



SYNTHESIS

Financial Services for the Wealthy (Retail)

This study drew on a huge pool of material including reports from some 5-6 research studies, customized statistical information from governmental sources and in-depth analysis of demographics. From this base, we conducted a PEST analysis (Political-Economic-Social-Technological) to identify the key forces at work in the wealthy market over the next 5-10 years. The result was a report identifying key segments of the wealthy market, both affluent and rich, and strategies for capturing business from each segment.

What do 401k plan members need to learn (Pensions, Education)

This study combined research reports and Internet sources to identify the content that plan members need to learn. Reference to "safe harbor" legislation and educational mandates formed part of the background.

How Can Asian Banks Compete (Trade)

In-hand survey information was combined with market statistics and a thorough analysis of competitive forces to identify areas of practice where domestic and regional Asian banks can compete successfully with global banks in the large corporate and multinational market. Our analysis developed several strategies that should meet with success in the major Asian markets.

Packaging financial services for Business Banking (Insurance, Lending & Related)

Our role in this study was analysis and recommendations. The work used a database that the bank collected in another study. We applied sophisticated multivariate analysis to the material coupled with a thorough understanding of the business. The result was a market segmentation strategy that aligned insurance and lending products with market segments.

Gearing Financial Services to Retirement Lifestyles (Retail)

Beginning with a government database that provides a detailed description of people's activities and timing, we extracted a sample of 10,000 households over the age of 60. A sophisticated analysis of activities led us to the conclusion that there are seven distinct retirement lifestyles. We named and described these lifestyles and their characteristics, including the income levels needed to sustain each lifestyle at a minimal, a typical and a very comfortable level.

Market for Group Mortgage Assistance Plans (Retail, Lending & Related)

This study was to make a quick go/no-go decision on providing group mortgage assistance plans. Using statistics from government and other sources, we estimated market size and access on the part of our client. The result demonstrated that the market was not sufficiently large and profitable enough to justify the necessary level of investment.

Banking Services & Country Economic Development (Trade, Lending & Related)

The base for this study was a statistical analysis of financing needs in developing versus industrialized markets. Recognizing the risk issues for lending in developing economies, we developed strategies for the bank that helped meet client needs while considerably reducing the bank's risks.