

March 2023

Home Purchasing and Mortgages - US

"Consumers are changing the way they approach home purchasing, leaning more on digital tools to streamline the search process and looking to intrapersonal and digital sources to find their mortgage lenders. A surge in independent decision-making in the home search process has led to an increase in consideration for new ...

Educational Lending - US

"Although the ultimate destiny of federal student loan forgiveness hangs in limbo preceding a Supreme Court ruling, student loan customers have already adjusted their attitudes in anticipation of a changing educational lending landscape. Focus on interest rates has subsided in favor of customer service and digital offerings, showing that customers ...

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Financial Services in 2023 - US

"For the third consecutive year, consumer attitudes toward the financial services industry are colored by macroeconomic volatility that incentivizes flexibility and prevents confidence in medium-term financial planning. Record inflation rates have tempered consumers' immediate ambitions, causing them to become more concerned about tackling their existing debt and more likely to ...

The Banking Experience - US

"With economic uncertainty still looming, FIs must remain engaged and in-tune with their customers' needs and wants. If it is support that customers desire, FIs must position themselves as subject matter experts in their customers' corner ready to support their financial aspirations as well as enhance their knowledge and literacy ...

Consumers and the Economic Outlook - US

"Cooling inflation and a solid labor market are likely the direct contributors to consumers' positive outlook entering the new year. With further rate hikes and unemployment projected to rise, revisiting these sentiments six months from now – which is when experts project the US to enter a mild recession – ...