

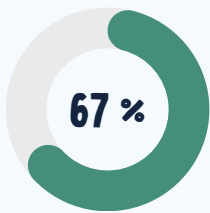
YOU DON'T PLAY AROUND WITH SAVINGS ... OR DO YOU?

Younger generations are more open to exploring new ways to grow their money

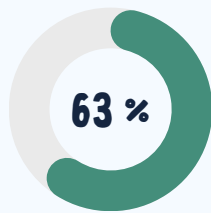
80% have savings



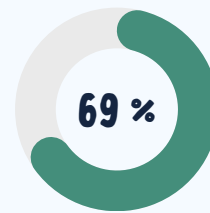
Although it isn't always easy:



are unable to save every month



are saving less than 1 year ago



concerned about maintaining their level of savings in the future

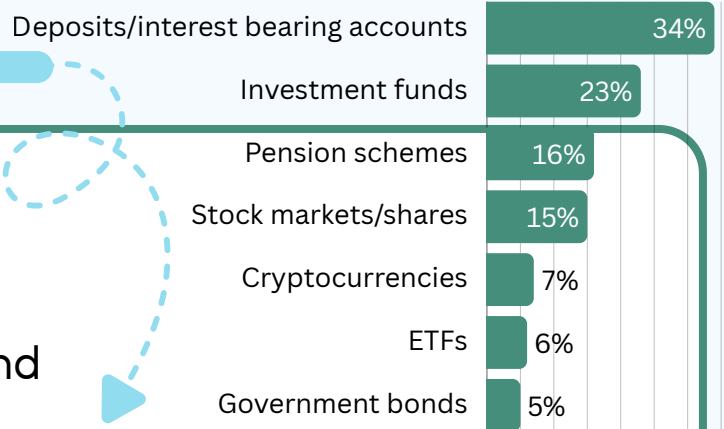
60%

HAVE MONEY INVESTED

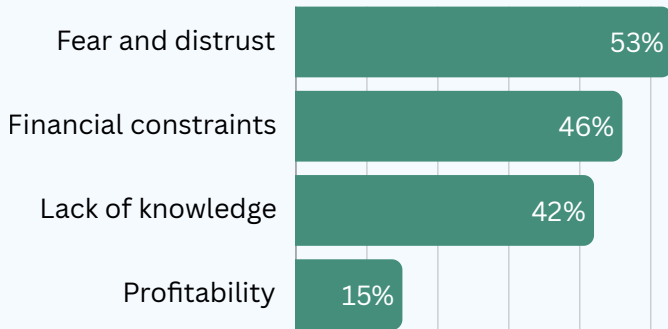
WHERE DO THEY INVEST?

Generally, we prefer to stick to safer options

Low-risk, lower-return products are the most common choices, such as interest-bearing savings accounts and term deposits



What are the barriers to investing?



Fear of losses and distrust are the primary obstacles followed by financial constraints and limited financial knowledge

GENERACIONAL SHIFT

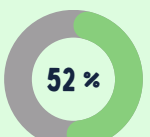
GEN Z EXPERIMENT

Exploring with caution

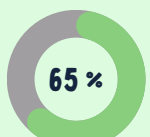
They don't invest much, but when they do, they tend to be more confident in their own investment abilities, less fearful and more likely to explore new channels such as neobanks and online investment platforms



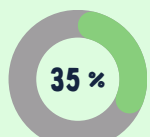
Gen Z



Saves less than a year ago



Worry about not maintaining their standard of living



Have money invested

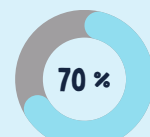
GEN X PROTECT

their hard-earned wealth

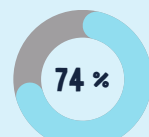
The generation most strained by the current context, with greater concern about their saving capacity and a stronger preference for conservative investment products and traditional channels



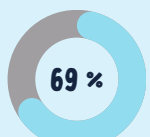
Gen X



Saves less than a year ago



Worry about not maintaining their standard of living



Have money invested

Which platforms do they use?

