

September 2013

Consumer Attitudes toward Technology in Financial Services - US

“While ‘electronic banking’ used to mean banking by computer, it now encompasses three devices: computers, smartphones, and tablets. Because each device is different, both with regard to the people who use them and the functions for which they are used, banks that want customers to migrate to those devices need ...

August 2013

Marketing Financial Services to Millennials - US

“In some ways the Millennial market is the biggest challenge for marketers in financial services. For one thing, they don’t respond as well to traditional financial marketing strategies, so marketers need to work hard to develop campaigns that are fun and engaging. They are also the most fickle customers, so ...

Consumer Attitudes toward Marketing Channels in Financial Services - US

“Changing demographics, changing technology, and consumers’ increasing demand to be able to access information whenever they want using whatever method they want are driving massive changes in the way financial services companies market their products and services. The most successful companies will be those that do the best job of ...

July 2013

Consumer Attitudes Towards Debt - US

“Many financial services providers, such as credit card issuers and home equity loan providers, have traditionally focused their business models on encouraging consumers to spend money. However, a more appropriate model that meets the goals of consumers in these days of household financial responsibility may be to help consumers find ...

Health Insurance - US

“The PPACA will have far-reaching consequences in the way Americans purchase health insurance. While not everybody is enthused about the new options, the best hope for controlling healthcare costs right now is to get as many people as possible to enroll. The most effective way for this to happen is ...

Vehicle Financing - US

“As Americans suffer from upside down mortgage payments and from stagnating wages, there continues to be a large portion of “payment buyers” in the automotive lending sector; these are buyers who care more about their monthly payments than the net expense of the financing. These borrowers will benefit more from ...