ownership rate by that age group is at least 10% above the Total Internet average (INDEX of >= 110)
Numbers in **bold** indicate that ownership rate by that age group is at least 25% above the Total Internet average (INDEX of >=125)

How do 18-34 year olds use the Internet?

Highest-Indexing Categories

18-34 Year Olds

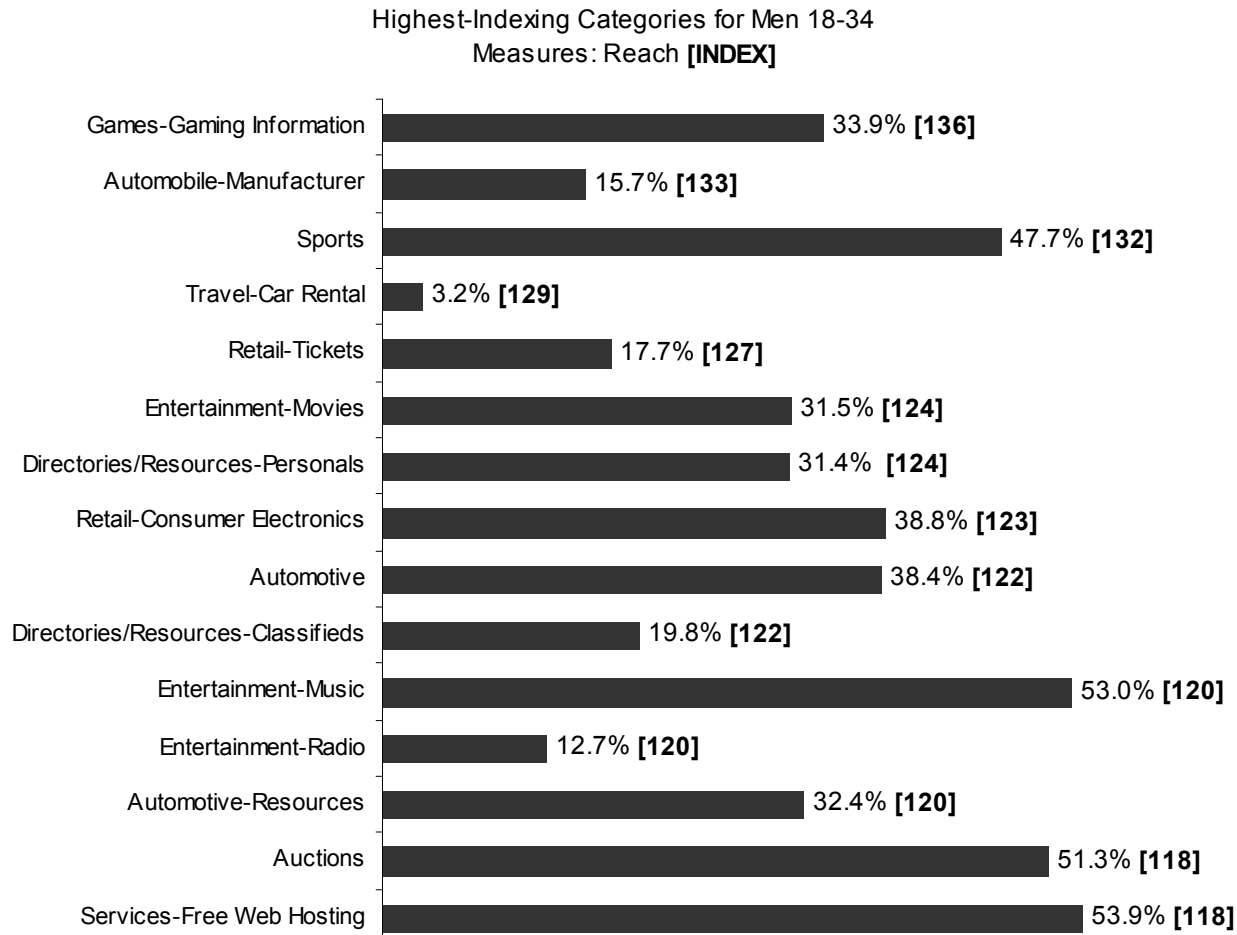
Highest-Indexing Categories for 18-34 Year Olds
Measures: Reach [INDEX]



Source: comScore Media Metrix October 2003, Indexed to Total U.S. online audience, 2+

Highest-Indexing Categories

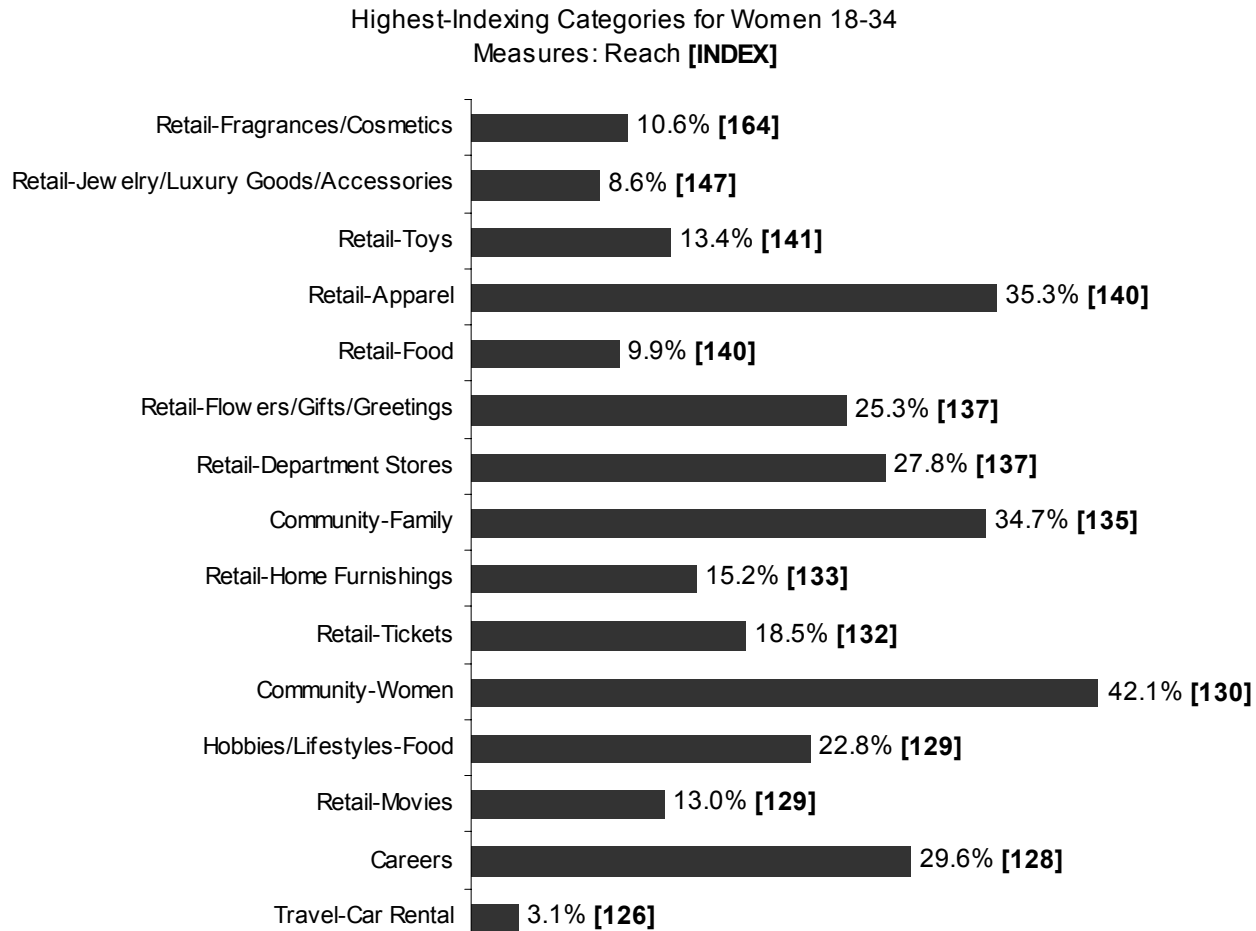
Males 18-34



Source: comScore Media Metrix October 2003, Indexed to Total U.S. online audience, 2+

Highest-Indexing Categories

Females 18-34



Source: comScore Media Metrix October 2003, Indexed to Total U.S. online audience, 2+

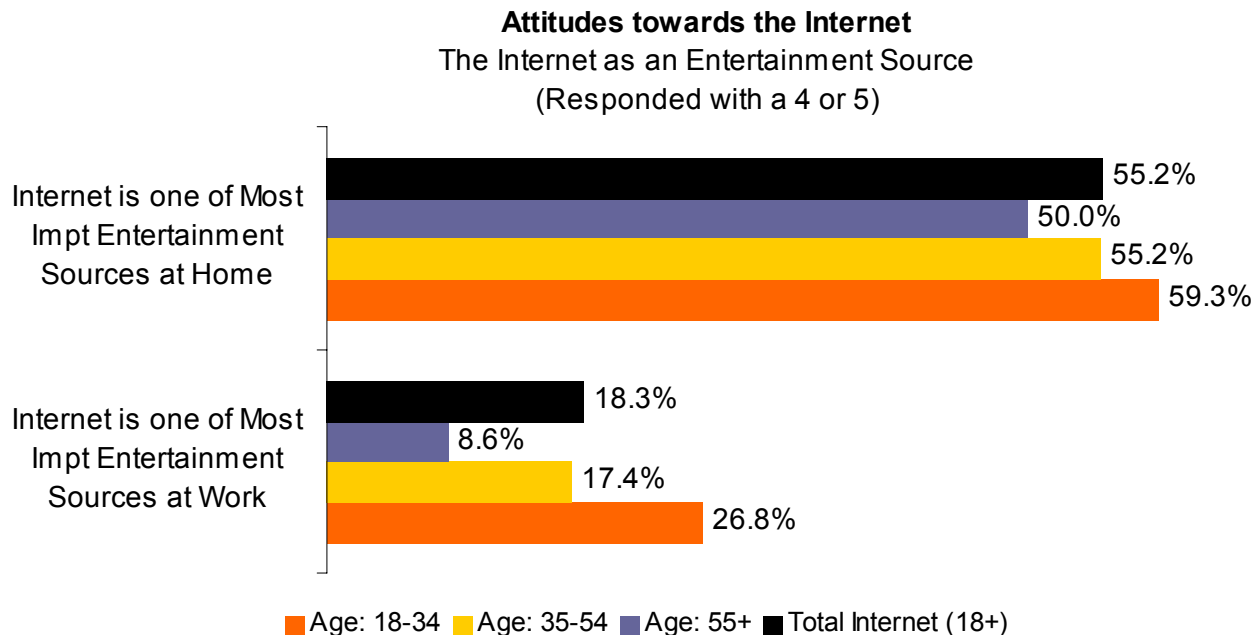
Entertainment

- Entertainment is important to this group in a number of different ways
 - Entertainment content that is consumed primarily on the Web: streaming music and movies, sports sites, entertainment news
 - Sharing and downloading music, movies, files on the Internet
 - Online resources for offline entertainment: movie listings and reviews, theater schedules, local restaurant & club listings, game information & codes
- In sum, this group considers the Internet to be a major entertainment source and resource

Internet Attitudes

Perception of the Internet as an Entertainment Source

- It is not surprising, then, that 18-34 year olds – more so than any other age group – consider the Internet to be one of the most important entertainment sources available to them

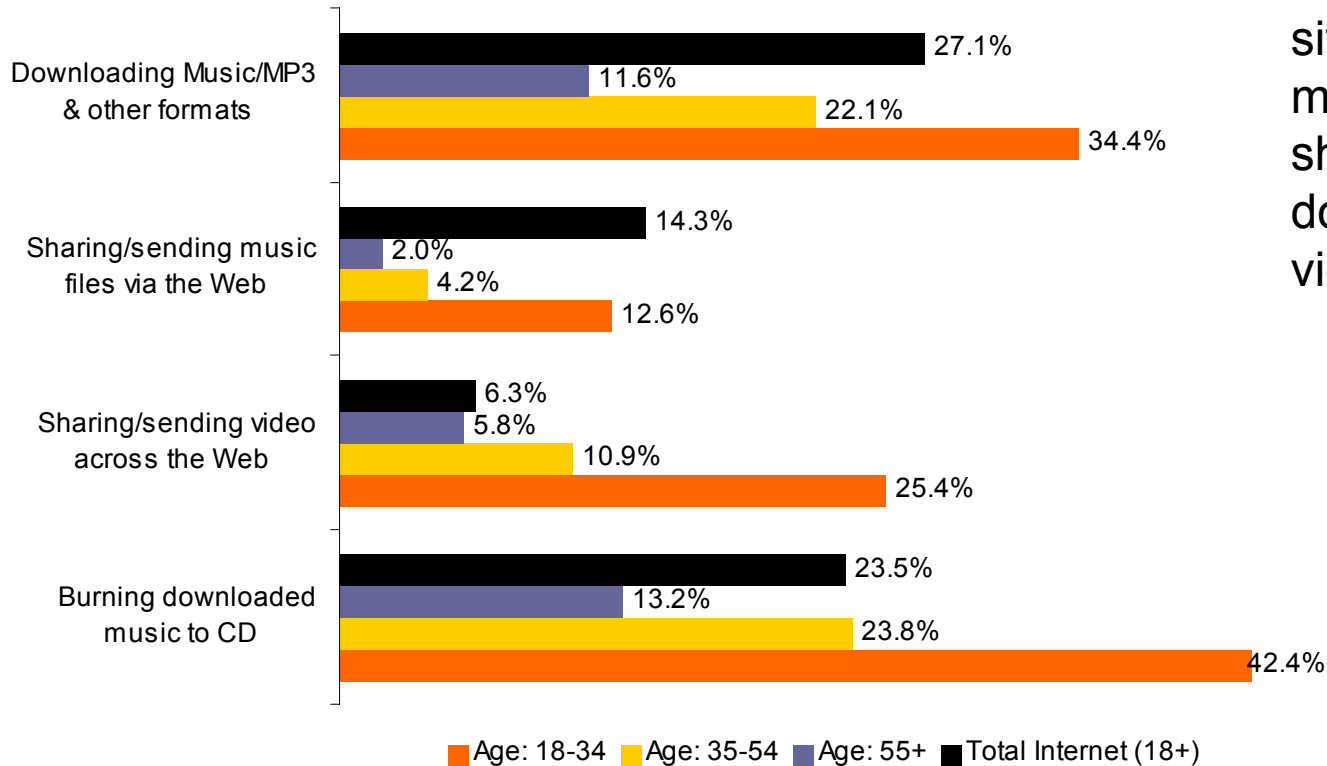


Source: comScore Media Metrix, Audience Insite Measures (AiM), Fall 2003

Internet Activities

Downloading/Burning Music

Internet Activities in the past 6 months
Downloading/Burning Music



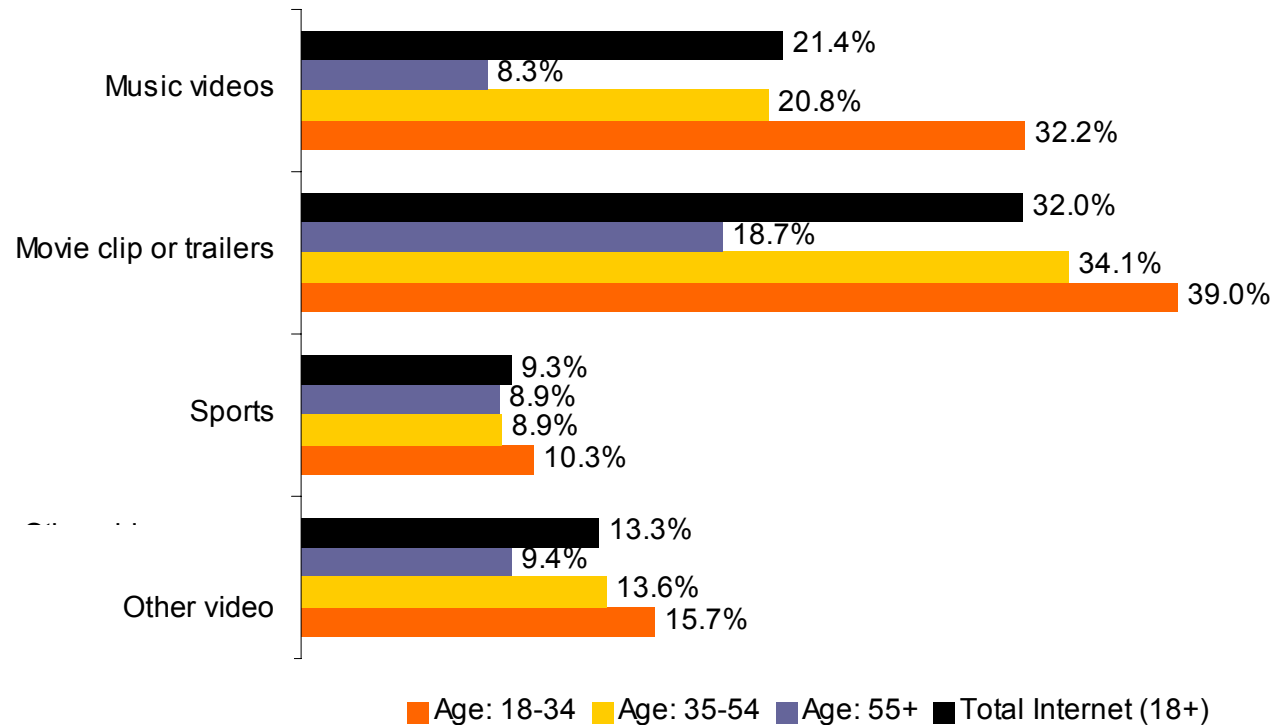
- Beyond just visiting entertainment and music sites, 18-34 year olds are more likely to engage in sharing, sending, and downloading music and videos online

Source: comScore Media Metrix, Audience Insite Measures (AiM), Fall 2003

Internet Activities

Watching Video Entertainment

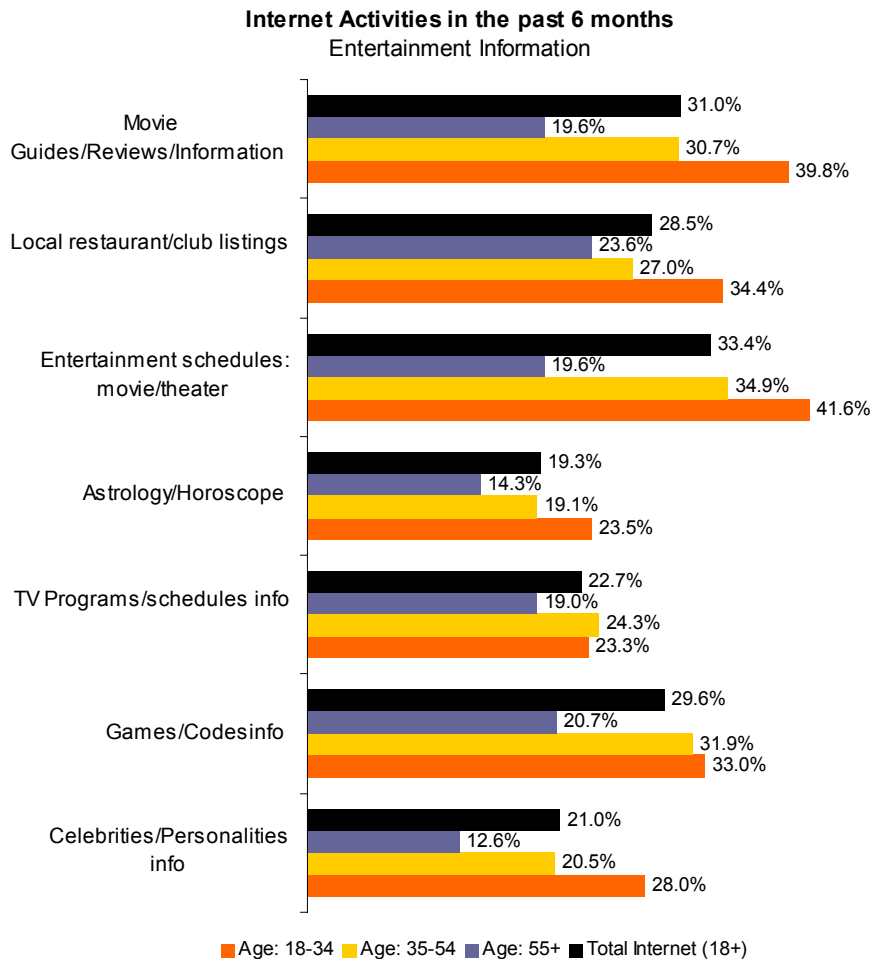
Internet Activities in the past 6 months
Watched Streaming Video



Source: comScore Media Metrix, Audience Insite Measures (AiM), Fall 2003

Internet Activities

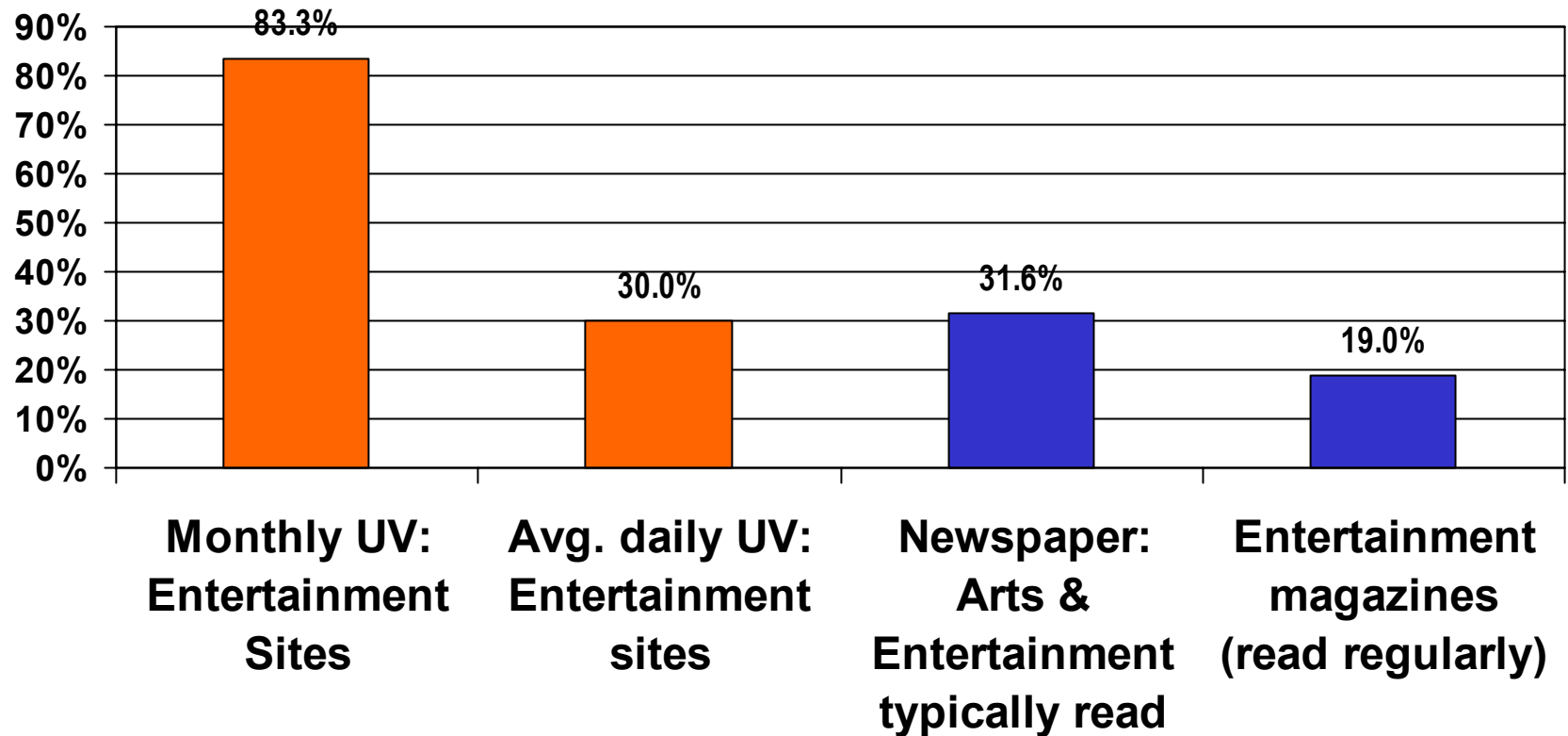
The Web as an Offline Entertainment Info Resource



- Not only do 18-34 year olds use the internet actively for direct entertainment purposes, they also use the internet heavily to inform their offline entertainment choices: 40% use the web to help choose a movie to watch (and to find out where/when it's playing), while about a third use the web to view local restaurant and club listings
- This type of information is more heavily used by the Young Adult group

Source: comScore Media Metrix, Audience Insite Measures (AiM), Fall 2003

18-34: Sources of Entertainment Info



Source: comScore Media Metrix, Audience Insite Measures (AIM), Fall 2003; P18+ (blue columns); comScore Media Metrix Key Measures Report, October, 2003 (orange columns)

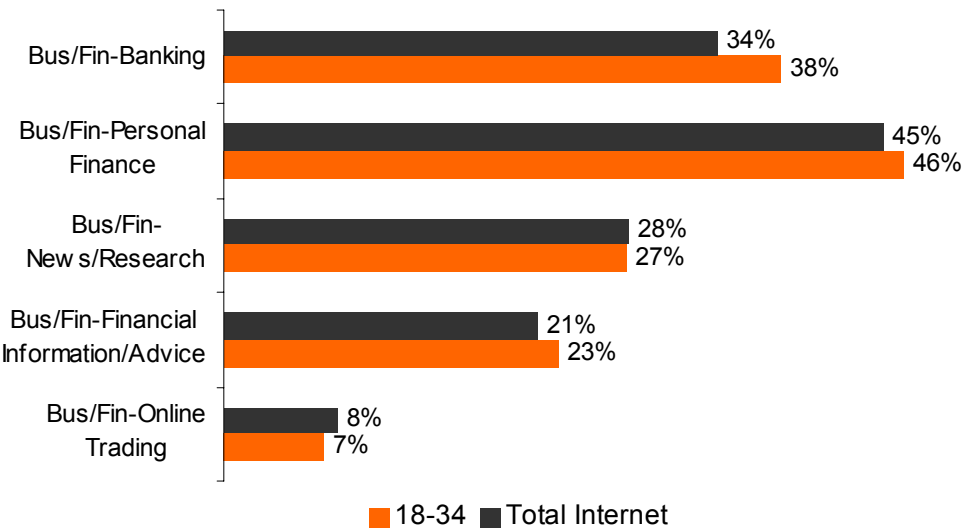
Banking & Finance

- Along with online shopping, a consumer's usage of online banking services should be considered an indicator of continued involvement in the medium
- 18-34 year olds not only bank online, they are also more likely than the average to engage in other financial transactions online

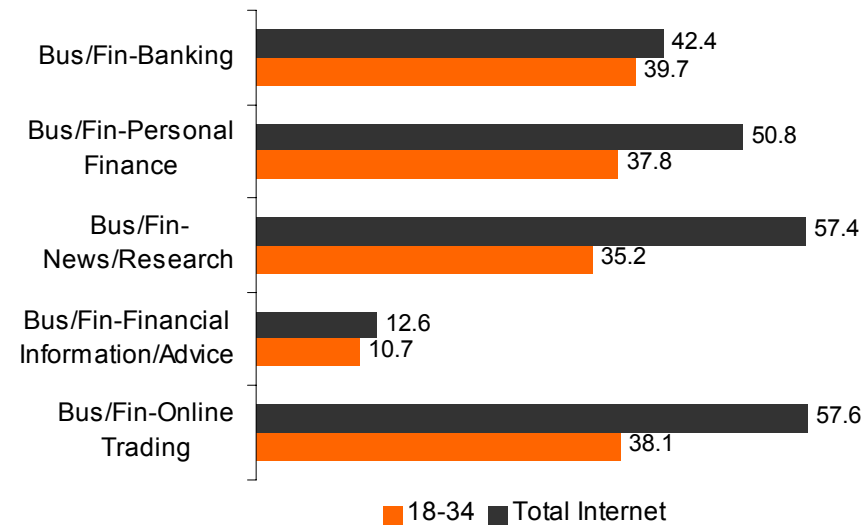
Web Usage: Banking & Personal Finance Websites

- Unlike other categories of interest that have been examined so far, 18-34 year olds spend less time on Banking and Personal Finance sites than the average. This is likely due to a more efficient, utilitarian approach to these sites, coupled with having fewer investments and products to manage

**Banking/Personal Finance - Penetration
18-34 vs Total Internet**



**Banking/Personal Finance - Minutes per Visitor
18-34 vs Total Internet**

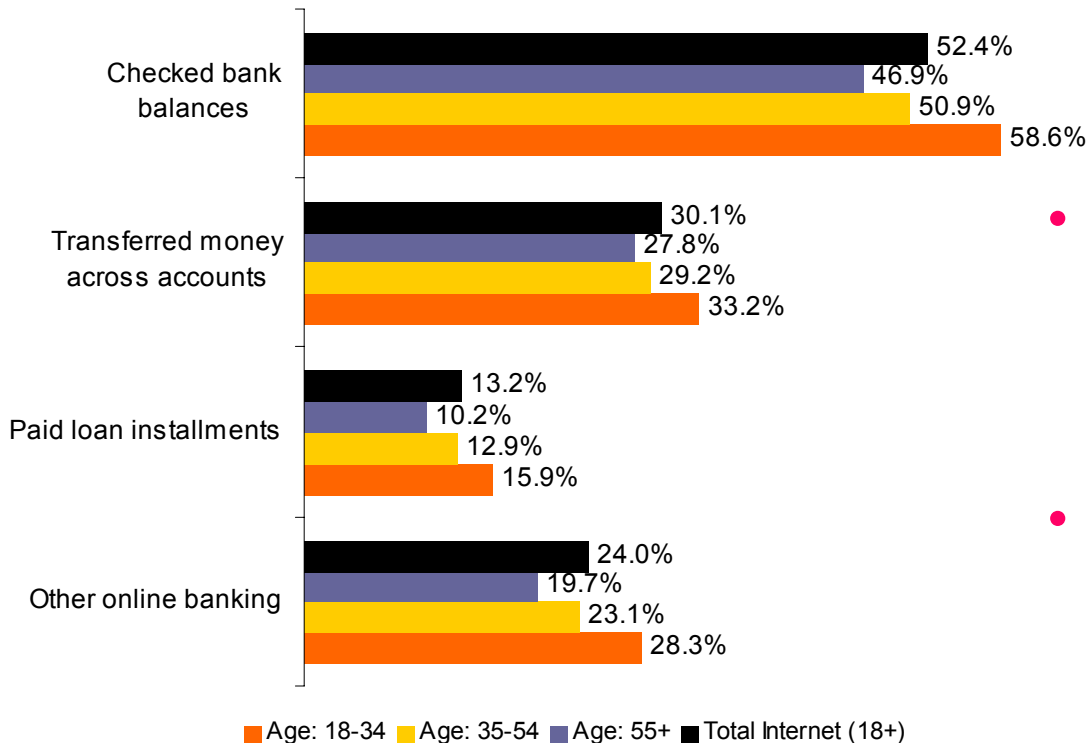


Source: comScore Media Metrix October 2003

Internet Activities

Online Banking and Finance

Internet Activities in the past 6 months
Online Banking

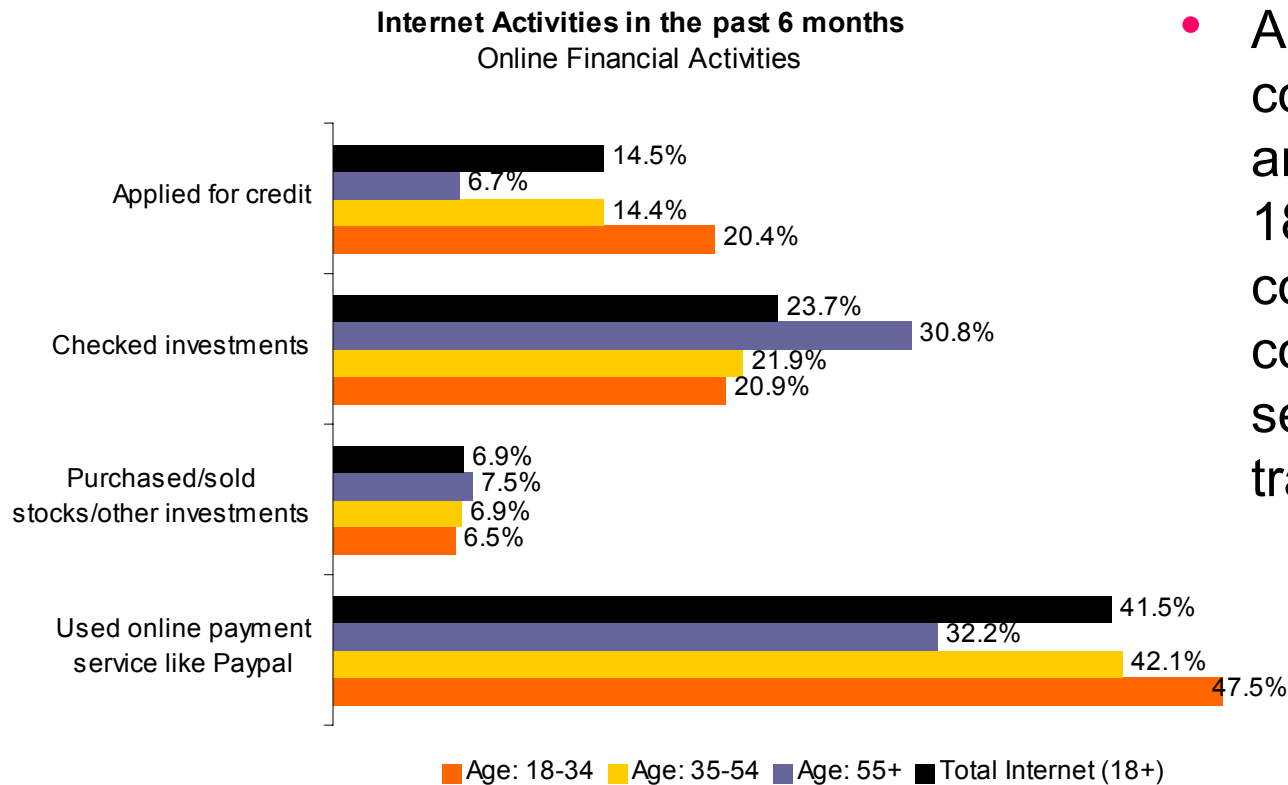


- 18-34 year olds are more likely to check their bank balances and conduct other financial/banking transactions online than their older counterparts on the web
- Checking balances on the Internet can be considered “entry level” online banking activity: relatively low-risk, and does not necessarily involve any transactions
- Transferring money between accounts and paying loan installments, on the other hand, are indicative of a higher level of comfort with banking online

Source: comScore Media Metrix, Audience Insite Measures (AiM), Fall 2003

Internet Activities

Online Banking and Finance

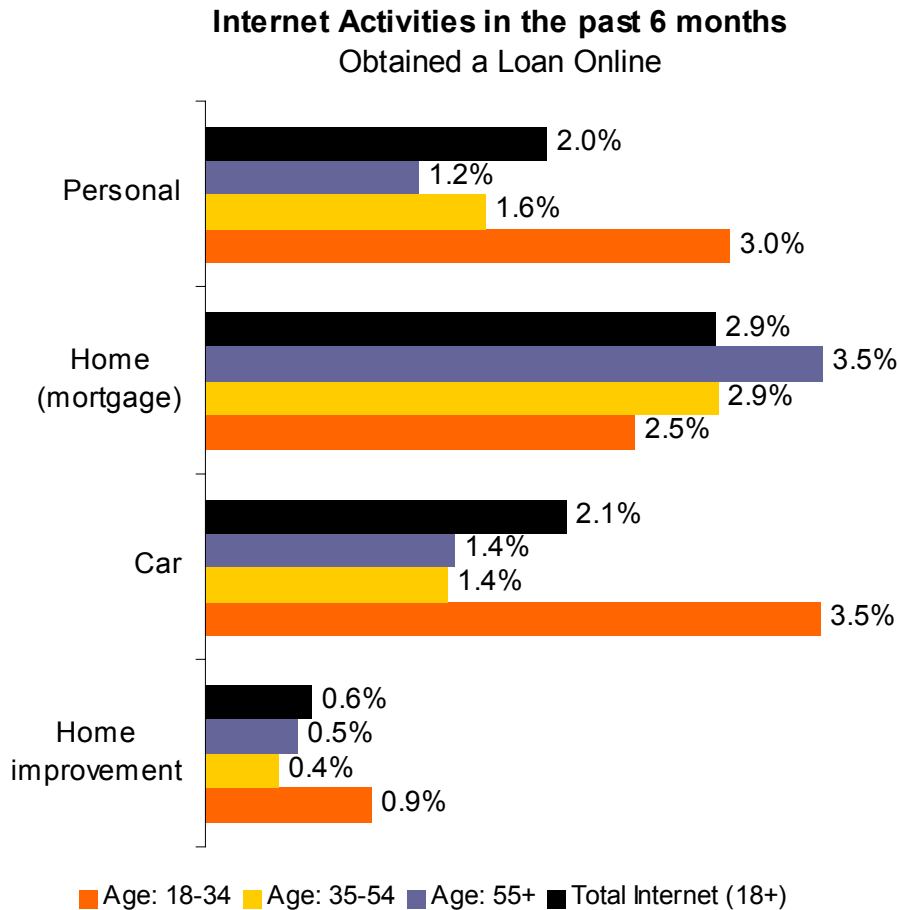


- Although they are concerned about privacy and security on the web, 18-34 year olds are comfortable enough to conduct potentially sensitive financial transactions online

Source: comScore Media Metrix, Audience Insite Measures (AiM), Fall 2003

Internet Activities

Online Banking and Finance



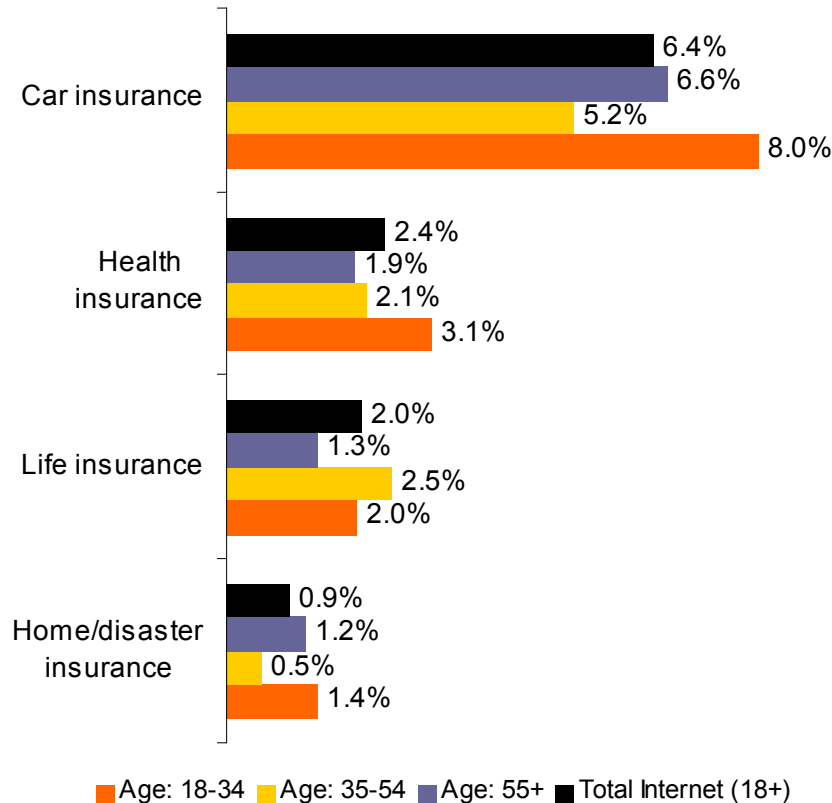
- 25-34 year olds, in particular, are more likely to obtain personal and car loans online
- They also obtained home improvement loans online at an above-average rate, but the penetration rates being compared are extremely low

Source: comScore Media Metrix, Audience Insite Measures (AiM), Fall 2003

Internet Activities

Insurance

Internet Activities in the past 6 months
Obtained Insurance Online



- Price competitiveness among car insurance providers combined with this age group's above-average propensity to purchase a car result in a larger percentage of 18-34 year olds obtaining car insurance online

Source: comScore Media Metrix, Audience Insite Measures (AiM), Fall 2003

Summary of Findings

18-34 year old Internet Users

Key Findings (1)

Online Representation

This age group is more likely to use the Internet than any other; about three-quarters of 18-34 year olds are online, compared to only a little more than half of the total U.S. population

The Web as a Necessity

18-34 year olds' addiction to the Web manifests itself in above-average likelihood to go online even when they are not in front of their own PCs, or in front of any PC, for that matter: they are the most likely group to go online from friend's computers, hotels, libraries, or cybercafes, and through Web-enabled devices such as cell phones, PDAs, and online game consoles

Web Integration into "Everyday Life"

While other older demos may spend more time online due largely to demands on the job, 18-34 year olds have integrated the Web into their everyday lives, using it as a major source of entertainment and to ease everyday activities such as banking, finding local listings and obtaining tickets to events

18-34 year old Internet Users

Key Findings (2)

Beyond Online Entertainment Consumption

Besides their expected above-average use of the web as a primary source of entertainment (streaming media, downloading music and videos, etc.), 18-34 year olds are also much more likely to use information on the Web to inform their offline entertainment choices

Early Adoption – Beyond Technology Gadgets

Despite their low spending power, technophilic 18-34 year olds are more likely to own and use the latest technology devices, and are similarly more likely to avail of newly-available web resources, including sensitive financial transactions and applications

For More Information

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Appendix I: Category Definitions

Category and Subcategory Definitions

Auctions - Sites that allow users to bid on a multitude of items. *Examples:* Ebay, Ubid.com.

Automotive- Automotive sites and buying guides, automotive publications, automotive news and information, and racing sites. *Examples:* General Motors, Kelly Blue Book.

- **Resources**- Provides price quotes, specifications on car parts, and information on buying a car. *Examples:* AAA.com, Autobytel.com
- **Manufacturer**- Car companies. *Examples:* General Motors, Chrysler

Business/ Finance-Sites that focus on stock market news, research, stock quotes, online trading, insurance, personal finance, investments, investment and finance magazines, retirement planning, estate planning, economics. *Examples:* Yahoo! Finance, Nextcard.com.

- **Banking**- Banks and Online Banking. *Examples:* Chase.com, WellsFargo.com
- **News/ Research** - Sites with news on the stock market or financial companies. *Examples:* Bloomberg.com*, TheStreet.com Sites.
- **Online Trading**- Sites where users can trade stocks online and receive other financial services. *Examples:* Datek.com, Ameritrade.com.
- **Taxes**- Sites where users can prepare and file taxes online. *Examples:* IRS.GOV, Taxcut.com.
- **Personal Finance**- Sites that allow users to pay bills online, keep track of their finances, provide information on retirement and 401K and allow users to apply Online for Credit Cards. *Examples:* PayPal.com, MSN Money.
- **Financial Information/Advice**- Sites offering information on mortgages, loans, insurance or mutual funds. *Examples:* Vanguard.com, Eloan.com.

Careers- Sites that provide job listings, career and resume services. *Examples:* Monster.com Property, Headhunter.net Sites

Category and Subcategory Definitions

- Community-** Sites that have content that is geared toward a particular group of people with common or similar hobbies or interests. *Examples:* AOL.com Community, Tripod.com.
- **Family-** Sites that allow users to create their own family sites and focus on family life and genealogy. *Examples:* Family.com, MyFamily.com Sites.
 - **Gay/Lesbian-** Sites that list Gay/Lesbian events, news topics and chats for the Gay community. *Examples:* Gay.com Network, Planetout.
 - **Religion-** Sites that contain information about different religions and Religious organizations. *Examples:* Beliefnet Network, Christianity.com.
 - **Women-** Sites that focus on women's issues. *Examples:* Clubmom.com, MarthStewart.com.
 - **Teens-** Sites that contain information that is geared towards teens. *Examples:* AOL Prop Teens, Alloy.com.
- Corporate Presence-** Sites that provide corporate information OR an entity that is a conglomerate of multiple brands/businesses owned by a single holding company. *Examples:* AOL Time Warner Network, IBM

Category and Subcategory Definitions

Directories/ Resources- Sites that provide directories, references, maps, personals, classifieds, shipping/postal tracking, yellow & white pages, e-mail and web directories, dictionaries, encyclopedias and almanacs. *Example:* Encyclopedia Britannica, Vicinity Sites.

- **Directories-** Sites that provide listings/indexes such as a 411 directory or a site containing listings of doctors, plumbers, construction companies, etc. *Examples:* 411.com, Whitepages.com.
- **Reference-** Sites that provide online dictionaries, almanacs, thesauruses and encyclopedias. *Examples:* NationalGeographics.com, Classmates.com Sites.
- **Maps-** Sites that provide maps for destinations throughout the U.S. and Internationally. *Examples:* Mapquest.com, Yahoo! Maps.
- **Personals-** Sites that contain personal ads and information on dating, love and matchmaking sites. *Examples:* Match, Friendfinder.com.
- **Classifieds-** Sites that provide lists of cars, pets, apartments, homes, jobs and other services. *Example:* Apartments.com, Cars.com
- **Shipping-** Sites that allow users to schedule pick-ups, track packages and find out shipping rates. *Example:* Fedex.com, UPS.com,

Education- Sites that offer courses, curriculum, tutorials and sites that end with .edu. *Examples:* Fordham.edu, Scholastic.com.

Category and Subcategory Definitions

Entertainment- Sites that contain information related to TV, Movies, Music, Games, Books and Music Players. *Examples:* eUniverse Networks, Viacom Online.

- **News-** Site that provide news on movies, celebrities, musicians, TV and games. Examples: Rollingstone.com, MSN Entertainment.
- **Movies-** Sites for movies, movie studios and ticket purchasing. Examples: Netflix.com, Blockbuster.com.
- **Music-** Sites that provide music news, concert info, tickets, contests, CD's for sale and music downloads. Examples: Yahoo! Music, Columbia House Sites.
- **Humor-** Sites that provide jokes, funny pictures and humorous cartoons. Examples: Gotlaughs.com, Twistedhumor.com.
- **Multimedia-** Sites that contain video clips, audio clips or some other kind of interactive media such as shockwave/ flash etc. Examples: Shockwave.com Sites, Real.com Network.
- **Kids-** Activities and games online for kids. Examples: Mattel.com, Disney Online.
- **TV-** TV station sites, TV guides and sites that are specific to television shows. Examples: TVGuide.com, CBS.com.
- **Radio-** Online Radio Stations and sites for Radio stations. Examples: Clear Channel Interactive, Radiowave.com.

Government- All sites that contain information on voting, the election and sites ending with .gov. *Examples:* FBI.gov, FDA.gov, SEC.gov

Health- Sites containing diet information, exercise programs, health and fitness, diseases and medical journals. *Examples:* WebMD, iVillage Health.

- **Information-** Pharmaceutical company sites and sites that deal with diseases, injuries, nutrition and medication. Examples: MayoClinic.com, Dietsmart.com.
- **Pharmacy-** Sites where users can refill prescriptions, find out information on medications and find drug store locations and information. Examples: CVS.com, Drugstore.com.

Category and Subcategory Definitions

Hobbies/Lifestyles- Sites that are hobby related including food, wine, home, decorating, gardens and genealogy. *Examples:* iVillage Lifestyle, Homedepot.com.

- **Genealogy-** Sites that provide family history and family finder services. Examples: MyFamily Sites, Genealogy.com.
- **Food -** Sites that provide restaurant reviews, recipes, cooking tips and meal plans. Examples: Cooking.com, Netgrocer.com.
- **Home-** Sites that provide information on decorating, home improvements and gardening. Examples: Homestore.com Network, AOL Prop House & Home.

ISP- Internet Service Providers. *Examples:* Earthlink.net, United Online, Inc.

Games- Sites where users can play games, find out information about games, participate in virtual casinos, online gambling and lottery drawings. *Example:* EA Online, lwin.com.

- **Gaming Information-** Sites where users go to find out information about games but do not actually play games on the site. Examples: Xbox.com, Cheatcc.com
- **Lotto/Sweepstakes-** Sites where users can participate in lottery drawings and sweepstakes. Examples: Freelotto.com, Luckysurf.com.
- **Online Gambling-** Sites where users can participate in virtual casinos and online gambling. Examples: Casinobar.com, Luckynugget.com.

Category and Subcategory Definitions

News/Information- Sites that provide news and information regarding domestic and international issues. This category also contains sites with articles and periodicals on current events and weather. *Examples:* AOL Newsgroup, Tribune Interactive.

- **General News-** Sites for newspaper online publication, magazine publications, sites with news content and Television news organizations. *Examples:* CNN.COM, MSNBC, Yahoo! News.
- **Weather-** Sites that provide weather forecasts for locations throughout the world. *Examples:* Accuweather.com, The Weather Channel.
- **Politics-** News sites that focus primarily on Politics. *Examples:* Freespeech.org, NPR.org.

Portals- A destination site that offers users a variety of content areas designed to meet a majority of a user's online experience needs. A portal is a broad, generic category and not specific to any particular group. Portals must have the following features: broad-based content, e-mail, search, chat and appeal to a broad mass audience. *Examples:* Excite, Terra Lycos.

•
Real Estate- Sites that provide information on real estate listings, apartments/homes, commercial property, real estate agents and moving guides for local areas. *Examples:* Homestore.com Network, Monstermoving Sites.

Regional/Local- Sites that contain local content, city guides and restaurant guides. *Examples:* Digital City Network, MSN City Guide.

Category and Subcategory Definitions

Retail- E-commerce and online transaction sites that include manufacturers and retailers.

- **Apparel-** Sites where users can buy clothing online. Example: Bluefly.com
- **Books-** Sites where users can purchase books and other written materials. Example: Barnes & Noble.
- **Music-** Sites where users can purchase Music (CD's, Cassettes, etc.). Example: CDNow, Inc.
- **Movies-** Sites where users can purchase Movies (DVD's, VHS tape, etc.) Example: Blockbuster.com
- **Computer Software-** Sites where users can purchase computer software. Examples: Symantec
- **Consumer Electronics-** Sites where users can purchase electronics (Radios, TV's, VCR's, etc.). Example: Bestbuy.com
- **Consumer Goods-** Sites where users can purchase household items. Example: Officedepot.com.
- **Department Stores-** Sites where users can purchase goods from a department store online. Example: Macy's
- **Flowers/Greetings/ Gifts-** Sites where users can purchase Cards, Gifts, Flowers. Example: Hallmark.com.
- **Jewelry / Luxury Goods /Accessories-** Sites where users can purchase jewelry, luxury goods and accessories. Examples: Tiffany.com, Diamonds.com,
- **Healthcare-** Sites where users can purchase vitamins, herbal remedies, diet aids and cosmetics. Example: Riteaid.com.
- **Mall-** Sites where users can purchase a variety of items from different online vendors. Example: Mall.com.
- **Sports/ Outdoor-** Sites where users can purchase outdoor equipment and sports equipment. Example: Nike.com.
- **Toys-** Sites where users can purchase toys and games for children. Example: Mattel.com.
- **Food-** Sites where users can purchase groceries, beverages and food products. Example: Cookingclub.com
- **Fragrances/Cosmetics-** Sites where users can purchase Fragrances, perfumes, make-up, cosmetics. Example: Sephora.com
- **Comparison Shopping-** Sites that allow users to compare prices or guide users in their online shopping experience. Example: MySimon.com.
- **Home Furnishing-** Sites where users can purchase furniture and decorative items. Example: CrateandBarrel.com
- **Computer Hardware-** Sites where users can purchase computers, computer hardware and computer accessories such as printers, scanners and mouse pads. Examples: dell.com, Apple.com.
- **Tickets-** Sites where users purchase tickets for concerts, sporting events, movies, festivals, clubs, amusement park tickets, and theater. This does not include airline, train or bus ticket purchases. Examples: Cheaptickets.com, Ticketmaster.

Category and Subcategory Definitions

Search/ Navigation- Sites that contain internet search engines that derive most page requests from search entry forms or result pages and navigation services. *Examples:* AskJeeves.com, Google Sites

Sports- Sites that offer fantasy leagues, scoreboards, sporting news, sports magazines and other sport-related sites. *Examples:* Sportsline.com Sites, ESPN.

Technology- Sites that offer technology news, hardware and software reviews. *Example:* PC World Sites. *Example:* CNET Networks.

- **News-** Sites that provide technology business news, analysis and research. Examples: Wired.com, **Techtv.com**

Travel- Sites that function as online travel agencies, travel service providers, discount travel sites, travel resources and provide hotel information. *Examples:* Expedia Travel, Orbitz.com.

- **Information-** Sites that provide information on hotel reservations, air travel reservations, maps, discount travel option. Examples: Travelocity.com, AOL Prop Travel.
- **Transactions-** Sites that allow users to make airline, train, bus and hotel reservations online. Examples: Hyatt.com, Amtrak.com.
- **Car Rental-** All Car Rental sites. Examples: Alamo.com, Hertz.com.
- **Hotel/ Resorts-** Sites that contain information on resorts and hotels. Examples: Starwood Sites, Six Continents Hotels

Category and Subcategory Definitions

Services- Internet services including message boards, chat and news groups, free hosting services, wallpaper and clip art downloads, coupon and incentive sites and e-mail. *Examples:* Gator Network, Angelfire.com.

- **Discussion/ Chat-** Sites that provide users with chat rooms and free message board services. These sites provide an outlet for users to voice opinions, ask questions and interact with other online users. *Examples:* ICQ Instant Messenger, MSN Chat.
- **E-mail-** Sites that exclusively provide e-mail services. *Examples:* MSN Hotmail, AOL Prop E-mail.
- **Incentive-** Sites that offer promotional deals, free stuff and registration for free stuff. *Examples:* MyPoints Sites, Coolsavings.com.
- **Downloads-** Sites that enable users to download applications from the site. *Examples:* Gator Network, Napster Digital.
- **Coupons-** Sites that provide users with discounts, coupons and incentives. *Examples:* Coupons.com, Valpak.com.
- **Free Web Hosting-** Sites that host free web sites for users. *Examples:* Angelfire.com, Tripod.com.
- **E-cards-** Sites that allow users to send cards online. *Examples:* American Greetings Property, Yahoo! Greetings.
- **Instant Messenger-** Applications that allow users to send instant messages to other users online. *Examples:* AOL Instant Messenger, Yahoo! Messenger

Business to Business- Sites that focus on business-to-business commerce rather than business-to-consumer. *Examples:* Infospace.com Sites, Vicinity.com.

Promotional Servers- Sites that sell e-mail lists, opt-in e-mail providers, image servers and promotional links and pop-up/under advertisements. *Example:* zmedia.com, X10.com.