

### December 2018

#### Affluent and High Net Worth Investing - US

"In the US, more and more consumers are joining the ranks of the affluent and high net worth investors. These individuals are not intimidated by investing, are committed to securing a comfortable retirement, and they prefer a responsive and available human touch when needed."

- Chris Shadle, Financial Services Analyst

#### The Role of Trust in Financial Services - US

"The financial services sector has been hard hit by reputation-damaging events. Consumer trust is built on personal interaction with their preferred brand, but tangible features like low fees are still most important for FSI (financial services institution) selection."

### November 2018

#### Innovations in the Insurance Market - US

"The insurance industry is competitive, as most people make their insurance choices based on price. Although the industry is flush with technological innovation, consumer loyalty is yet to be significantly impacted by these developments. Because it is easier to attract new, young customers than it is to get older ones ...

### October 2018

#### Marketing Financial Services to Women - US

"While women's financial needs are not very different from men's, they do think about money somewhat differently. Many don't feel comfortable with talking about it or learning how to manage it. Institutions and advisors need to find ways to reach out to women and send messages that resonate with them ...

#### Health Insurance - US

"The health insurance industry is facing many challenges due to questions about the future of the Affordable Care Act (ACA). While consumer satisfaction with plans and doctors is high, the influx of technology into healthcare is forcing insurers to rethink their service and coverage models."

#### Consumers and the Economic Outlook - US

"The economy continues its slow and steady recovery, though economists are hesitant to say that it has officially recovered. While some consumers may be watching economic indicators, many are not, and even those who are may not see the direct effects on their daily lives. Overall, if consumers were already ...

### September 2018

### 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 ...

### Consumer Attitudes toward Fintech - US

"Financial technology has undergone a radical transformation in the past decade. In response to the growth in online banking and smartphone ownership, financial brands have come up with new, innovative technologies that make the consumer's financial experience faster and more secure."

- Jennifer White Boehm, Associate Director - Financial Services

## August 2018

### Perceptions of Credit and Credit Monitoring - US

"The arena of credit scoring and credit monitoring is one rife with contradictions. Consumers overwhelmingly recognize the importance of building and maintaining good credit, and while most make a regular habit of checking their scores, many US consumers admit they never do. Credit reporting errors occur frequently, but consumers are ...

## July 2018

### Consumers and the Economic Outlook - US

"Consumers remain confident in their financial health and anticipate little change in the coming year, resulting in stable patterns of financial opinions and behaviors. Consumers hope to save for the future while also maintaining spending levels that accommodate their current lifestyle. This Report looks at the role credit score plays ...

### Credit Cards - US

"The credit card industry is a mature one and competition for new customers is fierce. Issuers have to find ways to make their card stand out from the others or risk moving down from the top of their customers' wallets. Since growth will come primarily from young people, issuers have ...

### Lifestage Marketing in Financial Services - US

"There are many ways to define a lifestage, including by age, marital status, or parental status. The financial needs of each lifestage are unique and financial institutions are always seeking ways to customize products and services to appeal to each one. While the recent recession affected everyone, it may have ...

## May 2018

## Financial Literacy - US

"Financial illiteracy is a critical barrier to financial inclusion—though certainly not the only one. But due of a lack of knowledge about finance and financial products, many consumers find themselves unable to access banking and other financial services, and are either kept out of financial markets, or exposed to often-predatory ...

## April 2018

### Consumers and the Economic Outlook - US

"The US economy weathered the political tumult of 2017 with surprising vigor, as most major economic indicators fared increasingly better throughout the year. The nation's GDP (gross domestic product) has been on the rise for 17 consecutive quarters, and consumer confidence has been marching forward at record levels, while unemployment ...

## March 2018

### Property and Casualty Insurance - US

"The insurance industry is competitive, as most people make their insurance choices based on price. Although the industry is flush with technological innovation, consumer loyalty is yet to be significantly impacted by these developments. Because it is easier to attract new, young customers than it is to get older ones ...

### Home Financing - US

"The majority of US consumers own their own home, but mistrust of the mortgage industry continues. Home ownership rates have held relatively steady over the past few years, and while younger consumers are less likely to own their living space, home ownership is still viewed as top personal and financial ...

## February 2018

### Retail Banking and Credit Unions - US

"While the amount of total deposits held at US banks and credit unions continues to grow, the number of companies controlling the industry has steadily shrunk. Nonetheless, consumer satisfaction and demand for a physical presence remains high. While consumers—especially younger generations—are eager to utilize the latest technological advancements, trust and ...

## January 2018

### Consumers and the Economic Outlook - US

"Economic improvement continued at a relatively steady clip as a new presidential administration took office at the beginning of the year. While there have been natural catastrophes and tragedies throughout the US, the economy has generally remained stable and any expert predictions continue to be optimistic."

- Jennifer White Boehm, Associate ...