

RO

FERRATUM GROUP INTERNATIONAL

**BAROMETRUL
INTERNATIONAL DE VARA
FERRATUM GRUP™ 2019**

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Ce reprezinta Barometrul de Vara Ferratum 2019?

Incepand cu anul 2014, Ferratum Group realizeaza sondaje de opinie in randul clientilor sai in privinta obiceiurilor de consum in doua perioade importante ale anului – o data in timpul vacantei de vara, iar apoi chiar inaintea sarbatorilor de Craciun.

Scopul acestuia este pentru a vedea comportamentul de cumparare in perioada sarbatorilor si a vacantelor, pe ce anume prefera sa cheltuie mai mult si cat de diferite sunt obiceiurile de consum in aceste perioade de la o tara la alta.

Studiul analizeaza, de asemenea, modul in care oamenii planuiesc sa-si petreaca vacanta, care tara va cheltui cel mai mult, cine va utiliza serviciile Airbnb pentru cazare si care tari prefera cumparaturile online in detrimentul maratoanelor prin magazine.

Cu un total de peste 22.000 de respondenti, suntem incantati sa va impartasim rezultatele obtinute in cadrul celei de-a 10 a editii a BAROMETRULUI DE VARA FERRATUM 2019™.

Ferratum Romania participa la a 10 a editie a BAROMETRULUI DE VARA FERRATUM 2019™, sondaj in care analizam cheltuielile din timpul vacantei de vara.

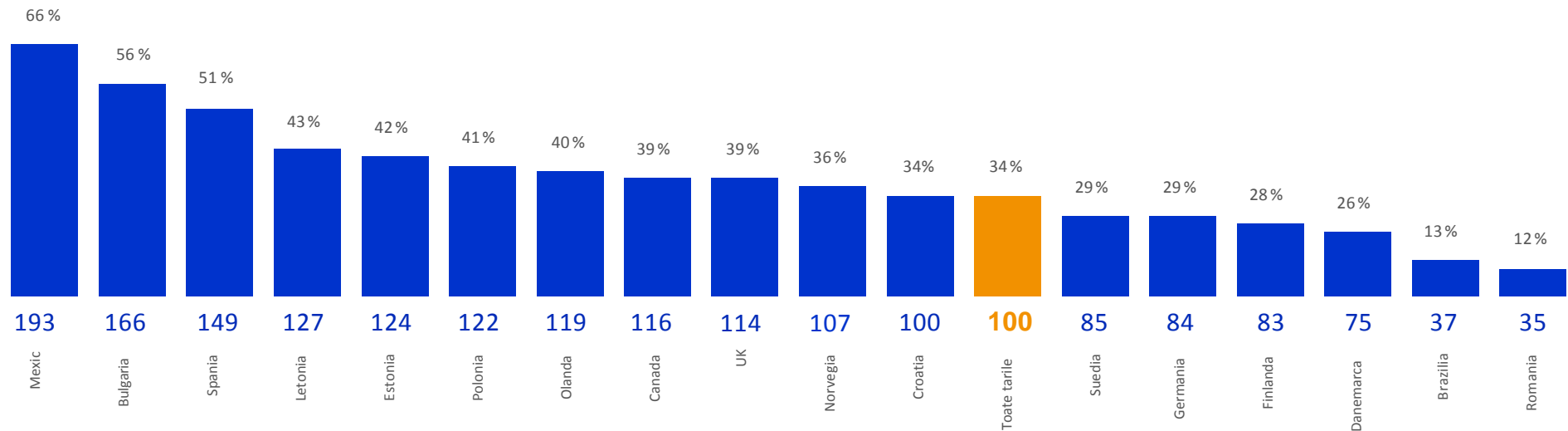
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The survey was conducted by Ferratum Group who surveyed its active customers in 17 International countries via web survey with a standardised questionnaire. Incomes are stated in local currency, and relative Summer consuming is calculated by the ratio of a family's monthly disposable income in each country.

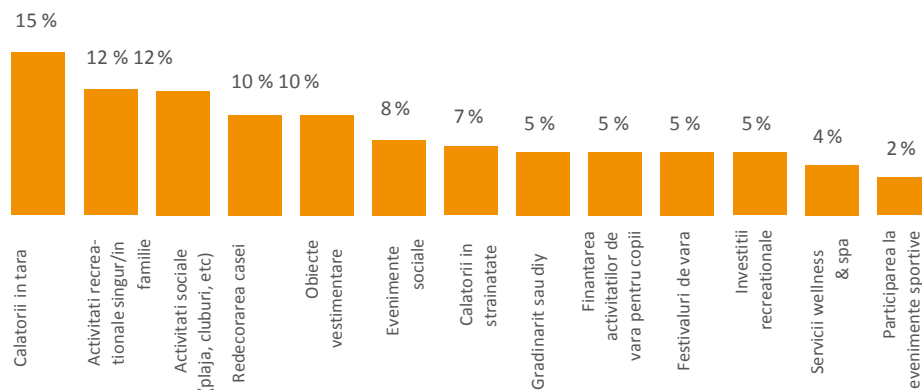
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Cheltuielile in vacanta de vara raportate la veniturile gospodariei

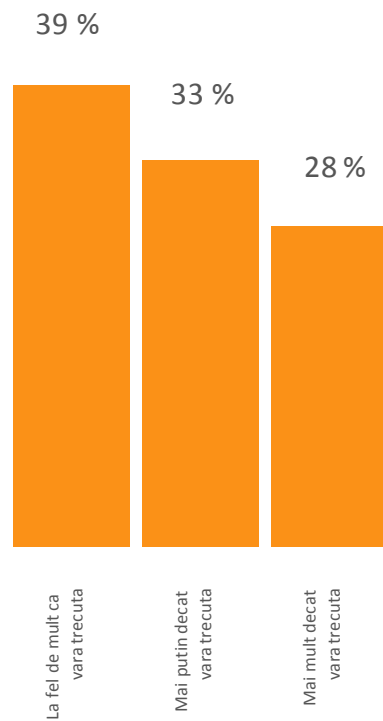
Cheltuieli in raport cu altetari



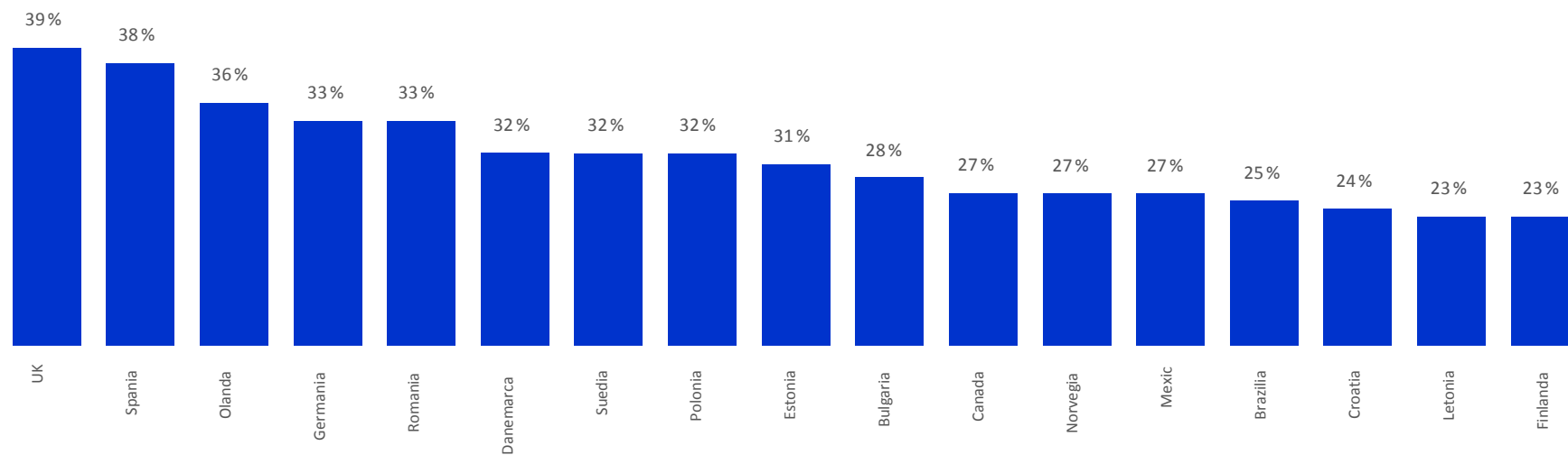
Principalele cheltuieli in vacanta de vara 2019



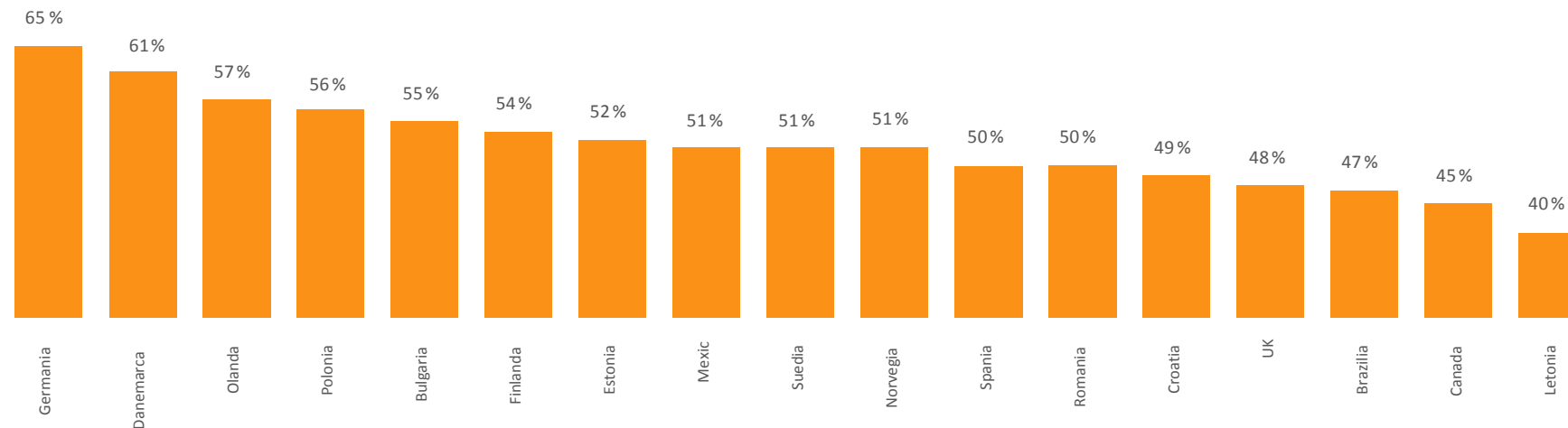
Proгноза cheltuielilor 2019 in vacanta de vara pe gospodarii



Statistica achizitiilor online in vacanta de vara:



Cheltuieli alocate calatoriilor

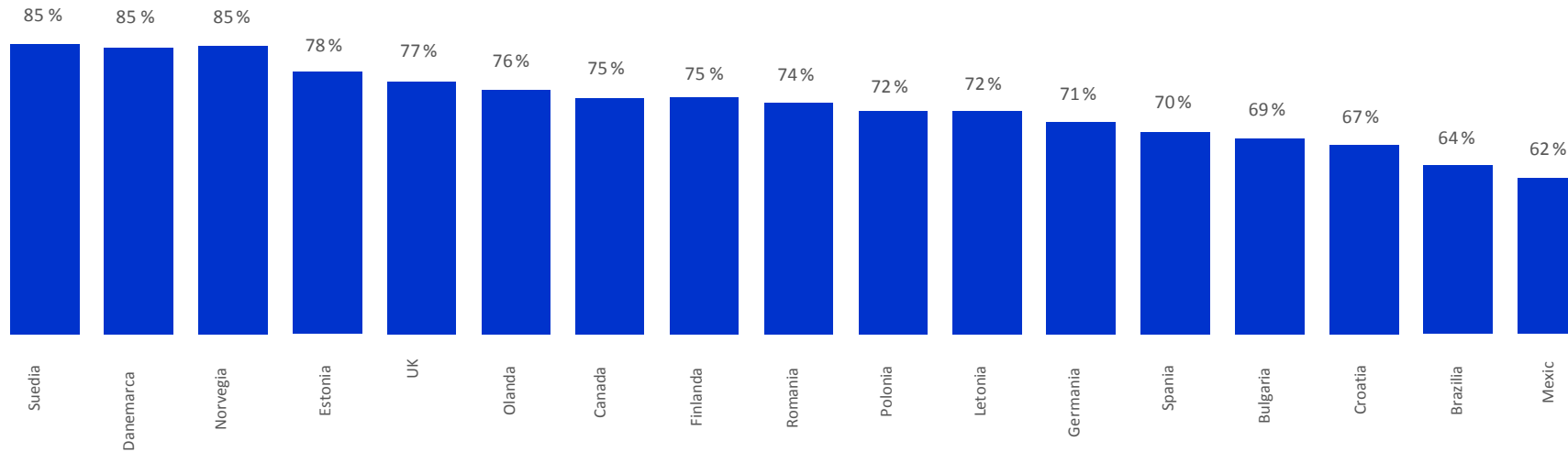


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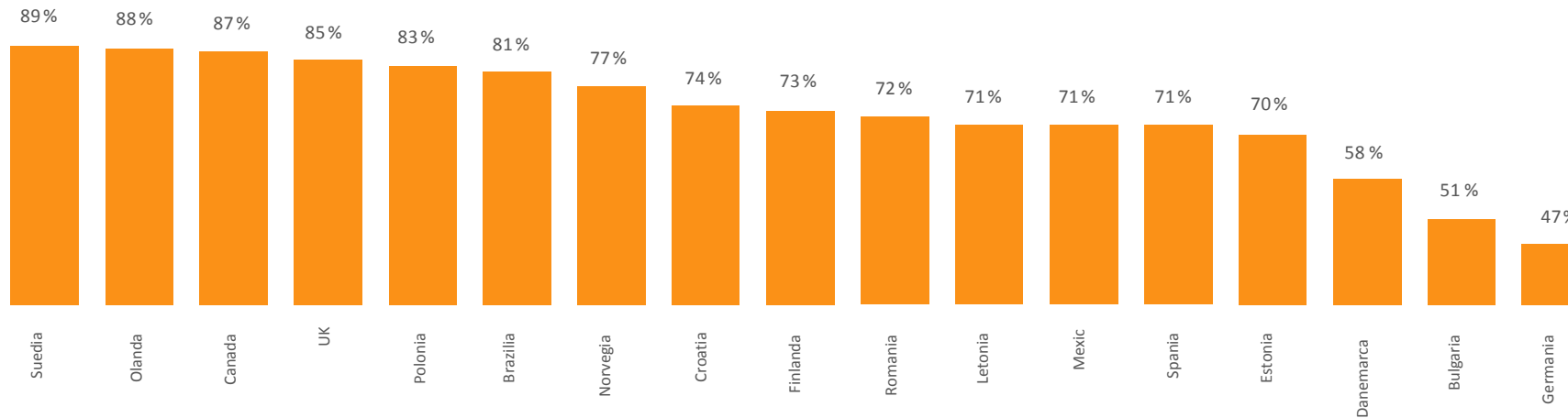
The survey was conducted by Ferratum Group who surveyed its active customers in 17 International countries via web survey with a standardised questionnaire. Incomes are stated in local currency, and relative Summer consuming is calculated by the ratio of a family's monthly disposable income in each country.

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Cand calatoriti, cat de mult preferati platile prin card in detrimentul tranzactiilor in numerar?



Topul utilizatorilor de mobile banking in timpul vacantei de vara

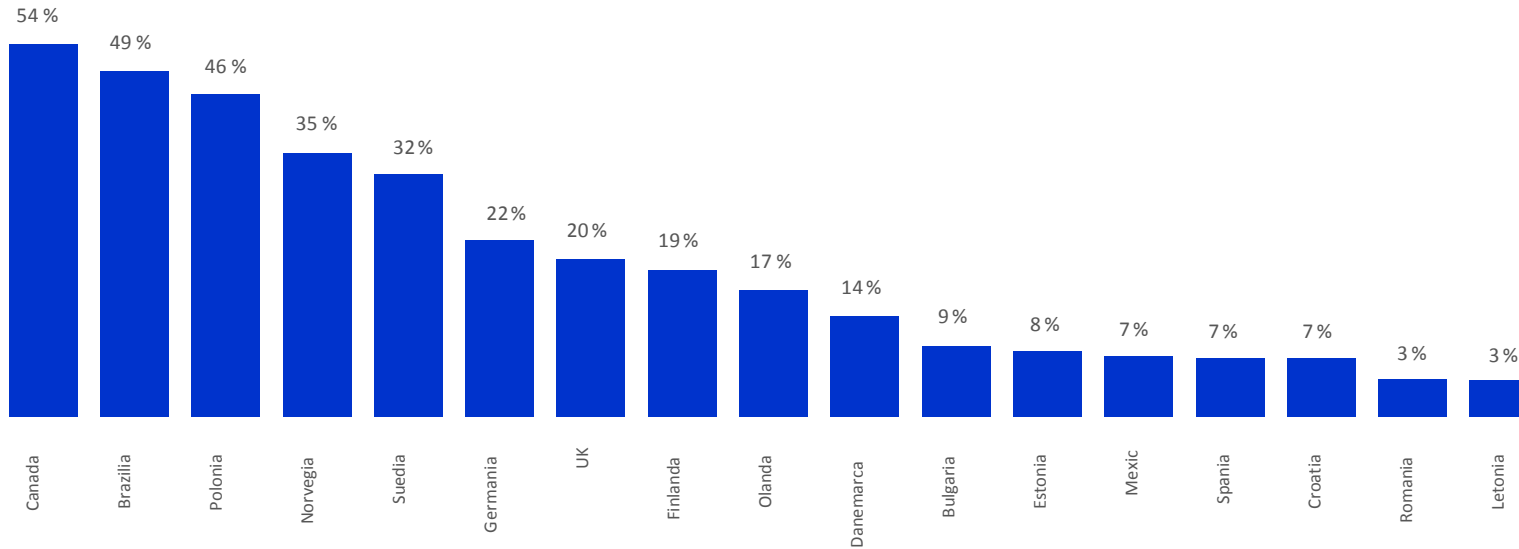


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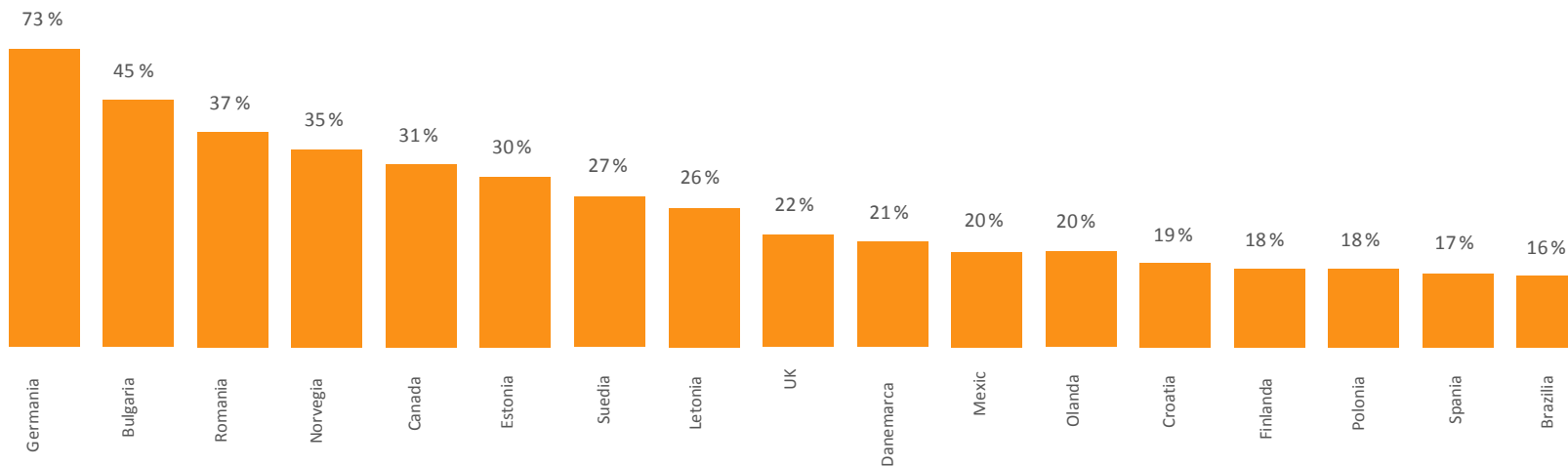
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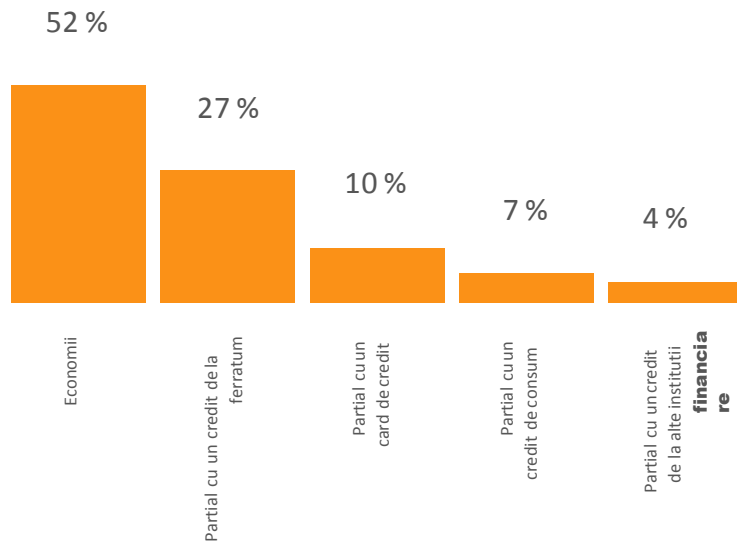
Cine este dispus sa plateasca mai mult de 100EUR pentru o noapte de cazare?



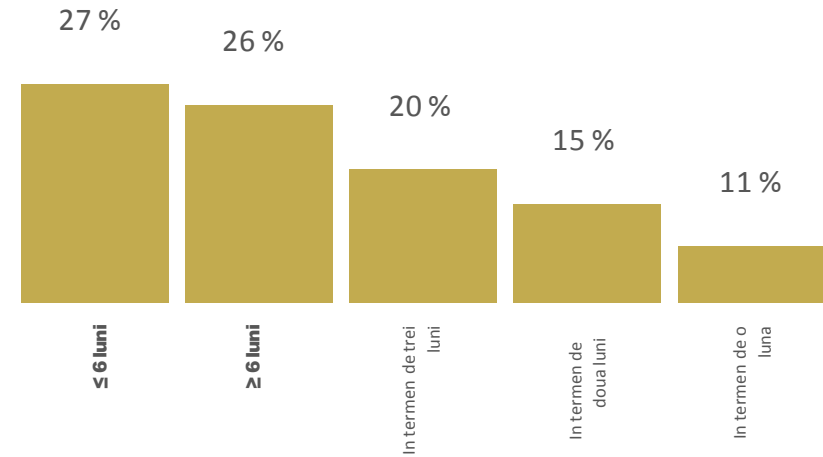
Obiceiurile de utilizare a serviciilor AirBnB in timpul calatoriilor



Preferinte de finantare in timpul vacantei:

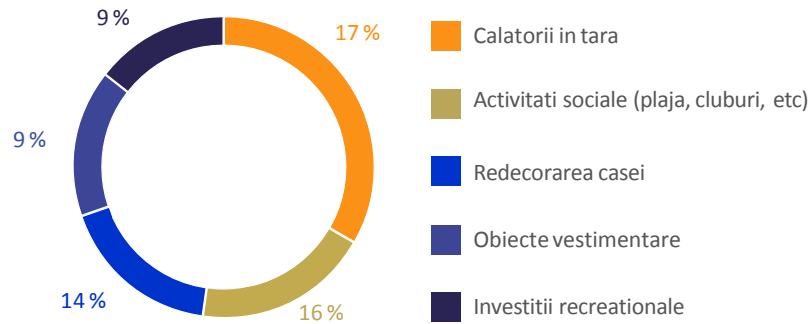


Cat de curand credeti ca veti putea rambursa orice imprumut sau credit utilizat pentru vacanta si sa reveniti la echilibrul financiar normal?



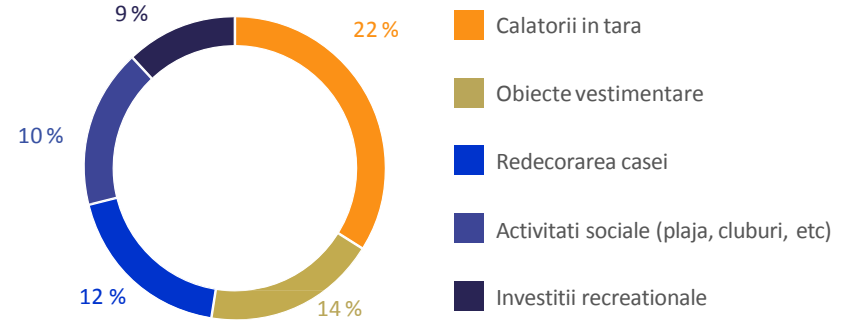
Topul cheltuielilor in vacanta de vara:

Bulgaria



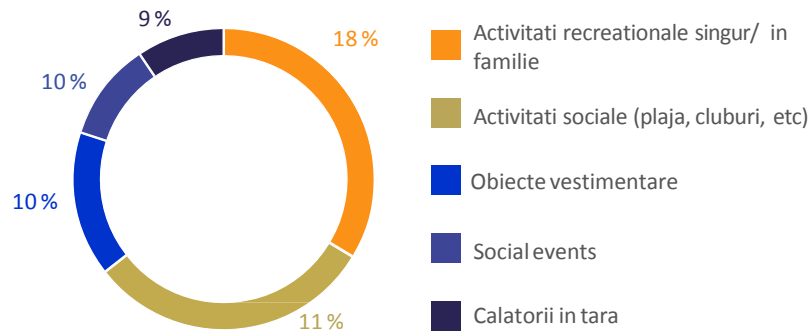
Cheltuieli in raport cu alte tari: 166 (FE group = 100)
 Cheltuieli raportate la venitul pe familie: 56% (538 €)

Brazilia



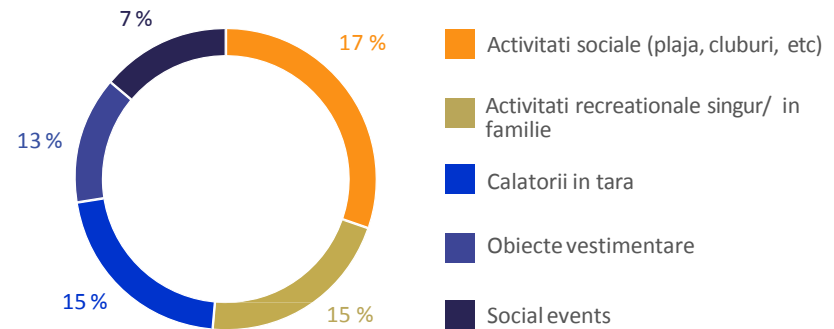
Cheltuieli in raport cu alte tari: 37 (FE group = 100)
 Cheltuieli raportate la venitul pe familie: 13% (113 €)

Canada



Cheltuieli in raport cu alte tari: 116 (FE group = 100) Cheltuieli raportate la venitul pe familie: 39% (1261 €)

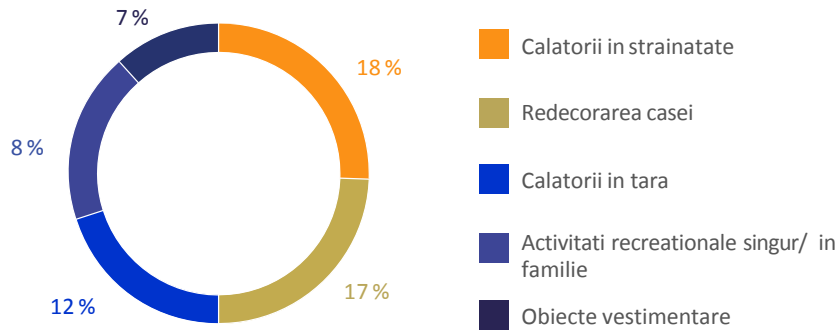
Croatia



Cheltuieli in raport cu alte tari: 100 (FE group = 100)
 Cheltuieli raportate la venitul pe familie: 34% (434 €)

Topul cheltuielilor in vacanta de vara:

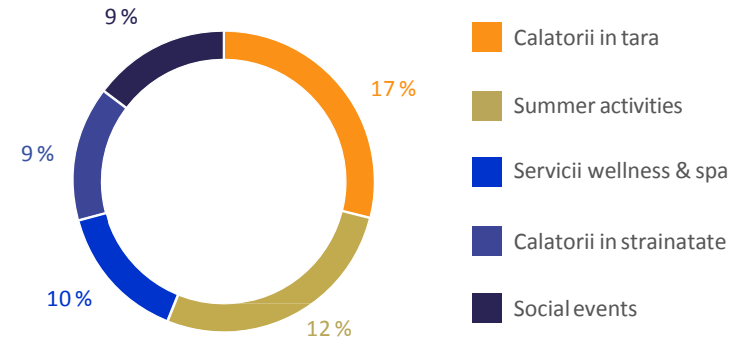
Danemarca



Cheltuieli in raport cu alte tari: 75 (FE group = 100)

Cheltuieli raportate la venitul pe familie: 26% (958 €)

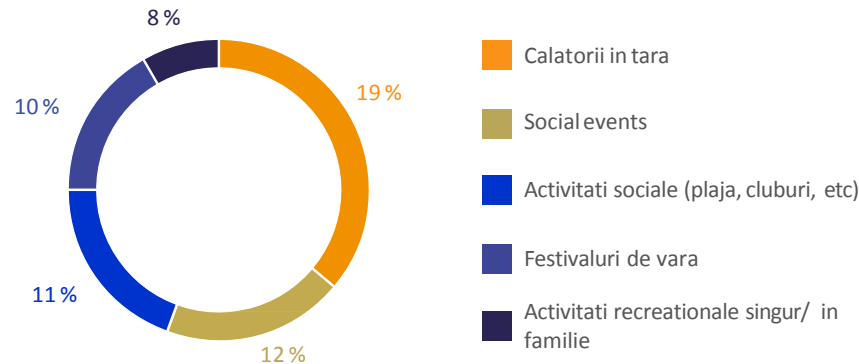
Estonia



Cheltuieli in raport cu alte tari: 124 (FE group = 100)

Cheltuieli raportate la venitul pe familie: 42% (716 €)

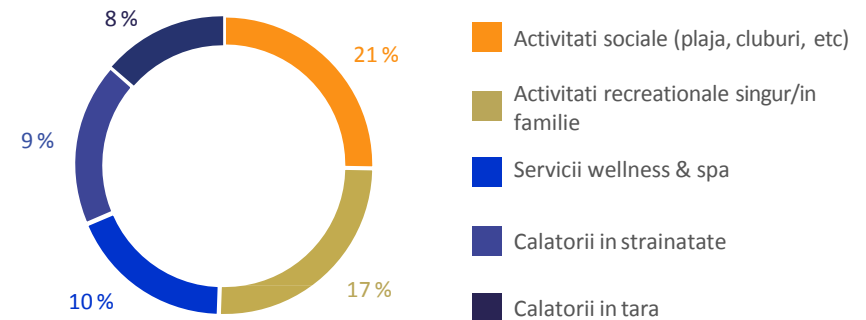
Finlanda



Cheltuieli in raport cu alte tari: 83 (FE group = 100)

Cheltuieli raportate la venitul pe familie: 28% (862 €)

Germania

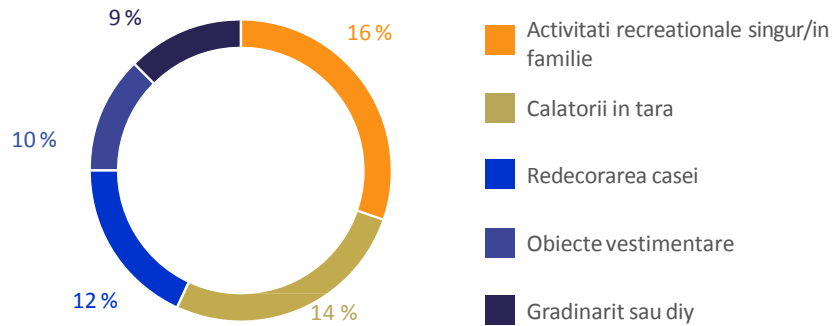


Cheltuieli in raport cu alte tari: 84 (FE group = 100)

Cheltuieli raportate la venitul pe familie: 29% (929 €)

Topul cheltuielilor in vacanta de vara:

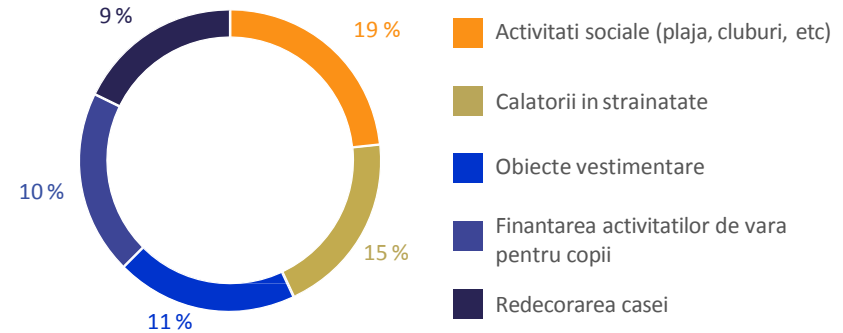
Letonia



Cheltuieli in raport cu alte tari: 127 (FE group = 100)

Cheltuieli raportate la venitul pe familie: 43% (544 €)

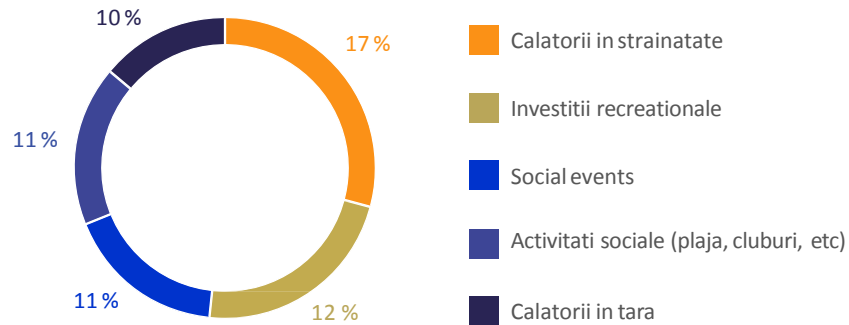
Olanda



Cheltuieli in raport cu alte tari: 119 (FE group = 100)

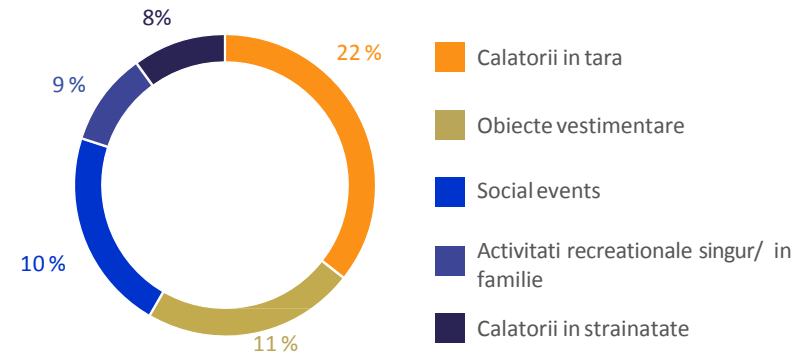
Cheltuieli raportate la venitul pe familie: 40% (1113€)

Norvegia



Cheltuieli in raport cu alte tari: 107 (FE group = 100) Cheltuieli raportate la venitul pe familie: 36% (1427 €)

Polonia



Cheltuieli in raport cu alte tari: 122 (FE group = 100)

Cheltuieli raportate la venitul pe familie: 41% (607 €)

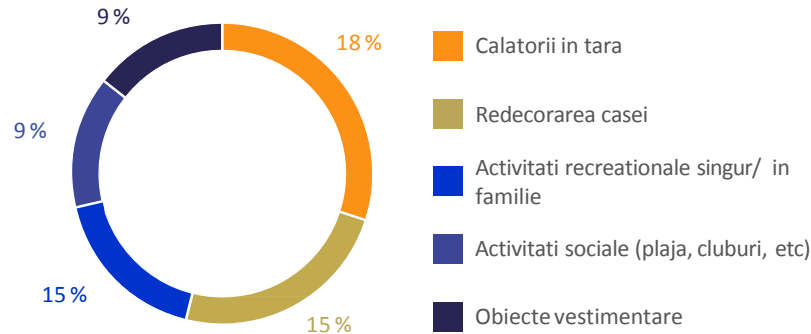
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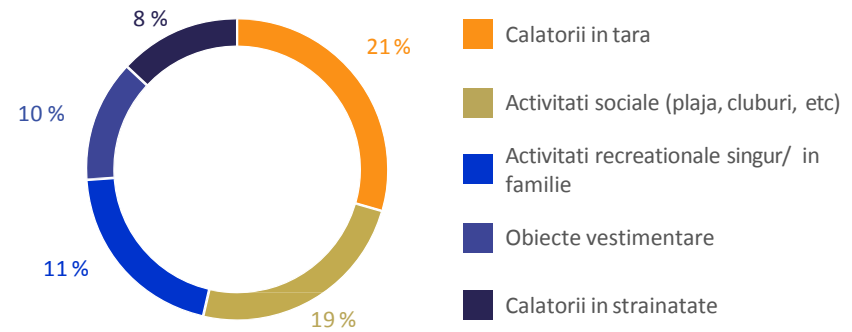
Topul cheltuielilor in vacanta de vara:

Romania



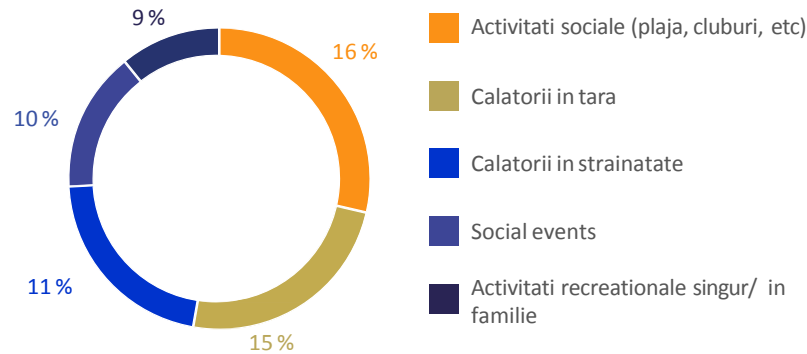
Cheltuieli in raport cu alte tari: 35 (FE group = 100)
Cheltuieli raportate la venitul pe familie: 12% (119 €)

Spania



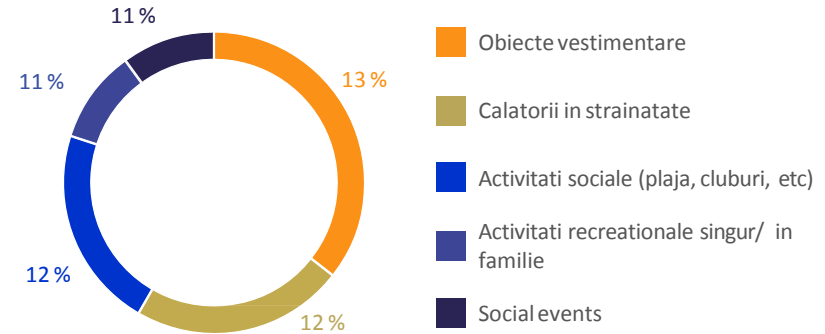
Cheltuieli in raport cu alte tari: 149 (FE group = 100) Cheltuieli raportate la venitul pe familie: 51% (1047 €)

Suedia



Cheltuieli in raport cu alte tari: 85 (FE group = 100) Cheltuieli raportate la venitul pe familie: 29% (1022 €)

UK



Cheltuieli in raport cu alte tari: 114 (FE group = 100) Cheltuieli raportate la venitul pe familie: 39% (1291 €)

Cum a fost realizat Barometrul de Vara Ferratum Group 2019™?

Sondajul a fost efectuat de catre clientii activi Ferratum Group in 17 tari din Europa ca un sondaj online cu un chestionar standardizat pentru toate tarile. Veniturile au fost mentionate in moneda locala si investitiile relative pentru vara, calculate ca raport intre **cheltuielile de vara si venitul familiei disponibil in fiecare tara.**

Peste 22.000 de gospodarii au participat la sondaj. Respondentii au avut varste cuprinse intre 18 si 61 de ani, iar 53% au fost femei. Venitul mediu disponibil al gospodariilor care au participat a fost de €827- € 3934. Marimea medie a gospodariilor este de 2.9 persoane.

In plus fata de factorii demografici, respondentii au fost intrebati despre venitul lunar disponibil, cat de mult cheltuiesc in perioada verii, pe ce activitati cheltuiesc banii si daca vor folosi serviciile Airbnb pentru cazare sau vor utiliza mobile banking-ul in timpul calatoriilor in strainatate.

Sondajele au folosit valuta respectiva a fiecarei tari iar raspunsurile au fost echivalate astfel incat sa reflecte puterea de cumparare a fiecareia. Toti respondentii la sondaj au fost anonimi.