

## December 2022

### The Role of Banking in Society - UK

“Despite the efforts banks make towards ethical and socially responsible practices, they often struggle to convince consumers that they have a social conscience. Concerns regarding unfair business practices, branch closures and media coverage of unethical practices fuel these negative perceptions. However, with a potential recession looming and unprecedented inflationary pressure ...

### Financial Services and the Metaverse - UK

“The metaverse is in its infancy and will be focused on gaming, entertainment and commerce for some time. However, there is a major role for financial providers to play in the payments and verification market. Longer term, as the technology evolves, there is interest in using the metaverse for a ...

## September 2022

### Future of Money - UK

“Although contactless and mobile payments continue to grow, consumer sentiment towards a cashless society is more negative than positive. There is strong interest in payment innovations amongst younger people, including checkoutless stores and in-app payments through QR codes. Despite the recent market crash, cryptocurrency remains of great interest to many ...

## April 2022

### Consumers and the Economic Outlook Q1 - UK

“Even before the conflict in Ukraine, inflation had become the biggest concern for consumers, brands and the British economy for 2022. Households are set to endure the biggest squeeze on real incomes in decades, and the conflict in Ukraine will only add to existing inflationary pressures. This is seen in ...

## March 2022

### Financial Services Disruptors - UK

“One of the major challenges for new financial services providers is to tempt consumers away from what is familiar so they can experience the benefits of a new service or product. Few consumers will be prepared to take a ‘leap of faith’ with their money or key asset and so ...