




The Future Shape of Retail Distribution



leading on tax incentivised savings


Elaine McCarthy

The Money Advice Service



the Money Advice Service™

“One size doesn’t fit all”




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Research method

Who?	585 adults aged 16+ - Across the UK
How?	Face to face, in-home interviews - August 2010
What?	Financial attitudes and behaviours, and general attitudes to life

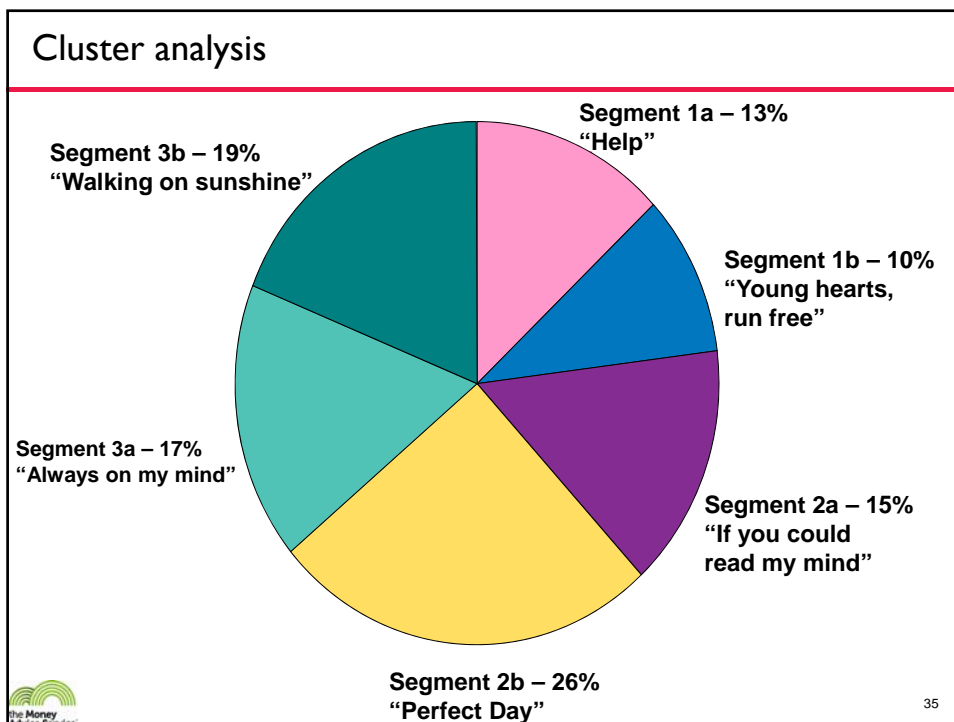
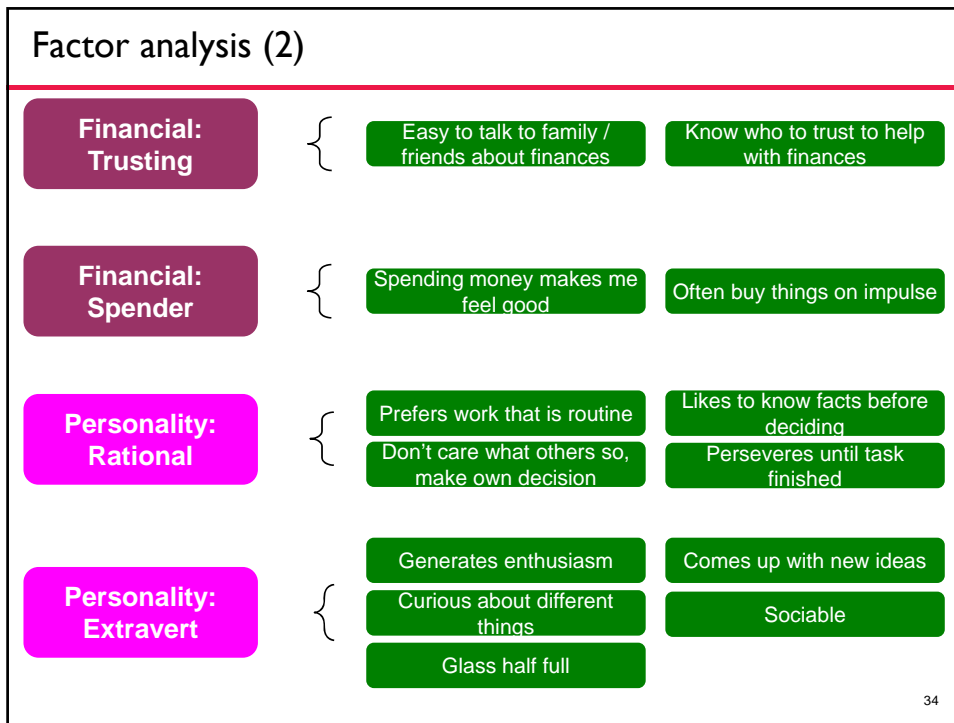
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Factor analysis

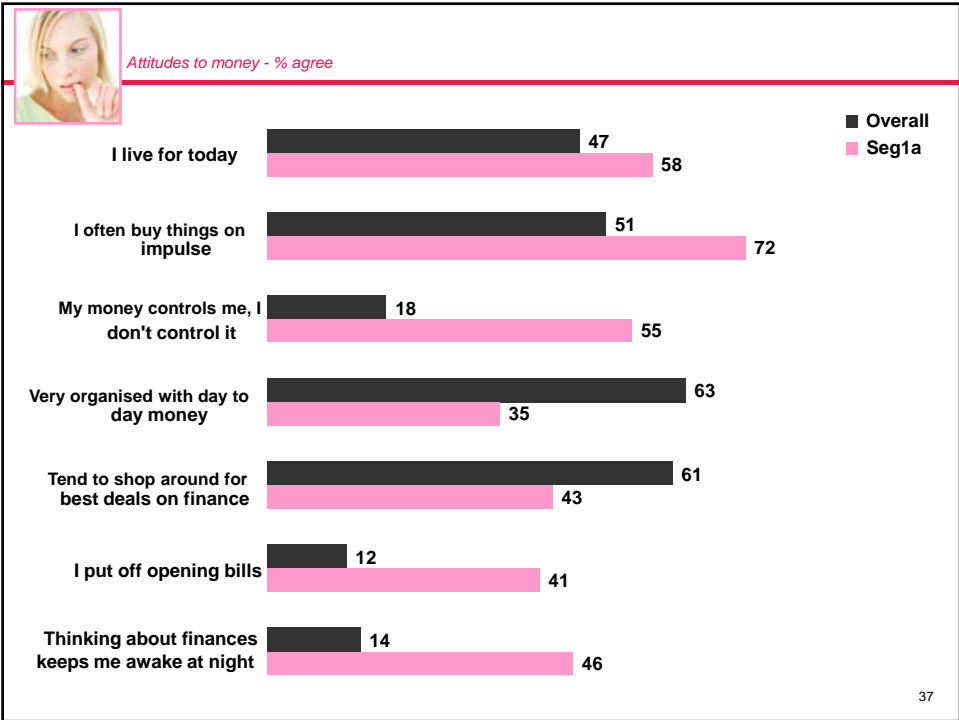
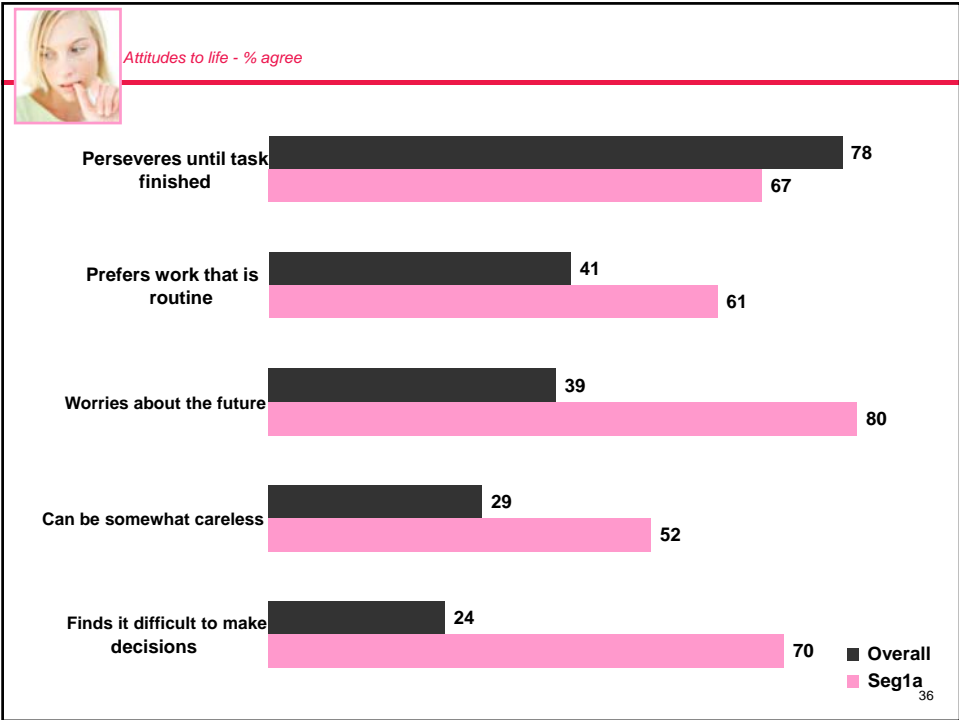
Financial: Organised	<ul style="list-style-type: none"> <li style="background-color: #4caf50; color: white; padding: 5px; border-radius: 5px;">Saving makes me feel good <li style="background-color: #4caf50; color: white; padding: 5px; border-radius: 5px;">Very organised with day to day money <li style="background-color: #e91e63; color: white; padding: 5px; border-radius: 5px;">Don't have time to think about finances <li style="background-color: #e91e63; color: white; padding: 5px; border-radius: 5px;">Live for today 	<ul style="list-style-type: none"> <li style="background-color: #4caf50; color: white; padding: 5px; border-radius: 5px;">Shop around for best deals <li style="background-color: #e91e63; color: white; padding: 5px; border-radius: 5px;">Can be somewhat careless <li style="background-color: #e91e63; color: white; padding: 5px; border-radius: 5px;">Finance is so boring
Financial: Worrier	<ul style="list-style-type: none"> <li style="background-color: #4caf50; color: white; padding: 5px; border-radius: 5px;">Finances keep me awake <li style="background-color: #4caf50; color: white; padding: 5px; border-radius: 5px;">My money controls me <li style="background-color: #e91e63; color: white; padding: 5px; border-radius: 5px;">Don't worry about money have more than enough 	<ul style="list-style-type: none"> <li style="background-color: #4caf50; color: white; padding: 5px; border-radius: 5px;">I worry about future <li style="background-color: #4caf50; color: white; padding: 5px; border-radius: 5px;">Find it difficult to make decisions
Financial: Indecisive	<ul style="list-style-type: none"> <li style="background-color: #4caf50; color: white; padding: 5px; border-radius: 5px;">So many choices find it hard to decide <li style="background-color: #4caf50; color: white; padding: 5px; border-radius: 5px;">Think about what others do <li style="background-color: #4caf50; color: white; padding: 5px; border-radius: 5px;">Prepared to take a risk with savings 	<ul style="list-style-type: none"> <li style="background-color: #4caf50; color: white; padding: 5px; border-radius: 5px;">Just don't know where to start <li style="background-color: #4caf50; color: white; padding: 5px; border-radius: 5px;">Put off opening bills <li style="background-color: #e91e63; color: white; padding: 5px; border-radius: 5px;">Comfortable with finances, don't need help

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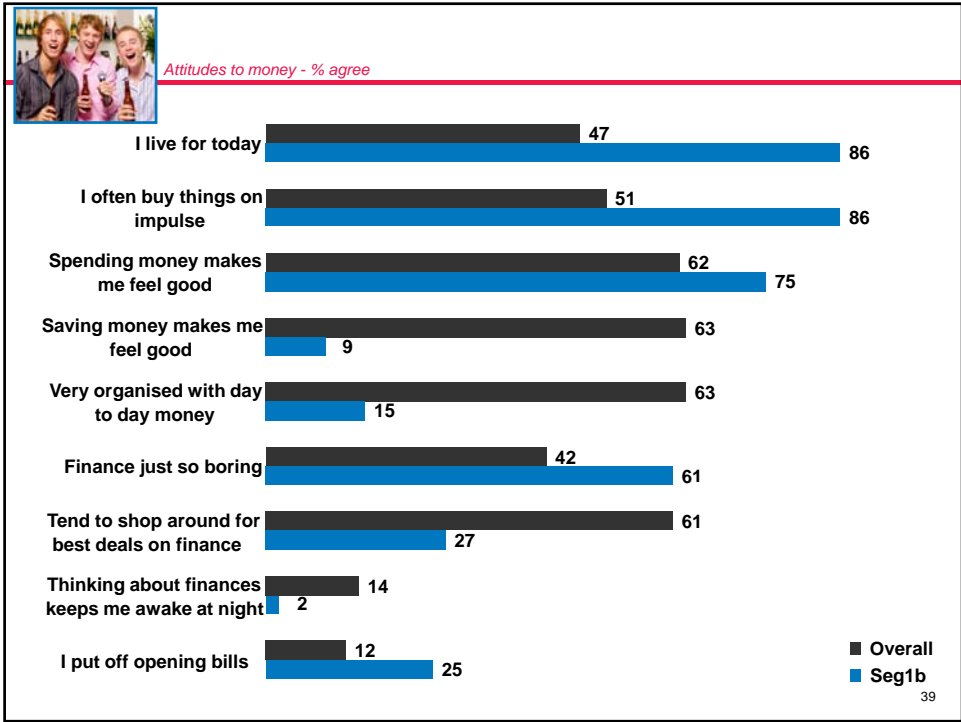
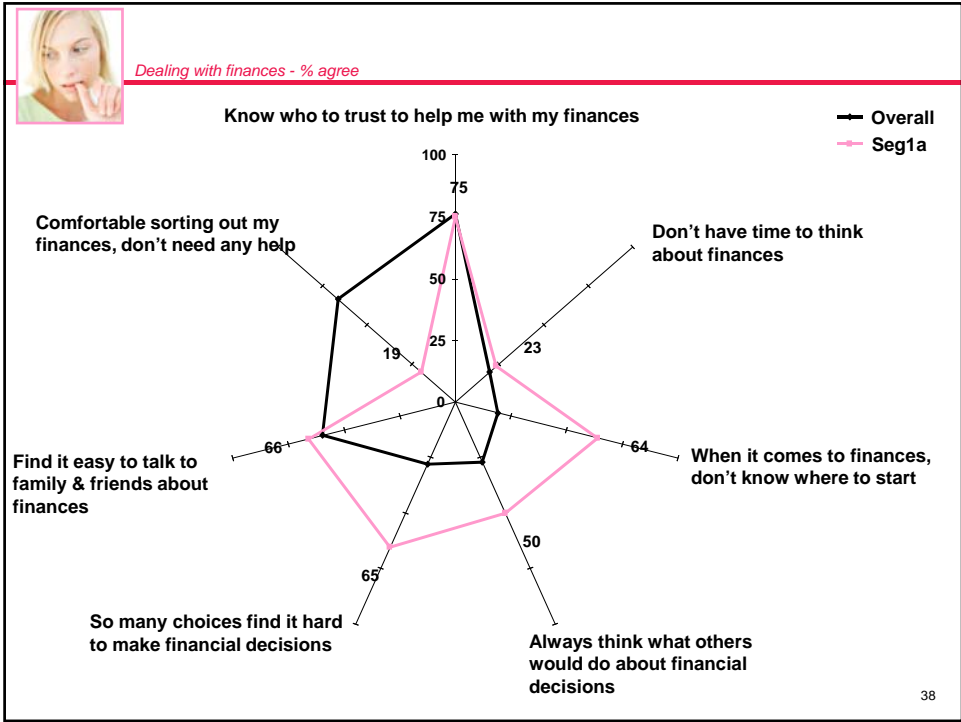
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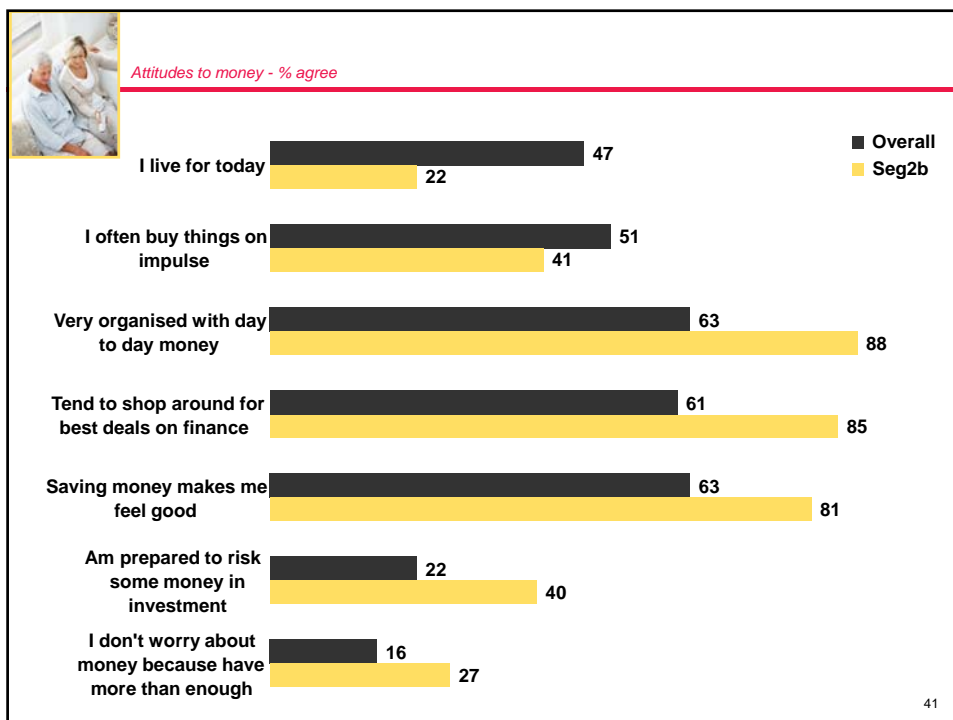
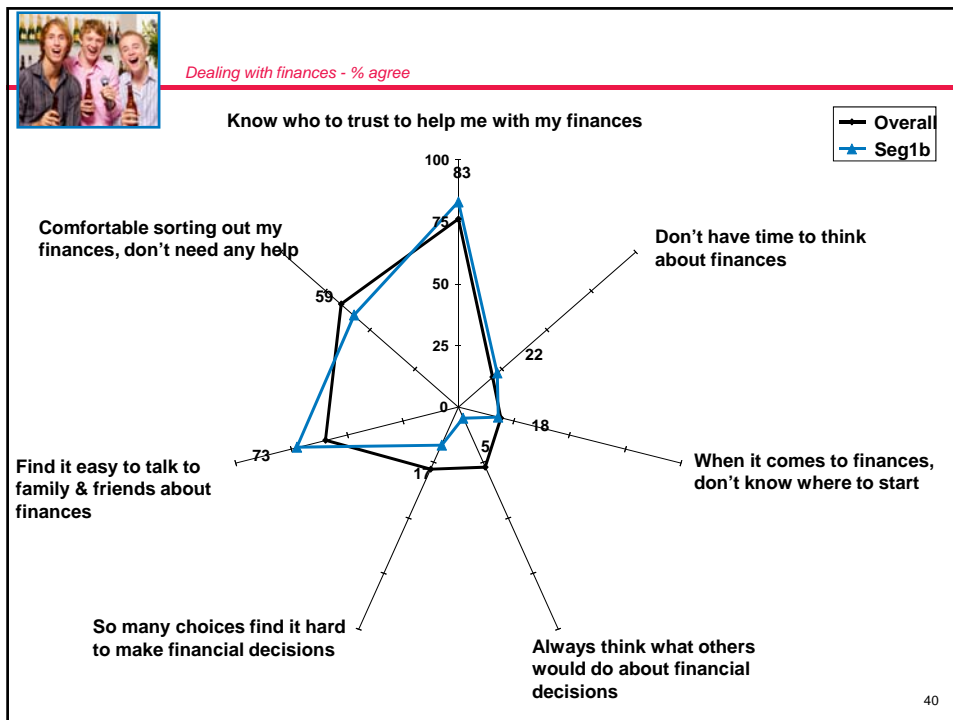
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