

Analysis of Saving Trends in Mexico



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THE CHALLENGE

A Mexican financial company launches a challenge every year with the intention of having people learn to invest and obtain the greatest benefit of financial mixes.

Paula, a second-semester student of the bachelor's degree in Business at Tecnológico de Monterrey, wants to participate. First, she wants to learn how she can make her money grow, but she also intends to develop a savings consultancy in her city once she graduates, and make recommendations to young people, as this is her preferred profile.

After reviewing the call and the material, she realizes that she needs to have a team in order to register, thus she decides to ask her Statistical Thinking classmates for their help to participate and learn how to invest. Given her youth, this is the best time to focus on actions that can represent benefits for her personal and professional life.

Image. Prettycons in Flaticon, 2025



CHALLENGE CALL

The annual challenge is aimed at people over 18. For a month, they will have access to courses, training with experts, and as a prize, they will be able to invest real money. The challenge is held online and in order to participate a team of up to four people must be registered. Once this step has been completed, the challenge's instructions, the event's agenda, and the registration kit will be received.

The objective is to generate saving and investment incentive strategies for the Mexican population; the teams can focus on a segment of the population and use current trends.

CONTEXT

In Mexico, personal savings is a crucial topic for the economic wellbeing of the population, but statistics show that most Mexicans do not have a regular savings habit. According to the National Financial Inclusion Survey (ENIF in Spanish) (INEGI, 2021), only 35% of Mexicans save up regularly, and only 7% use formal financial instruments. This phenomenon is more pronounced among young people, with a significantly lower savings rate in the 18–29-year-old group.

The lack of financial education, income level, and recurring economic crises are some of the factors that affect the propensity to save up in different ages.

Image: Nensuria in Freepik, 2025



It has been observed that younger generations, such as Millennials and Generation Z, are starting to take an interest on investment and savings through digital platforms.

SAVINGS DATA IN MEXICO

According to results of *México, ¿cómo vamos?*(Mexico, how are we doing?) that correspond to 2021, the following savings data in Mexico are identified.

- The population that saves up has increased 7.8 percentage points between 2012 and 2021. Going from 50.8% of the population in 2012, to 58.6% of the population in 2021. The record high was observed in 2018, when 67.8% of the population had active saving.
- 35% of adults save up regularly, but only 7% do so through formal financial instruments.
- 18% of young people between 18 and 29 years of age save up regularly, but only 3% do so through savings accounts or formal investments.
- Men have a higher saving percentage than women, especially in the 30–45-year-old range, where 40% of men save up, versus 27% of women in that group.
- The Z Generation, 18-24 years of age, are more interested in digital saving, for instance through saving and investment applications; they come up to 15% of adoption versus only 4% in previous generations.

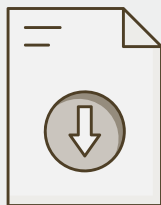
México ¿cómo vamos? (Mexico, how are we doing?) is an organization of the civil society made up of scientists and social scientists whose aim is to contribute to the development and economic growth of the company. To this end, they carry out surveys, analysis, reports, and statistics based on different indicators. See more at: <https://mexicocomovamos.mx/>



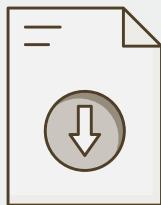
Image. Freepik, 2025

THE DECISION

After talking to the team, deciding on their participation, and distributing roles and implementation times, Paula and her classmates registered for the challenge. Once accepted they received the challenge's instructions, lectures, and experts who could help them. In the e-mail and registration kit, they are reminded that they only have four weeks to be ready and present their analysis and their recommended strategy. The first step is to study the saving habits of young Mexicans between 18 and 30 years of age.



See Data [HERE](#)



See Survey [HERE](#)

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