

Trend Report

Spending Habits

2019

- 300 interviews to people in charge of household shopping
- National representative sample
- Individuals between 18 and 54 years of age

Developed by
zinklar

Do consumers save up for the future?



5 of 10

Save only up to
10% of their income



1 of 10

Don't save
anything at all

Of the savers, how much do they save?



5 of 10

Save more than
10% of their income



2 of 10

Saves more than
40% of their income

Men and women save the same percentage, but have different incomes



28%

Of men's household income is over 50k per year



16%

Of women's household income is over 50k per year

Where do they keep their savings?



50%

Savings
account



35%

Current
account



13%

Pension
plans



13%

Funds or
actions



10%

Collections
(gold, coins, etc.)

Do consumers feel like they're managing to save more or less money than in the past?

33%

Save the same amount year by year

25%

Save more than before

22%

Have never managed to save

20%

Save less than before

11%

Can't save and struggle to reach the end of the month

What if their income increases by 10%?

51%

Would prudently put the money in their savings

40%

Would spend it on food & drink

37%

Would spend it on rent or mortgage

What if their income decreases by 10%?

51%

Would spend less on entertainment

44%

Would spend less on clothes & footwear

34%

Would spend less on food & drinks

Consumers are savvy savers: What saving strategies do consumers have?



4 of 10

Avoid spending
in general



4 of 10

Don't go out to shows
or restaurants



4 of 10

Buy online if they
find a better price



1 of 10

Don't do anything
to cut back expenses

Are younger spenders less concerned about limiting their spending?



2 of every 10
individuals

Under the age of 24 don't do
anything to limit their expenses

Consumers use budget management apps like Toshl, Wallet, or a mobile app provided by the bank itself

70%

Of under 35s use personal finance apps to manage their spending

60%

Of consumers use personal finance apps to manage their spending

Why Zinklar?



Fast

- Results in real-time
- A project is finalised within 3 hours
- Expert support throughout the process
- Mobile only



Efficient

- From £400 upwards
- Cost per project £1,500 on average
- No middleman, ask your consumer directly
- Minimise the need for technical support



Reliable

- National representative sample
- High-quality panel
- Thoroughness and methodological quality
- Experts in Market Research

zi

Do you want to bring the consumer
to the heart of your decisions?

GET STARTED

Developed by

zinklar

