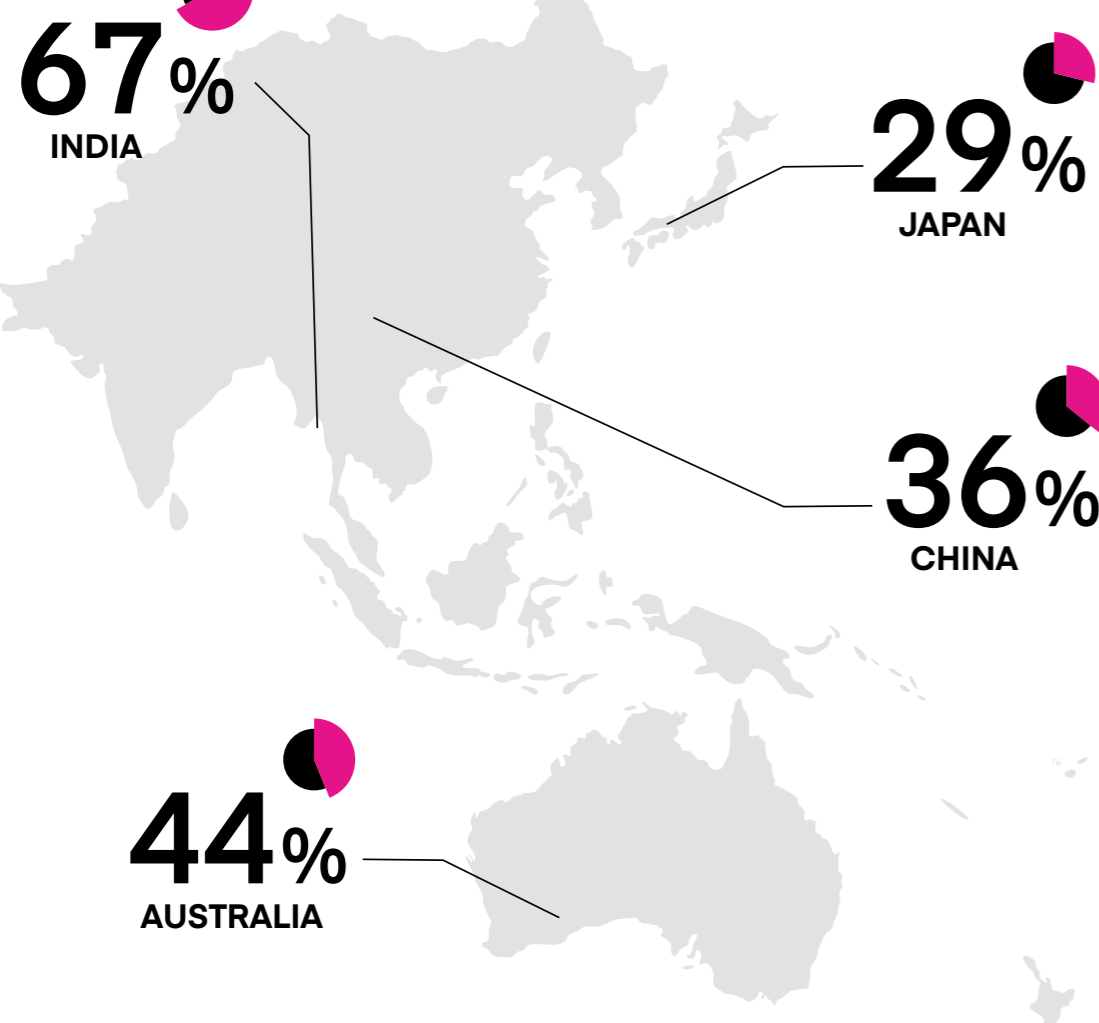


# 44% of people from the Asia Pacific region have felt excluded by the financial services industry

Explore the financial wellbeing trends from across APAC, and breakdown people's disparate financial needs, habits and behaviors. This insight will help you uncover how you, as an employer, can break cycles of financial exclusion and build truly inclusive financial wellbeing strategies.

## EXCLUSION IN APAC

44% of APAC has felt excluded from the financial services industry, this breaks down per country as below:



## CYCLES OF EXCLUSION START AT HOME

Cycles of exclusion are happening as many are seeking guidance from their parents.

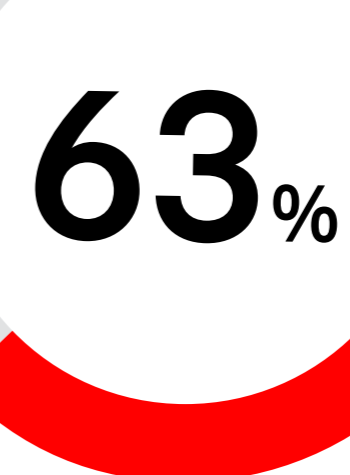
OVER HALF

of people in APAC were taught to manage their money **by their parents**.



this was **higher for women**.

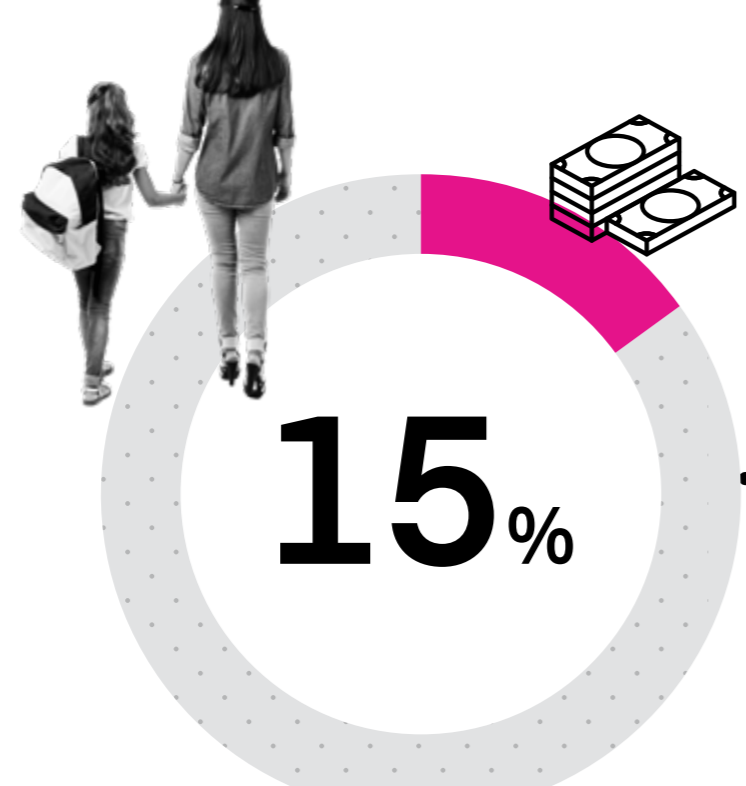
AND



say that they have inherited the **same behaviors toward money** as their parents.

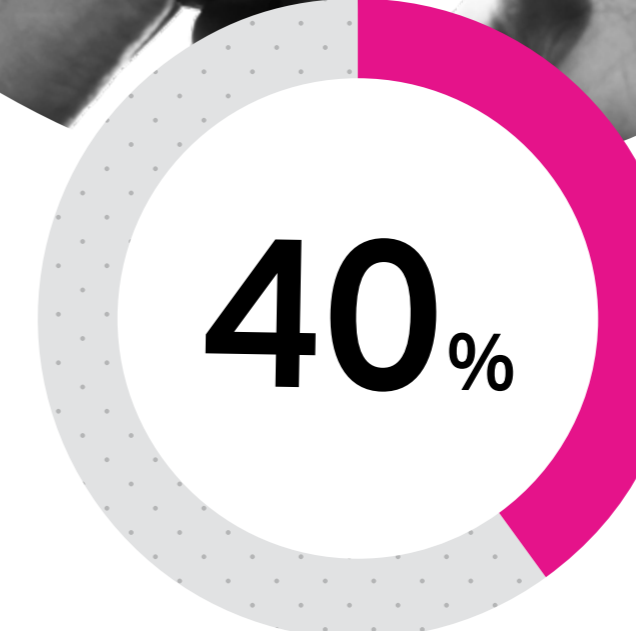
## FINANCIAL LITERACY LOOPHOLE

Financial foundations should be built from credible informed sources, however in APAC only 15% learnt how to manage money in school. Those in China are most likely to have had formal education (22%).



received financial education **at school**

AND



resorted to **modern methods** such as YouTube.

OVERALL

72%

have the confidence that they **can improve** their financial situation. But with lack of trusted education, could this be false hope?

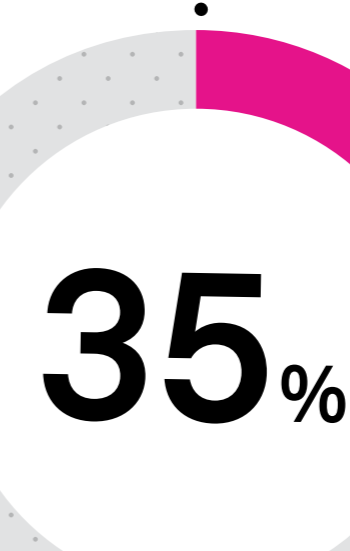


## FINANCIAL ANXIETY IN APAC

43% of people feel anxious about their current financial situation.

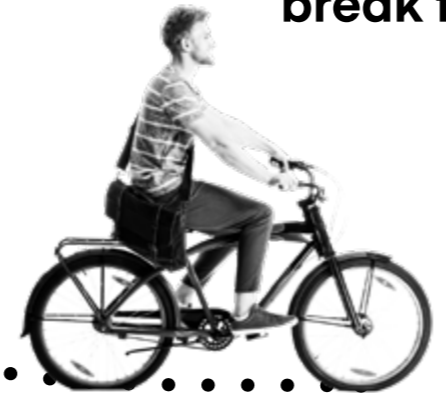


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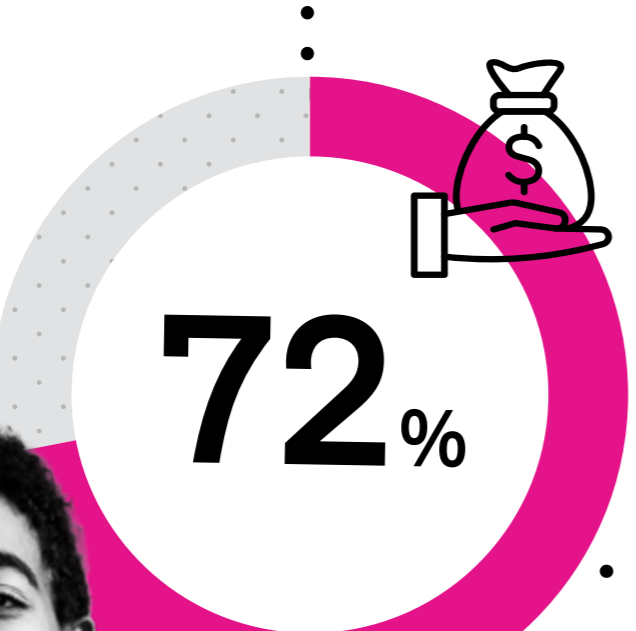


are **depressed**.

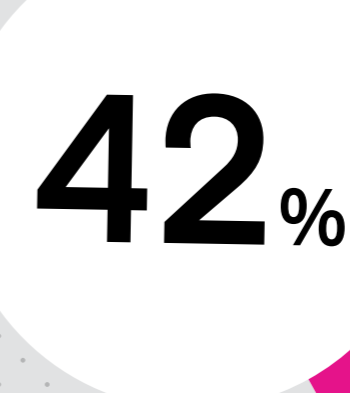
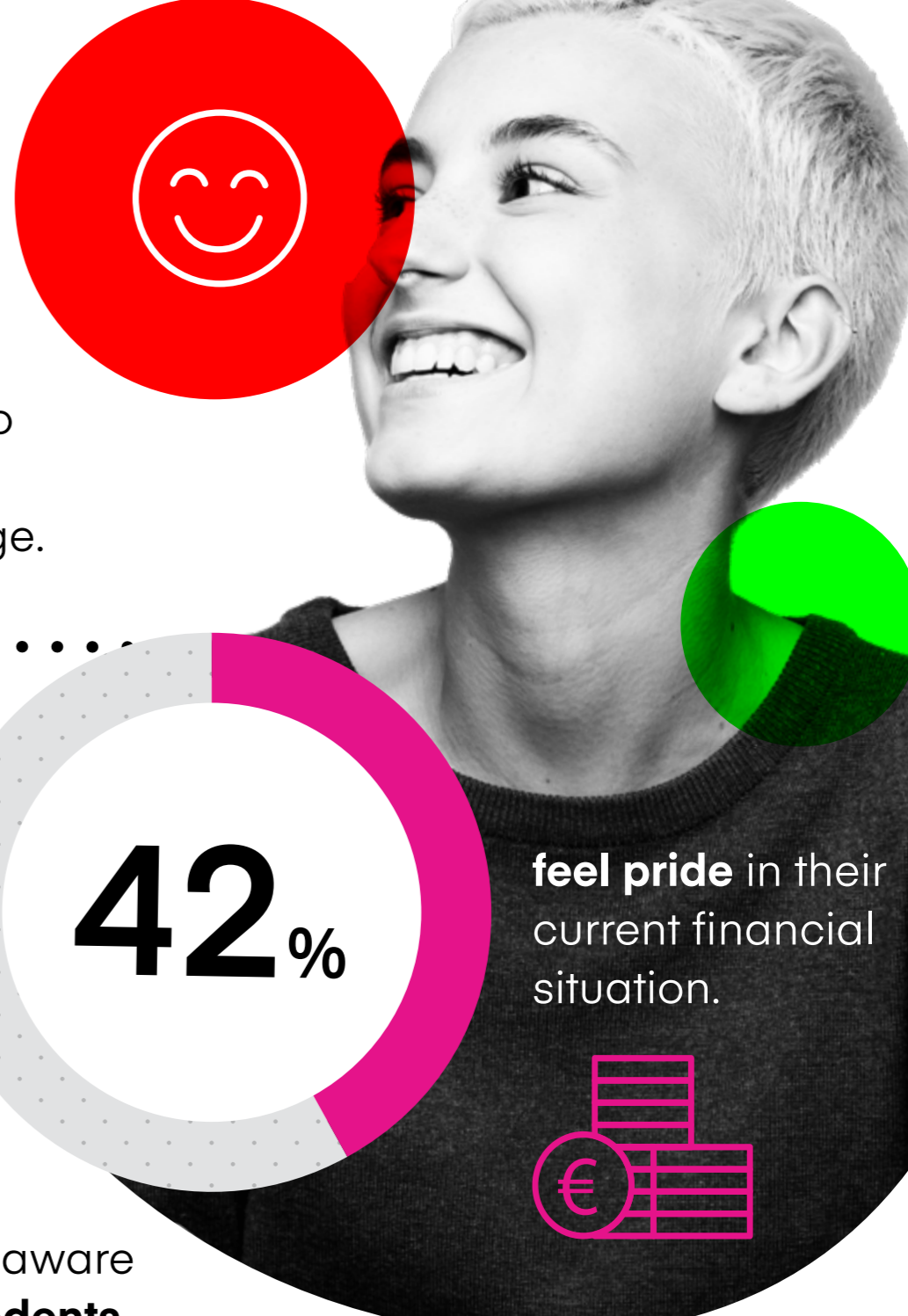
**Everyone** should have equal access to financial skills and knowledge, to transcend their sphere of financial possibility and **break their cycle of exclusion**.



## DREAMING FORWARD FINANCIALLY



of APAC has complete confidence to **improve their financial situation**. This is **higher** than the global average.



feel **pride** in their current financial situation.

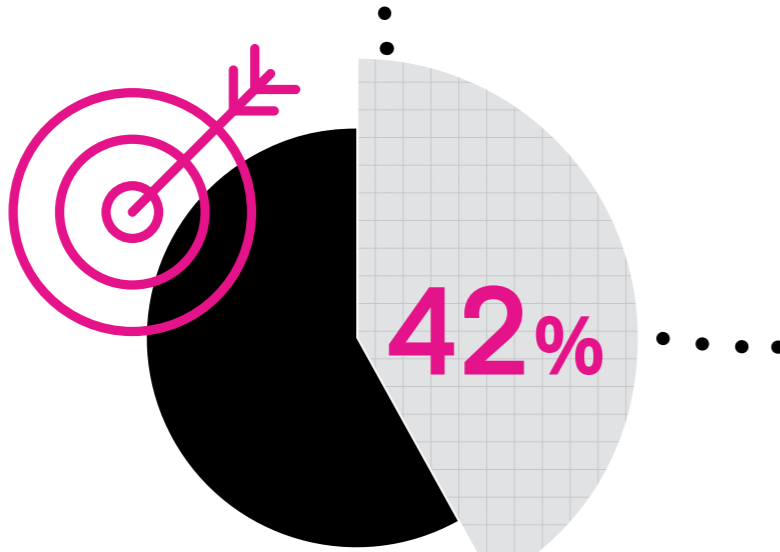
YET

67%

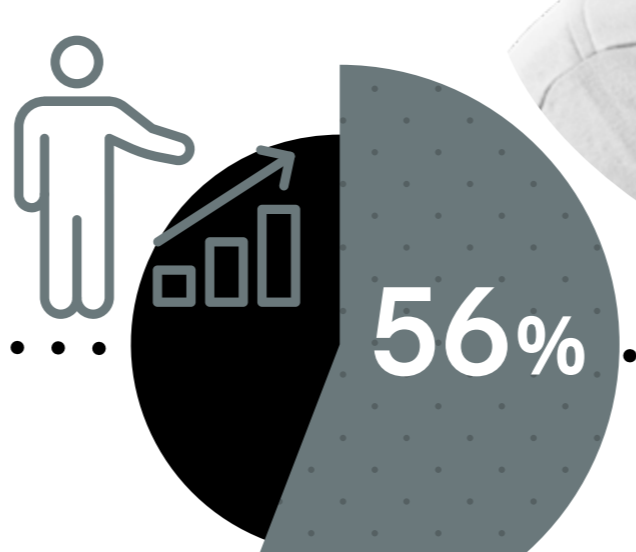
of employers are unaware of how many **dependents** their people have.

## BUSINESSES ARE IN THE BEST POSITION TO HELP

To help bring more equity and financial wellbeing to the world, some businesses are levelling the playing field with employee benefits and support. But, across APAC, employer support is in the minority.



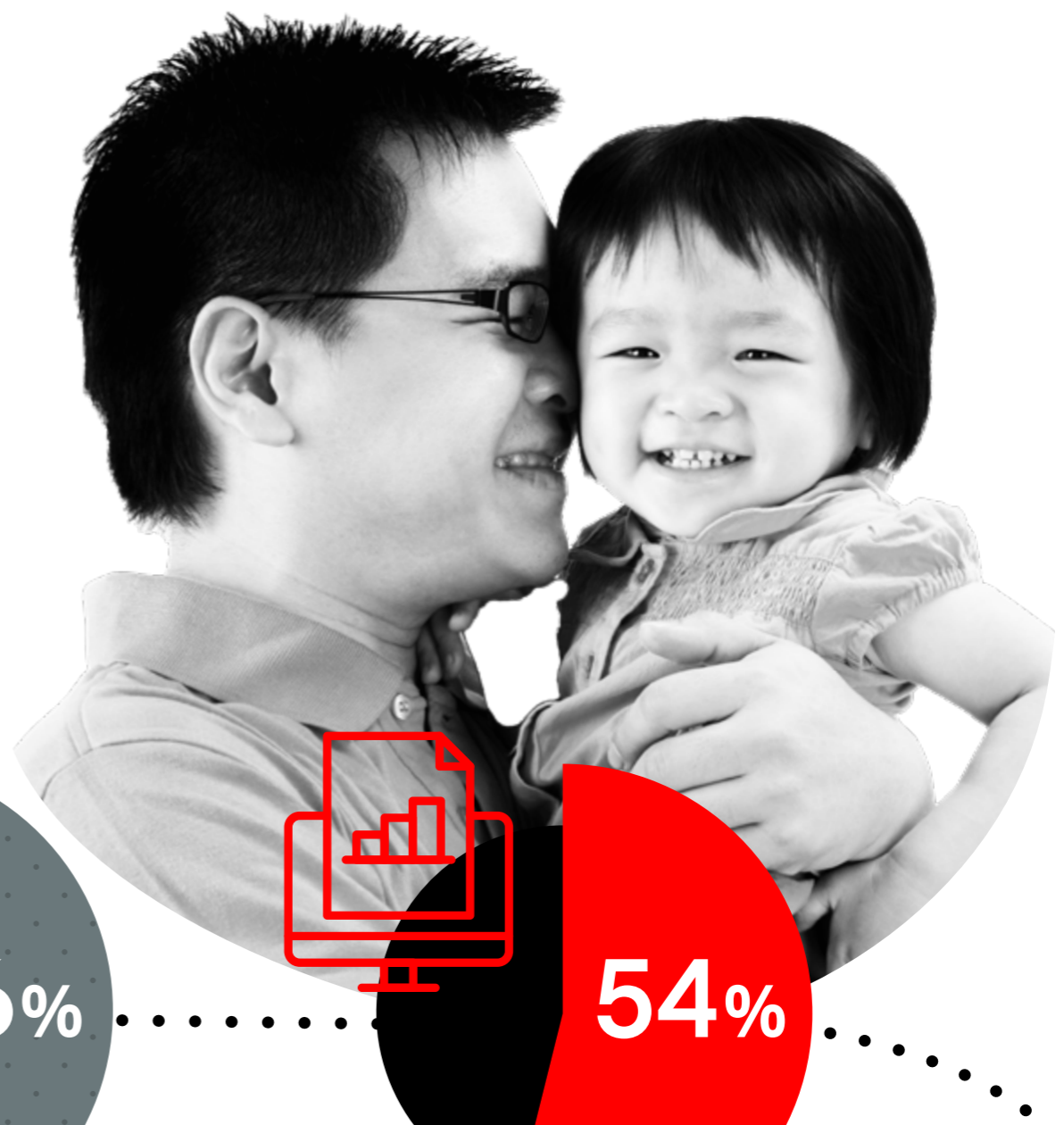
of people believe their employer is **interested** in supporting their personal financial goals



of people say their employer offers **personal finance education**.



of people say that their employer **communicates with them regularly** about how to improve their financial wellbeing.



## What can you do?

Everyone should have the ability to feel in control of their money and be hopeful about their financial future - but our research has revealed a different reality.

and find out:

- The latest global trends in financial wellbeing.
- Why organizations play a key role in breaking cycles of financial exclusion.
- How to build a truly inclusive global financial wellbeing strategy.

We believe to address inequality, financial skills and knowledge should be available to everyone - regardless of ethnicity, gender, generation, nationality or socioeconomic background. Let's disrupt damaging money habits together.