

December 2017

Wealth Advisory Services - Canada

“Old is gold when it comes to wealth with over-65s being the most affluent and having the highest ownership of investments.”

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

November 2017

Consumer Payments and Credit Cards - Canada

“Awareness of debit card rewards is not high but there are segments that prefer debit so banks can use an attractive rewards program as a first time relationship builder.”

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

October 2017

Home, Auto and Pet Insurance - Canada

“The rising cost of vet medicine coupled with market maturity will propel growth in the pet insurance industry in Canada.”

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

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.”

June 2017

Consumer Attitudes towards FinTech - Canada

“Awareness of some of the newer digital products is still fairly low so companies offering these products need to explain to Canadians how these products can simplify their financial lives.”

May 2017

The Home Buying Process - Canada

“The majority of Canadians expect proactive government policy intervention to cool overheated real estate markets, with the Greater Toronto Area being the most likely significant source of economic spillover effects if there is a noteworthy market correction.”

– Sanjay Sharma, Senior Financial Services Analyst

March 2017

Saving and Investing for Children - Canada

“Making Personal Financial management tools more appealing and useful might be a helpful stimulus to motivate parents to save small amounts regularly to enhance RESP contributions.”

– Sanjay Sharma, Senior Financial Services Analyst

February 2017

Credit Unions and Retail Banking - Canada

“Family relationships are an influential factor behind choice of first bank so incentivizing parents to open accounts for their children is a sound strategy.”

January 2017

Insurance Claims and Servicing - Canada

“Increasing the adoption of usage-based insurance will mean convincing customers to trade in their privacy to obtain benefits such as better rates and a smoother driving experience.”