

## **December 2013**

### **Consumers and General Insurance - UK**

“Loyalty or reward schemes could help to improve customer retention. However, Mintel’s research suggests that an annual reduction in premiums is much more likely to drive loyalty than an elaborate rewards programme or discount scheme.”

## **October 2013**

### **Consumers and Retail Banking - UK**

“Retail banks will need to work harder than in the past to retain their customers. Heightened awareness of the new switching service and high-profile marketing campaigns will encourage more people to consider their relationship with their existing bank over the next few years. Around one in seven current account holders ...

## **July 2013**

### **Consumer Attitudes Towards Debt - UK**

“Online budgeting tools have significant potential for growth. Just over half of the internet population show an interest in using this type of service in the future. Under-45s and higher earners are much more likely than average to see the appeal of tools that help them to keep track of ...

## **June 2013**

### **Web Aggregators in Financial Services - UK**

“Price comparison sites still need to convince consumers that they can offer the best possible deal. Many consumers begin the purchasing journey using price comparison sites but end up dropping out before the process is complete. Many of these people choose to drop out in order to check if they ...

## **May 2013**

### **Consumers and Financial Advice - UK**

“Consumers see online channels as a starting point for financial advice, but believe that online services lack the professionalism, expertise or authority associated with IFAs or bank-based advice services.”

## **January 2013**

### **Consumers, Saving and Investing - UK**

“By establishing partnerships with well-known ‘cashback’ websites, financial services providers can help people free up extra cash that can be used for saving. Whenever a purchase is made via one of these websites, the cashback earned could automatically be paid into a linked savings account.”