

Money Matters: Finance Trends Throughout the Year

From saving in January to spending in December, consumers have money on their minds year-round. To research and buy financial products, they're using the web, especially mobile. By understanding when and how they search, brands can meet consumers in all the moments that matter.





Getting a mortgage

- Interest in mortgages from first-time buyers peaks³
- · Half of interested mortgage shoppers are millennials4
- Mobile queries for mortgages grows 60% YoY²



Retiring

Saving

· Search interest for retirement peaks5

Search interest for 401Ks peaks⁵

 Top questions about retirement are around how to save⁶

Search interest for savings products peaks³



Traveling

 Search interest for travel rewards credit cards peaks⁵



Buying on credit

- Search interest for credit card applications peaks⁵
- Nearly 1 in 3 searches for credit cards are on a mobile device⁹









 $\left(\mathsf{JUN} \right)$

JUL

AUG)

SEF

OCT

NOV

DEC)



Paying taxes

- Tax-related search interest peaks⁵
- Search interest for tax refunds starting earlier than ever⁷
- Mobile tax-related searches are up 106% YoY, rivaling desktop volume²



Saving tax refunds

- Search interest for IRAs peaks⁵
- "Where is my refund?" is a top question about finance⁶



Paying for school

 College financing-related searches peak (as well as during Tax Season)⁸

Finance searches and financial transactions are

happening more on mobile.

 Search interest for student credit cards peaks⁵



Giving gifts

 Search interest for "credit card gift cards" and "store credit cards" peak before the holidays⁵

SOURCES

- 1 Google Analytics Finance category data, May 2014–January 2015, United States.
- 2 Google Data, January 2015, United States.
- 3 Google Data, January 2013–January 2015, United States
- 4 Google Consumer Survey, January 2015.
- 5 Google Trends, January 2011–January 2015, Finance, United States.
- 6 Google Data, January 2014–January 2015, United States
- 7 Google Trends, December 2012-February 2015, United States

- 8 Google Data, January 2012–January 2015, United States.
- 9 Google Data, December 2014, United States.