

October 2016

支付方式喜好 - China

“中国消费者享受第三方移动支付带来的好处比西方国家早得多。政府对支付产业发展的支持，支付机构接地气的营销，和消费者对新生事物所持的开放态度，这三个因素共同作用的结果是移动支付市场的繁荣。业内领先公司正尝试加深和银行机构、国内国外商户以及国外同行的合作。今后的支付方式将能体现用户的生活方式和个性。”

– 过人，高级分析师

September 2016

Payment Preferences - China

“Chinese consumers are enjoying the benefits of mobile third-party payments way before the Western world. It is a joint result of the government support on payment development, the down-to-earth promotions of payment organisations and the open attitudes of consumers. The leading companies are exploring closer partnerships with banking institutions, domestic ...

August 2016

信贷产品 - China

“信贷产品的设计和运作更多地受到监管部门，而不是信贷机构本身的影响。在中国，受益于普惠金融政策，网络借贷平台、互联网银行和股权众筹平台等互联网金融企业蒸蒸日上。消费者亦享受着因这些平台机构与传统银行竞争而带来的便利。错败不应被忽略，但也不应被放大。随着更多相应的条例出台，住户贷款市场预计将继续增长，涌现更多负责任的企业和创新性产品。”

– 过人，高级研究分析师，中国

July 2016

Credit and Loan Products - China

“How credit and loan products could be designed and operated is more influenced by regulators than providers. In China, benefiting from the Inclusive Finance policy, internet finance players like peer-to-peer lending firms, internet-based banks and equity crowdfunding platforms are thriving. Consumers are

enjoying the convenience resulting from the competition between ...

May 2016

消费热点研究 - China

“尽管消费者信心指数依旧保持高位，但经济增速放缓以及金融市场发展不景气所带来的负面影响已渐渐影响他们的消费行为。目前，消费者态度谨慎却乐观。自我享受的需求拉动了非必需品品类市场的发展。”

March 2016

Consumer Spending Priorities - China

“Although confidence levels remain high, the negative impact from the slowdown in the economy and the sluggish financial market is starting to affect spending behaviour. Consumers are optimistic in a cautious way; however the need for self-indulgence is driving growth of discretionary categories.”

– **Gordon Gao, Senior Research Analyst**