

Enjoy life today, worry about savings and investments later

Global GfK survey



April 2016

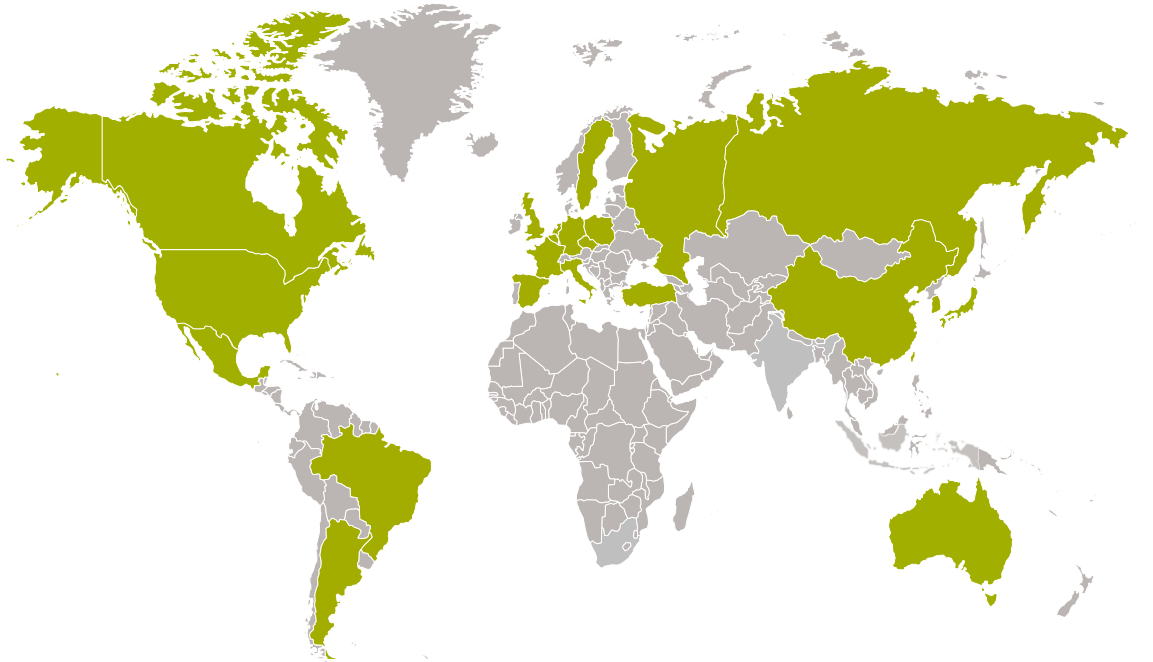
Global GfK survey: Enjoy life today, worry about savings and investments later



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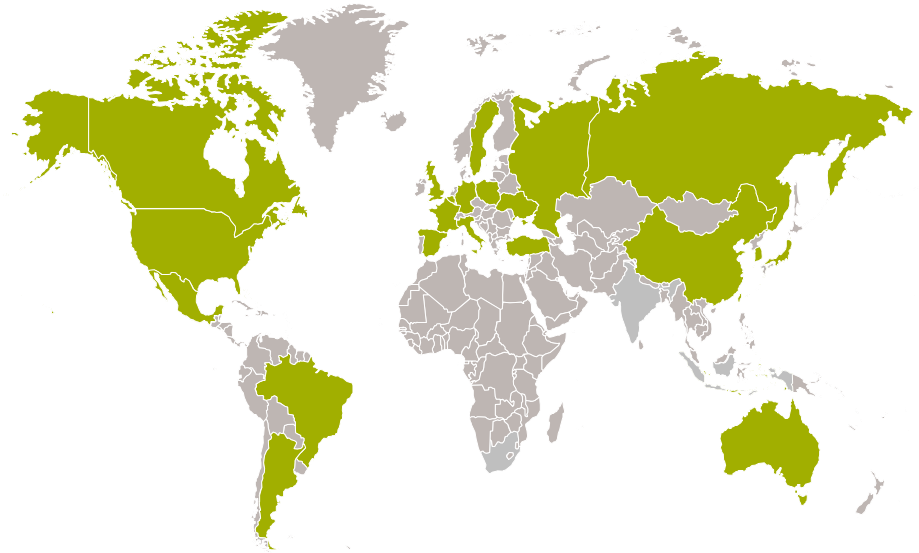
*To see country results, click on the map (in PPT show). To go back to the table of content, click on the GfK logo anywhere in the document.

Methodology

Countries covered, methodology and sample size

GfK interviewed in summer 2015 more than 27,000 consumers (aged 15 and older) in 22 countries online. The data have been weighted to reflect the demographic composition of the online population age 15+ in each market.

Argentina (online/n=1011)	Japan (online/n=1533)
Australia (online/n=1000)	Mexico (online/n=1029)
Belgium (online/n=1012)	Netherlands (online/n=1001)
Brazil (online/n=1512)	Poland (online/n=1005)
Canada (online/n=1012)	Russia (online/n=1514)
China (online/n=1501)	South Korea (online/n=1000)
Czech Republic (online/n=1003)	Spain (online/n=1534)
France (online/n=1517)	Sweden (online/n=1000)
Germany (online/n=1511)	Turkey (online/n=831)
Hong Kong (online/n=1003)	UK (online/n=1501)
Italy (online/n=1521)	USA (online/n=1536)



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

Highlights

- 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.

Enjoy life today, worry about savings and investments later

Agreement across all 22 countries



12%

of Internet users in 22 countries
agree completely
that they want to enjoy life today and
will worry about savings and investments later



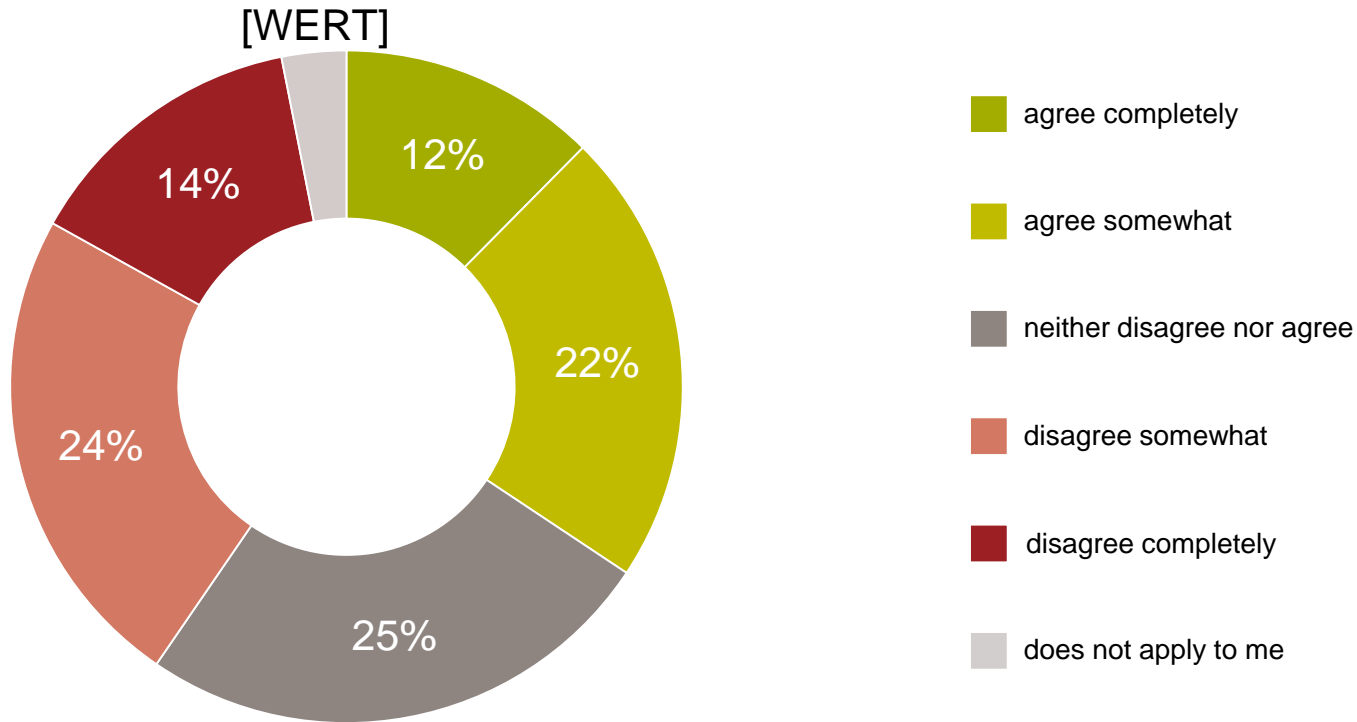
14%

of Internet users in 22 countries
disagree completely
that they want to enjoy life today and
will worry about savings and investments later



Enjoy life today, worry about savings and investments later

Agreement across all 22 countries

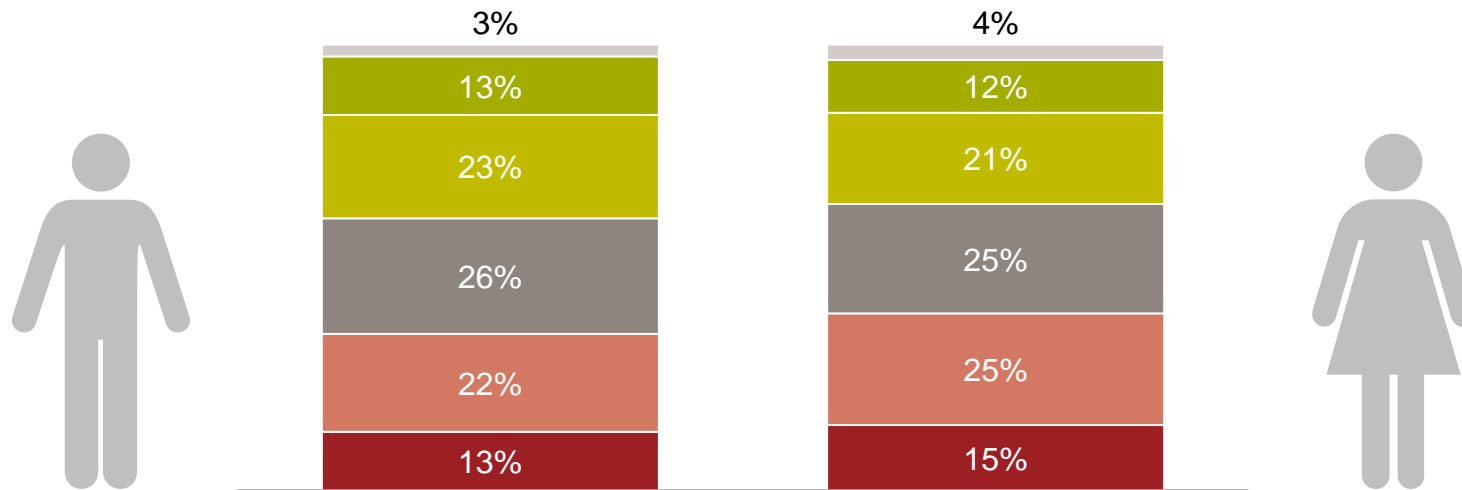


Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries – rounded

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Enjoy life today, worry about savings and investments later

Agreement across all 22 countries by gender



agree completely

agree somewhat

neither disagree nor agree

disagree somewhat

disagree completely

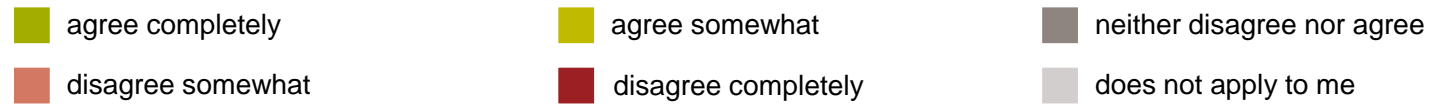
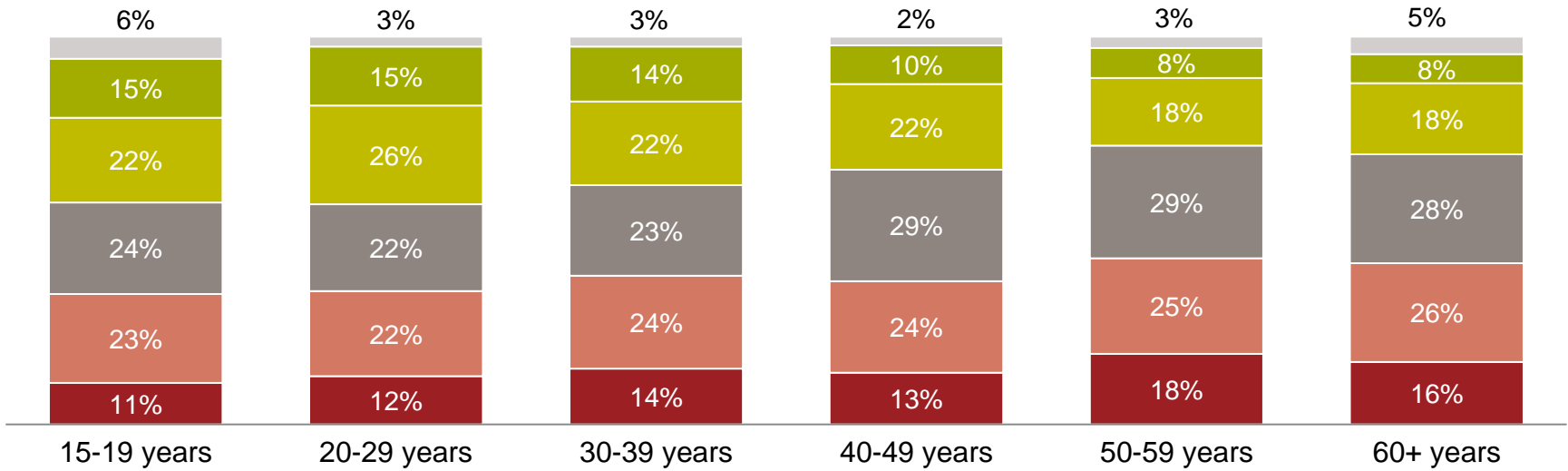
does not apply to me

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

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Enjoy life today, worry about savings and investments later

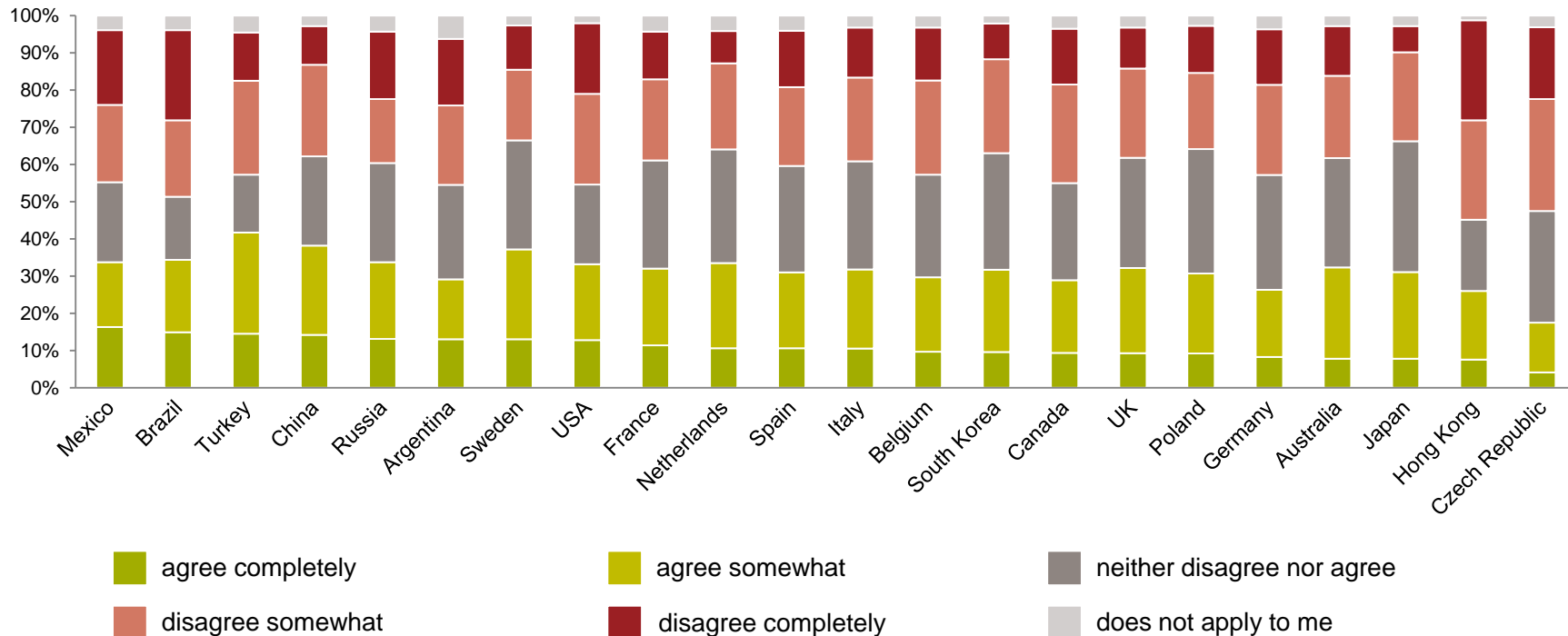
Agreement across all 22 countries by age groups



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

Enjoy life today, worry about savings and investments later

Ranked by highest number of people agreeing completely

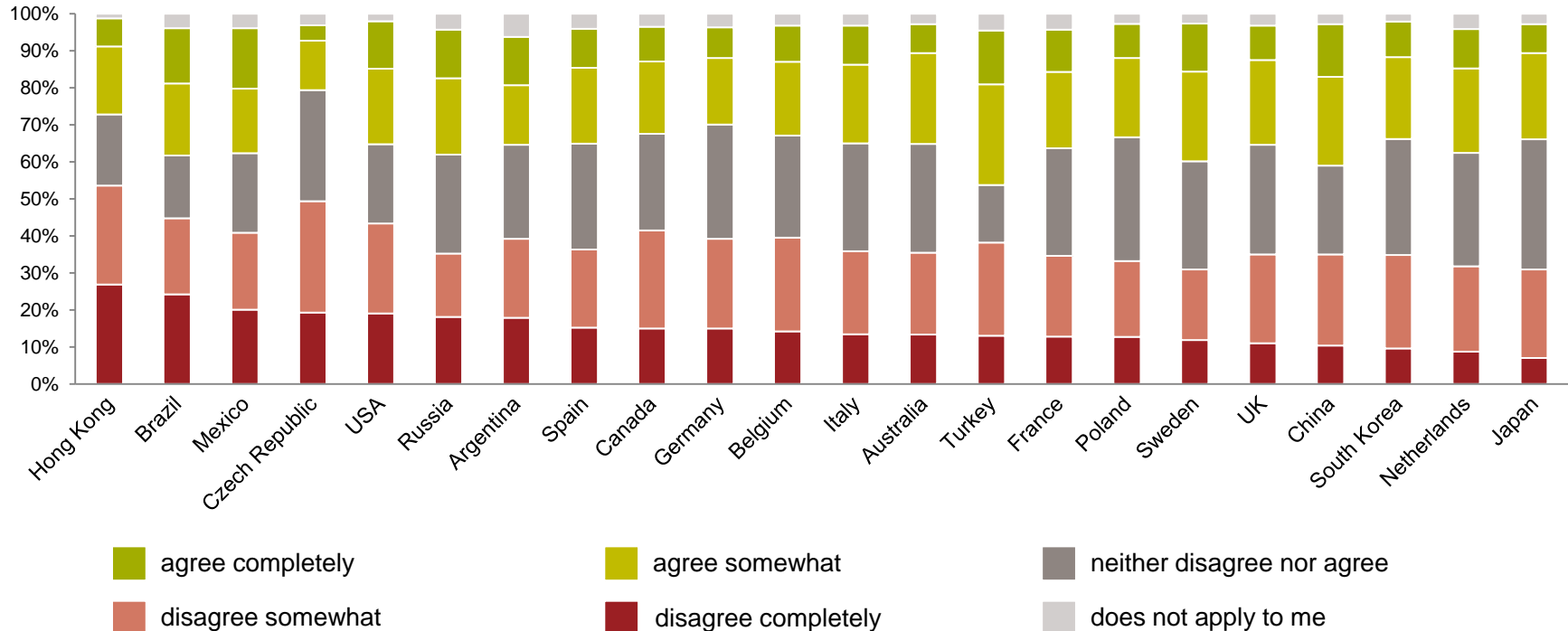


Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries – rounded

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Enjoy life today, worry about savings and investments later

Ranked by highest number of people disagreeing completely

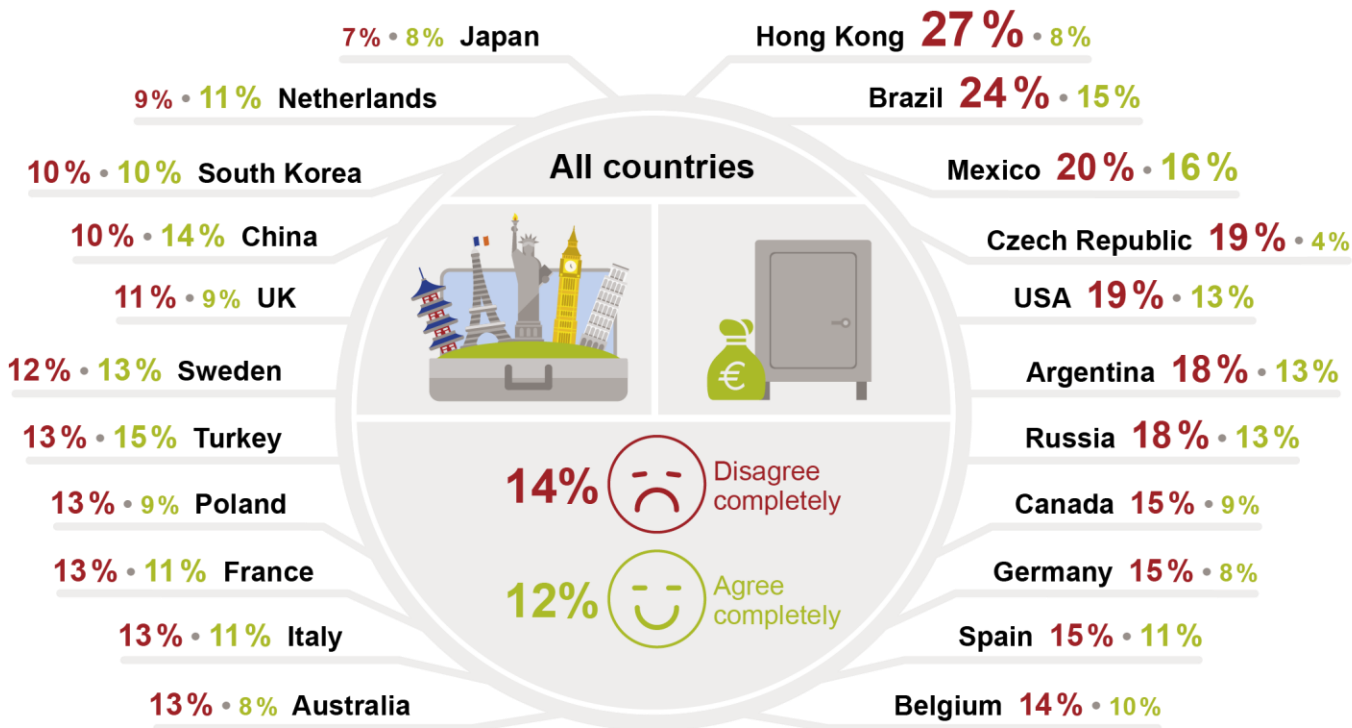


Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries – rounded

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Enjoy life today, worry about savings and investments later

Country overview



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

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Country results – Europe

Belgium



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

10%

of Internet users in Belgium
agree completely
that they want to enjoy life today and
will worry about savings and investments later

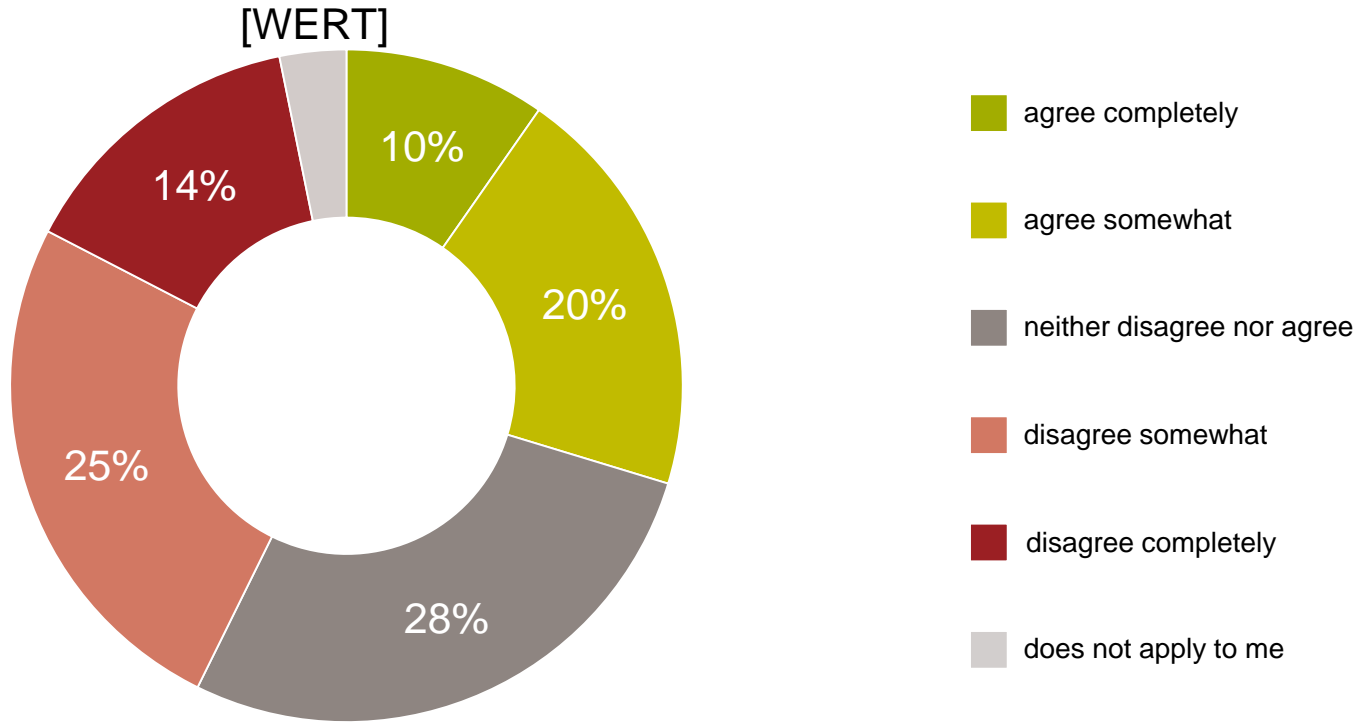


14%

of Internet users in Belgium
disagree completely
that they want to enjoy life today and
will worry about savings and investments later

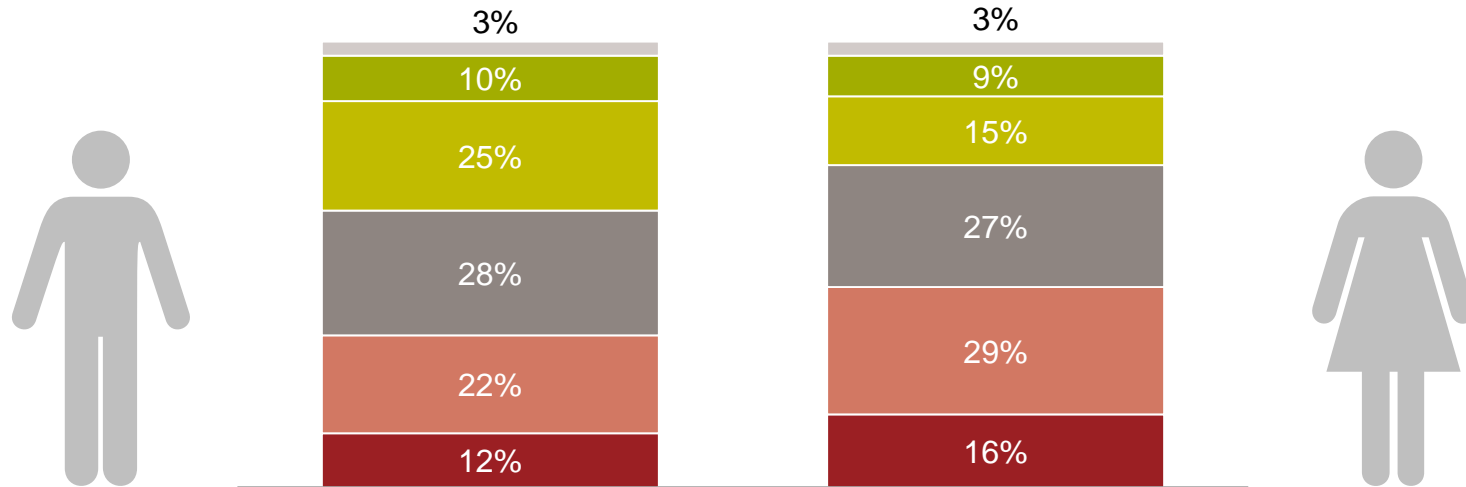


Belgium: Enjoy life today, worry about savings and investments later



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

Agreement by gender



agree completely

agree somewhat

neither disagree nor agree

disagree somewhat

disagree completely

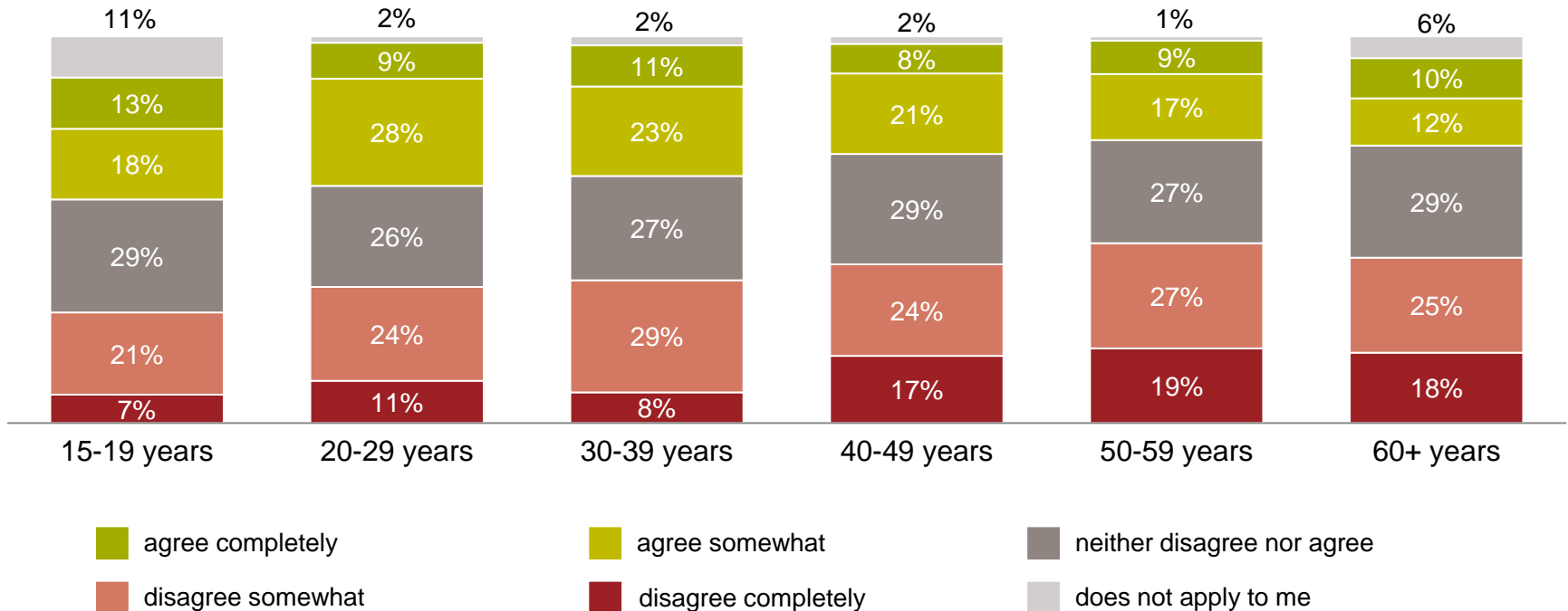
does not apply to me

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

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

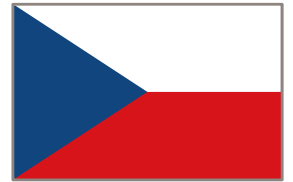
Agreement by age groups



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

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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

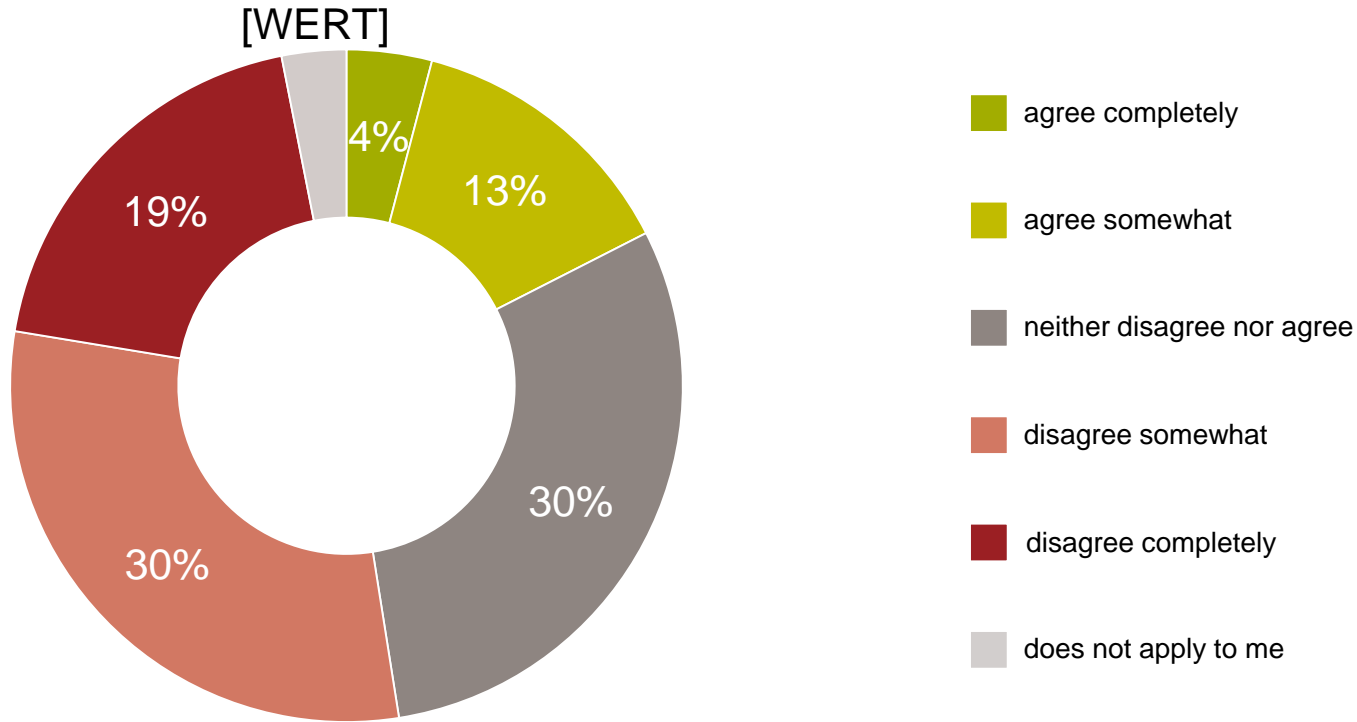


19%

of Internet users in Czech Republic
disagree completely
that they want to enjoy life today and
will worry about savings and investments later

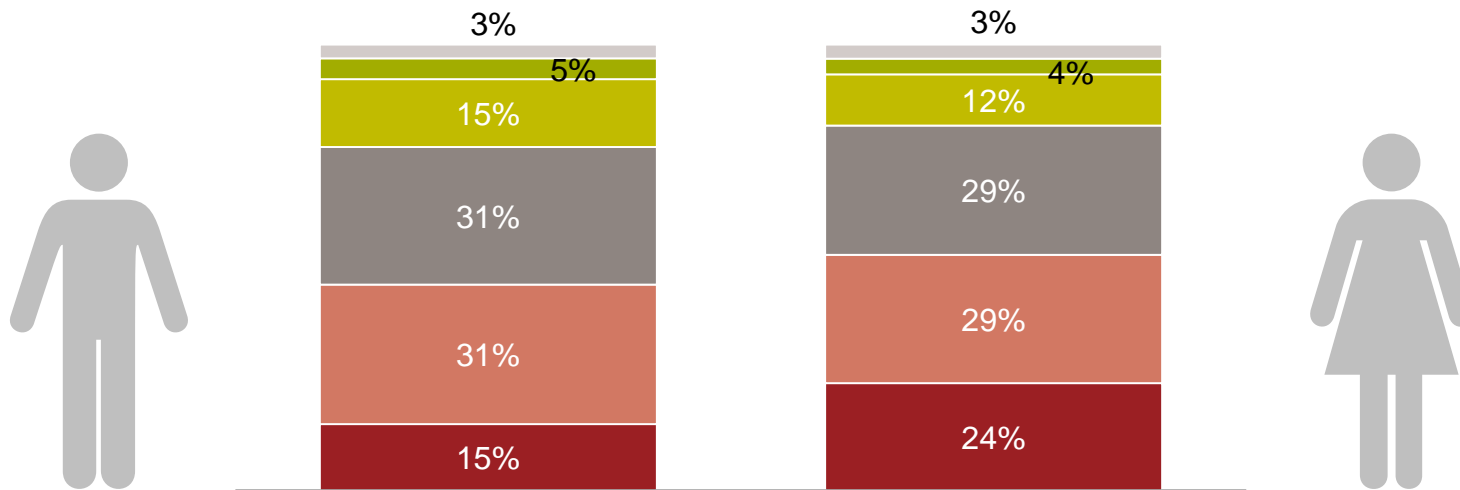


Czech Republic: Enjoy life today, worry about savings and investments later



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

Agreement by gender



agree completely

agree somewhat

neither disagree nor agree

disagree somewhat

disagree completely

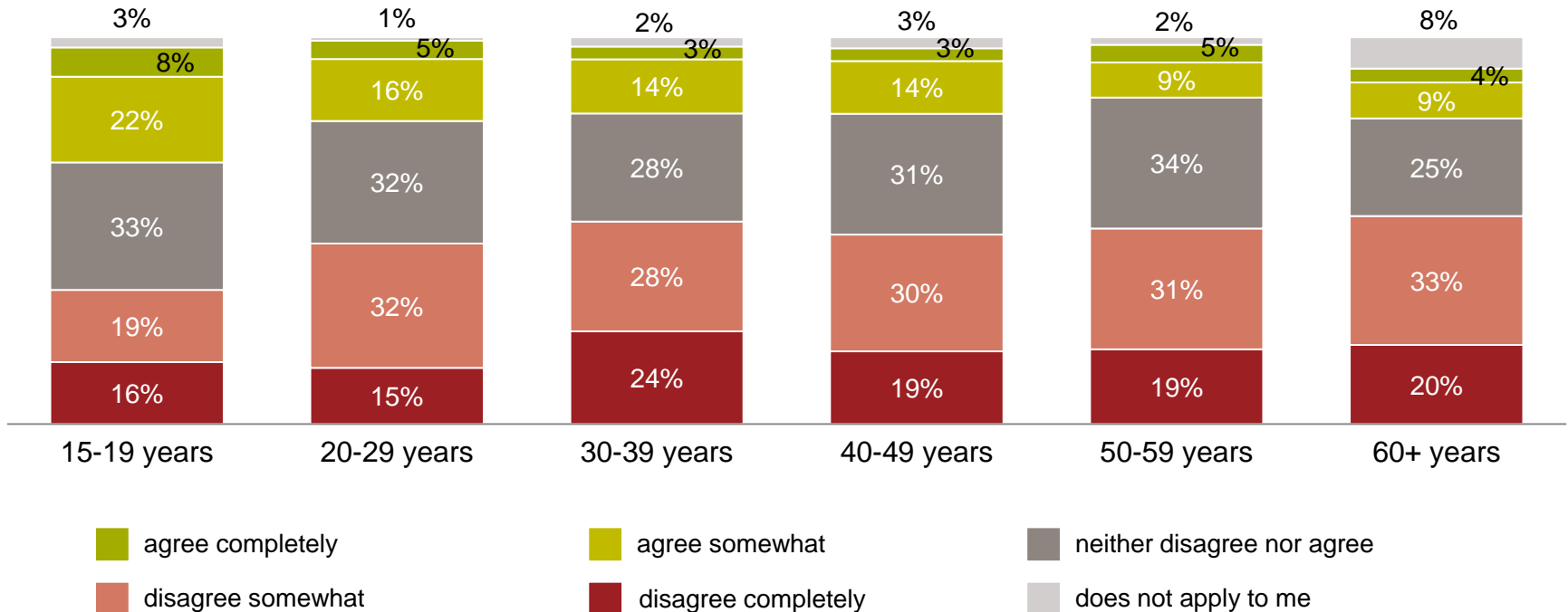
does not apply to me

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

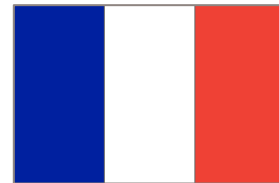
Agreement by age groups



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

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France



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

11%

of Internet users in France
agree completely
that they want to enjoy life today and
will worry about savings and investments later

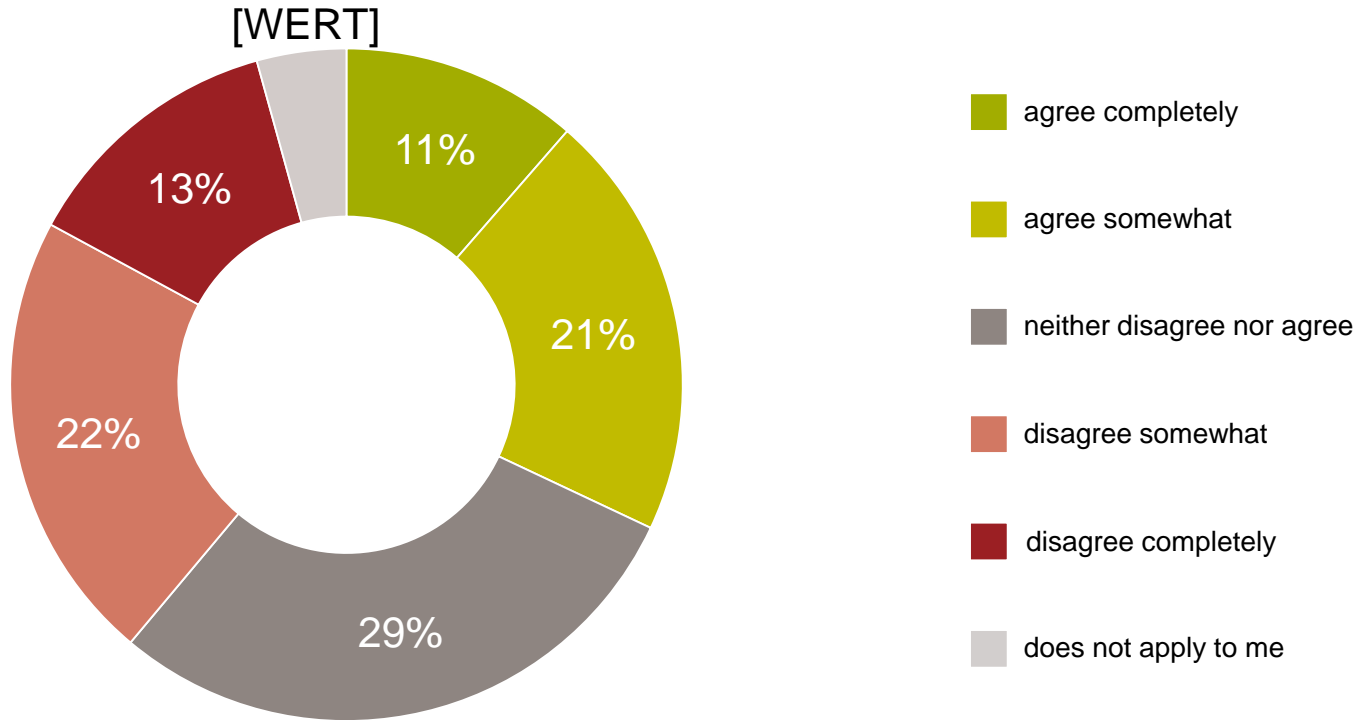


13%

of Internet users in France
disagree completely
that they want to enjoy life today and
will worry about savings and investments later



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

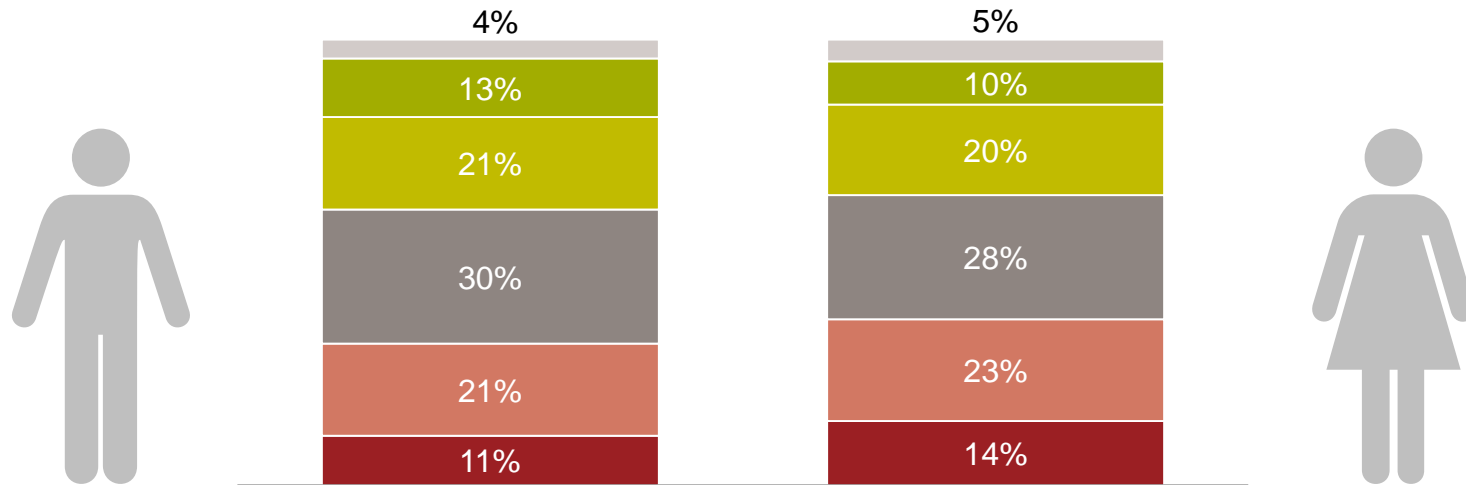


Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries – rounded

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

Agreement by gender



agree completely

agree somewhat

neither disagree nor agree

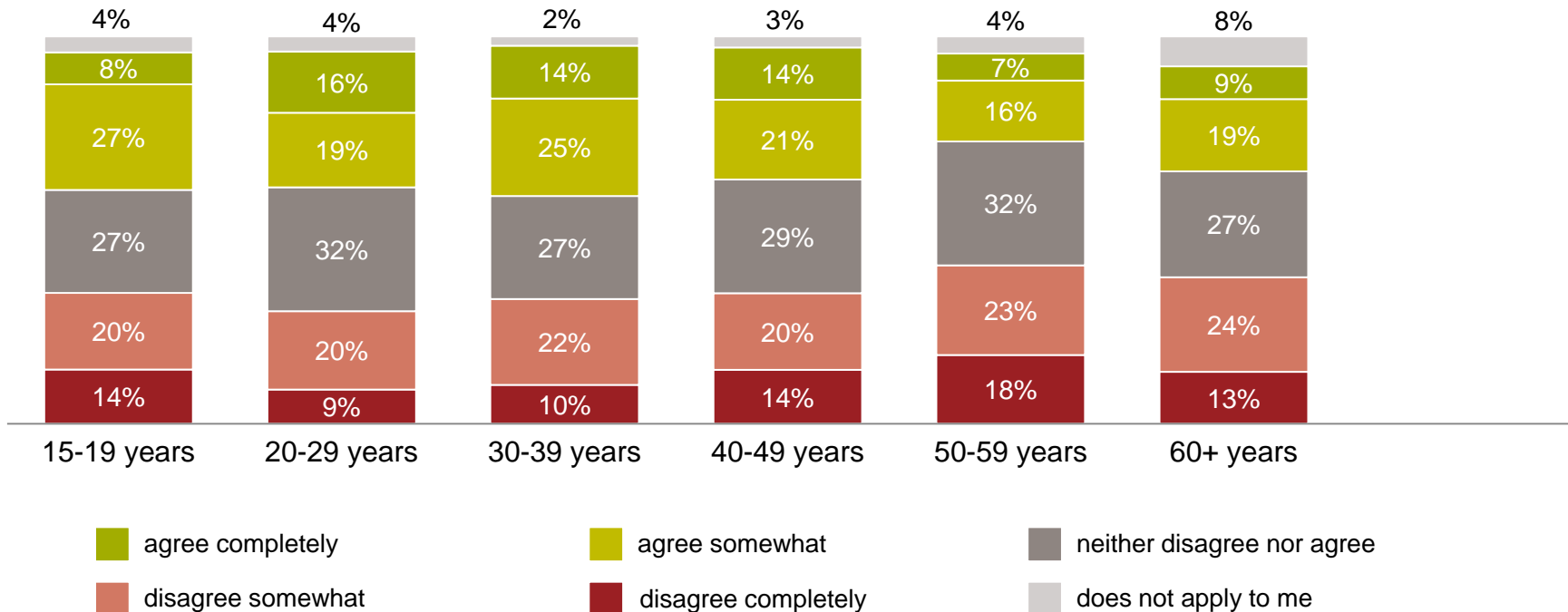
disagree somewhat

disagree completely

does not apply to me

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

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Germany



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

8%

of Internet users in Germany
agree completely
that they want to enjoy life today and
will worry about savings and investments later

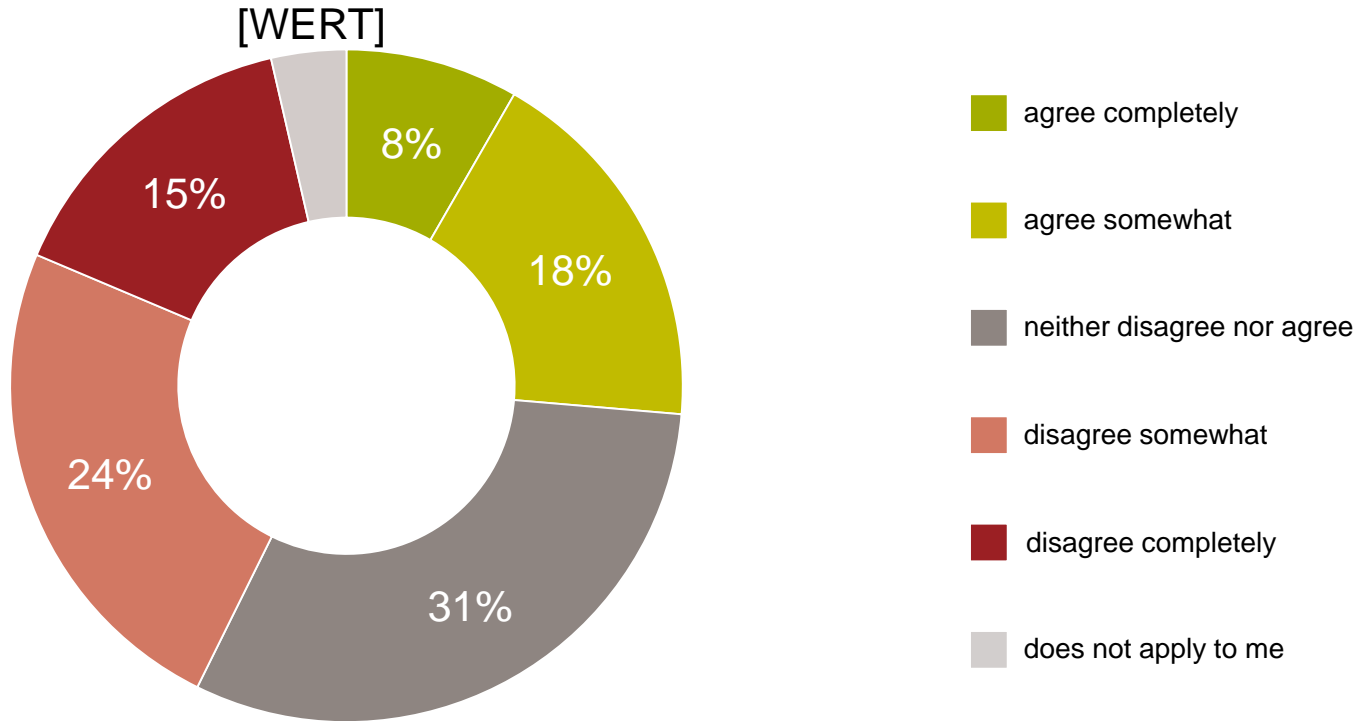


15%

of Internet users in Germany
disagree completely
that they want to enjoy life today and
will worry about savings and investments later



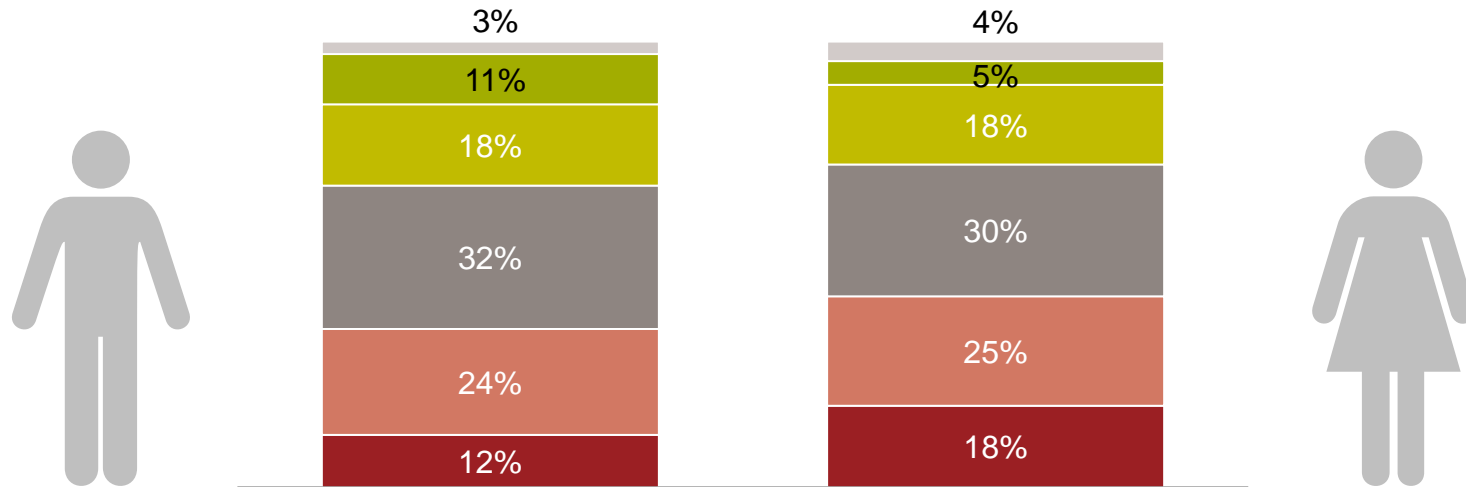
Germany: Enjoy life today, worry about savings and investments later



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

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

Agreement by gender



agree completely

agree somewhat

neither disagree nor agree

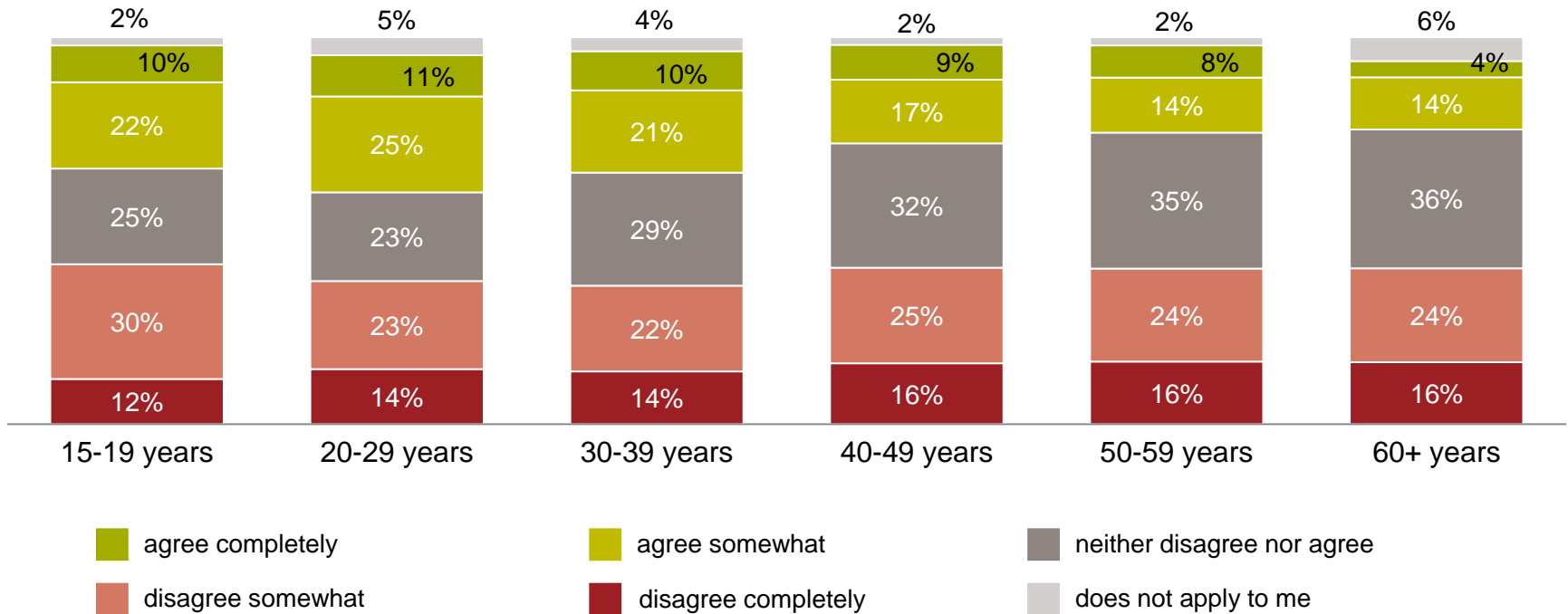
disagree somewhat

disagree completely

does not apply to me

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

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Italy



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

11%

of Internet users in Italy
agree completely
that they want to enjoy life today and
will worry about savings and investments later

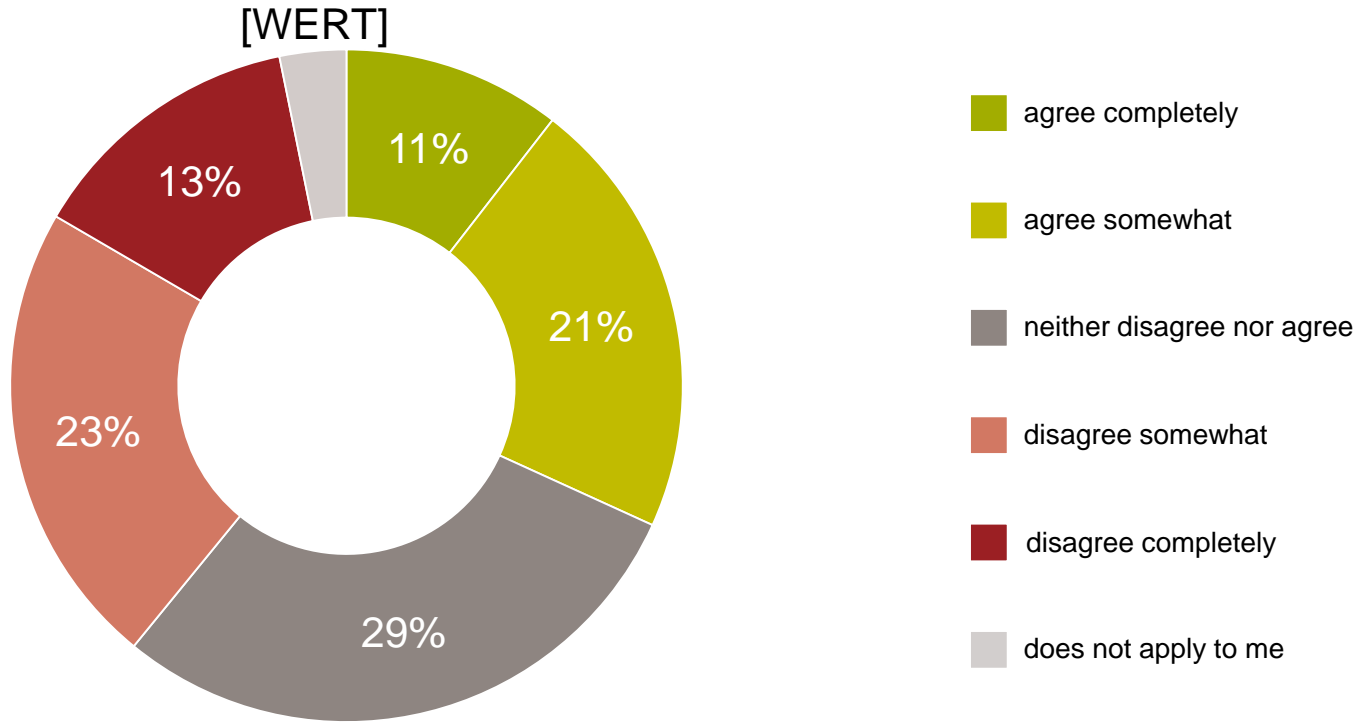


13%

of Internet users in Italy
disagree completely
that they want to enjoy life today and
will worry about savings and investments later

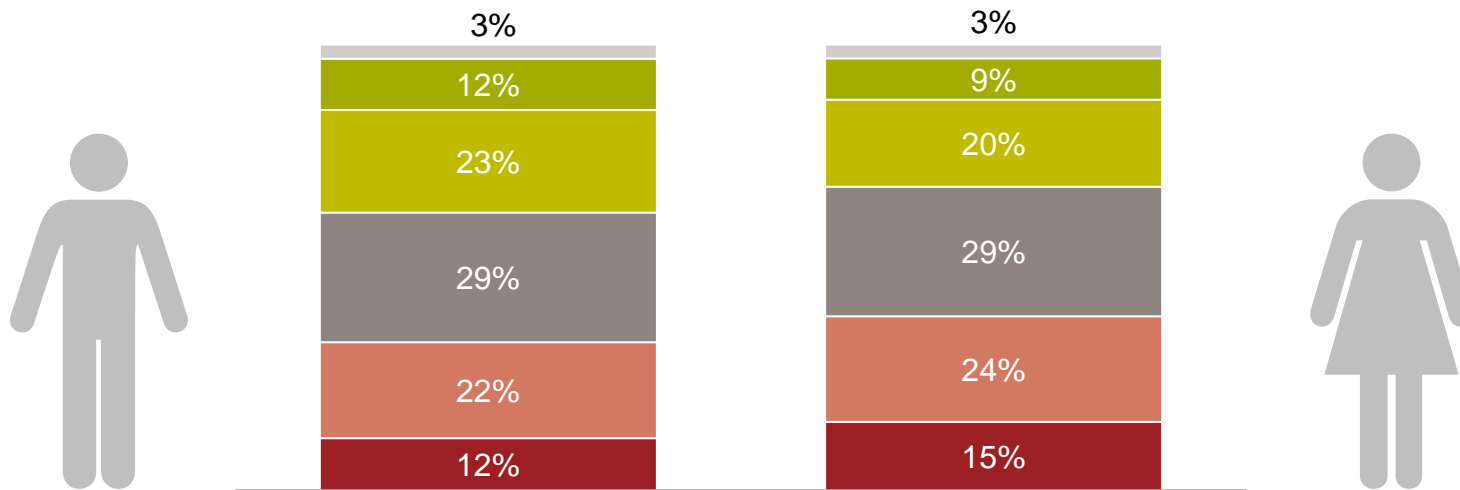


Italy: Enjoy life today, worry about savings and investments later



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

Agreement by gender



agree completely

agree somewhat

neither disagree nor agree

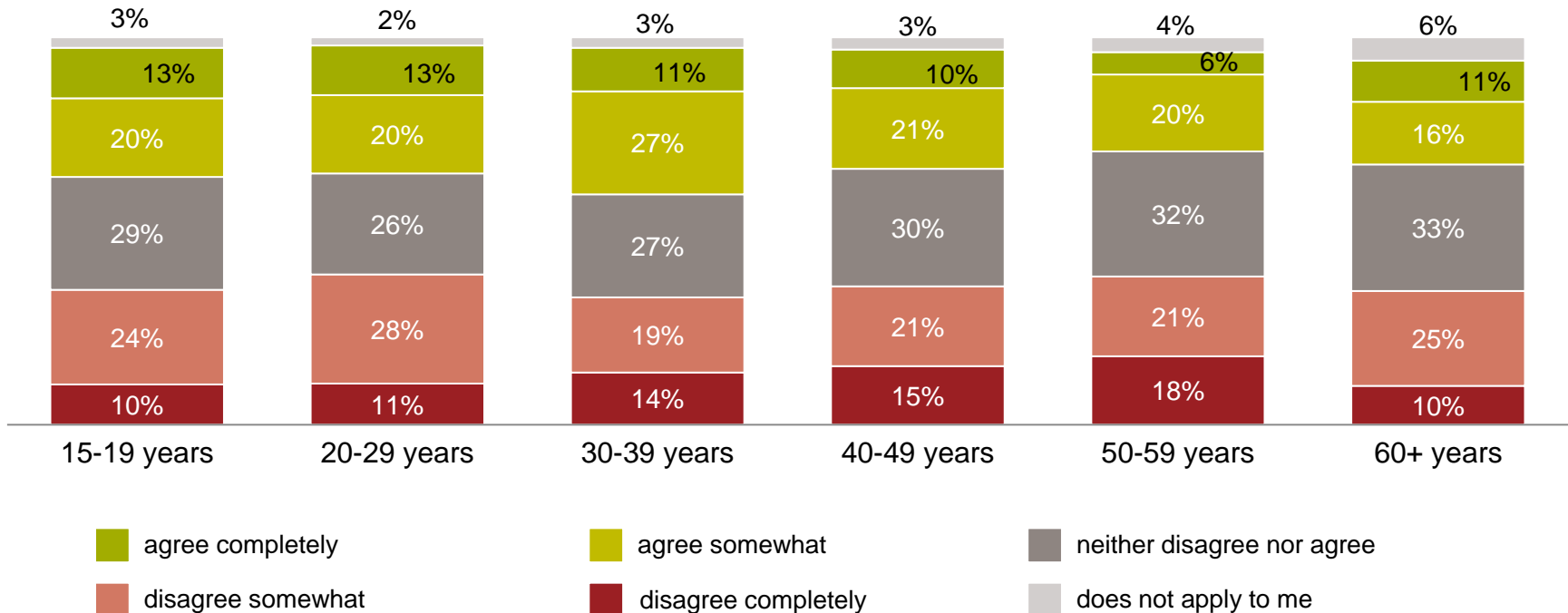
disagree somewhat

disagree completely

does not apply to me

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

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Netherlands



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

11%

of Internet users in the Netherlands
agree completely
that they want to enjoy life today and
will worry about savings and investments later

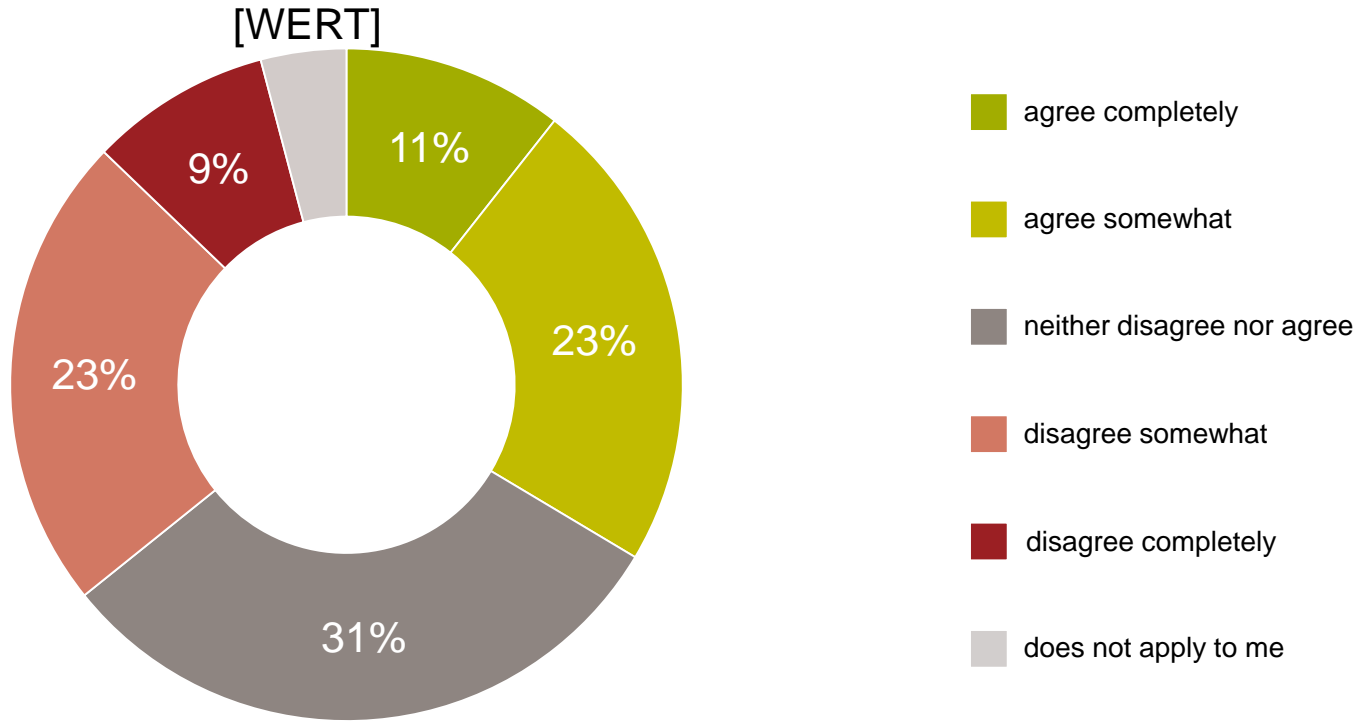


9%

of Internet users in the Netherlands
disagree completely
that they want to enjoy life today and
will worry about savings and investments later

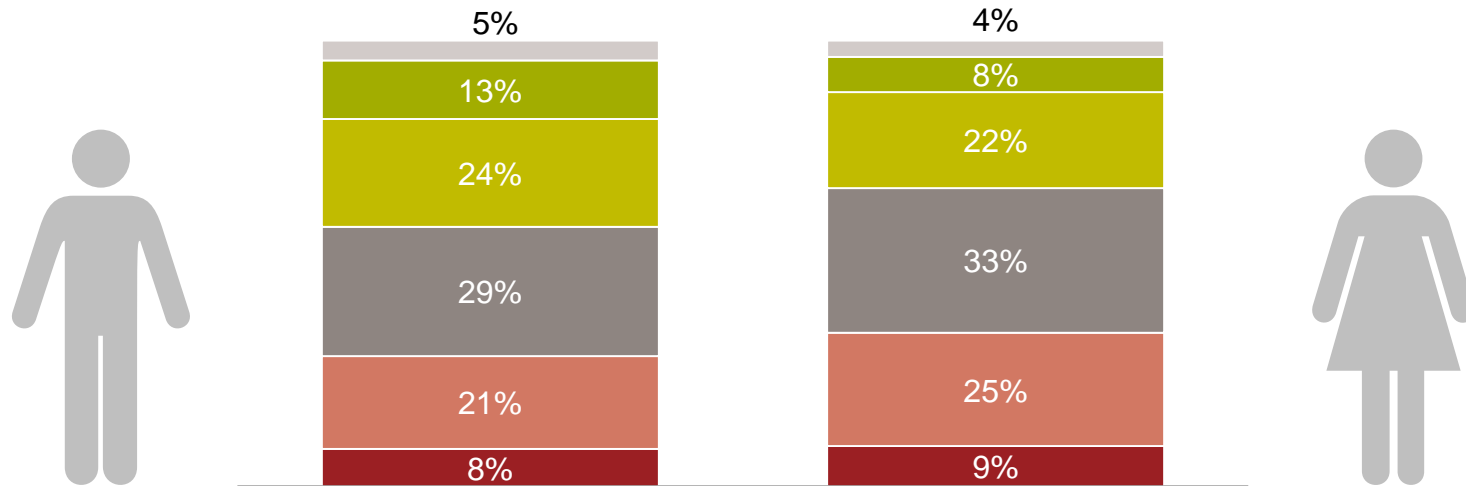


Netherlands: Enjoy life today, worry about savings and investments later



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

Agreement by gender



agree completely

agree somewhat

neither disagree nor agree

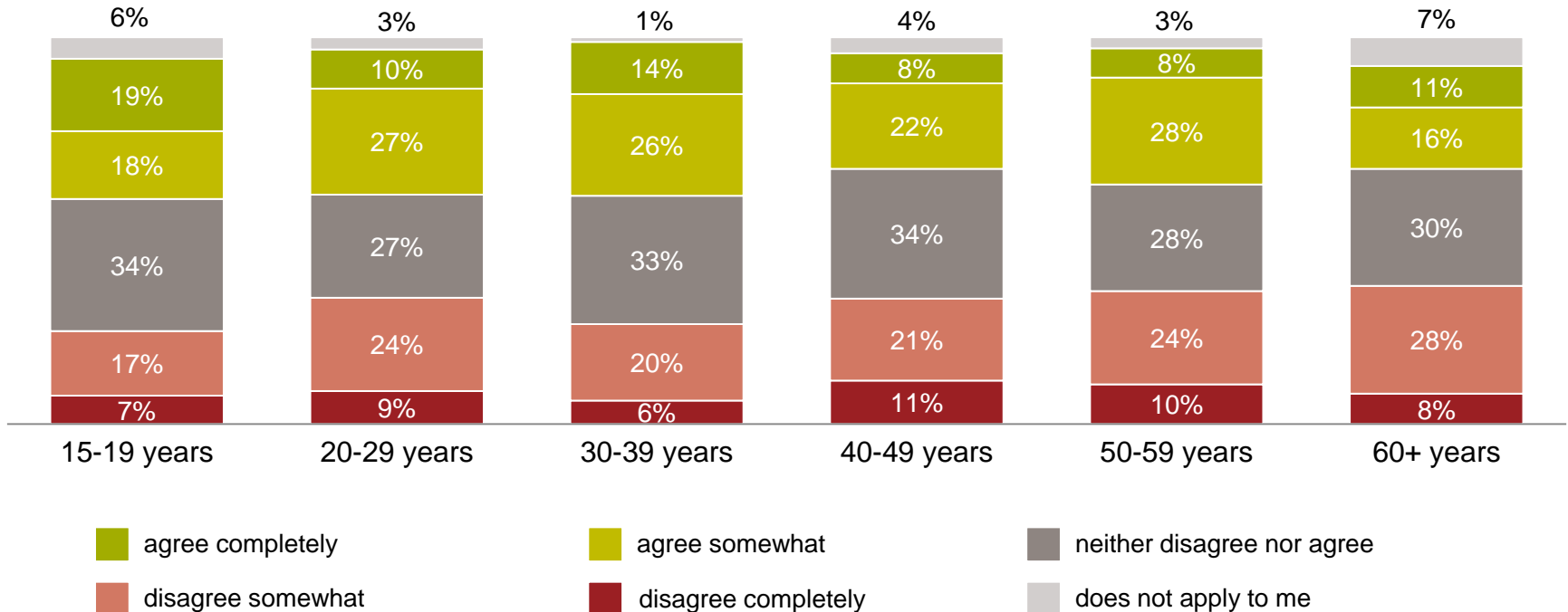
disagree somewhat

disagree completely

does not apply to me

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

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Poland



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

9%

of Internet users in Poland
agree completely
that they want to enjoy life today and
will worry about savings and investments later

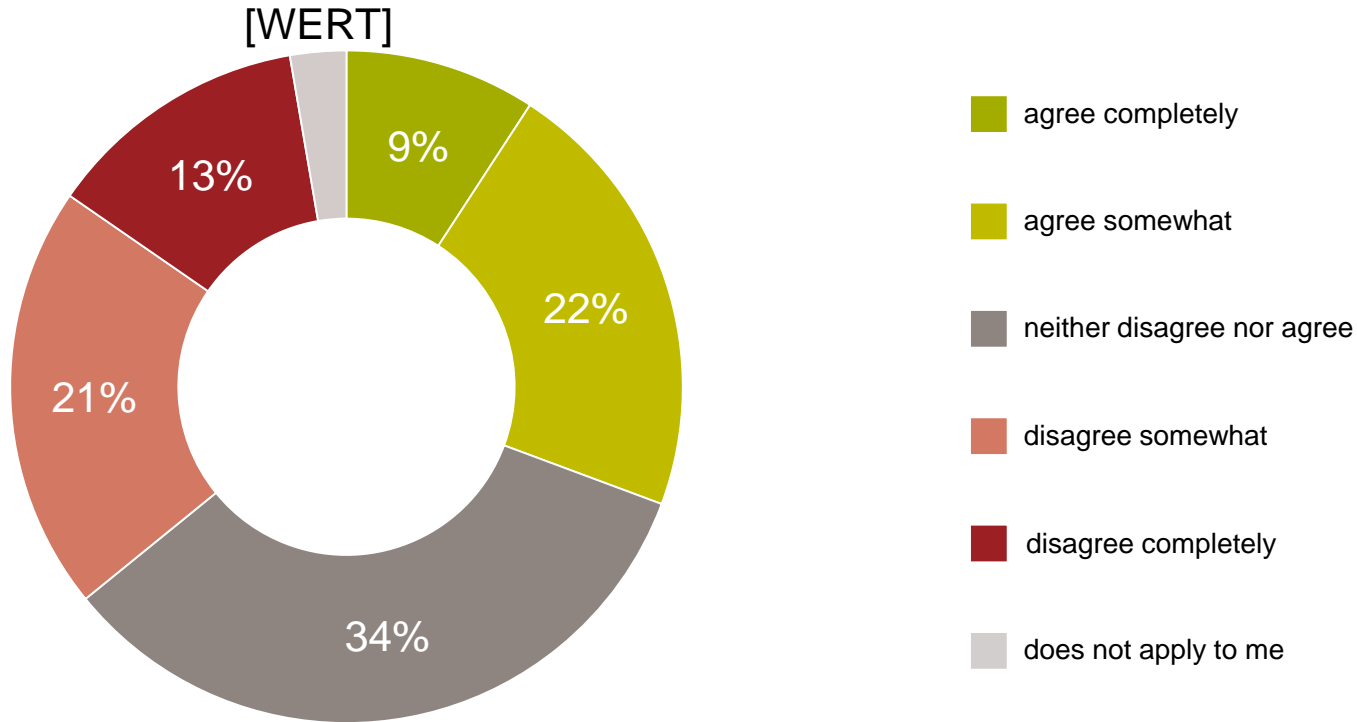


13%

of Internet users in Poland
disagree completely
that they want to enjoy life today and
will worry about savings and investments later

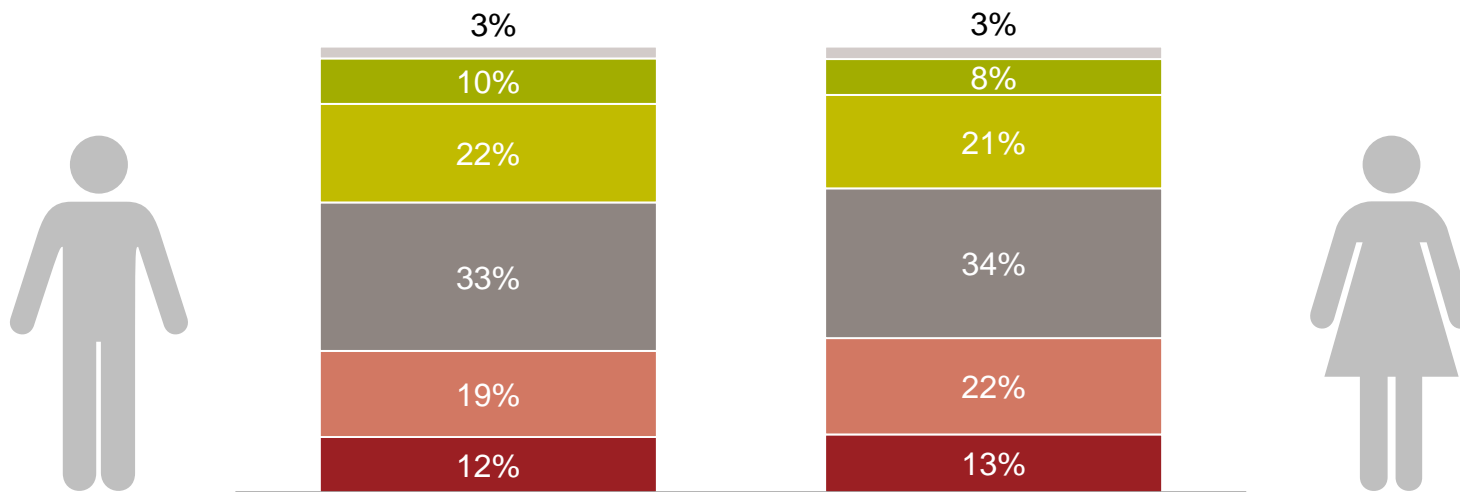


Poland: Enjoy life today, worry about savings and investments later



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

Agreement by gender



agree completely

agree somewhat

neither disagree nor agree

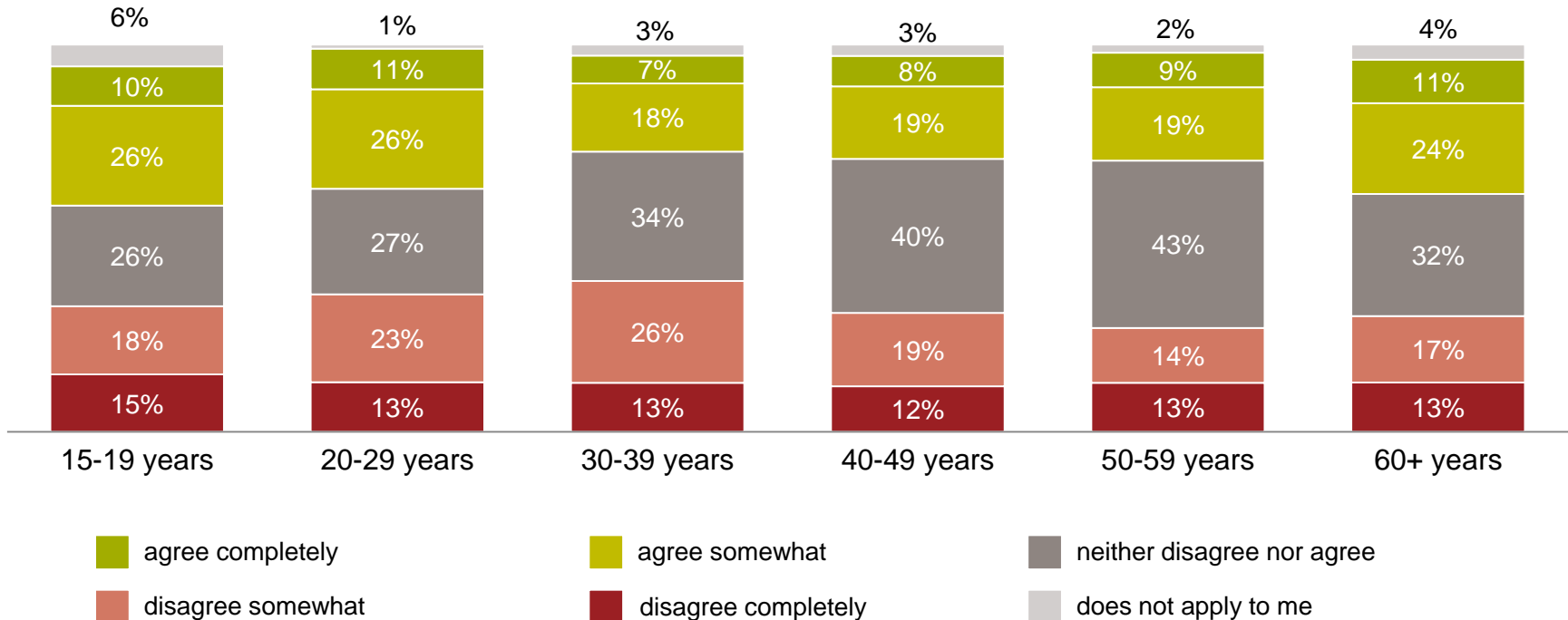
disagree somewhat

disagree completely

does not apply to me

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

© GfK 2016 | Enjoy life today, worry about savings and investments later

Russia



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

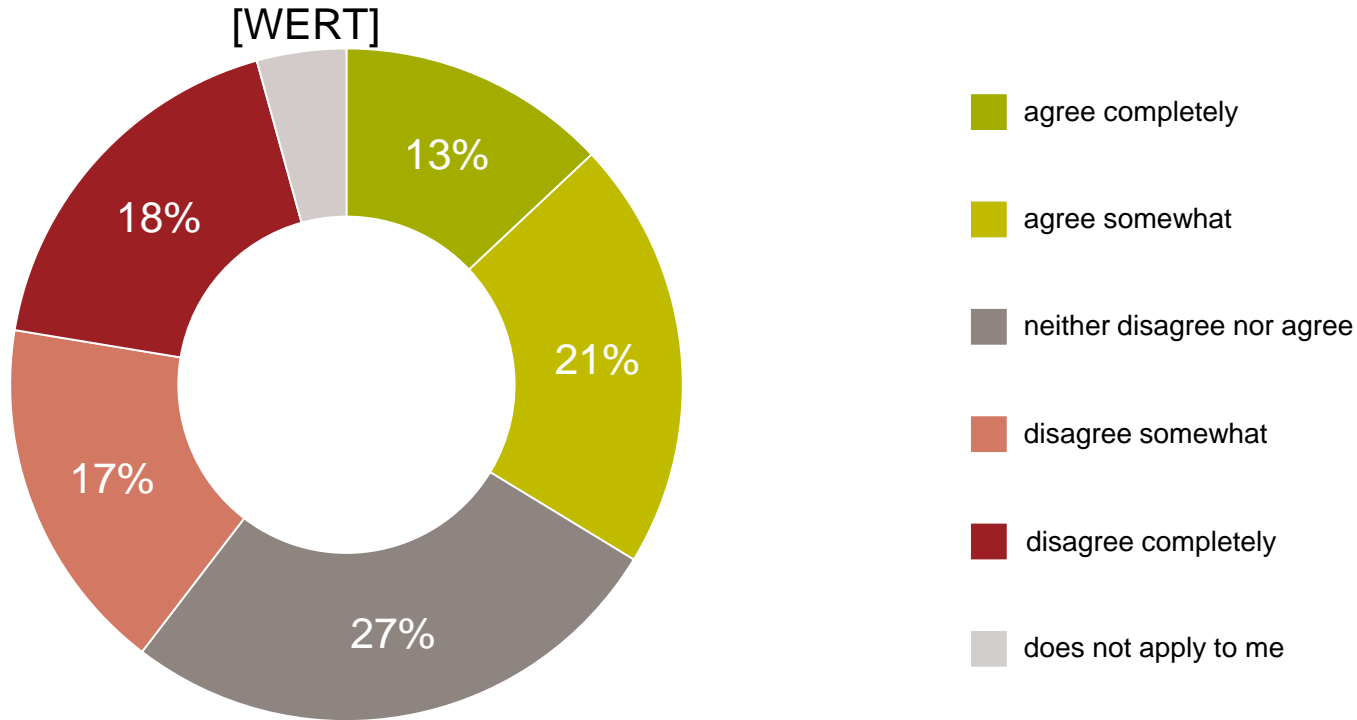
13% of Internet users in Russia **agree completely** that they want to enjoy life today and will worry about savings and investments later



18% of Internet users in Russia **disagree completely** that they want to enjoy life today and will worry about savings and investments later

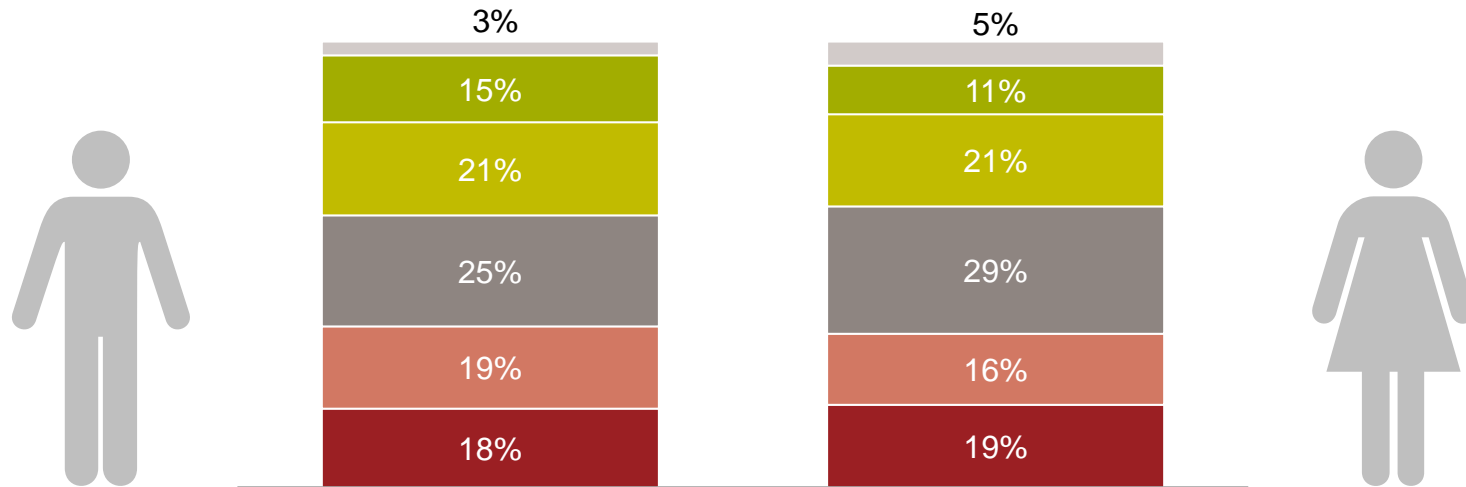


Russia: Enjoy life today, worry about savings and investments later



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

Agreement by gender



agree completely

agree somewhat

neither disagree nor agree

disagree somewhat

disagree completely

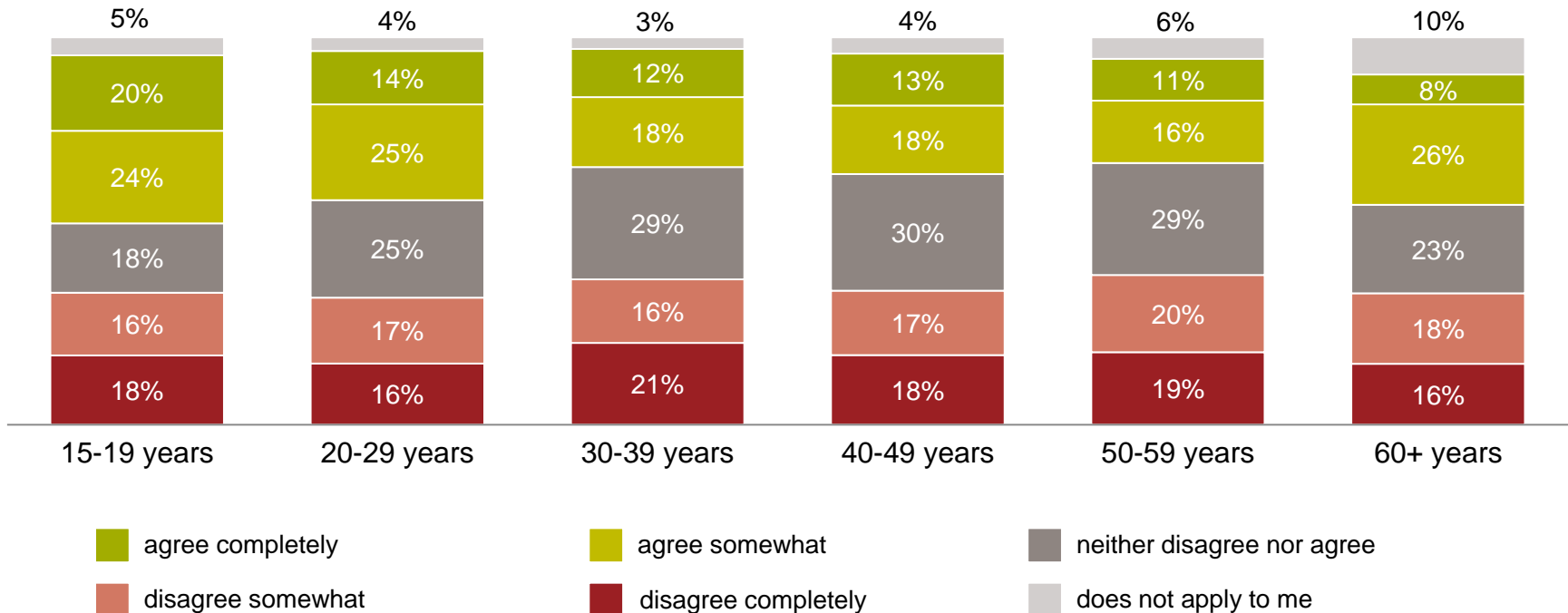
does not apply to me

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

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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

© GfK 2016 | Enjoy life today, worry about savings and investments later

Spain



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

11%

of Internet users in Spain
agree completely
that they want to enjoy life today and
will worry about savings and investments later

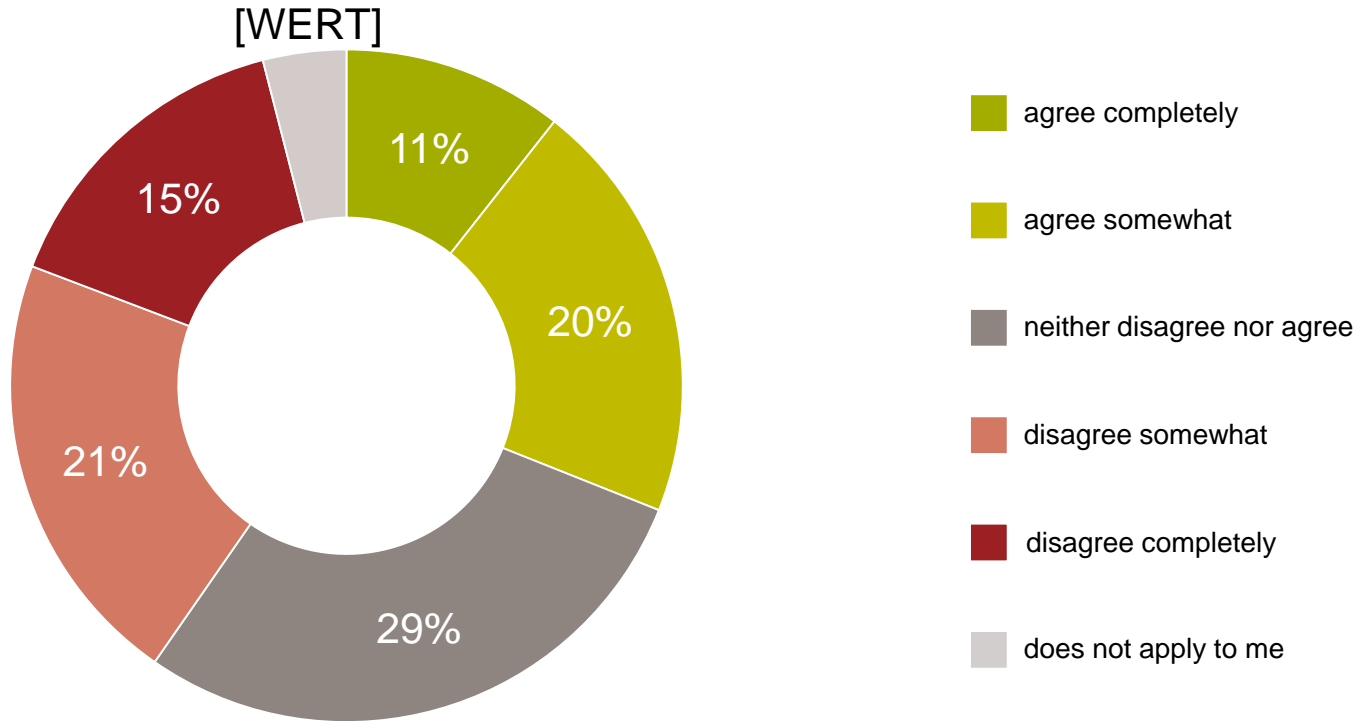


15%

of Internet users in Spain
disagree completely
that they want to enjoy life today and
will worry about savings and investments later

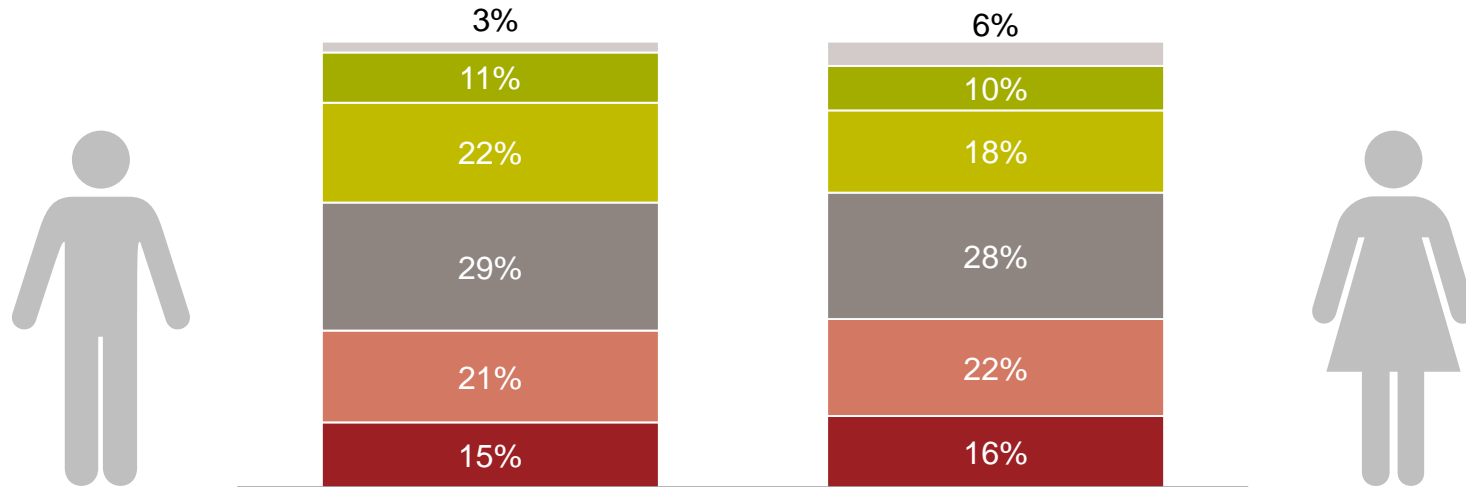


Spain: Enjoy life today, worry about savings and investments later



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

Agreement by gender



agree completely

agree somewhat

neither disagree nor agree

disagree somewhat

disagree completely

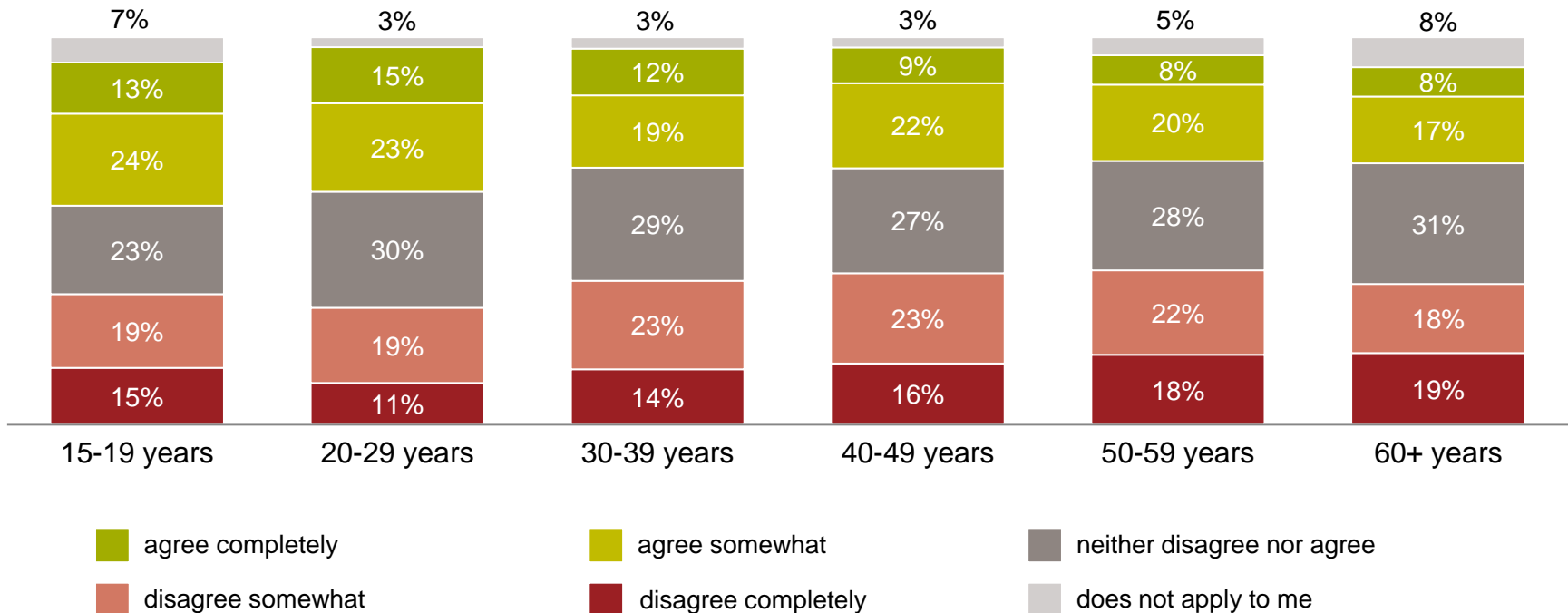
does not apply to me

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

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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

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Sweden



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

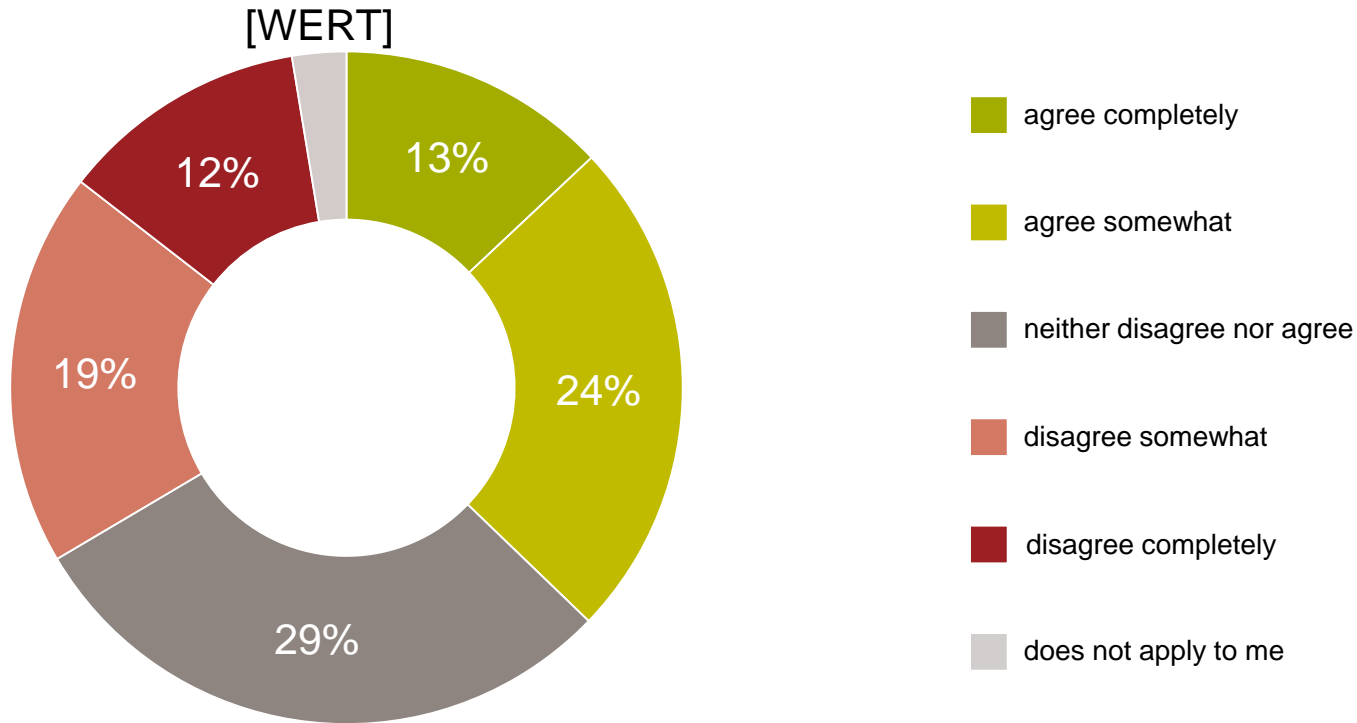
13% of Internet users in Sweden **agree completely** that they want to enjoy life today and will worry about savings and investments later



12% of Internet users in Sweden **disagree completely** that they want to enjoy life today and will worry about savings and investments later

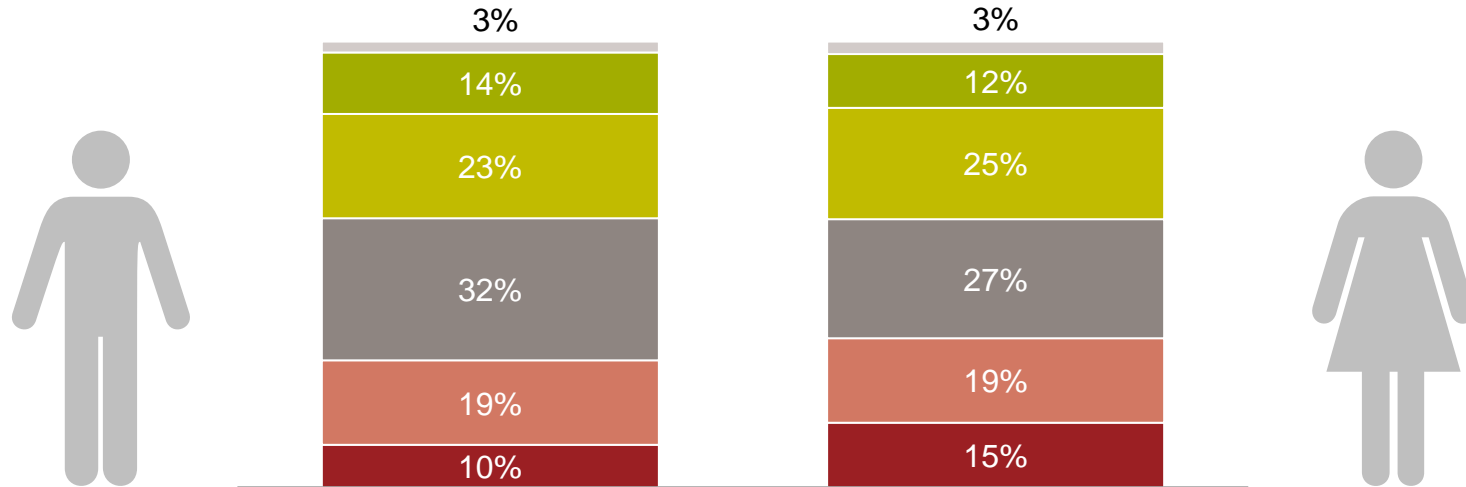


Sweden: Enjoy life today, worry about savings and investments later



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

Agreement by gender



agree completely

agree somewhat

neither disagree nor agree

disagree somewhat

disagree completely

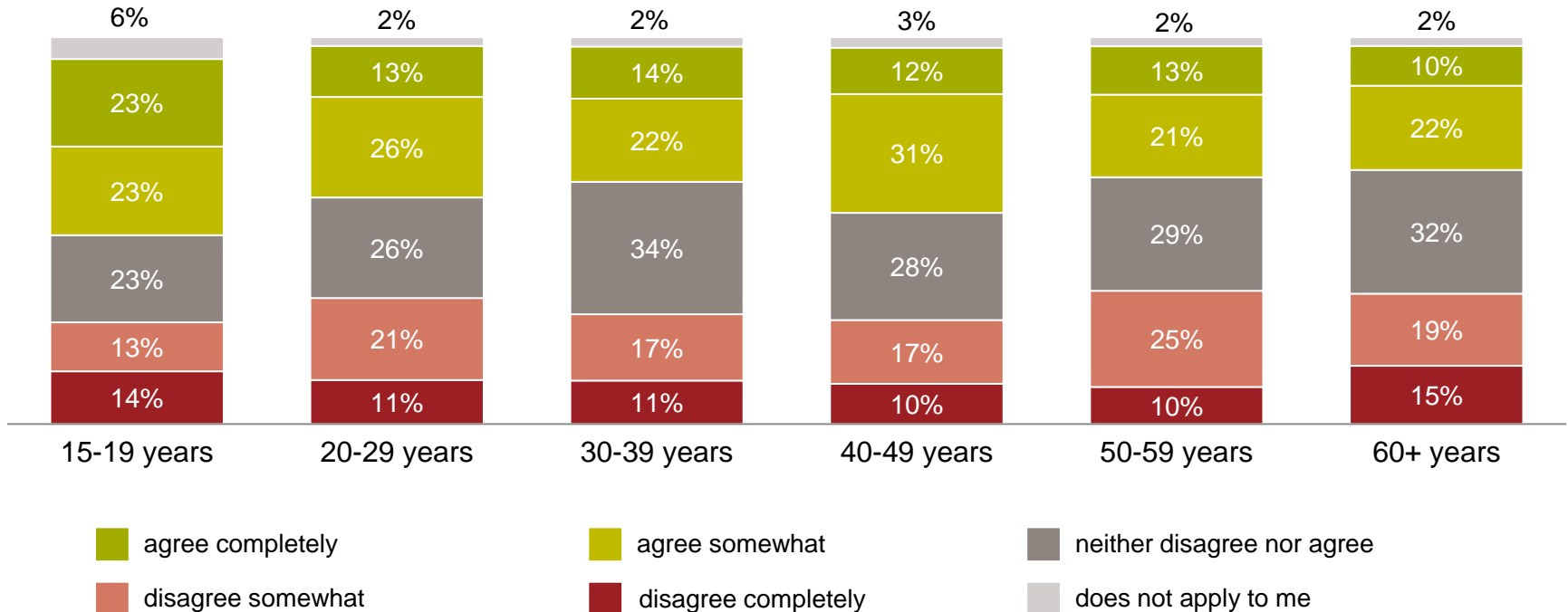
does not apply to me

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

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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

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Turkey



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

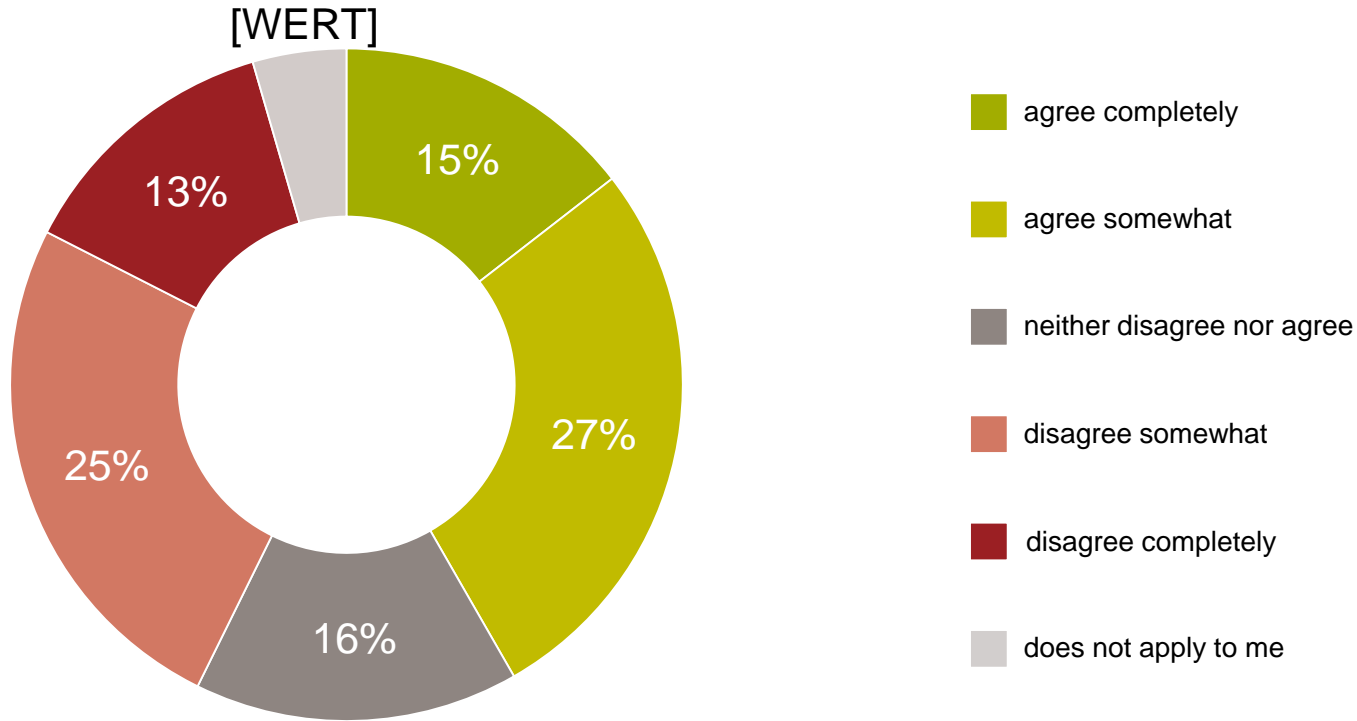
15% of Internet users in Turkey **agree completely** that they want to enjoy life today and will worry about savings and investments later



13% of Internet users in Turkey **disagree completely** that they want to enjoy life today and will worry about savings and investments later

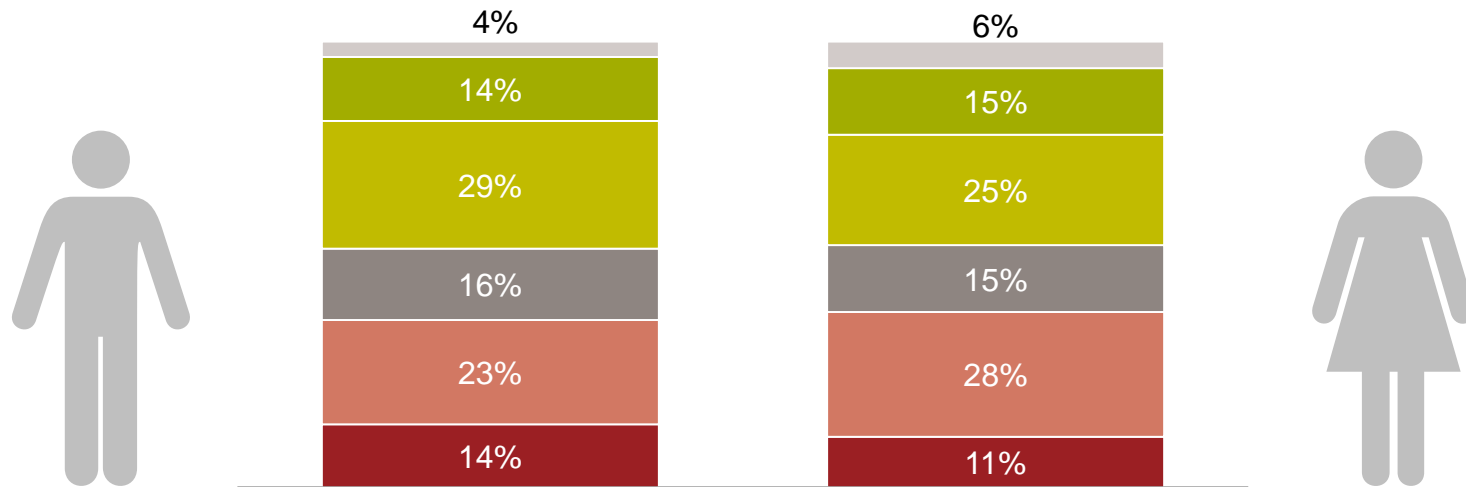


Turkey: Enjoy life today, worry about savings and investments later



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

Agreement by gender



agree completely

agree somewhat

neither disagree nor agree

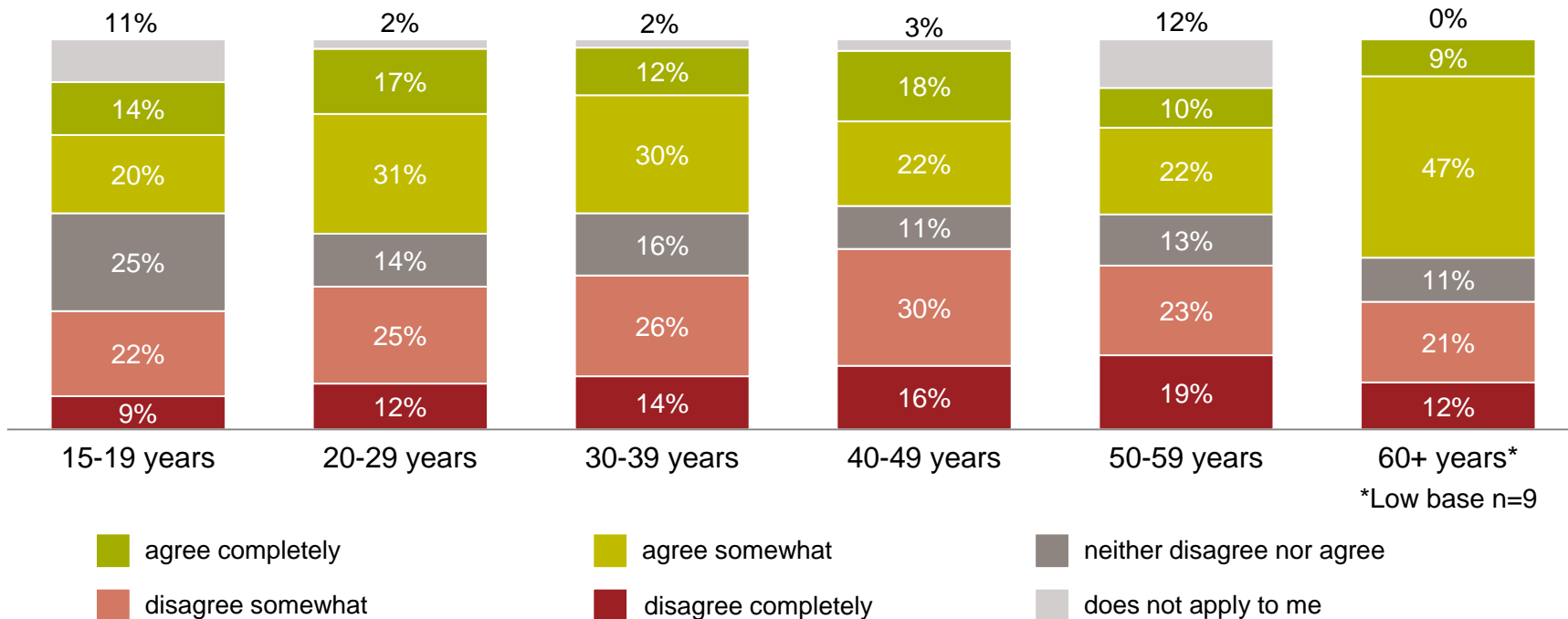
disagree somewhat

disagree completely

does not apply to me

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

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United Kingdom



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

9%

of Internet users in the United Kingdom
agree completely
that they want to enjoy life today and
will worry about savings and investments later

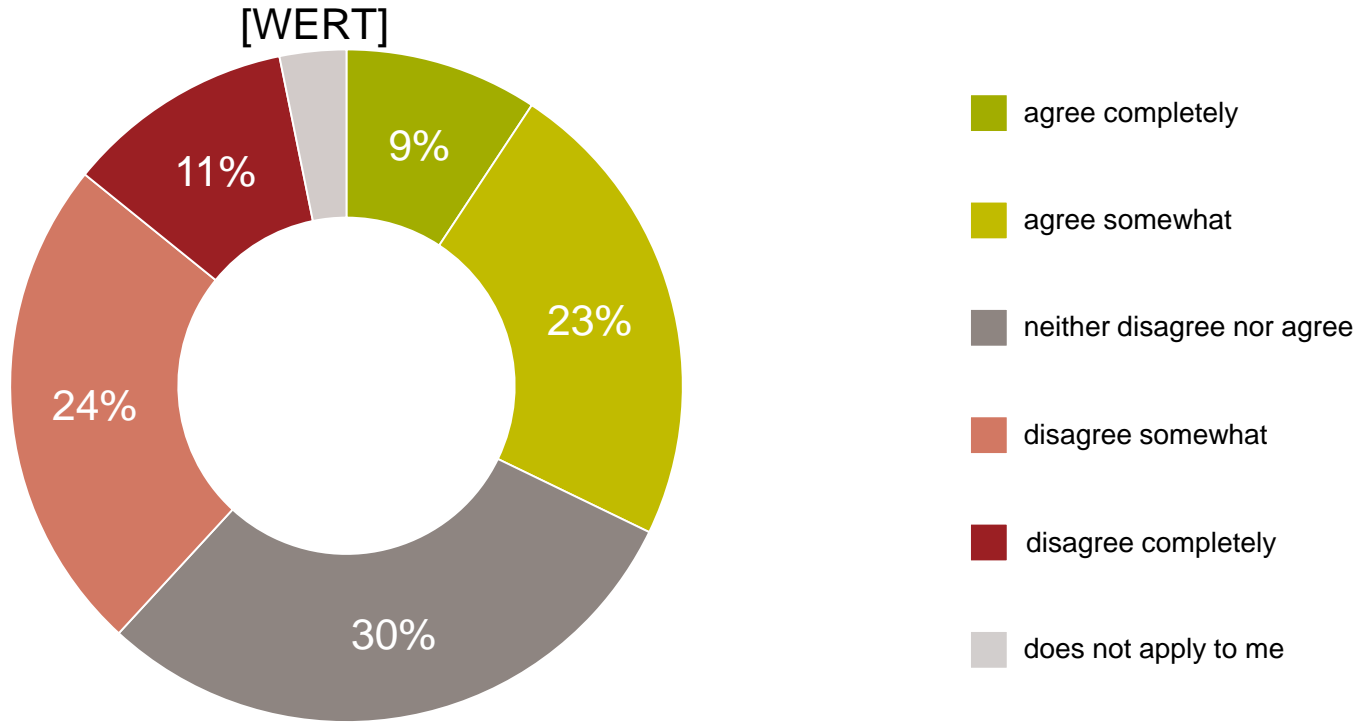


11%

of Internet users in the United Kingdom
disagree completely
that they want to enjoy life today and
will worry about savings and investments later

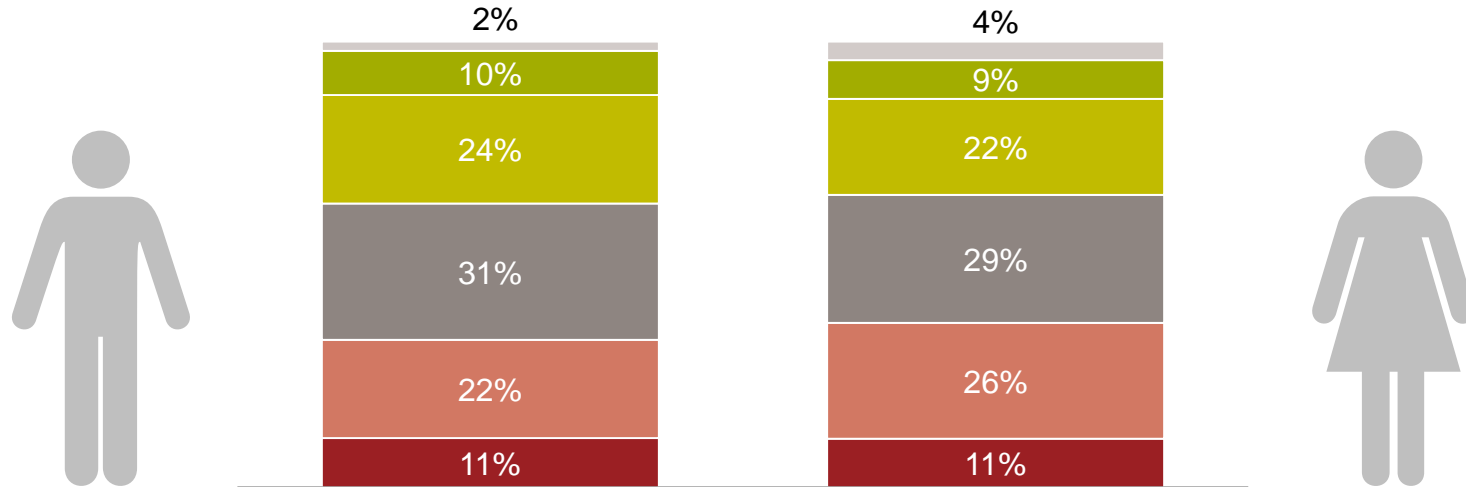


United Kingdom: Enjoy life today, worry about savings and investments later



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

Agreement by gender



agree completely

agree somewhat

neither disagree nor agree

disagree somewhat

disagree completely

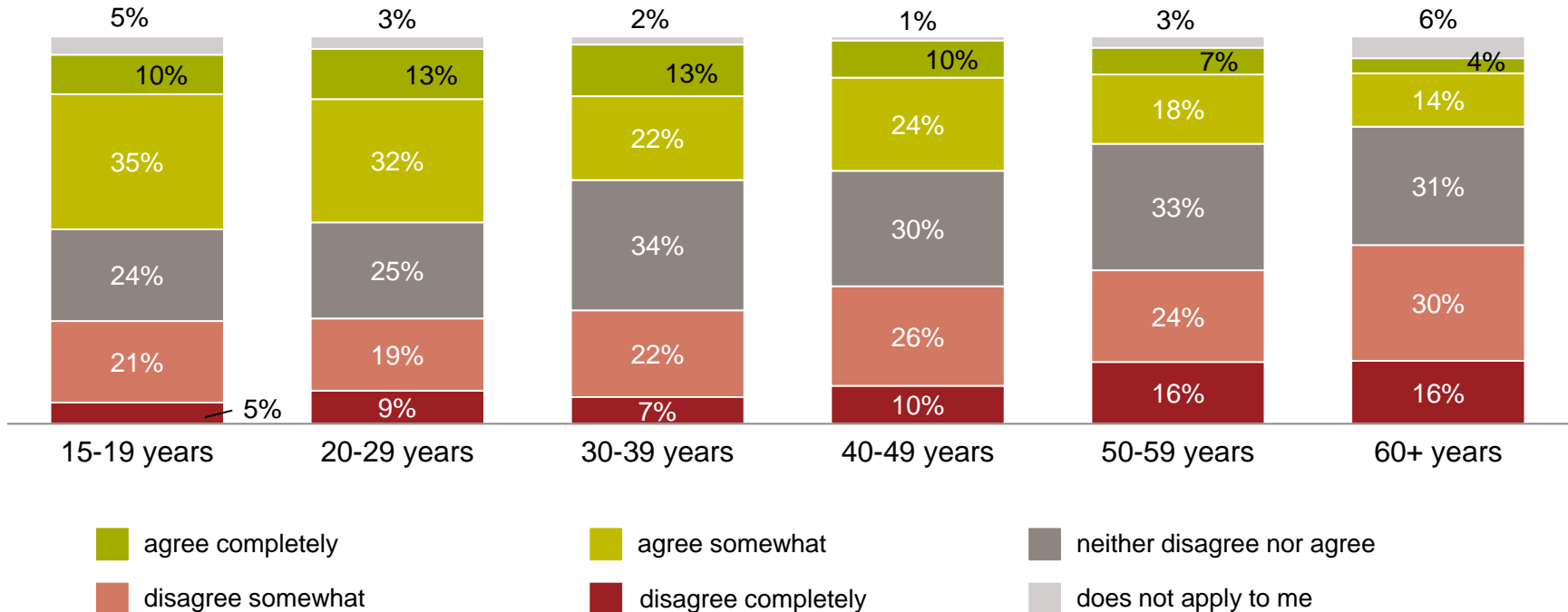
does not apply to me

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

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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

© GfK 2016 | Enjoy life today, worry about savings and investments later

Country results – North America

Canada



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

9%

of Internet users in Canada
agree completely
that they want to enjoy life today and
will worry about savings and investments later

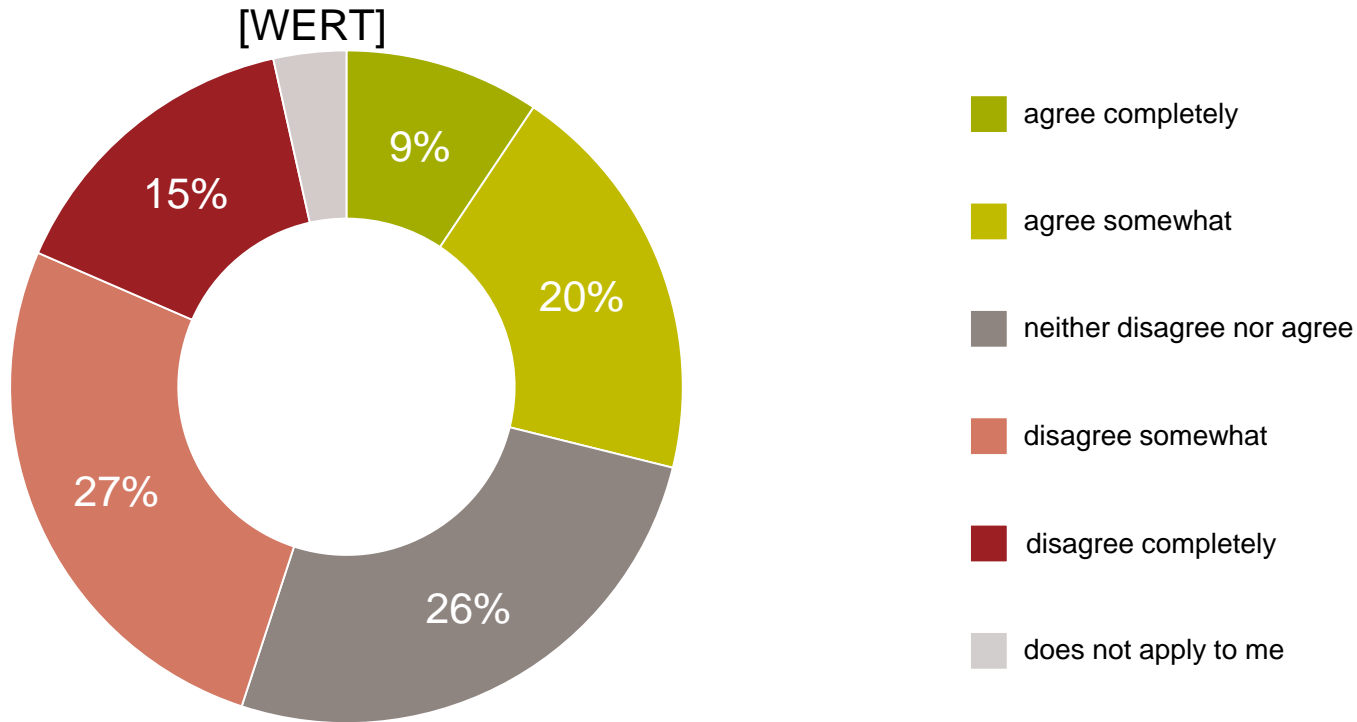


15%

of Internet users in Canada
disagree completely
that they want to enjoy life today and
will worry about savings and investments later

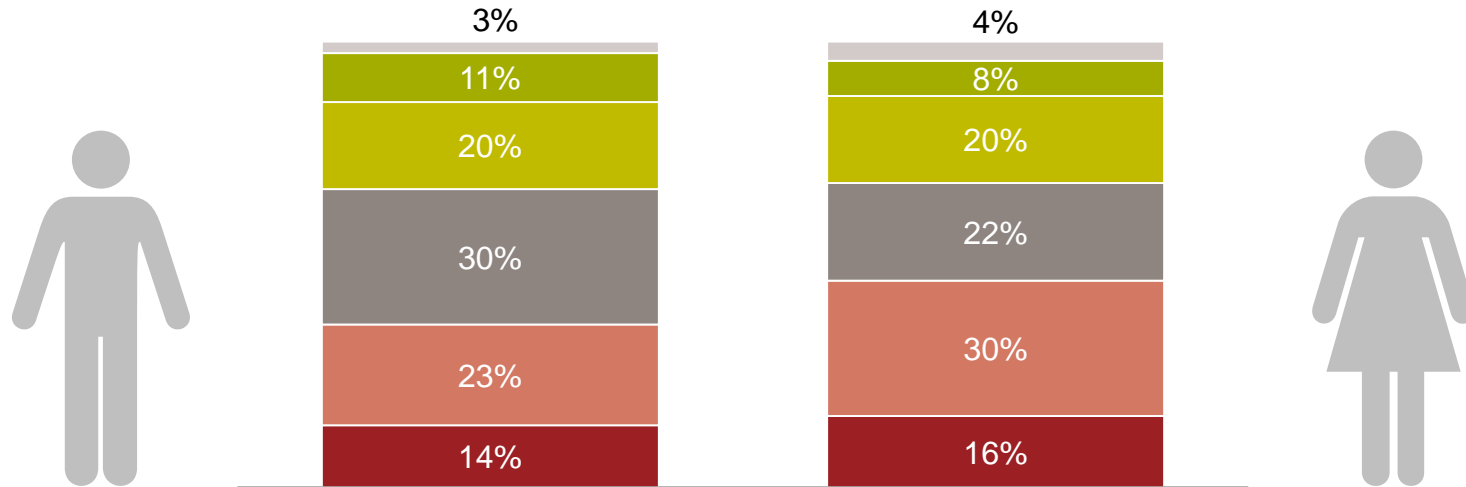


Canada: Enjoy life today, worry about savings and investments later



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

Agreement by gender



agree completely

agree somewhat

neither disagree nor agree

disagree somewhat

disagree completely

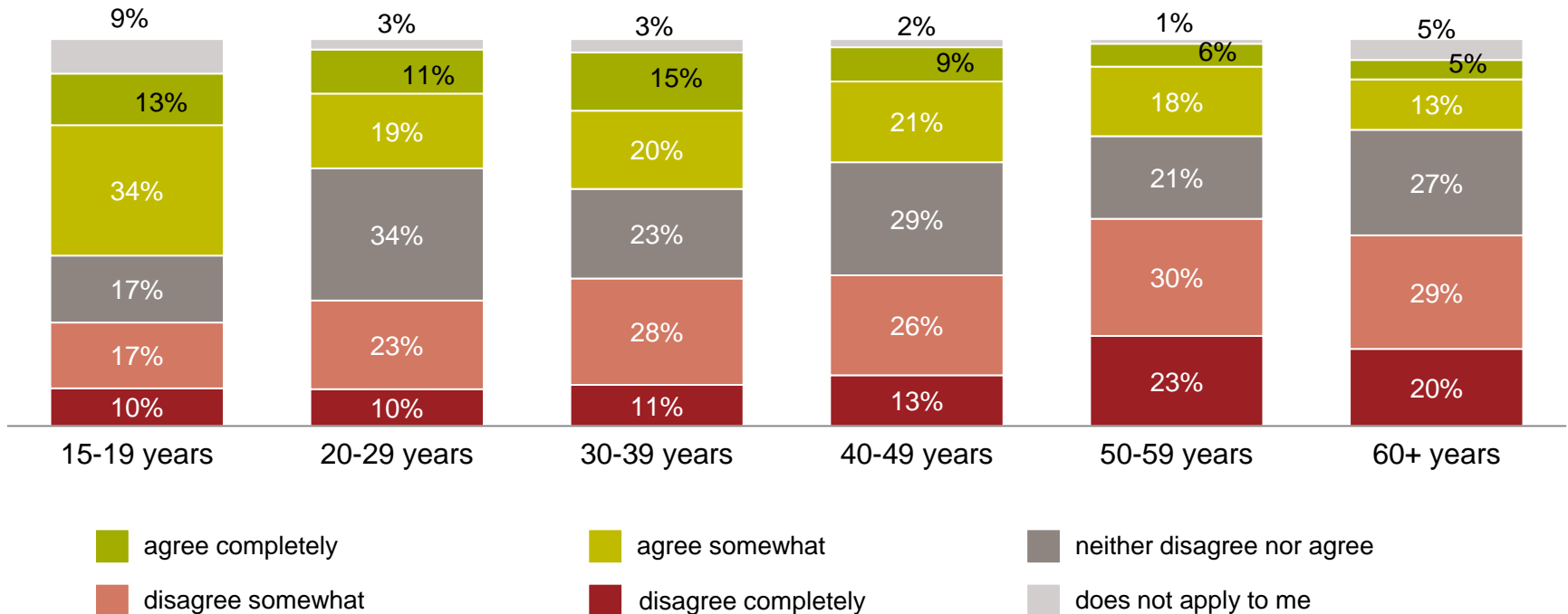
does not apply to me

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

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

© GfK 2016 | Enjoy life today, worry about savings and investments later

USA



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

13%

of Internet users in USA
agree completely
that they want to enjoy life today and
will worry about savings and investments later

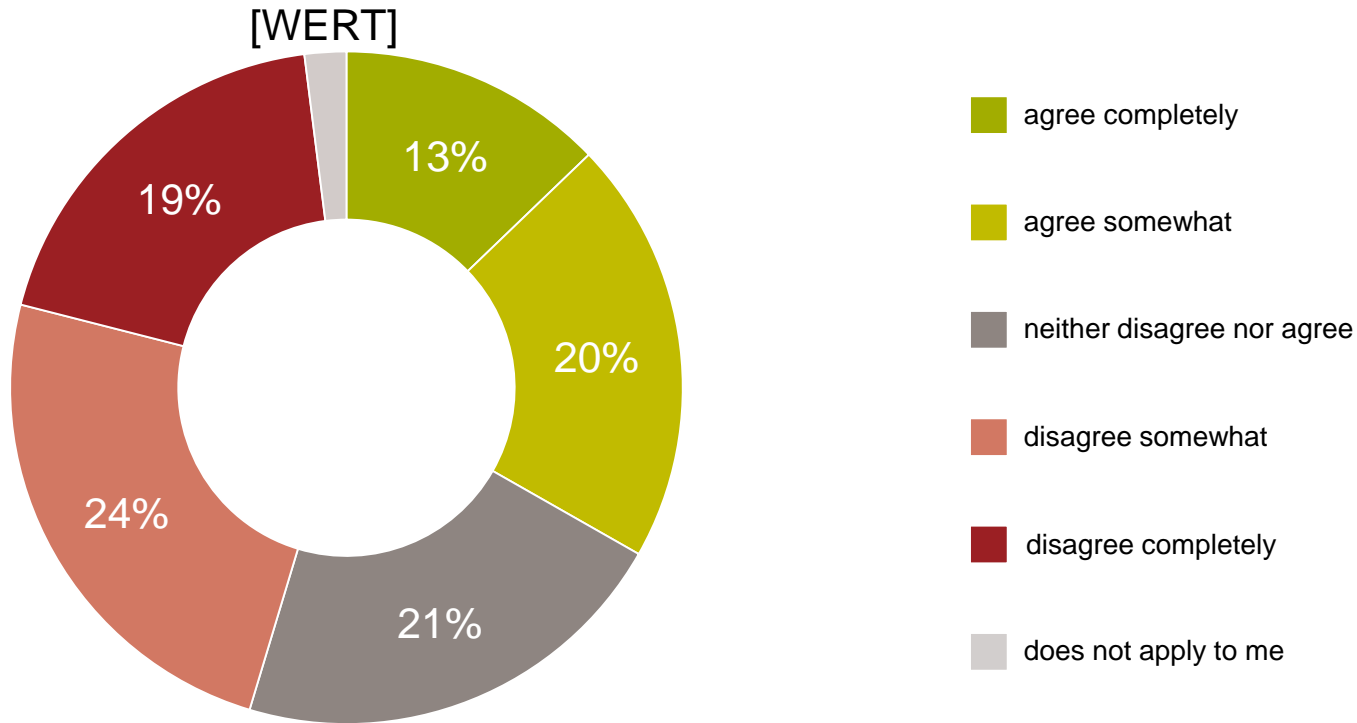


19%

of Internet users in USA
disagree completely
that they want to enjoy life today and
will worry about savings and investments later

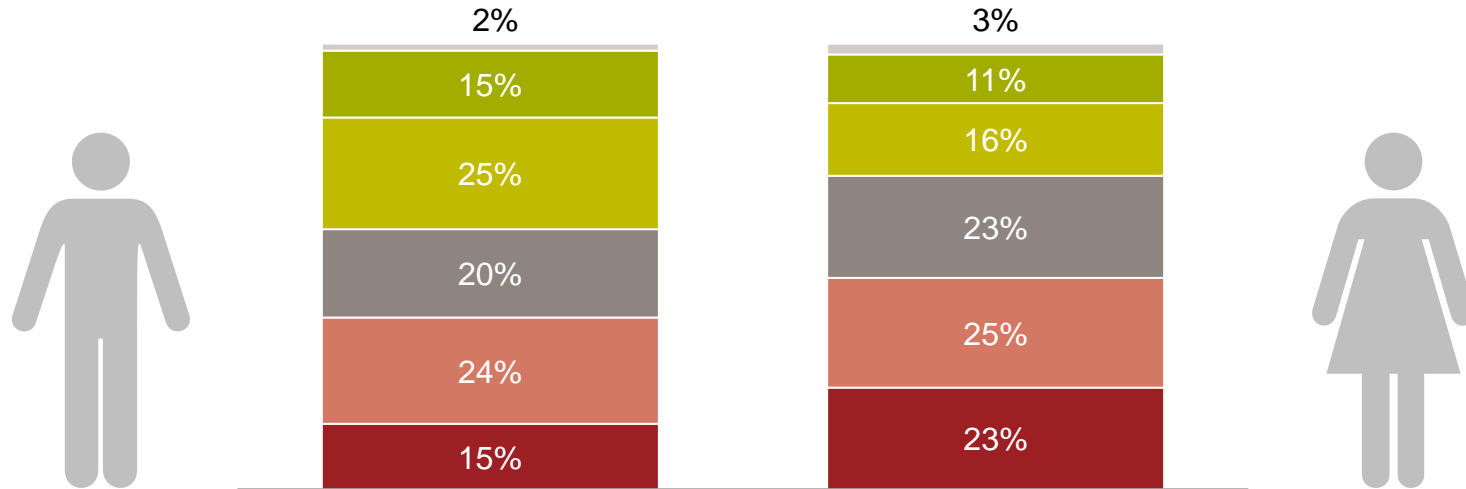


USA: Enjoy life today, worry about savings and investments later



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

Agreement by gender



agree completely

agree somewhat

neither disagree nor agree

disagree somewhat

disagree completely

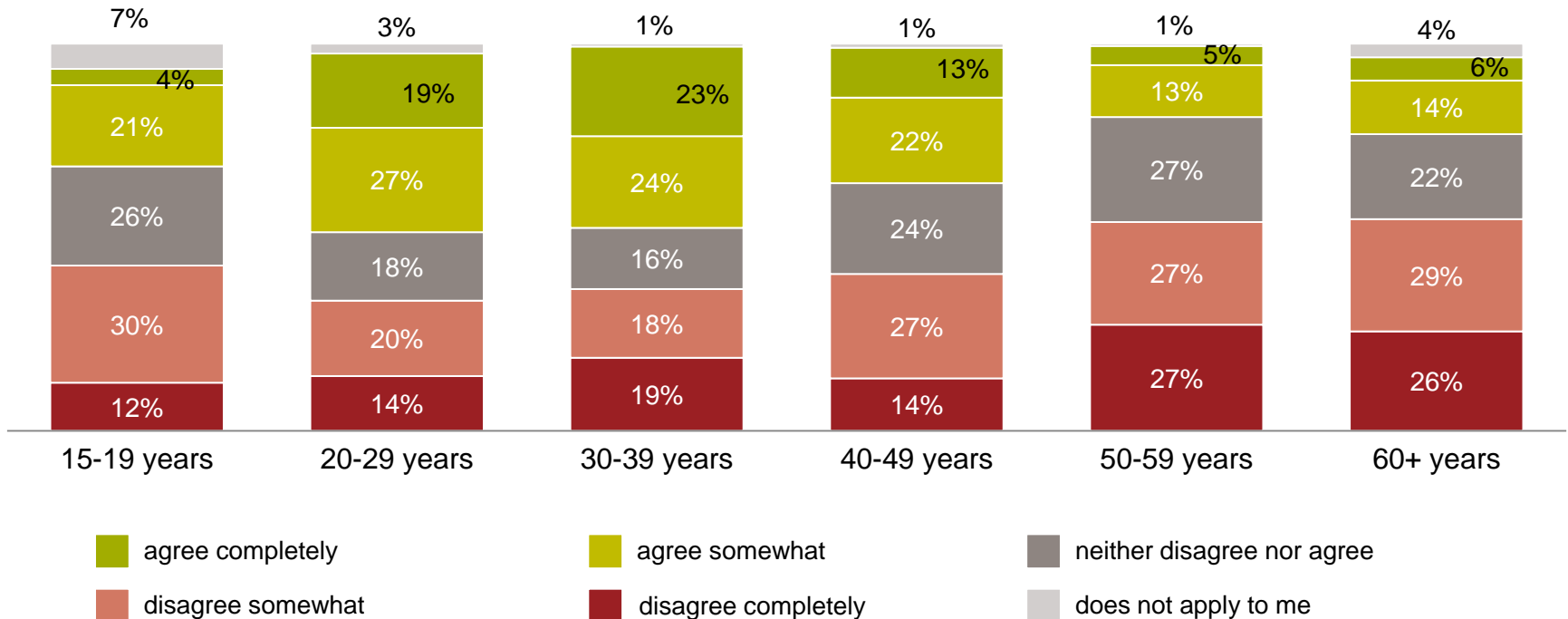
does not apply to me

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

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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

© GfK 2016 | Enjoy life today, worry about savings and investments later

Country results – Latin America

Argentina



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

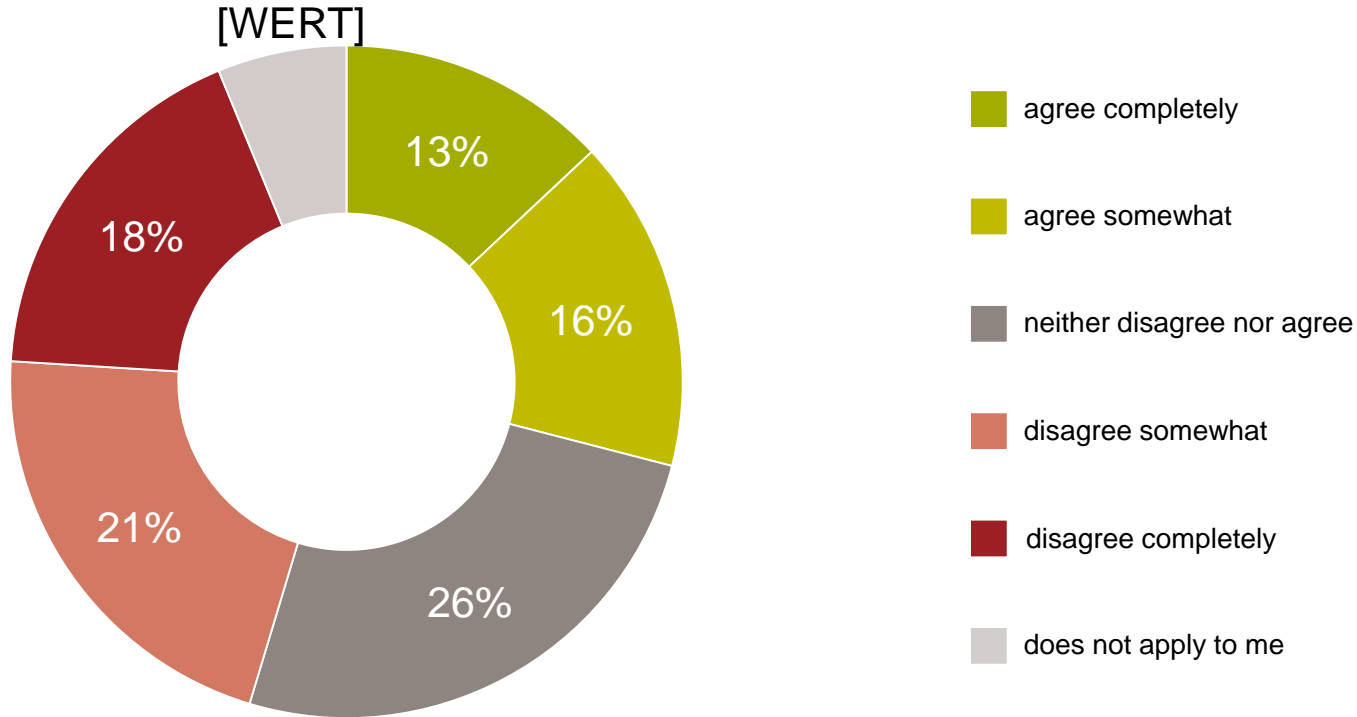
13% of Internet users in Argentina **agree completely** that they want to enjoy life today and will worry about savings and investments later



18% of Internet users in Argentina **disagree completely** that they want to enjoy life today and will worry about savings and investments later

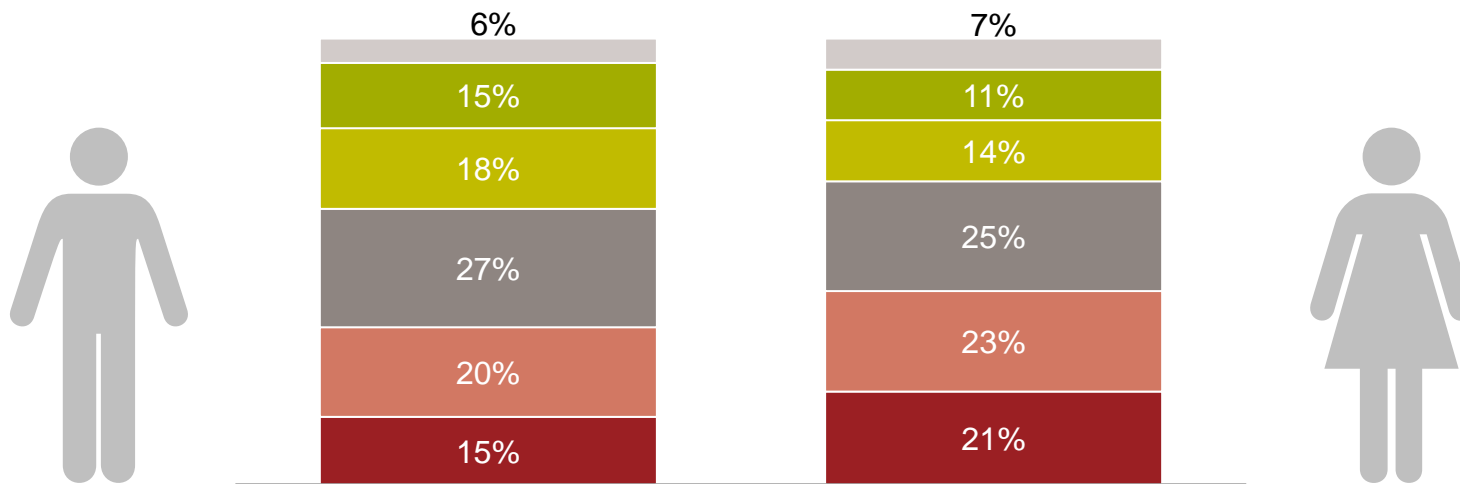


Argentina: Enjoy life today, worry about savings and investments later



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

Agreement by gender



agree completely

agree somewhat

neither disagree nor agree

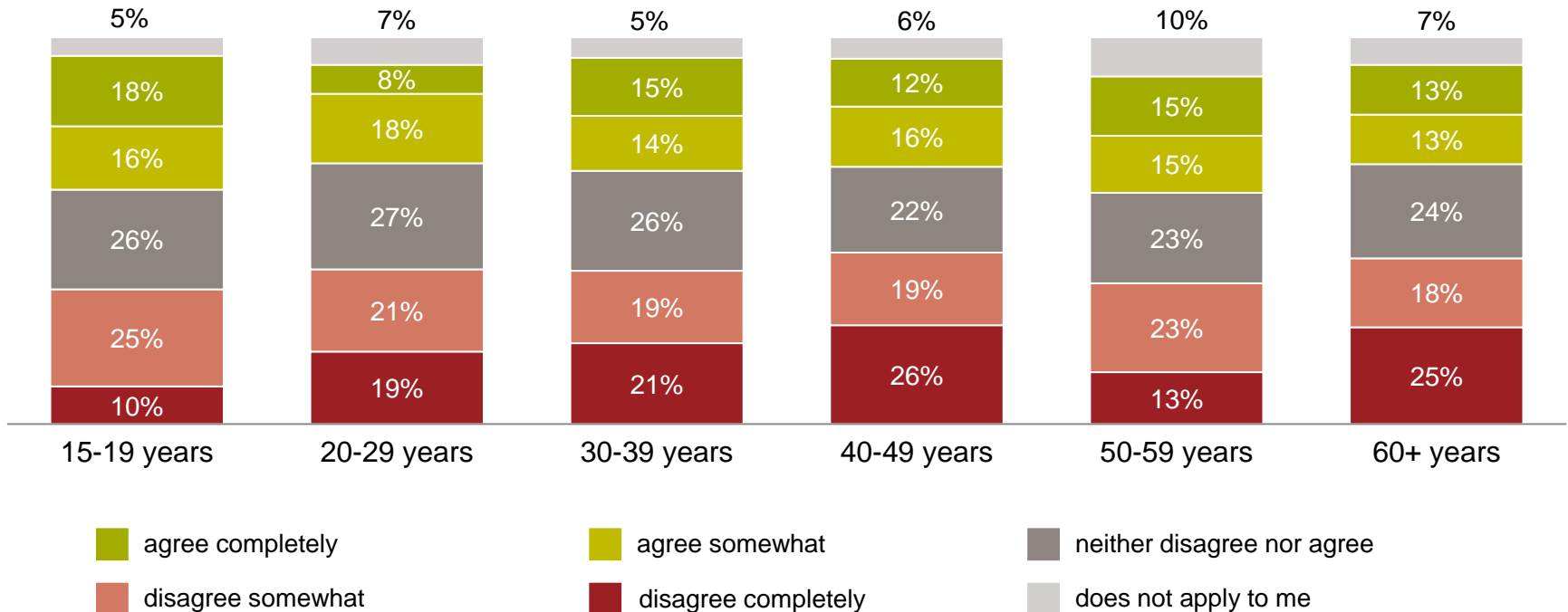
disagree somewhat

disagree completely

does not apply to me

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

© GfK 2016 | Enjoy life today, worry about savings and investments later

Brazil



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

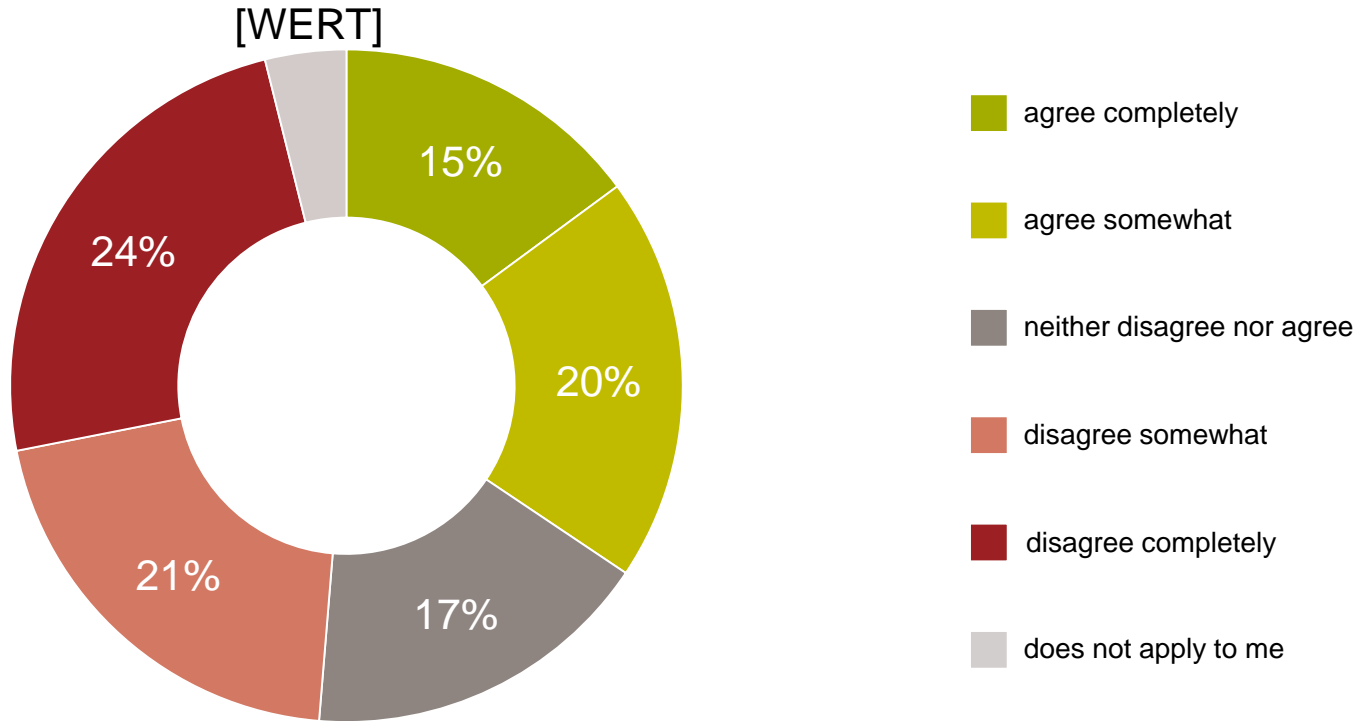
15% of Internet users in Brazil
agree completely
that they want to enjoy life today and
will worry about savings and investments later



24% of Internet users in Brazil
disagree completely
that they want to enjoy life today and
will worry about savings and investments later

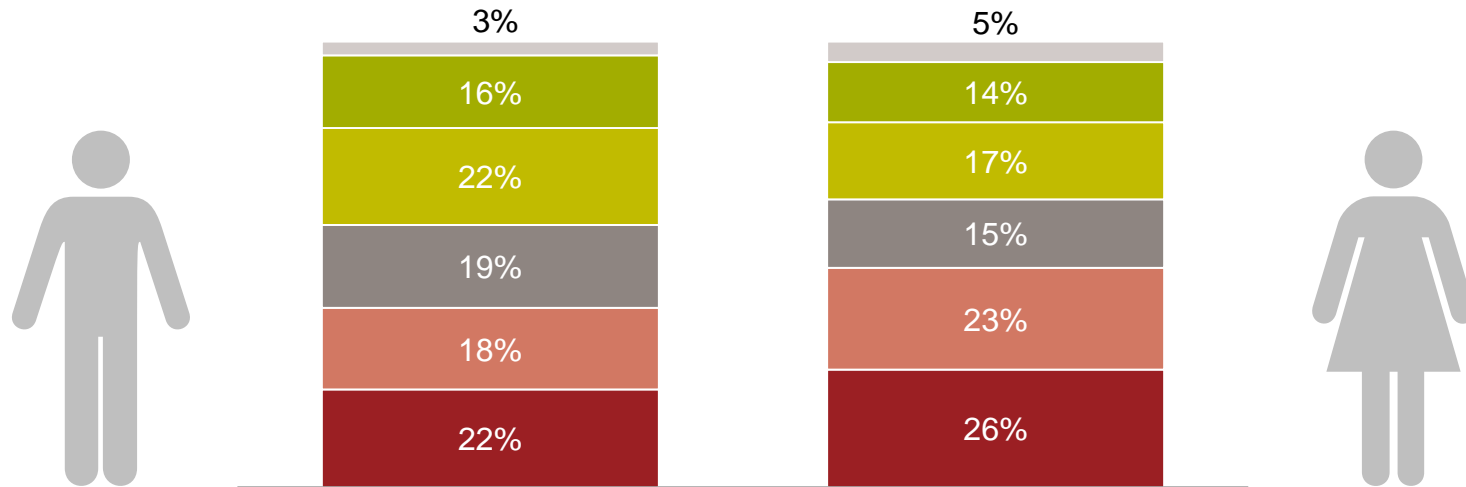


Brazil: Enjoy life today, worry about savings and investments later



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

Agreement by gender



agree completely

agree somewhat

neither disagree nor agree

disagree somewhat

disagree completely

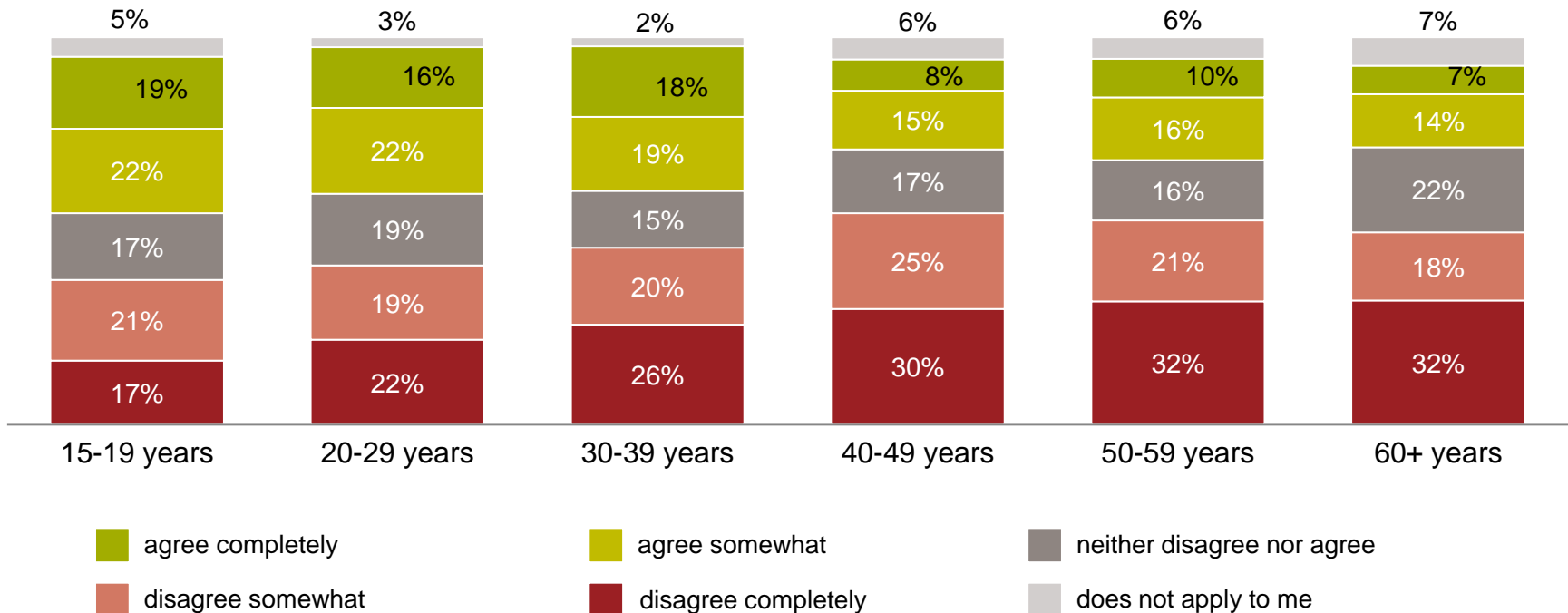
does not apply to me

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

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

© GfK 2016 | Enjoy life today, worry about savings and investments later

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

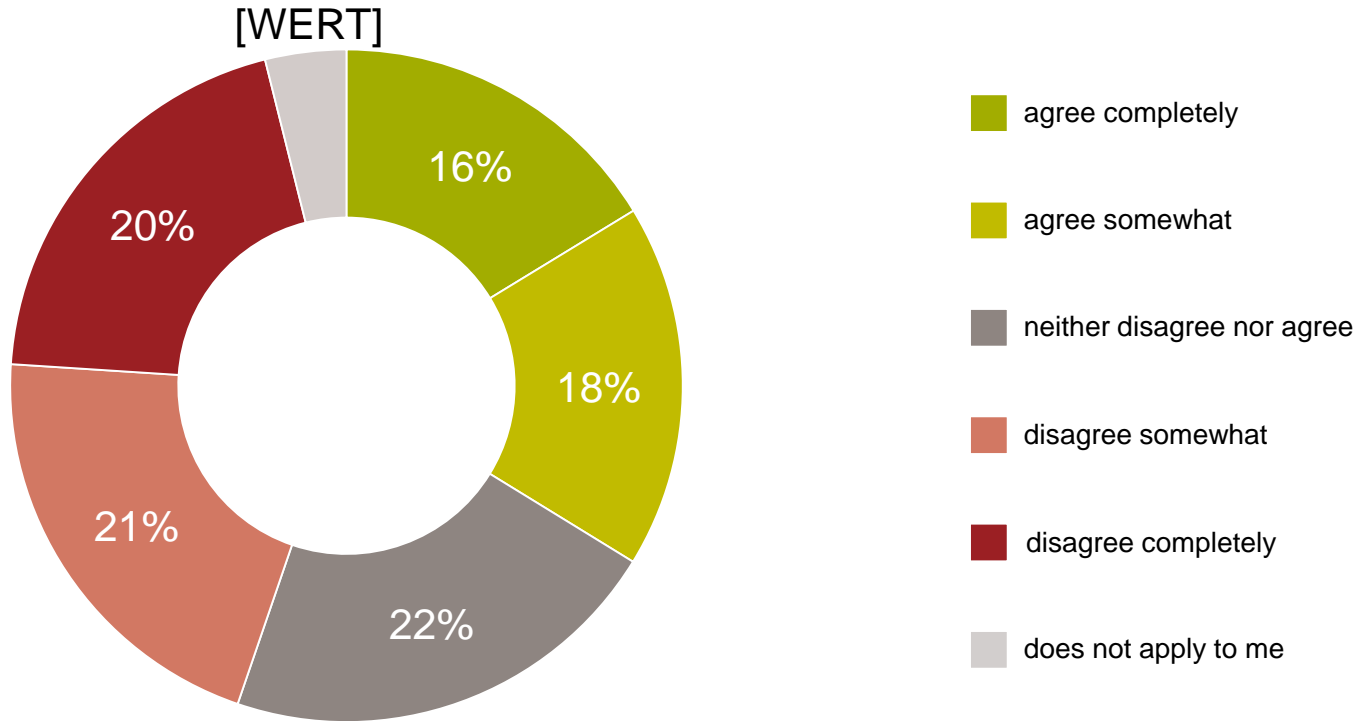


20%

of Internet users in Mexico
disagree completely
that they want to enjoy life today and
will worry about savings and investments later

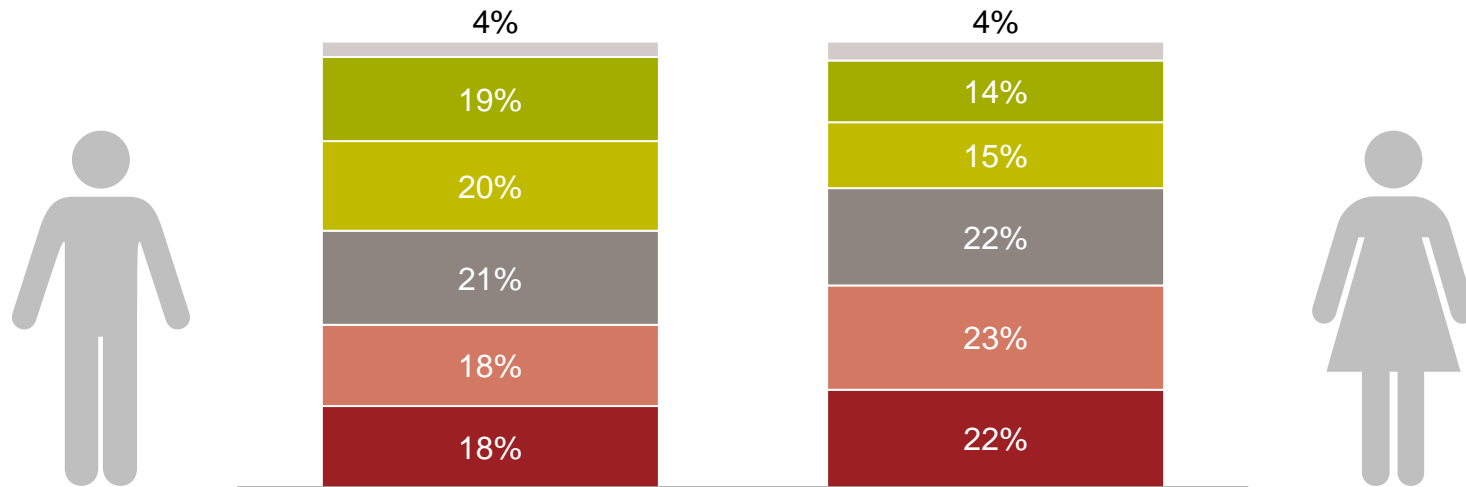


Mexico: Enjoy life today, worry about savings and investments later



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

Agreement by gender



agree completely

agree somewhat

neither disagree nor agree

disagree somewhat

disagree completely

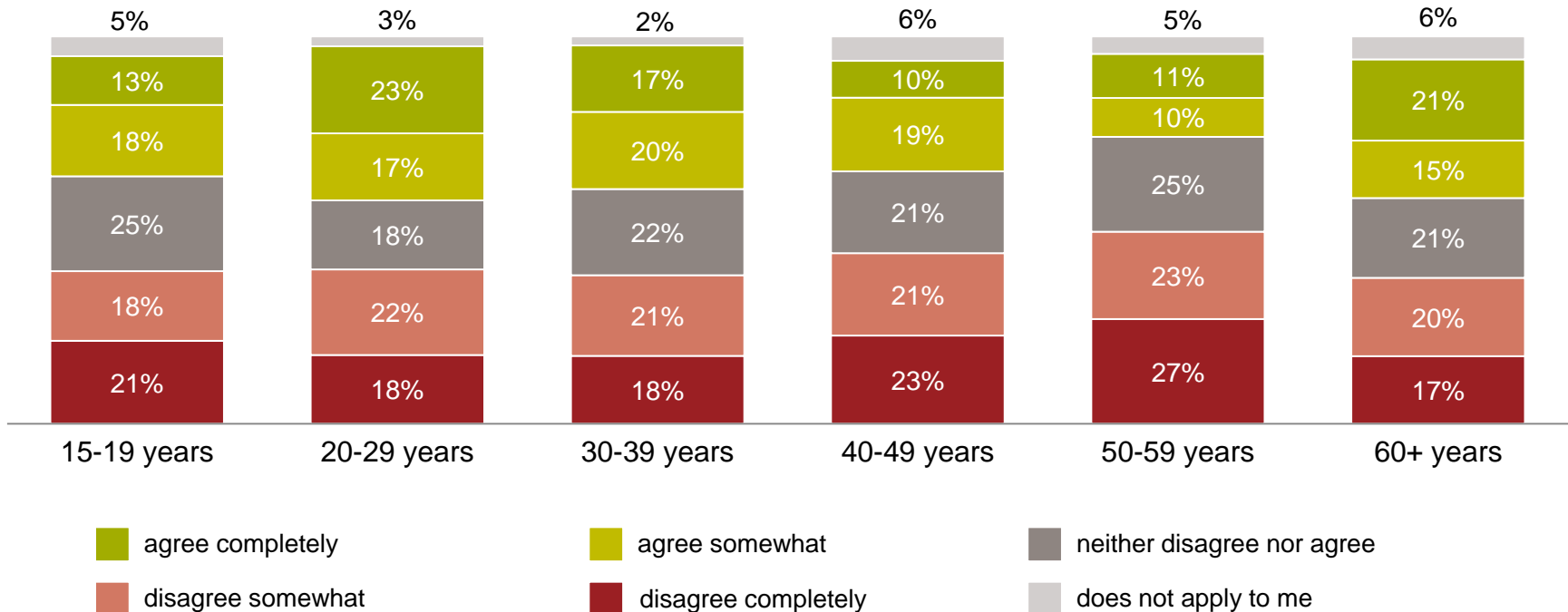
does not apply to me

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

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

Agreement by age groups

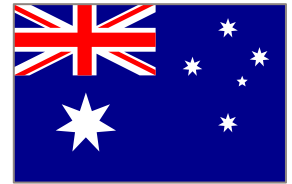


Source: GfK survey among 27,000+ Internet users (ages 15+) in 22 countries – rounded

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Country results – Asia-Pacific

Australia



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

8%

of Internet users in Australia
agree completely
that they want to enjoy life today and
will worry about savings and investments later

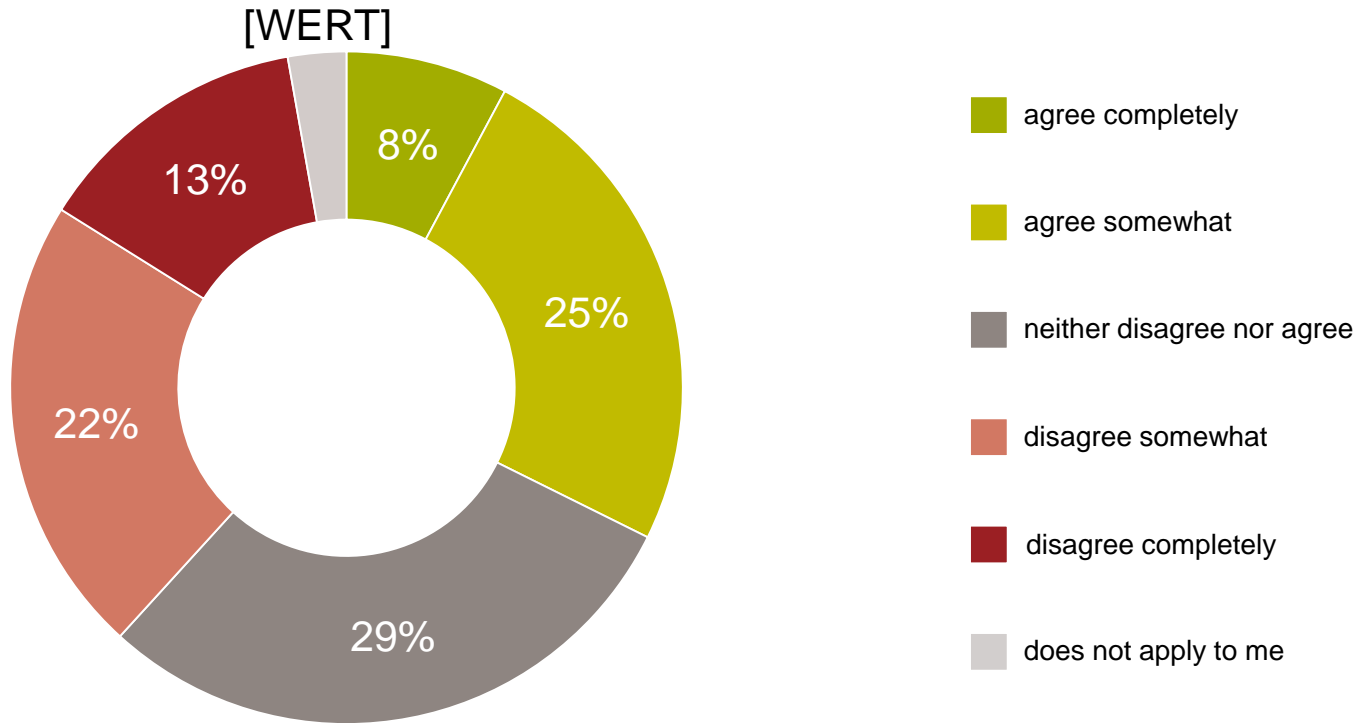


13%

of Internet users in Australia
disagree completely
that they want to enjoy life today and
will worry about savings and investments later

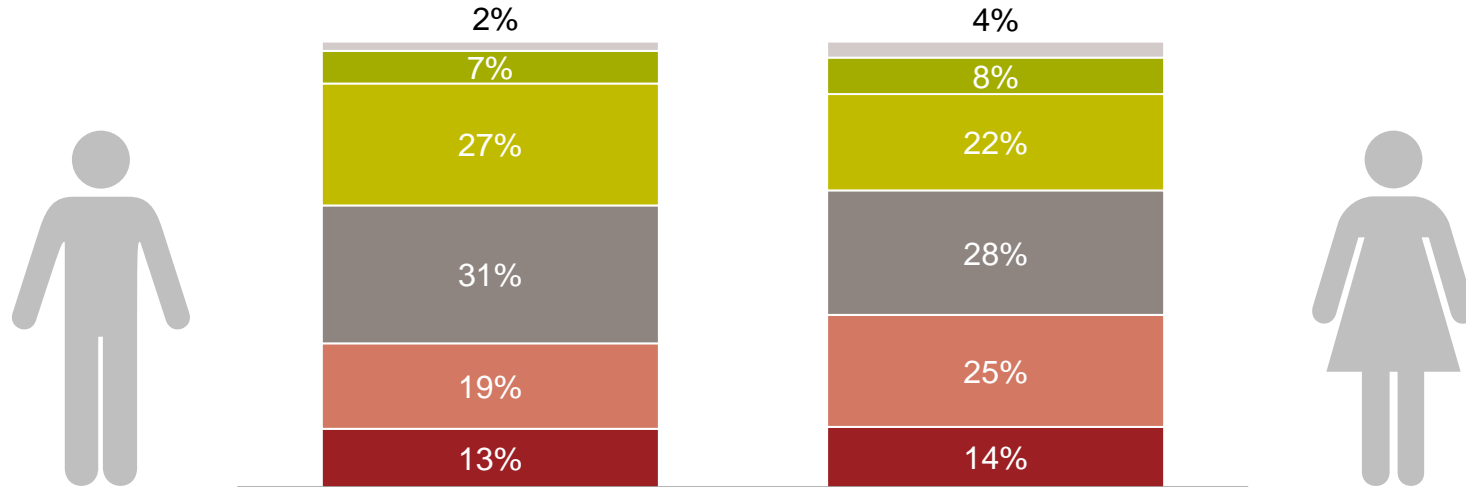


Australia: Enjoy life today, worry about savings and investments later



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

Agreement by gender



agree completely

agree somewhat

neither disagree nor agree

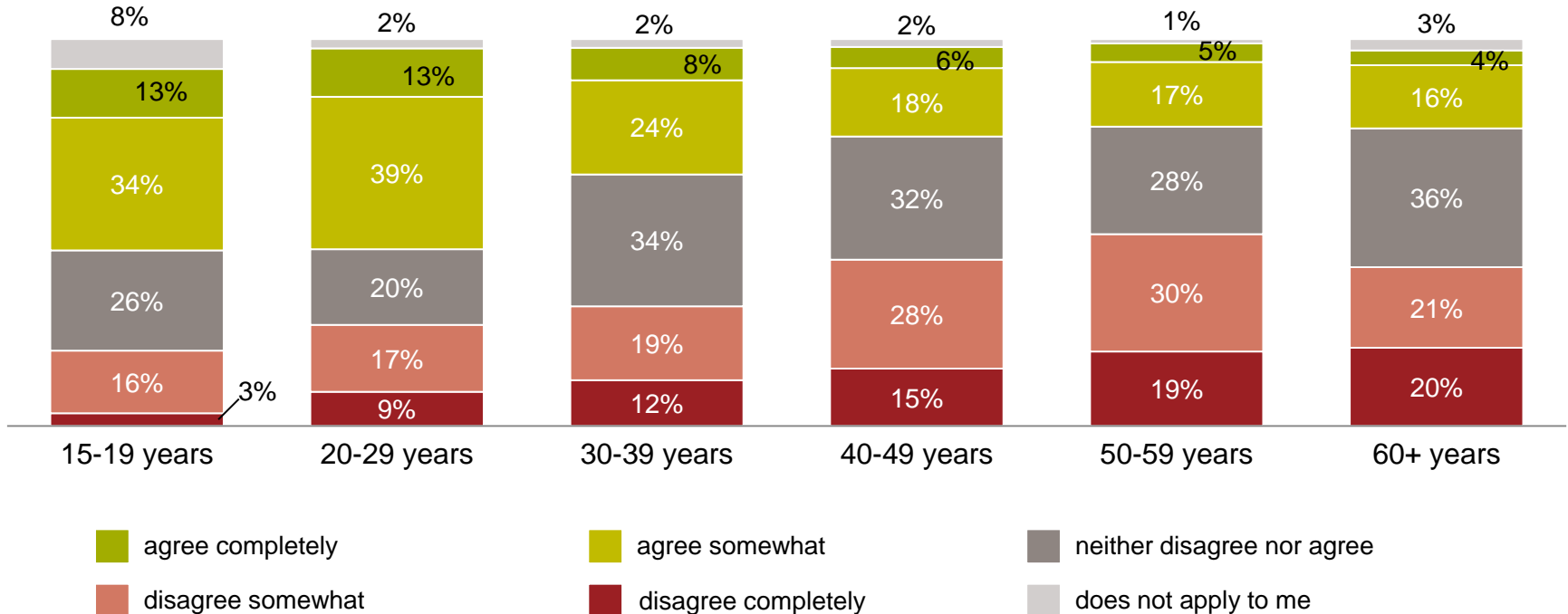
disagree somewhat

disagree completely

does not apply to me

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

© GfK 2016 | Enjoy life today, worry about savings and investments later

China



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

14%

of Internet users in China
agree completely
that they want to enjoy life today and
will worry about savings and investments later

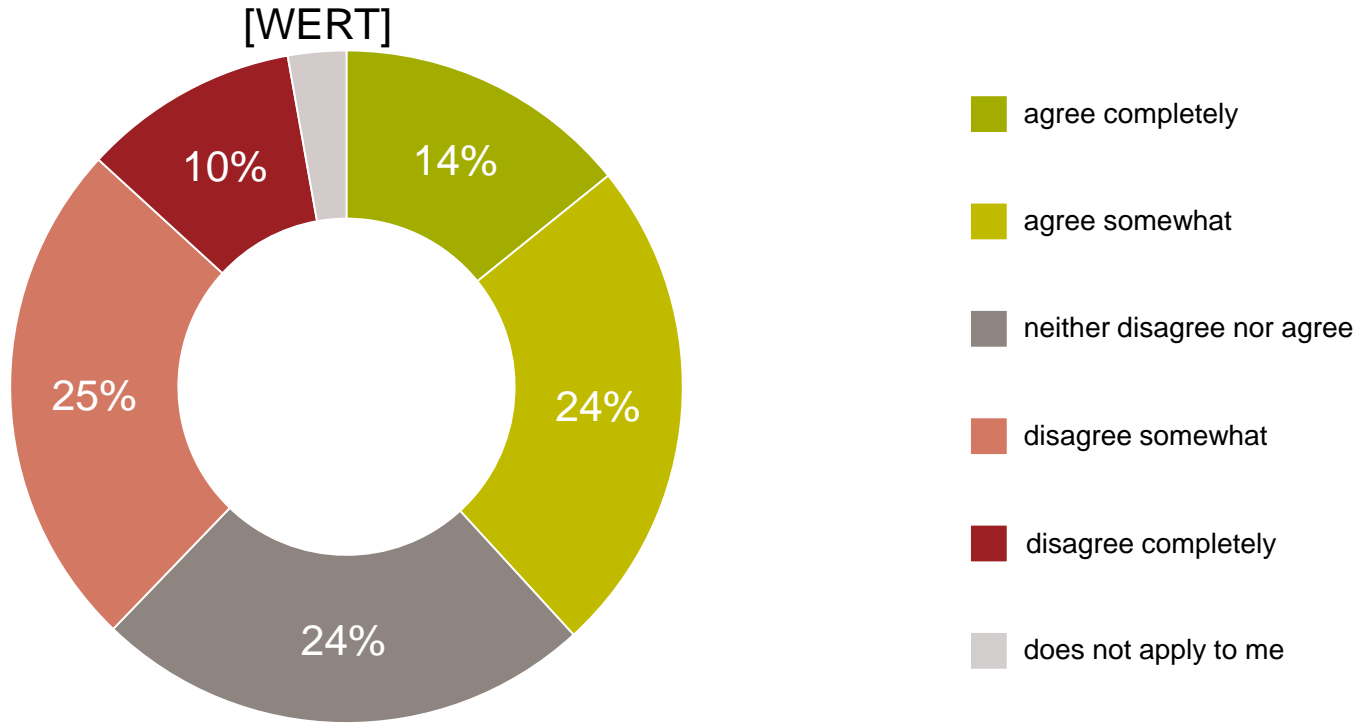


10%

of Internet users in China
disagree completely
that they want to enjoy life today and
will worry about savings and investments later

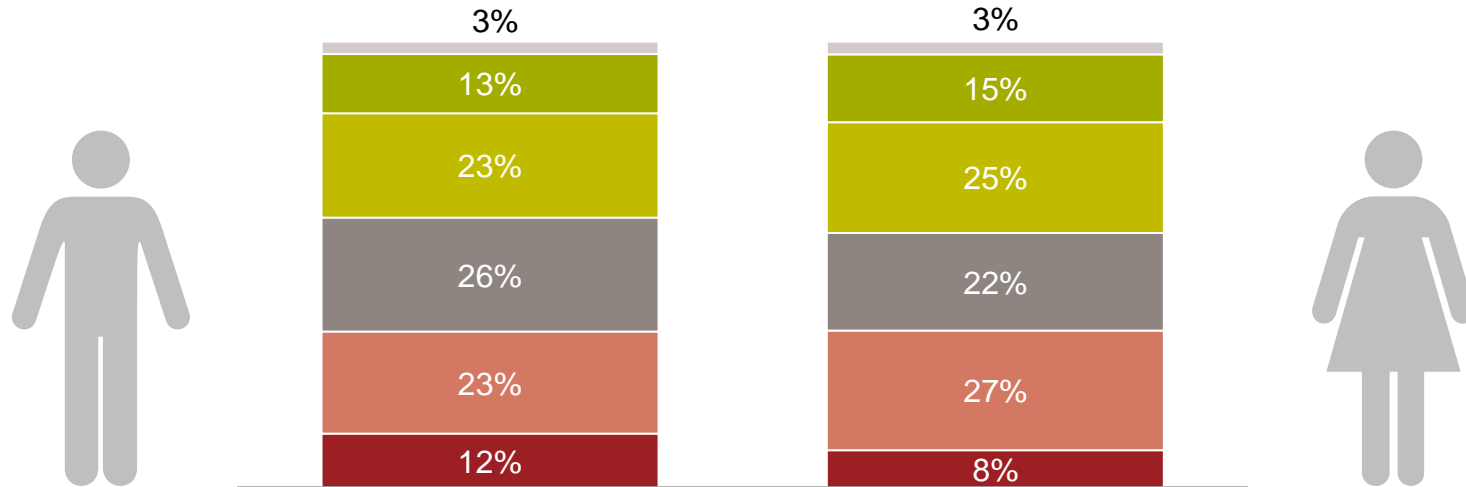


China: Enjoy life today, worry about savings and investments later



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

Agreement by gender



agree completely

agree somewhat

neither disagree nor agree

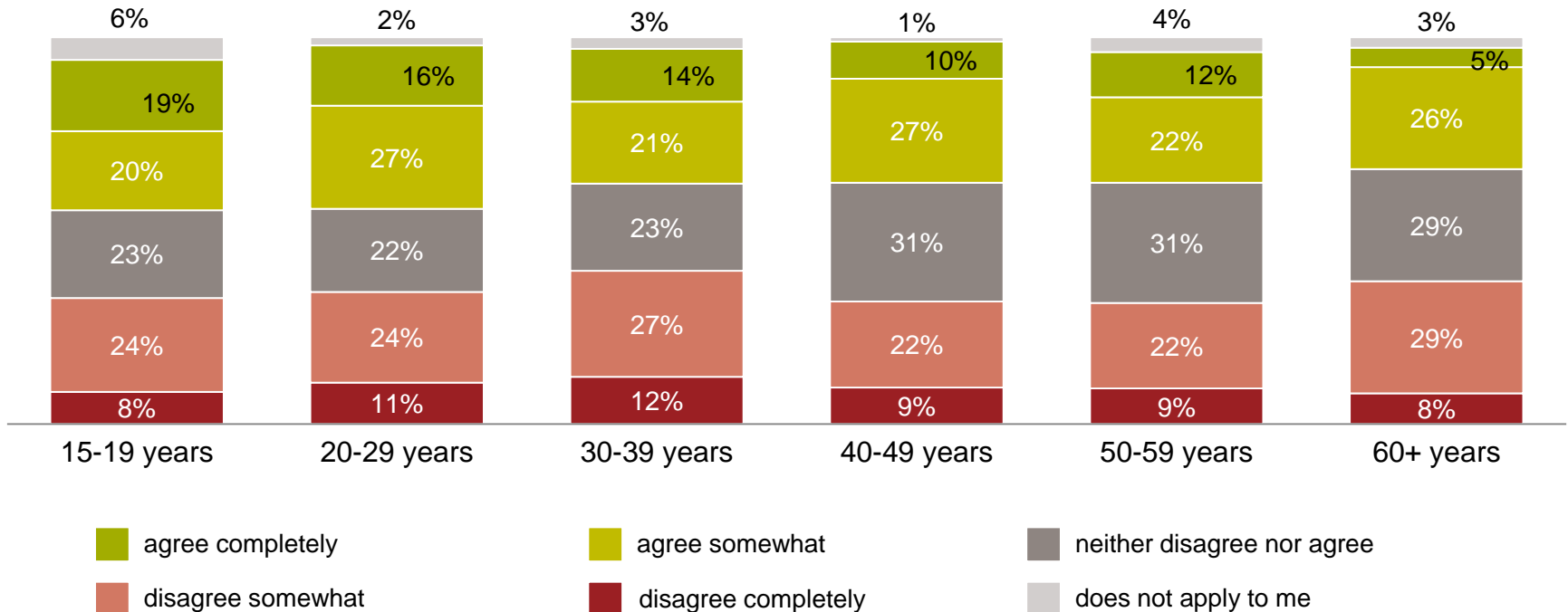
disagree somewhat

disagree completely

does not apply to me

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

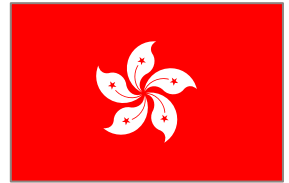
Agreement by age groups



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

© GfK 2016 | Enjoy life today, worry about savings and investments later

Hong Kong



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

8%

of Internet users in Hong Kong
agree completely
that they want to enjoy life today and
will worry about savings and investments later

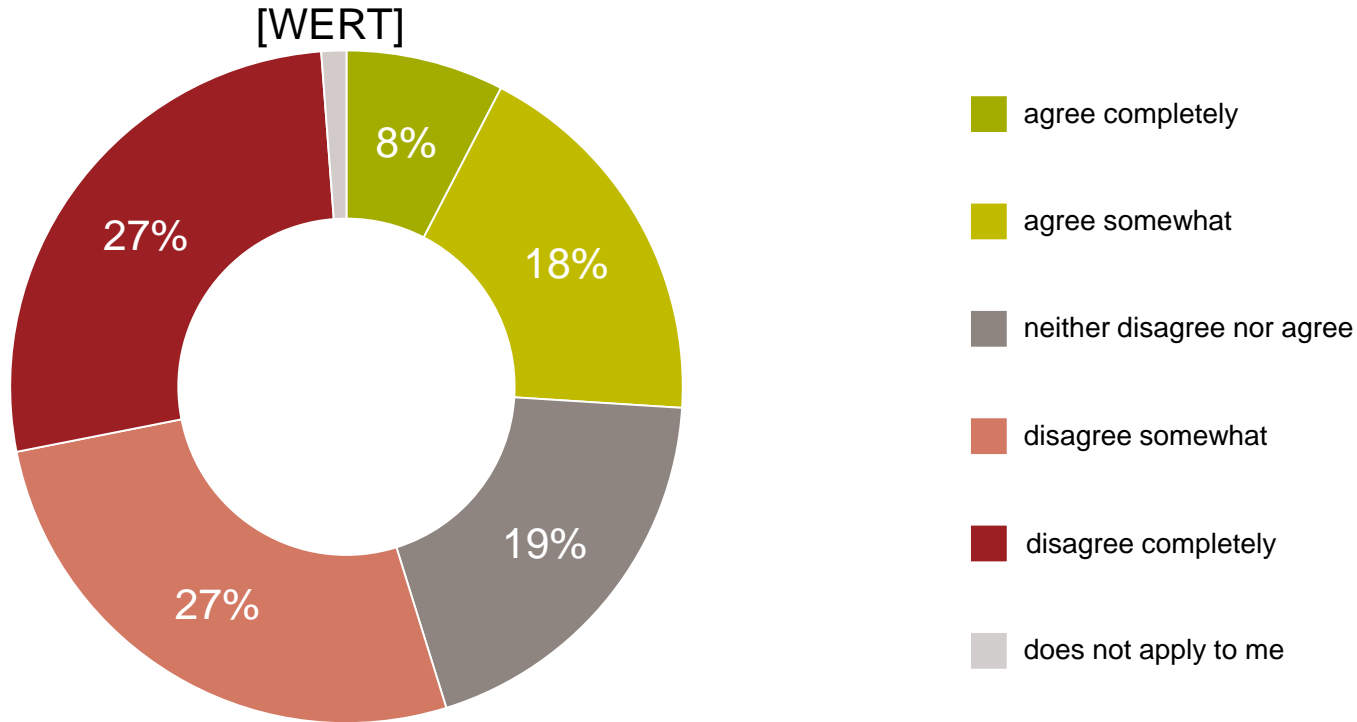


27%

of Internet users in Hong Kong
disagree completely
that they want to enjoy life today and
will worry about savings and investments later

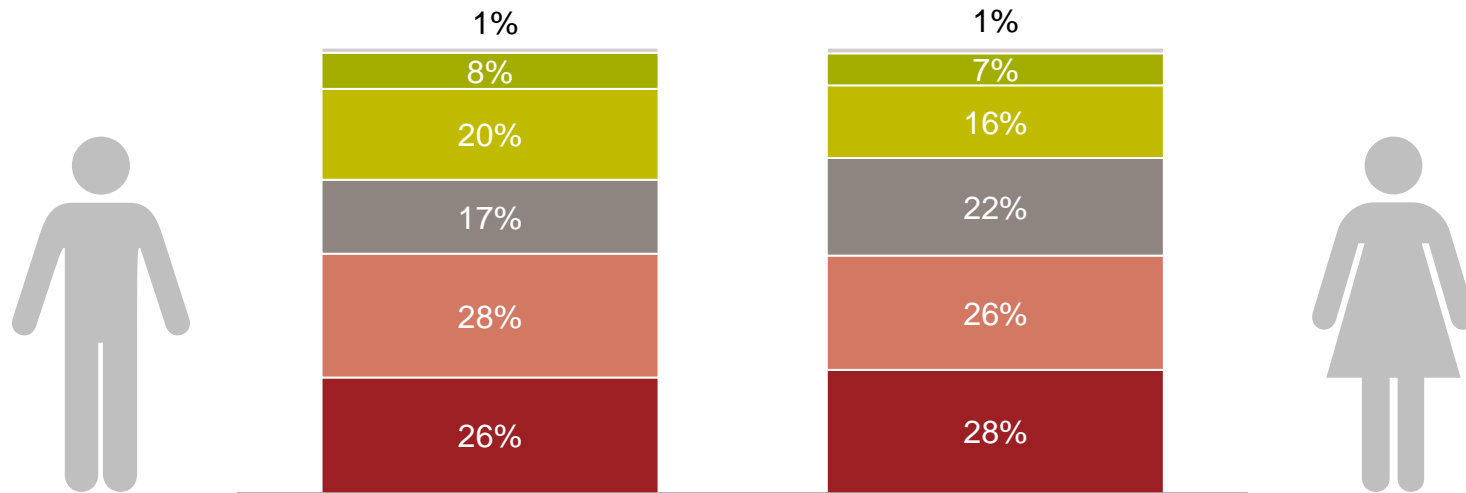


Hong Kong: Enjoy life today, worry about savings and investments later



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

Agreement by gender



agree completely

agree somewhat

neither disagree nor agree

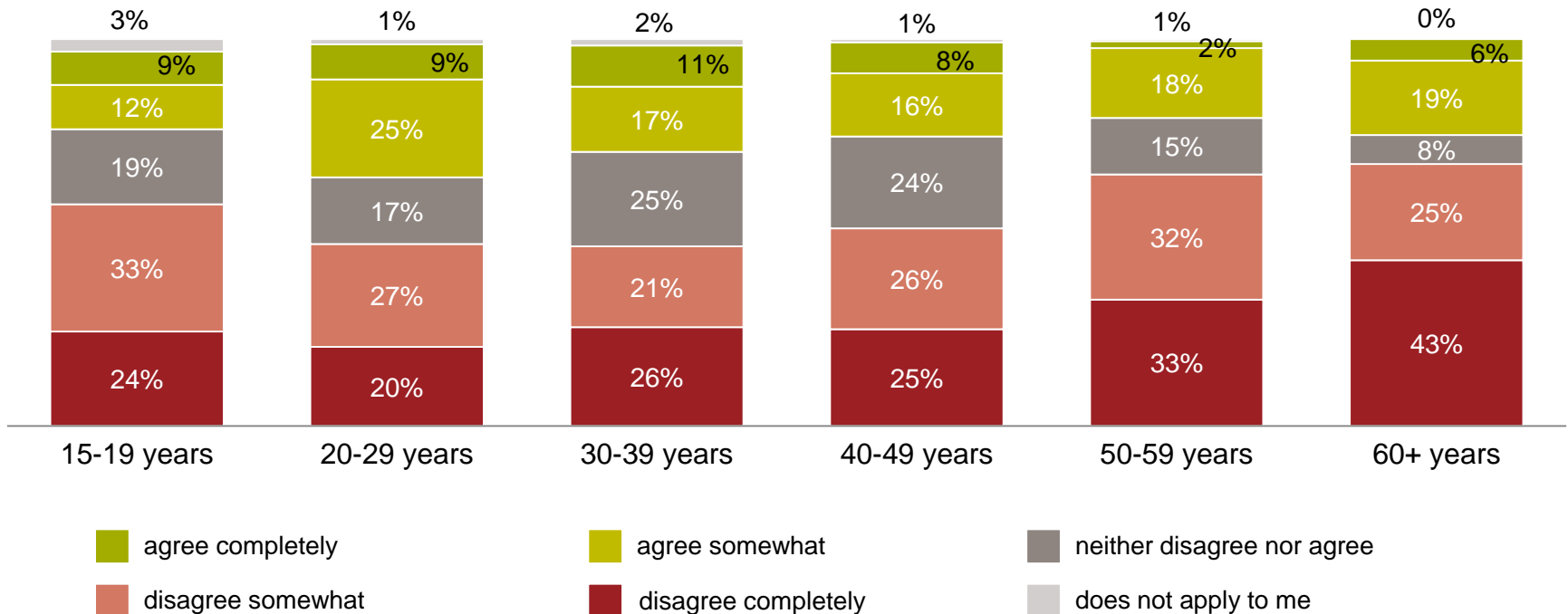
disagree somewhat

disagree completely

does not apply to me

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

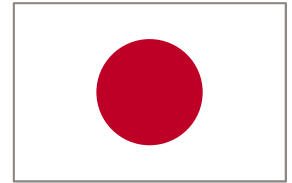
Agreement by age groups



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

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Japan



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

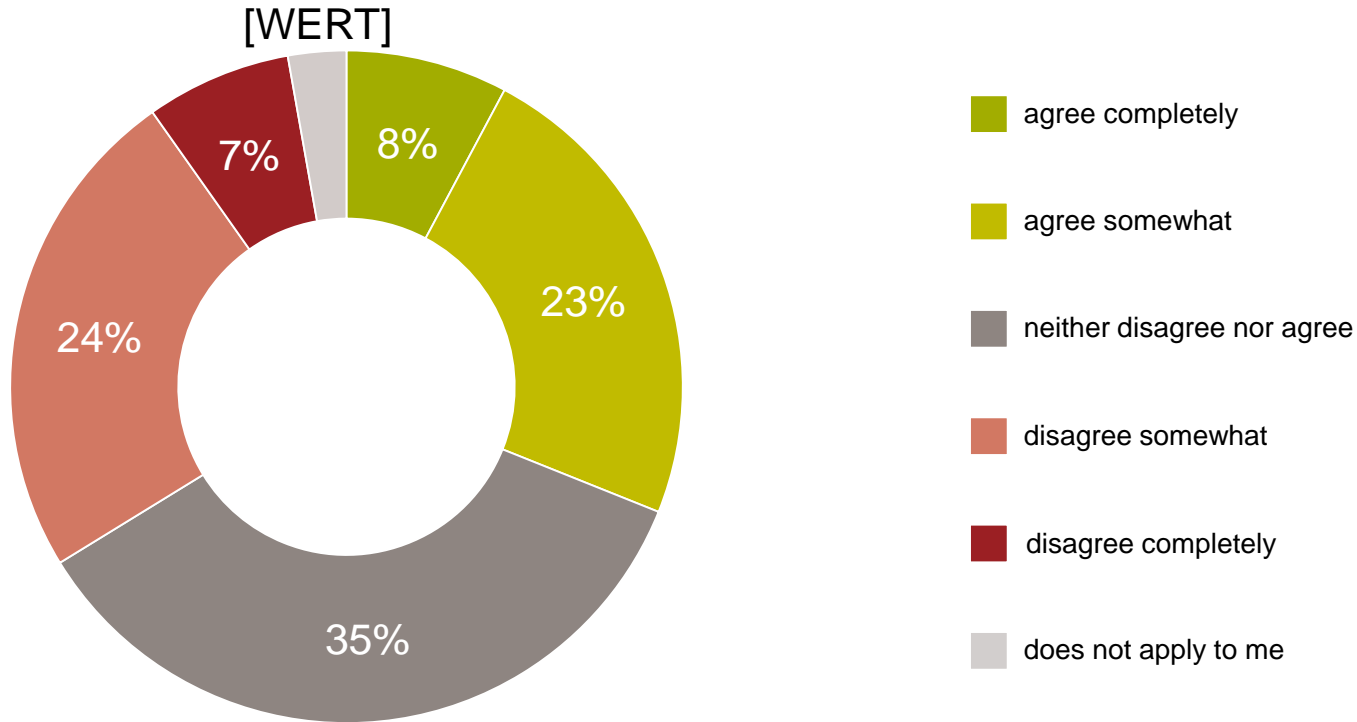


7%

of Internet users in Japan
disagree completely
that they want to enjoy life today and
will worry about savings and investments later

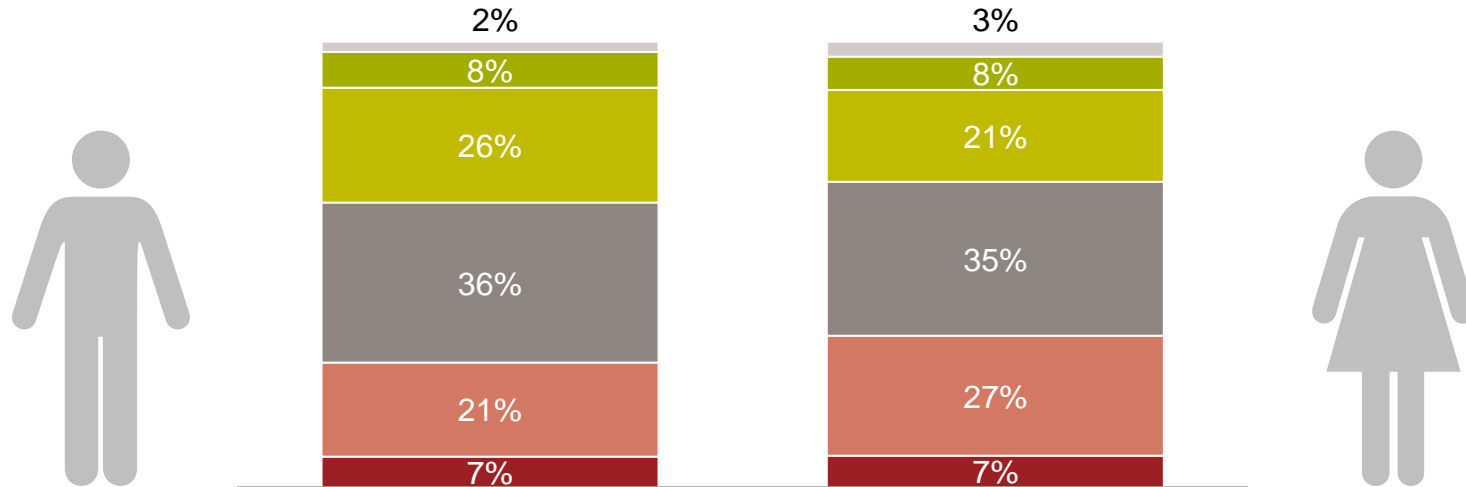


Japan: Enjoy life today, worry about savings and investments later



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

Agreement by gender



agree completely

agree somewhat

neither disagree nor agree

disagree somewhat

disagree completely

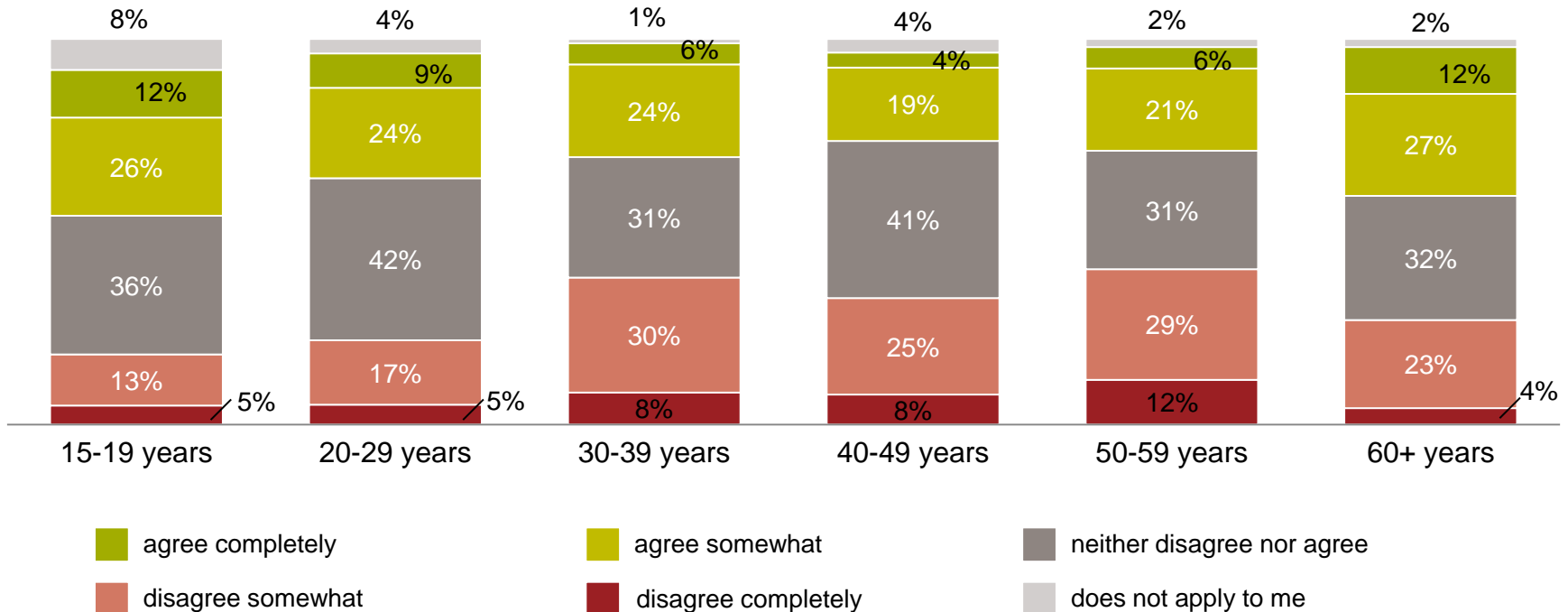
does not apply to me

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

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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

© GfK 2016 | Enjoy life today, worry about savings and investments later

South Korea



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

10%

of Internet users in South Korea
agree completely
that they want to enjoy life today and
will worry about savings and investments later

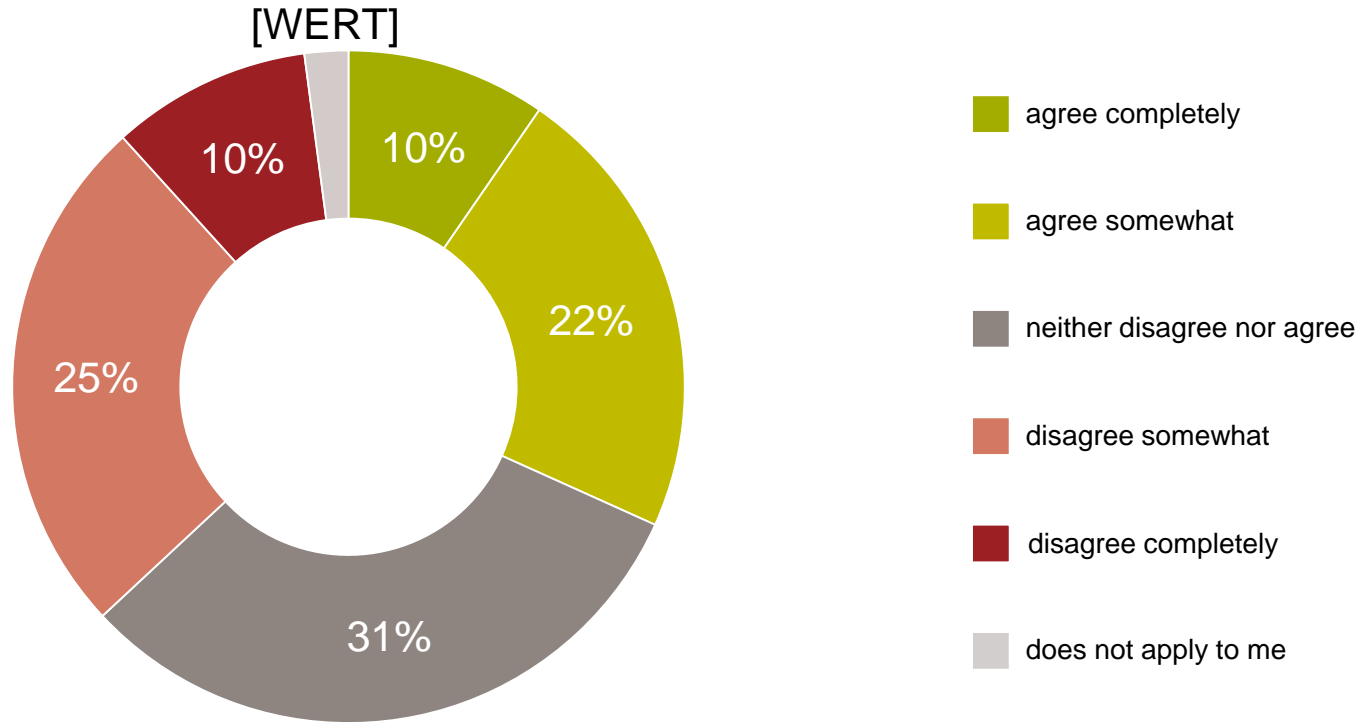


10%

of Internet users in South Korea
disagree completely
that they want to enjoy life today and
will worry about savings and investments later

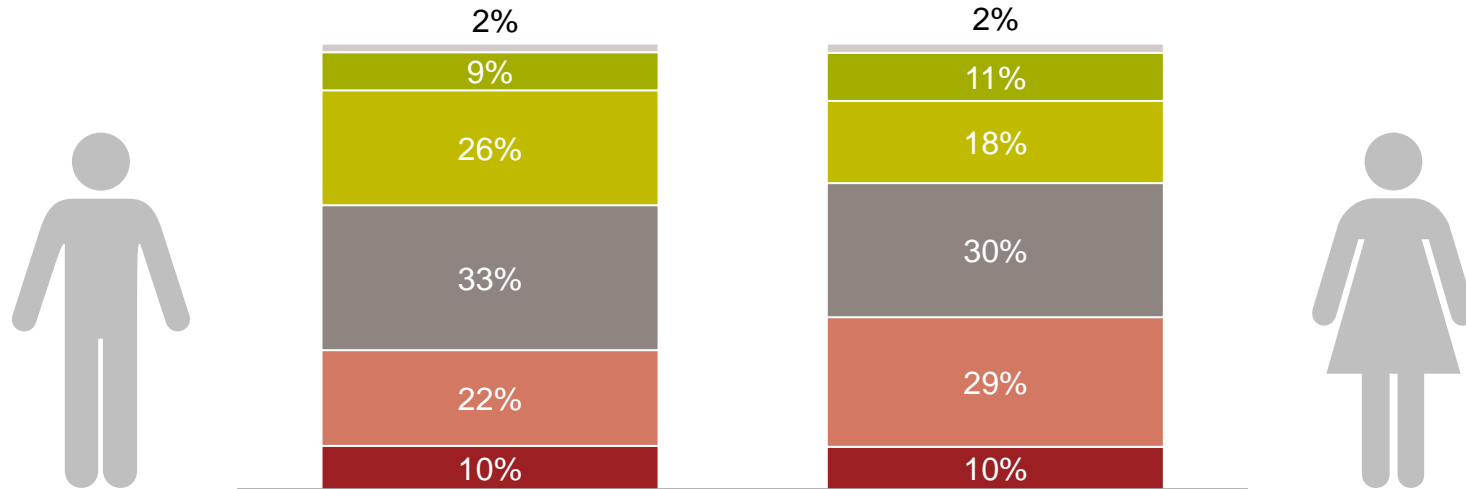


South Korea: Enjoy life today, worry about savings and investments later



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

Agreement by gender



agree completely

agree somewhat

neither disagree nor agree

disagree somewhat

disagree completely

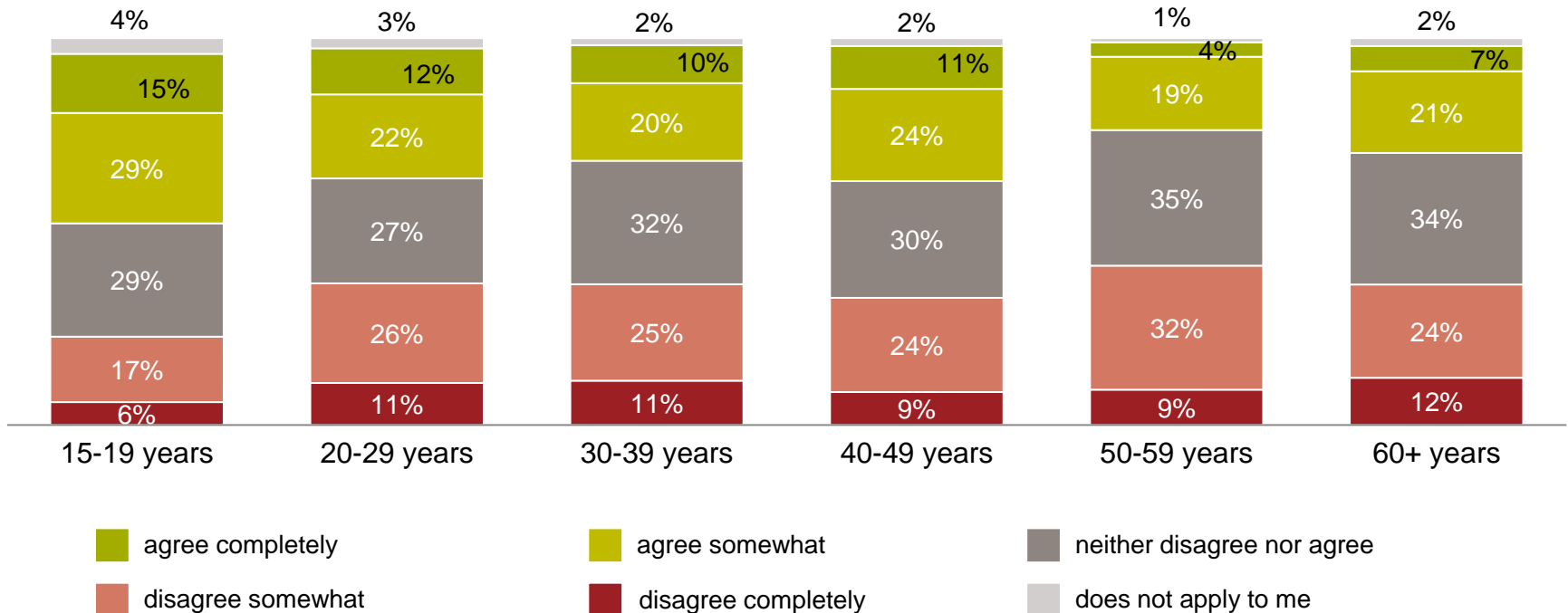
does not apply to me

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

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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

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press@gfk.com