

June 2015

Small Business Banking - UK

“Banks have a larger potential customer base for small business banking products than ever before. However, there are gaps in the market that must be addressed. Convincing sole traders of the benefits of business accounts over personal ones is key to growing account numbers.”

– Rich Shepherd, Financial Services ...

May 2015

Car Finance - UK

“New car sales have increased strongly over the past three years, driven by the availability of cheap point-of-sale credit. Some dealers and manufacturers remain confident the market has further to run, while others expect to see a softening in demand. In the short term, much may depend on what happens ...

Consumers and the Economic Outlook: Quarterly Update - UK

“Economic improvements are finally beginning to be felt at the consumer level. Falling prices of essentials and rising wages are helping incomes go further and there are indications that people are beginning to relax their budgets and spend on items and experiences that have been out of reach during the ...

April 2015

Mortgage Advice - UK

“The Mortgage Market Review (MMR) has tipped the scales in favour of advised sales. Increased demand following the pension reforms is set to create further opportunities for advisers. However, the housing shortage means younger consumers are pushed a step further away from affording their first home. This creeping marginalisation of ...

Deposit and Savings Accounts - UK

“Although most savers say they are prepared to switch savings provider to receive a better rate, less than a third actually did so in the last year or so. With interest rates so low across the board, the cash benefit of switching accounts is usually marginal for all but the ...