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How to build a Financial Services landing page.

Background

It's no secret that the financial services are quite advanced when it comes to SEO. It's so hard to rank anywhere on the first couple of pages for any insurance terms with financial services dinosaurs like Go Compare, Compare the Market, Aviva etcetera monopolising both the organic rankings and PPC ads.

A - The Premise

Whilst it's difficult to compete, we set out to try and understand the most effective components that go into a top ranking financial services landing page. We knew the best way to do this would be to analyse more than twenty different landing page components - from content to coding - across 100 different top ten ranking financial services pages.

We looked at the top ten organically ranked pages for:

- **Life Insurance**
- **Landlord Insurance**
- **Home Insurance**
- **Car Insurance**
- **Motorbike Insurance**
- **Wedding Insurance**
- **Travel Insurance**
- **Corporate Banking**
- **Corporate Credit Cards**
- **Business Loans**

We wanted to find commonalities in order to compile a set of guidelines for building effective landing pages that Google will rank highly.

B - Why we did the Research

There's a saying in the SEO community: 'correlation is not causation.' Whilst we agree to some extent, if using a certain amount of headings or phrasing your content in certain ways didn't cause any change, what would be the point?

There's a rhyme and reason to SEO.

We wanted proof that including certain things in a certain way on a landing page would have an impact on where that page ranked, or would at least not hinder that page from ranking where it should.

Whilst there might be some findings that seem self explanatory, there's so much that goes into creating successful landing pages and it's easy to fall into thinking that certain things don't matter so much, or that you only need to do the "big things". We think that collating information about how the financial services dinosaurs who take up the top ten ranking spots for terms like car insurance, landlord insurance, corporate credit cards and home insurance build their landing pages can teach us valuable lessons.
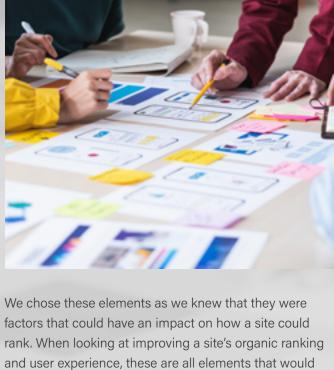
Background

The research itself was time consuming but interesting. We used a few online tools, such as Google's Page Speed Insights, Google's Structured Data Testing Tool and Natural Language API and Moz Link Explorer. We also relied on the guidelines set out in the Google UX Playbook for Finance - a best practice guide for building financial services page with user experience in mind.

C - How We Did the Research

We looked at the same set of components for each pages. The components we looked at were:

→ Word count (including headers, FAQ's, captions etc)
→ Salient scores (focusing on the top 3 scores and keywords within the scores)
→ Heading 1 copy, and the number of H1, H2, H3, H4 and H5s
→ Number of internal links
→ Number of FAQs
→ Availability of whitepapers/downloadable policy information
→ Featured blog posts
→ Reviews & review platform
→ Number of images (and insurer's logos for relevant sites)
→ Case studies
→ Videos
→ Tools/calculators
→ Mobile and desktop page speed
→ The site's schema markup, including:

- **Financial Product**
- **Breadcrumb List**
- **Organization**
- **Postal Address**
- **FAQ**
- **Web Page**
- **Service**
- **Product**
- **Insurance Agency**

We chose these elements as we knew that they were factors that could have an impact on how a site could rank. When looking at improving a site's organic ranking and user experience, these are all elements that would be examined to see room for improvement. As we did the research, we also decided to look at different elements that we hadn't considered before, and to look at certain components (such as salient scores) in more detail.

Seeing how the best ranking pages on the web use these to their advantage means we can tell how to optimise each element in an effort to optimise the page as a whole. We put every single piece of information into one spreadsheet and calculated the overall average for each component, as well as taking into account the extremes and outliers.

Results

A - Understanding the results

The research itself was time consuming but interesting. We used a few online tools, such as Google's Page Speed Insights, Google's Structured Data Testing Tool and Natural Language API and Moz Link Explorer. We also relied on the guidelines set out in the Google UX Playbook for Finance - a best practice guide for building financial services page with user experience in mind.

The results are broken down between the back-end factors (things that users don't really notice but that google does, like the site's schema) and elements that actively impact user experience, like the content of the site.

B - Technical elements

There are so many factors that go into the back-end of a site - the stuff the average user doesn't see or notice - that can have a big impact on page rankings. These should be some of the first components you look to change or to improve upon, as they're the components that directly tell Google how to interpret the site and how much to trust it.

Whilst any SEO pro should be able to tell you that the following factors are important, we looked at the way the top ranking sites handled a certain set of components in order to figure out how they were doing things.

Results

I - Schema Markup

Schema markup is code that helps search engines understand in more explicit terms exactly what you're offering with your site, the content of your site, and even sometimes the more technical aspects of how your page works (like breadcrumb lists).

This will, in turn, help search engines return better results to their users. For instance, if you're an insurance agency then having "FinancialProduct" and "InsuranceAgency" in your website's schema will help search engines know what you offer.

Using Google's structured data testing tool, we were able to see what top ranking financial services pages were building into their code.

Whilst a few of them didn't have the schema we expected or, in fact, didn't have any (which isn't recommended), for the most part every site had either one or a combination of the following terms built into their code.

- **27 sites used Breadcrumb List**
- **27 sites used Web Page**
- **25 sites used Product**
- **23 sites used FAQ**
- **13 sites used Financial Product**
- **13 sites used Organisation**
- **10 sites used Postal Address**
- **6 sites used News Article**
- **4 sites used Insurance Agency**
- **4 sites used Rating**
- **3 sites used Video Object**
- **3 sites used Service**

II - Headings

Many SEO pros know, without thinking, how they'll use headings on any webpages - one H1 tag which includes the primary keyword, and then H2s and 3s for secondary content. More than one H1 tag is rarely used on one page, but John Mueller, Google's Webmaster Trends Analyst says that actually it's not a problem to use multiple H1 tags per page, although it is best practice for both SEO and user experience to use them how they were supposed to be used.

It helps to think of headings in terms of a non fiction book. Your H1 introduces the topic of the page, just like the title of the book would. Optimising this by including your keywords helps further. Having multiple H1 tags can make your page look cluttered and confused.

Think of H2s like chapters of the book, and any subsequent headers (H3-H6) as additional subheadings, there to help you control how content is displayed. Optimising these and keeping them short and clear is helpful - both for SEO and your user.

The pages we reviewed supported these ideas, with 90% of sites having only 1 H1 tag - and 77% of sites including the main keyword in this H1.

The sites then had, on average, 6 H2 tags, 8 H3 tags, 4 H4 tags, 1 H5 tag and no H6 tags.

Results

III - Page Speeds

Page speed is a direct ranking factor, but can also indirectly affect a page's ranking by increasing or decreasing the bounce rate or time spent on site. 53% of users abandon a site if it takes longer than 3 seconds to load and 50% of users expect sites to load in less than 2 seconds.

In order to rank well, pages usually need a mobile loading speed of 50+ and a desktop loading speed of 80+. The top ranking sites for financial services have an average page speed of 47.47 on mobile and 85.32 on desktop.

C - Content

They say content is king. They're right. Whilst it's important for SEO as it's another thing that search engines use to determine what a site is offering, content is what keeps your users engaged and what captures them in the first place.

The question "how much content should be on a landing page?" has always felt very similar to the question "how long is a piece of string?", and the answer has always just been ... well... however much content you need. Splitting content up so it's not just big blocks of text helps - including FAQs, featured blog posts, reviews or case studies, or even imagery.

Results

Results

FAQs and internal links will help boost your SEO, and pieces of content that re- ally engage the user will help keep them on site for longer. This not only increases your chance of a conversion but will help with your rankings as you'll have a higher bounce rate and dwell time.
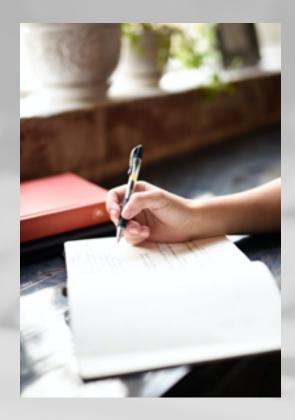
Results

I - Copy

There's no doubt that it's easier to deal with a slightly larger amount of copy. It's hard to include all your key- words in just a couple of sentences, and hard to sum up what you do to potential customers. You don't want too much copy though, for fear of boring a customer or over complicating your product.

The landing pages we reviewed had an average of around 2000 words, including headings and FAQs. We also ran the copy through Google's Natural Language API to check salient scores across all 100 pages. The top salient scores should include the focus keyword, and the top salient score should be 0.08 as a minimum.

II - Reviews

Displaying reviews when providing, for instance, an in- surance service is vital for your user. Not only will it help to convert users into customers, but it's possible it will even increase time spent on site as users are less likely to leave the page to check reviews externally.

On the top 100 financial services pages, the most popular platform is Trustpilot, and most pages have an overall review score displayed close to the top of the page and at least one positive review featured.

Results

III - Featured Content

Even the driest of topics shouldn't just be displayed as just big blocks of text. Images will help break up the copy and the top 100 sites had 8/9 images. Insurance brokers and comparison sites also included at least a couple of insurance providers and business partner's logos as trust signals.

Results

These sites also featured at least 4 FAQs, often in an accordion, (plus FAQ in schema markup) downloadable/ easily accessible policy information or whitepapers, and one tool or calculator per product. These help increase time spent on site and can also be used to drive users to the site through rich snippets or outreach through digital PR.

It's also a good idea to feature blog posts - at least 5 - somewhere on the landing page. Not only are internal links beneficial for SEO, but having blog posts from the parent site will reduce the bounce rate and help make sure users spend a long time on the site, even if they leave the landing page quickly.
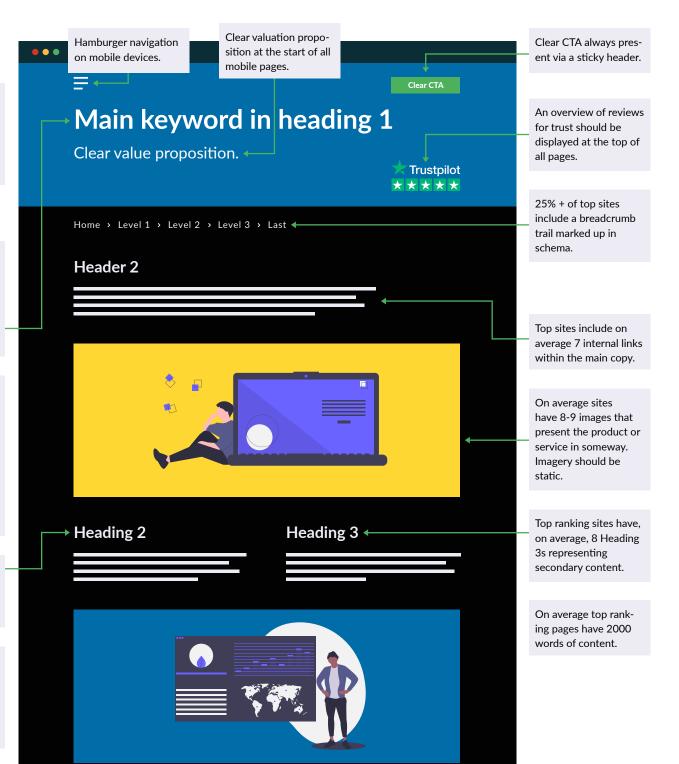
The Perfect Landing Page
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A - Fig1.

We designed an ideal landing page that takes our findings and the Google UX Play- book for Finance into account. Whilst not every landing page has to look the same, and the design of your landing page will depend on your brand, including these components and sticking to the same rules as top ranking pages do can't hurt.

Hamburger navigation on mobile devices.

Clear valuation proposition at the start of all mobile pages.

Clear CTA always present via a sticky header.

Site schema must include Organisation, Financial Products, FAQ, Breadcrumb List and Product as a minimum.

An overview of reviews for trust should be displayed at the top of all pages.

Clear CTA

Main keyword in heading 1

Clear value proposition.

★ Trustpilot
★ ★ ★ ★ ★

25% + of top sites include a breadcrumb trail marked up in schema.

Home › Level 1 › Level 2 › Level 3 › Last

Heading 1 must include the primary keyword. 90% of top ranking sites have only one H1, and 77% of them include the primary keyword.

Header 2

Top sites include on average 7 internal links within the main copy.

Over 47% of top ranking sites have their keywords in their top 3 salient scores. The salient score for the primary keywords should exceed 0.08 (can be tested using Google's Natural Language API)

On average sites have 8-9 images that present the product or service in someway. Imagery should be static.

Heading 2

Heading 3

Top ranking sites have, on average, 8 Heading 3s representing secondary content.

Top ranking sites have, on average, 6 Heading 2s representing secondary content.

On average top ranking pages have 2000 words of content.

Must have a mobile speed score of 50+ and a desktop score of 85+ (can be tested using Google Page Speed Insights).

Heading 4

Top ranking sites have, on average, 4 Heading 4s representing secondary content.

Top ranking sites have, on average, 1 Heading 5 representing secondary content.

Heading 5

FAQs

FAQ - Highly related conversational keyword

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FAQ - Highly related conversational keyword

On average top pages have 4 FAQs, with over 25% of sites using Schema markup.

Blog Post

02/01/2020

On average top pages feature 5 pieces of related blog content.

Blog Post

30/12/2019

Blog Post

16/12/2019

On average top pages feature more than 1 positive review, with Trustpilot being the leading review platform.

★ ★ ★ ★ ★

John Doe

★ ★ ★ ★ ★

Jane Doe

★ ★ ★ ★ ★

John Doe

Top pages almost always display trust signals with insurers logos. On average at least 1 logo is displayed.

FSA.

UK SEARCH AWARDS 2019 SHORTLISTED

Living Wage

Most insurers have at least two pieces of easy access to policy documentation, down-loads or whitepapers linked from key landing pages.

Clear CTA

Clear CTA

Calculator or Tool

Options ⌄

○ SEO ○ PPC

Email Address

Calculate

Calculators and tools feature in some top ranking pages. The minimum requirement should be 1 per product/landing page.

Fig2. Financial Services Checklist

Page Speed

☐ Mobile page speed of over 50

☐ Desktop page speed of over 85

Schema

☐ Organisation

☐ Financial Product

☐ FAQ

☐ Breadcrumb List

☐ Product

Reviews

☐ Platform (like Trustpilot) displayed

☐ Overview of overall review score displayed at the top of the page

☐ Positive reviews (at least 1) displayed on page

Headings

☐ H1 must include primary keyword

☐ Include only one H1

☐ Around six H2's representing secondary content

☐ Around eight H3's representing secondary content

☐ Around four H4's representing secondary content

Content

☐ Salient score for the primary keyword must exceed 0.08

☐ Primary keyword is featured in the top 3 salient score

☐ At least 7 internal links

☐ Around 2000 words of copy including FAQs and headings

☐ At least 4 FAQs

☐ 5 pieces of blog content featured on the landing page

☐ At least two pieces of easy-access to policy documentation or downloadable whitepapers

☐ 8-9 images. Include insurers logos as a trust signal if you're an insurance provider

☐ Include a calculator or interactive tool

Mobile

☐ Hamburger navigation

☐ Clear valuation proposition at the start of the page

☐ Clear CTA present as a sticky header

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About the A-Collective.

A-COLLECTIVE

A - About the A-Collective.

Here at the A-Collective, our team has more than 15 years experience in web design and digital marketing. We're a collective of digital marketing agencies specialising in SEO, PPC, web design and content marketing. We predominantly work within the Financial Services, self-storage and FMCG industries - but our customer base spans a varied range of other industries too.

Dedicated to delivering the best possible practice within our fields, the A- Collective team can cover all aspects of your strategy, from the design to optimisation of your site.

Our expertise is realised through openness to change and new ideas, as well as honest, high-quality and respectful relationships. We're dedicated to understanding our customer's needs and working alongside them to build great relationships and maximise their online performance.

We know our stuff, so we can implement commercially focused search strategies from the get-go, minimising risk and managing expectations.

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About the A-Collective.

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A-COLLECTIVE

B - Our Results within the Financial Services

Most of our financial customers have a relationship with lead providers and often rely on comparison websites such as Compare the Market, Money Super Market or Go Compare. We often work to complement or minimise reliance on these inbound leads with SEO and PPC through owned channels.

Taking control of lead volumes, budgets, cost per click, and ultimately cost per acquisition is on most businesses' agendas as they look to grow their businesses.

Whether it's web design, technical SEO, PPC, content creation and marketing, digital PR, or reporting, we've got your back and we know how to deliver a truly integrated approach.

Have a look through our Case Studies or download our whitepaper on the SEO components in a perfect financial services landing page to check out what we can do. Alternatively, you can always email us at hello@a-collective.co.uk or give us a call on 01788 288020 to discuss how we could help you.