

Loyalty in Financial Services - UK - February 2016

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“Loyalty is a confusing concept for consumers. There is indecision as to how to best measure loyalty and how it should be rewarded. This causes challenges for providers as it is difficult for them to devise loyalty strategies which will be popular with customers.”

– Deborah Osguthorpe, Head of UK Financial Services Research

This report looks at the following areas:

- Shopping around is a valued activity, but clear and tangible benefits are needed to make consumers switch
- Consumers will embrace online service, but the bonds with brands will weaken
- Consumers are confused about loyalty

Financial services companies have a poor reputation for rewarding their customers' loyalty in comparison to other industries. This is, in part, linked to the lack of trust between consumers and finance providers as a result of the numerous malpractice and mis-selling scandals over the years.

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