

March 2020

Life Insurance - Canada

“Knowledge and trust deficits around life insurance are inhibiting growth in ownership.”

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

February 2020

Innovations in Banking - Canada

“As innovation advances, concerns around security persist. Although these concerns will not hinder the pace of innovation, this might slow adoption levels of new features among older consumers.”

January 2020

Multicultural Marketing for Financial Services - Canada

“It is becoming increasingly important to initiate relationships with immigrants in their home countries prior to their landing in Canada to gain a first mover advantage.”

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