

Enjoy life today, worry about savings and investments later

Global GfK survey April 2016 Global GfK survey: Enjoy life today, worry about savings and investments later





Methodology

Countries covered, methodology and sample size



GfK interviewed in summer 2015 more than 28,000 consumers (aged 15 and older) in 23 countries. The data have been collected through online interviews and Face-to-Face interviews (in Portugal). The data have been weighted to reflect the demographic composition of the online population age 15+ in each market.

Argentina (online/n=1011) Australia (online/n=1000) Belgium (online/n=1012) Brazil (online/n=1512) Canada (online/n=1012) China (online/n=1501) Czech Republic (online/n=1003) France (online/n=1517) Germany (online/n=1511) Hong Kong (online/n=1003) Italy (online/n=1521)

Japan (online/n=1533)

Mexico (online/n=1029) Netherlands (online/n=1001) Poland (online/n=1005) Portugal (F2F/n=1250) Russia (online/n=1514) South Korea (online/n=1000) Spain (online/n=1534) Sweden (online/n=1500) Turkey (online/n=831) UK (online/n=1501)



Question





Please indicate how strongly you disagree or agree with the following statement:

"I want to enjoy life today and will worry about savings and investments later"

Scale:

- Do not agree at all
- Somewhat disagree
- Neither agree nor disagree
- Somewhat agree
- Agree completely
- Does not apply to me

Global results



- Internationally, people with a 'save now' mindset just outnumber people with a 'have fun now' mindset – but the numbers are very close.
- A third (34 percent) of online consumers say they agree –
 12 percent agree completely, and 22 percent agree somewhat.
- The numbers disagreeing are slightly higher, standing at 38 percent overall 14 percent disagree strongly and 24 percent disagree somewhat.
- A further quarter (25 percent) say they are neutral, neither agreeing nor disagreeing.
- Women more inclined to be savings-minded; men are evenly divided.
- Twenty-somethings beat teenagers on percentage of fun-lovers.
- Hong Kong is only country where the majority favor saving today.

Source: GfK survey among 28,000+ (ages 15+) in 23 countries (data collection: online and F2F in Portugal). Rounded © GfK 2016 | Enjoy life today, worry about savings and investments later Grau de concordância com a frase: "Quero aproveitar a vida hoje e preocupar-me com poupanças e investimentos mais tarde"







Source: GfK survey among 28,000+ (ages 15+) in 23 countries (data collection: online and F2F in Portugal). Rounded

 $\ensuremath{\mathbb{C}}$ GfK 2016 | Enjoy life today, worry about savings and investments later

Grau de concordância, por género, com a frase: "Quero aproveitar a vida hoje e preocupar-me com poupanças e investimentos mais tarde"

Grau de concordância (%)



Source: GfK survey among 28,000+ (ages 15+) in 23 countries (data collection: online and F2F in Portugal). Rounded

Grau de concordância, por idade, com a frase: "Quero aproveitar a vida hoje e preocupar-me com poupanças e investimentos mais tarde"

Grau de concordância (%)



Source: GfK survey among 28,000+ (ages 15+) in 23 countries (data collection: online and F2F in Portugal). Rounded

Grau de concordância com a frase: "Quero aproveitar a vida hoje e preocupar-me com poupanças e investimentos mais tarde"







Source: GfK survey among 28,000+ (ages 15+) in 23 countries (data collection: online and F2F in Portugal). Rounded

Grau de concordância com a frase: "Quero aproveitar a vida hoje e preocupar-me com poupanças e investimentos mais tarde"







Source: GfK survey among 28,000+ (ages 15+) in 23 countries (data collection: online and F2F in Portugal). Rounded

Country results

Portugal





Portugal: Enjoy life today, worry about savings and investments later

agree completely that they want to enjoy life today and

of population in Portugal

will worry about savings and investments later





of population in Portugal

disagree completely

that they want to enjoy life today and will worry about savings and investments later





Portugal: Enjoy life today, worry about savings and investments later



Portugal: Enjoy life today, worry about savings and investments later Agreement by gender





Portugal: Enjoy life today, worry about savings and investments later Agreement by age groups





Belgium





Belgium: Enjoy life today, worry about savings and investments later

agree completely that they want to enjoy life today and

of Internet users in Belgium

will worry about savings and investments later





of Internet users in Belgium

disagree completely

that they want to enjoy life today and will worry about savings and investments later



Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries - rounded © GfK 2016 | Enjoy life today, worry about savings and investments later



Belgium: Enjoy life today, worry about savings and investments later



Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries – rounded © GfK 2016 | Enjoy life today, worry about savings and investments later

Belgium: Enjoy life today, worry about savings and investments later Agreement by gender





Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries – rounded © GfK 2016 | Enjoy life today, worry about savings and investments later Belgium: Enjoy life today, worry about savings and investments later Agreement by age groups





Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries - rounded

Czech Republic





Czech Republic: Enjoy life today, worry about savings and investments later

4%

of Internet users in Czech Republic

agree completely

that they want to enjoy life today and will worry about savings and investments later





of Internet users in Czech Republic **disagree completely**

that they want to enjoy life today and will worry about savings and investments later



Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries – rounded © GfK 2016 | Enjoy life today, worry about savings and investments later



Czech Republic: Enjoy life today, worry about savings and investments later



Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries – rounded © GfK 2016 | Enjoy life today, worry about savings and investments later

Czech Republic: Enjoy life today, worry about savings and investments later Agreement by gender





Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries – rounded © GfK 2016 | Enjoy life today, worry about savings and investments later Czech Republic: Enjoy life today, worry about savings and investments later Agreement by age groups





Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries - rounded







France: Enjoy life today, worry about savings and investments later

of Internet users in France

agree completely

that they want to enjoy life today and will worry about savings and investments later



of Internet users in France

disagree completely that they want to enjoy life today and

that they want to enjoy life today and will worry about savings and investments later



Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries – rounded © GfK 2016 | Enjoy life today, worry about savings and investments later

11%

13%



France: Enjoy life today, worry about savings and investments later



Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries – rounded © GfK 2016 | Enjoy life today, worry about savings and investments later

France: Enjoy life today, worry about savings and investments later Agreement by gender





Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries – rounded © GfK 2016 | Enjoy life today, worry about savings and investments later France: Enjoy life today, worry about savings and investments later Agreement by age groups





Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries - rounded







Germany: Enjoy life today, worry about savings and investments later



of Internet users in Germany

agree completely

that they want to enjoy life today and will worry about savings and investments later





disagree completely that they want to enjoy life today and

will worry about savings and investments later



Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries - rounded © GfK 2016 | Enjoy life today, worry about savings and investments later



Germany: Enjoy life today, worry about savings and investments later



Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries – rounded © GfK 2016 | Enjoy life today, worry about savings and investments later
Germany: Enjoy life today, worry about savings and investments later Agreement by gender





Germany: Enjoy life today, worry about savings and investments later Agreement by age groups





Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries - rounded

Italy





Italy: Enjoy life today, worry about savings and investments later

of Internet users in Italy

agree completely

that they want to enjoy life today and will worry about savings and investments later



of Internet users in Italy

disagree completely

that they want to enjoy life today and will worry about savings and investments later



Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries – rounded © GfK 2016 | Enjoy life today, worry about savings and investments later

11%

13%



Italy: Enjoy life today, worry about savings and investments later



Italy: Enjoy life today, worry about savings and investments later Agreement by gender





Italy: Enjoy life today, worry about savings and investments later Agreement by age groups





Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries - rounded

Netherlands





Netherlands: Enjoy life today, worry about savings and investments later

of Internet users in the Netherlands

agree completely

that they want to enjoy life today and will worry about savings and investments later





of Internet users in the Netherlands **disagree completely**

that they want to enjoy life today and will worry about savings and investments later





Netherlands: Enjoy life today, worry about savings and investments later



Netherlands: Enjoy life today, worry about savings and investments later Agreement by gender





Netherlands: Enjoy life today, worry about savings and investments later Agreement by age groups





Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries - rounded

Poland





Poland: Enjoy life today, worry about savings and investments later



13%

of Internet users in Poland

agree completely

that they want to enjoy life today and will worry about savings and investments later



of Internet users in Poland

disagree completely

that they want to enjoy life today and will worry about savings and investments later





Poland: Enjoy life today, worry about savings and investments later



Poland: Enjoy life today, worry about savings and investments later Agreement by gender





Poland: Enjoy life today, worry about savings and investments later Agreement by age groups





Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries - rounded

Russia





Russia: Enjoy life today, worry about savings and investments later

of Internet users in Russia

that they want to enjoy life today and will worry about savings and investments later



of Internet users in Russia

disagree completely

that they want to enjoy life today and will worry about savings and investments later



Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries - rounded © GfK 2016 | Enjoy life today, worry about savings and investments later

13%

18%



Russia: Enjoy life today, worry about savings and investments later



Russia: Enjoy life today, worry about savings and investments later Agreement by gender





Russia: Enjoy life today, worry about savings and investments later Agreement by age groups





Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries - rounded







Spain: Enjoy life today, worry about savings and investments later

of Internet users in Spain

agree completely

that they want to enjoy life today and will worry about savings and investments later



of Internet users in Spain 15%

disagree completely that they want to enjoy life today and

will worry about savings and investments later



Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries - rounded © GfK 2016 | Enjoy life today, worry about savings and investments later

11%



Spain: Enjoy life today, worry about savings and investments later



Spain: Enjoy life today, worry about savings and investments later Agreement by gender





Spain: Enjoy life today, worry about savings and investments later Agreement by age groups





Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries - rounded

Sweden





Sweden: Enjoy life today, worry about savings and investments later

agree completely that they want to enjoy life today and

of Internet users in Sweden

will worry about savings and investments later





disagree completely

that they want to enjoy life today and will worry about savings and investments later





Sweden: Enjoy life today, worry about savings and investments later



Sweden: Enjoy life today, worry about savings and investments later Agreement by gender





Sweden: Enjoy life today, worry about savings and investments later Agreement by age groups





Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries - rounded

Turkey





Turkey: Enjoy life today, worry about savings and investments later

150 agree completely that they want to enjoy life today and

13%

of Internet users in Turkey

will worry about savings and investments later



of Internet users in Turkey

disagree completely

that they want to enjoy life today and will worry about savings and investments later





Turkey: Enjoy life today, worry about savings and investments later



Turkey: Enjoy life today, worry about savings and investments later Agreement by gender




Turkey: Enjoy life today, worry about savings and investments later Agreement by age groups





Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries - rounded

United Kingdom





United Kingdom: Enjoy life today, worry about savings and investments later



11%

of Internet users in the United Kingdom

agree completely

that they want to enjoy life today and will worry about savings and investments later



of Internet users in the United Kingdom **disagree completely**

that they want to enjoy life today and will worry about savings and investments later





United Kingdom: Enjoy life today, worry about savings and investments later



United Kingdom: Enjoy life today, worry about savings and investments later Agreement by gender







disagree completely

does not apply to me

United Kingdom: Enjoy life today, worry about savings and investments later Agreement by age groups





Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries - rounded

Canada





Canada: Enjoy life today, worry about savings and investments later



of Internet users in Canada

agree completely

that they want to enjoy life today and will worry about savings and investments later





that they want to enjoy life today and will worry about savings and investments later





Canada: Enjoy life today, worry about savings and investments later



Canada: Enjoy life today, worry about savings and investments later Agreement by gender





Canada: Enjoy life today, worry about savings and investments later Agreement by age groups





Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries - rounded

USA





USA: Enjoy life today, worry about savings and investments later

of Internet users in USA

that they want to enjoy life today and will worry about savings and investments later



of Internet users in USA

disagree completely

that they want to enjoy life today and will worry about savings and investments later



Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries - rounded © GfK 2016 | Enjoy life today, worry about savings and investments later

13%

19%



USA: Enjoy life today, worry about savings and investments later



USA: Enjoy life today, worry about savings and investments later Agreement by gender





USA: Enjoy life today, worry about savings and investments later Agreement by age groups





Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries - rounded

Argentina





Argentina: Enjoy life today, worry about savings and investments later

13%

of Internet users in Argentina

that they want to enjoy life today and will worry about savings and investments later





of Internet users in Argentina

disagree completely

that they want to enjoy life today and will worry about savings and investments later





Argentina: Enjoy life today, worry about savings and investments later



Argentina: Enjoy life today, worry about savings and investments later Agreement by gender





Argentina: Enjoy life today, worry about savings and investments later Agreement by age groups





Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries - rounded

Brazil





Brazil: Enjoy life today, worry about savings and investments later

of Internet users in Brazil

150 agree completely that they want to enjoy life today and will worry about savings and investments later



of Internet users in Brazil

disagree completely

that they want to enjoy life today and will worry about savings and investments later



Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries - rounded © GfK 2016 | Enjoy life today, worry about savings and investments later

24%



Brazil: Enjoy life today, worry about savings and investments later



Brazil: Enjoy life today, worry about savings and investments later Agreement by gender





Brazil: Enjoy life today, worry about savings and investments later Agreement by age groups





Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries - rounded

Mexico





Mexico: Enjoy life today, worry about savings and investments later

16%

of Internet users in Mexico

agree completely that they want to enjoy life today and will worry about savings and investments later





disagree completely

that they want to enjoy life today and will worry about savings and investments later





Mexico: Enjoy life today, worry about savings and investments later



Mexico: Enjoy life today, worry about savings and investments later Agreement by gender





Mexico: Enjoy life today, worry about savings and investments later Agreement by age groups





Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries - rounded

Australia





Australia: Enjoy life today, worry about savings and investments later



of Internet users in Australia

agree completely

that they want to enjoy life today and will worry about savings and investments later





of Internet users in Australia

disagree completely

that they want to enjoy life today and will worry about savings and investments later





Australia: Enjoy life today, worry about savings and investments later



Australia: Enjoy life today, worry about savings and investments later Agreement by gender





Australia: Enjoy life today, worry about savings and investments later Agreement by age groups





Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries - rounded
China





China: Enjoy life today, worry about savings and investments later

of Internet users in China

 agree completely

 that they want to enjoy life today and

 will worry about savings and investments later



10%

of Internet users in China

disagree completely

that they want to enjoy life today and will worry about savings and investments later





China: Enjoy life today, worry about savings and investments later



China: Enjoy life today, worry about savings and investments later Agreement by gender





disagree somewhat

disagree completely

does not apply to me

China: Enjoy life today, worry about savings and investments later Agreement by age groups





Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries - rounded

Hong Kong





Hong Kong: Enjoy life today, worry about savings and investments later



of Internet users in Hong Kong

agree completely

that they want to enjoy life today and will worry about savings and investments later





of Internet users in Hong Kong disagree completely

that they want to enjoy life today and will worry about savings and investments later





Hong Kong: Enjoy life today, worry about savings and investments later



Hong Kong: Enjoy life today, worry about savings and investments later Agreement by gender





Hong Kong: Enjoy life today, worry about savings and investments later Agreement by age groups





Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries - rounded







Japan: Enjoy life today, worry about savings and investments later

8%

of Internet users in Japan

agree completely

that they want to enjoy life today and will worry about savings and investments later





of Internet users in Japan

disagree completely

that they want to enjoy life today and will worry about savings and investments later





Japan: Enjoy life today, worry about savings and investments later



Japan: Enjoy life today, worry about savings and investments later Agreement by gender





disagree somewhat

disagree completely

neither disagree nor agree

does not apply to me

Japan: Enjoy life today, worry about savings and investments later Agreement by age groups





Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries - rounded

South Korea





South Korea: Enjoy life today, worry about savings and investments later

of Internet users in South Korea

agree completely
that they want to enjoy life today and will worry about savings and investments later





10%

of Internet users in South Korea disagree completely

that they want to enjoy life today and will worry about savings and investments later





South Korea: Enjoy life today, worry about savings and investments later



South Korea: Enjoy life today, worry about savings and investments later Agreement by gender





South Korea: Enjoy life today, worry about savings and investments later Agreement by age groups





Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries - rounded

For more information please contact press@gfk.com