

CONSO/2021

Contactless solutions are taking hold of our lives



A European survey
conducted in 15 countries

Press conference - 3 March 2021 - @Obs_cetelem

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QUANTITATIVE SURVEY OF 15 EUROPEAN COUNTRIES

Quantitative consumer interviews were conducted by Harris Interactive between **27 November and 8 December 2020** in **15 countries**: Austria, Belgium, Bulgaria, Czech Republic, France, Germany, Hungary, Italy, Poland, Portugal, Romania, Slovakia, Spain, Sweden and the United Kingdom. In total, **14,200 individuals were interviewed online** (CAWI method). These individuals aged 18 to 75 were drawn from national samples representative of each country. The quota method was employed to ensure that the sample was representative (gender, age, region of residence, socioprofessional category/income). 3,000 interviews were conducted in France and 800 in each of the other countries.

Country codes: Austria (AT), Belgium (BE), Bulgaria (BG), Czech Republic (CZ), France (FR), Germany (DE), Hungary (HU), Italy (IT), Poland (PL), Portugal (PT), Romania (RO), Slovakia (SK), Spain (ES), Sweden (SW) and United Kingdom (UK).

A qualitative survey – from which the verbatim accounts quoted in L’Observatoire were extracted – was performed to complement the study in France. Three focus groups (held using Teams) centring on the increasingly widespread use of contactless practices as a result of the health crisis were organized by Harris Interactive on 7-8 October, 2020.

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Le BAROMÈTRE

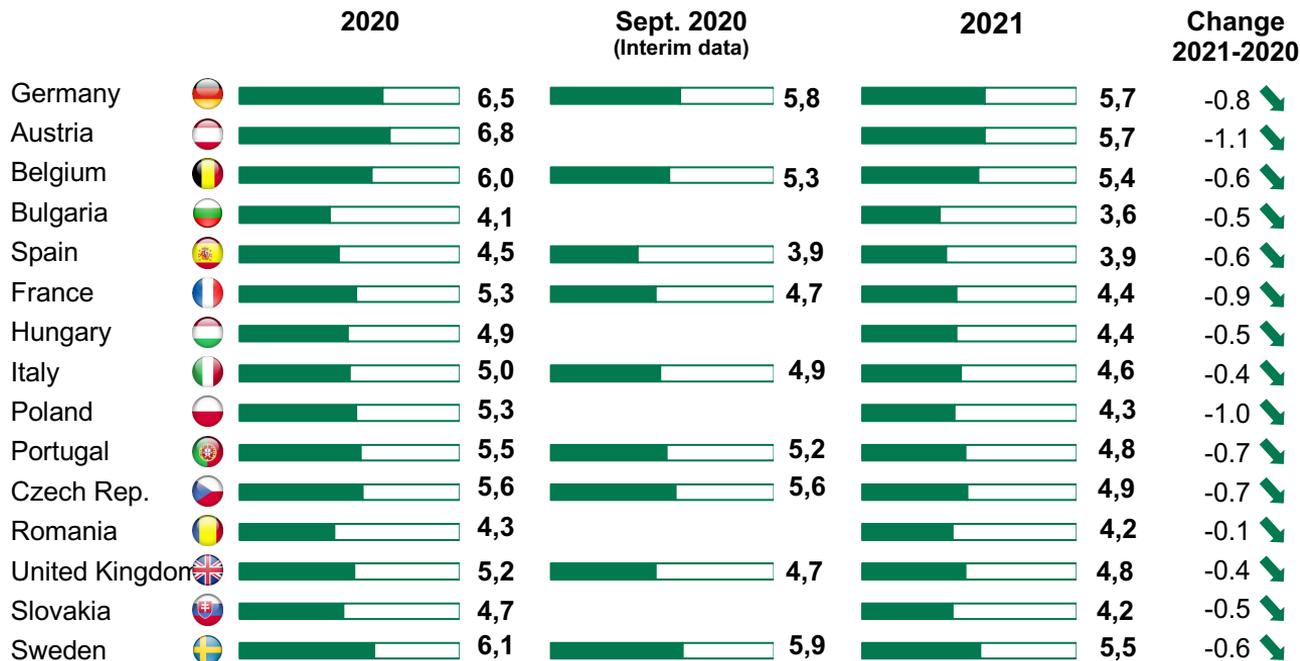
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**Europeans respond to
uncertainty with
caution**

MORALE HAS FALLEN SHARPLY

How would you currently describe the general situation in your country on a scale of 1 to 10?
To all respondents, on average.



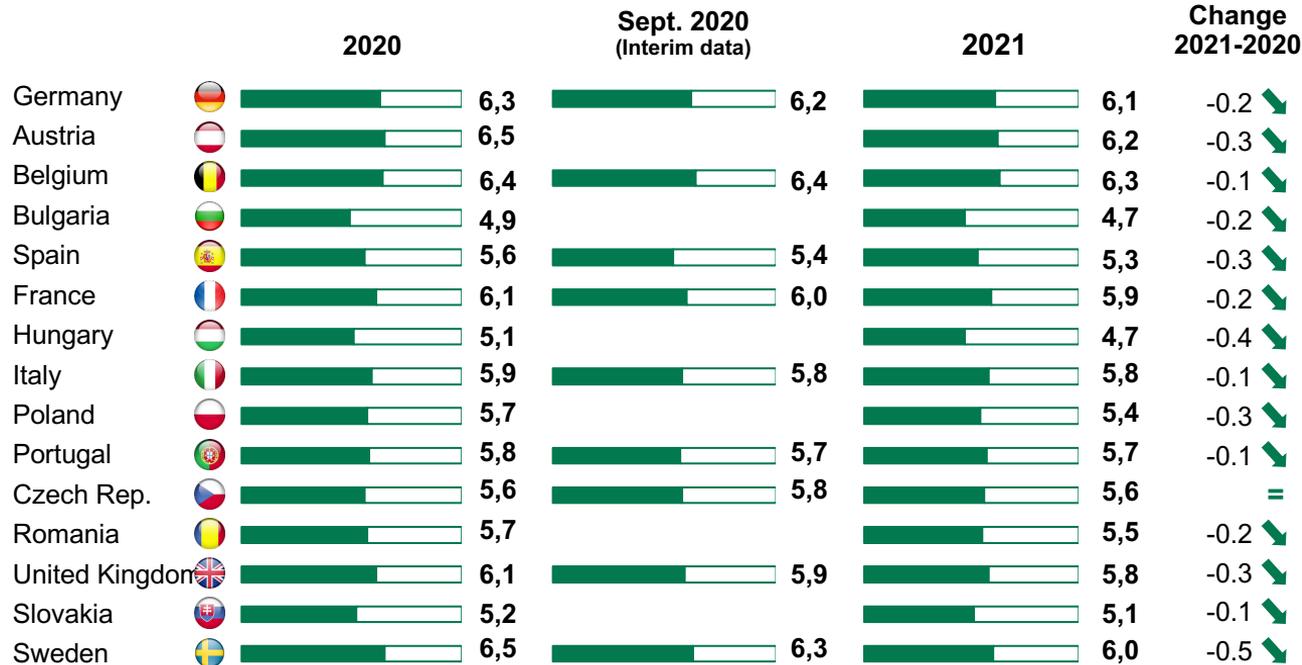
2020 15-COUNTRY AVERAGE **5.4**

2021 15-COUNTRY AVERAGE **4.7**

AVERAGE CHANGE 15 COUNTRIES **-0.7** ↓
2020-2021

A SMALLER DROP IN TERMS OF PERSONAL CIRCUMSTANCES

How would you currently rate your personal circumstances on a scale of 1 to 10?
To all respondents, on average.



2020 15-COUNTRY AVERAGE **6.0**

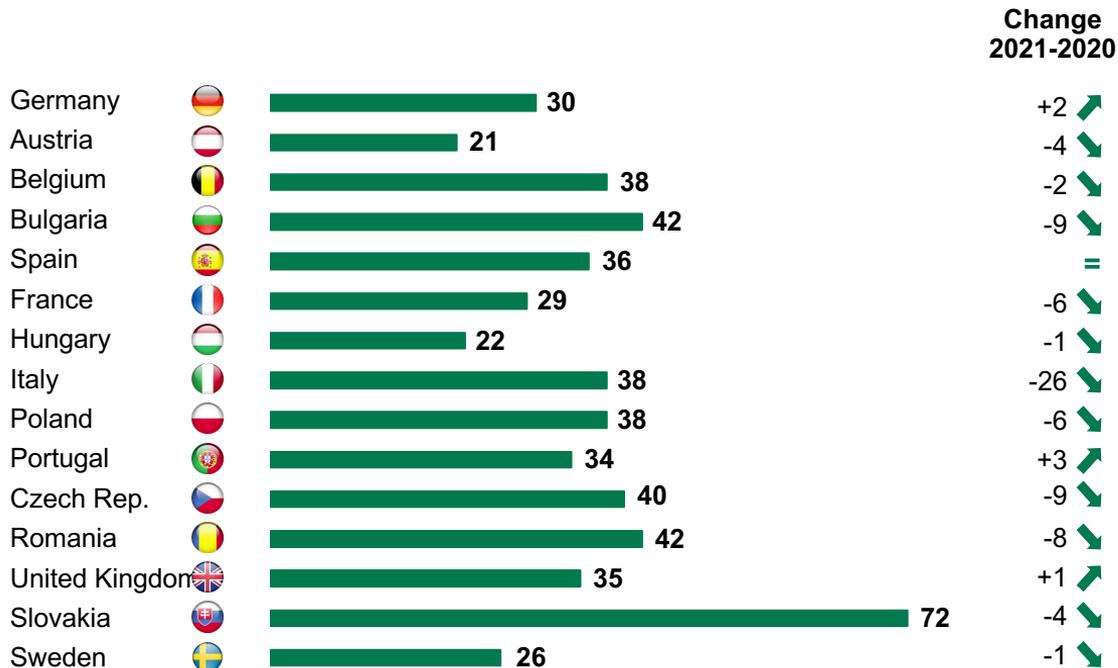
2021 15-COUNTRY AVERAGE **5.7**

AVERAGE CHANGE 15 COUNTRIES 2020-2021 **-0.3 ↓**

SPENDING INTENTIONS ARE DOWN

Over the next 12 months, do you intend to spend more?

To all respondents, % who answered “Yes”.



15-
COUNTRY
AVERAGE **34%**

AVERAGE
CHANGE **-6**
15 COUNTRIES

SAVING INTENTIONS ARE UP

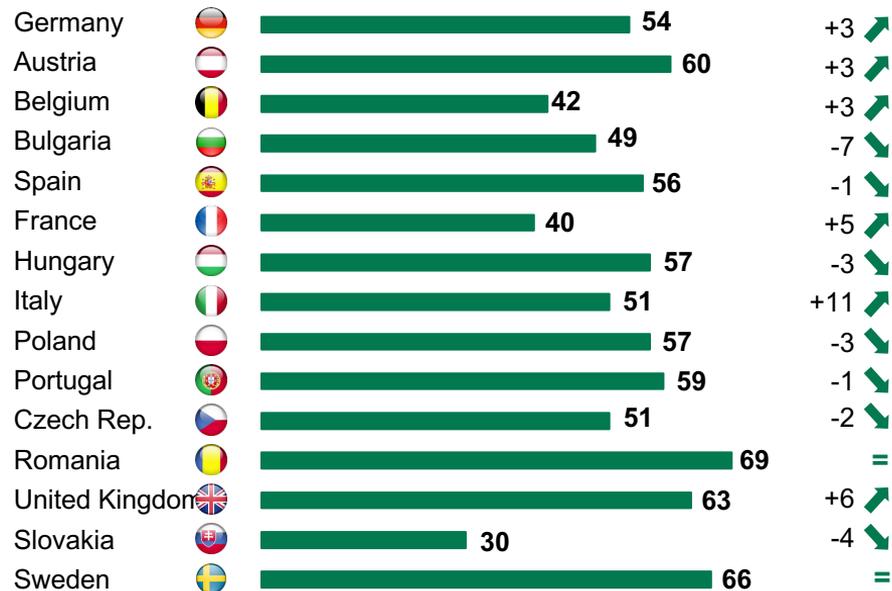
Over the next 12 months, do you intend to save more?

To all respondents, % who answered “Yes”.

15-COUNTRY
AVERAGE **54%**

AVERAGE CHANGE
15 COUNTRIES **+3** ↗

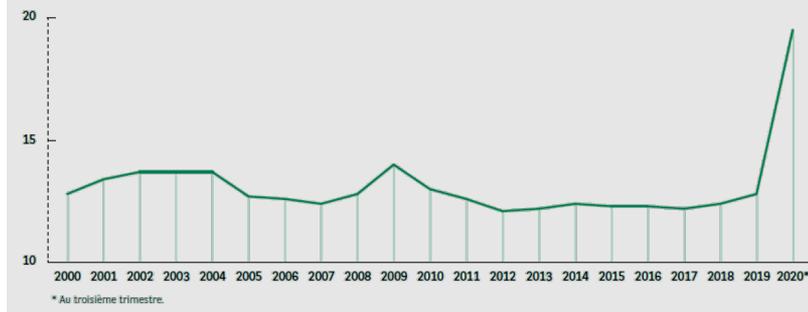
Change
2021-2020



Variation in the savings rate of households in the Eurozone

In % of available gross income

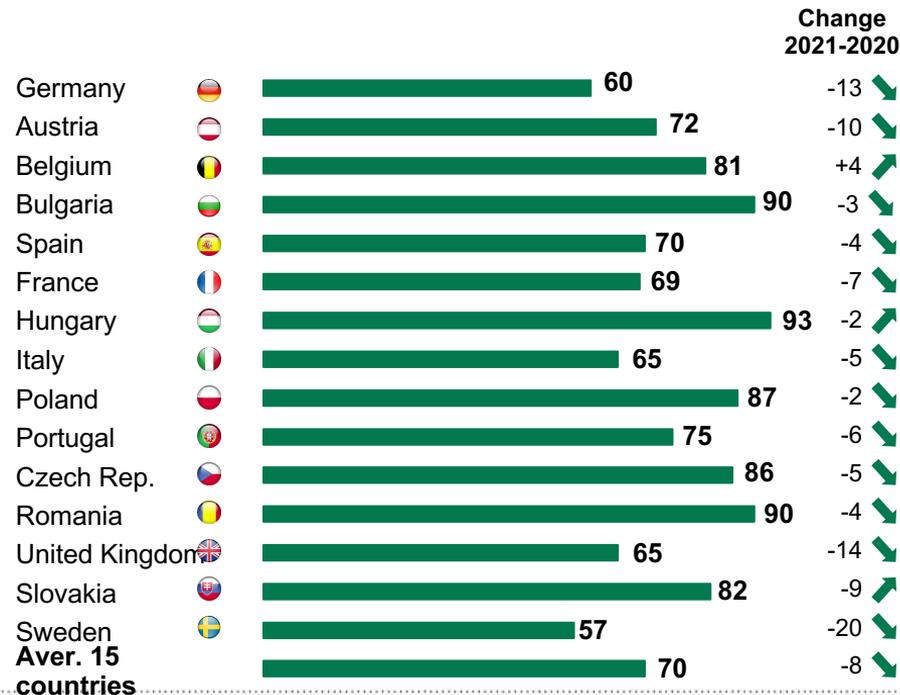
Source: Eurostat



PRICE RISES: WATCH THIS SPACE

In the last 12 months, would you say that prices in general...?

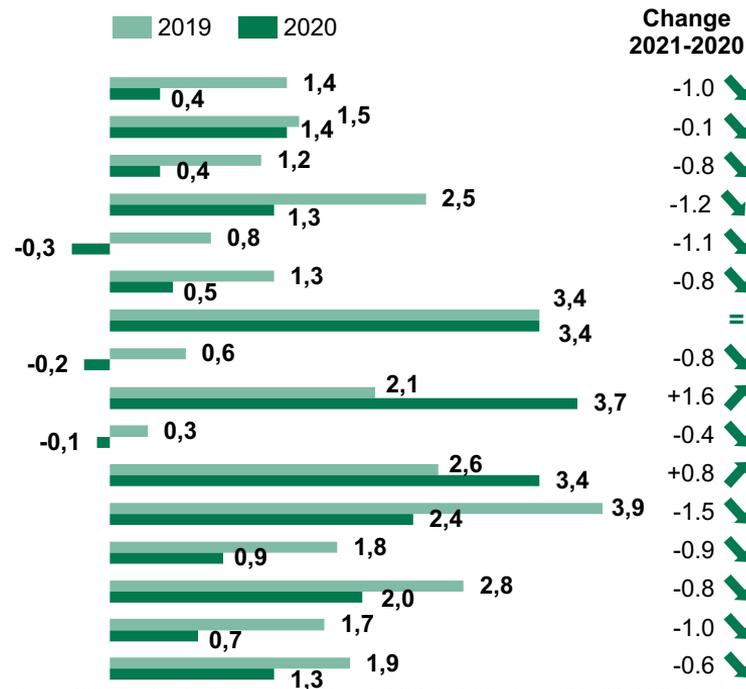
To all respondents, % who answered "Have increased".



Average annual rate of change of inflation

In %

Source: Eurostat



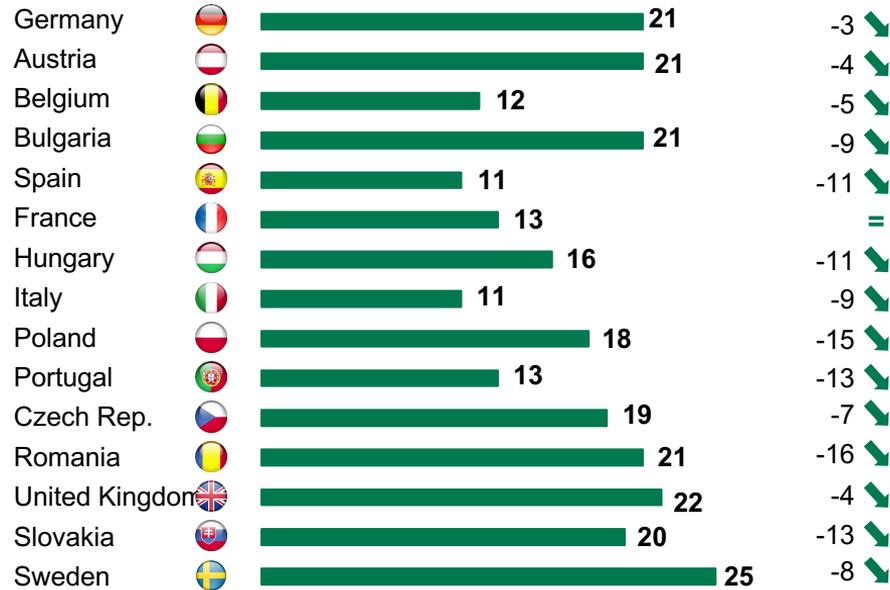
PURCHASING POWER HAS BEEN IMPACTED

Over the last 12 months, would you say that your purchasing power...?
To all respondents, % who answered “Has increased”.

15-COUNTRY
AVERAGE **17%**

AVERAGE CHANGE
15 COUNTRIES **-7** ↓

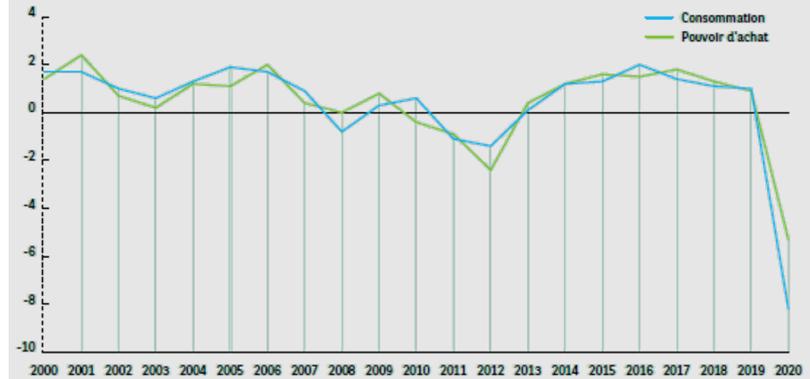
Change
2021-2020



Comparative variations in consumption and purchasing power in the Eurozone

In %

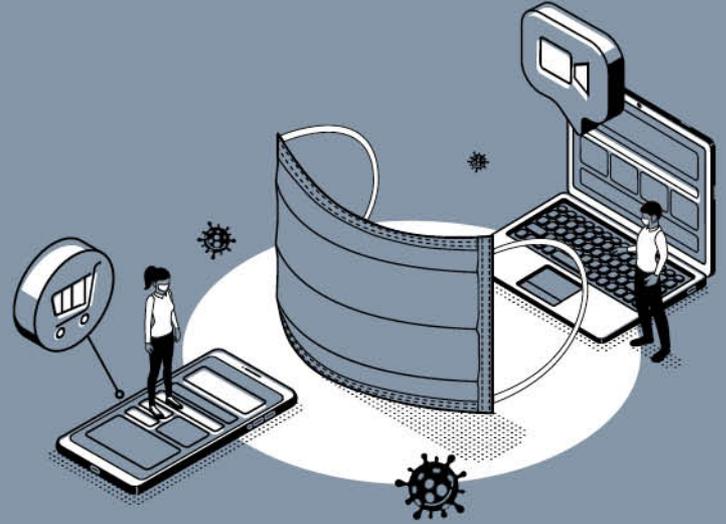
Source: Eurostat, C-Ways





Contactless solutions
are
taking hold
of our lives

Contactless living is at the apex of the crisis

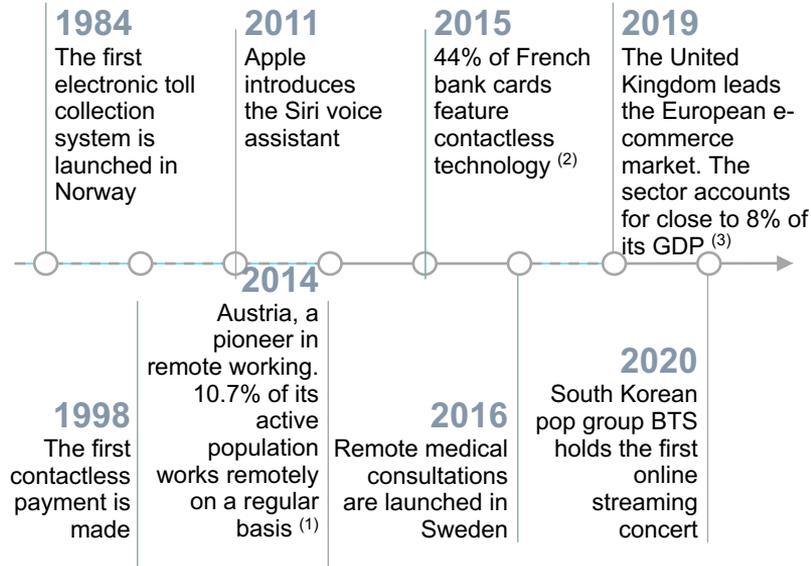


AN OLD STORY RETOLD



The history of contactless solutions around Europe

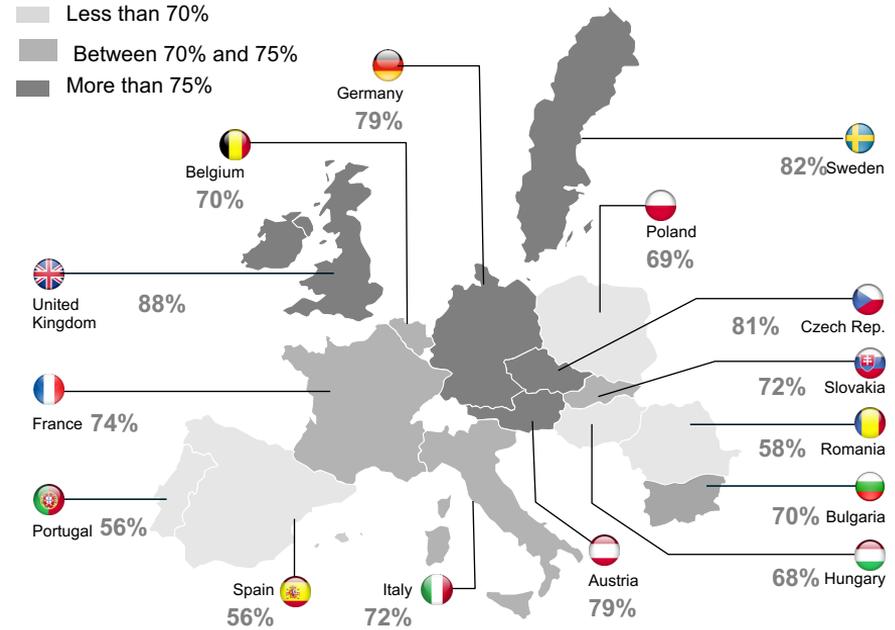
Source: (1) Eurostat, (2) MoneyBanker survey, (3) Statista



Regarding the development of these contactless practices in society would you say that...?

To all respondents, % who answered "They already existed before the Covid-19 crisis"
Source: L'Observatoire Cetelem 2021

15-COUNTRY AVERAGE
73%



CONTACTLESS LIVING? SOLITUDE, SADNESS...



Which three terms from the following list best describe your feelings about contactless living?
(3 possible answers) To all respondents, in %

43%

OF EUROPEANS
ASSOCIATE CONTACTLESS
LIVING WITH THE WORD
"SOLITUDE"

NEGATIVE TERMS **73**

Solitude **43**

Sadness **31**

Difficulty **23**

Fear **21**

Danger **17**

Surveillance **15**

POSITIVE TERMS **58**

Practicality **20**

Convenience **17**

Progress **16**

Freedom **14**

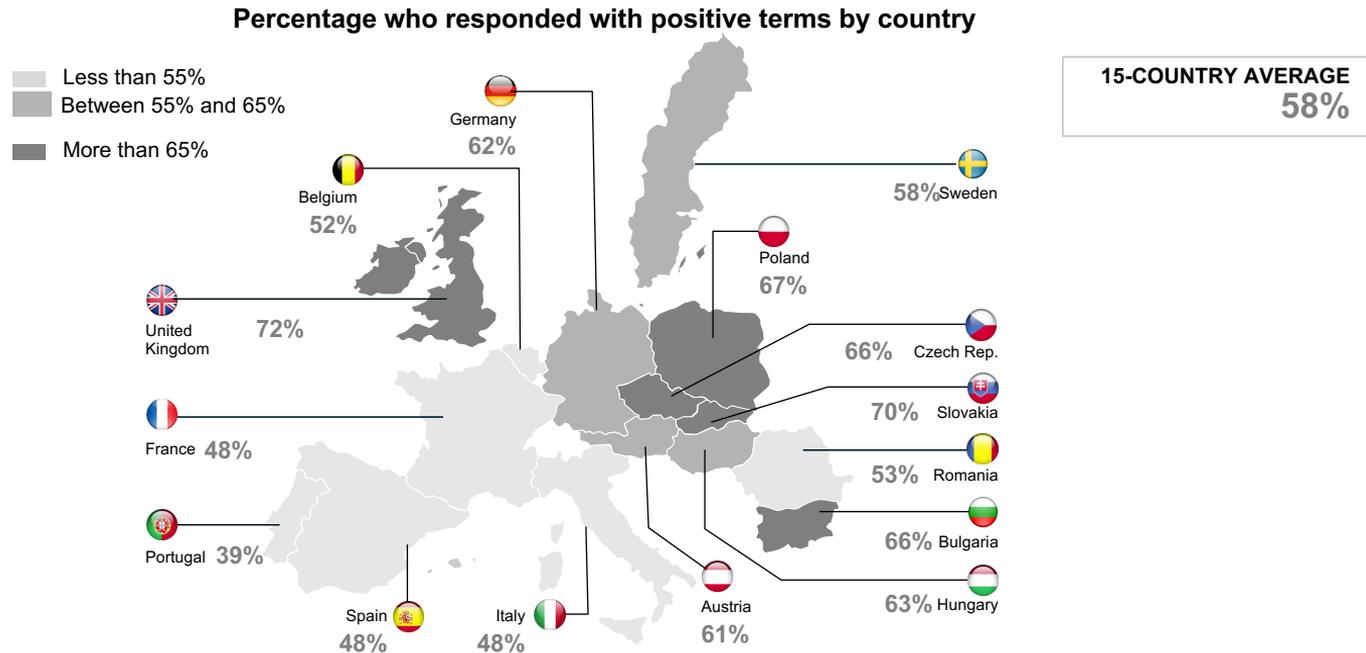
Mutual assistance **10**

Sharing **8**

SOUTHERN EUROPE IS WARY OF CONTACTLESS LIVING



Which three terms from the following list best describe your feelings about contactless living?
(3 possible answers) To all respondents, in %

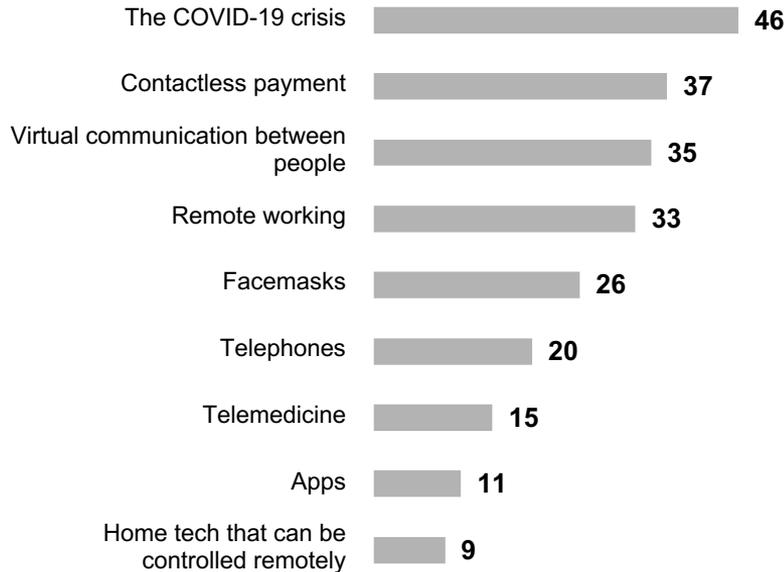


COVID-19: A CATALYST FOR CHANGE



Contactless living is something we hear about more and more. Which of the following best symbolise contactless living for you?

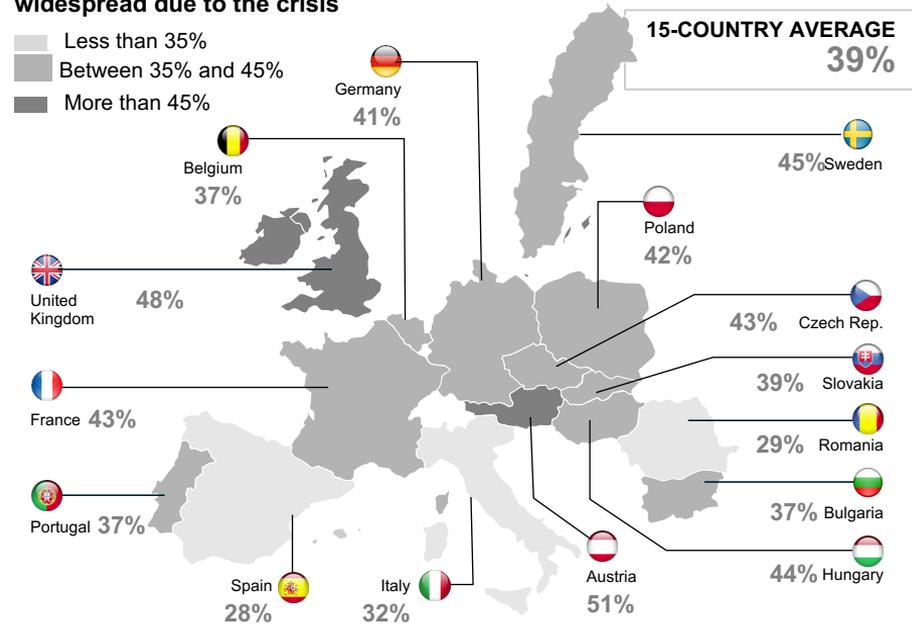
Three possible answers - To all respondents, in %



Regarding the development of these contactless practices in society, would you say that...?

To all respondents, in %.

They already existed before COVID-19, but they have become much more widespread due to the crisis



Contactless processes are a day-to-day reality

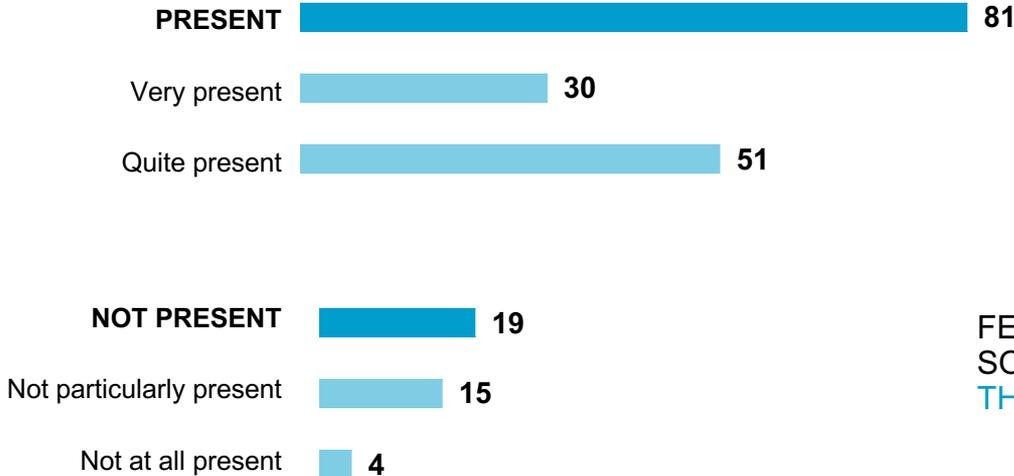


CONTACTLESS LIVING: A DAILY REALITY



Do you personally feel that contactless solutions (remote working, remote communication with other people, contactless payment, etc.) are present in your daily life?

To all respondents, in %.



8 OUT OF **10** EUROPEANS

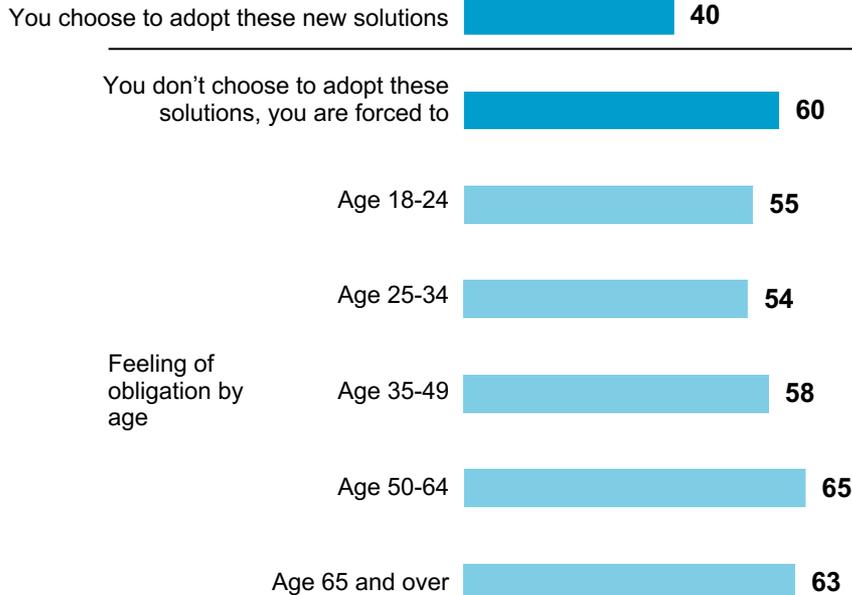
FEEL THAT CONTACTLESS SOLUTIONS ARE PRESENT IN **THEIR DAILY LIFE.**

A DAILY REALITY MOSTLY SHAPED BY OBLIGATION



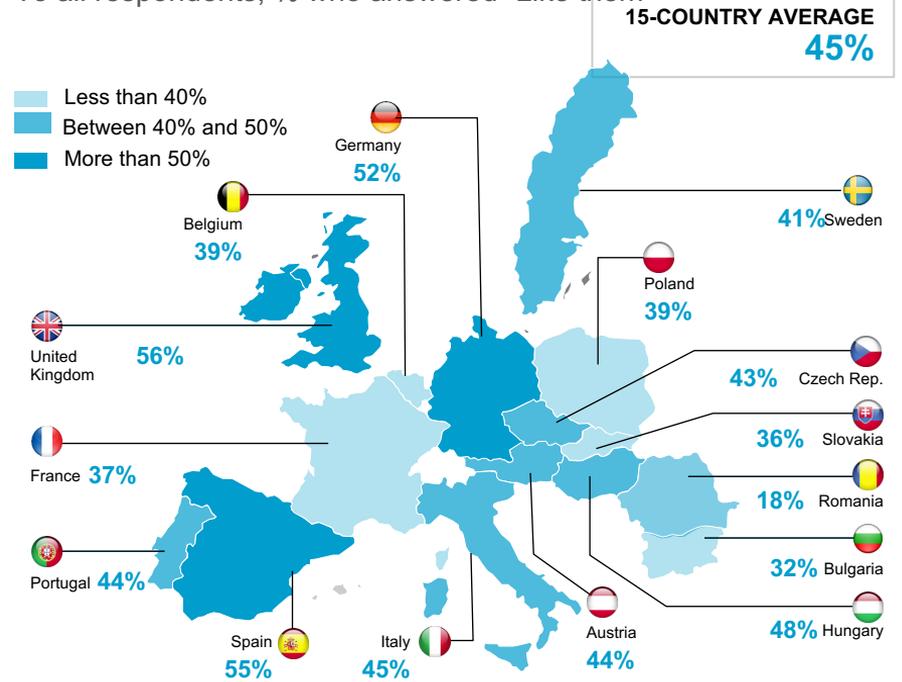
Generally speaking, would you say that...?

To all respondents, in %.



Generally speaking, would you say that you like these new solutions?

To all respondents, % who answered "Like them"

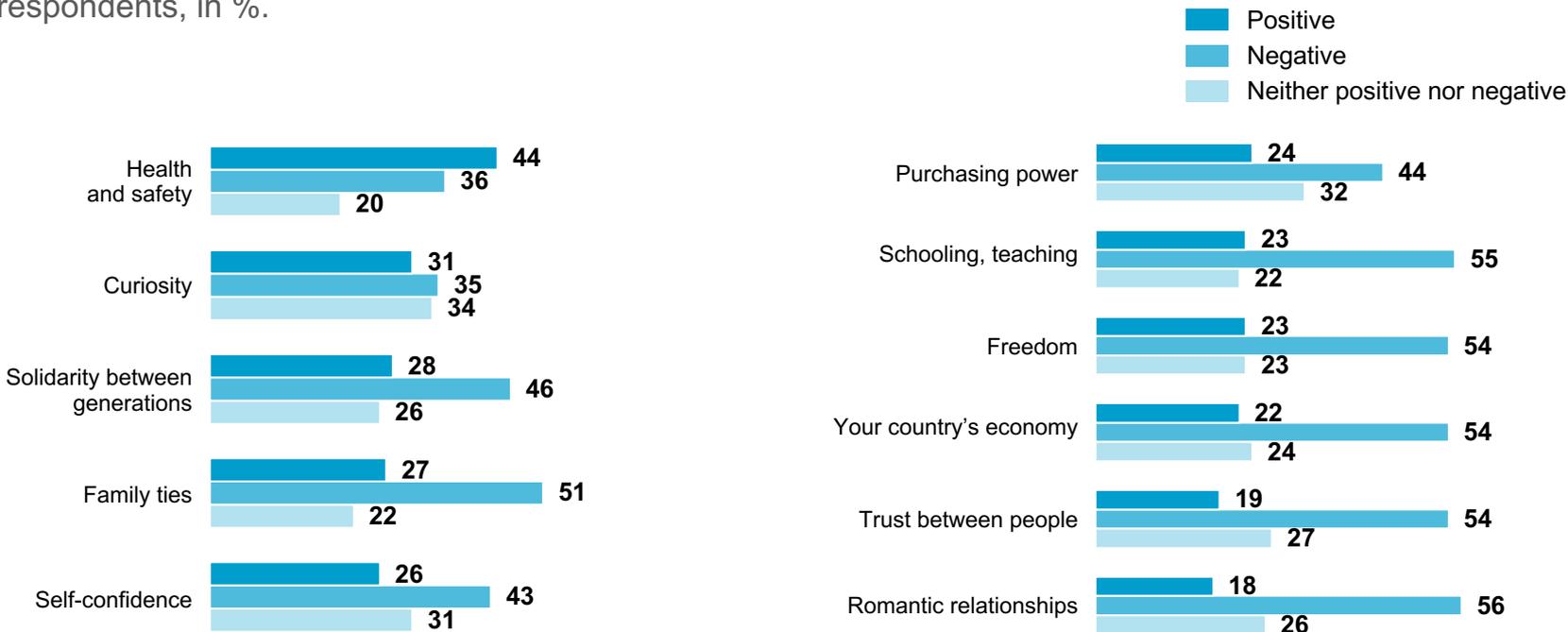


ADVANCES VIEWED AS NEGATIVE IN ALL AREAS, EXCEPT HEALTH AND SAFETY



And if we break them down, are these advances positive or negative for each of the following areas?

To all respondents, in %.

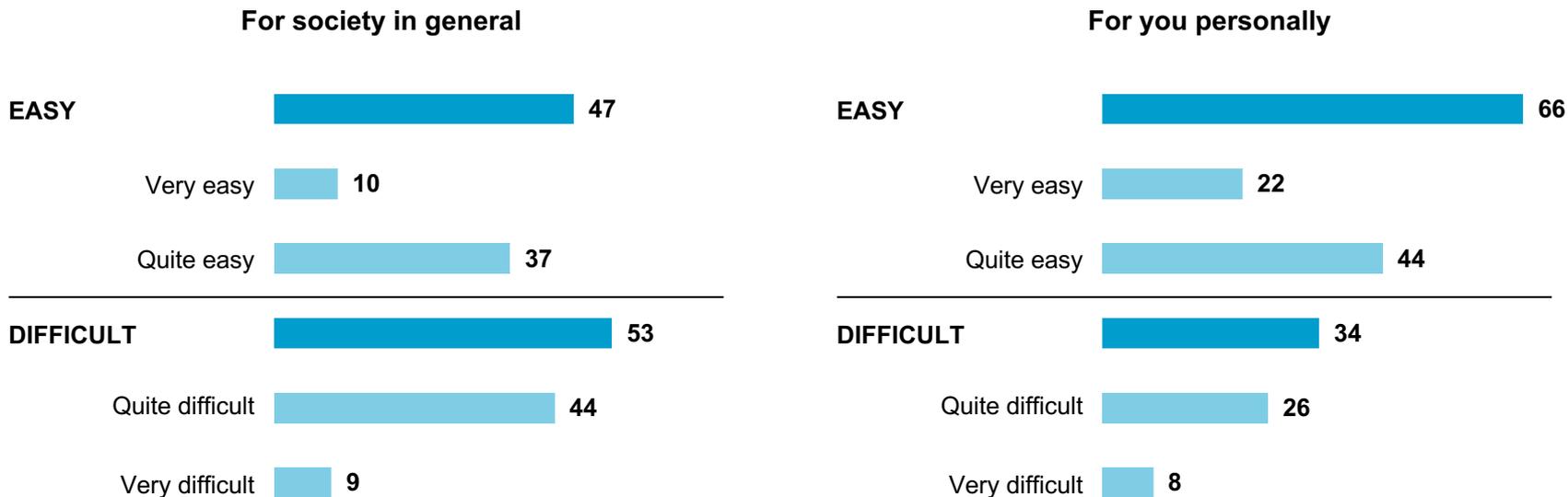


ADAPTING IS DIFFICULT... FOR OTHER PEOPLE



Generally speaking, would you say that it is easy or difficult to adapt to these contactless solutions (i.e., solutions that lead to less human / physical contact in daily life and greater use of digital technology)?

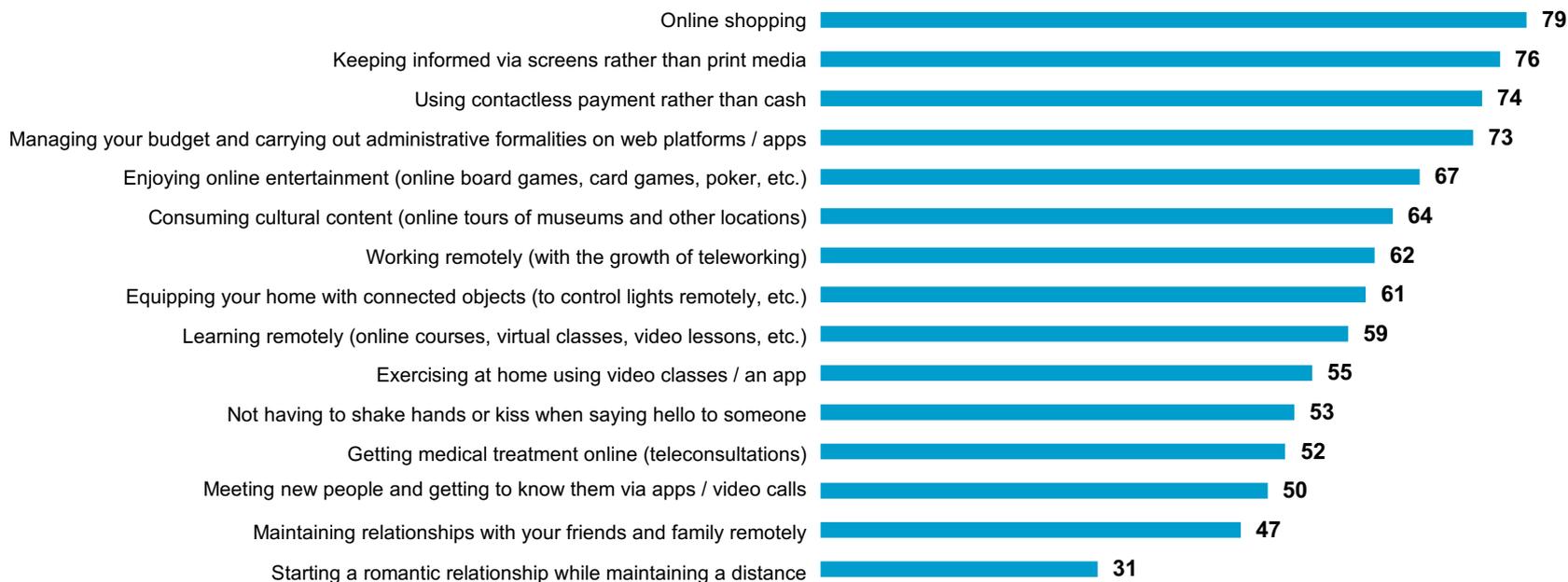
To all respondents, in %.





For you personally, would you say it would be easy or difficult to adapt to a world in which there was less human / physical contact and more digital processes, in each of the following areas?

To all respondents, % who answered “Easy”.



A tricky balance between technical innovations and social distancing

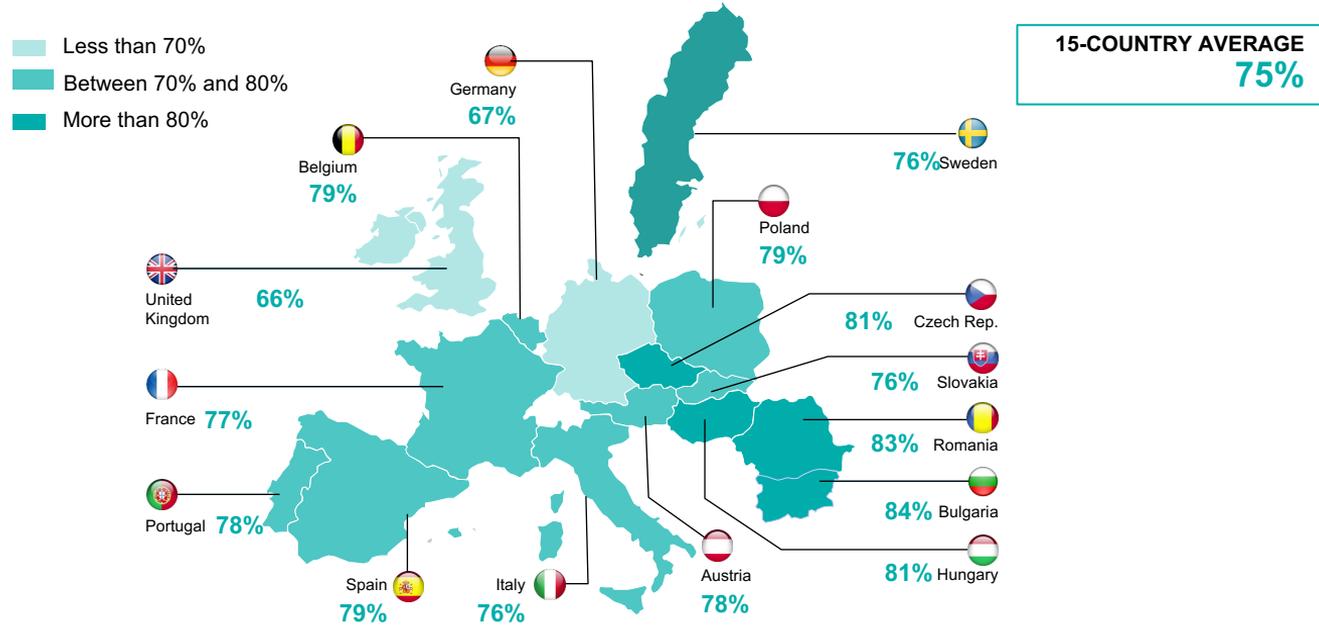


HUMAN RELATIONSHIPS ARE BEING WEAKENED



Would you say that seeing people virtually rather than physically strengthens or weakens / damages relationships (with friends, family members or strangers)?

To all respondents, % who answered “Weakens / damages relationships”.

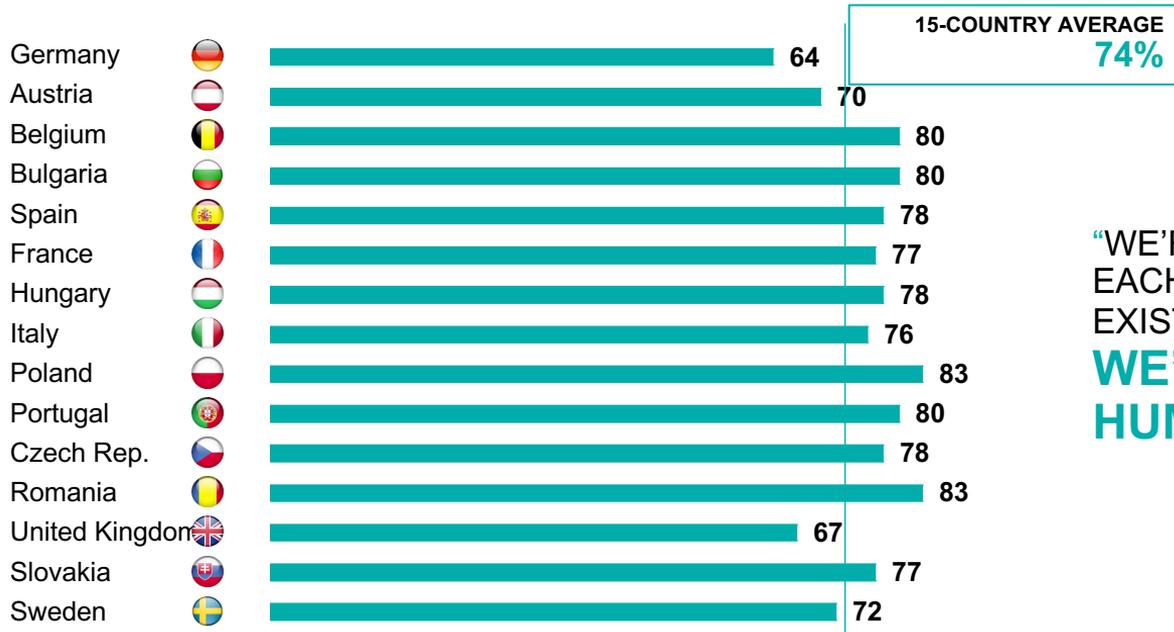


SOCIAL MEDIA CAN'T DO IT ALL



Would you say that seeing people virtually rather than physically increases or reduces the frequency with which people interact (with friends, family members or strangers)?

To all respondents, % who answered “Reduces the frequency with which people interact (with friends, family members or strangers)”.



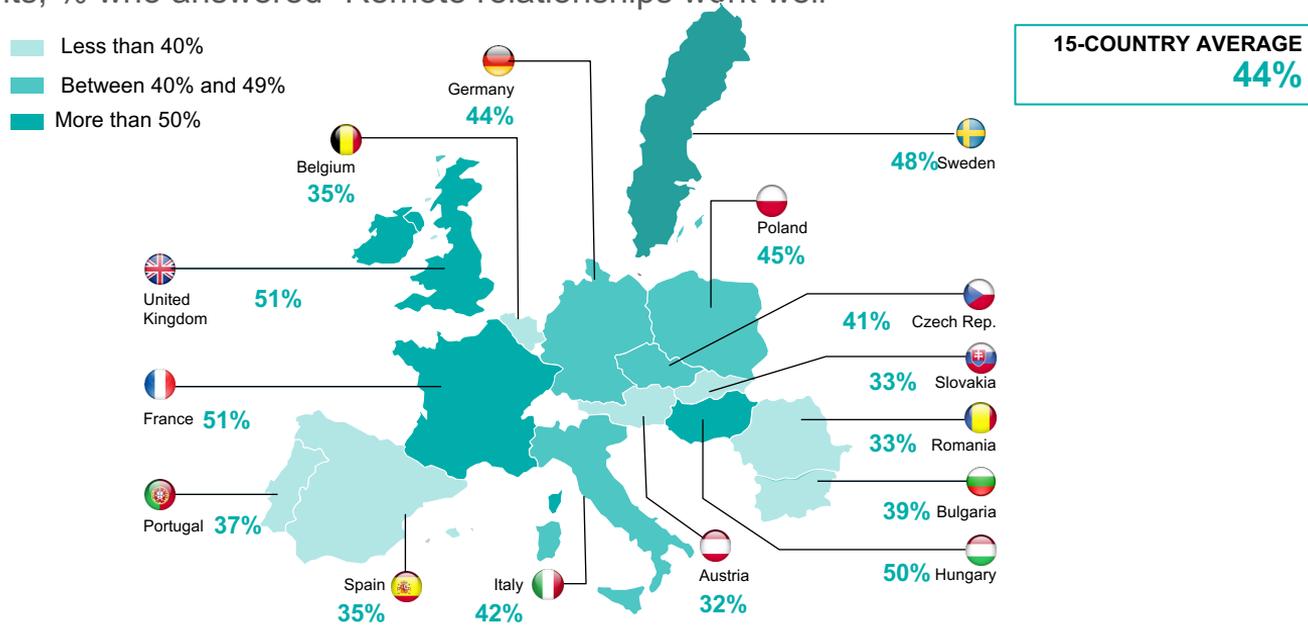
“WE’RE LOSING TOUCH WITH EACH OTHER DESPITE THE EXISTENCE OF SOCIAL MEDIA.
WE’RE LOSING OUR HUMANITY.”

REMOTE RELATIONSHIPS LEAVE A LOT TO BE DESIRED



Regarding interpersonal relationships, which people are more likely to maintain remotely than in the past (i.e., less frequent physical interactions and more remote communication using digital technology), would you say that in your country...?

To all respondents, % who answered “Remote relationships work well”

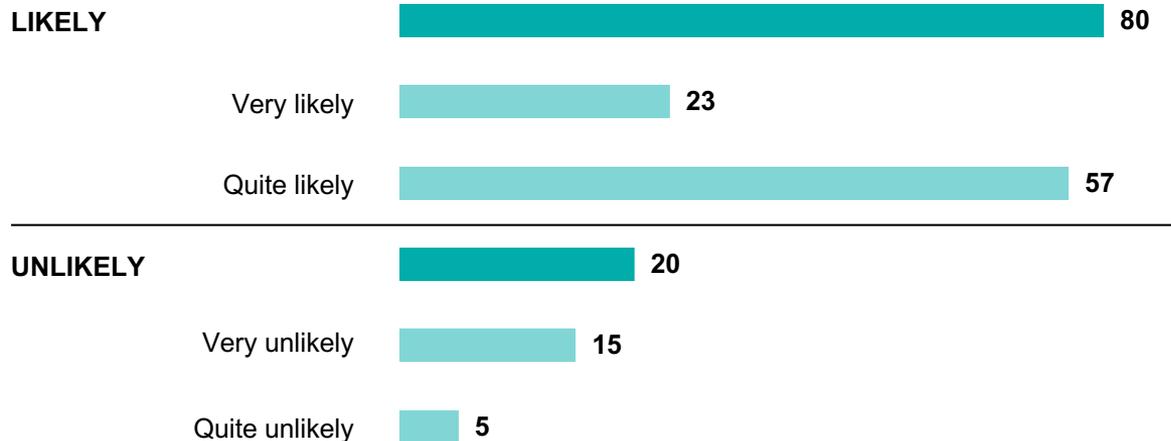


THE FUTURE OF CONTACTLESS SOLUTIONS: AN EVER GREATER PRESENCE



Generally speaking, would you say that it is likely or unlikely that the society you will be living in 10 years from now will make increasing use of contactless solutions (remote working, remote communication with other people, contactless payment, etc.)?

To all respondents, in %

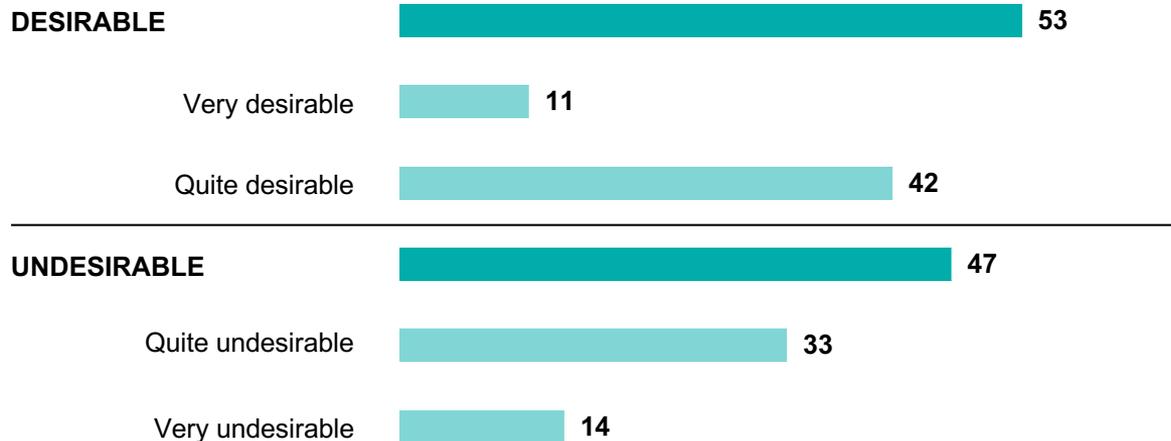


IS IT DESIRABLE TO USE MORE CONTACTLESS SOLUTIONS?



Generally speaking, would you say that it is desirable or undesirable for the society you will be living in 10 years from now to make increasing use of contactless solutions (remote working, remote communication with other people, contactless payment, etc.)?

To all respondents, in %

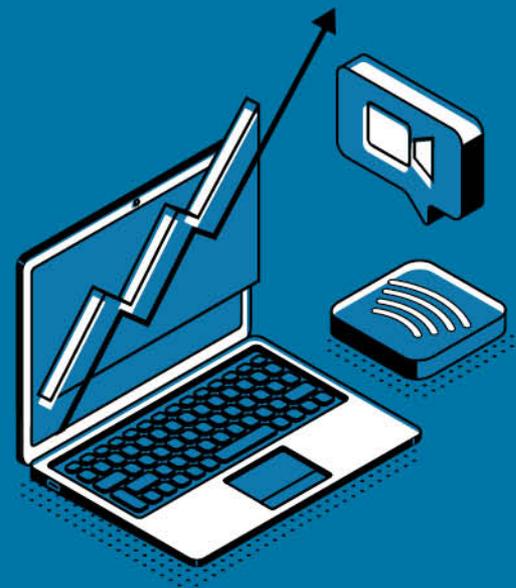
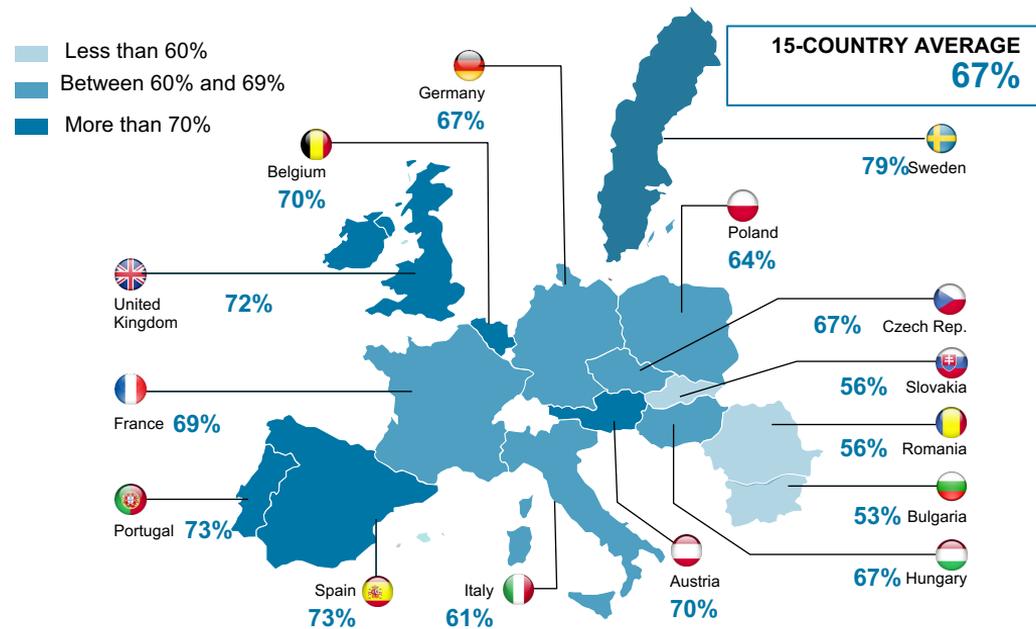




Spotlight on... REMOTE WORKING

Regarding remote working, would you say that in your country...?

To all respondents, % who answered "Remote working works well".

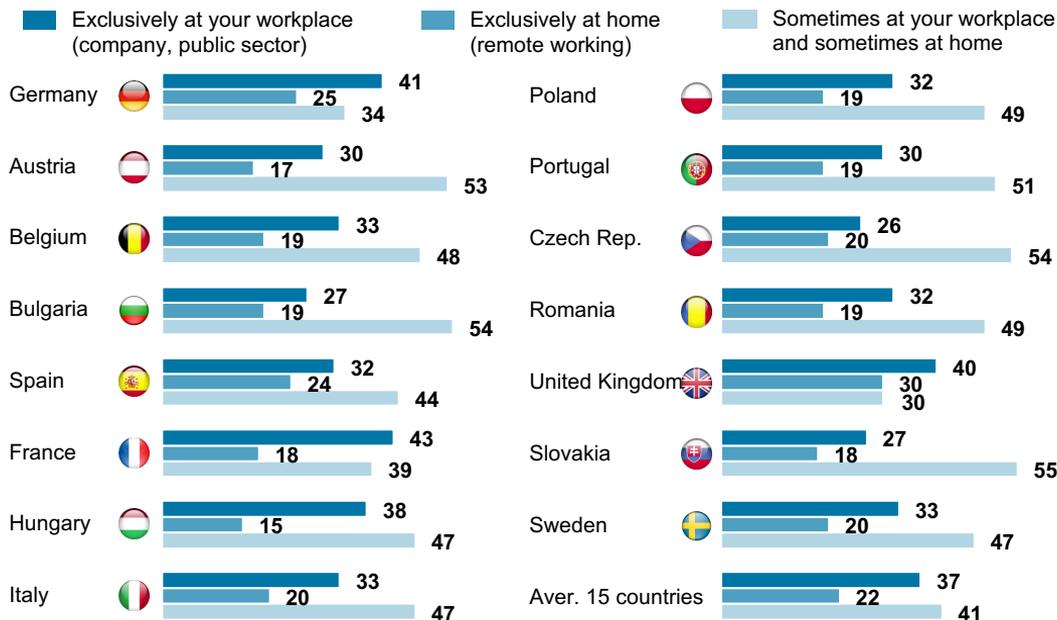




Spotlight on... REMOTE WORKING

Ideally, would you prefer to work...?

To working people, in %

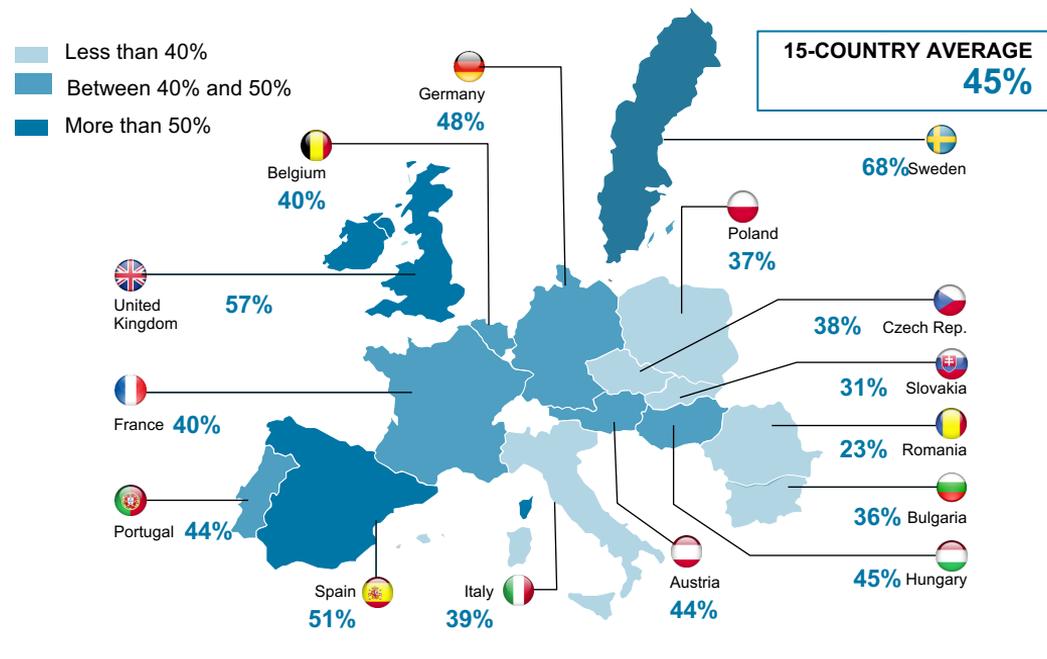




Spotlight on... REMOTE EDUCATION

Regarding remote education, would you say that in your country...?

To all respondents, % who answered "Remote education works well".

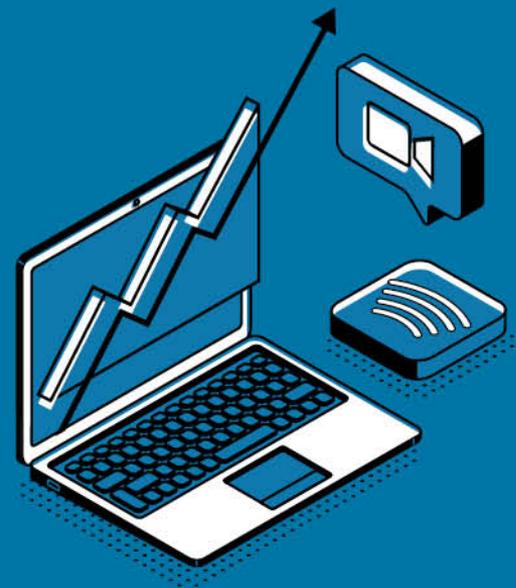
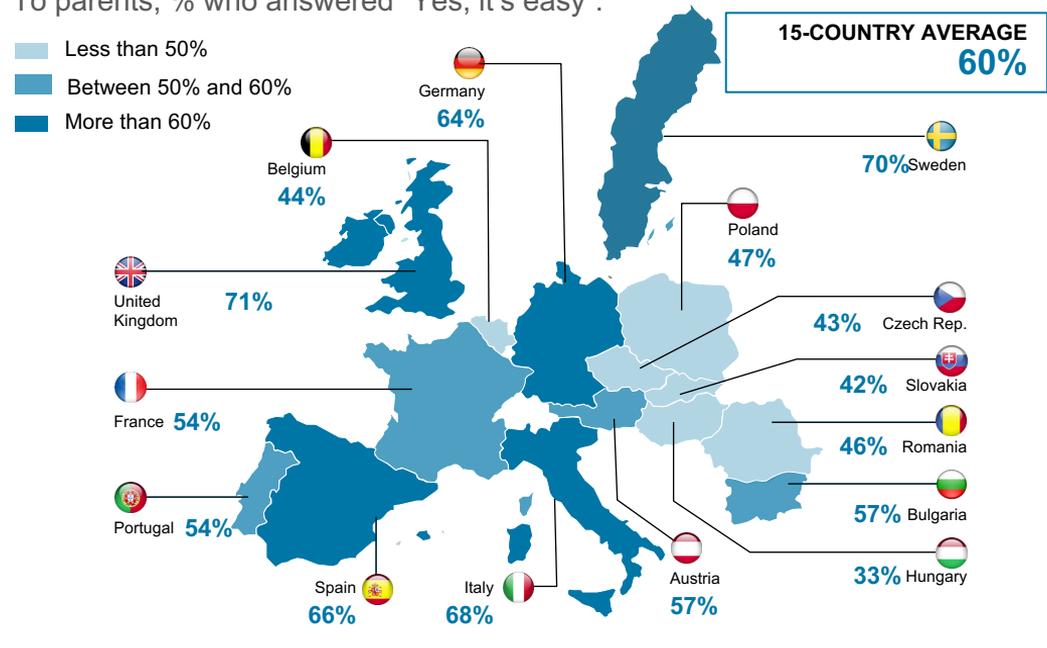




Spotlight on... REMOTE EDUCATION

Again on the topic of remote education, do you find it easy or difficult to help your child/children?

To parents, % who answered "Yes, it's easy".

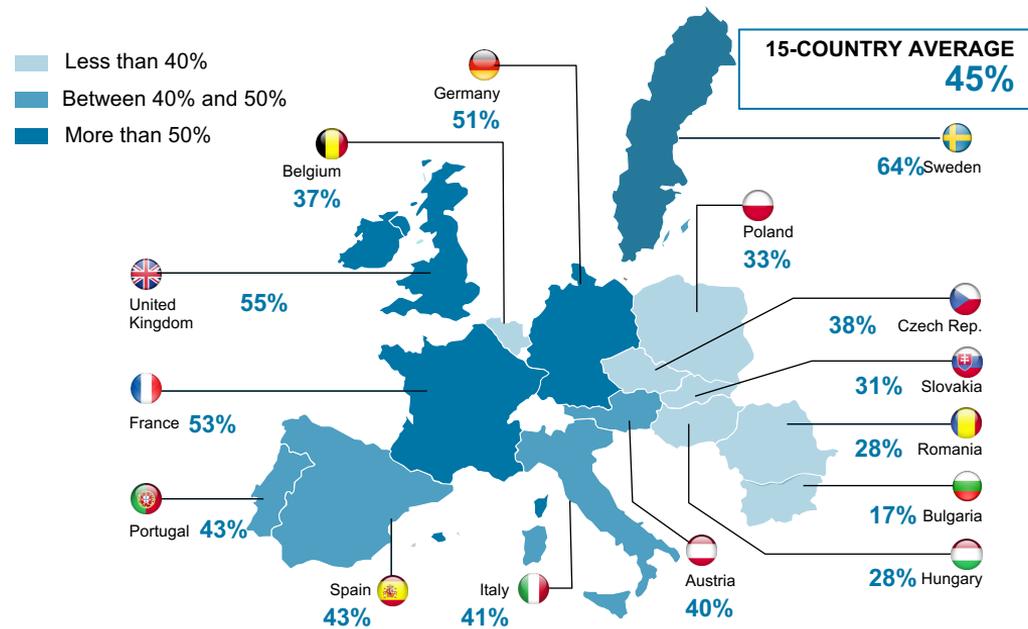




Spotlight on... TELEMEDICINE

Regarding telemedicine (medicine practiced remotely, where patients interact with a professional via a screen), would you say that in your country...?

To all respondents, % who answered "Telemedicine works well".



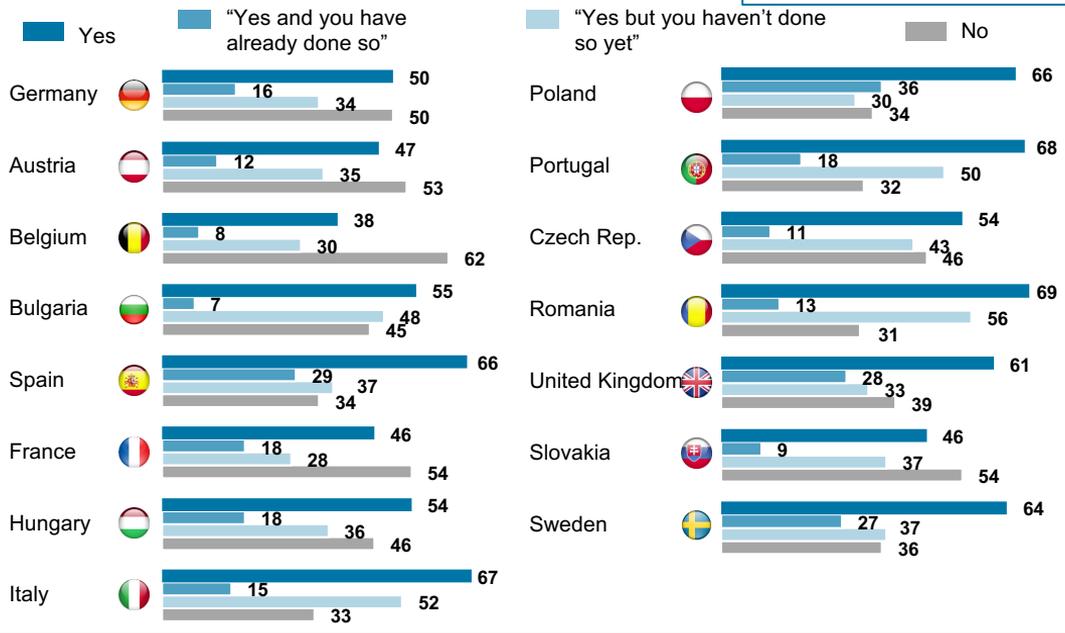


Spotlight on... TELEMEDICINE

Would you personally like to take advantage of telemedicine services?

To all respondents, in %

15-country average	
58%	21%
37%	42%



Thank you for your attention!

#PROSPECTIVE

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