

December 2013

Marketing Financial Services to the Mass Affluent - US

“The affluent segment is multilayered, and all of its layers are of interest to the industry. Although the group is financially comfortable, they are not immune from financial concerns. They are, however, willing to use technology to help them manage their money, and financial services providers need to highlight any ...

Loyalty Programs in Financial Services - US

“Loyalty programs need to address consumers’ desire for financial security and fiscal responsibility that has continued since the financial crisis of 2008. Loyalty program providers need to think differently about what might appeal to the customer, and go beyond the traditional program features in order to differentiate themselves from their ...

November 2013

Consumer Attitudes toward Retirement Planning - US

“The state of retirement savings in the US has reached crisis proportions. While many people—especially young people—know that they should be doing more, they just aren’t for any of a variety of reasons. It is critical for them to focus on developing a savings plan because an early start will ...

October 2013

The Insurance Purchase Decision - US

“The insurance industry is changing rapidly, due primarily to the need to continually introduce technology to meet growing customer expectations. Health insurers face the biggest challenge as implementation of the PPACA requires them to compete for individual customers, something most have never done.”