

## September 2019

## 消费热点研究 - China

“尽管大多数人财务状况仍然不错，但经济的不明朗已经给消费者敲响了警钟。消费者对自己财务状况的预期变得保守，储蓄意愿也有所上升。更多消费者不再盲目追随促销，而是购买自己需要的东西。在做购买决策时，性价比成为了决定性的因素。品牌无法再认为高利润和顾客的忠诚度是理所当然；他们需要通过产品和服务不断引发激动情绪，以保持消费者记忆。”

## Consumer Spending Priorities - China

“Although the majority are still in a good financial situation, uncertainties in the economy have rung alarm bells. Consumers have become more conservative in their financial outlook, and savings sentiment has also gone up. Instead of being blindly driven by promotions, more consumers are now buying what they need. When ...

## June 2019

## 对信心的态度 - China

“消费者对于借款放松的心态和网上创新信用产品使信用消费创历史新高。90后超过80后，成为银行官方系统信贷产品需求量最大的群体。低线城市居民强大的购买意愿也刺激了个人借贷的增长。随着中国第三方征信平台和信用生态系统的建立，以年轻消费者和高收入群体为首，消费者‘以信用为生’的意识正在觉醒。”

— 夏月，研究分析师

## May 2019

## Attitudes towards Credit - China

“Consumers’ relaxed mindset on borrowing and the innovative internet credit products have fuelled the credit consumption to a record high level. The post-1990s generation outstripped the post-1980s to become the generation with the biggest demand for extra credit lines from the official banking system. Lower tier cities residents’ strong spending ...

## 消费者与零售银行 - China

“消费者拥有的账户数量稳步上升，几乎每个中国互联网用户都有一个储蓄账户。人们对消费接受程度逐渐提高，信用卡市场仍有较大发展空间。新技术和线上渠道的发展扩大了银行的普及面。虽然金融科技继续占据头条新闻并给商业银行蒙上阴影，但银行实体网点和良好信誉仍是赢取消费者忠诚度的竞争优势。”

— 夏月，研究分析师

## April 2019

## Consumers and Retail Banking - China

“The number of accounts held by consumers has been steadily rising, with nearly every internet user in China maintaining a deposit account. By contrast, the credit card market still has plenty of room to grow as consumers are becoming more open-minded towards

## 消费热点研究 - China

“英敏特研究发现，消费者当前经济状况以及对自己未来一年财务变化的期望与去年调查结果相似。这表明整体消费情绪并未因不良宏观经济指标受挫。然而，每个群体的感受不尽相同。虽然对优质生活的渴望和收入提高仍是消费意愿的根本驱动力，但人们对闲钱的支配变得越来越谨慎。这意味着在未来几年，一味追求增长而忽视长期利润的

spending. The development of new technologies and the ...

的做法对许多品牌将不再是可行之策。企业应更加注重自己的核心目标消费者并从中赚取更多利润。”

— 夏月，研究分析师

## March 2019

### Consumer Spending Priorities - China

“Mintel has revealed that consumers’ current financial situation and how they expect their finances to shape up over the coming year are close to last year’s survey results. This means that overall spending sentiment has not been hit by the negativity in macro-economic indicators.

## February 2019

### 对住房需求的态度 - China

“随着政府发布针对投机买房及发展租屋市场的指导原则，一小部分受压抑的刚性住房需求在2018年被释出至买房市场，而租房比例却未上扬。主要原因是租客的多样化且特定的居住需求尚未被满足。总的来看，消费者投资买房的意向仍然很高，而且对于在非居住地的中国其他城市及海外城市的投资意愿开放。这意味着信任的建立变得前所未有的重要。”

— 尹昱力，助理研究分析师

## January 2019

### Consumer Attitudes towards Housing Needs - China

“With government introduced guidelines to control housing speculation and develop the rental market, in 2018, a small amount of pent up rigid demand for housing has been released into house purchasing market, but there was no rise in renting. The main reason for this is that tenants have diverse and ...