

June 2019**对信用的态度 - 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 spending. The development of new technologies and the ...