



 conductor

The Top Finance Search Trends in the U.K. for 2022

Introduction

Financial services remain a bedrock of the U.K.'s economy. In 2021 the sector **contributed £132 billion to the U.K. GDP**, comprising nearly 7% of total economic output—even more so in London. Like most industries, it is rapidly changing in response to both new technologies and global events.

Blockchain technology continues to shift the banking, payment, and investment verticals. Concern about human-induced climate change has led to **calls for updating risk profiles for investing**, up to and including divestment from fossil fuels and investment in sustainable industries. And the latest crisis in the Ukraine has reminded us that global capital flows can be disrupted with unpredictable consequences.

All of this uncertainty means that companies in the industry must stay abreast of consumer needs, providing the answers that searchers need now.

At Conductor, we regularly analyse the latest search data from the financial sector. Early in 2022, we produced a major report on the **state of the financial services industry** in the U.S.

Now it's time to shift our focus to the U.K. We researched a set of 12,947 words and phrases across 4 categories: retail banking, financial technology (fintech), loans & mortgages, and investments. We begin with a general overview of the industry, and then perform a market share analysis of each subcategory.

Overall state of the finance search landscape

Before we jump into the categories, we will provide a brief overall summary of trends across the entire sector.

Year over year changes in demand from January 2021 to 2022 across all our categories reveals some interesting trends. As we enter our third year of the COVID pandemic, Google searches for topics related to financial services have decreased by 41%. This is driven largely by a huge decline in the investments category. **The big winners: lending and retail banking**, which both increased by around 15% since last year.

Industry	2021	2022	% Change
Retail banking	699,932	802,117	14.6%
Lending & mortgages	2,957,875	3,408,602	15.2%
Investment	17,558,118	7,327,629	-58.3%
Fintech	2,775,309	2,412,907	-13.1%

Why has the investment category decreased so dramatically since last year? In part, the decline is a consequence of "meme stocks," as well as the inherently retroactive nature of search data. **Meme stocks** generate **significant attention** for a short time, and then demand quickly falls off. Our data contains many terms related to meme stocks that were popular last year, but that are no longer relevant today. For instance, the term "**trch stock**" decreased from 74,000 searches in January 2021 to just 140 in January 2022.

These declines reflect the boom and bust cycles of meme stocks over the past year. Since search volume reports on historical data, we will only see the impact of today's meme stocks after the next surge has already started.

Next, we assessed the top performing domains across our entire sample set, which comprised both content providers and financial services firms:

Position	Domain	Type of Company	Market Share
1	yahoo.com	Content Provider + Review Site	4.80%
2	marketwatch.com	Financial Services	4.46%
3	cnbc.com	Content Provider	4.31%
4	nasdaq.com	Financial Services	4.21%
5	bloomberg.com	Content Provider	3.47%
6	fool.com	Content Provider	2.85%
7	businessinsider.com	Content Provider	2.76%
8	barrons.com	Content Provider	2.56%
9	investopedia.com	Content Provider	2.47%
10	barclays.co.uk	Financial Services	2.01%
11	stocktwits.com	Content Provider	1.92%
12	hsbc.co.uk	Financial Services	1.89%

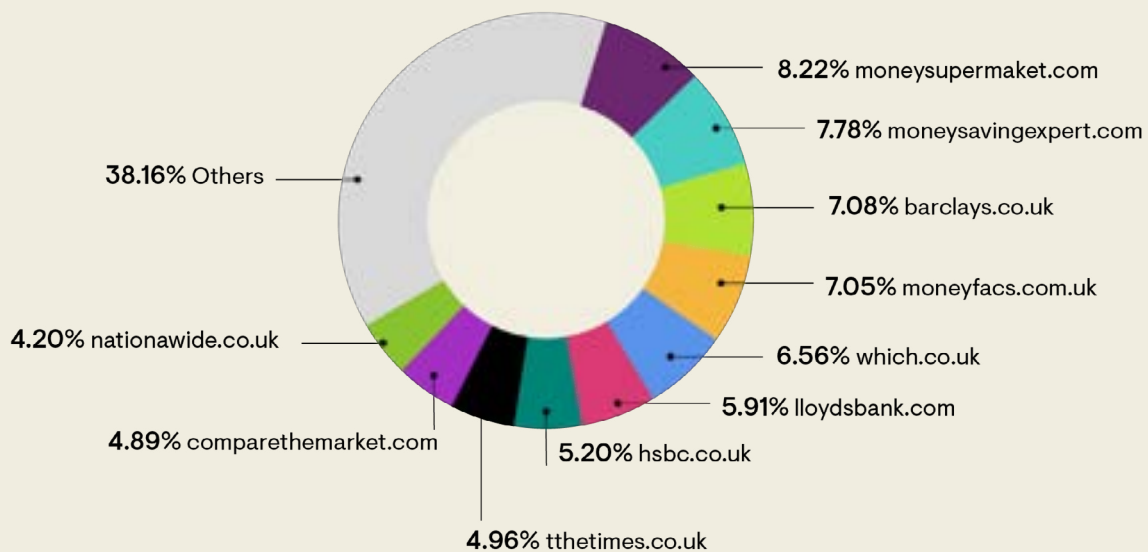
From here, we will dive into each category in turn.

Retail banking trends

Digital transformation is key for retail banking. The COVID-19 pandemic accelerated consumer adoption of digital banking services, since most brick-and-mortar branches closed for a time to comply with public health measures. Many branches never reopened—banking executives realised they could invest in improving digital services instead. With digitisation comes increased concern about cybersecurity and privacy, especially in an era of increased cyber attacks.

U.K. consumers also face issues like lack of savings, over-indebtedness, and limited financial knowledge. Retail banks should focus on providing information that helps these customers.

Market Share Top domains appearing to retail banking searchers



Content is key for retail banking, with aggregators like MoneySuperMarket ranking highly for important head terms like “savings accounts” (40,500 monthly searchers).

Meanwhile, retail banks that perform best include Barclays, Lloyd’s, and HSBC. Barclay’s in particular uses effective schema markup to highlight the interest rates on its savings accounts landing page, allowing Google to pull information for its featured snippets.

Subcategory breakdown

Next, we break down the top performers by subcategory for retail banking:

Bank accounts	Credit cards	Credit score
1 MSE	1 Investopedia	1 YouTube
2 MONEYSUPERMARKET	2 MONEYSUPERMARKET	2 Investopedia
3 Moneyfacts.co.uk <small>The Money Information Experts</small>	3 YouTube	3 LLOYDS BANK
4 BARCLAYS	4 LLOYDS BANK	4 POST OFFICE
5 Which?	5 Barclaycard	5 HALIFAX

As with overall market share, each subcategory returns a mixture of content providers and financial institutions. It's worth calling out the prevalence of YouTube results for deposit searchers. Consumers often prefer video content for "how to deposit" searches, and providers are missing out if they don't have a [YouTube strategy](#).

Top searches

In this section, we report on emerging topics by calculating the percent change for different keywords over the last year.

Top Non-Branded Trending Topics	
types of bank deposits	600%
what is a travel money card	600%
what is the best credit card to use abroad	600%
where to get travel money	400%
what credit limit should i request	400%
what is cash back rewards	400%
how do you deposit cash into your bank account	300%
online savings accounts rates	200%
savings account interest taxable	143%
highest interest rate savings account	125%

Based on YoY % change since Jan 2021

A major emerging theme in retail banking is the resurgence of travel. The U.K. is now [set to scrap](#) all remaining COVID-related travel restrictions by the end of March 2022, releasing pent-up demand for travel both within and outside of the country. Accordingly, consumers are searching for international credit cards and travel rewards at high rates.

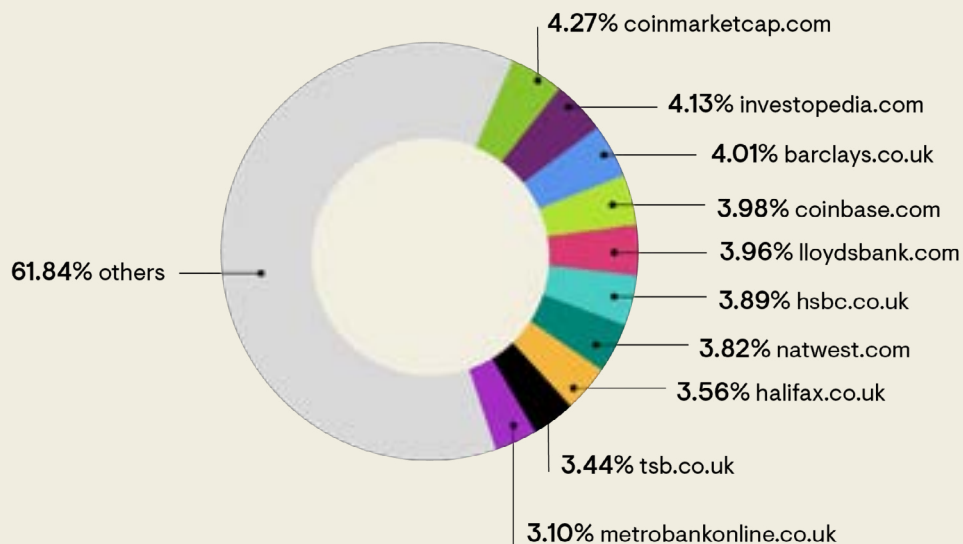
Customers are also planning for the future after years of COVID disruption, and they want savings accounts with high interest rates. Content that both explains interest rates and directs consumers to high-interest products will continue to be crucial.

FinTech

In 2022, new technology continues to disrupt existing financial systems. From online [banking-as-a-service](#) (BaaS) to cryptocurrency to digital payment solutions, the only constant in this industry is change.

Market Share

No single company dominates the fintech landscape; a variety of players compete for small portions of market share.



[Upstarts](#) like Monzo, Revolut, and Starling Bank barely appear for our sample set. They perform well for branded queries, but do not yet have the [authority](#) to appear for non-branded early-funnel searchers.

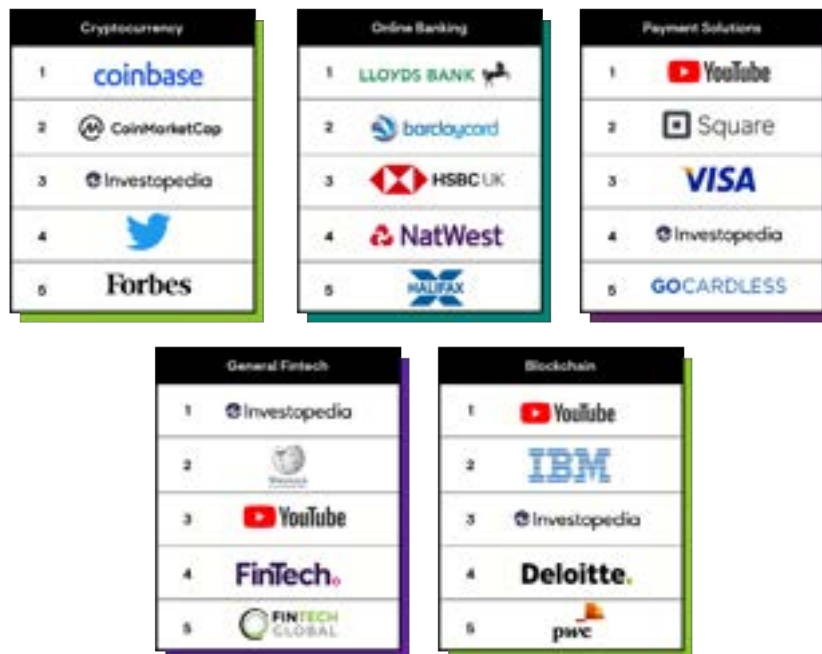
Another notable absence from the market share is Curve, a [rapidly expanding](#) fintech company that consolidates a user's debit and credit cards into a single wallet. A major issue that Curve faces is terminology. They call their solution an "all in one payment card," which only receives 10 monthly searches. Moreover, it's not

even clear that consumers know that this service exists—"card aggregator" has 0 monthly searches and "all in one wallet card" only has 70.

As Curve and its competitors utilise other marketing channels to increase awareness of their solutions, they should also target earlier-stage Google searchers. For instance, perhaps they could create content around "lost wallets" (390 searchers) in order to inform consumers about their service at a time when they might be considering credit card consolidation.

Subcategory breakdown

The search landscape for each subcategory of fintech varies significantly:



Crypto wallets like Coinbase dominate the crypto category, while startups like GoCardless compete with more established players like Square for payment technology market share. Firms such as IBM, Deloitte and PwC are seen as experts in blockchain technology.

Top searches

The non-branded topics with significant increases in demand between 2021 and 2022 include:

Top Non-Branded Trending Topics	
best crypto to invest in 2022	30,150%
fear index crypto	7,100%
crypto winter	5,233%
fear greed index crypto	3,900%
crypto bubbles	3,708%
best crypto to buy now	2,994%
coin share price	1,606%
best coin to invest today	1,600%
top crypto to buy	1,500%
crypto mining simulator	1,300%

Based on YoY % change since Jan 2021

People are both readier than ever to purchase cryptocurrency (as evidenced by the surge in “best crypto to buy” searches) and also wary about potential risks and downsides (see the huge increase in demand for “crypto bubbles.”) Companies providing information

about crypto should consider providing information about the risks as well. Additionally, increases in demand for terms like “crypto mining simulator” show that crypto has officially entered the pop culture milieu.

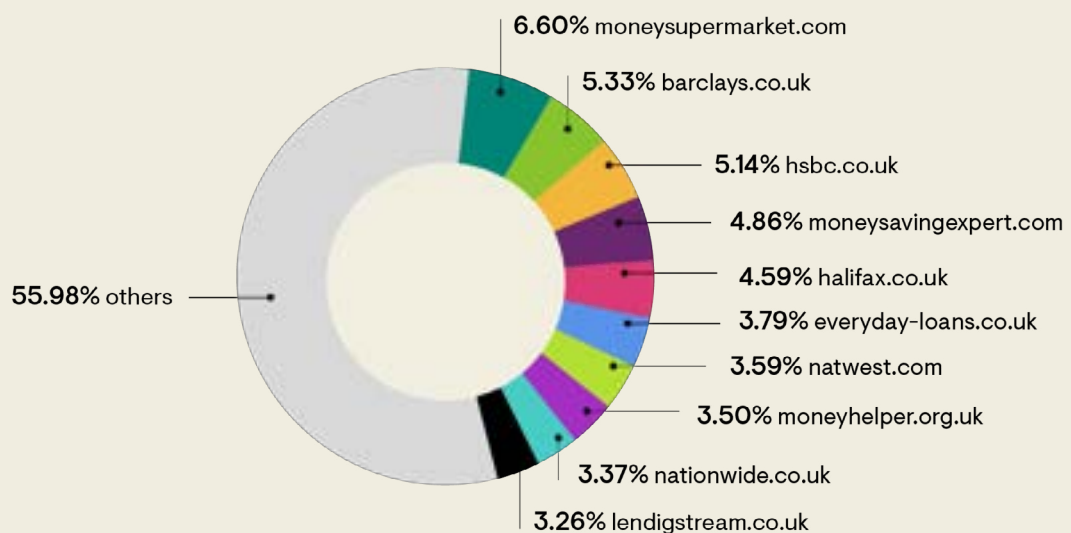
Loans & mortgages

Lending is also changing with the times. The U.K. [property market](#) is booming—2021 was a [record year](#) for mortgage lending, but demand has cooled a bit in 2022, possibly because of rising prices. This has led to fluctuation in demand for mortgages.

Meanwhile, [increasing consumer debt](#) in the U.K. has led to an uptick in personal and payday loans, as people need cash in hand for big purchases or daily essentials.

Market Share

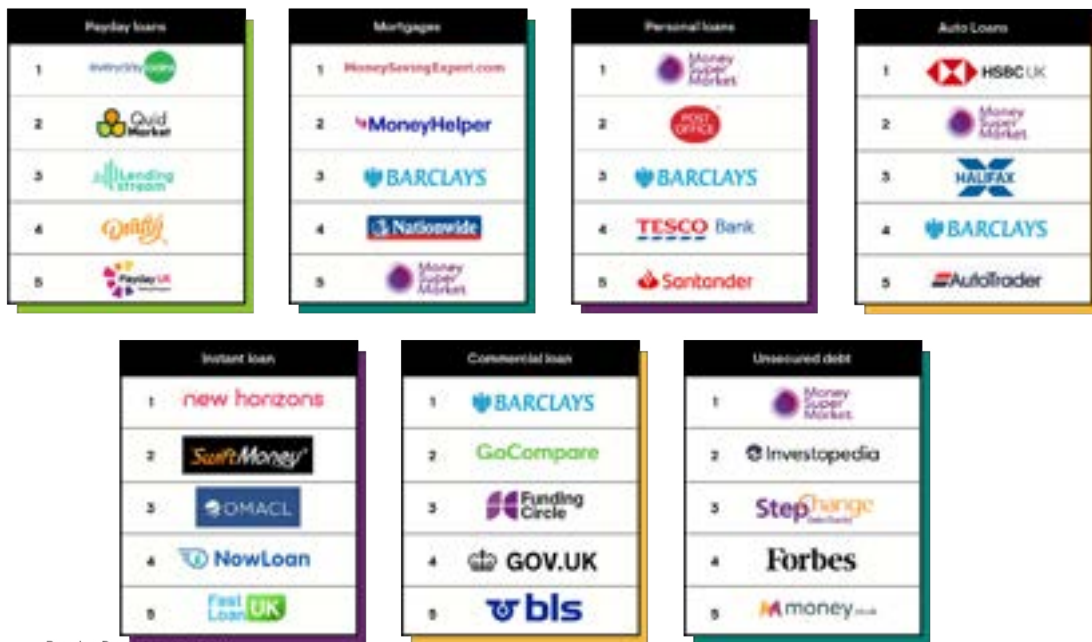
Below we report on the overall market share for lending & mortgages:



Lending institutions are performing well based on strong demand for calculator content. Over 1.2 million people in the U.K. are searching for such calculator content each month, representing an enormous market that has self-identified as being interested in a lending product.

Subcategory breakdown

Here are the top performers by subcategory for loans & mortgages:



For payday loans, a noteworthy ranker is Everyday Loans, a firm which specialises in small payday loans for those with poor credit.

As with overall market share, calculators are crucial across the board. For the personal loans category, several banks appear for the first time in this analysis—Tesco and Santander—that are both winning with quality calculator content.

Additionally, HSBC's [car loan calculator page](#) drives around 20,000 organic clicks per month, while Barclays' [mortgage calculator](#) generates almost half a million. The importance of calculators for the lending industry cannot be overstated.

Top searches

Top trending topics in lending include:

Top Non-Branded Trending Topics	
car loan interest rate calculator	1,600%
auto loan private party	800%
what are the best online payday loans	600%
payday advance loans	433%
bond lending	400%
payday advance loans bad credit	400%
car loan rate calculator	400%
Instant cash loans	238%
personal loan bank	233%
personal loan repayment calculator	233%

Based on YoY % change since Jan 2021

Two clear emerging categories appear in the data: payday loans, and car loans. While determining causality is complicated, it's likely that COVID has impacted both of these areas. The pandemic had a [significant impact on household finances](#), depleting incomes and increasing costs. It is likely that payday lending has stepped in to fill the need for instant cash in hand.

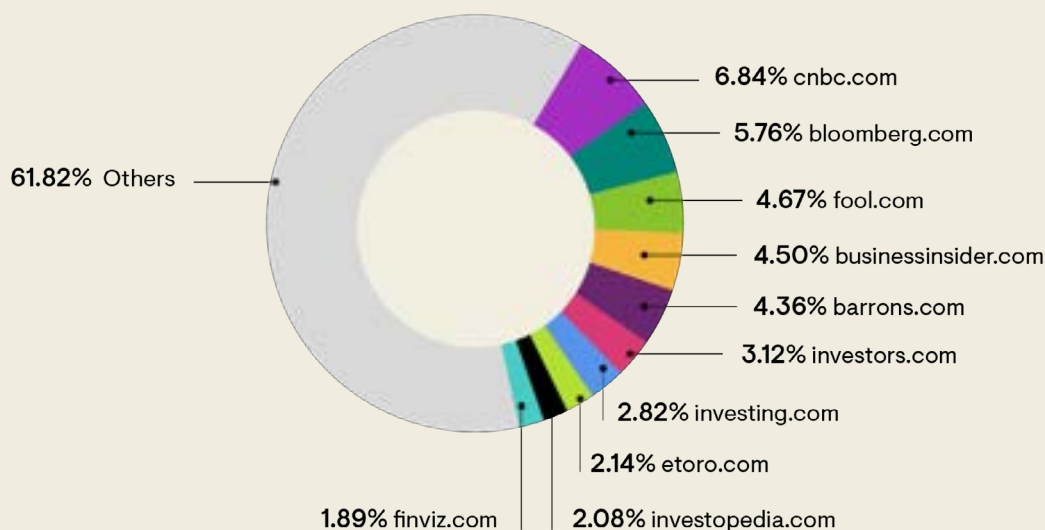
Also related to COVID, U.K. [interest in car buying has surged](#) since the start of the pandemic. Driving is seen as a safer alternative to taking crowded public transit. In fact, half of U.K. licensed drivers without a car are now considering buying one. The resultant demand for car loans can be clearly seen in the trended search data.

Investments

2022 is an exciting time for investors. New assets like cryptocurrencies and NFTs promise to reshape commodity investing and even [retirement portfolios](#), while meme stocks threaten to disrupt traditional investing wisdom.

Market share & result types

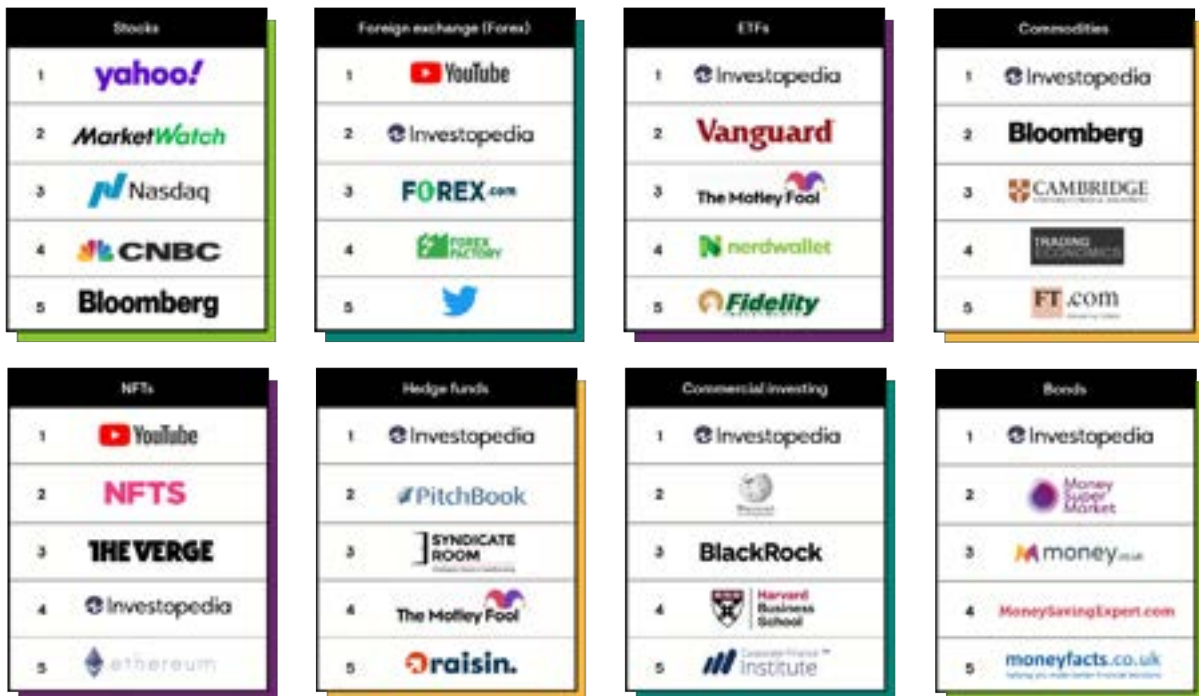
Top players overall for investing include:



An interesting inclusion on this list is eToro, a firm specialising in small-scale consumer investing, which they call "[social investing](#)." They edge out established investing platforms like Vanguard and Fidelity with strong content designed to inform potential investors throughout the purchase funnel. They even created [eToro Academy](#) to teach future investors the basics of the field.

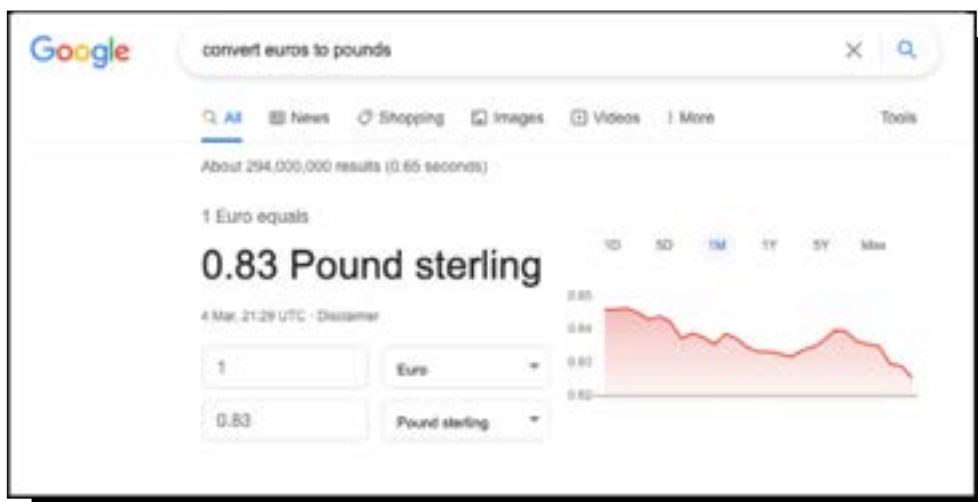
Subcategory breakdown

Investments come in many forms. Here we assess the best performing domains for each subcategory within investing:



The stocks subcategory is dominated by publishers, while ETF topics return brokerages like Vanguard and Fidelity.

For forex terms, industry-specific players like Forex.com and ForexFactory.com rank well. However, Google returns a proprietary result type at the top of the SERP for most forex searches:



This likely lowers the clickthrough rate for ranking sites, since many consumers will get the information they need without leaving the SERP. This is not necessarily cause for despair, however. It may be that, while fewer people are clicking through to industry sites like

ForexFactory.com, these are high-value, high-expertise customers that are even more likely to convert and return to your site. It is important to consider persona when targeting topics in the financial services sector.

Top searches

Finally, we calculated the topics with the largest change in demand since this time last year:

Top Non-Branded Trending Topics	
how do nfts work	53,900%
best etfs for 2022	18,900%
how to buy and sell nfts	12,900%
nfts meaning	12,829%
eeenf stock	11,900%
psfe stock	9,400%
nfts to buy	8,700%
prog stock	7,018%
bbig stock	6,775%
what are nfts	3,021%

Based on YoY % change since Jan 2021

One category stands out above all others—NFTs. We will look back on 2021 as the year the **NFTs exploded** from niche assets to pop culture touchstones.

We can also trace stocks that had significant years this way. For instance, “BBIG stock” is up nearly 7,000% since last year. Vinco Ventures (NASDAQ: BBIG) is a long-running meme stock, and it has had an **extraordinarily volatile year** on several fronts. This has generated interest that is reflected in search data.

The future of U.K. finance

Despite global complexity and uncertainty, the finance industry is booming. This article just scratches the surface on how we can use search data to understand trends and inform strategies. Visit **Conductor's finance industry** page to learn much more about organic marketing within financial services.