

## **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**

### **Green, Ethical and Socially Responsible Finance - UK**

"The level of influence that ethical considerations have over consumer selection of financial services products and services is minimal, however, this is beginning to change. Younger consumers are more willing to pay extra for products provided by socially responsible companies. Incumbent providers need to pay attention to this gradual shift ...

## **October 2015**

### **Consumer Payment Preferences - UK**

"The payments market defies all typical negative stereotypes of the financial services sector. It is dynamic, fast paced and innovative with multiple players competing to solve the payments challenges of both today and tomorrow. This is creating an environment that is both exciting and potentially hugely beneficial to both providers ...

## **August 2015**

### **Baby Boomers and Financial Services - UK**

"While younger generations seem to generally be more trusting towards the financial services industry, Baby Boomers are more sceptical. Their views are tainted by witnessing some of the most notorious financial scandals of the last few decades, including the rise and

### **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

fall of endowment mortgages and the mis-selling of pensions ...

since the economic downturn, Mintel's data shows that more people feel better off compared to ...

### May 2015

#### Millennials and Financial Services - UK

"Millennials are conservative when it comes to their personal finances. They understand the importance of prioritising saving and paying off debt over spending, and the financial crisis has pushed these young adults to think and worry more about their financial future. Companies need to keep this in mind when aiming ...

#### 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 ...

### February 2015

#### Mobile Financial Services - UK

"Although technology and innovation have added more digital channels in the financial services arena, these are not replacing the more traditional channels. People still value face-to-face interaction. Instead, they are additional requisites to customer service giving a more integrated, multichannel customer experience and keeping financial providers competitive."

– Chryso ...

#### 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.