

November 2017

Loyalty in Financial Services - UK

“Customers are growing frustrated by the gap between the low level of rewards they receive and the high level of loyalty they believe they show. Providers face a tall order in distinguishing genuine loyalty from inertia. With Open Banking on the horizon, providers should begin to explore the potential behind ...

Consumers and the Economic Outlook: Quarterly Update - UK

“Consumers’ spending power is being hit by the squeeze on incomes as inflation continues to outpace average wage rises. In four of the last five months, people have been more likely to feel worse off compared to a year ago than to say that their finances have improved. This is ...

August 2017

The Over-65s and Financial Services - UK

“The over-65s have significant spending power and financial knowledge that they share with other family members. However, they are often overlooked by financial services providers, or marketed to via patronising representations of how life should be at this age. Recognising the diversity of financial needs among this age group is ...

Consumers and the Economic Outlook: Quarterly Update - UK

“The snap election clearly unsettled consumers. All three of our measures of sentiment fell between April and May. And the inconclusive result means that there was no immediate bounce in confidence post-election. Instead, our data shows that people were even more concerned after the results were announced than they were ...

May 2017

Student Finance - UK

“Students can be a demanding group. Young, educated and tech-savvy students want engaging online and mobile banking services. The innovative platforms offered by digital challengers are therefore a threat to major banks with less interactive services. High street banks need to ensure that they focus efforts to improve in this ...

March 2017

Consumers and the Economic Outlook: Quarterly Update - UK

“Consumer sentiment has remained strong, reflecting growing real wages, low unemployment and, as yet, the absence of any major economic upheaval post-EU vote. When it comes to the impact of the vote, people are relatively positive about the big-picture issues such as the UK’s economic growth, and most feel ...

February 2017

**Consumer Attitudes towards
Financial Services Innovation -
UK**

“Open APIs have the potential to transform the financial services sector, with providers given greater opportunity to win new customers using personalised products and messaging. Customisation and security are the main two areas for banks to address. Consumers will demand control over their data and additional security measures in order ...