

February 2015

支付方式喜好 - China

“在线支付和移动支付市场依然很年轻，但越来越多的人将迅速注意到移动支付系统的便利性，并克服当下的却步不前。这将给主要的零售银行带来挑战，给在线支付服务提供商带来机会，尽管该市场已经变得十分拥挤了。”

December 2014

Payment Preferences - China

‘Although electronic payment methods are being adopted by some consumers, many remain cautious about using them. This is mainly due to worries about financial and data safety, and because people are still used to using cash or are just getting used to credit or debit cards. Electronic payment systems need ...

September 2014

信贷产品- 中国 - China

“从2008年1月到2014年4月，中国的消费性贷款额从5.2万亿人民币增长到21.1万亿人民币。约三分之二的家庭贷款是消费性贷款，其中按揭贷款仍是家庭贷款的主体。但是鉴于从2008年到2013年短期消费性贷款以42%的年均复合增长率扩张，所以下一个十年增长预计将由短期消费性贷款拉动，英敏特预测，到2020年总消费性贷款将占68%的国内生产总值，这个比率在2013年仅为35%。”

July 2014

Credit and Loan Products - China

“In the near future, the biggest opportunity still lies in loans for financing large household purchases. Consumers want to have more say in the loan design, which is currently the biggest gap in the market.”

May 2014

消费热点研究 - China

尽管中国经济在2012年和2013年增速放缓到7.7%，消费者更关心对他们眼前的生活质量有直接影响的因素，比如

收入和生活成本。毕竟，可支配收入仍以10%的速度继续增长，而CPI增速比2011年下降了许多。这些积极的改变将继续增强消费者的消费信心，从2014年春节期间零售销售额同比增长13.3%可以看出。

March 2014

Consumer Spending Priorities - China

“Saving remains an important financial priority for consumers and the idea of spending the money to enjoy life now without thinking about tomorrow is still uncomfortable for many. This means that while consumers are confident about making more purchases, they are still spending within what they can afford and according ...

消费者储蓄习惯 - China

众所周知，中国人有着存钱的习惯。截至2013年年底，中国家庭储蓄总额达到了46.5万亿元人民币，相当于人均约34,000元人民币的储蓄水平，超过了一年的人均可支配收入。

January 2014

Saving Habits - China

“The pressure to save money and improve financial status is still paramount for Chinese consumers. It is driven by both the desire to provide a comfortable long-term future, as well as the ability to meet the various big spending occasions associated with their life aspirations. This provides a major market ...