

## December 2019

### Loyalty in Financial Services - US

"Loyalty in the context of financial services is an intrinsically different consideration than one which pertains, for example, to the auto or retail sectors. Whereas the lifetime Chevy buyer is loyal to a tangible and recognizable product produced out of raw materials, the banking customer is loyal to, in simplest ...

### Educational Lending - US

"College tuition costs are steadily rising, and the need for student loans continues. Delinquencies are on the rise as well, and borrowers are finding it more difficult to pay down their loans than they expected. Students and parents, however, are willing to make sacrifices in order to send themselves, or ...

## November 2019

### Personal Loans - US

"US consumers are carrying a larger debt burden than ever before, and some individuals have turned to personal loans to seek relief from high interest credit card debt and student loans. A little over 10% of consumers currently have a personal loan, and similar numbers are interested in obtaining one ...

## October 2019

### Attitudes toward Digital Trends and Fintech - US

"Consumers may seem to have wholly embraced a digital future, but they are not yet ready to cede full control of their financial lives to technology. While more people than ever are using biometric login credentials and mobile wallets, far more believe in-person interactions will always be critical. Perhaps ironically ...

### Health Insurance - US

"The vast majority of American consumers have health insurance, but trust in the overall industry is fairly low. Consumers are not given a diverse number of choices, mainly due to the fact that most have health insurance through their employer. A push for transparency is affecting this industry, and insurers ...

## September 2019

### Consumer Payment Preferences - US

"How we pay for things is a fundamental financial decision that most people make several times a day. Technology has allowed consumers to make payments from most of their devices, yet credit, debit, and cash remain the most popular ways to pay."

## August 2019

### Credit Card Rewards - US

"The credit card industry is a well-established one, and a handful of top players dominate the industry – in terms of both market share and assets. The majority of consumers already own a credit card, and most who use them frequently own several. As a result, competition for new customers ...

### July 2019

#### Boomers and Finance - US

"Baby Boomers are now the second-largest generation, but they still control most of America's household wealth. Meeting the needs of this large and aging generation presents financial services companies with both opportunities and pitfalls alike."

- **Chris Shadle, Financial Services Analyst**

#### Consumers and the Economic Outlook Q3: A Look at Both Sides - US

"A lot of coverage has been given to the growing divide between political views in the US. While there may be cultural and moral differences that cause fundamental shifts in beliefs, some underlying concerns, specifically financial ones, are more similar than different. However, if a consumer's personal belief system aligns ...

### June 2019

#### The Insurance Purchase Decision - US

"Insurance premiums continue to rise, and with consumers' apathetic attitude toward the industry as a whole, they are mainly hanging on due to the necessity of having a policy. Agents are still considered valuable partners in purchasing across most lines of insurance. As premiums continue to increase and consumers potentially ...

#### Millennials and Finance - US

"Millennials are the generation born between 1977 and 1994, who in 2019 are between the ages of 25 and 42. Millennials are now the largest consumer generation, with roughly 79 million members, and their incredible diversity presents both challenges and opportunities for brands and marketers."

- **Chris Shadle, Financial Services Analyst**

### May 2019

#### Home Buying Process - US

"Nearly two thirds of US consumers own single-family homes, and just more than half of home buyers are going through the buying process for the first time. Most consumers visited between 1-5 homes in person, but could be "visiting" hundreds more online. With the advent of online home searches, consumers ...

### April 2019

#### Investment Trends - US

"The FinTech revolution has borne a stable of robo-advisor and other self-service investment options for the average consumer, and brought with it tools and products that were previously only accessible for wealthy investors at traditional institutions. But while consumers now have greater accessibility to the investment sector, the glut of ...

### March 2019

#### Innovations in Banking - US

"As with most technology, the actual advancements in the banking industry may be ahead of consumer interest. This does not mean, however, that innovations should be stifled, rather that more consumer education is necessary before widespread interest and adoption is seen. Current interest levels may be low, but tangible benefits ...

#### Property and Casualty Insurance - US

"As many consumers are compelled by law or contract to purchase property and casualty insurance, rates of ownership are quite high, and the industry is highly competitive. While technological innovation continues to reshape the industry, consumer loyalty is yet to be significantly impacted by these developments, and most consumers make ...

### February 2019

#### The Banking Experience - US

"While the total number of banks and credit unions has been declining, the number of accounts, credit union memberships, and overall deposits continues to steadily rise. The majority of consumers are satisfied with their banking institutions, and while the future of banking will be a primarily digital experience, most individuals ...

### January 2019

#### Consumers and the Economic Outlook Q1: Defining Financial Success - US

"The US economy continues its slow upward trajectory, even as discussion of tariffs and trade discussions cause the stock market to fluctuate a great deal. US unemployment – already at extremely low levels – decreased further in October of 2018, while labor force participation remained steady. Despite a slight dip ...