



October 2014

Personal Loans - Ireland

"As a result of the financial crisis and ensuing economic downturn, there has been a dramatic decline both in financial institutions' willingness and ability to lend and consumers' willingness and capacity to borrow. With economic recovery now under way, it remains to be seen whether banks and consumers alike will ...

August 2014

Current Accounts - Ireland

"The end of fee-free banking in RoI has made the prospect of owning multiple current accounts more expensive; and thus we have seen the incidence of consumers owning three or more accounts fall between 2009 and 2014. Moving forward, with more banks seeking to upgrade consumers to paid-for premium/ packaged ...

Plastic Cards - Ireland

"The downturn of credit cards in issue in Ireland, and growth in the level of debit card usage highlights that increasingly Irish consumers are living within their means and reducing their reliance on credit. Moving forward this could see credit card providers add more incentives to their offerings to help ...

June 2014

Insurance - Ireland

"The Irish insurance industry has been hit hard in recent years as consumers responded to the pressures of the economic downturn by forgoing, cancelling or downgrading cover. However, Mintel's consumer data indicates that Irish consumers remain committed to being adequately covered. Thus, the expectation is that economic recovery will bring ...

April 2014

Mortgages - Ireland

"For the first time since the financial crisis occurred, there appears to be a match between demand and supply with respect to mortgages. Consumers are once again looking to take out mortgages to purchase property, while financial institutions once again seem genuinely interested in issuing mortgage loans. Although lending criteria ...

February 2014



Savings - Ireland

“Although the appetite to save is clearly evident among Irish consumers, there are practical and motivational barriers to increased savings behaviour by consumers. Some simply cannot afford to save, while others have little option but to prioritise personal debt reduction. Furthermore, with increased taxation on interest earned, alongside interest rates ...