



January 2020

Personal Pensions and SIPP's - UK

"A combination of increased reliance on workplace pensions and declining transfer business has had a negative effect upon the individual pensions market. Nevertheless, the increase in non-advised business is positive, and reflects the changing nature of the market with growth in the number of D2C providers and options. By focusing ...

December 2019

Home Insurance - UK

"In terms of premium income, the domestic home insurance market has stagnated over the past decade. Technological-driven innovation is needed to achieve real growth potential and to enable insurers to better respond to changing consumer needs in the digital era, as well as shifting demographics and tenure patterns."

— ...

November 2019

ISAs - UK

"Although certain aspects of the product need reworking, the LISA is the most promising of the new ISA products that have been introduced in recent years. Getting on to the housing ladder remains a key priority for young people and many will be eager to take full advantage of the ...

Small Business Banking - UK

"The success of small business banking is closely linked to the success of small businesses themselves. In this regard, Brexit poses serious challenges as many small businesses will find it more difficult to operate after Brexit, especially if the UK leaves on No Deal terms. However, Brexit also offers an ...

September 2019

Equity Investing - UK

"Amid difficult economic and political conditions, consumers looking to make the most of their money are adapting their attitudes towards risk. Technology has made investing, even in lower amounts, easier and cheaper. Regulators are looking to improve competition, lowering barriers to entry and exit, which will further democratise access and ...

August 2019



Credit Cards - UK

“People continue to use their credit cards for spending, making the most of benefits and extra protection. They are hesitant about taking on unnecessary debt and are keen to repay as soon as possible. Providers are rethinking their proposition, to meet the needs of both transactors and borrowers amid the ...

Pet Insurance - UK

“Following a period of significant growth, the pet insurance market stalled in 2018. Despite this, a large number of pets remain uninsured, and there is room for greater uptake of cover in the near future. Developments related to wearable technology and how this can be used to track a pet’s ...

July 2019

Consumer Attitudes towards Debt - UK

“Despite a number of positive indicators for households such as rising real wages and historically low levels of unemployment, many remain cautious about committing to big ticket purchases due to a combination of political and economic uncertainty as well as the threat of rising interest rates. This makes for a ...

Current Accounts - UK

“Although current account providers continue to scale down benefits, competition is high when it comes to innovation. People are increasingly banking with more than one provider, and many are willing to pay for the right products and services for their needs. But providers must get the basics right first, starting ...

June 2019

Workplace Pensions - UK

“The success of auto-enrolment has resulted in 10 million workers being introduced to workplace pensions. Minimum contributions have increased without leading to mass opt-outs, but engagement remains vital to secure a comfortable retirement. The impending launch of Pensions Dashboards is expected to simplify visualisation and management, but the government and ...

May 2019

Equity Release Schemes - UK

“The equity release market has grown strongly over the past several years, and prospects for further growth remain favourable despite the recent slowdown in the housing market. However, in order for the market to reach its full potential, more still needs to be done to address misconceptions that a significant ...

Deposit and Savings Accounts - UK

“Consumers remain reluctant to look beyond easy access accounts. They need more help to identify their savings goals and understand how they can make the most of higher paying limited access accounts. Online tools and open banking technology have the potential to give people new perspective when managing their savings ...

April 2019

Mortgages - UK

Property as an Investment - UK



“Due to the economic uncertainty of Brexit, the mortgage market is going through a difficult period. Total gross mortgage lending has slowed in the past two years and will likely stagnate in 2019. However, with mortgage rates still near all-time lows, remortgage activity should remain a bright spot. The weaker ...

“Following a challenging 2017, the buy-to-let market returned to growth in 2018. The sector is adjusting to the ‘new normal’ in terms of regulatory environment. Attracting investors may be harder, but there is an opportunity for providers to launch specialised products and create value with expert advice, reflecting market trends ...

March 2019

Financial Bundling and Product Switching in Banking - Canada

“Boosting multiple product ownership is a double powered engine for financial institutions as it increases profitability through wallet share and also builds loyalty by discouraging attrition.”

– **Sanjay Sharma, Senior Financial Services Analyst**