

## November 2019

### Consumers and the Economic Outlook - UK

“Brexit has been delayed again. The public faces a Christmas general election. And the economy narrowly avoided a recession in September. It is no wonder, then, that consumer confidence has taken a hit. However, financial well-being is holding up and the vast majority of people think they’ll be OK in ...

### Consumers and Current Account Switching - UK

“Brand familiarity remains a key factor in the choice of main current account provider. However, multi-account ownership is growing and customers using more than one account are less wedded to established brands for their additional accounts. Tools which help people make the most of their money and Open Banking partnerships ...

### Small Business Banking - UK

“The success of small business banking is closely linked to the success of small businesses themselves. In this regard, Brexit poses serious challenges as many small businesses will find it more difficult to operate after Brexit, especially if the UK leaves on No Deal terms. However, Brexit also offers an ...

## September 2019

### Consumers and the Economic Outlook - UK

“It is a confusing time for the British public. The new Government has been unable to agree a Brexit deal with the EU and Parliament has passed legislation obliging the Prime Minister to request a further extension if he cannot get one. Despite this, Boris Johnson has maintained his stance ...

## August 2019

### Credit Cards - UK

“People continue to use their credit cards for spending, making the most of benefits and extra protection. They are hesitant about taking on unnecessary debt and are keen to repay as soon as possible. Providers are rethinking their proposition, to meet the needs of both transactors and borrowers amid the ...

## July 2019

### Current Accounts - UK

### Consumers and the Economic Outlook - UK

“Although current account providers continue to scale down benefits, competition is high when it comes to innovation. People are increasingly banking with more than one provider, and many are willing to pay for the right products and services for their needs. But providers must get the basics right first, starting ...

“The closer we got to the planned Brexit Day, the more worried people became about the impact it’d have on the UK’s economy. With the delay to Brexit, these concerns seem to have melted away. People are far more relaxed about what Brexit will mean for both their own finances ...

### June 2019

#### Car Finance - UK

“The consumer car finance market will continue to expand, with the used car segment driving this growth. The majority of new business will still be generated at the point of sale, via dealers and other retail outlets. However, digital channels will steadily increase their share of the market, albeit from ...

### April 2019

#### Mortgages - UK

“Due to the economic uncertainty of Brexit, the mortgage market is going through a difficult period. Total gross mortgage lending has slowed in the past two years and will likely stagnate in 2019. However, with mortgage rates still near all-time lows, remortgage activity should remain a bright spot. The weaker ...

#### Mortgage Advice - UK

“Despite the increased risk of an economic and housing market downturn as a result of Brexit uncertainty, many UK adults have plans to arrange a mortgage, remortgage or other type of home loan in 2019. Demand for remortgaging will remain strong.”

– Sarah Hitchcock, Senior Analyst

#### Travel Money - UK

“As the travel money market adjusts to the new realities of a weaker Pound, consumers are actively adapting their behaviours and attitudes towards paying and spending abroad. Despite the challenges, there are opportunities for providers willing to help people make the most of their pounds.”

### March 2019

#### Credit Monitoring - UK

“Mintel expects more and more people to start using credit scoring services over the coming years. Consumers will continue to be interested in using their own data to help inform financial decisions, especially among younger age groups. As managing finances moves away from a focus on individual products, to a ...

## **February 2019**

### **Consumers and the Economic Outlook - UK**

“Concern over the impact of Brexit is more severe than at any other time since Mintel stated tracking this measure, including the initial shock in the immediate aftermath of the vote. Theresa May’s withdrawal agreement was the first glimpse of anything resembling certainty since Article 50 was triggered in March ...

## **January 2019**

### **Unsecured Loans - UK**

“Broader market forces are impacting the credit sector amid growing uncertainty, which is likely to result in important changes in the availability of and preference for different types of credit. A shift towards structured and affordable borrowing is expected, but if personal loans are to benefit providers must get better ...