



SOUTHEAST ASIAN & GEN Z ANALYSIS FOR A FINANCIAL COMPANY

SANITIZED INSIGHTS

report creation

client work

immersions

cultural insights

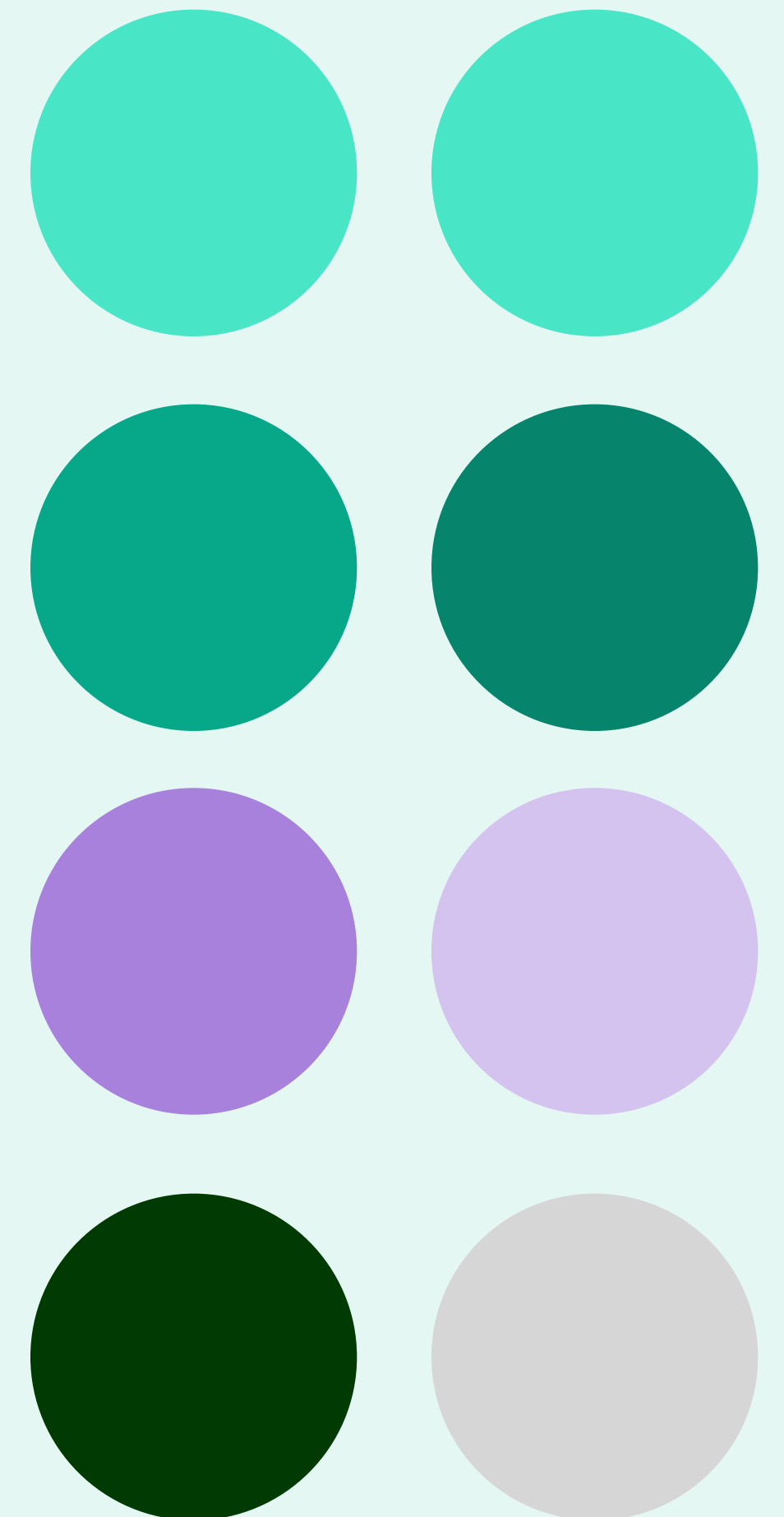
personas

interviews

client: WealthWise*

WealthWise wanted to find new segments of users to activate with, and to do so authentically and in ways that helped generate wealth for them. My clients were in the research and marketing teams.

*Note: This is real client work. To keep it confidential, I had ChatGPT generate a name + color palette and scrubbed identifiers. These slides show how I can turn research insights into frameworks, stories, and recommendations for impactful client reports.



Methodology

4

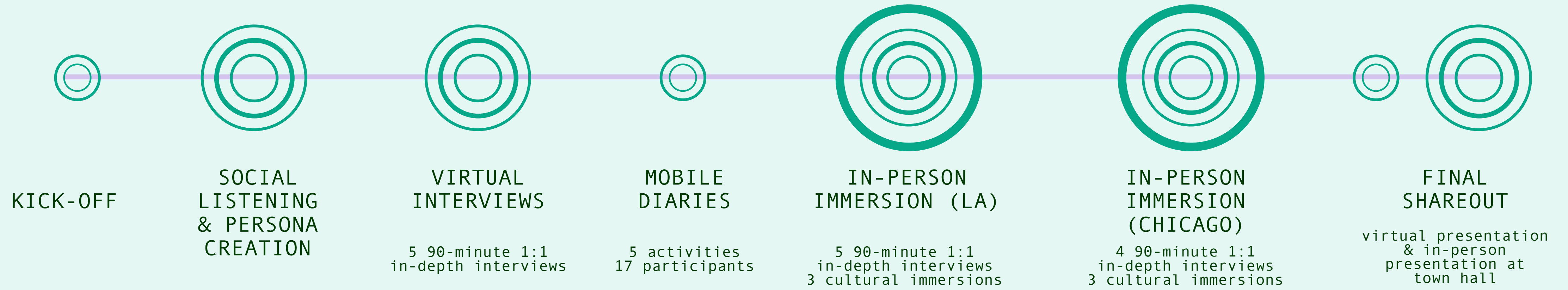
month
project

3

person
research team

31

total
participants

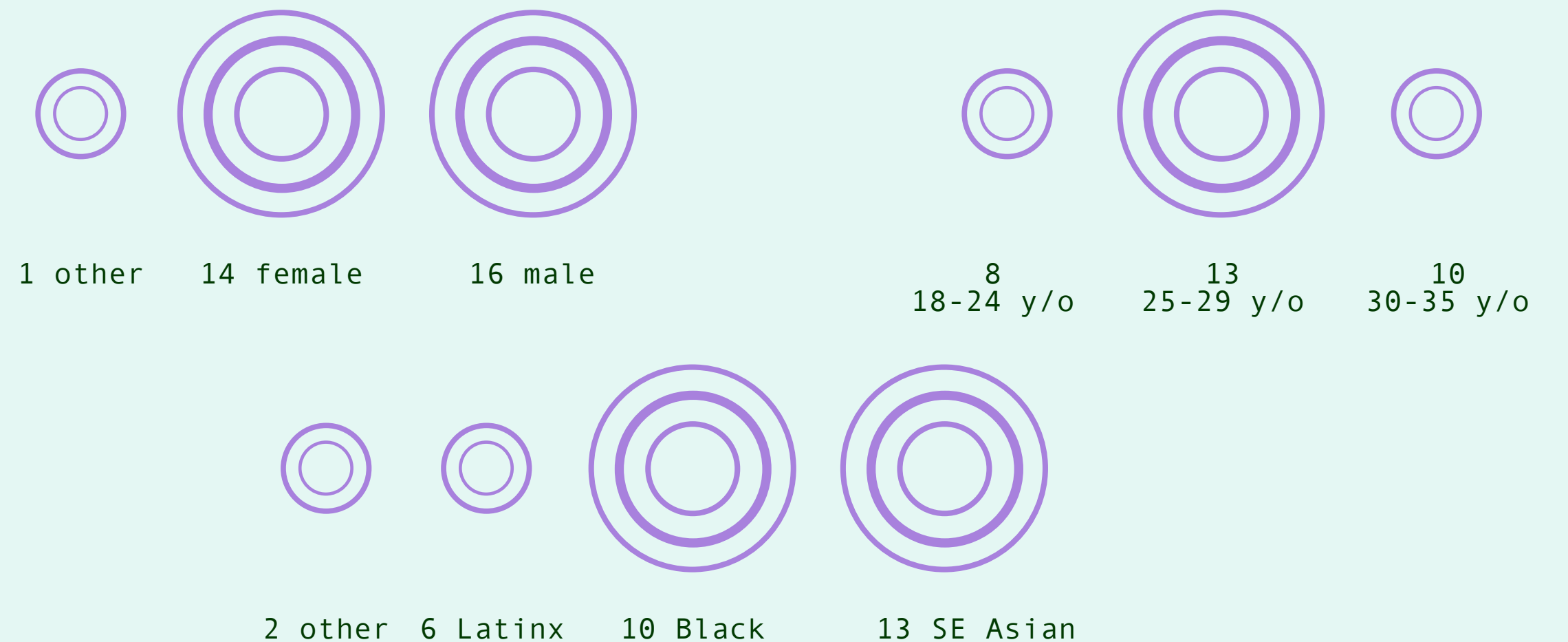


Role

*co-lead & senior researcher: worked with another senior researcher & managed associate researcher
led Gen Z and Southeast Asian workstream & insights*

Recruit

Based on the literature review and social listening, the client was advised to activate with four profiles: Black, Latinx, Southeast Asian, and Gen Z (some younger millennials were included in this). The focus for the recruit would be on entrepreneurs, freelancers, and other self-employed.



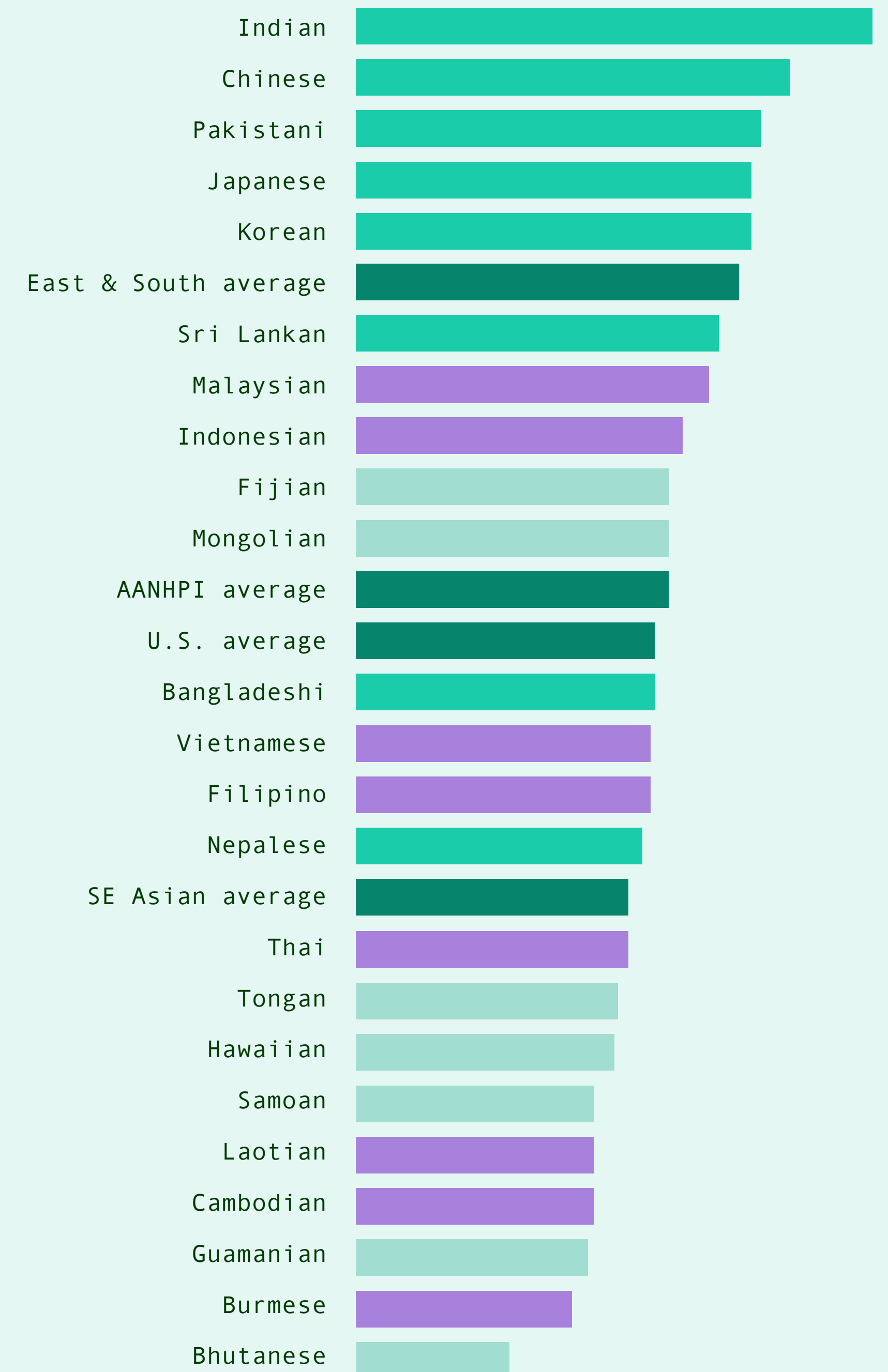
Why Southeast Asians? *Aren't Asian Americans... rich?*



By being lumped under the Asian American umbrella, the financial hardships of many Southeast Asians are masked. This is a fact the Gen Z SE Asians interviewed were deeply aware of. Southeast Asians make less than both national and AANHPI averages.

Here is data based on an Economic Policy Institute graph that shows hourly wages. In my recreation, I've modified colors and added averages for **East and South Asians** vs **Southeast Asians**.

(Note: Southeast Asians interviewed were mainly Cambodian, Vietnamese, and Filipino. Native Hawaiian / Pacific Islanders were also a proposed focus group that the client chose not to move forward with.)



Impact

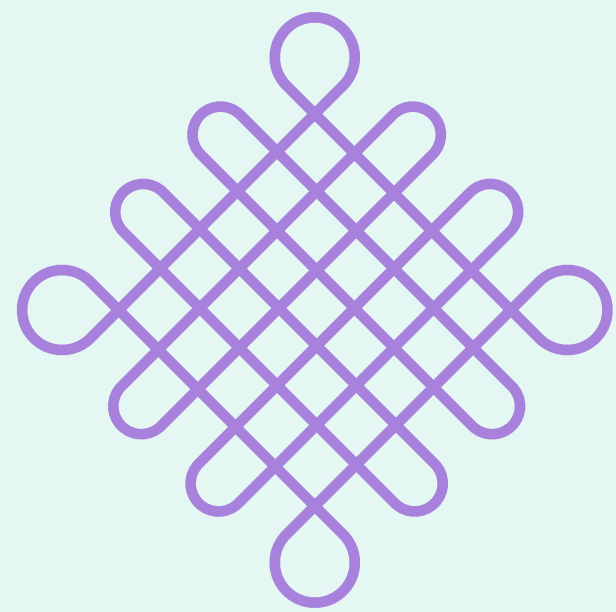


This project was unique in that I was truly working as an **anthropologist**. Because I was so close to the focus groups I led (I am part of the Southeast Asian community and on the cusp of Gen Z), I was an **insider-outsider**, both **researcher** and **cultural guide**.

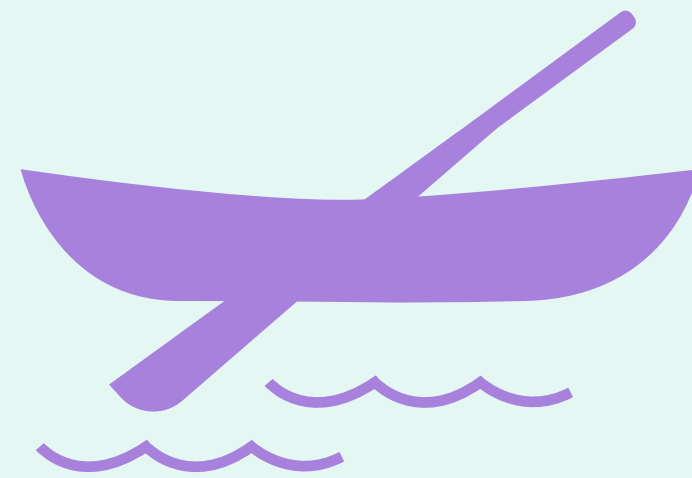
I also worked with **flexibility** and **serendipity**. Two of the consumers were actually Lyft drivers who I chatted to who happened to meet the recruit profile, and I did a fast follow to include them in the research. Also, one of the immersions happened because I said yes to a Black artist on the street and we got to tour their artist cooperative and be introduced to a league of young Black entrepreneurs.

The output was a **150-slide report** that was presented to and shared with clients. Sections of the report: cultural insights for each cohort (SE Asian, Black, Latinx, Gen Z), dos-and-don'ts, insights about finances and the client's specific sector in finance, and activation areas + recommendations. The client was so impressed with the work that they signed on for a **follow-up immersion in San Diego**.

War, turmoil, and diaspora have disrupted the stable foundations Southeast Asians built through generations. Yet symbols of strength and resilience persevere.



Through a mix of colonization, immigration, and other influences, many Southeast Asian cultures are blends of various cultures, like woven fabric of many threads.



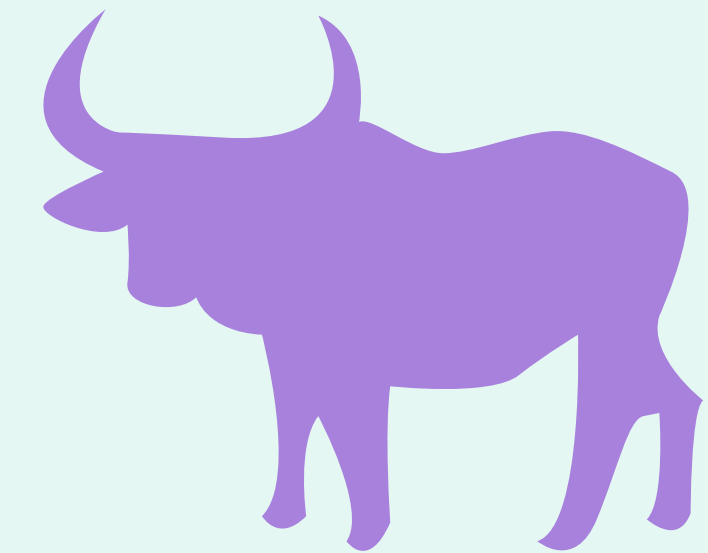
After Chinese, French, and American occupation, civil war, and brutal communist regimes, Cambodians and Vietnamese fled overseas.

Spanish rule, American and Japanese occupation, and dictatorships led Filipinos to seek a life elsewhere.



The lotus grows beautifully amid the mud. The morning glory is a weed that has proven its usefulness and ability to survive everywhere.

As Southeast Asian immigrants dispersed, they began making roots for themselves.



Dawn to dusk, the water buffalo works hard in the rice paddies. Southeast Asians believe that hard work and good education will lead to prosperity. However, they are yoked by past traumas and present obstacles.



RESILIENCE

Negotiate a river by following its bends, enter a country by following its customs.

CAMBODIA



REPUTATION

Tongues slice more than swords.

VIETNAM



RESOURCEFULNESS

While the blanket is short, learn how to bend.

PHILIPPINES



COMMUNITY

A broom is sturdy because its strands are tightly bound.

PHILIPPINES



ROLES

Men are gold, women are cloth.

CAMBODIA



RESPECT

With whole heart, worship mom, respect dad.
To complete filial piety, that's the way of the child.

VIETNAM



Southeast Asian
roverbs
set
context
for
values.

Because many Southeast Asians arrived more recently than East or South Asian counterparts, or have come due to war and not education, they are one to two generations behind.

This generational difference can be summed up with Maslow's hierarchy of needs.

The first generation is still working on fulfilling physiological safety needs.

The second generation can start to establish love and belonging.

The third generation and beyond work on esteem and self-actualization.

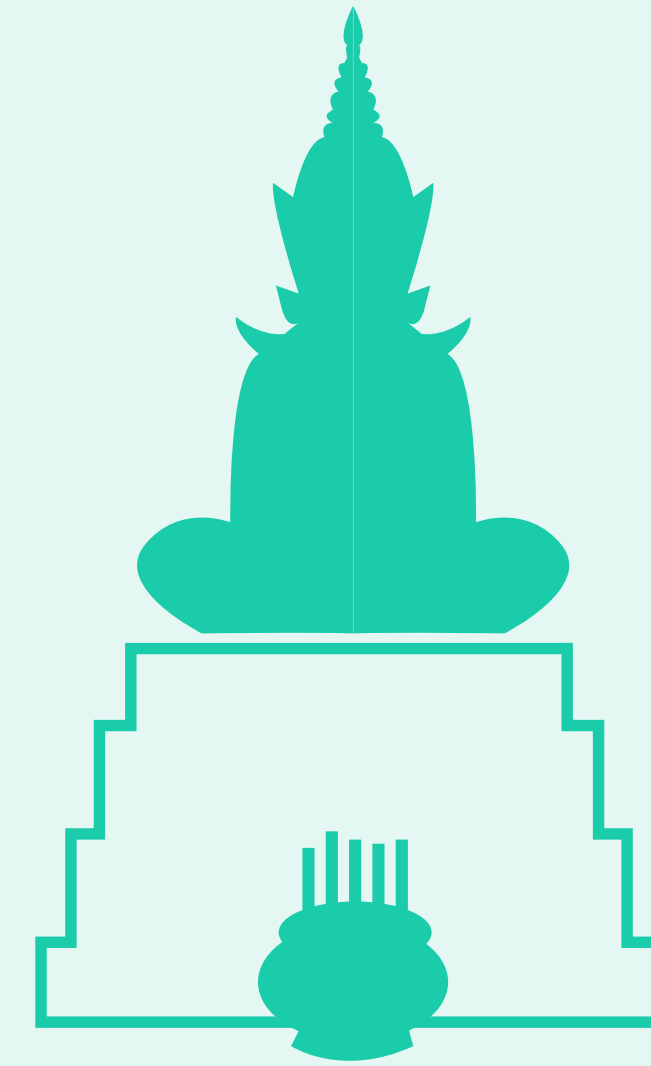
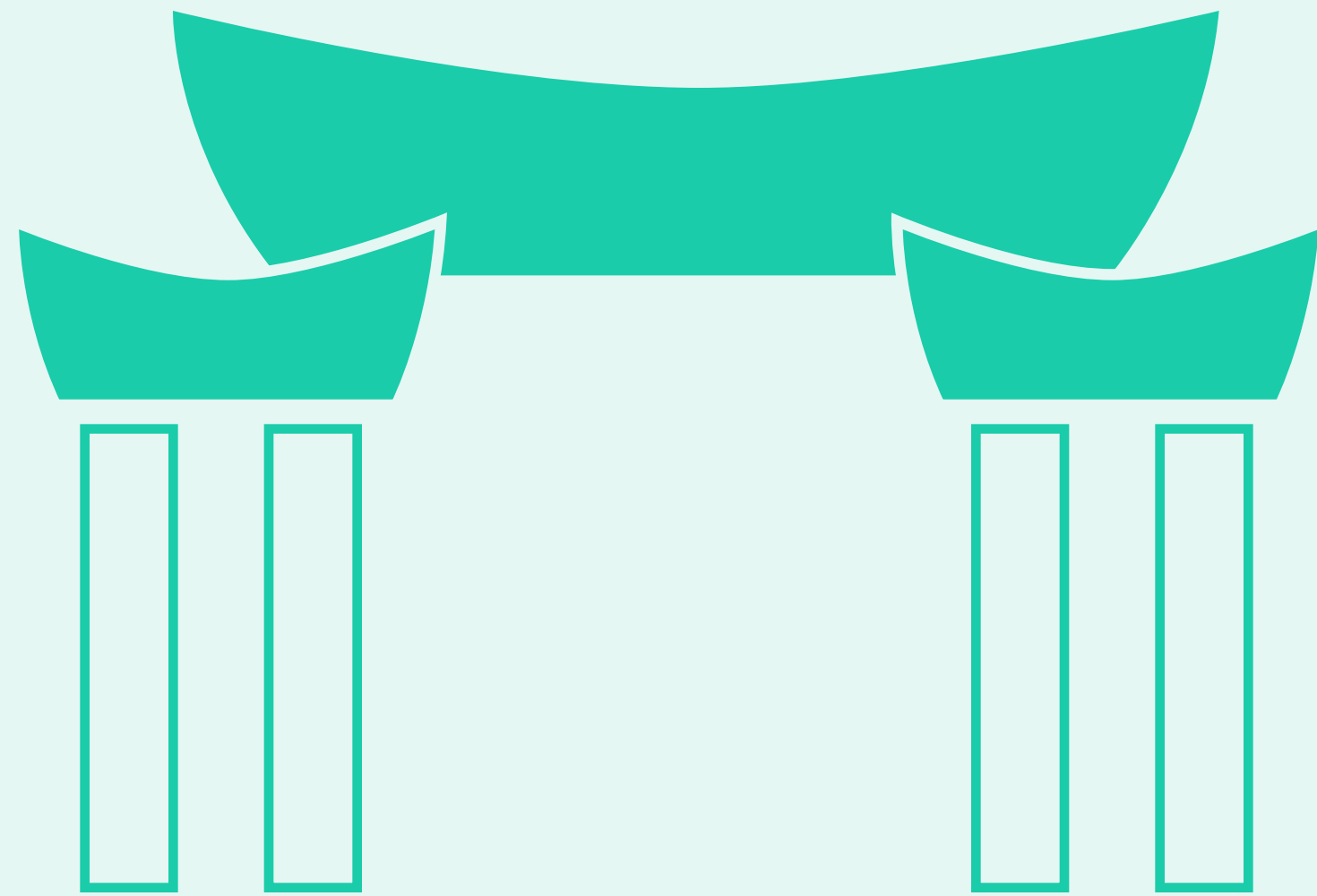
SELF-ACTUALIZATION

ESTEEM

LOVE & BELONGING

SAFETY

PHYSIOLOGICAL



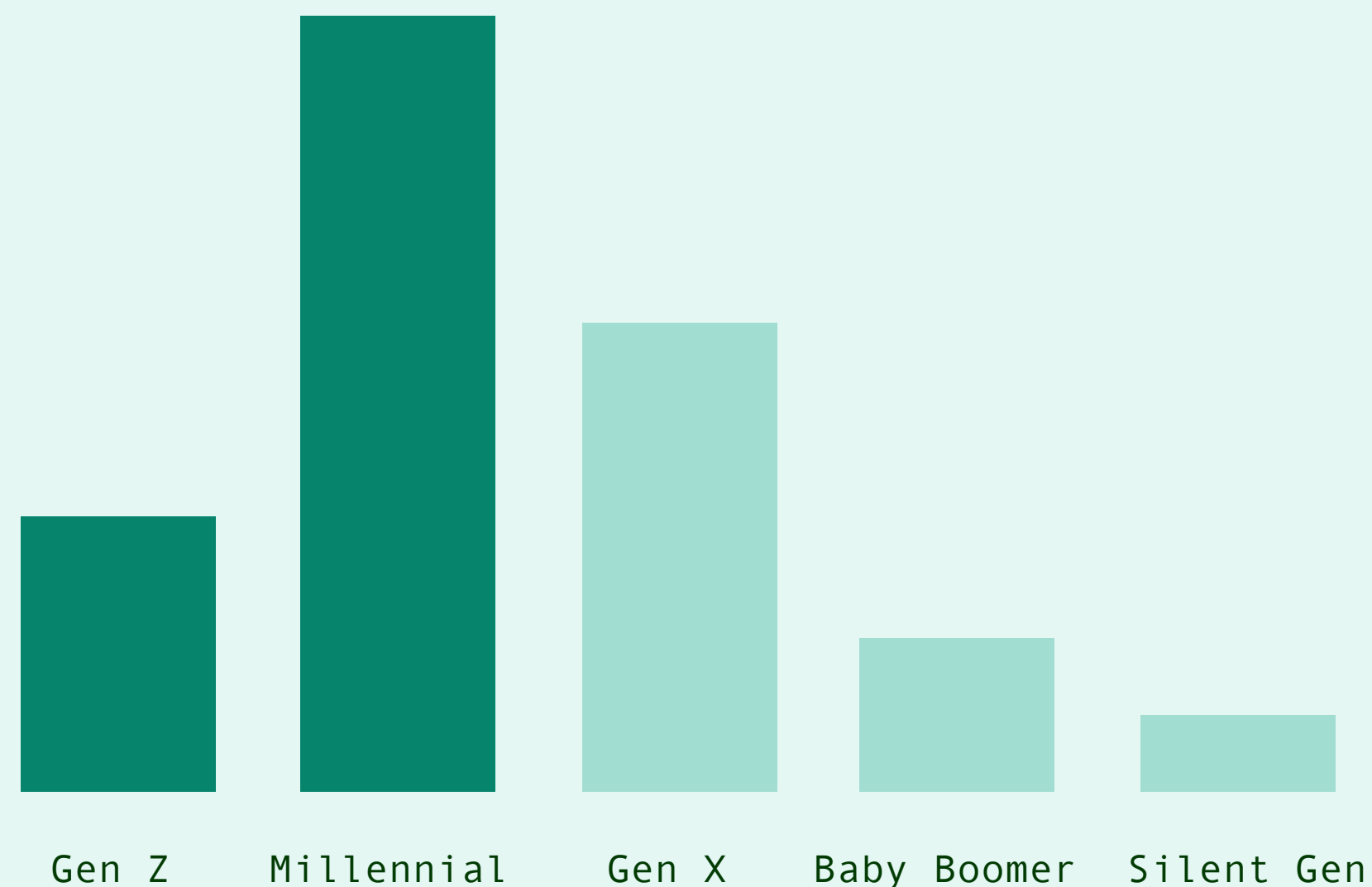
To surround the client in this context, immersions were held in the cities visited that supplemented in-person interviews. For Southeast Asian, this involved visiting the Viet Asian Garden Mall (Phước Lộc Thọ) and Buddhist temples in LA and the Cambodian Heritage Museum in Chicago.

Why Gen Z & freelance?

64% of US adults under 35 are already freelance or expect to, compared to 31% of US adults over 35.

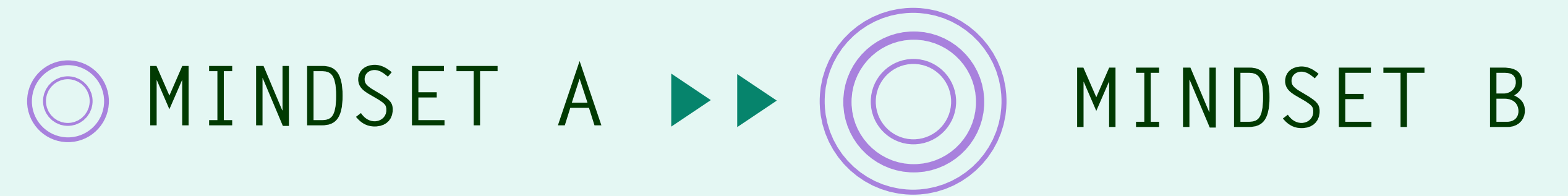
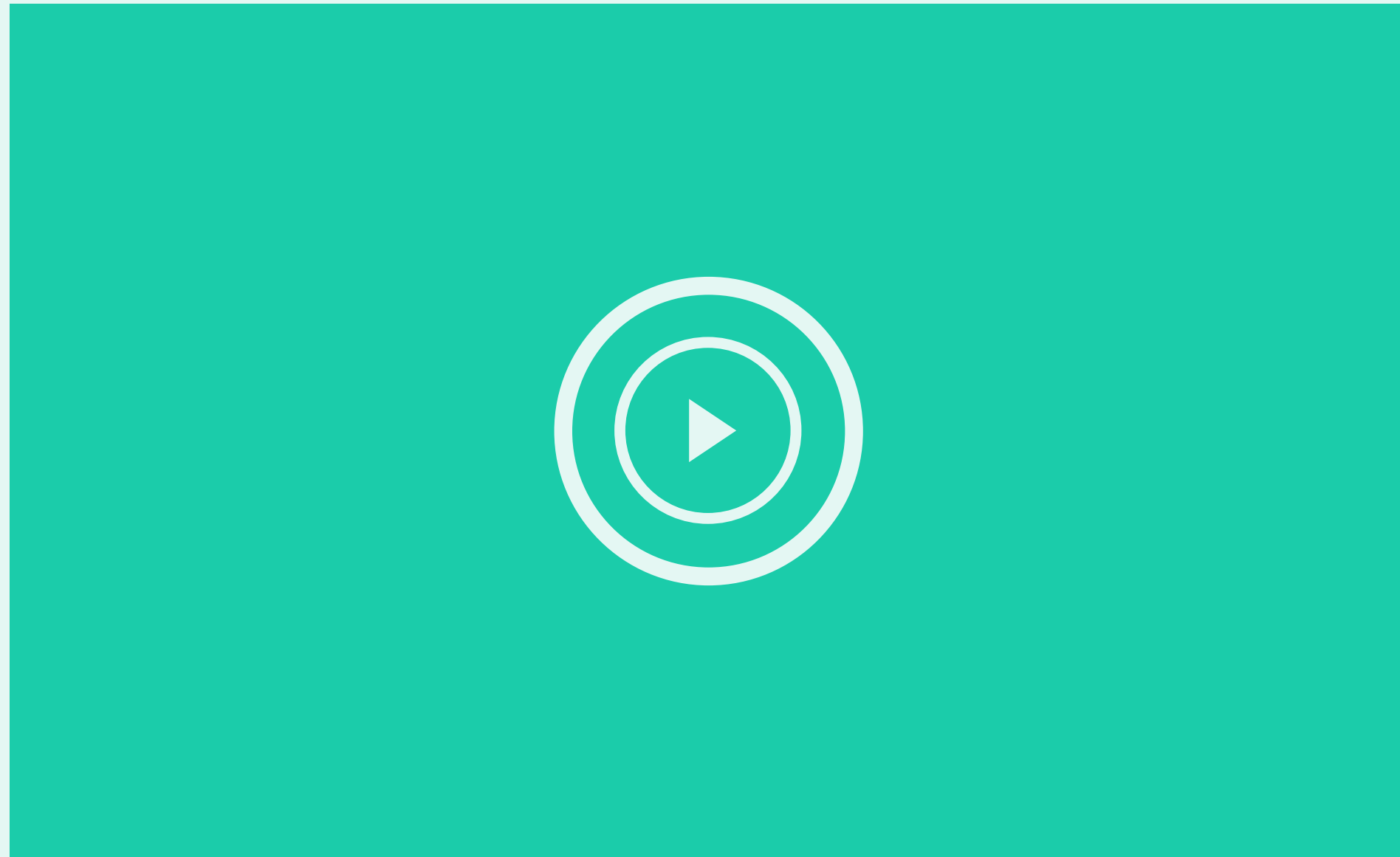
A focus on Gen Z freelancers became a high growth opportunity.

Understanding these four personas & cohorts allowed the client to choose activation themes and expand to the wider population.



% of generation that is
freelance | Statista

Insights



After setting the context, each section had insight slides that had crisp articulations of learnings, supported by reel compilations of video clips from interviews that have supporting evidence.

For example, I created a section that showcased a shift in financial mindset for the Southeast Asian, Black, and Latinx Gen Z cohort compared to their parents.

Another example of an insight slide showed specific cultural values and how they related to approaches to finance.



Frameworks & Actions



Frameworks were then created to group different consumers in terms of mindsets and priorities. For example, this was a spectrum in which the 14 interviewed consumers were then ranked according to where they fell between two qualities. Another example of a framework included grouping answers from the 17 mobile diary respondents + 14 interviews into different approaches to finance.

These frameworks provided directives for actions that the client could take. This research led to a direct implementation in Atlanta for a “Black activation” by the design and marketing team (virtual interviews informed and improved marketing stimuli) as well as planning for future activities.

Other teams are interested in continuing to expand this work.