

## November 2016

### Affluent/Mass Affluent Investing and Banking - Canada

“Financial advisors serving the affluent must not only develop a wider range of skills but also understand their attitudinal differences such as those related to risk perception and charitable giving.”

– Sanjay Sharma, Senior Financial Services Analyst

## October 2016

### Customer Retention and Cross-sell in Banking - Canada

“There is a degree of under-utilization of rewards for multiple product ownership which presents an opportunity for banks to offer more targeted rewards based on customer preferences.”

– Sanjay Sharma, Senior Financial Services Analyst

## September 2016

### Insurance Purchase Channels - Canada

“On-demand insurance through digital channels is set to increase in popularity but for now traditional channels dominate the distribution landscape.”

## August 2016

### Consumer Finances and Priorities - Canada

“Canadians are somewhat pessimistic about economic conditions and concerned about food inflation and employment but the housing market is not a national concern”.

– Sanjay Sharma, Senior Financial Services Analyst

## July 2016

### Banking Channel Usage and Preferences - Canada

“The merging of digital and human channels in the form of chatbots and robo-advisors is the next key development in the world of banking channels.”

## May 2016

### Consumers and Financial Advice - Canada

“The introduction of CRM2 and the rise of digital advice channels (including robo-advisory services) are two major forces that are likely to have a significant impact on the financial advisory industry in Canada in the coming years.”

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

## April 2016

### Marketing Financial Services to Women - Canada

“Positive messaging centred on life events is more likely to resonate with women and encourage them to be proactive about investing and retirement planning.”

## March 2016

### Mortgages/Residential Mortgage Lending - Canada

“A current banking relationship is the most important choice factor for consumers when choosing a mortgage lender, underlying the importance of a strong branch network and motivated front-line staff to cross-sell mortgage products.”

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

## February 2016

### The Underbanked - Canada

“Disruptive start-ups have the potential to poach future generations of banking customers by offering them lower-cost alternatives to conventional services and becoming a trusted alternative. Conversely, this could also lead to alliances with mainstream financial institutions.”

**January 2016**

### Generational Banking - Canada

“Old is gold in Canada in terms of wealth and financial security as over-65s report having the highest amount of investments, lowest debt and feel most financially secure.”