



December 2018

Payment Methods - Ireland

"Alongside dynamic innovation within the payments sector, old habits are dying hard. While a small cohort of early adopters are embracing innovations such as smartphone-enabled payments, a larger proportion of consumers are clinging hard to preferences for cash and other traditional methods of payment."

– **Brian O'Connor, Senior Consumer Analyst**

October 2018

Current Accounts - Ireland

"Although there appears to be a high level of inertia when it comes to how consumers manage their current accounts – for instance, switching activity is rare and infrequent – there has nonetheless been a fairly dramatic change in terms of how consumers interact with their current account. Having emerged ...

May 2018

Car Insurance - Ireland

"Even though motor insurance premiums have largely moderated in NI and declined quite significantly in RoI over the past 12 months, the cost of car insurance remains far higher than it was even four or five years ago. RoI consumers, in particular, are unhappy with the cost of their car ...

March 2018

Mortgages - Ireland

"Although tight lending criteria and strict regulations are restricting access to mortgages for many consumers, there is a clear and discernible appetite among consumers for mortgages – not least because consumer confidence is high and interest rates are low for NI consumers and relatively low for RoI consumers."

– **Brian ...**

January 2018



Loans & Alternate Sources of Credit - Ireland

“Together with economic growth, rising employment and increased consumer confidence, low interest rates – particularly for NI consumers – have returned growth and momentum to the unsecured personal loans market. However, lingering uncertainties around the eventual impact of Brexit, in particular, have resulted in some consumers postponing plans to borrow ...