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Retailer Financial Services in Northern and Central Europe by [Bharatbook](#)

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What is the research?

Retailer Financial Services in Northern and Central Europe is a report, based on a survey of 1,285 high profile retail brands in 14 countries in Northern and Central Europe, 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. Countries covered are Austria, the Czech Republic, Denmark, Estonia, Finland, Germany, Hungary, Latvia, Lithuania, Norway, Poland, Slovakia, Sweden and Switzerland.

<http://www.bharatbook.com/market-research-reports/finance-market-research-report/retailer-financial-services-in-northern-and-central-europe.html>

In fact, the study provides a comprehensive and detailed overview of the market for retailer financial services across the 14 countries in Northern and Central Europe that goes far beyond the scope of previously published research. Moreover, the PartnerBASE 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. Other global regions covered in sister reports and associated databases are Eastern and South-Eastern Europe, Southern and Western Europe, Asia Pacific and the Middle East, and North and Latin America.

What is the rationale?

A number of factors, some of which are specific to financial services and some to retailing, provide ample justification for the development of this report and the sister reports covering the same subject in four other broad global regions. With regards to financial services, this rationale can be broken down between what might be characterized as "traditional" retailer financial services (i.e. co-branded / branded / store cards and consumer finance / personal loans) and "non-traditional" retailer financial services (i.e. insurance, mortgages and savings accounts).

For example, in the field of "traditional" retailer financial services, the experience of card issuers is that the profitability of successful co-branded card schemes, including retailer programs, usually exceeds that of standard payment cards. Moreover, the "credit crunch" has brought about a reduction in the availability of unsecured lending to consumers in many countries, thereby arguably providing a greater incentive for retailers to organize point-of-sale finance.

For more information kindly visit :

Retailer Financial Services in Northern and Central Europe

Or

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