

Multicultural Marketing for Financial Services - Canada - April 2013

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"These demographic groups are a good audience for financial services institutions who can provide additional services that add value. Quality advisory services are one significant way to appeal to these groups that place a lot of emphasis on education, and may have the added advantage of increasing the level of trust."

– Susan Menke, Senior Financial Services Analyst

In this report we answer the key questions:

- What is the level of assimilation and how does that impact economic behavior in Canada?
- How optimistic are multicultural respondents about the Canadian economic outlook, as well as for that of their own households?
- What are the financial goals that will impact demand for financial products?
- What are the preferred sources of financial advice and loans/funding that will also impact demand?
- How do Canadian multiculturals prefer to obtain financial information? What marketing channels do they pay attention to?

As Canada's native population ages, first-, second- and third-generation immigrants are providing the best growth opportunity for many businesses, including banks and insurance companies. The 2006 Canadian census shows that two thirds of Canada's population growth in the previous 10 years had come from immigration, and this trend is expected to continue for several decades. Many of these recent immigrants, as well as more assimilated minorities, are looking for banking services as well as help in setting up their financial lives.

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