

ISAs - UK - September 2013

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“A low central base rate should encourage more savers to look favourably upon cash ISAs, which tend to offer better returns than their non-tax-exempt cousins, while the recent improvement in the stock market could tempt more retail investors back to the equity market, in turn boosting net sales of equity ISAs.”

– Sarah Hitchcock, Senior Analyst – Financial Services

This report looks at the following areas:

- What is the size of the ISA gap?
- How is the wider savings environment impacting on the market?
- How much customer churn is there?
- What proportion of savers believe now is a good time to invest in equity?
- To what extent are people able to save?
- What proportion of ISA customers use their whole ISA allowance?
- And what support is there for parity between cash and equity ISAs?

There is much less switching activity in the smaller equity ISA sector. However, this sector has its own set of challenges to deal with, not least the low public appetite for risk. The past few years have seen a considerable amount of turbulence in equity prices, which has put off some investors or made them more cautious. Although stock markets have performed well recently, confidence in the retail investment sector is still lagging some way behind.

This report looks more closely at all these issues and, in particular, how they are conspiring to influence demand for ISAs. The report draws on a wide range of information sources and trade research to provide a comprehensive overview of the size and composition of the market. This analysis is complemented by the results of Mintel's consumer survey, which provide insight into patterns of product ownership, general attitudes towards saving and intentions regarding future ISA investment.

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This report is part of a series of reports, produced to provide you with a more holistic view of this market