

**March 2015****Consumer Lending - Canada**

“Leveraging the goodwill generated through customer interactions while selling complex products such as mortgages, can be a catalyst for the sale of other lending products.”

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

**Attitudes towards Technology in Financial Services - Canada**

“Consumers are looking for new ways to interact with their banks though slower to embrace mobile transactions. While incentives may help to encourage the adoption of mobile banking actions, communicating course of actions and safeguards in-place in case of security breaches should help positively influence adoption of mobile transactions.” ...

**February 2015****Banks and Credit Unions - Canada**

“The death of the traditional branch network, widely touted a few years back, appears to be greatly exaggerated.”

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

**January 2015****Savings and Investments - Canada**

“Devising innovative incentive schemes is the key to encouraging product consolidation and achieving the Holy Grail of increasing customer wallet share in the savings and investments marketplace.”

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