UpShift

Automotive Search:
The 2025 Market Intelligence Report

November 2025

TRUSTED BY:

BYD STELLANTIS SELECT CAR LEASING vanarama GRIDSERVE SUSTAINABLE ENERGY Peter Vardy YOUR CAR COMPANY

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UpShift

About UpShift

Introduction

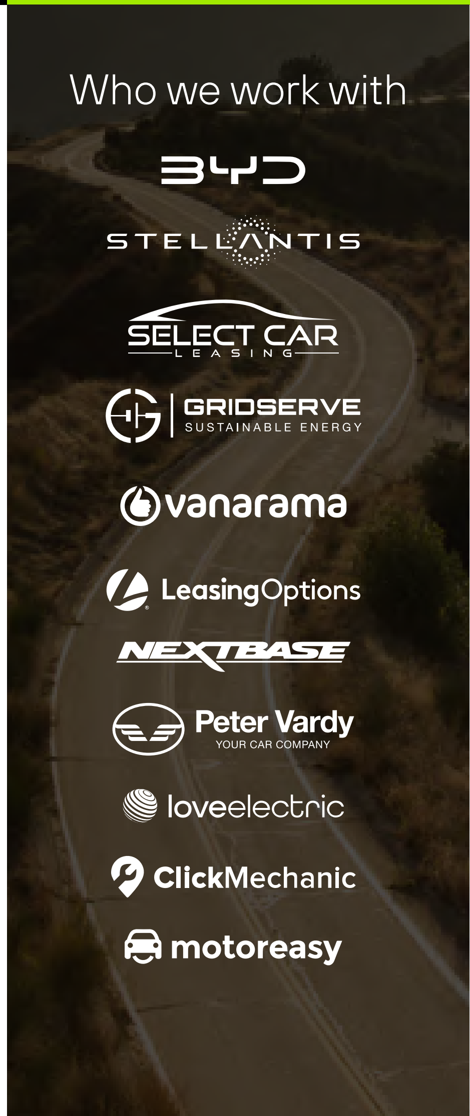
Part of the wider **Evolved group**, **UpShift** is a specialised search agency that focuses on building **long-term partnerships** with businesses in the automotive sector.

With a **proven track record of success**, **UpShift** has helped a variety of companies across many sub-sectors in the automotive industry, and has built long-term partnerships with **specialist and global brands**.

Capabilities

- SEO
- STRATEGY DEVELOPMENT
- PAID SEARCH
- DIGITAL PR & OUTREACH
- CUSTOMER INSIGHTS & CRO
- AI STRATEGY
- BRAND CONSULTANCY

Who we work with



CHALLENGES WE SOLVE	OPPORTUNITIES WE REALISE
Reducing reliance on marketing cost by offsetting pain channels and security commercial sustainability	Developing and executing brand propositions and market positioning that underpin performance
Recovering stagnant and/or eroding performance	Data transformation to understand a true ROI, reduce waste, and maximise investment
Provide expert consultancy, insight, and reporting to assist with board and key investor decisions	Developing, executing, and managing marketing strategies that align with key commercial business objectives
Navigating changing industry / market economics by streamlining marketing strategies	Increasing ecommerce sales or generating new leads through marketing optimisation
Challenging industry competitors	Launching a new brand, product or service online
Website migration management / recovery	Upskilling and training inhouse teams to realise marketing potential

Introduction

Search Volume is the Most Honest Signal in the Market

The UK automotive sector isn't short on data. From SMMT registration figures to marketplace dashboards and economic forecasts, there's no lack of visibility. But if you want to understand where demand is going, and why it's shifting, search remains the most honest signal in the market.

It reflects real, self-directed behaviour. It cuts across brand loyalty, budget, fuel type, and channel preference. And in 2025, it increasingly mirrors the pressures, uncertainties, and trade-offs facing today's car buyer, from interest rate volatility to ZEV mandates and AI-driven discovery.

This report is based on real performance data, not hypotheticals. We've drawn on search volumes, organic traffic shifts, CPC trends and domain-level activity to reveal the stories that matter.

In 2025, the story it tells is clear:

- Search demand for 'used cars' was up by approximately 30% year-on-year in August 2025, a sharp rebound following a sluggish first half, driven by affordability pressures and increasingly digital-first buying behaviour.
- Leasing is showing signs of recovery after a 3-year slump, not just as a finance option, but as a risk-averse way to access new EV tech.
- Finance queries are growing, but increasingly shaped by reputational scrutiny and the fallout from mis-selling headlines.
- New car searches are rising modestly, led by brand-specific intent, not generics.
- EV interest remains resilient, but volatile, a sign of curiosity outpacing confidence.

UpShift

All of this is playing out against a backdrop of major structural change:

- ZEV mandates, BIK incentives, and salary sacrifice schemes reshaping purchase models
- Public scrutiny on finance and residual values
- Infrastructure gaps slowing down EV readiness
- Cost-of-living pressure making flexibility more valuable than ownership
- LLMs and AI Overviews beginning to divert attention away from traditional search journeys
- And a search landscape where the average brand now competes with 7 others on the same page (Source - Google)

This Is Not Just a Search Report

This isn't just a list of keywords, it's a reflection of why behaviour is shifting, and what brands need to do to respond.

We've paired search insights with deeper **PESTLE analysis;**

(Political, Economic, Social, Technological, Legal, and Environmental),

Understanding how these forces are shaping the commercial realities behind the search box.

We focus on four key verticals:

USED CARS

NEW CARS

CAR FINANCE

LEASING

To build this report, we analysed search behaviour using a range of industry-leading tools including Ahrefs, Sistrix, Similarweb & Moz.

These platforms allow us to track keyword trends, traffic shifts, channel splits, and competitive visibility across thousands of domains and millions of queries.

We've also chosen to separate out Electric Vehicles into a standalone report, a category whose complexity, volatility and strategic importance warrants its own deep dive.

The result is a layered picture: one that connects macroeconomic signals, consumer confidence, brand visibility, and channel fragmentation to the actual behaviours showing up in real-time search activity.

Who This Is For

This report is written for leaders in:

- OEM marketing & strategy teams
- Leasing, fleet & mobility providers
- Digital marketplaces & aggregators
- Automotive finance brands & lenders
- Dealer groups, retail networks & commercial boards

If you're making decisions about channel mix, product strategy, digital experience, or brand position, this is built for you.

If you just want to know what the latest Search Marketing developments are within automotive, we've provided a TLDR (Too Long, Didn't Read) at the end for you!

Why **UpShift** is leading this conversation

We work with brands across the automotive ecosystem, from marketplaces and leasing platforms to OEMs and finance providers to solve the real-world challenges that search exposes.

Whether it's falling rankings, overreliance on paid media, or aggressive competition from established players, we help brands cut through the noise and grow sustainably, measurably, and profitably.

Here's how:

Make sense of fragmented or volatile search data
We turn shifting demand signals, across EVs, leasing, finance and used cars, into actionable insight for teams across performance, brand, and commercial.

Translate search behaviour into commercially actionable strategy
Visibility is just the starting point. We focus on outcomes: increasing units sold, improving ROI, and protecting margin across organic and paid channels.

Build full-funnel strategies that blend performance and positioning
From first click to final conversion, we help brands show up where it matters, and say something worth remembering when they do.

Strengthen brand clarity in competitive or commoditised categories
In aggregator-heavy spaces where everyone looks and sounds the same, we build standout, helping brands own their niche and outperform on commercial metrics.

Diagnose bottlenecks and unlock new routes to growth.
Whether it's a sudden rankings drop, creeping CPA, or stalled visibility, we identify where performance is stuck and what needs to change.

Whether you're launching a new automotive brand, expanding into EV leasing, or trying to regain share from faster-moving rivals

UPSHIFT EXISTS TO HELP YOU GROW, WHEN GROWTH ISN'T EASY.

This whitepaper reflects that same mindset. It's not just an analysis of trends, it's a strategic lens on what's really happening in the market, and how the smartest brands are responding.

The State of Automotive Search

Search has always been a useful signal of demand. But in 2025, it has become something more: a way to read the mood of the market.

Search activity reflects what people are thinking about, what they're weighing up, and what they can afford to act on. It's a live, unfiltered look at how intent is shifting across the automotive space.

We've seen that growth is happening, but not everywhere, and not for everyone. Some categories are rebounding, others are flat. Some spikes in search are driven by consumer demand; others by regulatory news cycles or commercial pressure. Understanding the difference matters.

This section looks at the wider context of automotive search in the UK: how it's evolving, what's driving the change, and what brands need to be aware of before we dive into specific category performance.

Search Volume is Rising, But So is the Fight for Visibility

Overall automotive-related search activity is up +11% year-on-year in the UK (Google, 2025).

That's a healthy signal, people are still actively researching and exploring.

But that interest is now spread more thinly. **The average brand is competing with seven others** (Google, 2025) in the same search journey, nearly double the level seen in 2021.

Marketplaces, leasing aggregators and brokers, finance providers, content publishers, and OEMs are all contending for the same attention.

Being visible is no longer just about technical optimisation or media spend. It's about positioning clearly within a more crowded, fast-moving ecosystem.

AUTOMOTIVE RELATED SEARCH ACTIVITY

+11%

YEAR-ON-YEAR

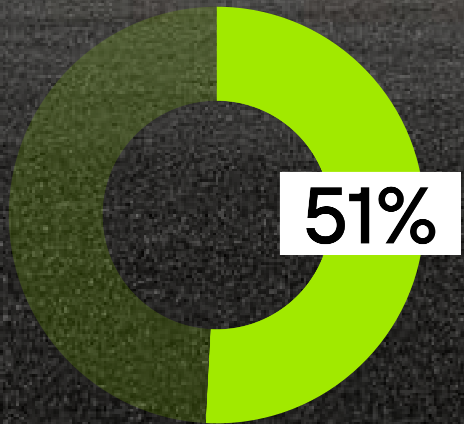
(IN THE UK)

The Journey is More Fragmented and More Omnichannel Than Ever

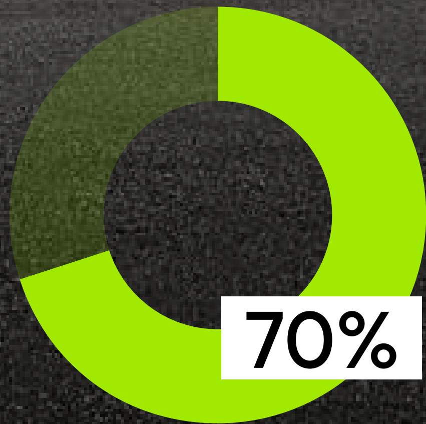
Search used to sit near the top of the funnel. Today, it's everywhere.

Consumers use it to compare finance, check delivery options, find dealerships, value their old car, and decide between leasing and buying. In fact, according to Google, Automotive is the most omnichannel of all sectors!

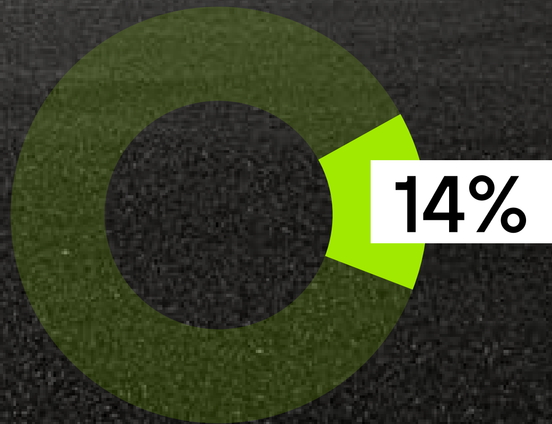
51% OF NEW CAR BUYERS SAY THEY IDENTIFIED THEIR DESIRED MODEL ONLINE



70% OF BUYERS WHO WATCHED AUTOMOTIVE VIDEO CONTENT TOOK A FOLLOW-UP ACTION



...ONLY 14% COMPLETED THEIR PURCHASE ENTIRELY ONLINE



People still want to test drive, speak to someone, and experience the car, but the decisions leading up to that point are often shaped digitally, long before they reach a forecourt.

Consumers Are Looking for Clarity, Control, and Confidence

Search trends in 2025 show a tilt towards value, simplicity, and flexibility.

Used car searches are **rising**

Leasing is growing fast, finally rebounding from a slump which began in 2022

Queries like “**EV salary sacrifice**” or “**bad credit car finance**” are growing significantly.

These aren’t passive browsing behaviours, they’re signs of people trying to make good decisions under pressure. Meanwhille:

42% of 18–44 year-olds say the car buying process feels more complicated than it did three years ago

Only **26% of women** say car ads feel relevant to them (**Google, 2024**)

There’s an opportunity here. Brands that simplify choice, clearly explain pricing and finance, and help people compare without overwhelming them will do well.

Aggregators Are Reshaping Discovery

Marketplaces and aggregators, Auto Trader, Motorway, Carwow, Leasing.com and others are increasingly shaping how people begin their car buying journey.

These platforms aren't just winning traffic. They're shaping perception. Their UX, filters, reviews, and search tools are setting expectations for how easy it should be to research and compare.

That matters. Because for many buyers, the aggregator is the brand. Or at least, the first brand they interact with.

Brand Still Matters, But it's Easier to Lose

Brand searches remain strong, and in some categories, particularly EVs, fleet, and finance, they're still growing. These are high-stakes decisions, where trust, clarity, and perceived risk all elevate the role of brand.

But brand strength is more fragile now. If your finance page is unclear, your lease terms are buried, or your reviews are inconsistent, people move on. Quickly. There are too many alternatives, and too many platforms that feel easier to navigate.

Google noted in its 2024 Automotive Roundtable that "brand differentiation is more important than ever." We agree, but not just in the traditional sense. It's no longer about slogans or ad spend. It's about being clearer, earlier, and more useful than the competition in the places where consumers are actively making decisions.

For example, when a consumer searches "EV lease under £300 with home charger," the brands that show up with transparent pricing, eligibility filters, and helpful ownership content are differentiating, not just by being present, but by removing friction. In that moment, clarity outperforms cleverness. And the brand that answers the question best often becomes the one that wins the click, the trust, and the sale.

VISIBILITY STILL MATTERS, BUT QUICK CLARITY AND DISTINCTION ARE WHAT CONVERT.

Large Language Models Are Playing a Role In Discovery

Large Language Models (LLMs) like ChatGPT, Google Gemini, and others are changing how consumers research.

They're helping people narrow down choices, understand finance options, and compare models, often before they even reach a search engine.

Questions like:

"What are the best EVs under £300 a month?"

"What cars are eligible for salary sacrifice in the UK?"

"Is leasing or PCP better right now?"

These are increasingly being asked in natural language, through AI tools.

To be clear, Google Search still dominates. In late 2024, searches on Google outnumbered ChatGPT prompts by a ratio of 400 to 1.

But the direction of travel is important. These tools are starting to influence how people build shortlists and where they place trust.

LLMs often pull from trusted public sources like Reddit, high-authority publisher content, automotive specific forums, and structured data feeds. That means brands can't rely solely on their own website or ads to shape perception.

Strategic implications:

- Optimise your site for clarity and structure, AI tools favour well-organised, readable content
- Ensure your product feeds (e.g. for Google Vehicle Ads) are accurate, up to date, and informative
- Influence the third-party sources that LLMs pull from: Reddit, forums, review sites, aggregators
- Every SEO strategy should be factoring LLMs right now: AI summaries may become the first impression before search even begins

What This Tells Us

Search demand is growing, but so is complexity. The journey has become fragmented, crowded, and harder to measure.

Consumers are using search, aggregators, finance tools, and AI assistants to narrow options and build confidence. Brand preference can be shaped long before a visit to your site, or even a Google query.

Meanwhile, measurement is becoming less precise. Cookie loss, channel and device switching, and off-platform behaviour are making attribution less reliable. LLMs add a new layer of opacity.

None of this makes marketing impossible. But it does mean brands need to meet buyers earlier, more clearly, and more consistently.

The brands that win won't be the ones with the biggest budgets, they'll be the ones that reduce friction, simplify choices, and invest beyond short-term, bottom-of-funnel tactics. The ones that understand how discovery actually works in 2025.

In the next sections, we'll look at how these dynamics are playing out across four core categories: Used Cars, New Cars, Car Finance and Leasing.

Used Cars

Market Context

The UK used car market between 2023 and 2025 has been shaped by an unusual mix of volatility, resilience, and recovery.

After a period of elevated demand in 2021–2022 (driven by pandemic-era supply shortages), search interest began a sustained decline from early 2023 through to mid-2024. This was no seasonal dip, it was a reflection of real-world pressure on household budgets.

From January 2023 to May 2024, UK inflation remained sticky, interest rates peaked above 5%, and consumers increasingly delayed major financial decisions. Search volumes mirrored this behaviour: intent-led keywords like "used cars", "cars for sale", and "cars for sale near me" all saw consistent declines year-on-year.

By early 2024, average used car prices had begun to stabilise, but that didn't immediately bring buyers back. It wasn't until the Bank of England cut interest rates in May and again in August 2025 that consumer confidence showed meaningful signs of returning.

Search Trend Highlights

Across all intent stages, discovery, browsing, and local dealership, the search data tells a consistent story:

2023–2024

A **15–20% drop** in total search interest across used car terms, particularly visible in Q4.

Q1–Q2 2025

Search demand remained subdued, with terms like "**used cars**" and "**cars for sale**" hitting multi-year lows by May 2025.

Q3 2025

A clear rebound emerged. In **August 2025**, "cars for sale" spiked to **112,000 searches**, its highest volume since January 2023.

"Used cars near me" and "used cars" also saw meaningful month-on-month gains.

Search Trend Highlights

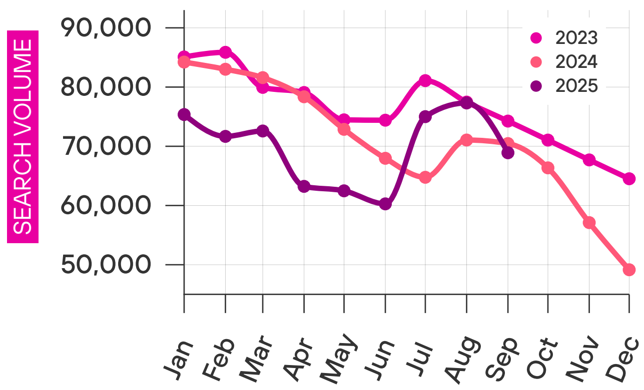
In 2025, UK consumers made an average of **2.3 million** monthly searches explicitly related to "**used cars.**"

This figure only reflects keywords that contain the term "used", such as "cheap used cars" or "used cars near me."

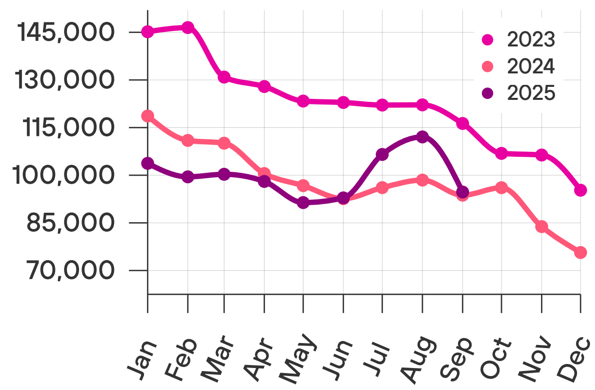
The true volume of intent across the category is likely far higher when factoring in high-intent phrases like "cars for sale," specific model queries (e.g. "Golf GTI for sale"), and location-based searches.

Despite market fluctuations, this remains one of the most commercially significant search categories in the UK automotive space.

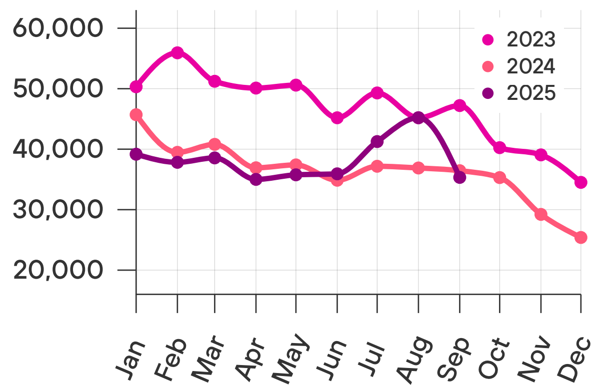
Keyword: **'Used Cars'**



Keyword: **'Cars for Sale'**



Keyword: **'Cars For Sale Near Me'**



Search Trend Highlights

In parallel, some domains have capitalised on this rebound, while others have fallen away.

Even once-dominant brands like Cazoo, which entered administration in early 2024 before relaunching under new ownership, have struggled to recover visibility.

			EST. ORGANIC TRAFFIC		
RANK	DOMAIN	TYPE	SEPT 2025	SEPT 2024	YOY
1	AUTOTRADER.CO.UK	MARKETPLACE	14,300,000	12,100,000	18%
2	CARWOW.CO.UK	AGGREGATOR	1,900,000	2,000,000	-5%
3	MOTORS.CO.UK	MARKETPLACE	1,610,000	1,450,000	11%
4	ARNOLDCLARK.COM	DEALER GROUP	1,222,000	1,309,000	-7%
5	EVANSHALSHAW.COM	DEALER GROUP	963,000	788,000	22%
6	PARKERS.CO.UK	REVIEWS & ADVICE	846,000	1,000,000	-15%
7	WEBUYANYCAR.COM	C2B	841,000	829,000	1%
8	CINCH.CO.UK	ONLINE RETAILER	685,000	518,000	32%
9	LOOKERS.CO.UK	DEALER GROUP	494,000	419,000	18%
10	BRISTOLSTREET.CO.UK & VERTUMOTORS.COM	RETAIL GROUP	434,000	400,000	9%
11	CARGURUS.CO.UK	INTERNATIONAL	339,000	873,000	-61%
12	USEDCARSNI.COM	REGIONAL	327,000	324,000	1%
13	MOTORWAY.CO.UK	C2B PLATFORM	325,000	313,000	4%
14	MARSHALL.CO.UK	RETAIL GROUP	220,000	124,000	77%
15	STONEACRE.CO.UK	RETAIL GROUP	196,000	217,000	-10%
16	CAZOO.CO.UK	ONLINE RETAILER	131,000	389,000	-66%
17	CARSHOP.CO.UK	RETAILER	79,000	73,000	8%
18	EXCHANGEANDMART.CO.UK	CLASSIFIEDS	59,000	68,000	-13%
19	HEYCAR.CO.UK	RETAILER	55,000	69,000	-20%

What's Driving It?

Several converging forces are behind these search shifts:

Economic Headwinds (2023–2024)

High interest rates and **declining real wages** suppressed both purchasing and financing.

Many consumers simply stayed out of the market, not for lack of interest, but **affordability**.

Market Correction

Used car prices peaked in 2022, but by **mid-2024 had settled around £16,700**, staying stable through 2025.

Older vehicles (10+ years) grew in popularity, as consumers sought value, with prices for these models **rising by 4.1% YoY** in mid-2025.

Supply-Side Improvements

Stock levels **began to recover** in early 2025 due to increased fleet turnover and part-exchange vehicles re-entering the market.

This gave dealers **more to list** and consumers **more reason to search.**

Interest Rate Cuts

The Bank of England's rate cut in **May 2025 (to 4.25%)**, followed by another in **August (to 4.0%)**, made car finance more affordable, particularly for used stock.

These moves correspond directly to the observed lift in search volume in **July and August 2025.**

Strategic Implications

The rebound in search activity may feel subtle but it's a signal with weight.

Consumers are warming up. Stock is reappearing. Affordability is shifting. And the brands that win next won't just be the ones with the most reach, they'll be the ones with the most relevance.

Get to intent earlier

Search journeys around used cars aren't linear and they're getting shorter.

Many consumers move from initial browsing to "cars for sale near me" in the same session. If you're only visible at the last click, you're late.

Index your stock properly, or get buried

Used car visibility is now being driven by structured data, localised pages, and inventory freshness.

Auto Trader and Motors still dominate, but dealer groups like Marshall and Lookers are outperforming with smart tech and disciplined SEO.

Speak to the "value mindset"

With average prices stabilising around £16.7k, affordability is still the deciding factor. High-growth sites are:

- Leaning into "best under £Xk" modifiers
- Surfacing reassurance content (MOT history, warranties, financing pre-checks)
- Building comparison tools, not just stock listings

Don't bet everything on marketplaces

While Auto Trader remains top of the pile, brands like Cinch and Motorway have proven that focused positioning + performance clarity can drive meaningful visibility gains.

There's space to play. especially if you're building trust through content and transparency.

Make search your lead indicator

Search is often treated as a conversion channel, but it's more than that.

It's the clearest window into demand reactivation. The recovery isn't being declared in boardrooms, it's playing out in 2.3 million search queries a month.

New Cars

Market Context

The UK new car market has shown cautious but consistent growth across 2025.

As of August, registrations were up +2.4% year-to-date, on course to hit 1.9 million vehicles by year-end, the strongest post-pandemic figure to date (SMMT, 2025).

The category's recovery has been shaped by three primary forces:

- Fleet sales have returned in volume, driven by pent-up demand and corporate fleet renewals.
- Private buyers remain price-sensitive, with rising finance costs and ongoing EV confusion softening household-level interest.
- EVs and PHEVs are surging in share, even as overall demand fluctuates month to month. In August 2025, EVs hit 26.5% of market share, the highest this year.

New entrants, particularly from China, have also shaken the category. BYD's registrations grew 654% YoY in April, while Jaecoo, virtually unknown a year ago, now holds more than 11,000 UK sales YTD.

Search Trend Highlights

Unlike the used car market, where terms like "**used cars**" or "**cars for sale**" provide clean signals of demand, the new car category resists broad-brush analysis.

That's because consumers rarely search for "**new cars**" in isolation. Instead, their discovery journey almost always begins with a **specific brand, model, or use case** in mind.

To understand what's really happening, we focused on the primary brand keyword for each of the UK's top manufacturers. This approach gives us two key insights:

1.

How many people are actively thinking about that brand.

Whether they're potential buyers, existing customers, or general engagers. While not all searches reflect purchase intent, brand keyword volume remains a useful proxy for UK brand salience.

2.

How effectively each brand converts that interest

By analysing what proportion of users actually click, and whether those clicks are won organically or through paid ads.

The results are telling

Brand Volume & Visibility Shifts

Tesla tops the charts with **354,000** monthly searches, up **+7% YoY**, and claims a **63% organic-only** click share, a rare example of **high interest** and **high self-owned visibility** (admittedly, lots of searches will be purely informational and news related).

BYD has surged **+18% YoY**, with a remarkable **68% of clicks going to organic** listings.

Vauxhall, by contrast, has seen **–18% YoY** search volume decline and the **highest zero-click rate (40%)**, suggesting **brand disengagement** and **poor SERP presence.**

Jaecoo may be new to the **UK**, but its primary **brand keyword** now averages over **20,000 searches/month**, up **+57% YoY**, a sign of **accelerating interest.**

Click Dynamics: Who's Owning Their SERPs?

Kia and **Hyundai** rely heavily on **paid search** to defend their brand terms, **42%** and **30%** of clicks go to ads respectively.

Mercedes and **Toyota** suffer from **high zero-click rates (~37–39%)**, indicating either info satisfaction via **SERP features** or **loss of traffic to reviews and aggregators.**

MG, Dacia, and **Peugeot** aren't making headlines, but their search performance is **steady, efficient, and well-balanced across channels.** They may not be winning big on visibility, but they're not losing ground either, a sign of **solid, if understated, digital brand management.**

What's Driving It?

The shifts in new car search behaviour are being shaped by multiple overlapping forces:

Discovery Is Still Brand-First

Brand searches dominate the new car space, but loyalty is weakening.

Emerging OEMs are pulling attention away from traditional market leaders, often before the shortlist even forms. BYD, MG, and Jaecoo prove that **price, product, and a strong digital footprint** can rewire perception quickly.

Paid Search Is a Defence Mechanism

The rise in **paid-only click shares** suggests that many brands are forced to spend just to retain their own traffic.

This may be due to **poor organic optimisation, aggressive competitor bidding**, or a lack of owned content surfacing for key queries.

Zero-Click Rates, The Invisible Fracture in Search

A rising share of brand searches are now not resulting in any clicks, a trend that can be traced directly to Google's AI Overviews.

These are generative AI summaries that appear at the top of the search results and satisfy user queries without requiring further clicks.

- What changed: Introduced in the U.S. in May 2024 and rolled out to the UK by October 2024, AI Overviews now appear across 100+ countries.
- Behaviour shift: Since their introduction, zero-click searches surged, from 56% to 69% in certain domains.
- Why it matters: Even iconic brand terms are vulnerable. A brand might be present on the page, but the AI Summary can answer the query so conclusively that no user visits a site, limiting conversion opportunity and diminishing direct engagement.

What this Means for OEMs

The race for rankings no longer ends at the top of the results page.

In the age of AI-generated answers, LLMs now synthesise content from across the web to deliver a single, authoritative response and if your brand isn't contributing clearly to that narrative, someone else will.

Brands that withhold key details like pricing, performance, or comparisons in favour of polished, curated messaging risk having that gap filled by forums, reviews, and third-party sources.

Transparency and content completeness are now critical — not just for SEO, but to control how AI explains your brand to your audience."

Measuring visibility and intent via click metrics is less reliable: brands must pay attention to appear in the answer layer, not just the SERP.

Content strategy must evolve: Instead of just optimising pages for ranking, OEMs need to craft high-quality, citation-ready content that stands a chance of being included in AI Overviews.

A Note On Electric Vehicles

Electric Vehicles remain one of the most dynamic and debated areas in the automotive industry.

From policy shifts and charging anxieties to brand repositioning and search intent fragmentation, the EV space is evolving rapidly. While we've touched on EV-specific search trends throughout this report, we believe the category deserves its own focused spotlight.

That's why we're preparing a standalone deep dive on **The State of EV Search**, exploring everything from second-hand EV demand to the role of LLMs in shaping EV discovery. Keep your eyes peeled.

Car Finance

Market Context

Car finance remains the dominant vehicle funding model in the UK and despite regulatory turbulence and economic pressure in recent years, the sector continues to show both resilience and relevance.

As of mid-2025, the total outstanding balance of consumer car finance agreements in the UK stands at approximately £86 billion, according to the Finance & Leasing Association (FLA). This makes it the second-largest form of consumer credit after mortgages and a critical enabler of both new and used vehicle purchases across the country.

Looking back over the last five years, the UK car finance sector has expanded steadily, with market analysts projecting continued growth through to 2030.

The Finance & Leasing Association reports that more than 80% of new cars are now purchased using some form of finance, typically Personal Contract Purchase (PCP) or Hire Purchase (HP) with used car finance also becoming more prominent year-on-year.

Market Context (cont.)

The past two years have not been without disruption. 2023 and early 2024 were shaped by elevated interest rates, rising vehicle prices, and regulatory scrutiny, particularly surrounding historic commission-based finance deals.

At one point, estimated compensation liabilities relating to these practices were projected to exceed £30 billion, before being revised downward following a Supreme Court ruling in mid-2025.

Nonetheless, the finance market has bounced back strongly in 2025:

£5.15bn *in Lending*

In March 2025, new car finance lending reached £5.15 billion, the highest monthly total since early 2022.

+6% *new business*

Across H1 2025, the value of new finance business grew by 6% year-on-year, with more than 1.1 million cars purchased on finance.

Rates down to ***5.4%***

Interest rates for consumer car finance deals have eased from an average of 6.6% in 2024 to around 5.4% by mid-2025, helping to restore affordability and unlock deferred demand.

Used vehicle finance has played a growing role in this recovery. With a wider spread of price points and flexible deal structures, the used sector has slightly outpaced new car finance volumes so far in 2025, aided by strong demand in the £10k–£15k price bracket and increased buyer caution.

DIGITAL TRANSFORMATION IS RESHAPING HOW CONSUMERS ACCESS AND COMPARE FINANCE OPTIONS.

Aggregators, marketplaces, and OEM websites now regularly incorporate eligibility checks, instant quote tools, and bundled offers. reducing friction and increasing conversion. But with a growing number of players in the space, **clarity and trust are becoming as important as interest rates.**

Looking ahead, the car finance market is entering a new era shaped not just by regulation and macroeconomic forces, but by changes in consumer behaviour, technology, and brand perception.

Those that win will be those that show up early in the discovery phase, simplify the decision-making process, and build visible trust across the funnel, especially in search.

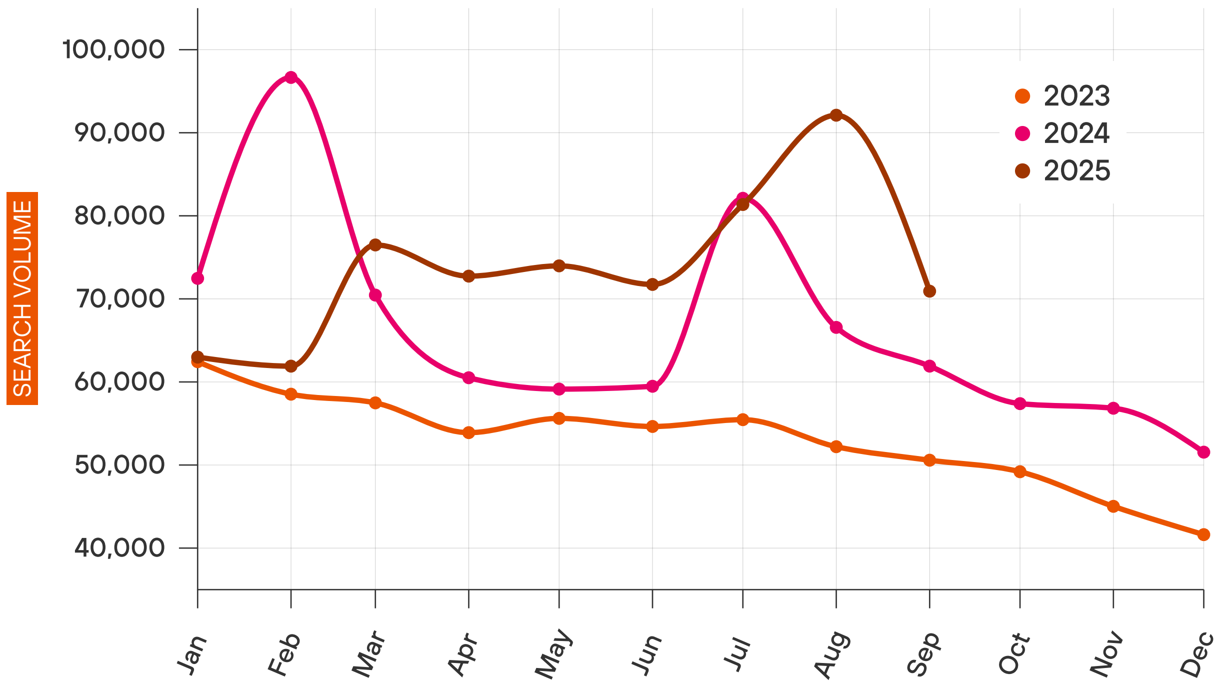
Search Trend Highlights

In **2023**, average monthly search volume for the term "**car finance**" hovered around **54,000**.

But by **2025**, this figure had climbed well above **70,000**, with **peaks nearing 90,000** during key months like March and August. The increase is not just seasonal, it reflects **underlying demand recovery**, aided by softening interest rates and rising consumer awareness of financing options.

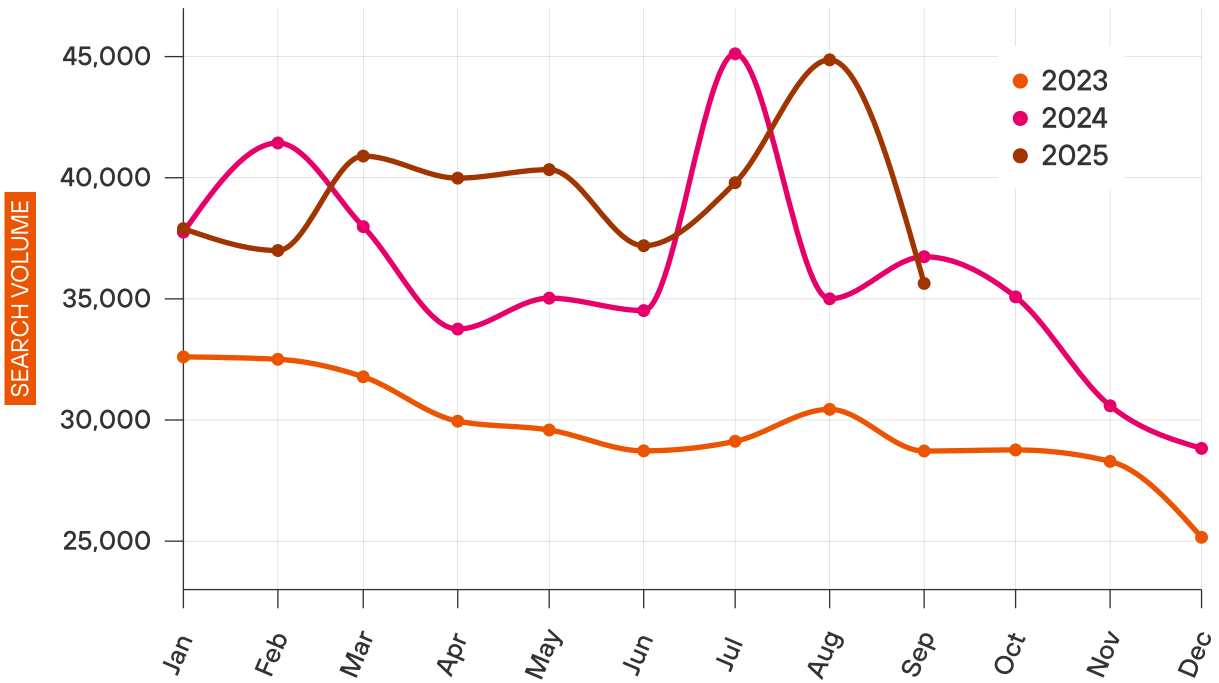
The total average monthly search across all '**car finance**' related keywords sits at 1.1 million per month.

Keyword: '**Car Finance**'



Search Trend Highlights

Keyword: '**PCP**'



PCP Shows Staying Power

The term "**PCP**" (Personal Contract Purchase) continues to perform well in search, with average monthly volume exceeding **40,000** during peak periods in 2024 and 2025. While growth has **slowed slightly** compared to the sharp uplift seen in 2023–2024, interest remains strong and seasonally consistent.

This suggests PCP remains the **default finance structure** for many consumers, particularly for new vehicles, despite growing awareness of alternatives like **Hire Purchase (HP)** or subscription-based models.

The total average search volume around **PCP** is around 50% of the '**car finance**' demand (approx **530,000** searches per month).

What's Behind the Growth?

Several factors are likely contributing to the uptick in search demand:

Average Interest rates easing

Car Finance deals falling from **~6.6%** to **~5.4%** over the past 12 months, making finance deals **more accessible**.

Cost-of-living pressures

As fewer buyers can afford to purchase outright, finance becomes a **necessity**, not a luxury.

Better digital journeys

Comparison tools, calculators, and eligibility checkers **reduce friction** and **increase engagement**.

Who’s Winning the Traffic?

In July 2025, the month with the most reliable data, we analysed organic traffic across dedicated **automotive car finance platforms.**

This view deliberately focuses on **auto-specific finance providers**, excluding high-street banks, comparison sites, and multi-sector lenders who also compete for search traffic in this space. While those brands play a role in the broader market, this snapshot is designed to reflect **performance within the automotive vertical itself**, where search intent and commercial models are more directly comparable.

	JULY 2025				
DOMAIN	EST. TOTAL TRAFFIC	DIRECT	ORGANIC	PAID	OTHER
CARFINANCE247.CO.UK	500,000	50%	26%	14%	10%
ZUTO.COM	393,000	48%	13%	32%	7%
CARMOOLA.CO.UK	171,000	30%	46%	16%	8%
CARPLUS.CO.UK	106,000	28%	56%	12%	4%
CARMONEY.CO.UK	73,000	43%	36%	11%	10%
MOTORFINITY.UK	71,000	29%	64%	1%	6%
MONEYBARN.COM	56,000	43%	48%	4%	5%
OODLECARFINANCE.COM	45,000	37%	15%	45%	3%
BLUEMOTORFINANCE.CO.UK	38,000	66%	29%	0%	5%
GOCARCREDIT.CO.UK	25,000	38%	57%	0%	5%
WEFINANCEANYCAR.COM	22,000	18%	39%	38%	5%

Source: SimilarWeb

Who’s Winning the Traffic?

CarFinance247 leads with **~500K** monthly visits, followed by **Zuto (~393K)** and **Carmoola (~171K)**. However, the distribution of traffic sources tells a more nuanced story.

Motorfinity, **Go Car Credit**, and **Carplus** each generate over **50%** of their traffic from organic search. While this could suggest a degree of SEO strength, it may also simply reflect **limited investment in other channels**. Without broader context, such as content breadth, rankings, or competitive positioning, it’s best seen as an **indicator of organic reliance**, rather than a definitive marker of SEO maturity.

Zuto and **Oodle** lean heavily on paid acquisition, with **32 to 45% of traffic coming from ads.**

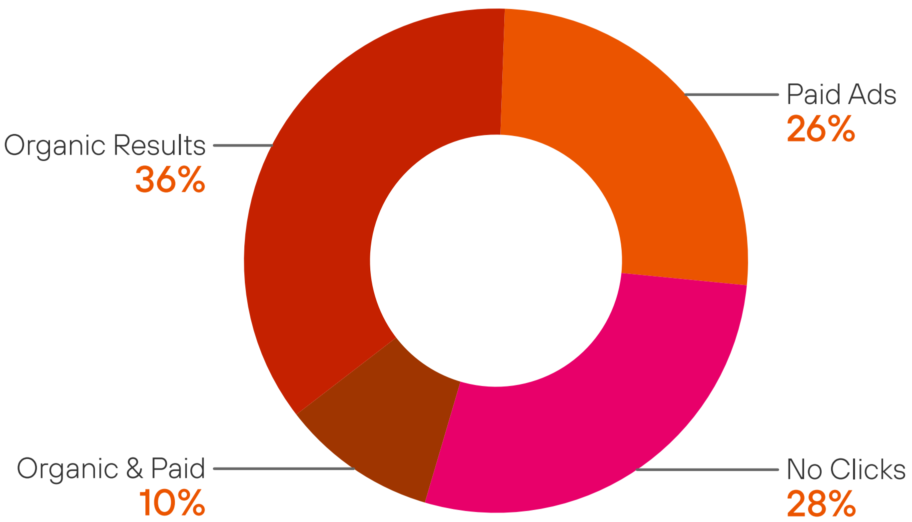
Bluemoto and **CarFinance247** see high **direct traffic (50 to 66%)**, suggesting strong brand recall or repeat engagement. This could indicate a degree of investment in above-the-line activity.

It’s worth noting that **CarFinance247** have approximately **doubled their organic traffic** between January 2025 and July.

This points to a market where **visibility strategies vary sharply** and where **SEO**, **PPC**, and **brand** all compete for influence.

Click Behaviour Is Fragmented

Search behaviour for car finance is anything but linear. According to Ahrefs data (Sept 2025), clicks on the keyword “**car finance**” break down as follows:



This “**zero-click**” behaviour is growing, partly due to features like AI Overviews (launched May 2023), which often answer queries without the need to visit a site.

Car Leasing

Market Size & Role

According to the British Vehicle Rental and Leasing Association (BVRLA), its members manage a leasing fleet of nearly 2 million vehicles, a figure that has grown 5% year-on-year as of early 2025.

This covers contract hire arrangements for both private drivers and businesses, as well as salary sacrifice schemes.

- Business Contract Hire (BCH) continues to lead the sector, with 894,000 vehicles leased, up 6% year-on-year.
- Personal Contract Hire (PCH), in contrast, has declined sharply, falling 13% year-on-year to 253,751 vehicles. The drop reflects reduced consumer affordability, particularly in the face of higher interest rates and squeezed disposable incomes.
- Salary sacrifice leasing is the sector's standout success, with over 100,000 active agreements and 61% growth YoY, largely driven by favourable tax treatment and EV adoption among company drivers and employees.

Source: **BVRLA Leasing Outlook Report – April 2025**

EV Momentum in Leasing

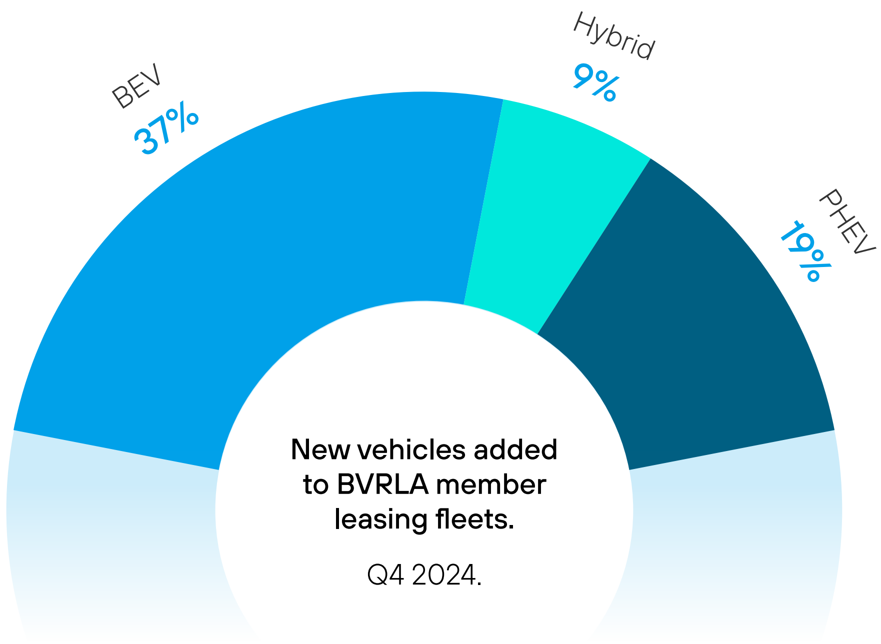
Leasing has become the most popular access route to EVs for UK drivers, driven by cost predictability and reduced upfront payments.

Battery Electric Vehicles (BEVs) accounted for **44% of all new vehicles** added to **BVRLA** member leasing fleets in **Q4 2024**.

The **total leasing fleet** (across **BCH** and **PCH**) now comprises; **37% BEV, 19% Plug-in Hybrid (PHEV) and 9% Hybrid.**

The growth is particularly pronounced in **PCH**, where **BEVs** represented **28%** of all **new orders** in Q4, up from **16%** in Q3 2024, a notable spike aligned with **zero-emission vehicle (ZEV)** mandate incentives from manufacturers.

Total Leasing Fleet (BCH and PCH)



Strategic Challenges & Adaptations

While the business side of leasing remains resilient, the personal segment is feeling the strain.

Key pressures include:

Affordability concerns

With UK interest rates only recently beginning to ease, PCH customers have become more cost-sensitive, often deferring renewals or shifting to used car finance models.

EV residual value uncertainty

Leasing providers remain cautious on pricing, as second-hand EV demand and values fluctuate.

Increased competition from OEM direct-to-consumer offerings

Increased competition from OEM direct-to-consumer offerings, such as subscription models and online leasing portals, is adding pressure on aggregators and brokers to differentiate.

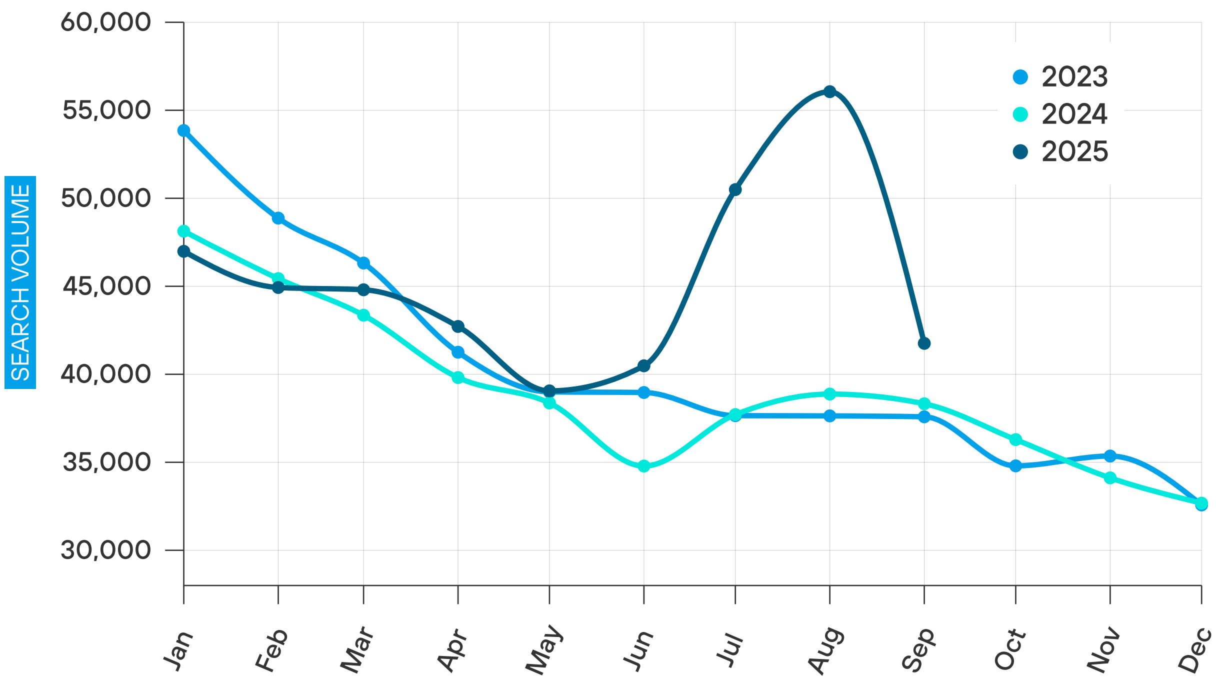
Search Trend Highlights

While "car leasing" is just one keyword, it serves as a reliable **proxy for wider leasing interest** in search.

Its high average volume (approximately **10%** of all '**leasing**' search volume), clarity of intent, and consistent use across consumer journeys mean that trends in this term often mirror **broader demand shifts across the entire leasing landscape**, from brokers to aggregators to manufacturer-led schemes.

Search interest in "**car leasing**" has softened over the past three years, but **not uniformly**, and recent spikes suggest **renewed interest under specific conditions**.

Keyword: '**Car Leasing**'



Search Trend Highlights

A Gradual Downward Trend

From **January 2023 to June 2024**, there's a clear and steady **decline in monthly search volumes**, dropping from over **53,000** to a low of **~34,000**.

This aligns with broader market pressures: high inflation, elevated interest rates, and cost-of-living concerns made leasing less accessible or appealing to many consumers.

The lowest point across all three years was seen in **June 2024**, where search interest fell to **34,787**, down from **38,965** the year before.

Sudden Mid-2025 Recovery

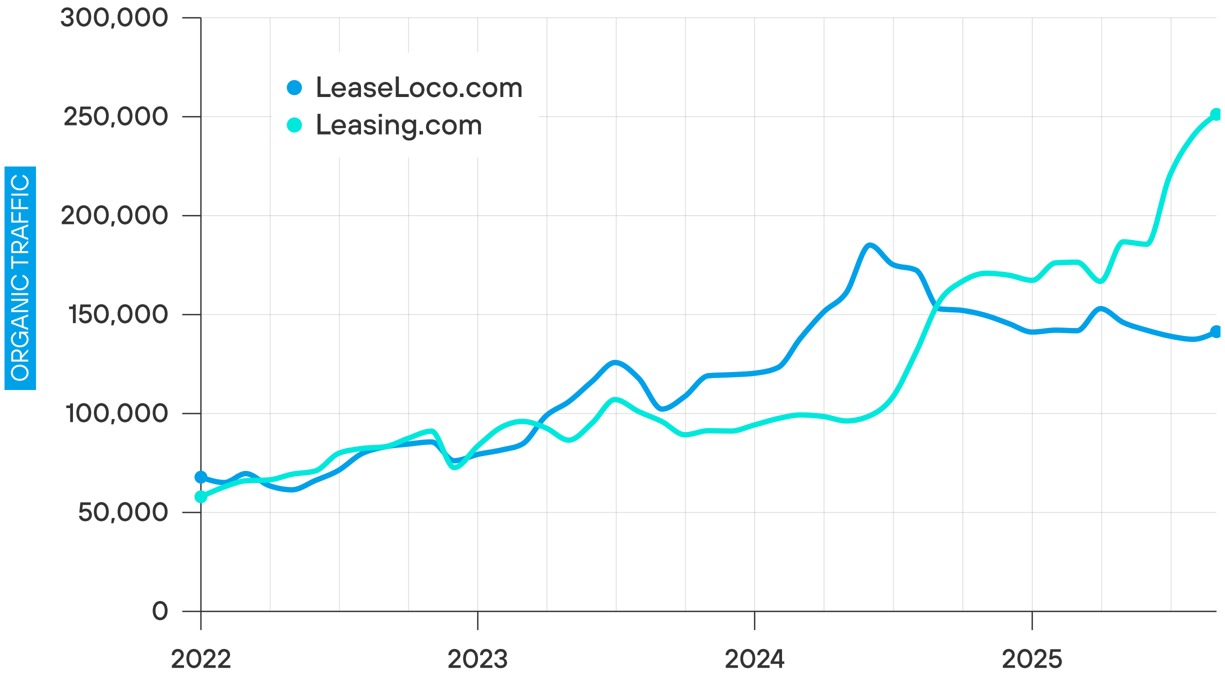
This trend reversed sharply in **July and August 2025**, with searches jumping to **50,493** and **56,057** respectively, the **highest monthly volumes seen since early 2023.**

This mid-year surge may be attributed to:

- Interest rate cuts and improving consumer confidence.
- OEM-led EV lease campaigns ahead of the Zero Emission Vehicle (ZEV) mandate ramp-up.
- Growth in salary sacrifice schemes, which have become a mainstream leasing access point for EVs and hybrids.
- Increased content and ad spend from brokers and aggregators in Q3, creating uplift in brand and generic search terms.

Aggregators SEO Efforts

LeaseLoco.com & **Leasing.com** Organic Traffic



While general search interest in leasing has fluctuated in recent years, **some platforms are bucking the trend**, showing strong organic growth despite broader market headwinds.

Leasing.com in particular has seen its **organic traffic more than double year-on-year**, suggesting that focused content strategies, site improvements, and demand-matching efforts can still deliver outsized gains, even in mature categories.

Leasing.com is now significantly outperforming **LeaseLoco** in **organic search.**

Channel Mix – Leasing Sector

DOMAIN	SEPT. TOTAL TRAFFIC	DIRECT	ORGANIC	PAID	OTHER
SELECT CAR LEASING	800,000	37%	50%	9%	4%
NATIONWIDE VEHICLE CONTRACTS	320,000	35%	47%	13%	5%
VANARAMA	162,500	24%	46%	21%	9%
HIPPO LEASING	156,000	23%	65%	8%	4%
LEASING OPTIONS	90,000	37%	48%	5%	10%
LEX AUTOLEASE	87,000	65%	32%	0%	3%
BRITANNIA CAR LEASING	70,000	39%	54%	1%	6%
SYNERGY CAR LEASING	60,000	23%	57%	15%	5%
PINK CAR LEASING	55,000	45%	8%	35%	12%
JURNI LEASING	50,000	20%	26%	48%	6%
LEASECAR.UK	36,000	29%	66%	1%	4%
GATEWAY2LEASE	36,000	36%	57%	1%	6%
CENTRAL UK VEHICLE LEASING	26,000	41%	31%	10%	18%
ALL CAR LEASING	25,000	25%	56%	2%	17%
RIVERVALE	21,000	35%	39%	10%	16%
EVANS HALSHAW LEASING	16,500	18%	70%	6%	6%
CAR LEASING MADE SIMPLE	13,000	21%	66%	1%	12%
FIRST VEHICLE LEASING	17,000	26%	60%	7%	7%
LEASING.COM	844,000	38%	37%	17%	8%
LEASELOCO	920,000	35%	26%	24%	15%

Across the leasing landscape, traffic acquisition strategies vary significantly but **organic search remains the cornerstone** for most players.

Organic visibility is the dominant driver of performance, with many brands seeing **45–65% of traffic from search**.

Platforms like **LeaseCar.uk**, **Hippo Leasing**, and **Britannia Car Leasing** rely heavily on **SEO**, indicating a well-established presence across key leasing-related terms and a long-term **investment in discoverability**.

Direct traffic also plays a significant role, particularly for brands like **Lex Autolease**, where **65% of visits arrive directly**. This suggests **strong brand recognition**, likely fuelled by B2B contracts, long-term fleet relationships, or customer loyalty.

Who's Winning the Traffic?

Paid strategies are more varied and tactical

Brands like Pink Car Leasing and Jurni Leasing derive 35–48% of their traffic from paid, pointing to an aggressive growth push via PPC.

Others, such as **Gateway2Lease**, **Britannia**, and **Car Leasing Made Simple**, operate with **minimal paid input**, reinforcing confidence in **organic visibility** and **funnel strength**.

This variance in channel mix reveals different strategic maturity levels.

Channel-reliant players (e.g. **Jurni**) are more exposed to paid performance fluctuations.

Organically mature brands (e.g. **LeaseCar.uk**, **Hippo**) benefit from **sustainable, lower-cost acquisition**.

Brand-led operators (e.g. **Lex**) win on **reputation**, **relationships**, and **recall**.

There's no one-size-fits-all approach in automotive leasing — but for most, **owning the organic opportunity** is still the **foundation** for **long-term performance.**

CPC Inflation Is Reshaping Paid Strategy

It's also worth noting the **significant CPC inflation** across the leasing sector.

Up to 25% YoY CPC Increase on high-intent keywords

Many high-intent keywords, particularly those tied to specific makes and models or location-based queries, have seen **cost-per-click increases of up to 25% year-on-year.**

For brands relying heavily on paid traffic, this creates a mounting challenge: **higher acquisition costs, fewer guaranteed returns**, and increased competition for the most commercially valuable positions.

For others, it's reinforcing the importance of **owning organic space**, not just to improve visibility, but to defend margins.

TLDR

What You Need To Know About The Direction Of Search As We Head Towards 2026

TLDR

1. **AIO** (AI + Human Optimisation)

Status: ***MATURING***

Relevance to Automotive:

- **AIO content** (e.g. finance guides, vehicle comparison pages) is increasingly used to scale long-tail targeting efficiently.
- **Human-led prompts & editorial refinement** are crucial for **YMYL** (Your Money Your Life) automotive finance content.

Key Watchout:

- **AI content alone won't rank** for competitive finance keywords, **E-E-A-T and editing are essential.**

2. **LLM Influence on Search** (ChatGPT, Gemini, Perplexity, etc.)

Status: ***STRATEGIC***

Relevance to Automotive:

- Consumers are now asking LLMs questions like **"What's the best car for under £20k with low insurance?"**
- Brands need to ensure they're being mentioned in the **LLMs**' training data, **Reddit**, **Quora**, and aggregator content (**Autotrader, WhatCar, etc.**)

Implication:

- SEO strategy now includes **influencing the sources that shape LLM outputs**, not just Google rankings.

UpShift

3. **GEO** (Generative Engine Optimisation)

Status: ***EMERGING***

Relevance to Automotive:

- SEO teams are experimenting with **optimising for AI Overviews** and **Search Generative Experience** (SGE).
- Early visibility shows that **Reddit**, **UGC**, and **expert-led sites** (e.g. **Parkers**, **Honest John**) are rewarded.

Next Move:

- Structure content for **clarity, authority, and real-world experience**, and **track AI Overview placements** (tools emerging).

4. **Vehicle Ads on Google** (VMLs)

Status: ***HIGH-PRIORITY FOR PAID***

Relevance to Automotive:

- **Vehicle Listing Ads** (VLAs) are expanding fast, especially in the US but **increasingly rolling out in the UK.**
- Dealers, aggregators, and marketplaces are **fighting for dominance in this rich listing format.**

KPI Shift:

- It's not just about clicks anymore; **inventory feed health, local targeting**, and **real-time pricing data** are key.

TLDR

5. Zero-Click SERPs & AI Overviews

Status: ***GROWING CONCERN***

Relevance to Automotive:

- A rising % of searches (esp. generic ones like "**car finance**") result in **no site clicks, traffic cannibalised** by AI Overviews or featured snippets.
- **OEMs** and **retailers** must rethink attribution, **"brand first" visibility matters more than ever.**

Tactic:

- Push users to **branded queries** where **click-through rates are higher.**

6. Local Search Consolidation & Maps Domination

Status: ***CRITICAL FOR DEALERS***

Relevance to Automotive:

- **GMB** (Google Business Profiles) are **more influential**, with **local pack** driving walk-ins and phone calls.
- Google's map layer increasingly appears in **intent-rich searches** like **"used BMW near me"** or **"dealership finance".**

Action:

- **Fully optimise** dealer profiles & localised landing pages for **major brand terms.**

UpShift

7. GA4 Confusion & Attribution Chaos

Status: ***FRUSTRATING***

Relevance to Automotive:

- **Attribution** for multi-channel, multi-device journeys is **messier than ever**, especially for high-stakes products like cars or finance.
- **GA4** doesn't play well with **dealer networks, finance partner handoffs, or offline test drives.**

Next Move:

- Brands must shift toward **MMM** (Marketing Mix Modelling) or **incrementality testing**, even in paid search.

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8. YouTube Search & Shorts for Auto Discovery

Status: ***GROWING FAST***

Relevance to Automotive:

- Users are searching on **YouTube: "Best small SUV 2025," "EV for new drivers," "car finance explained."**
- **YouTube Shorts (and TikTok)** influence early consideration, **even among older buyers now.**

Strategy Tip:

- Treat **YouTube SEO** and video content as part of your **broader search visibility plan.**

TLDR

9. Schema & Structured Data Arms Race

Status: ***UNDERUTILISED***

Relevance to Automotive:

- Schema for **vehicle listings, reviews, finance calculators, and FAQs** can dramatically boost visibility in **AI** and **Google.**
- Many finance pages are missing **LoanOrCredit schema**, which may become more important in **AI answers.**

Key Watchout:

- If your competitors implement schema **better than you**, they won't just outrank you — they may become **the only result users see**.

10. The Rise of Aggregator Dominance

Status: ***STRATEGIC***

Relevance to Automotive:

- Google favours big aggregators (**Carwow, Autotrader, Leasing.com**) in top slots for many core terms.
- Even for branded queries, you'll often find **multiple comparison sites ahead of the OEM or dealer.**

Implication:

- Brands need a dual approach: **defend core brand search & integrate with aggregator strategies.**

Struggling with declining performance, rising CPCs, or unclear strategy? We can help!

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