

### December 2010

#### Vehicle Financing - US

This report explores the vehicle financing market in the U.S. It provides insight into the external and internal factors affecting vehicle sales, financing options and trends and what they mean for future sales, promotional campaigns and industry innovations. Specific questions that are answered in this report include, but are ...

#### Exchange Traded Funds - US

Although ETFs have been available since 1993, it is only relatively recently that they have exploded in popularity. A direct competitor of mutual funds, ETFs offer the same benefits as mutual funds but with additional trading flexibility.

### November 2010

#### Online and Mobile Banking - US

Online banking is now firmly entrenched as the preferred banking channel for American consumers. About 80% of U.S. consumers use online banking, and about half of them pay their bills online. This report looks at the growth of online banking, how consumers use the service, and features that they ...

#### Email and Online Marketing in Financial Services - US

In the consumer survey for this report, it is learned that over half of all adults 18+ who have access to the internet have either shopped for or purchased a financial product within the past year. Products likely to have been purchased are auto insurance, homeowners insurance, credit cards, checking ...

#### Canadian Insurance Companies - US

The Canadian insurance industry has been buffeted by recent economic challenges, but is now on the road to recovery. Although the industry weathered the economic storm better than most, both in terms of financial stability and customer perception, the volatility has brought about some changes in the industry, including increasing ...

#### Retail Banking - US

The U.S. retail banking business is large and diverse. More than 15,000 banks, thrifts and credit unions hold nearly \$10 trillion in total deposits. Credit unions have been increasing their share of the business since 2008, although their share remains well under 10%.

#### Commercial and Small Business Insurance - US

Commercial and small business insurance companies are very motivated, or so it appears, to put on the pressure to not only perform, but to compete effectively at this time. Their pieces of the pie have been shrinking due to the slumping economy beginning in late 2007.

### October 2010

#### Lifestage Marketing and Financial Services - US

#### Loyalty Marketing - US

There are several themes outlined in *Lifestage Marketing and Financial Services—US, September 2010*. First, the consumer today is faced with an uncertain economy, and these concerns are changing their attitudes toward - and buying behaviors of - financial instruments.

Whether despite the recession or because of it, loyalty marketing programs are alive and thriving. There are more than 1.8 billion program memberships in this country today—more than ever before—and considering the commitment to increased expenditures marketers have expressed, that number is certain to grow. With a troubled economy ...

### August 2010

#### Deposit Accounts - US

This report builds on the analysis presented in Mintel's report *Retail Banking—U.S., September 2008* and *Retail Banking—U.S., December 2009*, as well as previous Mintel reports on this subject. Insights include:

### June 2010

#### Prepaid and Gift Cards - US

Although slowed somewhat by the recent recession, the gift and prepaid card business is starting to gain momentum again and is forecast to continue to show continued strong growth. Demographic trends in the United States are also benefiting the industry. The large number of un- and underbanked households in this ...

#### Annuities - US

This report discusses consumers' awareness and ownership of annuities, as well as perceived benefits and disadvantages when compared to other types of retirement savings products. Key trends are emerging in the industry because of the economic crisis. Because of this, marketing messages must do a good job of simplifying communications ...

### May 2010

#### Canadian Banks and Credit Unions - US

This report builds on several previous Mintel studies, including *Canadian Credit Cards – September 2009*, *Canadian Banks and Credit Unions – May 2008*, *US* and *Canadian Credit Unions – May 2007*, and *Canadian Banking – January 2007*. It examines the trends and opportunities within the Canadian financial sector. It also ...

#### Social Networking and Media and Financial Services - US

Online social networking usage is expanding rapidly. According to Mintel's proprietary consumer research for this report, 57% of internet users now have a profile on at least one social networking site, up from 41% a year ago. More than half of social networking site users visit these sites daily. It ...

### April 2010

#### Brand Perceptions of Financial Services Companies - US

The landscape for financial services providers has changed radically in the last few years. Although “big bank” conglomerates are still the dominant channels that the majority of consumers turn to for financial products and services, consumers are increasingly interested in purchasing financial products and services from institutions that they consider ...

### March 2010

#### Investment Products Trends - US

The financial crisis took a heavy toll on the financial industry, as well as individual investors. As a result of the turmoil, companies are scrambling to develop new products to meet new needs and new expectations, and working hard to earn back the trust that was lost.

### February 2010

#### Consumer Finance and Credit Consolidation - US

This report examines the trends, outlook, and opportunities in the US market for unsecured consumer loans, including payday and pawn loans and other types of “alternative financial services” (AFS). It builds on several previous Mintel US studies, including *Unsecured Loans—U.S., December 2005*; *Residential Mortgages and HELOCs—U.S., August 2008* ...

#### Health Insurance and Wellness Programs - US

This report explores the ownership of health insurance in America today, the types of wellness programs that are provided by employers to encourage healthier behavior among employees, and the ramifications of the Health Care Reform legislation that is now moving through Congress.

### January 2010

#### Baby Boomers and Finance - US

Baby Boomers have long been an attractive target for consumer marketers due to the sheer size of this generation and its substantial spending power. As members of the Baby Boomer generation move closer to their retirement years, they are losing some of their allure to consumer marketers, but they represent ...