

Selected Experience in the Financial Services Industry

General Studies

- Qualitative study using in-depth interviews with financial consulting firms that offer international market entry consulting services.
- Strategic information audit for a major commercial bank: designed and executed their BI/CI system and integrated competitive intelligence tracking data into the system.
- Business Intelligence Study on the impact of re-engineering and reorganizations of key U.S. firms. Analyzed case studies of consulting methods that succeeded and failed.
- Evaluation of business opportunities in the financial services and consulting sectors.
- Evaluation of firms that specialize in international consulting and business development.
- Conducted in-depth interviews to analyze the products, systems, and services offered by the Big Six in the Mutual Funds industry.
- Competitive Intelligence Study on the product offerings of offshore mutual funds.
- Evaluation of financial institutions' applications of expert systems.
- Study of market potential for activity-based costing consulting services.
- Market study of segmentation and potential for litigation support consulting services.
- Business Intelligence Study involving consumer behaviors, preferences, key requirements, and overall satisfaction levels with regard to personal finances.
- Market Intelligence Study comparing global financial centers.
- Provided a major bank with information on how their competitors sell their mortgages to Government Sponsored Enterprises (GSE)
- Conducted a study of satisfaction of wealthy individuals with their main private banking provider.
- Study of client satisfaction with private banking.
- Conducted a weekly research tracking portal for current events in commercial finance and banking legislation as well as several in-depth reports.
- Conducted research regarding home loans. Edited and wrote adhoc and weekly reports for banking institution.
- Conducted in-depth interviews with high-volume personal investors.
- Conducted recruitment of Personal investors who trade for themselves 9 at least 100 trade/months)
- Conducted a study in South Africa to enable a bank to obtain systematic feedback from its clients with the objective of enhancing its responsiveness and improving its capacity to achieve results.
- Conducted key account interviews of a major financial consulting firm in order to gain insight into the company's brand reputation compared to competitors.
- Conducted desk research study for key opinion leader interview to support intelligence needs of the FHLB
- Conducted a extensive research study regarding the structure of the US finance market

Accounting

- Evaluation of Big Six accounting firms offering benchmarking services.
- Evaluation of boutique benchmarking firms and their strategic position in the industry.
- Evaluation of Big Six accounting firms strategic positioning in the upscale personal finance field.
- Competitive analysis of the Big Five's position in international trade and investment firms.
- Competitive analysis of the Big Five's audit services.
- Competitive analysis of the Big Five's position in the Litigation and Forensic Services industry.
- Evaluation of the Big Five's position in the Corporate Financial Planning programs sector.
- Regulatory compliance study for one of the Big 4 firms.
- Evaluation of the Transportation industry for one of the Big 4 firms.
- Systems integration study for one of the Big 5 firms.
- Evaluation of reorganization specialists.

C-Level

- Interviewed CEOs of mid-size banks regarding the strategic issues facing their industry.
- Telemarketing survey of CFOs to increase enrollment in an annual conference.
- Conducted over 100 interviews with CEO's from mid-size firms (\$50M – \$500M) to determine the key strategic issues facing several industry segments (e.g., financial, pharmaceutical, chemicals, consumer, food, retailing, manufacturing, and high technology). The results were used to provide strategic direction into the planning process of a major non-profit organization.

Credit Cards

- Market study of attitudes and usage of credit cards in South Africa.
- Recruited and conducted focus groups for credit card users in the US.
- Quantitative study of the attitudes and usage of male and female credit card users and non-users in Saudi Arabia, Morocco, and South Africa.
- Market study of consumer credit card usage.
- Determine the universe for a large credit card company.
- Conducted a study in China, Korea and Dubai about emerging credit card habits.
- Conduct a global coverage study for a large credit card company.

High Net Worth Individuals

- Conducted a study of upscale Hispanic clients to determine their investment patterns in Southern Florida.
- Conducted study of upscale consumers to determine their retirement and investment plans.
- Provided an online panel for high-net worth investors and financial advisors in France

Investments & Trading

- Conducted dozens of studies in the United States and worldwide among consumers and business executives about planned investments and offerings.
- Market Intelligence Study of the Financial Accounting Software industry.
- Conducted a low incidence study on attitudes, opinions and behaviors on professional, uncommon Day Trading platforms among high volume Day Traders.

- Conducted a qualitative research study among Registered Investment Advisors, Wirehouse Broker Dealers and Independent Advisors.
- Conducted several consumer studies about reactions to real estate investments.

Insurance

- Strategic information audit for a large insurance company: evaluated the firm's information sources, the information flow, and designed a BI/CI system. Conducted over 100+ in-house executive interviews to execute the study.
- Competitive intelligence study for an insurance company to determine the profitability of an online insurance operation.
- Competitive Intelligence Study on major competitors in the insurance industry.
- Interviewed insurance executives in the US to evaluate consumer demand.
- Conducted a study among Medicaid recipients on reactions to supplemental health insurance services.
- Created a company profile for a major insurance provider.
- Market analysis of workmen's compensation managers.
- Market analysis of 401(k) services in the US.
- Competitive Intelligence Study for a major insurance provider.
- Quantitative insurance satisfaction study in the US.
- Identified Latin American insurance & reinsurance brokers.
- Competitor profiles of several large insurance companies.

International Money Transfer – Flow of Funds

- Business Intelligence Study on international money transfers.
- Competitive Intelligence website study of Big 5 Accounting firms.
- Market study on the global flow of funds and global migration for a money transfer firm.
- Global mystery shopper study for money transfer businesses
- Market and competitive analysis of the flow of funds from the US and Canada to several Asian countries.
- Asian money transfer and flow of funds study.

Retail Banking

- Conducted a high level global study among the B2B senior decision makers in large bank chains who make the decision for digital in-store Point of Purchase (POP) displays.

Risk Management

- Competitive assessment of the Assurance Product industry.
- Competitive assessment of all phases of the Risk Management industry.
- Quantitative study for short and long term disability products for workers compensation programs.
- Conducted in-depth telephone interviews with Human Resource managers regarding their assignments of employees to work on international projects.

Retirement Planning & Financial Advisors

- Conducted in-depth interviews with household decision makers for retirement planning and investment products.

- Quantitative analysis of 401(k) providers with 25 – 500 full time employees in the manufacturing, retail, wholesale, telecom, and service sectors.
- Conducted several focus groups with financial advisors for a prestigious American media company.

SALT: State and Local Taxes

- Qualitative study involving in-depth interviews of Chief Financial Officers and transportation companies involving their SALT (state and local tax) practices.

Segmentation

- Conducted comprehensive statistical analytics and modeling to address the client's needs to segment a market.

SMBs

- Conducted a global study among small to midsize businesses on painpoints and customer churn.
- Conducted a global study among credit card merchants about customer churn.

Use of Technology in the Financial Services Sector

- Competitive Intelligence Study on technology used in commercial banking systems.
- Evaluated competitive technologies used in the Auditing industry.
- Conducted a study about new fundraising software among non-profit organizations.

Sample of Our Clients

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| • AEA Investors | • Forbes Magazine |
| • Aetna | • HSBC |
| • AIG | • KPMG |
| • Alliance Bernstein | • Madison International |
| • Bain & Company | • McKinsey & Company |
| • Bank of America | • Metropolitan Life Insurance Co. |
| • Boston Consulting Group | • Moody's |
| • Chemical Bank | • Mutual of New York |
| • Citibank | • Sungard |
| • Credit Suisse | • Trump Corporation |
| • Deloitte and Touche | • UBS |
| • Dun & Bradstreet International | • Western Union |
| • Equitable Insurance Company | • World Bank |
| • Ernst & Young | • Union Nations Federal Credit Union |
| • Farallon Capital | |
| • Federal Home Loan Bank NYC | |