

*How to Target
and Convert*

Credit Card Searchers

*Key Search Trends
& Audience Insights*

Reaching credit card seekers early in their research phase (before the competition does) is the key for most credit card brands. In this report we explore keyword trends, audience behavior and other examples of how brands can use strategic insights to reach credit card searchers first.

Unbranded Searches – SEO Opportunities

“Branded” searches (those that include a brand name) are by far the most common amongst credit card searches, because most consumers begin research with specific store rewards or banks already in mind.

However, “unbranded” search terms represent an opportunity for credit card companies to compete for SEO rankings by incorporating highly organic keywords into their website metadata and content strategy. Below, we see several opportunities where travel credit cards in particular have strong opportunities to rank organically.

Top Unbranded “Credit Card Searches”

Search variations	% Searches	Organic Rate
<i>credit card</i>	1.26%	57%
<i>secured credit card</i>	.91%	44%
<i>credit card offers</i>	.68%	46%
<i>best rewards credit card</i>	.36%	48%
<i>best credit card offers</i>	.36%	37%
best travel credit card	.31%	61%
<i>best credit card</i>	.31%	51%
<i>apply for a credit card</i>	.20%	37%
<i>credit card for bad credit</i>	.20%	51%
travelers credit card	.19%	99%

Brands who offer travel cards can integrate these highly organic keyword phrases into their SEO and content strategy, or partner with blogs or credit card comparison sites that already rank for these terms.

Data pulled over 12 wks ending 5/6/2017. Search % rebased from top 100 “credit card” searches.

Branded Searches - Non-Financial

On the right are the top 10 branded credit card searches (not from financial brands). These retail cards are extremely popular, and add up to well over half of the top 100 credit card searches.

Below we see several patterns amongst branded credit card searches in the last three years:

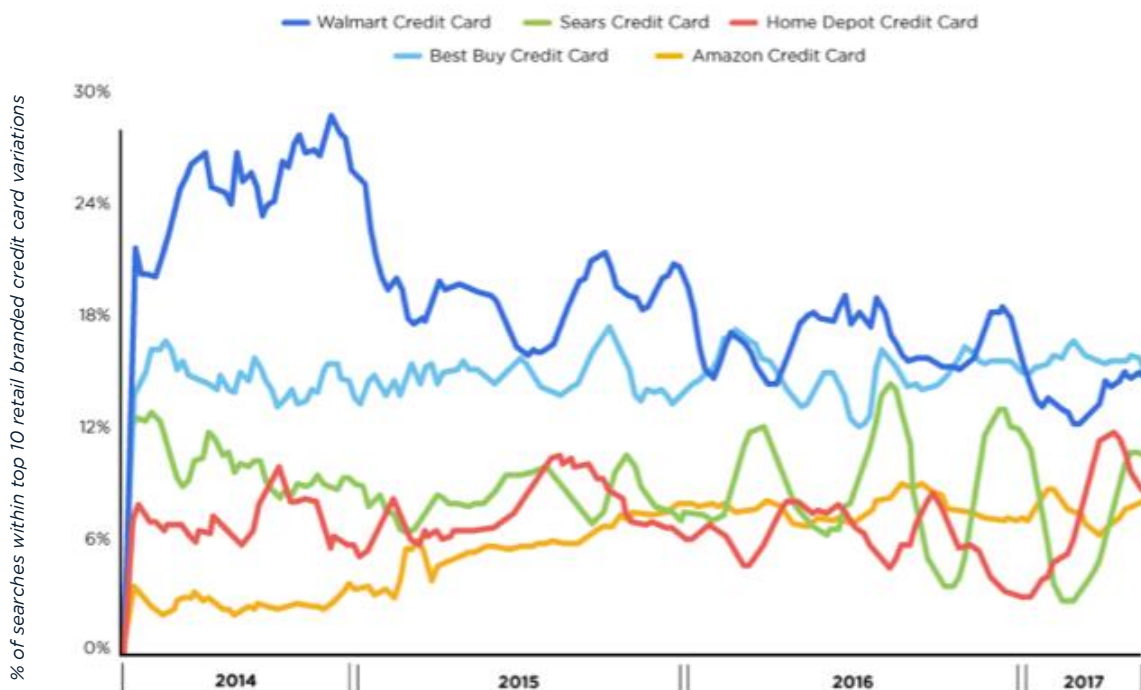
- **Walmart** has consistently lost search share.
- **Best Buy** has held steady, and only eclipsed Walmart in the last few months.
- **Amazon** has shown the most growth, with over 2x credit card searches since 2014.

Branded credit card searches	% Searches
<i>best buy</i>	5.9%
<i>walmart</i>	5.2%
<i>home depot</i>	3.7%
<i>amazon</i>	2.7%
<i>sears</i>	2.6%
<i>old navy</i>	2.3%
<i>jc penney</i>	2.2%
<i>lowes</i>	2.0%
<i>kohls</i>	1.9%
<i>macy's</i>	1.5%

% rebased from top 100 "credit card" searches. Data pulled over 12 weeks ending 5/6/2017.

Top 5 Branded Credit Card Searches (Retail)

April 2014 - May 2017



Branded Searches - Financial

On the right are all of the credit card search variations (out of the top 100 searches) which included brand names of banks or financial institutions.

Chase sits in the number one spot with the highest share of credit card searches, although this was not always the case. At one point “capital one credit card” held nearly 7% of all credit card searches.

Let’s explore what happened, and several ways Capital One might be able to regain traction.

Financial credit card searches	% Searches
<i>chase</i>	5.0%
<i>capital one</i>	2.2%
<i>bank of america</i>	1.6%
<i>citibank</i>	1.3%
<i>discover</i>	0.9%
<i>paypal</i>	0.7%
<i>first premier</i>	0.7%
<i>usaa</i>	0.6%
<i>wells fargo</i>	0.5%
<i>visa</i>	0.5%
<i>barclays</i>	0.4%
<i>american express</i>	0.4%

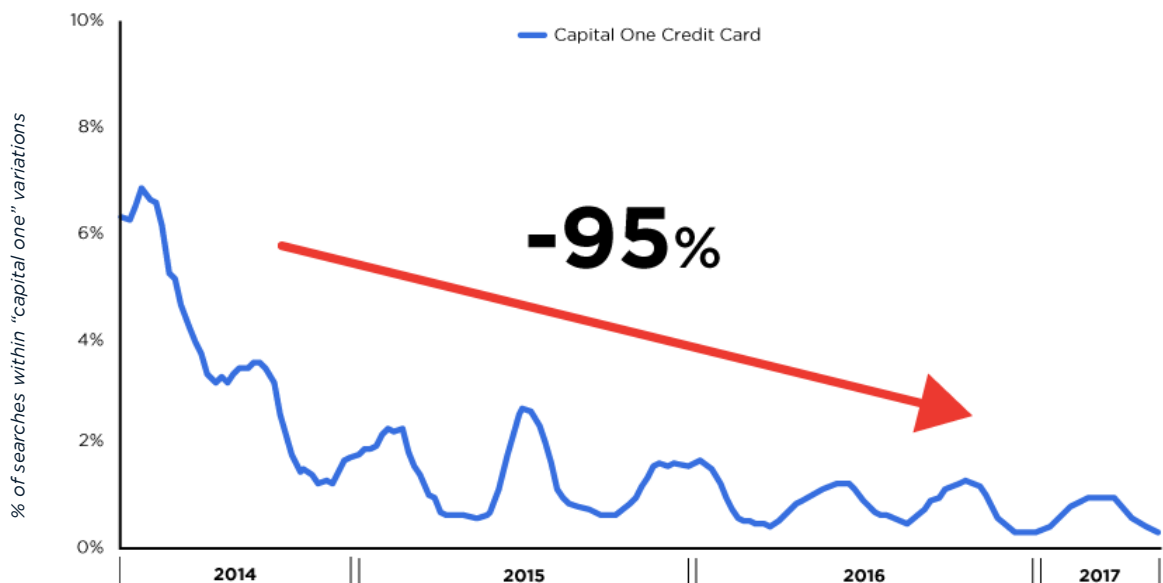
Data pulled over 12 weeks ending 5/6/2017.

Spotlight – Capital One

Searches for “capital one credit card” have fallen YOY, down a total of 95% since April of 2014.

Searches For “capital one credit card”

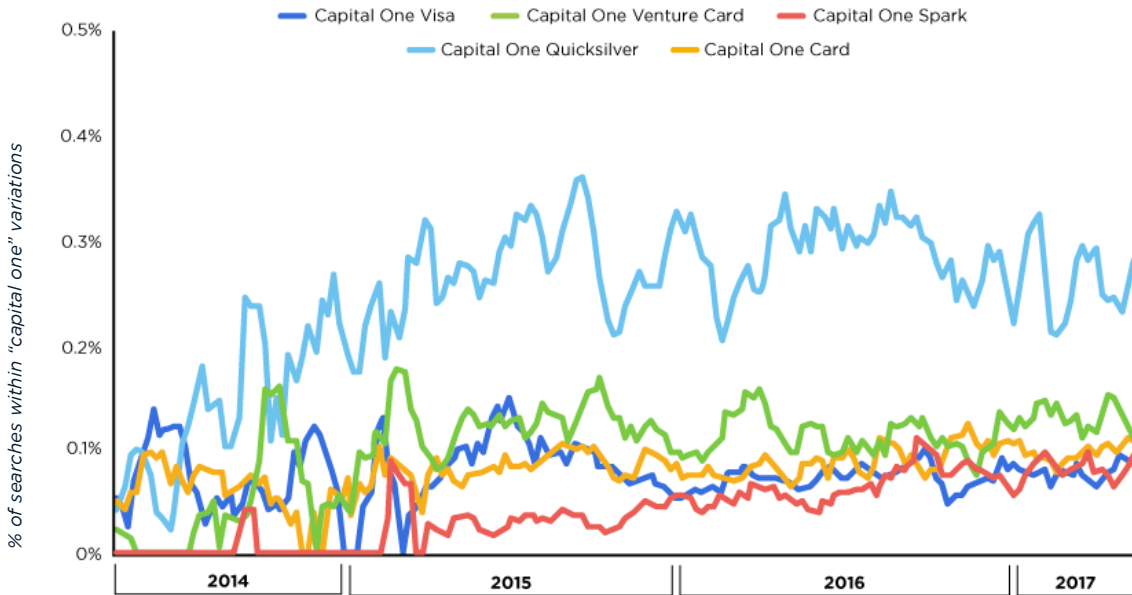
April 2014 – May 2017



Spotlight – Capital One (cont.)

In spite of challenges, several Capital One terms have been steadily growing, particularly for cards like Quicksilver, Venture and Spark. This suggests that building the brand value of specific cards is paying off, and can provide strategic advantages within search marketing.

Top 5 Rising Capital One Credit Card Searches
April 2014 – May 2017



Another strategy is to capture interested consumers earlier in their journey. Below are the top five news publications that Capital One credit card searchers visit *before* hitting a credit card or banking site. The Daily Mail and several local news sites represent a key opportunity to reach interested consumers before they hit Capital One’s website — or that of a competitor.

Top News Sites Visited Before a Credit Card/Bank Site

Rank	Average Online Population	Capital One Credit Card Searchers
1	New York Times	The Daily Mail
2	Washington Post	The Kansas City Star
3	USA Today	New York Times
4	Wall Street Journal	Deseret News
5	The Daily Mail	USA Today

Capital One searchers two times more likely than average to read The Daily Mail before hitting a credit card or financial site.

Data pulled over 4 weeks ending 5/6/2017.

Spotlight - American Express

In contrast to Capital One, American Express pulls a smaller percentage of credit card searchers. How can Amex better reach their niche audience? One area where Amex credit card searchers stand out is their engagement with social media before hitting a financial website. Based on the information below, Amex might consider allocating more funds towards advertising and retargeting on YouTube and Twitter, rather than Facebook.

Top Social Media Sites Visited Before a Credit Card/Bank Site

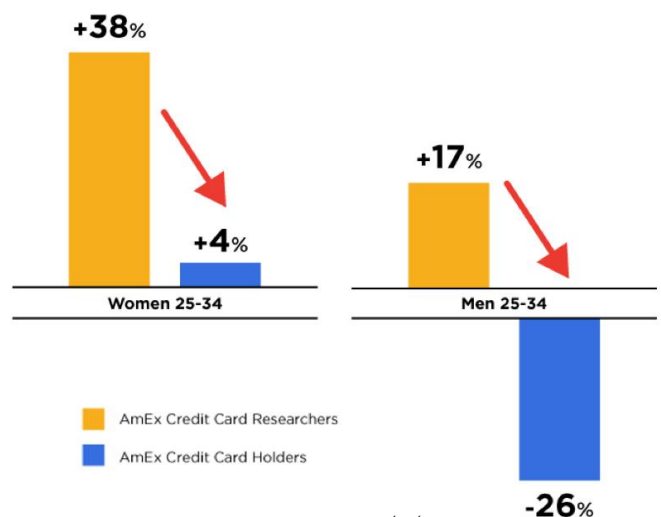
Average American		Amex Credit Card Searchers	
Website	% Traffic	Website	% Traffic
Facebook	3.47%	YouTube	3.17%
YouTube	1.46%	Facebook	2.97%
Reddit	.17%	Reddit	.82 %
Twitter	.16%	Twitter	.40%
LinkedIn	.13%	LinkedIn	.21%

AMEX card searchers are 2x more likely to visit YouTube, 4x Reddit and 2.5x Twitter before hitting a bank website.

Data pulled over 4 weeks ending 5/6/2017.

AMEX is known for pulling older customers, but attracting young consumers will be key to their future. Amex credit card searchers actually over-index for consumers aged 25 - 34. However, when compared to the index of *actual* Amex cardholders, there appears to be a huge drop-off amongst older Millennials, especially men aged 25 - 34. How could American Express better nurture this untapped audience?

Age and Gender Index April 2014 - May 2017



Data pulled over 4 weeks ending 5/6/2017.

Learn More

Data pulled using Hitwise Intelligence and AudienceView, based on search terms that indicate interest in credit cards. Search share & traffic percentages rebased from top 100 searches. YOY charts are from 4/19/2014 thru 4/13/2017. [Learn more](#) more, or [get a demo of the tool here](#).