

# Spotlight\* Qatar

# Money & Finance

January - 2024



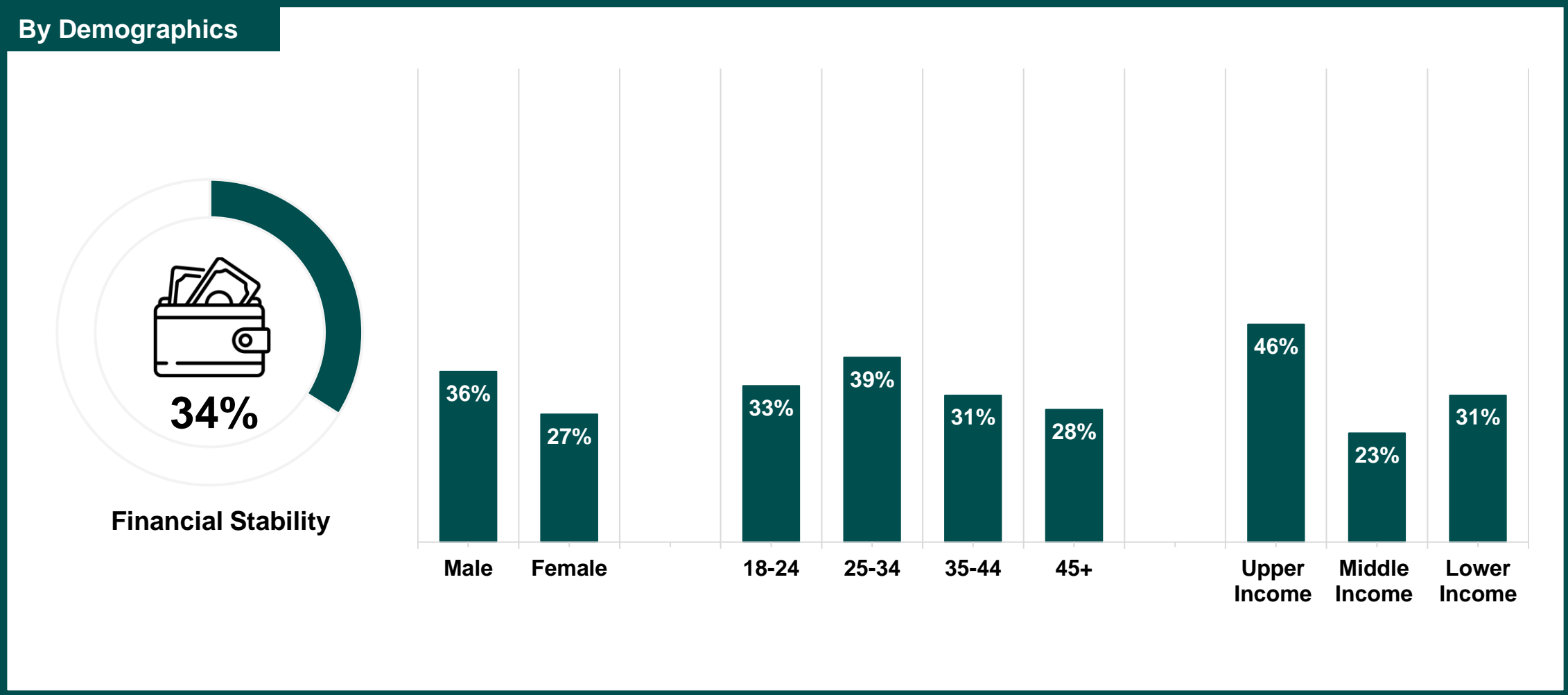
GAME CHANGERS





# Financial Stability Ranks As A Top Life Priority

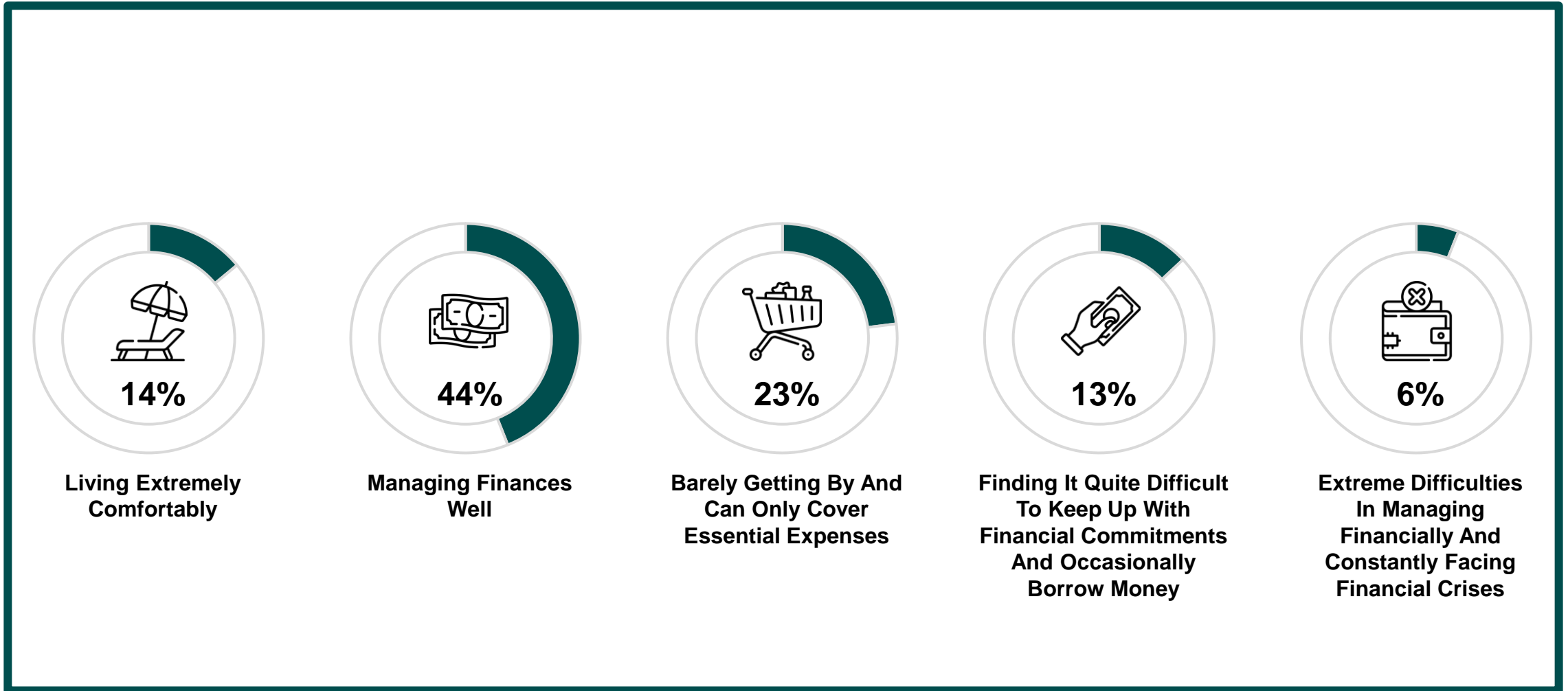
# Financial Stability As An Ultimate Life Priority










# Current Financial Situation

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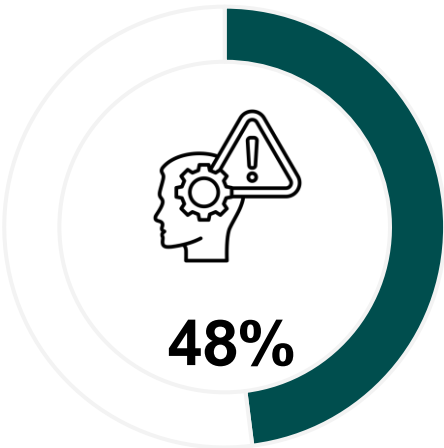


# Current Financial Situation – By Demographics

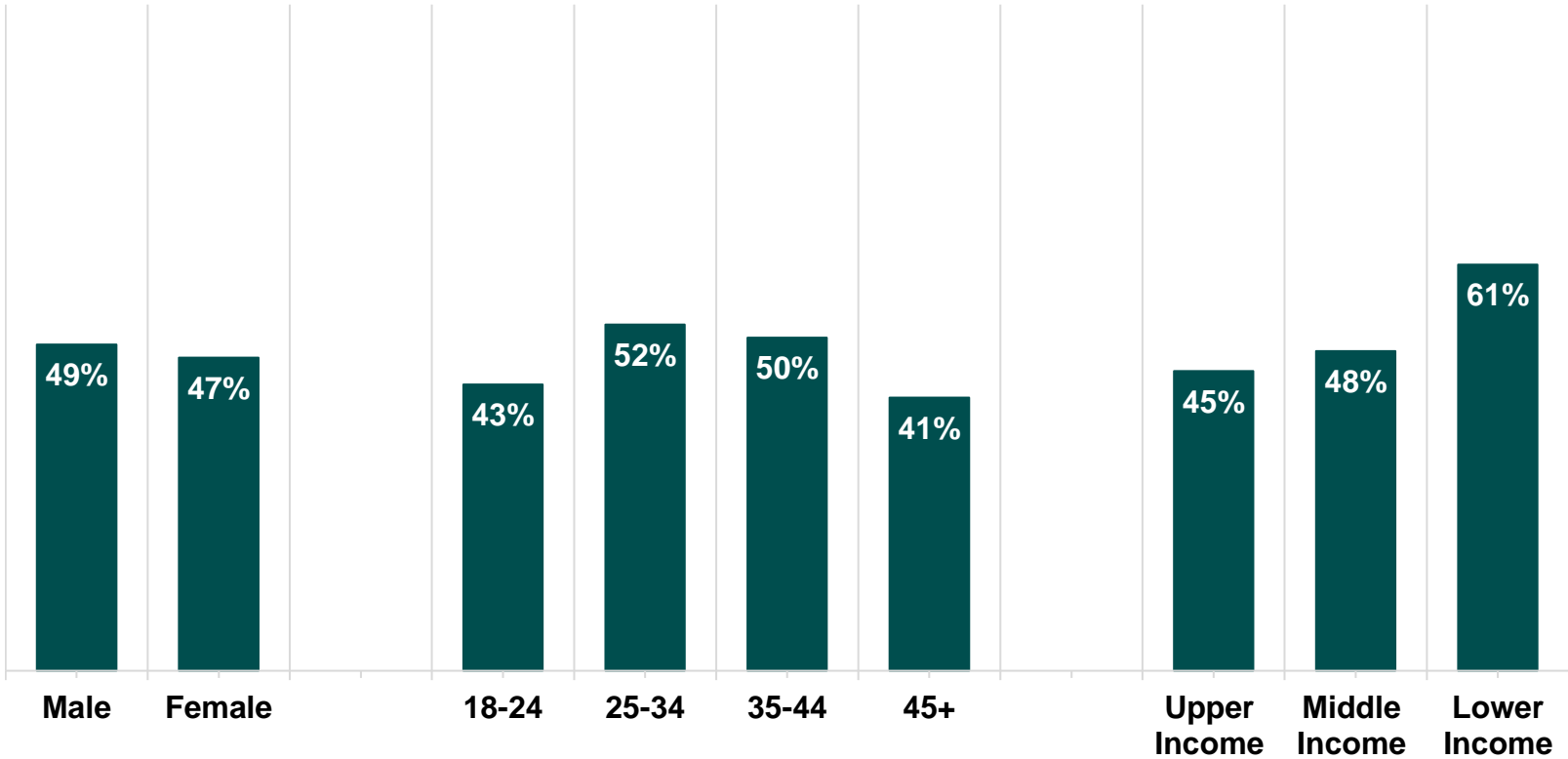
By Demographics						
		Living Extremely Comfortably	Managing Finances Well	Barely Getting By And Can Only Cover Essential Expenses	Finding It Quite Difficult To Keep Up With Financial Commitments	Extreme Difficulties In Managing Financially
<b>Total</b>		14%	44%	23%	13%	6%
<b>Male</b>		16%	44%	21%	13%	6%
<b>Female</b>		7%	45%	30%	14%	4%
<b>18 - 24</b>		20%	52%	14%	10%	5%
<b>25 - 34</b>		20%	41%	21%	12%	5%
<b>35 - 44</b>		5%	48%	25%	16%	6%
<b>45+</b>		9%	41%	31%	13%	6%
<b>Upper Income</b>		25%	56%	14%	4%	1%
<b>Middle Income</b>		6%	43%	33%	16%	3%
<b>Lower Income</b>		4%	9%	21%	36%	30%

# Attitude Towards Financial Situation

% Agree- By Demographics



Frequently Worry About Money And Their Financial Situation

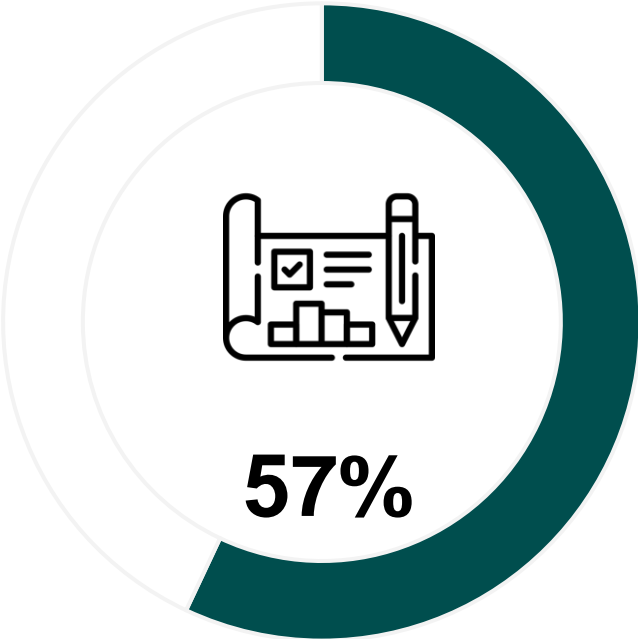




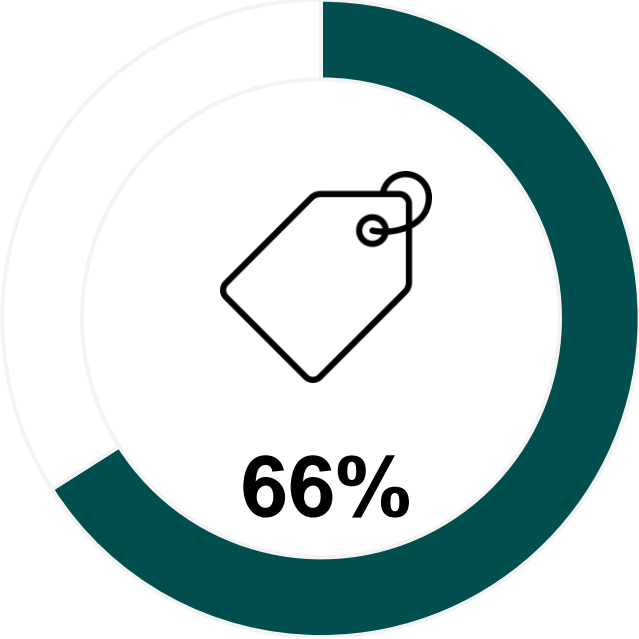
# Spending



# Views On Managing Spending



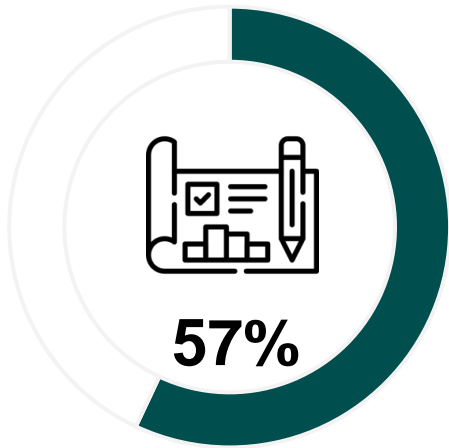
**Carefully Plan  
Their Finances On A  
Monthly Basis**



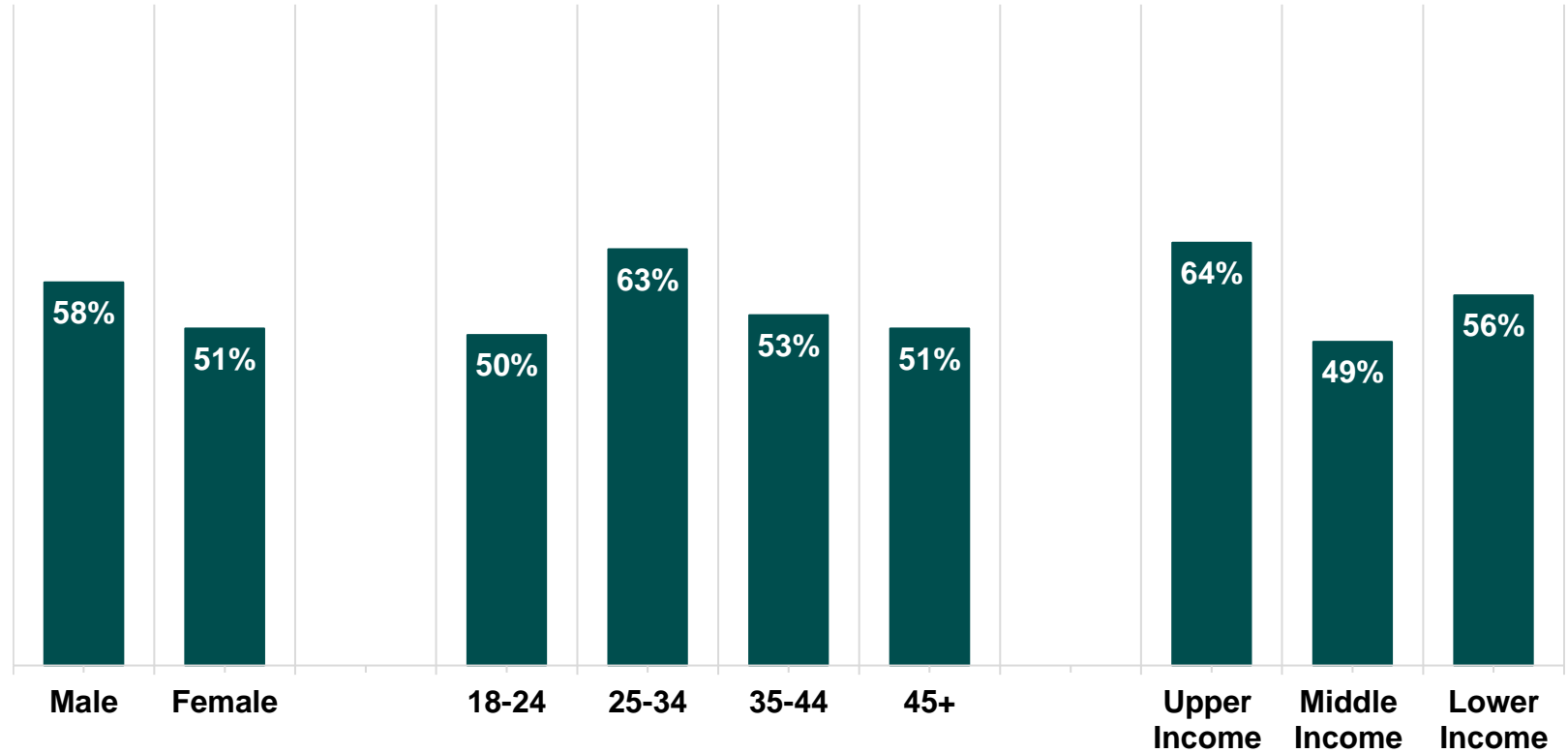
**Know The Price Of  
Everything They Buy**

# Monthly Budgeting

## % Agree – By Demographics

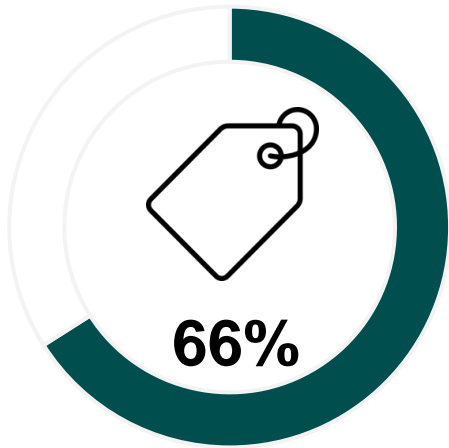


Carefully Plan  
Finances On A Monthly  
Basis

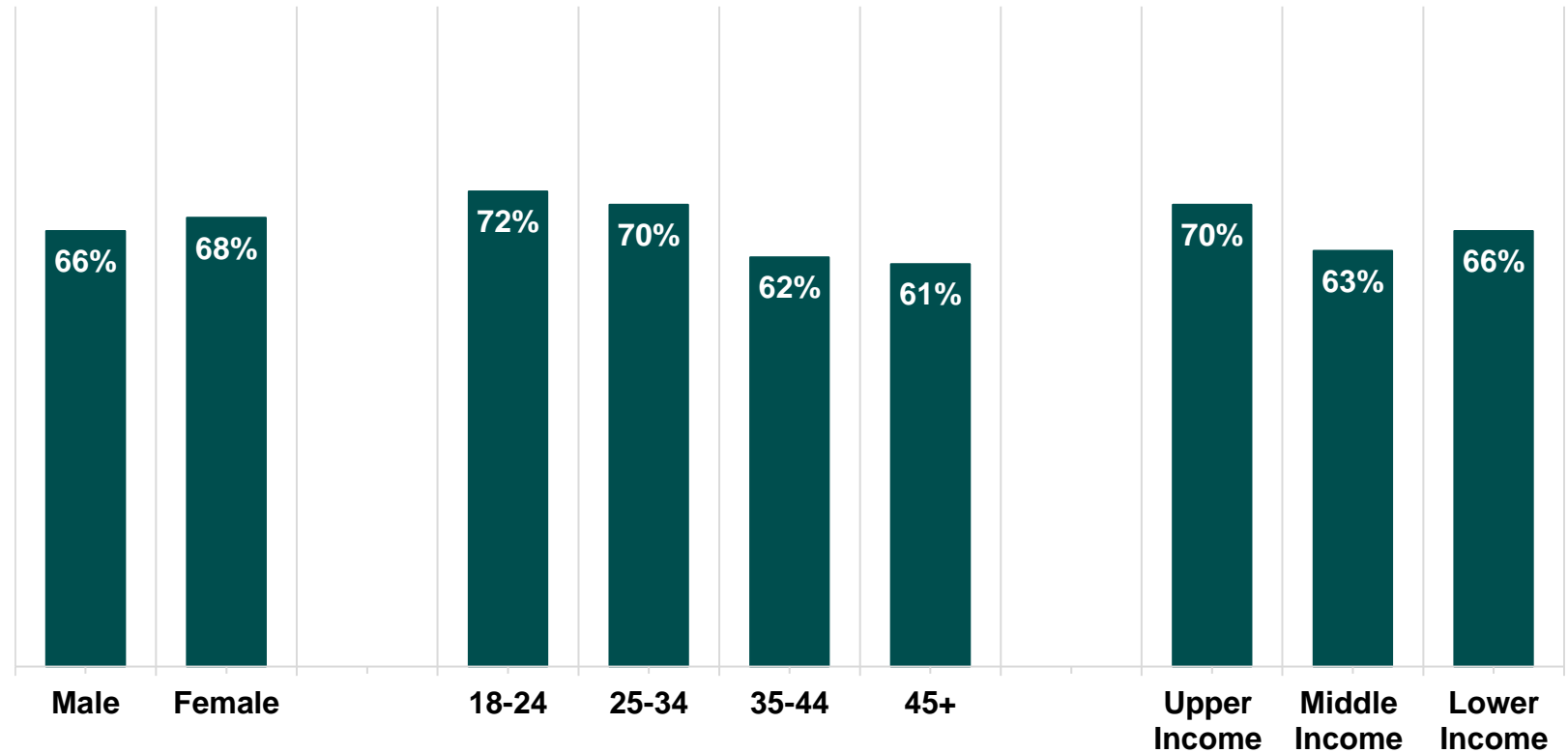


# Price-Conscious Shopping

% Agree – By Demographics

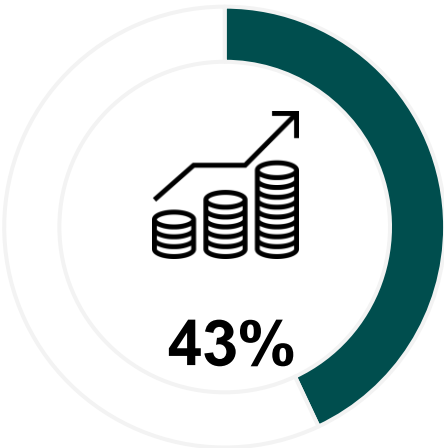


Know The Price Of  
Everything They Buy

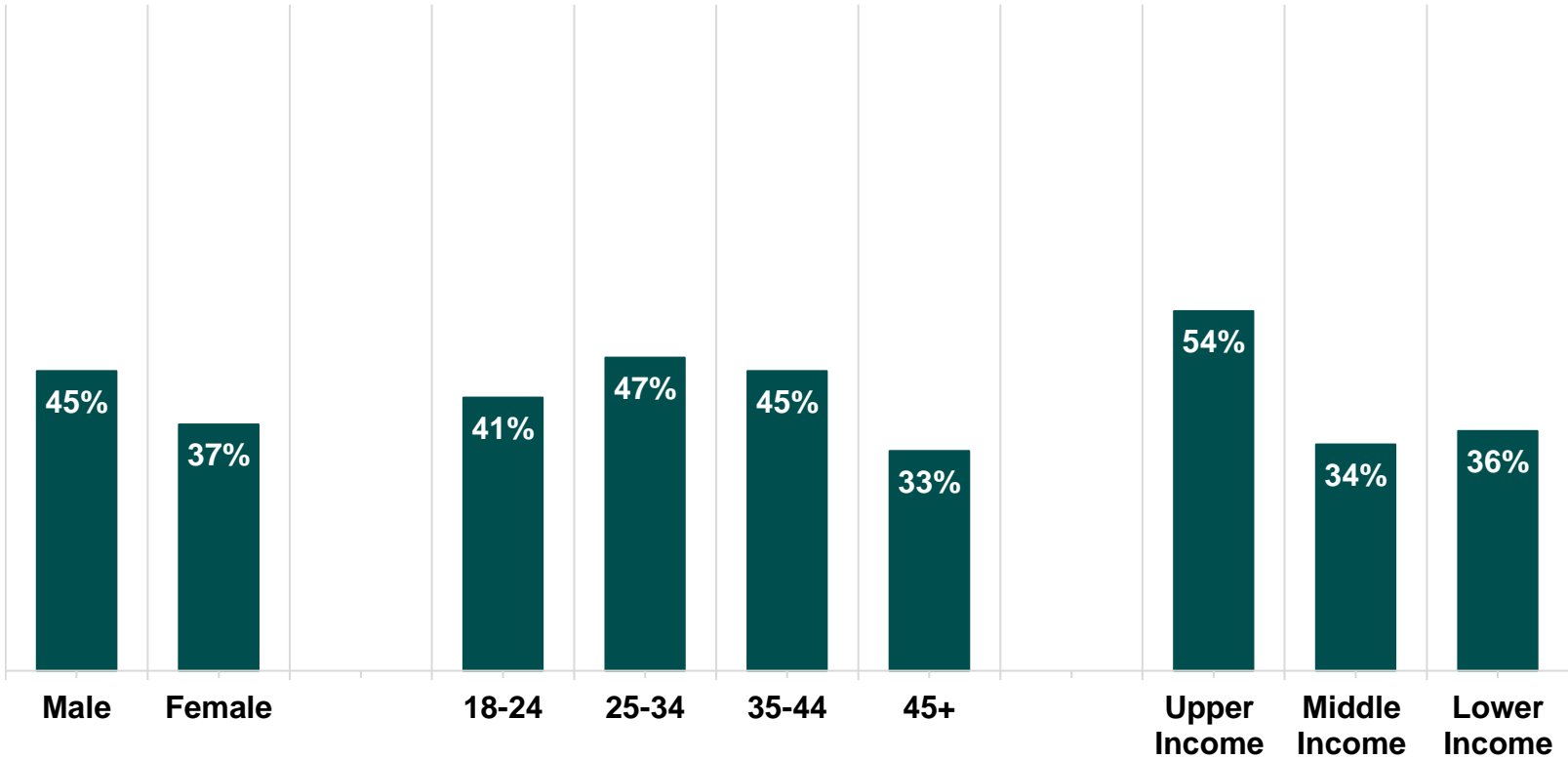


# Overspending Behavior

% Agree- By Demographics



Always End Up Spending More Than They Plan

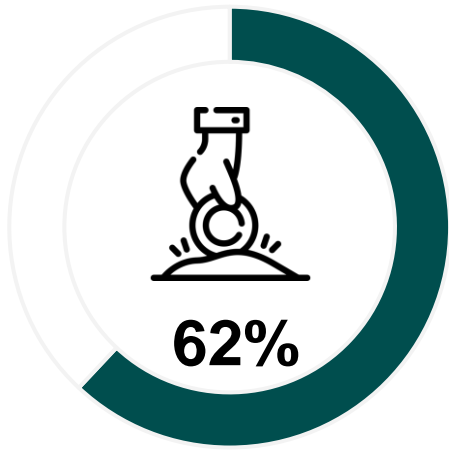




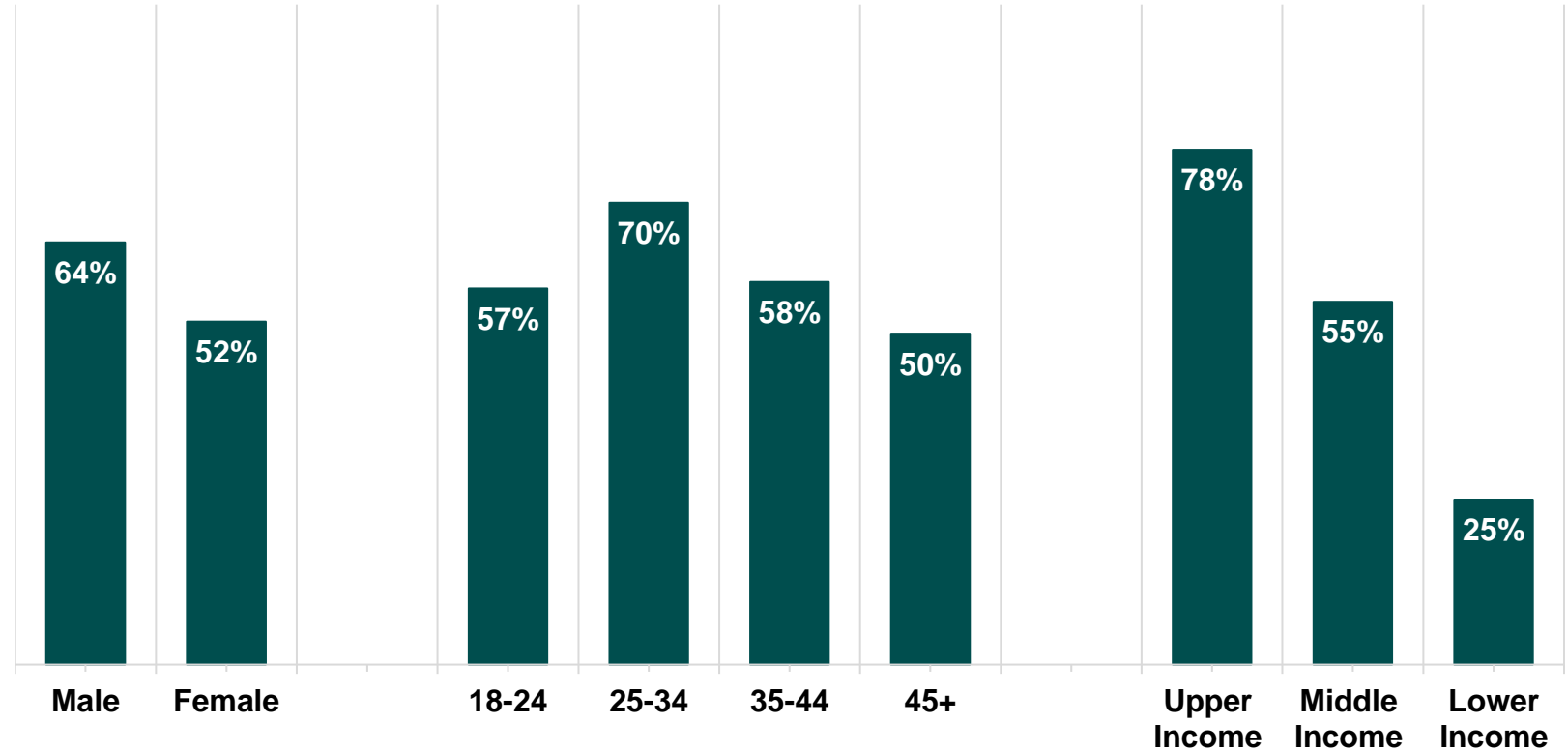
# Monthly Savings

# Monthly Savings

## By Demographics

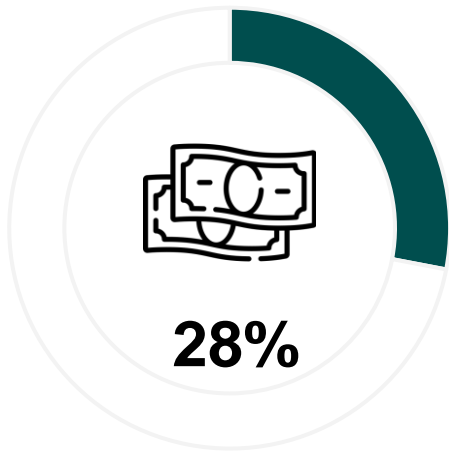


Save Money On A  
Monthly Basis

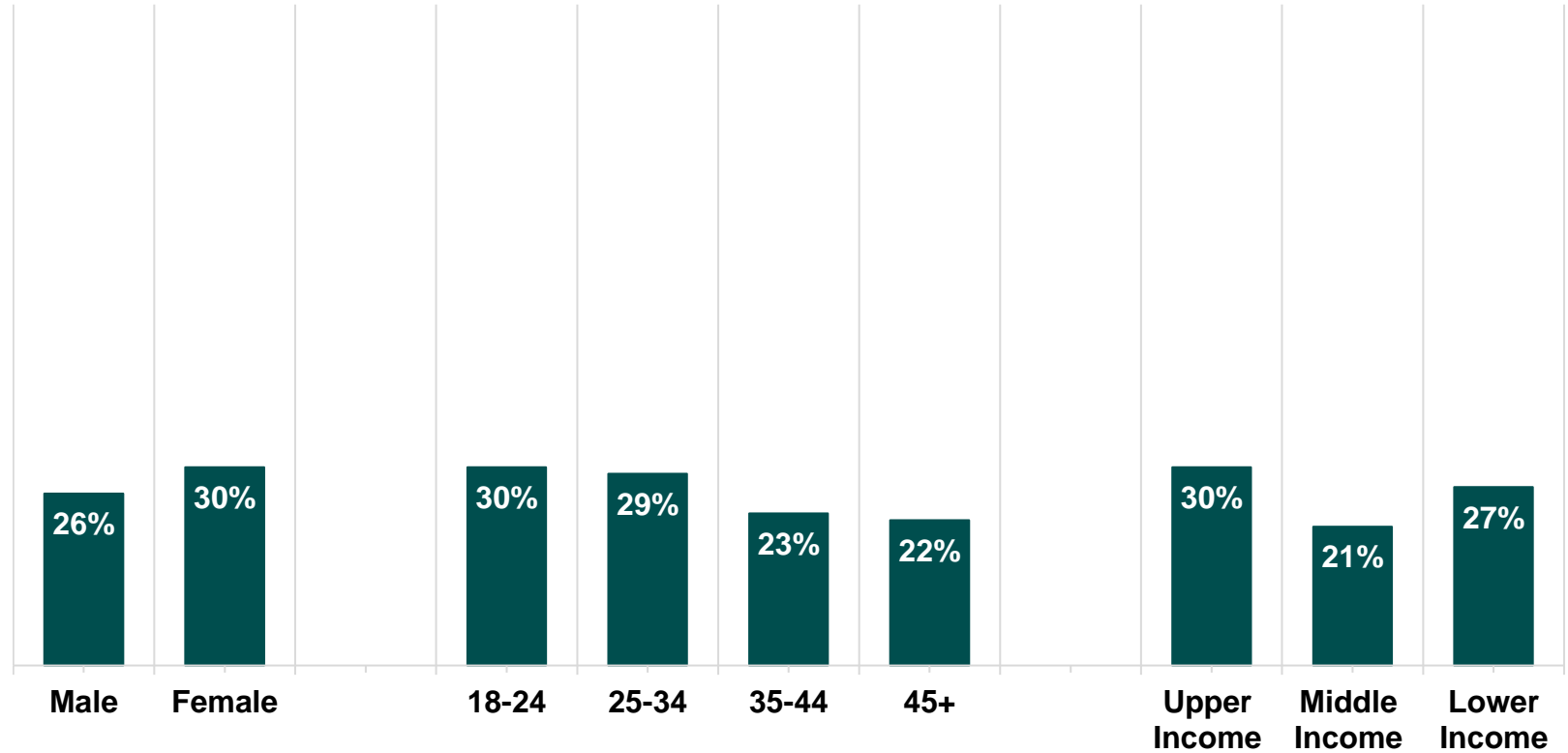


# Monthly Savings

## By Demographics



Average Percentage Saved From Income





# Debt

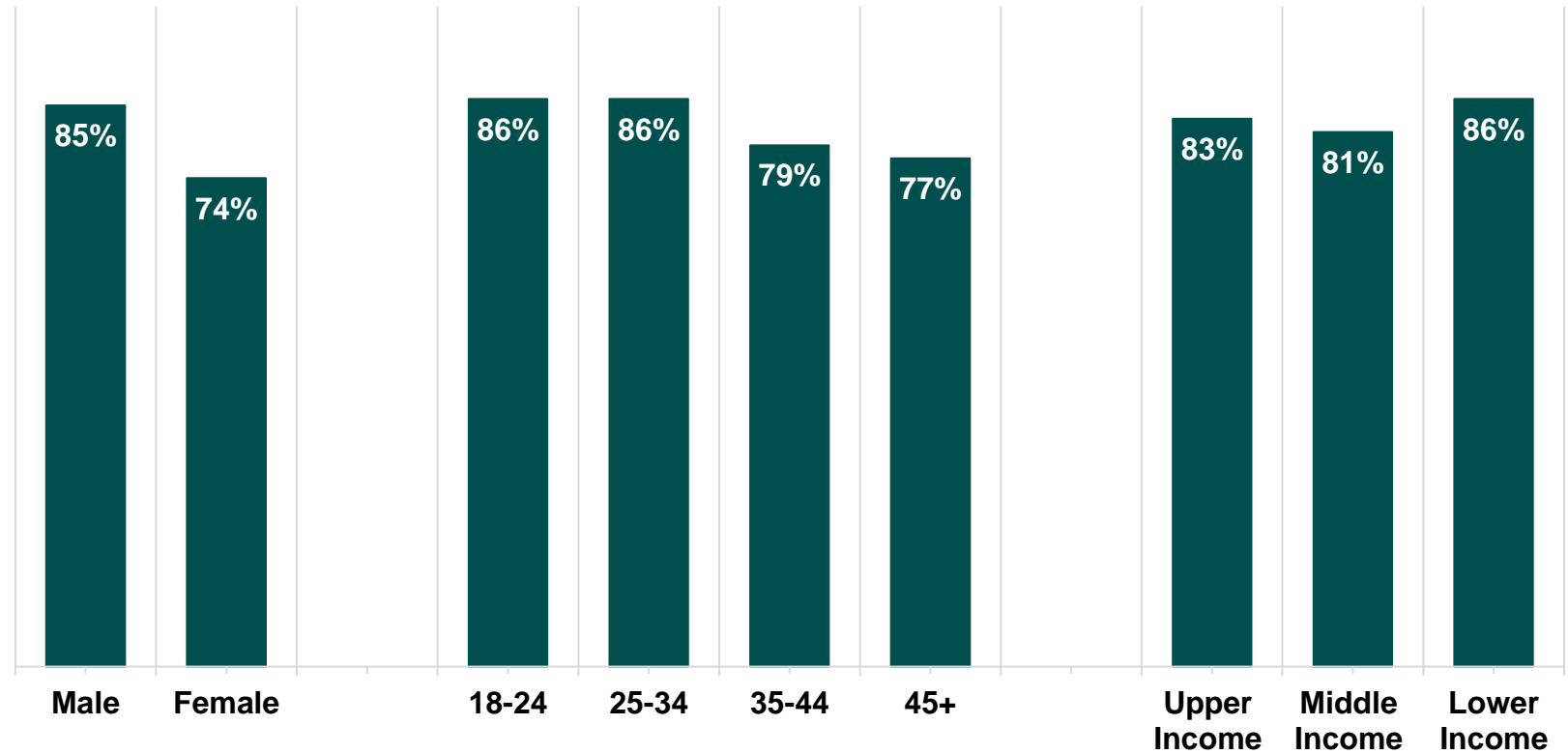


# Debt

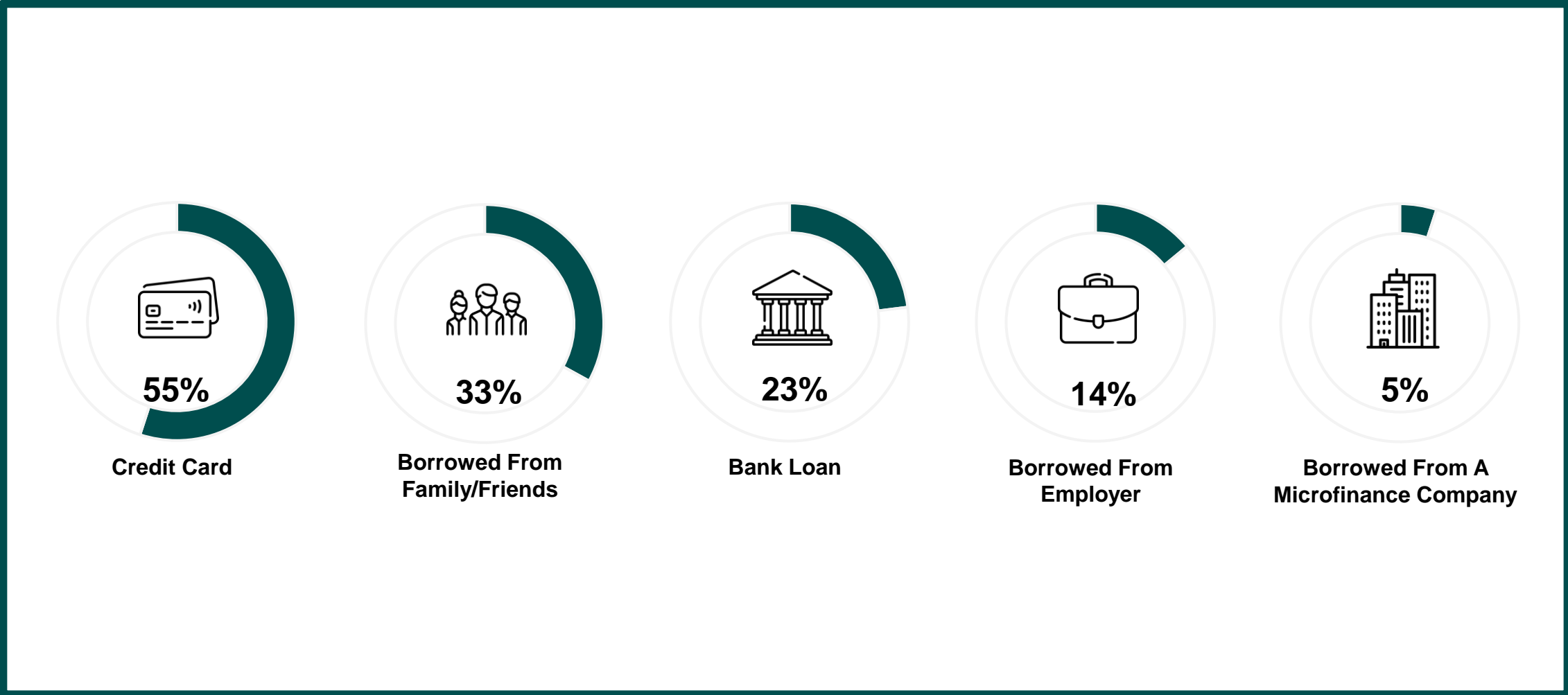
## % Agree- By Demographics








Are In Debt



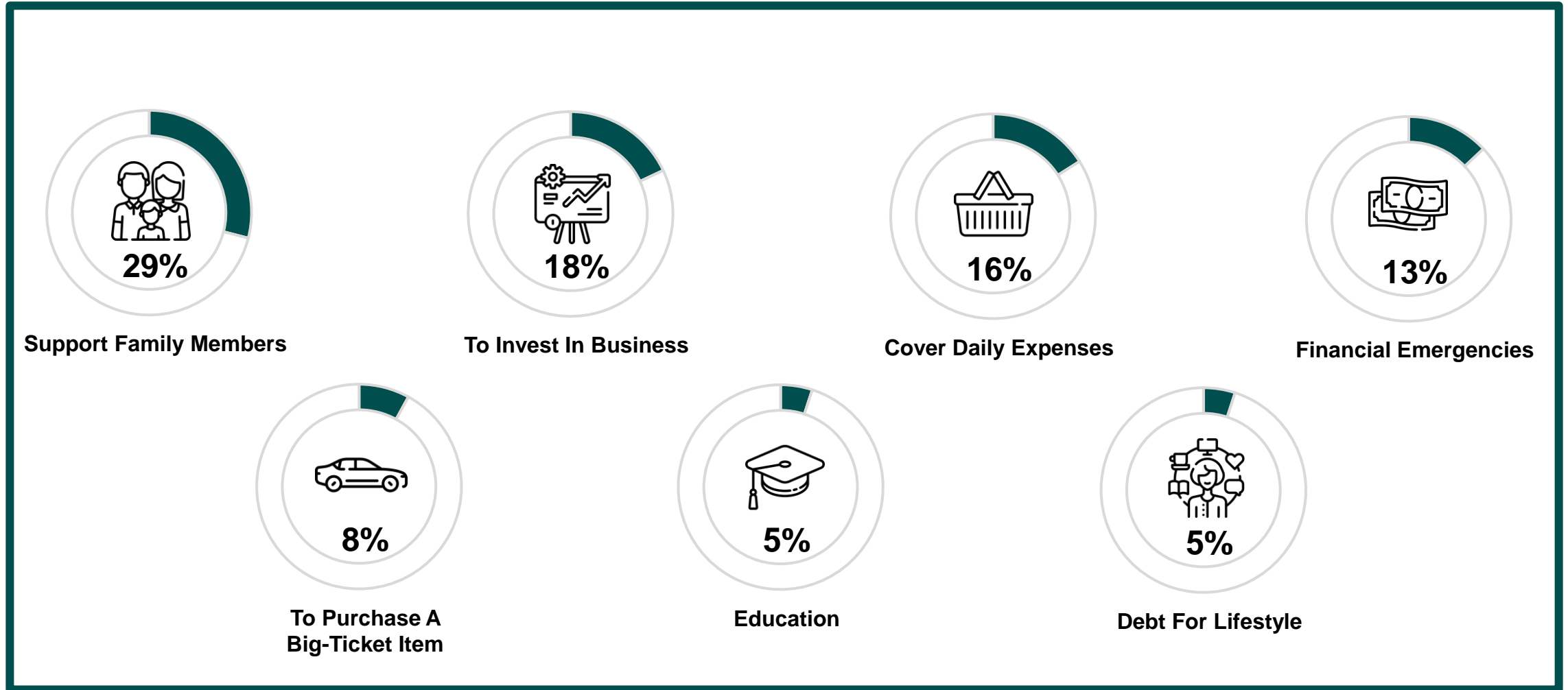
# Types Of Debt



# Types Of Debt – By Demographics

By Demographics						
		Credit Card	Borrowed From Family/Friends	Bank Loan	Borrowed From Employer	Borrowed From A Microfinance Company
<b>Total</b>		55%	33%	23%	14%	5%
<b>Male</b>		57%	33%	24%	15%	5%
<b>Female</b>		46%	34%	18%	9%	5%
<b>18 - 24</b>		61%	34%	16%	5%	-
<b>25 - 34</b>		55%	36%	24%	13%	5%
<b>35 - 44</b>		50%	32%	21%	16%	4%
<b>45+</b>		57%	27%	26%	17%	8%
<b>Upper Income</b>		71%	16%	26%	8%	2%
<b>Middle Income</b>		50%	42%	22%	19%	8%
<b>Lower Income</b>		15%	60%	16%	17%	4%

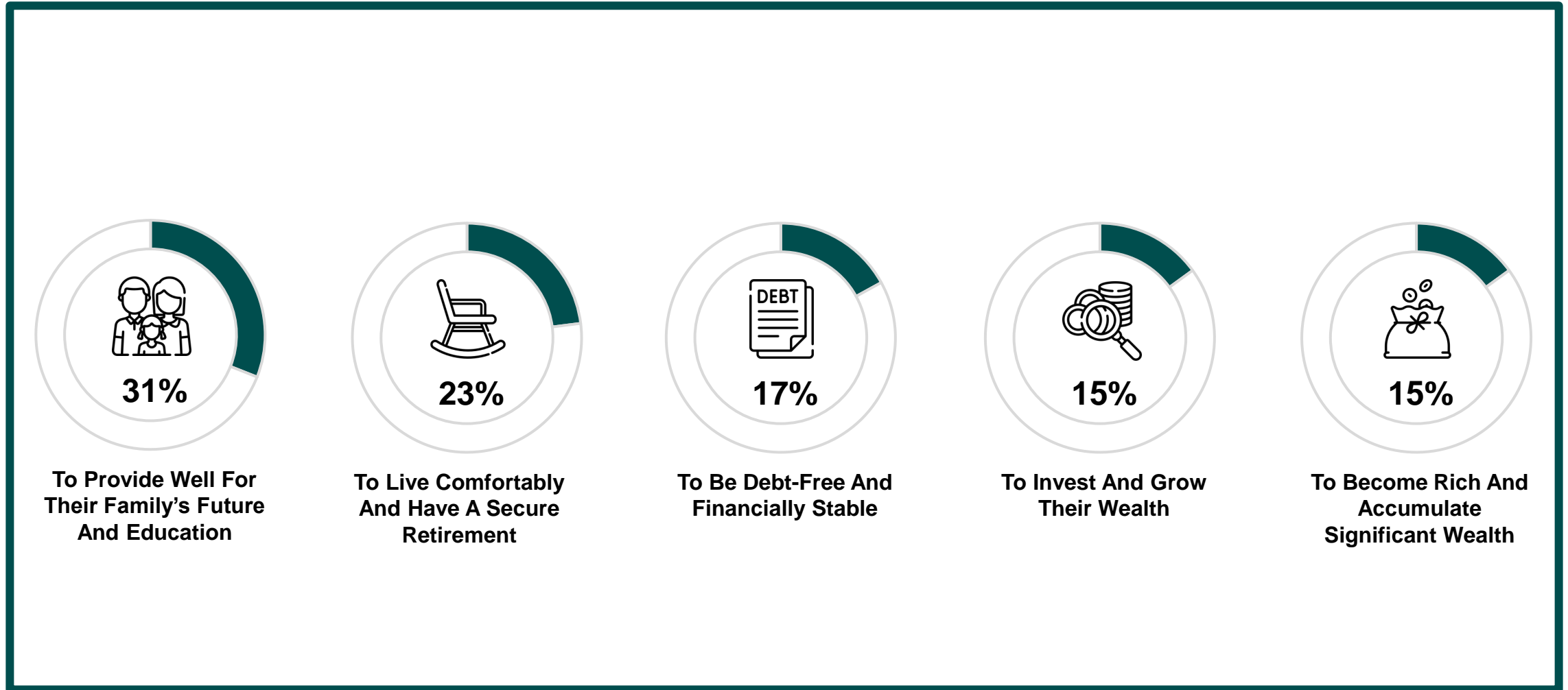
# Reasons Behind Debt



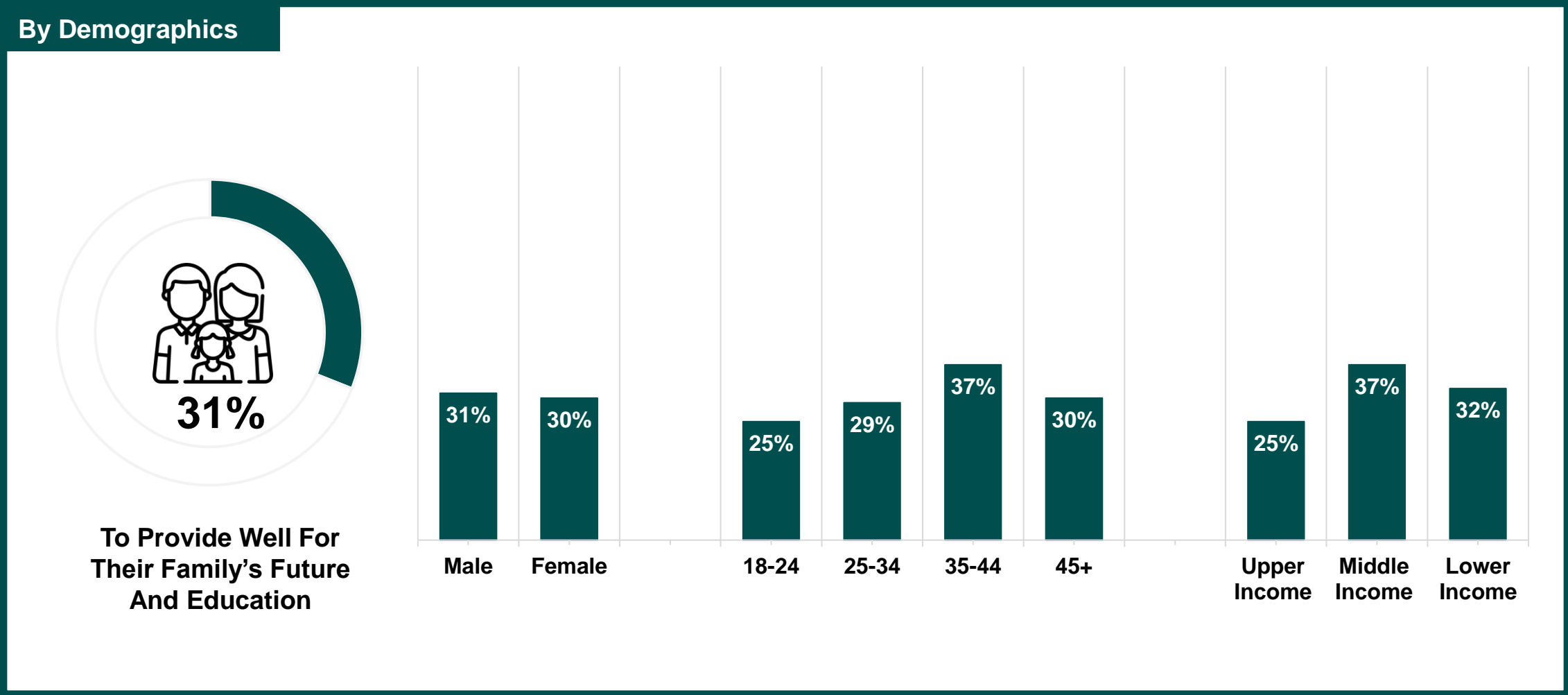


# Ultimate Financial Goal

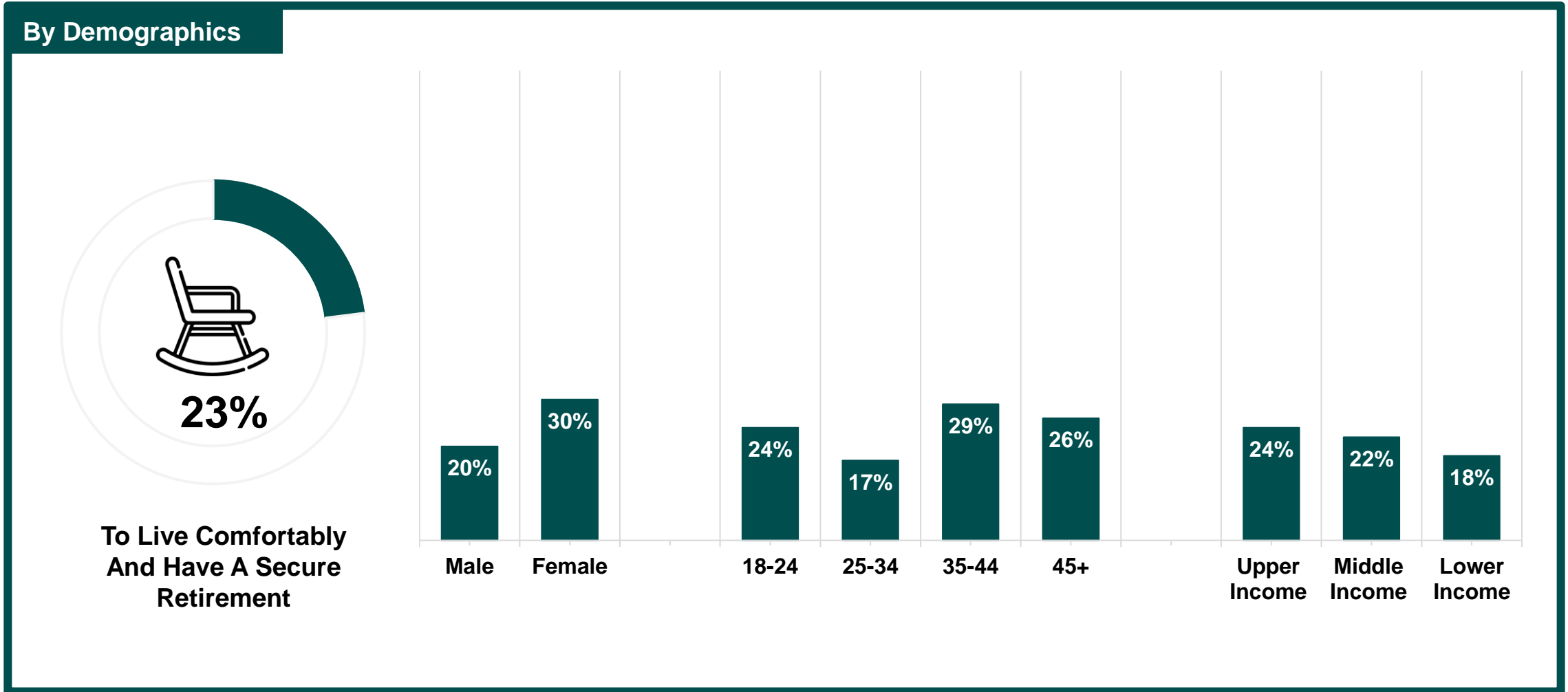
# Ultimate Financial Goal



# Providing For Family's Future – By Demographics

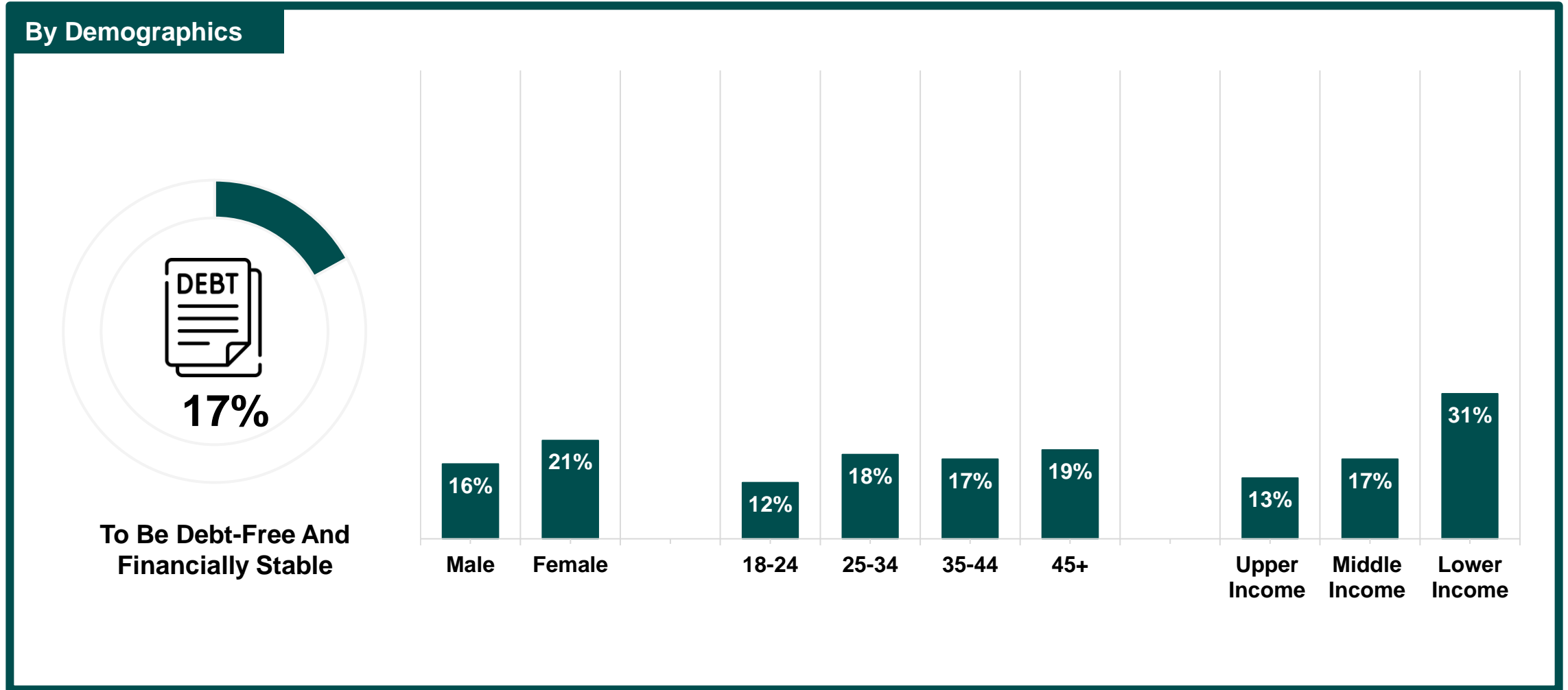


# Living Comfortably With A Secure Retirement – By Demographics

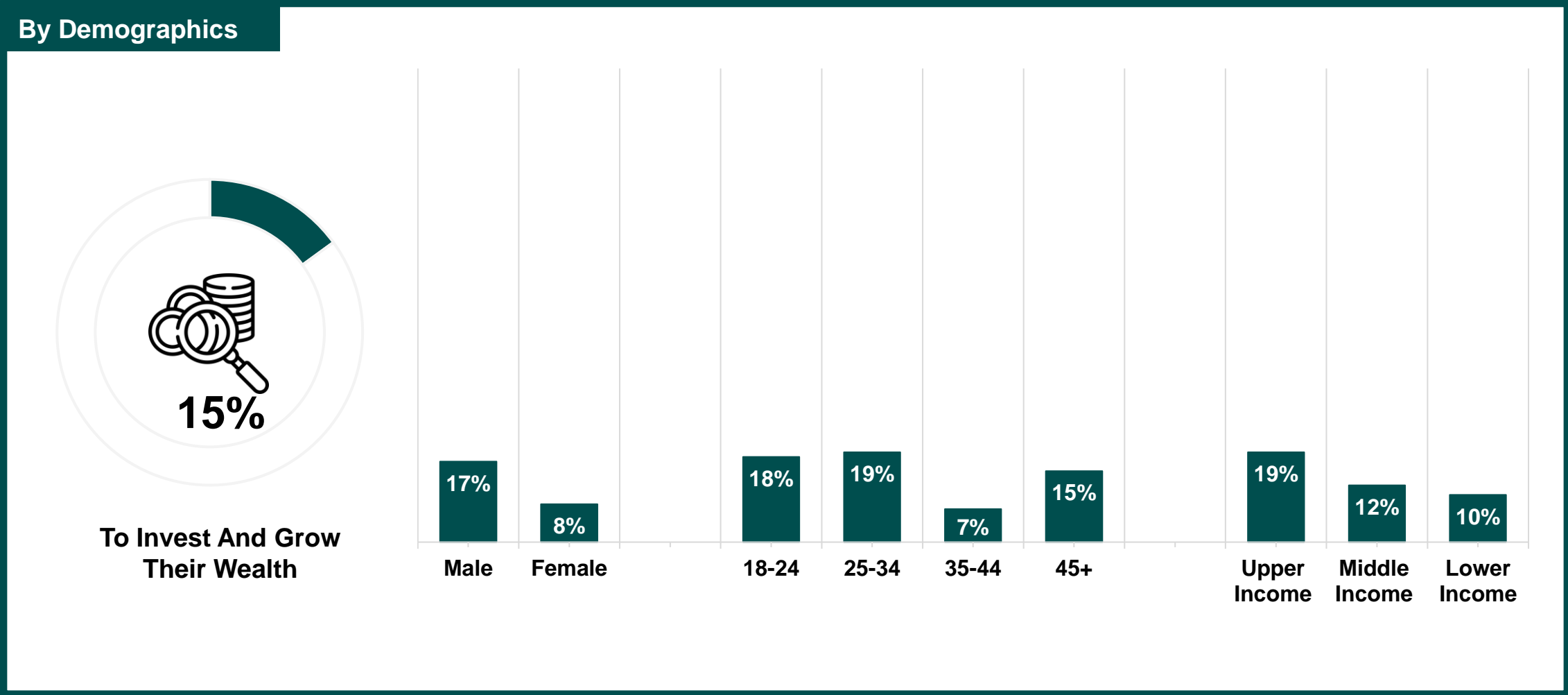




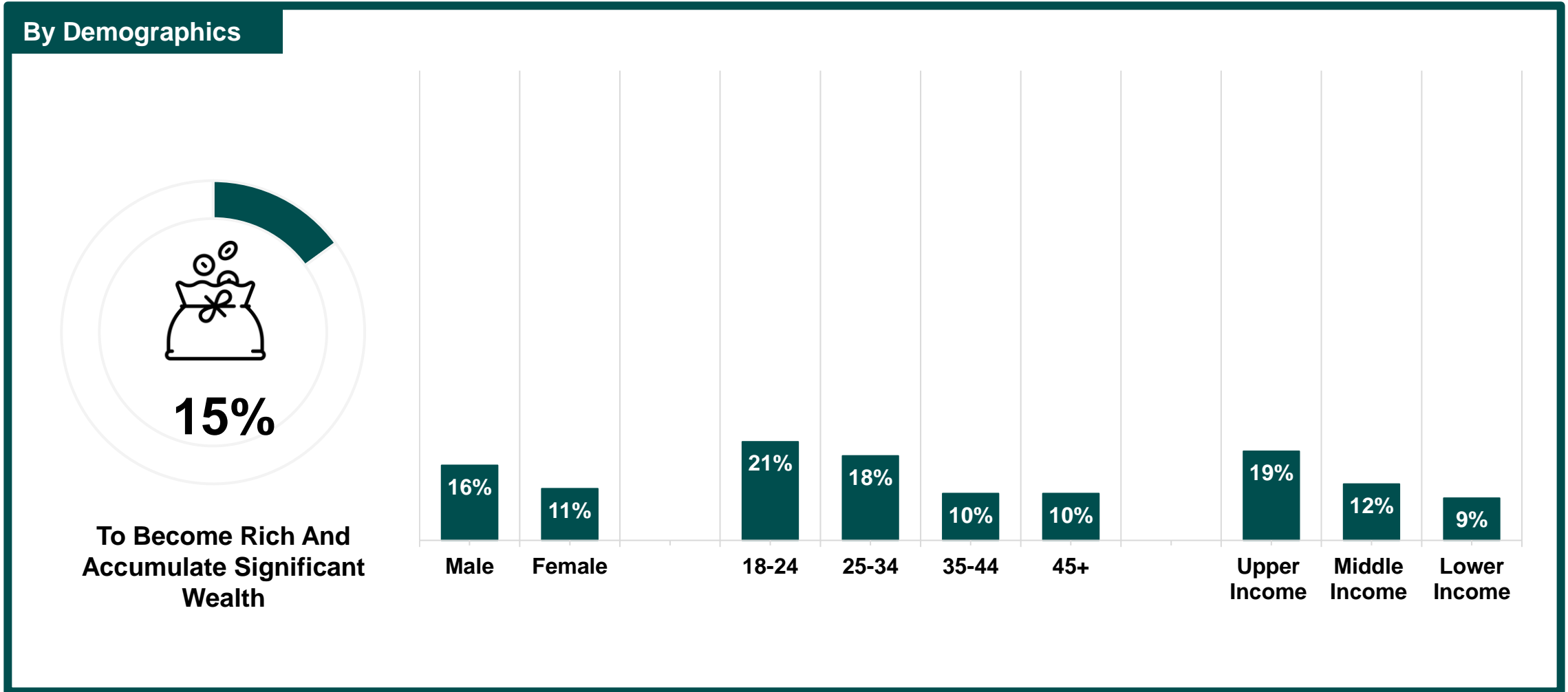
# Being Debt Free – By Demographics



# Investing And Growing Wealth – By Demographics



# Becoming Rich And Accumulating Wealth – By Demographics



# Methodology



### Sample Size

500 Respondents



### Sample Criteria

General Public.  
Representative of the  
population across gender,  
age (18+) and SEC



### Methodology

The Survey Was Conducted Via  
The Ipsos Online Panel



### Geographical Coverage

Conducted in Qatar, with a  
nationwide coverage

## For More Information:

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Ipsos in Qatar  
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GAME CHANGERS

