

### June 2013

#### Canadian Loyalty in Financial Services - Canada

“Canada has a mature loyalty market and the vast majority of adults belong to at least one – and usually several – programs. They are somewhat underutilized, however, with most participants rarely, if ever, actually redeeming any rewards. The challenge for program managers is how to make their programs effective ...

### May 2013

#### Canadian Lifestage Marketing in Financial Services - Canada

“Canada’s population is aging, and this has implications for marketers of financial products and services. Retirees create less demand for financial products, while younger age groups are focusing intensely on saving more money and paying off debt. Both of these factors will impact demand.”

#### Canadian Home and Auto Insurance - Canada

“Many consumers purchase insurance with the assumption that one insurance company is just like another, making it difficult for companies to differentiate themselves. Under these circumstances, price is an important factor in a consumer’s purchase decision, but it is not necessarily the only one, or even the most important. Quality ...

### April 2013

#### Multicultural Marketing for Financial Services - Canada

“These demographic groups are a good audience for financial services institutions who can provide additional services that add value. Quality advisory services—whether in person or online—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 ...

#### Canadian Consumer Payment Preferences - Canada

“Mobile payments have been touted as ‘the next great thing’ for several years now, but even with the increased number of options available, adoption rates are still very low. However, as the various players in the industry begin to sort out the legal, technological and marketing issues, innovations are being ...