



## January 2014

### Personal Loans - Ireland

“The value of the personal loans market continues to decline as consumers shy away from debt products, preferring to save for the things they need and want. While economic and employment conditions are set to improve in Ireland, it will likely be many years before pre-recessionary levels of demand for ...

## December 2013

### Current Accounts - Ireland

“The current account market, in particular that of RoI, suffers from a lack of competition, with Irish consumers recognising this. Reluctance to switch current account providers may have more to do with the inconvenience of the process rather than brand loyalty. Moving forward, new legislation to make account switching easier ...

## November 2013

### Online and Mobile Banking - Ireland

“Usage of mobile banking will continue to grow in Ireland as consumers become accustomed to performing banking activities at a time and place that suits them; while banks continue to move towards a more mobile and self-service business model. Going forward mobile banking providers could consider utilising the ‘FaceTime’ features ...

## September 2013

### Credit Products - Ireland

“Having peaked in 2008, the value of credit card transactions in Ireland has declined every year since. In 2012, the total value of transactions was precisely 25% down on the level seen in 2008. Although this is partly due to dramatically reduced consumer spending, there has been a noticeable shift ...

## June 2013



## Insurance - Ireland

“Although ownership levels among Irish consumers of almost all major forms of insurance cover have remained fairly static over the past year despite the extreme financial pressures facing most Irish consumers, there is no guarantee that this will remain the case indefinitely. Many consumers – particularly in RoI – are ...

## March 2013

## Mortgages - Ireland

Although the Irish mortgage market has been hit hard by the events of recent years, there are signs that the market is beginning to show some more positive signs of activity – though nothing like the level reached during the economic boom years. This is due primarily to the growing ...

## Savings - Ireland

“The cost of living continues to increase, household debt is still quite high and interest remains low; but despite all this, Irish consumers are still making frequent deposits into their savings accounts. Moving forward the value of the savings market will continue to grow as more Irish consumers reject living ...