

September 2017

支付方式喜好 - China

2015年，移动支付的使用率只比信用卡的使用率高1个百分点。仅仅过了一年，移动支付交易额就已经是信用卡交易额的两倍。即使是现金也退居成为第二大支付方式。二、三线城市高收入者对无现金支付表现出最强的意愿，应得到更多的关注。

- 过人，高级研究分析师，中国

August 2017

Payment Preferences - China

“The usage rate of mobile payments was only 1 percentage point higher than that of credit cards in 2015. After just one year, transaction values via mobile payments has already doubled that via credit cards. Even cash has become the second most used payment method. High earners in tier two ...

保险 - China

“中国贡献了全球保险市场一半以上的增长，这主要归功于国内投资者旺盛的理财需求。但原因并不仅仅如此。保险购买者，尤其是年轻人，开始认识到保险其风险保障的真正价值，反映在人们对消费型保险（如健康险）日益增长的接受度。市场契机蕴含于仍处在积累保险知识初始阶段的低线城市消费者身上。”

- 过人，高级研究分析师，中国

July 2017

Insurance - China

“China contributes over half of the world’s insurance market growth, which is mainly driven by the strong wealth management demand of domestic investors. But that’s just part of the story. Insurance buyers, especially young people, have started to recognise insurance’s true value of risk management, reflecting the growing acceptance of ...

April 2017

消费热点研究 - China

“一线城市不断攀升的生活成本引起的外来人口返乡潮以及独生子女政策的放开对中国家庭的消费偏好产生显著影响。营销讯息可选择性地针对那些富有信心但又倍感压力的年轻一代消费者。”

March 2017

Consumer Spending Priorities - China

“The relaxation of the one-child policy and the returning migrating population due to the climbing living cost in tier one cities have made a noticeable impact on the spending priorities of Chinese families. Marketing messages could target specifically those confident yet under-pressure younger generations.”

February 2017

零售银行 - China

“如今，客户体验的定义更为广泛，不再局限于良好的客户服务态度。零售银行若想脱颖而出，需要在专业性和效率上有出色表现。值得注意的是，消费者往往以自己在不同领域的体验为标尺来衡量银行的表现。因此，确保整体表现在不同行业间都具有竞争性，对银行而言是至关重要的。”

— 过人，高级研究分析师，中国

January 2017

Retail Banks - China

“Consumer experience now has a much broader definition than solely good customer service attitude. To be outstanding, retail banks need to differentiate on aspects like professionalism and efficiency. It is worth noticing that the benchmark used by consumers is their experience in different categories, so ensuring the performance is competitive ...