

# APRIL- SAVINGS & PENSIONS

## B2B AND B2C MARKET RESEARCH

COUNTRY: BE



### Context & Requirements

- **Context:** April Savings & Pensions wants to bring a new offering to the Belgian market and therefore needs to understand the expectations of the various links in the value chain (policyholders and brokers).
- **Question:** What are customers' needs in terms of retirement savings, and how are these products sold by brokers?
- **Objectives:** Understand customer and broker expectations and design an ad hoc product for the Belgian market.

### Solutions

- Conduct documentary research to understand the realities of the Belgian insurance market, followed by a quantitative B2C and B2B survey targeting 741 participants (223 self-employed and 518 individuals)
- Carry out a segmented analysis of the data according to the two socio-professional categories to identify the specificities of each
- Conduct a qualitative survey of brokers to explore their expectations.

### Results

- Benchmark of Pension Savings Products in Belgium
- Analysis of current pension savings behavior among individuals and the self-employed
- Clear conclusions on respondents' needs regarding the ideal retirement savings product
- Identification of touchpoints to effectively target Belgian professionals and provide them with a savings offer tailored to their needs



### Context & Requirements

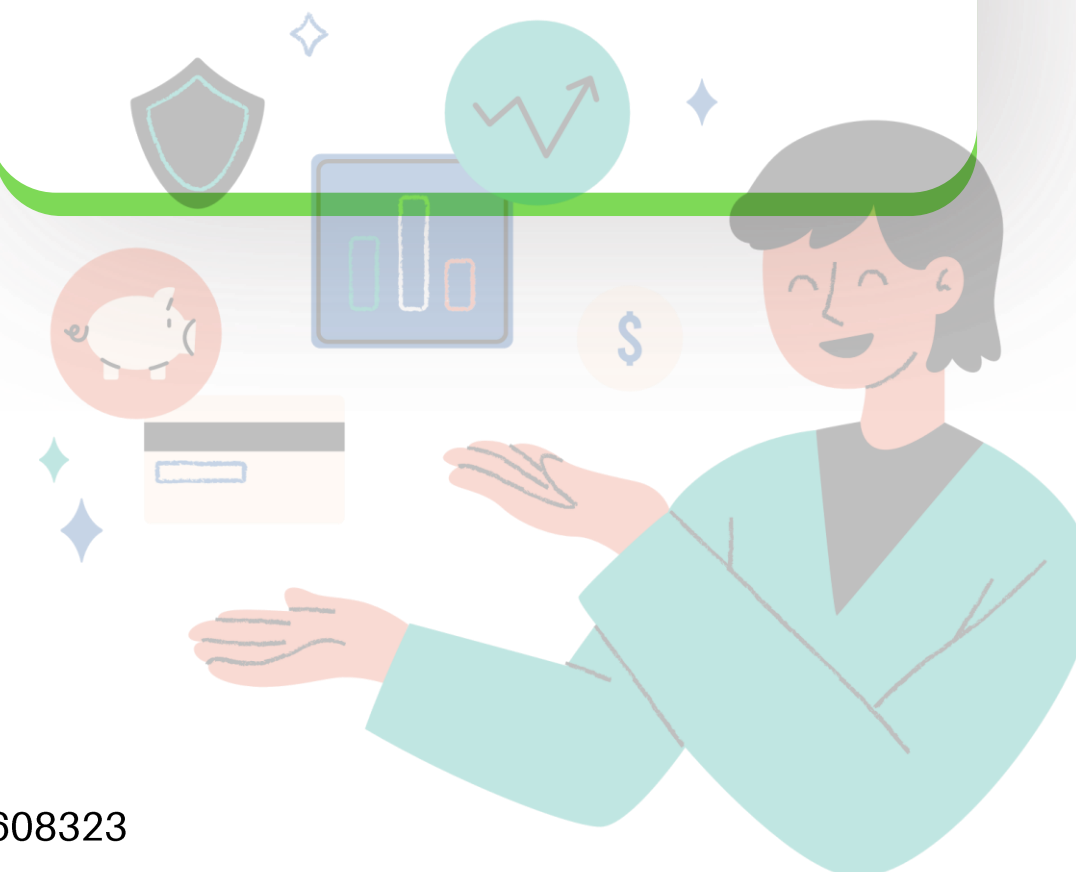
- **Context:** Finamore is present in Belgium and wishes to make a strategic decision about its activities in the country.
- **Questions:** What are consumers' needs and choice criteria in terms of investments and savings? What do brokers expect from Finamore's services?
- **Objectives:** To design an offer that can outperform the competition to expand its territorial presence.

### Solutions

- Conduct B2C CAWI (online) market research with a sample of 200 independents and 500 individuals, i.e. a total of 700 people
- Understand the evolution of end-customer needs and expectations.- Understand market expectations for these products and satisfaction/dissatisfaction factors
- Understand brokers' expectations regarding the marketing of these products

### Results

- Identify specific customer needs
- Highlight the strengths of the current offering, while identifying areas for improvement
- Identify 3 personas corresponding to the 3 main customer categories, their habits, and characteristics



# MAIF

## CO-OPTATION BENCHMARK RESEARCH

COUNTRY: FR



### Context & Requirements

- **Context:** MAIF was looking to modernize its recruitment processes and assess the impact of cooptation in French companies.
- **Question:** How can recruitment processes within the HR department be optimized? What are the benefits and obstacles of implementing cooptation?
- **Objectives:** Understand the strategies implemented to promote cooptation, their effectiveness, and adopt them at MAIF.



### Solutions

- Analysis of existing literature on cooptation, to design a robust questionnaire to gather exclusive data not covered by existing studies.
- Creation of a national benchmark on cooptation practices in French companies, through an online CAWI survey of 500 HR managers.
- Conduct a sectoral analysis (banking/insurance) to identify similar companies ("look-alike") and compare their practices with those of our client.



### Results

- Identification of the major benefits and obstacles associated with co-option
- Presentation of key, directly exploitable statistics, such as adoption rates, savings in recruitment time and costs, and co-optation bonus amounts
- Comparison with similar companies in the insurance sector to analyze their strategies and best practices





# MARSH

## COMPLIANCE AND NEEDS ANALYSIS MARKET RESEARCH

COUNTRY: BE



### Context & Requirements

- **Context:** Belgian companies are experiencing difficulties with ESG reporting, and their uneven compliance with the ESRS standard is affecting their operations
- **Question:** What is the state of ESG reporting by Belgian companies and their readiness for ESRS legislation?
- **Objectives:** Assess the state of ESG reporting in Belgium, potential challenges and the impact of European legislation (ESRS)

### Solutions

- Conduct a quantitative B2B survey on a sample of 271 decision-makers
- Develop a cascade approach to ensure representative sampling across company sizes in Belgium
- Analyze results by company size to understand the realities of each profile

### Results

- Measure the difficulties and apprehensions of companies faced with ESG reporting and new regulations.
- Proposal of a support strategy based on identified needs and expectations
- Identify a potential market segment not yet covered, by analyzing the profiles of companies requiring external support.

