

## December 2010

### Vehicle Financing - US

This report explores the vehicle financing market in the U.S. It provides insight into the external and internal factors affecting vehicle sales, financing options and trends and what they mean for future sales, promotional campaigns and industry innovations. Specific questions that are answered in this report include, but are ...

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### Online and Mobile Banking - US

Online banking is now firmly entrenched as the preferred banking channel for American consumers. About 80% of U.S. consumers use online banking, and about half of them pay their bills online. This report looks at the growth of online banking, how consumers use the service, and features that they ...

### Canadian Insurance Companies - US

The Canadian insurance industry has been buffeted by recent economic challenges, but is now on the road to recovery. Although the industry weathered the economic storm better than most, both in terms of financial stability and customer perception, the volatility has brought about some changes in the industry, including increasing ...

### Commercial and Small Business Insurance - US

Commercial and small business insurance companies are very motivated, or so it appears, to put on the pressure to not only perform, but to compete effectively at this time. Their pieces of the pie have been shrinking due to the slumping economy beginning in late 2007.

### Exchange Traded Funds - US

Although ETFs have been available since 1993, it is only relatively recently that they have exploded in popularity. A direct competitor of mutual funds, ETFs offer the same benefits as mutual funds but with additional trading flexibility.

### Email and Online Marketing in Financial Services - US

In the consumer survey for this report, it is learned that over half of all adults 18+ who have access to the internet have either shopped for or purchased a financial product within the past year. Products likely to have been purchased are auto insurance, homeowners insurance, credit cards, checking ...

### Retail Banking - US

The U.S. retail banking business is large and diverse. More than 15,000 banks, thrifts and credit unions hold nearly \$10 trillion in total deposits. Credit unions have been increasing their share of the business since 2008, although their share remains well under 10%.