

Google Market Share Report for Personal Finance

AN IN-DEPTH ANALYSIS

Who's winning (and who's not)
in the organic search landscape

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Organic search represents a significant business opportunity for financial services firms to connect with consumers precisely at the time that they are seeking your types of services and solutions.

EXECUTIVE SUMMARY

Terakeet analyzed a select group of 501 high-value, non-branded personal finance terms, which account for **6,073,550 monthly Google searches**. Organic search represents a significant business opportunity for financial services firms to connect with consumers precisely at the time that they are seeking your types of services and solutions.

Capitalizing on the opportunity, however, is not straightforward, nor easy. The personal finance market is hyper-competitive in Google's organic search landscape. And what Google is looking for today is not the same as 10 years ago.

With this in mind, Terakeet analyzed the organic search landscape in Google for the Consumer Banking, Credit Cards, and Personal Investing markets to clarify the reality for today's financial institutions and to identify the underlying levers of success for the winners.

TERAKEET'S MARKET ANALYSIS

This analysis report looks at the Google organic search landscape for three primary areas of personal finance, along with nine underlying market sectors, as follows:

CONSUMER BANKING

- > **Bank and Checking**
- > **Mortgages**
- > **Savings**

CREDIT CARDS

- > **Rewards**
- > **Balance Transfer**
- > **Cash Back**

PERSONAL INVESTING

- > **Retirement**
- > **Mutual Funds**
- > **IRA**



Google has changed, but financial services marketing hasn't caught up.

We believe brand affinity, loyalty, and repeat business leads to a higher customer lifetime value.

One of the reasons for the poor performance among so many prominent banking and financial services companies in Google's organic results is **a lack of understanding of what Google is looking for today.**

Many efforts at content production by financial institutions are weak. The experience is sub-par, and not worthy of being placed on Google page one from a customer experience perspective. Much of the content being produced by financial services firms is unaligned with consumer intent. It's simply not what Google is looking to put in front of consumers searching for relevant, authoritative, high-quality information.

One mistake that many banks and other financial institutions are making is a lack of content that their audiences value. Or, if they create content, it's focused on their services or other lower-funnel considerations.

Google is rewarding content at the top and in the middle of the funnel, not just lower funnel information. The upstream connection to the audience leads to brand affinity, loyalty, and repeat business, and we suspect also leads to a higher customer lifetime value (CLV).

UNDERSTANDING THE COMPETITIVE LANDSCAPE

With this in mind, it behooves any player that's serious about market share to understand the competitive search landscape and to identify the key factors that are causing many traditional players to continually fall in the search engine rankings and to lose significant site traffic.

Are You Winning?

How does your organic search performance compare against your traditional competitors? Against disruptors? Against lead aggregators, informational websites, government entities, and speciality sites?

What's at stake is billions of dollars in potential market share.

Read on for a granular look at each market along with the associated market sectors. See if you're competitive or far behind your competitors, and uncover what the market leaders are doing right.

Google Market Share Report for Consumer Banking

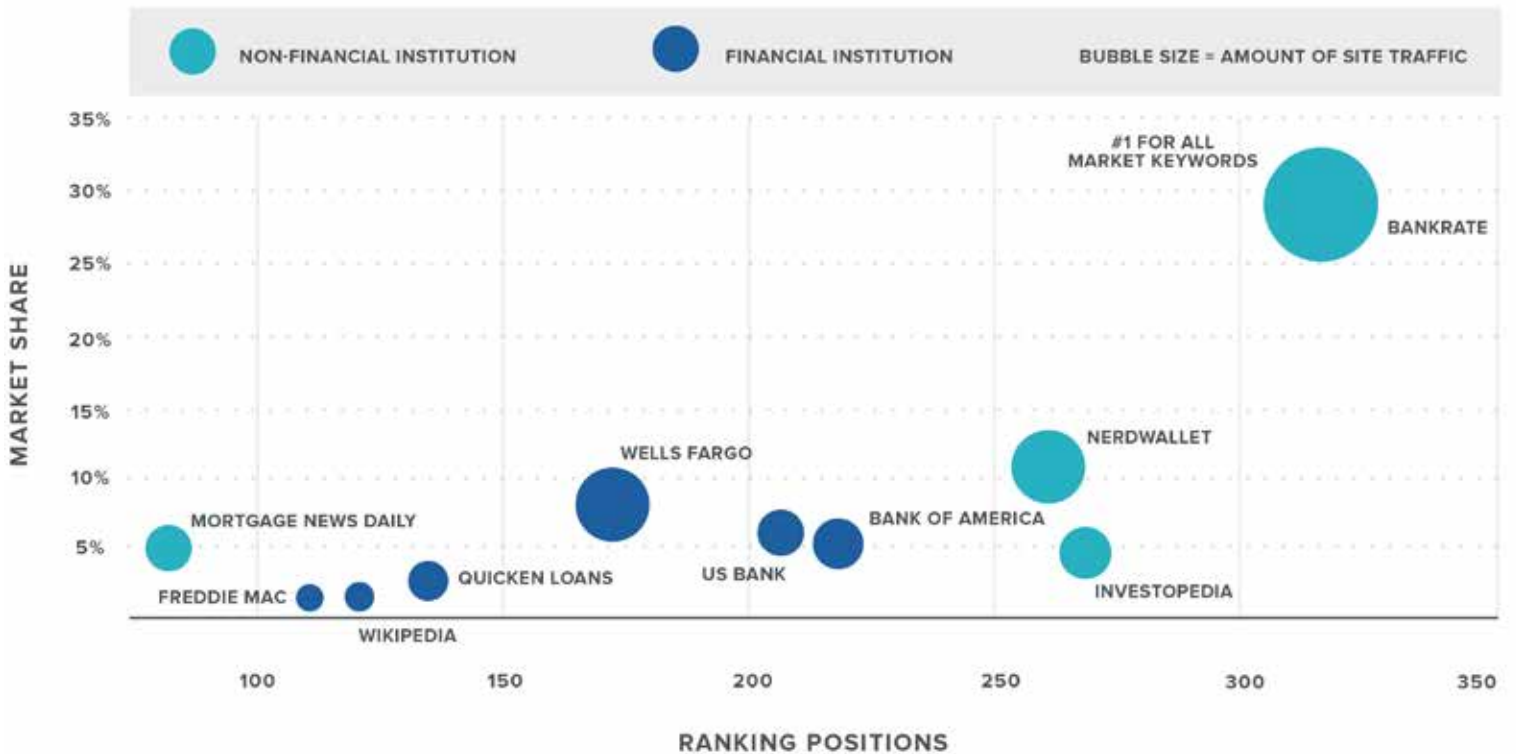
AN IN-DEPTH ANALYSIS

Who's winning (and who's not)
in the organic search landscape

Consumer Banking

GOOGLE ORGANIC MARKET SHARE ANALYSIS

FIGURE 1



EXECUTIVE SUMMARY

Terakeet analyzed the Google organic search landscape for the Consumer Banking market, including the following market sectors:

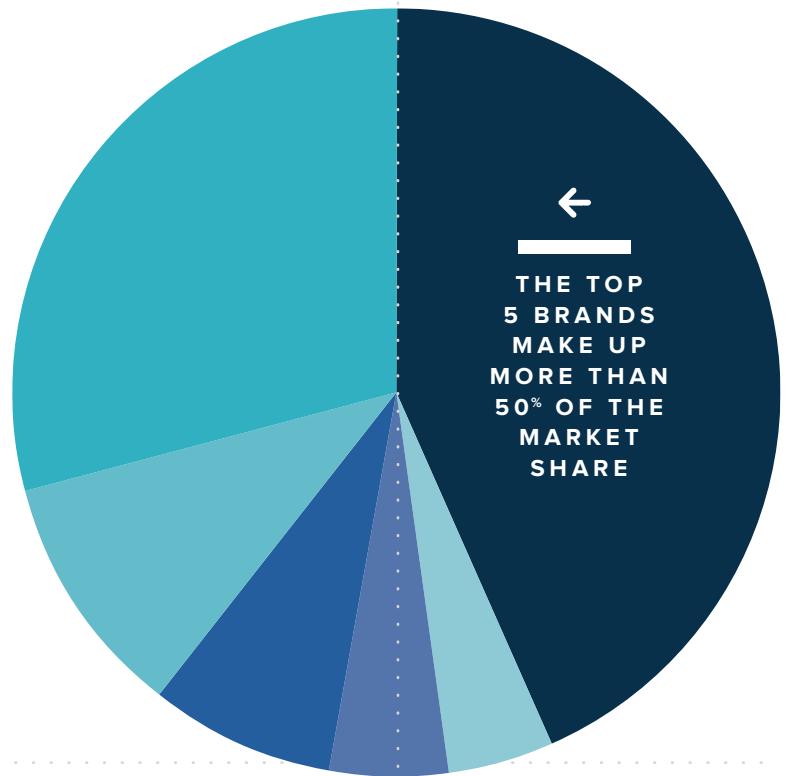
- > [Bank and Checking](#)
- > [Mortgages](#)
- > [Savings](#)

As you can see in Figure 1, traditional banks and banking institutions are largely being outperformed by non-bank websites when looking at the search market landscape at a 10,000 foot view. In fact, not a single bank has the Google organic search market share of Bankrate or NerdWallet.

TOP 5 BRANDS

It's one thing to understand market share. It's quite another to understand the underlying reasons why certain websites are crushing it in organic search and others are underperforming given their offline size and market presence.

To that end, we analyzed the five brands with the highest market share (representing roughly 1.5 million in monthly organic search traffic) and have summarized a few of the key aspects of their digital assets that help them to rank so well in Google.



1

BANKRATE

29.17% MARKET SHARE

- Wealth of optimized, long-form content
- Over 200 online calculators
- Over 84,500 websites pointing links at Bankrate

2

NERDWALLET

10.35% MARKET SHARE

- Wealth of optimized, long-form content
- 45 online calculators
- Over 71,500 websites pointing links at NerdWallet

3

WELLS FARGO

7.93% MARKET SHARE

- Wealth of content, including content hubs for personal finance education, small business resources, economic commentary, and a number of business publications
- A range of online financial planning tools
- Over 40,100 websites pointing links at Wells Fargo

4

US BANK

4.98% MARKET SHARE

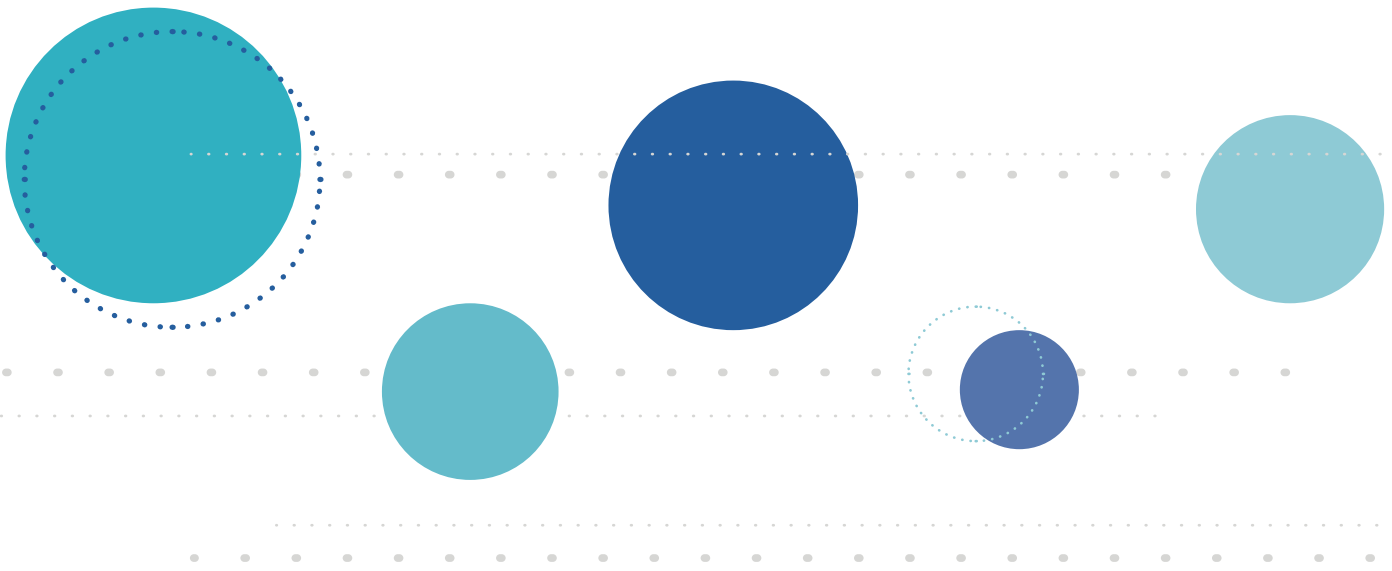
- Wealth of optimized, long-form content
- Interactive quizzes
- Over 20,900 websites pointing links at US Bank

5

MORTGAGE NEWS DAILY

4.49% MARKET SHARE

- Wealth of optimized, long-form content
- News stream and popular Q&A section
- Over 9,300 websites pointing links at Mortgage News Daily



Commitment to diverse content, dynamic online tools, and Q&A sections helps capture large percentages of organic search market share.

TAKEAWAYS

One common thread among all five of these websites is the abundance of content. And in most cases, there's an abundance of long-form content clearly organized by topic area.

For example, with BankRate, in its "start saving" topic area, the average word count of its 10 most recent articles at the time of this writing is 3,617.

For the credit card topic area, the average word count is 2,944.

Similarly, for Bankrate's topic area about purchasing a home, the average word count is 2,937.

Bankrate's long-form content is pervasive throughout the site.

It's this commitment to content that has helped it to capture over 29% of the organic search market share of the keywords examined.

A second common thread among the four top websites is that the websites with the highest market share diversify their content by offering site visitors a range of free, online tools. These are not

only helpful to site visitors, but also act as backlink magnets. For example, the calculators section of the Bankrate website ranks on Google page one for more than 50,000 keywords in the U.S. alone (overall it boasts more than 175,000 ranking keywords). The calculators have also attracted backlinks from more than 13,300 websites.

Where tools are not abundantly offered, such as the Mortgage News Daily website, an alternative form of interactivity is delivered through its Community area of the site.

The Q&A area of the website ranks on Google page one for more than 970 keywords in the U.S., and has 15,300 ranking keywords overall. The area has attracted links from more than 810 websites.

Financial institutions that are looking to win in organic search on non-branded terms need a solid content strategy. As can be seen here by the organic search market share leaders, content volume matters, as does interactivity. Both of these then help to attract a high number of backlinks.

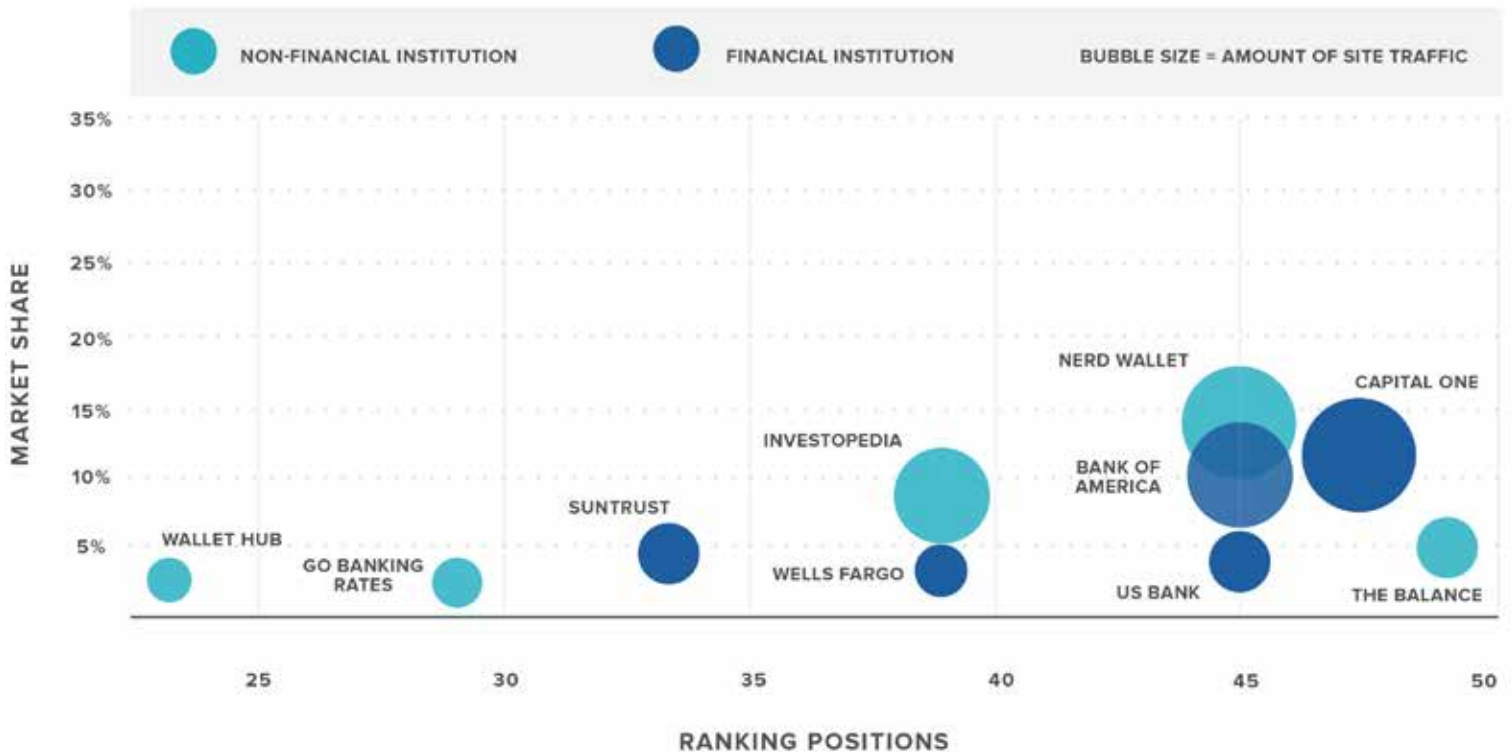
A DEEPER DIVE

Of course, different institutions offer different services and focus on different topics, and so it's important to analyze the data at a more granular level in order to fully understand the organic search performance across the consumer banking spectrum.

To that end, you can find a further breakdown of the **(1) Bank and Checking**, **(2) Mortgages**, and **(3) Savings** sectors to follow.

Bank and Checking

FIGURE 2



Terakeet’s analysis of the Bank and Checking sector involved 42 high-value keywords with a total monthly Google organic search volume of 193,680.

When looking at the Bank and Checking sector, once again, we see many info sites, aggregators, and non-banks capturing a significant percentage of the search market share. Three of the top six and seven of the top 15 are non-banks. Among the organizations occupying the top 25 positions in Google organic search market share, 12 (48%) are non-banks/non-financial institutions. Together, they hold a 38.7% Google organic search market

share, representing 49,975 in monthly website traffic from 358 keyword rankings.

That’s approximately 600,000 visits in site traffic that financial institutions offering banking and checking services are not seeing every year.

Keep in mind that this is a fraction of the entire market of terms being searched related to banking and checking. **When factoring in hundreds of additional, relevant banking and checking keywords instead, the organic traffic being lost annually by financial institutions is much higher.**

ORGANIC SEARCH MARKET SHARE

The organic market share for the Bank and Checking sector for the 42 keywords examined breaks down as follows:

COMPANY	MARKET SHARE
nerdwallet.com	12.88
• capitalone.com	11.66
• bankofamerica.com	10.29
investopedia.com	8.13
• suntrust.com	3.69
thebalance.com	3.59
• usbank.com	3.55
• wellsfargo.com	2.70
wallethub.com	2.31
gobankingrates.com	2.25
bankrate.com	2.14
• bbvausa.com	2.09
moneycrashers.com	1.89
• firstcitizens.com	1.69
thecollegeinvestor.com	1.39
• citi.com	1.31
• regions.com	1.22
thesimpledollar.com	1.22
• 53.com	1.14
• simple.com	1.01
usnews.com	1.00
• ally.com	0.98
wikipedia.com	0.96
magnifymoney.com	0.92
• citizensbank.com	0.86



NON-FINANCIAL INSTITUTION
• FINANCIAL INSTITUTION

Nearly 50%

of the top ranking
Bank and Checking
sector sites are **non-financial** institutions

Given that the top 10 banks in the U.S. have an average market capitalization exceeding \$155 billion, it's surprising that these enterprises are not able to compete more effectively for these highly valuable keywords. To lose out on approximately 600,000 site visitors annually for merely a subsection of keywords (and millions of site visitors when extrapolating across the entire keyword landscape) is a lost opportunity that these companies otherwise have the resources to achieve.

COMPARE TO PAID SEARCH COSTS

Understanding that many banking institutions turn to paid search to compete in the search engines, let's examine what it would cost to try to compete for those 600,000 lost site visitors. Assuming an average cost-per-click of \$10 to \$20, capturing this traffic through paid search would cost \$6 to \$12 million annually.

And again, extrapolated across the larger keyword landscape, the cost would be many times higher. Clearly, it's beneficial to secure as many of these searches through organic search as possible. The cost-per-lead via organic search would be a fraction of that of paid search.

MARKET SHARE TRENDS

Overall, certain financial websites such as CapitalOne and Bank of America have been increasing their organic search market share over the past year. CapitalOne increased its market share from 7.0 to 11.7, while BofA increased from 5.8 to 10.3.

This shows that the potential is there for banking institutions to better compete with the Bankrates and NerdWallets of the world.

Yet then, why is it that so many large banking enterprises are performing so poorly and yielding so much traffic and potential revenue to others?

CONCLUSION

In the Bank and Checking sector, many info sites, aggregators, and non-banks are capturing a significant percentage of the organic search market share. Three of the top six and seven of the top 15 market share leaders are non-banks. Among the organizations occupying the top 25 positions in Google organic search market share, 12 (48%) are non-banks/non-financial institutions.

There's a market opportunity to attract millions of site visitors actively seeking banking and checking products and services via Google. Financial institutions offering banking and checking need to consider the entire competitive landscape, and not only traditional offline competitors, when approaching organic search.

By better understanding the competitive landscape, traditional financial institutions can compete against non-banks more effectively and secure more site traffic, leads, and customers.



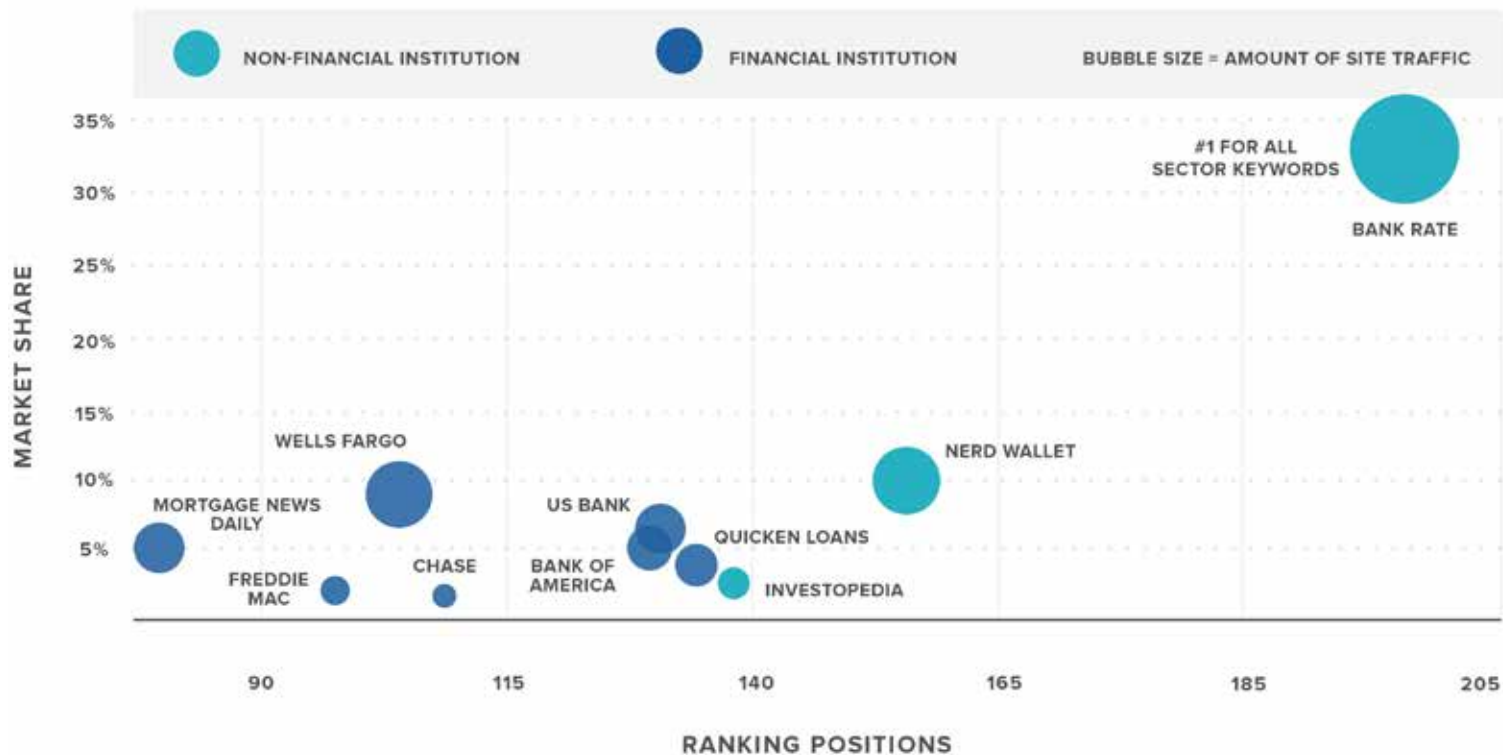
Get a Custom Analysis

Interested in understanding your organic search market share and seeing how you compare against your competitors?

[REQUEST AN ANALYSIS](#)

Mortgages

FIGURE 3



Terakeet’s analysis of the Mortgage sector involved 142 high-value keywords with a total monthly Google organic search volume of 3,248,200.

When looking at the Mortgage sector, once again, we see many info sites, aggregators, and non-banks not only capturing a significant percentage of the search market share, but actually winning the majority of market share.

Three of the top five and nine of the top 15 are non-banks and non-mortgage companies. Among the organizations occupying the top 23 positions in Google organic search market

share, 16 (69.6%) are non-banks/non-mortgage firms. Together, they hold a 61.5% Google organic search market share, representing more than 1.3 million in monthly website traffic from 1,811 keyword rankings.

That’s approximately 16 million website visits that financial institutions offering mortgages are not seeing every year.

Keep in mind that this is a fraction of the entire market of terms being searched related to mortgages. **When factoring in hundreds of additional, relevant mortgage-related keywords instead, the organic traffic being lost annually by financial institutions is much higher.**

ORGANIC SEARCH MARKET SHARE

The organic market share for the Mortgage sector for the 142 keywords examined breaks down as follows:

COMPANY	MARKET SHARE
bankrate.com	31.77
nerdwallet.com	10.14
• wells Fargo.com	9.39
• usbank.com	5.83
mortgage Newsdaily.com	5.45
• bank of america.com	4.51
• quickenloans.com	3.36
investopedia.com	2.08
• freddie mac.com	1.74
• chase.com	1.34
consumerfinance.gov	1.25
smartasset.com	1.24
mortgagecalculator.org	1.05
housingwire.com	1.05
hsh.com	1.03
ftc.gov	1.03
• rocket mortgage.com	0.99
forbes.com	0.96
lendingtree.com	0.95
foxbusiness.com	0.89
themortgagereports.com	0.89
zillow.com	0.86
interest.com	0.84

↑

NON-FINANCIAL INSTITUTION
• **FINANCIAL INSTITUTION**

Nearly 75%

of the top ranking
Mortgage sector sites
are **non-financial**
institutions

Given that the top 10 mortgage lenders in the U.S. in 2019 provided 875,000 in home purchase loans and 1,061,000 in refinance loans, it's surprising that these enterprises are not able to compete more effectively for these highly valuable keywords. To lose out on approximately 16 million site visitors annually for merely a subsection of keywords (and many more when extrapolating across the entire keyword landscape) is a lost opportunity that these companies otherwise have the resources to achieve.

COMPARE TO PAID SEARCH COSTS

Understanding that many mortgage lenders turn to paid search to compete in the search engines, let's examine what it would cost to try to compete for those 16 million lost site visitors. Assuming an average cost-per-click of \$10 to \$20, capturing this traffic through paid search would cost \$160 million to \$320 million annually.

And again, extrapolated across the larger keyword landscape, the cost would be many times higher. Clearly, it's beneficial to secure as many of these searches through organic search as possible. The cost-per-lead via organic search would be a fraction of that of paid search.

MARKET SHARE TRENDS

Overall, Bankrate, with the top organic market share in this sector, actually increased its market share over the previous six months, going from 29.85% to 31.77%.

This shows that there's urgency for mortgage lenders to increase their focus on SEO in order to better compete. Yet then, why is it that so many large mortgage lenders are performing so poorly and yielding so much traffic and potential revenue to others?

CONCLUSION

In the Mortgage sector, many info sites, aggregators, and non-lenders are capturing a significant percentage of the organic search market share.

Three of the top five and nine of the top 15 are non-mortgage lenders. Among the organizations occupying the top 23 positions in Google organic search market share, 16 (69.6%) do not provide

mortgages themselves. Together, they hold a 61.5% Google organic traffic market share.

There's a market opportunity to attract millions of site visitors actively seeking mortgages via Google. Mortgage lenders need to consider the entire competitive landscape, and not only traditional competitors, when approaching organic search.

By better understanding the competitive landscape, traditional mortgage lenders can compete against non-lenders more effectively and secure more site traffic, leads, and customers.



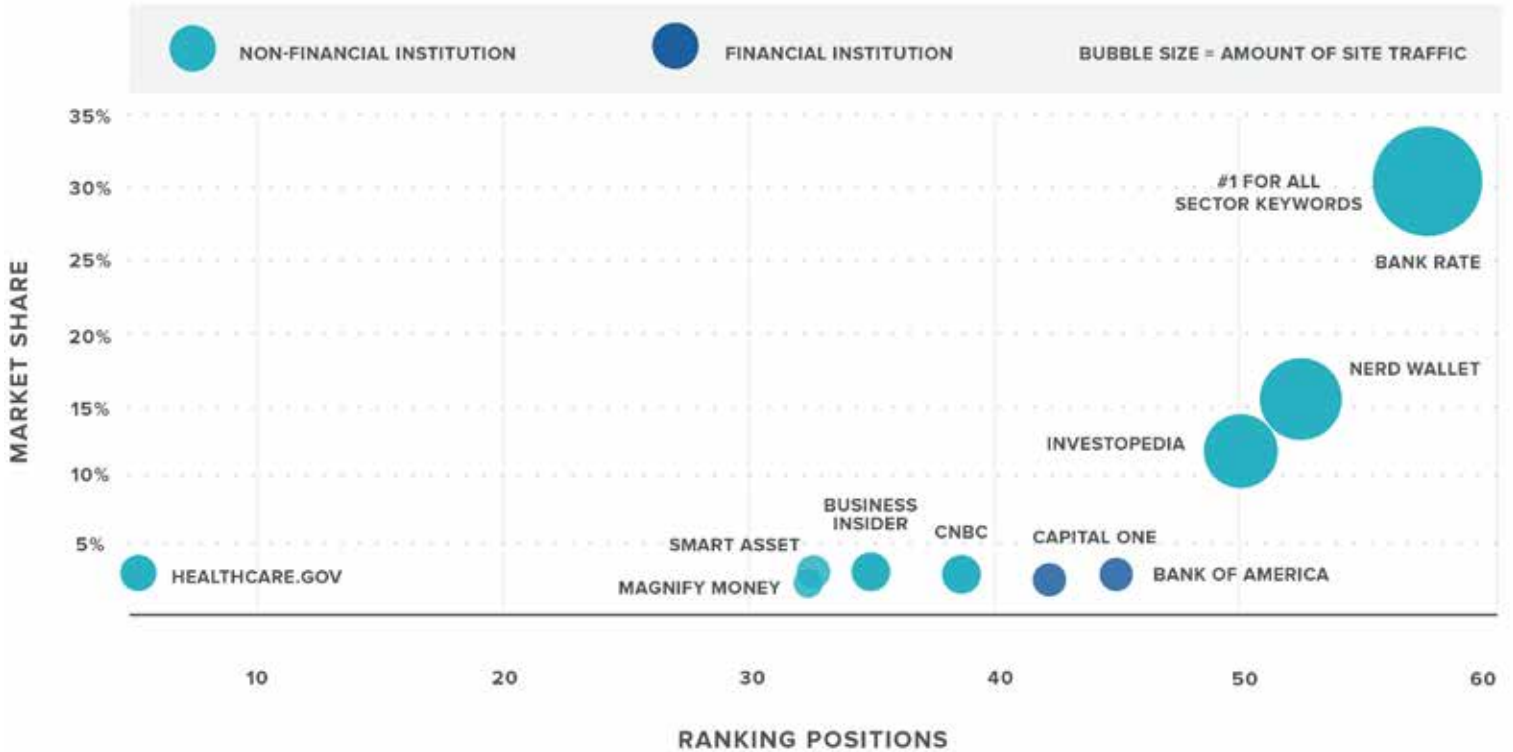
Get a Custom Analysis

Interested in understanding your organic search market share and seeing how you compare against your competitors?

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Savings

FIGURE 4



Terakeet’s analysis of the Savings sector involved 44 high-value keywords with a total monthly Google organic search volume of 379,990.

When looking at this sector, once again, we see many info sites, aggregators, and non-banks not only capturing a significant percentage of the search market share, but actually winning the majority of market share.

The top six and eight of the top 10 are non-banks. Among the organizations occupying the top 21 positions in Google organic search market share, 13 (61.9%) are non-banks. Together, they hold

a 75.0% Google organic search market share, representing more than 190,000 in monthly website traffic.

That’s close to 2.3 million website visits that financial institutions offering savings accounts are not seeing every year.

Keep in mind that this is a fraction of the entire market of terms being searched related to savings accounts. **When factoring in hundreds of additional savings-related keywords instead, the organic traffic being lost annually by traditional banking institutions is many times this.**

ORGANIC SEARCH MARKET SHARE

The organic market share for the Savings sector for the 44 keywords examined breaks down as follows:

COMPANY	MARKET SHARE
bankrate.com	30.41
nerdwallet.com	14.2
investopedia.com	12.01
businessinsider.com	2.92
healthcare.gov	2.84
cnbc.com	2.71
• bankofamerica.com	2.3
smartasset.com	2.18
• capitalone.com	2.03
magnifymoney.com	1.72
• healthequity.com	1.58
moneyunder30.com	1.43
• discover.com	1.36
• ally.com	1.19
• hsabank.com	1.11
fool.com	1.1
forbes.com	0.99
• americanexpress.com	0.95
usnews.com	0.88
• marcus.com	0.85
• wells Fargo.com	0.77



NON-FINANCIAL INSTITUTION
• FINANCIAL INSTITUTION

Over 50%

of the top ranking Savings sector sites are non-financial institutions

Given that the top 10 banks in the U.S. have an average market capitalization exceeding \$155 billion, it's surprising that these enterprises are not able to compete more effectively for these highly valuable keywords. To lose out on 2.3 million site visitors annually for merely a subsection of keywords is a lost opportunity that these companies otherwise have the resources to achieve.

COMPARE TO PAID SEARCH COSTS

Understanding that many banks turn to paid search to compete in the search engines, let's examine what it would cost to try to compete for those 2.3 million lost site visitors. Assuming an average cost-per-click of \$10 to \$20, capturing this traffic through paid search would cost \$23 million to \$46 million annually.

And again, extrapolated across the larger keyword landscape, the cost would be higher. Clearly, it's beneficial to secure as many of these searches through organic search as possible. The cost-per-lead via organic search would be a fraction of that of paid search.

MARKET SHARE TRENDS

Overall, Bankrate, with the top organic market share in this sector, actually increased its market share over the previous six months, going from 19.39% to 30.41%. Investopedia went from 9.49% to 12.01% during this time period.

This shows that there's urgency for banking institutions to increase their focus on SEO in order to better compete. Yet then, why is it that so many large traditional banks are performing so poorly and yielding so much traffic and potential revenue to others?

CONCLUSION

In the Savings sector, many publishers, aggregators, and other non-banks are capturing a significant percentage of the organic search market share.

The top six, and eight of the top 10, are non-banks. Among the organizations occupying the top 21 positions in Google organic search market share,

13 (61.9%) are non-banks. Together, they hold a 75.0% Google organic search market share.

There's a market opportunity to attract millions of site visitors actively seeking savings accounts via Google. Financial institutions offering savings accounts and other saving instruments need to consider the entire competitive landscape, and not only traditional banks, when approaching SEO.

By better understanding the competitive landscape, traditional financial institutions can compete against non-banks more effectively and secure more site traffic, leads, and customers.



Get a Custom Analysis

Interested in understanding your organic search market share and seeing how you compare against your competitors?

[REQUEST AN ANALYSIS](#)

Google Market Share Report for Credit Cards

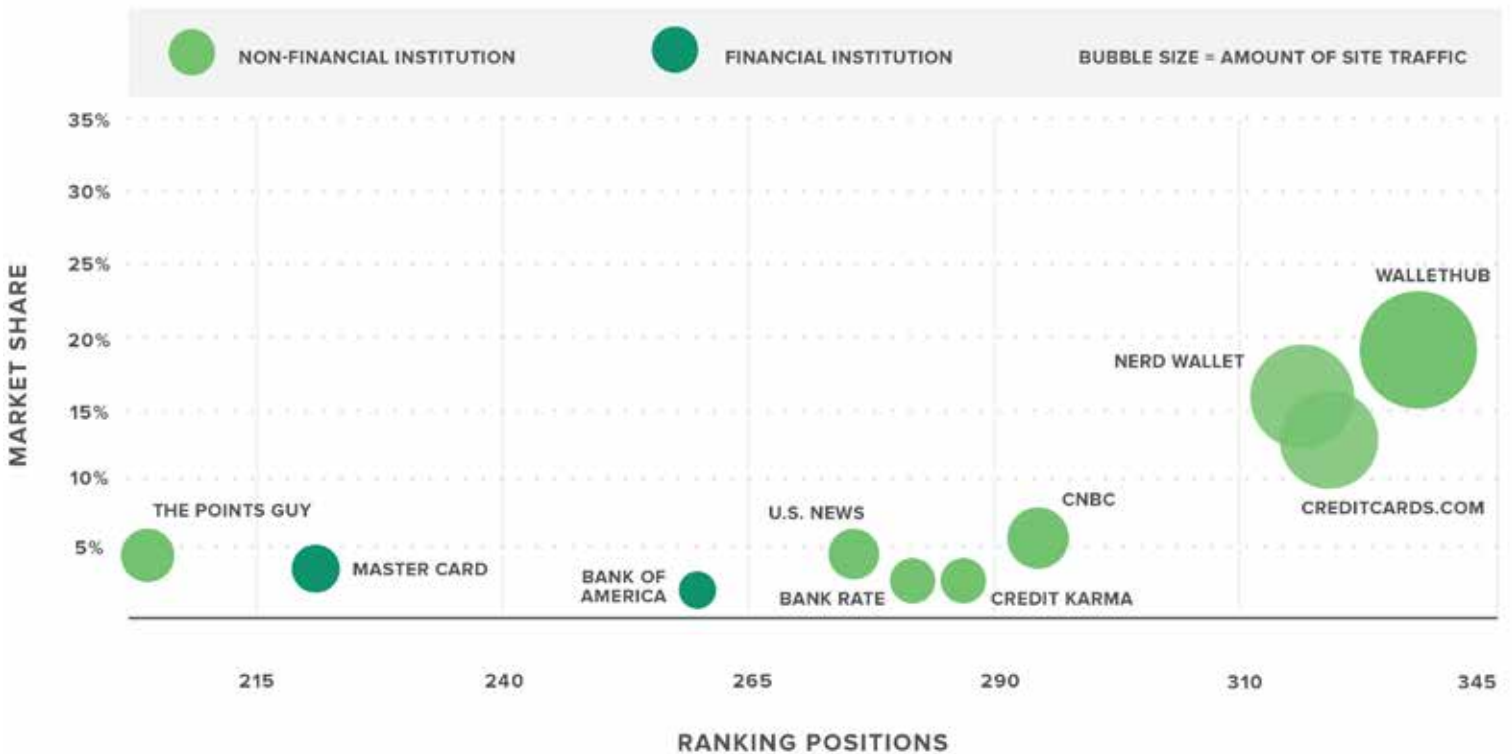
AN IN-DEPTH ANALYSIS

Who's winning (and who's not)
in the organic search landscape

Credit Cards

GOOGLE ORGANIC MARKET SHARE ANALYSIS

FIGURE 5



EXECUTIVE SUMMARY

Terakeet analyzed the Google organic search landscape for the Credit Cards market, including the following market sectors:

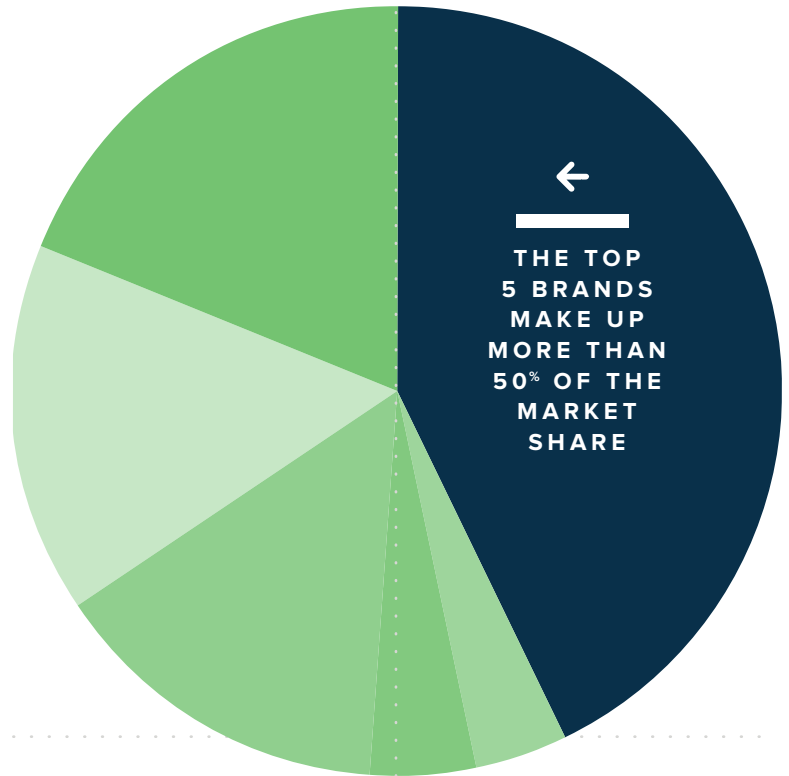
- > Rewards
- > Balance Transfer
- > Cash Back

As you can see in Figure 5, the Google search results are being dominated by non-banks and non-credit card issuers. There's a dearth of financial institutions in the SERPs. In fact, not a single bank or other type of credit card issuer has the Google organic search market share of WalletHub, NerdWallet, CreditCards.com, CNBC, or The Points Guy.

TOP 5 BRANDS

It's one thing to understand market share. It's quite another to understand the underlying reasons why certain websites are crushing it in organic search and others are underperforming given their offline market presence.

To that end, we analyzed the five brands with the highest market share (representing roughly 633,300 in monthly organic search traffic) and have summarized a few of the key aspects of their digital assets that help them to rank so well in Google.



1

WALLETHUB

19.07% MARKET SHARE

- Wealth of optimized, long-form content
- An entire section of the website dedicated to interactive content such as Q&A, calculators, financial literacy scoring tool, free credit score tool, free credit reports, and free credit monitoring
- Over 26,600 websites pointing links at WalletHub

2

NERDWALLET

15.69% MARKET SHARE

- Wealth of optimized, long-form content
- 45 online calculators
- Over 71,500 websites pointing links at NerdWallet

3

CREDITCARDS.COM

14.31% MARKET SHARE

- Wealth of optimized, long-form content
- Tools, calculators, and an entire section of the site dedicated to helping women with their finances
- Over 24,600 websites pointing links at CreditCards.com

4

CNBC

4.49% MARKET SHARE

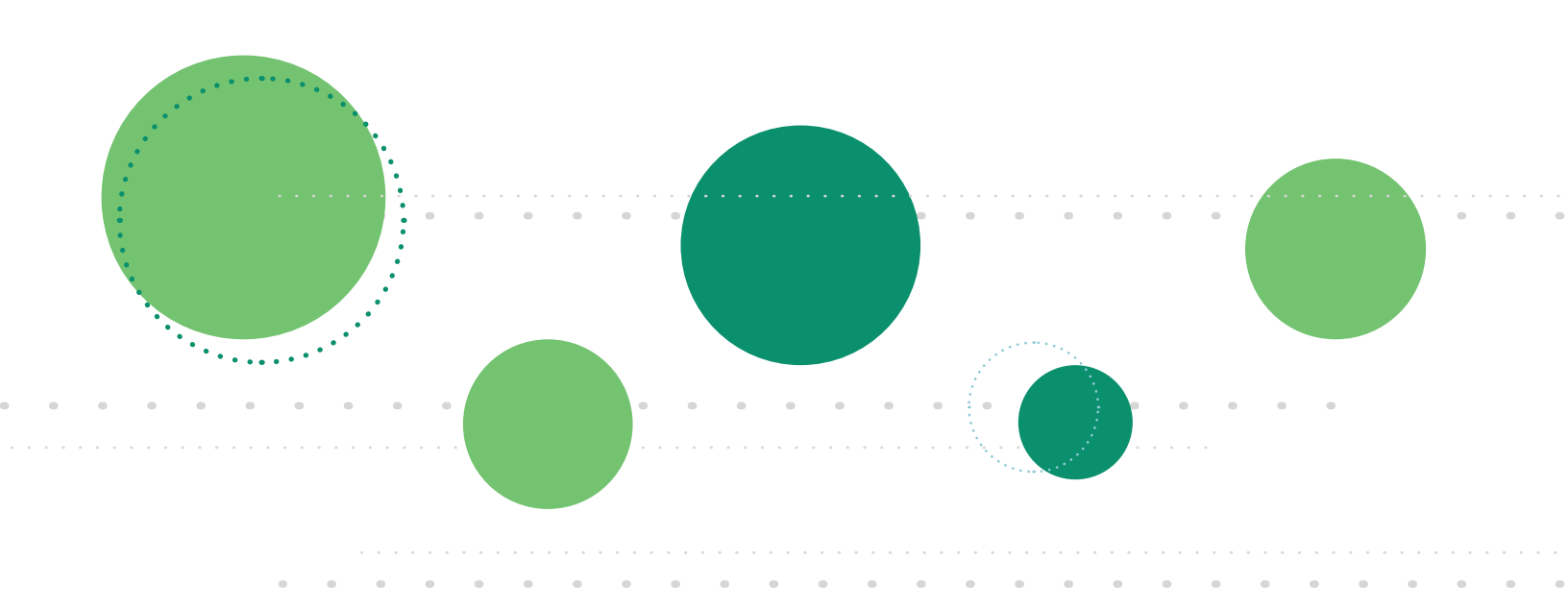
- As a publisher, CNBC obviously has a wealth of long-form content
- The site benefits greatly from its direct tie-in with the CNBC cable TV channel
- Over 389,700 websites pointing links at CNBC

5

THE POINTS GUY

3.96% MARKET SHARE

- Wealth of optimized, long-form content
- An extensive range of deals
- Over 24,500 websites pointing links at The Points Guy site



Commitment to diverse content, dynamic online tools, and Q&A sections helps capture large percentages of organic search market share.

TAKEAWAYS

One common thread among all five of these websites is the abundance of content. And in most cases, there's an abundance of long-form content clearly organized by topic area.

For example, with WalletHub, the average word count of its 6 most recent articles at the time of this writing is 2,303. It's this commitment to content that has helped it to capture over 19% of the organic search market share of the credit card-related keywords examined.

Another commonality among the three top websites is that they diversify their content by offering site visitors a range of online tools and interactive content. For example, as mentioned, WalletHub offers an interactive Q&A section, calculators, financial literacy scoring tool, free credit score tool, free credit reports, and free credit monitoring.

This type of content is not only helpful to site visitors, but also acts as backlink magnets. For example, WalletHub's free credit score tool ranks on Google page one for more than 160 keywords in the U.S. (overall, it has more than 2,900 ranking keywords). The tool has also attracted backlinks from more than 350 websites.

Even more impressive is its Q&A section of the site, ranking on Google page one for 97,100+ keywords in the U.S., and 346,000+ ranking keywords overall. Backlinks to the Q&A section exist from more than 900 third-party sites.

Where tools are not abundantly offered, such as the CNBC or The Points Guy website, an alternative form of interactivity is delivered through video content in the case of CNBC and deals in the case of The Points Guy.

Credit card issuers that are looking to win in organic search on non-branded, credit card-related terms need an effective content strategy. As can be seen here by the organic search market share leaders, content matters. A lot.

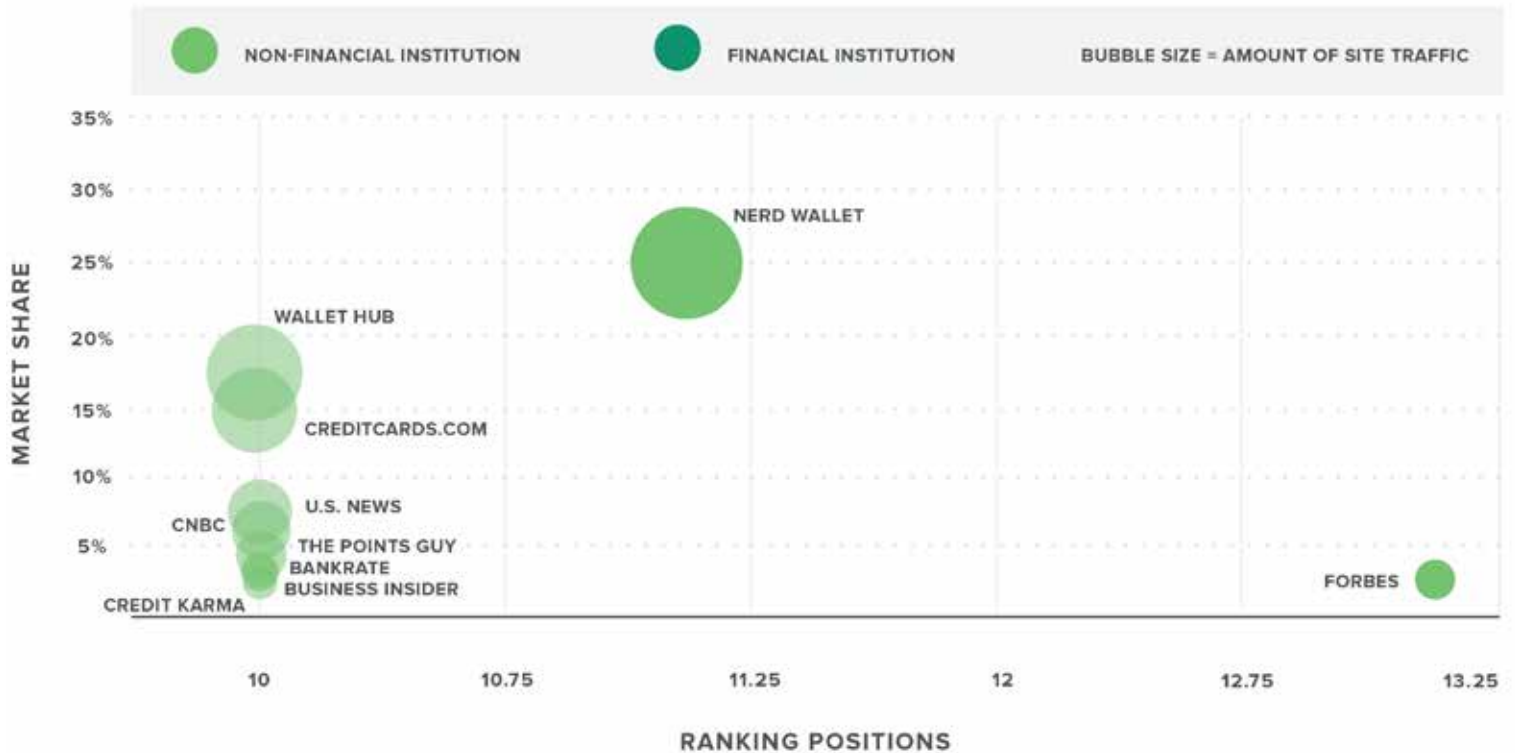
A DEEPER DIVE

Different financial firms offer different services and focus on different topics, and so it's important to analyze the data at a more granular level in order to fully understand the organic search performance across the credit card keyword landscape.

To that end, you can find a further breakdown of the **(1) Rewards Credit Cards**, **(2) Balance Transfer Credit Cards**, and **(3) Cash Back Credit Cards** sectors below.

Rewards Credit Cards

FIGURE 6



Terakeet's analysis of the Rewards Credit Cards sector involved 10 high-value keywords with a total monthly Google organic search volume of 85,280.

When looking at the Rewards Credit Cards sector, once again, we see many publishers, aggregators, non-banks and non-credit card issuers capturing a significant percentage of the search market share. The top 11 sites in terms of organic search market share all fall into this category.

Among the organizations occupying the top 21 positions in Google organic search market share, 16 (76.2%) are non-banks/non-credit card

issuers. Together, they hold an eye-popping 90.7% Google organic search market share, representing 51,613 in monthly website traffic, largely shutting out traditional credit card issuers from Google page one.

That's more than 619,000 website visits that credit card issuers are not seeing every year for simply one type of credit card (Rewards).

Keep in mind that this is a fraction of the entire market of terms being searched related to Rewards credit cards. **When factoring in hundreds of additional, relevant Rewards Credit Card keywords instead, the organic traffic being lost annually is much higher.**

ORGANIC SEARCH MARKET SHARE

The organic market share for the Rewards Credit Cards sector for the 10 high-value keywords examined breaks down as follows:

COMPANY	MARKET SHARE
nerdwallet.com	24.92
wallethub.com	17.3
creditcards.com	14.55
usnews.com	7.14
cnbc.com	4.27
thepointsguy.com	4.26
bankrate.com	2.83
forbes.com	2.58
businessinsider.com	2.45
creditkarma.com	2.16
fool.com	1.5
• chase.com	1.48
valuepenguin.com	1.45
• citi.com	1.44
smartasset.com	1.43
investopedia.com	1.4
cardratings.com	1.29
americanexpress.com	1.21
• capitalone.com	1.17
thesimpledollar.com	1.15
• barclaycardus.com	0.76



NON-FINANCIAL INSTITUTION
• **FINANCIAL INSTITUTION**

Over 75%

of the top ranking **Rewards Credit Cards** sector sites are **non-financial** institutions

Given that the top 10 banks in the U.S. (all credit card issuers) have an average market capitalization exceeding \$155 billion, it's surprising that these enterprises are not able to compete more effectively for these highly valuable keywords. To lose out on approximately 619,000 site visitors annually for merely a subsection of keywords (and millions of site visitors when extrapolating across the entire Rewards Credit Cards keyword landscape) is a lost opportunity that these companies otherwise have the resources to achieve.

COMPARE TO PAID SEARCH COSTS

Understanding that many companies turn to paid search to compete in the search engines, let's examine what it would cost to try to compete for those 619,000 lost site visitors. Assuming an average cost-per-click of \$10 to \$20, capturing this traffic through paid search would cost \$6.19 to \$12.38 million annually.

And again, extrapolated across the larger keyword landscape, the cost would be higher. Clearly, it's beneficial to secure as many of these searches through organic search as possible. The cost-per-lead via organic search would be a fraction of that of paid search.

MARKET SHARE TRENDS

Over the past eight months, WalletHub increased its organic search market share from 2.02% to 17.03%, a massive increase by any standards. We witnessed no such increase from any bank or credit card company.

This shows that the potential is there for more traditional players, though, if they change their approach to content development for the online channel. It's not that the landscape is stagnant. It's simply that a smarter approach to content should be taken.

CONCLUSION

In the Rewards Credit Cards sector, many publishers, aggregators, non-banks, and non-credit card issuers are capturing the vast majority of the organic search market share.

Banks and credit card issuers don't even make it into the top 11 sites in terms of organic search market share. Among the organizations

occupying the top 21 positions in Google organic search market share, 76.2% are non-banks/non-credit card issuers, with a dominant 90.7% of the Google organic search market share.

Financial firms offering Rewards Credit Cards need to consider the entire competitive landscape, and not only traditional offline competitors, when approaching organic search.

By better understanding the competitive landscape, traditional firms can compete against publishers and other non-traditional players more effectively and secure more site traffic, leads, and customers.



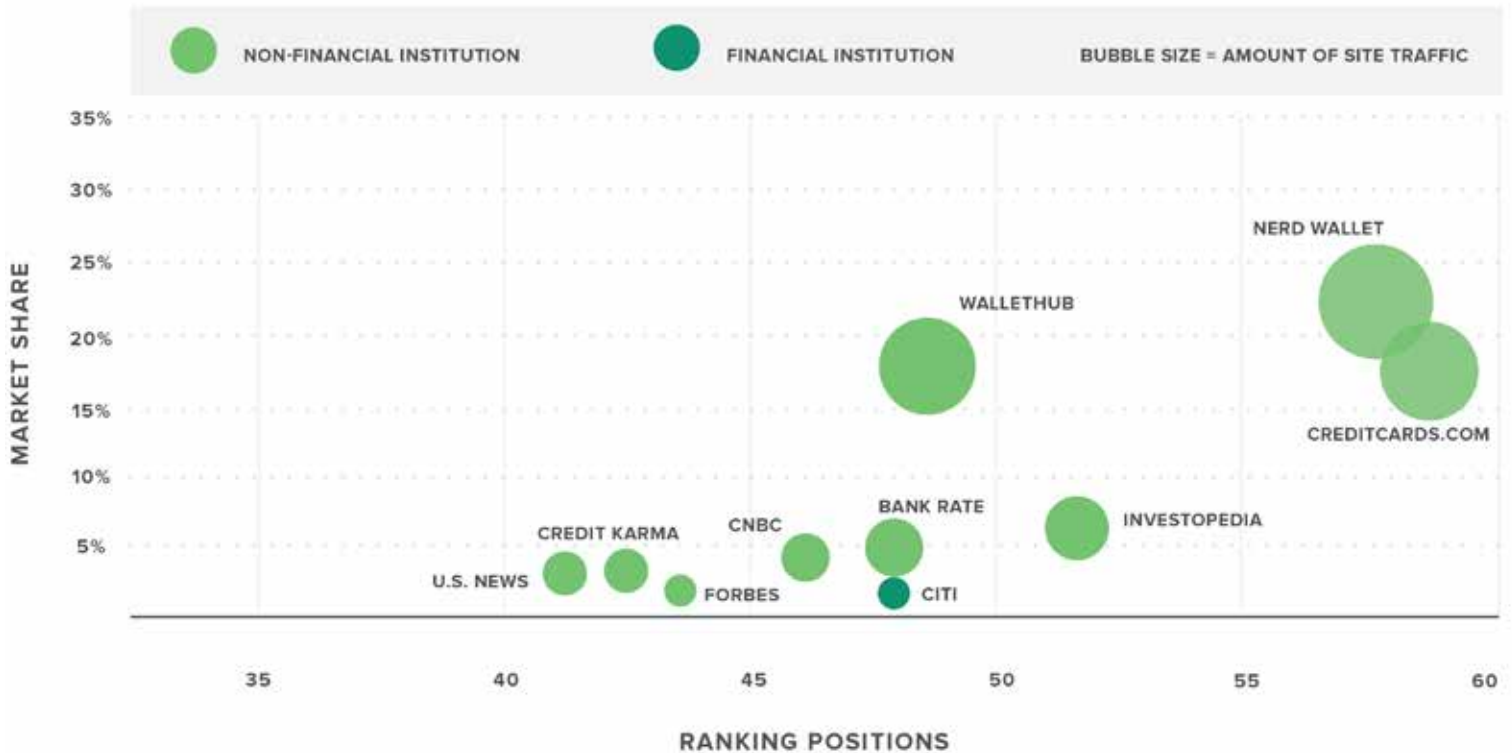
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Balance Transfer Credit Cards

FIGURE 7



Terakeet's analysis of the Balance Transfer Credit Cards sector involved 43 high-value keywords with a total monthly Google organic search volume of 203,910.

When looking at the Balance Transfer Credit Cards sector, once again, we see many publishers, aggregators, non-banks and non-credit card issuers capturing a significant percentage of the search market share. **The top nine sites in terms of organic search market share all fall into this category.**

Among the organizations occupying the top 19 positions in Google organic search market

share, 15 (78.9%) are non-banks/non-credit card issuers. Together, they hold an eye-popping 88.5% Google organic search market share, representing 120,443 in monthly website traffic, largely shutting out traditional credit card issuers from Google page one.

That's approximately 1.45 million website visits that credit card issuers are not seeing every year for simply one type of credit card (Balance Transfer).

Keep in mind that this is a fraction of the entire market of terms being searched related to Balance Transfer Credit Cards. **When factoring in hundreds of additional, relevant Balance Transfer Credit Card keywords instead, the organic traffic being lost annually is much higher.**

ORGANIC SEARCH MARKET SHARE

The organic market share for the Balance Transfer Credit Cards sector for the 43 high-value keywords examined breaks down as follows:

COMPANY	MARKET SHARE
nerdwallet.com	22.16
creditcards.com	17.67
wallethub.com	17.6
investopedia.com	6.0
bankrate.com	5.31
cnbc.com	3.75
creditkarma.com	3.45
usnews.com	3.17
forbes.com	1.85
• citi.com	1.7
• bankofamerica.com	1.64
moneyunder30.com	1.36
cardratings.com	1.36
fool.com	1.35
creditcardinsider.com	1.22
magnifymoney.com	1.19
experian.com	1.06
• mastercard.us	0.82
• discover.com	0.8



NON-FINANCIAL INSTITUTION
• **FINANCIAL INSTITUTION**

Over 75%

of the top ranking
**Balance Transfer
Credit Cards** sector
sites are **non-
financial** institutions

Given that the top 10 banks in the U.S. (all credit card issuers) have an average market capitalization exceeding \$155 billion, it's surprising that these enterprises are not able to compete more effectively for these highly valuable keywords. To lose out on approximately 1.45 million site visitors annually for merely a subsection of keywords (and many more site visitors when extrapolating across the entire Balance Transfer Credit Cards keyword landscape) is a lost opportunity that these companies otherwise have the resources to achieve.

COMPARE TO PAID SEARCH COSTS

Understanding that many companies turn to paid search to compete in the search engines, let's examine what it would cost to try to compete for those 1.45 million lost site visitors. Assuming an average cost-per-click of \$10 to \$20, capturing this traffic through paid search would cost \$14.50 million to \$29.00 million annually.

And again, extrapolated across the larger keyword landscape, the cost would be higher. Clearly, it's beneficial to secure as many of these searches through organic search as possible. The cost-per-lead via organic search would be a fraction of that of paid search.

MARKET SHARE TRENDS

Over the past eight months, WalletHub notably increased its organic search market share from 7.28% to 17.60%. Similarly, Citi increased its market share from 0.29% to 1.70%, and Bank of America increased from 0.11% to 1.64%.

This shows that the potential is there for more traditional players, if they change their approach to content development for the online channel. It's not that the landscape is stagnant. It's simply that a smarter approach to content should be taken.

CONCLUSION

In the Balance Transfer Credit Cards sector, many publishers, aggregators, non-banks, and non-credit card issuers are capturing the vast majority of the organic search market share.

Banks and credit card issuers don't even make it into the top nine websites in market share. Among the organizations occupying the top 19 positions in Google organic search market share,

78.9% are non-banks/non-credit card issuers, with a dominant 88.5% of the Google organic search market share.

Financial firms offering Balance Transfer Credit Cards need to consider the entire competitive landscape, and not only traditional offline competitors, when approaching organic search.

By better understanding the competitive landscape, traditional firms can compete against publishers and other non-traditional players more effectively and secure more site traffic, leads, and customers.



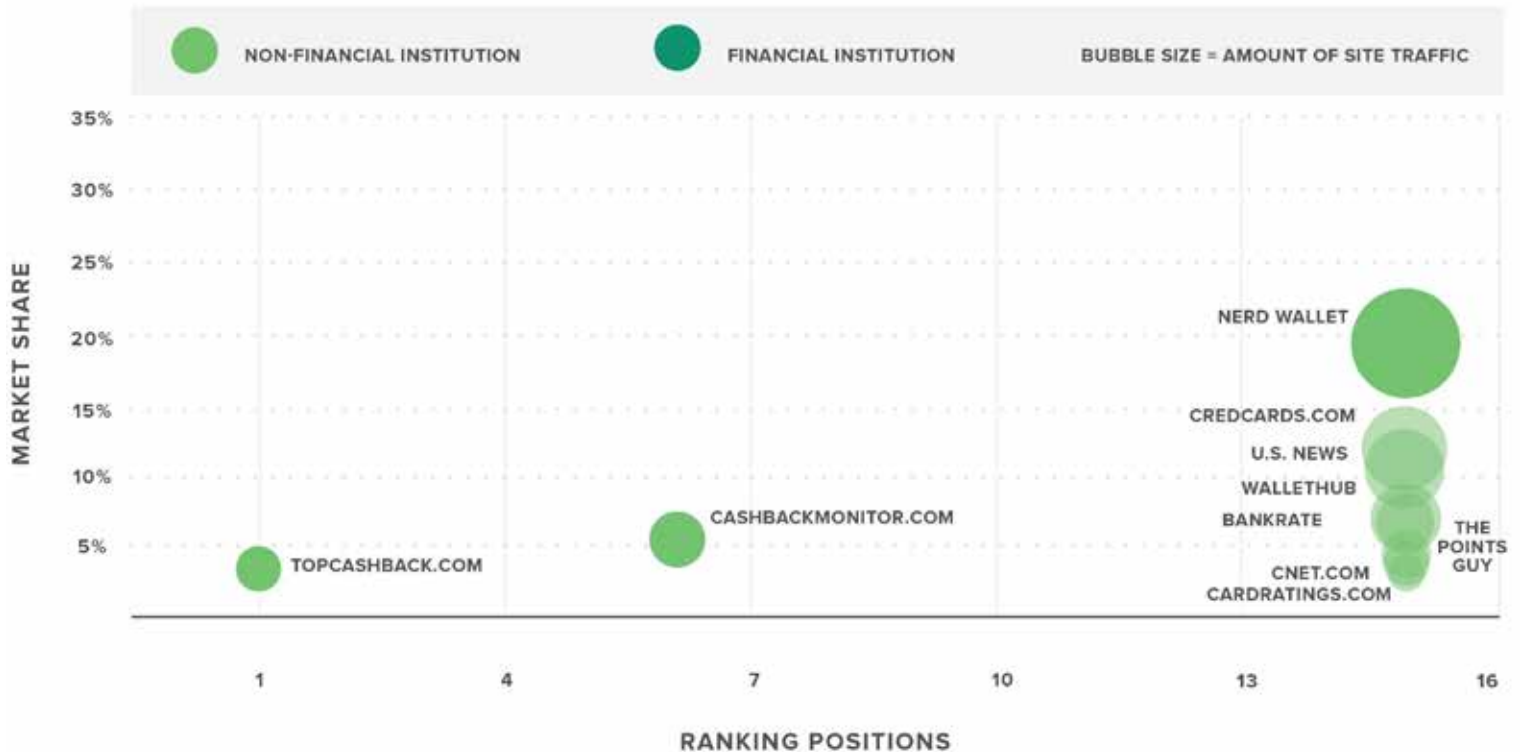
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Cash Back Credit Cards

FIGURE 8



Terakeet's analysis of the Cash Back Credit Cards sector involved 15 high-value keywords with a total monthly Google organic search volume of 100,120.

When looking at the Cash Back Credit Cards sector, once again, we see many publishers, aggregators, non-banks and non-credit card issuers capturing a significant percentage of the search market share. The top 15 sites in terms of organic search market share all fall into this category.

Among the organizations occupying the top 25 positions in Google organic search market share, 23 (92.0%) are non-banks/non-credit card

issuers. Together, they hold an eye-popping 90.8% Google organic search market share, representing 60,654 in monthly website traffic, largely shutting out traditional credit card issuers from Google page one.

That's close to 728,000 website visits that credit card issuers are not seeing every year for simply one type of credit card (Cash Back).

Keep in mind that this is a fraction of the entire market of terms being searched related to credit cards. **When factoring in hundreds of additional, relevant Cash Back Credit Card keywords instead, the organic traffic being lost annually is much higher.**

ORGANIC SEARCH MARKET SHARE

The organic market share for the Cash Back Credit Cards sector for the 15 high-value keywords examined breaks down as follows:

COMPANY	MARKET SHARE
nerdwallet.com	19.62
creditcards.com	11.69
usnews.com	10.2
wallethub.com	6.59
bankrate.com	6.07
cashbackmonitor.com	5.42
thepointsguy.com	3.71
topcashback.com	3.25
cnet.com	3.13
cardratings.com	2.54
creditkarma.com	2.46
wikipedia.com	2.22
investopedia.com	2.14
forbes.com	1.75
cnbc.com	1.71
• bankofamerica.com	1.5
moneyunder30.com	1.23
moneycrashers.com	1.2
fool.com	1.19
valuepenguin.com	1.13
nymag.com	1.02
• discover.com	0.92
experian.com	0.85
businessinsider.com	0.83
google.com	0.81
rakuten.com	0.81

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NON-FINANCIAL INSTITUTION
• **FINANCIAL INSTITUTION**

Over 90%

of the top ranking **Cash Back Credit Cards** sector sites are **non-financial** institutions

Given that the top 10 banks in the U.S. (all credit card issuers) have an average market capitalization exceeding \$155 billion, it's surprising that these enterprises are not able to compete more effectively for these highly valuable keywords. To lose out on approximately 728,000 site visitors annually for merely a subsection of keywords (and many more site visitors when extrapolating across the entire Cash Back Credit Cards keyword landscape) is a lost opportunity that these companies otherwise have the resources to achieve.

COMPARE TO PAID SEARCH COSTS

Understanding that many companies turn to paid search to compete in the search engines, let's examine what it would cost to try to compete for those 728,000 lost site visitors. Assuming an average cost-per-click of \$10 to \$20, capturing this traffic through paid search would cost \$7.28 million to \$14.56 million annually.

And again, extrapolated across the larger keyword landscape, the cost would be higher. Clearly, it's beneficial to secure as many of these searches through organic search as possible. The cost-per-lead via organic search would be a fraction of that of paid search.

MARKET SHARE TRENDS

Over the past eight months, U.S. News & World Report increased its organic search market share from 5.03% to 10.20%. WalletHub zoomed from 1.28% to 6.59%. And CashBackMonitor.com similarly shot up from 0.69% to 5.42%.

This shows that the potential is there for more traditional players, if they change their approach to content development for the online channel. It's not that the landscape is stagnant. It's simply that a smarter approach to content should be taken.

CONCLUSION

In the Cash Back Credit Cards sector, many publishers, aggregators, non-banks, and non-credit card issuers are capturing the vast majority of the organic search market share.

Banks and credit card issuers don't even make it into the top 15 sites in terms of organic search market share. Among the organizations occupying the top 25 positions in Google organic

search market share, 92.0% are non-banks/non-credit card issuers, with a dominant 90.8% of the Google organic search market share.

Financial firms offering Cash Back Credit Cards need to consider the entire competitive landscape, and not only traditional offline competitors, when approaching organic search.

By better understanding the competitive landscape, traditional firms can compete against publishers and other non-traditional players more effectively and secure more site traffic, leads, and customers.



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Google Market Share Report for Personal Investing

AN IN-DEPTH ANALYSIS

Who's winning (and who's not)
in the organic search landscape

Personal Investing

GOOGLE ORGANIC MARKET SHARE ANALYSIS

FIGURE 9



EXECUTIVE SUMMARY

Terakeet analyzed the Google organic search landscape for the Personal Investing market, including the following market sectors:

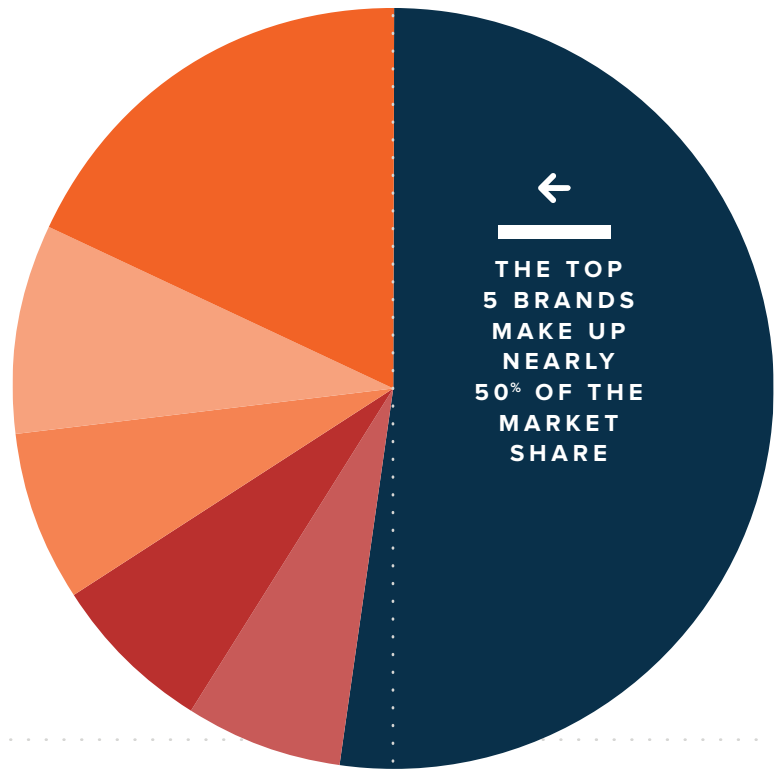
- > Retirement
- > Mutual Funds
- > IRA

As you can see in the chart above, the Google search results are being dominated by non-banks and non-investment brokers. There's a dearth of financial institutions in the SERPs. Not a single bank or other type of brokerage has the Google organic search market share of Investopedia, NerdWallet, or the IRS website. And out of the top 20 websites in terms of market share, 16 are not the traditional financial institutions one may typically think of, but are instead a mix of publishers, information sites, aggregators, government sites, and others.

TOP 5 BRANDS

It's one thing to understand market share. It's quite another to understand the underlying reasons why certain websites are crushing it in organic search and others are underperforming given their traditional, offline size, and market presence.

To that end, we analyzed the five brands with the highest market share (representing roughly 664,200 in monthly organic search traffic) and have summarized a few of the key aspects of their digital assets that help them to rank so well in Google.



1 INVESTOPEDIA 18.20% MARKET SHARE

- Wealth of optimized, long-form content
- There's various interactive content, including a stock simulator, which alone has attracted links from 860+ websites
- Over 224,000 websites pointing links at Investopedia

2 NERDWALLET 8.92% MARKET SHARE

- Wealth of optimized, long-form content
- 45 online calculators
- Over 71,500 websites pointing links at NerdWallet

3 IRS.GOV 7.28% MARKET SHARE

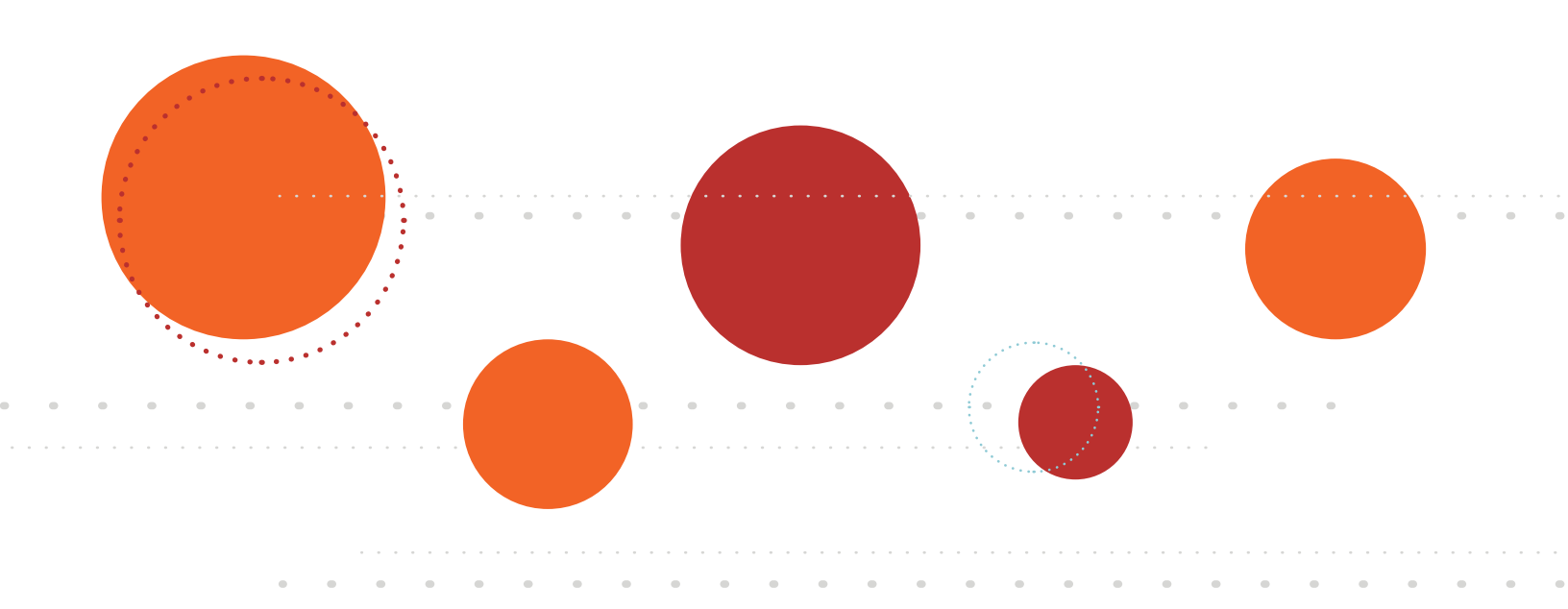
- Government sites tend to rank well given their authority
- Over 217,000 websites pointing links at IRS.gov
- Over 68 million total backlinks

4 FIDELITY 6.87% MARKET SHARE

- Wealth of optimized, long-form content
- The site is a treasure trove of investment advice, market insight, research, and resources, including 35 online tools
- Over 516,000 websites pointing links at Fidelity

5 VANGUARD 6.70% MARKETSHARE

- Wealth of optimized, long-form content
- A range of calculators, tools, and other resources
- Over 22,800 websites pointing links at Vanguard



Commitment to diverse content, dynamic online tools, and Q&A sections helps capture large percentages of organic search market share.

TAKEAWAYS

One common thread among all five of these websites is the abundance of content. And in most cases, there's an abundance of long-form content clearly organized by topic area.

For example, with BankRate, in its "start saving" topic area, the average word count of its 10 most recent articles at the time of this writing is 3,617.

For the credit card topic area, the average word count is 2,944.

Similarly, for Bankrate's topic area about purchasing a home, the average word count is 2,937.

Bankrate's long-form content is pervasive throughout the site. It's this commitment to content that has helped it to capture over 29% of the organic search market share of the keywords examined.

A second common thread among the four top websites is that the websites with the highest market share diversify their content by offering site visitors a range of free, online tools. These are not

only helpful to site visitors, but also act as backlink magnets. For example, the calculators section of the Bankrate website ranks on Google page one for more than 50,000 keywords in the U.S. alone (overall it boasts more than 175,000 ranking keywords). The calculators have also attracted backlinks from more than 13,300 websites.

Where tools are not abundantly offered, such as the Mortgage News Daily website, an alternative form of interactivity is delivered through its Community area of the site.

The Q&A area of the website ranks on Google page one for more than 970 keywords in the U.S., and has 15,300 ranking keywords overall. The area has attracted links from more than 810 websites.

Financial institutions that are looking to win in organic search on non-branded terms need a solid content strategy. As can be seen here by the organic search market share leaders, content volume matters, as does interactivity. Both of these then help to attract a high number of backlinks.

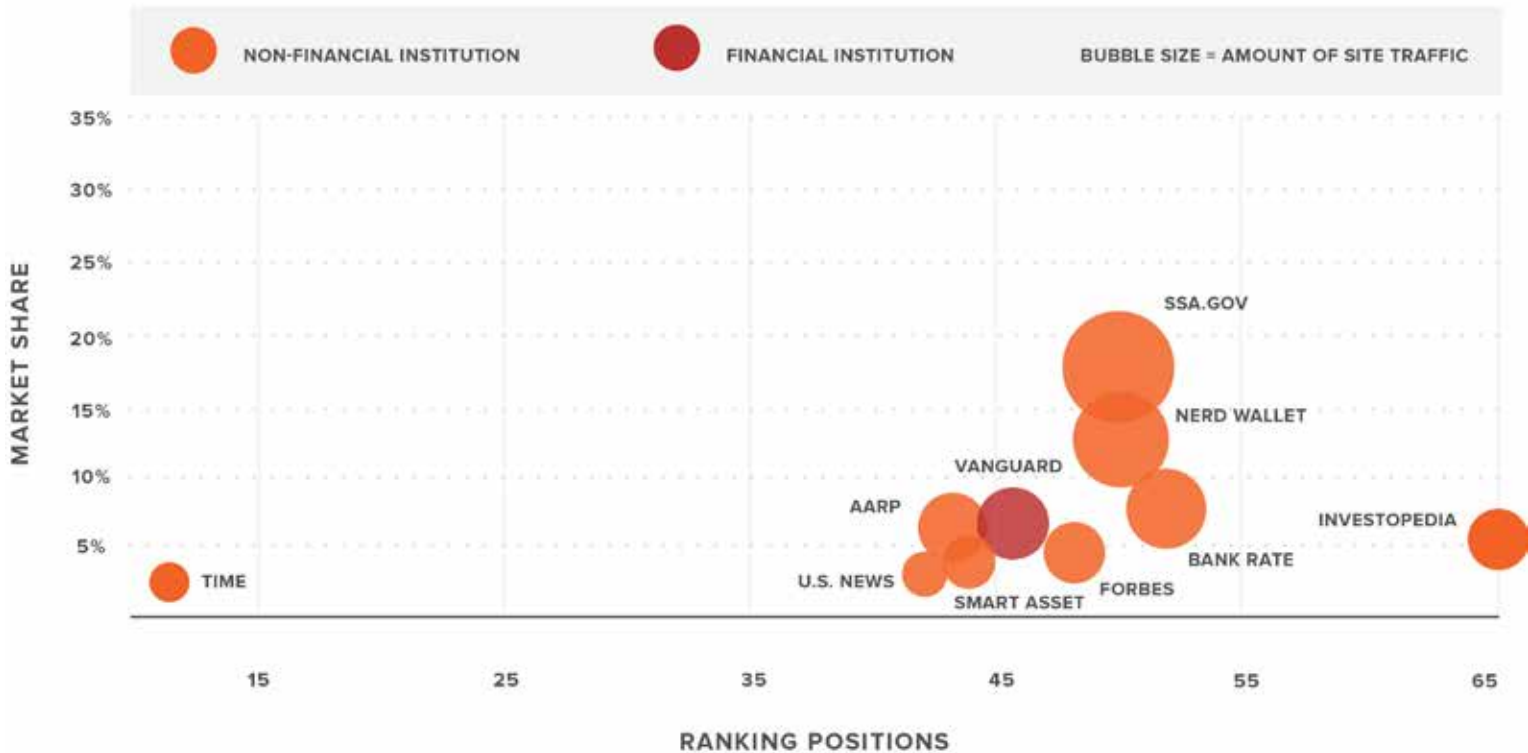
A DEEPER DIVE

Of course, different institutions offer different services and focus on different topics, and so it's important to analyze the data at a more granular level in order to fully understand the organic search performance across the consumer banking spectrum.

To that end, you can find a further breakdown of the **(1) Bank and Checking**, **(2) Mortgages**, and **(3) Savings** sectors to follow.

Retirement

FIGURE 10



Terakeet's analysis of the sector related to investing for retirement involved 52 high-value keywords with a total monthly Google organic search volume of 595,160.

When looking at the Retirement sector, once again, we see many non-banks and non-brokerages (publishers, information sites, government sites, etc.) capturing a significant percentage of market share. **The top four websites in terms of organic search market share all fall into this category, as do nine of the top 10 sites.**

Among the organizations occupying the top 25 positions in Google organic search market share,

21 (84.0%) are non-banks/non-brokerages. Together, they represent 291,270 in monthly website traffic, largely shutting out traditional financial services institutions from Google page one.

That's approximately 3.5 million website visits that banks and brokers are not seeing every year for Retirement-related investing queries.

Keep in mind that this is a fraction of the entire market of terms being searched related to investing for retirement. **When factoring in hundreds of additional Retirement investing-related keywords, the organic traffic being lost annually is much higher.**

ORGANIC SEARCH MARKET SHARE

The organic market share for the Cash Back Credit Cards sector for the 15 high-value keywords examined breaks down as follows:

COMPANY	MARKET SHARE
ssa.gov	16.21
nerdwallet.com	11.93
bankrate.com	7.89
aarp.org	6.25
• vanguard.com	6.16
investopedia.com	4.93
forbes.com	4.45
smartasset.com	3.35
usnews.com	2.71
time.com	1.89
• fidelity.com	1.75
marketwatch.com	1.73
nasi.org	1.53
wikipedia.com	1.51
fool.com	1.46
• schwab.com	1.44
daveramsey.com	1.37
• merrilledge.com	1.2
kiplinger.com	1.18
irs.gov	1.11
calculator.net	1.08
retirementplannersofamerica.com	1.0
nytimes.com	0.92
financialmentor.com	0.81
dol.gov	0.79

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NON-FINANCIAL INSTITUTION
• **FINANCIAL INSTITUTION**

Over 75%

of the top ranking Retirement sector sites are non-financial institutions

Given that the top 10 banks in the U.S. have an average market capitalization exceeding \$155 billion, it's surprising that these enterprises are not able to compete more effectively for these highly valuable keywords. To lose out on approximately 3.5 million site visitors annually for merely a subsection of keywords (and even more site visitors when extrapolating across the entire keyword landscape for investing for retirement) is a lost opportunity that these companies otherwise have the resources to achieve.

COMPARE TO PAID SEARCH COSTS

Understanding that many companies turn to paid search to compete in the search engines, let's examine what it would cost to try to compete for those 3.5 million lost site visitors. Assuming an average cost-per-click of \$10 to \$20, capturing this traffic through paid search would cost \$35.0 million to \$70.0 million annually.

And again, extrapolated across the larger keyword landscape, the cost would be higher. Clearly, it's beneficial to secure as many of these searches through organic search as possible. The cost-per-lead via organic search would be a fraction of that of paid search.

MARKET SHARE TRENDS

Over the past year, the AARP website increased its organic search market share related to investing for retirement from 4.89% to 6.25%. Forbes rocketed from 0.94% to 4.45%.

This shows that the potential is there for more traditional players, if they change their approach to content development for the online channel. It's not that the landscape is stagnant. It's simply that a smarter approach to content should be taken.

CONCLUSION

In the Retirement investing sector, many publishers, information sites, aggregators, government sites, and other non-bank/non-brokers are capturing the vast majority of the organic search market share.

Banks and investment brokerages occupy only one slot among the top 10 in organic search market share. Among the organizations

occupying the top 25 positions in market share, 84.0% are non-banks/non-brokers.

Financial firms offering investing for retirement need to consider the entire competitive landscape, and not only traditional offline competitors, when approaching organic search.

By better understanding the competitive landscape, traditional firms can compete against publishers and other non-traditional players more effectively and secure more site traffic, leads, and customers.



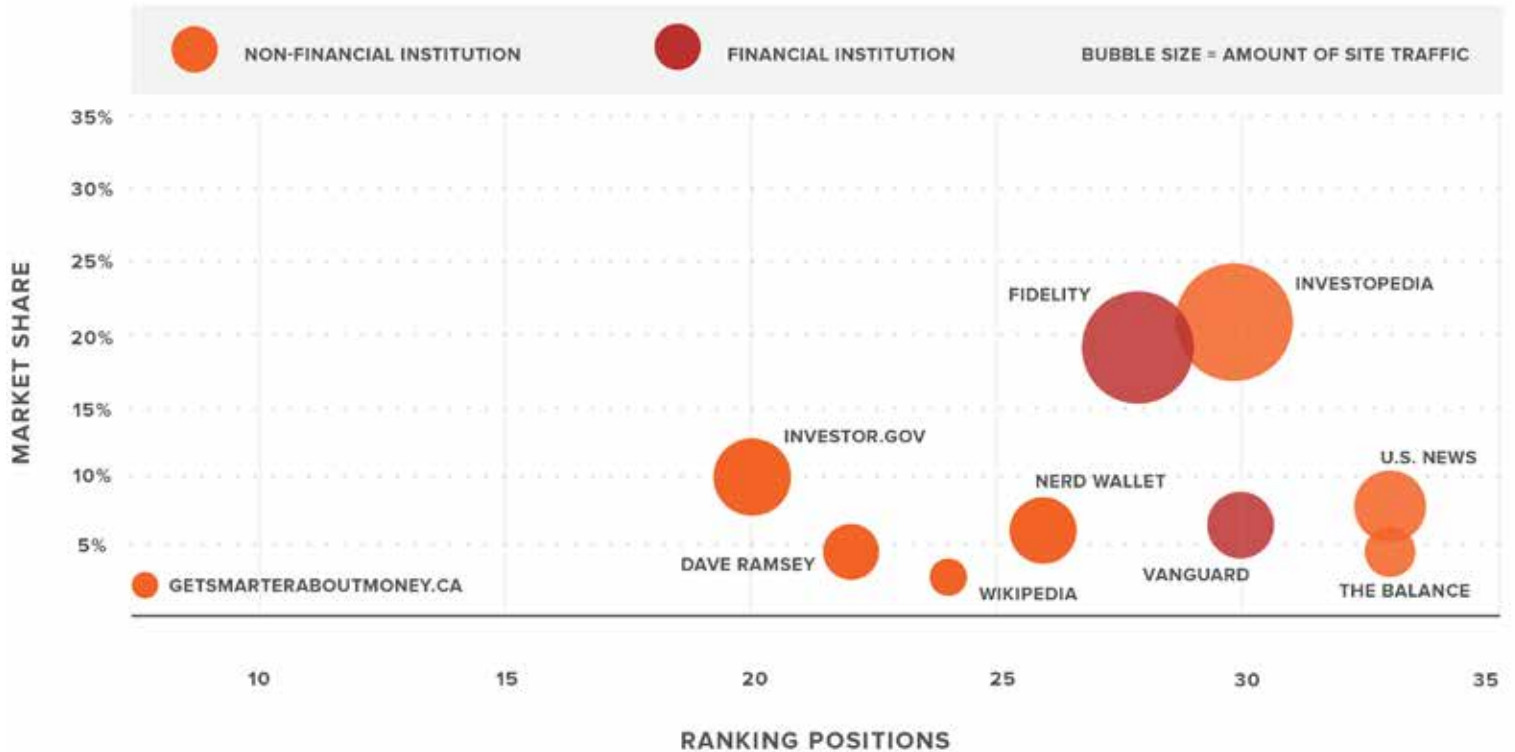
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Mutual Funds

FIGURE 11



Terakeet's analysis of the Mutual Funds sector involved 26 high-value keywords with a total monthly Google organic search volume of 193,000.

When looking at the Mutual Funds sector, we again see many non-banks and non-brokerage houses (publishers, information sites, government sites, etc.) capturing a significant percentage of market share. Eight of the top 10 websites in terms of organic search market share all fall into this category.

Among the organizations occupying the top 18 positions in Google organic search market

share, 13 (72.2%) are non-banks/non-brokerages. Together, they represent 77,381 in monthly website traffic, largely shutting out traditional financial services institutions from Google page one.

That's more than 928,000 website visits that banks and brokers are not seeing every year for Mutual Funds-related queries.

Keep in mind that this is a fraction of the entire market of terms being searched related to Mutual Funds. When factoring in hundreds of additional related keywords, the organic traffic being lost annually is much higher.

ORGANIC SEARCH MARKET SHARE

The organic market share for the Mutual Funds investing sector for the 26 high-value keywords examined breaks down as follows:

COMPANY	MARKET SHARE
investopedia.com	20.82
• fidelity.com	19.07
investor.gov	9.37
usnews.com	7.34
• vanguard.com	6.55
nerdwallet.com	6.22
daveramsey.com	4.5
thebalance.com	3.81
wikipedia.com	2.13
getsmarteraboutmoney.ca	1.28
• franklintempleton.com	1.26
howstuffworks.com	1.07
• schwab.com	1.04
forbes.com	0.97
yahoo.com	0.91
morningstar.com	0.88
• tiaa.org	0.8
marketwatch.com	0.78

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NON-FINANCIAL INSTITUTION
• **FINANCIAL INSTITUTION**

Over 75%

of the top ranking
Mutual Funds
sector sites are **non-financial** institutions

Given that the top 10 banks in the U.S. have an average market capitalization exceeding \$155 billion, it's surprising that these enterprises are not able to compete more effectively for these highly valuable keywords. To lose out on approximately 928,000 site visitors annually for merely a subsection of keywords (and even more site visitors when extrapolating across the entire keyword landscape for Mutual Funds) is a lost opportunity that these companies otherwise have the resources to achieve.

COMPARE TO PAID SEARCH COSTS

Understanding that many companies turn to paid search to compete in the search engines, let's examine what it would cost to try to compete for those 928,000 lost site visitors. Assuming an average cost-per-click of \$10 to \$20, capturing this traffic through paid search would cost \$9.3 million to \$18.6 million annually.

And again, extrapolated across the larger keyword landscape, the cost would be higher. Clearly, it's beneficial to secure as many of these searches through organic search as possible. The cost-per-lead via organic search would be a fraction of that of paid search.

MARKET SHARE TRENDS

Over the past 12 months, Investopedia increased its organic search market share related to investing for retirement from 16.97% to 20.82%. Fidelity also increased, from 8.24% to 19.07%. This shows that the potential is there for more traditional players if they change their approach to content development for the online channel. It's not that the landscape is stagnant. It's simply that a smarter approach to content should be taken.

CONCLUSION

In the Mutual Funds investment sector, many publishers, information sites, aggregators, government sites, and other non-bank/non-brokers are capturing the vast majority of the organic search market share.

Banks and investment brokerages occupy only two spots among the top 10 in organic search market share. Among the organizations

occupying the top 18 positions in market share, 72.2% are non-banks/non-brokers.

Financial firms offering Mutual Funds need to consider the entire competitive landscape, and not only traditional offline competitors, when approaching organic search.

By better understanding the competitive landscape, traditional firms can compete against publishers and other non-traditional players more effectively and secure more site traffic, leads, and customers.



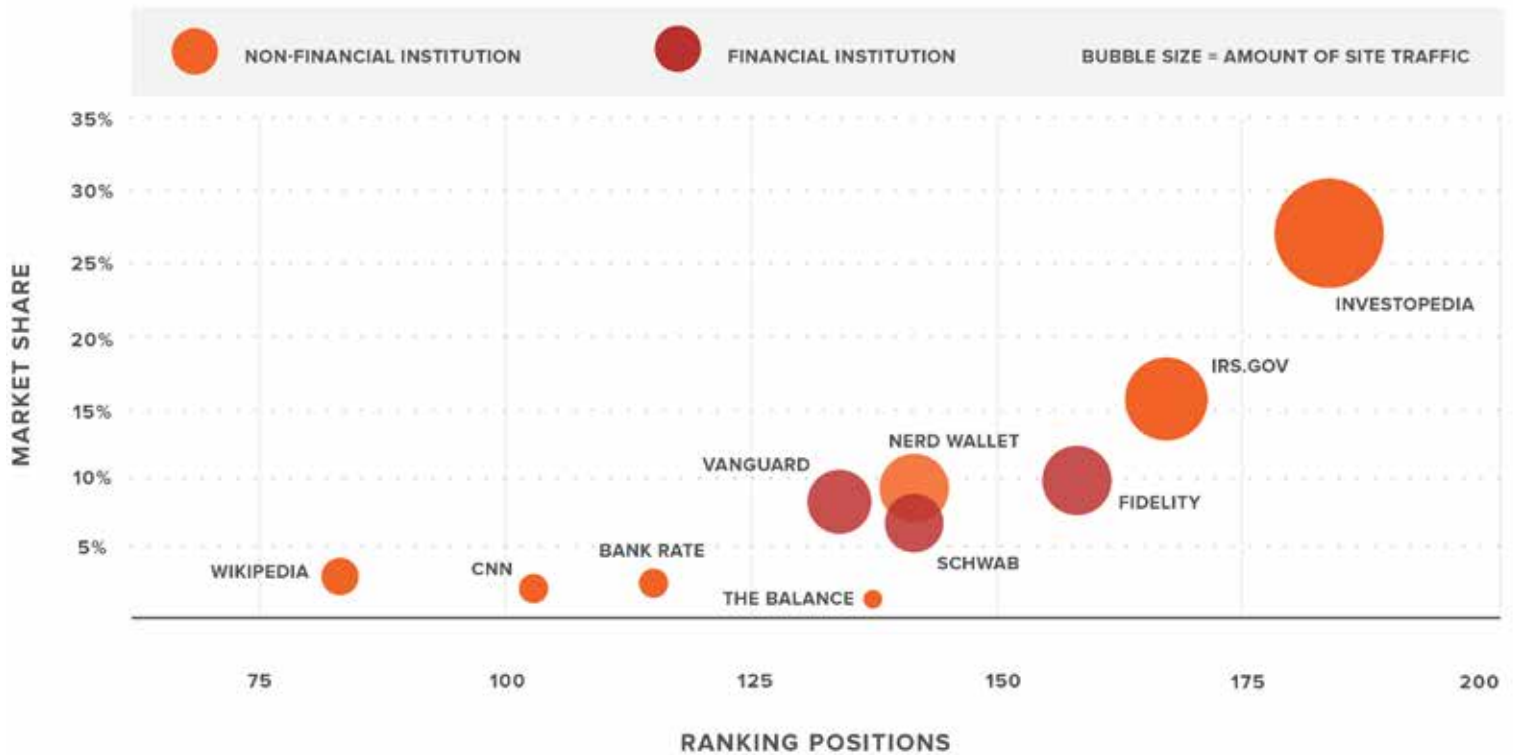
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IRA

FIGURE 12



Terakeet's analysis of the IRA sector involved 127 high-value keywords with a total monthly Google organic search volume of approximately 1,074,210.

When looking at IRA queries, we see many non-banks and non-brokerage houses (publishers, information sites, government sites, etc.) capturing a significant percentage of market share. Seven of the top 10 websites in terms of organic search market share all fall into this category.

Among the organizations occupying the top 17 positions in Google organic search market share,

11 (64.7%) are non-banks/non-brokerages. Together, they represent 427,298 in monthly website traffic, largely shutting out traditional financial services institutions from Google page one.

That's more than 5.12 million website visits that banks and brokers are not seeing every year for IRA-related queries.

Keep in mind that this is a fraction of the entire market of terms being searched related to Mutual Funds. **When factoring in hundreds of additional related keywords, the organic traffic being lost annually is much higher.**

ORGANIC SEARCH MARKET SHARE

The organic market share for the IRA investing sector for the 127 high-value keywords examined breaks down as follows:

COMPANY	MARKET SHARE
investopedia.com	26.21
irs.gov	13.96
nerdwallet.com	9.35
• fidelity.com	9.05
• vanguard.com	8.23
• schwab.com	6.54
wikipedia.com	2.52
bankrate.com	1.58
cnn.com	1.58
thebalance.com	0.97
• tiaa.org	0.96
forbes.com	0.92
• wellsfargo.com	0.91
usnews.com	0.87
daveramsey.com	0.85
• tdameritrade.com	0.82
kiplinger.com	0.78

↑

NON-FINANCIAL INSTITUTION
• **FINANCIAL INSTITUTION**

Over 50%

of the top ranking **IRA** sector sites are **non-financial** institutions

Given that the top 10 banks in the U.S. have an average market capitalization exceeding \$155 billion, it's surprising that these enterprises are not able to compete more effectively for these highly valuable keywords. To lose out on approximately 5.12 million site visitors annually for merely a subsection of keywords (and even more site visitors when extrapolating across the entire keyword landscape for IRA investing) is a lost opportunity that these companies otherwise have the resources to achieve.

COMPARE TO PAID SEARCH COSTS

Understanding that many companies turn to paid search to compete in the search engines, let's examine what it would cost to try to compete for those 5.12 million lost site visitors. Assuming an average cost-per-click of \$10 to \$20, capturing this traffic through paid search would cost \$51.3 million to \$102.6 million annually.

And again, extrapolated across the larger keyword landscape, the cost would be higher. Clearly, it's beneficial to secure as many of these searches through organic search as possible. The cost-per-lead via organic search would be a fraction of that of paid search.

MARKET SHARE TRENDS

Over the past 13 months, Investopedia increased its organic search market share related to investing for IRAs from 10.43% to 26.21%. On the broker side, Schwab increased its market share from 2.85% to 6.54%.

This shows that the potential is there for more traditional players if they change their approach to content development for the online channel. It's not that the landscape is stagnant. It's simply that a smarter approach to content should be taken.

CONCLUSION

In the IRA investment sector, many publishers, information sites, aggregators, government sites, and other non-bank/non-brokers are capturing the vast majority of the organic search market share.

Banks and investment brokerages occupy only three spots among the top 10 in organic

search market share. Among the organizations occupying the top 17 positions in market share, 64.7% are non-banks/non-brokers.

Financial firms offering IRAs need to consider the entire competitive landscape, and not only traditional offline competitors, when approaching organic search.

By better understanding the competitive landscape, traditional firms can compete against publishers and other non-traditional players more effectively and secure more site traffic, leads, and customers.



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ABOUT TERAKEET

Terakeet is the leading provider of technology-enabled services that Fortune 500 companies rely on to grow their business and manage their brands using organic search.

At Terakeet, we take a unique approach to utilizing Google search to engage organic audiences—one that successfully bridges the gap between search engines and people (audiences). Our holistic approach to Enterprise SEO is what has made us successful in delivering sustainable value for our clients.

We derive insights from search engines, the best source of real-time consumer behavior data, to enable enterprise brands to engage organic audiences, dominate markets, and increase brand value. Our solutions and technology bridge the gap between search intent and customer experience (CX), helping brands to better understand their customers' needs and delight them throughout the digital journey.

OUR CARINA TECHNOLOGY

Carina is Terakeet's proprietary search engine market share analysis tool. It highlights your brand among your market's top performers and rising challengers to enable your brand to drive strategy, capture market share, and increase revenue. We help you gain access to a comprehensive look at your past, present, and projected Google organic market presence so that you can seize new opportunities and stay steps ahead of your competitors.

RESEARCH METHODOLOGY

The data in Terakeet's Google Market Share Report for Personal Finance was captured via **Carina** (see above for more details).

Our team of SEO experts researched the primary keywords in the Consumer Banking, Credit

Cards, and Personal Investing markets and more narrowly defined sectors within those markets.

Based on those keywords, Carina gathered the data related to monthly Google organic search engine rankings for those keywords, identifying the websites with the highest market share for the given month, as well as historical performance related to those keywords.

Market share is determined by a combination of Google organic rankings, monthly search volume per keyword, the expected click-through rate per search engine position, and estimated monthly traffic.

Contact Terakeet

Contact us to request a custom market share analysis for your brand. Uncover how you compare to your competitors in organic search performance, how much organic traffic you may be forfeiting to the competition, and the lost opportunity cost for your business.

1.800.655.2724

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Speak to someone on our Sales team:

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