

## October 2016

### Small Business Banking - UK

“Small business owners show a reasonable level of interest in value-added services such as access to accountancy software but few are prepared to pay extra for these benefits. However, as efforts to drive up competition in the market intensify, we can expect to see more diversified offerings emerge that will ...

### Changing Channel Preferences in Retail Banking - UK

“Consumers have made an irreversible switch from traditional banking channels to digital banking. People not only use online banking more than branches, but see it as the preferential choice for everyday banking and are more satisfied with it than any other channel. The challenge for banks is how to prevent ...

## September 2016

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

“For the UK, the EU referendum is one of the defining moments of the 21st Century so far, with long-term implications that will rival events as seismic as the financial crisis. The truth is, though, that this early in the process there has been little direct impact on most people's ...

## August 2016

### Credit Cards - UK

“Consumers are price sensitive when it comes to credit cards, attracted by the best reward schemes and longer interest-free periods. However, cards that offer longer-term value are more likely to guarantee customer loyalty. Mintel's consumer research shows that two in five consumers think that the interest rate is the most ...

## July 2016

### Current Accounts - UK

“CASS switching levels reached a peak high in March 2016, indicating that competition in the current account market has improved. The growth in the proportion of new reward account openings in recent years shows that people now want more from a current account. The appetite for this type of account ...

## May 2016

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

“Mintel’s consumer confidence data shows that the economy only has, at best, an indirect impact on sentiment. When the UK economy was outperforming most of its peers, many people were still pretty wary. However, in 2016 sentiment has continued to trend upwards, despite disappointing growth in the economy as a ...

### Mortgage Advice - UK

“Independent advisers have an advantage over branch-based advisers in being perceived as responsive to customers’ needs, but many people will still opt for a lender and product selected through their own research. Online advice carries the potential to address lingering accessibility issues among the high street names, with video appointments ...

## March 2016

### Travel Money - UK

“With the holiday market growing and strong forecasts for overseas expenditure, the travel money market has a positive outlook. However, the commoditisation of the sector and consumers’ continued pursuit of value for money makes it a challenge for brands to maintain market share if they don’t keep up the best ...

### Mortgages - UK

“As the population ages and many can only arrange a mortgage later in life, lenders must prepare to adapt to change in terms of market dynamics and customer profile. Removing barriers to purchase is set to characterise the market over the coming years.”

– **Patrick Ross, Financial Services Analyst**

## February 2016

### Secured Loans - UK

“Secured loans are experiencing a revival, following a dramatic decline in sales a few years ago due to the impact of the financial crisis. The market faces regulatory overhaul in 2016, which will bring greater attention to secured loans and change the way these products are viewed by both brokers ...

## January 2016

### Unsecured Loans - UK



## FS: Retail Banking - UK

“The unsecured personal loans market is expected to have grown by 12% in 2015, with easing credit conditions and growing consumer confidence leading to an increased demand for credit. However, peer-to-peer lending platforms are making waves in the market, with consumer awareness and consideration growing for these products. This will ...