

## 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 ...