

Schroders

Global Investor Survey 2017 Dutch consumers

A global study of consumer engagement,
investment outcomes and future perceptions



September 2017

For use with media only.

Schroders Global Investor Survey 2017

Source



Schroders commissioned Research Plus Ltd to conduct an independent online survey of 22,100 investors in 30 countries around the world, between 1–30 June 2017.

This research defines ‘investors’ as those who will be investing at least €10,000 (or the equivalent) in the next 12 months and who have made changes to their investments within the last 10 years; these individuals represent the views of investors in each country included in the survey. Retired investors were boosted in each country, where it was feasible.

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Global overview

Global overview

Sustainable investments



- Investors were fairly knowledgeable about the individual elements of sustainable investments but less than one-in-ten (8%) chose all three answers, less than the 11% who answered 'don't know'
 - Over half (53%) identified them as investments that “invest in companies which are proactive in making sure their businesses are prepared for environmental and social changes which will affect them”
 - Almost as many (46%) selected “invests in companies that are best-in-class when it comes to environmental, social or governance issues even if they are not the most attractive investments”
 - Just under a quarter (23%) selected “specifically avoids companies that are active in controversial areas”
- Three-quarters (78%) of investors felt sustainable investing was more important to them now and almost two-thirds (64%) had increased their sustainable investments, compared to five years ago
- Only two-fifths (42%) said they often invest in sustainable funds rather than funds that don't consider sustainability factors. On a personal level
 - Over half of investors said they often reduce/recycle household waste (72%), buy locally produced goods (54%), avoid businesses with a track record of controversy (54%) and buy from businesses with a good record of social responsibility (52%)
 - They feel the positive impact was more important than profit for positive social impact funds (46% vs. 25%) and funds that invest in green technologies (43% vs. 31%). Profit was more important for funds focused on improving corporate governance (37% vs. 30%)
 - Their emotions are most influential in decisions about their family (7.1), then money (6.5), then career (6.0)

Millennials (18–35yrs) vs. older (>35yrs)

Sustainable investments



- Millennial investors were slightly more likely to select all three statements relating to sustainable investments (10% vs. 7%) and also more likely to select each element individually, compared to older investors. They're more aware generally, as only 5% (vs. 15%) answered 'don't know'
 - Six-in-ten (59% vs. 49%) identified them as investments that “invest in companies which are proactive in making sure their businesses are prepared for environmental and social changes which will affect them”
 - Around half (48% vs. 44%) selected “invests in companies that are best-in-class when it comes to environmental, social or governance issues even if they are not the most attractive investments”
 - Over a quarter (28% vs. 19%) selected “specifically avoids companies that are active in controversial areas”
- Driving this difference in knowledge levels (vs. older investors), was that they were more likely to:
 - Feel sustainable investing was more important to them now compared to five years ago (86% vs. 73)
 - Have increased their sustainable investments compared to five years ago (75% vs. 57%)
- Over half (52% vs. 36%) said they often invest in sustainable funds rather than funds that don't consider sustainability factors. They were also more likely to often do all the things asked about to contribute to a sustainable society, except for reduce/recycle household waste (66% vs. 75%)
 - They were more likely to feel that positive impact was more important than profit for all the types of funds asked about, with over a third putting positive impact above profit for all of them
 - Compared to older investors, their emotions were more likely to be influential in decisions about their career (6.7 vs. 5.6), although family (7.2 vs. 7.1) and money (6.8 vs. 6.4) were still rated slightly higher overall

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Europe overview

Europe overview

Sustainable investments



- Investors were fairly knowledgeable about the individual elements of sustainable investments but very few (6%) chose all three answers, less than the 10% who answered 'don't know'
 - Just under half (45%) identified them as investments that “invest in companies which are proactive in making sure their businesses are prepared for environmental and social changes which will affect them” or that “invests in companies that are best-in-class when it comes to environmental, social or governance issues even if they are not the most attractive investments”; both less than the global averages (both 50%) for these
 - A fifth (20%) selected “specifically avoids companies that are active in controversial areas”, similar to global
- Three-quarters (75%) of investors felt sustainable investing was more important to them now and over half (58%) had increased their sustainable investments, compared to five years ago
- Just over a third (37%) said they often invest in sustainable funds rather than funds that don't consider sustainability factors, less than the global average (42%). On a personal level
 - Over half of investors said they often reduce/recycle household waste (74%), buy locally produced goods (54%) and buy from businesses with a good record of social responsibility (52%)
 - They feel the positive impact was more important than profit for positive social impact funds (44% vs. 25%) and funds that invest in green technologies (39% vs. 31%). Profit was more important for funds focused on improving corporate governance (36% vs. 28%) or that invest in medical science/biotechnology (36% vs. 33%)
 - Their emotions are most influential in decisions about their family (6.9), then money (6.2), then career (5.5)

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Country highlights

The Netherlands

Country highlights

Sustainable investments



- Investors were fairly knowledgeable about the individual elements of sustainable investments but only 7% chose all three answers, similar to the proportion who answered ‘don’t know’ (5%)
 - Half (50%) selected “invests in companies that are best-in-class when it comes to environmental, social or governance issues even if they are not the most attractive investments”
 - A similar proportion (47%) identified them as investments that “invest in companies which are proactive in making sure their businesses are prepared for environmental and social changes which will affect them”
 - Only a quarter (24%) selected “specifically avoids companies that are active in controversial areas”
- Almost three-quarters (72%) of investors felt sustainable investing was more important to them now and over half (56%) had increased their sustainable investments, compared to five years ago
- Only a third (34%) said they often invest in sustainable investment funds over those that don't consider sustainability factors. On a personal level, investors were most likely to
 - Often reduce/recycle household waste (78%), avoid businesses with a track record of controversy (48%) and consider their carbon footprint in transport/energy decisions (45%)
 - Feel the positive impact was more important than profit, for positive social impact funds (44% vs. 24%) and funds that invest in green technologies (40% vs. 32%). Profit was valued over positive impact, for funds improving corporate governance (42% vs. 22%) and funds focused on improving diversity (33% vs. 28%)
 - Feel their emotions are more influential in decisions about their family (6.6) or money (6.2), than career (4.7)

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Changing behaviours

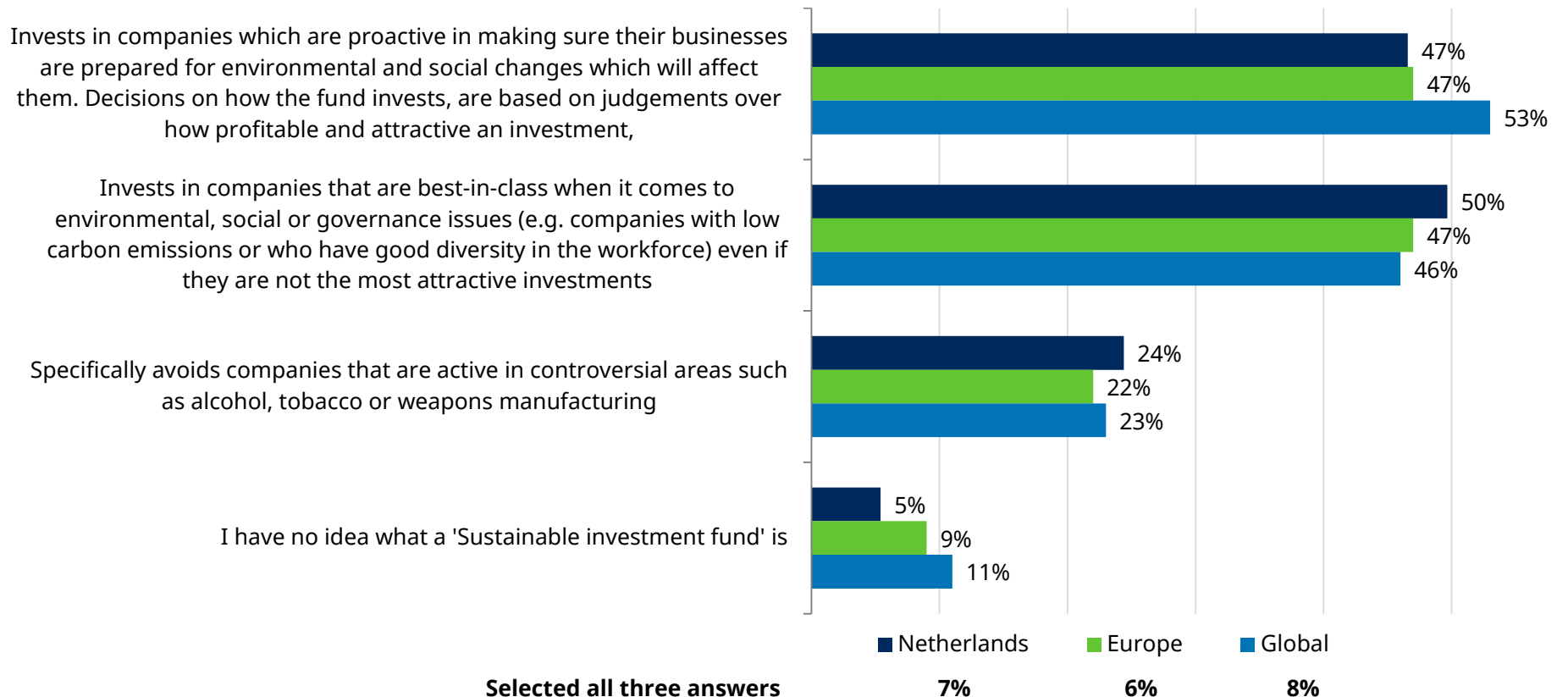
Sustainable investments

Basic understanding



Q2. Which these phrases describe what you think an 'sustainable investment' is?

(multi-answer – percentages won't sum to 100%)



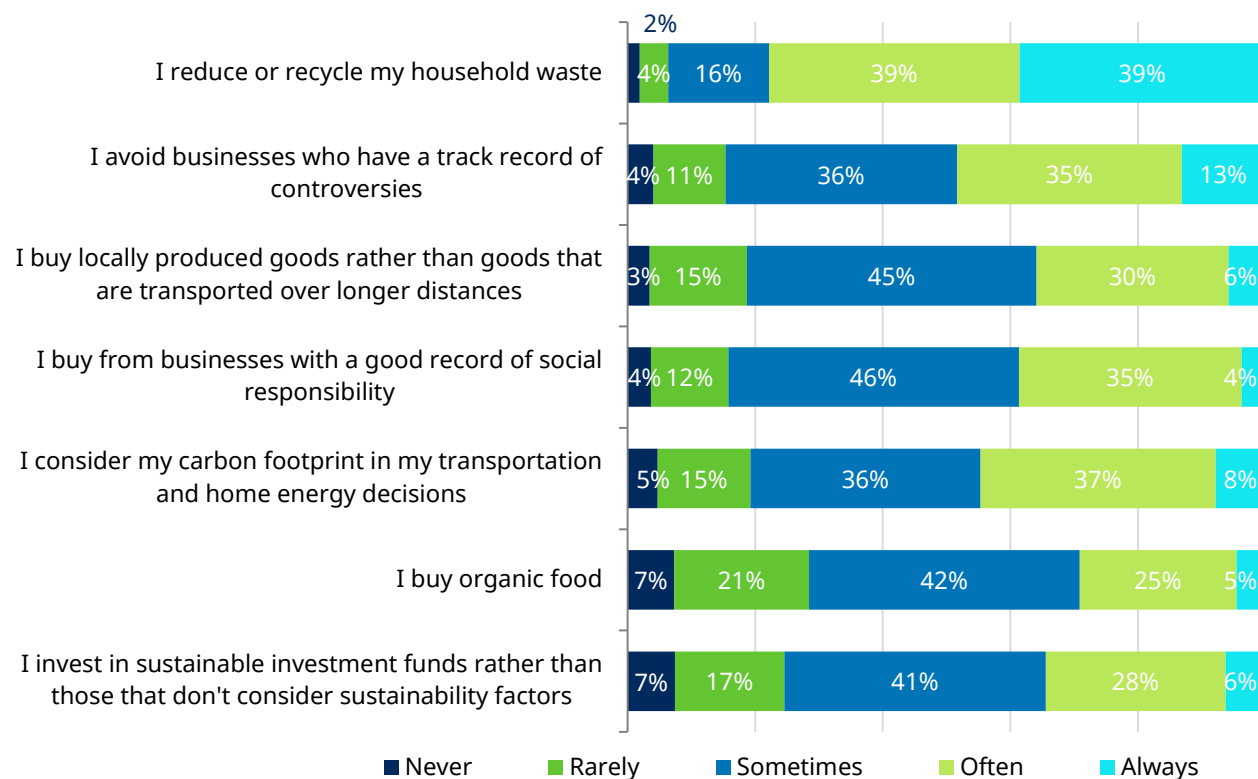
Sustainable investments

General outlook/behaviour



Q3. How often do you personally contribute to a more sustainable society, in the following ways?

Netherlands



Often/always		
Netherlands	Europe	Global
78%	74%	72%
48%	52%	54%
36%	54%	54%
39%	46%	52%
45%	44%	48%
29%	40%	44%
34%	37%	42%

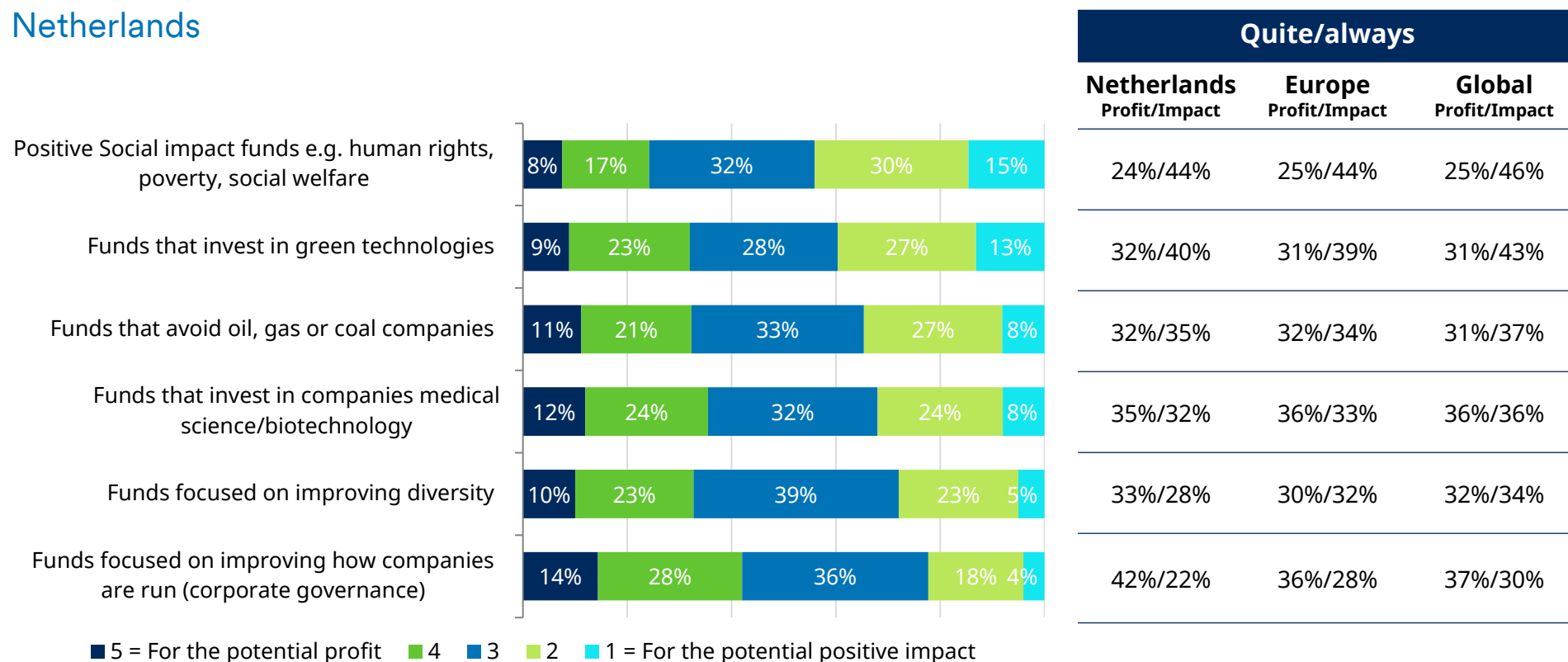
Sustainable investments

Investment aims



Q4. If you invest in/were to invest in, the following types of 'sustainable investment funds', to what degree would this be for the potential investment return/profit and to what degree would this be for the positive social, societal or environmental impact that the fund could have?

Netherlands



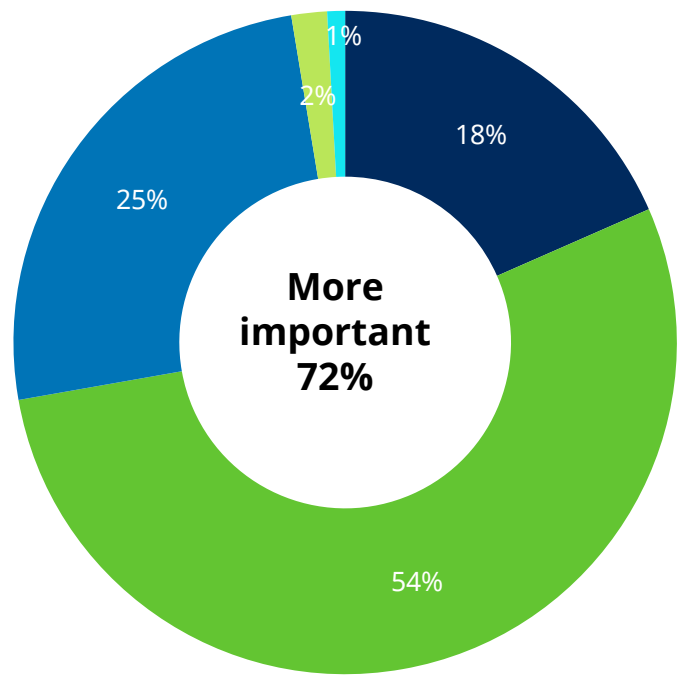
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Change in importance



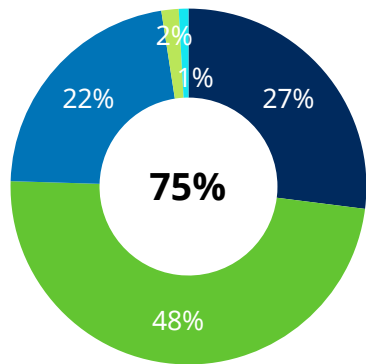
Q5. Compared to five years ago, how important has sustainable investing become to you?

Netherlands

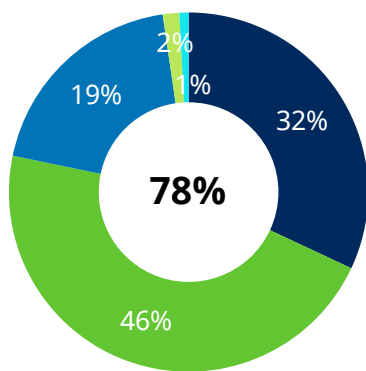


- Significantly more important
- Somewhat more important
- No more important
- Somewhat less important
- Significantly less important

Europe



Global



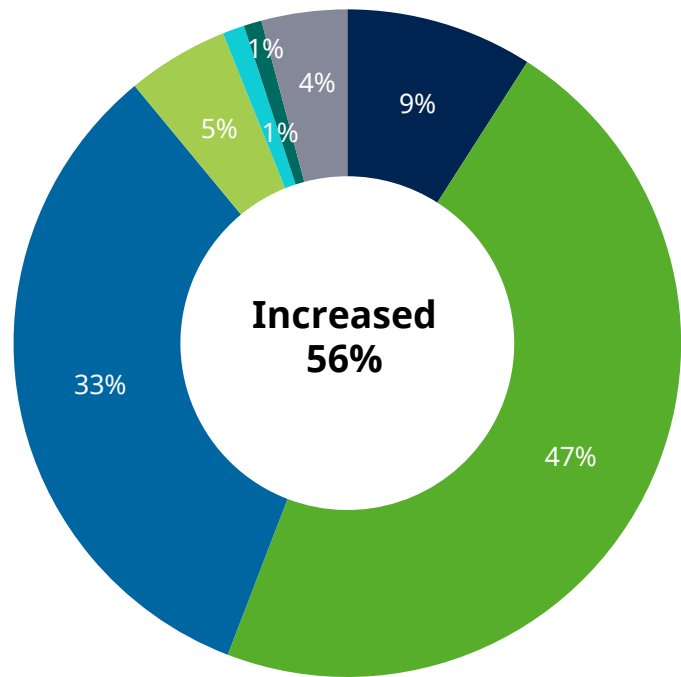
Sustainable investments

Change in investments



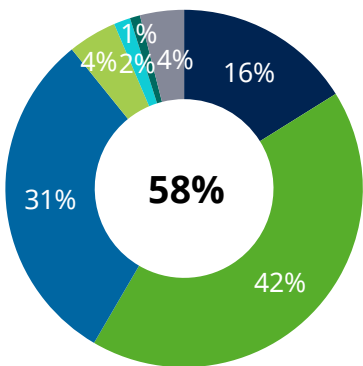
Q6. Compared to five years ago, how have your investments in sustainable investment funds changed?

Netherlands

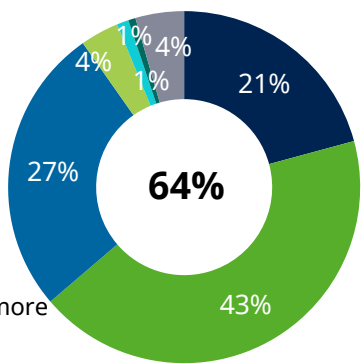


- Significantly increased
- No change
- Significantly decreased
- Have never invested in sustainable investments and still don't
- Slightly increased
- Slightly decreased
- Used to invest in sustainable investments but don't any more

Europe



Global



Investment understanding

Desired areas of improvement



Q8. Thinking about your knowledge and understanding of investments, which of the following would you most like to know more about?

(multi-answer – percentages won't sum to 100%)

	Netherlands	Europe	Global
Investments that have a positive potential impact e.g. on the environment, on society	21%	27%	31%
Tax efficient investments	28%	32%	31%
Asset classes (equities, bonds, commodities) and their place in an investment portfolio	16%	22%	27%
The costs of investing/understanding fees	26%	25%	26%
The main ways of investing e.g. mutual funds	14%	21%	24%
What is meant by 'long-term investing' and how it reduces risk	16%	19%	23%
The effect of compounding	9%	17%	18%
How saving is different to investing	7%	14%	17%
Something else	2%	1%	2%
I don't feel the need to improve my understanding of investments	32%	16%	12%
Feel the need to improve understanding of investments	68%	84%	88%

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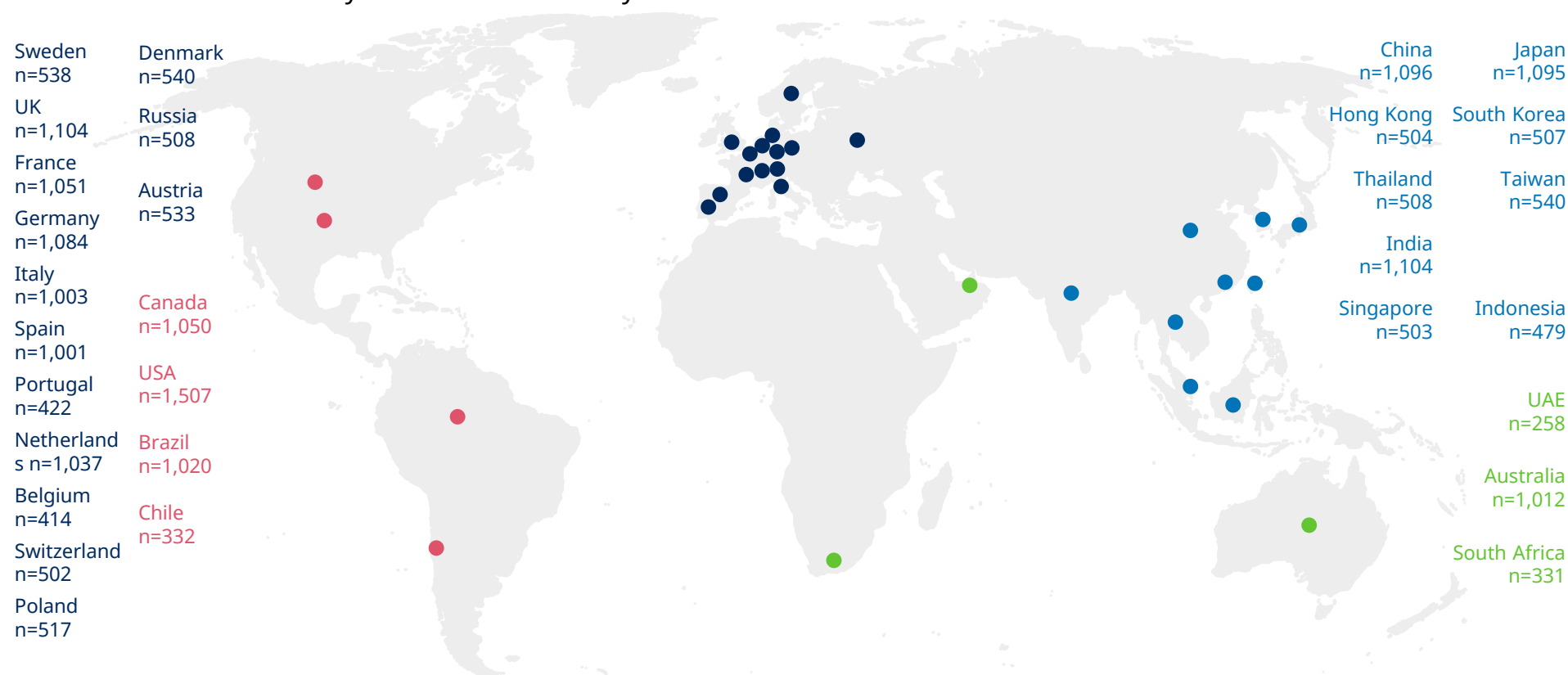


Background information

Sample details



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Thank you





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