

### December 2017

#### Loyalty in Financial Services - US

Loyalty is more than just a rewards program. It is not built on incentives, but on trust, something that is in relatively short supply in the financial services industry. Thinking about what consumers want and then building the tools to give it to them will go a long way toward ...

### November 2017

#### Consumer Attitudes toward Debt - US

"While half of consumers believe that taking on debt is a bad decision (regardless of type), US consumers continue to add to the overall debt total. Most are confident in their ability to make debt payments, but financial services are still charged with providing additional education and insight to help ...

#### Retirement Planning - US

"The recession helped many consumers realize the importance of saving money, especially for the long term. As a result, most people have begun to take steps toward saving the money they will need to comfortably retire, but there is room for improvement. Certain segments, such as women and Hispanics, are ...

### October 2017

#### Consumers and the Economic Outlook: Quarterly Update - US

"The US economy remains strong and stable, maintaining most levels it held last quarter. Consumer outlook is still optimistic and positive, but differences in age and income level reveal different motivations for improving the current state of a consumer's finances. Few predict that their financial situation will change much over ...

#### Health Insurance - US

"The health insurance industry is facing many challenges due to questions about the future of the Affordable Care Act (ACA). In addition, consumers' satisfaction with their coverage is not very high, and the influx of technology into health care is forcing insurers to rethink their definition of "insurability." As ...

### September 2017

#### Consumer Payment Preferences - US

Digital payments continue to garner a great deal of attention within the financial services industry, as innovation and technological advancements continue to push them forward. Consumer payment behaviors, however, are fairly engrained within older consumers. Financial services providers have an opportunity to highlight the security and efficiency of new payment ...

#### Digital Trends in Finance - US

"While most consumers are satisfied with the digital services their financial institutions provide, improvement is still needed. Trust in the security of digital services is low, and most consumers still want to be able to talk to a human for answers to their financial questions. While institutions are doing all ...

## August 2017

### The Insurance Purchase Decision - US

"Insurance is not a product consumers particularly like to buy, and they don't typically switch companies once they have purchased what they need. Insurers need to find new customers where possible, often among young people or those who are entering a new lifestage. Once they get a new customer, interactions ...

## July 2017

### Consumers and the Economic Outlook: Quarterly Update - US

"As of June 2017, the economy is still improving, wages are slowly rising, and unemployment numbers continue to fall. Consumer sentiment about their financial situation remains healthy, and most consumers don't think their finances will change (or increase) that significantly. Parents overall are somewhat more optimistic about the financial future ...

## June 2017

### Marketing Financial Services - US

"The financial services industry is changing rapidly, and there are more alternatives to traditional institutions and traditional ways of transacting business than ever before. However, the industry is still struggling with trust, and institutions are searching for ways to overcome those issues and build loyal, long-term relationships with their customers ...

## May 2017

### Vehicle Financing - US

"New car sales are slowing, driving competition in lending. While interest rates remain the most important consideration for borrowers, lenders – regardless of whether they are financial institutions, dealers, or third parties – have to find ways to differentiate themselves outside of rates. Customer service and convenience are also important ...

### April 2017

#### Consumers and the Economic Outlook: Quarterly Update - US

"With a new administration, a growing economy, and a relatively healthy jobs market, this Report addresses how consumers are feeling about their current financial situation. Through a series of questions that will be asked throughout 2017, Mintel has aggregated consumer opinion on their current finances, how they hope to improve ...

### March 2017

#### Unsecured Loans - US

"The US economy remains relatively strong and many consumers are confident about their personal finances. However, relatively few plan to take on any additional unsecured debt in the next year, meaning lenders will have to fight for customers."

### February 2017

#### Investment Trends - US

"The investment world is being buffeted by several disruptive trends. One is the rise of robo-advisers, which provide algorithm-based investment advice without the help of humans. These allow lower minimum balances, have lower trading costs, and often even offer access to humans. Demographics are also forcing changes, as Baby Boomers ...

### January 2017

#### The Financial Lives of College Students - US

"College students are typically just beginning their financial journey into adulthood. Their key financial behaviors are not yet established, and they are still looking for a more traditional banking experience. It is important to realize that investing is still somewhat of a mystery to this age group, but they are ...

#### Millennials and Finance - US

"As Millennials continue down their financial journey, reaching this group will require going beyond generational marketing to target these consumers within their specific life stage. Millennials are between the ages of 22 and 39 (turning 40 in 2017) and, as such, represent a mixed group of consumers, experiencing a number ...

#### Retail Banking and Credit Unions - US

There are few industries that reach as many consumers across the US like financial services do. Nearly 100% of American consumers currently own some sort of financial account at a retail bank or credit union and are affected by the proliferation of financial technology, products, and trends. The total number ...

#### Property and Casualty Insurance - US

"The insurance industry is competitive, as most people make their insurance choices based on price. However, technology is sparking some real innovations in the industry, and they are beginning to attract attention. Because it is easier to attract new, young customers than it is to get older ones to switch ...