

# Credit Card Search Trends Report FY'25 India





Authored by

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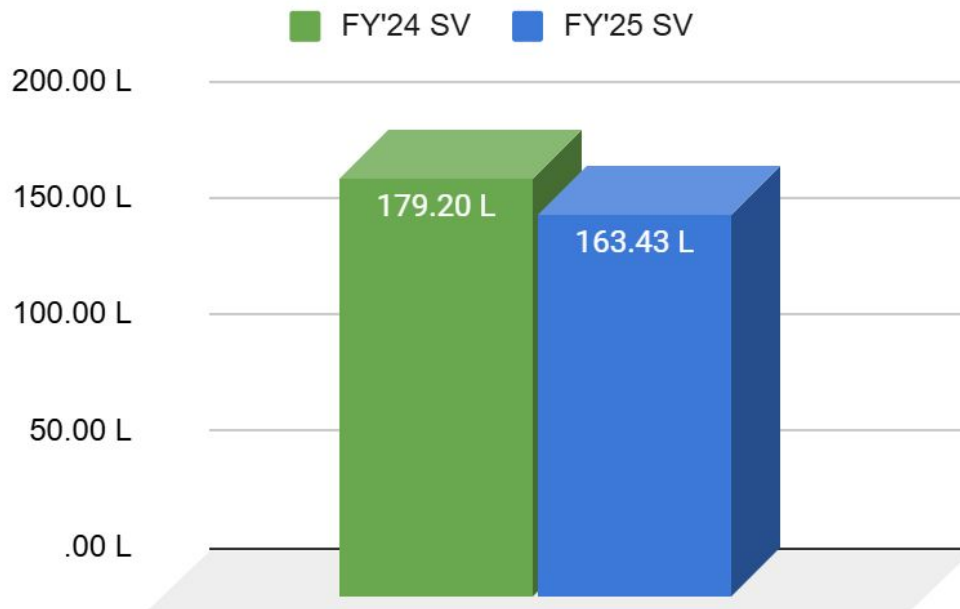


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# Executive Summary

- In India, most Credit Card journeys for people **begin with a Google search**.
- People run queries on **Credit Cards**, compare & contemplate their options, and make their decisions; which is why a clear understanding of **search behavior** is necessary for a **strong path to better digital marketing**.
- Our *Credit Card Search Trends Report* **examines how customer behavior is evolving** and how your brand can leverage these trends to create a stronger digital presence.
- We investigate over **19,800** keywords to evaluate the **brand and non-brand keywords, types & volumes of queries, opportunities for growth**, and so much more.
- We also include a list of **top-performing Credit Card providers** who dominate Google Search.

# Credit Card Search Trends













Category	FY'24 SV	FY'25 SV	% Growth
Credit Card	179.20 L	163.43 L	-8.80%











# Search Volume by Query Type

Type of Query	Search Volume FY'24	Search Volume FY'25	Growth %	Market Share
Brand	141.99 L	124.29 L	-12.47%	76.05%
Non-Brand	37.20 L	39.14 L	5.21%	23.95%
Total	179.20 L	163.43 L	-8.80%	100.00%

# Top 10 Brands by Search Volume

	Brand	Search Volume FY'24	Search Volume FY'25	% Growth	Market Share
	SBI	27.59 L	24.51 L	-11.16%	23.67%
	HDFC	24.08 L	19.72 L	-18.11%	19.05%
	ICICI	16.03 L	14.43 L	-9.97%	13.94%
	Axis Bank	13.18 L	12.78 L	-3.05%	12.34%
	RBL	6.58 L	6.04 L	-8.17%	5.83%
	Kotak Mahindra Bank	6.43 L	4.66 L	-27.42%	4.51%
	BOB Financials	4.78 L	3.63 L	-24.12%	3.50%
	Indusind	3.84 L	3.37 L	-12.15%	3.25%
	American Express	1.60 L	2.71 L	69.53%	2.62%
	standard chartered	1.66 L	2.19 L	32.10%	2.12%
	Others (52)	10.72 L	9.49 L	-11.55%	9.16%
	<b>Total</b>	<b>11.65M</b>	<b>10.35M</b>	<b>-11.12%</b>	<b>100.00%</b>

# Top 10 Co-Brand Cards by Search Volume

	Brand	Search Volume FY'24	Search Volume FY'25	% Growth	Market Share
	OneCard	11.98 L	8.14 L	-32.03%	39.98%
	Bajaj Finserv	2.69 L	2.42 L	-10.08%	11.86%
	Tata Card	1.42 L	1.85 L	30.86%	9.10%
	UNI Card	1.57 L	1.28 L	-18.40%	6.29%
	flipkart	1.27 L	1.04 L	-17.80%	5.12%
	bpci	.84 L	.90 L	6.77%	4.41%
	Vistara	.84 L	.66 L	-20.72%	3.26%
	airtel	.49 L	.59 L	21.70%	2.91%
	indian oil	.76 L	.51 L	-33.47%	2.49%
	niyo	.48 L	.45 L	-6.47%	2.21%
	Others (51)	2.90 L	2.52 L	-13.01%	12.37%
	<b>Total</b>	<b>25.22 L</b>	<b>20.36 L</b>	<b>-19.27%</b>	<b>100.00%</b>

# Top 10 Buckets

Bucket	Search Volume FY'24	Search Volume FY'25	% Growth	Market Share
Credit Card Login	29.79 L	23.12 L	-22.40%	14.15%
Credit Card Payment	12.89 L	12.16 L	-5.64%	7.44%
Credit Card Apply	10.73 L	10.82 L	0.80%	6.62%
Application Status	10.26 L	7.01 L	-31.65%	4.29%
Contact Number	6.99 L	6.13 L	-12.21%	3.75%
Rupay Card	3.83 L	3.21 L	-16.24%	1.96%
Query (What, How)	2.26 L	2.21 L	-2.27%	1.35%
Credit Card with Lounge Access	1.99 L	2.17 L	8.91%	1.33%
Student Card	2.37 L	2.13 L	-9.95%	1.31%
Life time free Credit Card	1.67 L	1.60 L	-3.69%	0.98%
Others (48)	96.43 L	92.87 L	-3.69%	56.82%
<b>Total</b>	<b>179.20 L</b>	<b>163.43 L</b>	<b>-8.80%</b>	<b>100.00%</b>



# Top 10 Non-Branded Keywords

Keywords	Search Volume FY'24	Search Volume FY'25	% Growth
my card	450.00K	673.00K	49.56%
credit card	301.00K	301.00K	0.00%
credit card apply	90.50K	110.00K	21.55%
rupay credit card	135.00K	90.50K	-32.96%
best credit card in india	74.00K	74.00K	0.00%
card credit student	74.00K	60.50K	-18.24%
mastercard	49.50K	60.50K	22.22%
apply online credit card application	33.10K	40.50K	22.36%
free life time credit card	33.10K	33.10K	0.00%
credit cards with airport lounge access	27.10K	33.10K	22.14%

# City-Wise Search Volumes

Cities	Search Volume FY'24	Search Volume FY'25	% Growth	Market Share
Top 6 Cities	56.04 L	49.73 L	-11.26%	30.43%
Next 10 Cities	17.65 L	15.15 L	-14.21%	9.27%
Others	105.50 L	98.56 L	-6.58%	60.30%
<b>Total</b>	<b>179.20 L</b>	<b>163.43 L</b>	<b>-8.80%</b>	<b>100.00%</b>

## Top 6 Cities

Cities	Search Volume FY'24	Search Volume FY'25	% Growth	Market Share
Delhi	13.21 L	12.08 L	-8.55%	24.29%
Bengaluru	12.25 L	11.18 L	-8.73%	22.48%
Mumbai	8.52 L	7.94 L	-6.81%	15.97%
Hyderabad	10.43 L	7.80 L	-25.22%	15.68%
Chennai	7.04 L	6.44 L	-8.52%	12.95%
Pune	4.59 L	4.29 L	-6.54%	8.63%
<b>Total</b>	<b>56.04 L</b>	<b>49.73 L</b>	<b>-11.26%</b>	<b>100.00%</b>

## Next 10 Cities

Cities	Search Volume FY'24	Search Volume FY'25	% Growth	Market Share
Jaipur	3.27 L	2.92 L	-10.70%	19.28%
Lucknow	2.62 L	2.33 L	-11.07%	15.38%
Indore	2.14 L	1.86 L	-13.08%	12.28%
Surat	1.98 L	1.69 L	-14.65%	11.16%
Ludhiana	1.50 L	1.31 L	-12.67%	8.65%
Coimbatore	1.61 L	1.24 L	-22.98%	8.19%
Visakhapatnam	1.30 L	1.08 L	-16.92%	7.13%
Vadodara	1.09 L	1.00 L	-7.69%	6.62%
Bhopal	.87 L	.87 L	-0.44%	5.73%
Nagpur	1.28 L	.85 L	-33.71%	5.59%
<b>Total</b>	<b>17.65 L</b>	<b>15.15 L</b>	<b>-14.21%</b>	<b>100.00%</b>

# "Near-Me" Searches

Category	Search Volume FY'24	Search Volume FY'25	Growth %	Market Share
Brand	10.51 K	9.23 K	-12.18%	10.64%
Non-Brand	76.95 K	77.53 K	0.75%	89.36%
<b>Total</b>	<b>87.46 K</b>	<b>86.76 K</b>	<b>-0.80%</b>	<b>100.00%</b>

The contribution from Non-brand keywords, when the term "near me" is included, was higher in 2025.

## Brand keywords include:

- *sbi credit card branch near me*
- *one card near me*

## Non Brand keywords include:

- *credit card near me*
- *best credit cards near me*

# Search Volumes for Credit Card App

Category	Search Volume FY'24	Search Volume FY'25	Growth %	Market Share
Brand	198.88 K	190.69 K	-4.12%	85.47%
Non-Brand	25.85 K	32.41 K	25.38%	14.53%
Total	224.73 K	223.10 K	-0.73%	100.00%

The contribution from non-brand keywords, when the term “app” is included, was higher in 2025.

## Brand keywords include:

- *axis bank credit card app*
- *hdfc app for credit card*

## Non Brand keywords include:

- *credit card apps*
- *app for credit card bill payment*

# Vernacular Search Volumes

Category	Search Volume FY'24	Search Volume FY'25	Growth %	Market Share
Brand	10.10 K	8.60 K	-14.85%	20.11%
Non-Brand	32.71 K	34.16 K	4.43%	79.89%
Total	42.81 K	42.76 K	-0.12%	100.00%

The contribution from non-brand vernacular keywords, was higher in 2025.

## Sample keywords include:

- ક્રેડિટ કાર્ડ (Bangla)
- કેસીઝ કાર્ડ (Gujarati)
- ક્રેડિટ કાર્ડ (Hindi)
- క్రెడిట్ కార్డు (Telugu)

# Top 10 Apps by Downloads



Brand	NOV 2022 – OCT 2023	NOV 2023 – OCT 2024	% Growth	Market Share
PayZapp UPI, Pixel Credit Card	41.80 L	215.00 L	414.35%	34.45%
CRED: UPI, Credit Cards, Bills	141.00 L	109.00 L	-22.70%	17.47%
OneCard: Metal Credit Card	175.00 L	85.40 L	-51.20%	13.68%
SBI Card	79.00 L	58.50 L	-25.95%	9.37%
Credit Score, Credit Card, Loans	69.10 L	57.80 L	-16.35%	9.26%
Jupiter: UPI & Credit Cards	43.50 L	31.50 L	-27.59%	5.05%
RBL MyCard	30.80 L	21.20 L	-31.17%	3.40%
Freecharge UPI & Credit Card	33.40 L	17.80 L	-46.71%	2.85%
Kiwi: UPI Credit Card, Rewards	9.56 L	7.14 L	-25.31%	1.14%
SuperPe: Pay with Credit Card	.00 L	7.09 L	"Launched in 2022"	1.14%
Others(15)	39.68 L	13.66 L	-65.58%	2.19%
<b>Total</b>	<b>662.84 L</b>	<b>624.09 L</b>	<b>-5.85%</b>	<b>100.00%</b>



# Top 5 Brands **with Highest Share of Voice (SOV) on Google**

	Top Brands	Top 5 SOV
	ICICI	61.41%
	SBI	43.90%
	Axis Bank	42.82%
	Kotak Mahindra Bank	39.04%
	Bankbazaar	34.24%

**SOV = Share of Voice (% of Ranked SV/Total SV)**  
**SV = Search Volumes**

*The brands listed here are consistently showing up in the Top 5 listings due to a strong SEO strategy being implemented.*

# Key Insights

- Major banks like **SBI (-11.16%)**, **HDFC (-18.11%)**, and **ICICI (-9.97%)** have seen a decline, whereas **American Express (+69.53%)** and **Standard Chartered (+32.10%)** are gaining traction, signaling changing consumer preferences.
- **OneCard** is still the top **co-brand card** with a **32.12%** market share, but its search volume is dropping **(-32.03%)**. Meanwhile, **Tata Card (+30.86%)** and **Airtel Card (+21.70%)** are gaining momentum, signaling changing consumer preferences.
- While most categories saw a decline, "**Credit Card with Lounge Access**" **(+8.91%)** is gaining traction, indicating increased consumer interest in premium travel benefits.
- The Top **6 cities (-11.26%)** and **Next 10 cities (-14.21%)** saw a more significant drop compared to **smaller cities (-6.58%)**, suggesting a shift in demand towards non-metro regions.

# Data-Collection **Process**

- The research was conducted for FY-25 using Google's Keyword Planner
- The data reflects Pan-India search volumes only, except where city-level data is shown
- Search volumes on Google Web Search for app-related keywords and not Playstore have been taken into account
- Search volumes for vernacular languages - where available - only reflect data for the Hindi language

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