

December 2021

Financial Advice - Canada

“Market fluctuations during the pandemic have reinforced the need for quality financial advice. While most advised clients report a high degree of satisfaction, many are unsure how to evaluate the quality of advice. There are also segments of DIY investors who prefer to eschew financial advisors and use low-cost online ...

November 2021

Consumer Lending - Canada

“The current housing boom across Canada has resulted in record mortgage and consumer lending growth; as the strongest players, the big banks have made record profits as new home buyers struggle to buy their first homes. A supply/demand imbalance in housing means that the situation is unlikely to resolve ...

September 2021

Consumer Payments - Canada

“Mobile payment systems are gaining traction with younger consumers while debit rewards are expanding along with the use of debit for online purchases but credit cards reign supreme as the dominant payment method.”

– **Sanjay Sharma, Senior Financial Services Analyst**

August 2021

Health Insurance - Canada

“An aging population and a global pandemic are all factors that will ensure demand for health insurance products while the industry strives to use technology to drive better delivery and smarter care.”

July 2021

Attitudes towards Investing - Canada

“Soaring financial and real estate markets are raising inflationary concerns which might lead to an increase in interest rates. This increase is likely to stretch mortgage owners and lead to a spill-over effect on the broader economy and stock market.”

May 2021

Consumer Banking Attitudes - Canada

“Foot traffic in branches has fallen due to COVID-19 related safety concerns and this will lead to optimization in branch networks and a shift to a more advice centred branch format. But branches themselves will remain an important marketing space as they offer a sense of stability and reliability to ...

April 2021

Insurance Trends - Canada

“Insurance innovation has been largely spurred by technology and the practical impact can be seen in the form of new products, innovative service delivery, faster underwriting and customized rates based on better evaluation of individual risk.”

– **Sanjay Sharma, Senior Financial Services Analyst**

March 2021

Fintech and the Canadian Consumer - Canada

“The use of branches has declined during the pandemic as usage of mobile apps and digital tools surges ahead. While some of these adopters will continue to use more digital, many customers are yearning for a human connection and will return to branches as the pandemic recedes.”

February 2021

Consumer Finances and Priorities - Canada



Finance - Canada

“Consumer confidence remains fragile as new variants of COVID-19 confound scientists and policymakers, causing continued economic grief to the hardest hit sectors and the more vulnerable sections of the population. But more financially secure households are sitting on a record pile of cash which can be the spur for an ...