

December 2015

Consumers and the Economic Outlook: Quarterly Update - UK

"Mintel's key measures of consumer confidence show that people are still wary. Although the improvements in sentiment that accompanied the end of the income squeeze have been sustained, 2015 has been a year of consolidation, rather than one of soaring consumer spirits. Earlier in the year, the election added ...

Consumers and General Insurance - UK

"Intense price pressure has caused the general insurance market to shrink and the aggressive price competition facilitated by price comparison sites shows no signs of letting up. The market is reaching a crucial juncture in how it manages value-seeking customers, as continuing to drop prices could have serious consequences for ...

September 2015

Consumers and Retail Banking - UK

"Mobile and online are the most frequently used banking services, but far from gathering dust, branches are supporting a resurgence in trust for banks as time distances them from the financial crisis. The decision on whether to innovate or integrate with existing technologies can mean the difference between grief and ...

August 2015

Consumers and the Economic Outlook: Quarterly Update - UK

"The generally positive outlook of the economic climate, and the benefits that are gradually being witnessed at the individual level, means that the people of Britain are finally regaining their confidence. For the first time since the economic downturn, Mintel's data shows that more people feel better off compared to ...

July 2015

Consumer Attitudes Towards Debt - UK

"Lending has increased since the recession and people have started to show signs of becoming more comfortable with credit, whether out of necessity or choice. Rising confidence in line with the economic recovery is only making people more certain their

repayments will remain manageable, but an interest rate rise could ...

June 2015

Financial Services: The Path to Purchase - UK

“Online channels now dominate all stages of the research and purchase process in most financial markets. There is still a group who prefer to use branch-based services, but most consumers now expect to be able to find, research and arrange any product online. A provider that has a sub-standard offering ...

May 2015

Consumers and Financial Advice - UK

“The importance of receiving financial advice has never been greater, and it is in the best interests of all parties to fill the advice gap in order to encourage people to become more financially aware and foster a more long-term approach towards savings and investing. This will prove especially challenging ...

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 ...

February 2015

Consumers and the Economic Outlook: Quarterly Update - UK

“People are finally starting to feel the benefit of the recovery in their pay packets. After five years, average wages are finally increasing more quickly than prices. Although this will take time to feed through into consumer confidence, there are signs that spending habits are changing.

January 2015

Consumers, Saving and Investing - UK

“Once consumers start saving, the benefits of having money set aside become more tangible. This increases



FS: Big Picture - UK

their commitment to saving, and makes the habit self-perpetuating. The challenge for providers, therefore, is to find a way of encouraging consumers to take the first step.”

– **Jessica Morley, Financial Services Analyst**