

September 2018

Small Business Banking - UK

"Switching is rare in the small business current account market. However, business owners' attitudes towards challengers suggest there are opportunities for smaller and newer providers to grow their share of the market. For example, 57% of small business owners would be willing to use an online-only or app-based provider. If ...

August 2018

Consumers and the Economic Outlook - Quarterly Update - UK

"Consumers continue to worry about the impact Brexit will have on the UK economy. But people are still focussing much more on their own financial situations, which are currently in a pretty healthy state. The base rate rise will make it harder for some, but the general outlook is positive ...

Credit Cards - UK

"The credit card market is going through an interesting phase. On the one hand, providers are withdrawing their most generous deals, as they seek to offset extra costs linked to new regulation. On the other hand, they are pumping investment into new payment innovation, as they face growing competition from ...

July 2018

Current Accounts - UK

"The Open Banking initiative, which launched in January 2018, has the potential to massively increase competition in the market. To realise this, however, providers and regulators need to convince consumers of the benefits of opting-in, while product innovation needs to be developed with customer needs in mind."

- Douglas Kitchen, Financial ...