

### March 2022

#### Buy Now, Pay Later Financing - US

“The appeal of BNPL is here to stay, although competition will only keep heating up as established companies continue coming to the market with their BNPL offerings. Brands like Amex, PayPal and Goldman Sachs are just some of the new entrants in recent years. Even tech giants like Apple are ...

#### Financial Wellness - US

“Financial wellness lies at the intersection between consumers’ current financial state and their forward-looking goals and concerns. The rooting of financial wellness in education and financial literacy empowers consumers to gain a fuller understanding of their individual financial situations and confidently set personal targets for their futures. With the pandemic ...

### January 2022

#### Financial Services in 2022 - US

“The financial services space is a ubiquitous industry that is constantly evolving alongside macroeconomic trends and their effects on consumer behaviors. The current climate of record inflation rates and escalating COVID-19 case figures accompanying the spread of the Omicron variant complicates forecasts of a year of further recovery toward a ...

#### Consumers and the Economic Outlook - US

“Despite yet another COVID-19 variant, the US economy ended 2021 in good shape, with rising consumer confidence and unemployment rates that fell to a pandemic-era low. Alongside the strong economic gains, consumers’ financial situations also continued to improve, with most remaining optimistic about their finances going into 2022. As the ...