

January 2021

Attitudes towards Insurance: Incl Impact of COVID-19 - Canada

“The impact of COVID-19 has been more strongly felt on the distribution side through increased digital use and virtual care while its impact on insurance product sales has not been significant. Going forward, this openness to higher digital usage is expected to continue as more digital non-natives get comfortable with ...

December 2020

Marketing Financial Services to New Canadians: Incl Impact of COVID-19 - Canada

“Canada is set to welcome a record number of immigrants in the next few years making the New Canadian segment a key target for financial institutions.”

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

November 2020

Attitudes towards Debt: Incl Impact of COVID-19 - Canada

“Government support programs and, to a lesser extent, financial relief measures offered by lenders have provided a much-needed financial lifeline to Canadians requiring support due to the economic shock effects of the pandemic.”

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

October 2020

Credit Cards: Incl Impact of COVID-19 - Canada

“Credit card spending is down due to the pandemic. Rewards are great tools to spur incremental spend but consumers are rethinking which rewards matter to

them. Innovative rewards are in and cashback remains king, but travel rewards are less relevant now.”

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

August 2020

Buying Insurance: Incl Impact of COVID-19 - Canada

“Societal health scares are generally good news for insurance sales as the fear factor spurs consumer demand for life and health protection. The closure of physical locations due to lockdowns has increased digital and phone contact while also giving insurance companies and brokers/agents time to reflect on how to ...

July 2020

Investment Trends: Incl Impact of COVID-19 - Canada

“Current markets trends are seeing increasing interest in ESG investing, while the current COVID-19 world will witness a rise in thematic investing related to those sectors that will reshape the post-pandemic world.”

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

May 2020

Affluent Investing: Incl Impact of COVID-19 - Canada

“In the short-term, affluent consumer preferences shift to safer fixed income investments such as bonds, savings accounts and GICs. But in the middle to longer-term, relatively normal levels expected to resume, potential with an increase in use of financial advisors as affluent investors are more likely to value expert advice ...

March 2020

Life Insurance - Canada

“Knowledge and trust deficits around life insurance are inhibiting growth in ownership.”

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

February 2020

Innovations in Banking - Canada

“As innovation advances, concerns around security persist. Although these concerns will not hinder the pace of innovation, this might slow adoption levels of new features among older consumers.”

January 2020

Multicultural Marketing for Financial Services - Canada

“It is becoming increasingly important to initiate relationships with immigrants in their home countries prior to their landing in Canada to gain a first mover advantage.”

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