

### December 2019

#### Loyalty in Financial Services - US

"Loyalty in the context of financial services is an intrinsically different consideration than one which pertains, for example, to the auto or retail sectors. Whereas the lifetime Chevy buyer is loyal to a tangible and recognizable product produced out of raw materials, the banking customer is loyal to, in simplest ...

#### Educational Lending - US

"College tuition costs are steadily rising, and the need for student loans continues. Delinquencies are on the rise as well, and borrowers are finding it more difficult to pay down their loans than they expected. Students and parents, however, are willing to make sacrifices in order to send themselves, or ...

### November 2019

#### Personal Loans - US

"US consumers are carrying a larger debt burden than ever before, and some individuals have turned to personal loans to seek relief from high interest credit card debt and student loans. A little over 10% of consumers currently have a personal loan, and similar numbers are interested in obtaining one ...

### October 2019

#### Attitudes toward Digital Trends and Fintech - US

"Consumers may seem to have wholly embraced a digital future, but they are not yet ready to cede full control of their financial lives to technology. While more people than ever are using biometric login credentials and mobile wallets, far more believe in-person interactions will always be critical. Perhaps ironically ...

#### Health Insurance - US

"The vast majority of American consumers have health insurance, but trust in the overall industry is fairly low. Consumers are not given a diverse number of choices, mainly due to the fact that most have health insurance through their employer. A push for transparency is affecting this industry, and insurers ...