

Consumer Spending Priorities - China - March 2014

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“Saving remains an important financial priority for consumers. This means that while consumers are confident about making more purchases, they are still spending within what they can afford and according to their priorities. It is therefore important for businesses to understand where consumers are more likely to allocate their spare money.”

Ruyi Xu, Head of Research, China

This report looks at the following areas:

- What do consumers think about their current financial situation and how confident are they about their financial status over the next 12 months?
- What are the most important factors impacting consumers' willingness to spend?
- What are the financial priorities for consumers over the next 12 months?
- How are consumers going to allocate their spare money and what discretionary spending do they prioritise first?
- Is there any change to the way consumers think about saving, spending and managing their financial wellbeing under the current economic environment?

Although China's economic growth has slowed down in both 2012 and 2013, consumers are far more concerned about things that have a more immediate and direct impact on their quality of life, such as income and cost of living. After all, disposable income is still growing at above 10% and CPI growth has eased to a much lower level compared to 2011. These positive changes will continue to drive consumer confidence in spending, as reflected by a strong year-on-year growth during the 2014 Chinese New Year.

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