

“The worst recession since the 1930s?” (NIESR, May 2009)



....so, what happens next?

1992

During the last recession, **Dataquest Research Consultants** published “Investing in Hard Times”.

Based on original research, this report provided financial institutions with unique insights into savers’ and investors’ future intentions at a time of economic downturn and uncertainty...



Notes: “Investing in Hard Times” was conducted in collaboration with MORI and Finance and Business Research.

2009

The economy is in recession again – but today the financial landscape has undergone rapid, radical change, and seen unprecedented intervention. Although the stock market is showing signs of modest recovery, interest rates are still at an historic low.

Against this backdrop, and alongside the existing concern about future pension provision, savers and investors face an uncertain future...



Number crunching: After reaching a historic low in January 2009, consumer confidence has since seen modest recovery. (Source: GfK Consumer Confidence)

Today, **Dataquest** is proposing a comprehensive new study that explores trends, attitudes and intentions among savers, investors and financial advisers.



Investing in an Uncertain Future

Prospectus for a major, syndicated research study

To find out more, read on...

Investing in an Uncertain Future

Essential Insight for Financial Providers

The report will provide a detailed understanding of saver and investor intentions, attitudes and behaviour in response to the credit crunch, the ensuing recession and its impact on investment outlook.

This is new, original **affordable** research, providing buyers with unique and tangible insights that can be used to...



understand the key issues facing consumers today
build business strategy
shape product development
develop service to advisers and customers

Quote: “Consumer trust has been seriously damaged, especially the financial services sector and I don’t know how long this will take to repair...” Crispian Tarrant, Chief Executive, BDRC

Investing in an Uncertain Future: Methodology

The research has a cohesive, four stage approach....

■ **Examination of macro-economic trends**, with emphasis on personal sector wealth and personal sector savings

■ **Review of trends in personal financial behaviour**, specifically spending, borrowing, saving and investing

■ **Original qualitative research:** 12 consumer groups plus 36 depth interviews with consumers and IFAs exploring concerns, behaviour and intention

■ **Primary quantitative research:** 200 IFA interviews and 400 consumers to quantify the key findings of the previous stage



...joined up to provide buyers with robust, actionable insight

Notes: The 1992 study included 24 depth interviews, 16 focus groups and CATI interviews with 200 consumers.

Investing in an Uncertain Future

Questions addressed by the report...

What happened last time?

Reviewing the actions taken by consumers, providers and financial authorities, before, during and after the previous recession may offer insight and solutions into today's market.

Which consumers have been hardest hit?

The report will differentiate between the way different groups have been affected by the economic downturn, feeding into the next questions...

How will the indebted generation fund their long term future?

How will the burden of debt and shrinking disposable income affect consumers attitudes towards, and ability to save, and the industry overall?

How will people offset the losses to their pension pots?

Falling markets have led to dramatic falls in pension pots. Do people realise the impact of this and how do they plan to claw back losses?



Investing in an Uncertain Future

Further areas covered by the report...

Product development

Using the insights from the research with advisers and consumers, buyers will be able to identify product models that represent ideal, but feasible propositions based on today's market realities.

The adviser perspective

How are providers meeting the needs of advisers? The report will look at what advisers need from providers, including service, support, products and technology.

After the crunch: what is the future of investments?

Until recently faith in property prices was seen as future security. What is the future of investments? Is there an alternative to investment and the acceptance of investment risk, and what does this mean for the industry.

Are we witnessing a period of significant cultural change?

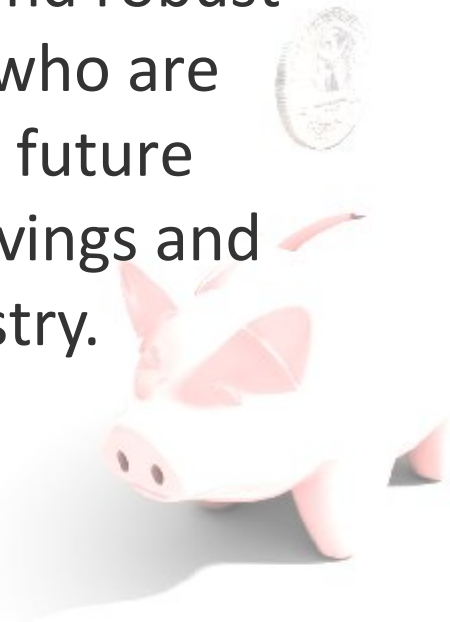
Historically we had a saving and self reliance culture, more recently a spending and borrowing, dependency culture. What happens now?



Investing in an Uncertain Future

This report represents outstanding value for money.

The size and scope of this project will provide a comprehensive and robust backcloth for all who are concerned in the future success of the savings and investment industry.



Who should buy this report?

- Financial Institutions
- Banks
- Building Societies
- Pension Providers
- Life Offices
- Investment Managers
- Regulatory Organisations
- Adviser Groups
- Special Interest Groups (ie for older people)
- Property Investment Groups

“Investing in an Uncertain Future” costs £8,995 per subscription.

Founder subscribers will have the opportunity to influence research questions used at the qualitative and quantitative stage.

This price represents no more than a small investment, but provides a major return on building future strategy.

Investing in an Uncertain Future

Terms and Conditions. Please Read.

- Investing in an Uncertain Future is a syndicated research study. As a publication, it does not attract VAT.
- The cost per subscription is £8,995. This includes a full report detailing the research results, together with analysis and findings. A PowerPoint presentation of the findings to your business is also included in this price.
- **The research can only proceed once orders for ten or more subscriptions have been reached. At this time, a detailed production timetable will be released and the research will be conducted, and delivered accordingly.**
- “Founding subscribers” refers to the first six companies that commit to a subscription.
- Payment can be made in two halves, at the beginning of the project, and on delivery of the final report. Alternatively, payment can be made in full at the start of the study.
- If the required number of subscriptions are not reached then the work will not go ahead, and any payments already made will be refunded in full.

To place an order, please contact us:
email office@dataquestresearch.co.uk, or telephone 01752 814 600

To find out more about Dataquest please visit our website.
www.dataquestresearch.co.uk