

## December 2015

### Consumers and the Economic Outlook: Quarterly Update - UK

"Mintel's key measures of consumer confidence show that people are still wary. Although the improvements in sentiment that accompanied the end of the income squeeze have been sustained, 2015 has been a year of consolidation, rather than one of soaring consumer spirits. Earlier in the year, the election added ...

## November 2015

### Premium and Mass-affluent Banking - UK

"Banks still have their work cut out to convince most in the affluent and HNW markets that premium accounts are worthwhile or value for money. Affluent consumers are most interested in a competitive interest rate and customer service, with comparatively few looking for more exclusive premium services."

## August 2015

### Consumers and the Economic Outlook: Quarterly Update - UK

"The generally positive outlook of the economic climate, and the benefits that are gradually being witnessed at the individual level, means that the people of Britain are finally regaining their confidence. For the first time since the economic downturn, Mintel's data shows that more people feel better off compared to ...

### Credit Cards - UK

"Credit card issuers who are considering scaling back their customer rewards in order to offset a reduction in interchange fee income should heed the warning of Mintel's research. Around one in five credit and charge card holders would either use their card less or stop using it altogether if their ...

## July 2015

### Current Accounts - UK

"The current account market has always been labelled as being notoriously 'sticky'. The launch of the CASS had as a primary goal the removing the barriers to switching and boosting competition. Even though the market has heated up with deals to lure switchers, activity remains split somewhat equally among switchers ...

## June 2015

## Small Business Banking - UK

“Banks have a larger potential customer base for small business banking products than ever before. However, there are gaps in the market that must be addressed. Convincing sole traders of the benefits of business accounts over personal ones is key to growing account numbers.”

– Rich Shepherd, Financial Services ...

## May 2015

### Car Finance - UK

“New car sales have increased strongly over the past three years, driven by the availability of cheap point-of-sale credit. Some dealers and manufacturers remain confident the market has further to run, while others expect to see a softening in demand. In the short term, much may depend on what happens ...

### Consumers and the Economic Outlook: Quarterly Update - UK

“Economic improvements are finally beginning to be felt at the consumer level. Falling prices of essentials and rising wages are helping incomes go further and there are indications that people are beginning to relax their budgets and spend on items and experiences that have been out of reach during the ...

## April 2015

### Mortgage Advice - UK

“The Mortgage Market Review (MMR) has tipped the scales in favour of advised sales. Increased demand following the pension reforms is set to create further opportunities for advisers. However, the housing shortage means younger consumers are pushed a step further away from affording their first home. This creeping marginalisation of ...

### Deposit and Savings Accounts - UK

“Although most savers say they are prepared to switch savings provider to receive a better rate, less than a third actually did so in the last year or so. With interest rates so low across the board, the cash benefit of switching accounts is usually marginal for all but the ...

## March 2015

### Mortgages - UK

“The costs of renting put such a strain on people’s finances that home ownership starts to seem like an impossible dream. The negative consequences of this can be combated if more lenders work with savings providers and government initiatives to help renters take proactive steps towards saving for their first ...

## February 2015

## **Consumers and the Economic Outlook: Quarterly Update - UK**

“People are finally starting to feel the benefit of the recovery in their pay packets. After five years, average wages are finally increasing more quickly than prices. Although this will take time to feed through into consumer confidence, there are signs that spending habits are changing.

### **January 2015**

#### **Loans - UK**

“Customers are seeking a greater level of transparency with loan products – as is reflected in the surge in usage of price comparison websites when applying for loans. However, it would be a mistake to overstate a trend towards digital as Mintel data suggests that face to face is undergoing ...