

Consumers and Direct Platforms - UK - August 2013

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"Direct DIY platforms are popular amongst consumers who have an interest in finance and confidence in making financial decisions. For less confident consumers direct discretionary platforms could solve their investment needs."

- Alex Hiscox, Senior Analyst - Financial Services

This report looks at the following areas:

- Can direct DIY platforms help less affluent consumers to invest their money?
- · Can the RDR gap be filled by direct discretionary platforms?
- · How important is brand in choosing an investment provider?
- Will large financial institutions want to join the direct platform market?

The direct platform market has emerged to offer consumers an alternative to investing through an intermediary. Online platforms give consumers the power to take control of their own finances and make their own investment decisions. Although the market has traditionally been dominated by a handful of key providers, new and innovative companies are beginning to challenge traditional business models.

The introduction of the RDR on 31 December, 2012, and a subsequent policy statement in April 2013 on platform service providers, has focused the market's attention onto the consumer. Making charges clear and transparent will make it easier for consumers to understand the cost of investing. This clarity will benefit the direct platform market, which can use online channels to target new consumers who may not have previously considered investing before.

Mintel's report examines how the market for direct platform marketing is evolving. It looks at the impact of regulation, legislation and market trends. In addition to analysis of the major players in the market, Mintel's exclusive consumer research explores attitudes towards financial advice, discretionary fund management, charges and investment choices.

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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