

March 2017

Unsecured Loans - US

"The US economy remains relatively strong and many consumers are confident about their personal finances. However, relatively few plan to take on any additional unsecured debt in the next year, meaning lenders will have to fight for customers."

Retail Banking and Credit Unions - US

There are few industries that reach as many consumers across the US like financial services do. Nearly 100% of American consumers currently own some sort of financial account at a retail bank or credit union and are affected by the proliferation of financial technology, products, and trends. The total number ...

February 2017

Investment Trends - US

"The investment world is being buffeted by several disruptive trends. One is the rise of robo-advisers, which provide algorithm-based investment advice without the help of humans. These allow lower minimum balances, have lower trading costs, and often even offer access to humans. Demographics are also forcing changes, as Baby Boomers ...

January 2017

The Financial Lives of College Students - US

"College students are typically just beginning their financial journey into adulthood. Their key financial behaviors are not yet established, and they are still looking for a more traditional banking experience. It is important to realize that investing is still somewhat of a mystery to this age group, but they are ...

Property and Casualty Insurance - US

"The insurance industry is competitive, as most people make their insurance choices based on price. However, technology is sparking some real innovations in the industry, and they are beginning to attract attention. Because it is easier to attract new, young customers than it is to get older ones to switch ...