

September 2016

Mobile Banking - US

"Consumers increasingly use their mobile devices – especially their phones – to manage every aspect of their lives. However, this reliance has not transferred completely to banking. This Report will examine some of the reasons why this is so and the steps financial institutions can take to increase interest, and ...

August 2016

Consumer Payment Preferences and Behaviors - US

"Increases in consumer spending and interest in technology foster a payments environment ready for continued innovation. Purchases via card are climbing, but consumers don't feel totally comfortable leaving their house without cash. In a world where our lives are so digitized and move so quickly, financial institutions need to do ...

July 2016

Consumers and Credit Cards - US

Consumers can be influenced by strategic marketing messages during the credit card application process as they compare how various rewards and incentive programs meet their individual needs. Demographics play a role in which card types are most likely to meet their criteria and how marketers might alleviate any concerns about ...

Health Insurance - US

"While the ACA (Affordable Care Act) was passed in 2010, health insurance is still a hot topic of conversation. Insurance companies and consumers are each finding out the benefits and challenges of healthcare reform. Changing demographics, innovative technology, and new expectations are shifting the landscape, and the upcoming presidential election ...

Consumers and Taxes - US

"Most people need to pay taxes. However, while many taxpayers don't mind paying taxes if they believe the money is used constructively, most would also like to pay the least amount possible. Offering to work with consumers to manage their income tax efficiently would give financial institutions and tax professionals ...