

# Women SME Decision Makers

## Who are they?



## What are they worried about?

Are more worried than men overall about a range of business issues.



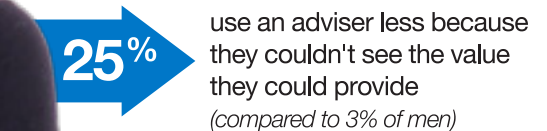
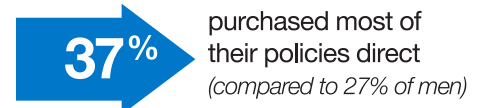
## Key Challenge

**38%** women SME decision makers feel that they have no time for themselves or their family *(compared to 29% of men)*

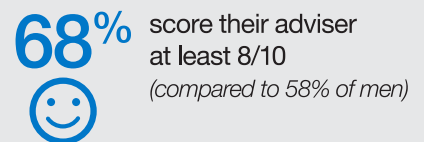
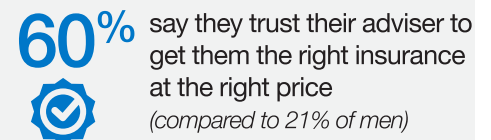
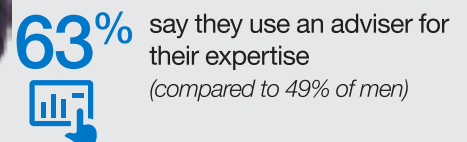


## Adviser use

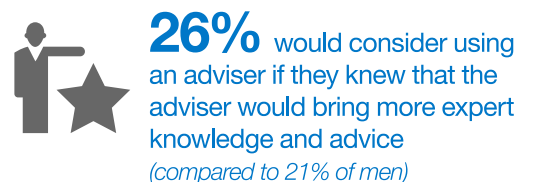
### More likely to go direct



### Those who use an adviser



## What would encourage adviser use?



# Key insights for advisers



Provide them with insights and advice that helps them protect their business as we know that women SME decision makers are concerned about a range of issues related to their business operations.



Most of those who use an adviser are satisfied with their experience and value their expertise. By clearly demonstrating their value and tailoring their offering specific to each SME, advisers can demonstrate how they understand their customer's business and any key business risks and concerns they may have.



Female SMEs are even more time poor - what can an adviser provide in their service that saves them time and reduces their worry?



Active guidance and minimising risks are key strategies that advisers can use to get female SMEs to consider using an adviser.



Advisers could build an online presence and consider how to encourage referrals as this audience relies more on personal networks, online search and forums and even Facebook to find an adviser.

Find out more and download the full report at [asteronlife.co.nz/sme-index](http://asteronlife.co.nz/sme-index)

Disclaimer: The information displayed is based on commissioned research involving over 900 business owners and decision makers from around New Zealand. The research was conducted during November 2017. Asteron Life Insurance New Zealand Ltd (Asteron Life) has prepared this material for general information purposes only and it should not be used as the basis for decisions in relation to the acquisition or disposal of insurance products, Asteron Life Insurance and its related companies do not assume or accept any liability whatsoever arising out of or relating to the information.



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