

December 2016

Consumers and General Insurance - UK

“Sales of general insurance are well set to grow by volume because of the captive customer bases in car and home insurance. However, intense price competition could hold back growth in premiums. Looking ahead to 2017, the pending rise in IPT will further squeeze the profitability of policies. Despite these ...

September 2016

Consumers and Retail Banking - UK

“The traditional retail banking providers continue to retain a dominant share of the market, despite the threat posed by challenger banks and innovative FinTech firms. However, the implementation of Open Banking by 2018 poses another threat, by making it easier for consumers to identify where they could get better value ...

Consumers and the Economic Outlook: Quarterly Update - UK

“For the UK, the EU referendum is one of the defining moments of the 21st Century so far, with long-term implications that will rival events as seismic as the financial crisis. The truth is, though, that this early in the process there has been little direct impact on most people's ...

August 2016

Consumer Attitudes towards Mobile Payments - UK

“Despite the huge interest in mobile payments across the financial services industry, Mintel's research suggests that actual usage is low. Companies have two main challenges to overcome to achieve growth: they have to convince consumers that paying with a smartphone is a secure transaction method; and they need to give ...

July 2016

Consumer Attitudes towards Debt - UK

“Lending has grown rapidly in recent years, driven by rising consumer confidence and the cheap availability of credit. However, consumer confidence has taken a knock following the UK's decision to leave the EU, which

will result in a more cautious approach towards personal finances. In the short term while the ...

May 2016

Consumers and the Economic Outlook: Quarterly Update - UK

"Mintel's consumer confidence data shows that the economy only has, at best, an indirect impact on sentiment. When the UK economy was outperforming most of its peers, many people were still pretty wary. However, in 2016 sentiment has continued to trend upwards, despite disappointing growth in the economy as a ...

Consumers and Financial Advice - UK

"Advisers are being challenged by customers, competitors and the regulator, with the ultimate result likely to be a more equitable market. This means there are opportunities for those willing to explore beyond the typical financial advice customer. Robo-advice has great potential across different financial products and customer segments but people ...

January 2016

Consumers, Saving and Investing - UK

"The outlooks for the savings and investments markets are contrasting. Whilst the cash savings market is struggling to rally against difficult market conditions, the investment market is benefiting from growing levels of interest and the barrier-lowering effects of digital innovation."