

Fintech Study 2018

by SEMrush



Table of contents



Introduction

Methodology

Traffic sources breakdown

Traffic Sources

Traffic by Countries

Desktop vs Mobile

Organic Searches

Branded vs Non-branded Keywords

Most Frequent Words in Organic Search

Search Volume by Burpose of Credit

Search Volume by Duration of Credit

Advertising Trends

Spent on Paid Advertising

Types of Display Ads

Display Ads by Devices

Trigger Words Used in Search Ads

Social Media

SERP Features

User Behavior

Bounce Rate

Pages

Time on Site

Site Audit

Mobile Friendliness

Top Technical Fintech Industry Website Issues

Introduction

Financial technology, widely known as “fintech,” has experienced exponential growth since the first ATM opened in 1967. More than 50 years later, fintech has come of age with corresponding advances in technology: cloud technology, numerous mobile payment technologies, as well as the blockchain technologies of cryptocurrencies and digital currencies that are now experiencing a boom in their adoption.

In short, fintech has revolutionized the way people from all corners of the world conduct business, make transactions, and manage their money.

Because of its large and expanding role in the financial world, we gathered and analyzed data for the global and domestic

digital ecosystems of fintech, focusing on seven countries: United Kingdom, United States, Italy, Spain, France, Germany, and Brazil.

Specifically, we used our suite of analytic tools to cull the fintech website data for each country to show a number of metrics from the sources and relative significance of site traffic to the top technical issues we discovered.

Whether a fintech specialist, digital marketer or financial organization, we hope you’ll find the insights gleaned from our research helpful in formulating a smart web presence and competitive digital marketing strategy in this rapidly evolving digital space.

Methodology

We began our study with a large data set of more than 500 of the top fintech websites from seven countries: United Kingdom, United States, Italy, Spain, France, Germany, and Brazil.

We then applied our suite of tools to analyze key fintech website metrics:

- **The sources of website traffic**
- **Organic traffic**
- **Social media traffic**
- **Mobile Friendliness**
- **User behavior**
- **Advertising trends**
- **SERP features**
- **Top technical issues**

We distilled our findings to show the relative significance of site traffic from direct, organic search, social network and paid search channels to the top fintech sites, and the geographical distribution of countries from which their traffic originated (in addition to their own).

For organic search, we further crunched the data to reveal the use of branded versus non-branded keywords by fintech sites. We also determined the relative shares of site traffic from mobile devices versus desktop, and the respective fintech site search volumes based on the purpose and duration of loans.

For social media sources, we refined the data to show the main domestic and international sources of fintech site traffic from the leading social networks.

For paid traffic, we looked at the type of ads by the targeted device and by the format (html vs. media), industry spend, and

the most widely used words to trigger viewer response.

For paid traffic, we looked at the type of ads leveraged by the industry according to the device targeted and the format (html vs. media) used. We further refined the data to show the paid search spend for each country's fintech sites.

Please note that some areas of our study only covered fintech sites from the United Kingdom and the United States. For your reference, they are: the words most frequently queried by search users, search volumes by the purpose of the credit, the words leveraged by fintech sites in paid ads to trigger viewer response, and the leading features of the top 20 fintech sites visible on the search engine results pages (SERPs).

And with that, let's take a look at what we found.

Traffic sources breakdown

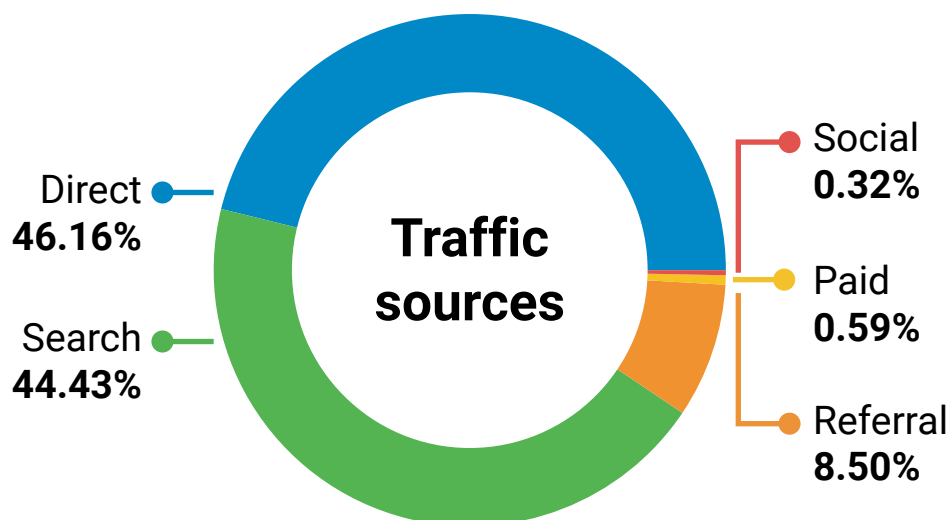


Traffic sources breakdown

For all seven countries included in our study, direct traffic led as the primary source of both global and domestic traffic to fintech websites, followed by organic search, then referral traffic. Paid search was the fourth most significant source of total site traffic, and social media the least of the five channels.

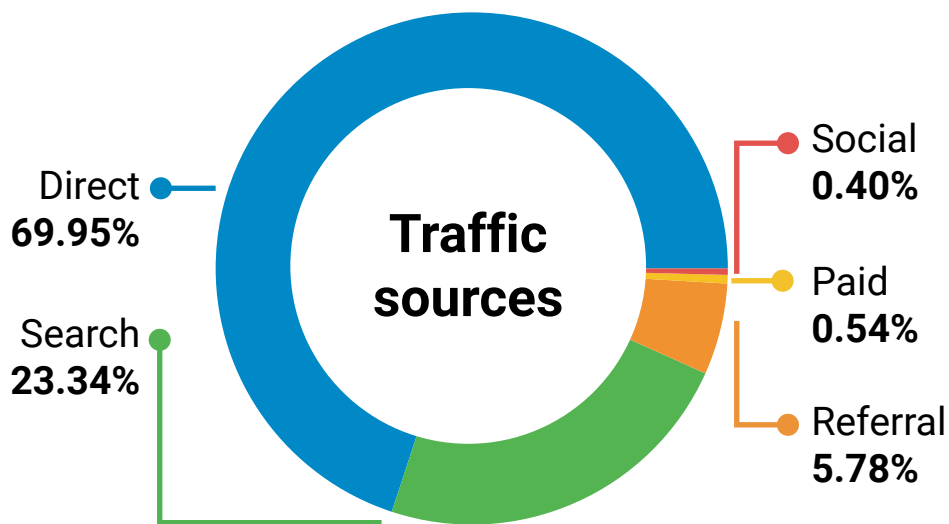
United Kingdom

For U.K. fintech sites, the relative shares of direct and search traffic were nearly equal, with approximately 46% driven from direct and slightly over 44% from search. Traffic from referring websites accounted for 8.5%, while 0.59% originated from paid ads and 0.32% from social media.



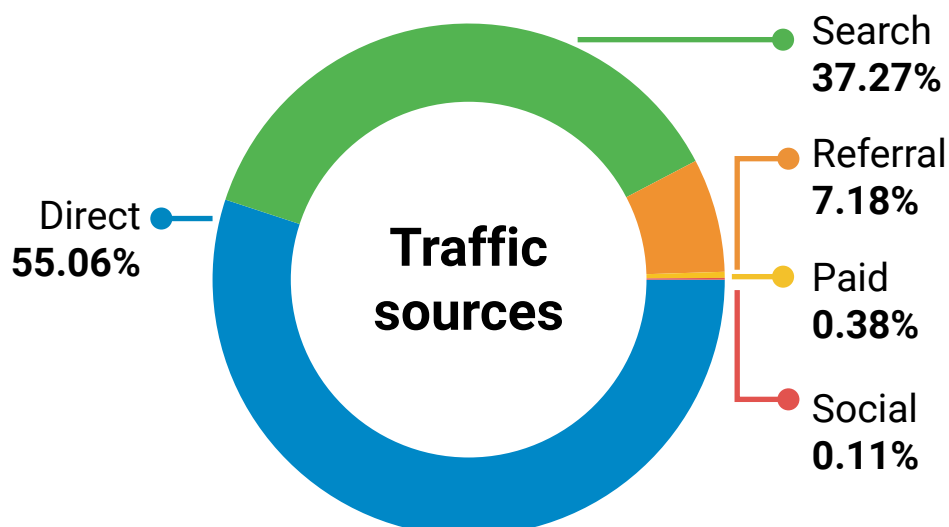
United States

For U.S. fintech sites, approximately 70% of traffic was direct and 23% originated from search. Referral traffic from other websites accounted for 5.78% of the total, while paid ads drove 0.54% and social media 0.40 percent.



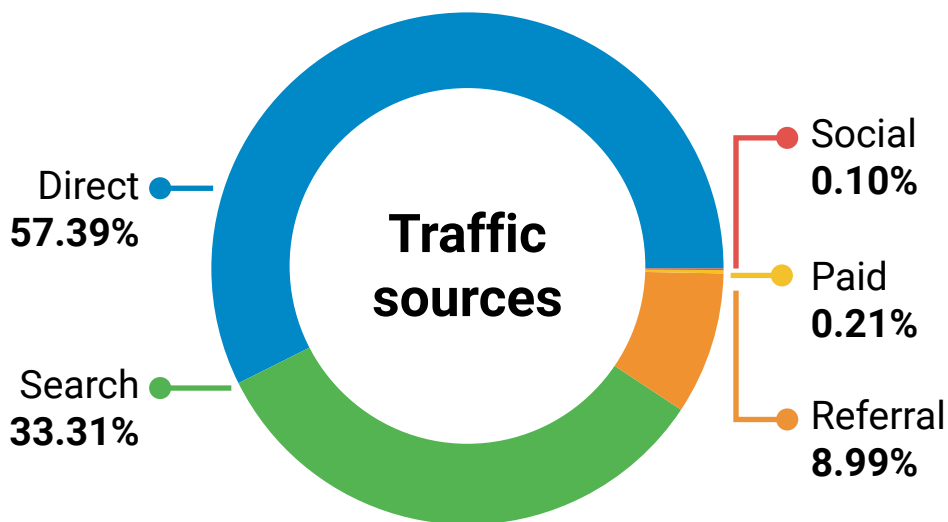
Italy

Slightly over 55% of Italy's fintech site traffic was direct. Search drove 37.27% of traffic, and referral 7.18 percent. Paid ads accounted for 0.38% and social media for 0.11% of total site traffic.



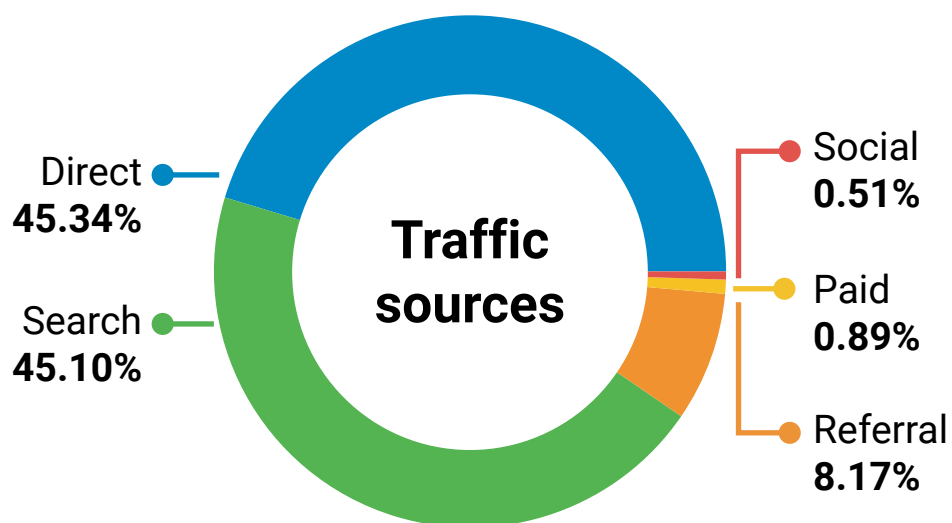
Spain

Just over 57% of Spain’s fintech site traffic was direct, while a third (33.31%) originated from search. Referral traffic accounted for nearly 9%, paid ads for 0.21%, and social media for 0.1% of total site traffic.



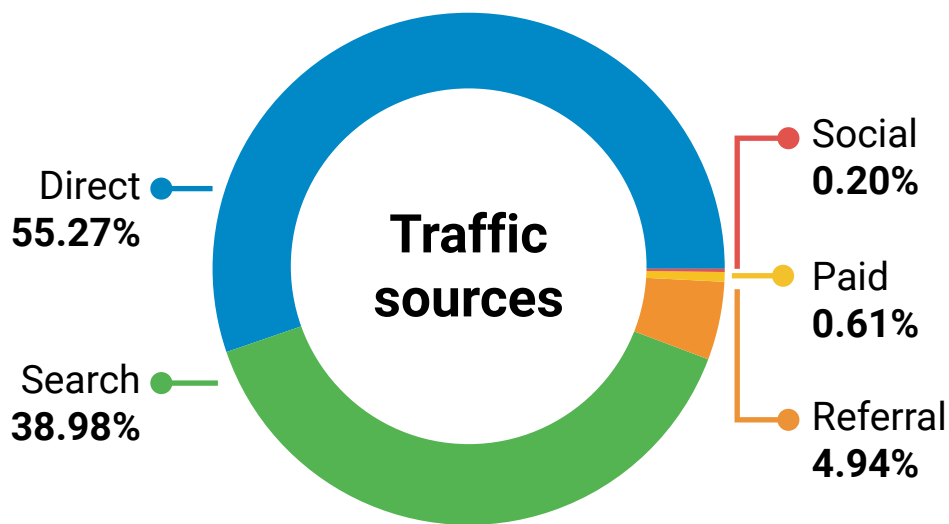
France

France’s fintech website traffic was nearly split between direct (45.34%) and search (45.10%). Referral traffic drove 8.17%, paid ads 0.89%, and social media 0.51% of total site traffic.



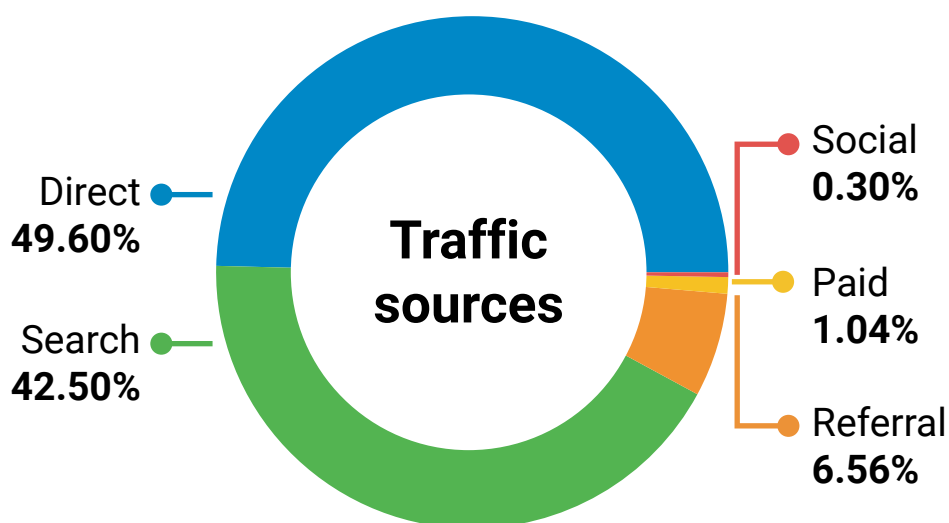
Germany

Slightly over 55% of Germany’s fintech site traffic was direct, and nearly 39% originated from search. Referral traffic accounted for 4.94%, paid ads 0.61%, and social media 0.2% of total site traffic.



Brazil

Direct traffic accounted for approximately half (49.6%) of Brazil’s fintech site traffic, and search 42.5 percent. Referral traffic drove 6.56%, social media 1.04%, and paid ads 0.3% of total site traffic.



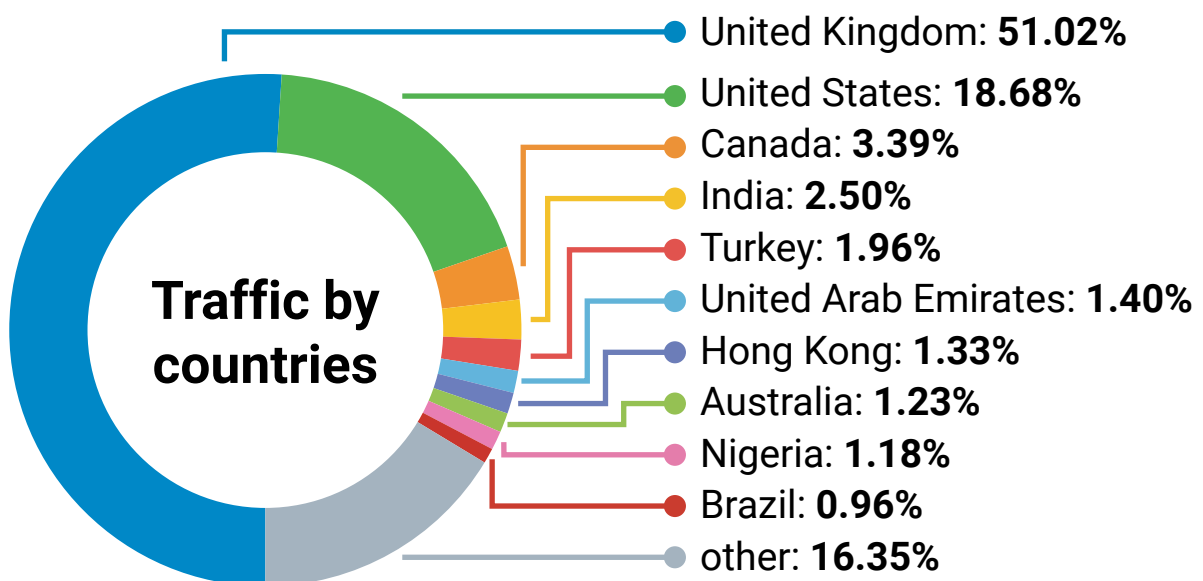
Geographic Distribution of Fintech Traffic

As well as its own, the U.S. led as the country of origin for organic search traffic to fintech sites in all of the countries included in the study.

Other countries combined, outside of the individual countries listed, accounted for international traffic of varying levels of significance.

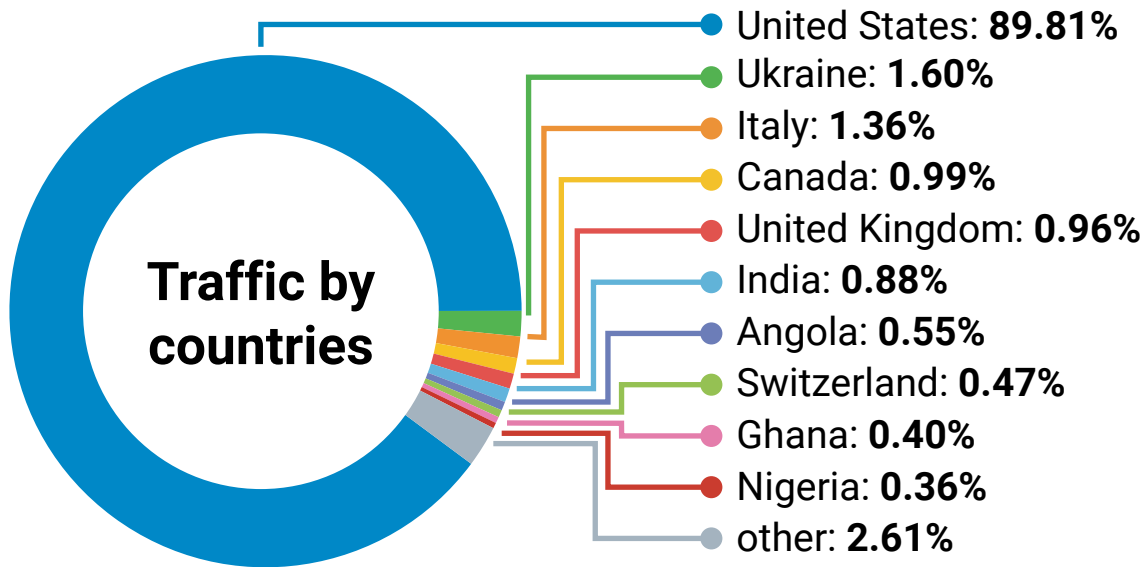
United Kingdom

Slightly over half (51.02%) of the U.K.'s fintech site traffic was domestic. Of the total global traffic, the United States accounted for the most (18.68%), followed by Canada (3.39%) and India (2.50%). Other countries combined drove 16.35% of international traffic to U.K. sites.



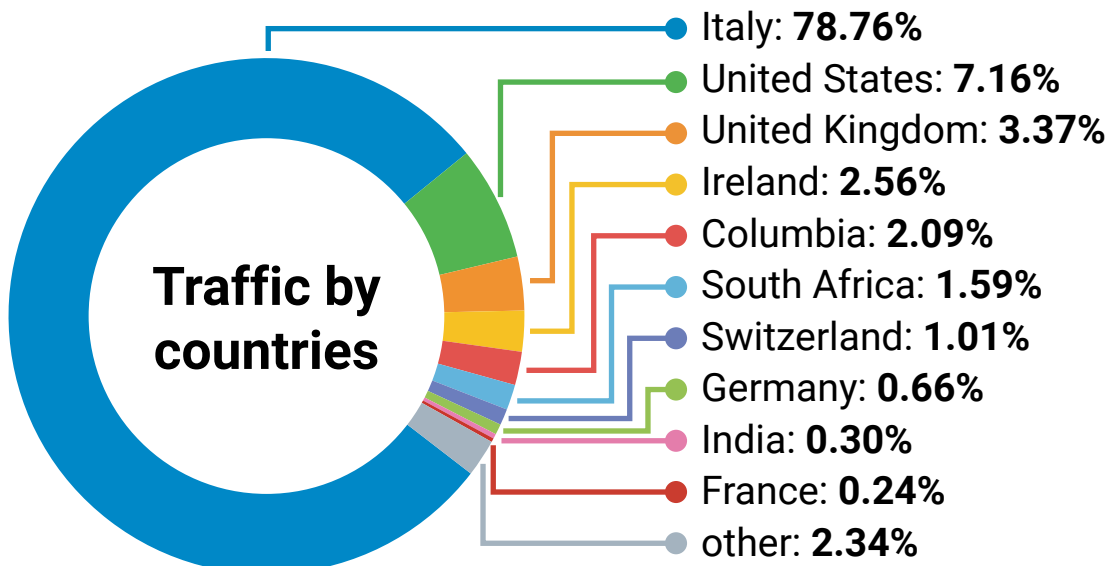
United States

Nearly 90% (89.81%) of U.S. fintech site traffic was domestic. Ukraine drove the most global traffic (1.6%), followed by Italy (1.36%) and Canada (0.99%). Other countries combined accounted for 2.61% of international traffic to U.S. sites.



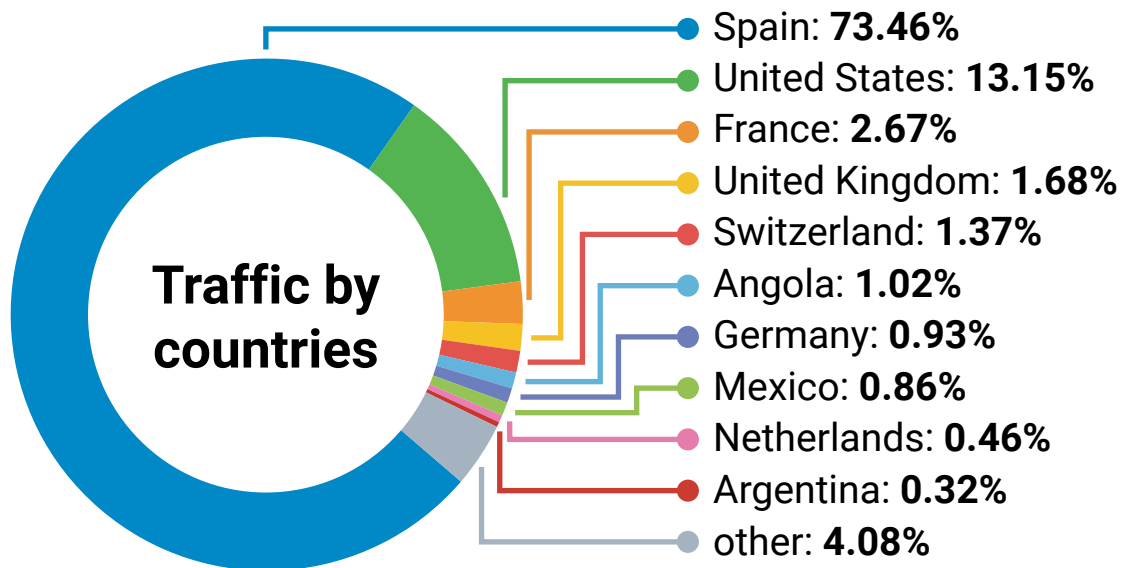
Italy

Approximately 79% (78.67%) of traffic to Italy's fintech sites was domestic. The U.S. accounted for the most international traffic (7.16%), followed by the U.K. (3.37%) and Ireland (2.56%). Other countries combined accounted for 2.34% of global traffic to Italy's sites.



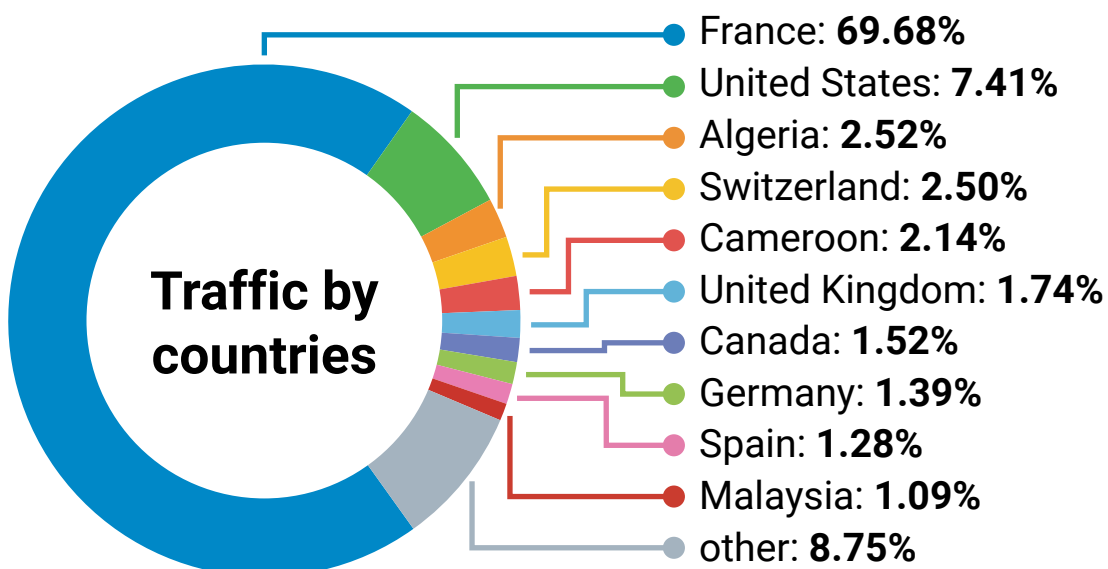
Spain

Roughly 74% (73.46%) of traffic to Spain’s fintech sites was domestic. The U.S. accounted for 13.15% of global traffic to Spain’s sites, followed by France (2.67%) and the U.K. (1.68%). Other countries combined accounted for 4.08% of traffic to Spain’s sites.



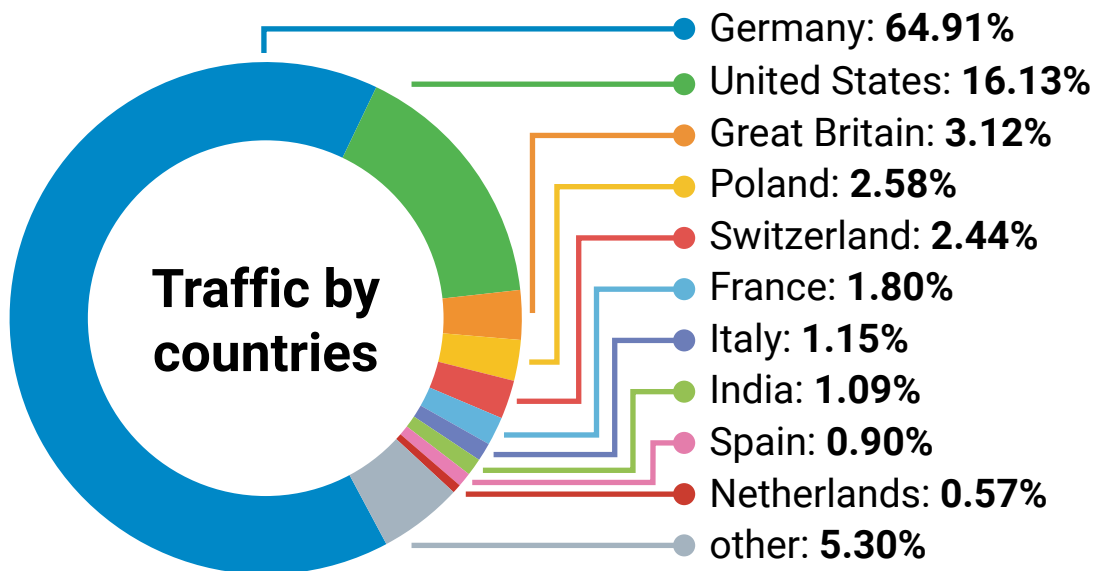
France

Nearly 70% (69.68%) of France’s fintech site traffic was domestic. The U.S. accounted for 7.41% of international traffic and China for 2.5 percent. Other countries combined accounted for 8.75% of global traffic to France’s sites.



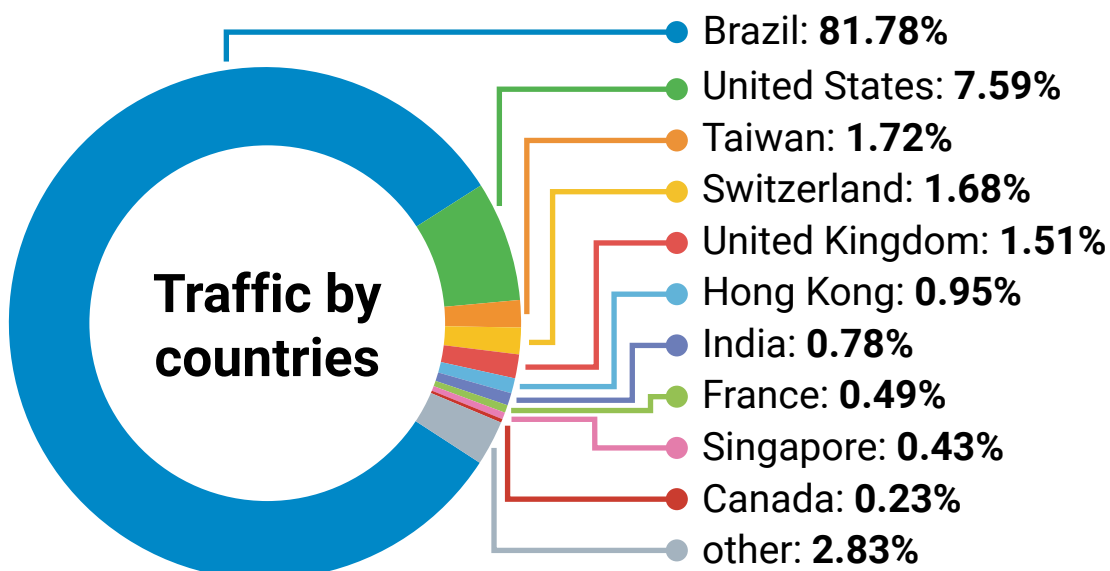
Germany

Approximately 65% (64.91%) of Germany’s fintech site traffic was domestic. The U.S. accounted for 16.13% of global site traffic, followed by the U.K. (3.12%) and Poland (2.58%). Other countries combined accounted for 5.3% of international traffic to Germany’s sites.



Brazil

Roughly 82% (81.78%) of Brazil’s fintech site traffic was domestic. The U.S. accounted for 7.59% of global site traffic, followed by Taiwan (1.72%) and China (1.68%). Other countries combined accounted for 2.83% of Brazil’s international traffic.



Desktop Versus Mobile Search Traffic

Our analysis of the volume of organic search traffic driven from mobile devices as compared to desktop yielded some interesting findings. Of the seven countries, only the U.K., U.S. and Spain drove more searches from mobile devices, including smartphones and tablets, than from desktop.

United Kingdom

Representing 44.43% of the total traffic to U.K. fintech sites, organic search traffic is a significant source of their business compared to the other countries in our study.

More searches are conducted on mobile devices, accounting for 55.21% of organic search traffic, than on desktop, claiming 44.79% of the total.

Desktop vs. Mobile search



United States

For U.S. fintech sites, organic search traffic represents the least of the total traffic among the seven countries in our study, driving only 23.34% compared to 69.95% from direct.

Shares of the total organic search traffic to U.S. fintech sites are nearly even between mobile and desktop, with 50.39% originating from mobile devices compared to 49.61% from desktop.

Desktop vs. Mobile search



Italy

Italy's organic search traffic to fintech sites from desktop dominates that from mobile devices more than any other of the countries studied, with 57.25% originating from desktop and 42.75% from mobile.

Desktop vs. Mobile search



Spain

Mobile traffic accounts for more organic search traffic to Spain's fintech sites than does desktop, and by the largest margin of all of the countries included in our research. Mobile devices drive 58.34% of traffic compared to the 41.66% from desktop.

Desktop vs. Mobile search



France

Organic search traffic to France's fintech sites is the most significant of all of the seven countries researched, driving 45.1% of total traffic compared to the 45.34% from direct.

The traffic from desktop well exceeds that from mobile devices, driving 54.11% compared to 45.89% from mobile.

Desktop vs. Mobile search



Germany

Organic search traffic to Germany’s fintech sites from desktop surpasses that from mobile devices, driving 52.57% of traffic. Mobile search traffic accounts for 47.43% of the total.

Desktop vs. Mobile search



Brazil

Organic search traffic to Brazil’s fintech sites is notable, representing 42.4% of the total traffic compared to 49.6% from direct.

Traffic from desktop traffic drives 53.1%, while that from mobile devices accounts for 46.69%.

Desktop vs. Mobile search



What It Means To You As a Fintech Specialist

The relative dominance of direct traffic indicates good brand awareness and loyalty. However, as in all instances where direct traffic is the leading source of site traffic, brand familiarity is not in and of itself a scalable strategy for long-term growth.

With organic search playing such a prominent role in driving fintech traffic, it would be advisable to invest in organic search engine optimization (SEO) that is informed by both keyword research and competitive intelligence.

This is especially true given that traffic from referring domains is a significant

source of overall fintech site traffic. Complementing on-page SEO with link-building efforts geared toward high authority domains would be a scalable organic strategy that would serve to improve your site's ranking on the search engine results pages (SERPs), and bolster brand awareness.

Finally, while paid search and social media are not primary sources of site traffic, they do serve to spread brand awareness and are both scalable strategies that should not be dismissed.

How SEMrush Helps

Traffic Analytics

provides estimations of a competing domain's total desktop traffic. View direct, search, referral, paid and social media traffic as a whole, or separately. Get insights into the geographic distribution of users and their behavior, and gather competitive intel.

Analyze the traffic
of your competitors



Organic Traffic Insights

allows you to view your site's organic search performance by device and by geographic distribution.

Get insights into your
organic traffic



Brand Monitoring

allows you to monitor brand mentions in real time and filter results by reputable influencers and sources. Set up competitive brand tracking campaigns, benchmark performance, discover new promotional opportunities, and gain customer insights.

[Monitor your brand](#)



Backlink Audit

helps you conduct a deep link analysis of all referring domains' authority, gain competitive link intelligence on your rivals' backlinks, spot new referral traffic sources, and improve your link building strategy with the insights gained.

View the types and geolocation of all your site's incoming links, see anchor texts, and discover both the referring sites' and your site's target webpages.

[Investigate your referral traffic](#)



Social Media Tracker

Allows you to monitor your competitors' best-performing posts with the highest engagement rates across multiple social media platforms, giving you detailed information about likes/dislikes, views, shares and comments to inform your social media strategy.

[Create your social media campaign](#)



Organic Searches



Organic Searches

For all seven countries included in our study, organic search is the second most significant source of traffic to fintech websites, both global and domestic.

Our organic research revealed insights into a number of facets:

- The words appearing most frequently in search queries
- Search volumes by the purpose and duration of credit
- The relative volumes of branded versus non-branded organic search traffic

For U.K. and U.S. Fintech sites, we further investigated the words most frequently used in organic search queries.

Branded versus Non-Branded Organic Search Traffic

Our research into the relative volume of branded and non-branded organic search traffic to fintech sites shows that non-branded exceeds branded traffic for only two countries, the U.K. and Germany.

United Kingdom

Organic search traffic is a notable source of the total traffic to the U.K.'s fintech sites, driving 44.43% compared to 46.16% from direct.

Of the organic search traffic, non-branded (50.47%) accounts for slightly more than branded traffic (49.53%).

Branded vs. Non-branded keywords



United States

Organic search traffic to U.S. fintech sites is minimal compared to direct (69.95%), driving only 23.34% of the total traffic.

The volume of branded search traffic corresponds with the dominance of direct traffic, accounting for 57.14% of the total relative to non-branded (42.86%).

Branded vs. Non-branded keywords traffic

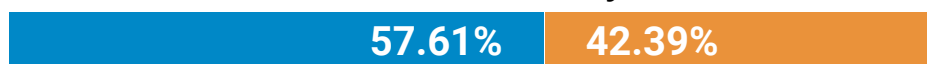


Italy

Organic search traffic to Italy’s fintech sites represents 37.37% of the total traffic compared to direct (55.06%).

The volume of branded search traffic is notable, representing 57.61% of the total volume of traffic, while non-branded traffic accounts for 42.39%.

Branded vs. Non-branded keywords traffic

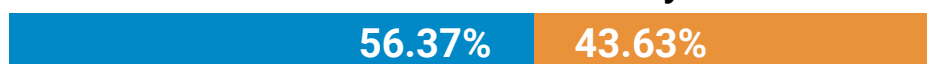


Spain

Organic search drives only 33.31% of Spain’s total fintech site traffic compared to direct (57.39%).

The volume of branded search traffic comprises 56.37%, and non-branded 43.63%, of the total organic search traffic.

Branded vs. Non-branded keywords



France

Organic search traffic constitutes a relatively large percentage of the total traffic to France’s fintech sites, driving 45.1% compared to direct (45.34%).

The volume of branded organic search traffic is 58.54%, and non-branded 41.46%, of the total traffic from organic search.

Branded vs. Non-branded keywords



Germany

Organic search accounts for 38.98% of Germany’s fintech site traffic, while 55.27% is direct.

The volume of non-branded organic search traffic exceeds that of branded traffic by a substantial margin, driving 71.09% of the total traffic from search compared to branded (28.91%).

Branded vs. Non-branded keywords



Brazil

Organic search traffic constitutes a relatively large percentage of the total traffic to Brazil’s fintech sites, driving 42.5% compared to direct (49.6%).

The volume of branded organic search traffic is 50.78%, and non-branded 49.22%, of the total traffic from organic search.

Branded vs. Non-branded keywords



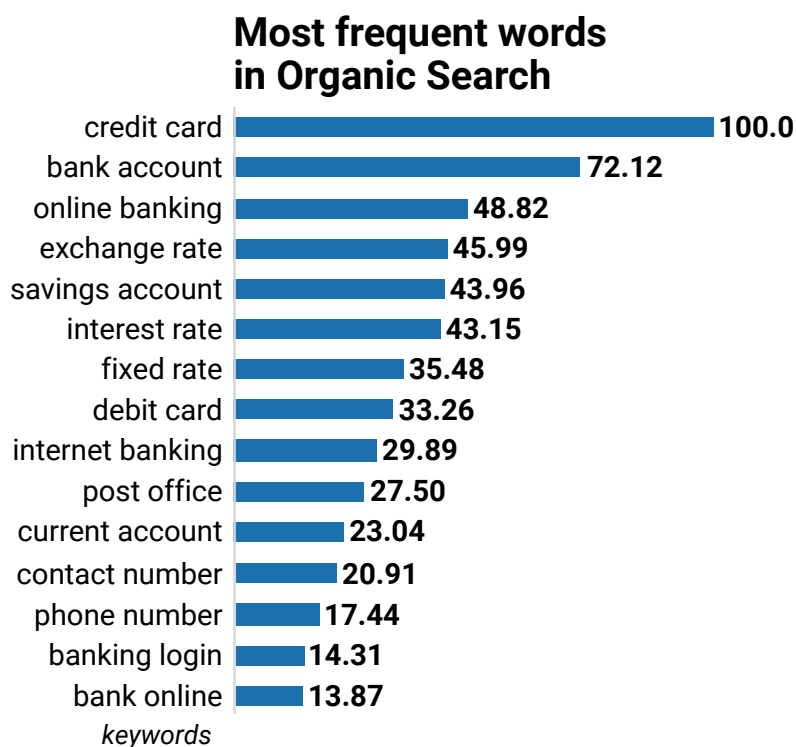
Most Frequent Words in Organic Search Queries

As part of the research into fintech organic search traffic, the most frequently used words in search queries for U.K. and U.S. financial organizations and services were analyzed.

United Kingdom

Users searched for **credit card** most often, followed by **bank account**.

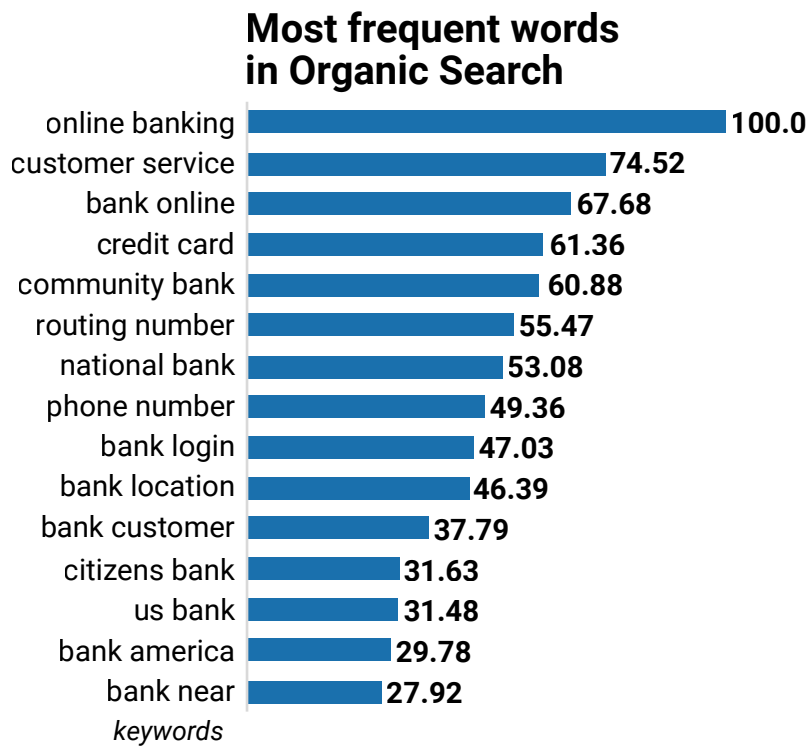
Other frequent search terms were **online banking**, **exchange rate**, **savings account** and **interest rate**.



United States

Users searched for **online banking** most frequently, followed by **customer service**.

Other frequently used search terms were **bank online**, **credit card**, **community bank** and **routing number**.



Search Volumes by the Purpose of the Credit

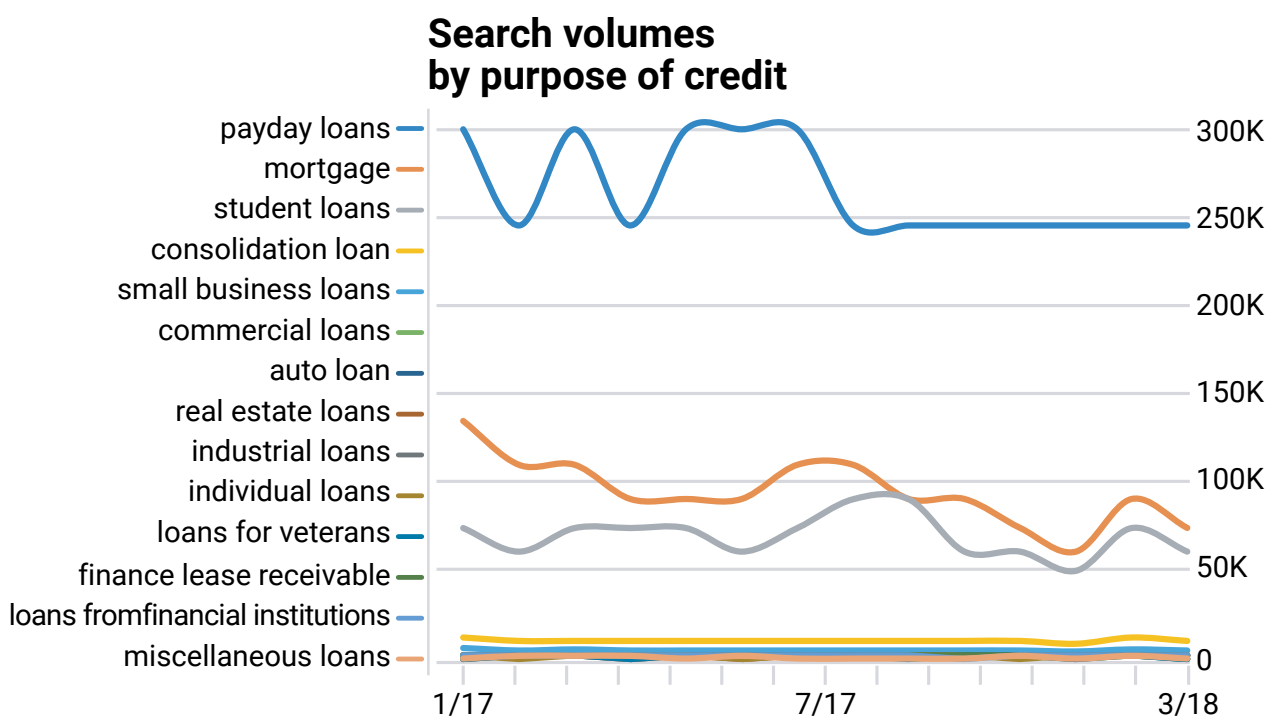
What type of financial services are people searching for online? The analysis of seasonal data from 2017 through 2018 reveals the purpose of the credit consumers sought out most, in terms of search volume.

United Kingdom

Payday loans were the type of credit users searched for most, with twice the volume of searches than the next favored **mortgage** credit service. **Student loans** had the third highest search volume, with half of that of **mortgage** loans.

Other credit services that showed relatively high search volumes are **consolidation loans** and **small business loans**.

All demonstrated some monthly fluctuation. For instance, the search volume for **student loans** rose sharply in August and September 2017, corresponding to the beginning of the school year, as well as in January 2018, which is the start of the second quarter of college.



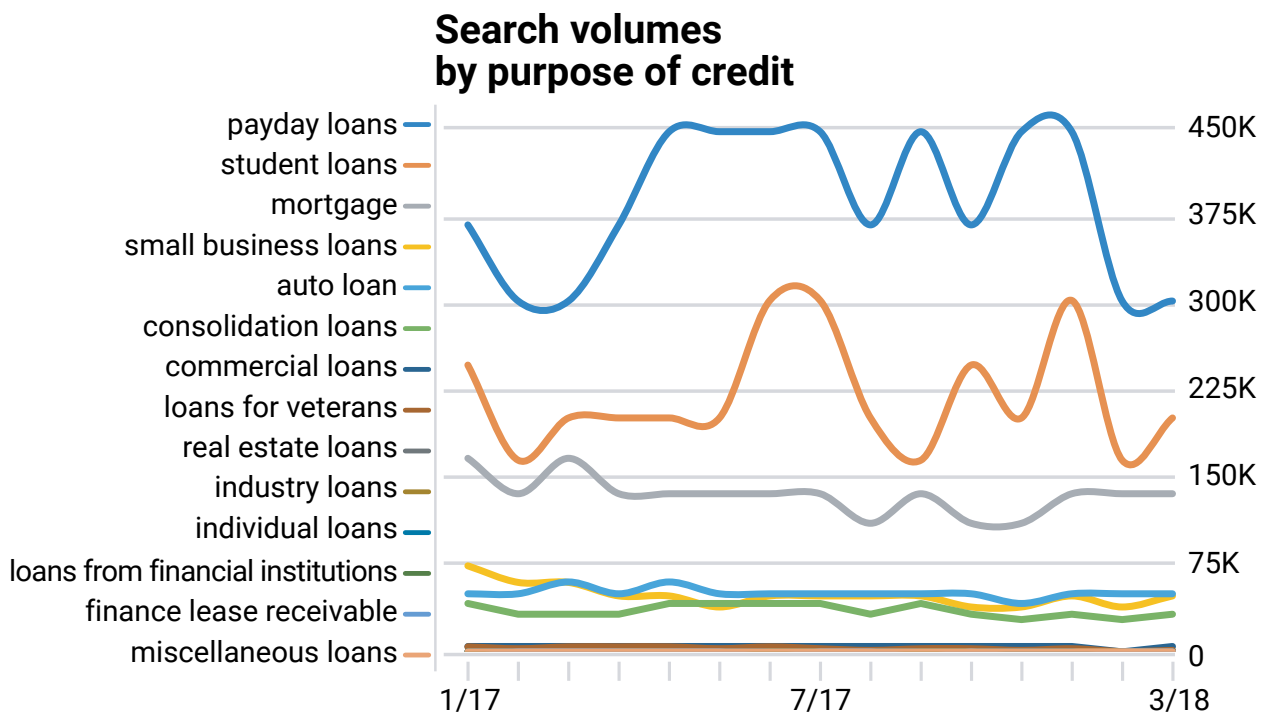
United States

The results of our data analysis for the U.S. nearly mirrors that of the U.K. **Payday loans** were the credit type consumers searched for most by volume, followed by **student loans**, then **mortgage**.

Users also searched heavily for **small business loans**, and to a lesser extent, **auto loan** and **consolidation loans**.

While all search volumes showed some seasonal fluctuation, it was most marked with **student loans**, which spiked at the traditional beginning of the second quarter of the college year, in January 2017 and January 2018. Search volumes also showed a sharp increase in the months preceding the beginning of the first quarter (or first semester), in July and August 2017.

Search volumes for **small business** also showed a seasonal trend, spiking at the beginning of the 2017 and 2018 fiscal years (January 2017 and January 2018).



Search Volumes by Duration of Credit

A second set of data centered around consumer search volumes for credit by the relative duration, either long-term or short-term, expressed as percentages of each.

United Kingdom

Users predominantly searched for short-term credit (78%) as opposed to long-term credit (22%).

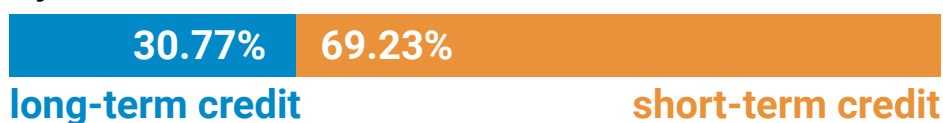
By duration of credit



United States

Users mostly searched for short-term credit (69.23%) than long-term credit (30.77%).

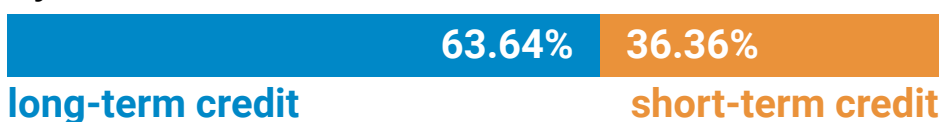
By duration of credit



Italy

Users primarily searched for long-term credit (63.64%) than short-term credit (36.36%).

By duration of credit



Spain

Over three quarters (77.42%) of users sought out long-term credit, while 22.58% searched for short-term credit.

By duration of credit



France

Users mostly searched for long-term credit (68%) over short-term credit (32%).

By duration of credit



Germany

Far more users (80.25%) searched for long-term credit than short-term credit (19.75%).

By duration of credit



Brazil

Almost 70% of users searched for long-term credit (69%), while 31% searched for short-term credit

By duration of credit



What It Means To You As a Fintech Specialist

It may seem counterintuitive that organic searches on desktop exceeded those on mobile devices for the majority of countries included in our study.

Apparently, consumers have demonstrated a tendency to look into detailed information on their desktop (as well as convert) after conducting preliminary research on their mobile device, which yields more desktop organic traffic overall.

Another trend unique to the U.K. and U.S. is the strong consumer preference for short-term credit over long-term credit, and expressed by their high search vol-

umes for payday loans. Consumers in other countries are more interested in long-term credit, and by a wide margin.

The strong leaning towards long-term credit, coupled with the higher volume of branded organic search traffic over non-branded for most of the countries studied, indicates that consumers are largely interested in fintech sites representing brands they've come to trust for substantive loans (such as mortgage and real estate) for their credit needs.



How SEMrush Helps

Organic Research

shows you detailed data on your online rivals' organic search performance. Generate reports and get competitive intel, view key metrics on traffic-driving keywords, search rankings, and more for informed SEO campaigns.

Analyze your organic search performance



Keyword Magic Tool

is the most powerful keyword research available from SEMrush. It offers you access to an extended database with over 5 billion keywords and a streamlined interface for organizing research on the go. Enter a single word or phrase into the search bar and receive a responsive table with related search terms broken down into topic-specific subgroups.

Create your profitable campaign



Organic Traffic Insights

integrates your Google Analytics, Google Search Console and SEMrush data into a single dashboard for in-depth analysis of organic keyword volumes and rankings, click-through rate, sessions and more.

Get insights into your organic traffic



Fintech Advertising Trends



Fintech Advertising Trends

Using SEMrush's Advertising research tools, our data analysts determined the trending Fintech industry paid search spend, the type of display ads, and the devices targeted.

We further crunched the data to discern the words most widely used by U.K. and U.S. Fintech sites to “trigger” viewer response.

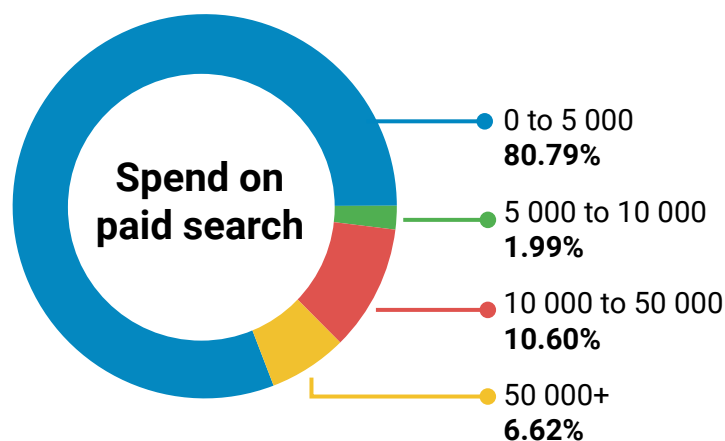
Spend on Paid Search

Our analysis of the Fintech industry spend on paid search revealed an interesting trend. Fintech sites in all seven countries included in the study spent the majority of their advertising budget on paid search ads costing \$5,000 or less, while several invested the second largest share on ads costing \$50,000 plus.

United Kingdom

Paid search drove 0.59% of the total traffic to U.K. Fintech sites.

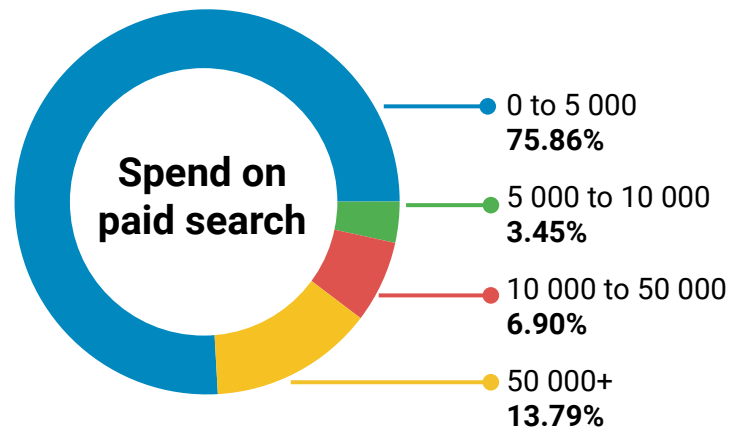
A vast majority of the paid search ads, approximately 81%, represented an investment of \$5,000 or less by U.K. Fintech sites. The second most utilized spend bracket was between \$10,000 and \$50,000 (10.6%), while the least is between \$5,000 and \$10,000 (just shy of 2%).



United States

Paid search represented 0.54% of the total traffic to U.S. Fintech sites.

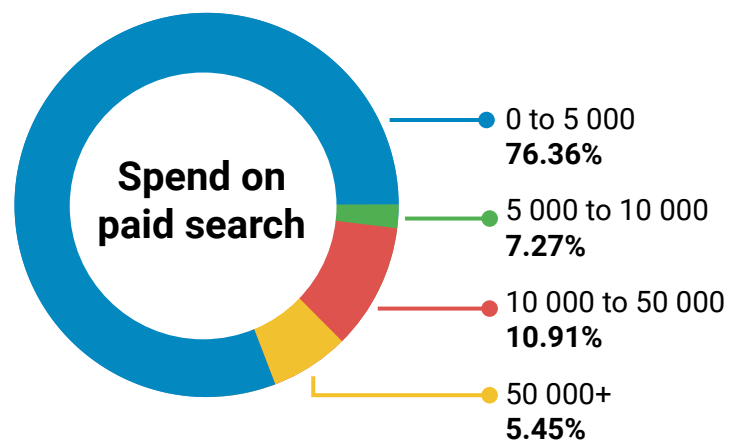
Approximately 76% (75.86%) of the paid search budget for U.S. Fintech sites went to paid search ads costing \$5,000 or less. The second most utilized ad spend bracket was \$50,000+ (13.79%), while the least was between \$5,000 and \$10,000 (3.45%).



Italy

Paid search drove 0.38% of the total traffic to Italy's Fintech sites.

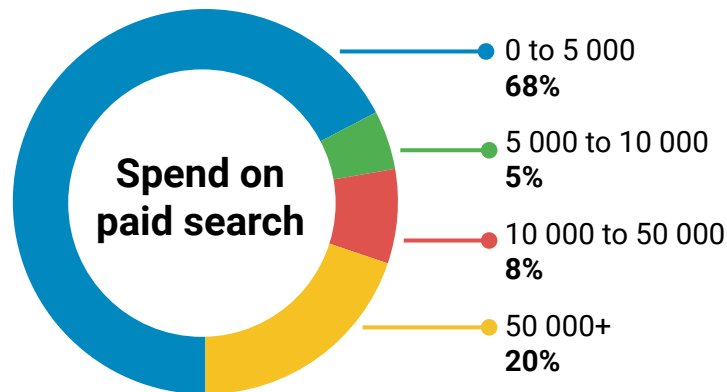
Roughly 76% (76.36%) of Italy's Fintech paid search budget was allocated to paid search ads costing \$5,000 or less. The second largest budget share (10.91%) went to ads in the \$10,000 to \$50,000 bracket, at the least (5.45%) to ads costing \$50,000 plus.



Spain

Paid search accounted for 0.21% of the total traffic to Spain’s Fintech sites.

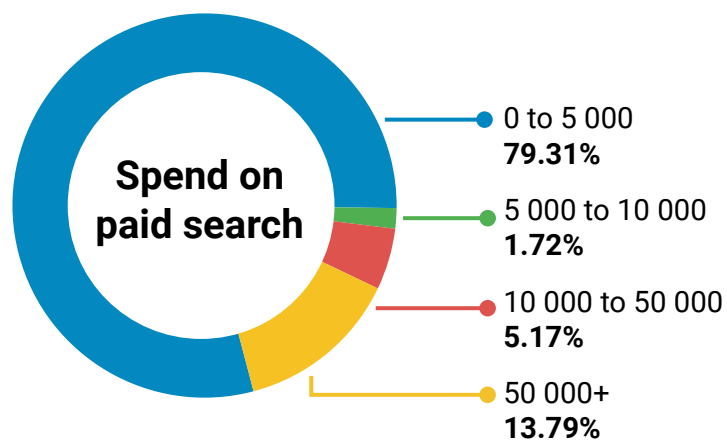
The largest share (68%) of Spain’s Fintech paid search spend was allocated to ads costing \$1,000 or less. The second largest share, 20%, was on ads costing \$10,000 plus. The least went to ads in the \$1,000 to \$5,000 range.



France

Paid search drove 0.89% of the total traffic to France’s Fintech sites.

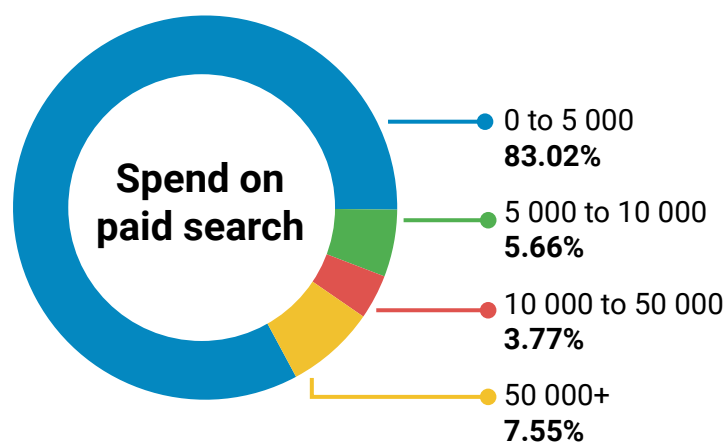
Most of the paid search expenditure (79.31%) was on paid search ads costing \$5,000 or less. The second largest share, 13.79%, was invested in ads costing \$50,000 plus. The least (1.72%) went to ads in the \$5,000 to \$10,000 range.



Germany

Paid search accounted for 0.2% of the total traffic to Germany’s Fintech sites. Germany is the only country in the study with more of its Fintech site traffic originating from social media than paid search.

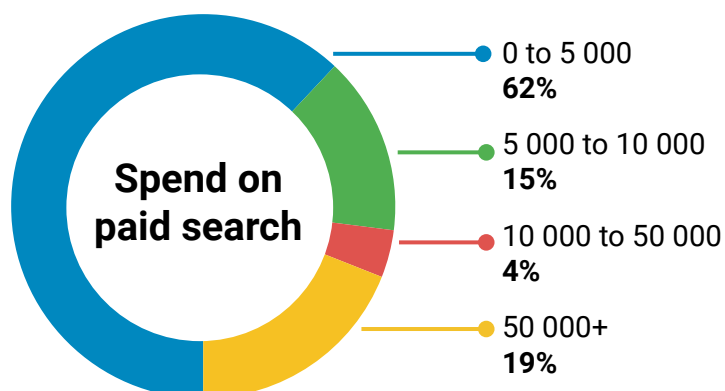
The vast majority of paid search ads (83.02%) represented an investment of \$5,000 or less, while the next largest share of the paid search budget (7.55%) was allocated to ads costing \$50,000 plus. The least (3.77%) was spent on ads in the \$10,000 to \$50,000 range.



Brazil

Paid search represented 1.04% of the total traffic to Brazil’s Fintech sites, the largest amount of the seven countries included in the study.

Most of the paid search expenditure (62%) was invested in paid search ads costing \$1,000 or less, while the next largest share (19%) went to ads costing \$10,000 or more. The least was for ads in the \$5,000 to \$10,000 bracket.



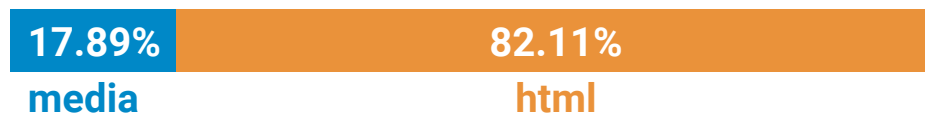
Display Ads by Types

Our data analysis found the Fintech sites in most countries have yet to switch to a more mobile-friendly html format for their ads as opposed to traditional media, with the exception of the U.K.

United Kingdom

U.K. Fintech sites excelled in their adoption of the html format for display ads, which accounted for 82.11% of ads compared to 17.89% formatted with traditional media.

Display ads by types



United States

U.S. Fintech sites mostly used media ads, accounting for 63.94% of ads, while those formatted in html accounted for 36.06 percent.

Display ads by types



Italy

Italy's Fintech sites are relatively advanced in their adoption of html, which accounted for 43.16% of display ads. Approximately 57% (56.84%) of its ads were media.

Display ads by types



Spain

Spain's Fintech sites predominantly used media display ads, which accounted for 74.26% of ads, over the html format (25.54%).

Display ads by types



France

France's Fintech sites mostly used media display ads, accounting for 61.69% of ads, while those formatted in html accounted for 38.31 percent.

Display ads by types



Germany

Germany's Fintech sites mostly used media ads, which accounted for 61.82% of ads, over the html format (38.18%).

Display ads by types



Brazil

Brazil's Fintech sites predominantly used media ads, accounting for 82.28% of ads, while those formatted in html accounted for 17.72 percent.

Display ads by types

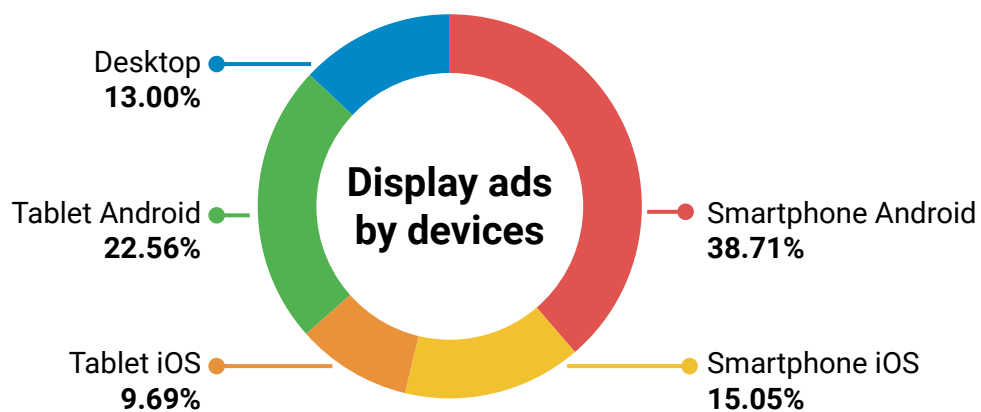


Display Ads by Devices

What devices are Fintech sites targeting for their display ads? Our analysis breaks down the data to show the relative percentage of Fintech display ads among the Android smartphone, iOS smartphone, Android tablet, iOS tablet, and desktop.

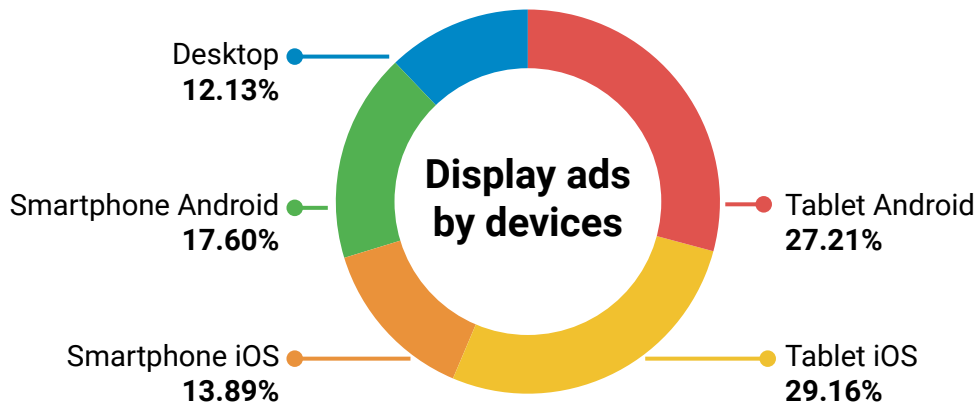
United Kingdom

Android's smartphone was targeted for 38.71% of U.K. Fintech display ads, and its tablet for 23.56 percent. The iOS smartphone accounted for 15.05% of ads, while the iOS tablet was targeted least among all devices, with 9.69% of ads. Desktop was slated for 13% of U.K. Fintech display ads.



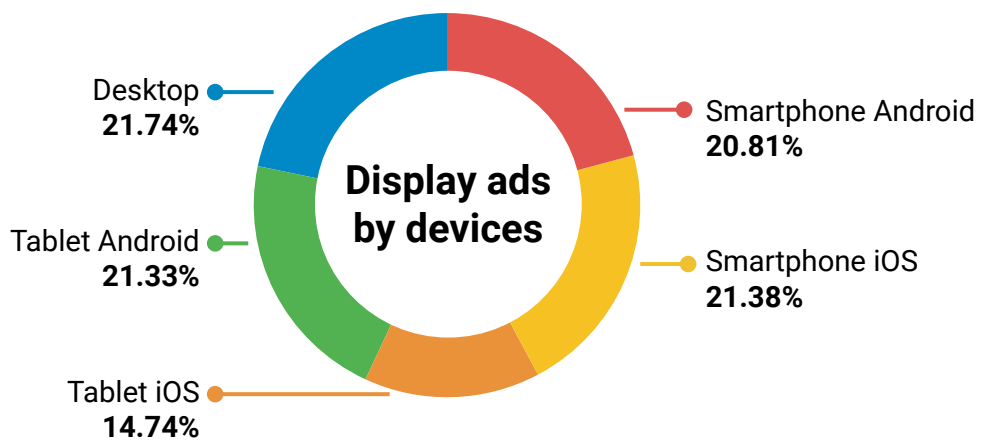
United States

Android's tablet was targeted for 29.16% of U.S. Fintech display ads, and its smartphone for 17.6 percent. The iOS tablet accounted for 27.21% of ads, while its smartphone was slated for 13.89 percent. Desktop was targeted the least among devices, accounting for 12.13% of U.S. Fintech display ads.



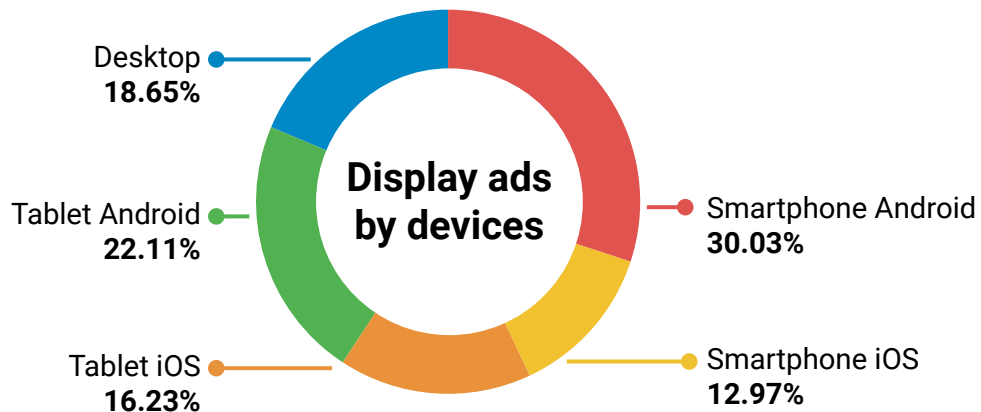
Italy

Desktop was the most targeted device for Italy's Fintech display ads, accounting for 21.74% of ads. Android's smartphone was targeted for 20.81% of display ads, and its tablet for 21.33 percent. The iOS smartphone was slated for 21.38% of ads, and its tablet was targeted least among devices, accounting for 14.74% of Italy's Fintech display ads.



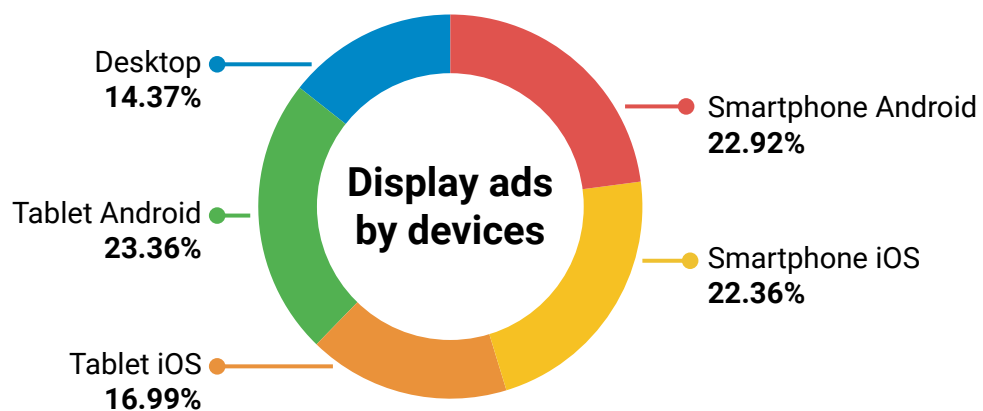
Spain

Android's smartphone was targeted most for Spain's Fintech display ads, which accounted for nearly a third (30.3%) of ads, while its tablet was targeted for 22.11% of ads. Approximately 19% (18.65%) of display ads were slated for desktop. The iOS smartphone accounted for 12.97% of ads, while the iOS tablet was the least targeted device, representing 16.23% of Spain's Fintech display ads.



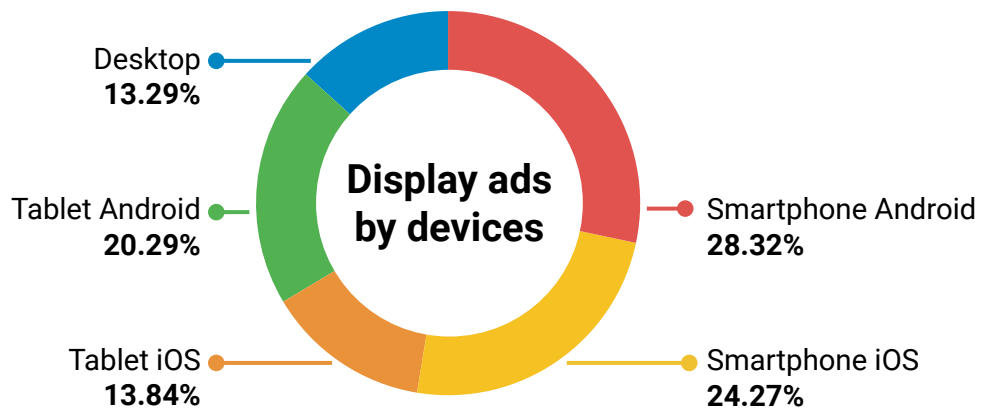
France

Android's smartphone was targeted for 22.92% of France's Fintech display ads, and its tablet for 23.36 percent. The iOS smartphone was slated for 22.36% of display ads, and its tablet for 16.99 percent. Desktop was the least targeted among devices, accounting for 14.17% of France's Fintech display ads.



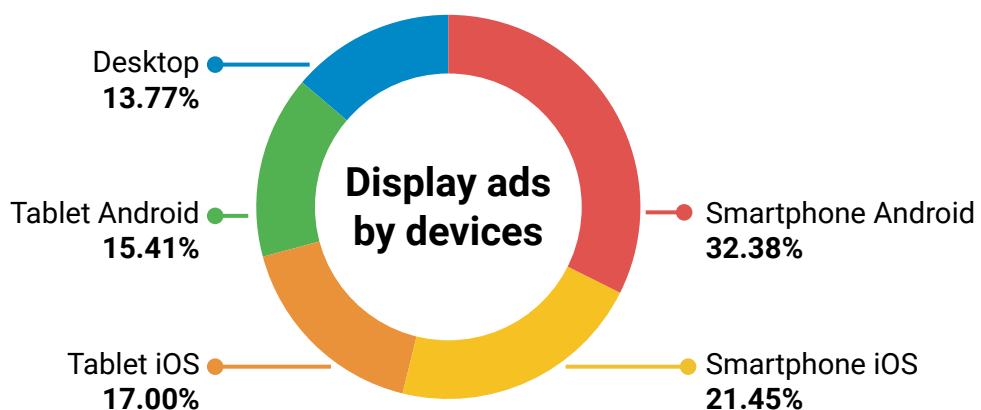
Germany

Android's smartphone was targeted for 28.32% of Germany's Fintech display ads, and its tablet for 20.29 percent. The iOS smartphone was slated for 24.27% of display ads, and its tablet for 13.84 percent. Desktop was the least targeted among devices, accounting for 13.29% of Germany's Fintech display ads.



Brazil

Android's smartphone was targeted for 32.38% of Brazil's Fintech display ads, and its tablet for 15.41 percent. The iOS smartphone was slated for 21.45% of display ads, and its tablet for 17 percent. Desktop was the least targeted among devices, accounting for 13.77% of Brazil's Fintech display ads.

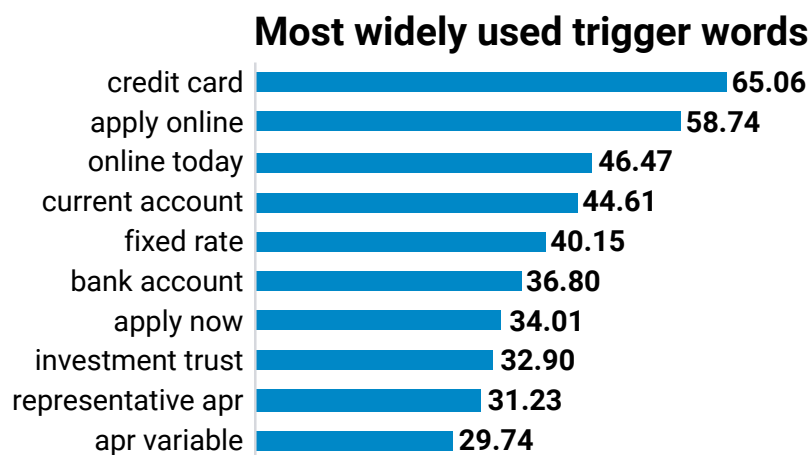


Trigger Words Used in Search Ads

What words do Fintech sites use in search ads to trigger viewer response? Our analysis breaks down the data to reveal the most widely used trigger words employed by U.K. and U.S. Fintech sites as part of their paid search strategy.

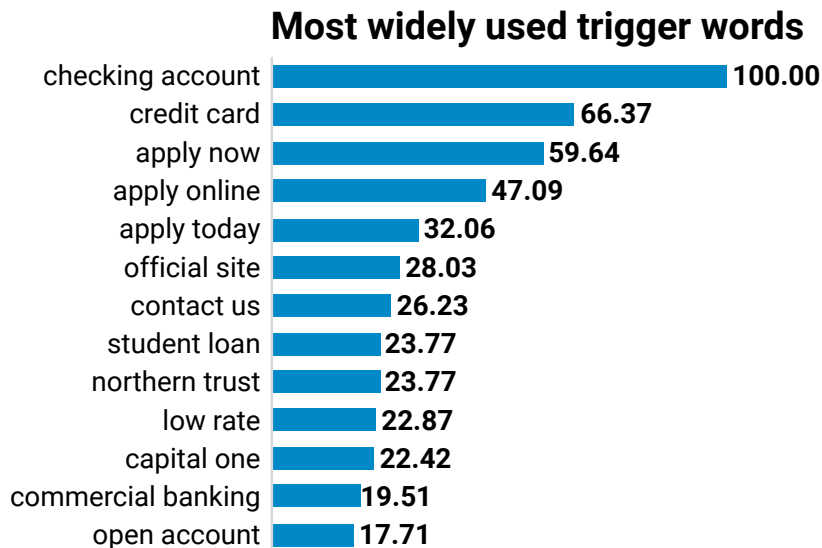
United Kingdom

Of the top 10 trigger words used by the U.K.'s Fintech sites, credit card and apply online are the most leveraged. Other favored words include online today, current account, and fixed rate.



United States

Of the top 10 trigger words employed by U.S. Fintech sites, checking account, credit card, and apply now are the most widely used. Other top trigger words are apply on-line, apply today, and official site.



What It Means To You As a Fintech Specialist

Although paid search plays a relatively small part in driving total Fintech site traffic, it is a valuable one. Complementing organic search practices with well-targeted paid ads is a scalable, holistic approach to raising brand awareness and driving traffic to your Fintech site.

While search ads are predominantly formatted in traditional media, which generally includes static or animated images, it's never too late to switch your ads over to the more mobile-friendly html format. This is especially true if you, like many others in the Fintech industry, target mobile devices more so than desktop.

How SEMrush Helps

⚙️ PPC Keyword Tool

simplifies the planning and setup of PPC AdWords campaigns. Easily organize and group keywords, filter keyword lists by local volume and CPC data, efficiently eliminate duplicate and competing keywords, and directly import your online rivals' advertising keywords for a competitive PPC campaign.

Set up your profitable PPC campaign



⚙️ Keyword Magic Tool

gives you millions of keyword ideas for building a profitable PPC campaign. Estimate how much traffic keywords will bring with real-time metrics of search volume, keyword difficulty, competitive density and CPC data.

Build your Adwords keyword list



⚙️ Advertising Research

offers competitive intel on your online rivals' desktop and mobile ads, including estimates of their paid search investment in PPC ads, the keywords they're bidding on, traffic volumes, and historical data on their advertising campaigns.

Get competitive intel



⚙️ Display Advertising

gathers competitive intelligence on your top competitors to inform your own media plan. Pull a report of all the publishers where a competitor's display ads were found to get a deeper analysis of your competitor's target audience.

Create winning advertising strategy



Social Media



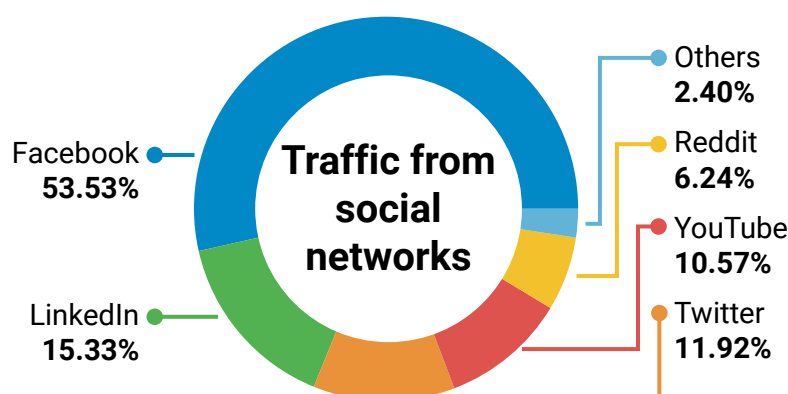
Social Media

While social media drove the least amount of Fintech traffic for all seven countries included in our research, it isn't to be discounted. Word of mouth marketing is invaluable to Fintech organizations, conveying trust and credibility. When part of an overall strategy that incorporates organic and paid search, it is especially effective.

The Complete Dominance of Facebook

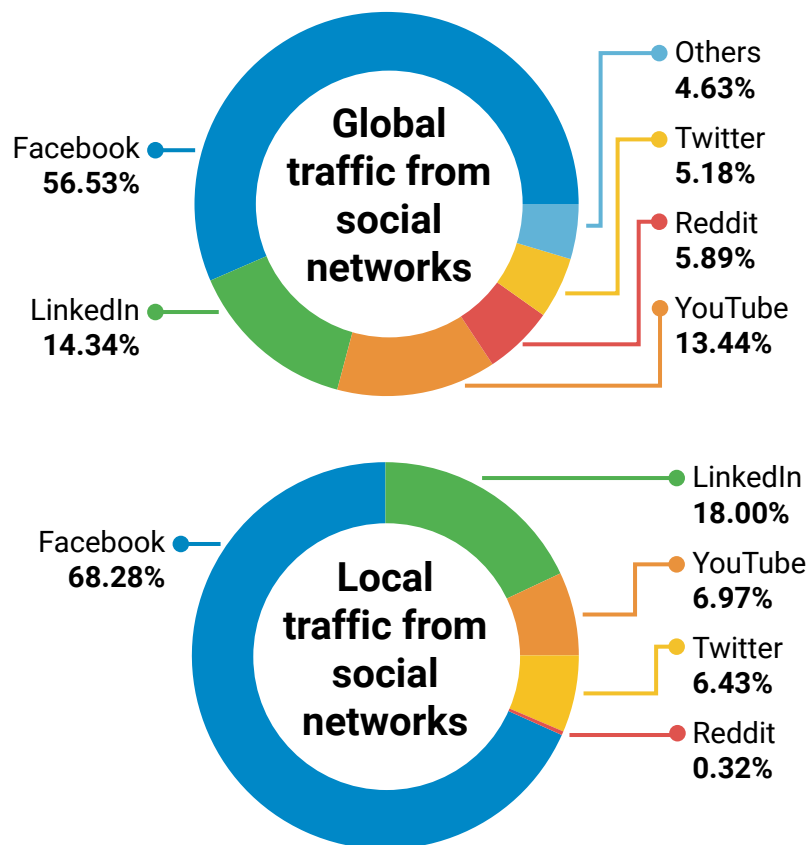
Breaking down our data to show the relative percentages of social media traffic to all of the Fintech websites in our study, Facebook's dominance is clear. The social network accounted for over half, or 53.53%, of traffic from all social channels.

LinkedIn was a remote second, driving 15.33% of traffic, and Twitter was third, accounting for 11.92 percent. YouTube drove 10.57% of social media traffic, reddit 6.24%, and others combined accounted for only 2.4% of traffic.



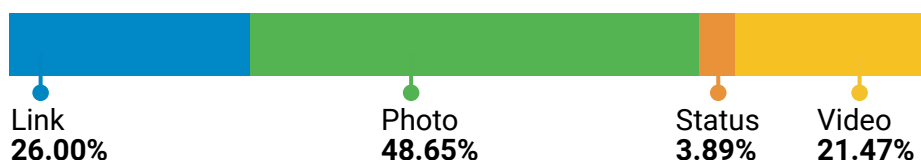
United Kingdom

Both globally and within the U.K., Facebook accounted for the lion's share of traffic from social media, driving 56.53% of global traffic to U.K. sites, and 68.28% of domestic traffic. LinkedIn and YouTube were the second and third largest sources of global and domestic social media traffic, but within the U.K., LinkedIn accounted for more (18% as compared to 14.34% worldwide) and YouTube was not as prominent, driving roughly 7% of domestic traffic as compared to 13.44% international.



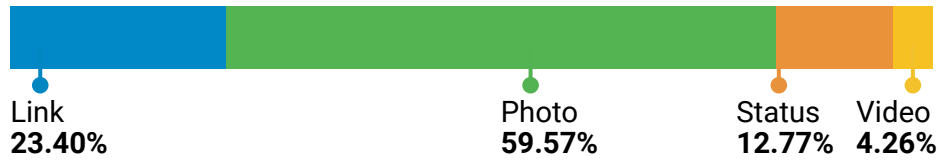
Facebook Post by Type

Most of the Facebook posts for U.K. Fintech sites were of photos (48.65%), followed by shared links (26%). Video accounted for 21.47% of posts, and status updates for 3.89 percent.



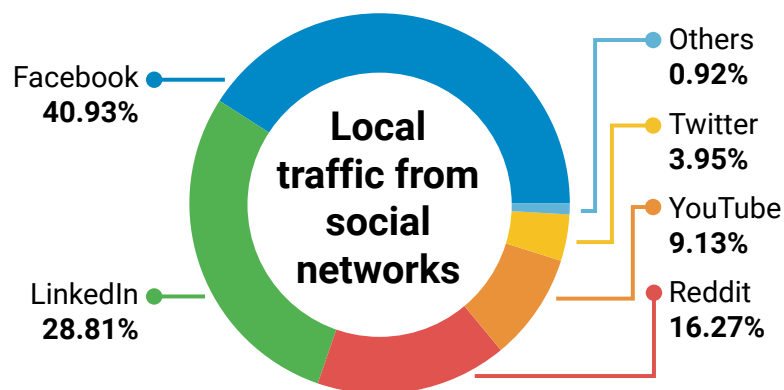
Twitter Posts by Type

Most Twitter posts by U.K. Fintech sites were of photos (59.57%), followed by shared links (23.4%). Status updates comprised 12.77% and video 4.26% of posts.



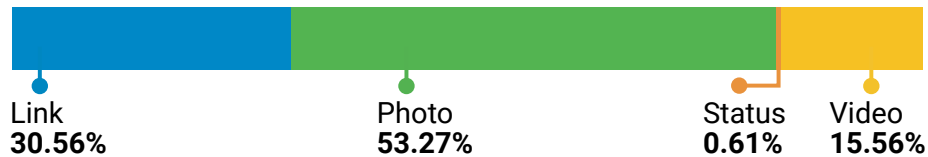
United States

Facebook drove the most social media traffic to U.S. Fintech sites both international and domestic, accounting for 43.15% of global traffic and 40.93% of domestic traffic. LinkedIn was the second largest source, driving 23.68% of global and 28.81% of domestic traffic. YouTube was the third largest source of global traffic (12.96%), while reddit was the third largest source of domestic traffic (16.27%).



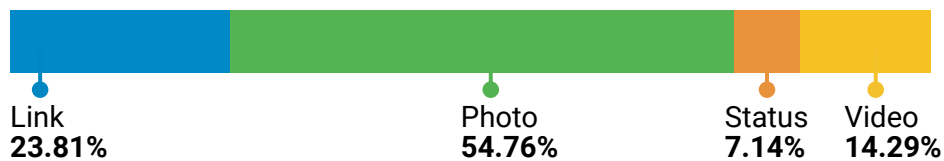
Facebook Post by Type

Most Facebook posts for U.S. Fintech sites were in the form of photos (53.27%), followed by shared links (30.56%). Video comprised 15.56% of posts, and status updates only 0.61 percent.



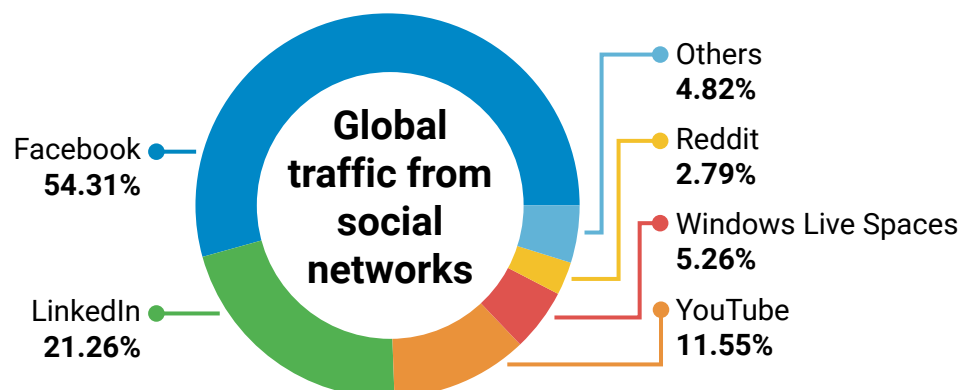
Twitter Posts by Type

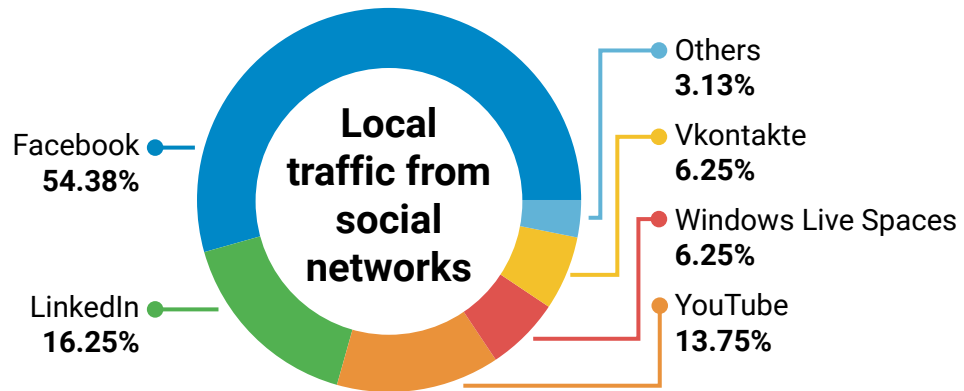
Most Twitter posts for U.S. Fintech sites were of a photo (54.76%), followed by a link (23.81%). Video accounted for 14.29% of posts, while status updates accounted for 7.14 percent.



Italy

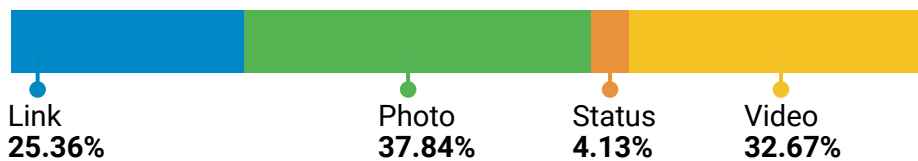
Facebook drove the most social media traffic to Italy’s Fintech sites, accounting for 54.31% of global traffic and 54.38% of domestic traffic. LinkedIn proved the second largest source, accounting for 21.26% of global and 16.25% of domestic traffic. YouTube was the third largest source, driving 11.55% of global and 13.75% of domestic traffic.





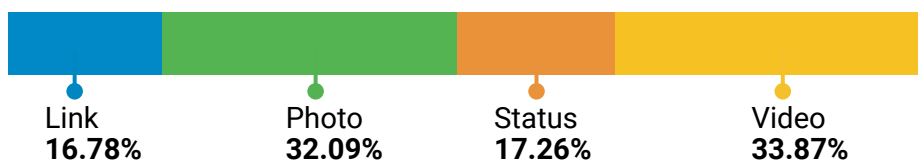
Facebook Post by Type

Facebook posts for Italy’s Fintech sites were predominantly visual, including a photo (37.84%) and video (32.67%). Shared links accounted for 25.36% of posts, and status updates for 4.13 percent.



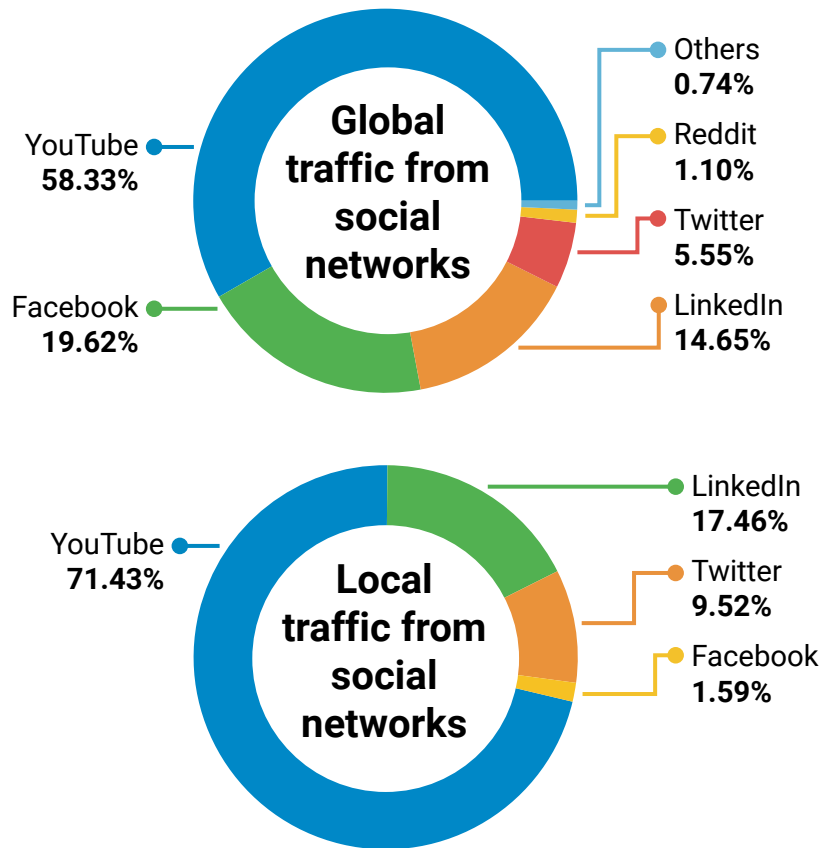
Twitter Posts by Type

As with Facebook, visual posts comprised the majority with photo (32.09%) and video (33.87%). Status updates accounted for 17.26% of posts, and shared links for 16.78 percent.



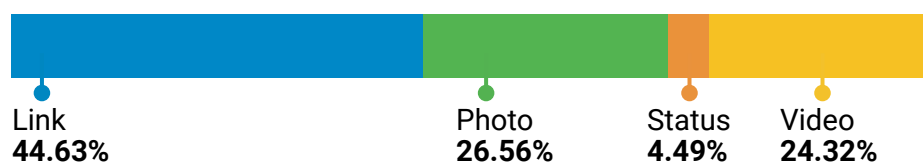
Spain

YouTube drove the most social media traffic to Spain’s Fintech sites, accounting for 58.33% of global and 71.43% of domestic traffic. Facebook was the second largest source of global traffic (19.62%) and LinkedIn was the third (14.65%). LinkedIn was second largest source of domestic traffic (17.46%) and Twitter was the third (9.52%).



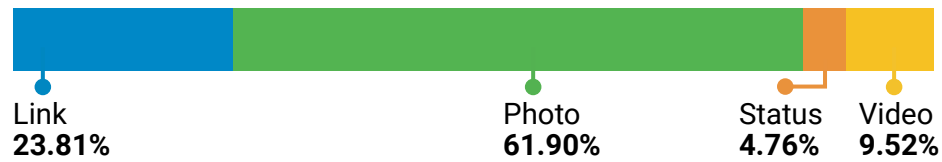
Facebook Post by Type

Shared links were the predominant type of Facebook posts for Spain’s Fintech sites, accounting for 44.63% of posts, followed by photos (26.56%). Videos accounted for 24.32% of posts, and status updates for 4.49 percent.



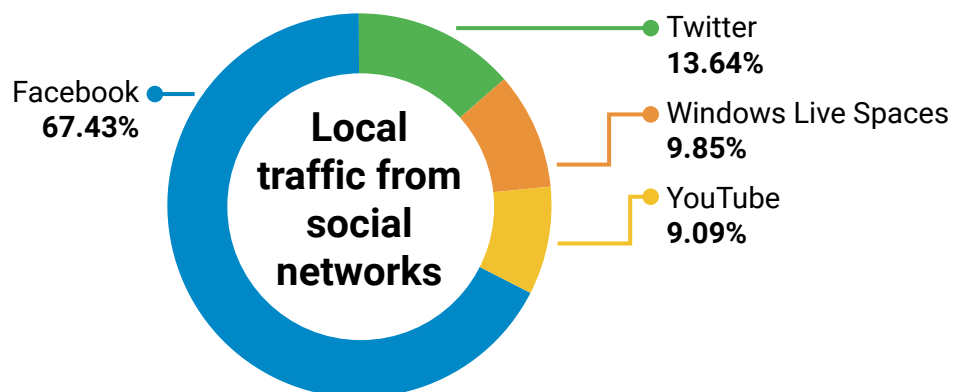
Twitter Posts by Type

Twitter posts by Spain’s Fintech sites were mostly photos (61.9%) and shared links (23.81%). Video accounted for 9.52% of posts, and status updates for 4.76 percent.



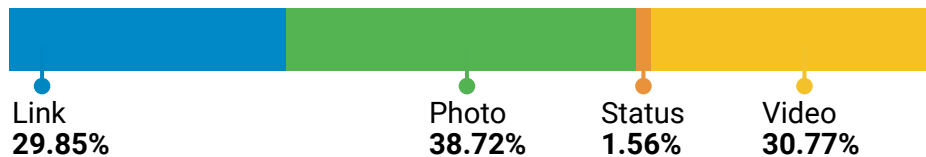
France

Facebook drove the most social media traffic to France’s Fintech sites, accounting for 60.38% of global and 67.43% of domestic traffic. Twitter was the second largest source, driving 11.96% of global and 13.64% of domestic traffic. LinkedIn was the third largest source of international traffic (11.16%), while Windows Live Spaces was the third largest source of domestic traffic (9.85%).



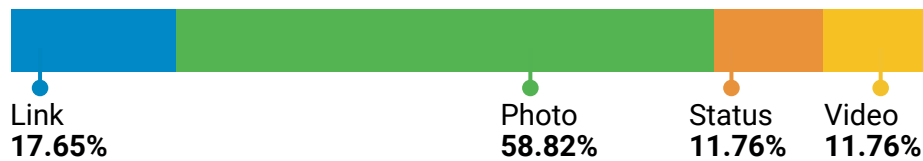
Facebook Post by Type

Facebook posts for France’s Fintech sites were predominantly visual, with photos accounting for 37.82% and video for 30.77% of posts. Shared links comprised 29.85% of posts, and status updates only 1.56 percent.



Twitter Posts by Type

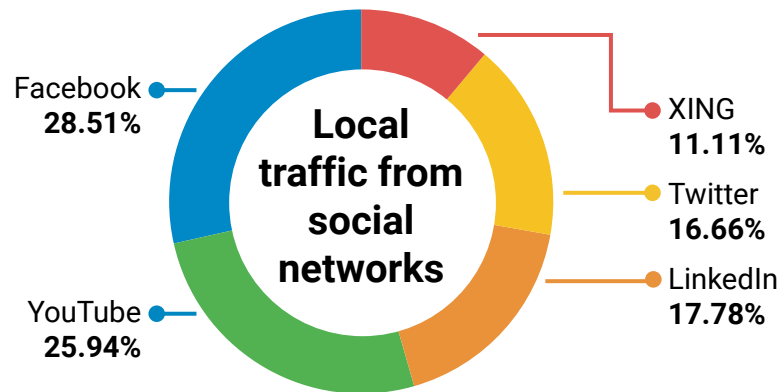
Photos accounted for most of the Twitter posts for France’s U.K. sites (58.82%), followed by shared links (17.65%). Videos and status updates each accounted for 11.76% of posts.



Germany

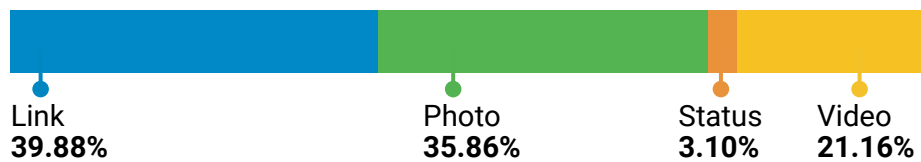
Germany’s Fintech traffic from social networks was nearly divided in thirds, both globally and domestically. Global social media traffic to Germany’s Fintech sites primarily originated from LinkedIn (27.14%), followed by Facebook (24.01%), and YouTube (19.45%). Facebook drove the most domestic traffic (28.51%), followed by YouTube (25.94%), and LinkedIn (17.78%).





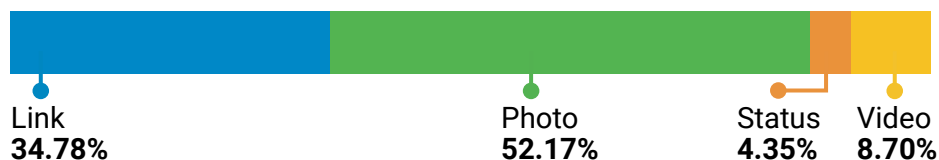
Facebook Post by Type

Share links were the primary type of Facebook posts for Germany’s Fintech sites (39.88%), followed by photos (35.86%). Video accounted for 21.16% of posts, and status updates for 3.1 percent.



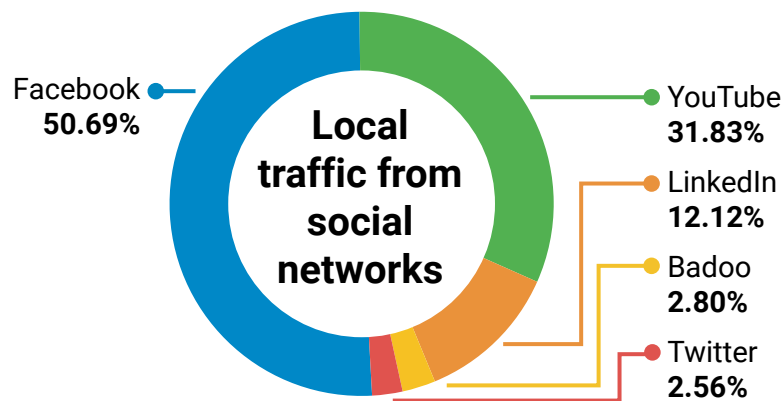
Twitter Posts by Type

Photos accounted for the most Twitter posts for Germany’s Fintech sites (52.17%), followed by shared links (34.78%). Video accounted for 8.7% of posts, and status updates for 4.35 percent.



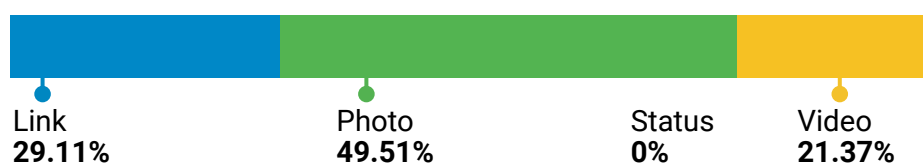
Brazil

Facebook drove the most social media traffic to Brazil’s Fintech sites, both international (51.49%) and domestic (50.69%). YouTube was the second most significant source, driving 27.3% of global and 31.38% of domestic traffic. LinkedIn was third, accounting for 15.41% of global and 12.12% of domestic social media traffic.



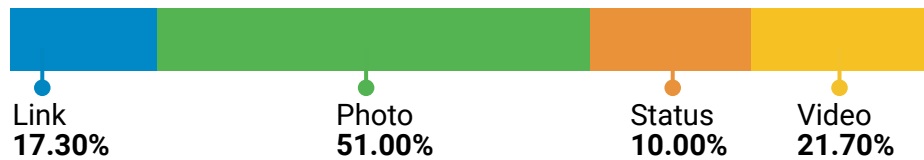
Facebook Post by Type

Shared links were the primary type of Facebook post for Brazil’s Fintech sites, accounting for 39.88% of posts, followed by photos (35.86%). Video accounted for 21.16% of posts and status updates for 3.1 percent.



Twitter Posts by Type

Photos were the predominant type of post (52.17%), followed by shared links (34.78%). Video accounted for 8.7% of posts and status updates for 4.35 percent.



What It Means To You As a Fintech Specialist

For all seven countries included in our study, direct traffic led as the primary source of both global and domestic traffic to Fintech websites, followed by organic search, then referral traffic. Paid search was the fourth most significant source of total site traffic, and social media the least of the five channels.

While social media drove the least amount of Fintech traffic for all seven countries included in our research, it isn't to be discounted. Word of mouth marketing is invaluable to Fintech organizations, conveying trust and credibility. When part of an overall strategy that incorporates organic and paid search, it is especially effective.

Although Facebook is clearly the dominant social media network for global

Fintech sites, the choice of the platform for your posts should be dictated by analytics.

Using the data available and the right analytical tools, you should hone in on those platforms where your target readers are and where your posts achieve the greatest engagement.

Again, while social media may be the smallest contributor to Fintech site traffic, it has its merits in being a virtually free platform for raising your brand's visibility. Combined with organic search optimization and paid ads — perhaps on Facebook? — social media can contribute well-qualified visitors to your site.

How SEMrush Helps

Social Media Tracker

reveals both your own and your competitors' best-performing posts with the highest engagement rates across multiple social media platforms, giving you detailed information about likes/dislikes, views, shares and comments to inform your social media strategy.

Create your social media campaign



Social Media Poster

streamlines social media postings from one place, and allows you to schedule posts for weeks ahead. Analyze which posts have done well and connect to news feeds and blogs for ideas on external content to share.

Schedule your social network posts



Fintech Website SERP Features



Fintech Industry SERP Features

Our analysis distilled the SERP (search engine results page) features for the U.K. and U.S. Fintech industry over approximately one year, from July 2017 through April 2018. The results are expressed as a percentage of the SERP features represented in Google's top 20 site listings.

The SERP features included in the analysis were:

- Instant Answers
- Top Stories
- Reviews
- Featured Video
- People Also Ask
- Carousel
- Images
- Tweets
- Featured Snippet
- Local Pack
- Site Links
- Instant Answers
- Knowledge Graph

The timeline of the predominant search engine results page (SERP) features over the course of our study reflect several overarching trends in how the features correspond to the top 20 search rankings of U.K. and U.S. Fintech websites.

What follows is a summarization of the more notable trends, using monthly averages from July 2017 through April 2018.

United Kingdom

Reviews, a trust signal used by Google, remained the leading SERP feature throughout.

Site links are a strong indicator of relevance and authority, and as a traditionally dominant ranking factor, were the second most prevalent SERP feature for U.K. Fintech sites.

Google's Knowledge Graph results, which are featured in Knowledge Graph boxes to the right of search listings, were a highly represented SERP feature throughout the study.

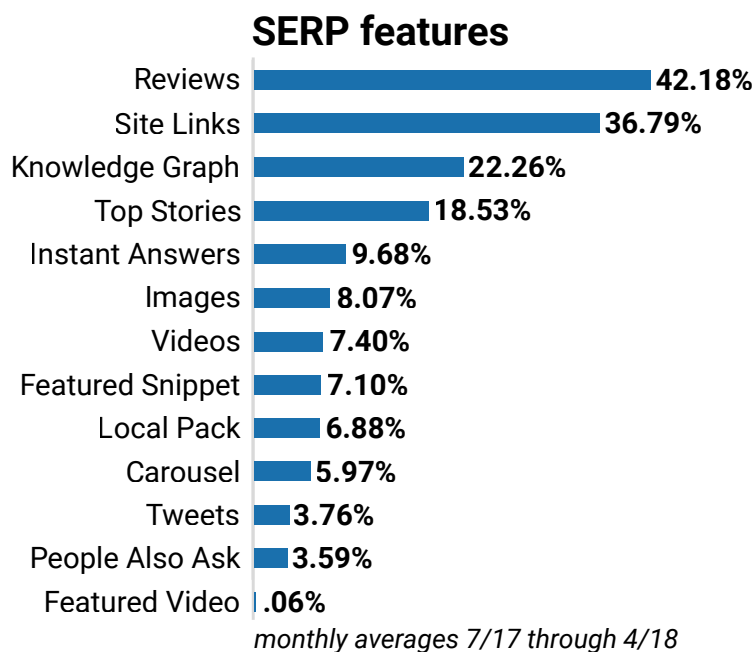
Top Stories also remained a relatively strong and consistent SERP feature for U.K. Fintech sites.

Google’s Instant Answers, which provide a direct response to users’ search queries, held as a relatively steady SERP feature.

As far as trends, images overtook video as a SERP feature in dramatic fashion in February 2018, from representing 1.51% of features to 15.89 percent. Conversely, video, which had peaked in January 2018 to 17.15% of SERP features, precipitously declined the next month to approximately 4% (4.07%).

A second SERP feature that sharply ascended is Google’s Carousel, which shows top local results, also in February 2018.

Finally, Featured Snippets as the coveted “position zero” at the very top of search site listings, declined overall as a SERP feature for Fintech sites.



United States

Reviews boasted a strong showing as a prominent SERP feature, even overshadowing the traditionally potent trust signal of site links, from July 2017 through January 2018.

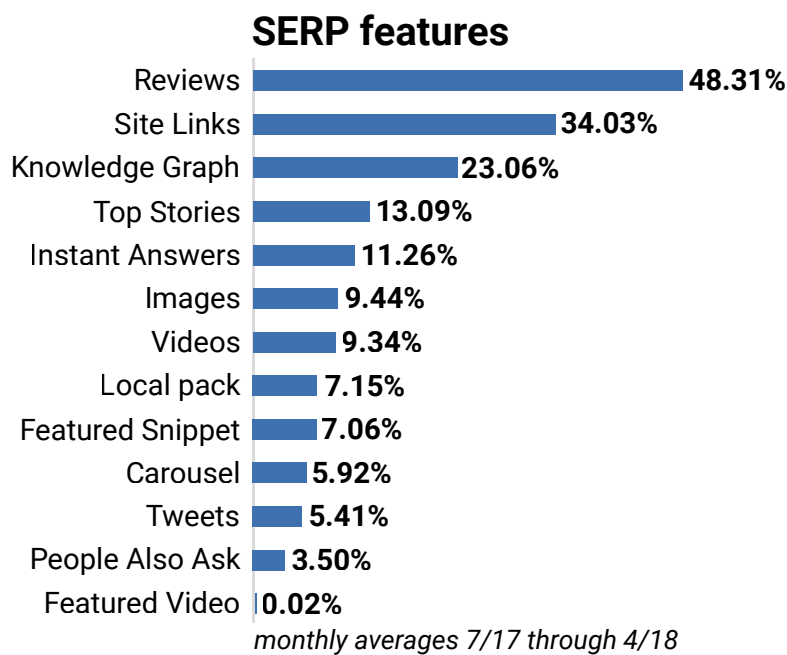
From February through April 2018, site links gained an edge over reviews as a leading SERP feature. Both reviews (also a trust signal) and site links remained significant SERP features by the end of the study, with site links claiming 62.3% and reviews 44.17% of SERP features.

Images surged as a top SERP feature in February 2018 and remained so through April, while video declined sharply as a leading SERP feature in February 2018.

The SERP feature of Google's Carousel spiked in February 2018 after an almost negligible presence since July 2017, and was on par with images as a top SERP feature from February through April 2018.

The Local Pack SERP feature began trending upward in November 2017, and again in April 2018. As of April 2018, the Local Pack and Carousel were nearly equal in standing as leading SERP features.

Google's Knowledge Graph results, featured in Knowledge Graph boxes to the right of search listings, remained a prominent SERP feature throughout the study, as did Top Stories and Instant Answers.



What It Means To You As a Fintech Specialist

Many, if not most, of the SERP features for Fintech sites cannot be directly influenced by site owners and specialists. Some SERP features, such as Knowledge Graph and Instant Answers, may even serve to detract users' attention from site listings.

In light of this, the best strategy to pursue is to take these SERP features into account when doing keyword research, and

continue to monitor them.

Also, while Featured Snippets were not among the leading SERP features overall, they are gaining momentum. The coveted "position zero" Featured Snippet search listing at the very top of search results is highly competitive. A smart strategy to incorporate in your keyword research and competitive analyses is to provide longtail keyword answers to trending search queries.

How SEMrush Helps

SEMrush Sensor

offers insights into changing SERP features in the top 10 and top 20 results. Track trending SERP features and keep informed of Google algorithm updates.

[Track SERP features](#)

Keyword Magic Tool

allows you to filter keywords by different SERP features so you can select for those you want triggered. Sync your keyword research directly into the Organic Research Positions report to see how your online rivals are winning SERP features.

[Select desired SERP features](#)

Position Tracking

allows you to filter your data by any of 16 SERP features. Know which of your keywords trigger which SERP feature. Get competitive intel on your site's search position for international, domestic, regional and local markets on desktop and mobile.

[Track your site's position](#)

User Behavior



User Behavior

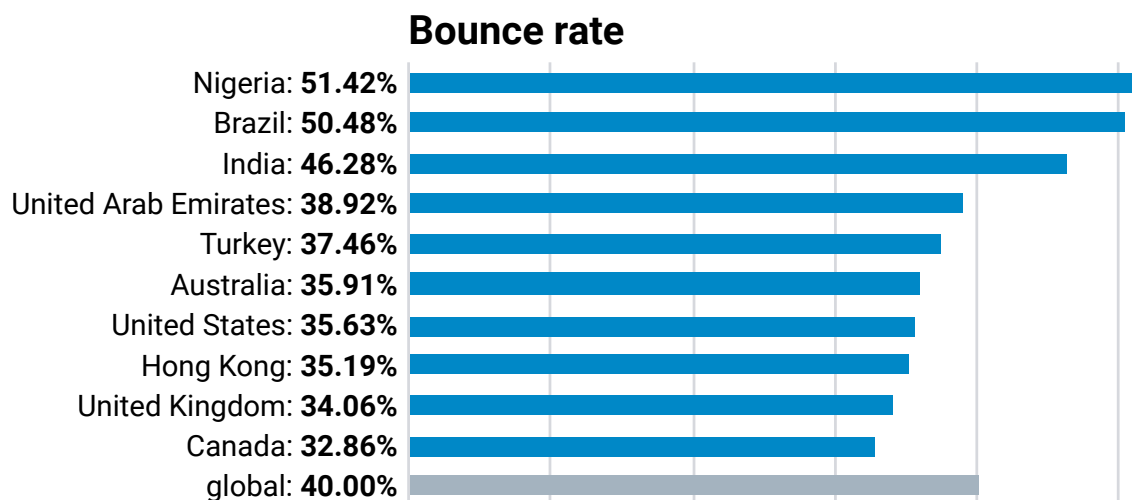
Applying the metrics of bounce rate, the number of site pages visited, and the time spent on sites, we looked into how domestic and global users interact with fintech websites.

Bounce Rate

The bounce rate is an indicator of users' interest in investigating a website. Technically defined, the bounce rate is the percentage of visitors who navigate away from a site after viewing only one page (often the home page).

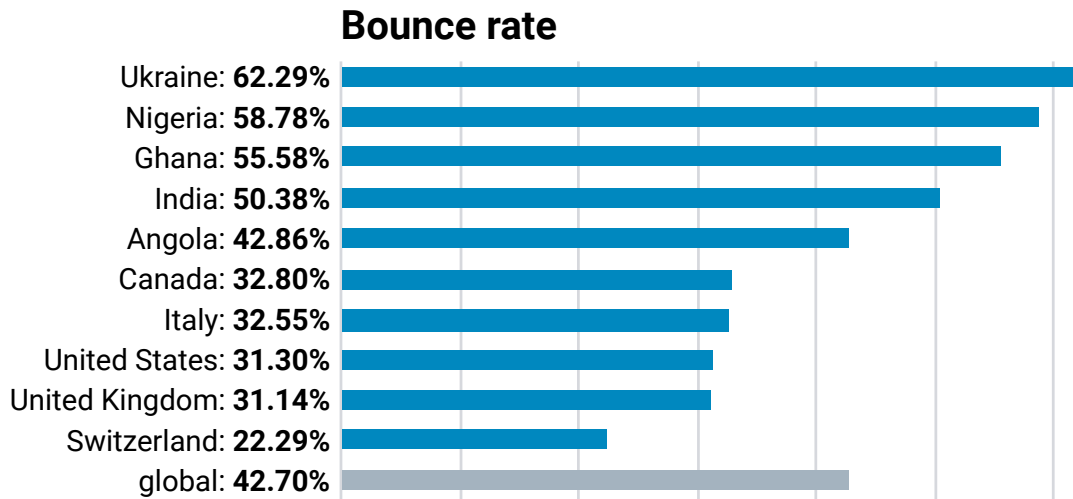
United Kingdom

While one might expect U.K. visitors to demonstrate the lowest bounce rate, its 34% rate was actually slightly less than that of Canadian visitors, with the lowest bounce rate of approximately 33%. At the other end of the spectrum, Brazilian and Nigerian site visitors showed the highest bounce rate (50%). The average bounce rate for all visitors to U.K. fintech sites was 40%.



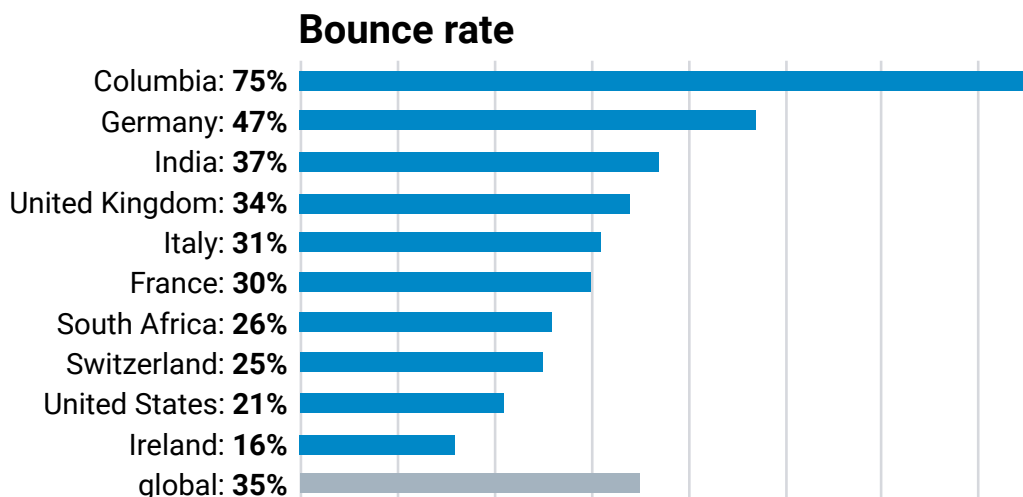
United States

Visitors from Switzerland exhibited the lowest bounce rate (22%) to U.S. fintech sites, while those from the U.K. and within the U.S. also demonstrated relatively low rates, with corresponding bounce rates of 31.1% and 31.3%. Visitors from Ukraine showed the highest bounce rate of approximately 62%. The average bounce rate for all visitors to U.S. fintech sites was approximately 42.7%.



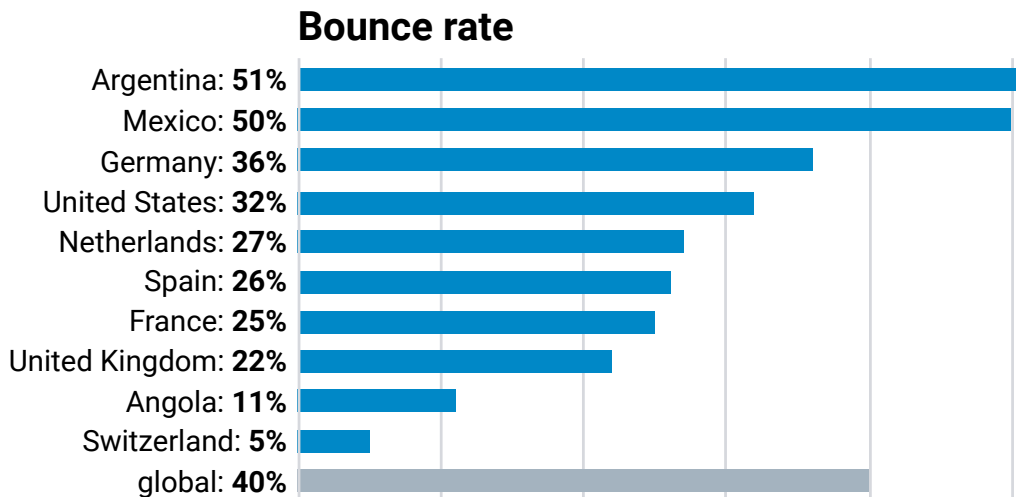
Italy

Irish users showed the lowest bounce rate (16%) to Italy's fintech sites. Users from the U.S. also showed a relatively low bounce rate (21%), as did those from Switzerland (25%). Columbian users had the highest bounce rate by a wide margin (75%), as the next highest bounce rate is 47%, exhibited by German visitors. The average bounce rate for all visitors to Italian fintech sites was 35%.



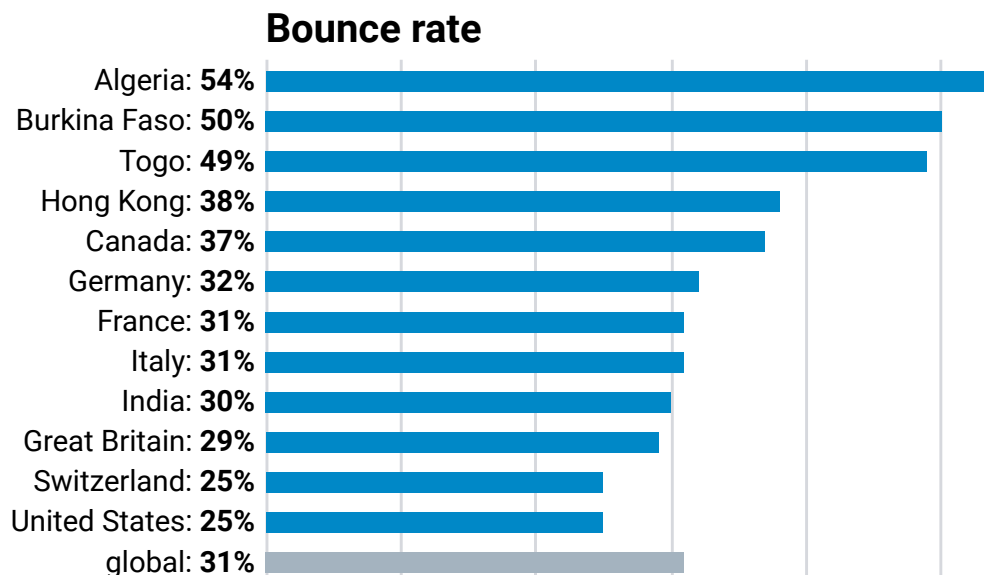
Spain

Visitors from Switzerland showed the lowest bounce rate (5%) to Spain’s fintech sites, by far. U.K.visitors also exhibited a low bounce rate (22%). Users from Argentina had the highest bounce rate (51%), closely followed by visitors from Mexico (50%). German visitors also showed a fairly high bounce rate (35%). The average bounce rate for all visitors to Spain’s fintech sites was 40%.



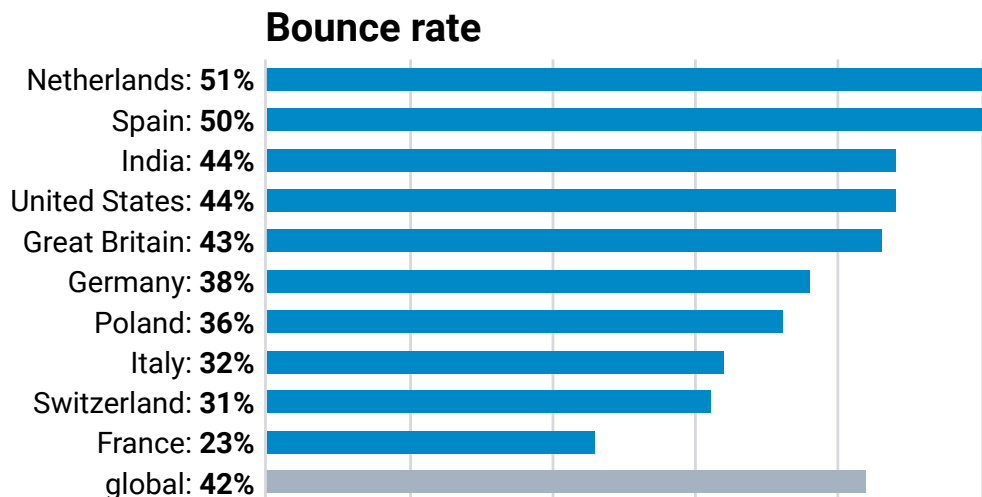
France

Visitors from the U.S. and Switzerland shared the lowest bounce rate of 25% to France’s fintech sites. U.K. visitors also had a relatively low bounce rate (29%), as did users from Italy and within France, both demonstrating a bounce rate of 31%. Users from Hong Kong showed a relative high bounce rate (38%), as did those from Canada (37%). The average bounce rate for all visitors to France’s fintech sites was 31%.



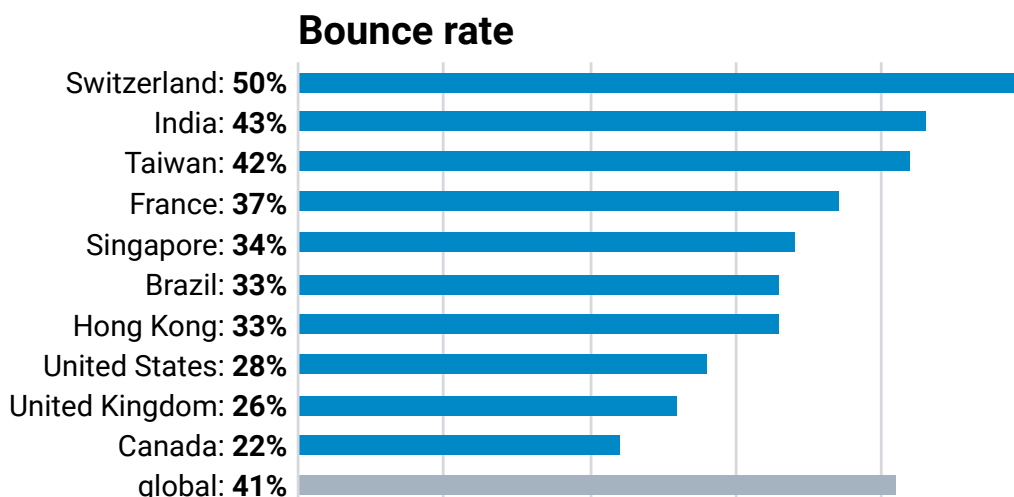
Germany

French users showed the lowest bounce rate (23%) to Germany’s fintech sites. Users from Switzerland also had a relatively low bounce rate of 31%, followed closely by Italian users that demonstrate a 32% bounce rate. At the other end of the spectrum are users from the Netherlands with a 51% bounce rate, and those from Spain with a 50% bounce rate. The average bounce rate for all visitors to German fintech sites was 42%.



Brazil

Swiss users exhibited high bounce rate of 50%, while those from Canada and the United Kingdom demonstrate relatively low bounce rates of 22% and 26%. Visitors from India and Taiwan showed the highest bounce rates of 43% and 42%, respectively. French users also exhibited a relatively high bounce rate (37%). The average bounce rate for all visitors to Brazil’s fintech sites was 41%.

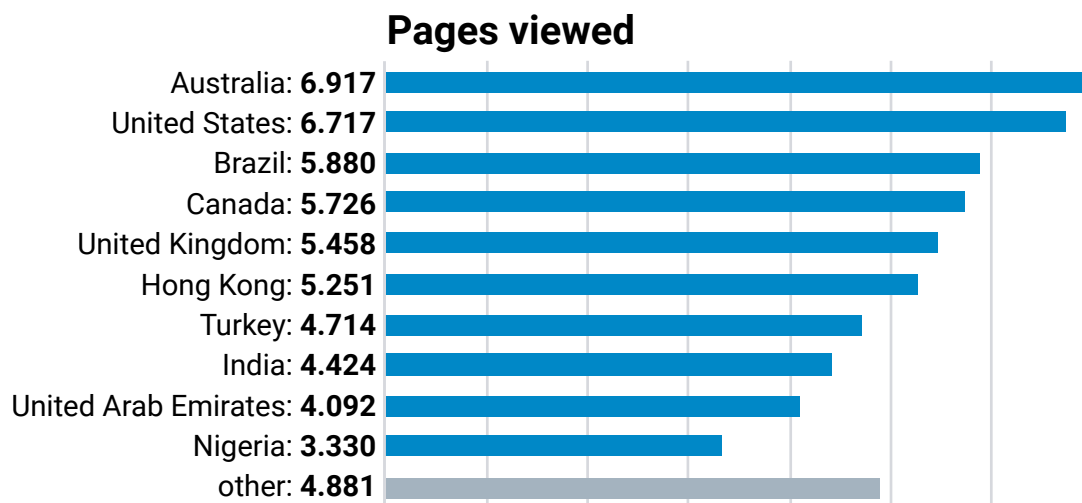


Number of Pages Visited

Just as a low bounce rate is a sign of user interest in a website, the number of pages visited is an indication of interest by showing how deep into a given website users go.

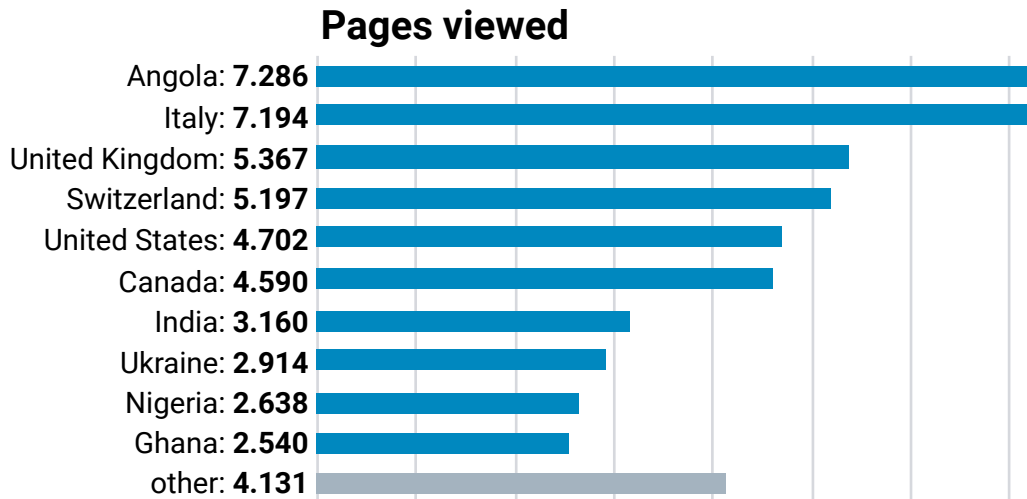
United Kingdom

Australians go the deepest into U.K. fintech sites, visiting roughly 7 pages. Users from the U.S. closely follow with 6.7 pages visited. And while Brazilian users show a relatively high bounce rate, they are more inclined to visit more pages once they do stay on a site, with 5.8 pages viewed. Users from the United Arab Emirates visit the fewest pages. The global average for pages visited is slightly over 4 pages.



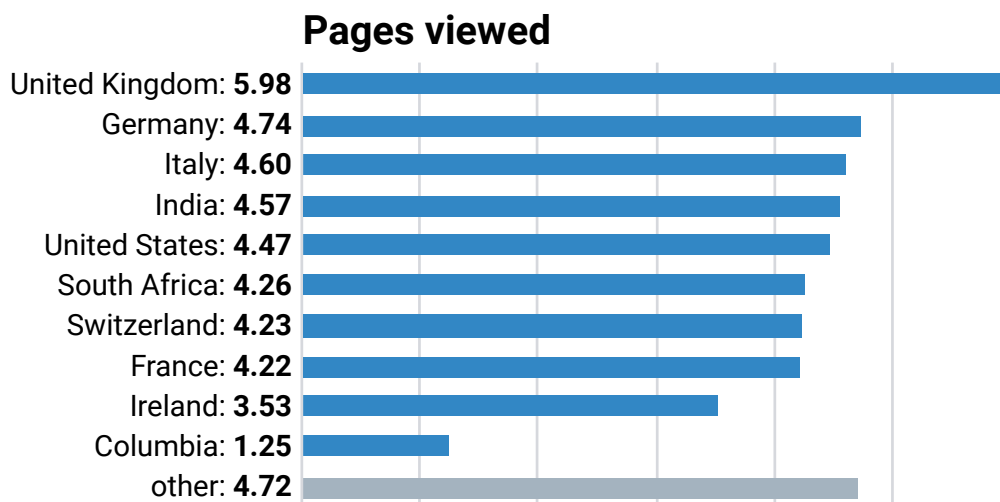
United States

Italian and Angolan users visited the most pages of U.S. fintech sites, viewing just over 7 pages. As well as demonstrating relatively low bounce rates, U.K. and Swiss visitors also ventured relatively deep into the sites, viewing slightly over 5 pages. Users from Ghana visited the fewest pages. The global average for pages visited was 4 pages.



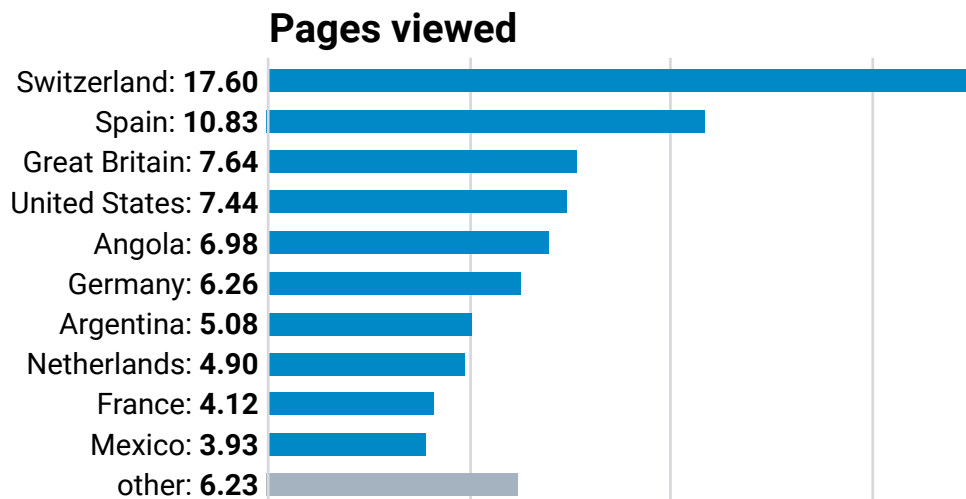
Italy

U.K. users visited the most pages of Italy's fintech sites, with nearly 6 pages. German users visited 4.74 pages, while Italians themselves visited 4.6 pages. Users from Columbia visited the fewest pages. The global average for pages visited was 4.72 pages.



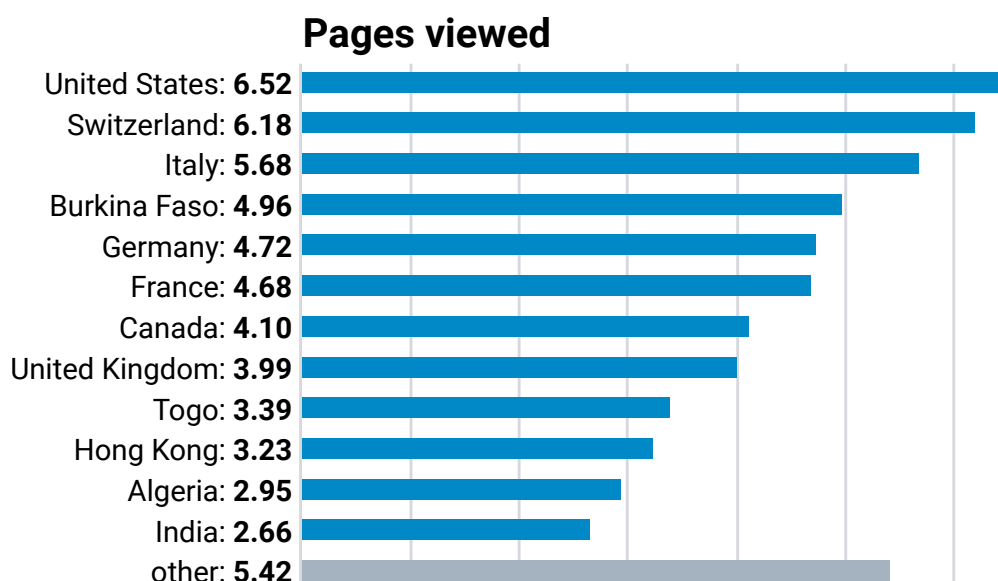
Spain

Swiss users visited the most pages of Spain's fintech sites by far, viewing 17.6 pages, while domestic (Spanish) users visit 10.8 pages. Users from Mexico and the France visited the fewest pages. The global average for pages visited was 6.23 pages.



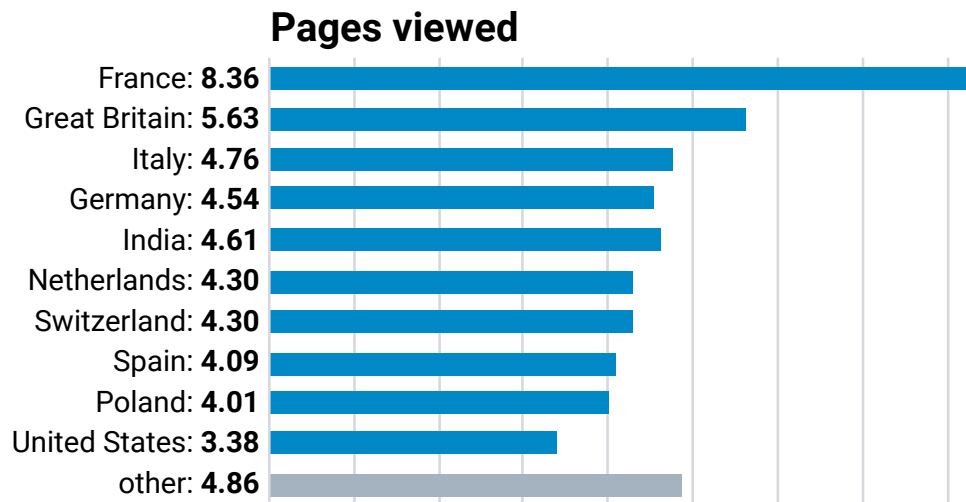
France

Users from the U.S. and Switzerland visited the most pages of France's fintech sites, viewing 6.52 and 6.18 pages respectively. Users from Italy also visited a relatively high number of pages, viewing 5.68, while those from India and Algeria visited the fewest pages. The global average for pages visited was 5.42 pages.



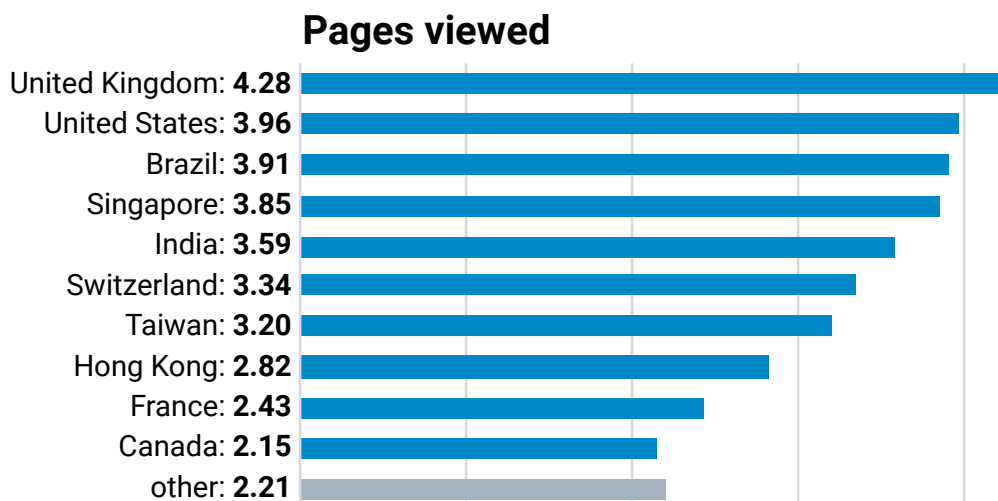
Germany

French users visited the most pages of Germany's fintech sites, viewing 8.36 pages. Users from the U.K. visited 5.63 pages, while Germans themselves viewed 4.54 pages. Users from the U.S. and Poland visited the fewest pages. The global average for pages visited was 4.86 pages.



Brazil

U.K. users visited the most pages of Brazil's fintech sites, viewing 4.28 pages, while those from the U.S. visited 3.96 pages and those from within Brazil visited 3.91 pages. Users from Users from Canada and France visited the fewest pages. The global average for pages visited was 2.21 pages.

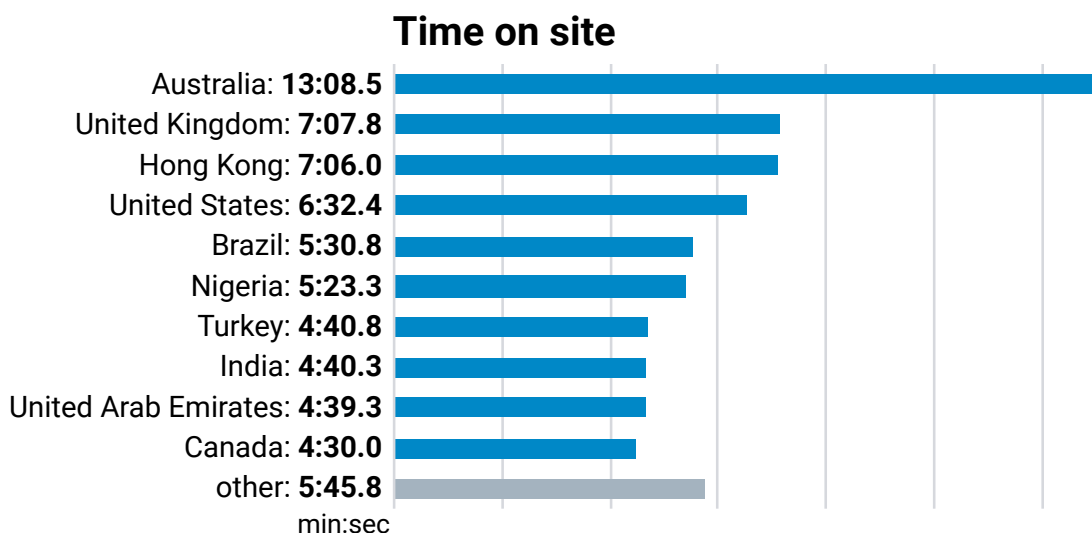


Time Spent on Websites

A third useful metric for gauging user interest in a website is the time spent on site. Of all user behavior metrics, time spent on a website is the most telling in terms of user interest and experience, especially when it correlates to the other measurements of bounce rate and number of pages visited.

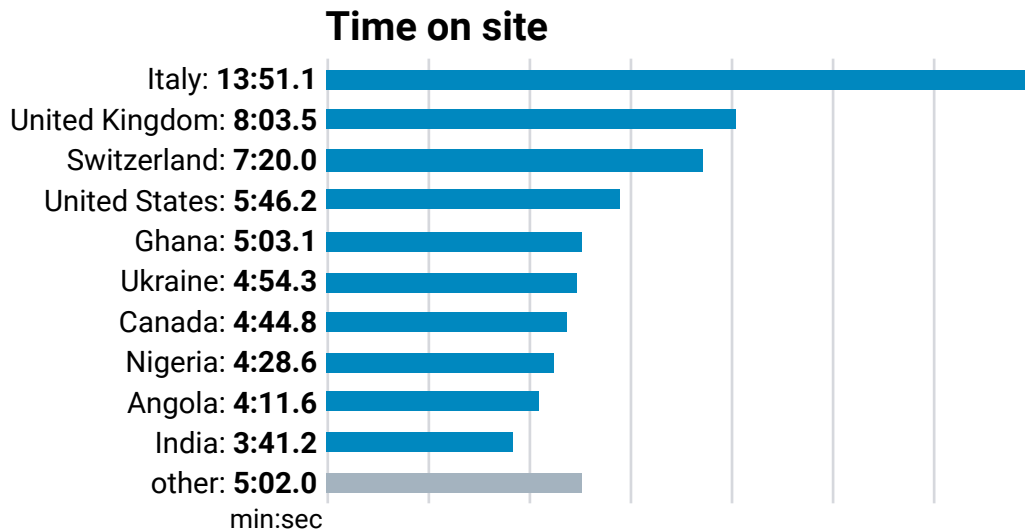
United Kingdom

With Australians visiting the most site pages of U.K. fintech sites, it's not surprising they also spent the most time on them and by a large margin, dwelling for about 13 minutes. Domestic (U.K.) users were a distant second for the time they spend, devoting approximately 7 minutes to sites, even though they lag behind both Canada and Brazil in the number of pages visited. It's noteworthy that in contrast to their depth of site investigation, Canadians spent the least amount of time on them, investing 4:30 minutes. Users from India also spent relatively little time. The global average for time spent on U.K. fintech sites was about 5:45 minutes.



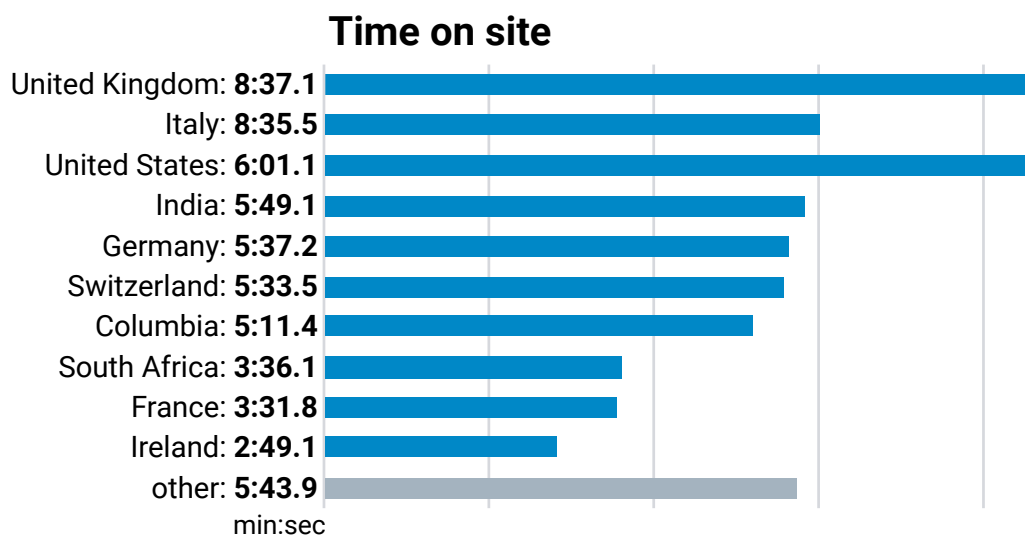
United States

As well as visiting a relatively large number of pages, Italians spent the most time on U.S. fintech sites by far, with 13:51 minutes invested. U.K. and Swiss users also spent a relatively long time on the sites, with just over 8 minutes (U.K) and 7:20 minutes (Switzerland). Site visitors from India invested the least amount of time. The global average for time spent on U.S. fintech sites was approximately 5:02 minutes.



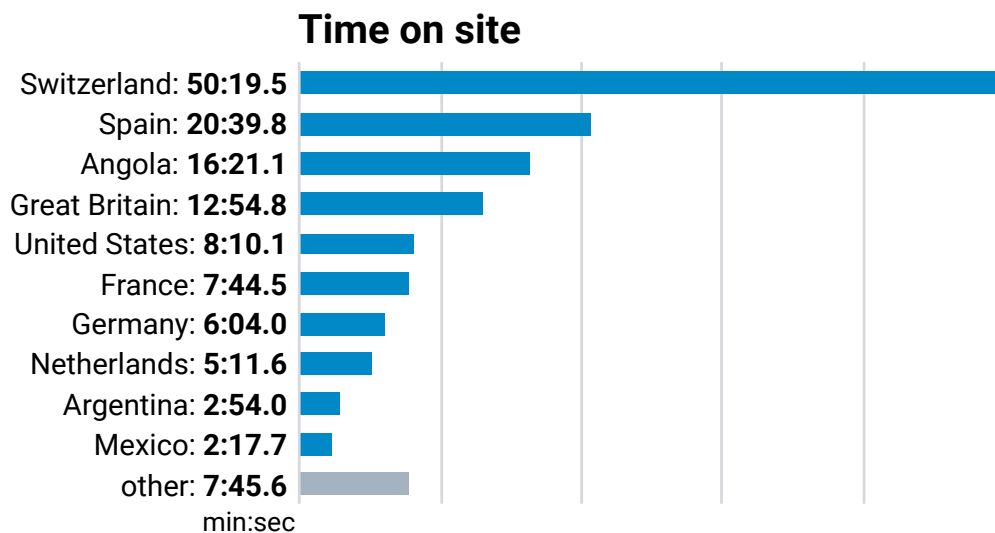
Italy

As well as visiting the most pages, users from the U.K. spent the most time on Italy's fintech sites, with roughly 8:37 minutes, while Italians themselves spent 8:35 minutes. Site users from Ireland invested the least amount of time. The global average for time spent on Italy's fintech sites was 5:43 minutes.



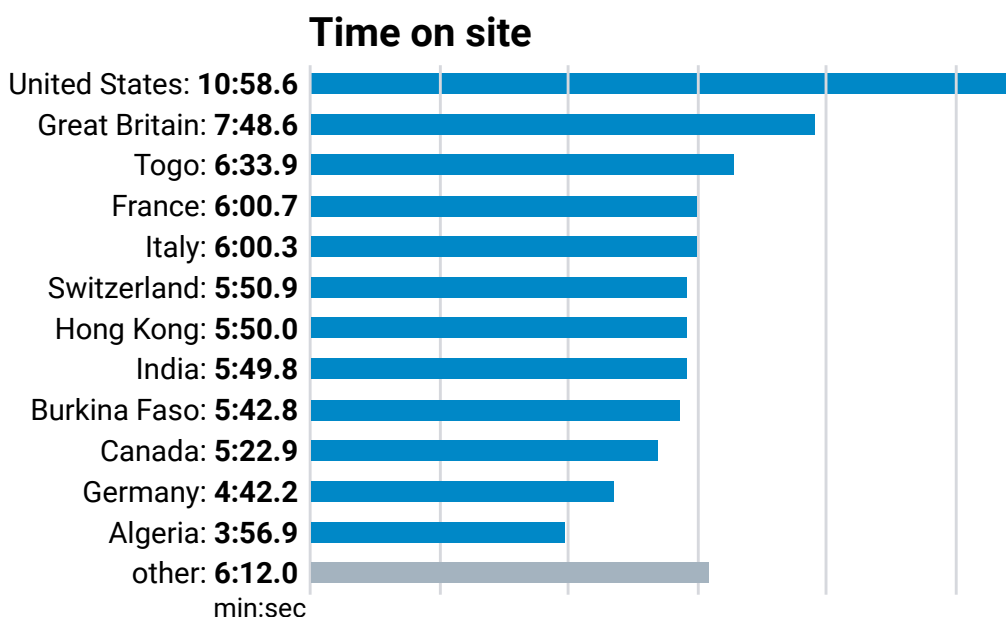
Spain

Corresponding to the relatively large number of pages visited, Swiss, Angolan and domestic (Spanish) users spent the most time on Spain's fintech sites. Swiss visitors invested just over 50 minutes, Angolan visitors spent slightly over 16 minutes, and Spanish visitors spent 20:40 minutes.



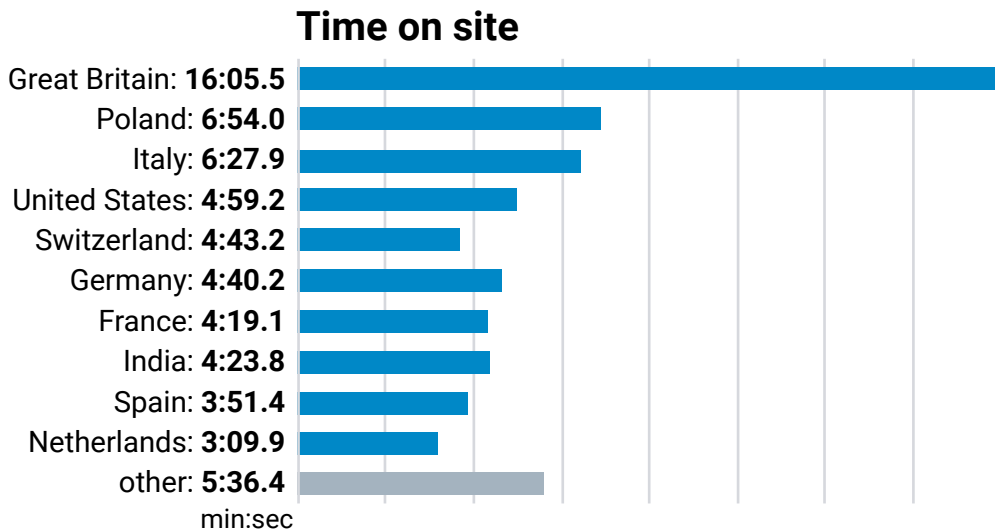
France

Corresponding to one of the lowest bounce rates and the highest number of pages visited, users from the U.S. spent the most time on France's fintech sites by far, investing nearly 11 minutes. Visitors from the U.K. also spent a relatively long time on site, with approximately 8 minutes. Domestic visitors from within France spent 6 minutes. Users from Algeria invested the least amount of time. The global average for time spent on France's fintech sites was 6:12 minutes.



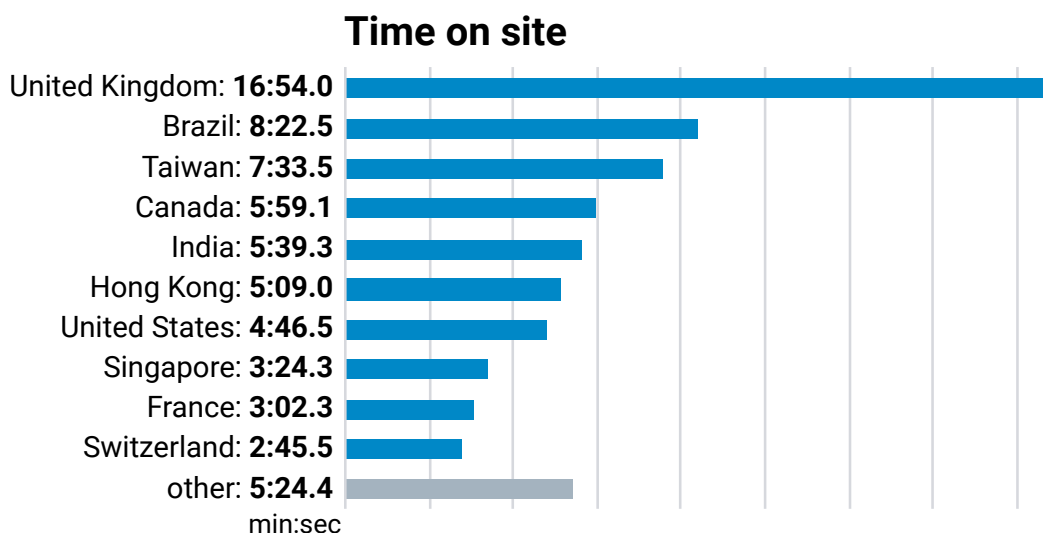
Germany

As well as visiting a relatively large number of pages, visitors from the U.K. spent the most time on Germany’s fintech sites by a large margin, investing approximately 16 minutes. Users from Poland spent 6:54 minutes, and those from Italy spent about 6:28 minutes. Visitors from the Netherlands and Spain invested the least amount of time. The global average for time spent on Germany’s fintech sites was 5:36 minutes.



Brazil

Users from the U.K. invest the most time on Brazil’s fintech sites, spending just under 17 minutes. Domestic (Brazilian) users spent 8:22 minutes, and those from Taiwan spent 7:33 minutes. French and Chinese visitors invested the least amount of time. The global average for Brazil’s fintech sites was 5:24 minutes.



What It Means To You As a Fintech Specialist

The user behavior metrics of bounce rate, time on site, and the number of pages visited provide invaluable insights into what pages of your site are performing well, and those that are in need of optimization for search and user experience.

Check your site analytics often and regularly to see what pages are doing well, then transfer the insights gained to troubleshoot and improve underperforming pages. Gather competitive intelligence on how your online rivals are faring with their site pages, and how their marketing efforts are working in other countries, to improve your own.

If you find your fintech site (or that of your client's) has a strong international visitor presence but some countries are lagging in terms of key metrics, check to ensure that the proper hreflang attributes are present or if there are issues that need to be addressed. This is especially important for site pages that also exhibit a relatively high bounce rate and minimal views.

If you are among the fintech sites that have hreflangs properly implemented, you'll gain the competitive advantage over sites that do not!

How SEMrush Helps

Traffic Analytics

instantly reveals the geographic distribution of users and key behavior metrics for almost any website. Easily gather competitive intel on your online rivals' traffic sources and results of their marketing efforts in other countries, and benchmark your site against theirs.

Analyze the traffic
of your competitors



Site Audit

checks for 140 technical issues in an in-depth analytic report that helps you readily locate and fix technical Hreflang errors, page load and search speeds, and more to save you time, expense and effort in addressing the most critical issues.

[Audit your website](#)

On Page SEO Checker

offers a complete and structured list of things you could do to improve the search ranking of your website's pages. You'll receive on-page SEO ideas, semantically related words to include on your pages, target content length and readability, and backlink prospects.

[Get your recommendations](#)

Site Audit

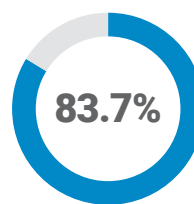


Mobile Friendliness Score

As part of our Fintech industry site audit, we applied our own metric of mobile friendliness for sites. It is expressed simply as a score, representing the percentage of the pages of a given site that are mobile friendly.

United Kingdom

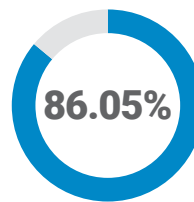
Nearly 84% (83.7%) of the U.K.'s Fintech site pages are mobile friendly.



Mobile friendly pages

United States

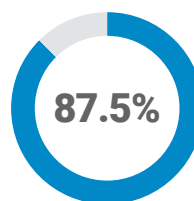
Slightly over 86% (86.05%) of U.S. Fintech site pages are mobile friendly.



Mobile friendly pages

Italy

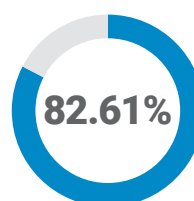
Approximately 87.5% of Italy's Fintech site pages are mobile friendly.



Mobile friendly pages

Spain

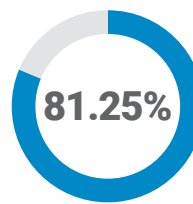
Close to 83% (82.61%) of Spain's Fintech site pages are mobile friendly.



Mobile friendly pages

France

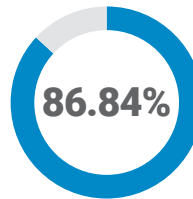
Approximately 81.25% of France's Fintech site pages are mobile friendly.



Mobile friendly pages

Germany

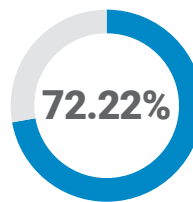
Close to 87% (86.84%) of Germany's Fintech site pages are mobile friendly.



Mobile friendly pages

Brazil

Just over 72% (72.22%) of Brazil's Fintech site pages are mobile friendly.



Mobile friendly pages



What It Means To You As a Fintech Specialist

A reasonably high mobile-friendliness score is advisable. One of the ways to help mobile friendliness, in broad terms, is to implement a responsive design so your site renders well on mobile devices.

Among issues that can affect a given site page's load and search speed are redirect chains and loops, large HTML page size,

and content such as images and videos that add up to over 2MB, as well as inefficient web servers.

All of these can be remedied, and some rather easily. For instance, you can consider getting a dedicated server if yours is causing your site's pages to load too slowly.

How SEMrush Helps

Site Audit

finds and flags technical site issues that can interfere with your site's performance on mobile devices, including crawlability and page load speeds.

Improve your site's mobile
friendliness

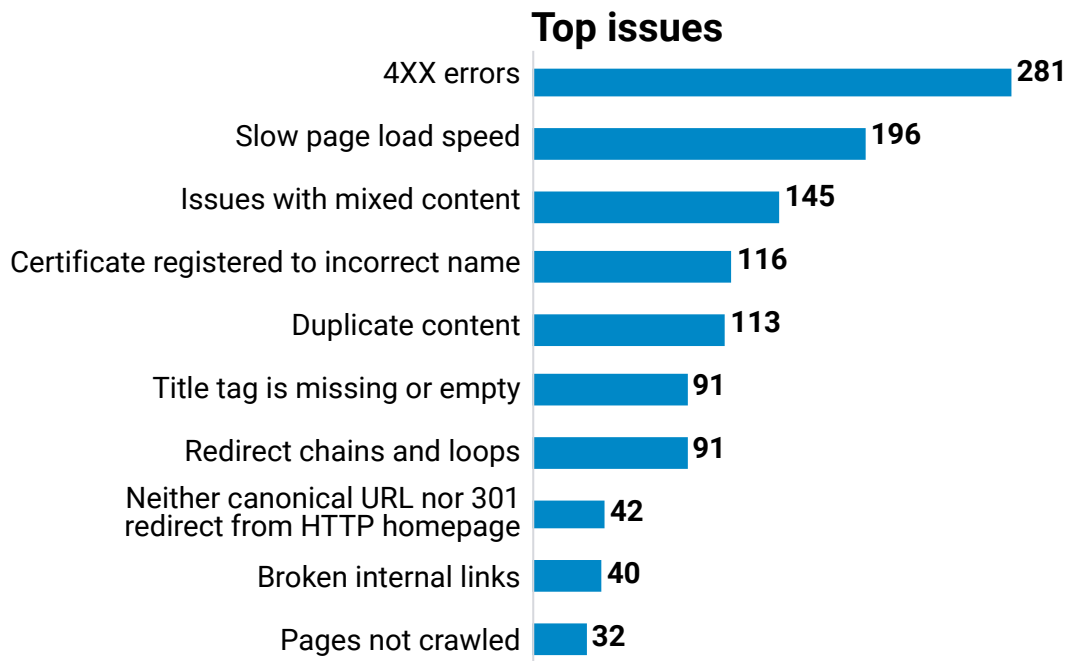


Top Technical Fintech Industry Website Issues

For this part of our data analysis, we used the SEMrush Site Audit tool to look into the top technical issues affecting the Fintech sites from the seven countries included in our study. Then we simply compiled them to yield the total number of errors and issues we found.

We further applied five metrics that are key to user experience and organic search visibility: site health, crawlability, HTTPS, international SEO, and site performance.

Technical Fintech Website Issues



Website 4xx errors (known in the industry as “client errors”) number from 400 to 499, so it’s not altogether surprising that they were the most numerous of those we encountered. However, most 400-level errors range from 400 to 405, with 400 (“Bad Request Error”) being particularly problematic for webmasters to sort out as the problem can originate from a web server and often multiple third-party web servers.

The second most common technical issue was slow page load speed. This is troublesome, given that page load speed is a critical part of the user experience, and will be used as a ranking factor for mobile searches starting with its July 2018 “Speed Update.” Page load speed has been one for desktop for some time (as noted in our [2018 Website Performance Study](#)).

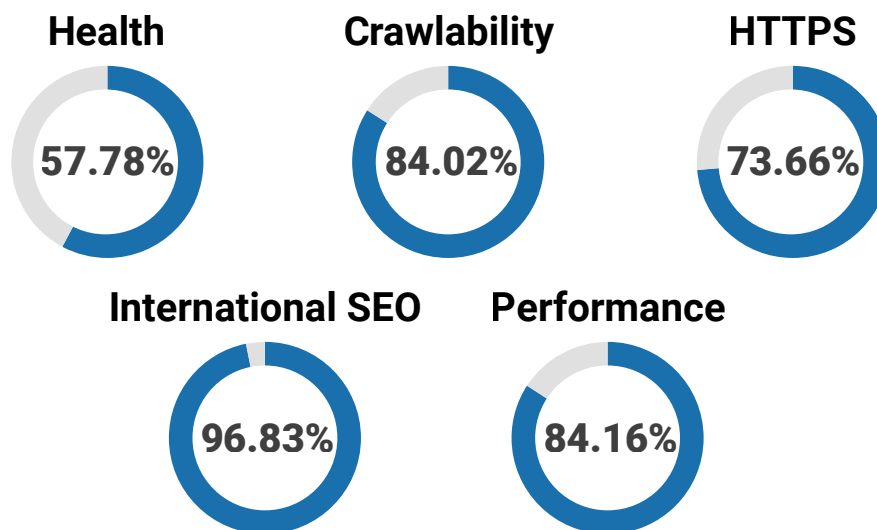
Issues with mixed content proved to be relatively common as well. This occurs when initial HTML is loaded over a secure HTTPS connection, but other content such as images, videos, stylesheets and scripts are loaded over an (insecure) HTTP connection.

HTTPS certificates registered to the incorrect name was yet another fairly common issue, as was duplicate content.

Missing or empty tags for site page titles and redirect chains and loops were also top issues. Redirect chains and loops with 3 or more URLs not only frustrate the visitor, but much like duplicate content, they eat up the crawl budget of search engine bots to the point that the affected web page loses a bit of its original rank. Also, it confuses them, much like they can confuse site visitors.

Summary of Key Global Fintech Site Metrics

Besides individual technical issues, our analysis looked into five overarching, qualitative metrics essential to user experience, as well as organic search visibility: site health, crawlability, HTTPS, international SEO, and site performance.



■ Fintech Site Health

The overall site health for Fintech sites was found to be 57.78 percent.

■ Fintech Site Crawlability

All told, the crawlability of Fintech sites was a fairly impressive 84.02 percent.

■ Fintech Site HTTPS Implementation

A majority of Fintech sites, 73.66%, have migrated to HTTPS (secure site designation).

■ Fintech Site International SEO

An impressive 96.83% of Fintech sites have implemented Hreflang properly for international site visitors.

■ Fintech Site Performance

The overall performance of Fintech sites was also found to be exceptional, with 84.16% delivering a good user experience and embracing best SEO practices.

What It Means To You As a Fintech Specialist

As user experience has become paramount, with factors such as page load speed being integrated into Google's rankings algorithm, it is highly advisable to continually troubleshoot and address technical issues.

The waste of crawl budget associated with technical issues can also directly affect individual page rank as well, such as broken internal links, duplicate content, and redirect chains and loops. It is well

worth your while to consult a technical SEO professional to do a forensic audit of your website to find and fix such problems.

On a positive note, Fintech sites are in fairly good shape overall in terms of the five metrics indicating a quality user experience. The analysis did reveal that site health could use improvement, as well as the proper implementation of HTTPS. Fortunately, both are easily remedied.

How SEMrush Helps

Site Audit

identifies the technical issues with your site, including the critical areas of HTTPS implementation, proper Hreflang attributes for international and multi-national sites, crawlability, internal linking, and site speed and page loading performance.

[Audit your website](#)



About SEMrush

SEMrush is a leading digital marketing toolkit for SEO, PPC, SMM and Content Marketing professionals worldwide. With over 30 tools within the software, search data for more than 140 countries and seamless integration with Google services, SEMrush provides solutions for in-house marketing teams and agencies working with clients in any industry.

In its niche and pricing segment, SEMrush is an absolute leader in the number of tools available from one account and the richness of its data. By ensuring an easy workflow between marketing team members, SEMrush helps them become frontrunners in their industries.

For more information, visit <https://www.semrush.com/features/>



We love your feedback!

Was this study helpful? Is there anything you want to discuss or share with us? Tweet your thoughts with a hashtag **#SEMrushFintechStudy** or drop us a line at fintechstudy@semrush.com!