



# The Rise of Financial Intelligence

How industry leaders leverage smart solutions to mitigate risk, protect their clients, and grow their businesses.

# Executive Summary

As a company, IDIQ is driven by the success of our partners and their clients. We have witnessed major shifts in the typical trends and growth strategies across the industries we serve, including employee benefits, real estate, financial services, and insurance.

In September 2024, IDIQ conducted a study of more than 1,200 industry professionals across all sectors in the United States to determine the current and future state of financial security and reveal how industry leaders address consumer concerns while driving business growth.<sup>1</sup>

## Survey Demographics:

- Owners/Vice Presidents: 43%
- C-Suite Executives: 17%
- Directors/Managers: 40%

<sup>1</sup> See Appendix for full demographic details.

## Key Findings:

### Growing Need for Financial Intelligence

- **85%** of professionals identify client financial security as a critical business concern.
- **81%** consider data breaches among the most pressing challenge.
- **Nearly 80%** express concern about identity theft, fraud, and scams impacting their clients.
- **65%** are concerned about how rising interest rates will affect creditworthiness.
- **70%** highlight increasing consumer debt as a significant issue.



## INTRODUCTION

# Financial Security Is a Top Priority

Businesses are under growing pressure to protect their clients' financial well-being. Opinions differ by job title, with 91% of owners and VPs expressing critical concern for their clients' financial security.

### Top Drivers of Concern:

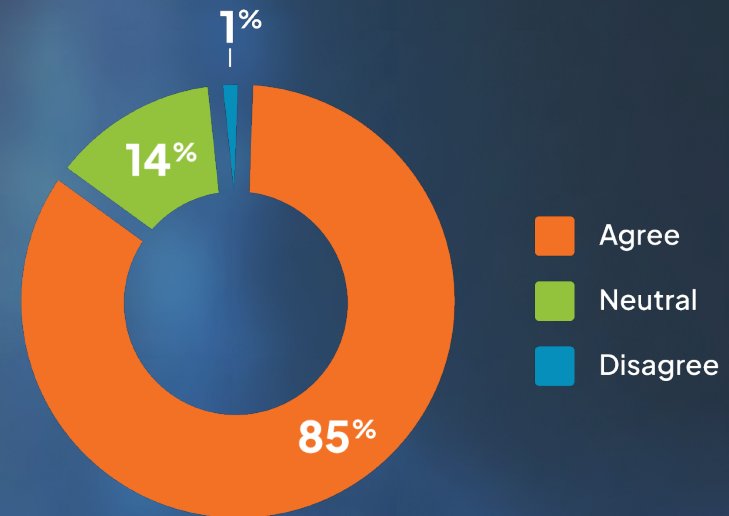
- **Data Breaches Are Increasing:** There has been a 78% rise in data breaches over the past three years.<sup>2</sup>
- **Identity Theft Is Growing:** 80% of professionals surveyed worry about the rising risk of identity theft.
- **Credit Health Is at Risk:** 96% of credit professionals are concerned about changing consumer credit scores and rising debt.

### Why It Matters:

To protect clients and maintain trust, businesses must adopt intelligent solutions that secure data, help prevent identity theft, and improve financial literacy. Failing to do so leaves companies vulnerable to financial and reputational damage in an increasingly risky landscape.

<sup>2</sup> Source: Identity Theft Research Center

**85%** of industry experts agree that client financial security is a critical concern for their business.



### BY INDUSTRY



**94% of Employee Benefits** professionals are highly concerned.



**90% of Financial Services** experts share the same concern.



# Cross Industry Challenges: Common Threats and Concerns

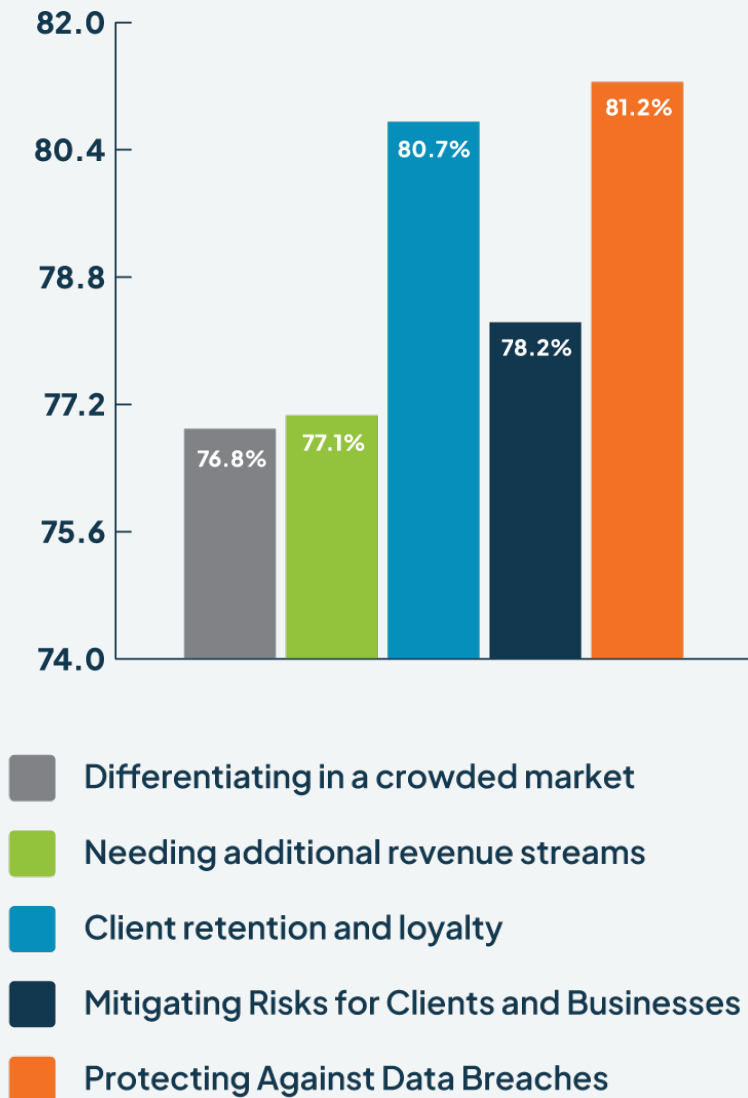
Despite differences in sector focus, business leaders across industries are facing similar, critical challenges in securing their clients' financial health.

- **More than 81%** of professionals across all industries say **data breaches** are currently their top concern.
- **Nearly 81%** of professionals claim **client retention and loyalty** is a concerning challenge they're facing.

## Differences By Industry:

- **For Insurance**, 91% rank client retention and loyalty as their top challenge, which is significantly higher than the 80.7% average across all industries.
- **For Employee Benefits**, 88.8% claim mitigating risk for their clients and business as their top challenge with protecting against data breaches a close second.

TOP CHALLENGES ACROSS ALL INDUSTRIES



# Concerning Emerging Trends for 2025: Digital & Financial Security

Nearly **80%** of professionals are concerned about the growing threat of **identity theft, fraud, and scams** while **72%** are worried about **data breaches** affecting clients.

## Impact on Clients:

Data breaches expose personally identifiable information, putting clients at high risk of identity theft and fraud.

According to Identity Theft Resource Center, 33% of identity theft survivors received **two to five data breach** notices in the past year, and **65%** reported ongoing identity theft issues months after.<sup>3</sup>

This prolonged financial damage puts significant strain on clients with **60%** of those affected struggling to cover basic needs after identity theft.<sup>3</sup>

<sup>3</sup> Source: ITRC 2023 Consumer Impact Report



## TRENDING CONSUMER DATA SECURITY CONCERNS

**80%** Concerned About **Identity Theft, Fraud, and Scams**

**72%** Concerned About **Data Breaches Affecting Clients**

## Why It Matters:

With data breaches surging by **490%** this year alone, businesses must strengthen financial protection to help prevent identity theft and safeguard client credit.<sup>3</sup> Failure to act could lead to **significant financial losses** and **damaged client trust**.

# Concerning Emerging Trends for 2025: Credit Health & Rising Debt

Rising concerns over identity theft, interest rates, and consumer debt are driving significant challenges for credit health:

- **96% of credit professionals** worry about shifting credit scores due to fraud.
- **65%** are concerned about the impact of **higher interest rates** on consumer credit.
- **70%** of industry leaders **see rising consumer debt** as a growing threat to financial stability.

## Supporting Data:

Separately, IDIQ conducted another survey of over 1,400 Americans on their financial goals and challenges.

- **63%** rank paying off debt as their top financial priority while **59%** are focused on building credit.<sup>4</sup>
- **66%** say unexpected expenses are their biggest challenge in reaching their financial goals.<sup>4</sup>

<sup>4</sup> Source: IDIQ September 2024 Proprietary Survey – Financial Goals of Americans



## TRENDING CONSUMER CREDIT HEALTH CONCERNS

**65%** Concerned About Rising Interest Rates

**70%** Concerned About Increasing Consumer Debt

**70%** Concerned About Changing Consumer Credit Scores

# What Do Your Clients Need? Consumer-Centric Solutions

Now more than ever, businesses must adopt the right financial intelligence solutions to meet the growing needs of their clients.

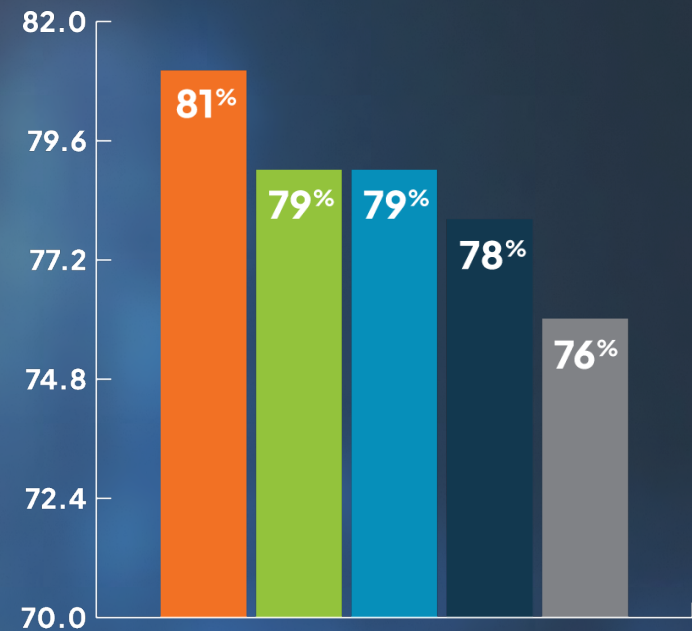
Our study revealed that **identity theft protection (81%)**, **credit score management (79%)**, and **data protection (76%)** are the most important solutions across industries with employee benefits and financial services professionals prioritizing identity theft protection at higher rates.

By providing these solutions, businesses can support client needs, reduce risk, and build trust, driving better client outcomes and retention.



**Do you know?** You can offer these solutions at no cost to you, while making residual income with IDIQ partner programs. [Learn more.](#)

CLIENT FINANCIAL HEALTH PRIORITIES



- Protect against identity theft and scams
- Manage and improve their credit score
- Access to affordable loans and credit
- Provide resources for financial improvement
- Mitigate risk from data breaches or dark web exposure



# Industry-Specific Insights: Tailoring Solutions by Sector

Each industry faces unique challenges that require tailored solutions. Some key sector-specific insights include:

**94%** of professionals in **Employee Benefits** are highly concerned about **client financial security**.

**91%** of respondents in **Financial Services** prioritize **data breach protection**.

**70%** of **Real Estate & Mortgage** professionals are very concerned about **rising consumer debt and the impact on credit**.



## KEY TAKEAWAY

Tailoring financial intelligence solutions to each sector's specific needs **enhances client protection while strengthening the relationship** between businesses and their customers.



IDIQ has tailored solutions for your industry.

## INDUSTRIES WE SERVE:



Employee Benefits



Credit Education



Business Lending



Financial Institutions



Multi-Family Housing



Insurance



Real Estate



Mortgage

[Click here](#) to see available opportunities for your industry.

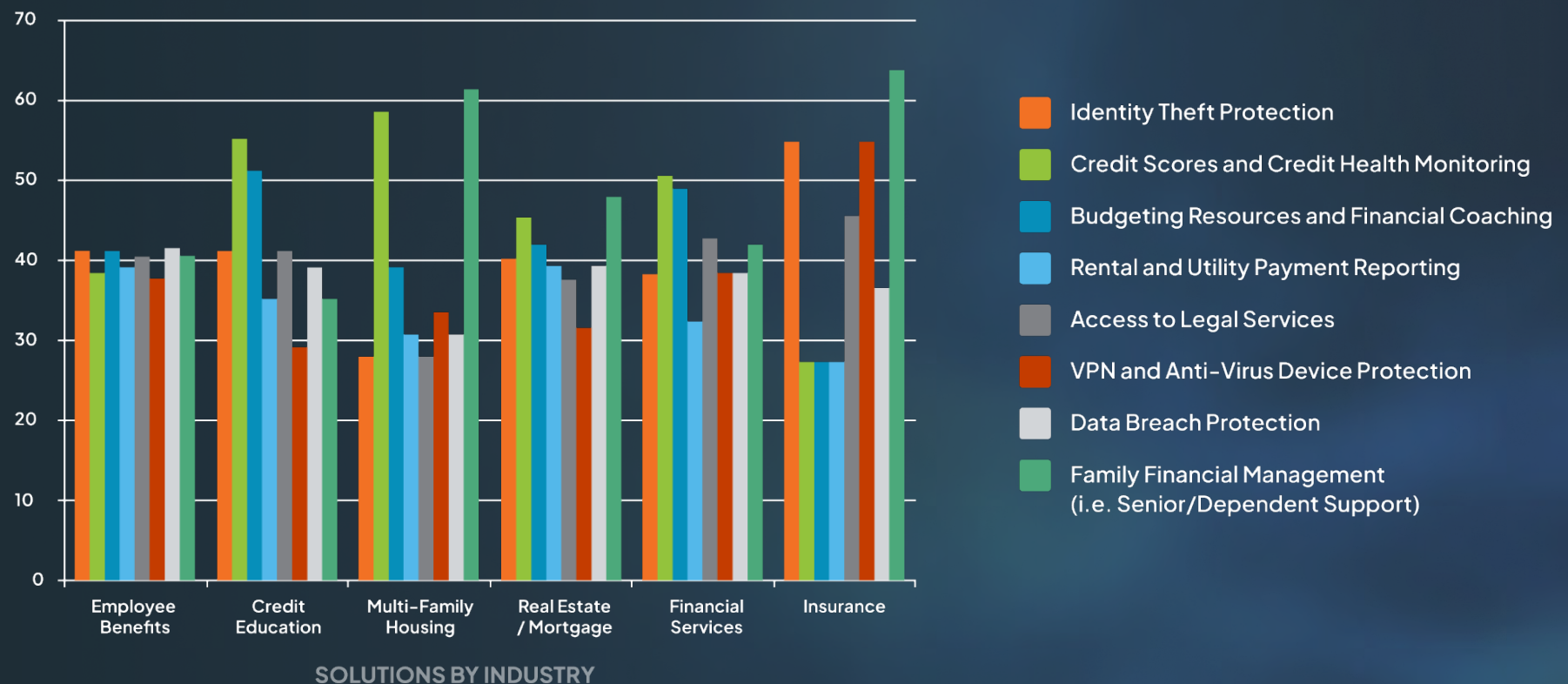


# Most Beneficial Solutions by Industry

We asked industry leaders which financial intelligence solution would be most beneficial to their clients, here's what they said.

There is a driving need across industries to strengthen their clients' financial health.

Our study revealed the most beneficial solutions include **credit scores and credit health monitoring** (45.8%), **family financial management** (43.9%), and **access to financial resources** (43.9%).



# About IDIQ

IDIQ is a financial intelligence company that unlocks action to secure and strengthen people's long-term financial health — **starting today**.

## 4,000,000+ Members Protected

### Our Suite of Solutions:

- Credit Reports, Scores & Credit Monitoring
- Score Tracking & Simulations
- Credit-Building Tools
- Financial Wellness
- Identity Theft Protection
- Dark Web & Internet Monitoring
- Data Breach Recovery & More

## 20,000+ Strategic Partners

### Partnership Benefits Include:

- Tailored Solutions With Dedicated Partner Support
- Proven Industry Expertise & Track Record
- Innovative Solutions to Drive Market Differentiation
- Access to Exclusive Data-Driven Insights
- Relationships With All Three Major Credit Bureaus
- Client-Facing Educational Resources & Content
- Partner Portal for Tracking Enrollments & Revenue

## Not an IDIQ Partner Yet?

Learn more about partnering with IDIQ to provide innovative financial solutions to your clients.

➤ [Click here](#) or scan the QR code to learn more!



## APPENDIX

# Details Behind Our Study

### Methodology:

In September 2024, IDIQ conducted an online survey with 1,227 survey respondents, 617 of whom were qualified professionals analyzed for the report. Those analyzed were experts across key industries, including employee benefits, credit education, multi-family housing, real estate, mortgage, financial services, and insurance. Respondents were sourced from external expert panels, IDIQ partners, and social platforms to capture a broad view of industry challenges and trends.

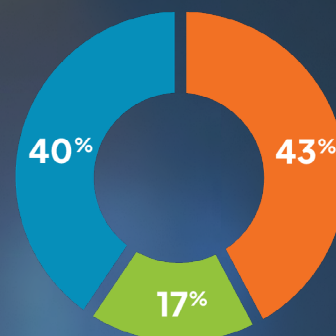
The survey explored the top concerns businesses have for their clients in the coming year and how industries are adapting to support clients and drive business growth.

### Survey Participants:

Respondents included senior professionals in roles such as C-suite executives, directors, managers, and industry owners.

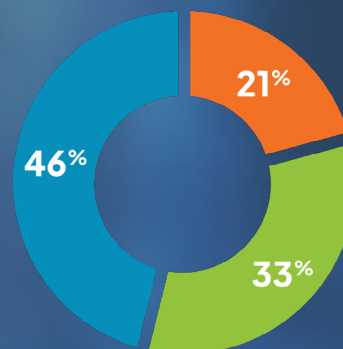
### Key Finding:

Client financial security and data breaches emerged as the top priorities for industry leaders, emphasizing the need for stronger financial intelligence solutions.



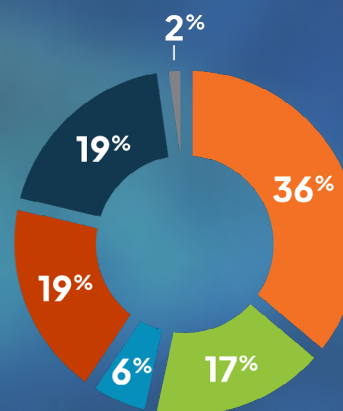
### Role:

- Owner/Vice President
- C-Suite Executive
- Director/Manager



### Company Size:

- Small (1-50 employees)
- Medium (51-250 employees)
- Large (250+ employees)



### Industry:

- Employee Benefits
- Credit Education
- Multi-Family Housing
- Real Estate/Mortgage
- Financial Services
- Insurance





Financial Intelligence for Everyday Action.