

December 2015

Auto Financing - Canada

“Many auto finance consumers are looking for more clarity. Increased transparency, no ‘fine-print’ clauses and clear communication are ways to increase customer satisfaction and referral business.”

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

November 2015

Customer Satisfaction in Financial Services - Canada

“Although overall satisfaction rates with financial institutions are high, it is important for them to consistently deliver a superior customer experience. Today, when social and digital media enable consumers to immediately share their experiences, customers who are satisfied with their financial institution will be likelier to recommend it and influence ...

October 2015

Social Media and Financial Services - Canada

"Social media is a regularly used platform with 65% of the population visiting these pages daily. Despite active engagement across most categories via this medium, privacy concerns continue to hinder interactions with the financial industry."

September 2015

Credit Cards - Canada

“Although the credit card market in Canada is highly saturated, there are pockets of opportunity such as younger consumers and LGBTs for companies to tap into.”

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

August 2015

Use of Insurance and Mortgage Brokers - Canada

“Improving the reputation and image of insurance brokers will require a commitment from the insurance industry to address issues surrounding transparency around broker compensation.”

July 2015

Consumer Attitudes Towards Debt - Canada

“The entrance of marketplace lenders in Canada offers another borrowing outlet for consumers who are carrying credit card debt or using expensive payday loan services.”

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

June 2015

Home, Auto and Travel Insurance - Canada

“The challenge for home, auto and travel insurers is multi-faceted, with bottom-line results relying on factors such as attracting new customers. Making insurance easier to purchase by simplifying insurance language and providing consumers with easy step-by-step procedures online, along with allowing consumers to choose what coverage suits their needs, will ...

May 2015

Brand Perceptions of Canadian Financial Service Institutions - Canada

“Although there is a common perception that all banks are the same, a more in-depth look beneath the surface reveals distinct brand characteristics with some major players succeeding in projecting a more innovative and friendly brand image.”

– Sanjay Sharma, Senior Financial Services Analyst

April 2015

Loyalty in Financial Services - Canada

“The preference of high income earners for unique/non-purchasable rewards is an opportunity for marketers to think out-of-the-box and come up with creative rewards which may not be materially extravagant, but appeal to the status conscious.”

– Sanjay Sharma, Senior Financial Services Analyst

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



Finance - Canada

Holy Grail of increasing customer wallet share in the savings and investments marketplace.”

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