

my futures

Research Question:

How can ABN AMRO guide starters, aged 25-35, towards behavior that has a positive impact on their future income?

Client:



MAIN INSIGHT

Young professionals, who try to take everything out of life, struggle to prepare for their far future.

The current life of young professionals is very hectic and decisions are made on a day-to-day basis. They want to take everything out of life and have a strong desire to travel and see the world. They all have a very clear dream for retirement, ranging from being a forrester to a volunteer. In general they see their retired life as slow-paced and stress-free.

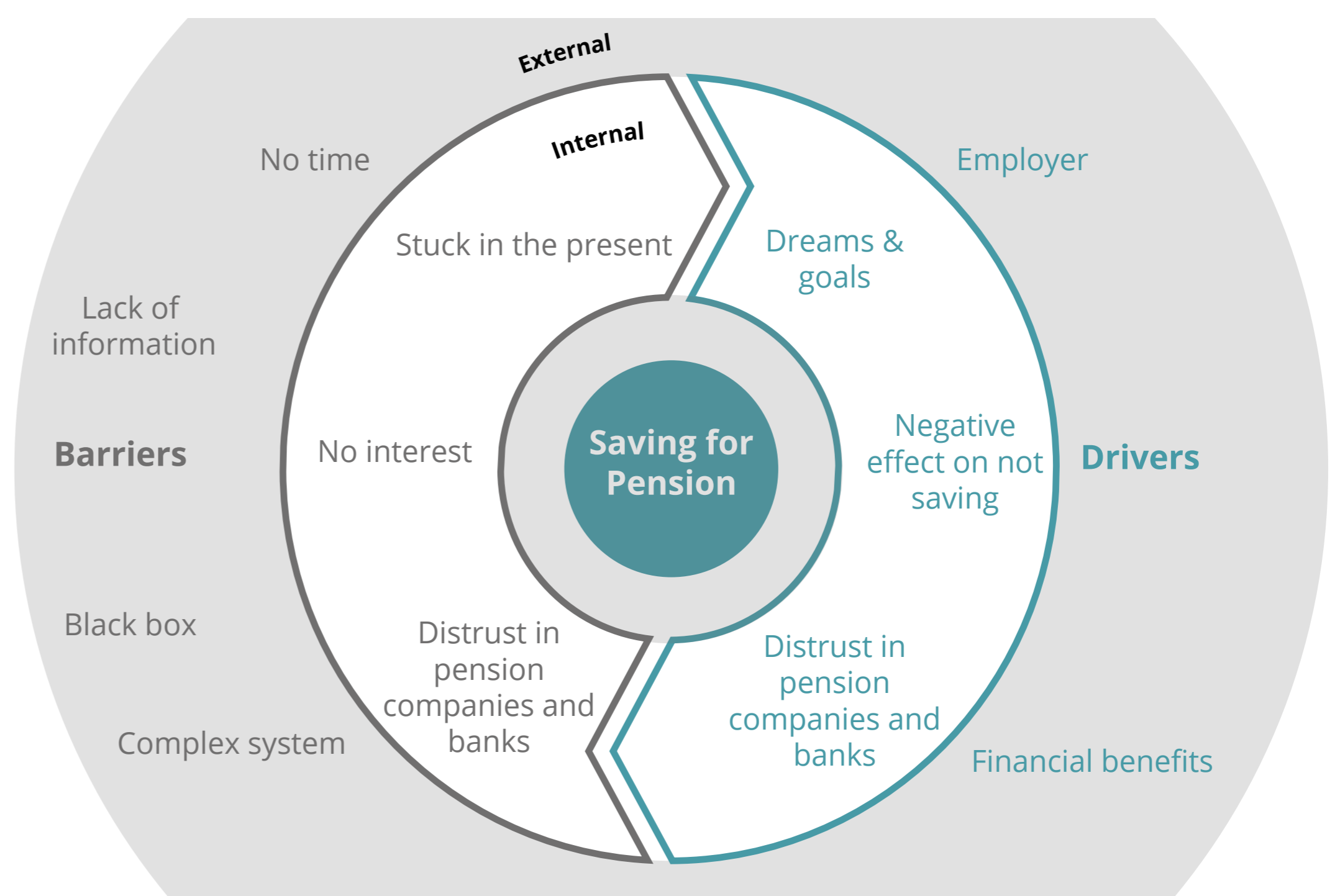
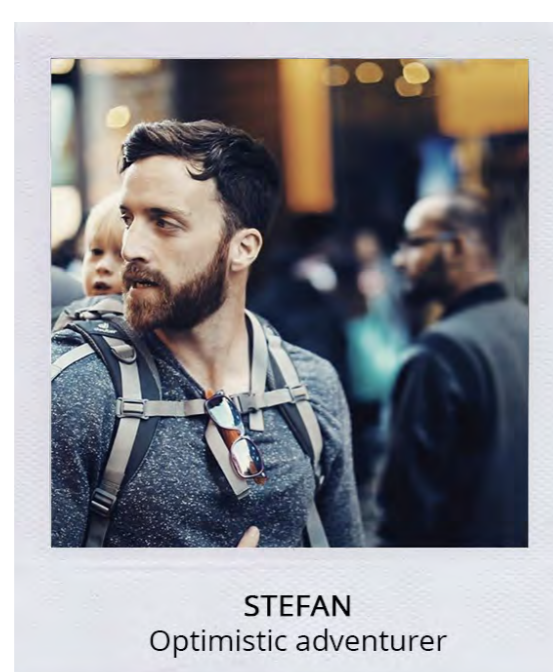
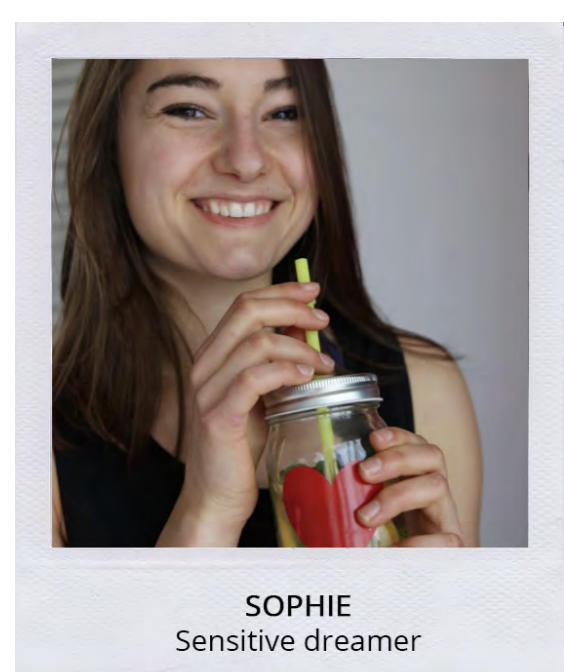
Four persona's were created to show the differences in behavior towards long-term planning, saving and the use of resources (e.g. money, time, people).

All persona's experienced internal and external barriers in making plans for their financial future. Limited time, complex systems and being 'stuck' in the present prevents them from taking concrete actions. Internal and external drivers, such as the negative effects of not saving, provide too little motivation to save for retirement. ABN AMRO can help startes by making saving for a financial future very easy, transparant and tangible. With a personalized approach and making use of social norms they can guide starters towards a stable future income.



PROCESS

Eight participants, aged between 25 and 35 years old, who just started their professional carrier were ask to think about their (financial) future. They were sensitized about their decision making processes and financial behavior. In a session they were asked to think about their retired life, their road to retirement and resources to realize their dreams for the future.



Remove barriers



Enhance & create drivers