

STUDENT VILLAGE  CO.ZA WHERE IT'S AT

presents **The 5th Annual**

STUDENT SPEND REPORT

2017





in 2017, it's all about
BRAND ME



2010 vs 2017

#studentspend17



OVERVIEW

- **MONEY SOURCES**
- **SAVING**
- **WHERE DOES THE MONEY GO?**
- **DEMOGRAPHIC DIVIDE**
- **ONLINE SHOPPING**
- **RETAIL & BANKING**

THE SAMPLE

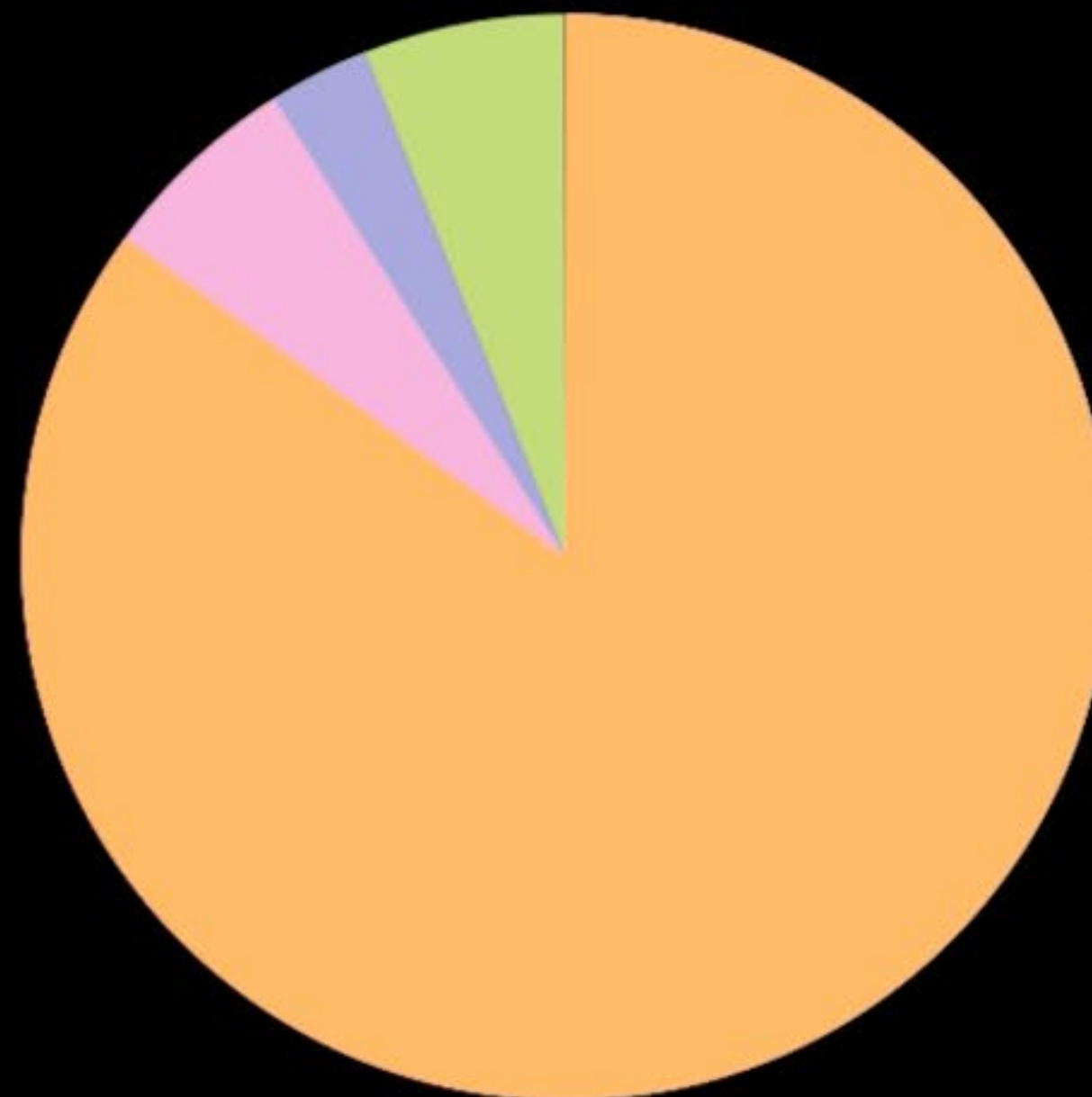
Sample size:
3249

YEAR OF STUDY



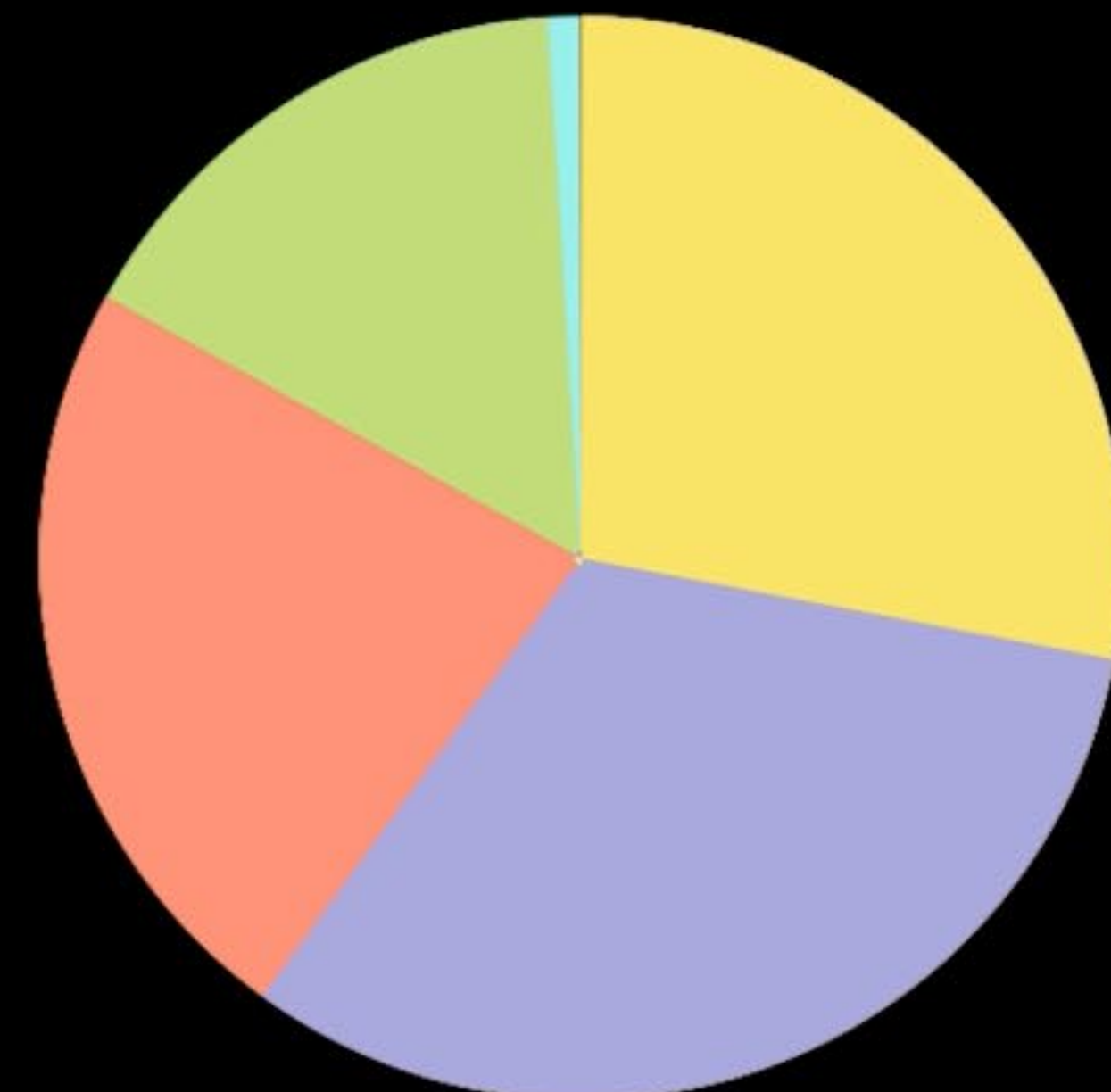
1st Year	26%	2nd Year	27%
3rd Year	28%	4th Year	19%

RACE



Black	85%	Coloured	6%
Indian/Asian	3%	White	6%

RESIDENCE



Campus	28%	Home	32%	Accommodation	23%
Renting	17%	Own Property	1%		



Students still
spend more than
the average
**SOUTH
AFRICAN**

TOTAL STUDENT SPEND

2017

VS

2015

R27'14

per month

R27'02

per month

SPENDING IN SOUTH AFRICA

SOUTH AFRICA



VS

TERTIARY STUDENTS



POPULATION:

54.96 million

COMBINED ANNUAL SPEND:

R1.72 trillion

AVERAGE INDIVIDUAL SPEND:

R31 215 per annum

POPULATION:

985 212

COMBINED ANNUAL SPEND:

R32 billion

AVERAGE INDIVIDUAL SPEND:

R32 568 per annum



POTENTIAL MARKET:
R32 BILLION

#studentspend17

**GIG
ECONOMY**

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STUDENT VILLAGE COZA WHERE IT'S AT

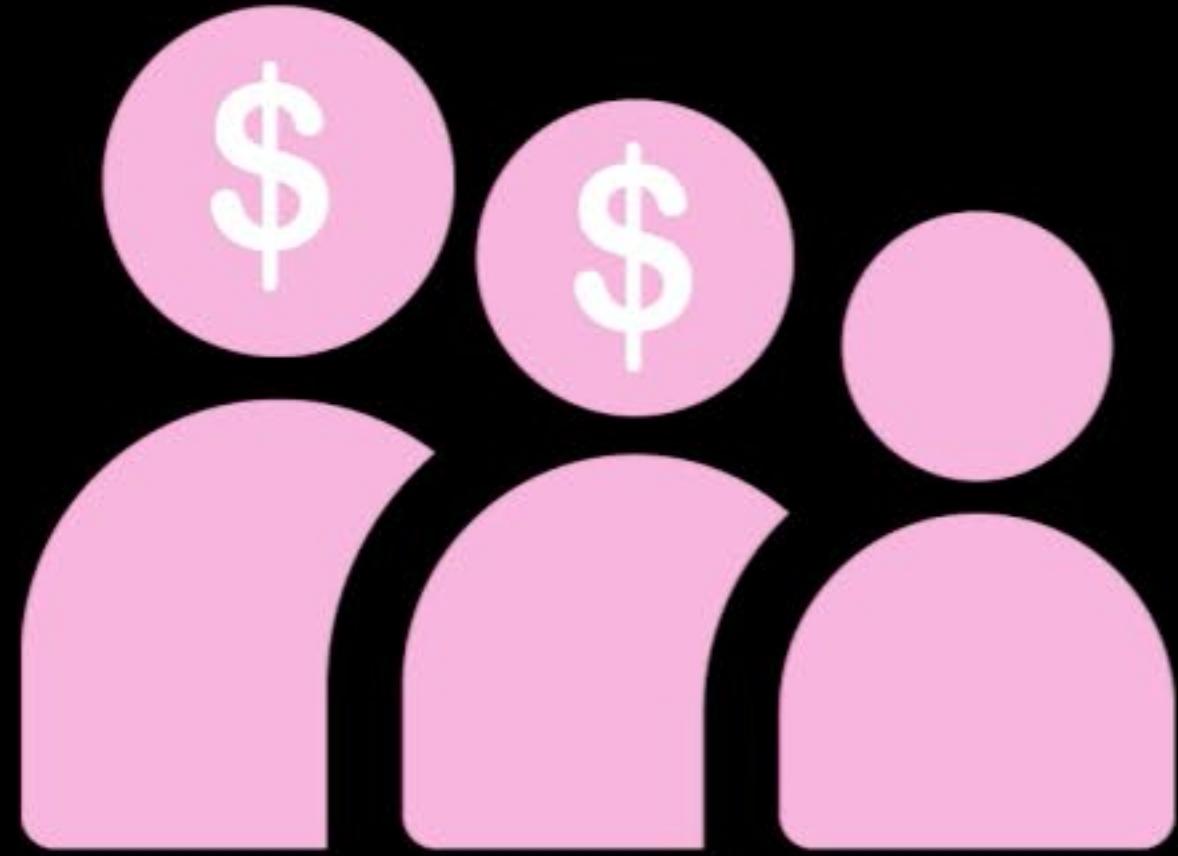
students are doing
**#WHATEVER
IT TAKES**
to make money





students are doing
**#WHATEVER
IT TAKES**
to make money

MONEY SOURCES



Parents/Family

85%



Work (full/part time)

29%



Bursaries/Sponsors

24%

SAVING

they save

17%

of their income

(R326 per month on average)



A side-profile photograph of Justin Bieber performing on stage. He is wearing a white sleeveless shirt and has a microphone in his mouth. His hair is styled upwards, and he has a tattoo on his left arm. The background is a blurred stage with purple and blue lighting.

money buys me
EXPERIENCES

WHERE DOES THE MONEY GO?



Home Loan Repayments

R 4068



Car Payments

R 1576



Motor Insurance

R 657



Personal Care

R 456



Pay TV

R 232



Rent

R 2400



Clothes

R 1361



Fuel

R 646



Entertainment

R 446



Alcohol

R 232

**Extra Tuition**

R 1616

**Housing Services**

R 554

**Stationery & Supplies**

R 554

**Groceries**

R 546

**Home Insurance**

R 544

**Medical & Personal Health**

R 439

**Public Transport**

R 298

**Software & Gaming**

R 270

**Takeaways**

R 220

**Books, magazines & Newspapers**

R 189

**Toiletries & Cosmetics**

R 184

**Gifting**

R 170

**Recreational & Sports Goods**

R 168

**Hairdressers & Beautification**

R 161

**Cigarettes & Tobacco**

R 138

**Music**

R 114

**Contraception**

R 111

**Airtime & Data**

R 110

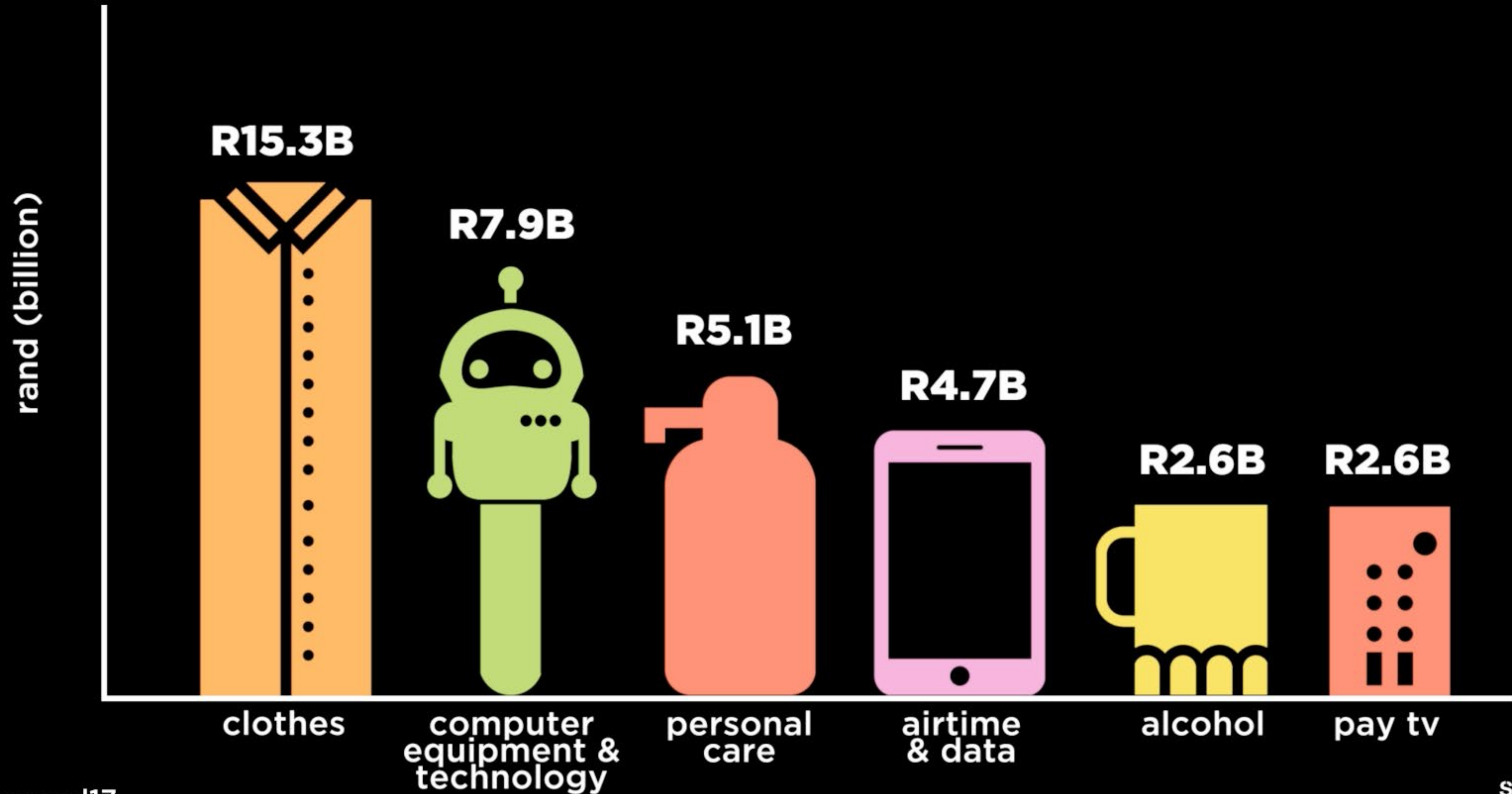
**Laundry**

R 100

**Photocopying, Printing & Fax**

R 78

POTENTIAL MARKET SHARE



THAT SWAG



GUYS vs **GIRLS** **SPENDING**

R2917

AVERAGE MONTHLY SPEND

R2612

R73

TOILETRIES, COSMETICS & HAIR

R193

R554

CLOTHING & FOOTWEAR

R428

R261

ALCOHOL

R211

R85

CONTRACEPTION

R118

DEMOGRAPHIC DIVIDE

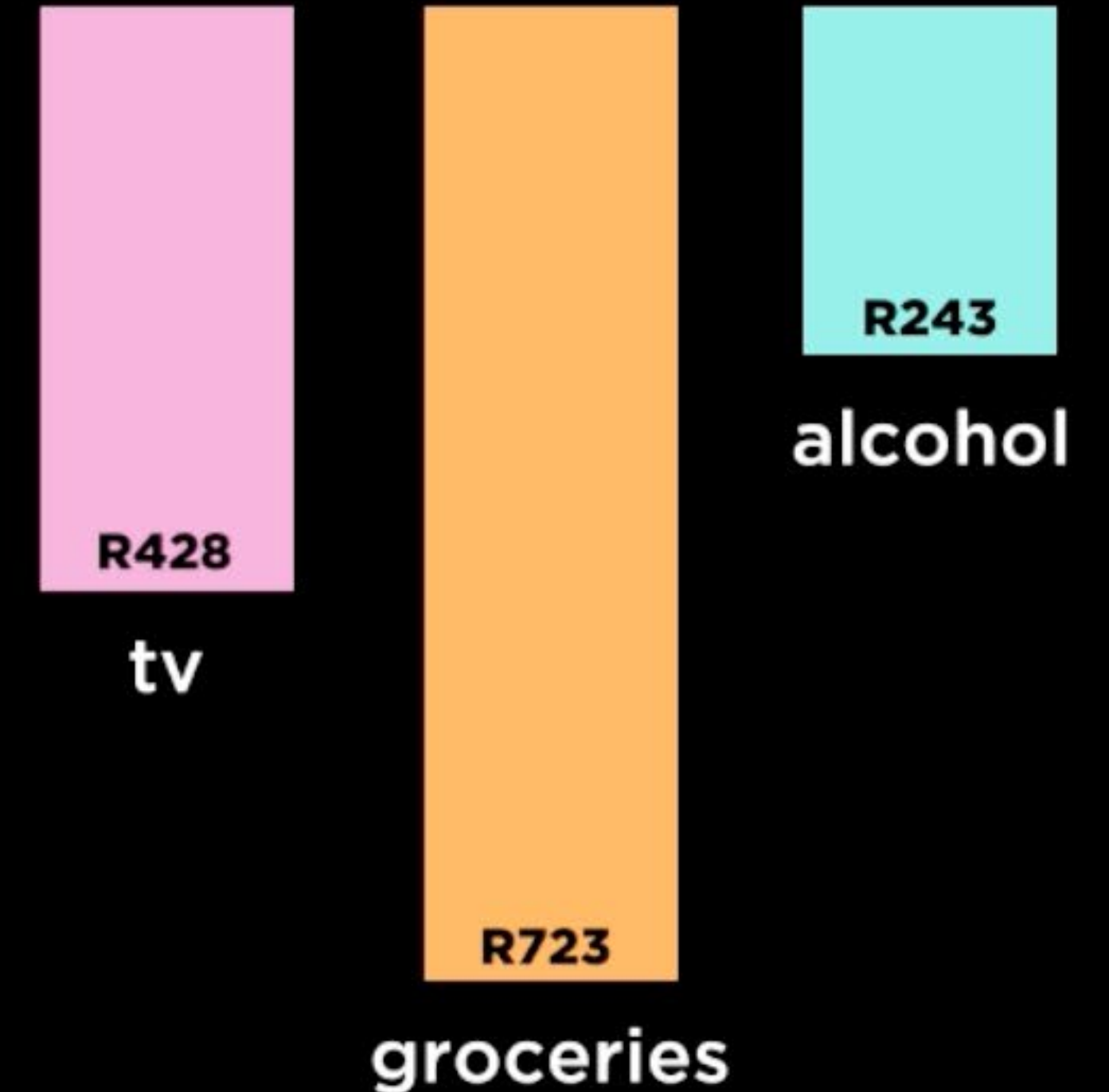
BLACK



COLOURED



WHITE



HIGH VALUE PURCHASES

CELLPHONES

SAMSUNG

49%



11%



15%

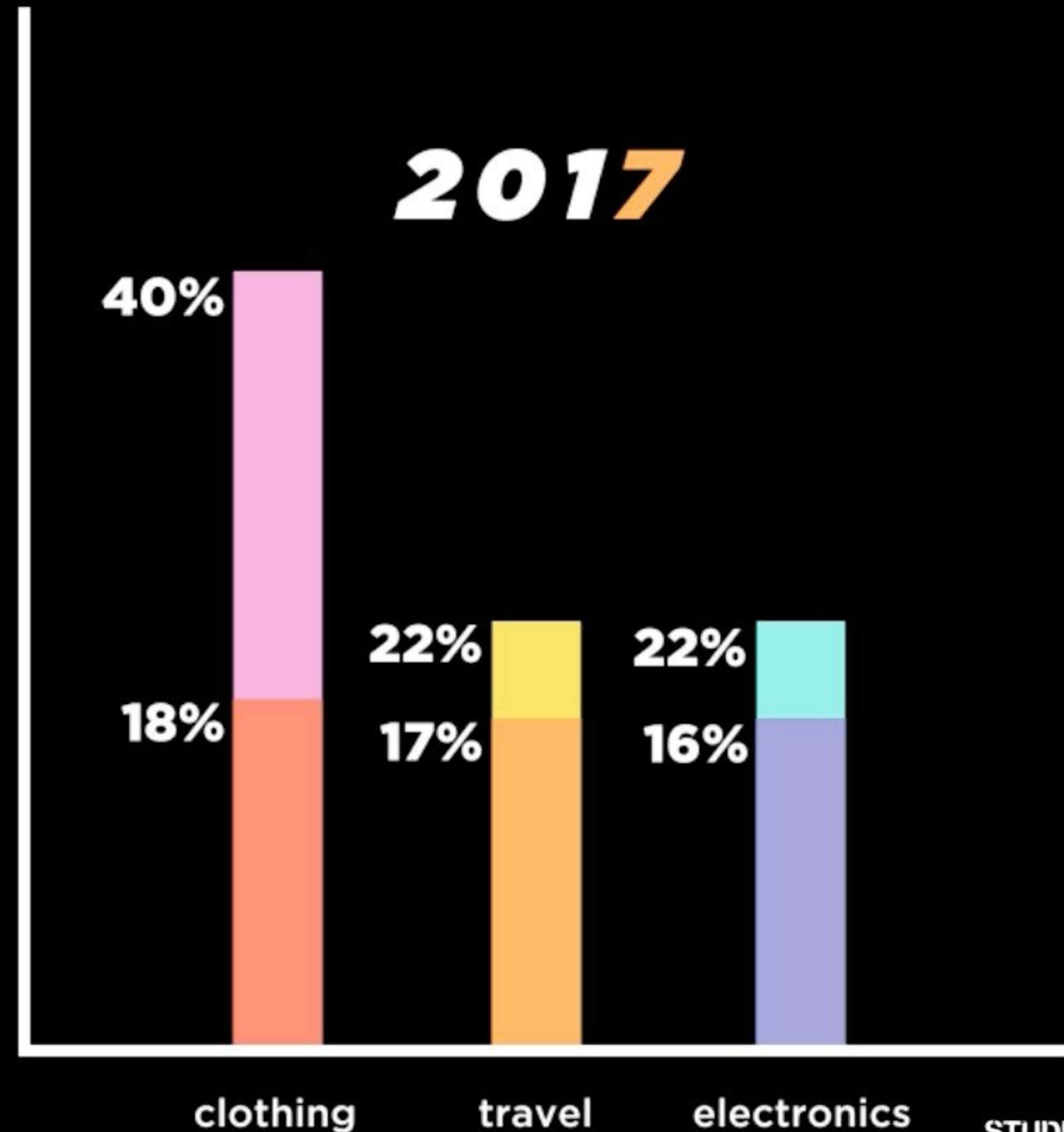
HUAWEI

PREMIUM CLOTHING

COTTON:ON  factorie 
 WOOLWORTHS sportscene *Markham*
ZARA TOPSHOP FOREVER NEW



ONLINE SHOPPING



ONLINE SHOPPING



43%



38%



22%



22%



14%



13%



11%



9%



9%



9%



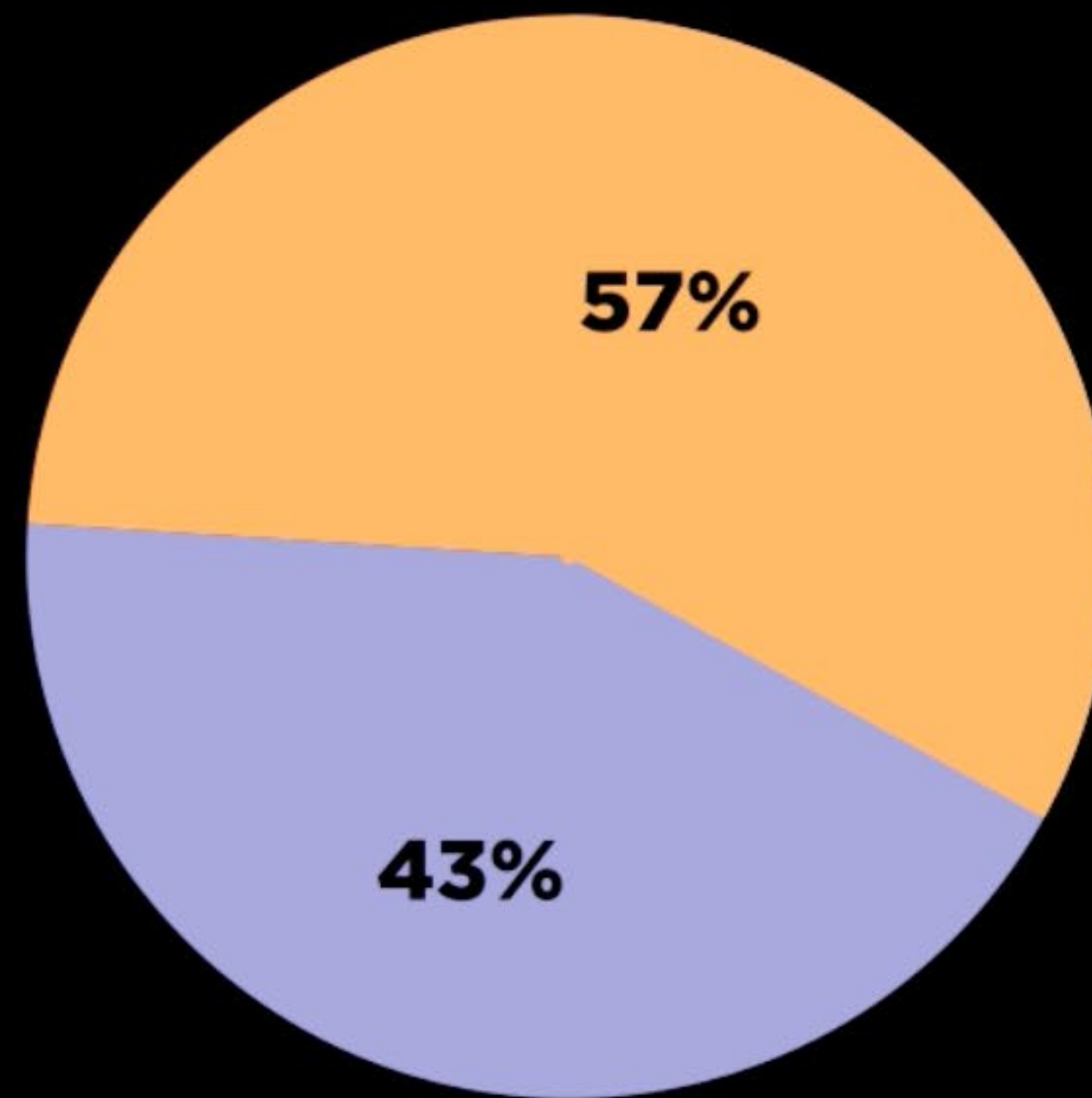
7%



6%

RETAIL CARDS

2017



■ Don't Own

■ Own

RETAIL ACCOUNTS

Students with
retail cards:

57%

 **Edgars**
RA HOLDERS
39%

TRUWORTHS

RA HOLDERS
32%



RA HOLDERS
27%

FOSCHINI

RA HOLDERS
25%



WOOLWORTHS



GOOD FOR LIFE

IDENTITY

Markham

sportscene

Rage



MRP

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STUDENT VILLAGE  COZA WHERE IT'S AT

BANKING

Students with
credit cards:

29%





CAPITEC BANK

hello

CAPITEC



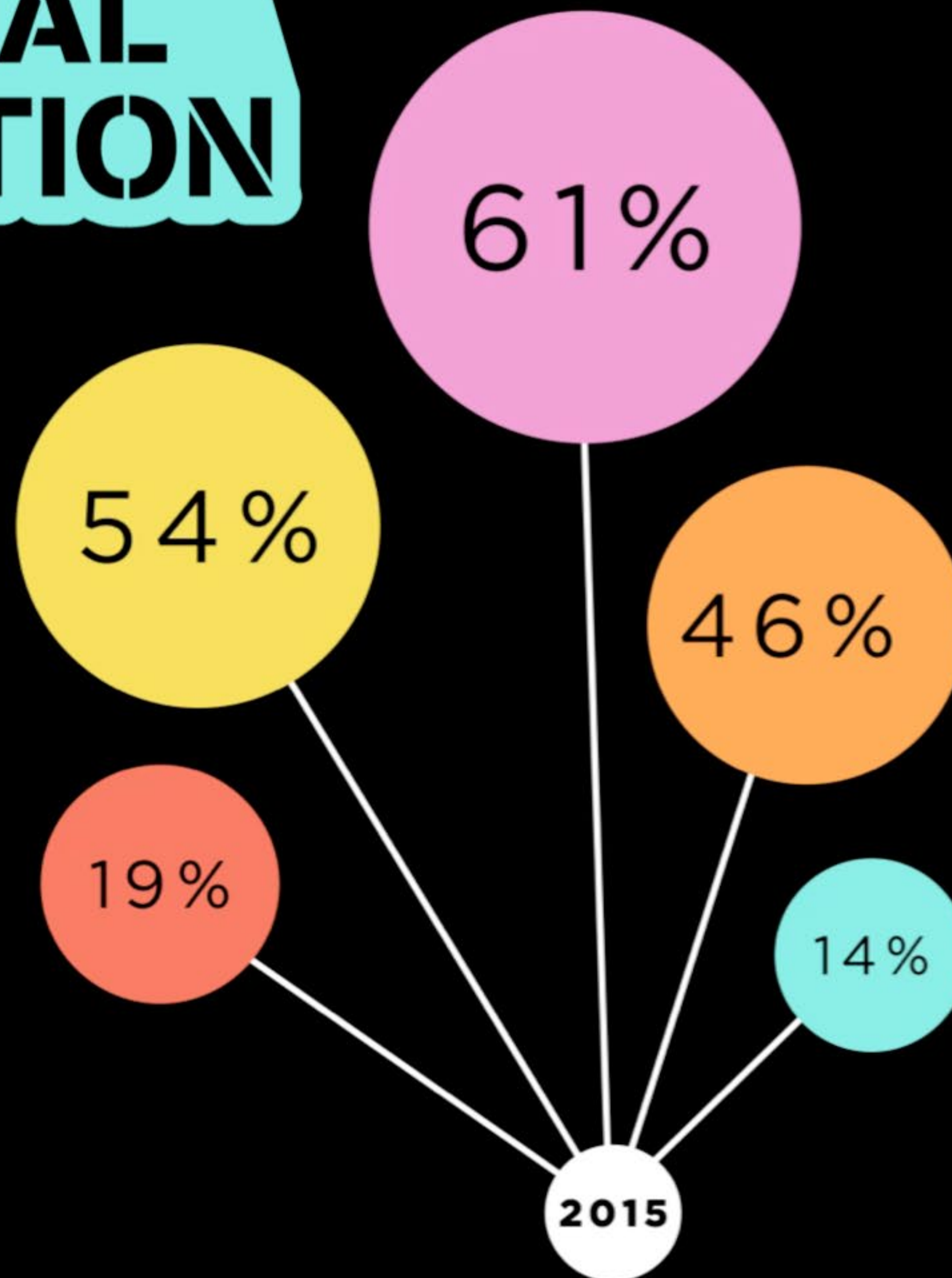
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STUDENT
VILLAGE



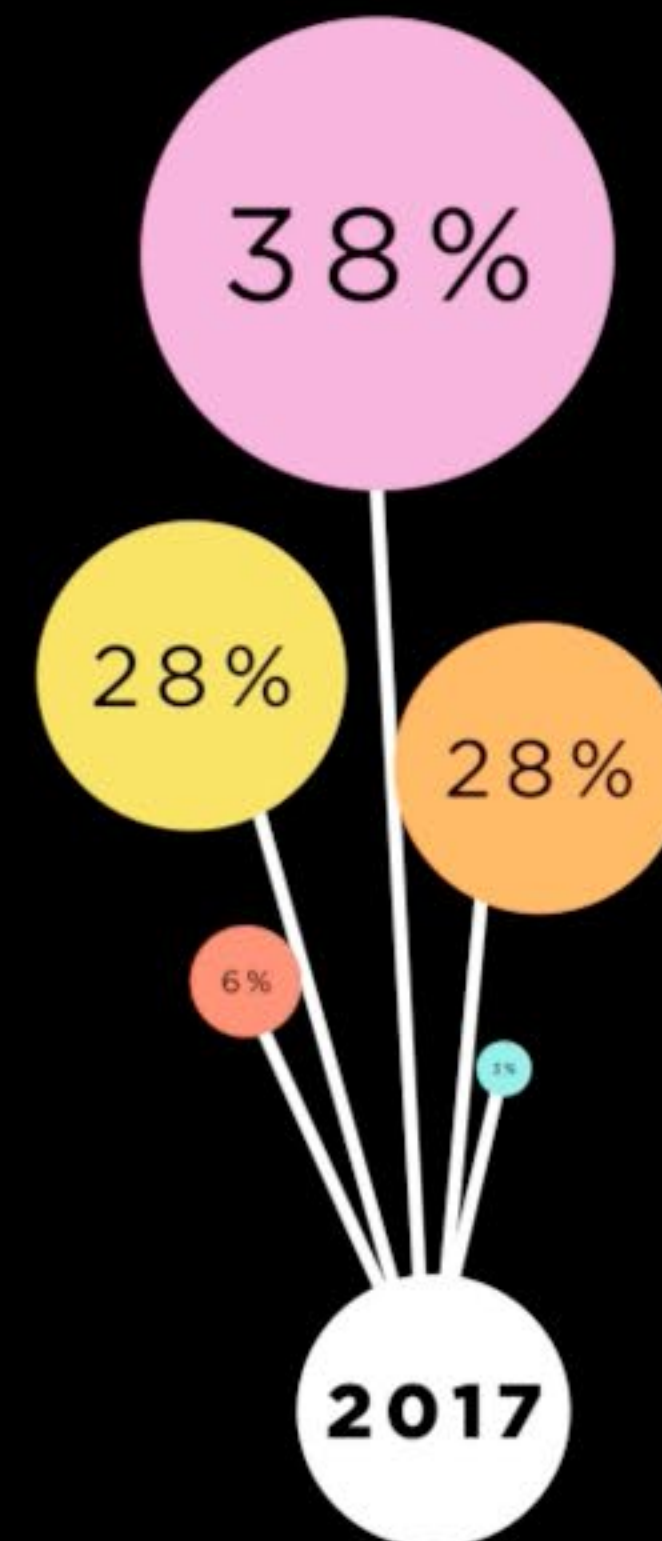
COZA
WHERE
IT'S AT

FINANCIAL EDUCATION



saving —
budgeting —
investing —
how loans work —
credit cards —

FINANCIAL EDUCATION



saving —

budgeting —

investing —

**how loans
work** —

**credit
cards** —

SUMMARY

- Students in 2017 are all about *BRAND ME*
- Money buys students worthwhile experiences
- Students still spend more than the average South African
- They are doing #whateverittakes to make money
- Students are saving to look good
- Guys spend more than girls
- Students of different ethnicities spend differently
- Highest value purchase – smart phones
- 1 in 3 students shop online
- They believe that debt can help buy a credit rating
- Students are more financially educated



**STUDENT
VILLAGE**



CO.ZA

**WHERE
IT'S AT**

To find out more visit:

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or contact us:

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**THANK
YOU**

