Article published on July 12th 2012 | Finance

Retailer Financial Services in North and Latin America is a report, based on a survey of 1,195 high profile retail brands in 12 countries, about the activity and partnerships of major retailers in areas of financial services including payment cards, consumer finance, retail banking and mainstream insurance policies, namely motor insurance, household insurance, accident insurance, dental insurance, other health insurance, travel insurance, pet insurance and life insurance. In addition, the study also covers proprietary and coalition loyalty schemes and international remittances.

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Countries covered are Argentina, Brazil, Canada, Chile, Colombia, Costa Rica, Ecuador, Mexico, Paraguay, Peru, Uruguay and the USA. In fact, the study provides a comprehensive and detailed overview of the market for retailer financial services across the 12 countries in North and Latin America that goes far beyond the scope of previously published research. Moreover, the PartnerBASEâ„¢ database that accompanies the report details each of the many marketing initiatives for co-branded and store cards, proprietary and coalition loyalty programs, consumer finance, banking products, retailer insurance and international remittances traced by Finaccord. Key features of this report include: comprehensive coverage of the involvement in financial services of 1,195 major retail brands in 12 countries in North and Latin America; investigation of close to 800 schemes for retailer payment cards and point-of-sale finance: which finance providers are strong in which countries and with which retail chains do they collaborate?; identification of over 550 proprietary retailer loyalty programs including the split by country according to whether they are linked to a corresponding payment card or to a card with no payment function; focus on key initiatives in retailer banking such as ibi (C&A) in Brazil, Presidentâ€™s Choice Financial Services (Loblaw / CIBC) in Canada, Banco Falabella (Falabella) in Chile and other countries, Banco Azteca (Grupo Elektra) in Mexico, Banco Walmart (Walmart) in Mexico, and Kroger Personal Finance (Kroger / RBS Citizens) in the USA; in-depth consideration of retailer provision of mainstream insurance: 95 major retail brands in North and Latin America were active in â€˜brandassuranceâ€™ by the second quarter of 2010. Moreover, key findings from the executive summary include: retailer payment cards are most prevalent in Brazil, Canada and Peru where 76.5%, 70.3% and 57.9%, respectively, of major retail brands offer them, but are least common in Uruguay, Paraguay and Colombia with data points of 24.0%, 25.0% and 31.6%, respectively; in Latin America, in particular, major retailers have established their own banking operations with a view to targeting lower and middle income customers with banking services, as these types of customer are often poorly served or overlooked by mainstream banking institutions; however, some retailers may elect to sell their captive finance arms to mainstream banks or to reconfigure them as joint ventures in which a banking partner takes on some of the responsibility for their day-to-day running, including the management of credit risk; the involvement in insurance of some of retail brands also extends to various assistance formulae in addition to the mainstream forms of insurance researched - for example, in Chile, Falabella also offers a pre-paid legal assistance policy while Johnsonâ€™s intermediates legal services on a â€˜pay when neededâ€™ basis.Market Research

For more information kindly visit :

Retailer Financial Services in North and Latin America

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Article Keywords:
Latin America, Retail, Financial Services, Demand Forecast, Market, Market Forecast, Market Growth, Market Leaders

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