

## September 2018

## 汽车金融 - China

“中国消费者的汽车融资方式仍然保守，特别是二线城市消费者。银行服务是消费者支付车款的主要方式。受访者选择的前三大支付方式为家庭存款、银行专项车贷和个人存款（分别为48%、46%、46%）。另一方面，对于那些使用车贷的消费者，贷款利率和月还款额是影响车贷选择的重要因素。此外，二手车市场也能在很大程度上左右消费者的汽车融资选择。”

– 周同，研究分析师

## August 2018

## Car Finance - China

“Chinese consumers’ car financing methods are still conservative, especially consumers in tier two cities. Bank is the main car finance method for consumers. The top three methods that surveyed respondents chose are household savings, car-specific loans from banks and personal savings (48%, 46% and 46% respectively). On the other hand ...

## 个人金融投资产品 - China

“在投资经验和产品偏好上，家庭年收入500,000元人民币以上的投资者和普通投资者并没有太大差异。他们其实属于主流投资者。那些高风险高收益产品偏好者往往是高学历或一线城市的40-49岁投资者。他们似乎对其未来的财务状况充满信心，因此在投资中更大胆和激进。”

– 过人，研究副总监

## July 2018

## Personal Investment Products - China

“Investors who have an annual household income of over RMB 500,000 are actually not that different from general consumers in terms of investment experience and preferred products. They are pretty mainstream. High risk high return product preferers tend to be those who have a high educational background or 40-49-year-olds ...

## April 2018

## 消费热点研究 - China

“众多因素支撑2018年消费者支出将继续增长的预期，但企业不应简单地总结为所有品类都能一帆风顺地高歌猛进。在奢侈享受方面，旅游度假和美容服务将分羹更多消费者自主性支出。但是，所有品牌都需要不断为其产品和服务注入新鲜活力，否者将容易被消费者视为枯燥乏味，打入‘冷宫’。”

– 徐如一，中国区研究总监

## March 2018

### Consumer Spending Priorities - China

“There are many grounds to believe continuous growth in consumer spending will take place in 2018, but businesses should not simply conclude that growth will be easy in every sector. When it comes to luxury indulgences, holidays and beauty services are going to catch more share of consumers’ discretionary spending ...

## February 2018

### 对住房需求的态度 - China

“中国年轻人，尤其是90后，对租房的接纳程度更高。不过，这是因为他们在租房时愿意将更多的收入用于提升生活居住品质。他们仍强烈渴望拥有自己的住房。为了吸引他们，关怀其压力重重的生活，让其有机会展示归属感（如对家乡）是良机。”

– 过人，研究副总监，中国

## January 2018

### Consumer Attitudes towards Housing Needs - China

“Young adults in China, eg post 90s, show a more welcoming attitude towards renting. However, that is because they are willing to spend more of their income in improving living quality when they are tenants. They still hold a strong mind-set at owning a property of their own. To attract ...