

December 2015

Marketing Financial Services to the Mass Affluent - US

"The mass affluent market is largely untapped by traditional financial services providers and provides great opportunity for institutions to expand their customer base. Less than one third of mass affluent consumers regularly work with a financial advisor, yet their financial needs are substantial and diverse. New strategies and technologies can ...

November 2015

The Insurance Purchase Decision - US

"The insurance purchase decision has significant long-term impact on consumers' wallets and insurers' success. Most consumers are loyal to the insurer they pick and do not switch often, indicating that insurers need to achieve new opportunities where they can be found. Marketers who understand the factors that influence consumer attitudes ...

Baby Boomers and Finance - US

Financial services institutions may be focusing a lot of attention on Millennials, but Boomers are still a very influential group. According to the US Bureau of Labor Statistics' Consumer Expenditure Survey, Boomers earn an estimated \$2.4 trillion each year. This report examines how the Boomers feel about retirement: how ...

October 2015

Financial Services and Small Businesses - US

"The small business segment is changing rapidly, as an increasing percentage of small businesses are owned by women and minorities."

September 2015

Consumer Payment Preferences and Behaviors - US

"The payment industry is undergoing massive changes, driven primarily by new technology that is affecting all aspects of the industry. There is a huge difference in payment preferences and expectations among generations, with younger generations shying away from the credit cards older generations love and embracing other methods of payment."

August 2015

The World of Real Estate - US

"The real estate market has begun to recover from the recent crisis. Mortgage rates are still low, housing prices have rebounded in many markets, and most people have a positive attitude toward buying property. However, there are social trends and economic challenges that are influencing the market, causing a shift ...

July 2015

Consumer Attitudes toward Debt - US

Consumers have begun to borrow again and banks have begun to lend. This is likely to continue as the economy strengthens, unemployment continues to decline, and interest rates stay low. As loan demand grows, however, the industry is facing disruption by P2P (peer-to-peer) lenders that match borrowers and investors, cutting ...

June 2015

Health Insurance - US

This report will help you to uncover opportunities and understand the key issues affecting your market. How? By giving you instant access to analysis and critical recommendations. It will also challenge routine thinking by providing fresh, new perspectives that energizes your thought processes.

Personal Finance and Advice - US

The personal financial advice industry is changing rapidly. Robo-advisers are increasingly popular and the number of financial advisers is shrinking as more retire and fewer are hired to replace them. As a result, competition for advisory clients is increasing, and advisers have to find ways to differentiate themselves from one ...

May 2015

The Role of Loyalty in Financial Services - US

"Loyalty efforts should not be kept a secret. FS providers can be up front and ask consumers about their loyalty, especially if these firms are providing great customer experiences. Customers who are given the opportunity to make a recommendation will be more likely to do so. Addressing consumers' concerns by ...

Retirement Planning - US

"There is a retirement planning crisis in this country. Whether because they can't, they don't know how, or they don't know they should, people are not saving what they will need even to be sure they won't outlive their savings. Tools are available to help, but many people don't utilize ...

April 2015

The Role of Trust in Financial Services - US

"The FSI's (financial services industry) reputation has been damaged since the recession hit in 2008-09. Consumers quickly blamed the industry for the crisis and ever since have had a hard time trusting its products and services. However, not all sectors were negatively impacted; credit unions continue to attract more consumers ...

Millennials and Finance - US

"Millennials are young and in the beginning stages of establishing themselves, their households, and their families. Their needs at this time are quite specific and revolve largely on learning how to manage their day-to-day finances. Institutions that can best help them with these most fundamental are likely to be those ...

March 2015

The Financial Lives of College Students - US

The changing demographics of America are reflected in the changing demographics of college students. Financial institutions trying to reach college students will have to adapt to the different financial needs, knowledge and backgrounds of various segments if they expect to gain their fair share of the market.

February 2015

Retail Banking and Credit Unions - US

"The banking industry is becoming increasingly competitive and new entrants into the market are largely technologically-based alternatives. Millennials are the prime target of these upstart companies, as well as everyone else, and the country's changing demographics are providing a growing new group of customers."

Consumers and the Economic Outlook - US

"Consumers are optimistic about their financial situation but still skeptical of the future of the economy. Their perspective seems to reflect a cognitive dissonance considering the economic conditions do impact their personal finances. This can be their strategy to cope with the challenging reality of their financial situation; believing they ...

January 2015

Property and Casualty Insurance - US

"Many consumers value the knowledge offered by insurance agents as well as the relationships they develop with them personally and, by extension, the insurance company they represent. Since insurance claims are only made in times of stress, companies that make customers feel they are cared for – and taken care ...

Mobile Banking - US

"Consumers are comfortable using their smartphones to engage in a whole host of activities, including shopping, visiting their favorite social media sites, and checking email, but are not fully embracing mobile banking. It's partly because of their concerns of the security of their devices, but also in part due to ...