What referrals look up before they book a call

Where a referred prospect checks your firm, what they expect to find, and what to fix first on your website, Google profile and LinkedIn.

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What Referrals Look Up Before They Book a Call: A Guide for Financial Professionals

Where a referred prospect checks your firm, what they expect to find, and what to fix first on your website, Google profile and LinkedIn.

Before a referred prospect books a call with a financial professional, most check three places: your website, a Google search of your name or firm, and your LinkedIn profile. They aren't looking to be persuaded. They're confirming what they were told: that you work with people like them, that your practice is established and that taking the next step is simple.

This guide walks through each place a referral looks, what they expect to find there, where referrals quietly stall and how to fix it, with a worksheet you can use on your own practice in about 30 minutes. It's written for bookkeepers, tax professionals, fractional CFOs and wealth advisors.

IN SHORT

The referral check is the short look-up a referred prospect does between hearing your name and booking a call. A referral passes along trust, but not much information. The check fills in the rest: who you serve, how you work, whether you look credible and what to do next.

HOW TO USE THIS GUIDE

Read it start to finish once, then keep the worksheet in chapter 9 for a quarterly check. Each chapter links to a deeper article if you want more on that topic.

01

Why Referrals Still Look You Up

The person who referred you described you in a sentence or two. That's enough to create interest, not enough to decide who handles someone's books, taxes, company finances or retirement. Before reaching out, the prospect wants to confirm three things:

- **Fit:** Do you work with people or businesses like mine?
- **Credibility:** Are you established, qualified and current?
- **Process:** What happens if I reach out, and is it easy?

Research on advisor clients shows how common the check is. A 2025 Wealthtender study of people planning to hire a financial advisor found that 83% want to read online reviews before hiring. The same instinct applies to every financial professional: people verify before they call.

There's often a second audience too. A spouse, business partner or co-owner hears the recommendation secondhand and looks you up without the referrer's context. Your online presence has to make the case on its own.

02

What Referrals Look for on Your Website

Your website is where most referrals confirm fit. In a minute or two, they're scanning for:

- **Who you serve,** in words they'd use to describe themselves
- **What you do now** and how an engagement works
- **The person behind the practice:** a current photo, a short bio and credentials such as CPA, EA or CFP®
- **Proof** that you've helped clients like them, within your profession's rules
- **How fees work,** even as a starting point or a model
- **A clear next step,** ideally booking a call without back-and-forth emails

What "fit" looks like depends on your profession:

If you are a...	A referral wants to see
Bookkeeper	The industries you serve, what each package includes, the software you use and how you work with their tax preparer

If you are a...	A referral wants to see
Tax professional	Who you prepare for, whether you plan as well as file, your credentials, how fees work and when you take new clients
Fractional CFO	The size and stage of companies you serve, what a typical month looks like and how engagements are structured
Wealth advisor	Your niche, fee model, account minimums if any, your process and links to your regulatory disclosures

A site that says "we serve individuals and businesses of all sizes" makes the referral do the work of figuring out whether they fit. Most won't. More in financial advisor website design and accounting firm website design.

03

What They Find on Google

Many referrals search your name or firm name before they reach your website. What appears shapes their first impression:

- **Your Google Business Profile:** the right category, hours, photos, a current website link and reviews
- **Reviews** that show real clients and recent activity
- **Professional records:** the SEC's Investment Adviser Public Disclosure site or FINRA BrokerCheck for advisors, state CPA license lookups for accountants and the IRS directory of credentialed tax preparers
- **Articles, podcasts and directory listings** that mention you

When the profile is incomplete, the photos are old or the website link goes to the wrong page, the referral notices, even if they couldn't say exactly why something feels off. More in SEO for financial advisors and SEO for accountants.

04

What They Look for on LinkedIn

LinkedIn answers a different question: who you are as a professional.

- A headline that says what you do now and for whom, not your last job title
- A current, professional photo
- An About section that matches your website
- Recent activity, even occasional posts or comments
- Mutual connections who add another layer of trust
- Recommendations from clients or colleagues, where your rules allow

Your profile matters more than your posting volume. More in social media for accountants.

05

Directories: The Most Efficient Place to Be Found

For financial advisors, the 2026 Kitces Report found online directory listings were the lowest-cost marketing tactic, at about $0.28 per dollar of new client revenue. Bookkeepers have software directories such as QuickBooks ProAdvisor and Xero's advisor directory; advisors have credential and association directories. Keep every listing complete and consistent with your website. More in financial advisor directories worth joining.

06

Reviews and Your Professional Rules

Reviews reassure referrals, and the same Kitces study found practices that displayed their Google reviews on their website spent about $0.13 per dollar of new revenue, versus roughly $0.85 for those that didn't. The rules differ by profession:

Profession	What to know
SEC-registered advisers	The Marketing Rule allows testimonials, endorsements and third-party ratings with specific disclosures and oversight
Broker-dealers	FINRA communications rules apply
Tax practitioners	Circular 230 §10.30 prohibits false or misleading public communications
CPAs	State board and professional ethics rules apply, including client confidentiality

Check with your compliance team or professional body before asking for or displaying reviews. More in reviews and the SEC Marketing Rule.

07

Where Referrals Stall

Referrals rarely stall because of one big problem. They stall because of small mismatches that add up:

- The website, Google and LinkedIn describe three slightly different practices
- Your name and your firm name aren't connected anywhere, so a search for one doesn't find the other
- The Google profile links to an outdated page or a homepage that doesn't mention the service they were referred for
- There's no way to book, only a general contact form
- Reviews, photos or posts stop a few years ago
- Fees are a complete mystery, so the prospect assumes you're out of reach

> A PATTERN I SEE OFTEN

> A practice gets steady referrals, and prospects mention they "looked you up," yet fewer book than expected. On review, the Google profile links to an old page, the LinkedIn headline reflects a previous role and the website lists services without saying who they're for. Once the three tell the same story and there's one clear way to book, referrals start arriving already decided.

08

Make It Easy for Referral Partners

CPAs, attorneys, advisors and bookkeepers refer more when you give them the words. Send each partner three things: a one-sentence description of who you serve, a link to the page you want referrals to see first, and a short note on how you'll keep them informed. Here's an example you can adapt:

> *"Thank you for thinking of me. The clients I help most are owners of service businesses with two to five locations who need their books closed by the 10th of each month. If someone like that comes up, this page explains how I work: [link]. I'll always let you know when we connect."*
>
> Example partner note

More in how to ask for referrals and why referrals plateau.

09

Your 30-Minute Referral Check

Use this worksheet once a quarter. Open a private browser window so your own history doesn't change the results.

Check	Where to look	Looks right?	What to fix

Check	Where to look	Looks right?	What to fix
Your name and city	Google search, first page		
Your firm name	Google search and your Business Profile		
Homepage on your phone	Your website		
Who you serve is clear in five seconds	Your homepage headline		
Fees or fee model explained	Your website		
Booking takes a few clicks	Your website		
Headline and About match your site	LinkedIn		
Professional records accurate	IAPD, BrokerCheck, CPA or IRS lookups		
Directory listings complete and consistent	Each directory you're in		
Reviews current and shown within your rules	Google, review platforms, your website		

Then ask your last three referred clients two questions: what did you look at before reaching out, and what almost stopped you?

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What to Fix First

1. **Name who you serve**

   Make your homepage headline, Google description and LinkedIn headline say the same thing.

2. **Fix the path to booking**

   Add online scheduling and link your Google profile to the right page.

3. **Update the people and proof**

   Current photos, credentials and reviews shown within your rules.

4. **Clean up your listings**

   Make every directory and record match your website.

5. **Brief your referral partners**

   Send the one-sentence description and link.

If your website, Google profile or LinkedIn is the gap, our Focus Projects start there. See how we work with financial professionals, or read more for your profession: financial advisors, bookkeepers and tax professionals.

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Questions About Referrals and Your Online Presence

Do I need a website if all my clients come from referrals?

Yes. Referrals are the reason the website matters. It's where most referred prospects confirm fit and credibility before they reach out.

Do Google reviews matter for financial professionals?

They help referrals see that real clients trust you and that your practice is active. Whether and how you ask for them depends on your profession's rules, so check first.

Do my website and LinkedIn need to say the same thing?

They need to describe the same practice and the same audience. The wording varies by platform, but a referral who checks both needs to recognize the same person and focus.

How often do I run a referral check?

Once a quarter, and after any change to your services, team or website.

What is the most common reason a referral doesn't book?

In our experience, it's rarely one big problem. It's small mismatches: an outdated profile, a site that doesn't name who you serve or no easy way to book.

Sources

- Wealthtender: The Kitces Marketing Report 2026
- Wealthtender: Financial advisors reviewed (2025 consumer research)
- 31 CFR §10.30, Solicitation (Circular 230)
- SEC: Investment Adviser Marketing

About Elite Vivant

Elite Vivant is a strategy-led branding and marketing firm. We work with independent financial professionals and former corporate leaders to build the brand and marketing for their firm and their personal brand.

Next step

Book a Brand & Growth Call at elitevivant.com. In 20 minutes, we'll look at where your firm stands and what to fix first.

This guide is general information, not legal, tax, investment or compliance advice. Rules differ by profession and registration; check with your compliance team or professional body.