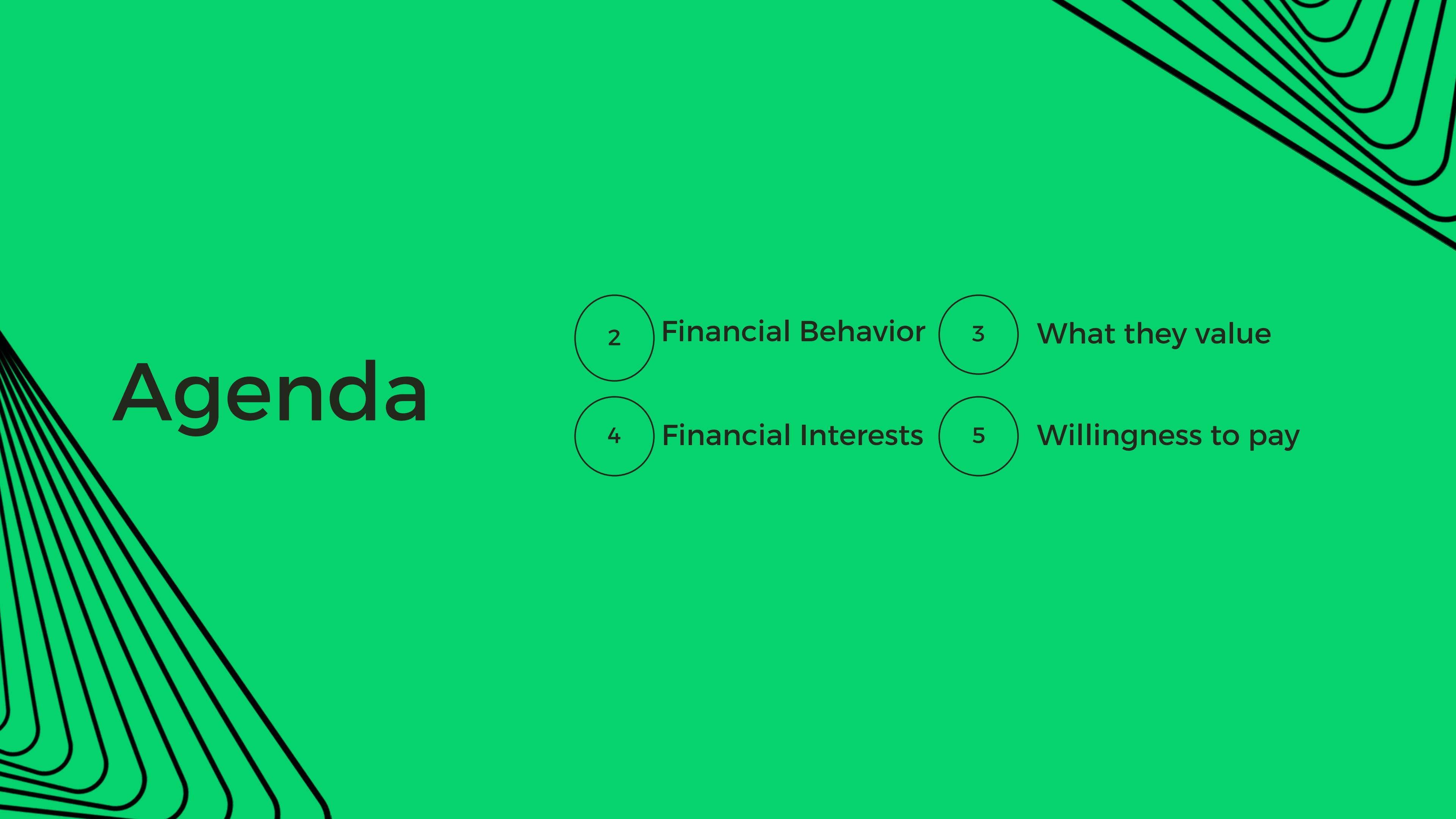




# Market Research **Insights**

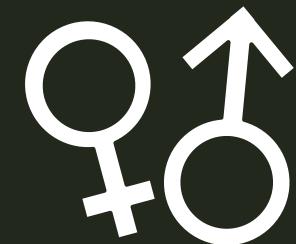
Uncovering insights with data analysis

# Agenda

- 
- 2 Financial Behavior
  - 3 What they value
  - 4 Financial Interests
  - 5 Willingness to pay

## 2. Financial Behavior

Understanding the respondents maturity level (Questions 1 to 3)



Gender # 1

**Does gender financial behavior differ?**



Social Class # 2

**Does social class financial behavior differ?**



Age group # 3

**Does age group financial behavior differ?**

# Gender



**Women**

- More women than men do not do any financial practice
- Driven by savings challenges
- Desire to start investing.
- Use pen and paper



**Men**

- Higher level of depth in their finance
- Invest without an strategy
- More interest in more advanced services
- Use excel

These are on average results for all the respondents

# Social Class



## Lower

- More people do not have any financial practice, but understand they should
- Use simple tools for financial control
- Can not save is a problem for them
- Want to start investing



## Higher

- Higher interest in more complex financial topics
- Use digital tools for financial control
- Invest with strategy

These are on average results for all the respondents

# Age group



## Younger (25-49)

- Higher level of self portfolio management
- Digital tools for finance control
- Worry more about risks
- Higher percentage want to start investing



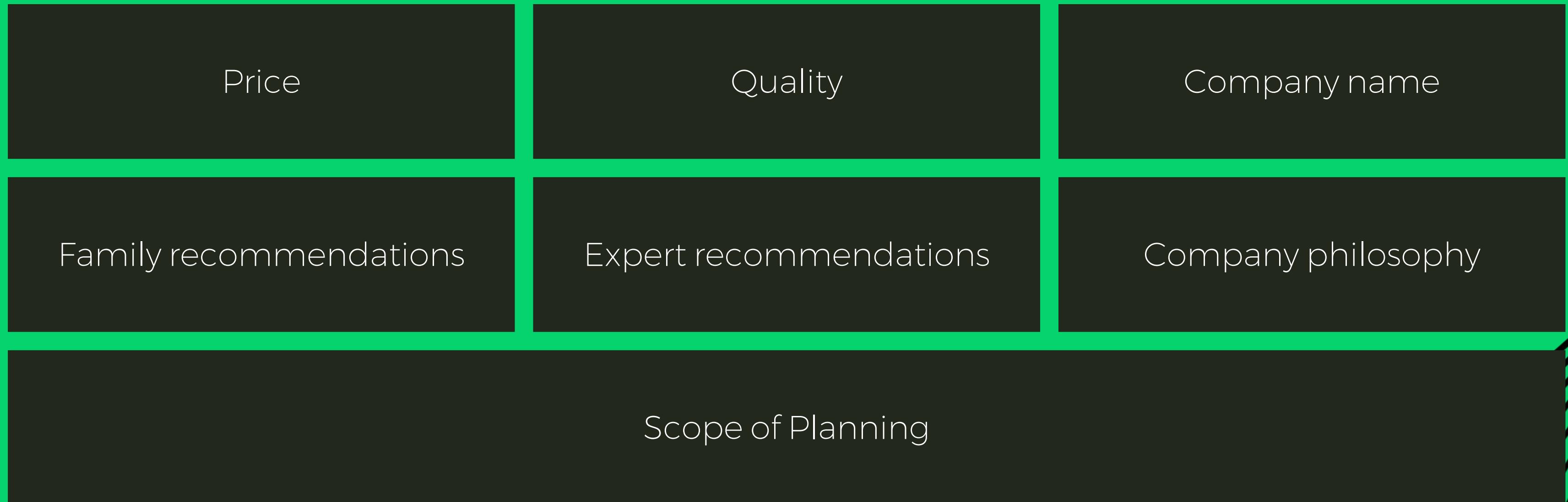
## Older (50-60+)

- Higher level of depth in their finance
- Traditional method for finance control (pen and paper)

These are on average results for all the respondents

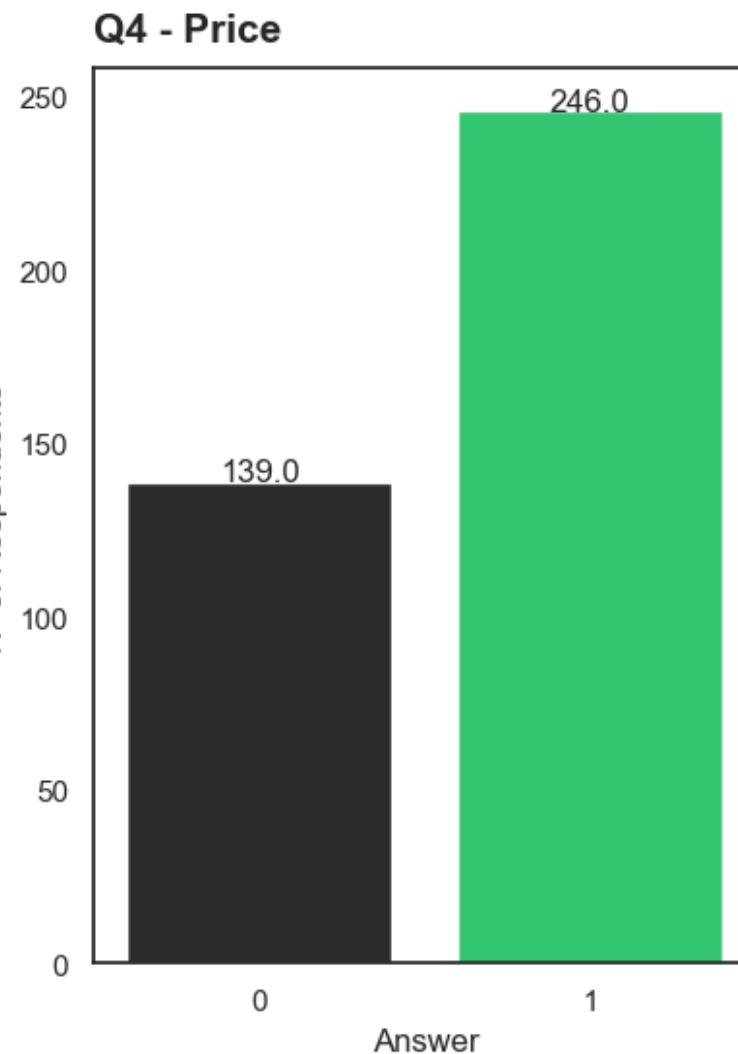
# 3. Aspects respondents value

Understanding what aspects influence the decision making process



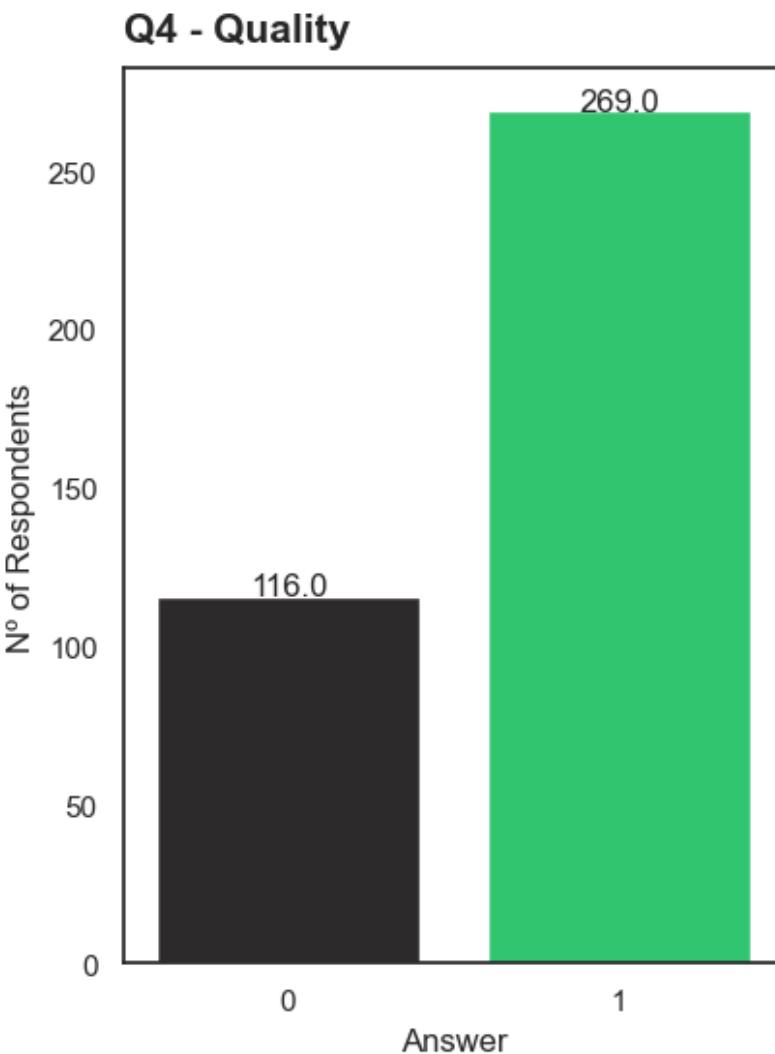
# Main Aspects

## Understanding what aspects respondents value - Q4 answers



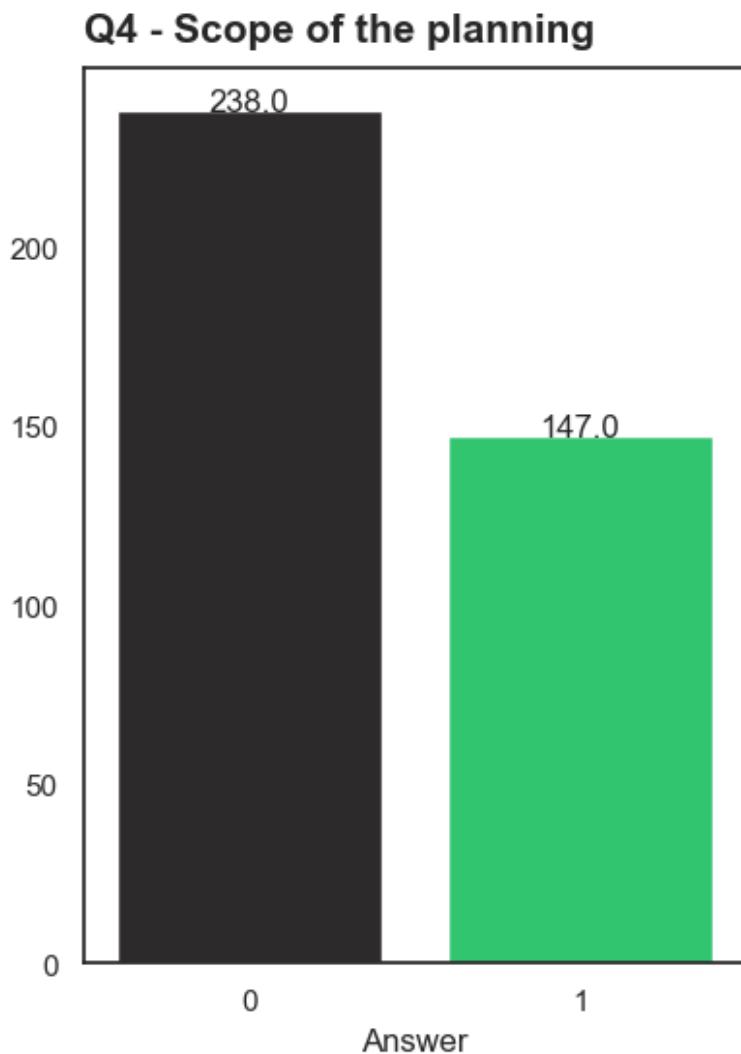
Price

246 votes



Quality

269 votes



Scope of planning

146 votes

# Aspects X Demographics

## General Public Insight

- Price, Quality and Scope of planning are the most import aspects

## Social Class Insight

- Class A assigned a lower importance to price and greater importance to the quality of the service

## Gender Insight

- Men and women have similar needs to the general public

## Age Group Insight

- Younger age groups (25-29, 30-39, 40-49) care even more about the quality of the service

# 4. Financial Needs X Demographics

Understanding respondents financial interest (Question 5)

## General Public Insight

- Financial Management, Asset Management, Retirement Planning and Risk Management

## Social Class Insight

- Class A stated less need in Financial Management and retirement Management when compared to other groups
- class A stated a higher need for tax planning services

## Gender Insight

- Men and women have similar needs to the general public

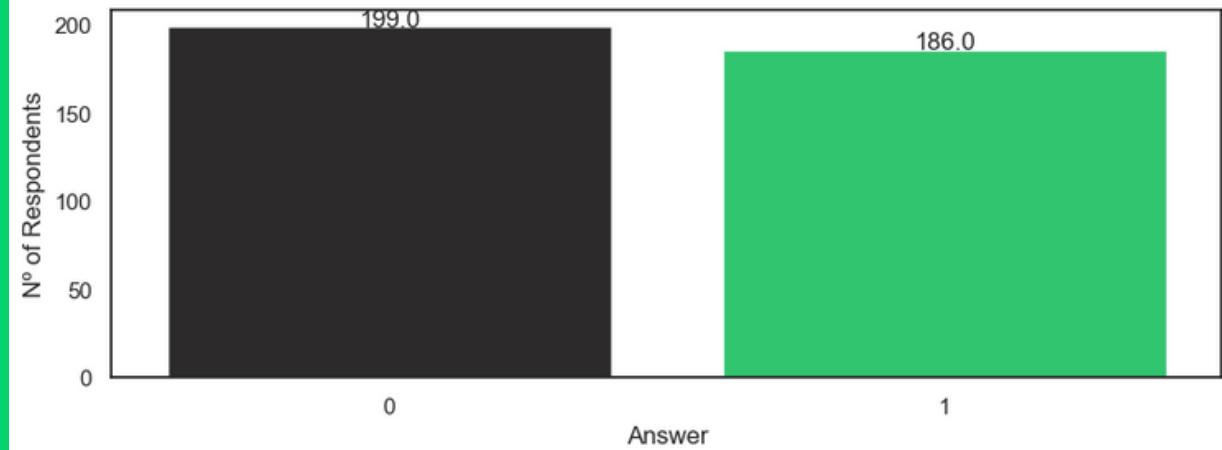
## Age Group Insight

- Older age groups (50-59, 60+) stated slightly higher need for succession planning

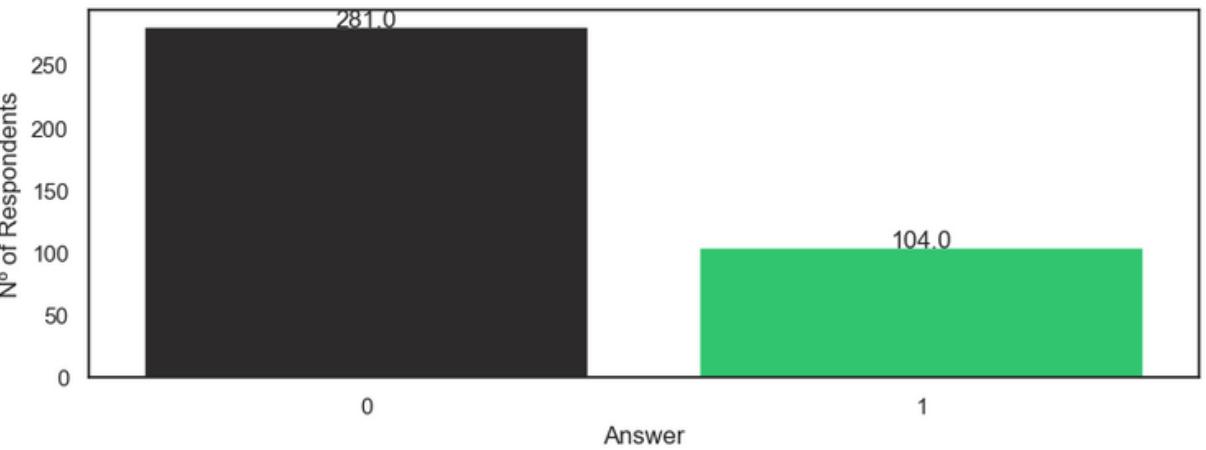
# General Public

## Understanding what respondents believe they need - Q5 answers

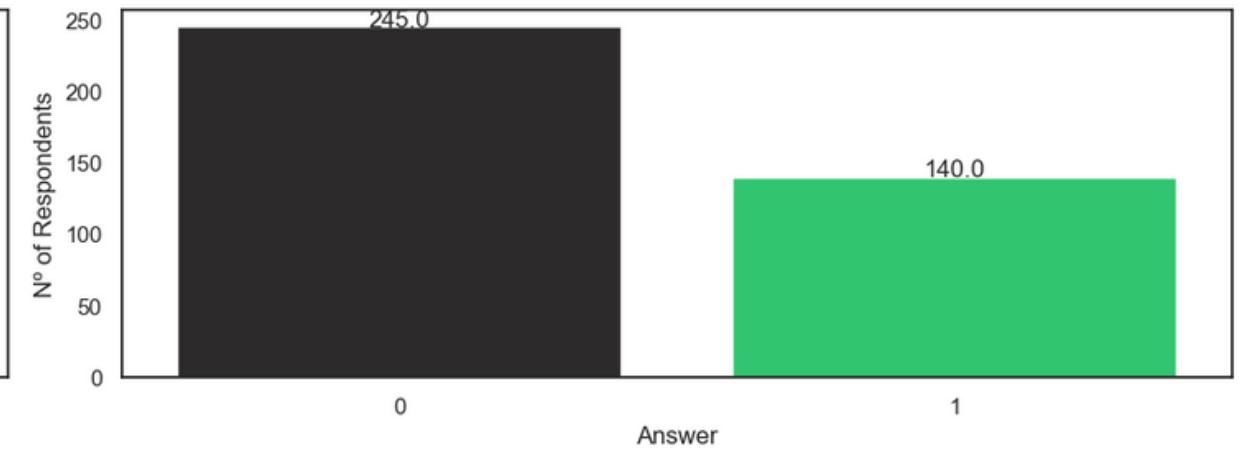
**Q5 - Financial Management**



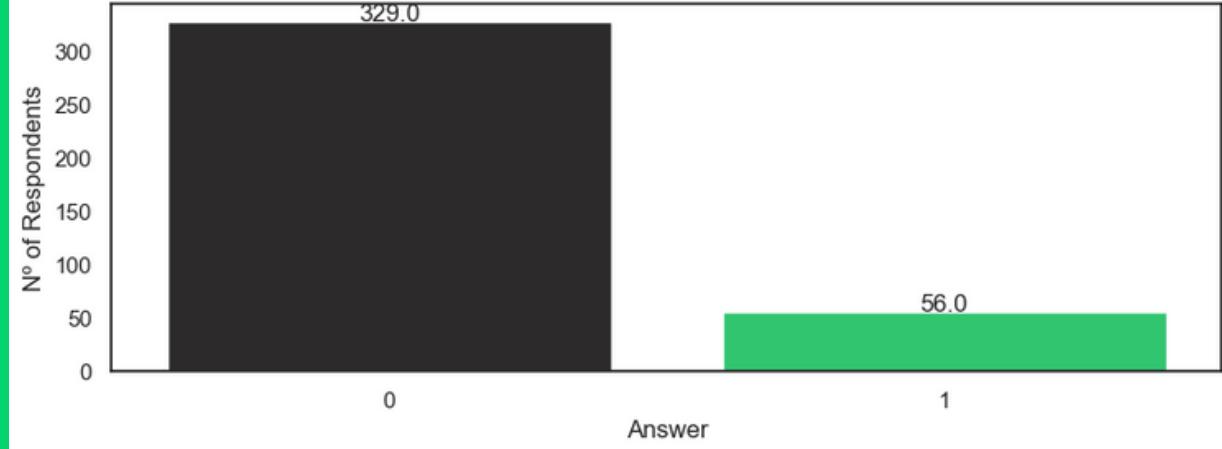
**Q5 - Risk Management**



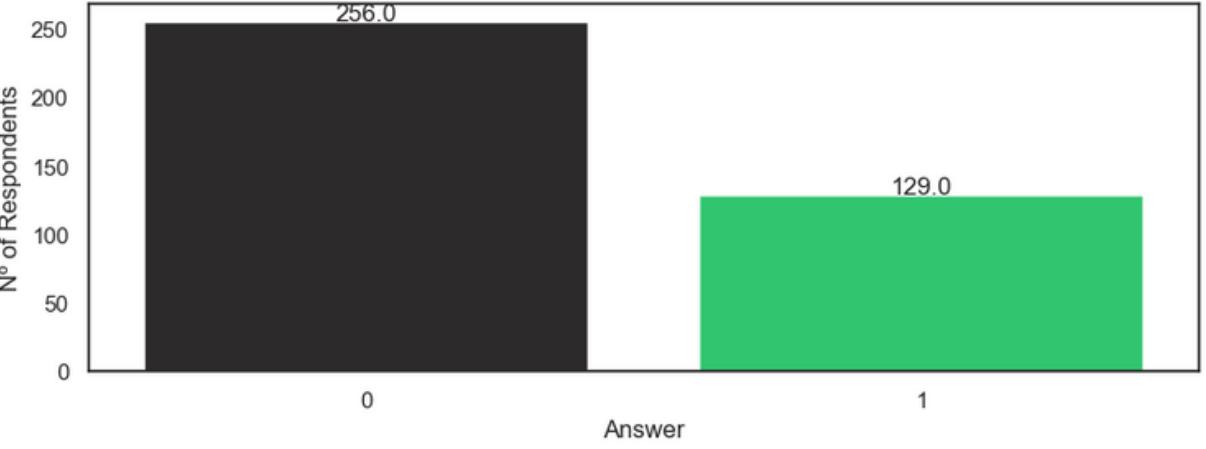
**Q5 - Asset Management**



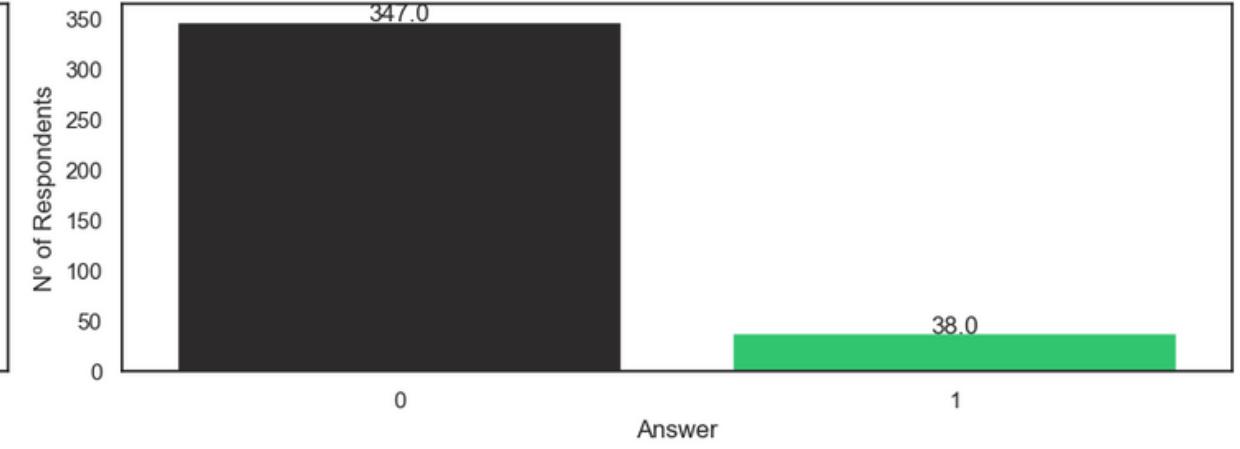
**Q5 - Tax Planning**



**Q5 - Retirement Planning**



**Q5 - Succession Planning**



# 5. Willingness to pay X Demographics

Understanding how much respondents are willing to pay for a financial service  
(Question 6)

## General Public Insight

- 72 % are willing to pay some value, and 50% would pay 1 to 2 thousand
- Overall people are not willing to spend large amounts of money

## Social Class Insight

- Class A is more willing to pay in general and more value as well

## Gender Insight

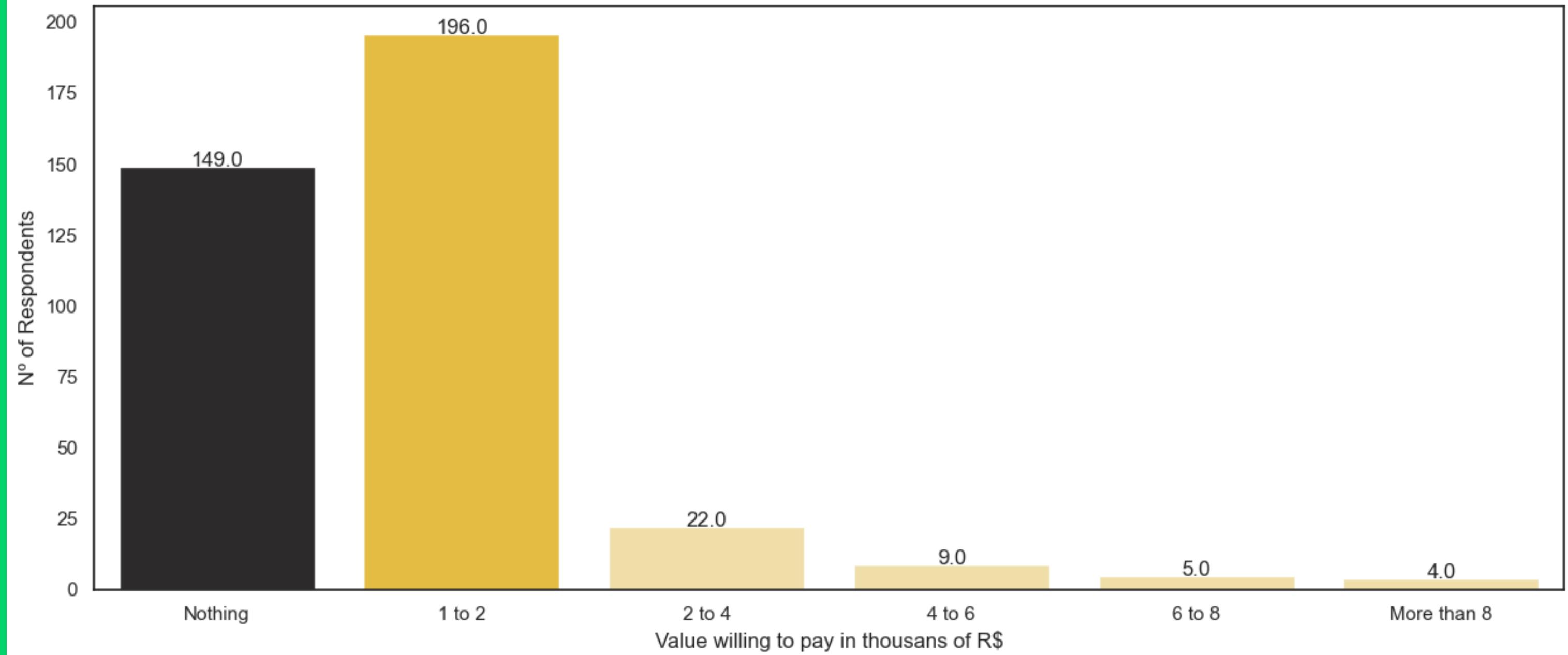
- Both genders are willing to pay similar amounts

## Age Group Insight

- Younger Group (25-49) are more willing to pay
- Older Group (50-60+) are less willing to pay

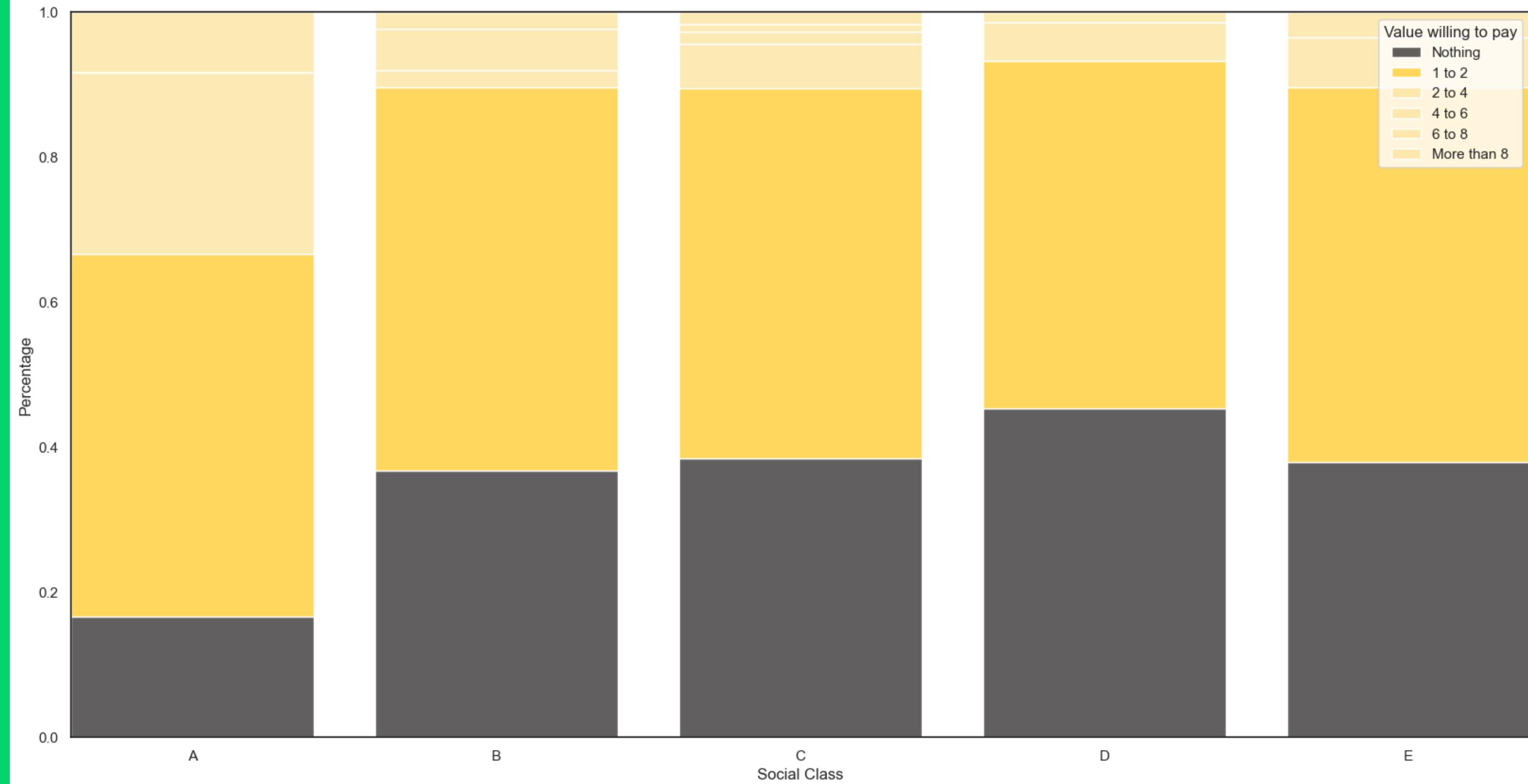
# General Public

**Frequency of value repondents are willing to pay in thousands of R\$**

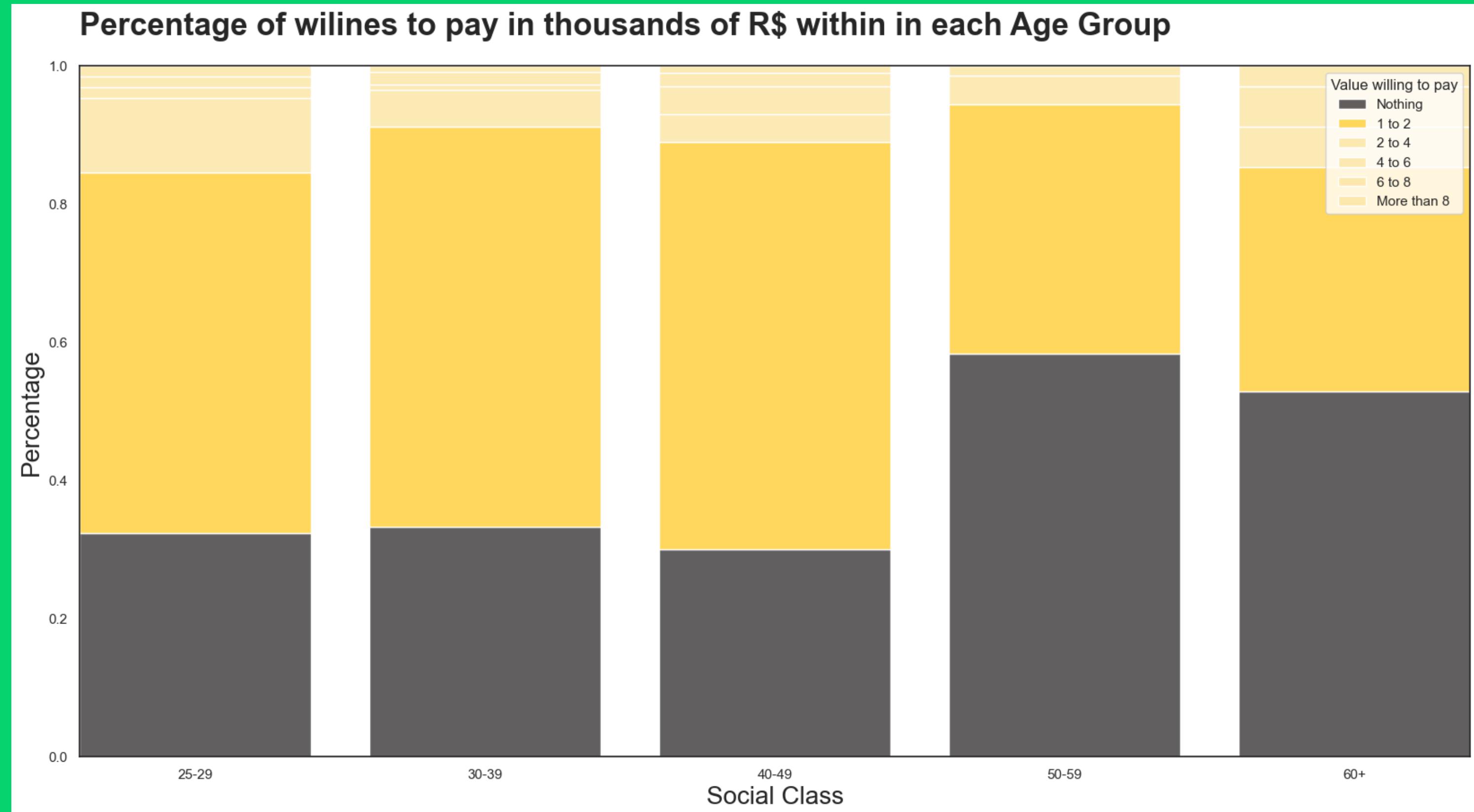


# Social Class

Percentage of wilines to pay in thousands of R\$ within each Social Class



# Age Goup



# 5. Willingness to pay X Questions 3,4,5

Understanding how much respondents are willing to pay for a financial service  
(Question 6)



## General Public Insight

- Willingness to pay seemed to not be related to any of the question answers from question 3 to 5





**Thank you for your time**

**Good Luck!**

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