

December 2012

Mass Affluent and Financial Services - US

“After being challenged by the recession, the mass affluent market is staging somewhat of a comeback and has become an increasingly attractive market for banks and other types of financial institutions. The question is whether these institutions can find the hooks most relevant to this group and grow their business ...

November 2012

Marketing Financial Services to Women - US

“Women’s financial needs are not really any different from men’s. Everyone needs to save money, plan for long-term goals, and make investment choices that fit their own needs and personalities. What many women do need, however, is a greater understanding of the financial opportunities that exist for them. Financial institutions ...

Innovations in the Insurance Marketplace - US

This report focuses on the many recent innovations that are being developed by the insurance industry. One primary focus is the significant activity occurring in the P&C sector in recent years. Telematics and other types of devices that allow for cost savings to the consumer along with potential benefits to ...

October 2012

Canadian Banks and Credit Unions - US

“The retail banking industry in Canada is strong and the banking system is rated as the safest in the world. However, the global economic climate is troubled and Canadians are concerned. People are starting to hunker down and concentrate on spending less and saving more. Banks and credit unions/caisses ...

Retail Banking - US

“Retail banks are facing a lot of pressure right now. The economy, government regulators, and non-bank alternatives are all challenging their growth. However, there is a lot of opportunity out there for them, and they are gearing up to take advantage of it.”

September 2012

Self-Directed and Online Investing - US

On the surface, business opportunities for self-directed investment companies couldn’t be better. U.S. population trends imply strong growth for decades as a growing number of people begin to save for retirement. The number of people 65+ is expected to more than double over the next 30 years, accounting for ...

August 2012

Brand Perceptions of Canadian Financial Institutions - US

Canadian financial institutions generally have good reputations, and Canadian financial banking and insurance companies are regarded as some of the safest in the world. However, Canadian banking and insurance consumers have varying opinions about financial services brands and the customer experiences they provide. This report takes a closer look at ...

July 2012

Credit and Debit Cards - US

Debit cards remain the most popular plastic payment type among American consumers, with a 52.5%-to-47.5% edge over credit cards in purchase volume in 2011, up from 2010. Bank efforts to encourage consumers to use credit cards, which are more profitable, and to discourage the use of debit ...

June 2012

Health Savings Accounts - US

With healthcare costs continuing to rise, both employers and employees are constantly looking for ways to control them. Consumer Driven Health Plans (CDHPs), of which Health Savings Accounts (HSAs) are one type, are becoming an increasingly popular way to do just that. Paired by law with High Deductible Health Plans ...

May 2012

Marketing Financial Services to Millennials - US

The vast array of financial products and services offered by insurance companies, banks and investment firms often seem just out of reach for the average Millennial, although their interest in all things financial makes them an eager audience. However, they are also an ambivalent one as they watch the fallout ...

Canadian Mobile Payments - US

The Canadian mobile payments market has been relatively slow to develop compared to other developed countries. To date, mobile payments, broadly defined, have been mainly centered around contactless credit and debit cards using near-field communications (NFC), although the technology is slowly migrating to mobile phones. This migration is likely to ...

April 2012

Educational Lending - US

The U.S. student loan industry is heading toward a potential crisis. About a quarter of outstanding student loan borrowers are behind on their payments, according to both a recent research report by the Federal Reserve Bank of New York, as well as Mintel's consumer survey for this report. At ...

Canadian Lifestage Financial Services Marketing - US

The Canadian consumer is currently facing considerable challenges. Unemployment is high, people are worried about being able to save enough to enjoy a comfortable retirement, and household debt is approaching levels that may indicate they are about to face their own credit crisis.

March 2012

The Financial Advisor Channel - US

The strengthening of the economy has been a boon for the advisor market. Assets under management have rebounded to levels not seen since before the 2008 crisis and most advisors expect to keep growing their businesses. Baby Boomers are beginning to retire and will require financial assistance to help manage ...

Marketing Financial Services to Small Businesses - US

Small businesses are a critical part of the U.S. economy, accounting for 50% or more of total employment in the U.S., according to the Small Business Administration. With these businesses having been hard hit by the challenging economic environment over the last several years, many are struggling to ...

Life Insurance - US

The U.S. life insurance business has been hit hard by the recent recession and the resulting changes in consumer behavior. The percentage of U.S. adults with life insurance is at an all-time low. Millions of consumers feel they either can't afford life insurance or can do without it ...

February 2012

Mobile Payments - US

Mobile payments are bringing a whole new perspective to the payments industry, with an avalanche of new players that are using cutting-edge technology. However, for these new innovations to be successful, there must be an awareness of how new rules and regulations may come into play, the dramatic infrastructure changes ...

January 2012

Pre-paid and Gift Cards - US

The prepaid and gift card business is experiencing a comeback as the economy slowly recovers from the



Finance - USA

recent recession. Prepaid cards are among the fastest-growing method of payments, with the number of transactions increasing nearly 23% per year between 2006 and 2009 (source: *2010 Federal Reserve Payments Study*).