

December 2013

Small Business Banking - UK

“The small business banking market is afflicted by low levels of competition and low levels of customer churn, but this could be about to change. As more small business customers become aware of new faster switching times and are better able to make comparisons between providers, more are likely to ...

November 2013

Premium and Mass Affluent Banking - UK

“For banks targeting the affluent market offering a holistic approach can be important strategy and the focus should not just be around premier accounts. Firms can target new customers by offering to provide and manage a suite of accounts in order to cater for clients’ particular financial situations and needs ...

September 2013

Credit Cards - UK

“Contactless credit cards present an opportunity for providers to encourage customers to use their cards more frequently. Ownership and usage of these cards remains relatively low, however. Going forward, providers can develop the link between the rewards customers receive and contactless technology. This should help to demonstrate that using cards ...

July 2013

Packaged and Current Accounts - UK

“Around one in 13 current account holders have switched their main account provider in the past year. The churn rate could increase over the coming year, with the introduction of a faster seven-day switching service in autumn 2013 and the addition of new products and providers.”

April 2013

Mortgages - Intermediary Focus - UK

“Intermediaries will continue to battle with direct lenders for the lion’s share of the market, with some direct lenders choosing to up-skill their existing sales staff to offer advice. The growth of aggregators provides an opportunity for brokers to win business, but also poses a threat by driving down prices ...

Deposit and Savings Accounts - UK

“The Funding for Lending Scheme has so far been detrimental to savers. It has made banks less reliant on depositors’ money to fund borrowing, removing the incentive to offer really competitive savings rates.”

March 2013

Mortgages - UK

“There is a high degree of pent-up demand among prospective first-time buyers, with nearly 4 million UK adults looking to buy their first home over the coming year. However, with house prices still high relative to average earnings and tighter lending controls, for example in relation to income multiples and ...

January 2013

Personal Loans - UK

“The personal loans market has undergone something of a transformation over recent years as payday lenders and peer-to-peer lenders have established themselves as viable alternatives to more traditional options. High street lenders must now adapt to the changing face of the personal loan market and ensure that they are giving ...