

### August 2017

#### Loyalty and Rewards in Financial Services - Canada

“Consumers generally understand and appreciate the concept of sharing data in exchange for value so the challenge for loyalty programs is to better understand what specific customers want in exchange for their data.”

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

### July 2017

#### Life Insurance - Canada

“The life insurance industry is embracing FinTech at a slower pace relative to banking but the shift towards increasing digitisation is spawning innovation and changing business processes.”