

January 2017

Life Insurance - US

"The majority of American consumers currently have life insurance, but are still looking for ways to customize their current plans. Those who do not have life insurance would be hard-pressed to find a reason to apply for and purchase a policy. Marketers who can inspire consumers to focus more on ...

November 2016

Financial Needs of Affluent and High Net Worth Consumers - US

"Most affluent and HNWI (high net worth individuals) have sophisticated financial needs and concerns, but only approximately half use a financial adviser and only one third have a written financial plan. Advisory services might make it easier for them to reach their goals, but trust in professionals is relatively low ...

October 2016

Educational Lending - US

"As the student loan situation worsens, more people are questioning whether their college education was worth the money they borrowed to get it. This is beginning to goad aspiring students into exploring other ways to get their degree, such as going part-time or attending a less expensive two-year school before ...

September 2016

Mobile Banking - US

"Consumers increasingly use their mobile devices – especially their phones – to manage every aspect of their lives. However, this reliance has not transferred completely to banking. This Report will examine some of the reasons why this is so and the steps financial institutions can take to increase interest, and ...

August 2016

Consumer Payment Preferences and Behaviors - US

"Increases in consumer spending and interest in technology foster a payments environment ready for continued innovation. Purchases via card are climbing, but consumers don't feel totally comfortable leaving their house without cash. In a world where our lives are so digitized and move so quickly, financial institutions need to do ...

July 2016

Consumers and Credit Cards - US

Consumers can be influenced by strategic marketing messages during the credit card application process as they compare how various rewards and incentive programs meet their individual needs. Demographics play a role in which card types are most likely to meet their criteria and how marketers might alleviate any concerns about ...

June 2016

The Unbanked and Underbanked - US

"Un- and underbanked Americans are underserved by traditional financial institutions because many don't have the identification or money to qualify to open accounts. Instead, they are increasingly serviced by alternative financial services companies and are often limited to products that are more restrictive and have higher fees. While some of ...

May 2016

Consumer Attitudes Toward FinTech - US

FinTech start-ups are fundamentally altering how consumers interact with financial services by delivering these services faster and by factoring in an ever-growing volume and variety of data for assessing the value of potential customers. Traditional finance brands are also leveraging the innovations that have emerged from the FinTech scene. Mobile ...

Health Insurance - US

"While the ACA (Affordable Care Act) was passed in 2010, health insurance is still a hot topic of conversation. Insurance companies and consumers are each finding out the benefits and challenges of healthcare reform. Changing demographics, innovative technology, and new expectations are shifting the landscape, and the upcoming presidential election ...

Consumers and Taxes - US

"Most people need to pay taxes. However, while many taxpayers don't mind paying taxes if they believe the money is used constructively, most would also like to pay the least amount possible. Offering to work with consumers to manage their income tax efficiently would give financial institutions and tax professionals ...

Financial Literacy - US

The level of financial literacy is low in the US and consumers are paying the price. The ramifications of this to consumers are obvious, and fortunately many consumers realize that they don't know enough and are interested in learning more. To help consumers improve their understanding of concepts such as ...

April 2016

Innovations in the Insurance Market - US

After years of offering little innovation, the insurance industry is rapidly integrating technology into its interactions with consumers. Mobile apps that make it easier to get information and conduct transactions, trackers that provide feedback so people can change their behavior, and devices that keep homes safer and more environmentally friendly ...

March 2016

Unsecured Loans - US

"As with other areas of financial services, technology is bringing about radical change in the unsecured lending arena. P2P (peer-to-peer) lenders are challenging traditional lenders with their lower interest rates, online capabilities, and easy access to funds. The target markets for P2P lenders are the segments all lenders want most ...

February 2016

Retail Banking and Credit Unions - US

"The movement of the retail banking industry toward a more mobile experience provides financial institutions with a tremendous opportunity to establish new relationships and deepen engagement with current customers."

- **Monica Staco, Category Manager - Financial Services**

Investment Trends - US

The economy is strengthening, the stock market has been volatile, and interest rates remain low. The recession hit portfolios hard, and many people adjusted their investing behavior, with some becoming more aggressive and others more conservative. Different generations have different investment goals and allocate their investment portfolios accordingly. This report ...

January 2016

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 appeal to the



Finance - USA

needs of each one. While the recent recession affected everybody, it may have permanently altered ...