

### 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**