



# the Pareto report

A sneak  
peak  
preview

Strategic insight  
into the **most**  
**valuable 20%** the upper  
mass market

# Paretos.

## The critical mass for business and mentality

As formulated originally, the Pareto principle states that **80% of the sales come from 20% of the clients**. (in fact, later research shows figures around 60%).

Still each country has a Pareto Population: the 20% of working age adults by income.

**They are the critical mass with very disproportionate share of revenue** in most consumer categories. They are the **driving force for new products or services adoption**. Paretos are those who **save, invest** and **donate**. We place this valuable audience under a magnifier **for the third year in a row, in a successful project** that has confirmed value for clients in financial, retail, FMCG, entertainment and NGO fields.

**We seek key information about this critical mass** and compare it to the general public, therefore generating both targeted and broad insights:

- ▶ **What makes Pareto people tick? How does this compare to the general public?**
- ▶ **Which are their motives and fears?**
- ▶ **How do they make their spending choices?**
- ▶ **What is their ability to drive trends?**
- ▶ **How do they rate their quality of living in Romania?**
- ▶ **And for the third edition – what changed since 2021/2022?**

The Pareto Report answers all these questions and many more, **opening strategic opportunities for your business!**



# A multi-perspective view **of the Pareto Population**



## **Their profiles**

#socio-demo, #lifestyle, #career & family, #parenting, #entertainment, #nutrition, #body & mind

**Entailed  
in vol.1**



## **Living in Romania**

#ideal Romania, #living in Romania, #quality of life



## **Their wallets**

#income sources, #income value, #large acquisitions, #insurances, #investments



## **Key categories**

#key categories on needstates map, #shopping channels, #gadgets, #apps, #source of info, #horeca



## **Innovation Adoption**

#socio-demo, #values, #career & family, #shopping, #gadgets & apps, #entertainment, #body & mind, #about Romania, #banking

**Entailed  
in vol.2**



## **Banking world**

#financial profiling, #products & services, #banks adoption, #ideal bank, #brands image

**Entailed  
in vol.3**

# A solid backbone set in 2021 and continued as a comprehensive **and engaging programme in the following years.**

We have designed a **syndicated research programme** to uncover the Pareto world. The guiding principles: **meticulousness** through rock-solid methods, **reliability** by large sample and **creating AHA insights** by asking the right questions across stages.

## 0. Set a solid ground



Income analysis (desk research + survey on 1400 Romanians)  
In-depth qualitative, +100 hrs of interviews and netnography  
Robust quantitative, online survey with 900 Paretos & 500 BCTs

@2021

## 1. Update profiles



Desk research on income statistics  
Income survey on 900 Romanians  
All run to update Pareto profile

## 2. Dimension the known



Online study on Pareto audience, n=900  
Broad Commercial Target as benchmark, n=500  
Analysis on Early Adopters, n=327

Data collected in September

## 3. Light up opportunities



Deliver rich insights reports (4 volumes)  
Lucrative presentations & opportunity workshops

@2022, 2023

### Considerations on research limitations:

#### Representativity

- Current study is representative for BCT and Paretos, while not mirroring the audience below 18 yo and over 65 yo, nor the non-Internet users (22% excluded on Internet non-usage).
- Online data collection implies a digitalized audience that has the characteristic of being a more literate population, with higher social status (education & income) vs overall population profile.
- We assume an auto-selection bias, implied by the fact that respondents with higher completion willingness were first to be considered in the sample.

#### Subjectivity

- The study presents perceptions of respondents about themselves, about things around them, and does not reflect an objective reality.
- We assume a desirability bias, respondents mentioning things they like to believe are truthful, which are not necessarily truthful.

#### Comparability

- The study includes trends over a limited time (2021, 2022, 2023)
- The study is a snapshot of Romania and does entail comparisons with other markets

# Vol 1 **Meet the Paretos**

- ▶ **Who are the Paretos?**
- ▶ Living in Romania
- ▶ Paretos as consumers



# How did we **define the Paretos**?

It's not only about the HH income, or just the personal income. It's about **the income per capita considering the HH size and life stage.**

**1** We selected The Paretos through their **declared income level**. More precisely, the income per household member. See the **eligibility rules below**, the result of robust income investigations updated every year.

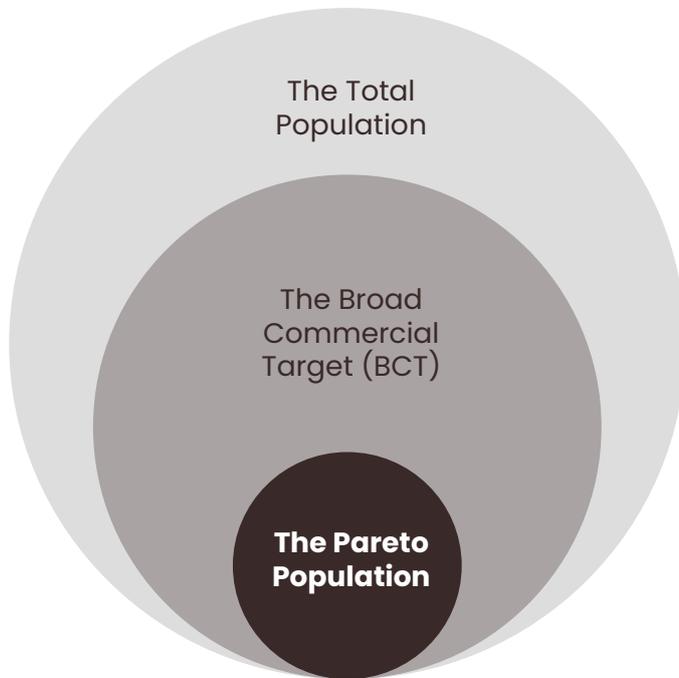
	<b>Pareto Threshold, Monthly HH income, RON</b>	<b>Pareto Threshold, Monthly Income per HH member, RON</b>
1 person in HH, 18-24 yo	>3795	>3795
1 person in HH, 25 yo*	>5060	>5060
2 persons in HH, any age	>8855	>4428
3 persons in HH, any age	>10120	>3373
4 persons in HH, any age	>11385	>2846
5 persons in HH, any age	>11385	>2277
6* persons in HH, any age	>12650	>2108

**2** We have further split The Paretos into two segments: High Paretos – those with incomes above the Pareto average; and Low Paretos – the rest.

	<b>High Pareto Threshold, Income per HH Member, RON</b>
1 person in HH, 18-24 yo	>5250
1 person in HH, 25 yo*	>7500
2 persons in HH, any age	>6750
3 persons in HH, any age	>4750
4 persons in HH, any age	>4250
5 persons in HH, any age	>3500
6* persons in HH, any age	>2500

High Pareto **represents top 30% of Paretos**, audience, those with highest incomes; thresholds updated every year.

# Paretos are the critical mass not only economically, **but as well in terms of changing mindsets and adopting trends**



**19.0 mio**

## **The Total Population**

All Romanian residents , from 0 to 100+ yo

**9.2 mio**

## **The Broad Commercial Target**

Aged 18-65, Internet users

**1.8 mio**

## **The Pareto Population**

20% of the Broad Commercial Target, selected by top monthly income

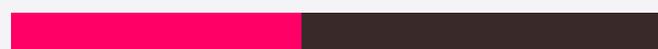
### **The Pareto Population**

**20%**



share in number of people  
within BCT and 10% within Total Population

**40%**



share in net incomes  
within BCT, generating annually **32.00 bn. €**

**61%**



share in technology Early Adoption  
within BCT

# The Paretos in Romania are more likely to be **younger, white collars with high education**

## The Paretos vs. the Broad Commercial Target



- +18% more likely to be **males**.
- +21% more likely to be **25-34 years old**.
- 19% less likely **to have children**.



- +48% more probable to live in **large urban areas** (+200k inhabitants).
- +80% more probable to live in **Bucharest + Ilfov**
- +40% more probable to live in a rented property
- +40% more probable to live in +3 rooms home



- +47% more likely to have at least a **bachelor's degree**
- +212% more likely to have at least a **master's degree**

The majority of the Paretos are between **25 to 44** years old. Amongst them, disproportionately more **YUPs** (young urban professionals) or **DINKS** (double income - no kids).

They are likely to live in higher urban areas.

Their time is mostly allocated to work related duties, being more likely to **have subordinates** at work.

And perhaps as a consequence, they are more concerned about the **work-personal life & family balance**.

The Paretos in Romania have a high education: **8 in 10** of the Pareto respondents have graduated at least a bachelor's program.

# Like most Romanians, Paretos are family-oriented, **guided in life by fairness and respect.**



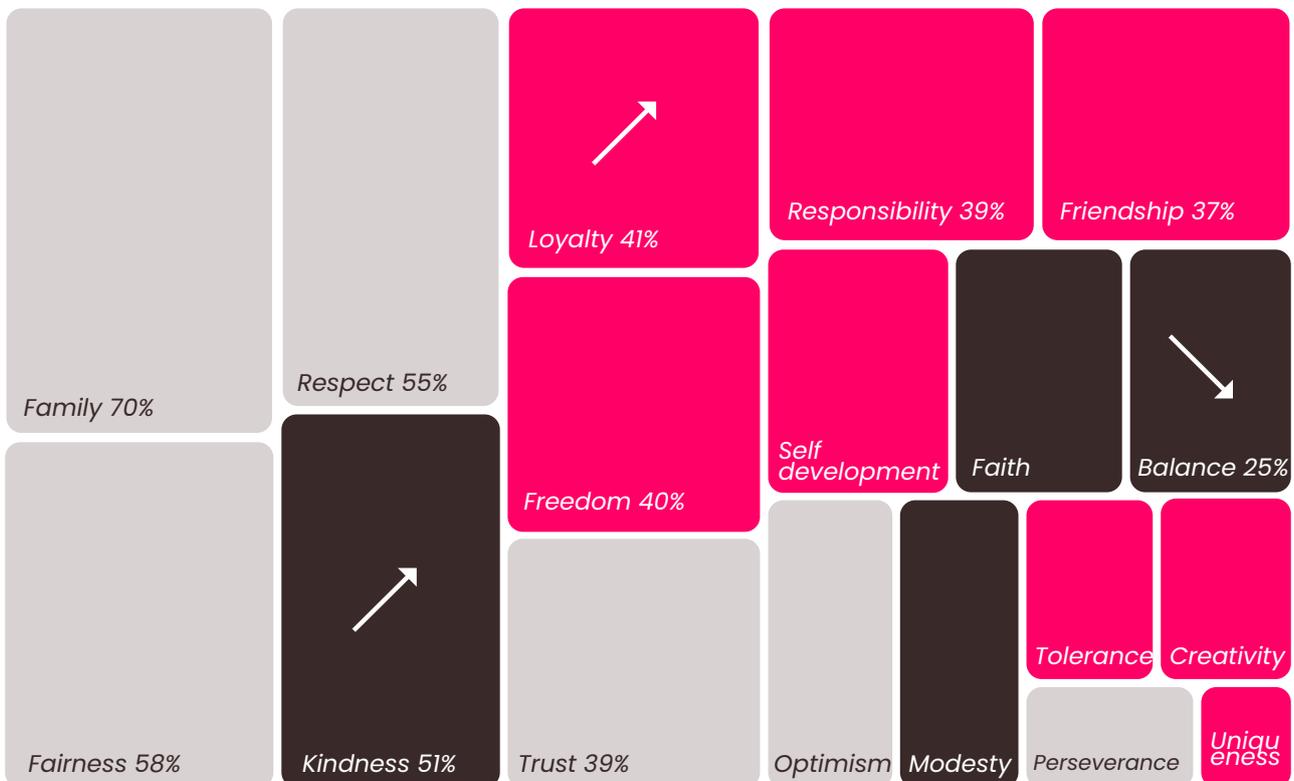
In 2023, **kindness** sees an important increase among Paretos, even though it remains below the general population.



Another notable increase across years is for **loyalty** (becomes much more prominent for Paretos), while **balance** seems less and less valued comparatively.

## Values in life (% Pareto 2022)

Overindex vs BCT in pink  
Underindex in light grey



# The level of self-confidence and trust in the “support network” is **slightly increasing, but the gap with trust in others is deepening.**

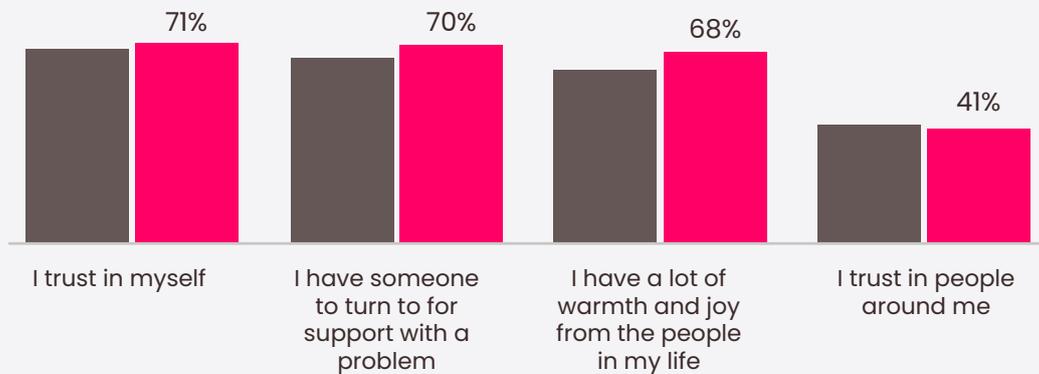
Paretos have more confidence in themselves than the general public and give a lot more confidence to those around them.

## Trust and support system

(% 8+9+10 on a scale from 0 to 10)

Index vs BCT

■ Pareto 2021 ■ Pareto 2023



# Romanians want to harmonize a better work-life balance and enjoyment of work. **More Paretos want to excel.**

There are 4 attitudes of equal importance: finding **enjoyment** in work, the struggle of **balancing work and family** time, the need for financial **independence** and the desire for **excellence**. The later is specific to Paretos.

Younger adults (25-34 yo) **are fueled by entrepreneurial spirit**, wanting to be in control of their efforts and succeeding financially.

**Among Paretos**, there are more people **happy at current career level** or who **prefer having an employer** (esp. 45+ with high personal income).

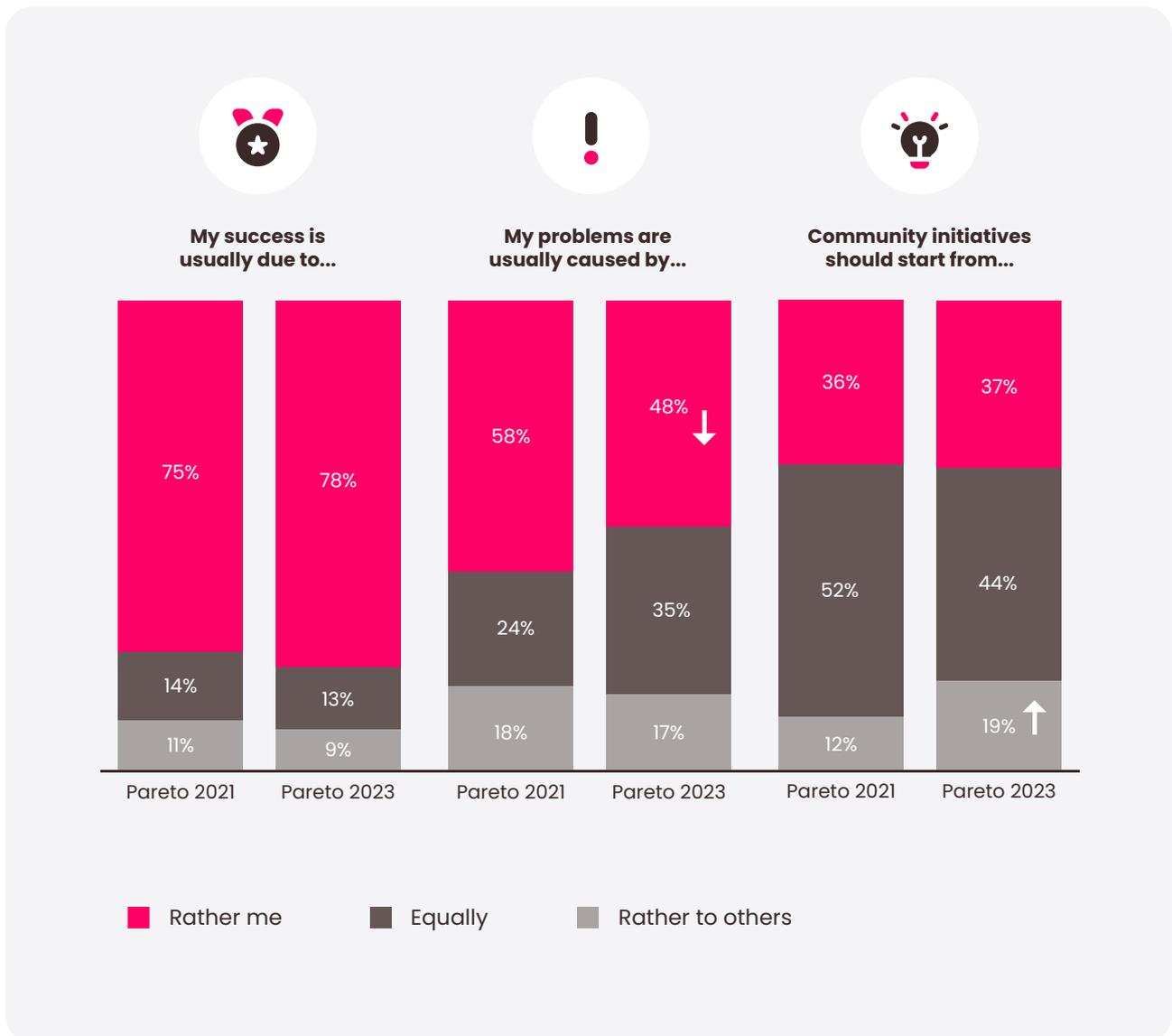
## Career attitudes

(Pareto 2021, 2022, 2023)



# The successes are mostly my doing, The problems come mostly from others

Paretos have a better opinion of self than BCT as 78% think that success is usually due to themselves. At the same time, only 48% of them consider that problems in their lives are rather their fault.



Index: values >= 115 denoting **higher** scores for Pareto vs BCT  
 Base: 175 (Pareto 2021) / 900 (Pareto 2023) / 501 (BCT 2023)

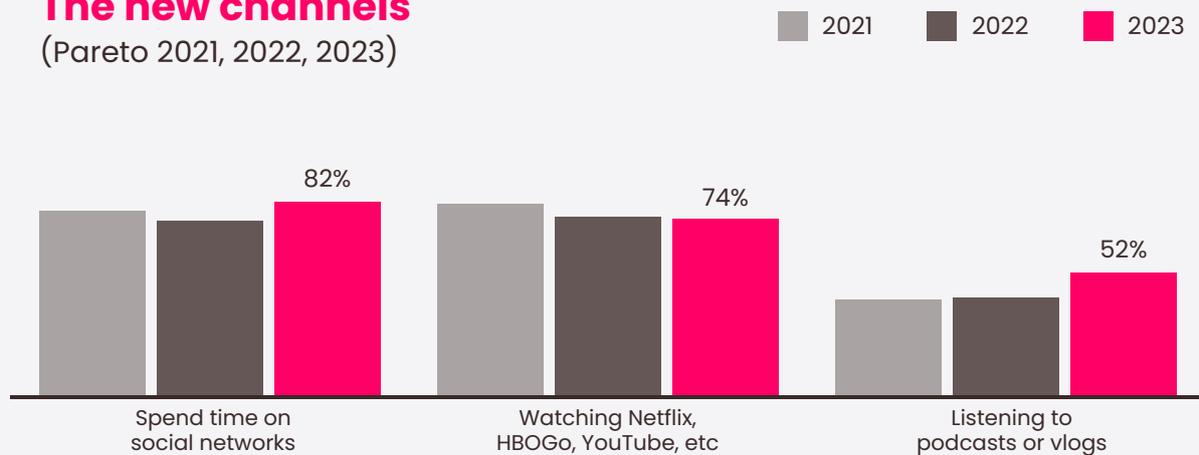
# Audio and visual media continue to **gain ground over reading**

Some Paretos now choose **podcasts/ vlogs** to the detriment of watching video streaming platforms (especially younger targets <24 yo).

Listening to music is an important anchor for young targets (apart from social media). Mature Paretos prefer watching TV and continue reading press.

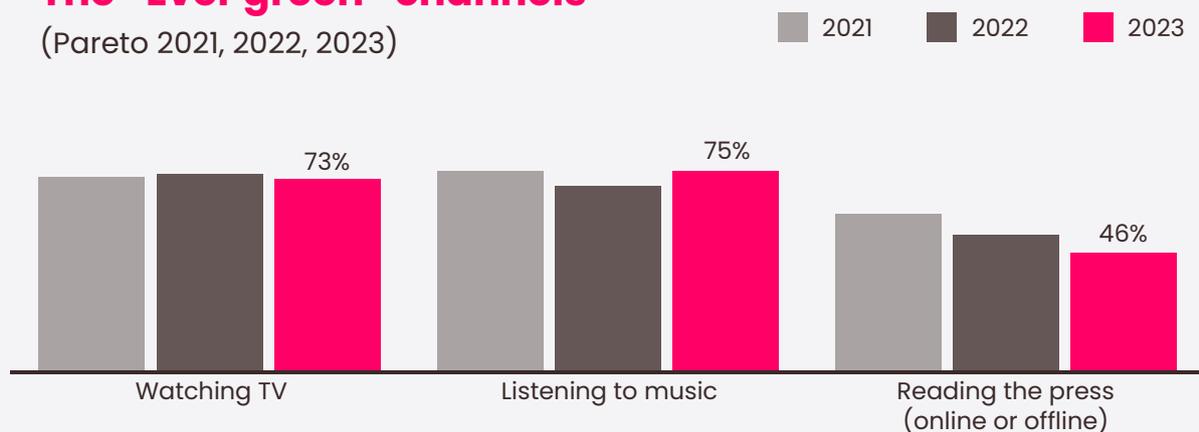
## The new channels

(Pareto 2021, 2022, 2023)



## The "Ever green" channels

(Pareto 2021, 2022, 2023)



# Vol 1 **Meet the Paretos**

- ▶ Who are the Paretos?
- ▶ **Living in Romania**
- ▶ Paretos as consumers



#socio-demo  
#inner motivations  
#lifestyle  
#career & family  
#parenting  
#entertainment  
#nutrition  
#body & mind

# Money does help with the quality of life as **Paretos are significantly more satisfied than BCT**

The respondents were asked to rate on a scale of 0 to 10 (where 10 is the best possible life and 0 is the worst) how they see their life now.

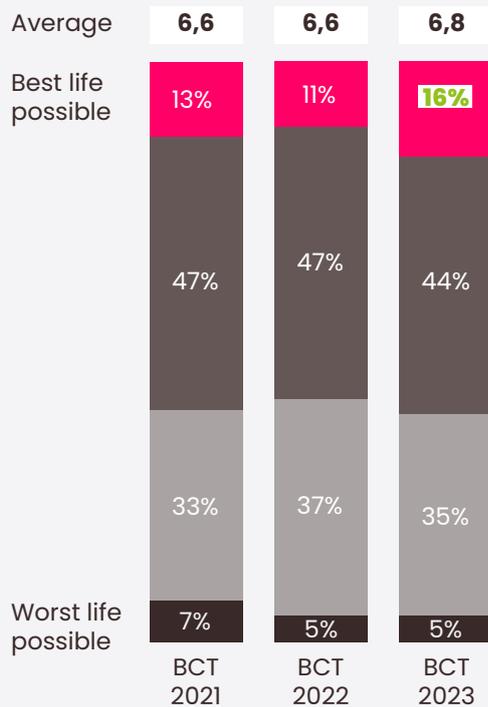
BCT see themselves as moderately happy, while Paretos tend to be more satisfied with their lives.

The data is steady versus previous years, although notably, we noticed a trend of polarization.

Within Paretos, quality of life slightly varies across sub-targets, being higher on men and mature targets (45+ yo). It increases on higher income levels, on leadership positions (manager, owner, self-employed) and also among parents.

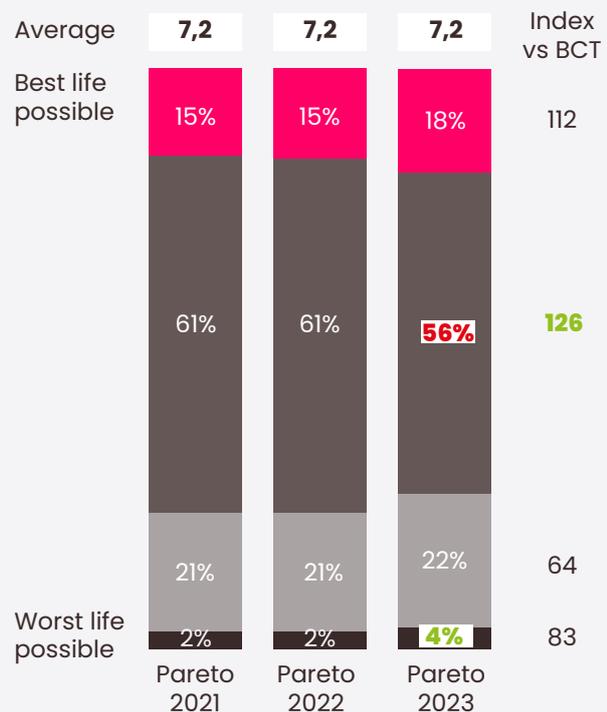
## How do you assess your Quality of life?

(% BCT 2021 & 2022 & 2023)



## How do you assess your Quality of life?

(% Pareto 2021 & 2022 & 2023)



■ Very good life (9-10)    
 ■ Rather good life (7-8)    
 ■ Rather bad life (4-6)    
 ■ Very bad life (0-3)

Index: values >= 115 denoting **higher** scores for Pareto vs BCT  
 Ppts: significantly **higher/lower** differences for Pareto 2023 vs Pareto 202  
 Base: 900 (Pareto); 501 (BCT)

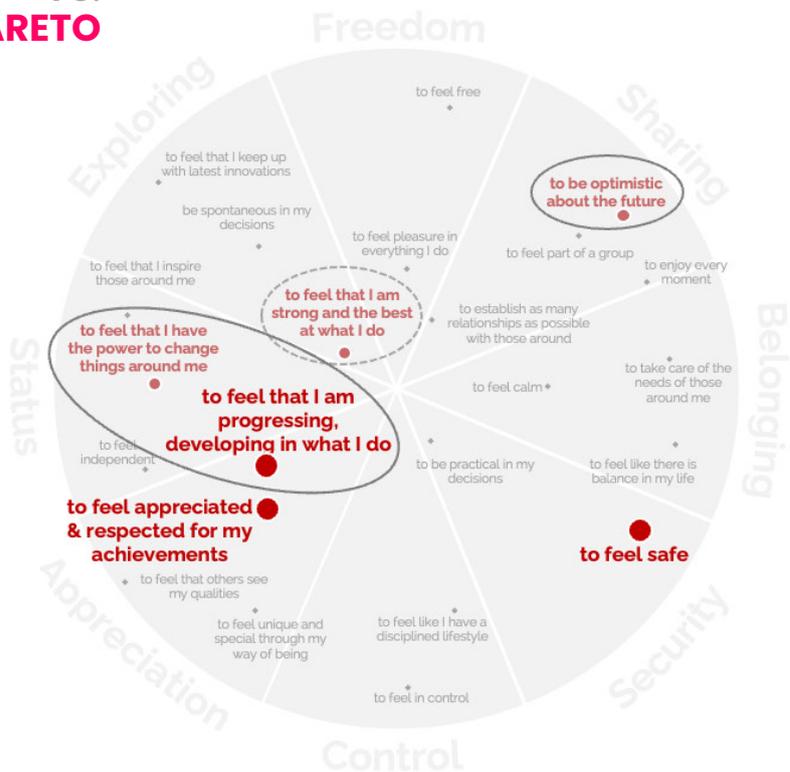
# Ideal Romania on Needstates map in 2023: BCT vs Paretos

**Enables power to change things, being practical and strong at what I do**



**BCT  
VS.  
PARETO**

**Enables progress & development, strong achievements and safety**



□ Common ground BCT vs Pareto

□ New vs 2022

Base: 900 (Pareto); 501 (BCT)

Darker/ lighter colour = top/ complementary descriptors for the category.

# Although largely satisfied with the quality of their lives, Pareto Romanians are much more reserved in **recommending Romania as a country to live in**

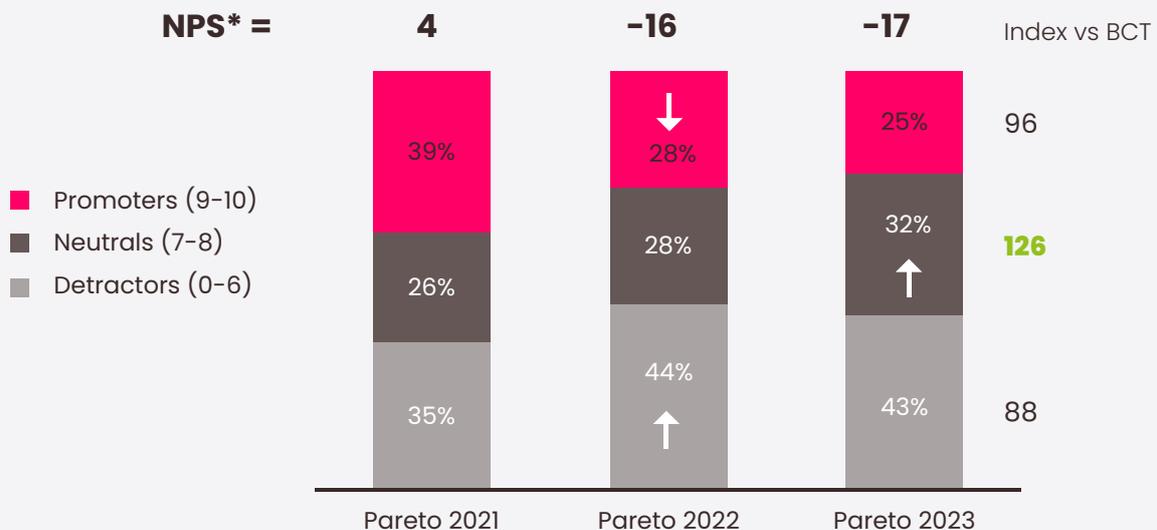
If Romania was a service provider, its user experience would have scored very low.

Paretos have a more acute sense of macroeconomic distress signals (more educated and in-tune with current events).

Sensing the uncertainty related to the proximity to a conflict zone, Paretos “assessed” Romania in 2022 with a lower NPS with not much shift in 2023.

The general population showed a more stable NPS in 2022, but in 2023 the net recommendation score plummeted to -22.

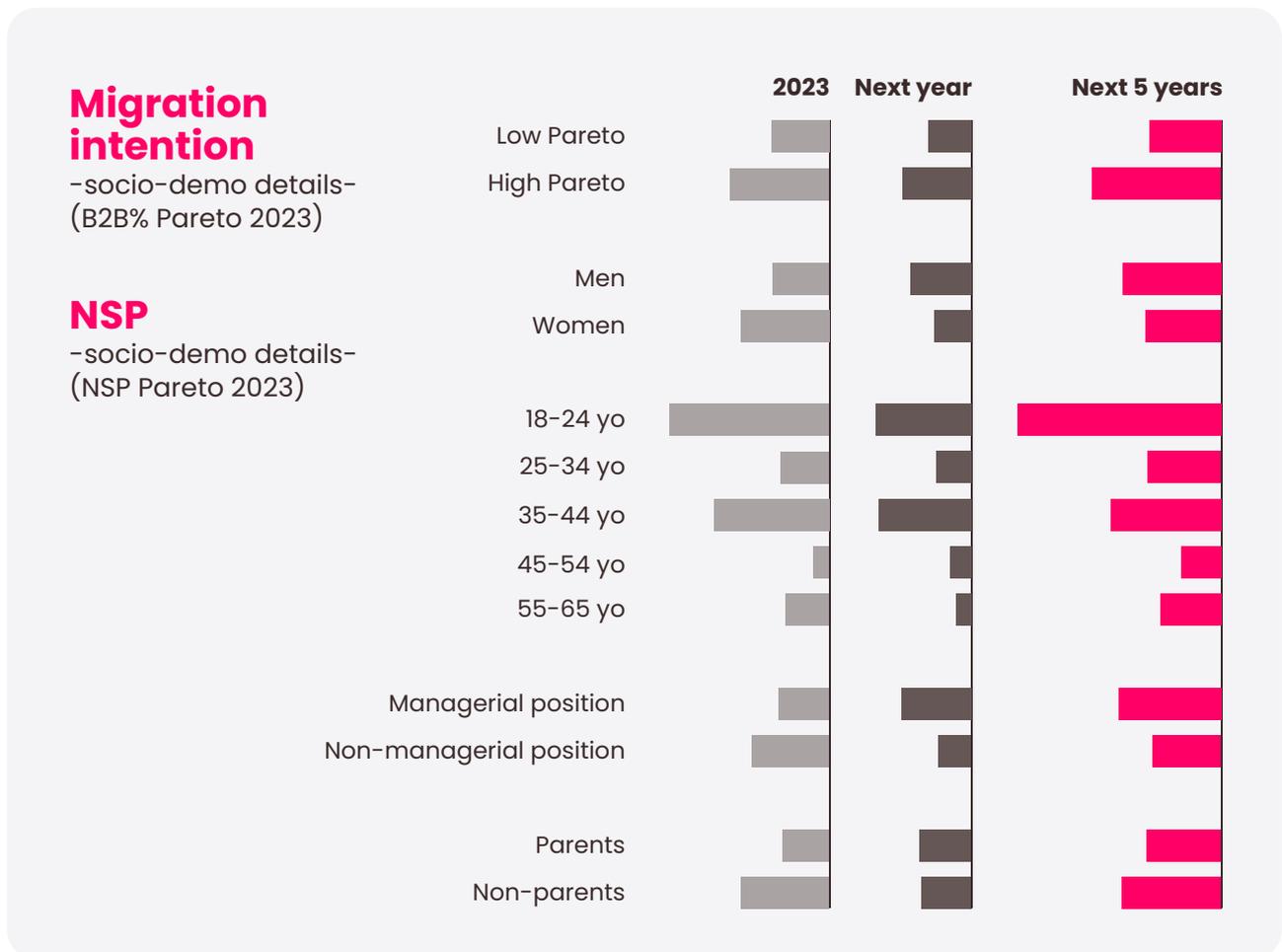
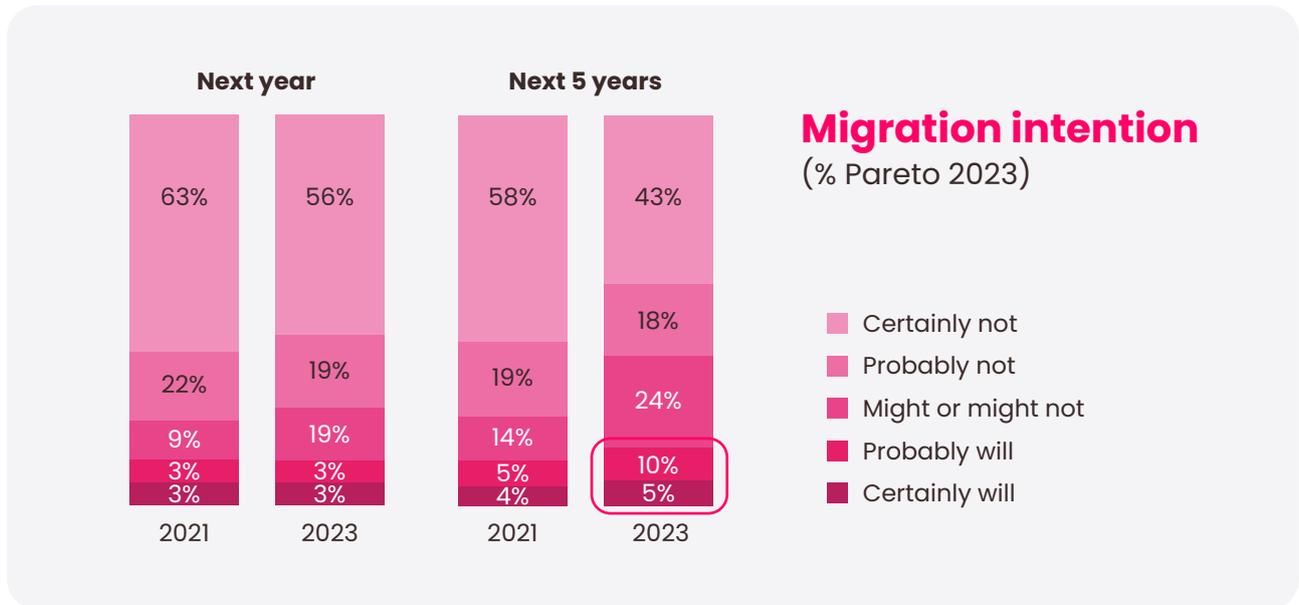
## Recommending Romania as a place to live



\*NPS = Net Promoter Score, calculated as (% Promoters - % Detractors) x 100  
 <0 indicates an unsatisfactory level  
 >0 indicates a satisfactory level  
 >20 indicates a positive level.  
 > 50 indicates an excellent level  
 > 80 indicates a top level

# The decline in optimism about Romania's potential is reflected emigration intention

All Paretos are likely to be reserved about recommending Romania, but the younger generations are very pessimistic. This should trigger an alarm bell, as young people are also more likely to emigrate followed by 35-44 generation.

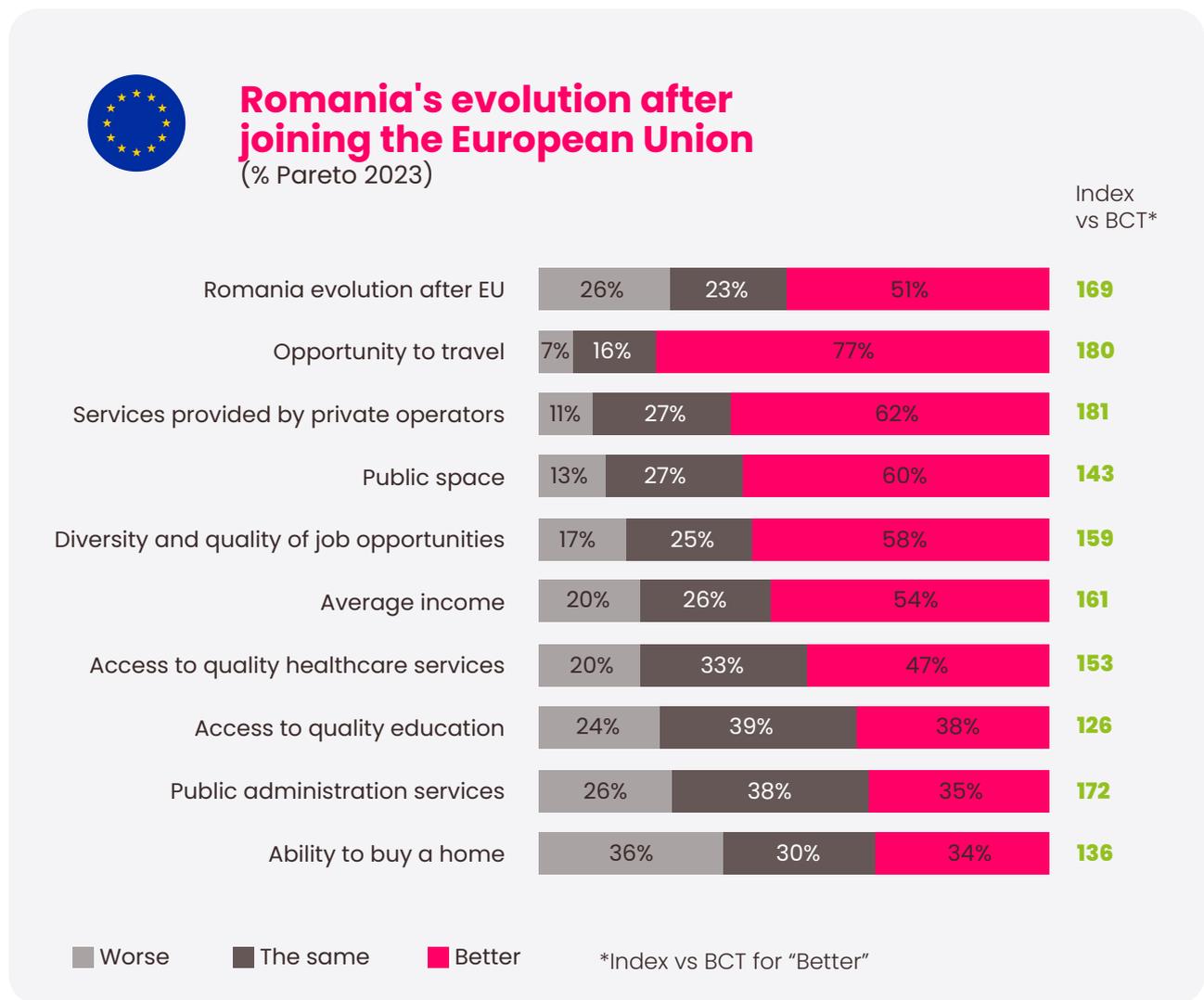


Base: 175 (Pareto population 2021) / 900 (Pareto population 2023)

# Despite statistical evidence, only half of Pareto believe that **Romania's overall development has improved after joining EU**

... And this is the full side of the glass. BCT is much less satisfied regarding Romania's evolution after joining EU across all evaluated areas.

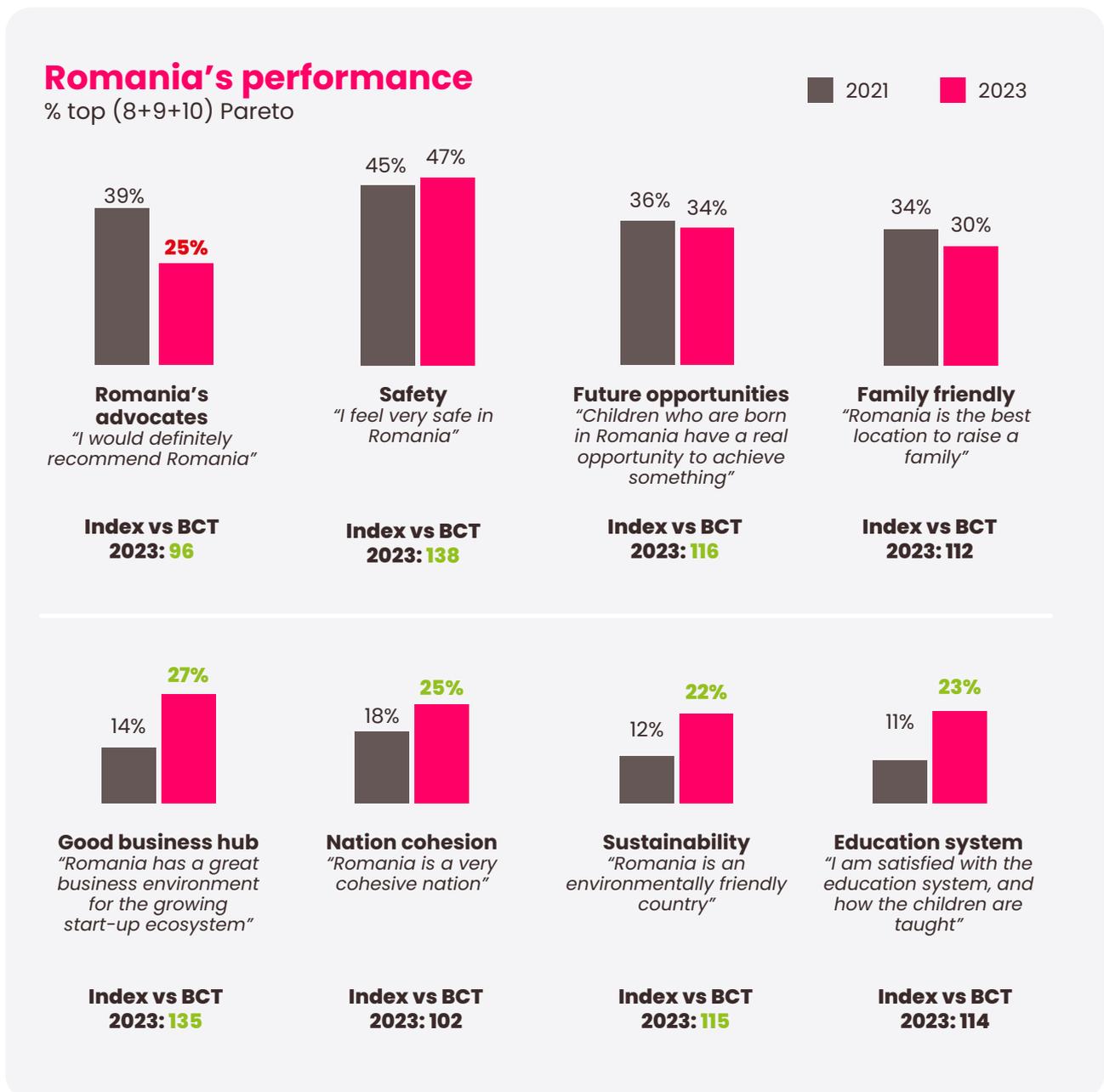
Again, given the measurable facts about Romania's evolution since EU accession, this surprisingly negative evolution could be explained by perception drivers such as the "Schengen humiliation" or/and successful Eurosceptic propaganda.



Index: values >= 115 denoting **higher** scores for Pareto vs BCT  
 Base: 900 (Pareto 2023) / 501 (BCT 2023)

# We see a strange picture: Romanians evaluation for the components of Romania's performance has improved, while **overall recommendation as a country to live in has plummeted**

This is an indication that the more pessimistic feeling is not corresponding with actual erosion of internal performance pillars, but possibly with external ones (such as the war near our border). And again we should not rule out the potential negative effects of Eurosceptic propaganda.



Index: values  $\geq 115$  denoting **higher** scores for Pareto vs BCT  
 Base: 175 (Pareto population 2021) / 900 (Pareto population 2023)

# Paretos' perceived quality of life is depicted through the analysis of **10 key related indicators**

There are countless studies whose purpose is to measure the perception of living standards. Current consensus is that the best way to measure to ask a single question, in which the respondent is asked to place their life on a 0 to 10 ladder, from from the worst to the best life possible. By asking then ratings for other indicators and correlating these indicators with the quality of life measure, the impact of each component can be derived statistically.

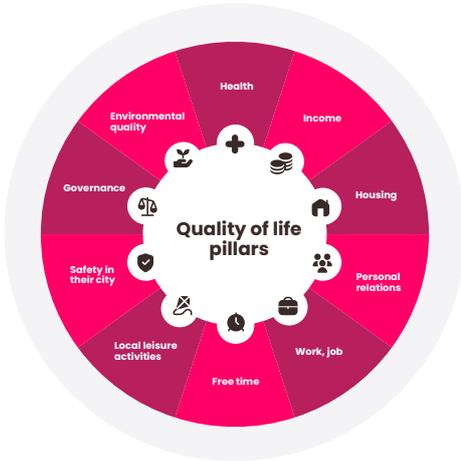
This is the approach of the current study as well:

The quality of life has been measured in a simple and direct way. Then, using statistical methods, we have analysed the impact of **10 key indicators to the overall quality of life perception**. The palette encompasses major areas of focus that have been proven in sociological research to play a significant role.

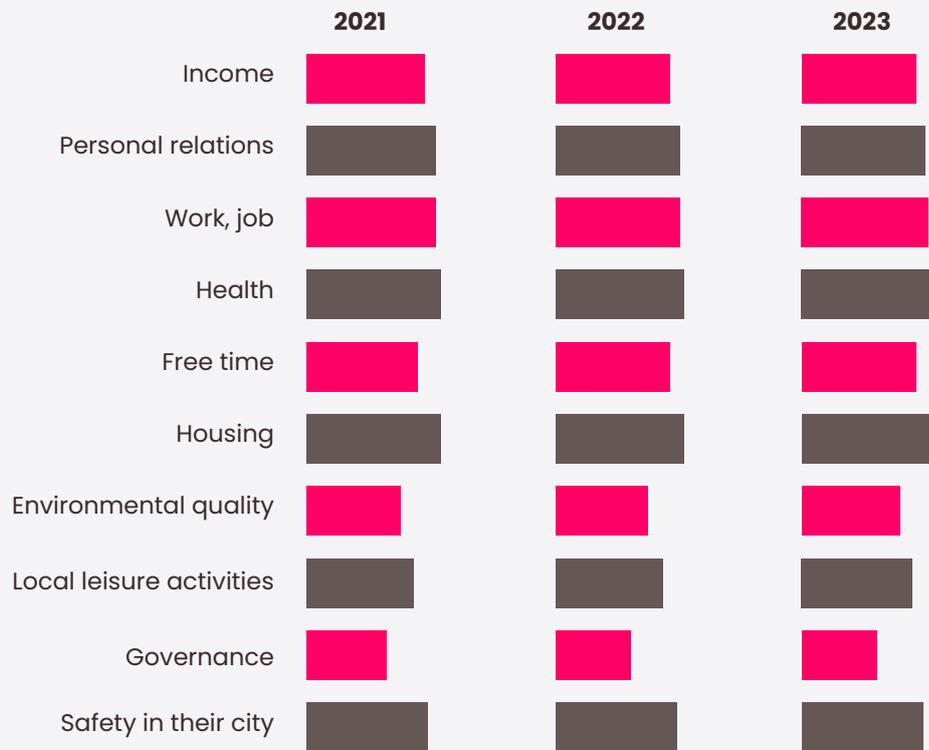


# Satisfaction\* for the 10 key pillars that build the standards of living.

A detailed analysis of satisfaction and importance of each of the components of life quality is offered in the full report.



## Satisfaction Pareto (2021, 2022, 2023)



Index: values  $\geq 115$  denoting **higher** scores for Pareto vs BCT

\*The satisfaction is measured on a 0 to 10 scale, where 0 is Not satisfied at all and 10 is Very satisfied. The scores presented in the chart above are the average scores registered across all waves.

# Vol 1 **Meet the Paretos**

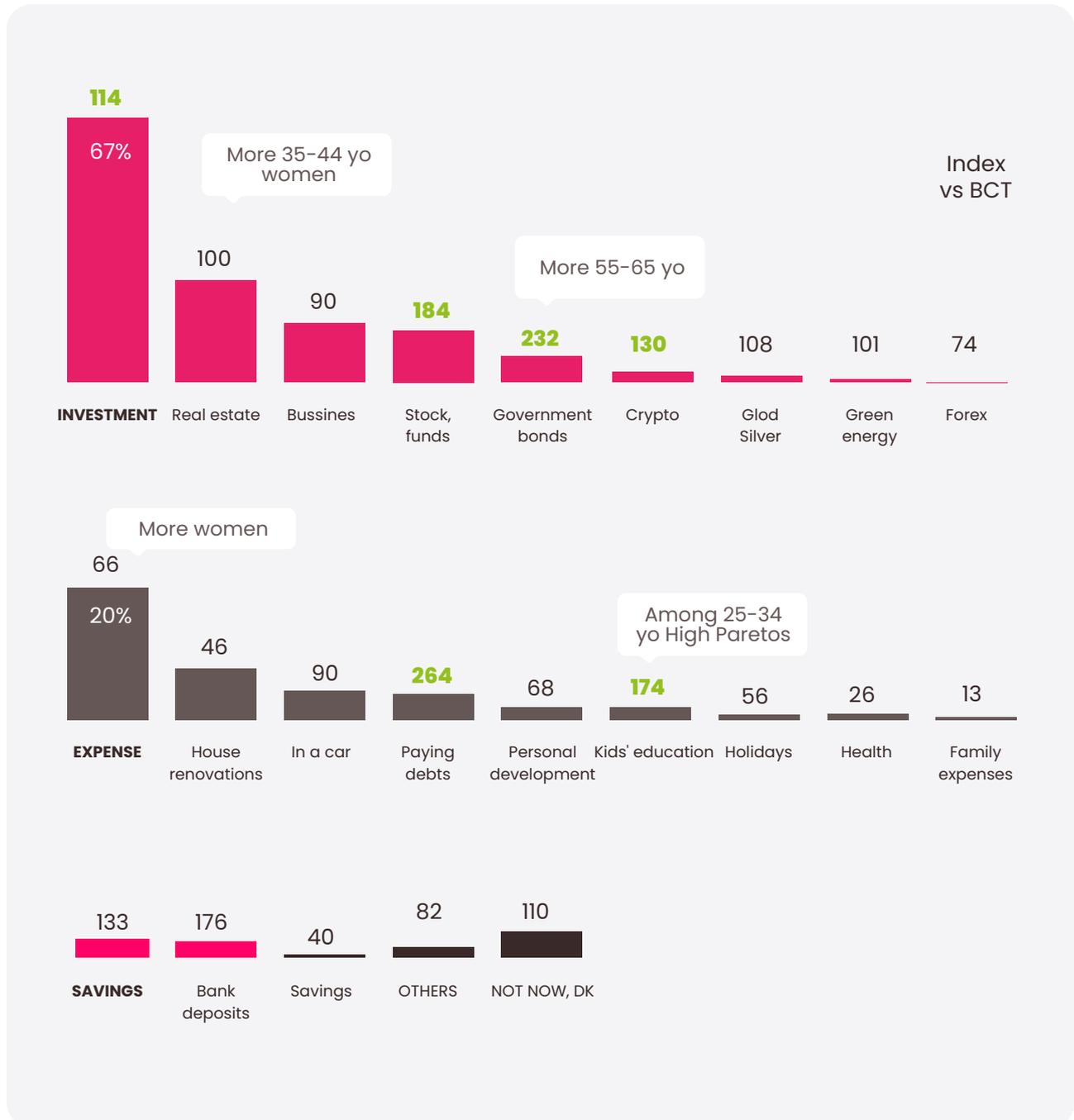
- ▶ Who are the Paretos?
- ▶ Living in Romania
- ▶ **Paretos as consumers**

A photograph of a man and a woman embracing on a rocky shore. The man is wearing a grey shirt and the woman is wearing a brown sweater. They are both smiling and looking towards the right. The background shows a body of water and a forested hillside.

#socio-demo  
#inner motivations  
#lifestyle  
#career & family  
#parenting  
#entertainment  
#nutrition  
#body & mind

# Where would they invest **100k RON tomorrow?**

Pareto & BCT think alike on seeing **real estate and business** as primary investment options. The two targets differ a lot in other aspects. Paretos look more towards stock market and bonds, while BCT sees more the sum of 100k RON as an option for dealing with a desirable expense (eps. a household upgrade/renovation).



Index: values >= 115 denoting **higher** scores for Pareto vs BCT  
 Base: 814 (Pareto population)

# Paretos earn twice more **than the general public**

Paretos have increased their earnings by about 15% vs last year. The highest increase is on High Paretos.

Moreover, we noticed an increasing revenue disparity between men and women (2k RON for Paretos, 1k RON for BCT; doubling the gap from 2022).

Higher earning Paretos are more likely:

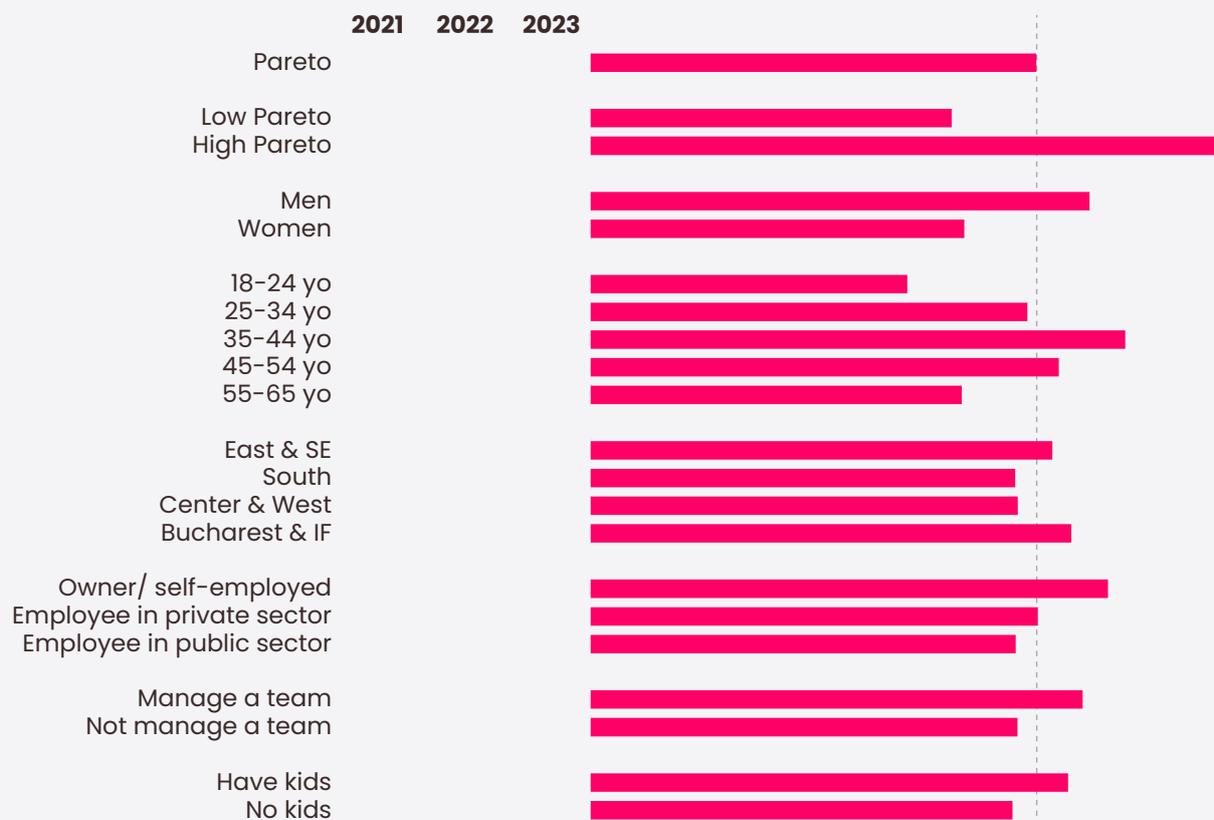
- men 35-44 yo (age peak);
- from larger cities;
- in a leadership position (business owner, self-employed, manager).

## Change vs 2022 +15% increase

Personal NET income	<b>Paretos 2023</b> <b>7.169 RON</b>	INDEX vs BCT <b>199</b>
---------------------	---	----------------------------

## Personal monthly NET income averages by target groups (RON)

(average value Pareto 2023)

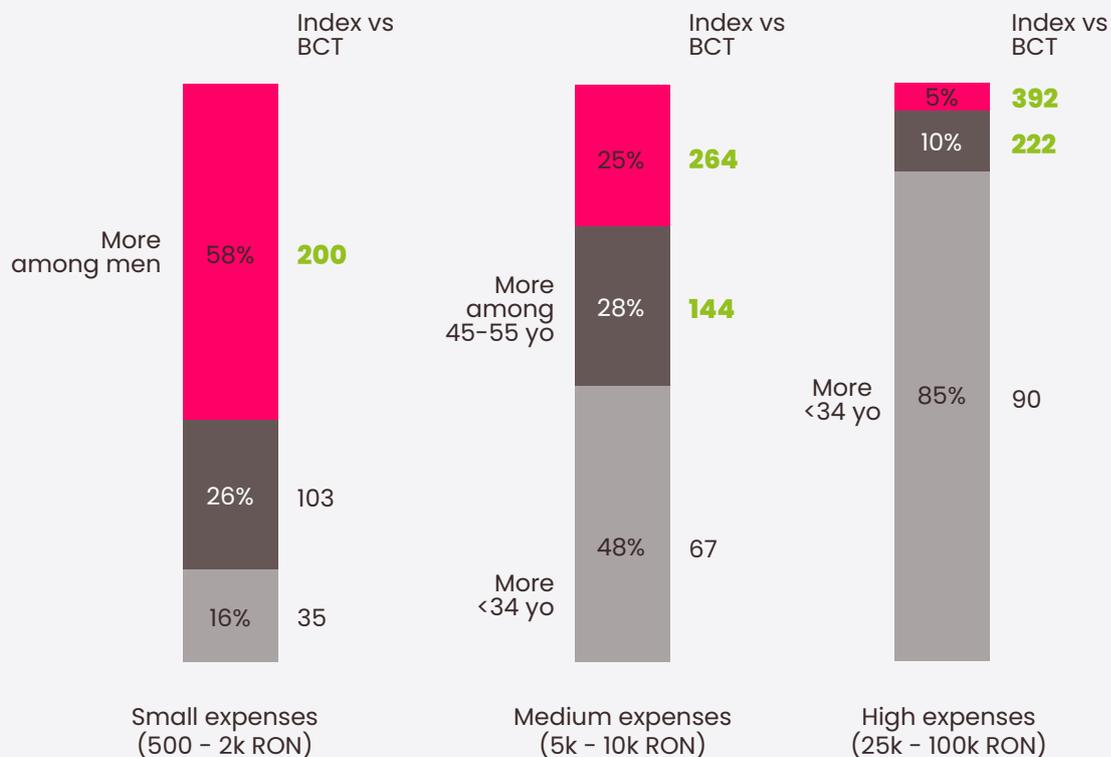


Index: values >= 115 denoting **higher** scores for Innovation Adopters vs BCT & Pareto  
Base: 900 (Pareto population)

# 25% of Paretos can cover 5–10k RON from own savings compared to less than 10% in the general commercial target.

Paretos' have the ability to cover unexpected expenses noteworthy more vs BCT. While at least 25% of Paretos can cover up to 10k RON easily, only 15% are able to cover high expenses over 25k RON without a loan.

## Ability to cover expenses from own savings (% Pareto 2023)



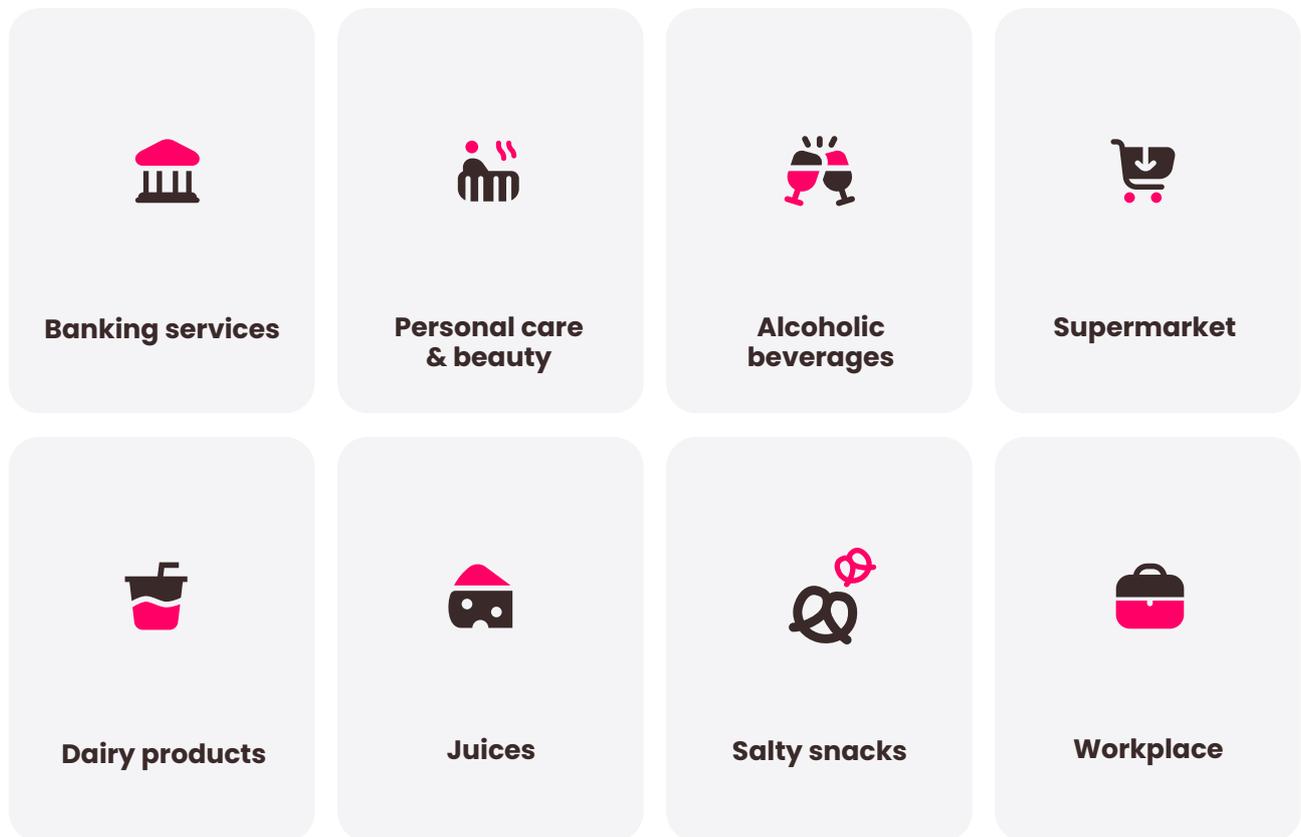
- I can without issues
- I can but it will disrupt my finances
- Cannot do it without a loan

Index: values >= 115 denoting higher scores for Pareto vs BCT  
Base: 900 (Pareto population)/ 501 (BCT)

# Paretos needstates **differ by category**

**Banking** is about control and independence. **Personal care** is a way of expressing one's uniqueness, while **alcoholic beverages** and **Snacks** are about joyfulness and pleasure. **Supermarkets** are the routine that enables surprising dear ones, **Dairies** are about calm and discipline. **Soft drinks** are a social lubricant and the **Workplace** is where they need appreciation, respect and to be valued.

The full report presents needstates map for the ideal product or service in each of these categories:



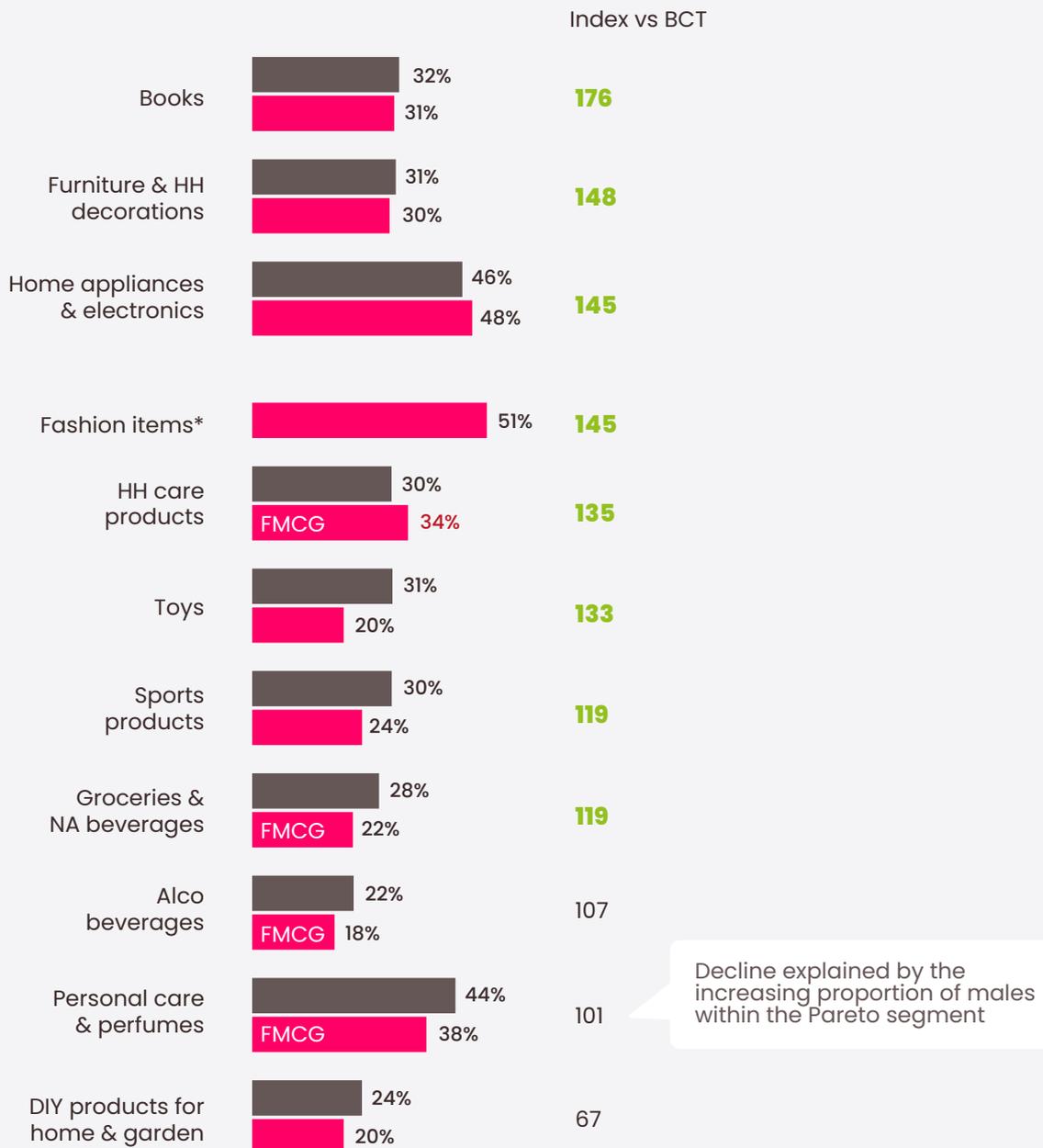
# The digital openness of Paretos is clear in **any category FMCG and non-FMCG**

Paretos are door openers for e-commerce, significantly more present in the online stores than BCT. The over-indexes in groceries and also beverages bring good news for online platforms which shall be on an emerging trend.

## The Paretos online shopping incidence

- Sorted by decreasing affinity index -

■ 2022 ■ 2023



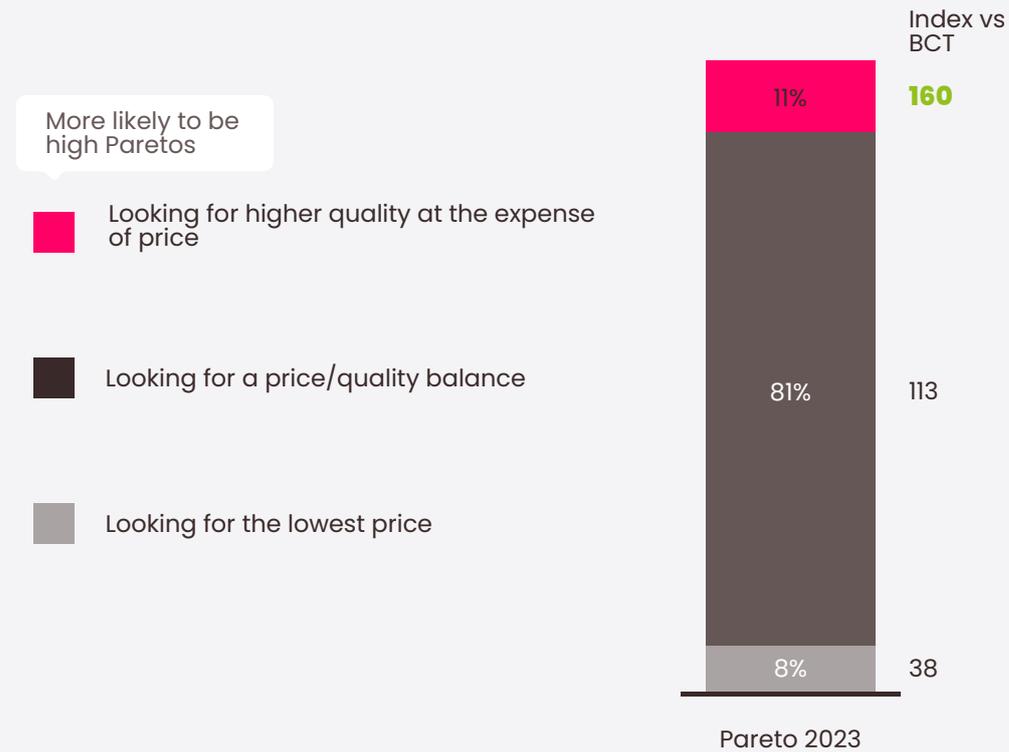
\*Asked only in 2023

Index: values >= 115 denoting higher scores for Pareto vs BCT  
Base: approx. 330 (Pareto population)

# “A balance of price and quality” is a holy grail for most Romanians

Paretos preserve this attitude, with a slightly higher quality inclination than BCT.

## Price vs quality in acquisitions (% Pareto 2023)



Index: values  $\geq 115$  denoting **higher** scores for Pareto vs BCT  
Base: 900 (Pareto population)/ 501 (BCT)

# Vol 1 **Meet the Paretos**



## **What's in the full report**

Socio-demo profiling including gender, age, location, education, marital status, children, size of household etc.

Key needs, fears, motivations, barriers etc detailed by demo profile.

Detailed attitudes to career, parenting, leisure, nutrition and self-care.

The size, structure and sources of Paretos' income by comparison to the broad commercial target

Details about their large expenses, property ownership, insurance and investments

Needstates map for ideal brand in financial services, personal & beauty care, also beverages, supermarkets, DIY stores.

Online and offline shopping channels incidence by key category

Usages of Gadgets, Apps, Retailer brands (online and offline), DIY stores, media channels, going out and travelling.

Ky changes over the last three years

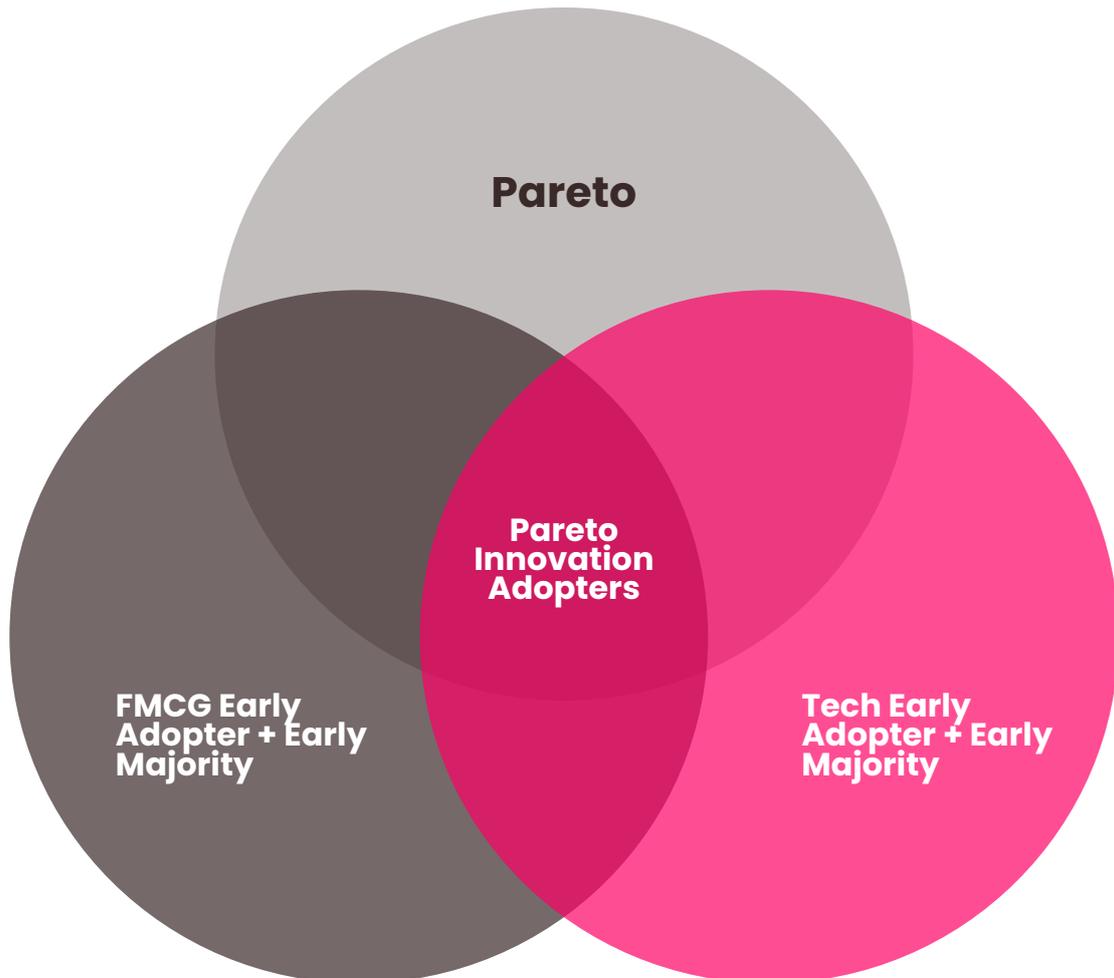
# Vol 2 **Innovation Adoption**

A pen portrait of the  
innovation adopters



In the following, we analyze in depth the Pareto Innovation Adopters (IAs):

**Those that, on top of a more innovative mindset, have also more money to act on it.**

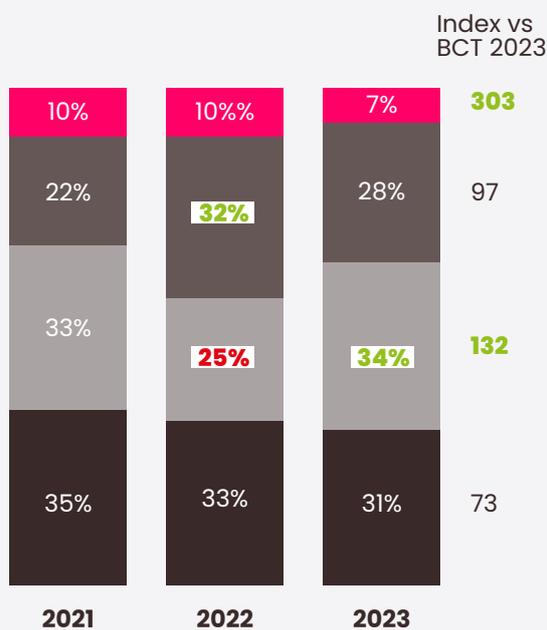


# We have measured the openness to innovation In two areas: tech and packaged consumer goods

There are **3x more Early Adopter Paretos** in tech, the role of income is less crucial when it comes to the willingness to explore and try out **FMCG innovations**.

## Tech

(Pareto 2021, 2022, 2023)



## Packaged consumer goods

(Pareto 2021, 2022, 2023)



■ Early Adopters: Like to try new products before other people do

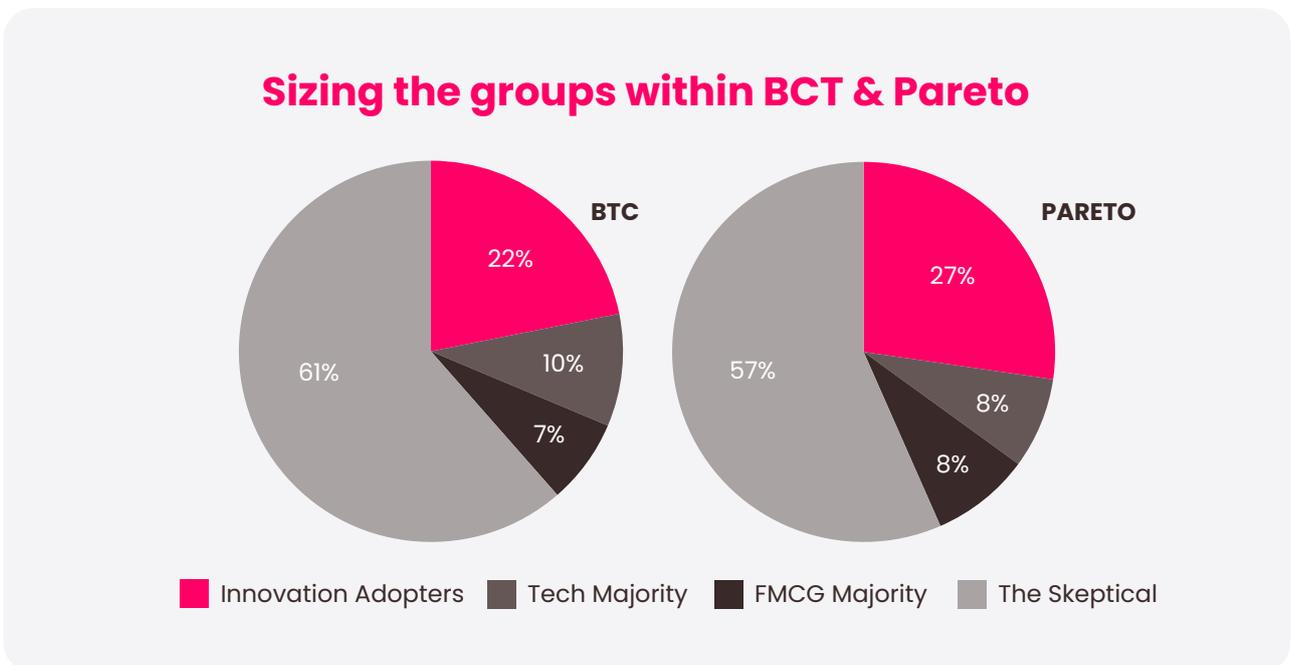
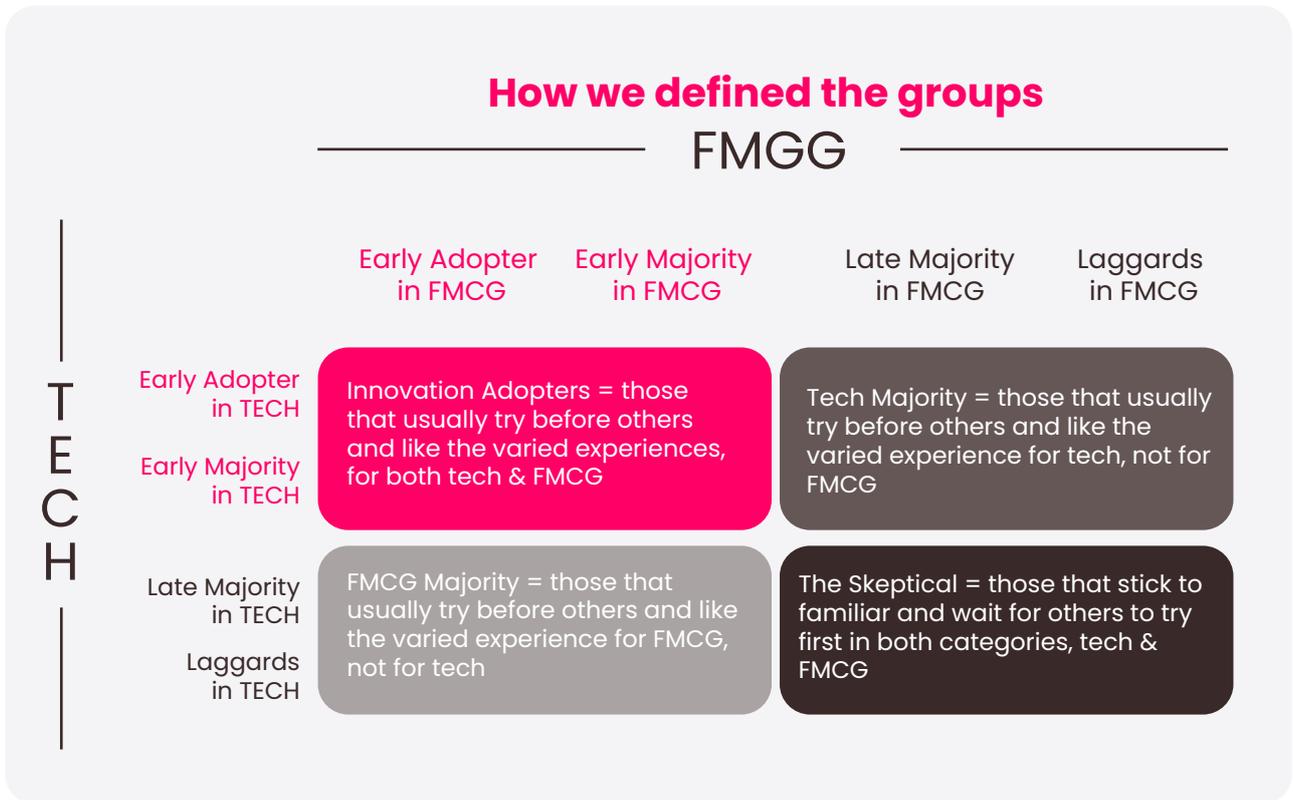
■ Late Majority: Prefer getting feedback before trying something new

■ Early Majority: Like the experience of trying new products

■ Laggards: Tend to use familiar brands and products

Index: values  $\geq 115$  denoting **higher** scores for Pareto vs BCT  
Base: 900 (Pareto); 527 (BCT)

We identify 4 types of attitudes towards innovation. **Innovation Adopters are those with a more innovative mentality both in tech and FMCG**



Green marks significantly higher differences vs. next target (Innovation Adopters vs. Pareto; Pareto vs. BCT), tested at 95% confidence level  
 Base: 271 (The Innovation Adopters), 900 (Pareto), 501 (BCT)

# Innovation Adopters share the same core values as Paretos **and over-index on Trust and Self Development**

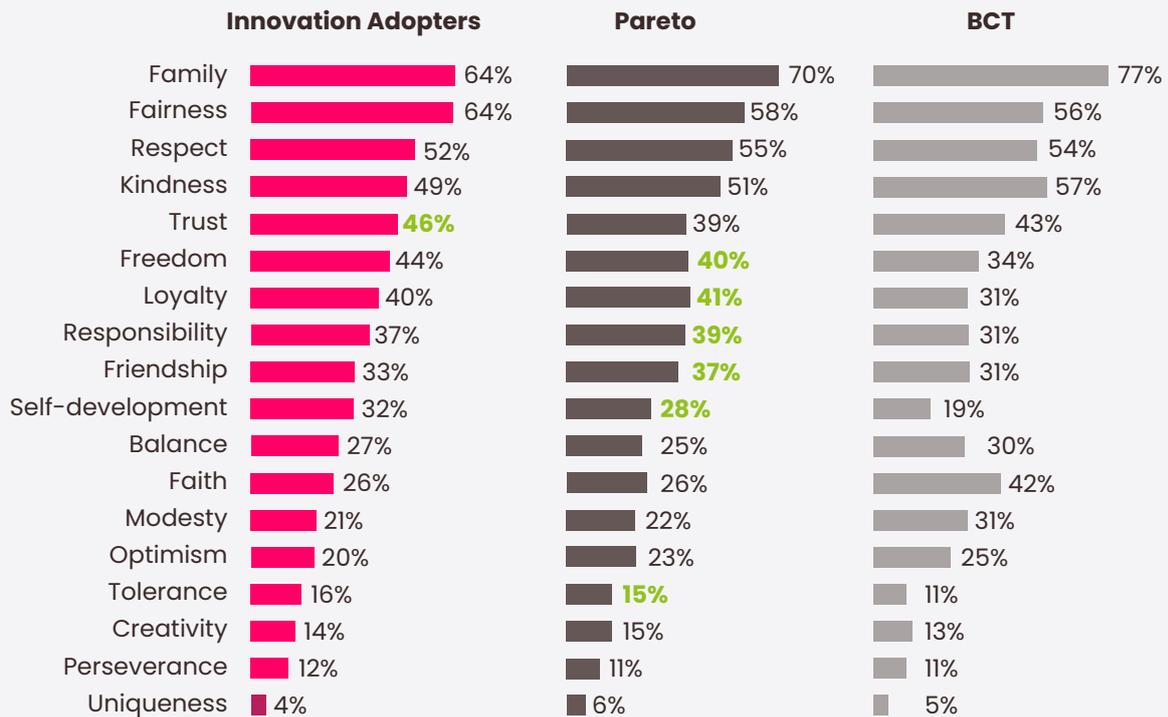


I consider trust as highly valuable in the society, **to be able to count on those around.**



I feel the need for knowledge and growth **by progressing and developing in what I do.**

## Values in life



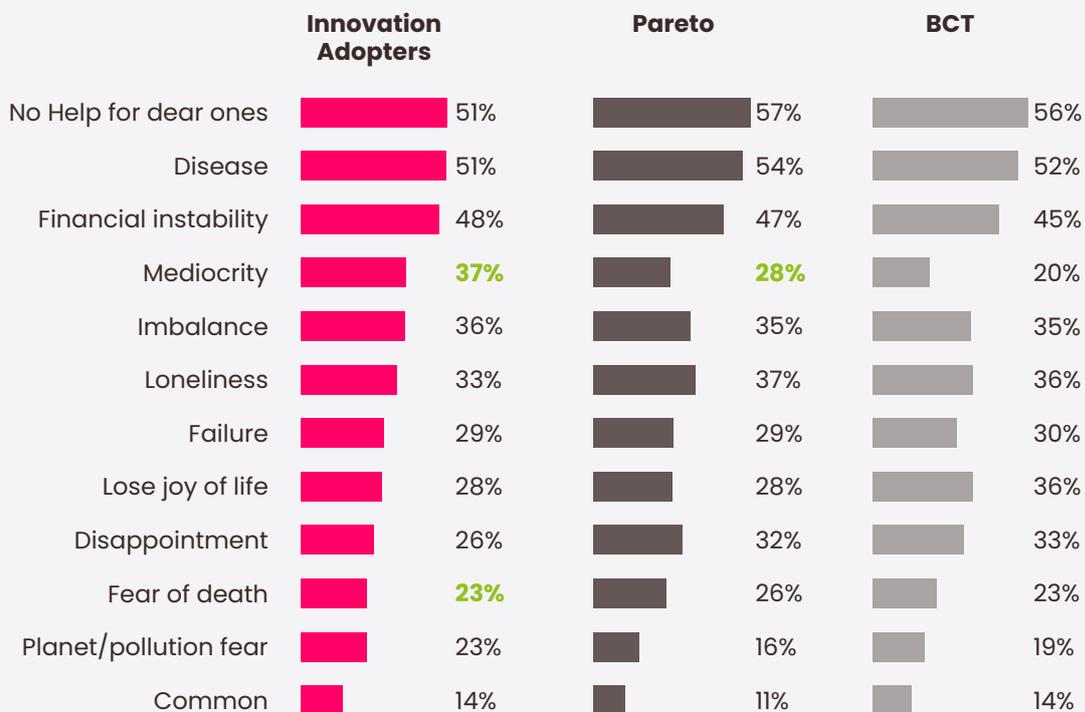
**Green** marks significantly **higher** differences vs. next target (Innovation Adopters vs. Pareto; Pareto vs. BCT), tested at 95% confidence level  
 Base: 271 (The Innovation Adopters), 900 (Pareto), 501 (BCT)

# Innovation Adopters' share the same fears but are more likely to fear mediocrity



Not being able to surpass themselves and **mediocrity**, getting lost in the crowd are defining fears for Innovation Adopters. They are also more likely to be preoccupied about the **planet** versus Paretos and the general population.

## Fears in life



Green marks significantly higher differences vs. next target (Innovation Adopters vs. Pareto; Pareto vs. BCT), tested at 95% confidence level  
 Base: 271 (The Innovation Adopters), 900 (Pareto), 501 (BCT)

# Vol 2 **Innovation**



## **What's in the full report**

#socio-demo profiling

#values

#career & family

#about Romania

#their attitudes and beliefs in a range of issues from shopping to nutrition, investments, work, wellbeing, sustainability

#evaluating innovation appetite in retail and beverages.



# Vol 3 **Banking Insights**

- ▶ Financial profiling
- ▶ Building the ideal bank
- ▶ Banking products
- ▶ Banks adoption funnel
- ▶ Banks perception



# Two Pareto tiers

We have split the Paretos in two subgroups (Lower and Higher) based on income.

**The Higher Pareto population** is slightly male skewed, most likely to live in Bucharest & Ilfov. They are better educated and mostly in the 25-44 yo age tier.

**The Lower Pareto population** is more balanced in terms of gender & age, living more in medium-sized cities.

		70%		30%	
		Low Pareto	Index BCT	High Pareto	Index BCT
	<b>Who are they?</b>				
	Men	56%	114	62%	127
	Women	44%	87	38%	74
	18-24 yo	12%	88	12%	86
	25-34 yo	25%	120	26%	125
	35-44 yo	22%	86	31%	120
	45-54 yo	27%	109	<b>18%</b>	71
	55-65 yo	13%	91	13%	93
	<b>Where they live?</b>				
	East & SE	18%	61	19%	61
	South	24%	113	19%	87
	Center & West	37%	105	32%	91
	Bucharest & IF	21%	157	<b>31%</b>	234
	Rural	26%	60	26%	60
	Small urban	12%	80	<b>15%</b>	98
	Mid urban	23%	141	11%	70
	Big urban	19%	151	18%	141
	Bucharest & Ilfov	20%	155	<b>30%</b>	229
	<b>How much they earn?</b>				
	HH income	11,351	171	18,972	285
	HH income per capita	4,185	188	7,092	319
	Personal income	5,805	161	10,410	289
	<b>How educated are?</b>				
	Low (vocational)	2%	12	3%	19
	Mid (highschool, college)	25%	59	25%	58
	High (BA)	45%	156	36%	125
	Super high (MA, PHD, MBA)	28%	195	36%	253
	<b>How do they live?</b>				
	Members in HH (avg)	3.1	90	3.1	90
	% having kids	44%	83	41%	77
	Live in 3+ rooms flat	28%	166	24%	144

Index: values >= 115 denoting **higher** scores for Pareto vs BCT  
 Base: 625 (Low Pareto 2023); 275 (High Pareto 2023); 501 (BCT 2023)

# Paretos manage their earnings mostly as a couple. **7 out of 10 also keep records of their spending.**

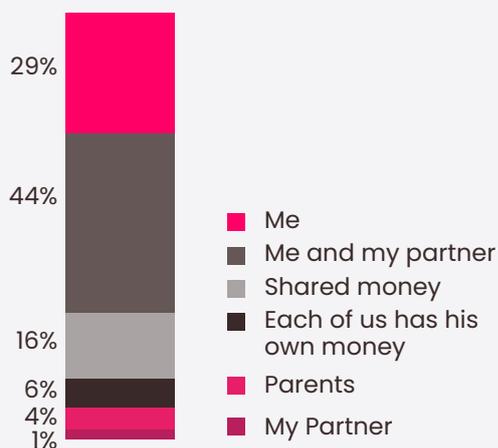
Paretos are more organized with their manner of recording their expenses through use of technology.

## Expenses management in HH

69% of Paretos are recording HH expenditure (72% of BCT)

### Person in charge with money allocation

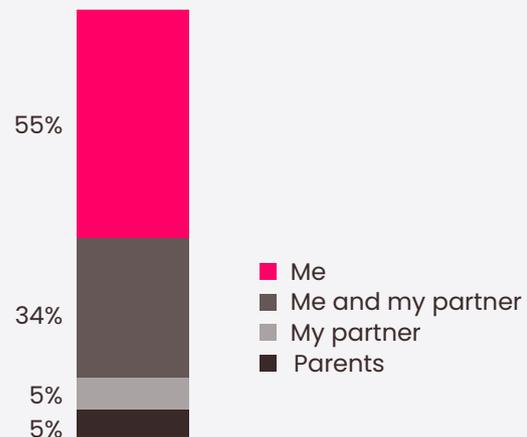
(% Pareto 2023)



Pareto 2023

### Person in charge with records

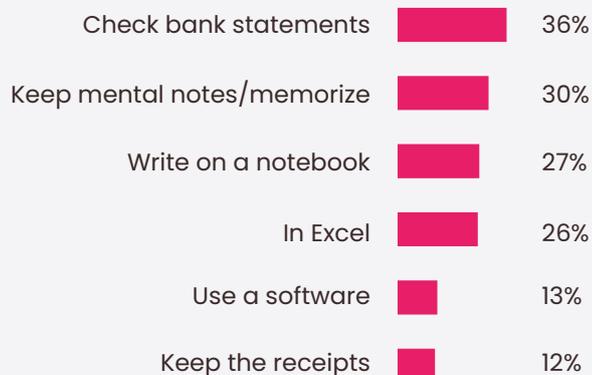
(% Pareto 2023)



Pareto 2023

### Manner of recording expenses

(% Pareto 2023)

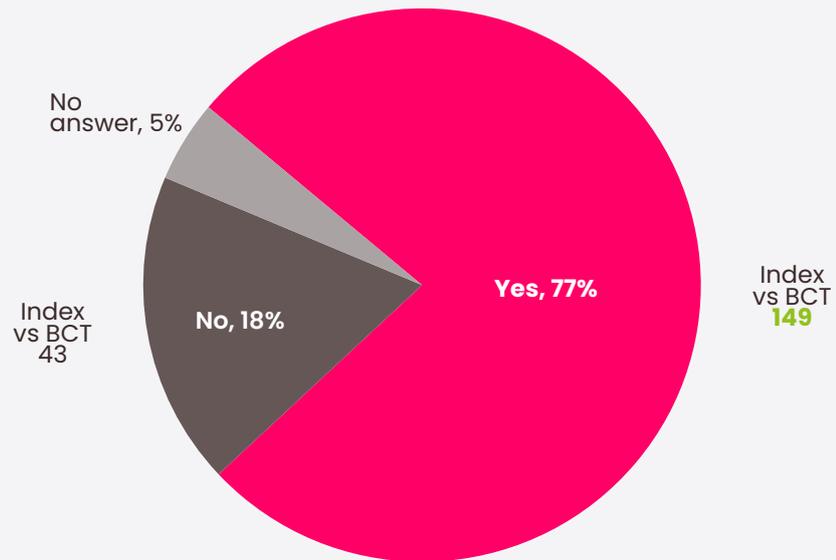


# Three quarters of Paretos are able to recurrently **make savings (1.5x more than BCT)**

One quarter of Paretos make savings of over one quarter of the monthly HH income

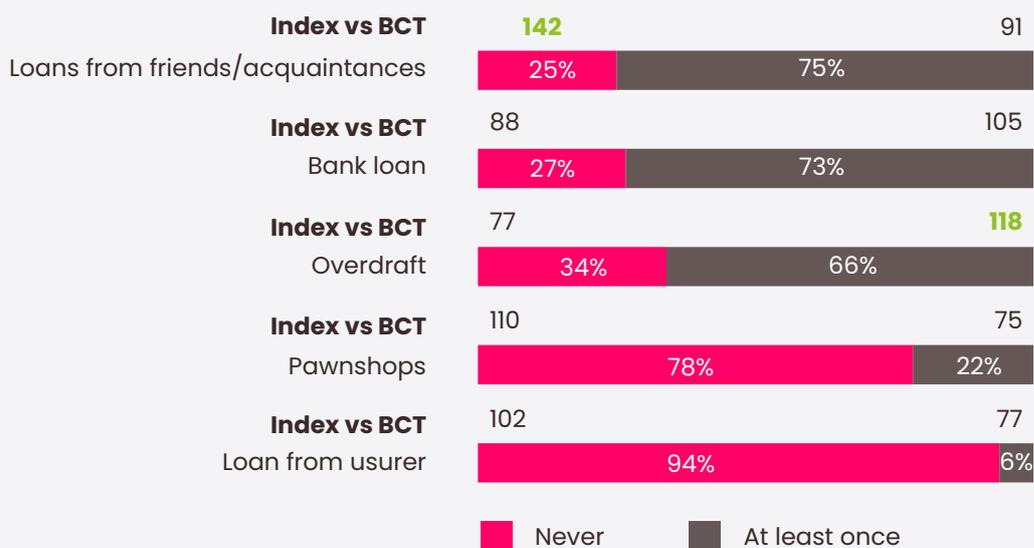
## Ability to save money from HH income

(% Pareto 2023)



## Source of money for extra/unforeseen expenses

(% Pareto 2023)



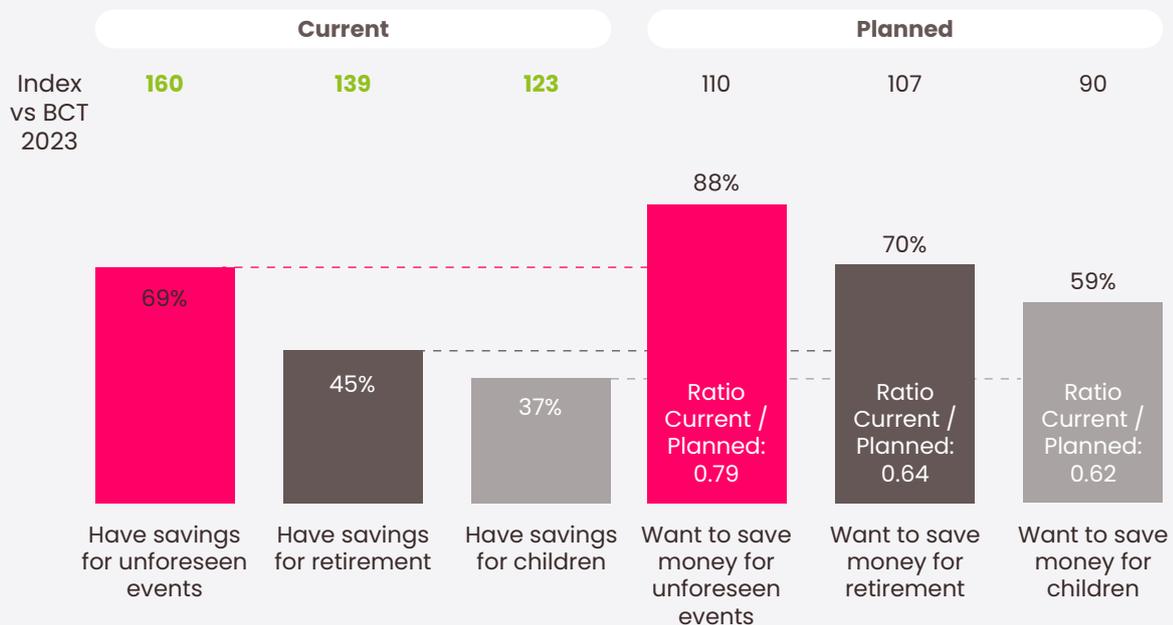
Index: values  $\geq 115$  denoting **higher** scores for Pareto vs BCT  
Base: 900 (Pareto); 501 (BCT 2023)

# Savings enable Paretos to prepare for the unforeseen **as most Romanians seek security.**

As seen before, most Paretos save currently, and even more intend to increase their savings. Apart preparing for the unforeseen, they also want to upkeep a good standard of living for themselves and their family in older days.

## SAVINGS: current vs. planned

(% Pareto 2023)



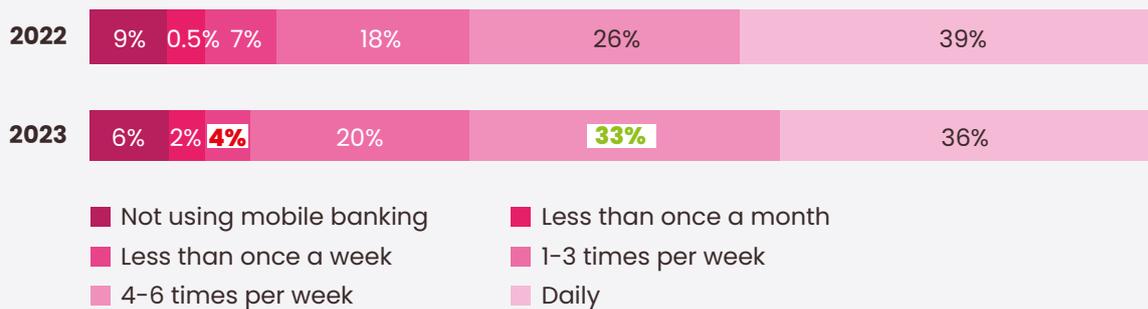
Index: values  $\geq 115$  denoting **higher** scores for Pareto vs BCT  
 Base: 900 (Pareto); 501 (BCT 2023)

# Most Paretos are heavy users of **mobile banking**

Mobile banking is part of everyday life, used several time per week to daily, especially by 25-34 age target and High Paretos.

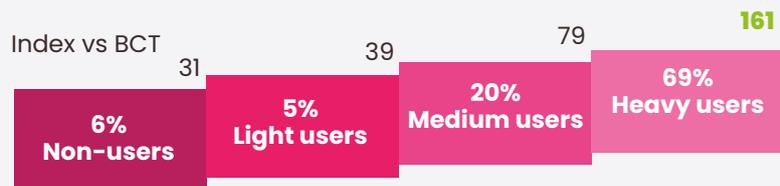
## Frequency of usage in mobile banking

(% Pareto 2023 vs 2022)



## Heavy to light in mobile banking

(% Pareto 2023)



## Particularities by demographics within Pareto

(% Pareto 2023)

Profile	All Pareto	Non-users	Light users	Medium users	Heavy users
<b>All Pareto</b>	<b>100%</b>	<b>6%</b>	<b>5%</b>	<b>20%</b>	<b>69%</b>
Men	58%	55%	67%	49%	61%
Women	42%	45%	33%	51%	39%
18-24 yo	12%	10%	17%	13%	17%
25-34 yo	25%	28%	20%	1%	30%
35-44 yo	25%	29%	18%	13%	17%
45-54 yo	24%	22%	30%	40%	23%
55-65 yo	13%	11%	15%	32%	13%
Low Pareto	70%	68%	80%	79%	63%
High Pareto	30%	32%	20%	21%	37%

Ppts: significantly **higher**/ **lower** differences vs all Pareto

Index: values >= 115 denoting **higher** scores for Pareto vs BCT

Ppts: significantly **higher**/ **lower** differences for Pareto 2023 vs Pareto 2022

Base: 900 (Pareto), 501 (BCT)

# Banking insights: **What's in the full report**

A comprehensive chapter detailing BCT, Pareto and Innovation Adopters habits and attitudes for the main main financial services and banking products.



Pareto financial profiling



Usage and perceptions about Banking products



Main banks adoption funnel.



Main banking brands image and perceptions

Data available for **ING, Raiffeisen, BT, BRD, BCR, CEC Bank, Revolut, Unicredit Bank, OTP Bank, Libra Bank, Alpha Bank and First Bank**

# Report **versions**

- ▶ Pareto Partner Report
- ▶ Pareto Banking Report
- ▶ Pareto Gold Report
- ▶ Pareto Silver Report



Depending on your needs and research budgets, we have **organized the data in distinct products:**

### Pareto Partner Report

Pre-signed partnership, 2 seats available

Tailor 1 chapter on your business view measured across Paretos, BCT & EAs

Have exclusive access to your category data

Have influence on project flow

+ The Full Gold Report

**SOLD OUT**

### Pareto Banking Report

Size definitory data around banking: products incidence and profiling, digitalisation in banking, brands funnel, brand image and financial education.

+ The Full Gold Report

### Pareto Gold Report

Detailed report for in-depth understanding of the behavior and attitudes of the Pareto Population vs BCT.

Dedicated volume on Innovation Adopters.

Full dedicated new volume on Emerging Trends

### Pareto Silver Report

Summed-up report for understanding Pareto Population vs BCT.

Key extracts from Innovation Adopters and Emerging Trends.

# This is a snapshot of our report and **feedback from our clients**

*“The Pareto Report is an excellent tool for understanding market trends that are emerging now and shall cascade down and influence the whole market. The insights are clear, detailed and precise, with true commercial value.”* **Marketing & Communication Director for one of top 5 banks in Romania**



*We are operating in a rapidly changing environment, where adapting strategies has become a vital condition for success. In this context, it is crucial to have comprehensive information about your consumers – this is the only way management teams may uncover truly distinctive insights that can create impact, before competitor do. Having a vision on top20% highest income Romanians, the Pareto Report gives precisely this advantage, providing an unique perspective on emerging cues.* **Marketing Director for one of top dairy companies**



# the **Pareto** report

Strategic insight into  
the **most valuable 20%**

## **Thank you**

paretoreport@ahamoments.ro  
mihai.barsan@brandelier.biz  
manuela.mancas@ahamoments.ro



**AHA MOMENTS**