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"ISA providers should embrace the new ISA reforms and ensure that they can offer consumers the maximum amount of flexibility that the new ISA rules can afford. The traditional line between cash and stocks and shares ISA providers is now blurred."

- Alexander Hiscox, Senior Analyst – Financial Services

### This report looks at the following areas:

- NISA flexibility will make consumers more willing to dabble in stocks and shares
- ISAs will complement, not compete with pensions, despite pension reforms
- Few consumers will be able to take full advantage of the new ISA allowance

This report examines the ISA market, investigating competing products and factors influencing the market, including wider economic trends and regulatory challenges. The report provides an overview of cash and stocks and shares ISA sales values and volumes, including a market forecast which shows expected growth in the value of the ISA market over the next five years. Mintel's consumer research concludes the report, looking at product ownership, reasons for choosing an ISA provider, uses for ISA savings and investments and general attitudes towards ISAs.

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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



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#### **Table of Contents**

#### Introduction

Product definitions

Abbreviations

#### **Executive Summary**

The market

The ISA market is expected to grow over the next five years, aided by the 2014 Budget changes

Figure 1: Forecast of total adult ISA subscriptions, at current prices - fan chart, 2008/09-2018/19

OEICs and Unit Trusts grow in popularity

Market factors

The 2014 Budget will shake up the savings, investments and pensions industry

Falling savings ratio has hit cash savings

The FLS and BoE base rate continue to keep ISA interest rates at rock bottom

Increasing numbers of ISAs are sold directly online

Other recent market developments

Companies, brands and innovation

The largest banks dominate the cash ISA market

Figure 2: Providers' market share based on total retail savings balances, shown on a group basis, UK, 2013

St.James's Place becomes the largest unit trust/OEIC ISA provider

Figure 3: Top ten unit trust/OEIC ISA providers, by value of funds under management, May 2014

Adspend for cash ISAs continues to decrease as adspend on stocks and shares ISAs increases

The consumer

A quarter of adults have an instant access cash ISA

Figure 4: Ownership of savings and investment products, June 2014

31% simply opted for the ISA that their current account provider was offering

Figure 5: Reasons to choose an ISA Provider, June 2014

Around a quarter of consumers use their ISA for unexpected events

Figure 6: Uses for ISA savings or investments, June 2014

Half of all ISA holders are happy with their existing provider Figure 7: Attitudes towards ISAs, June 2014

rigare 7. Attitudes towards 15/15, June 2014

Instant access is the key attraction, even at the cost of interest payments

Figure 8: Preferences of types of cash ISA accounts, June 2014

What we think

Issues and Insights

NISA flexibility will make consumers more willing to dabble in stocks and shares

The facts

The implications



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ISAs will complement, not compete with pensions, despite pension reforms

The facts

The implications

Few consumers will be able to take full advantage of the new ISA allowance

The facts

The implications

**Trend Application** 

Giving consumers the flexibility to meet unexpected costs and save for the future

Nudging consumers towards better savings habits

Mintel futures: Generation Next

Market Drivers

Key points

2014 Budget changes

ISA changes

Changes to annuities

Savings ratio is falling as consumer confidence picks up

Figure 9: Annual savings ratio, Q1 2008 - Q1 2014

Retail deposits continue to grow modestly to mid-2014

Figure 10: Retail savings balances, by sector, 2005-14

FLS will contribute towards low rates for another two-and-a-half years

Child Trust Funds will be allowed to be transferred to Junior ISAs

The Cash Savings Market Study investigates competition in the cash ISA market

Low base rate and inflation continue to hurt savers

Figure 11: Bank of England base rate, CPI and RPI - UK, January 2006- June 2014

Cash ISA rates continue to decrease and remain lower than inflation

Figure 12: Average monthly quoted cash ISA variable rate and fixed rate, January 2011-May 2014

Global stock markets recover to pre-recession levels

Figure 13: Performance of FTSE 100, Nikkei 225 and S&P 100, January 2003-August 2014

Who's Innovating?

Key points

HSBC launches loyalty range of cash ISAs and ends teaser rates

Nationwide launches simple investment range

Sun Life Direct to launch £10 per month ISA

James Hay launch modular ISA

Market Size and Forecast

Key points

The number of ISAs subscribed to decreased in 2013/14

Figure 14: Number of ISAs and amounts subscribed, 2005/06-2013/14

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#### Low cash interest rates increase the appeal of equities, at the expense of cash savings

Figure 15: Number of ISAs and amounts subscribed, segmented by component type, 2005/06-2013/14

#### The new £15,000 annual allowance will boost average subscription amounts

Figure 16: Average subscription per account, 2008/09-2013/14

#### OEICs and Unit Trusts grow in popularity

Figure 17: Value of funds held in adult ISAs, by type of investment, 2012-14

#### The ISA market is expected to grow, aided by the 2014 Budget changes

Figure 18: Forecast of total adult ISA subscriptions, at current prices - fan chart, 2008/09-2018/19

Figure 19: Forecast of total adult ISA subscriptions, 2013/14-2018/19

Figure 20: Forecast of new adult ISA business, by component at current prices, 2013/14-2018/19

#### Forecast methodology

Fan chart explanation

#### Market Share

#### Key points

#### The largest banks dominate the cash ISA market

Figure 21: Ranking of the largest providers of cash ISAs and other savings accounts, by proportion of customers, January 2014

#### Lloyds Banking Group dominated retail customer deposit balances in 2013

Figure 22: Providers' total retail savings balances, shown on a group basis – UK, 2011-13

#### St James's Place becomes the largest unit trust/OEIC ISA provider

Figure 23: Top ten unit trust/OEIC ISA providers, by value of funds under management, 2012-14

#### Unit trust and OEIC ISA sales increased in the last tax year

Figure 24: Net retail unit trust/OEIC ISA sales, 2007/08-2013/14

### Companies and Products

#### Lloyds Banking Group

Figure 25: Lloyds Banking Group cash ISA range, July 2014

Figure 26: Key annual financial data for Lloyds Banking Group, 2012 and 2013

#### Santander

Figure 27: Santander's ISA product range, July 2014

Figure 28: Key annual financial data for Santander UK, 2011-13

#### Nationwide

Figure 29: Nationwide's cash ISA product range, July 2014

Figure 30: Key financial data for Nationwide Building Society, 2013 and 2014

#### St. James's Place (SJP)

Figure 31: Key financial data for St.James's Place plc

#### **Brand Communication and Promotion**

### Key points

#### Adspend on cash ISAs continues to fall

Figure 32: Total advertising expenditure on ISAs, by component type, 2009/10-2013/14

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#### The Post Office became the largest ISA advertiser in 2014

Figure 33: Top ten advertisers of cash ISAs, 2012-14

#### Scottish Friendly became the largest stocks and shares ISA advertiser in 2014

Figure 34: Top ten advertisers of stocks and shares ISAs, 2012-14

#### Channels to Market

#### Key points

#### Online channels are increasingly popular in researching, applying for and managing cash ISAs

Figure 35: Preferences for retail banking channels, by ownership of different types of savings accounts, January 2014

#### Fund platforms accounted for the majority of fund sales in ISAs

Figure 36: Gross retail ISA OEIC and unit trust sales, by distribution channel, 2013/14

#### Ownership of ISAs

#### Survey background

Key points

#### Having instant access appealing to consumers

Figure 37: Ownership of ISAs and other savings and investment products, June 2014

Savings accounts are easier for consumers to understand than ISAs

Stocks and shares ISAs are the most popular way to hold investments

A large proportion of consumers have no savings or investments

An older, more affluent customer base

Figure 38: Ownership of ISAs, by demographics, June 2014

#### Reasons to Choose an LSA Provider

### Key points

#### A third of ISA holders took out an ISA from their bank account provider

Figure 39: Reasons to Choose an ISA Provider, June 2014

Stocks and shares ISA holders are less likely to use their current account provider

Recommendations not decisive in helping consumers choose their ISA provider

Loyalty rates succeed in encouraging 17% of consumers to choose their ISA provider

Figure 40: Reasons to choose an ISA provider, by reasons to choose an ISA provider, June 2014

Four out of ten ISA holders chase the best interest rate

ISA holders also look for a well-known brand and good customer service

#### Uses for ISA Savings or Investments

#### Key points

### The most popular use for ISA savings/investments is to fund retirement

Figure 41: Uses for ISA savings or investments, June 2014

Around a quarter use their ISA to pay for emergencies or unexpected events

A fifth of ISA holders use their account to grow their wealth

Unstructured saving can prevent consumers from building up their savings

Attitudes towards ISAs



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#### Key points

#### Over half of ISA holders are happy with their ISA

Figure 42: Attitudes towards ISAs, June 2014

#### Twice as many ISA holders contribute ad hoc as contribute regularly

Figure 43: Attitudes towards ISAs, by ownership of ISAs, June 2014

#### Changes to the ISA allowance will only benefit wealthier ISA holders

Only 38% of cash ISA holders are investing to take advantage of the tax benefits

### Preferences for Types of ISA Savings Accounts

#### Key points

#### Low interest easy access ISAs are the most popular among consumers

Figure 44: Cash ISA account preferences

#### 17% of consumers are prepared to lock their money away for 5 years

#### A fifth of consumers don't know what they want

Figure 45: Preferences of types of ISA savings accounts, by demographics, June 2014

#### Appendix - Market Size and Forecast

#### Total market forecast - best- and worst-case scenarios

Figure 46: Value of new adult ISA subscriptions - best- and worst-case scenarios, at current prices, 2013/14-2018/19

#### Market forecast by sector

Figure 47: Value and volume of new adult ISA subscriptions, by component, at current prices, 2008/09-2018/19

#### Cash ISA forecast

- Figure 48: Forecast of cash ISA subscriptions, at current prices fan chart, 2008/09-2018/19
- Figure 49: Forecast of cash ISA subscriptions, 2013/14-2018/19
- Figure 50: Forecast of cash ISA subscriptions best- and worst-case scenarios, at current prices, 2013/14-2018/19

#### Stocks and shares forecast

- Figure 51: Forecast of stocks and shares ISA subscriptions, at current prices fan chart, 2008/09-2018/19
- Figure 52: Forecast of stocks and shares ISA subscriptions, 2013/14-2018/19
- Figure 53: Forecast of stocks and shares ISA subscriptions best- and worst-case scenarios, at current prices, 2013/14-2018/19

#### Forecast methodology

#### Fan chart explanation

#### Appendix – Ownership of ISAs

- Figure 54: Ownership of ISAs, by demographics, June 2014
- Figure 55: Ownership of ISAs, by demographics, June 2014
- Figure 56: Ownership of ISAs, by demographics, June 2014

### Appendix – Reasons to Choose an ISA Provider

- Figure 57: Reasons to choose an ISA provider, by demographics, June 2014
- Figure 58: Reasons to choose an ISA provider, by demographics, June 2014
- Figure 59: Reasons to choose an ISA provider, by demographics, June 2014

Appendix – Uses for ISA Savings or Investments

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Figure 60: Uses for ISA savings or investments, by demographics, June 2014

Figure 61: Uses for ISA savings or investments, by demographics, June 2014

Appendix – Attitudes towards ISAs

Figure 62: Attitudes towards ISAs, by demographics, June 2014

Figure 63: Attitudes towards ISAs, by demographics, June 2014

Figure 64: Attitudes towards ISAs, by demographics, June 2014

Appendix – Preferences for Types of ISA Savings Accounts

Figure 65: Preferences for types of ISA savings accounts, by demographics, June 2014

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