

March 2015

The Financial Lives of College Students - US

The changing demographics of America are reflected in the changing demographics of college students. Financial institutions trying to reach college students will have to adapt to the different financial needs, knowledge and backgrounds of various segments if they expect to gain their fair share of the market.

February 2015

Retail Banking and Credit Unions - US

“The banking industry is becoming increasingly competitive and new entrants into the market are largely technologically-based alternatives. Millennials are the prime target of these upstart companies, as well as everyone else, and the country’s changing demographics are providing a growing new group of customers.”

Consumers and the Economic Outlook - US

“Consumers are optimistic about their financial situation but still skeptical of the future of the economy. Their perspective seems to reflect a cognitive dissonance considering the economic conditions do impact their personal finances. This can be their strategy to cope with the challenging reality of their financial situation; believing they ...

January 2015

Property and Casualty Insurance - US

“Many consumers value the knowledge offered by insurance agents as well as the relationships they develop with them personally and, by extension, the insurance company they represent. Since insurance claims are only made in times of stress, companies that make customers feel they are cared for – and taken care ...

Mobile Banking - US

“Consumers are comfortable using their smartphones to engage in a whole host of activities, including shopping, visiting their favorite social media sites, and checking email, but are not fully embracing mobile banking. It’s partly because of their concerns of the security of their devices, but also in part due to ...