

Table 2. Characteristics of each Wealth Cluster

A. Trend seekers. Do not hesitate to spend on hobbies and cuisines.

| Rank | Featured Response | Share within this cluster | Ratio vs Total of Wealthy | Feature Score |
|------|--|---------------------------|---------------------------|---------------|
| 1 | [Don't hesitate spending money on my hobbies] = Applies | 77.4% | x3.8 | 27.6 |
| 2 | [Have my own taste to what I wear] = Applies | 64.5% | x5.0 | 27.3 |
| 3 | [Like to dress up my pets] = Applies | 35.5% | x9.9 | 23.5 |
| 4 | [Would pay more for delicious cuisine] = Applies | 64.5% | x4.0 | 22.5 |
| 5 | [Want to be the first to adopt trending things] = Applies | 32.3% | x10.4 | 22.1 |
| 6 | [Like to redecorate my room] = Applies | 38.7% | x7.4 | 20.7 |
| 7 | [I spend much on food] = Applies | 58.1% | x4.2 | 20.4 |
| 8 | [Would want to choose a good interior even it come costly] = Applies | 58.1% | x4.1 | 20.1 |
| 9 | [Would spend time and carefully choose my interiors] = Applies | 61.3% | x3.8 | 19.8 |
| 10 | [Want to follow the trend and adopt them] = Applies | 35.5% | x7.8 | 19.7 |

Unique words included in the answers to the open-ended question "How you like to spend your day offs?"

(None)

B. Concerned of environmental issues. Philanthropists devoted to solving social issues.

| Rank | Featured Response | Share within this cluster | Ratio vs Total of Wealthy | Feature Score |
|------|--|---------------------------|---------------------------|---------------|
| 1 | Companies and brands I feel sympathy to = Environmental friendly | 66.7% | x1.7 | 23.6 |
| 2 | Values = Prioritize time with family | 77.5% | x1.5 | 23.4 |
| 3 | Values = Take care of health of my family and myself | 89.2% | x1.3 | 20.0 |
| 4 | What I consider or affects me when choosing a product/service = Clear corporate stance/message | 47.1% | x1.9 | 18.8 |
| 5 | Companies and brands I feel sympathy to = Sending out corporate policies and messages | 47.1% | x1.9 | 18.0 |
| 6 | [Want to travel many places and have new experiences] = Applies | 51.0% | x1.7 | 16.0 |
| 7 | What I consider or affects me when choosing a product/service = Good design and taste | 63.7% | x1.5 | 15.4 |
| 8 | Values = Want to contribute to solving social issues through purchasing the products/services | 38.2% | x1.8 | 13.0 |
| 9 | [Like planning my trips] = Applies | 47.1% | x1.6 | 12.7 |
| 10 | Companies and brands I feel sympathy to = Value their customers | 78.4% | x1.3 | 12.6 |

Unique words included in the answers to the open-ended question "How you like to spend your day offs?"

Golf, Newspaper, Travel, Friends

C. Likes traveling and going out. Dislike extravagance.

| Rank | Featured Response | Share within this cluster | Ratio vs Total of Wealthy | Feature Score |
|------|---|---------------------------|---------------------------|---------------|
| 1 | Gender & Age = Male, Above 60s | 63.0% | x1.4 | 8.1 |
| 2 | Values = Take care of health of my family and myself | 80.2% | x1.2 | 6.7 |
| 3 | [Want to spend money on only necessary things] = Applies | 43.2% | x1.4 | 6.1 |
| 4 | Job = Not employed | 38.3% | x1.5 | 6.1 |
| 5 | Values = Prioritize time with family | 61.7% | x1.2 | 5.1 |
| 6 | Gender = Male | 86.4% | x1.1 | 4.7 |
| 7 | [Get excited when I go to a place where I've never visited] = Applies | 38.3% | x1.3 | 4.5 |
| 8 | [Look for the best price when I shop] = Applies | 19.8% | x1.6 | 4.5 |
| 9 | [Like planning my trips] = Applies | 38.3% | x1.3 | 4.4 |
| 10 | Industry = Machinery, Heavy Electric Machinery | 7.5% | x5.0 | 4.4 |

Unique words included in the answers to the open-ended question "How you like to spend your day offs?"

Watch movies, Walk around the neighborhood, Go on a drive

D. Proud of their business. Be with pets on holidays.

| Rank | Featured Response | Share within this cluster | Ratio vs Total of Wealthy | Feature Score |
|------|---|---------------------------|---------------------------|---------------|
| 1 | Gender & Age = Female, 30s | 17.0% | x6.5 | 15.4 |
| 2 | Work style = Remote work (Work From Home) | 65.0% | x1.5 | 6.5 |
| 3 | [Volumes and responsibilities assigned to me are too heavy] = Agree | 26.5% | x2.7 | 6.5 |
| 4 | [In my workplace, the head of department explains the company's management policy, goals, and mission, comprehensibly.] = Agree | 32.4% | x2.3 | 6.2 |
| 5 | [In my company, sharing information and collaborative activities over departments are held proactively.] = Agree | 29.4% | x2.3 | 5.8 |
| 6 | [In my company, there are full of opportunities for education and training to gain new knowledge and skills.] = Agree | 29.4% | x2.3 | 5.8 |
| 7 | wd_favorite way to spend day offs = Pets | 15.8% | x7.8 | 5.8 |
| 8 | Job = Employed | 64.2% | x1.3 | 5.3 |
| 9 | [My company listens to customers' opinions and leverage them to improvements.] = Agree | 35.3% | x1.8 | 4.8 |
| 10 | [My workplace is lively and many members show a challenging spirit.] = Agree | 26.5% | x2.1 | 4.8 |

Unique words included in the answers to the open-ended question "How you like to spend your day offs?"

Pets, Home, Sleep, Play

E. Savings first. Being vigilant for disasters and other risks.

| Rank | Featured Response | Share within this cluster | Ratio vs Total of Wealthy | Feature Score |
|------|---|---------------------------|---------------------------|---------------|
| 1 | Industry = Healthcare | 15.5% | x2.7 | 6.9 |
| 2 | Occupation = Professional (medical related) | 13.8% | x2.6 | 5.8 |
| 3 | Values = Want to put many in savings as much as I can | 37.8% | x1.3 | 4.5 |
| 4 | Number of employees = 3,000 to below 5,000 | 16.3% | x2.3 | 4.5 |
| 5 | Financial products and services possessed = Other bonds | 29.6% | x1.3 | 3.8 |
| 6 | Industry = Education | 10.3% | x2.3 | 3.8 |
| 7 | Financial products and services possessed = Fixed annuities | 35.7% | x1.2 | 3.6 |
| 8 | Financial products and services possessed = Fire/earthquake insurance | 60.2% | x1.1 | 3.2 |
| 9 | Values = Stockpile food and other supplies | 55.1% | x1.1 | 3.2 |

Unique words included in the answers to the open-ended question "How you like to spend your day offs?"

(None)

F. Likes to be at home. Being frugal shopping cheaply and wisely.

| Rank | Featured Response | Share within this cluster | Ratio vs Total of Wealthy | Feature Score |
|------|--|---------------------------|---------------------------|---------------|
| 1 | [Look for the best price when I shop] = Applies | 25.5% | x2.1 | 6.3 |
| 2 | Values = None that Applies | 10.9% | x2.7 | 4.4 |
| 3 | [Want to spend money on only necessary things] = Applies | 41.8% | x1.4 | 4.0 |
| 4 | wd_favorite way to spend day offs = Internet surfing | 12.5% | x8.2 | 4.0 |
| 5 | Gender & Age = Male, 50s | 32.7% | x1.5 | 3.9 |
| 6 | Gender = Male | 87.3% | x1.1 | 3.8 |
| 7 | Gender & Age = Male, 30s | 7.3% | x3.1 | 3.6 |
| 8 | Occupation = Shipping/Logistics | 5.9% | x5.2 | 3.1 |
| 9 | Financial products and services possessed = iDeCo (Individual Defined Contribution Pension Plan) | 18.2% | x1.6 | 3.0 |

Unique words included in the answers to the open-ended question "How you like to spend your day offs?"

Internet surfing