

December 2017

Consumers and General Insurance - UK

“Consumers are still extremely price sensitive when it comes to selecting a general insurance provider, as many see no reason to automatically renew with their existing insurer/s. However, the rollout of more loyalty schemes may help brands to improve retention and gain a valuable and regular touchpoint with Millennials ...

November 2017

Mass Affluent and Affluent Financial Advice - UK

“The financial advice market for mass affluent and affluent consumers is in a healthy position. This is a segment of consumers with above-average need for advice and greater capacity to pay for it. However, it is not without its challenges, with new regulations on the horizon and the ongoing challenge ...

Consumers and the Economic Outlook: Quarterly Update - UK

“Consumers’ spending power is being hit by the squeeze on incomes as inflation continues to outpace average wage rises. In four of the last five months, people have been more likely to feel worse off compared to a year ago than to say that their finances have improved. This is ...

September 2017

Consumers and Retail Banking - UK

“People who are considering switching banks are the most likely to opt in to sharing their financial data with third parties. This suggests that upcoming Open Banking regulations may help to boost competition in the retail banking sector, as those in the market for a new provider could be won ...

August 2017

Consumers and the Economic Outlook: Quarterly Update - UK

“The snap election clearly unsettled consumers. All three of our measures of sentiment fell between April and May. And the inconclusive result means that there was no immediate bounce in confidence post-election. Instead, our data shows that people were even more concerned after the results were announced than they were ...

July 2017

Consumer Attitudes towards Debt - UK

“Cheap loans and attractive credit card deals have fuelled a boom in unsecured lending since the recession. However, the economic fallout from Brexit means consumers are already feeling the squeeze of a combination of rising prices and slow wage growth. As a result, more consumers are likely to turn to ...

June 2017

Consumer Payment Preferences - UK

“The payments space is constantly changing, but payment preferences are much slower to adjust. Contactless has finally taken off to an extent, with growth now limited primarily by the willingness of retailers to accept it. Preferences for traditional payment methods, as well as concerns about security, are currently holding smartphone ...

May 2017

Consumer Attitudes towards Property Ownership - UK

“Property continues to be an obsession for much of the population, with people both emotionally and financially invested in their homes. However, property ownership is becoming a distant dream for hopeful buyers, as rising prices and a shortage of available homes make it difficult for people to access the housing ...

March 2017

Consumers and the Economic Outlook: Quarterly Update - UK

“Consumer sentiment has remained strong, reflecting growing real wages, low unemployment and, as yet, the absence of any major economic upheaval post-EU vote. When it comes to the impact of the vote, people are relatively positive about the big-picture issues such as the UK's economic growth, and most feel ...

January 2017

**Consumers, Saving and Investing
- UK**

“The convenience of being able to easily access savings and investments online is now just as important as fees charged and rates paid, which means that providers who develop the most effective finance management apps and dashboards will be less vulnerable to competitor price moves.”

Paul Davies, Senior Financial ...