

December 2011

Personal Loans - UK

“Should the unemployment rate rise further in 2012, credit defaults and impairment costs will also increase, and loan rates will come under pressure. However, given that lenders are currently benefiting from high margins on consumer credit products, there is arguably some room for manoeuvre and scope for tactical pricing.”

November 2011

Consumers and The Economic Outlook - Quarterly Update - UK

The report includes an overview of the changes in household well-being over the last three years, a breakdown of planned and recent spending, and consumers' assessment of when the feelgood factor will return to the economy.

September 2011

Premium and Affluent Banking - UK

“For premium accounts, qualifying for the account itself is a benefit: there is a feelgood factor to be had from knowing that you're affluent enough to merit special treatment. For some, it will be the most valuable benefit of all, even though it costs the bank nothing to provide, and ...

July 2011

Credit and Debit Cards - UK

“The difficult economic backdrop has made consumers more aware of the consequences of using credit and being in debt. Although consumers continue to use their credit cards when purchasing goods and services, a growing number see their card as a useful payment tool rather than as a way of borrowing ...

Consumers and The Economic Outlook - Quarterly Update - UK

The report includes an overview of the changes in household well-being over the last three years, a breakdown of planned and recent spending, and consumers' assessment of the potential impact of the government's austerity measures.

June 2011

Packaged and Current Accounts - UK

This report provides readers with a thorough overview of what is going on in the UK current account market. In addition to a detailed market size and market share sections the report highlights the most relevant economic and demographic factors impacting the market, and also investigates the prospects for potential ...

May 2011

Mortgages: Intermediary Focus - UK

This report provides an overview of the market for mortgage intermediaries. It considers conditions in the wider mortgage market, focusing on the main issues affecting the intermediary sector such as regulation and the threat posed by direct channels. It examines the main players in the market and the relationship between ...

April 2011

Deposit and Savings Accounts - UK

It is the precautionary motive that dominates savers' thoughts in the current climate. Those consumers saving for emotional security will value personalised service, regular contact from the savings provider and a simple customer queries service more than most.

Mortgages - UK

The mortgage market has been heavily affected by the credit crunch, with liquidity being severely reduced, and lending being restricted as a result. Banks have tightened their lending criteria considerably over the last few years, due to a lower risk tolerance, as well as tighter mortgage capital requirements. The good ...

January 2011

Small Business Banking - UK

This report examines the business banking market, concentrating on small businesses, but covering issues and trends that are relevant in the wider SME banking sector. It covers the various factors that influence the market, such as business start-ups and failures, as well as the key trends within the market itself.