

HOW DO PEOPLE SEARCH FOR ISA & PENSION PRODUCTS ON SEARCH ENGINES?

How people search

What people search

When people search

Behaviour insights

Methodology: Google Keyword Planner export UK. Keywords tagged by journey stage (Awareness, Consideration, Intent), Product (Pension, ISA) and query type (question, guidance, performance, etc).

HOW PEOPLE SEARCH ISA

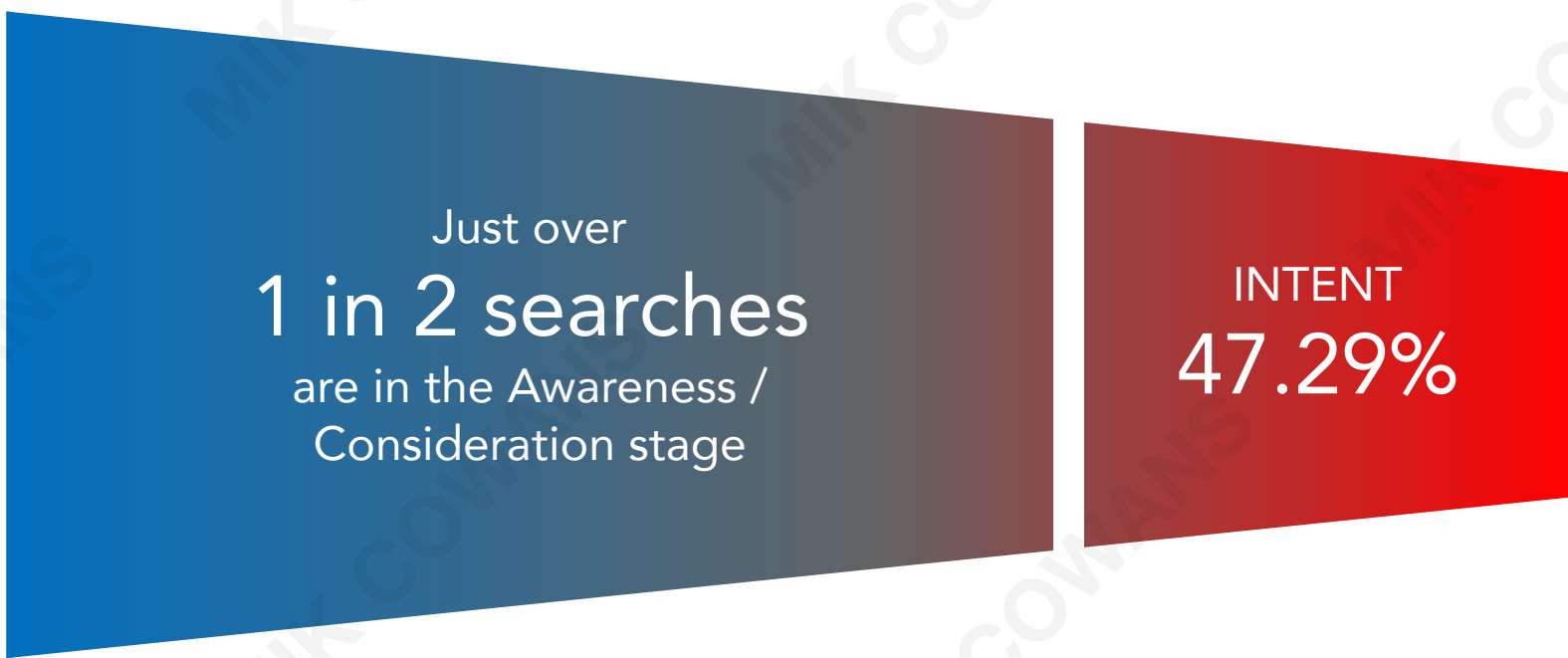
Searcher journey

AWARENESS
29.04%
Search volume

CONSIDERATION
23.67%
Search volume

INTENT
47.29%
Search volume

Searcher journey



Just over
1 in 2 searches
are in the Awareness /
Consideration stage

INTENT
47.29%

This behaviour suggest that users search as much about information as they do products. Those searching may know, or have experience with products and know what they want, comparing multiple options come intent to buy.

Searcher intent



ANNUAL

34.01%

Users looking most for annual product updates

Keyword type
ALLOWANCE
LIMITS
RATES



GUIDANCE

9.47%

Users generally confident with product, but using tools

Keyword type
QUESTIONS / HELP
CALCULATOR
RULES
TAX
TRANSFER



MONEY

20.60%

Users assessing account options and savings providers

Keyword type
ACCOUNT
SAVINGS
STOCKS
INVESTMENTS
JUNIOR
TRACKER



PERFORMANCE

6.61%

Users comparing, but also looking for best performing

Keyword type
COMPARE
TOP



OTHER

29.22%

Users aware of product, but looking for extended options

Keyword type
OTHER

What the searcher wants

85.96%
AWARENESS
searches are
about
-ANNUAL
-GUIDANCE

ANNUAL product updates
searched for more than
GUIDANCE suggest that users
are generally well informed on
product and looking for an
expert voice

98%
searches are for 4/5
topics

Average decline of -33% for ANNUAL,
GUIDANCE & OTHER

211% growth in MONEY and
PERFORMANCE

This behaviour suggest that users
are satisfied with information and
want to know best products

MONEY grows
170%

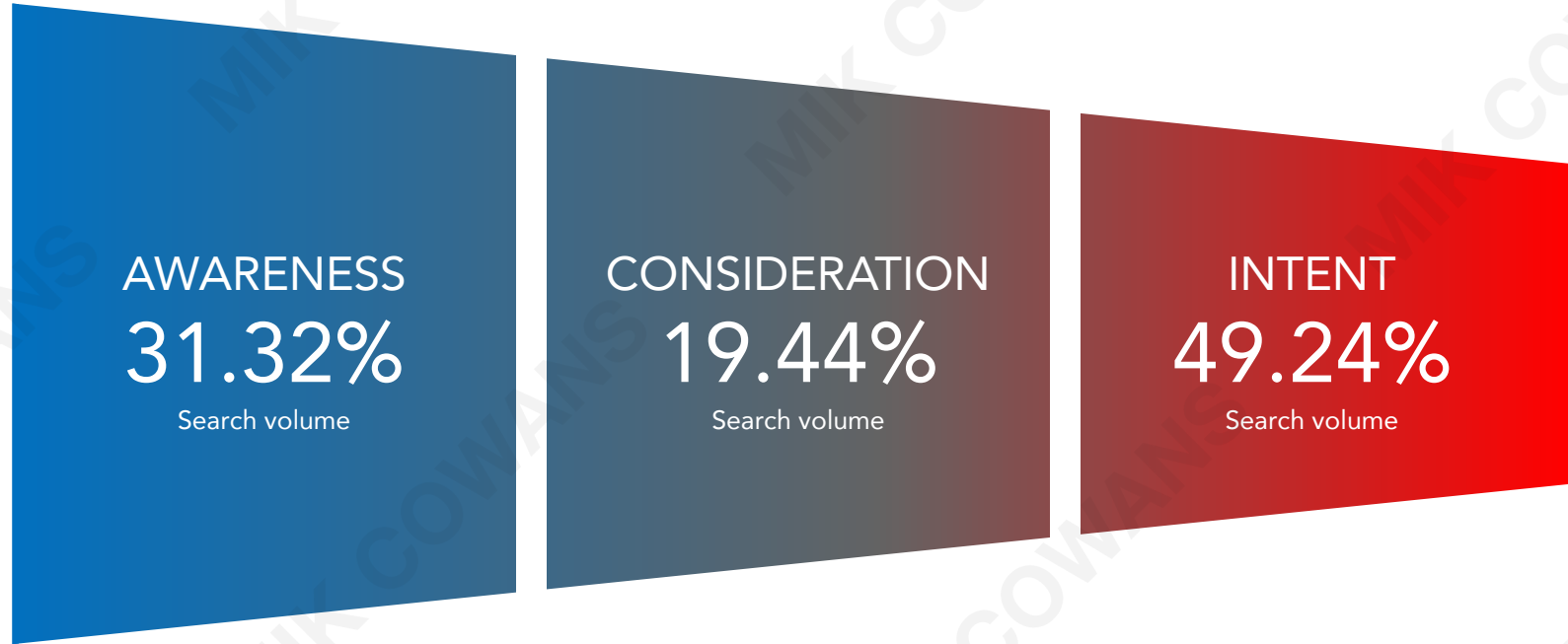
OTHER keywords make up 3/5

PERFORMANCE drops to zero

This behaviour suggest confident
users who want to buy

HOW PEOPLE SEARCH ISA

Searcher journey



Searches again split almost equal between AWARENESS/ CONSIDERATION, and INTENT. More searches in AWARENESS than investment options and a higher percent INTENT shows users compare less.

Searcher intent



ANNUAL
5.11%

Small number of user
influenced by autumn
updates

Keyword type
ANNUAL



GUIDANCE
27.16%

Users find retirement
options confusing,
searching for answers
and advice

Keyword type
ADVICE
QUESTION
TOOLS
TRANSFER



MONEY
33.11%

Users searching for their
retirement product
options

Keyword type
AVC
SIPP
SCHEME
WORKPLACE
PLANNING/PLANS
PRODUCTS
FLEXIBLE
OPEN



PERFORMANCE
3.35%

Users compare to a lesser
degree, but want to know
the tax implications and
benefits

Keyword type
COMPARE
TAX



OTHER
31.11%

Users aware of, or have
product and looking for
additional options

Keyword type
OTHER

What the searcher wants

52%
of pension
AWARENESS
searches are
QUESTIONS

This behaviour suggest a less financially confident user that finds retirement options confusing.

309%
increase in
PERFORMANCE

Whilst GUIDANCE declines by -36% in consideration, it remains 9% higher than every other search type combined

This behaviour suggest users are comparing options but remain unsure

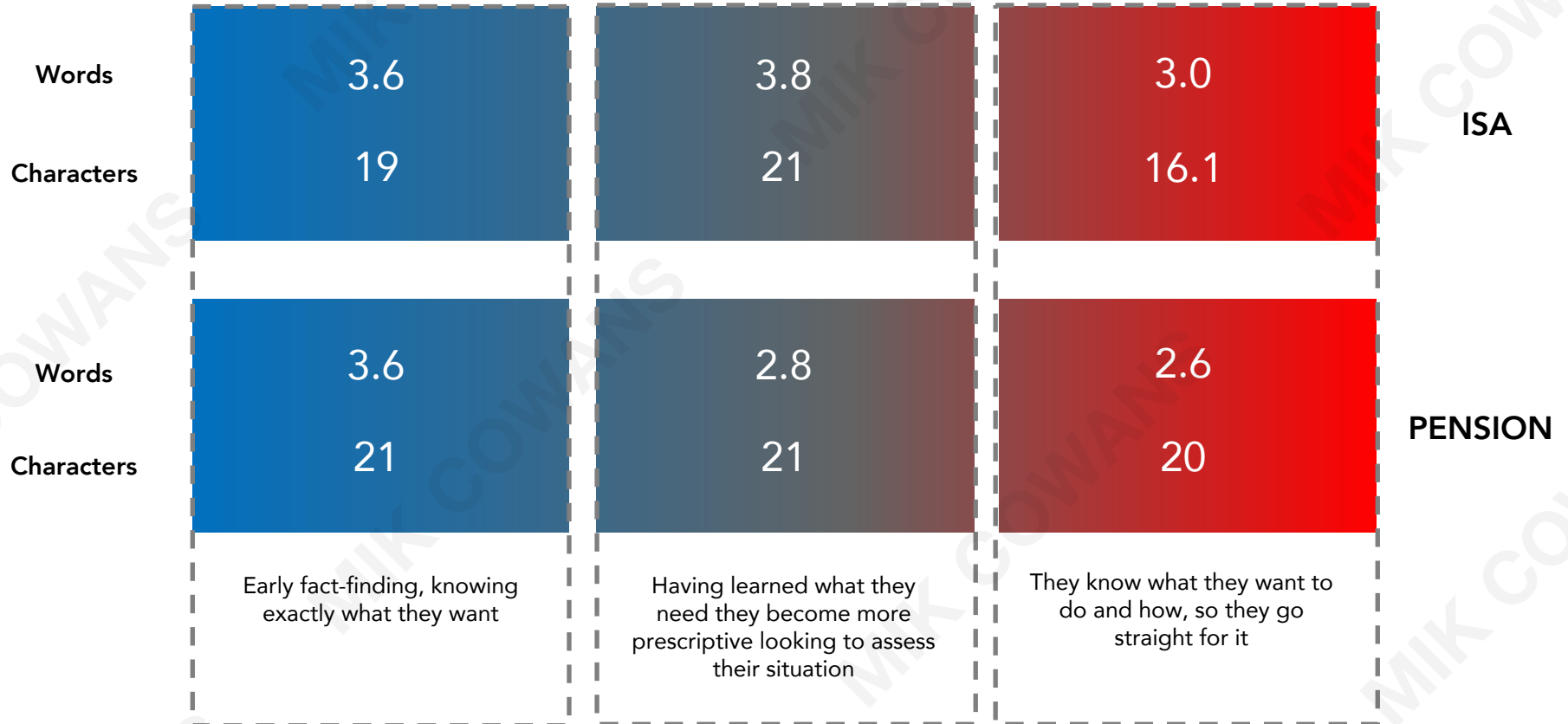
MONEY
&
PERFORMANCE
50/50

GUIDANCE & PERFORMANCE
drop to zero

This behaviour suggests users ready to select product after longer incubation period, now searching for what's right for them and what it means to their future

WHAT PEOPLE SEARCH

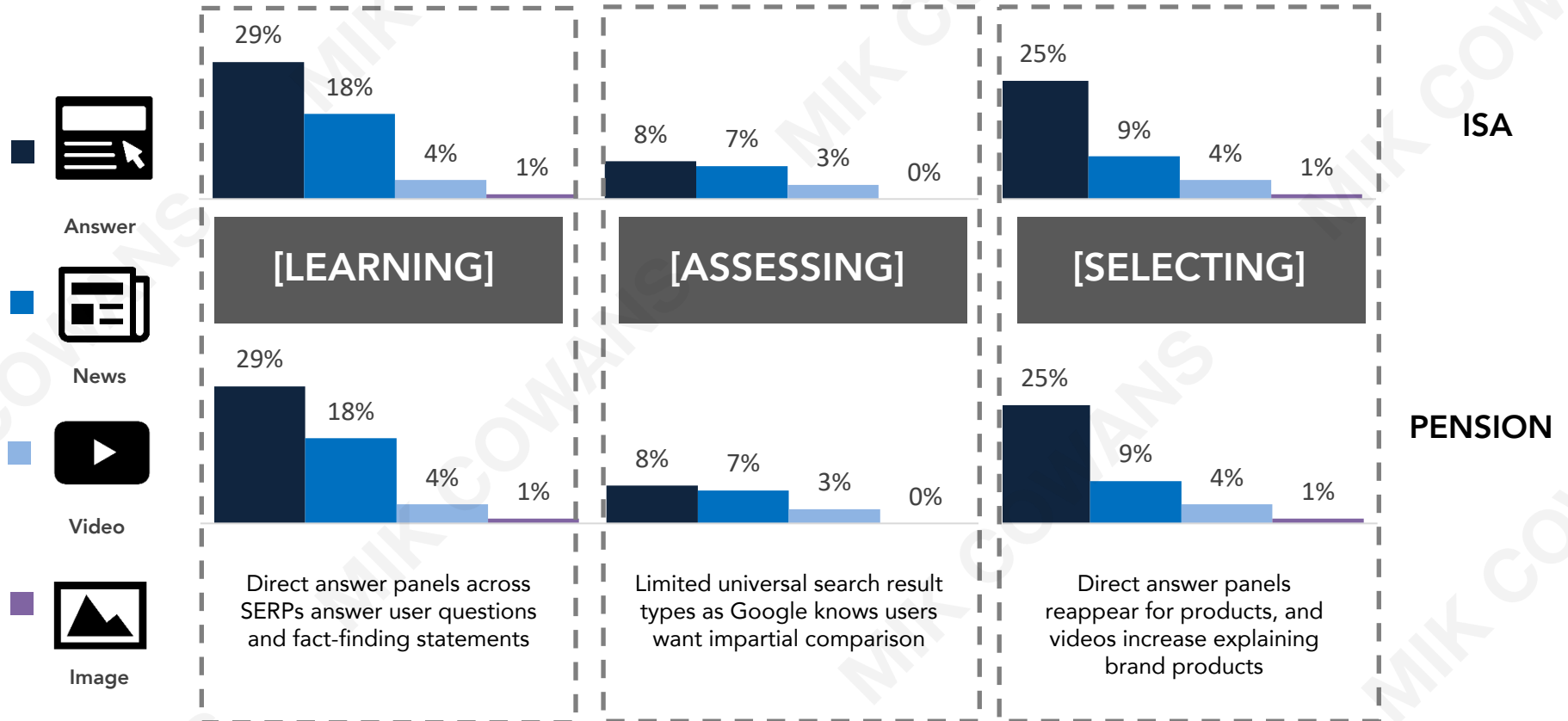
Searcher query refinement



Searcher query refinement

		ISA		
Words	3.6	3.8	3.0	
Characters	19	21	16.1	
		PENSION		
Words	3.6	2.8	2.6	
Characters	21	21	20	
		[LEARNING]	[ASSESSING]	[SELECTING]

Search query results



Content needs: learning

ISA

ANNUAL

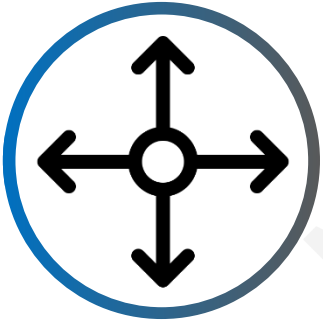


7 in 10
are for the
ANNUAL
changes

People care most
about: Allowance
Limit
Rates

They want to
know the annual
updates and the
changes to
product with a
mind to open or
add

GUIDANCE



4 in 5
are QUESTIONS

How much...
How do...
What is...
What are...

Content needs: assessing

ISA

ANNUAL still plays a role, but...

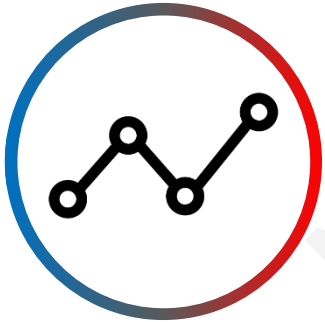
MONEY



People start to
look for accounts

Account
Investments
Savings
Stocks

PERFORMANCE



People then
comparing and
searching for
providers

Equal split
Compare – 47%
Top – 53%

They want to
know their
product options
and which are
the best
performing
across the
market

Content needs: selecting

ISA

MONEY



1 in 3

are for the type
of product they
want to buy

77% are for either
JUNIOR or STOCKS
and SHARES ISA

STOCKS & SHARES
searched for 19% more
than Junior
(42 vs. 35%)

OTHER



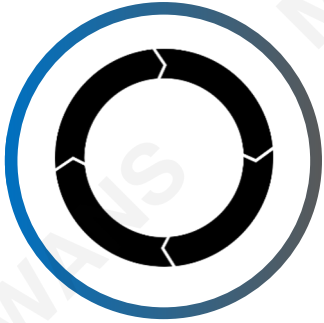
They want the
product

They now know the type:
Fixed
Self Select
Fixed Term
Ethical

Content needs: learning

Pension

ANNUAL



4 in 10

are for the
ANNUAL
changes

People care most
about: Rules

News

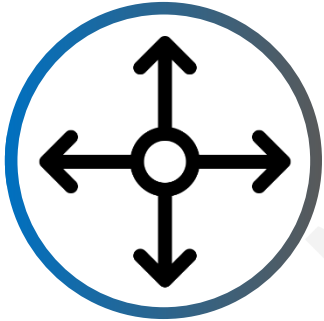
Limits

Benefits

Nature of the
product means
annual updates
are less

important, but
keeping abreast
of news is. More
security and
context required
with advice.

GUIDANCE



3 in 5

are QUESTIONS

How do...

How much...

How to...

What is...

30%

Are for TOOLS

Content needs: assessing

Pension

GUIDANCE still plays a role, but...

MONEY

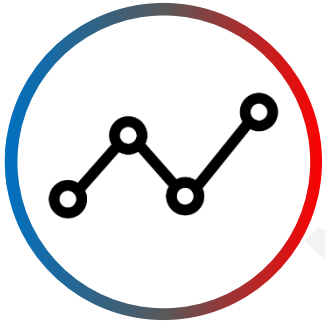


People start to
PLAN & look for
SCHEMES

Scheme
Contributions
Products
Planning
Plans

Less inclined to
look for best
performing, but
still need to find
the best product
that works for
and fits in with
their retirement
planning

PERFORMANCE



80%

Are for unbiased
product
comparison

Content needs: selecting

Pension

MONEY



1 in 2

are about the
type of product
the want

Of those 7 in 10 are
either for personal or
private plans

SIPP searched for 122%
more than AVC

OTHER

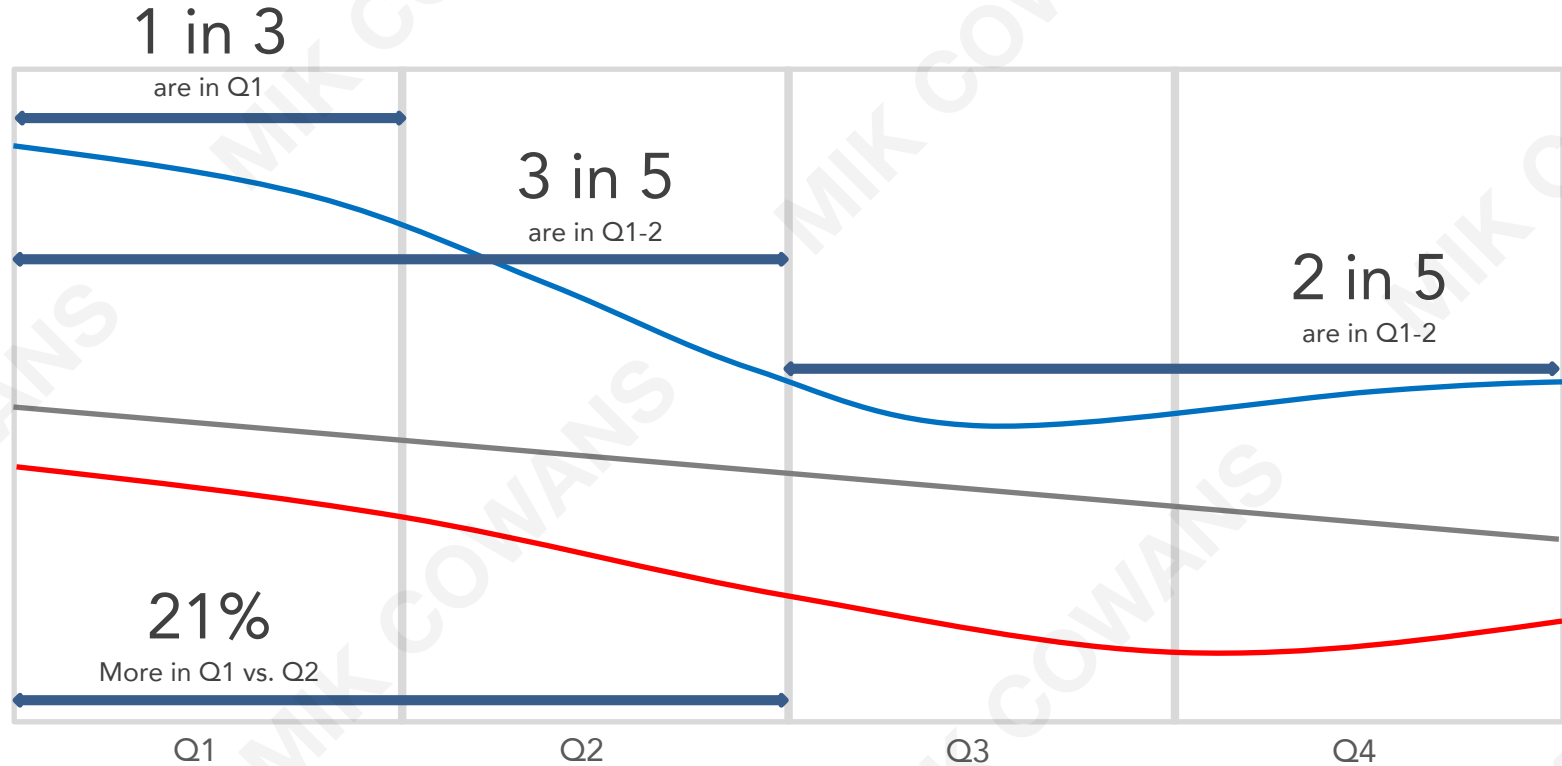


They're
exploring
product
additions

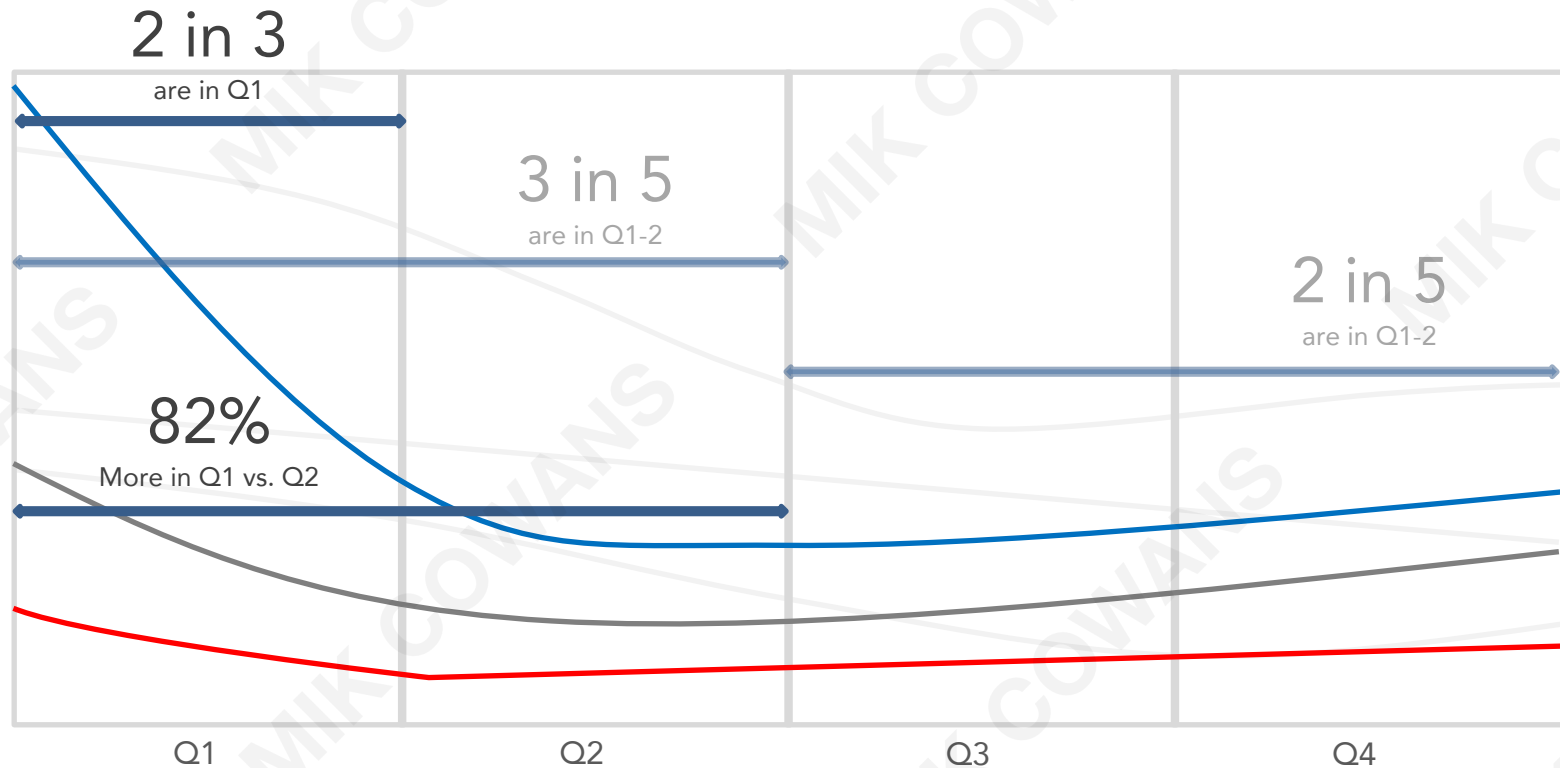
Multiple
Bonds
Credit

WHEN PEOPLE SEARCH

ISA quarterly search volume



Pension quarterly search volume



BEHAVIOUR INSIGHTS

EXISTING

Investor

Has **product** so
checks yearly
allowance

Come TYE **compares**
product with the
market looking for the
best/top option –
potentially to **switch**

Therefore want to
transfer

NEW

Investor

Has heard of product
but wants to **understand**
how it will benefit them

Will use **tools**, check
allowance and
compare investment
types

Wants to **buy product**

ISA

EXISTING

Investor

ALLOWANCE
RATES

COMPARES
BEST/TOP

BUYS PRODUCT
TRANSFERS

NEW

Investor

QUESTIONS/HELP
CALCULATOR

RATES
ALLOWANCE

TYPES
BUYS PRODUCT

Pension

EXISTING Pension

Has **product** but
wants to know if it's
best for them

Prompted by **updates** will
asses their **contributions**
and compare products –
potentially to combine,
transfer or add

Therefore want to
transfer

NEW Pension

Knows they need a
product but has many
questions

Will use **planning**
tools, and assess
scheme, plan and
product options

Wants to **open a**
product

Pension

EXISTING

Pension

ALLOWANCE
RATES

COMPARES
CONTRIBUTIONS

ADDITIONAL
TRANSFERS

NEW

Pension

QUESTIONS/ADVICE
PLANNING

RULES
ALLOWANCE

PLANS
OPEN