

SPOTLIGHT*QATAR

MONEY AND FINANCE

February - 2025

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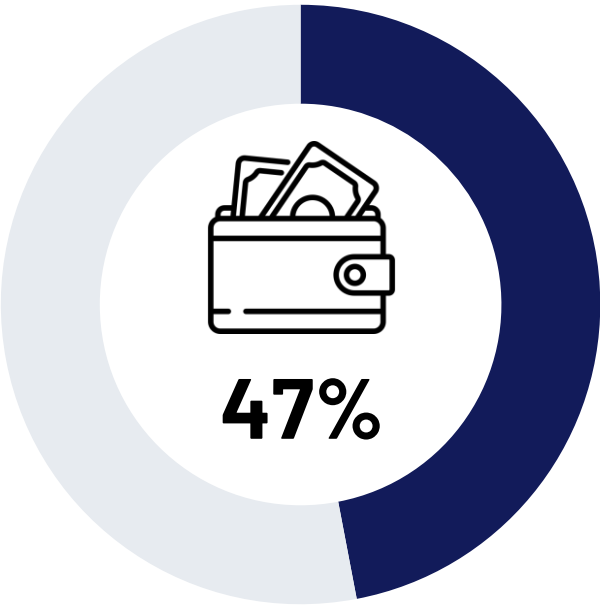
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Ultimate financial goal

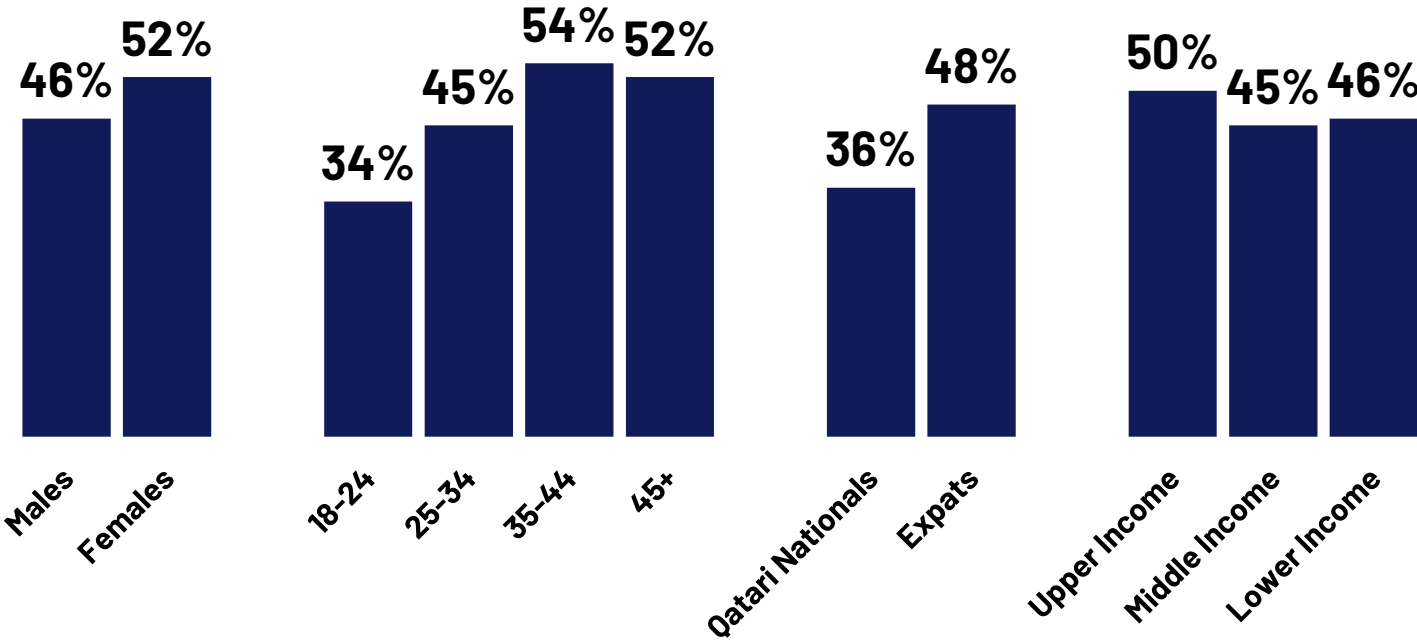
FINANCIAL STABILITY AS A LIFE PRIORITY

Financial stability as a life priority

% – by demographics



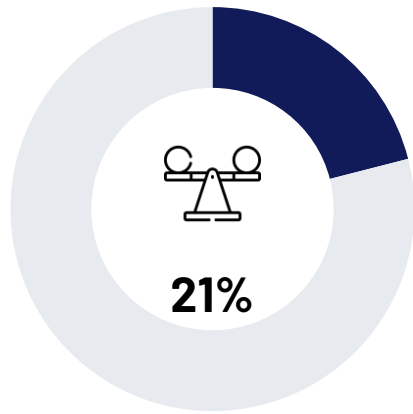
Stated that financial stability is their life priority



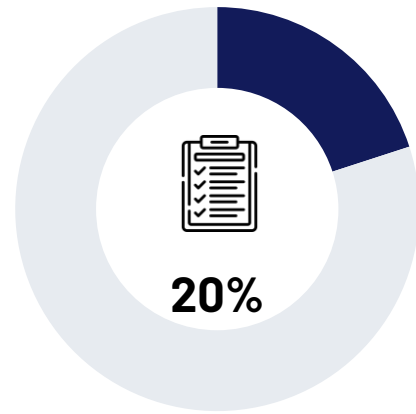
WHAT DOES MONEY MAINLY MEAN TO PEOPLE?

What does money mainly mean to people?

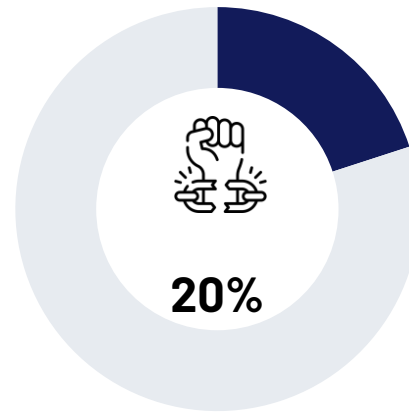
Top 5



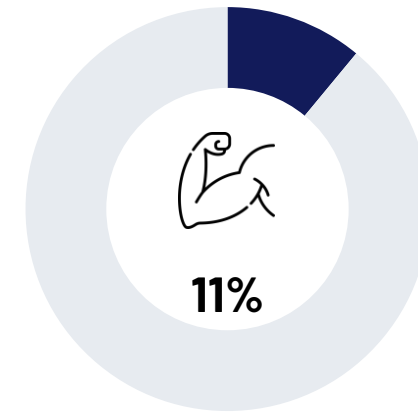
Stability and security



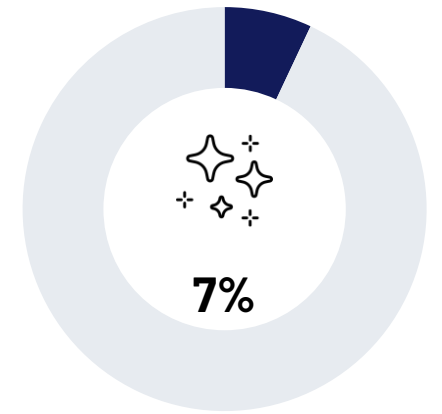
A mean to fulfil basic needs



Freedom and independence



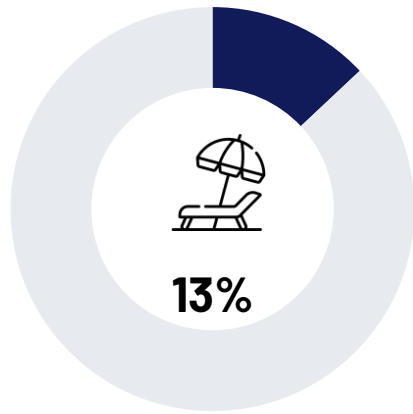
Power



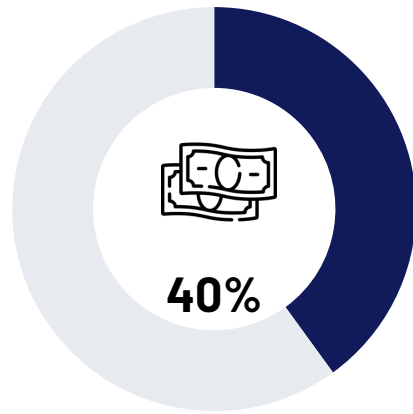
Allows to have experiences and enjoy life

CURRENT FINANCIAL SITUATION

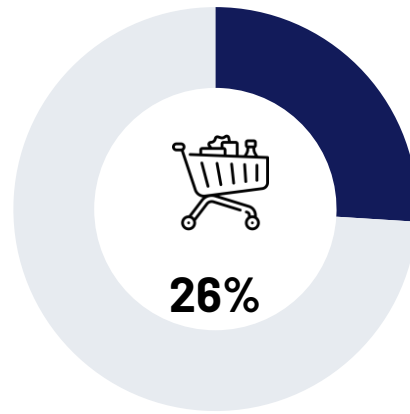
Current financial situation



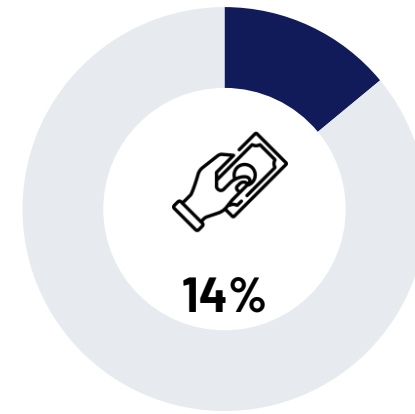
Living extremely comfortably



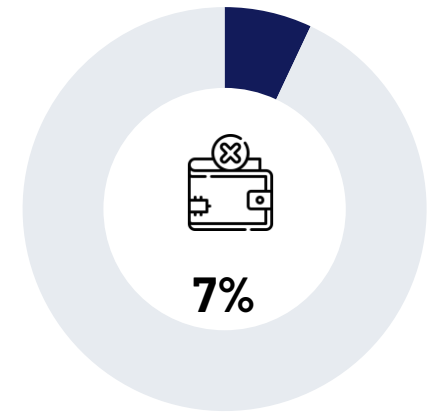
Managing finances well



Barely getting by and can only cover essential expenses



Finding it quite difficult to keep up with financial commitments and occasionally borrow money



Extreme difficulties in managing financially and constantly facing financial crises

Current financial situation

% - 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

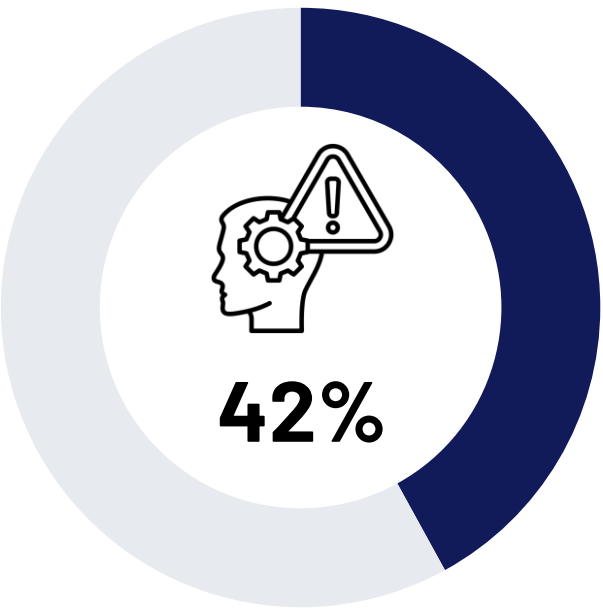


Extreme difficulties in
managing financially

Total	13%	40%	26%	14%	7%
Male	14%	38%	25%	15%	8%
Female	9%	49%	31%	9%	2%
18-24	15%	32%	24%	17%	12%
25-34	17%	37%	26%	14%	6%
35-44	9%	40%	33%	12%	6%
45+	8%	54%	18%	14%	6%
Qatari Nationals	44%	34%	8%	11%	3%
Expats	10%	41%	28%	14%	7%
Upper Income	26%	51%	16%	5%	3%
Middle Income	5%	41%	34%	15%	6%
Lower Income	2%	13%	33%	33%	18%

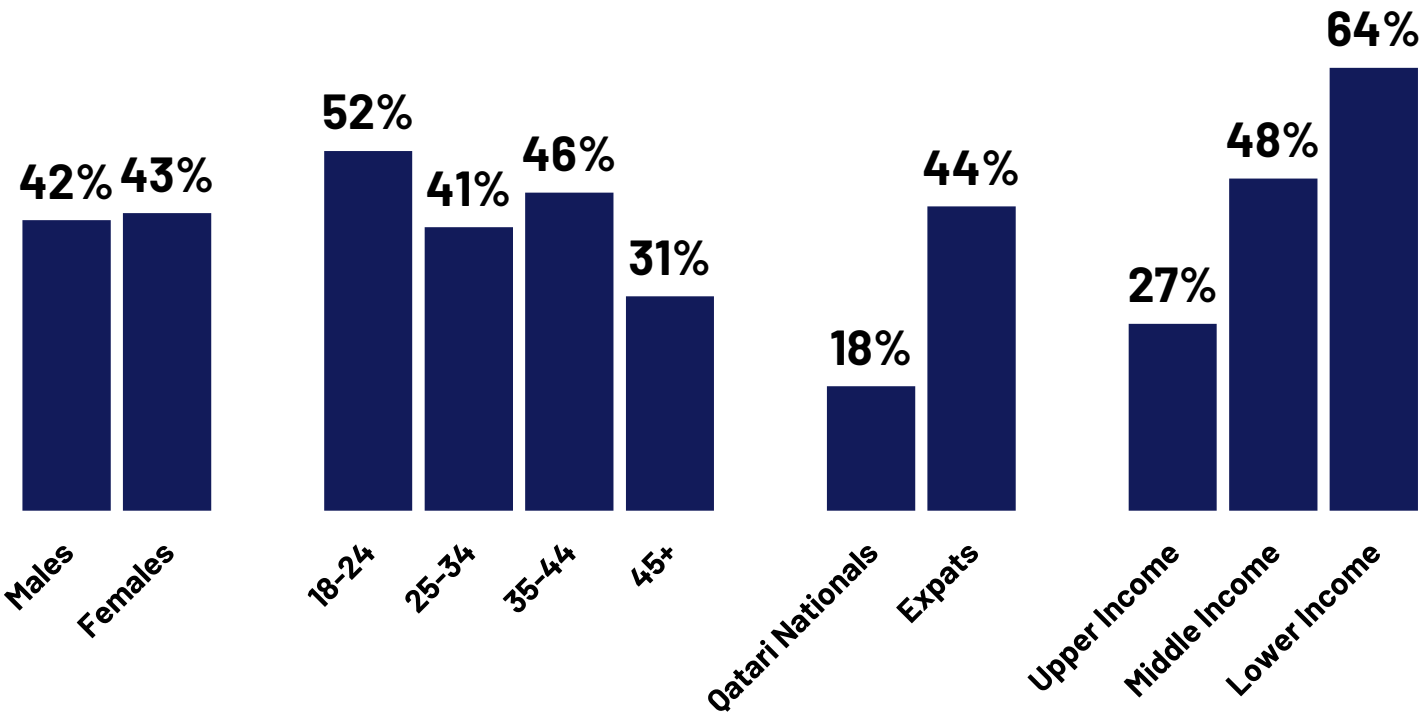
Attitude towards financial situation

% – by demographics



Frequently worry about money and their financial situation

▼ -6 pt



SPENDING

Views on managing spending



45%

▼ -12 pts

Carefully plan their finances
on a monthly basis



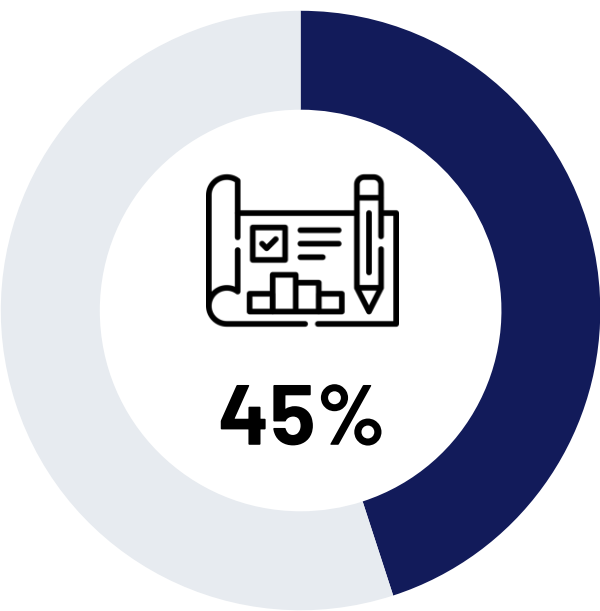
60%

▼ -6 pts

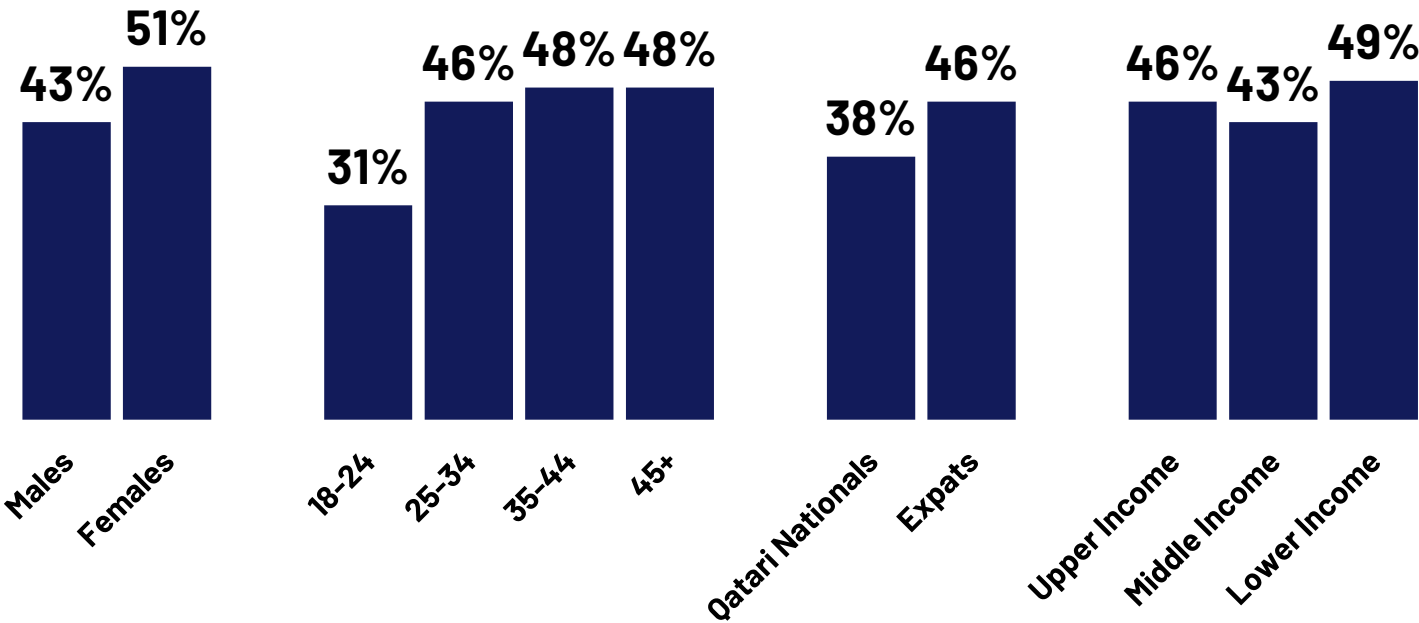
Know the price of everything
they buy

Monthly budgeting

% – by demographics

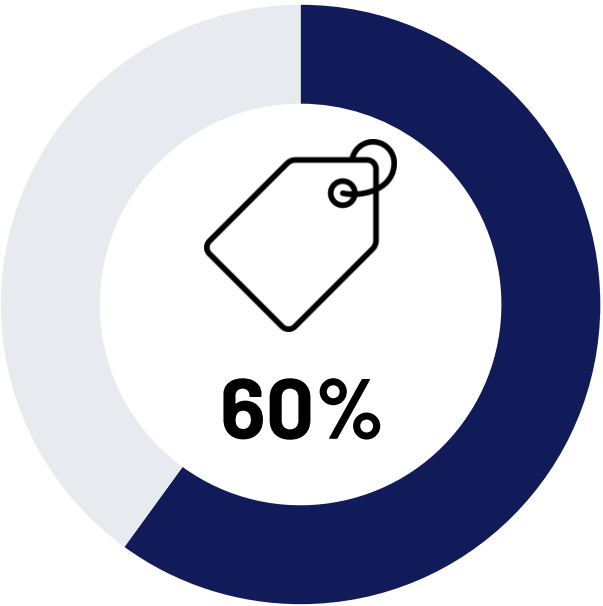


Carefully plan their finances on a monthly basis

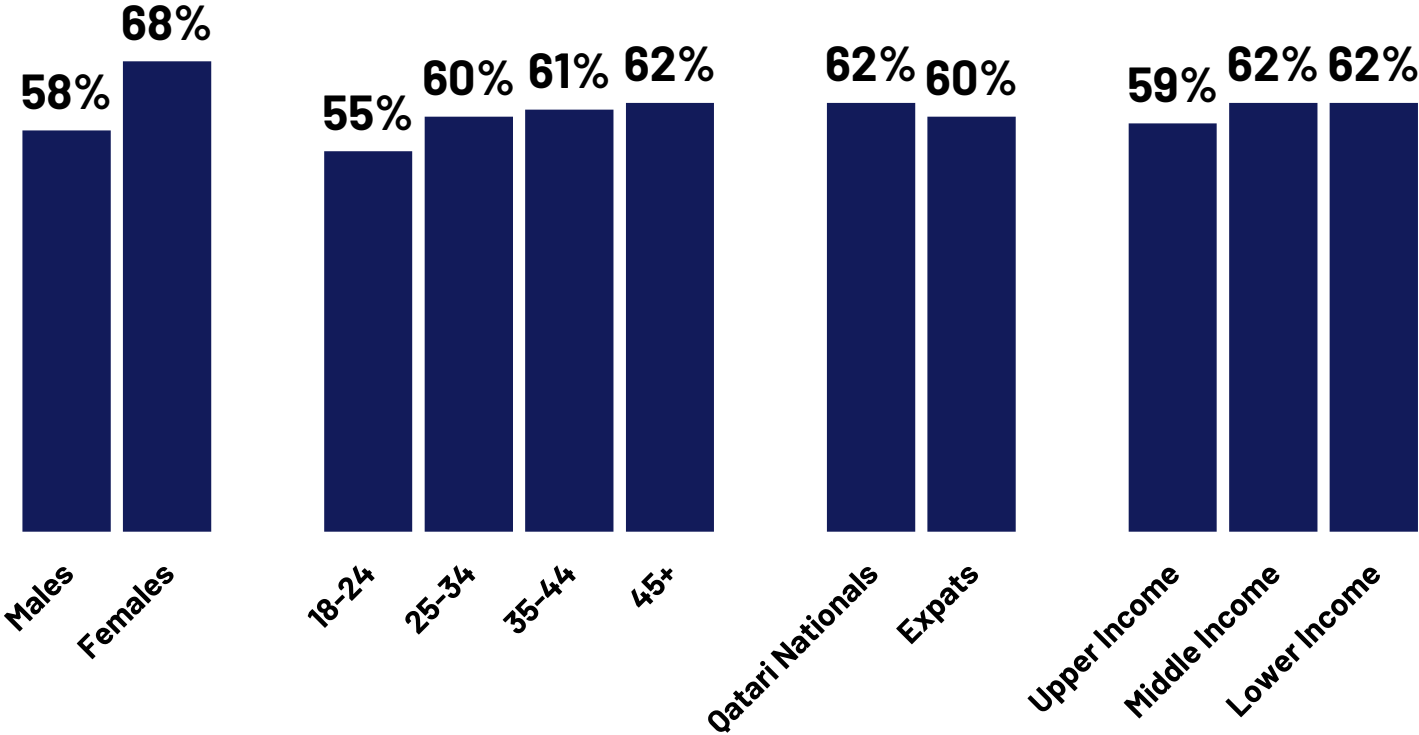


Price-conscious shopping

% – by demographics

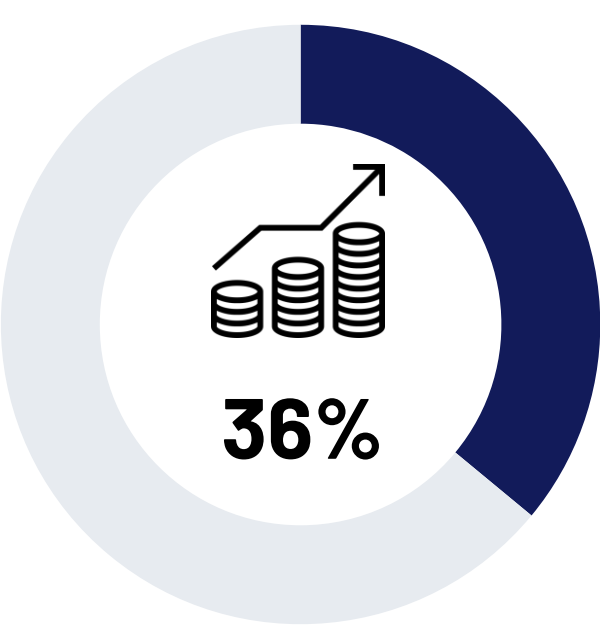


Know the price of everything they buy



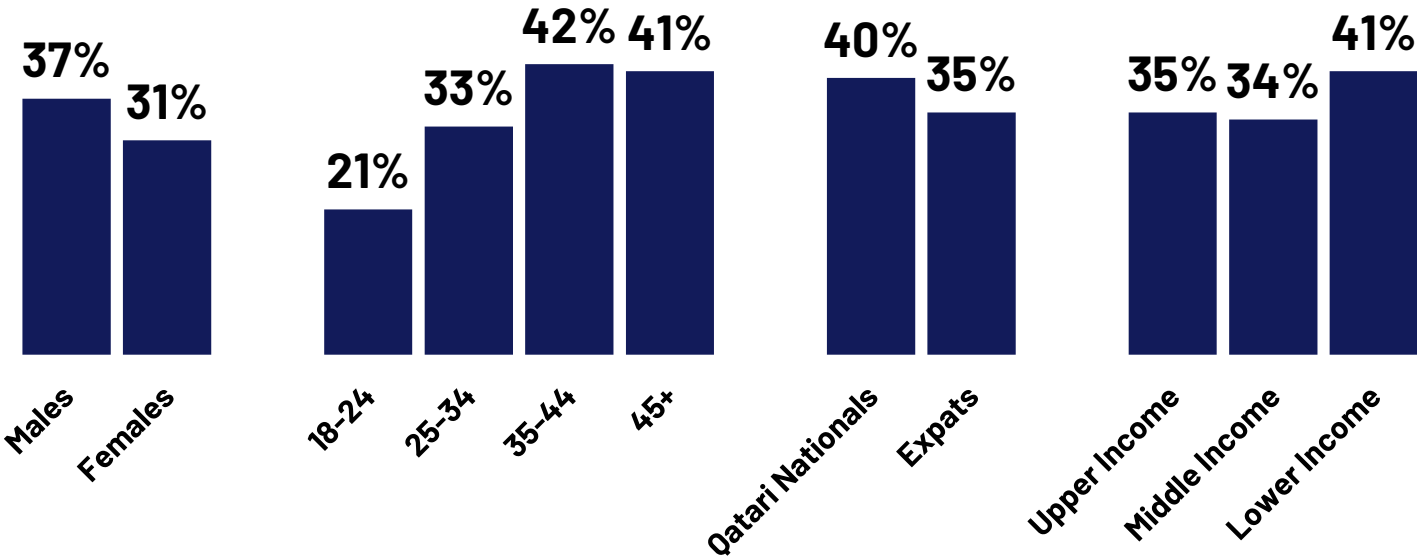
Overspending behavior

% – by demographics



Always end up spending more than they plan

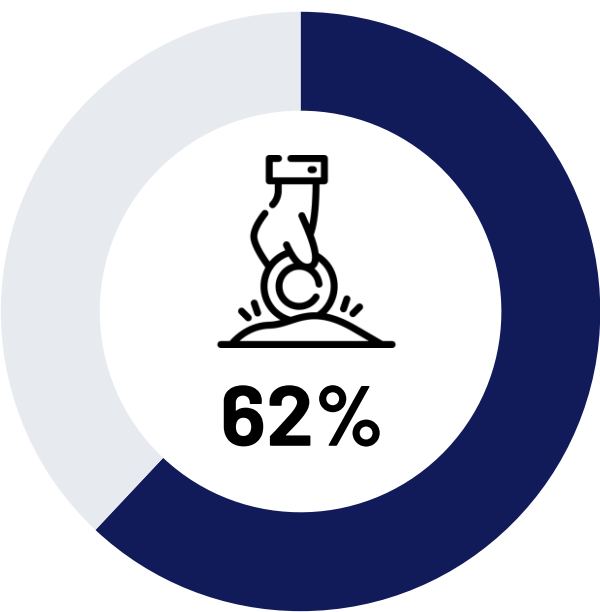
▼ -7 pts



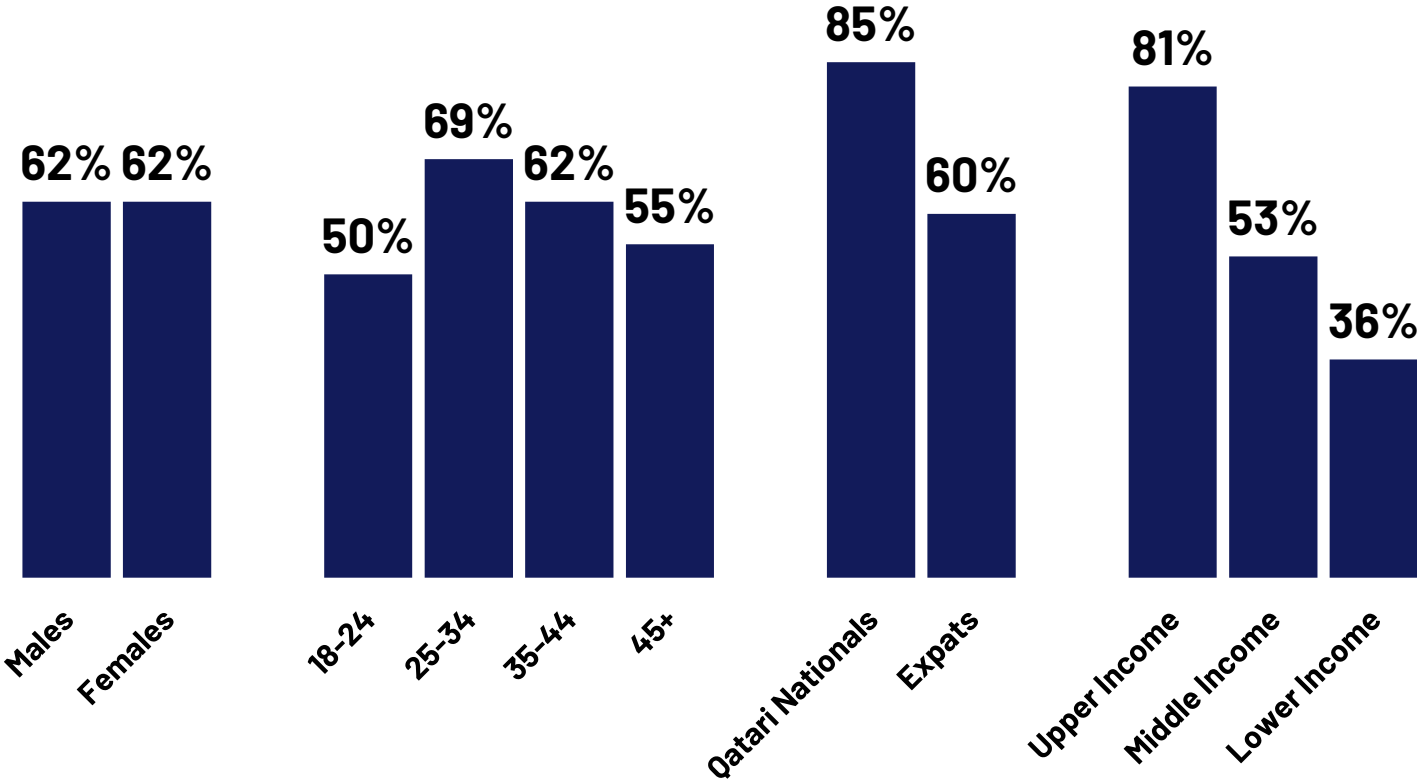
MONTHLY SAVINGS

Monthly savings

% – by demographics

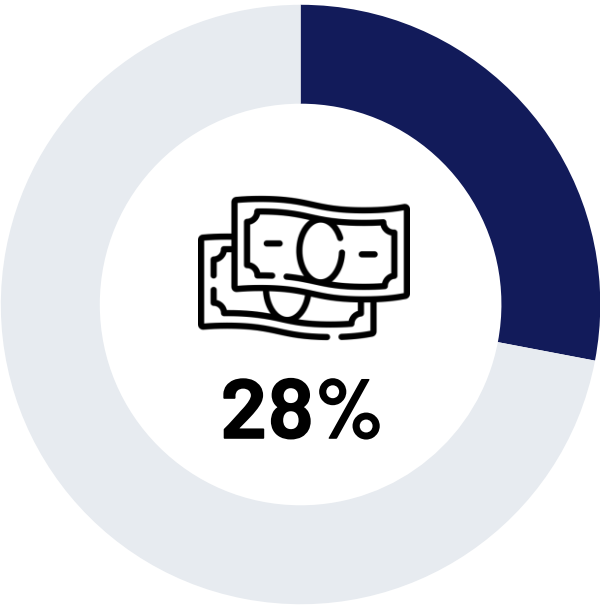


Save money on
a monthly basis

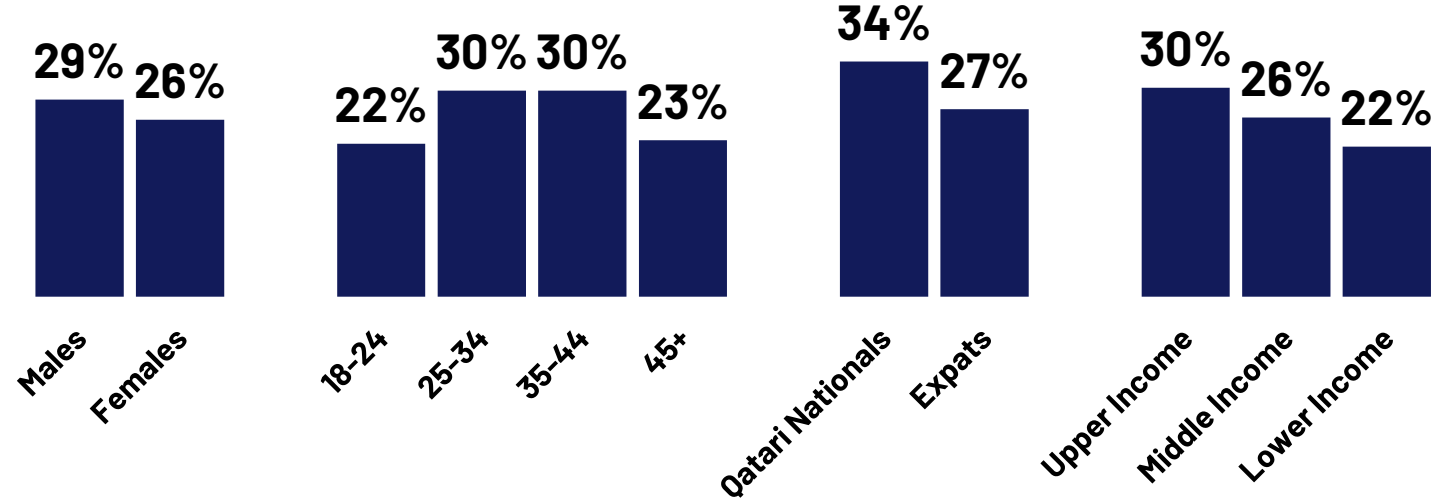


Monthly savings

% – by demographics



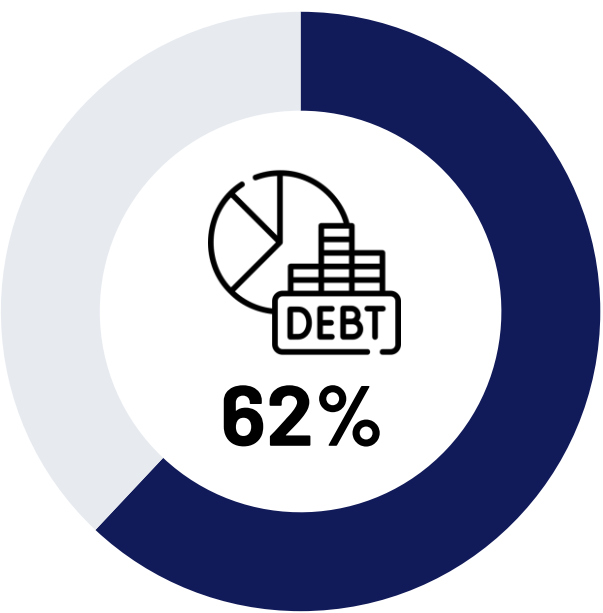
Average percentage saved from income



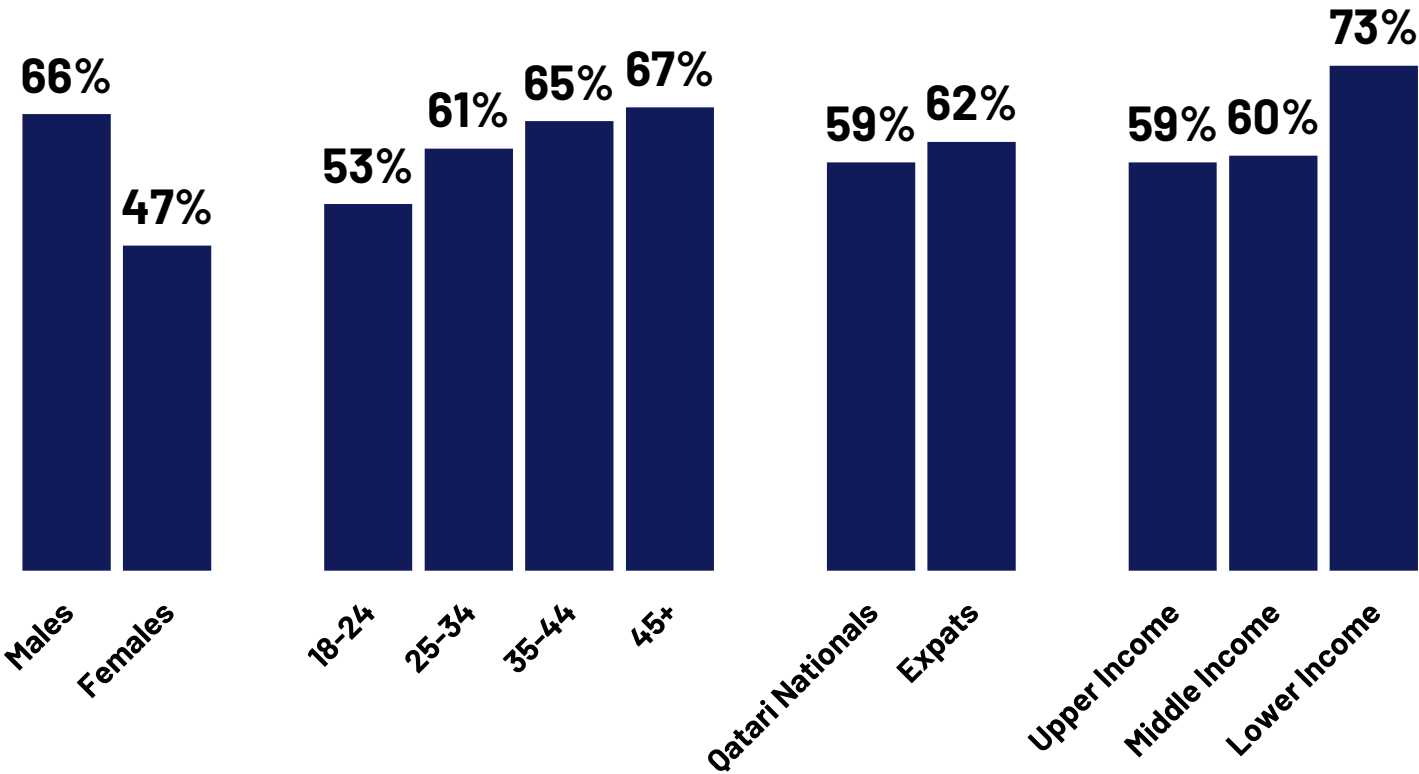
DEBT

Debt

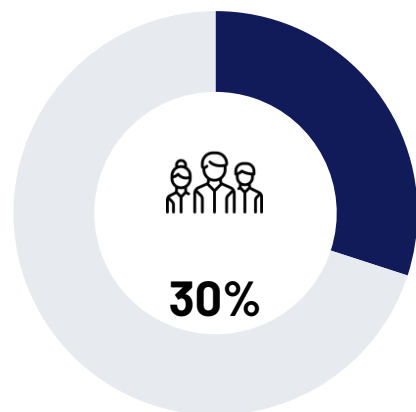
% – by demographics



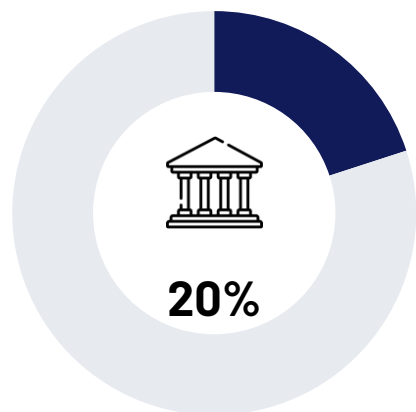
Are in debt



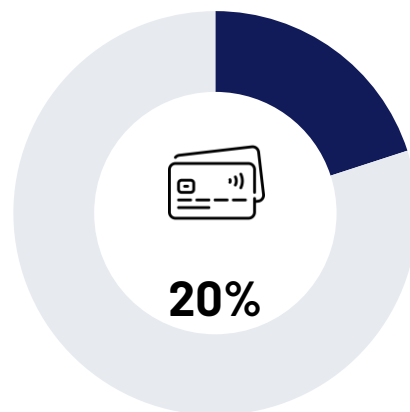
Types of debt



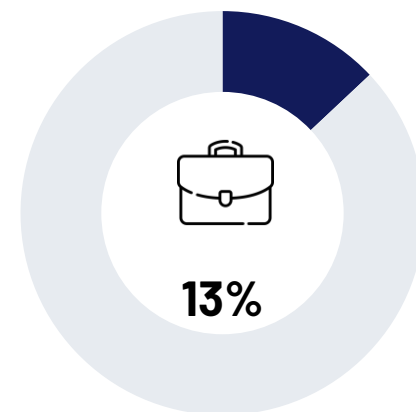
Borrowed from family/friends



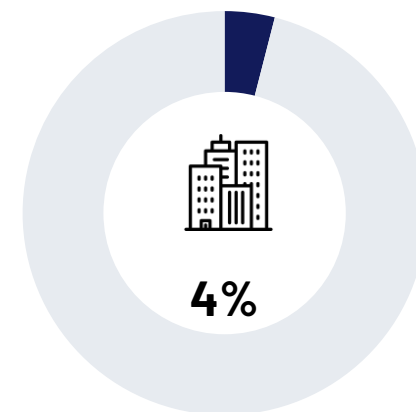
Bank loan



Accumulated credit card debt



Borrowed from employer



Borrowed from a microfinance company

Types of debt

% - by demographics



Borrowed money from
family/friends



Bank loan



Accumulated credit
card debt



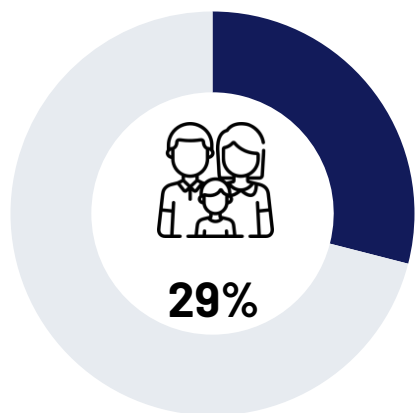
Borrowed money
from employer



Borrowed money from a
microfinance company

Total	30%	20%	20%	13%	4%
Male	34%	21%	21%	15%	4%
Female	20%	18%	13%	6%	1%
18-24	30%	13%	16%	8%	3%
25-34	34%	17%	16%	13%	4%
35-44	28%	27%	27%	12%	4%
45+	26%	25%	19%	20%	2%
Qatari Nationals	15%	24%	13%	17%	5%
Expats	32%	20%	20%	13%	4%
Upper Income	22%	26%	19%	17%	5%
Middle Income	31%	20%	24%	9%	2%
Lower Income	50%	9%	10%	14%	3%

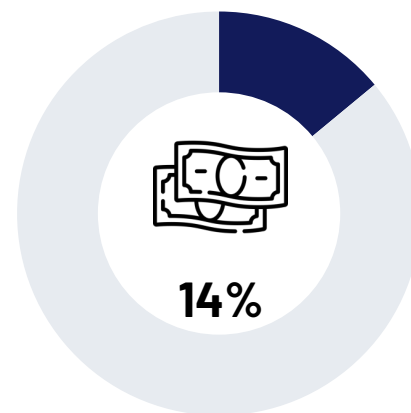
Reasons behind debt



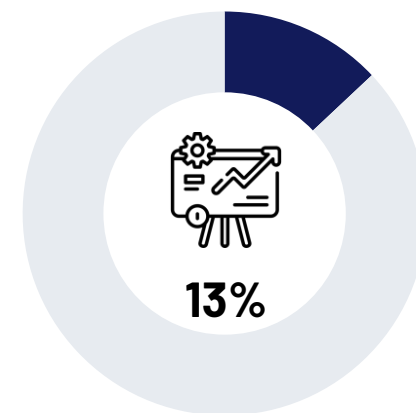
Support family members



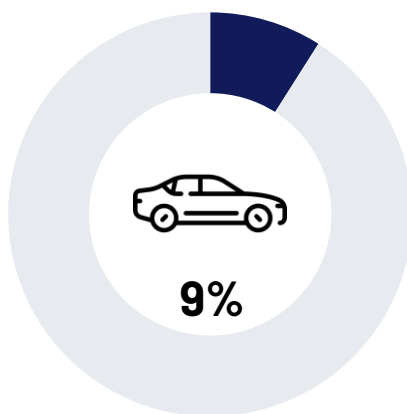
Cover daily expenses



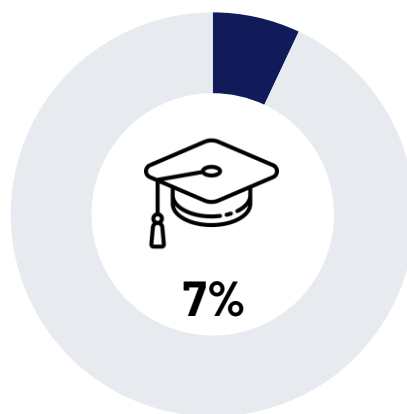
Financial emergencies



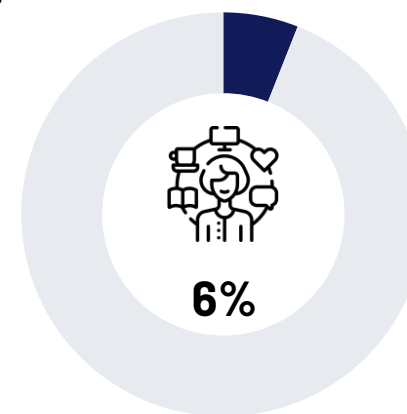
To invest in a business



To purchase a big-ticket item



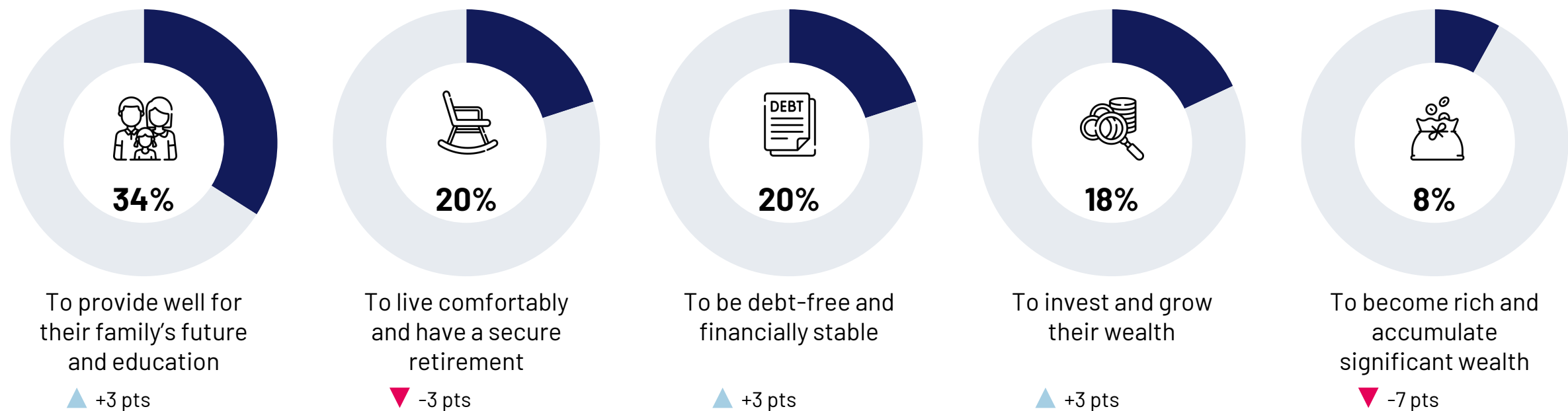
Education



Debt for lifestyle expenses

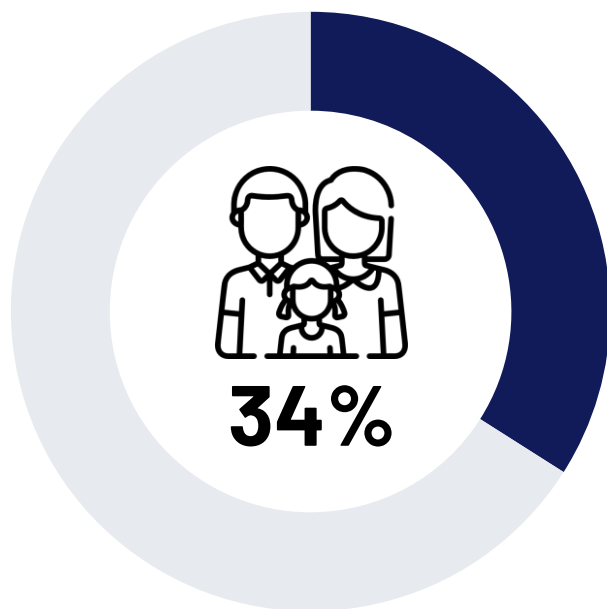
ULTIMATE FINANCIAL GOAL

Ultimate financial goal

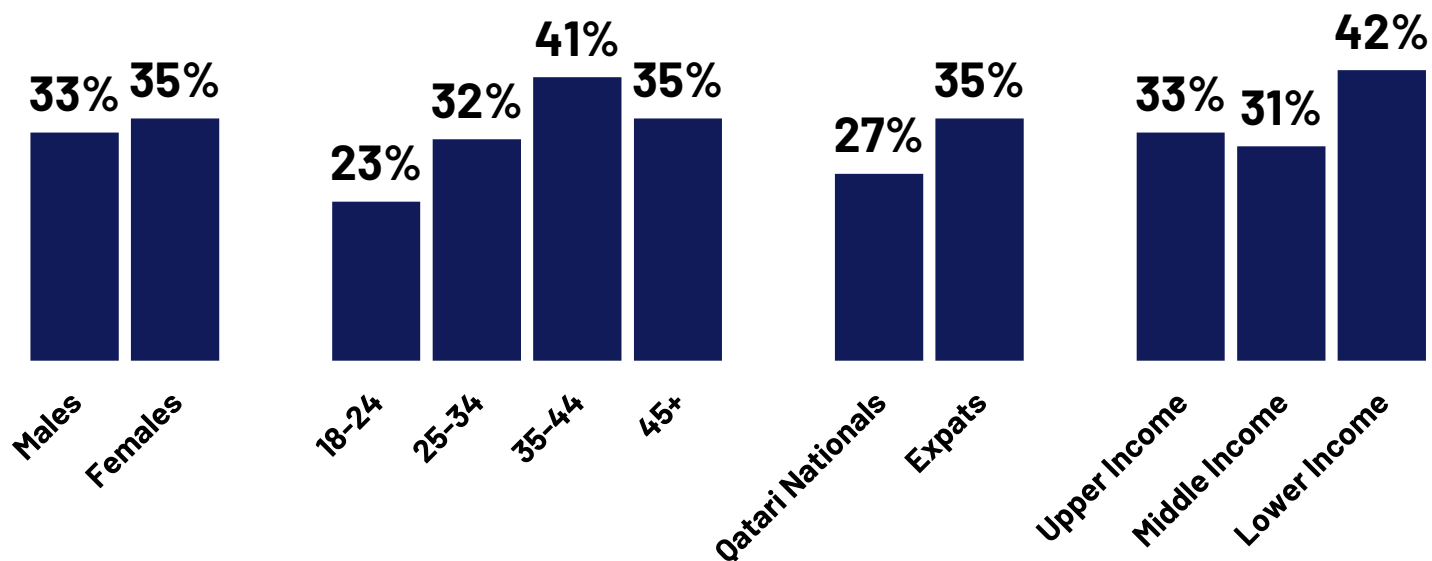


Providing for family's future

% – by demographics

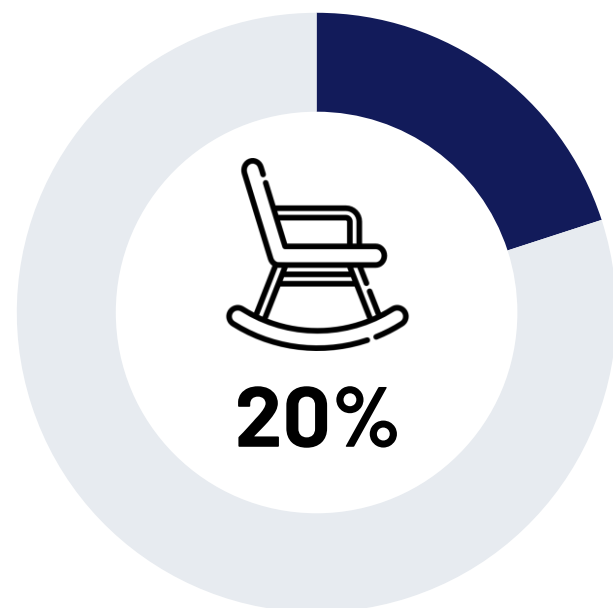


Ultimate financial goal:
To provide well for their
family's future and education

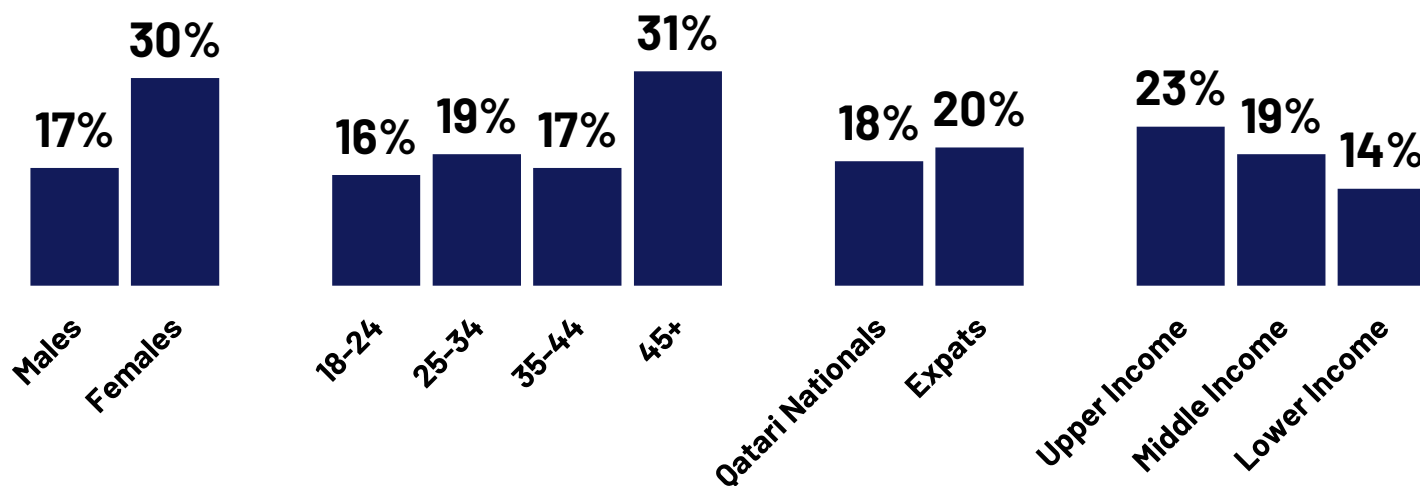


Living comfortably with a secure retirement

% – by demographics

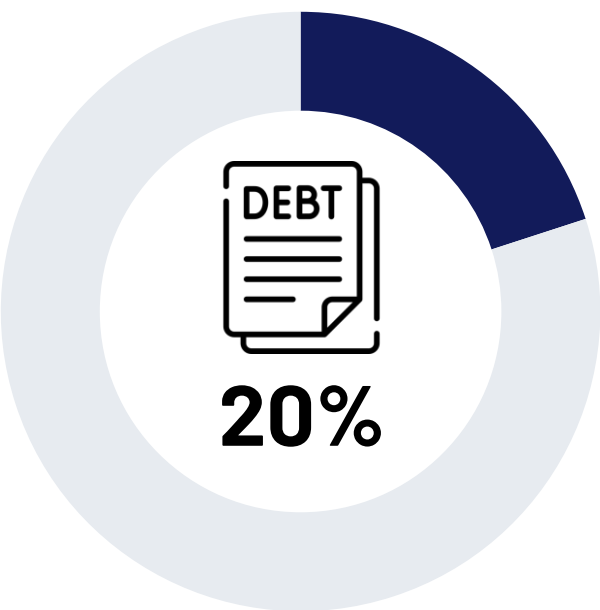


Ultimate financial goal:
To live comfortably and have
a secure retirement

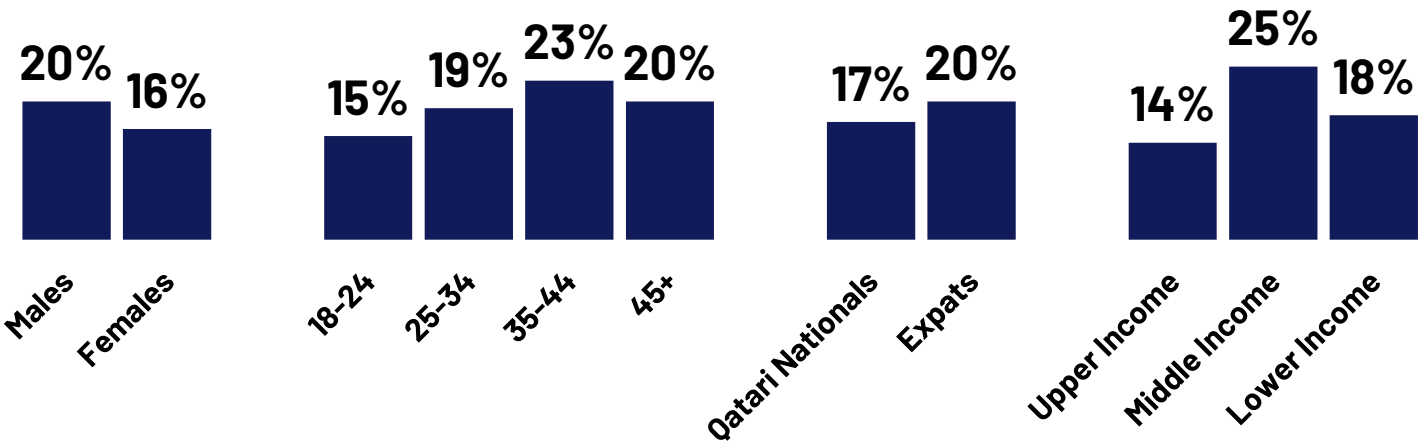


Being debt free

% – by demographics

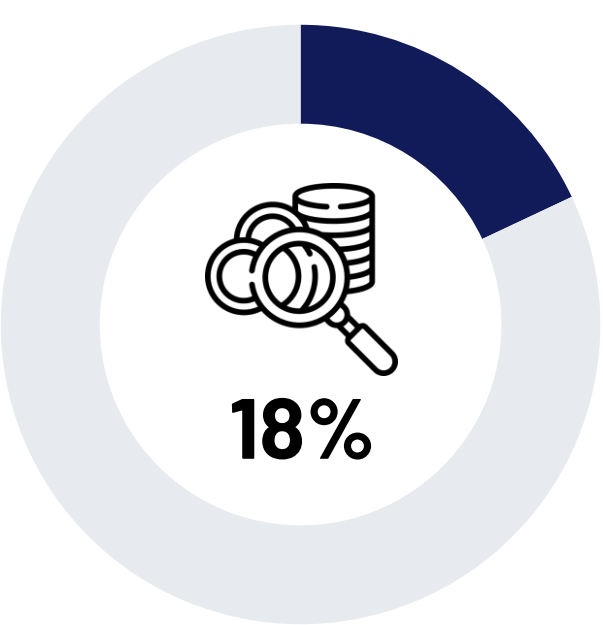


Ultimate financial goal:
To be debt-free and
financially stable

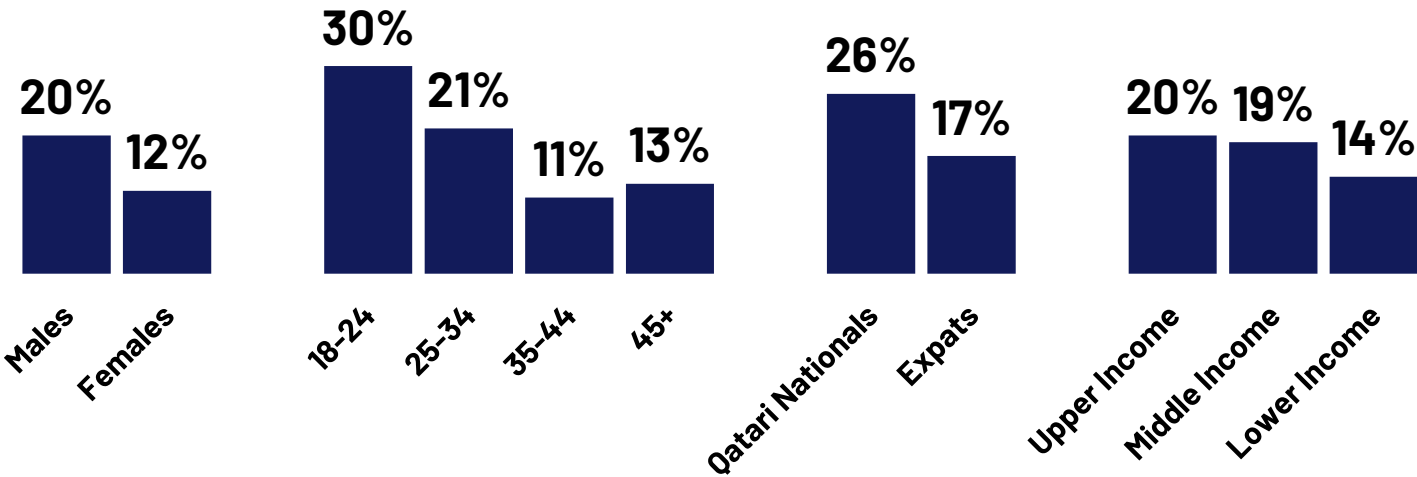


Investing and growing wealth

% – by demographics

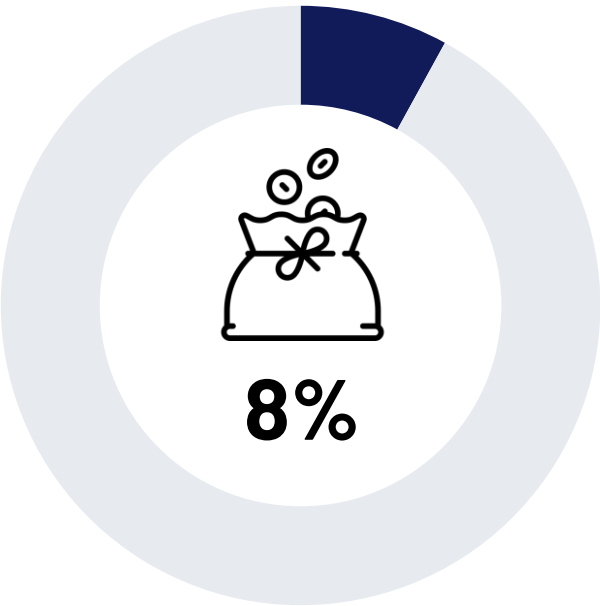


Ultimate financial goal:
To invest and grow
their wealth

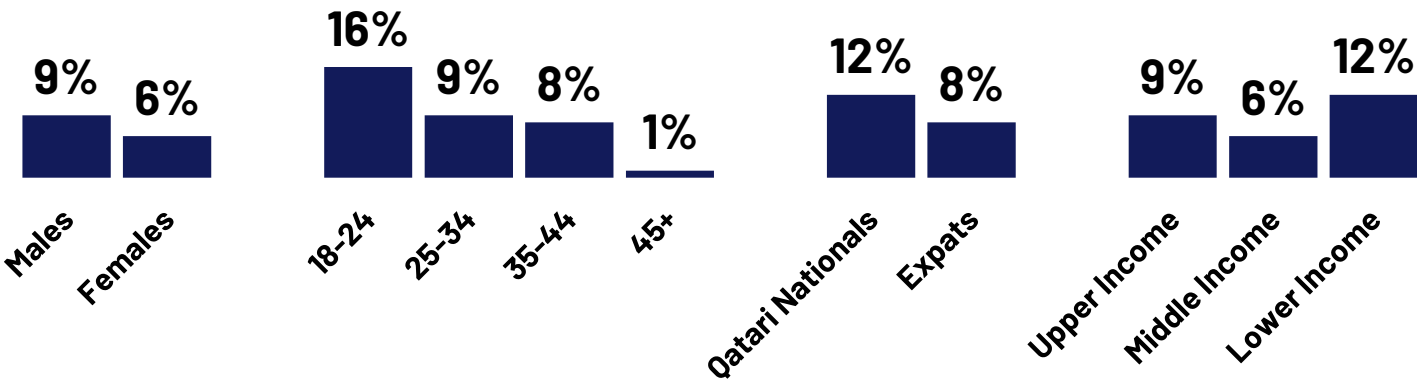


Becoming rich and accumulating wealth

% – by demographics



Ultimate financial goal:
To become rich and accumulate
significant wealth



Sample and methodology

Sample size

500 respondents

Sample criteria

General public
representative of the population across gender, age (18+) and
nationality

Methodology

The survey was conducted via Ipsos online panel

Geographical coverage

Conducted in Qatar
with a nationwide coverage

FOR MORE INFORMATION

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