

December 2014

High Net Worth Women - US

“More women are holding leadership positions in corporations, which helps them contribute financially to their household. Nonetheless, they continue to fulfill their traditional duties of caring for their family. Consequently they need a financial provider who can understand their unique situation and be a partner in helping them manage it ...

November 2014

Lifestage Marketing - US

“FS marketers continue to be challenged by the changing world of communication and the specific financial needs and demands of each generation. Collaborating closely with technology for quick and efficient communication as well as seamless and innovative product and service delivery could help the industry keep up with consumers.” ...

Innovations in Banking - US

“Innovation comes in many forms, including products and services customers can see and internal changes that can improve operational efficiencies and profitability. While they may not be able to address everything at the same time, banks need to continue to push the innovation envelope, not only because that’s what their ...

October 2014

Payments - US

“The payments world is rapidly changing as technology designed to make paying for merchandise easier is introduced every day. However, the challenge to the industry remains the same as it has always been: are consumers really looking to buy what the payments industry is trying to sell?”

- Robyn Kaiserman ...

Social Media and Financial Services - US

“Social media is an integral part of consumers’ life. However, with all the brands and companies maximizing on social media to engage consumers, there is a battle for the consumer’s attention. Being late in the game, financial services companies can make a difference by understanding the needs and habits of ...

September 2014

Life Insurance - US

“Life insurance is not a product people like to buy and ownership rates continue to fall. Continued low interest rates aren’t helping, and neither is the fact that many people feel it is better to save money than it is to pay insurance premiums. Changing demographics offer both challenge and ...

August 2014

Mortgages and HELOCs - US

“While most young Millennials – aged 18-24 – are not ready to purchase a home, they soon will be, and it is more important to them to work with a lender they trust than it is to get the best interest rate. This priority differentiates them from older borrowers who ...

July 2014

Consumer Attitudes Towards Debt - US

Despite a recent increase in residential mortgage and auto vehicle lending, consumers remain cautious about taking on new loans, while lenders remain cautious about extending new credit. Consumers are particularly reluctant to borrow on their credit cards or against the equity in their homes to finance spending. At the same ...

Marketing Financial Services to Small Businesses - US

“The strengthening economy is paving the way for small business growth, both because loans are becoming more plentiful and consumers have become more willing to spend. Offering superior customer service and state-of-the-art technology will be crucial in financial services institutions’ efforts to take advantage of the growing strength of the ...

June 2014

Health Insurance - US

“Now that the first open enrollment period for the ACA has ended, it is clear that it has been successful in reducing the ranks of the uninsured, including – and perhaps surprisingly – among young people. People are still searching for information, however, so continued communication from both the government ...

May 2014

Teens, College Students and Finance - US

“For financial institutions to be successful, they need to build their future customer base from among young people. However, the number of teenagers and college students is projected to shrink, and many of them aren’t interested in financial topics, anyway. Reaching them will require meeting them where they are, meaning ...

Self Directed Investing - US

“The self-directed investment market is changing and becoming more consumer-driven. Younger investors, a demand for more sophisticated investments, and an increased need for mobile functionality are all forcing the industry to adapt to a new environment. It all points to growth for the industry, and companies that adjust most quickly ...

April 2014

Vehicle Financing - US

Innovation in Insurance - US

“The overall stability in the retail credit markets means vehicle financiers have access to cheap credit to lend at competitive rates. As the market for low interest loans has become saturated in the super prime and prime risk tiers, increasingly, financiers are looking mostly toward nonprime and the higher end ...

“Innovation isn’t just about products and their benefits to the consumer, it is about the total customer experience, whether they are buying insurance online or face to face. In order to achieve that, insurers need to look at things in a different way than they traditionally have, perhaps looking outside ...

March 2014

Educational Lending - US

“The student loan crisis continues, driven by the escalating cost of college as well as slow recovery, which is hindering graduates’ abilities to repay their loans. The government is beginning to take the problem seriously, and proposals to help solve the problem are being considered both to help students repay ...

February 2014

Consumers and the Economic Outlook - US

“Consumers are a little more optimistic than they were last year but still wary. Many (but not all) are aware that they are not saving enough, both for the short term as well as for retirement. This presents a wonderful opportunity for financial services firms to take a holistic view ...

Retail Banks and Credit Unions - US

“Now that the banking industry is recovering from the financial crisis for which it was blamed several years ago, it can begin to tackle the new challenges it faces. One challenge is to attract new customers, especially young ones, and banks and credit unions are fighting it out, competing on ...

January 2014

Canadian Savings and Investing - Canada

“As their national economy continues to struggle, Canadians are changing their priorities in order to improve their financial standing. Saving money and eliminating debt are increasingly important, and institutions with the best tools to help people achieve their goals will come out ahead. However, firms can’t forget that the ‘personal ...

Canadian Banks and Credit Unions - Canada

“Canadians are very loyal to their banks, but quite consistently have accounts at other institutions, which indicates that there are opportunities for institutions with the primary relationship to increase cross-sell efforts. One way to do this is by offering enhanced mobile banking features, since Canadians have yet to adopt mobile ...