

**December 2014****The Insurance Purchase Decision  
- Canada**

“Moving from a product- to a solution-centred relationship is the challenge that insurance companies face as they strive to increase brand loyalty and share of customer wallet.”

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

**November 2014****Consumer Payment Preferences -  
Canada**

“Security and trust issues are the dominant factors in the minds of consumers at present and override the convenience benefits of contactless cards and mobile banking. This is likely to change in the near future as these concerns dissipate with the introduction of superior security features.”

– **Sanjay Sharma ...**