



## Understanding Google's BERT Update

*Impact & Implications for Banking & Financial Services*

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## WHY READ THIS REPORT ?

**BERT is here. Google's ground-breaking NLP framework enables the search giant to understand search queries better than ever and help engage its users more.**

Read this report to understand:

- What BERT means
- It's far-reaching implications for SEO, Paid Search and beyond
- How Banking and Financial Services organizations can adapt their paid & organic search strategies to boost performance in the age of BERT.

## KEY TAKEAWAYS

1. Google is now equipped to understand the nuances and intent of long-phrase search queries and match them with the best answers/pages.
2. Content development for humans, and not bots/machines is a sustainable long-term strategy.
3. In developing BERT, Google is now better prepared for the long-phrase universe of voice search.
4. Banking & Financial Services organizations need to understand and analyze any loss of ranking (and subsequently, organic traffic) from BERT in context of relevancy—if you were previously ranking for a long-tail query NOT relevant to your business/content intent, then BERT is actually helping you weed out irrelevant traffic to your website.
5. Examining your content coverage with ALPS can help you discover long-tail queries to develop targeted content.

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# 1. WHAT IS BERT ?

Late October 2019, [Google announced its latest advancement](#) in the science of language and search query understanding: BERT.

BERT, short for Bidirectional Encoder Representations from Transformers, is a natural language processing (NLP) framework that helps Google understand text—and ultimately figure out the intent of phrases and sentences—better than ever before using a deep learning algorithm.

**The objectives of BERT are simple:**

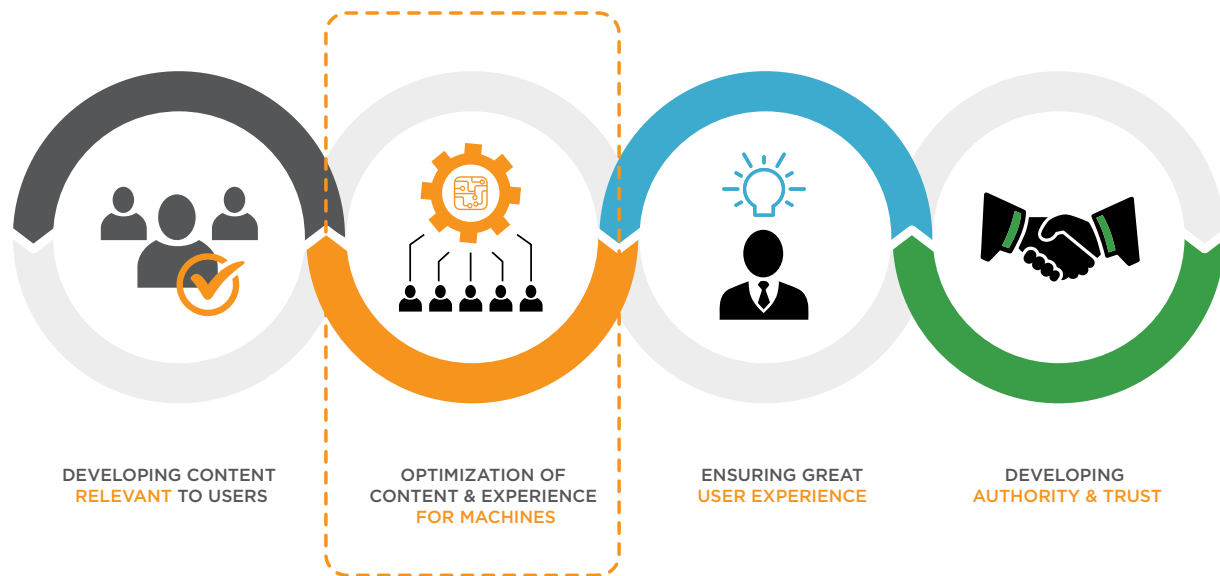
- To help search (bots/machines) better understand the subtle nuances of language and context of words in searches.
- Improve the matching of those queries with helpful results.

***“BERT is the biggest leap forward for search in the past five years” - Sundar Pichai (CEO, Google)***

# 2. WHAT DOES BERT MEAN FOR SEARCH ?

Success in Search, whether organic or paid, is fundamentally about being able to provide the best answers/solutions/services to a **user's** questions and needs.

## Four Key Criteria/Components Of Search Marketing



- **Component 1:** Developing and making available content that is relevant to user's query/need/intent/context. Optimization should prioritize the human (user) perspective.
- **Component 2:** Optimization of content and experience for machines so the search bots can understand and rank the pages more accurately. Often times, bots need help 'decoding' content written for humans—and this is accomplished through optimized html tags, the addition of schema, and the usage of exact keywords/phrases to represent content.
- **Component 3:** Ensuring the web page offers great user experience and smooth navigation journey. This includes optimizing page structure and format, using appropriate media types and faster page load times, among other factors.
- **Component 4:** For certain industries like Banking & Financial Services and for certain topics like YMYL (Your Money Your Life), being a trustworthy, reputable and expert/authoritative source and owning highly regarded content is critical. These can be accomplished by focusing on building E-A-T\* within your content to demonstrate Topical Authority, which drives gains in page/URL authority.

\* E-A-T refers to Expertise, Authority, and Trust - three factors that Google uses to measure page quality.

The BERT algorithm primarily addresses **component 2** above. There is no impact on 1, 3 and 4 with this algorithm.

**The current update takes google one step further in understanding content the way humans do when they read it.**

## 3. BERT: IMPLICATIONS FOR SEO

Google estimates that roughly 10% of all search queries would be impacted by BERT. We expect this number to gradually increase. As BERT rolls out more widely, here are the major implications we anticipate for enterprise SEO programs:

### 3.1 POTENTIAL IMPACT ON SEO PERFORMANCE

With BERT, Google is getting better at correcting subpar results.

As Google gets better at understanding and differentiating the intent behind search queries, some webpages that were earlier ranking because Google did not understand the context of the query completely will lose their ranking.

It is critical to understand that Google has been gradually and continually making updates towards this over the years, and the previous algorithms that Google was using were good enough to address a lot of context. This is why only a small percentage of results are being impacted now.

**The few tricky ones that Google's algorithms missed earlier are now being corrected.**

## Here's what SEOs need to know:

- The head terms for your brand should not be impacted much because there is no additional value that BERT can bring to these queries.

The screenshot shows a Google search for "travel credit cards". The search bar is at the top with the Google logo on the left and a microphone icon on the right. Below the search bar are tabs for "All", "News", "Videos", "Shopping", "Images", "More", "Settings", and "Tools". The results show "About 550,000,000 results (0.78 seconds)".

**Rank 1**

**Credit Cards › travel**

**Best Travel Credit Cards of October 2019 - CreditCards.com**

Oct 21, 2019 - Best **Travel Credit Cards**. Capital One® Venture® Rewards **Credit Card**. Chase Sapphire Preferred® **Card**. Capital One® VentureOne® Rewards **Credit Card**. Discover it® Miles. Bank of America® **Travel Rewards credit card**. The Platinum **Card**® from American Express. Capital One® Spark® Miles for Business. Bank of America® Premium ...  
[Bank of America® Travel ...](#) · [Which reward is better: cash ...](#) · [Airline](#)

**Rank 2**

**NerdWallet › best › credit-cards › travel**

**10 Best Travel Credit Cards of November 2019 - NerdWallet**

5 days ago - A **travel rewards credit card** brings your next trip a little closer every time you use it. Each purchase earns points or miles that you can redeem ...  
[4 Best No Annual Fee Travel ...](#) · [Best Credit Card Combinations](#)

**Rank 3**

**Credit Karma › credit-cards › travel**

**Best Credit Cards for Travel 2019: Earn Travel Rewards ...**

Compare the best **travel credit cards** & get the most travel rewards from your card. Apply today quickly and easily!

**Rank 4**

**U.S. News & World Report › creditcards › travel**

**U.S. News' 9 Best Travel Rewards Credit Cards**

Discover U.S. News' picks for the best **travel rewards credit cards**. Compare types of **travel rewards credit cards** and learn expert strategies to maximize your ...

**Rank 5**

**Credit Card Ratings › best-travel-rewards-credit-cards**

**Best Travel Rewards Credit Cards of November 2019: Top offers**

With the help of the top **travel rewards cards** from our partners, you can **travel** better and less expensively and to not have to jump through dozens of hoops to ...

*Note - the screengrab excludes featured snippets and 'People Also Ask' etc. for purposes of clarity.*

For the search query “*travel credit cards*”, for example, there have been no significant movement in SERP rankings after the BERT update.

- Whether you are a Banking and Financial Services enterprise or an aggregator, relentlessly writing content for keyword optimization is no longer an effective strategy. Those who prioritize creating content to address the underlying intent of a search phrase over optimizing for 'keywords' will emerge as BERT winners.

**652 Credit Score: Is it Good or Bad?**

A FICO® Score of 652 places you within a population of consumers whose credit may be seen as Fair. Your 652 FICO® Score is lower than the average U.S. credit score.

17% of all consumers have FICO® Scores in the Fair range (580-669)

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Statistically speaking, 28% of consumers with credit scores in the Fair range are likely to become seriously delinquent in the future.

Some lenders dislike those odds and choose not to work with individuals whose FICO® Scores fall within this range. Lenders focused on "subprime" borrowers, on the other hand, may seek out consumers with scores in the Fair range, but they typically charge high fees and steep interest rates. Consumers with FICO® Scores in the good range (670-739) or higher are generally offered significantly better borrowing terms.

**How to improve your 652 Credit Score**

The average FICO® Score is 704, somewhat higher than your score of 652, which means you've got a great opportunity to improve.

70% of U.S. consumers' FICO® Scores are higher than 652.

What's more, your score of 652 is very close to the Good credit score range of 670-739. With some work, you may be able to reach (and even exceed) that score range, which could mean access to a greater range of credit and loans, at better interest rates.

This URL is a new entrant in the first page of Google search results for the query “*is 652 a good credit score?*”. Currently at Rank 9 (post the BERT update), note how Google identifies and rewards the page with content exactly matching the user’s intent.



- Any loss of ranking (and subsequently, organic traffic) from BERT update needs to be analyzed in context of relevancy—if you were previously ranking for a long-tail query not relevant to your business/content intent, then **BERT is actually helping you weed out irrelevant traffic to your website.**
- Enterprise content teams need to focus on identifying informational long-phase search terms/themes and content to address these specific intents. For example,
  - *'how to obtain business credit with my current credit score'*
  - *'low interest personal loan to pay off credit card'*
  - *'what credit score does an 18 year old start with'*
  - *small business credit cards bad credit'*

Realize that long-phase focused content will not necessarily always see a lot of traffic, but it will contribute to a brand's overall relevance and topical theme coverage within their related-keyword universe.

These also present excellent opportunities for the SEOs to build content journeys/experiences that progress users from high-funnel, long-phase-focused content to comprehensive answers to mid- or low- funnel comparison or purchase pages.

## 3.2 POTENTIAL IMPACT ON USER EXPERIENCE

What BERT has essentially accomplished is to align search (and optimization for search) more closely to user experience.

**The way forward is clearly laid out: write for humans, not for machines.**

SEO and UX teams have traditionally been at loggerheads. Going forward, brands have to worry less about optimizing their content for the machines, for example, by focusing on keyword density.

All else being equal, as long as they are addressing the user context/intent, the algorithm should be able to rank and reward the content that does the best job addressing user intent and that creates the best user experience.

### Here's what SEOs need to know:

- BERT aims at improving a user's experience with SERP (Search Engine Results Page). With irrelevant/non-intent-fulfilling results being weeded out more effectively, we expect to gradually see a positive shift in the current CTR curve for SERP. The click-through rates would improve—and so would the business impact of the relevant organic traffic being driven to the top pages.
- Currently SEOs optimize the html elements with exact phrases—usage of prepositions in H1, H2 etc. Enterprise content teams should prioritize the user's experience with the actual content over traditional on-page optimization elements like H1/H2.
- This is **not** to say that with the BERT update the need for this type of optimization will be completely gone. We might still have to optimize the html elements to help the bots read content better but worry less about the words/semantics used as long as the meaning of the sentence addresses the user intent.
- BERT has better prepared Google for voice search.

Given that the world is shifting towards voice, and voice searches are all about conversational and long phrases, Google is now a lot better equipped to deliver high quality search results in this experience.

In the absence of an algorithm that can interpret the intent and context of long phrases accurately, there is no way of tapping into the growing voice search market. From this perspective, BERT is indeed a big move for Google and for SEOs.

**With BERT, Google is better equipped to deliver quality results and experience in voice searches.**

## 4. BERT: IMPLICATIONS FOR PAID SEARCH

With its evolving language capabilities, Google intends to deliver on improving search experience and search quality. It would follow that as BERT is rolled out widely, there will be significant implications for Paid Search as well.

To a question on how BERT may impact the advertising and monetization side of business, Sundar Pichai (CEO, Google) responded, “We’ve rolled [BERT] out in Search now. Every time we make better sense of the queries, we can serve users better and our search quality goes up and people engage more. A lot of times we take the same techniques, and sometimes it makes sense on the ads side and the underlying machine learning techniques, and we’ll deploy there as well.”

Very soon, we expect to notice significant changes in the quality scores (especially for long search query phrases) as Google interprets and relates the intent of these queries and the content in the landing pages better.

## 5. BERT: IMPLICATIONS BEYOND SEARCH

BERT is easily the single biggest advancement in NLP (Natural Language Processing). The speed and efficiency of the BERT algorithm is much greater than the previous algorithms, and those advances are paired with increased accuracy. This AI algorithm has applications (and implications) beyond Search.

Alphabet Inc.’s Q3 2019 Earnings Report calls out the company’s focus and investments in Cloud Services. We believe that Google’s Cloud Services business will probably benefit more than Google Search business because of this advancement.

By open sourcing and offering out-of-the-box AI solutions, Google is democratizing AI. It is enabling product teams to reuse the BERT-trained models in other applications and integrate those as APIs, thus reducing the heavy investments in data science teams by smaller agencies.

## 6. EVOLVING WITH BERT: THE IQUANTI APPROACH

As BERT aims to improve the results that users see when they make long-phrase queries, enterprises are now challenged to provide even more comprehensive topical coverage to attract and service these potential customers.

We talked about the algorithm being able to identify minute changes in keyword context and show relevant articles accordingly. What this means is —all else being equal—content that addresses specific topic and intent will be able to get a better rank than articles which are having a broader focus.

In practical terms, this would mean:

- Banking and Financial Services enterprises will now have to capture **all** possible sub-topics/intents for a given topic and directly address them in the content. The algorithm may not rank broad content for specific searches.
- Because of the narrow focus that is required, theming search phrases by user intent will be more important than ever in content creation.
- Content writers will need to be equipped with these different sub-topics/intents to ensure they are writing content to address those niche topics.

**iQuanti's ALPS\* for Banking and Financial Services** has hundreds of thousands of industry search terms themed and pre-configured in its database. It provides a comprehensive list of sub-topics for any given topic out of the box.

\*ALPS (Analytics Led Platform for Search) is iQuanti's patented enterprise SEO platform. The ALPS platform uses proprietary data science and machine learning to build predictive enterprise level SEO roadmaps that deliver stronger ROI.

## A SNAPSHOT: BANKING &amp; FINANCIAL SERVICES KEYWORD DATABASE (ALPS)

## KEYWORD THEME: CREDIT CARDS

## Filter 1: Theme

0 apr	41
accept	42
amortization	19
annual	167
application	307

## Filter 2: Sub-theme

cash	10
credit card	120
fee	125

## Filter 3: Qualifier/Intent

process	19
rent	1
rewards	39
secured	1

## KEYWORD LIST

amazon rewards card annual fee  
amazon rewards visa annual fee  
american express premier rewards gold card annual fee  
amex premier rewards gold annual fee  
citi rewards annual fee  
citi rewards card annual fee  
marriott rewards card annual fee  
southwest rapid rewards annual fee  
visa real rewards card annual fee  
premier rewards gold card annual fee

In our ALPS database, the Credit Score theme, for example, would cover intents like:

- Free credit score check
- Accurate credit scores
- How does credit score work?
- Credit score monitoring
- How to improve my credit score
- Minimum credit score required/needed for XXX card/loan
- Cards for low credit score etc.

Our content framework addresses these details by highlighting gaps in content coverage, which can drive the development of unique content pieces that need to be written or existing pages that need to be optimized. ALPS' Content Score helps content writers evaluate content coverage across sub-topics/intents as they write content, ensuring that the content they produce captures traffic for the relevant keywords before they commit the content to the site.

# 7. THE FINAL WORD

Marketing is about understanding what your user needs and delivering on it. **BERT brings SEO closer to marketers.**

Marketers now need to focus on understanding their search user's intent more clearly and address these needs with the best possible communication (instead of thinking only keywords). With BERT, Google will be doing the same.

At iQuanti, we are closely monitoring this space and building test cases to study and measure BERT's impact on rankings and SEO performance, as well as quality scores and Paid Search performance for Banking and Financial Services organizations.

As Google continues to evolve in the way they understand and rank content, iQuanti will continue to deliver the insights to help you evolve and boost your digital performance.

**HAVE QUESTIONS?**

**[Reach out to our Digital Solutions team to start a conversation today!](#)**

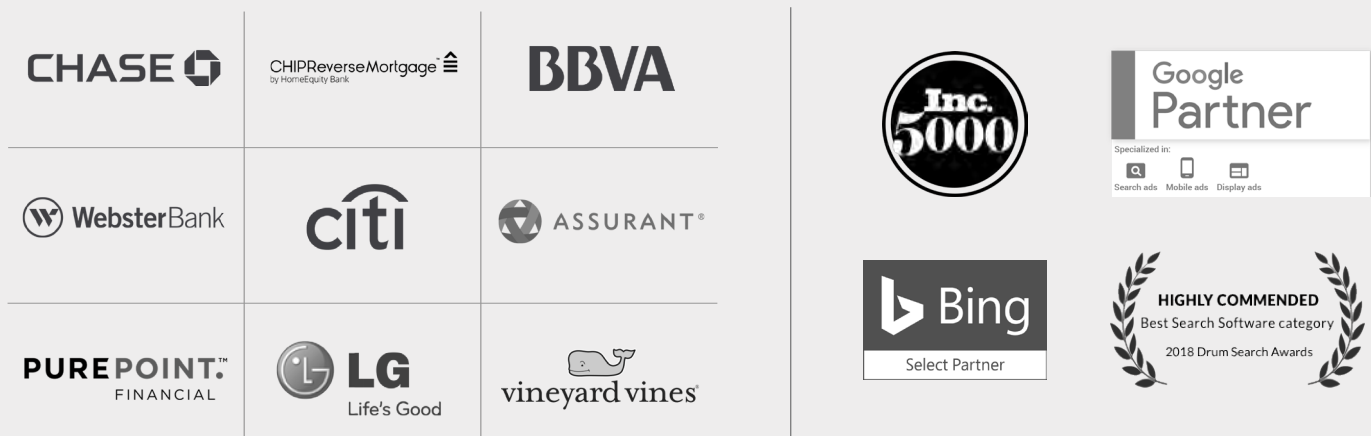
# ABOUT iQUANTI

**iQuanti ignites powerful & predictable digital marketing performance for global brands with an approach rooted in data science and deep vertical knowledge.**

iQuanti offers a unique blend of channel management services, strategic consulting expertise and proprietary product offerings to empower brands to exceed their customer acquisition, engagement, and conversion goals.

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Founded in 2008, iQuanti now has 200+ employees across New York, Chicago, Dallas and San Francisco, as well as Bangalore, London, Mexico City and Toronto. iQuanti joined the elite Inc 5000 Hall of Fame in 2019, its fifth time featured in the list of fastest growing private companies in the U.S.



# iQUANTI™

## Business

Our roots are in the business world



## Data

Data-driven insights and action



## Marketing

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## Technology

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