

March 2021

消费意愿——四季度更新 - China

“中国政府采取的一系列经济刺激政策有效地促进了重要经济指标的回升。消费者依旧将存钱作为头等大事，保持谨慎乐观的态度仍是当下的重要主题。然而大家对经济发展的信心明显增强。很多人愿意追求自我享受型的消费，得到高品质的生活方式，获得舒适的消费体验。新冠疫情爆发后，日益兴起的国内免税店和线上渠道为奢侈品品牌创造了新的营销对策。在线医疗和在线学习等行业预计在2021年将实现飞速发展。”

— 张鹏俊，研究分析师

February 2021

Consumer Spending Sentiment - Q4 - China

“Significant economic indicators have rebounded thanks to the effective economic stimulus policies of the Chinese government. Guarded optimism is the main theme, as consumers still prioritize saving. However, their financial confidence has been significantly boosted. Many of them are happy to consume for self-indulgence to achieve a high quality lifestyle ...

信用卡营销 - China

“消费者熟悉市场上的消费信贷产品，而且很容易通过各种在线金融服务获取此类贷款。然而，尽管面临着监管和竞争环境所带来的种种挑战，但信用卡市场依然对消费者保持着不容小觑的吸引力。展望未来，随着银行加大投资力度来建立强大的金融科技生态系统，强化现有客户策略以留住原有信用卡用户，并说服更多首选移动设备的年轻消费者和服务不足的用户加入使用信用卡的行列，再推出一些更周到、更便捷且更安全的创新产品、服务和奖励措施，以拓展其在新市场中的份额，各家银行准备好迎接新一轮的增长。”

January 2021

消费意愿——三季度更新 - China

“第三季度，中国经济继续向好，多项指标由负转正。总体经济正在逐步恢复至正常水平。非必需品/奢侈品消费有所增长，但旅游和餐饮相关产业仍处在衰退中。高端化趋势未减，大多数消费者仍然追求提高生活品质。由于仍然对未来信心不足，加上中国消费者历来秉持的量入为出的消费习惯，他们似乎对大额开支和投资不太感兴趣。”

— 张鹏俊，研究分析师

December 2020

Consumer Spending Sentiment - Q3 - China

Credit Card Marketing - China

“Consumers are familiar with credit and consumption loan products, which have become easily accessible through various online financial services. However,



Consumer Finance - China

“China’s economy continued to improve in the third quarter, with many indicators turning from negative to positive. The overall economy is gradually returning to normal levels. Consumption of discretionary/luxury goods has increased, but travel and foodservice-related industries remain in recession. Premiumization is still on-trend, with the majority of consumers ...

credit cards have continued to maintain a healthy level of interest among consumers despite the challenges posed by the regulatory and competitive environment. Going forward, banks are poised for new ...