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PRESS RELEASE**L'OBSERVATOIRE CETELEM DE LA CONSOMMATION 2021***14,200 people surveyed in 15 European countries*

*Remote working, remote education, telemedicine:
“contactless living” is becoming a reality
and dividing Europeans*

2021 BAROMETER: EUROPEANS ARE CAUTIOUSLY CONFIDENT ABOUT THE FUTURE

- The overall mood among European households has been impacted by the crisis (-0.7 points), although this feeling is less pronounced at an individual level (-0.3 pts). The French are at the more pessimistic end of the scale, with a score of 4.4/10 (-0.9 pts).
- 46% of Europeans believe that their purchasing power has remained stable over the last 12 months, while “only” 35% of households in France deem theirs to have fallen, compared to almost half last year.
- 54% of respondents say they would like to save more (+3 pts), with prudence also being the order of the day in France, where saving intentions have increased to 40% (+5 pts).
- On the whole, Europeans are divided on the question of whether or not they wish to spend (52% vs. 48%), although the idea of reasonable consumption seems to be gaining ground, with 26% declaring that they do not wish to consume even though they can afford to.
- Planned spending on travel and leisure has fallen significantly (-13%), but people expect to spend more on digital services: subscriptions to streaming platforms (+5 pts), games consoles (+5 pts) and IT equipment (+2 pts).

REMOTE WORKING, REMOTE EDUCATION, TELEMEDICINE: CONTACTLESS SOLUTIONS ARE BECOMING UNAVOIDABLE, BUT REMAIN THE SUBJECT OF DEBATE

- In the opinion of almost 1 in 2 Europeans (46%), “contactless living” is symbolized primarily by Covid-19. While three-quarters (73%) believe that these practices

already existed in the past, 4 out of 10 (39%) think that the health crisis has sped up their adoption.

- **8 out of 10 Europeans feel that contactless solutions are now part of their daily lives, but just 45% enjoy this new way of life. The French (81%) are among those who are most critical of this shift, followed closely by the Spanish, the Belgians (80%) and the Italians (79%), who are more likely than average to express negative views about contactless living.**
- **The environment is seen as the main beneficiary of the transition to a contactless lifestyle (54%), followed by health and safety (44%) and far ahead of individuals and society in general (both 29%). A much smaller proportion believe that it benefits family ties (27%) and romantic relationships (18%).**
- **Human relationships remain the *de facto* Achilles' heel of a contactless world: three-quarters of respondents believe that contactless solutions weaken them. The distance placed between individuals appears to be a source of dissatisfaction, given that only 44% of Europeans believe that remote relationships work well.**
- **8 out of 10 Europeans think that the society they will inhabit in 10 years' times will place an increasing emphasis on contactless solutions. However, the majority are confident that companies (61%) and citizens (also 61%) will be able to help people adjust to this new way of life, ahead of local authorities and the government (57% and 54%, respectively).**

Part 1: The Observatoire Cetelem barometer

It is no surprise that **the health crisis seems to have significantly affected the mood of European households, which has deteriorated markedly compared with 2020**. As tends to be the case, people's feelings regarding the situation in general are more negative — in all parts of Europe — than their feelings about their personal circumstances: -0.7 and -0.3 points, respectively. Perhaps in defiance against the government and/or as a consequence of the decision to protect health over the economy, **the French are among the most pessimistic about the situation in their country with a score of 4.4/10 (-0.9 pts)**, contrasting with their assessment of their personal circumstances, which is more positive than the overall average for the 15 countries in the study (5.9 vs. 5.7).

In Europe, the overarching feeling is that purchasing power has stagnated (46%). However, this figure conceals particularly wide disparities, with Central European countries experiencing a contraction overall, unlike the Nordic nations. It is worth noting **the unique position of the French, almost half of whom believed in 2019 that their purchasing power had fallen, whereas only 35% state that to be the case today.**

The natural and almost mechanical consequence of this is **a return to individual precautionary principles and a rising tendency to save**. Indeed, 54% of Europeans say they would like to save more (+3 pts). Prudence is also the watchword in France, where saving intentions reach 40% (+5 pts).

Europeans are divided on the question of whether or not they wish to spend (52% vs. 48%). While both supply and opportunities to spend have been restricted in recent times, it is also clear that reasonable consumption is on the agenda, with **26% of Europeans declaring that they do not wish to consume, even though they can afford to.**

The main effect of the health crisis has been a sharp decline in people's expenditure on travel and leisure (-13 pts). **The shift in spending has primarily been in favour of digital services, which have seen a significant rise in popularity.** These include subscriptions to streaming platforms (+5 pts), games consoles (+5 pts) and IT equipment (+2pts). Other types of expense are also garnering attention, with a little under a quarter of Europeans (21%) considering buying a bicycle and a slightly smaller proportion thinking of acquiring property (15%, +1 pt).

Part 2: Contactless solutions are taking hold of our lives

Representations of contactless living

In the eyes of close to half of all Europeans (46%), "contactless living" is symbolised by the Covid-19 crisis, ahead of contactless payment (37%), virtual communication (35%) and remote working (33%). This perception is particularly common among the Portuguese (62%), Italians (60%) and Spanish (52%). **The French, meanwhile, place the health crisis first (47%), remote working second (39%) and contactless payment third (35%).**

Contactless living prompts a mixed response, with **negative emotions clearly dominating people's thoughts on the matter: almost three-quarters of Europeans (73%) describe it using at least one negative term**, with **solitude (43%)** being the most frequently mentioned term in all countries except Hungary. However, it should be noted that **58% of Europeans also use positive terms**, such as **practicality (20%) and convenience (17%).** The French and Romanians (81%) are among those who are most critical of contactless living, followed closely by the Spanish and Belgians (80%), who are just ahead of the Italians (79%).

The health crisis: speeding up the rise of contactless living

Contactless solutions are nothing new for **almost three-quarters of Europeans (73%), who consider that these existed before the crisis.** This view is most commonly held in the Northern countries. The British, Swedes and Germans are the most likely to be of this belief (88%, 82% and 79%). Conversely, only a thin majority of Spanish and Portuguese respondents (56%) are of this view. The French and Italians post fairly average scores of 74% and 72%, respectively.

Nonetheless, **almost 4 out of 10 Europeans (39%) are of the opinion that the health crisis has sped up the adoption of contactless solutions.** In some Latin countries, including Spain, Portugal and Romania, this period will even have served to introduce people to these practices.

Contactless daily life is not universally popular

8 out of 10 Europeans feel that contactless solutions are now part of their daily lives. While this view is shared in a fairly homogeneous way, the acceptability of these practices varies from one country to the next. Indeed, a significant majority (60%) see them as a constraint, an opinion that is particularly common in Romania (79%) and Bulgaria (72%), **with France also**

posting an above-average score of 69%. The degree of acceptability also varies according to age and income level: young people and households with higher incomes are more accepting (45% of 18-24 year olds and 46% of 25-34 year olds), in contrast to seniors and low-income households (65% of 50-64 year olds and 63% of those aged 65 and over).

Ultimately, **less than half of all Europeans (45%) welcome the rise of contactless practices** and, once again, they are more popular in the Nordic countries, the United Kingdom (56%) and Germany (52%), but also Spain (55%). France, on the other hand, finds itself in the group of countries — along with Belgium, Poland, Slovakia and Bulgaria — that express the greatest scepticism, with just 37% embracing these solutions.

Contactless solutions offer known advantages, but not for everyone and not all the time

The environment is seen as the main beneficiary of the shift towards contactless living (54%), far ahead of individuals and society in general (both 29%). Health and safety have also benefited from this major change (44%), while Europeans are much less convinced when it comes to family ties (27%) and romantic relationships (18%).

Human relationships remain the Achilles' heel of contactless solutions: three-quarters of respondents believe they weaken them. While the proportion who are of this view is high in Central Europe (6 to 9 pts higher than the average), it is shared by fewer people in the United Kingdom (66%) and Germany (67%). The Latin countries, including France (77%), fall between the two, posting scores closer to the European average. The distance placed between individuals is a source of dissatisfaction, given that **only 44% of Europeans believe that remote relationships work well.**

Remote working, remote education, telemedicine: contactless living on a day-to-day basis

A significant proportion of the active population have had to embrace full remote working. And while this was already an established practice before the crisis in some countries, including Sweden and the United Kingdom, others such as Spain and Italy were not so familiar with the concept. It is therefore not surprising to find that the Swedish and British (79% and 72%, respectively) score well above the average: 67%. It was harder to predict that Spain and Portugal (both 73%) would display such enthusiasm, given that they are less accustomed to the practice. Given the choice, **41% of the working people surveyed would prefer a blended approach,** i.e., alternating between working from home and going to their workplace. 43% of France's active population would prefer to work solely at the office, 39% to alternate between the office and home, and almost **1 in 5 (18%) to always work remotely.**

Maintaining educational continuity as well as a degree of social cohesion during the lockdown was one of the major challenges faced in 2020. Having experienced it for the first time in many cases, people's opinion of remote education is lukewarm on the whole, with fewer than **1 in 2 Europeans (45%) believing that the system works well.** Sweden, where the practice was already widespread, is again by far the most enthusiastic (68%). Following some way behind are the other Northern countries, but also Spain.

Again, 45% of Europeans believe that telemedicine works well, although wide disparities can be observed from country to country. There is a clear split between the Nordic countries, as well as **France (53%),** which view it favourably, and the Central European countries, which are

much more critical. For instance, only 17% of Bulgarians hold a positive opinion of the practice. Telemedicine could make further inroads in the coming years, with **nearly 6 out of 10 Europeans declaring that they have already tried it or are tempted to do so. The French are among the most reluctant to take the plunge (54%)**.

Is contactless living the future?

8 out of 10 Europeans think that the society they will inhabit in 10 years' times will place an increasing emphasis on contactless solutions. This is a view shared by almost all respondents, with only the Romanians lagging behind somewhat (72%).

But does it make this future desirable? Caught between the practical convenience of contactless living and the social frustration it can cause, **Europeans are more undecided on the question of whether they want this lifestyle to develop further, with only a slight majority (53%) saying they are in favour.** The most resistant to these changes are the Romanians, Bulgarians, Italians and French (44%, 45%, 45% and 47%). The Spanish are more positive about these advances (63%), as are the British (60%).

As key players in the emergence of this contactless society, **companies and citizens (both 61%) have the trust of Europeans when it comes to helping people adjust to this new way of life**, ahead of local authorities and the government (57% and 54%, respectively).



[Download the full survey](#)

[Watch the conference again](#)

Methodology:

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.

About L'Observatoire Cetelem

Founded in 1985, L'Observatoire Cetelem is an economic research and intelligence unit of the BNP Paribas Personal Finance group, headed by Flavien Neuvy.

In what is a time of deep transformation for retail and consumption models, L'Observatoire Cetelem strives to **understand the changes affecting consumer habits**. To fulfil this ambition, L'Observatoire Cetelem has set up a range of tools to observe and analyse the world around us, based on diverse and complementary content:

- **The Observatoires:** Two highly respected annual surveys conducted internationally: a worldwide survey on the automotive market (15 countries) and a European survey on consumer trends (15 countries).
- **L'Œil, a spotlight on new developments in the retail sphere** and on the latest micro-initiatives highlighting innovations and shifts that could shape tomorrow's consumer trends.
- **The zOOM surveys, which focus on lifestyles** and explore major themes (housing, sport, education, culture, the human body, etc.) in three stages, by seeking the opinion of French citizens via a three-wave survey.
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About BNP Paribas Personal Finance

BNP Paribas Personal Finance is the leading consumer finance company in France and Europe, offering a wide range of consumer credit products. A wholly-owned subsidiary of the BNP Paribas group, BNP Paribas Personal Finance employs close to 20,000 people and operates in some 30 countries. With brands such as Cetelem, Cofinoga, Findomestic and AlphaCredit, the company offers a full range of personal loans in stores, at car dealerships or directly to customers through its customer contact centres and online. BNP Paribas Personal Finance has rounded out its offering with insurance and savings products for its customers in Germany, Bulgaria, France and Italy. BNP Paribas Personal Finance has developed an active partnership strategy with retail chains, car manufacturers and distributors, e-commerce websites and other financial institutions (banking and insurance) based on its experience in the credit market and on its ability to offer integrated services tailored to the business activities and commercial strategy of its partners.

To support its customers and partners, BNP Paribas Personal Finance is committed to promoting access to more responsible and sustainable consumption.

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