

## November 2019

### Fintech and the Canadian Consumer - Canada

“Trust is a major barrier for Fintech companies to overcome even if Open Banking becomes a reality in Canada as consumers are much more likely to trust established financial institutions.”

– Sanjay Sharma, Senior Financial Services Analyst

## October 2019

### Consumer Payment Methods - Canada

“The looming entry of digital currencies introduced by technology companies and Central Banks will change the payments landscape in ways that are difficult to foresee.”

## September 2019

### Exchange Traded and Mutual Funds - Canada

“ETFs continue to grow in popularity as more investors buy into the concept of low cost, passive investing. While the affluent have embraced ETFs, the mass affluent segment is still relatively untapped.”

## July 2019

### Innovations in Insurance - Canada

“Insurance app usage is low, particularly among older consumers, underscoring the need for insurers to incentivize engagement.”

– Sanjay Sharma, Senior Financial Services Analyst

## June 2019

## Home Financing - Canada

“Mortgage payments are significantly impacting the lifestyle of around half of younger mortgage holders, as housing affordability becomes a national concern.”

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

## May 2019

### Consumer Perception of Canadian Financial Brands - Canada

“A vast majority of Canadians prefer a Canadian financial institution with local branches, evidence that globalization has not really made an impact on Canadian consumer banking.”

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

## April 2019

### P & C Insurance - Canada

“As smart home features become more sophisticated and inter-connected, home insurance companies and consumers benefit through fewer claims and lower prices respectively.”

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

## March 2019

### Financial Bundling and Product Switching in Banking - Canada

“Boosting multiple product ownership is a double powered engine for financial institutions as it increases profitability through wallet share and also builds loyalty by discouraging attrition.”

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

## January 2019



### **Attitudes Towards Financial Advice - Canada**

“In times of market turbulence, client communication becomes even more important for financial advisors as jittery clients seek reassurance and advice.”