

November 2021

Consumer Attitudes towards Digital Banking - UK

“Use of mobile banking is widespread, but it remains much lower than that of online banking, which has long been perceived as the superior digital channel. However, wider consumer trends are boosting ownership and use of smartphones and this will continue to influence this sector, particularly as the world reopens ...

September 2021

Consumers and the Economic Outlook - UK

“The end of social distancing and the associated boost to retail, leisure and entertainment spend brought about an immediate rebound in economic activity, and GDP grew by 4.8% in Q2 2021. Consumers have also responded positively, with Mintel’s current financial wellbeing and financial confidence trackers reaching new record-highs in ...

July 2021

Retail Payment Options - UK

“It has been a transformative year for the payments sector with the pandemic acting as a catalyst to regulatory, technological and behavioural change. Cash use has plummeted, contactless payments have surged, and consumers have made use of ‘buy now, pay later’ (BNPL) as shopping moved online. While cards now dominate ...

Mortgage Advice - UK

“While the huge upheaval wreaked by the COVID-19 pandemic posed serious challenges for the mortgage advice market, it has also created new opportunities for advisers. Advisers remain instrumental in the mortgage journey for most people, and they will become even more important in light of the pandemic. The key challenge ...

June 2021

Car Finance - UK

“It has been a very challenging time for the car finance market over the past 12 months, with a sharp decline in car sales and Brexit uncertainty dampening confidence. However, with the lifting of COVID-related restrictions, showrooms reopening, a new EU trade deal and consumer interest in electric vehicles at ...

Consumers and the Economic Outlook - UK

“Despite the continuing upheaval caused by COVID-19, financial wellbeing and financial confidence both hit new index highs in April 2021, while planned financial activity for the next three months approached pre-pandemic levels in May, driven by increased interest in leisure and hospitality.

While there are growing signs of polarisation and ...

COVID-19 and Financial Services: A Year on - UK

“COVID-19 has defined the financial services industry over the last year and its repercussions will shape developments in many markets in the years to come. While most consumers’ finances have remained relatively healthy and opportunities to spend have been heavily reduced, savings have soared. However, lending – particularly in consumer ...

April 2021

Mortgages - UK

“Mortgage lending fell in 2020 as the housing market was distorted by lockdowns and the stamp duty holiday. The market was also disrupted by lenders being forced to embrace working from home, and the technical and financial challenges of implementing payment holidays. Mortgage availability has been improving as vaccines have ...

March 2021

Travel Money - UK

“Travel money providers have suffered an unprecedented drop in demand over the last year, and their future prospects are reliant on recovery in the wider travel industry. This should begin in the second half of 2021 but disruption will persist beyond this. Consumers are seeking flexible solutions that offer reassurance ...

Consumers and the Economic Outlook - UK

“GDP grew by 1.0% in the final quarter of the year as the economy bounced back more strongly than in expected in December, following the dip in November caused by the second lockdown of England and other lockdowns and restrictions in various parts of the country. Despite this slight ...

February 2021

Unsecured Loans - UK

“COVID-19 has had a profound impact on the unsecured loans market. Lending has been slashed as opportunities for consumers to make major purchases requiring credit have been severely reduced due to lockdowns and other COVID restrictions. However, the outbreak has also

Credit Monitoring - UK

“The credit monitoring market continues to show impressive growth, largely driven by frequent users. Applying for credit is no longer the main reason to check credit scores, with a growing number now using these services as an indicator of financial wellbeing or to check for fraudulent activity. COVID-19 has the ...



FS: Retail Banking - UK

given lenders a chance to improve perceptions by supporting ...

Upcoming Reports

**Changing Consumer Needs in
Retail Banking - UK - 2021**

Current Accounts - UK - 2021

Credit Cards - UK - 2021

**Consumers and the Economic
Outlook - UK - Autumn 2021**