

# CONSO

2021

CONTACTLESS SOLUTIONS  
ARE TAKING HOLD  
OF OUR LIVES



| A European survey conducted in 15 countries

**OBSERVATOIRE**  
Cetelem

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PERSONAL FINANCE 

# EDITORIAL

When the term “contactless” first became associated with certain applications, it was intended to be somewhat metaphorical. But it didn't really accurately describe the practices in question. For instance, contactless payment refers to a process that requires two objects to be placed very close together. Crucially though, it was difficult at the time for life itself to involve no contact at all, unless you lived in a cave like a hermit.

The lockdown measures imposed as a result of the COVID-19 pandemic remind us that metaphors are sometimes rooted in reality. Contactless living has become a global reality that affects both day-to-day activities and human relationships. The term is employed in all kinds of areas, from shopping, working and learning, to culture, communication and romance.

This 2021 edition of L'Observatoire Cetelem de la Consommation shows that Europeans are prepared to make room for contactless living, accept that it is a reality and deem it fairly accessible, especially when speaking personally.



It also highlights three geographical groups whose practices and preferences differ. But most of all, it underlines the fact that contactless solutions will only become truly desirable if the day-to-day convenience they offer can cohabit with normal human relationships. This duality has only grown more tangible in these uncertain Covid times.

As Europeans tell us, the ideal contactless life must be both practical and human.

Happy reading.

**Flavien Neuvy**

Head of L'Observatoire Cetelem

# METHODOLOGY



## 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 the survey 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

## OBSERVATOIRE

Cetelem



## EUROPEANS RESPOND TO UNCERTAINTY WITH CAUTION

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*Unpredictability is one of the main characteristics of the current health crisis, but the same tends not to be true of the opinions of Europeans, as measured each year by the Observatoire Cetelem Barometer. Given what they are going through and all they have had to endure for more than a year now, it is unsurprising that their mood has worsened. This gloom has naturally had an impact on the economy, with spending and saving following the principle of communicating vessels: the former has fallen while the latter has risen. This has been an unprecedented year, as this Observatoire Cetelem Barometer will attest.*

## A MOOD DARKENED BY THE COVID-19 CRISIS

In the 20+ years that the Observatoire Cetelem Barometer has been assessing the mood of Europeans, such a collapse has only been witnessed once before. After the economic turmoil triggered by the subprime crisis, which rocked the entire world, the COVID-19 pandemic has caused an equally damaging shockwave with countless consequences that are yet to be fully understood.

### A WORRYING GLOBAL SITUATION

An initial interim survey of European consumers conducted in September 2020 in some of the countries of the Observatoire Cetelem Barometer, which gauged their perceptions of the situation in their country, pointed to a strong negative trend (Fig. 1 Barometer). This trend has been unequivocally confirmed by the final results of the survey, which was performed around the peak of the second wave of the pandemic. The average score stands at 4.7 pts, down 0.7 pts from 2020. Not since 2015 has the score been lower (4.6 pts).

Every country has been hit by this decline to a greater or lesser extent. The biggest falls tend to have occurred in those nations that had previously posted the highest scores (-1.1 pts and -0.8 pts in Austria and Germany, the two most optimistic populations up until now). With -0.9 pts, France posts the third-highest drop and sees its score dip back below 5 out of 10.

However, because of the negative impact felt in all countries, these shifts have not turned the ranking on its head. The countries that displayed relative optimism in the past continue to do so, while the same is true of those that were relatively pessimistic.

### PERSONAL CIRCUMSTANCES ARE VIEWED RELATIVELY POSITIVELY

Meanwhile, in comparative terms, people's perceptions of how their personal circumstances have changed have been less affected by the impact and consequences of COVID-19 (Fig. 2 Barometer). The average score of 5.7 out of 10 is just 0.3 pts down on that produced by the 2020 Observatoire. And this time around, the gaps between countries are much less significant. However, two nations stand out. The first is Sweden, which posts the largest fall (-0.5 pts) and drops from 1<sup>st</sup> to 4<sup>th</sup> place in the ranking. The second is the Czech Republic, whose score remains unchanged.

This relatively positive opinion of personal circumstances is more striking than ever this year. It can probably be explained by the numerous and financially impactful measures taken by most governments to support households and save them from economic catastrophe. The outcome is that individuals are more upbeat about their personal circumstances.

Fig. 1 Barometer

How would you currently describe the general situation in your country on a scale of 1 to 10?

To all respondents, on average.

Source: L'Observatoire Cetelem 2021

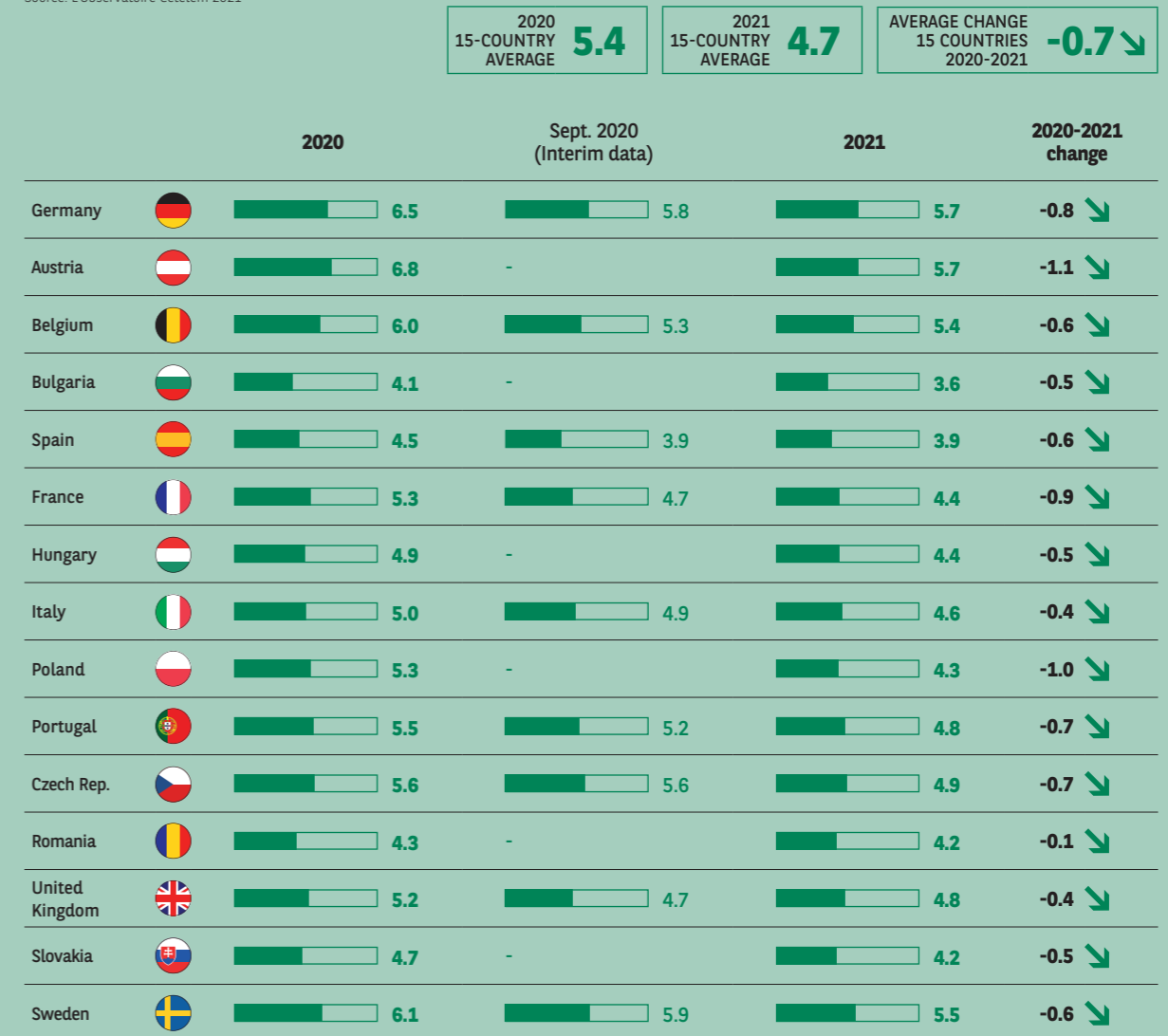


Fig. 2 Barometer

How would you currently rate your personal circumstances on a scale of 1 to 10?

To all respondents, on average.

Source: L'Observatoire Cetelem 2021



	2020	Sept. 2020 (Interim data)	2021	2020-2021 change
Germany	6.3	6.2	6.1	-0.2 ↓
Austria	6.5	-	6.2	-0.3 ↓
Belgium	6.4	6.4	6.3	-0.1 ↓
Bulgaria	4.9	-	4.7	-0.2 ↓
Spain	5.6	5.4	5.3	-0.3 ↓
France	6.1	6.0	5.9	-0.2 ↓
Hungary	5.1	-	4.7	-0.4 ↓
Italy	5.9	5.8	5.8	-0.1 ↓
Poland	5.7	-	5.4	-0.3 ↓
Portugal	5.8	5.7	5.7	-0.1 ↓
Czech Rep.	5.6	5.8	5.6	=
Romania	5.7	-	5.5	-0.2 ↓
United Kingdom	6.1	5.9	5.8	-0.3 ↓
Slovakia	5.2	-	5.1	-0.1 ↓
Sweden	6.5	6.3	6.0	-0.5 ↓

## CONSUMPTION HAS FALLEN, SAVING HAS INCREASED: THE ECONOMIC MACHINE HAS SLOWED DOWN

### CONSUMPTION IS CONSTRICTED

In concrete terms, the pandemic has led to economic activity essentially being put on hold, as a result of the lockdowns and curfews imposed by governments. When many shops are closed or access to them is restricted in terms of time and space, when opportunities to leave one's home are eliminated or severely constrained, it is not surprising that consumption suffers as a direct consequence. Another factor taken into account by consumers is uncertainty. It is difficult to predict how the pandemic will unfold in the coming months, whether more lockdowns will be announced and whether vaccines will be highly effective in combatting the virus and its many variants. Uncertainty is one of the biggest obstacles to consumption and therefore growth.

As a consequence, the proportion of Europeans who believe they will increase their spending over the coming months has contracted by 6 pts compared with 2020 (34%) (Fig. 3 Barometer). Despite usually being champions of consumerism, the Italians have stepped back into line with a spectacular drop of 26 pts in their intentions to spend more. The Bulgarians, Czechs and Romanians display similar caution in this regard. Conversely, the Portuguese, Germans and British post slightly higher spending intentions than previously (+3 pts et +2 pts).

The French score is within the European average (-6 pts). It is worth bearing in mind that this survey was conducted when the second wave was in its infancy, which may explain the positive results recorded.

### SAVING REACHES NEW HEIGHTS

Thanks to a seesaw effect, saving intentions are up (Fig. 4 Barometer). This makes sense if we consider the restrictions placed on consumption in an uncertain public health climate (Fig. 5 Barometer). More than 1 in 2 Europeans declare such an intention (+3 pts). The usually free-spending Italians have turned into keen savers (+11 pts). A group of five countries that includes the United Kingdom, France, Germany, Austria and Belgium are more measured in their pursuit of this cautious strategy. At the other end of the scale, Bulgaria, Slovakia, Hungary and Poland are less intent on building up their savings (with scores that are down compared with 2020).

Looking beyond people's intentions, savings rates for the 2<sup>nd</sup> quarter of 2020 clearly confirmed that the pandemic was causing people to put their money away. Most of the countries covered by the Observatoire Cetelem Barometer post spectacular increases in savings rates. These have gone as far as tripling in Spain and Portugal. Scores exceed 25% in France, Belgium and Germany.

Fig. 3 Barometer

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

To all respondents, % who answered "Yes".

Source: L'Observatoire Cetelem 2021

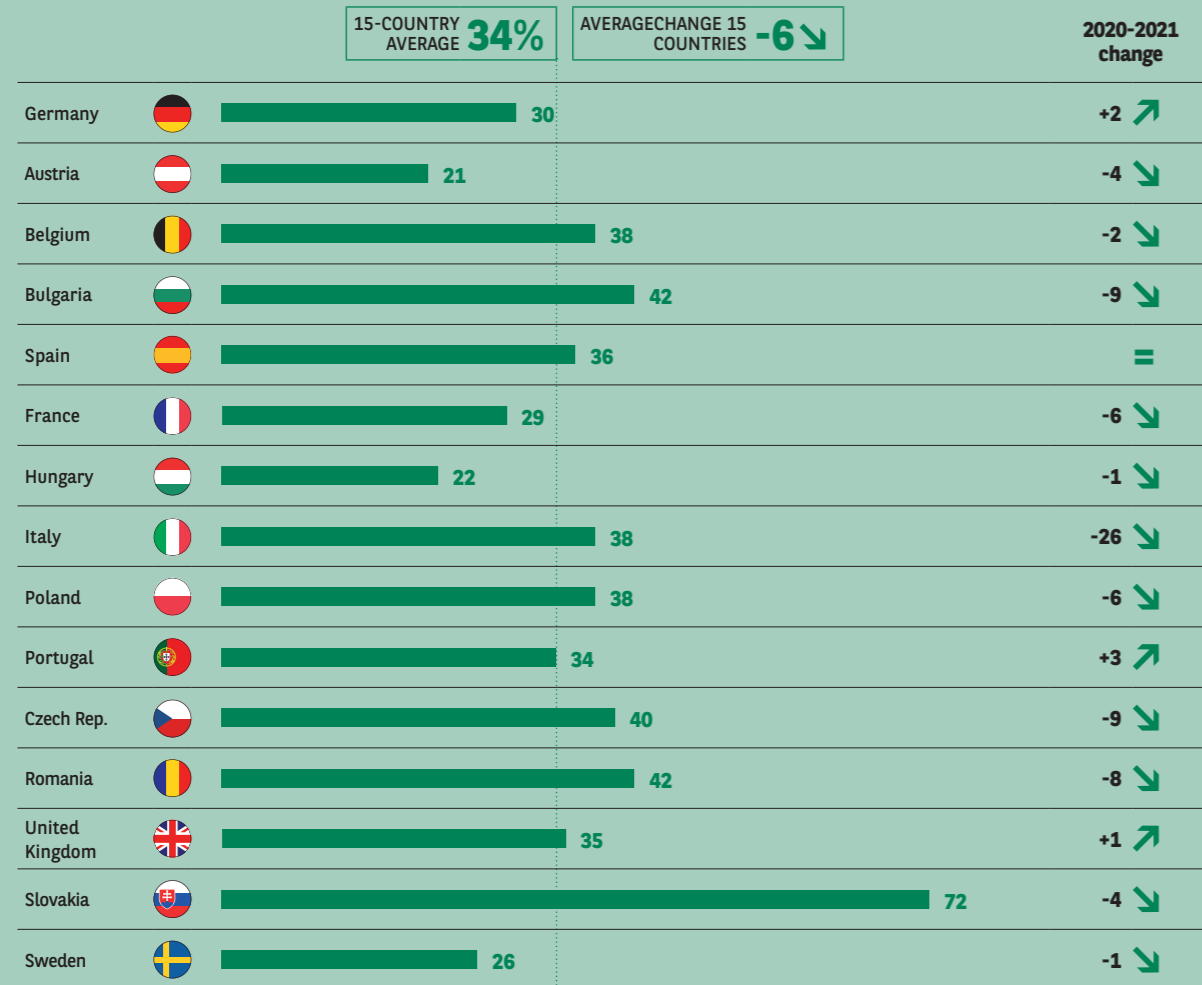


Fig. 4 Barometer

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

To all respondents, % who answered "Yes".

Source: L'Observatoire Cetelem 2021

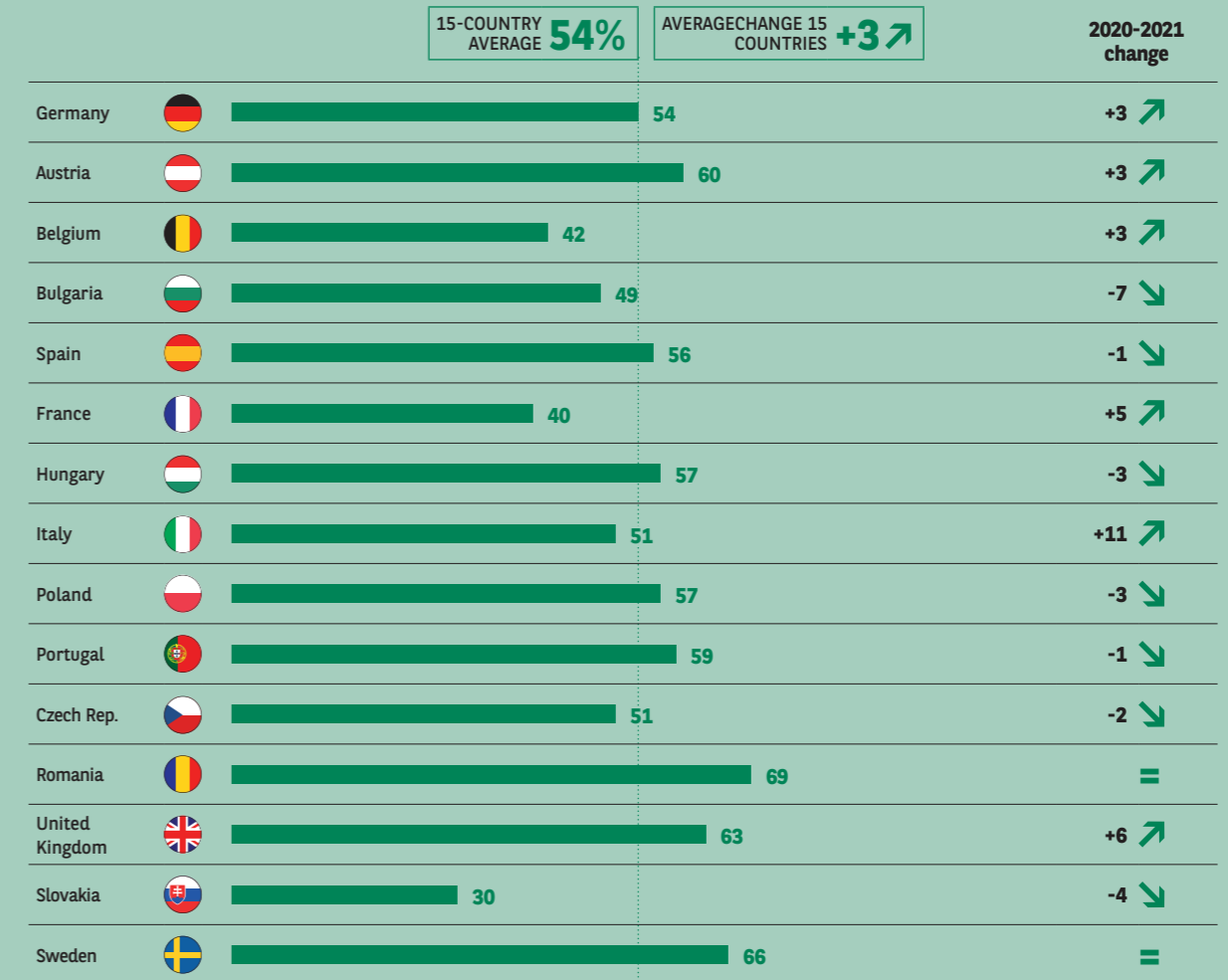
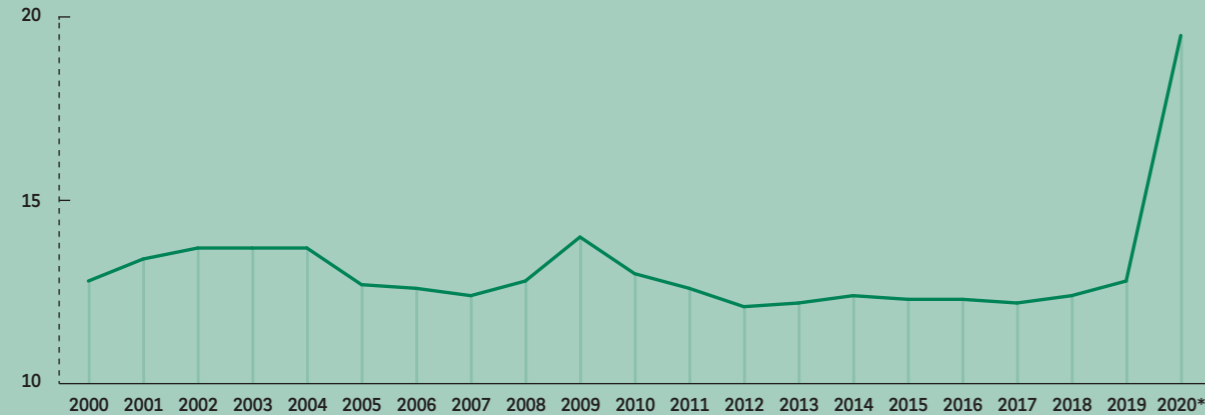


Fig. 5 Barometer / Context

Variation in the savings rate of households in the Eurozone

In % of available gross income.

Source: Eurostat.



\* In the third quarter.



WHETHER PEOPLE CAN AFFORD TO OR NOT, THERE IS LESS OF A DESIRE TO CONSUME

The gloom is such that the urge to spend is gone (Fig. 6 Barometer). Almost 1 in 2 Europeans attest to this. And it doesn't seem to matter whether or not people can afford to. The proportion of those who believe they can but say they lack the desire to spend has grown by 4 points. It should also be pointed out that seniors have no intention of spending at all.

This desire is most lacking in some of the more "prosperous" economies, but also in the Czech Republic. 62% of Austrians (+15 pts) and 55% of French respondents (+12 pts) have lost their consumerist ardour. Only the Italians are noticeably keener to spend than previously (+3 pts).



Fig. 6 Barometer

Regarding your spending, would you say that...?

To all respondents, in %.

Source: L'Observatoire Cetelem 2021

		2020-2021 change
You don't want to spend	48	+5 ↗
You don't want to spend and you can't afford to	22	+1 ↗
You don't want to spend, even though you can afford to	26	+4 ↗
You want to spend	52	-5 ↘
You want to spend, even though you can't always afford to	42	-5 ↘
You want to spend and you can afford to	10	=

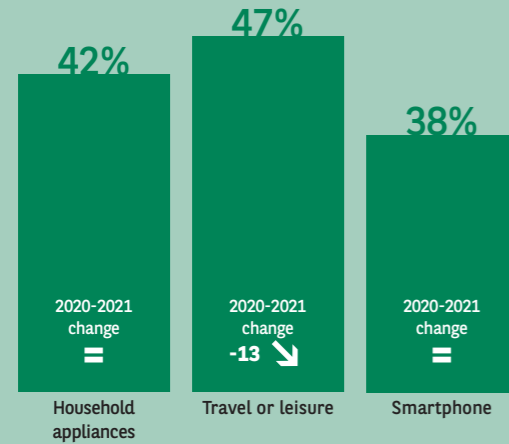


**Fig. 7 Barometer**

**Are you considering buying any of the following products and services over the next 12 months?**

Top 3 answers. To all respondents, % who answered "Yes".

Source: L'Observatoire Cetelem 2021



**A DESIRE TO ESCAPE... WITHOUT LEAVING THE HOUSE**

The cocooning people engaged in for many months, and to which they may have to return in the near-future, has been a boon for products and services that allow them to escape. Video streaming platforms and games consoles come out on top in terms of purchasing intentions (+5 pts). Most other expenses are experiencing something of a status quo. This looks like another sign that Europeans have adopted a wait-and-see attitude when it comes to spending.

Looking beyond the urge to consume, the health crisis has directly impacted all consumption items. Year after year, travel and leisure top the list of purchasing intentions in the Cetelem Consumption Barometer (**Fig. 7 Barometer**). And while the item still occupies the number one spot this year, its decline is striking. As if to echo the difficulties faced by airlines, intentions to partake in travel or leisure are down 13 points. In Hungary, Poland and Slovakia, they are even relegated to second place in the ranking. With tourism accounting for more than 10% of their GDP, Portugal, Spain, Italy and Austria could suffer greatly from the economic consequences of these choices.

**THE STABILITY OF CONSUMER PURCHASING POWER IS DECEPTIVE**

**PURCHASING POWER MAY BE STABLE, BUT...**

With time feeling as though it has been paused and the economy and social life in general experiencing something of a hiatus, the perception by Europeans that their purchasing power has remained stable is almost identical to last year (**Fig. 8 Barometer**). Almost 1 in 2 Europeans are of this view (+2 pts). Government support and a drop in consumption go a long way to explaining this result. And yet, it would be reductive to focus solely on this piece of data. 37% of Europeans believe that their purchasing power has fallen, 5 points more than the 2020 figure.

In all countries, the common feeling is that purchasing power has deteriorated (**Fig. 9 Barometer**), in some cases to a considerable degree, such as in Romania (-16 pts), Poland (-15 pts), Portugal and Slovakia (-13 pts). One country stands alone: France. Often criticized for claiming that they can afford to consume less and less, despite figures that prove the opposite, for once the French are swimming against that particular tide. France's part-time working measures, which are among the most generous in Europe, have undoubtedly contributed to this positive attitude.

**Fig. 8 Barometer**

**Over the last 12 months, would you say that your purchasing power...?**

To all respondents, in %.

Source: L'Observatoire Cetelem 2021

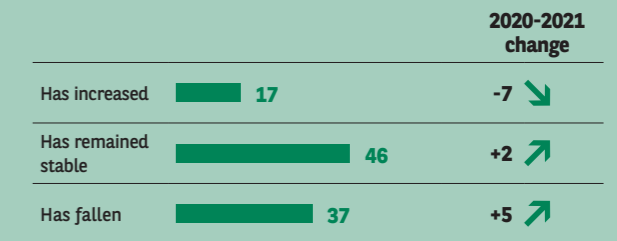


Fig. 9 Barometer

Over the last 12 months, would you say that your purchasing power...?

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

Source: L'Observatoire Cetelem 2021

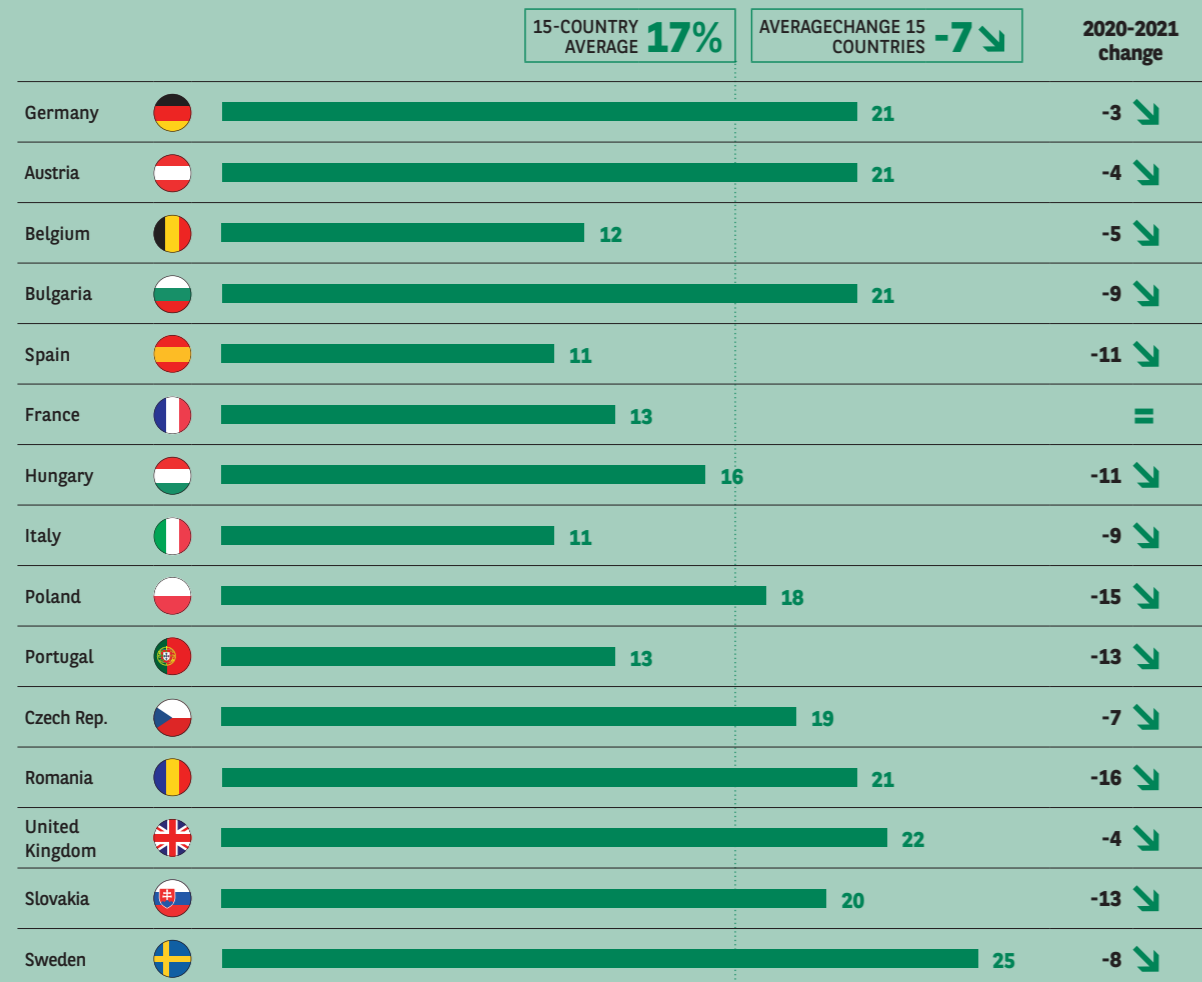


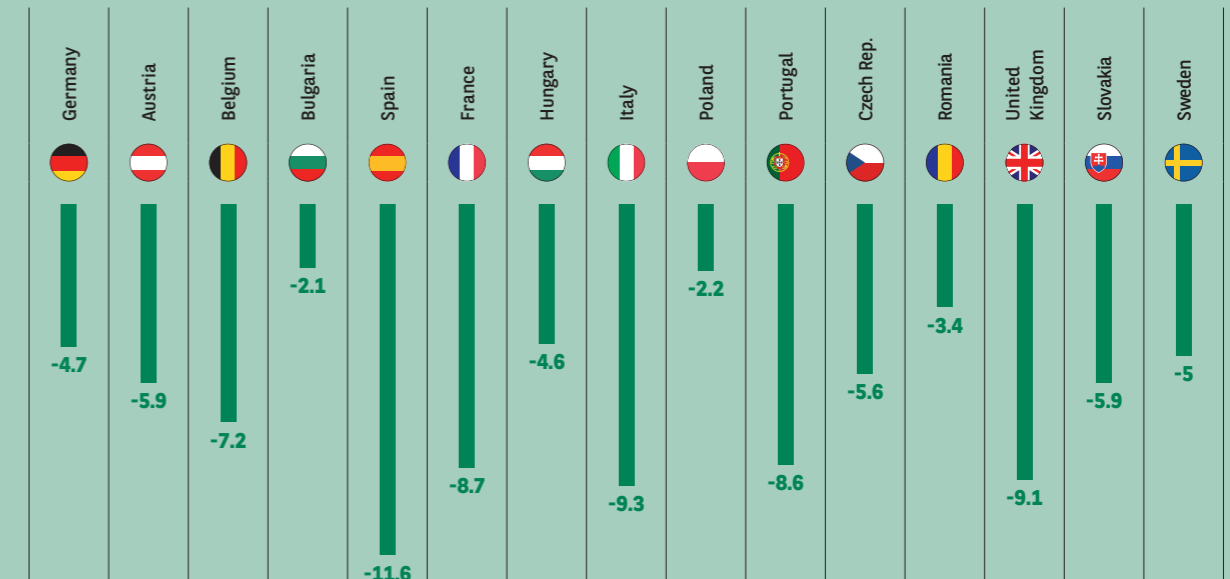
Fig. 10 Barometer / Context

Change in GDP per capita - 2019-2020 variation

Current prices (in %).

Source: IMF (October 2020 forecasts).

15-COUNTRY AVERAGE -6.3%



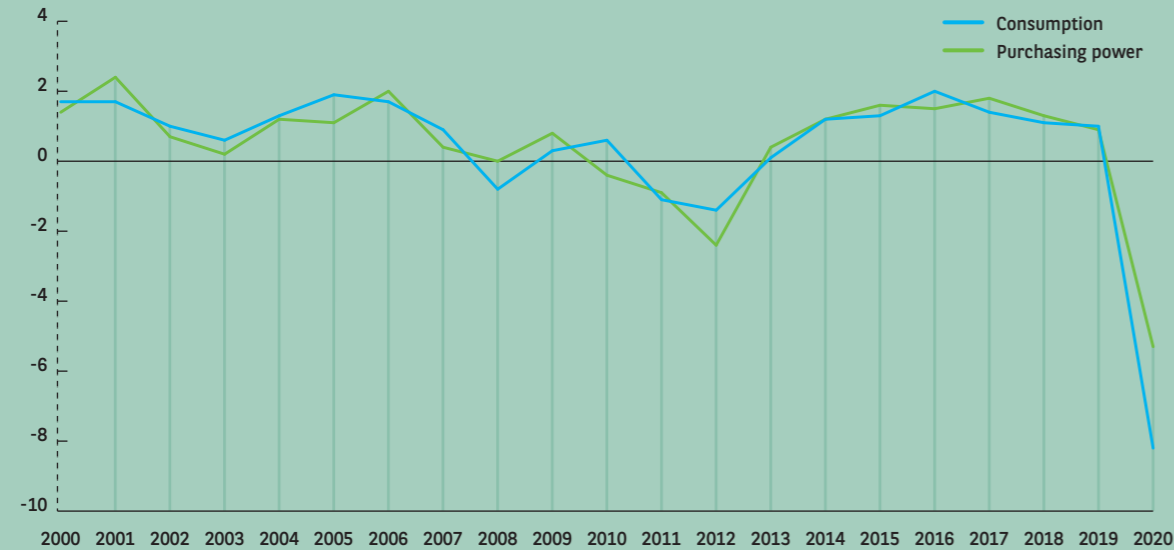
It is no surprise to see economic growth fall in all the countries covered by L'Observatoire Cetelem de la Consommation (Fig. 10 Barometer), with many posting results not seen since the Second World War, and even further back in history in some cases. This decline tends to be more pronounced in the countries most severely affected by COVID-19. The dramatic nature of these figures offers a stark indication of the impact the crisis has had on consumption.

Fig. 11 Barometer / Context

Comparative variations in consumption and purchasing power in the Eurozone

In %.

Sources: Eurostat, (\*) C-Ways, (\*\*) GfK.



PRICE RISES ARE LESS OF A CONCERN

7 out of 10 Europeans believe that prices have increased. (Fig. 12 Barometer). However, the figure has dropped significantly (-8 pts) compared with the previous year and scores have fallen more sharply still in some countries, including Sweden, the United Kingdom and Germany (-20 pts, -14 pts, -13 pts). Only the Belgians are more likely to believe that prices have risen than in 2019 (+4 pts).

It is even more interesting to note that the impression that prices have increased has lost ground consistently in almost all countries over the last three years (Fig. 11 Barometer). In 2019, 8 out of 10 Europeans were of this belief. An examination of actual inflation figures backs up the feelings of Europeans. In most of the countries included in the Observatoire Cetelem Barometer, inflation fell between 2019 and 2020, with negative inflation posted by the three Southern nations: Italy, Spain and Portugal.

Fig. 12 Barometer

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

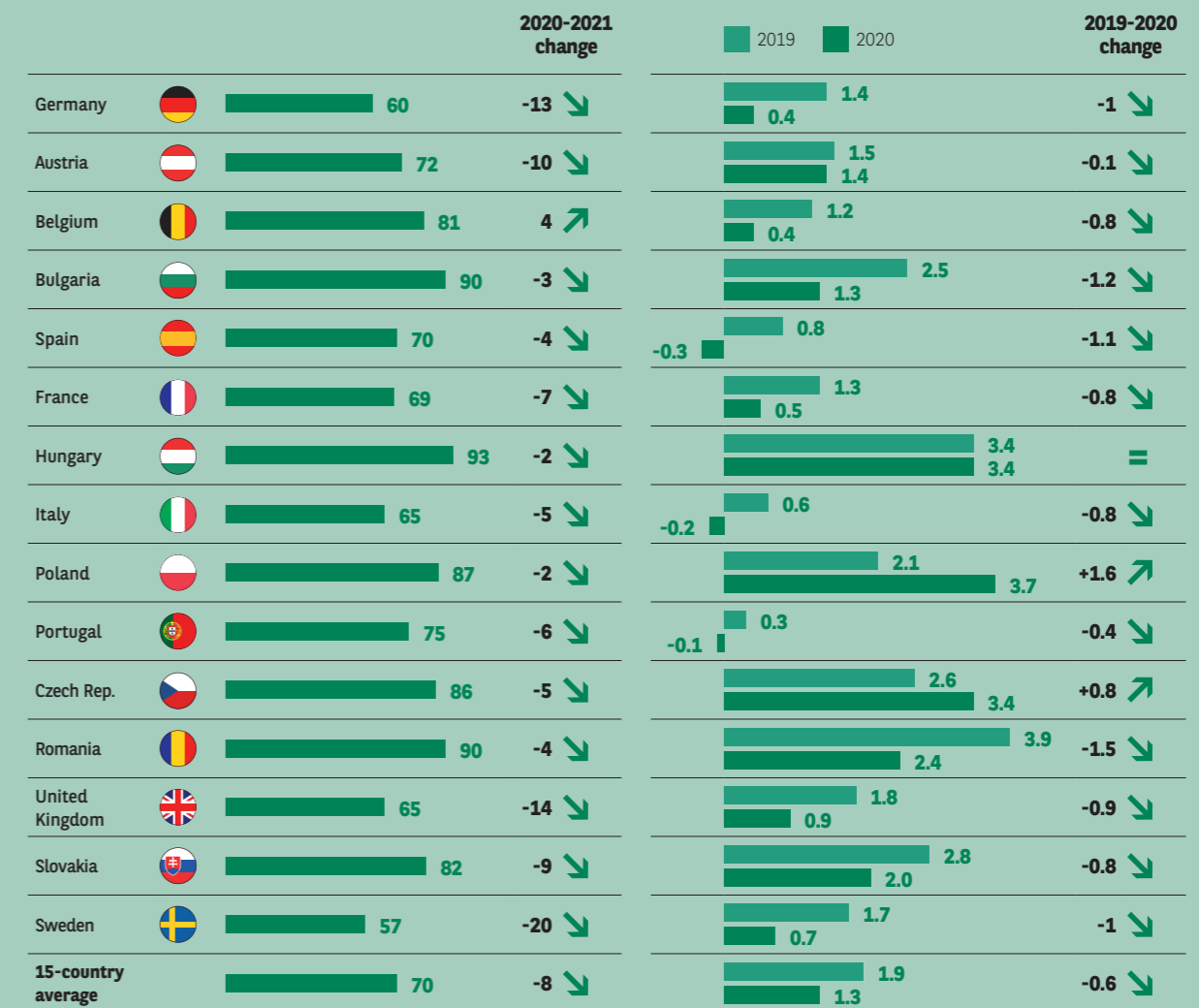
To all respondents, % who answered "Have increased".

Source: L'Observatoire Cetelem 2021

Average annual rate of change of inflation

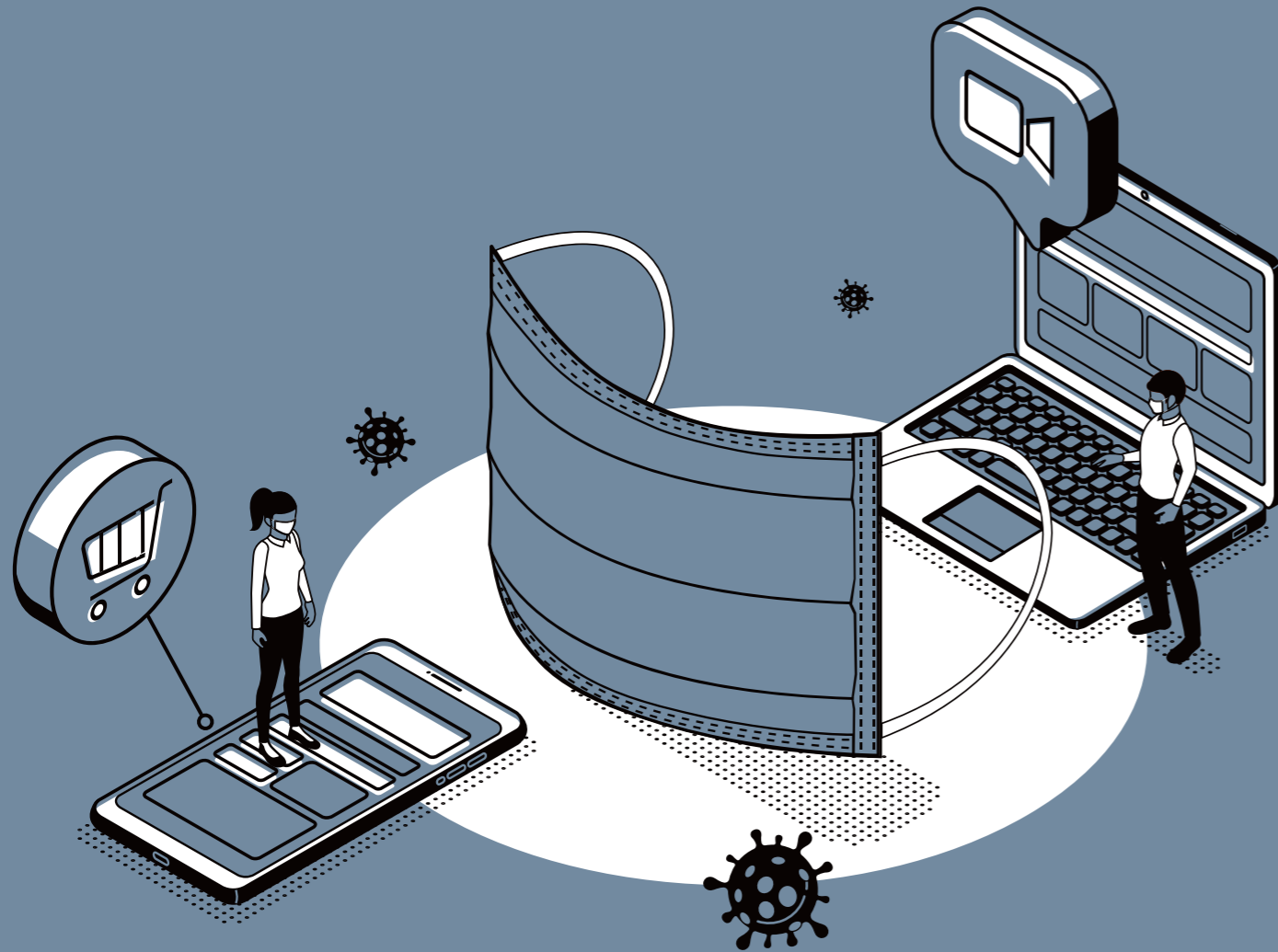
In %.

Source: Eurostat.





**CONTACTLESS SOLUTIONS  
ARE TAKING HOLD OF OUR LIVES**



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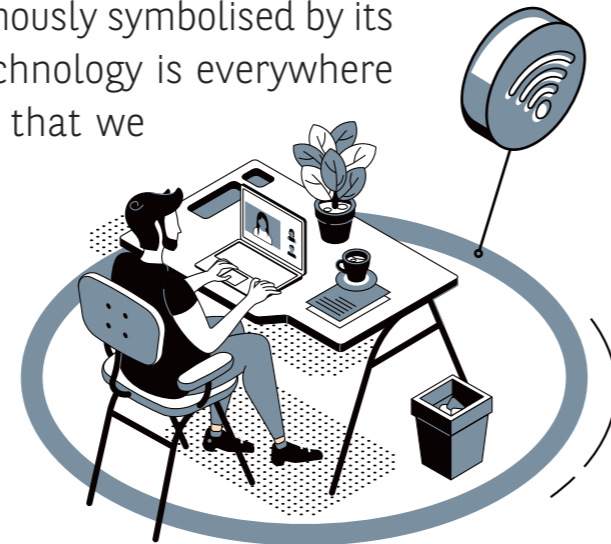
# CONTACTLESS LIVING IS AT THE APEX OF THE COVID-19 CRISIS

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Contactless solutions have not appeared out of nowhere. The first signs of its emergence date back several decades. But it is unarguable that the health crisis has boosted their presence, expanded their uses and, most of all, accentuated their perception among Europeans. People are now experiencing contactless living first hand, leading to contrasting feelings split between positives and negatives. People view contactless living differently depending on which of three distinct geographical areas they inhabit.

# A MANIFOLD, TANGIBLE AND GEOGRAPHICALLY DEPENDENT REALITY

If one were to list all the applications and practices that fall into the contactless category, the result would apparently contain many surprises. Because although it is most famously symbolised by its use in payment systems, contactless technology is everywhere in our lives and sometimes so discreet that we completely forget about it.



## ALMOST 40 YEARS OF CONTACTLESS SOLUTIONS

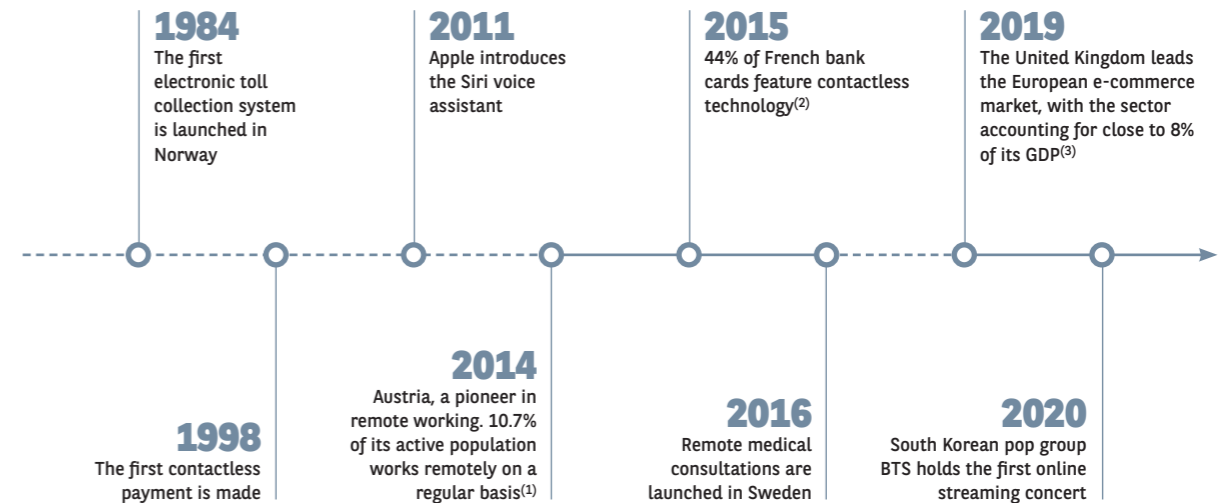
Whether it be electronic toll collection and parking, magnetic keys, travel and cinema passes, ski lift passes, payment cards or voice assistants, contactless solutions have been part of our lives for some time now, to the point where we barely notice their presence anymore (Fig. 1). Although a cordless phone was used to make a call for the first time in 1973, it was in the 1980s that the first contactless "tool" saw the light of day. This was an electronic toll collection system set up in Norway. In 1989, Italy installed the system across its road network.

Contactless technology was next used a few years later, again in the transport sector. In 1997, travellers in Hong Kong were able to use this type of system on the city's public transport network. 1998 was the year in which the technology really came of age. South Korea was where the first payment was made using a contactless card. It wasn't until 2005 that an initial six-month trial was held in France, in the city of Caen, which involved shops that accepted the Cofinoga card.

Fig. 1 / Context

### The history of contactless solutions around Europe

Sources: (1) Eurostat, (2) MoneyBanker survey, (3) Statista.



## CONTACTLESS TECHNOLOGY, A KEY PART OF DAILY LIFE SYMBOLISED BY COVID-19

When Europeans are asked a little over a year after the health crisis was first triggered, there is no doubt about what they think best embodies these solutions. Indeed, according to 1 in 2 Europeans, and in nearly every country surveyed, COVID-19 best symbolises this way of life (Fig. 2). Measures such as lockdowns, curfews and social distancing have all had a part to play in this, putting distances between people that can be measured in meters at the very least. Such has been the severity of the crisis, one might have expected this score to be even higher. The Portuguese and Italians are the most likely to associate contactless solutions with COVID-19 (62% and 60%). Only three nations fail to place it in the top three answers given: the Czech Republic (33%), Slovakia (35%) and the United Kingdom (37%).

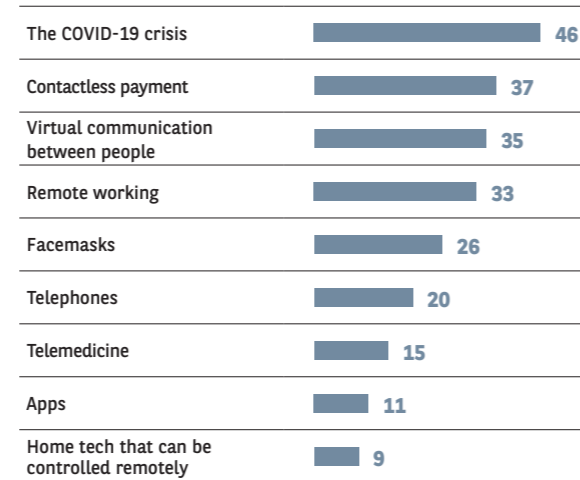
A relatively reasonable distance behind, in second place, is contactless payment, which is cited by 37% of Europeans, with significant differences from one country to the next. The Italians and Portuguese are again of a similar mind, mentioning this example in very few cases (13% and 19%). The Hungarians and British view it as the very epitome of contactless living (62% and 61%).

The next two items on the list also highlight the role of the health crisis in heightening awareness of contactless technology. Indeed, virtual communication and remote working are cited in 35% and 33% of cases respectively. As we will discuss later, both of these practices have developed rapidly

Fig. 2

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 %  
Source: L'Observatoire Cetelem 2021



over recent months. The Austrians even place virtual communication at the top of the list (49%). Meanwhile, the Poles and Bulgarians are most likely to cite remote working (58% and 53%).

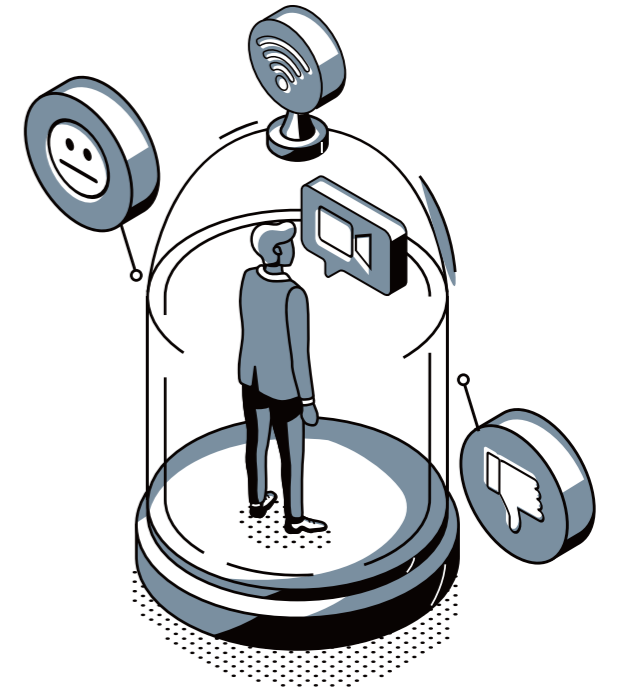
Another symbol of contactless living in the COVID-19 era is the use of facemasks, which is mentioned by 1 in 4 Europeans. The Swedes, to whom facemasks were recommended no earlier than 18 December 2020, only cite this example in 7% of cases.

Telephones, telemedicine, apps and home tech are mentioned by 20% of respondents or less.

## A SOURCE OF MIXED FEELINGS

The impact of contactless solutions on our lives is not just practical in nature. Europeans tell us that it is also psychological and generates mixed feelings. 73% of those surveyed associate contactless living with at least one negative term, while only 58% associate it with a positive term (Fig. 3). One word in particular stands out from the rest: solitude. It tops the list with 43%, proof of the distance that has grown between people and which has only been exacerbated by COVID-19. In every country covered by the survey, except for Hungary, where the watchword is danger, solitude is mentioned most frequently, as is also the case in Belgium, Portugal, France and Sweden, where it is selected by more than one in two respondents.

It is followed by three other negative terms that Europeans associate with contactless living: sadness, difficulty and fear (31%, 23% and 21%). The first of these is again most likely to be felt in



Portugal and France, but it also ranks high in Spain and Romania. The Italians and Romanians attest to the difficulty involved in contactless living. The Portuguese, Spanish and Hungarians speak of the fear it engenders.

And yet, there is no lack of positive opinions either. Indeed, 58% of the terms associated with contactless living are positive. Topping the list is "practicality", which is mentioned in 20% of cases (5<sup>th</sup> place out of all the terms suggested). However, the opinion that it is practical is far from being universally held. While 32% of Britons and Bulgarians opt for this term, this is only true for 4% of Portuguese respondents.

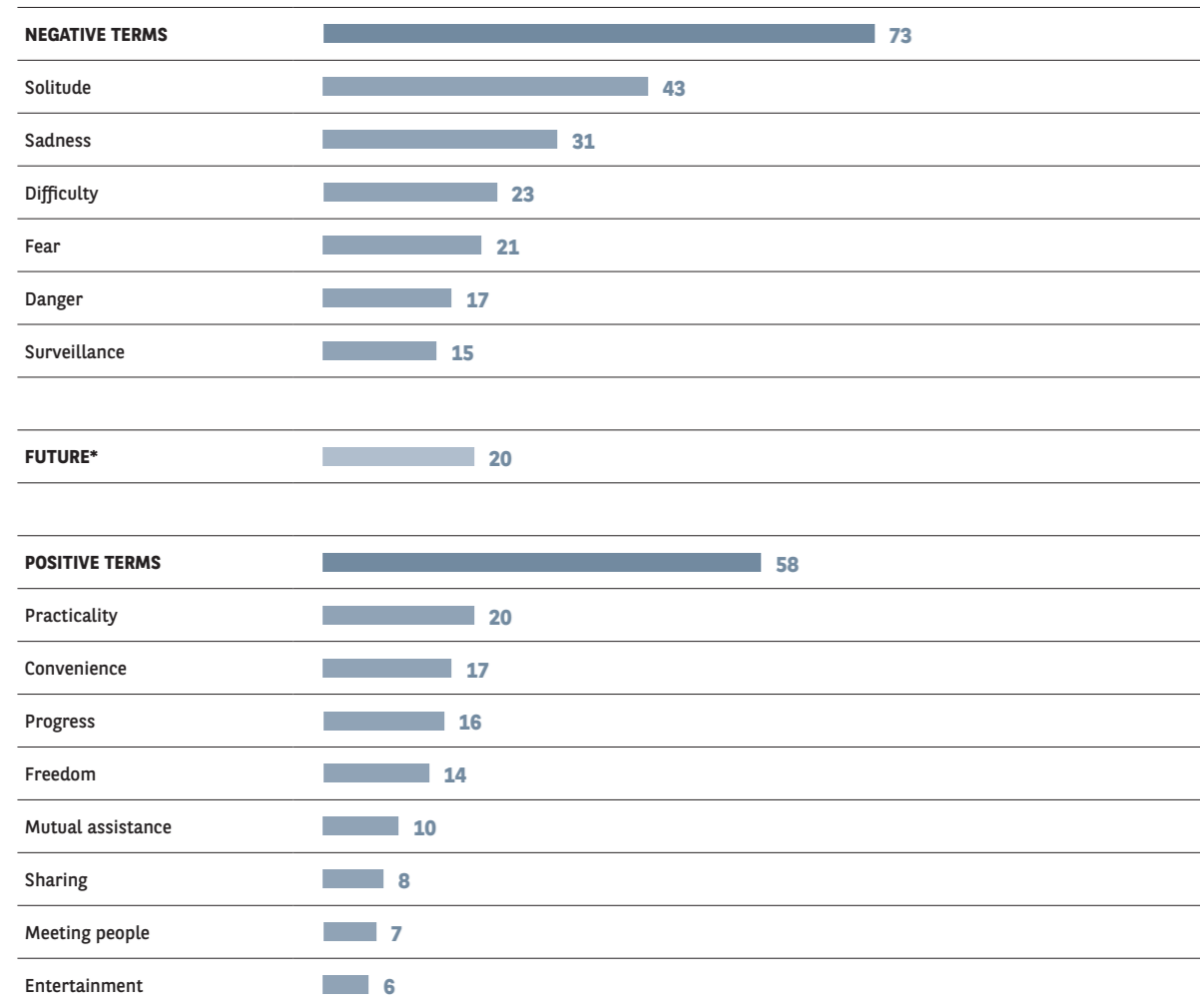
**43%**  
OF EUROPEANS ASSOCIATE CONTACTLESS LIVING WITH THE WORD "SOLITUDE".

**Fig. 3**

**Which three terms from the following list best describe your feelings about contactless living?**

3 possible answers. To all respondents, in %.

Source: L'Observatoire Cetelem 2021



\* Here, the term "future" is considered neutral and is therefore not included in the calculation for either "positive terms" or "negative terms".

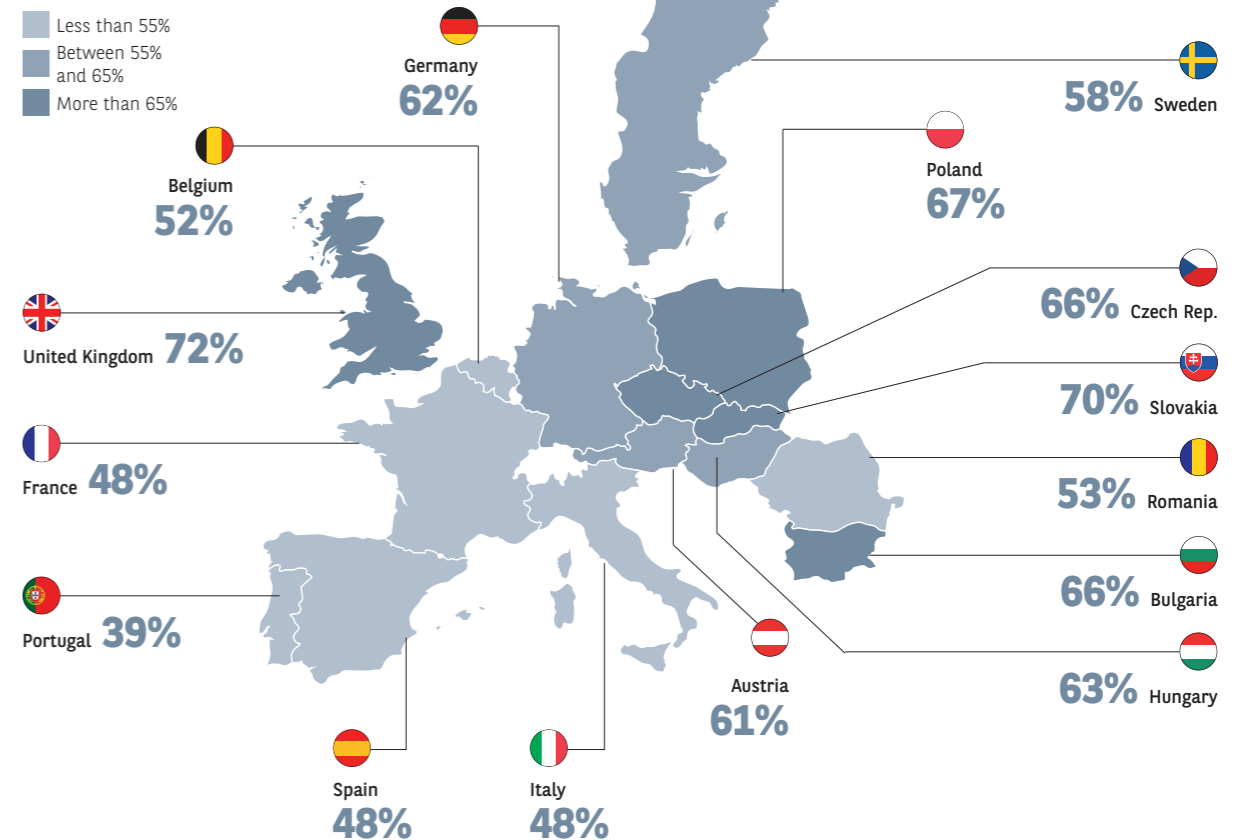
The next three terms in the ranking are convenience, progress and freedom (17%, 16% and 14%). Here again, there are many disparities from country to country. The Poles believe contactless living is easy (30%). The Bulgarians contest this view (11%), much like the Portuguese and Spanish.

It is synonymous with progress in the eyes of Slovaks (25%) and according to the Central European countries as a whole. The Italians (8%), Portuguese and Swedes (9%) disagree quite strongly. The score attained by the freedom it procures ranges from 11% to 20%. **(Fig. 4)**

**Fig. 4**

**Percentage who responded with positive terms by country**

Source: L'Observatoire Cetelem 2021





### 3 GROUPS WITH 3 EXPERIENCES OF CONTACTLESS LIVING

What these results implicitly suggest is that the way in which people engage in and perceive contactless living depends on a variety of factors, such as the maturity of its uses, culture and economic power. And if we try to interpret the results through the prism of these three key considerations, three geographical groups emerge whose respective members share more or less the same views on contactless living. Three groups keep reappearing when we study consumption.

The first group comprises countries located in Northern Europe, which share a degree of maturity vis-à-vis contactless technologies, having already grown familiar with them over the years, but also as a result of their Anglo-Saxon culture and relative economic prosperity. The United Kingdom, Sweden and Germany are its flag bearers, to which one must add Austria.

The second group takes us to Southern Europe and Latin nations with shared Mediterranean roots, predominantly Catholic sensibilities and an economic climate that can be a little more unstable. Individuals in this group frequently associate contactless solutions with positive terms and believe that they have not been in use for as long as respondents from many other countries.

The third group is comprised of Eastern European countries, where opinions on contactless solutions are more evenly balanced between the positive



and the negative. These are countries that were already using contactless technologies, but which have also seen them develop rapidly in recent years. One example of this sudden growth is Poland, where contactless transactions leapt from 33% of the total in 2014 to 80% in 2018 (source: Visa card survey, 2018).

# THE HEALTH CRISIS HAS AMPLIFIED OR PLACED A SPOTLIGHT ON CONTACTLESS LIFESTYLES

### PRACTICES THAT PREDATE THE PANDEMIC...

As we will see repeatedly elsewhere in the survey, this pattern can be observed in various situations and opinions. Indeed, this is the case when respondents are asked whether contactless solutions were already in place before the health crisis was upon us. On the whole, Europeans state this to be the case (73%) (Fig. 5). But this view is most commonly held in the Northern group.

The British, Swedes and Germans are the most likely to be of this belief (88%, 82% and 79%). The Austrians and Czechs agree with the statement in similar proportions (79% and 81%). Respondents in Southern Europe are far from displaying this level of conviction. The Spanish and Portuguese are identical cases in point (56%). Between the two extremes, the French and Italians post fairly average scores (74% and 72%, respectively).

Fig. 5

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

To all respondents, in %.

Source: L'Observatoire Cetelem 2021

They already existed before

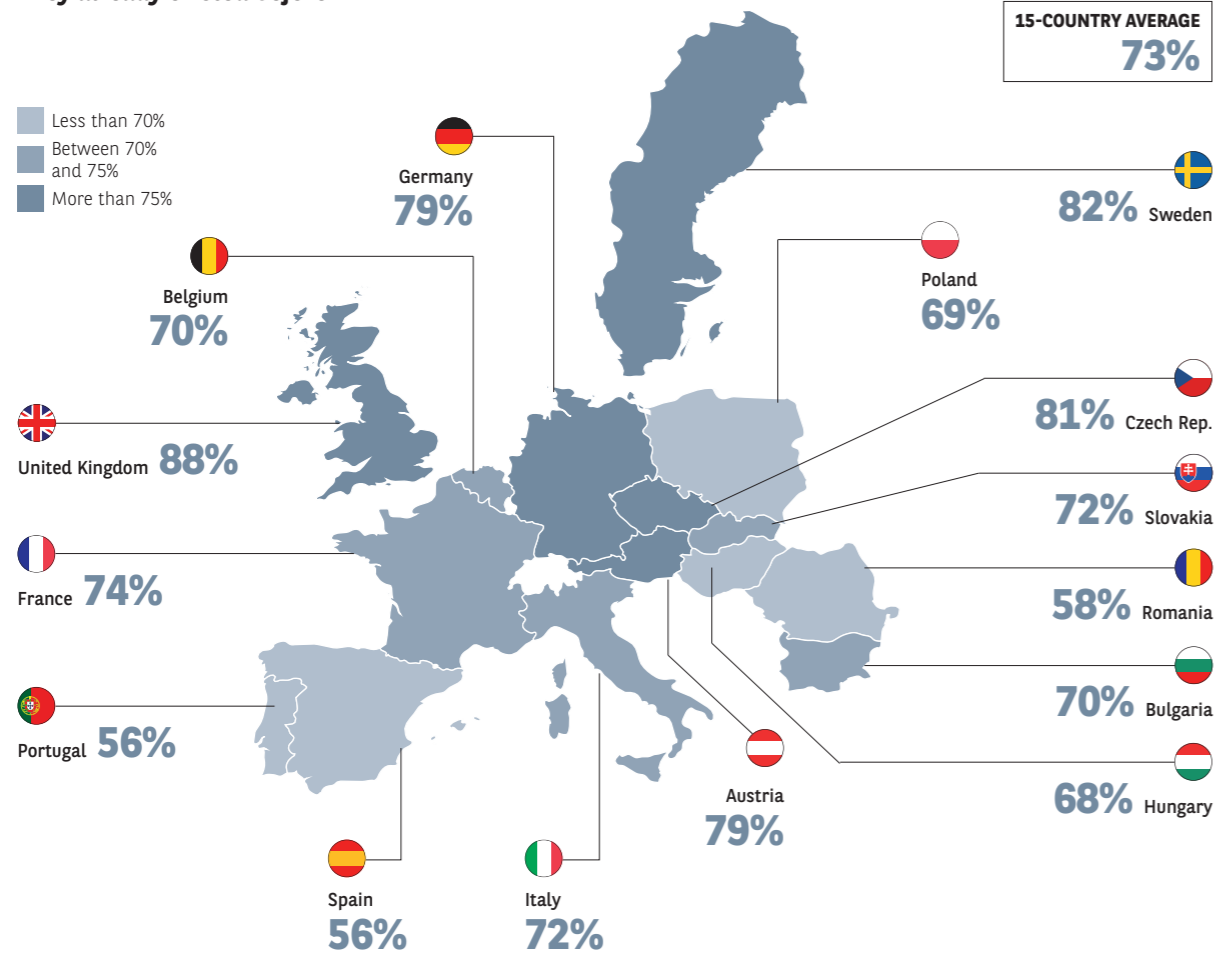


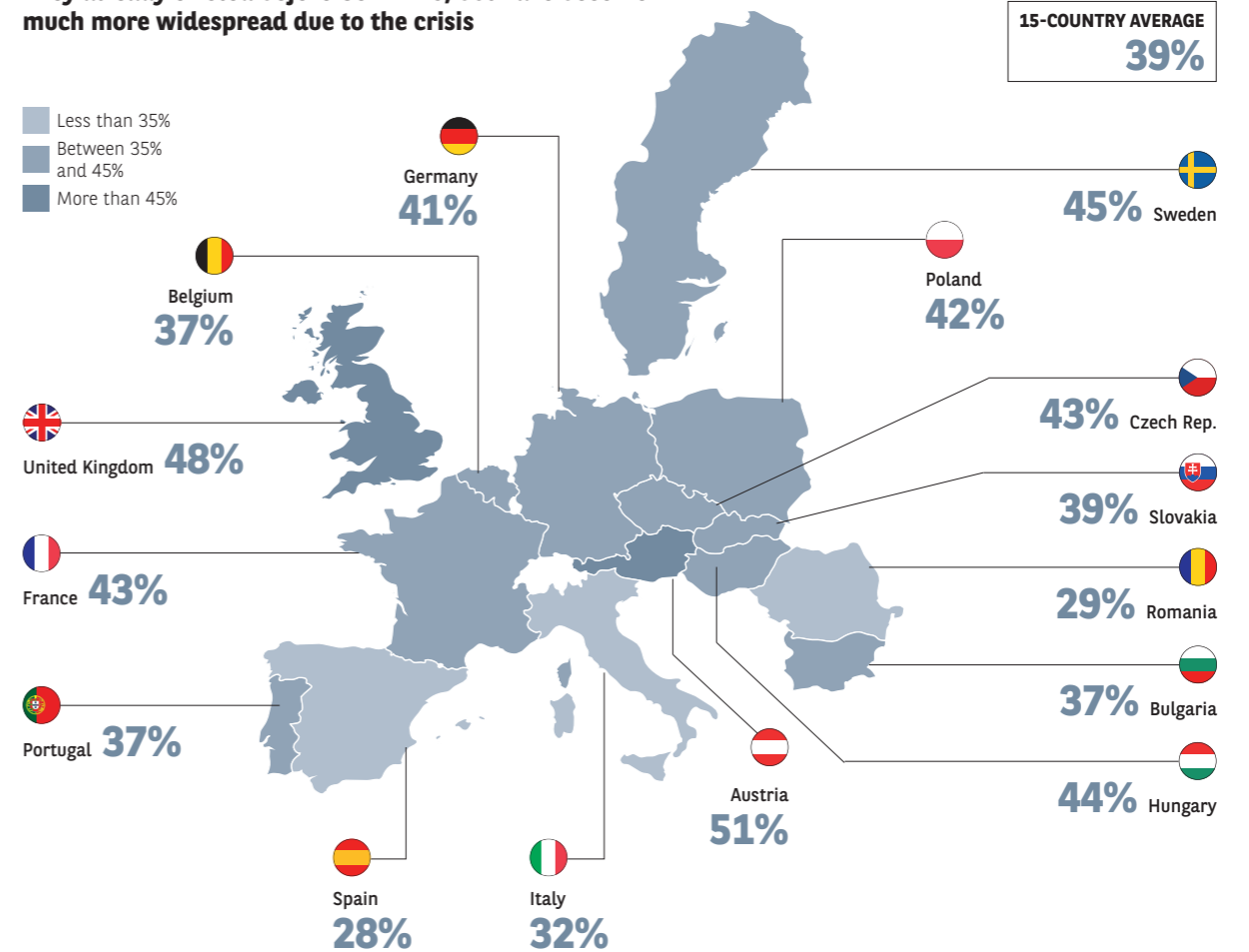
Fig. 6

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

To all respondents, in %.

Source: L'Observatoire Cetelem 2021

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



### ... AND WHOSE DEVELOPMENT HAS BEEN SPED UP BY THE CRISIS

The view that contactless practices already existed is therefore dominant, but COVID-19's role in expanding their use is just as unequivocal. Close to 4 out of 10 Europeans believe that the crisis has played such a role (Fig. 6). The countries in the Northern group are again fairly united in their

opinion, while the Southern countries, as well as Romania, are less convinced of the pandemic's role as an accelerator of the trend. However, these countries do agree that the health crisis has helped to place a spotlight on contactless practices. This is the case for 44% of Portuguese and Spanish respondents.



## KEY FIGURES

73%

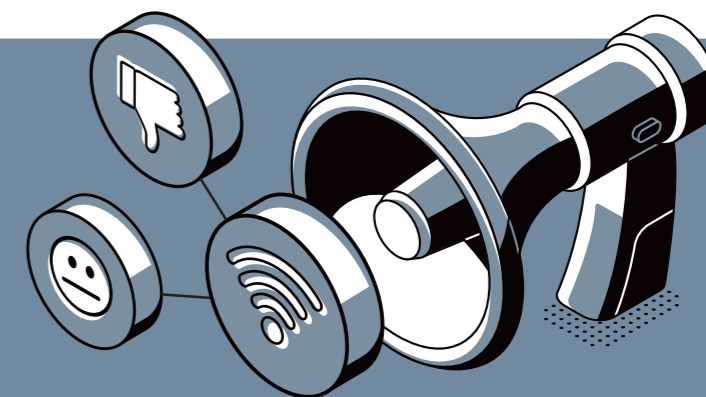
of Europeans believe that contactless practices existed before the health crisis

Nearly  
4 out of 10 Europeans  
believe that the health crisis  
has sped up the development  
of contactless practices

1 in 5 Europeans  
use the term practicality  
to describe contactless living  
in a positive way

46% of Europeans  
believe that COVID-19 best symbolises  
contactless living

Nearly  
3 out of 4 Europeans  
associate contactless  
living with at least one  
negative term ("solitude",  
"sadness", "difficulty", etc.)





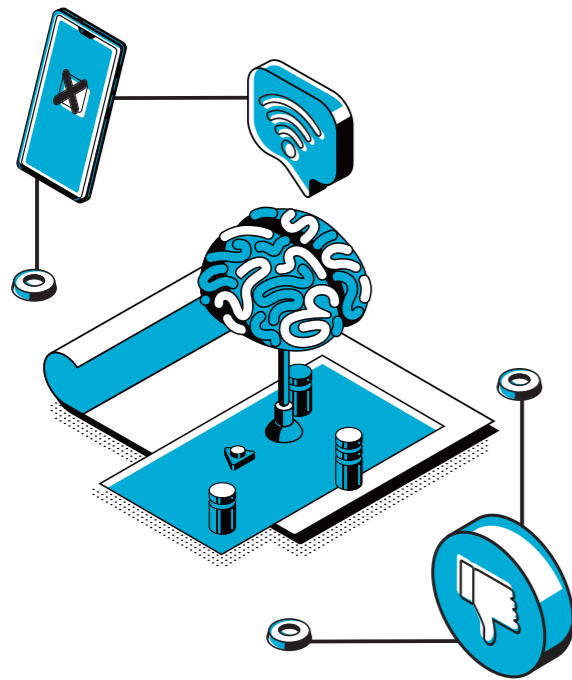
## 2

## CONTACTLESS PROCESSES ARE A DAY-TO-DAY REALITY

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Europeans are in no doubt that contactless solutions are now very much a part of daily life. They appreciate the possibilities these solutions open up, although opinions tend to differ depending on whether we are talking about practical uses or social aspects. Overall, however, contactless living is viewed as a constraint. Most importantly, people don't believe that all social categories are on an equal footing in terms of their ability to take full advantage of them.

# CONTACTLESS LIVING: A SENSE OF CONSTRAINT AND DISSATISFACTION



## AN UNQUESTIONABLE PRESENCE IN DAILY LIFE

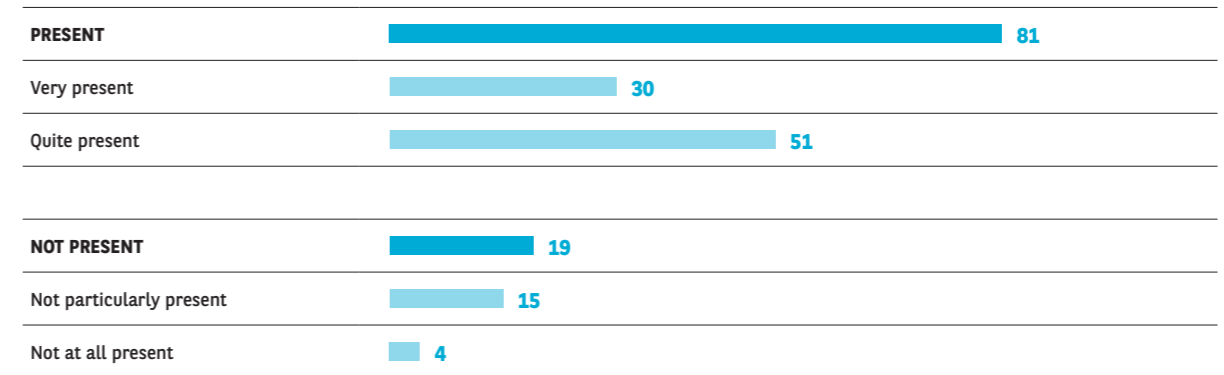
While Europeans are fully aware that contactless technologies were already in use previously, the fact that they are now a daily reality is just as evident to them. 8 out of 10 state that they are very present in their day-to-day life (Fig. 7). People's opinions are generally homogeneous from one country to the next, although the Germans and Czechs are slightly less likely to hold this view (72% and 71%), while the Poles and Portuguese are the most convinced (90% and 89%). The feeling that contactless living is very much a reality is sufficiently widespread that no clear divide is apparent between the three geographical areas mentioned above.

Fig. 7

**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 %.

Source: L'Observatoire Cetelem 2021



**8** OUT OF **10**

EUROPEANS FEEL THAT CONTACTLESS SOLUTIONS ARE PRESENT IN **THEIR DAILY LIVES.**

### A REALITY THAT FEELS LIKE A CONSTRAINT

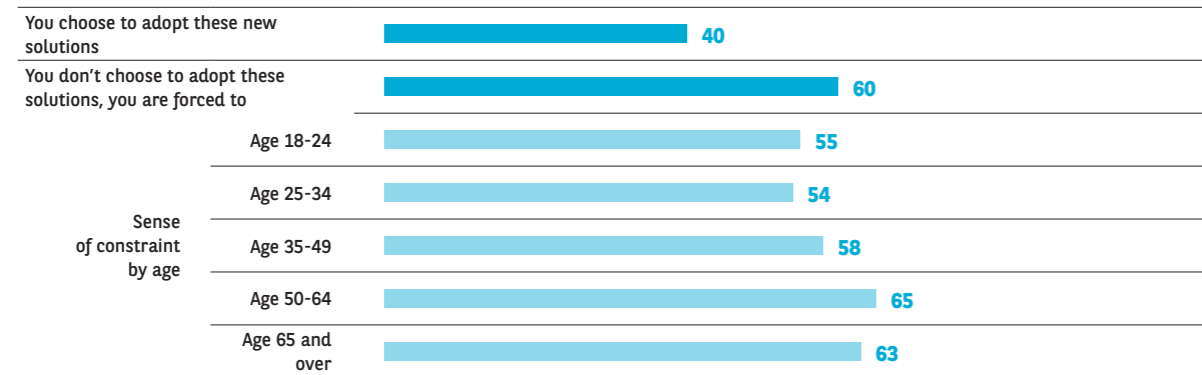
Understanding that contactless living is a reality does not mean that it is automatically accepted. 6 out of 10 Europeans see the changes associated with it as something of a constraint (Fig. 8). The prior existence of these practices makes the feeling that their adoption isn't a choice less pronounced in some of the countries in the Northern group, such as Germany and the United Kingdom (52% and 53%), while most of the countries in the Eastern group seem to view contactless living as a constraint, which is particularly the case in Romania and Bulgaria

(79% and 72%). The Latin countries are more divided. The Italians are the least likely to feel this sense of constraint, while the opinion of the French is similar to that of the Central European countries (69%).

However, the criteria of age and income level reveal varying attitudes on the question of contactless living being a constraint. Young people and higher-income households find it easier to accept these solutions (45% of 18-24 year olds, 46% of 25-34 year olds) than seniors and lower-income households (65% of 50-64 year olds, 63% of those aged 65 and over).

**Fig. 8**  
Generally speaking, would you say that...?  
To all respondents, in %.

Source: L'Observatoire Cetelem 2021



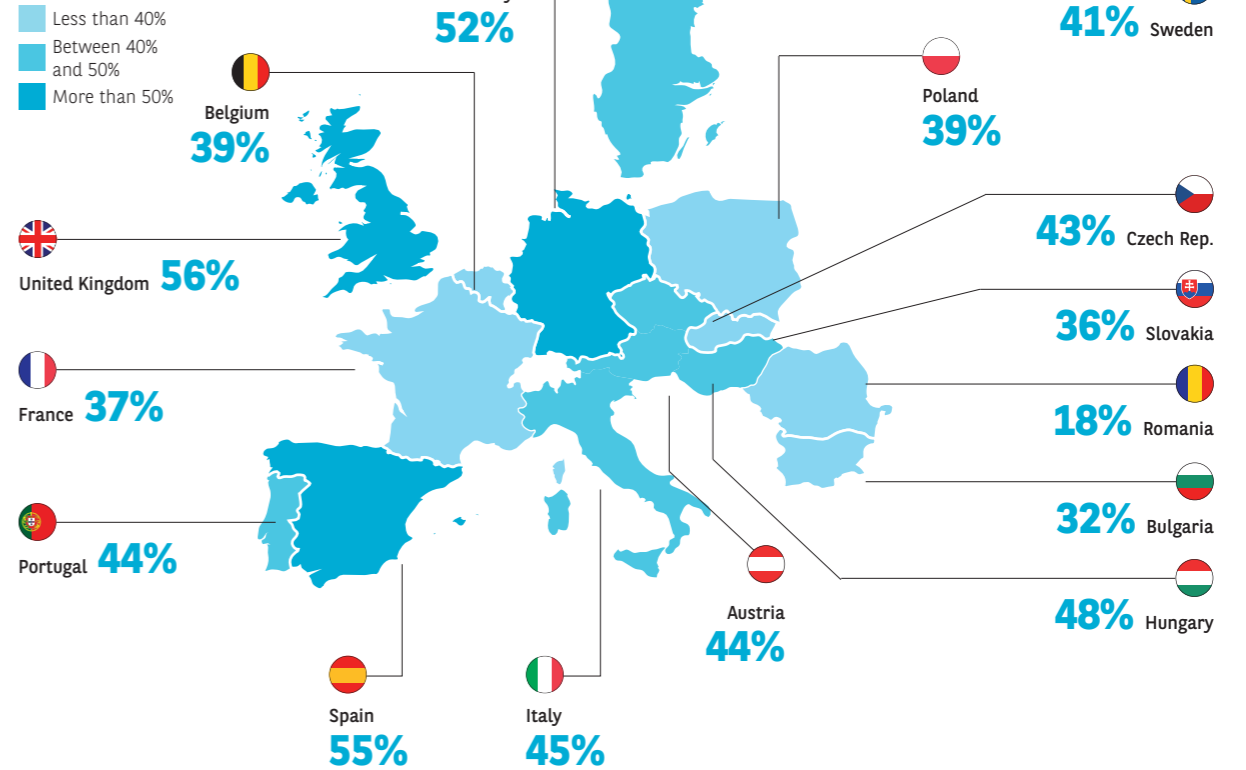
### CHANGES THAT FAIL TO APPEAL

Thus, these new developments tend to be seen as a constraint, but they are also viewed negatively by Europeans on the whole, given that only 45% actually like them. Once again, the United Kingdom and Germany display the greatest fondness for contactless solutions (56% and 52%) (Fig. 9).

The Spanish are also more likely than not to display this attitude (55%). The geographical logic we have put forward is generally adhered to. The Romanians and Bulgarians are the least enamoured with these developments (18% and 32%). France's score is again similar to that of these two countries (37%).

**Fig. 9**  
Generally speaking, would you say that you like these new solutions?  
To all respondents, % who answered "Like them"

Source: L'Observatoire Cetelem 2021



WE FEEL A LITTLE SAD WHEN WE THINK ABOUT LIFE AS IT WAS. IT IS **DIFFICULT TO THINK ABOUT THE FUTURE.**

# CONTRASTING POINTS OF VIEW DEPENDING ON THE FIELD OF APPLICATION

## HEALTH IS THE MAIN BENEFICIARY

So contactless living is very real and viewed as something of a constraint, but it must also be examined in its many guises, which themselves generate contrasting opinions. There is one area in which positive opinions come out on top: health and safety (44%) (Fig. 10). That isn't surprising given that we are still in a pandemic and that social distancing, which people had difficulty accepting at first, has ultimately convinced populations of its effectiveness. In all countries, except for Romania and Poland (23% and 30%), this is the item that stands out.

As for every other area examined as part of this survey, negative perceptions outweigh positive ones. And in many cases, more than half of those surveyed express negative feelings, including when it comes to romantic relationships, education, freedom, their country's economy and trust between people. It should also be noted that, on average, around a quarter of Europeans do not provide an answer when asked about these different areas.

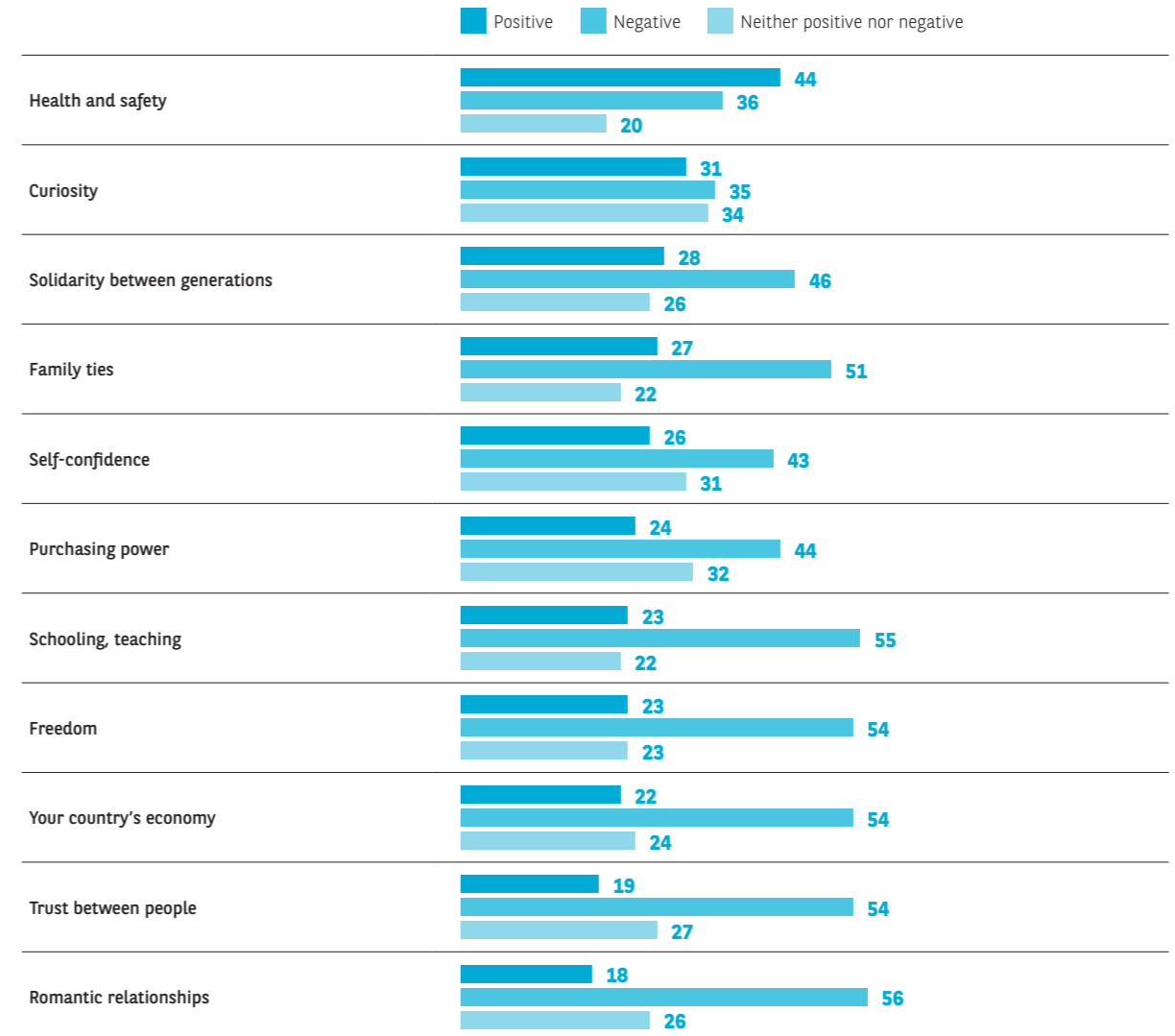


**Fig. 10**

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

To all respondents, in %.

Source: L'Observatoire Cetelem 2021



### DAY-TO-DAY TASKS HAVE BEEN SIMPLIFIED, BUT SOCIAL DISTANCING REMAINS UNPOPULAR

When asked to consider contactless living from a more practical angle, Europeans are more upbeat about its advantages and a clear dividing line emerges between what makes everyday life more convenient and what relates to their social life.

If we're talking about the former, many people are happy with contactless solutions. When it comes to shopping, managing one's budget or carrying out administrative formalities online, staying informed via various screens, paying remotely, consuming cultural content virtually, teleworking or playing games on the web, contactless living receives a huge number of "likes" (73%, 70%, 68%, 66%, 58%, 57%, 56%) (Fig. 11).

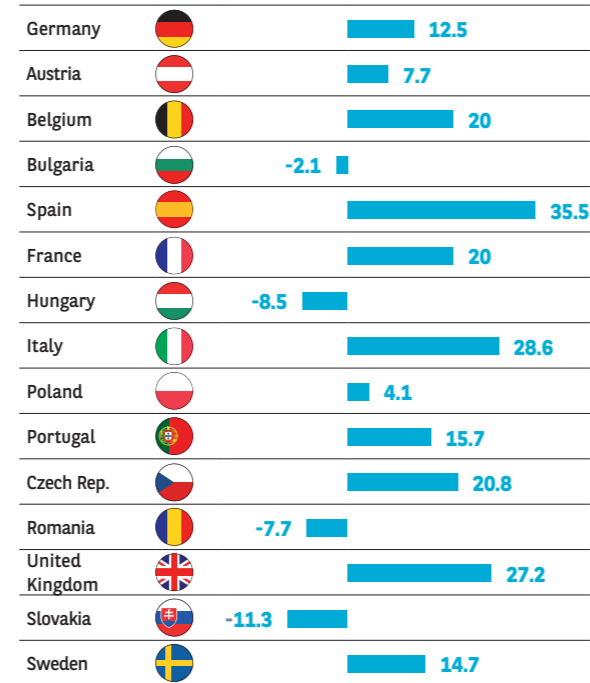
As regards the latter, i.e., everything connected to social life, people give it a big thumbs down and express genuine despondency. Meeting someone remotely, being far away from friends and getting to know others via video calls are not experiences that Europeans enjoy (26%, 40% and 41%).

If we look at the detail, the answers of Europeans reveal quite pronounced national traits. For instance, the French are by far the least enthusiastic about shopping online (51% vs. 73%), seemingly confirming their fondness for traditional shops, despite the first lockdown leading to fresh interest in the practice (interest in e-commerce platforms increased by 20% between 2019 and 2020) (Fig. 12). They remain a long way behind the British, who lead the way in this area, and are unable to keep up with the ever growing enthusiasm of the Spanish (whose level of interest has risen 36% this year).

Fig. 12 / Context

### Change in the level of interest expressed on the web for e-commerce platforms between 2019 and 2020

Source: Nextrends by C-Ways (methodology: measurement of the level of interest expressed on the web between January 2020 and January 2021).



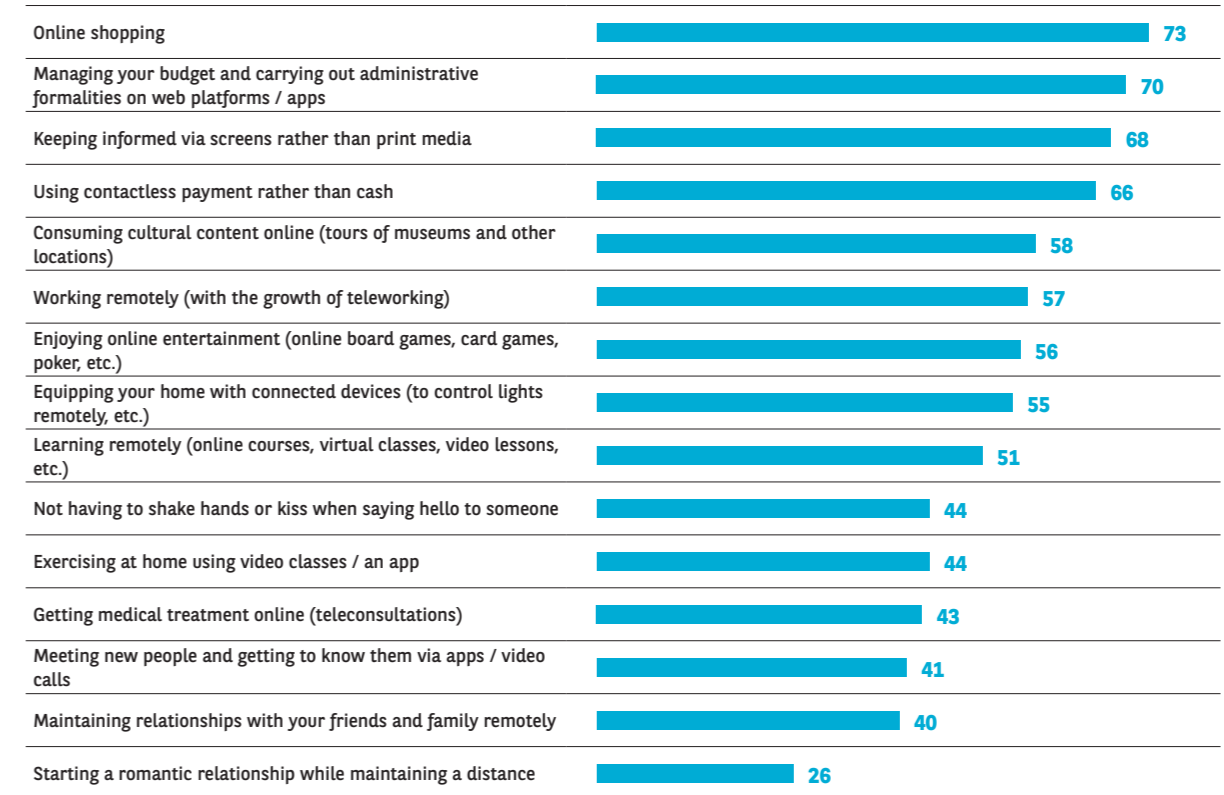
**VIRTUAL MUSEUM TOURS ALLOWED US TO VISIT WHEN WE WANTED AND WITH NO CONSTRAINTS. I THINK IT'S AMAZING FOR MY KIDS. REALLY CONVENIENT."**

Fig. 11

### In a world with less human/physical contact, do you like or dislike (or, if you do not or have never done, do you think you would like or dislike)...

To all respondents, % who answered "You like".

Source: L'Observatoire Cetelem 2021

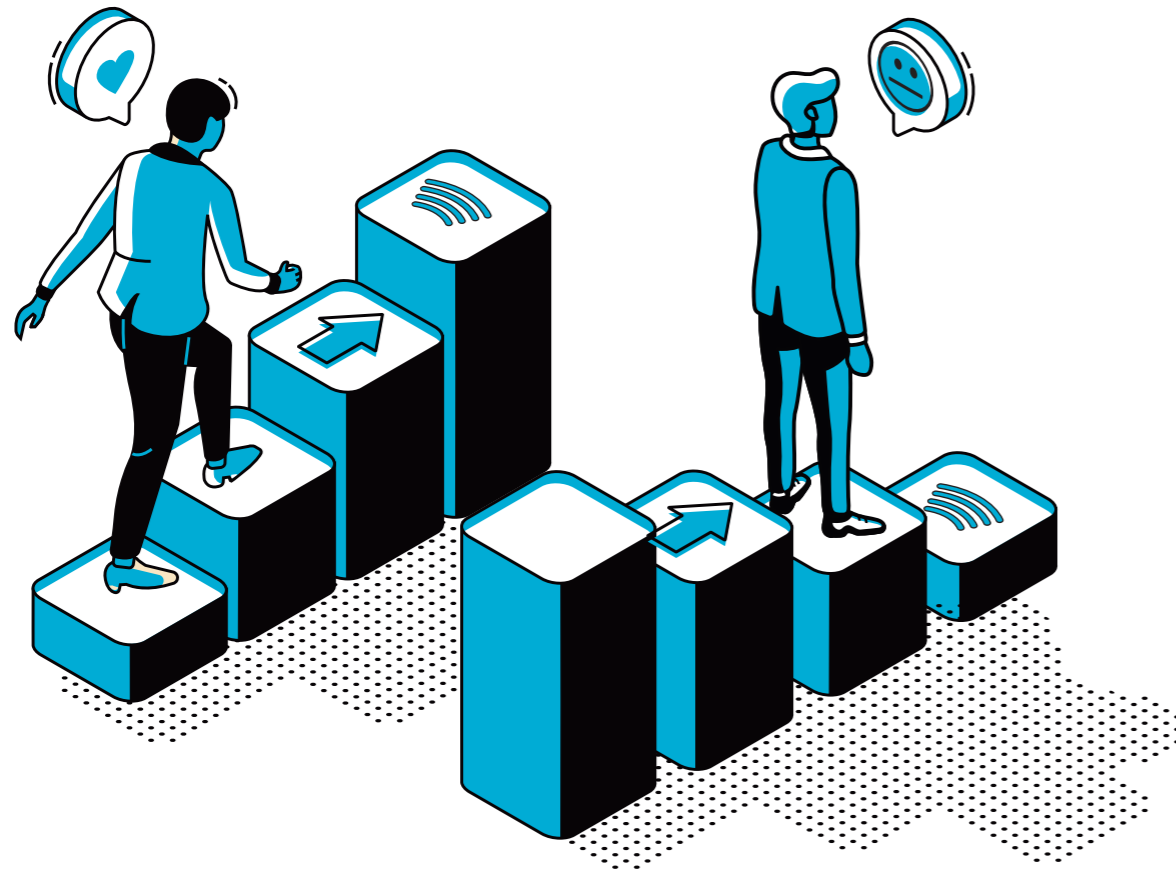


When it comes to online culture, Italians display much greater curiosity than other nations (70% vs. 58%), while online entertainment is most popular among the Spanish (70% vs. 56%). On the topic of remote working, the Hungarians are the most eager to work from home (70% vs. 56%), while the Swedes and Spaniards are equally positive about online

education (65% and 64% vs. 51%). The British and French appreciate not having to shake hands or kiss when greeting others (47% vs. 44%), while Austrians are the least likely to enjoy meeting someone remotely (15% vs. 26%).



# AN INDIVIDUAL AND COLLECTIVE DUALITY



## EASY FOR ME, NOT SO EASY FOR OTHERS

So, all things considered, is contactless living easy? Yes, or so Europeans tell us. However, a distinction must be drawn between the specific and the general. Because as ever — remember the Observatoire Cetelem Barometer's results for personal circumstances and national situations — Europeans focus more on the “I” than the “we”. This ego-satisfaction leads 66% of respondents to state that it is easy for them to adjust to contactless living (**Fig. 13**).

Two countries from the Northern group are the most likely to make this claim: the UK and Sweden (74%). This feeling is least prevalent in the Central European group of countries, with Poland scoring the lowest on this question (60%). The French are similarly minded on the topic (61%).

However, a little under 1 in 2 Europeans believe that society finds it easy to adjust to contactless living. And this time around, the differences between our three geographical areas are more stark. In the Northern group, the United Kingdom, Sweden and Germany stand very much apart by expressing confidence in their country's adaptability (64%, 54% and 52%). In the Central European group, Bulgaria, Romania, Poland and Hungary are a lot more dubious (31%, 32%, 35% and 37%). France and Spain, two countries from the Southern group, post results that are not far off the average (48% and 45%).

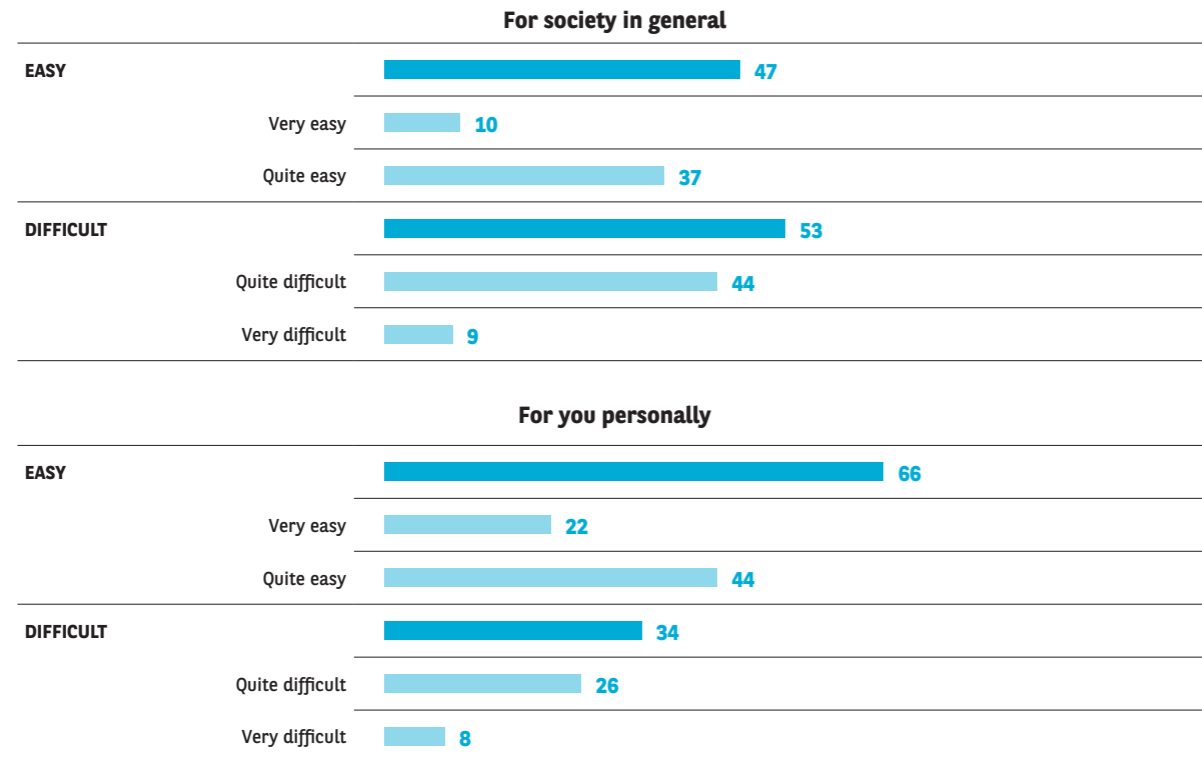
**66%** OF EUROPEANS SAY  
THEY FIND IT EASY  
TO ADJUST TO  
CONTACTLESS LIVING.

Fig. 13

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 %.

Source: L'Observatoire Cetelem 2021



### ENVIRONMENTAL BENEFITS

A “qualitative” assessment of a contactless life amplified by the pandemic underlines the dichotomy between the “collective” and the “individual”. 48% of Europeans are of the view that the expansion of contactless practices as a result of COVID-19 is having a negative impact on society, while just 42% believe it has been bad for them personally. However, one big winner emerges: the environment. 1 in 2 Europeans state that the rapid development of contactless living is good for the environment (Fig. 14).

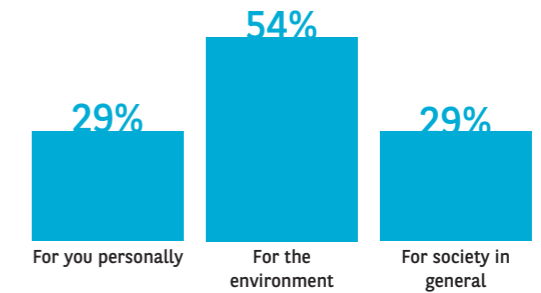
The Southern group, excluding France, is invariably more enthusiastic about the benefits of the expansion of contactless practices under the influence of the pandemic, regardless of the item in question. Opinions are more equivocal in the two other groups of countries.

Fig. 14

In your opinion, is the fact that COVID-19 has reinforced practices that lead to less physical contact on a daily basis and favour the use of digital technology a positive development or a negative development?

To all respondents, % who answered “A positive development”.

Source: L'Observatoire Cetelem 2021



// WE HAVE CHANGED THE WAY WE DO THINGS AT WORK.

WE PRINT LESS MATERIAL AND THE USE OF ELECTRONIC METHODS IS ENCOURAGED. THAT'S GOOD FOR OUR CARBON FOOTPRINT. WE HAVE ALL NATURALLY EVOLVED IN THAT DIRECTION. AND THAT'S VERY **POSITIVE.**

# ADAPTABILITY CORRELATES WITH AGE AND INCOME LEVEL

## IN ANY CASE, ADAPTING IS EASY...

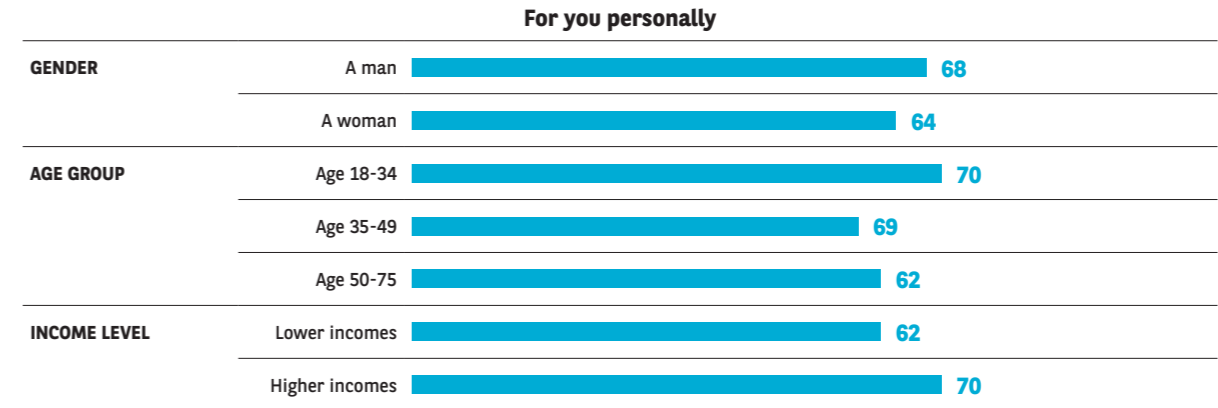
The sense that individuals are personally able to adjust to their new contactless lives applies to the lion's share of daily activities. For most items, favourable opinions are expressed by a majority of respondents, the exceptions being maintaining ties with friends and starting a romantic relationship from a distance.



**Fig. 15**

**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, % who voted "Easy".

Source: L'Observatoire Cetelem 2021



Irrespective of gender, age group or income level, two-thirds of Europeans find it easy to adjust to contactless practices. **(Fig. 15)**

Once again, e-commerce is the most popular application (79%) **(Fig. 16)**. And, as seen previously, the French are the least fond of online shopping (63%). This is not the top-placed item in their ranking and the same is true for the Belgians.

Seeking information, making payments and online budget management and administrative formalities

are clustered close behind (76%, 74% and 73%). The Portuguese are particularly happy with these facilities, while the French and Belgians are again more resistant.

The other possibilities offered up by contactless solutions are also very popular, even if enthusiasm for them is generally less pronounced. At the bottom of the ranking are those that relate to human relationships in their most intimate forms. We will look more closely at these in the third part of the survey.

Fig. 16

**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".

Source: L'Observatoire Cetelem 2021

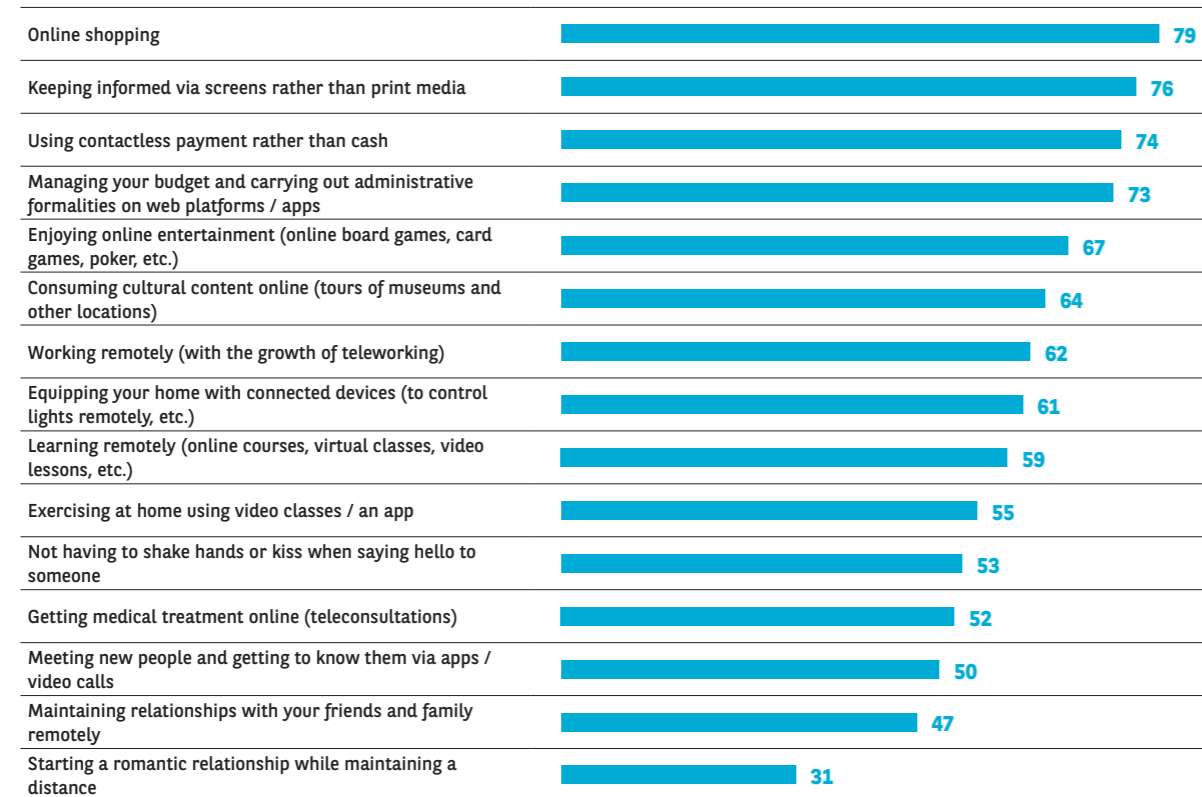
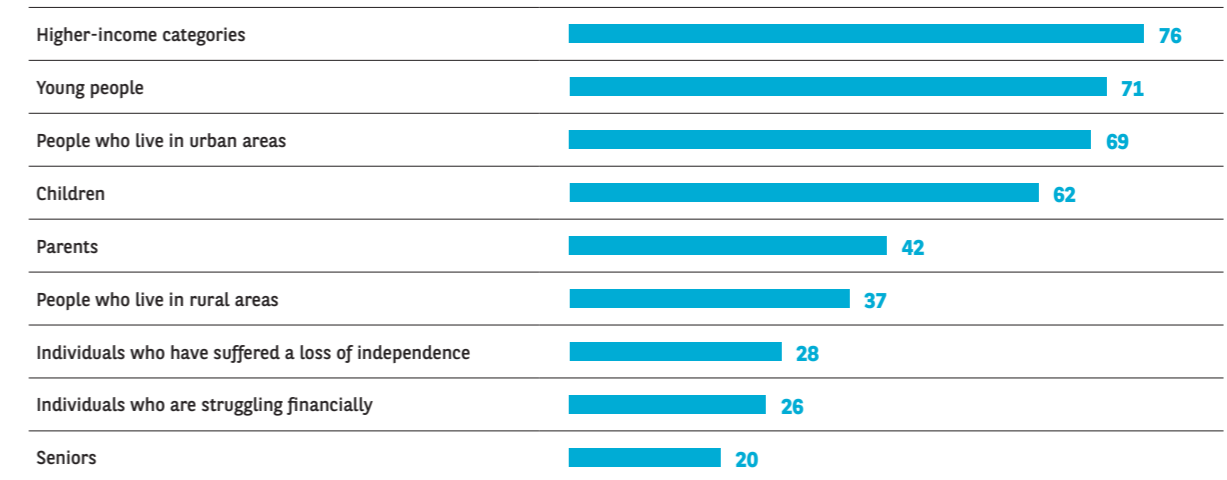


Fig. 17

**In your opinion, is it easy or difficult for people in each of the following categories to adjust to a contactless world?**

To all respondents, % who answered "Easy".

Source: L'Observatoire Cetelem 2021



**... BUT NOT FOR EVERYONE**

People who live in rural areas, who have suffered a loss of independence or who are struggling financially find it harder to adjust to contactless living (**Fig. 17**). This is an opinion voiced in all the countries covered by the survey, with the Czechs responding almost unanimously to this question (87%).

Young people, meanwhile, will find it easiest to take advantage of contactless living. 71% of Europeans are of this view. The "iGeneration", a term coined by psychologist Jean Twenge, were born with a smartphone in their hand and hold a decisive "genetic" digital advantage. The qualitative interviews conducted for this survey highlight the fact that opinion on this topic is divided regardless of the generation. However, more contrasting opinions can be observed when we compare countries. 82% of Czechs are of this belief, but only 57% of Belgians agree.

Urbanites place third in terms of their perceived ability to adjust to the rise of contactless living (69%). The Czechs and Belgians can again be found at the two extremes (77% and 58%).

Children complete the top four in this adaptability ranking.

But there are also social categories whose capacity to adapt is seen in a much less positive light. Fewer than 1 in 2 Europeans believe that parents, inhabitants of rural areas, people who have suffered a loss of independence and those struggling financially will be able to cope with these changes. Just 1 in 5 think that seniors will be able to adapt. The countries in the Northern group are slightly more optimistic than the rest. Those in the Central European group of countries, which often have more rural populations, are very pessimistic.

These results point to the existence of a digital divide, a tangible component of which is contactless living, which is only seen as advantageous to young people, urbanites and the wealthy. These are the populations that increasingly characterise European cities today.

**1** IN **5**

**EUROPEANS BELIEVE THAT SENIORS WILL BE ABLE TO ADJUST TO CONTACTLESS LIVING**



# KEY FIGURES

**8 out of 10 Europeans**  
state that contactless solutions are present in their daily lives

**44%**

of Europeans acknowledge the benefits of contactless practices when it comes to health and safety.

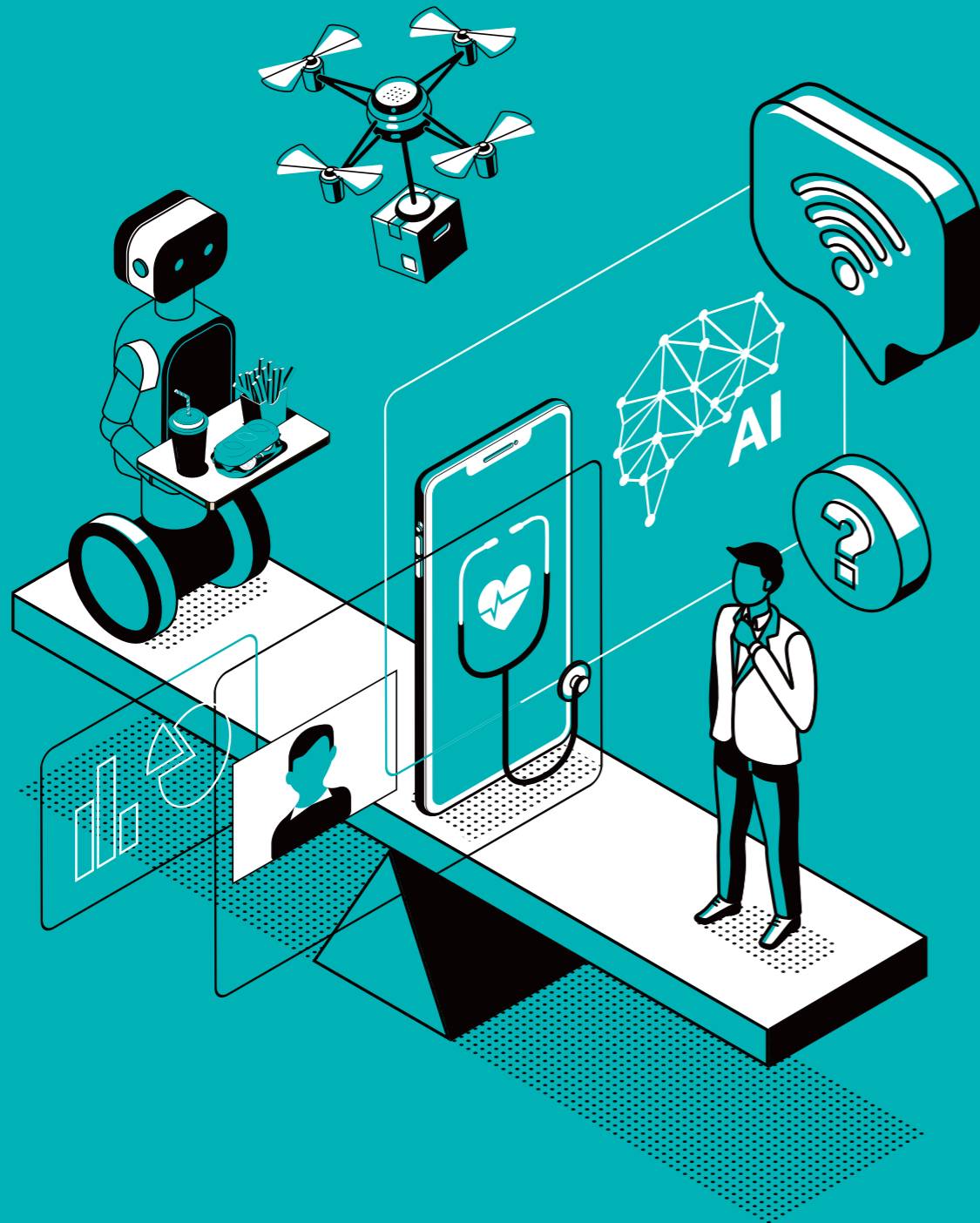
**55%**  
of Europeans do not see the appeal of contactless living

**Age 50-64**

The age group that is most likely to view contactless living as a constraint

More than **1 in 2 Europeans** believe that the rapid expansion of contactless practices is good for the environment.





# 3

## STRIKING A BALANCE BETWEEN TECHNICAL INNOVATION AND SOCIAL DISTANCING

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Apparently fully aware that the expression “contactless living” is an oxymoron, Europeans underline what seems to be its main weakness, a form of social and societal regression, a loss of humanity. While its future is already set in stone, like the ever increasing presence of technologies in our daily lives, people will primarily be looking to citizens and companies to prevent things from veering off course.

# HUMAN RELATIONSHIPS: THE ACHILLES' HEEL OF A CONTACTLESS WORLD

## A LOSS OF RELATIONSHIP QUALITY

Looking at their testimonies, it is clear that Europeans appreciate the practical side of contactless living, particularly for day-to-day tasks. However, in a more latent way, they express serious reservations regarding the relationship quality it engenders. And when the same Europeans are questioned in greater detail to find out whether life without physical contact weakens or even damages human relationships, the answer is clear and unequivocal. Three-quarters state this to be the case (Fig. 18). Once again, most of the countries in the Northern group, which tend to have greater experience of the virtual world, are more divided on the topic, particularly the British and Germans (66% and 67%). And, as is often the case, we must

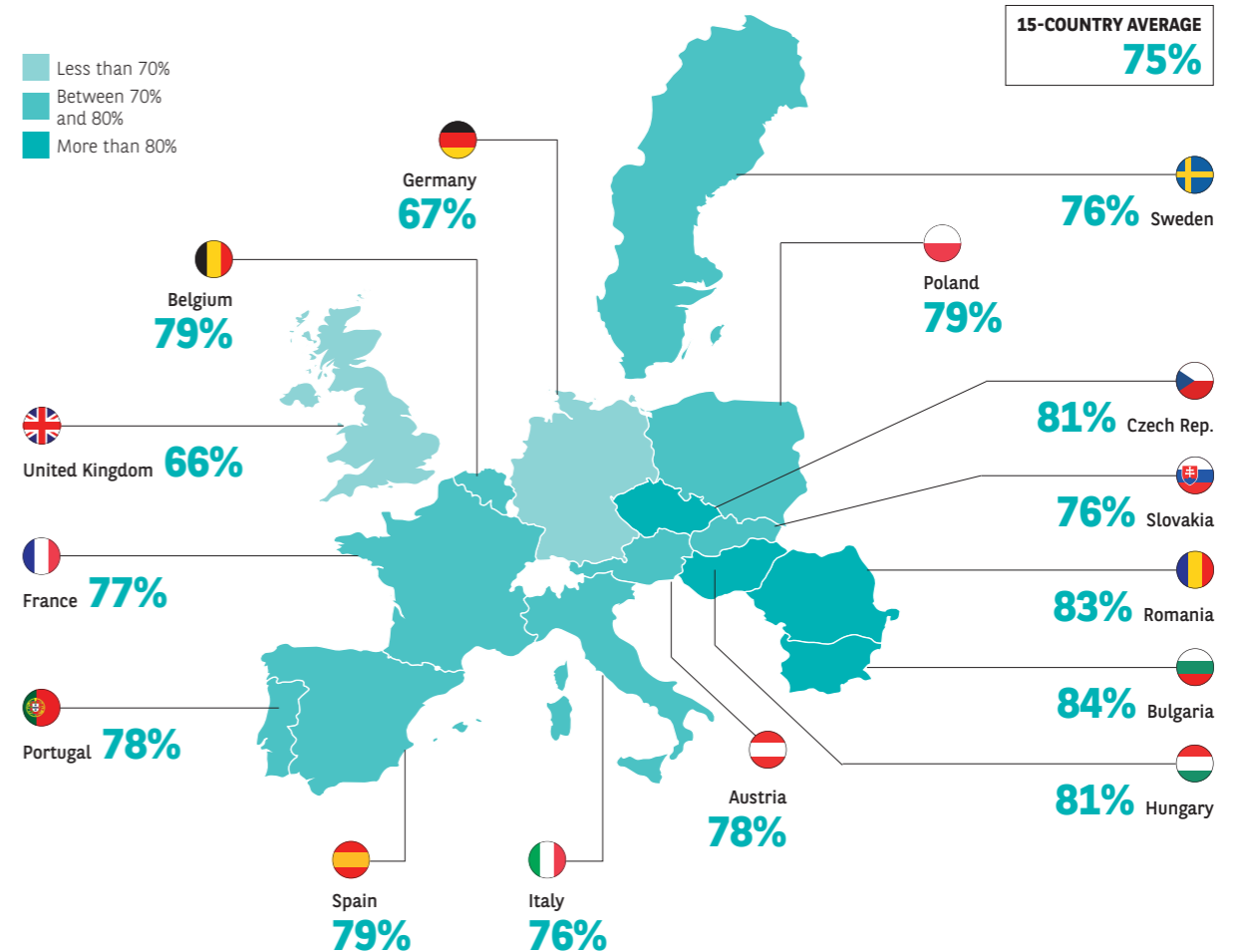
look to the Central European countries to find opposing views. The Bulgarians, Romanians, Czechs and Hungarians are the most likely to decry the distance that has grown between people (84%, 83%, 81% and 81%). The Latin countries fall between the two, posting scores closer to the European average.

“THERE ARE NO LONGER ANY LIMITS TO INTIMACY.”

Fig. 18

## Would you say that having to see people virtually rather than physically...?

To all respondents, % who answered “Weakens / damages relationships (with friends, family members or strangers)”.  
Source: L'Observatoire Cetelem 2021



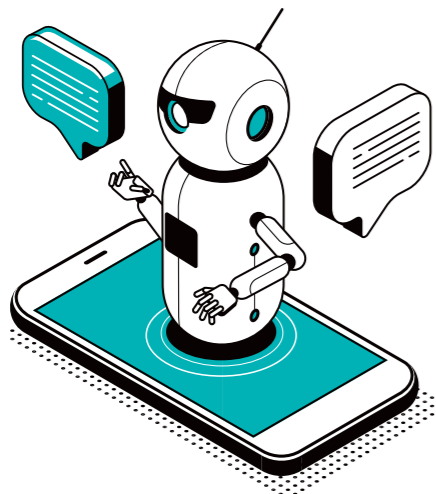
### ALONE TOGETHER, THE HORIZON OF POSSIBILITIES FOR CONTACTLESS RELATIONSHIPS

American psychologist Sherry Turkle is a professor of social sciences and technology at MIT. In 2011, she published *Alone Together*, an essay that made a real splash and helped pave the way for further thinking on contactless living. According to Sherry Turkle, the latter marks a shift from communication to connection. New technologies appeal to human beings because they capitalise on their vulnerability. They avoid

us having to make direct contact and give us control over our lives by allowing us to erase and rework what we don't like and to add what makes us feel good. The feeling that no one is listening to us is counterbalanced by the fact that machines do. I am not alone in being alone. Existence could therefore be summed up by a slightly modified philosophical statement: I share, therefore I am.

### LESS DIRECT CONTACT

The result could be described as a negative spiral. Not only is the quality of relationships being affected, their quantity is too. Once again, three-quarters of Europeans believe that contactless living leads to a reduction in the frequency of interaction within relationships (Fig. 19). The differences between the three geographical groups are again very pronounced, with Germany and the United Kingdom in the North appearing less concerned (64% and 67%) and Poland and Romania in Central Europe struggling more with the idea (83%).



### VIRTUAL BY CHOICE

The preeminence of the virtual over the real is not something that has happened against the will of Europeans. In fact, it is a deliberate choice for just over half of them. 57% say they tend to replace physical meetings with remote interaction, whether it be to chat or play games online (Fig. 20). On this topic, all countries except Austria and Hungary post scores above 50%. But this time, no geographical groups emerge from the answers given. Thus, the Swedes, Poles and Spanish, whose countries fall into three different groups, are the most likely to opt for virtual solutions (64%).

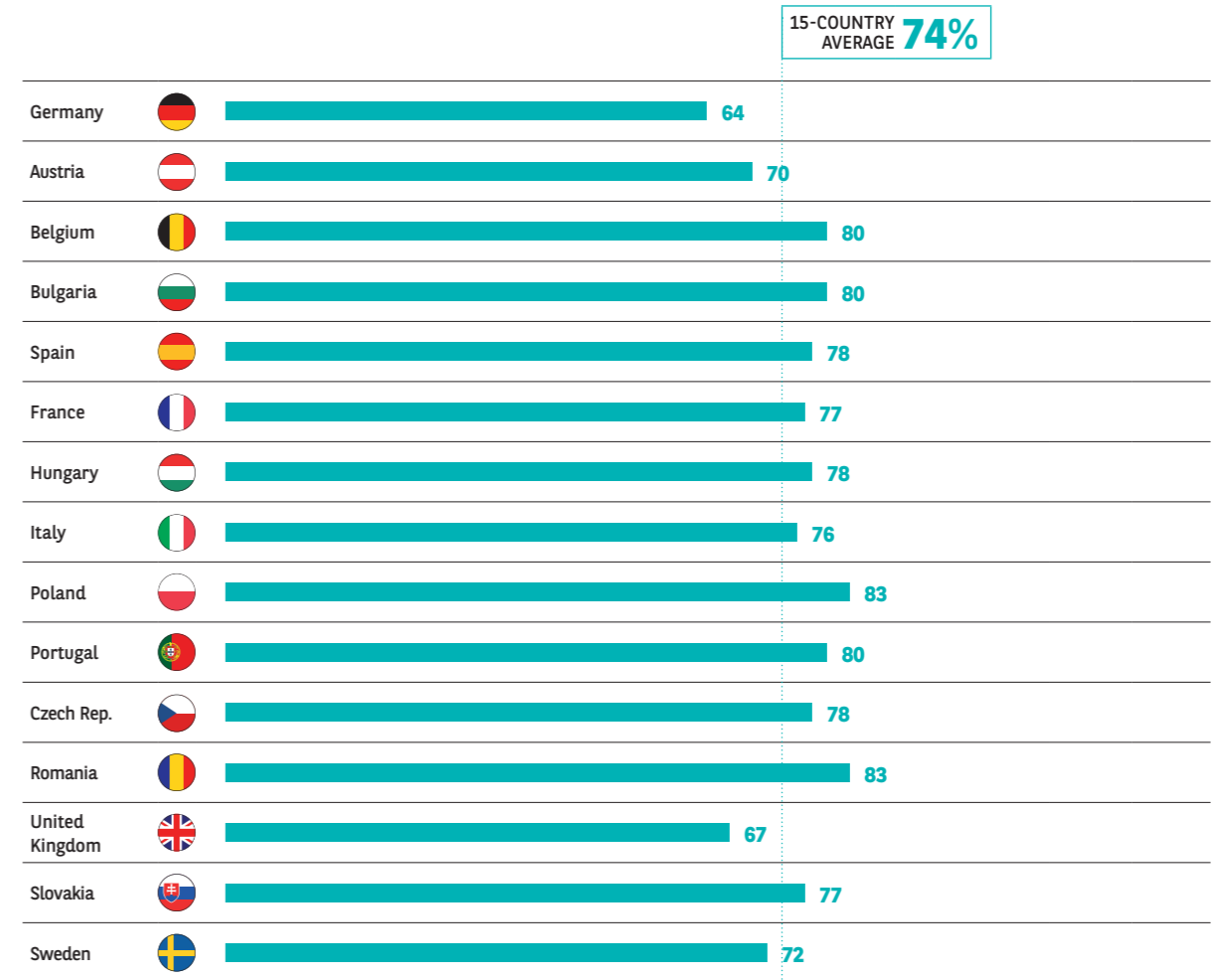
SOCIAL TIES ARE DETERIORATING  
DESPITE SOCIAL MEDIA.  
"WE'RE LOSING  
OUR HUMANITY."

Fig. 19

### Would you say that having to see people virtually rather than physically...?

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

Source: L'Observatoire Cetelem 2021



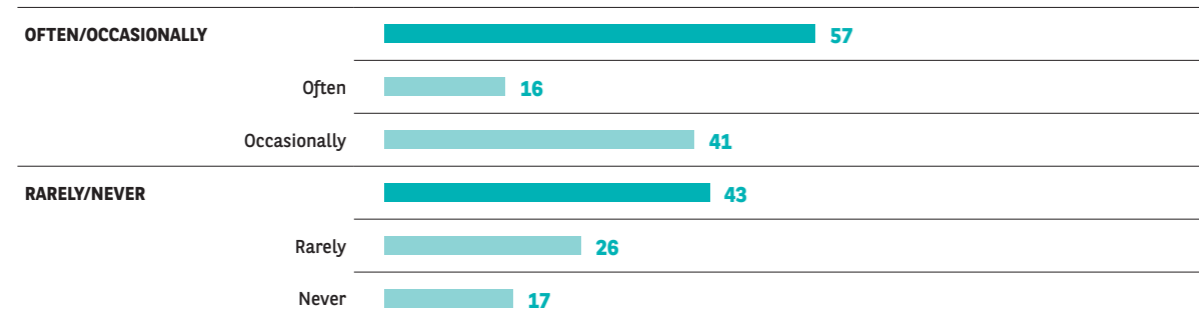


**Fig. 20**

**Do you often, occasionally, rarely or never replace physical interaction with virtual communication (calling a loved one instead of visiting them, playing a board game online instead of sitting around a table, etc.)?**

To all respondents, in %.

Source: L'Observatoire Cetelem 2021



**EXTIMACY, SELF-PROMOTION THROUGH CONTACTLESS MEANS**

Following on from the work of Lacan, psychiatrist Serge Tisserand developed the concept of extimacy, which is facilitated by social media. Extimacy is defined as the desire to fill the void of one's own existence, to have it validated by others, to fight boredom and to reevaluate oneself. This means publicly sharing certain facets of one's private life and revealing certain aspects of oneself, be they physical or psychological. Ultimately, sharing this information and receiving likes serves to boost one's self-esteem.

**SOCIAL DISTANCING IS A SOURCE OF DISSATISFACTION**

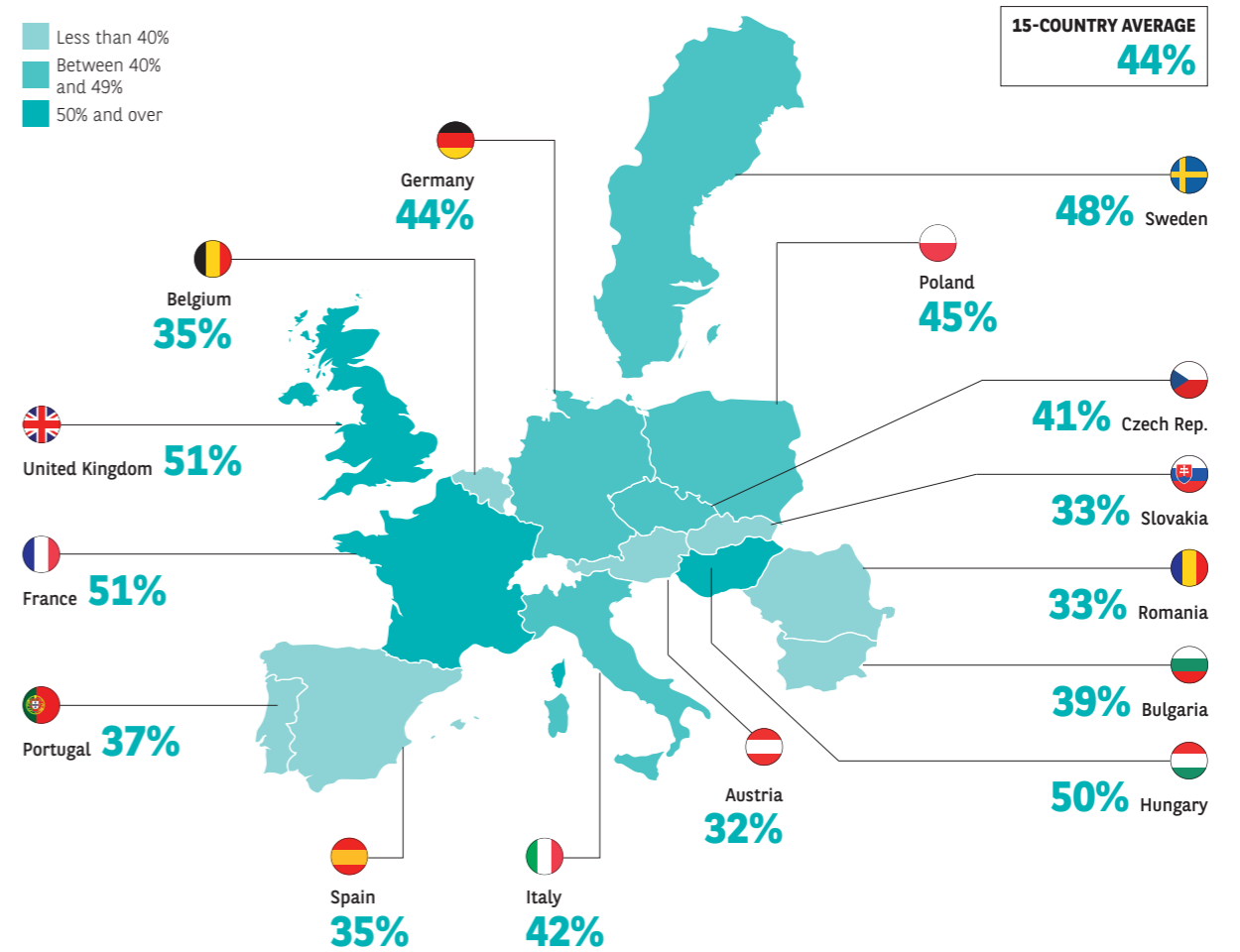
The feeling that a life of contactless relationships is no panacea is widespread among Europeans. Only 44% believe that this type of human relationship works well. The French and British are the most likely to hold this view (51%) (Fig. 21). Generally speaking, contactless interaction is least unpopular in the Northern countries, such as Sweden, while it is perceived more negatively in the South, particularly in Spain and Portugal (35% and 37%). Romania, another country with Latin cultural roots, is even more critical (33%).

**Fig. 21**

**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".

Source: L'Observatoire Cetelem 2021



# AN UNAVOIDABLE DEVELOPMENT THAT LEAVES MUCH TO BE DESIRED

## CONTRASTING LEVELS OF DESIRABILITY

Aware of both the practical benefits of contactless living and the social frustrations it generates, it is difficult for Europeans to say whether they would like to see it develop in the future. As a sign of their ambivalence, a very slim majority (53%) want society to place an increasing emphasis on contactless methods over the next 10 years (Fig. 22). The most resistant to this kind of change are the Romanians, Bulgarians, Italians and French (44%, 45%, 45% and 47%). The Spanish are the most positive about these advances (63%), followed by the virtual-loving British (60%).



## AN INCREASINGLY LIKELY REALITY

While opinion is split on whether more contactless solutions are desirable, there is no doubt in people's minds that this eventuality will become a reality. 8 out of 10 Europeans believe it likely that they will become increasingly present (Fig. 23). On this point, all the countries are in agreement, with only Romania again lagging slightly behind (72%).

Fig. 22

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 %.

Source: L'Observatoire Cetelem 2021

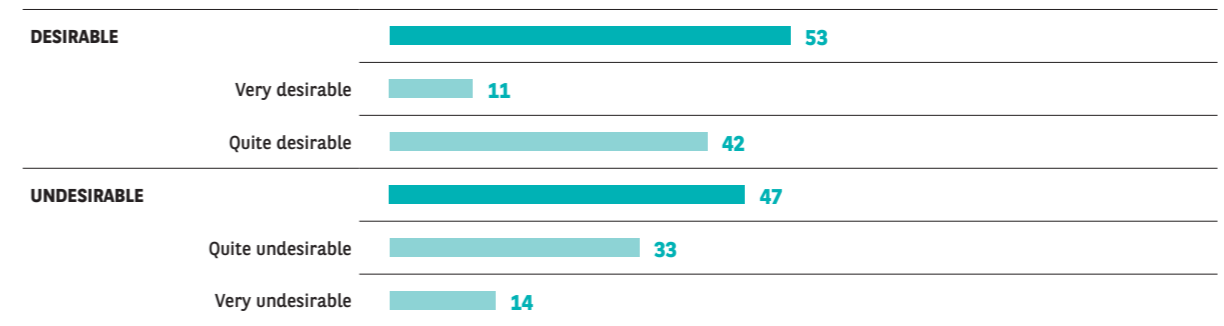
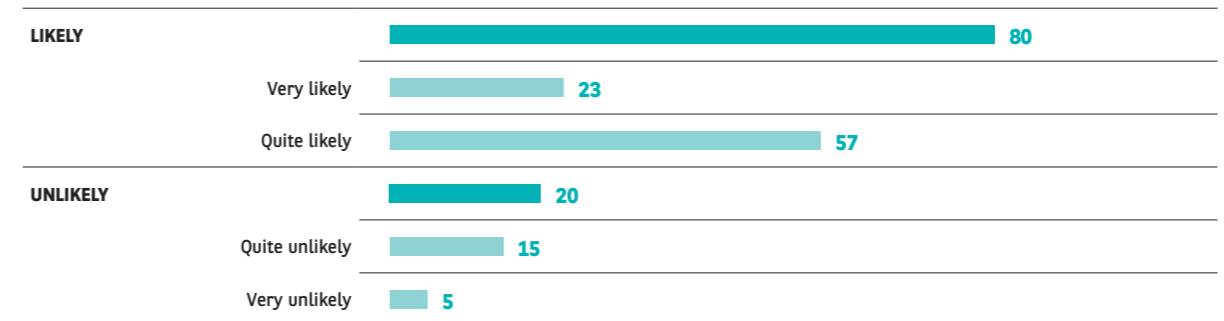


Fig. 23

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 %.

Source: L'Observatoire Cetelem 2021



### TRUST IS PLACED IN CITIZENS AND COMPANIES

While they feel it is inevitable that contactless practices will expand, despite the questions raised on matters such as security and privacy, Europeans do not express the same level of confidence when it comes to controlling their development.

The three countries in the Northern group all agree that companies, citizens, local authorities and governments will be able to meet this challenge. As a country in which particular emphasis is placed on social consensus and individual responsibility, Sweden has by far the most confidence in these stakeholders. The Central European countries, particularly Bulgaria and Romania, are much more sceptical.

Looking at the breakdown, Europeans appear to place most hope in companies and citizens (Fig. 24). They garner positive opinions in 61% of cases, with businesses securing the highest levels of trust in Sweden (74%) and citizens topping the list in the UK (72%). Meanwhile, the Italians and Czechs are more reserved.

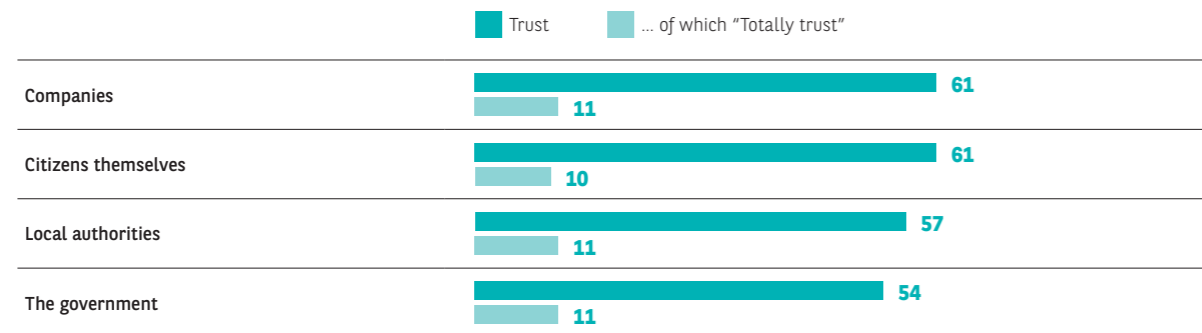
With the exception of several Central European countries, as well as Spain, local authorities are viewed as more likely than not to contribute to the development of contactless practices in a beneficial way. Once again, mistrust is strongest in Central Europe. This feeling even turns to suspicion when it comes to the question of governments' ability to support this change in a way that is beneficial. Indeed, only 31% of Poles trust their government, a figure that is probably not unrelated to the societal upheaval currently shaking their country.

Fig. 24

#### Do you or do you not trust the following stakeholders to support the development of these contactless lifestyles (teleworking, remote education, paperless procedures)?

To all respondents, in %.

Source: L'Observatoire Cetelem 2021



# KEY FIGURES

Only **44%** of Europeans believe that remote human relationships work well.

**3 out of 4 Europeans** declare that life without physical contact weakens human relationships

**57%** of Europeans state that they regularly replace physical interaction with virtual communication

**6 out of 10 people** trust companies and citizens themselves to contribute to the development of contactless solutions

**80% of Europeans,** think it is likely that society will place a greater emphasis on contactless practices in 10 years' time

Only **53%** of people want society to place an increasing emphasis on contactless methods over the next 10 years.



# CONCLUSION

Nothing seems to be standing in the way of the development of contactless living. While it doesn't quite feel like a constraint to Europeans on the whole, what they really want today is to gain more control over these practices and for the latter to take on a more human dimension than is currently the case. Having been placed in the spotlight as a result of the pandemic, the lack of "empathy" involved in contactless living is now even more striking.

More broadly, the importance assumed by contactless living has put technology centre stage. This technology can be "a useful servant but a dangerous master", as Norwegian politician and historian Christian Lous Lange once remarked, paraphrasing Alexandre Dumas on the subject of money.

From transhumanism to hybridisation, a concept developed by Ray Kurzweil in which artificial intelligence is connected to human intelligence to enable the mind to exist outside of its biological confines, dreams of demiurgic technologies are far from uncommon. They prompt concern and questions in equal measure. They plot a path of innovation that Europeans are reluctant to follow. For Europeans, the most important aspect of contactless living is living itself (Fig. 25).

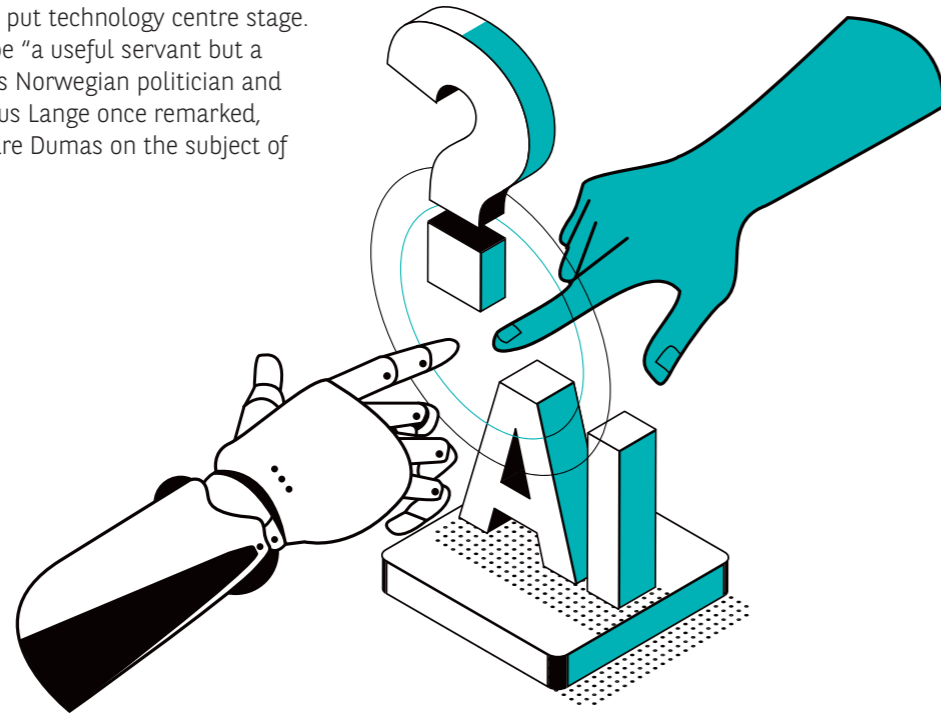


Fig. 25 / Context

## Foresight matrix of contactless practices

Source: Nextrends.  
Nextrends is a firm specializing in the analysis of digital trends. It detects, lists, classifies and qualifies the trends emanating from the main digital sources (social media, e-commerce sites, consumer forums, etc.). This matrix provides a summary of the intelligence gathered in France in December 2020, with a focus on contactless practices.



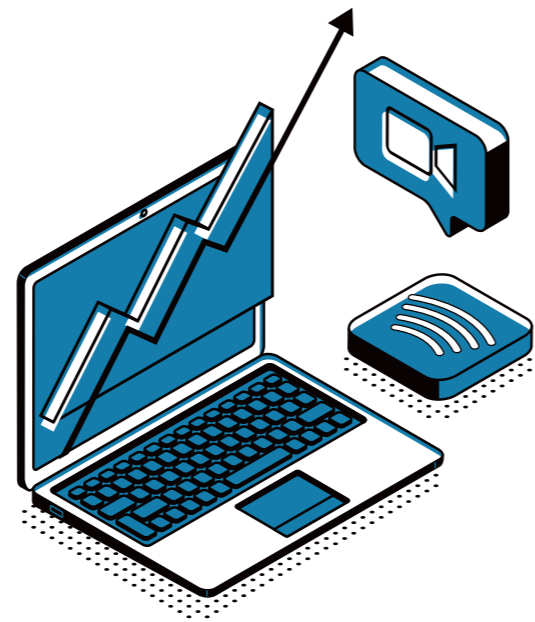
# SPOTLIGHT ON... REMOTE WORKING

## REMOTE WORKING GAINS GROUND...

In the wake of remote working's blistering rise, could 2020 mark the emergence of "full remote"? Behind this expression lies the purest version of remote working, where employees become digital nomads and never go to the office (Fig. 26).

The health crisis has made it clear that working from home has become a potential human resource management lever for companies, not to mention a necessity in the circumstances. Previous years had already seen a marked increase in remote working in many European countries. The United Kingdom is at the forefront of the trend, with 40% of companies adopting teleworking on a permanent basis (source: survey by the Fraunhofer Institute, July 2020). Conversely, countries like Spain and Italy seem to have become familiar with the practice thanks entirely to the pandemic.

Over the last few months, successive lockdowns have considerably accelerated the trend, probably to the point of irreversibility (Fig. 27). An analysis of commuting data gathered from a panel of European countries shows that people have not returned



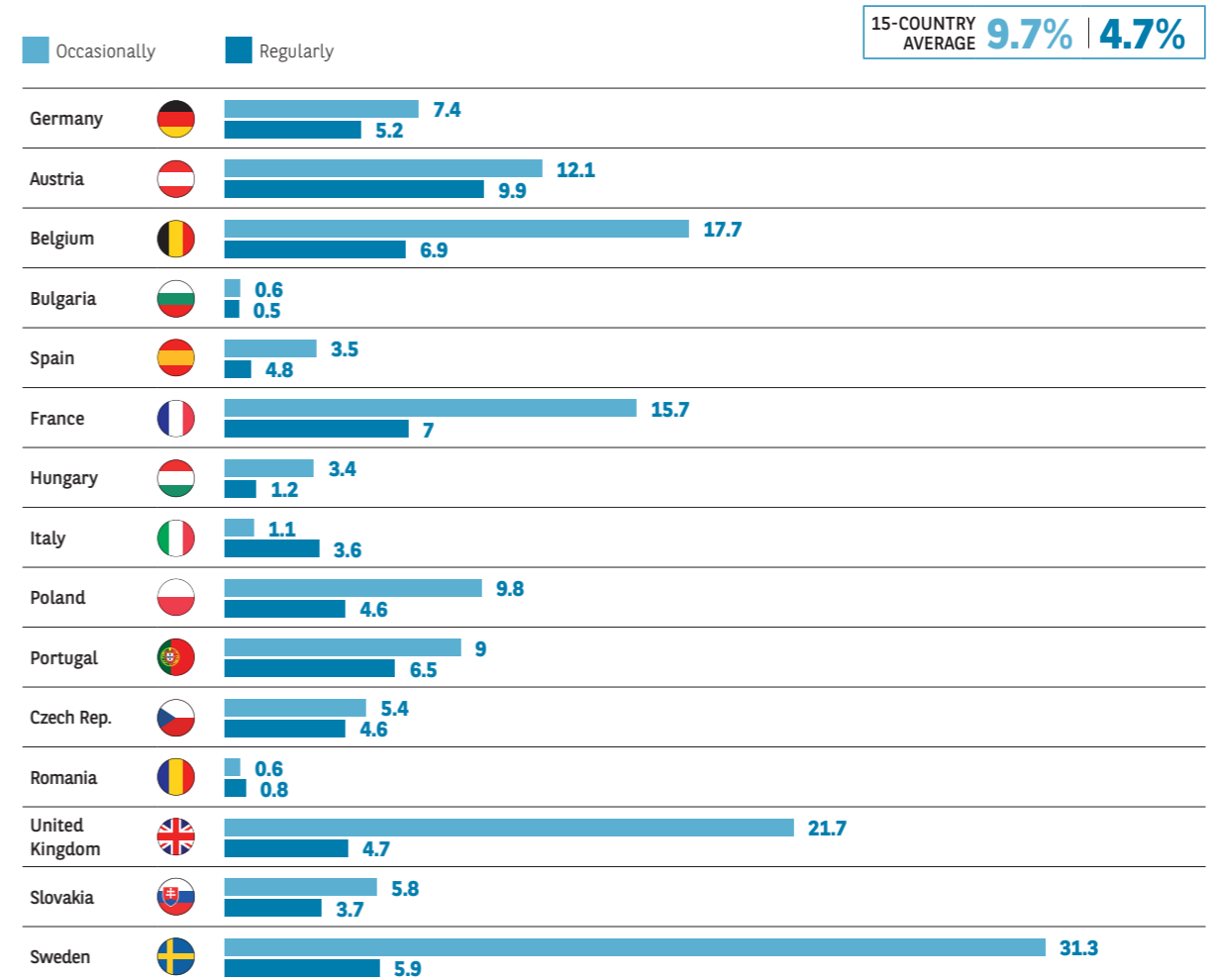
to the office in the same numbers as prior to the lockdown. As has been said on numerous occasions during the COVID-19 crisis, this is a part of daily life "that will never be the same again".

Fig. 26 / Context

## Proportion of the active population who worked remotely on a regular or occasional basis in 2019

In %.

Source: Eurostat.

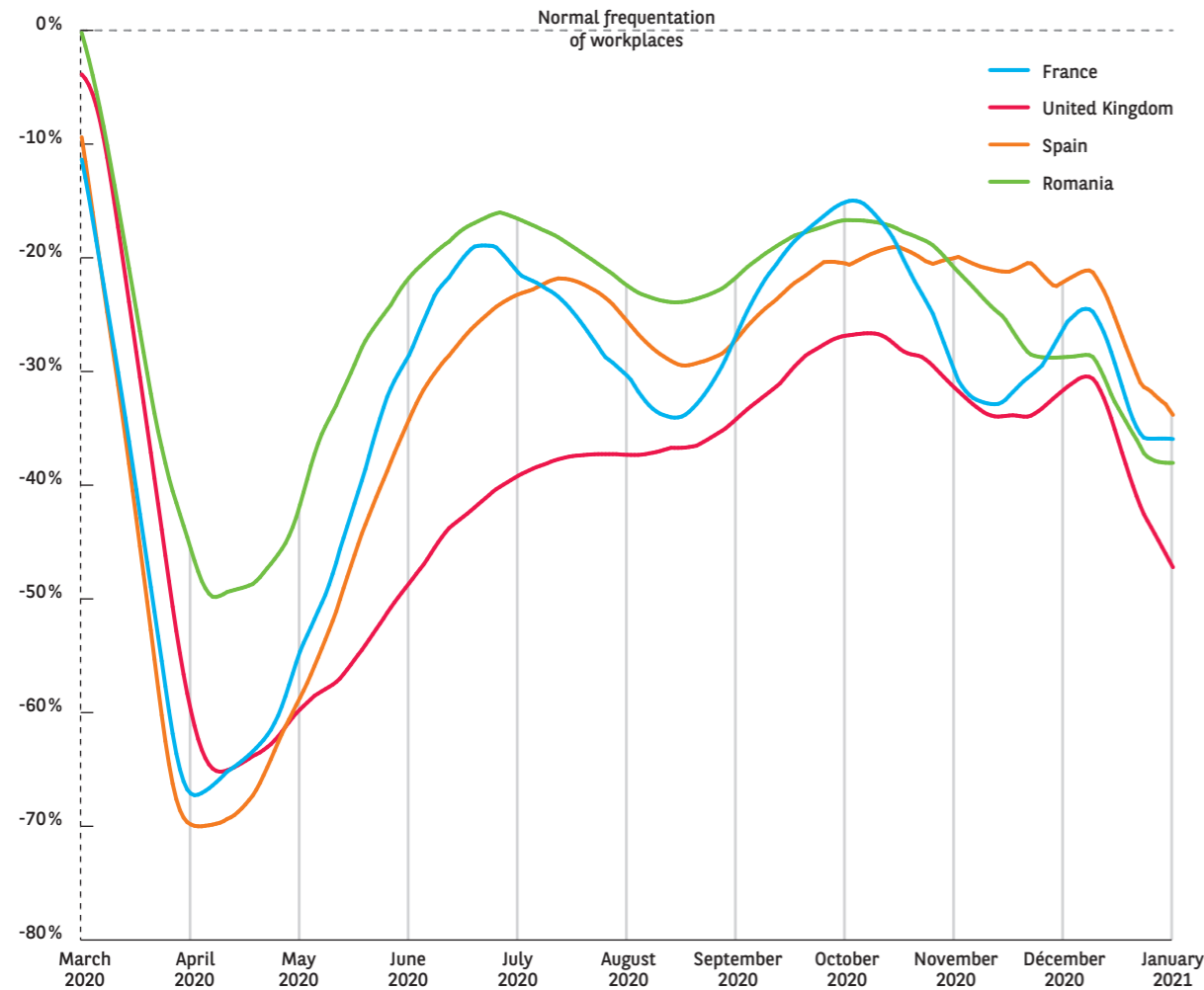


**Fig. 27 / Context**

**Change in workplace attendance**

Google Mobility Report index, 12-month rolling average.

Source: Nextrends by C-Ways.



**... AND IS WIDELY ACCEPTED**

Europeans welcome this shift with open arms. 67% believe that remote working works well (Fig. 28). This is likely down to the pleasure of regaining a certain degree of freedom and the benefits of no longer having to endure a sometimes exhausting daily commute, even if the line between work life and private life has become more blurred. Indeed, the interviews carried out for this survey underlined the fact that working hours have, in some cases, become longer, contrary to what our intuition may tell us.

The Swedes and the British are very likely to hold positive opinions of remote working. But these are two countries in which it is nothing new. More telling is the fact that Portugal and Spain share their enthusiasm (73%), despite the practice only recently become a reality for workers. In Central Europe, opinions are more measured. Only 53% of Bulgarians believe that teleworking works well.



**// REMOTE WORKING IS UNDENIABLY CONVENIENT,**

**IT GIVES YOU A CERTAIN FREEDOM,**

IT MAKES IT EASIER TO MANAGE YOUR TIME AND YOUR WORK.

I WOULD LIKE TO WORK REMOTELY ONE OR TWO DAYS A WEEK, BECAUSE

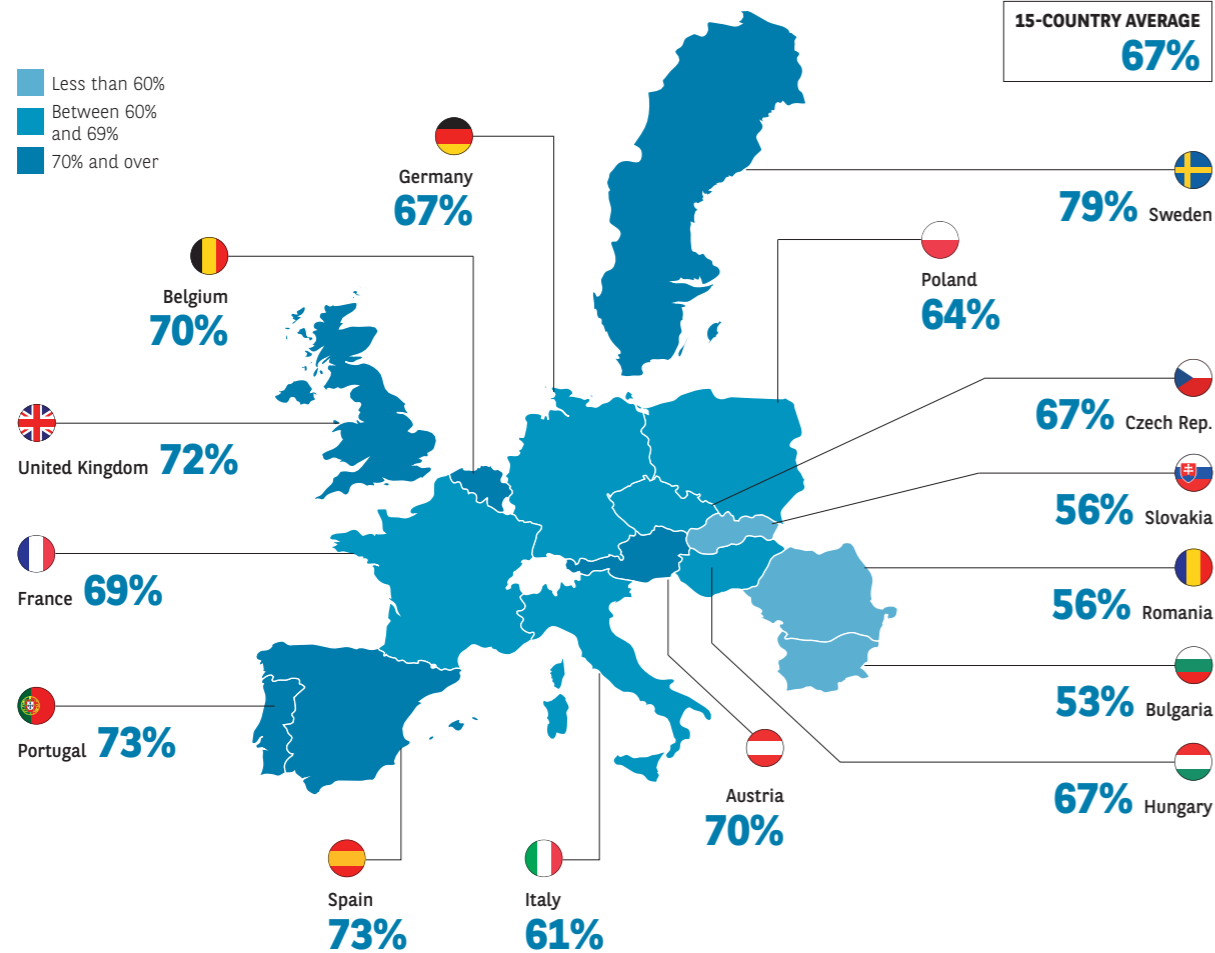
I CAN WORK JUST AS WELL AT HOME AS AT THE OFFICE."

**Fig. 28**

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

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

Source: L'Observatoire Cetelem 2021.



**THE SOCIAL SIDE OF WORK MUST BE CONSIDERED**

Despite all the points made previously, Europeans are fully aware that work is a form of socialisation. A small minority of working people (22%) want to work exclusively from home, with the British being most likely to hold this view (30%) (Fig. 29). A sign that remote working has become a permanent feature of the world of work, and one that is now ingrained in people's minds, is the fact that 4 out of 10 Europeans could see themselves alternating

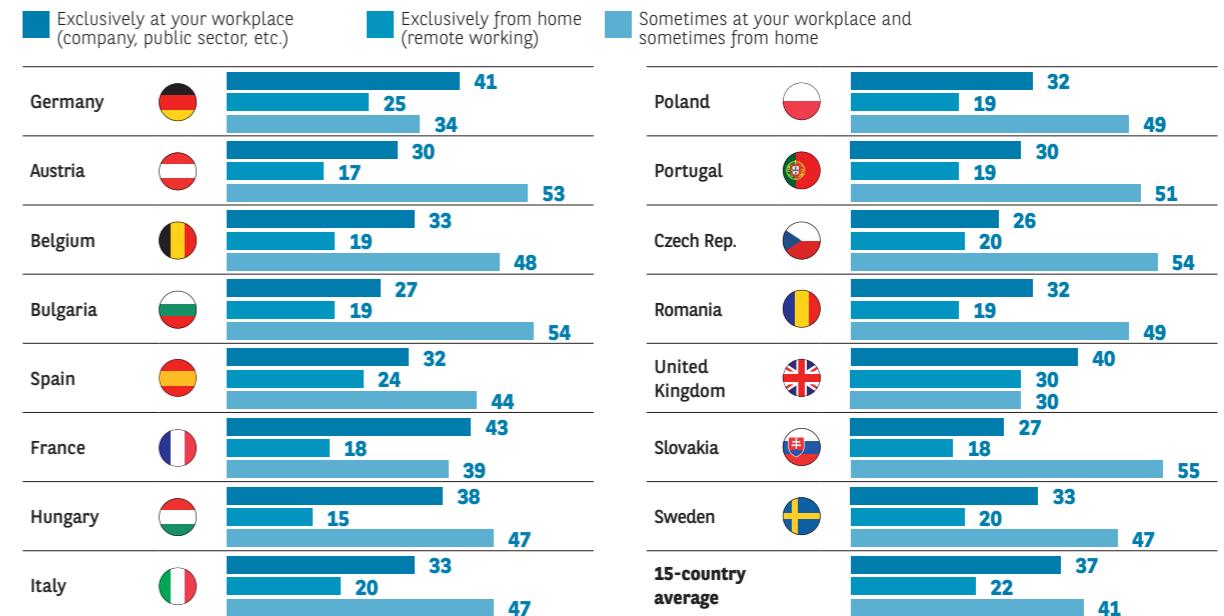
between working from home and at their workplace. These individuals just outnumber those who remain more resistant and want to do their job exclusively at their workplace (37%). Preferences vary significantly from one country to the next. While only 30% of Britons are keen to share their time between the two, 55% of Slovaks, 54% of Bulgarians and the same proportion of Czechs would like to do so. The French, meanwhile, are more traditional in their outlook, with 43% keen to work exclusively at their workplace.

**Fig. 29**

**Ideally, would you prefer to work...?**

To working people, in %.

Source: L'Observatoire Cetelem 2021.



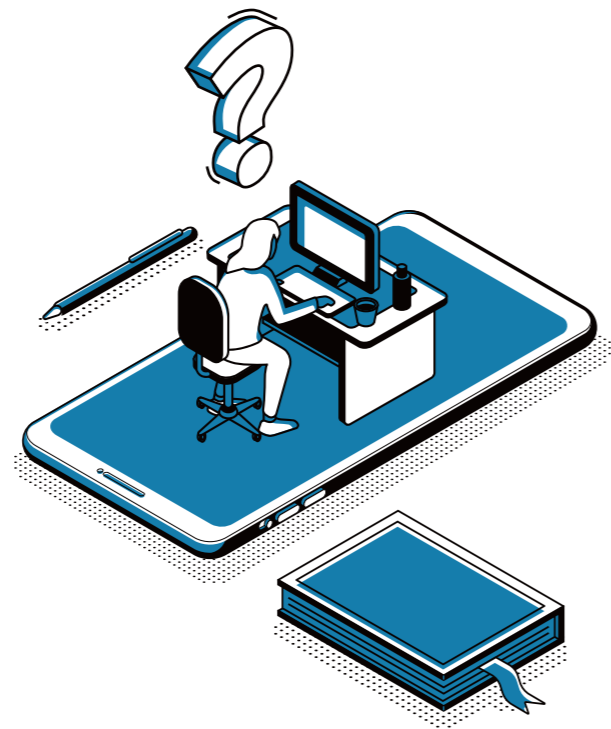


# SPOTLIGHT ON... REMOTE EDUCATION

## A HOT TOPIC FOR THE WHOLE OF SOCIETY

There have been countless news reports and newspaper articles on the difficulty of providing a satisfactory learning environment in these COVID-19 times.

The measures taken by many governments have caused great disruption to a system on which society and families depend, which up until now had been governed by a regular and reassuring calendar that alternates between school terms and holidays. With the health crisis, what was previously just a speculative topic of conversation in many countries, given that distance learning had hitherto been far from widespread, has become a major societal issue (**Fig. 30**).

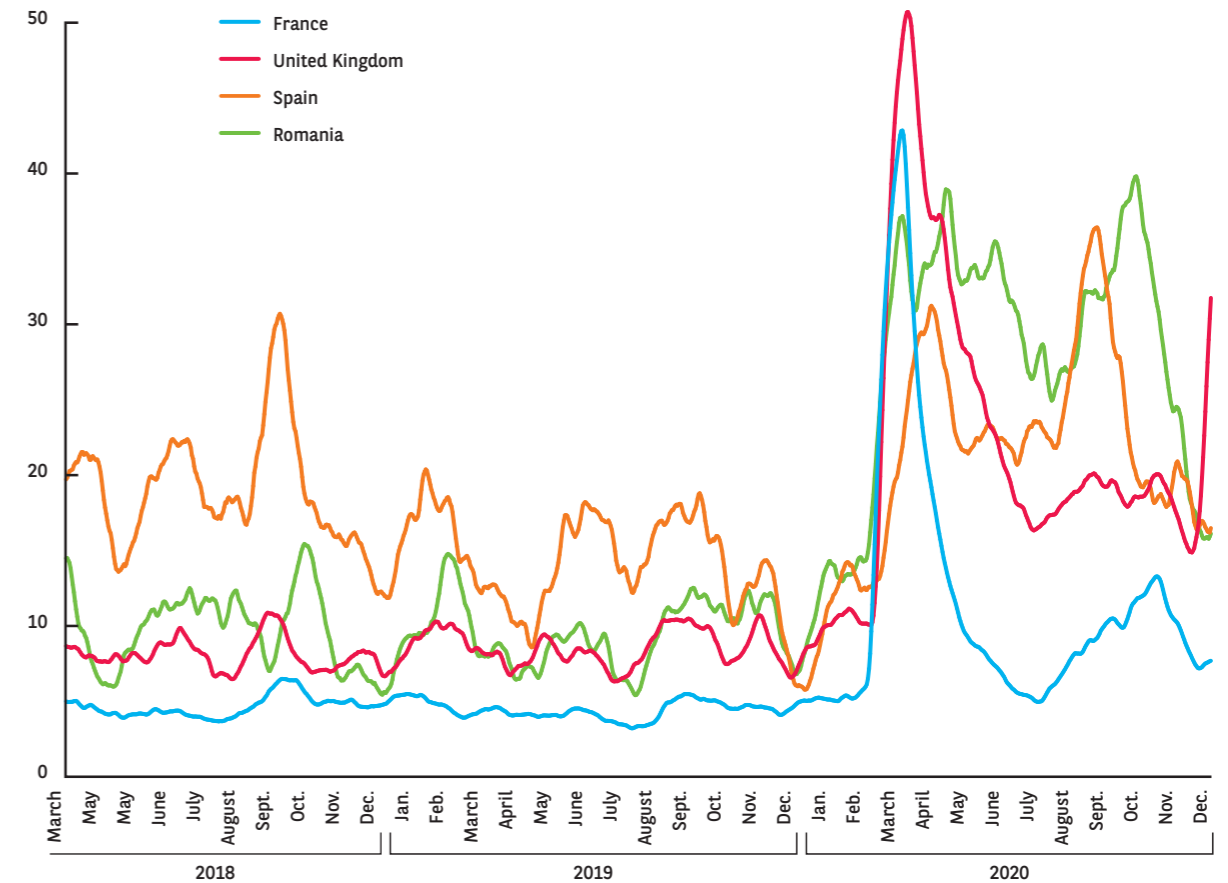


**Fig. 30 / Context**

### Change in the level of interest expressed on the web for remote education

Measure of the level of interest expressed on the web in January 2021, 12-month rolling average

Source: Nextrends by C-Ways.



The surge in online searches on the theme of e-learning in recent months is evidence of rapidly growing interest in the topic, albeit that this is to be expected when schools are closed. The Spanish have been more consistent with their searches, having already started enquiring about remote education before the health crisis began.





### A LACK OF QUALITY IN THE EYES OF A SLIM MAJORITY

At a time when many parents have either had the opportunity to revise long-forgotten subjects online with their children, or effectively turned into teachers themselves, questions regarding the quality of contactless learning are clearly very pertinent. Just under half of Europeans think that remote education works well (45%) (Fig. 31). Respondents in Sweden, where this method of learning is widespread, are by far the most convinced of its effectiveness (68%). The other countries in the Northern group are of a similar mind but follow some way behind, as does Spain. The opposite is true in Central Europe, with the Romanians emerging as the most critical of remote education (23%).

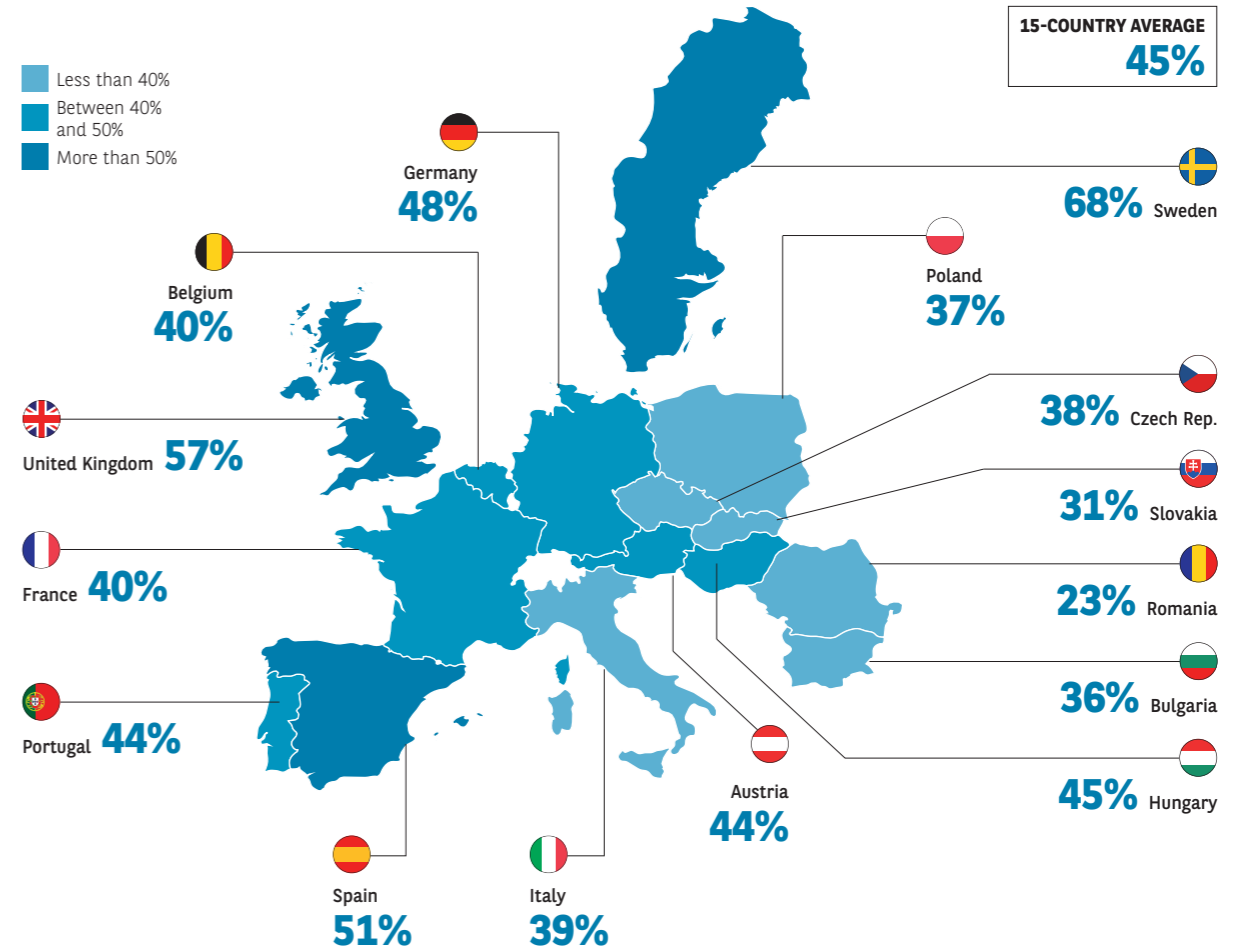
FEWER THAN **1** IN **2** EUROPEANS BELIEVE THAT REMOTE EDUCATION WORKS WELL.

Fig. 31

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

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

Source: L'Observatoire Cetelem 2021.



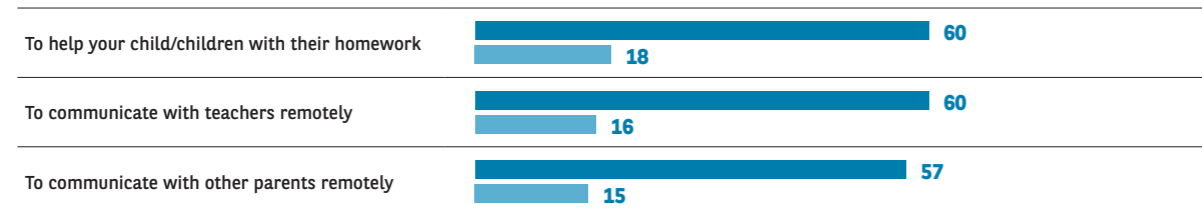
**Fig. 32**

**Again on the topic of remote education, do you find it easy or difficult...?**

To parents, in %.

Source: L'Observatoire Cetelem 2021.

Easy ... of which "Very easy"



**A GOOD GRADE FOR PARENTS AS TEACHERS**

Remote learning has intensified the involvement of parents in their kids' education. But have homeschooling parents scored well overall? A majority believe that they have. 6 out of 10 have found it easy to help their children with their homework (Fig. 32). The British, Swedes, Italians, Spanish and Germans make up the top five in terms of satisfaction. The Hungarians, Slovaks, Czechs, Belgians and Romanians are the five populations least likely to believe they are the people best qualified to be teaching their children (Fig. 33).

**6** OUT OF **10**

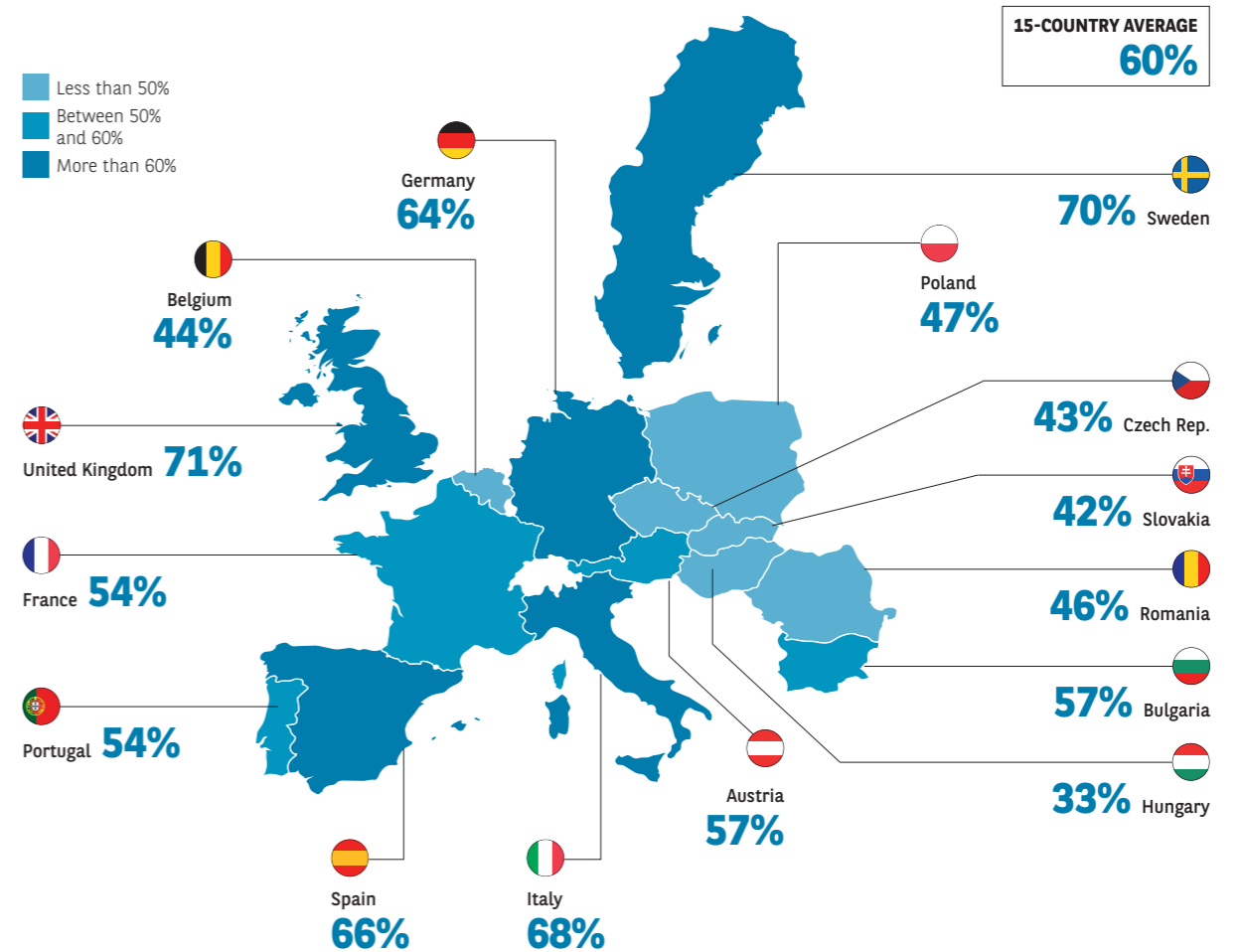
**PARENTS HAVE FOUND IT EASY TO HELP THEIR CHILDREN WITH THEIR HOMEWORK.**

**Fig. 33**

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

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

Source: L'Observatoire Cetelem 2021.



# SPOTLIGHT ON... TELEMEDICINE

## THE ADVENT OF TELEMEDICINE: DIAGNOSIS CONFIRMED

Two figures suffice to highlight the degree to which telemedicine has developed. In February 2020, 40,000 remote consultations were reimbursed by social security in France. In April of the same year, it was 4.5 million. The two main uses of telemedicine have been to renew a prescription and to seek advice, resulting in surgeries being less overloaded.

While we are still a long way from the practice being adopted on a vast scale like in China, where some patients go without seeing a doctor for years and where leading groups have taken an interest in e-health, the pandemic has highlighted an appetite for remote medicine that has helped to relieve the pressure on hospitals.

## VARYING LEVELS OF SATISFACTION FROM COUNTRY TO COUNTRY

As we saw with remote education, the opinion of Europeans regarding telemedicine is more than ambivalent. 45% believe it works well (Fig. 34). There is a clear split between the Nordic countries, as well as France, 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. What these results seem to highlight is the difference between countries with highly effective health services and those where that isn't quite the case.

IT DEPENDS ON WHAT THE  
CONSULTATION IS FOR AND ON THE  
DOCTOR. IT SAVES YOU A JOURNEY.  
IT'S CONVENIENT.  
IT SHOULD BE DEVELOPED  
MORE QUICKLY AND  
REGULATED BY DOCTORS."

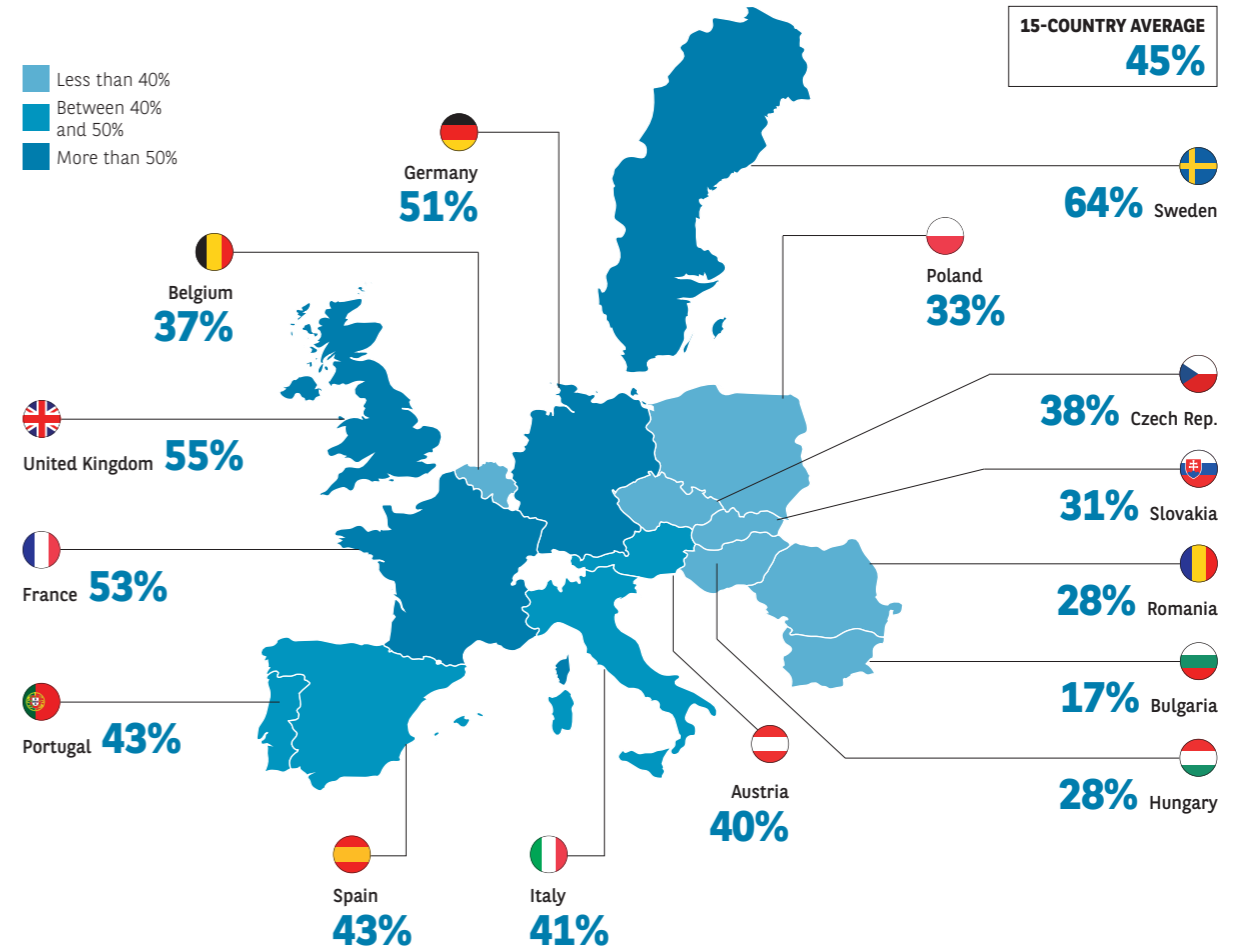
// IT'S GREAT FOR  
MEDICAL  
CONSULTATIONS.

Fig. 34

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

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

Source: L'Observatoire Cetelem 2021.



**Fig. 35**

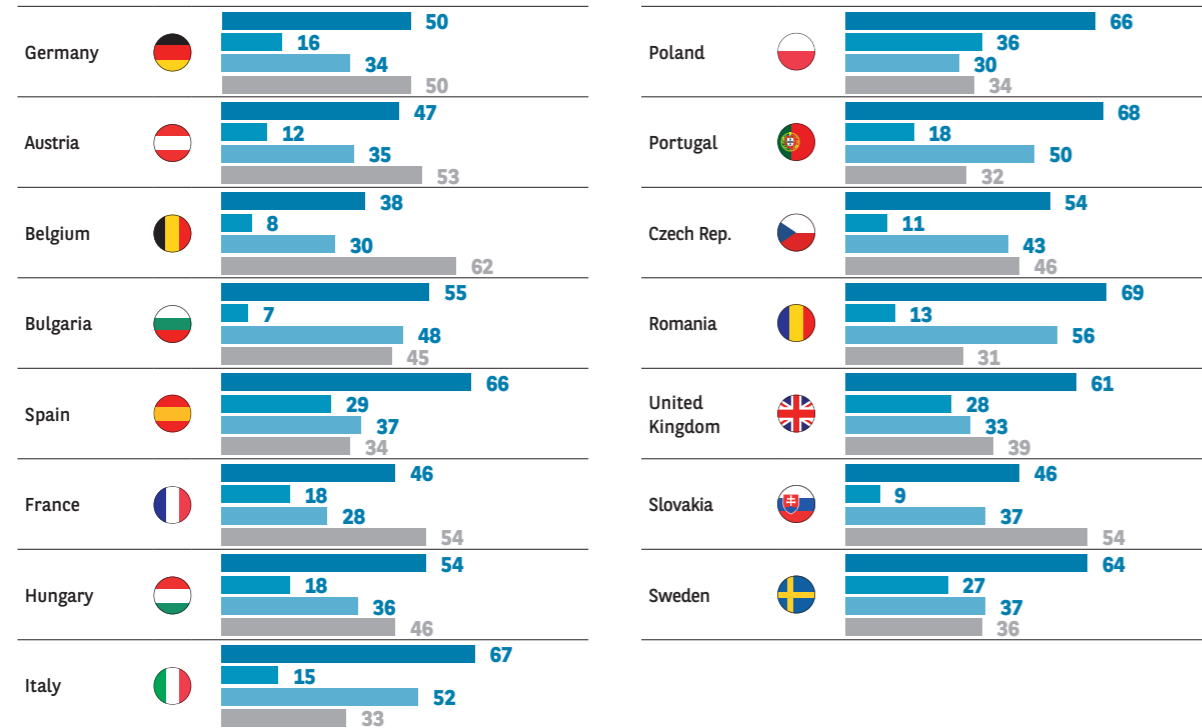
**Would you personally like to take advantage of telemedicine?**

To all respondents, in %.

Source: L'Observatoire Cetelem 2021.

■ Yes ■ Of which "Yes and you have already done so" ■ Of which "Yes but you haven't done so yet" ■ No

15-COUNTRY AVERAGE  
**58%** | **21%**  
**37%** | **42%**



**... AND AN EQUAL DEGREE OF VARIABILITY IN PRACTICE**

And yet, almost 6 out of 10 Europeans say they have already tried telemedicine or are interested in doing so (**Fig. 35**). Romania, Portugal, Italy, Poland

and Spain are home to the highest numbers of telemedicine enthusiasts. The Belgians, French, Slovaks and Austrians are the most reluctant to take the plunge (62%, 54%, 54% and 53%).

# COUNTRY FACT SHEETS



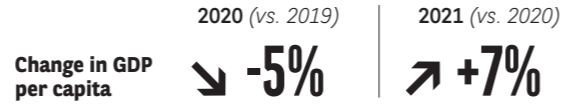
GERMANY • AUSTRIA • BELGIUM • BULGARIA • SPAIN • FRANCE • HUNGARY • ITALY  
 POLAND • PORTUGAL • CZECH REPUBLIC • ROMANIA • UNITED KINGDOM • SLOVAKIA • SWEDEN

# Germany

The majority of Germans feel that contactless practices are well established in their country and that they have become more widespread due to the COVID-19 crisis.

While they are slightly less likely than other Europeans to consider these practices to be part of their daily lives, they stand apart in their appreciation of these solutions and in their perception that they work well in a number of areas today. This helps to explain their willingness to see contactless methods expand their presence in the future.

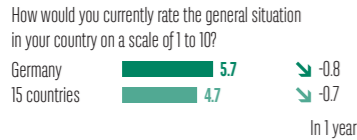
## Economic climate



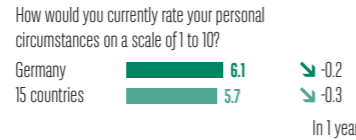
Source: IMF (October 2020 forecasts).

## Le BAROMÈTRE OBSERVATOIRE Cetelem

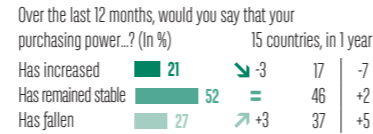
### Perception of the situation in the country (2021)



### Perception of personal circumstances (2021)



### Perception of purchasing power (2021)



## Contactless solutions



### Existence before the COVID-19 crisis

Regarding the development of these contactless practices in society, would you say that...? (% who answered "They already existed before the COVID-19 crisis")



### Acceleration as a result of the COVID-19 crisis

Regarding the development of these contactless practices in society, would you say that...? (% who answered "They have become much more widespread due to the COVID-19 crisis")



### Role currently played in daily life

Do you personally feel that contactless solutions are present in your daily life? (% who answered "Present")



### The feeling that these changes are a choice

Generally speaking, would you say that...? (% who answered "You choose to adopt these new solutions")



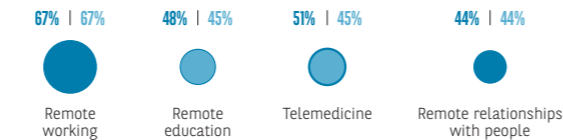
### Opinion of these new developments

Generally speaking, would you say that...? (% who answered "You like these developments")



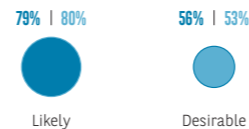
### The feeling that contactless solutions work well in a number of areas

Do you believe these solutions work well in your country in each of the following areas? (% who answered "Yes")



### Probability and desirability of contactless practices developing in the future

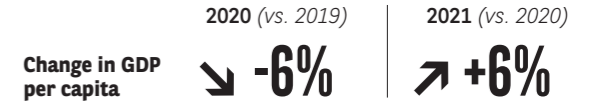
Generally speaking, would you say that it is desirable/likely that the society you will be living in 10 years from now will make increasing use of contactless solutions? (% who answered "Yes")



# Austria

The Austrians declare themselves to be quite familiar with contactless practices, viewing them as an integral part of their lives today, and even more so as a result of the health crisis. Although they are slightly more likely than average to state that they are compelled to embrace these changes, they are among those Europeans who generally believe that contactless solutions enable education, work and healthcare to be successfully conducted remotely (interpersonal relationships less so). They believe that the expansion of contactless practices in the future is both likely and desirable.

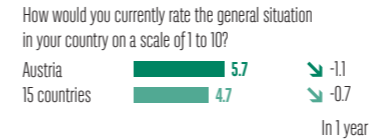
## Economic climate



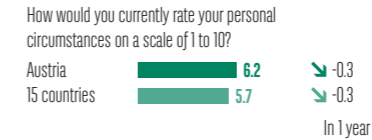
Source: IMF (October 2020 forecasts).

## Le BAROMÈTRE OBSERVATOIRE Cetelem

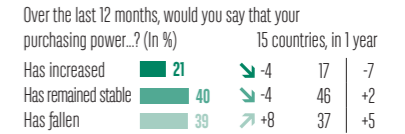
### Perception of the situation in the country (2021)



### Perception of personal circumstances (2021)



### Perception of purchasing power (2021)



## Contactless solutions



### Existence before the COVID-19 crisis

Regarding the development of these contactless practices in society, would you say that...? (% who answered "They already existed before the COVID-19 crisis")



### Acceleration as a result of the COVID-19 crisis

Regarding the development of these contactless practices in society, would you say that...? (% who answered "They have become much more widespread due to the COVID-19 crisis")



### Role currently played in daily life

Do you personally feel that contactless solutions are present in your daily life? (% who answered "Present")



### The feeling that these changes are a choice

Generally speaking, would you say that...? (% who answered "You choose to adopt these new solutions")



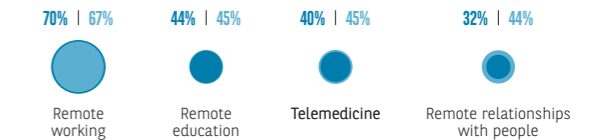
### Opinion of these new developments

Generally speaking, would you say that...? (% who answered "You like these developments")



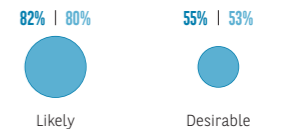
### The feeling that contactless solutions work well in a number of areas

Do you believe these solutions work well in your country in each of the following areas? (% who answered "Yes")



### Probability and desirability of contactless practices developing in the future

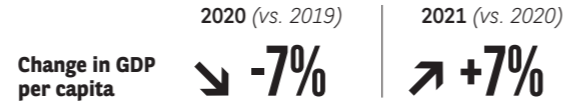
Generally speaking, would you say that it is desirable/likely that the society you will be living in 10 years from now will make increasing use of contactless solutions? (% who answered "Yes")



# Belgium

Most Belgians see contactless practices as an integral part of everyday life. A majority also believe that these solutions predate the health crisis and that their use has expanded over the last few months. However, almost 7 out of 10 of the kingdom's inhabitants feel that these changes have been foisted upon them rather than being a choice. While most Belgians believe it probable that contactless practices will play an even greater role in the future, they are more divided when it comes to their desire to see them develop further.

## Economic climate

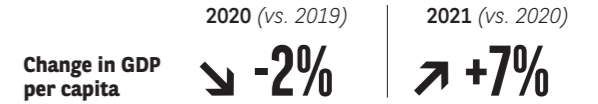


Source: IMF (October 2020 forecasts).

# Bulgaria

Having already been present before the start of the pandemic and having developed as the crisis has unfolded, contactless practices, like elsewhere in Europe, are now a feature of daily life in Bulgaria. However, as is the case in several Central European countries, the feeling that these practices have been imposed on its population is predominant, as is the negative view of these developments. This is reinforced by the sense that these practices do not work well (particularly telemedicine and remote education), which explains their lack of appeal in the eyes of Bulgarians.

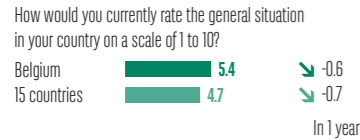
## Economic climate



Source: IMF (October 2020 forecasts).

## Le BAROMÈTRE OBSERVATOIRE Cetelem

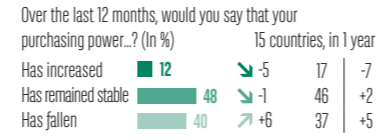
### Perception of the situation in the country (2021)



### Perception of personal circumstances (2021)

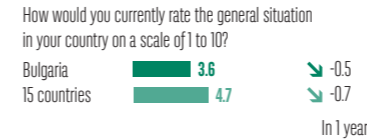


### Perception of purchasing power (2021)



## Le BAROMÈTRE OBSERVATOIRE Cetelem

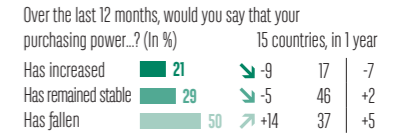
### Perception of the situation in the country (2021)



### Perception of personal circumstances (2021)



### Perception of purchasing power (2021)



## Contactless solutions



### Existence before the COVID-19 crisis

Regarding the development of these contactless practices in society, would you say that...? (% who answered "They already existed before the COVID-19 crisis")



### Acceleration as a result of the COVID-19 crisis

Regarding the development of these contactless practices in society, would you say that...? (% who answered "They have become much more widespread due to the COVID-19 crisis")



### Role currently played in daily life

Do you personally feel that contactless solutions are present in your daily life? (% who answered "Present")



### The feeling that these changes are a choice

Generally speaking, would you say that...? (% who answered "You choose to adopt these new solutions")



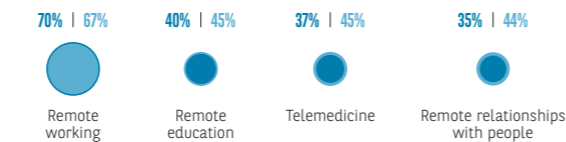
### Opinion of these new developments

Generally speaking, would you say that...? (% who answered "You like these developments")



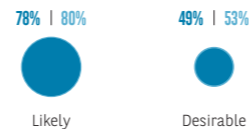
### The feeling that contactless solutions work well in a number of areas

Do you believe these solutions work well in your country in each of the following areas? (% who answered "Yes")



### Probability and desirability of contactless practices developing in the future

Generally speaking, would you say that it is desirable/likely that the society you will be living in 10 years from now will make increasing use of contactless solutions? (% who answered "Yes")



## Contactless solutions



### Existence before the COVID-19 crisis

Regarding the development of these contactless practices in society, would you say that...? (% who answered "They already existed before the COVID-19 crisis")



### Acceleration as a result of the COVID-19 crisis

Regarding the development of these contactless practices in society, would you say that...? (% who answered "They have become much more widespread due to the COVID-19 crisis")



### Role currently played in daily life

Do you personally feel that contactless solutions are present in your daily life? (% who answered "Present")



### The feeling that these changes are a choice

Generally speaking, would you say that...? (% who answered "You choose to adopt these new solutions")



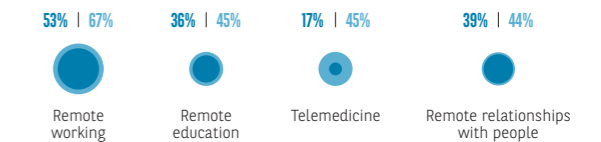
### Opinion of these new developments

Generally speaking, would you say that...? (% who answered "You like these developments")



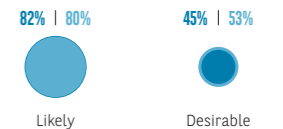
### The feeling that contactless solutions work well in a number of areas

Do you believe these solutions work well in your country in each of the following areas? (% who answered "Yes")



### Probability and desirability of contactless practices developing in the future

Generally speaking, would you say that it is desirable/likely that the society you will be living in 10 years from now will make increasing use of contactless solutions? (% who answered "Yes")



# Spain

The Spanish view of contactless practices seems to have changed considerably as a result of the COVID-19 crisis. One in two Spanish respondents feel that these solutions had very little presence in the past and the crisis seems to have amplified them. They particularly appreciate the appearance of such practices in their daily lives (+10 pts compared with the European average), making it easier to work, learn and receive healthcare remotely (although they have greater reservations when it comes to interpersonal relationships). A majority would also like to see them continue to develop.

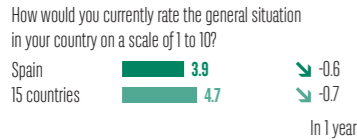
## Economic climate



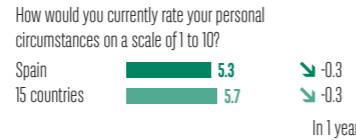
Source: IMF (October 2020 forecasts).

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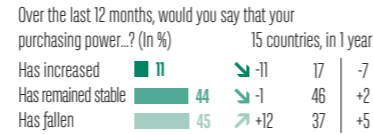
#### Perception of the situation in the country (2021)



#### Perception of personal circumstances (2021)



#### Perception of purchasing power (2021)



## Contactless solutions



#### Existence before the COVID-19 crisis

Regarding the development of these contactless practices in society, would you say that...? (% who answered "They already existed before the COVID-19 crisis")



#### Acceleration as a result of the COVID-19 crisis

Regarding the development of these contactless practices in society, would you say that...? (% who answered "They have become much more widespread due to the COVID-19 crisis")



#### Role currently played in daily life

Do you personally feel that contactless solutions are present in your daily life? (% who answered "Present")



#### The feeling that these changes are a choice

Generally speaking, would you say that...? (% who answered "You choose to adopt these new solutions")



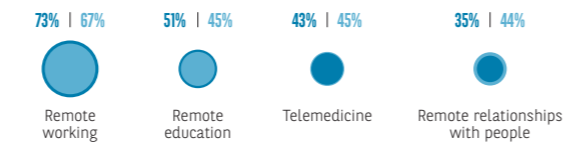
#### Opinion of these new developments

Generally speaking, would you say that...? (% who answered "You like these developments")



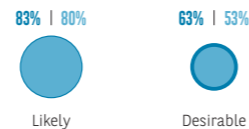
#### The feeling that contactless solutions work well in a number of areas

Do you believe these solutions work well in your country in each of the following areas? (% who answered "Yes")



#### Probability and desirability of contactless practices developing in the future

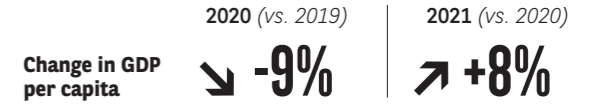
Generally speaking, would you say that it is desirable/likely that the society you will be living in 10 years from now will make increasing use of contactless solutions? (% who answered "Yes")



# France

Looking at current trends, the French appear to hold similar views to their Latin neighbours on the question of contactless practices. While already a part of their daily lives in the past and even more present during the health crisis, having been used relatively successfully in a number of areas, the expansion of contactless practices has failed to enthuse the French, who are more likely than other populations to see the experience as an imposition and view them negatively in a majority of cases. Only a minority are keen to see them develop further in the future.

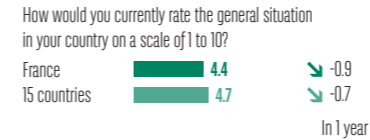
## Economic climate



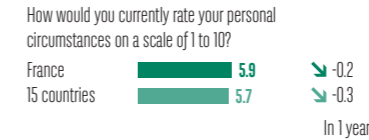
Source: IMF (October 2020 forecasts).

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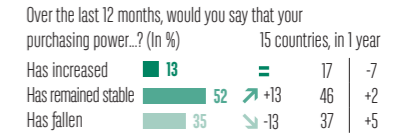
#### Perception of the situation in the country (2021)



#### Perception of personal circumstances (2021)



#### Perception of purchasing power (2021)



## Contactless solutions



#### Existence before the COVID-19 crisis

Regarding the development of these contactless practices in society, would you say that...? (% who answered "They already existed before the COVID-19 crisis")



#### Acceleration as a result of the COVID-19 crisis

Regarding the development of these contactless practices in society, would you say that...? (% who answered "They have become much more widespread due to the COVID-19 crisis")



#### Role currently played in daily life

Do you personally feel that contactless solutions are present in your daily life? (% who answered "Present")



#### The feeling that these changes are a choice

Generally speaking, would you say that...? (% who answered "You choose to adopt these new solutions")



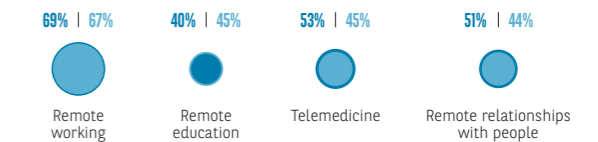
#### Opinion of these new developments

Generally speaking, would you say that...? (% who answered "You like these developments")



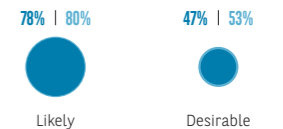
#### The feeling that contactless solutions work well in a number of areas

Do you believe these solutions work well in your country in each of the following areas? (% who answered "Yes")



#### Probability and desirability of contactless practices developing in the future

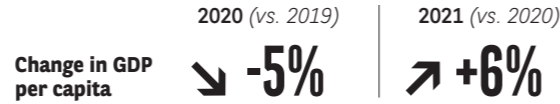
Generally speaking, would you say that it is desirable/likely that the society you will be living in 10 years from now will make increasing use of contactless solutions? (% who answered "Yes")



A majority of Hungarians believe that contactless practices are a well established part of their daily lives and have become much more widespread as a result of the COVID-19 crisis.

Although most respondents feel that these changes have been foisted upon them, they tend to view these new practices and their development in a favourable light and believe that they work relatively well in some areas (telemedicine being an exception).

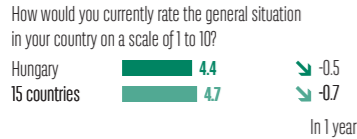
## Economic climate



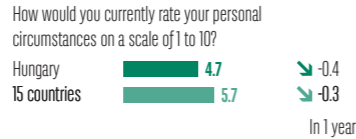
Source: IMF (October 2020 forecasts).

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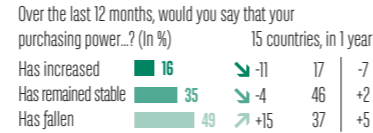
### Perception of the situation in the country (2021)



### Perception of personal circumstances (2021)



### Perception of purchasing power (2021)



## Contactless solutions



### Existence before the COVID-19 crisis

Regarding the development of these contactless practices in society, would you say that...? (% who answered "They already existed before the COVID-19 crisis")



### Acceleration as a result of the COVID-19 crisis

Regarding the development of these contactless practices in society, would you say that...? (% who answered "They have become much more widespread due to the COVID-19 crisis")



### Role currently played in daily life

Do you personally feel that contactless solutions are present in your daily life? (% who answered "Present")



### The feeling that these changes are a choice

Generally speaking, would you say that...? (% who answered "You choose to adopt these new solutions")



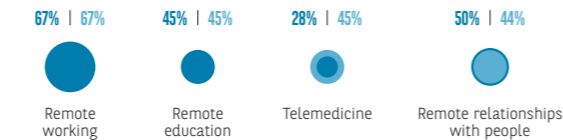
### Opinion of these new developments

Generally speaking, would you say that...? (% who answered "You like these developments")



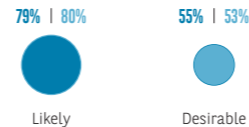
### The feeling that contactless solutions work well in a number of areas

Do you believe these solutions work well in your country in each of the following areas? (% who answered "Yes")



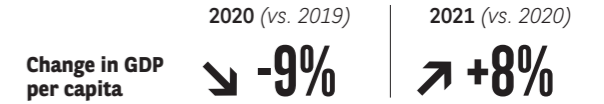
### Probability and desirability of contactless practices developing in the future

Generally speaking, would you say that it is desirable/likely that the society you will be living in 10 years from now will make increasing use of contactless solutions? (% who answered "Yes")



Already considered an established feature of everyday life before the COVID-19 pandemic and seen less as an imposition than a choice (more so than elsewhere in Europe), contactless practices have become part of the Italian lifestyle. Italians believe these trends are likely to develop further in the future, but they are less keen than others to see this happen, which is probably not unrelated to the criticism they aim at current ways of doing things, particularly with regard to remote working, telemedicine and remote education.

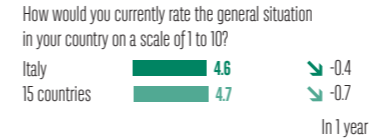
## Economic climate



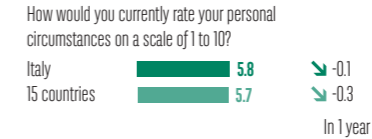
Source: IMF (October 2020 forecasts).

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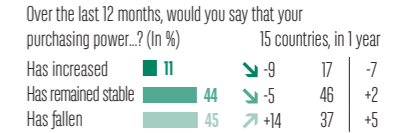
### Perception of the situation in the country (2021)



### Perception of personal circumstances (2021)



### Perception of purchasing power (2021)



## Contactless solutions



### Existence before the COVID-19 crisis

Regarding the development of these contactless practices in society, would you say that...? (% who answered "They already existed before the COVID-19 crisis")



### Acceleration as a result of the COVID-19 crisis

Regarding the development of these contactless practices in society, would you say that...? (% who answered "They have become much more widespread due to the COVID-19 crisis")



### Role currently played in daily life

Do you personally feel that contactless solutions are present in your daily life? (% who answered "Present")



### The feeling that these changes are a choice

Generally speaking, would you say that...? (% who answered "You choose to adopt these new solutions")



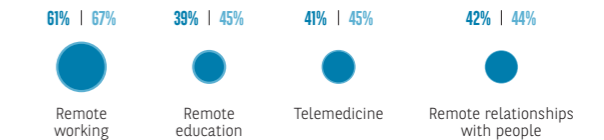
### Opinion of these new developments

Generally speaking, would you say that...? (% who answered "You like these developments")



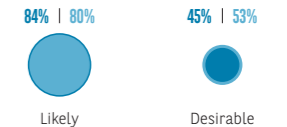
### The feeling that contactless solutions work well in a number of areas

Do you believe these solutions work well in your country in each of the following areas? (% who answered "Yes")



### Probability and desirability of contactless practices developing in the future

Generally speaking, would you say that it is desirable/likely that the society you will be living in 10 years from now will make increasing use of contactless solutions? (% who answered "Yes")

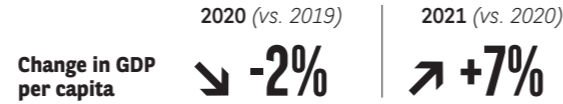






Contactless practices have become extremely widespread in Poland, largely driven by the health crisis. While these solutions are now present in the lives of more than 9 out of 10 Poles, they express more reservations about their effectiveness than other Europeans, particularly when it comes to telemedicine and remote education. This marked acceleration, which people see as more of an imposition than elsewhere, is accompanied by greater opposition to the wide-scale development of these practices in the future.

### Economic climate

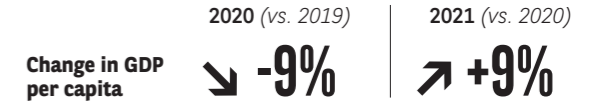


Source: IMF (October 2020 forecasts).



Like their Spanish neighbours, the Portuguese have noticed a rise in the presence of contactless practices since the COVID-19 crisis began. Indeed, the overwhelming majority now consider these solutions to be part of daily life. They are deemed to work quite well in a number of areas, remote working in particular, but human relationships are not one of them. A large proportion of the population hold a positive view of these solutions and a majority expect and want to see them develop further.

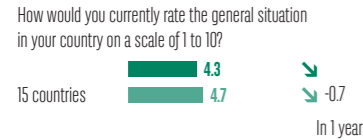
### Economic climate



Source: IMF (October 2020 forecasts).



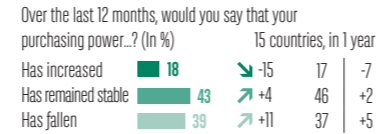
#### Perception of the situation in the country (2021)



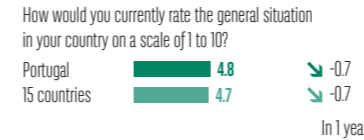
#### Perception of personal circumstances (2021)



#### Perception of purchasing power (2021)



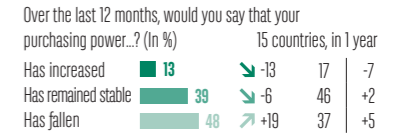
#### Perception of the situation in the country (2021)



#### Perception of personal circumstances (2021)



#### Perception of purchasing power (2021)



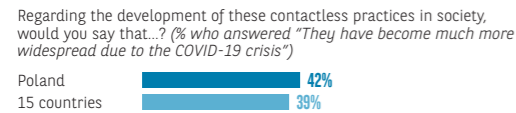
### Contactless solutions



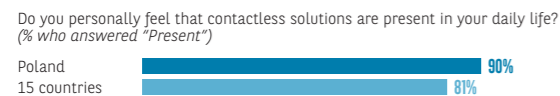
#### Existence before the COVID-19 crisis



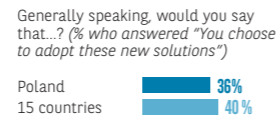
#### Acceleration as a result of the COVID-19 crisis



#### Role currently played in daily life



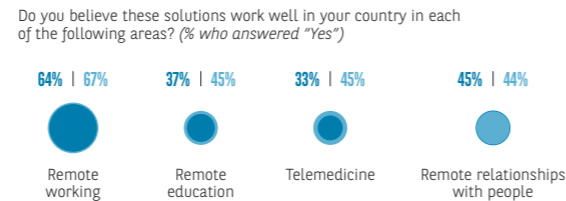
#### The feeling that these changes are a choice



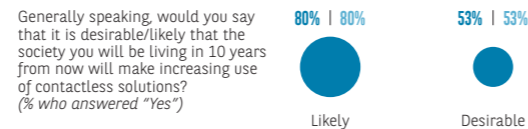
#### Opinion of these new developments



#### The feeling that contactless solutions work well in a number of areas



#### Probability and desirability of contactless practices developing in the future



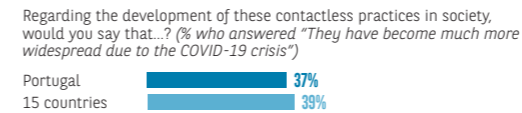
### Contactless solutions



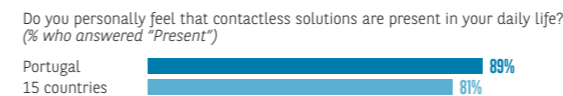
#### Existence before the COVID-19 crisis



#### Acceleration as a result of the COVID-19 crisis



#### Role currently played in daily life



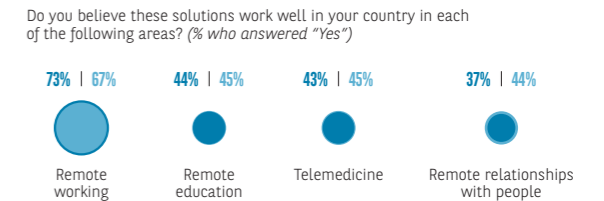
#### The feeling that these changes are a choice



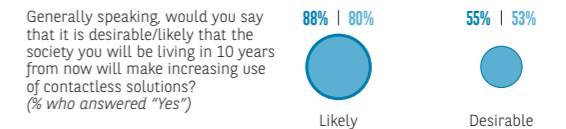
#### Opinion of these new developments



#### The feeling that contactless solutions work well in a number of areas



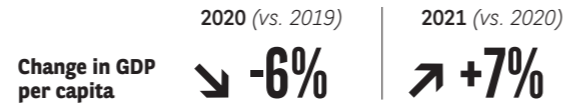
#### Probability and desirability of contactless practices developing in the future



# Czech Republic

The Czechs believe that contactless practices were already well established before the COVID-19 crisis and that their presence has increased rapidly over the last few months. They are less likely than other Europeans to consider that these practices are now a part of daily life and that they work well today (especially when it comes to telemedicine and remote education), but they still display a strong appetite for contactless solutions and their expansion in the future.

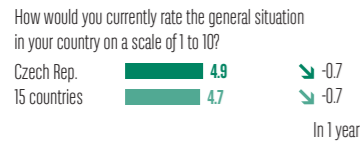
## Economic climate



Source: IMF (October 2020 forecasts).

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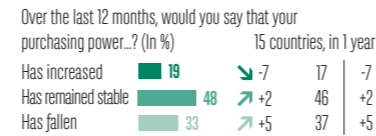
### Perception of the situation in the country (2021)



### Perception of personal circumstances (2021)



### Perception of purchasing power (2021)



## Contactless solutions



### Existence before the COVID-19 crisis

Regarding the development of these contactless practices in society, would you say that...? (% who answered "They already existed before the COVID-19 crisis")



### Acceleration as a result of the COVID-19 crisis

Regarding the development of these contactless practices in society, would you say that...? (% who answered "They have become much more widespread due to the COVID-19 crisis")



### Role currently played in daily life

Do you personally feel that contactless solutions are present in your daily life? (% who answered "Present")



### The feeling that these changes are a choice

Generally speaking, would you say that...? (% who answered "You choose to adopt these new solutions")



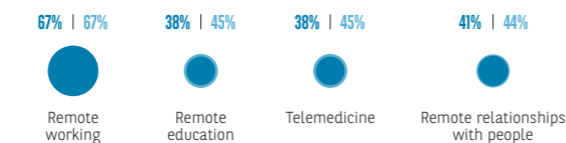
### Opinion of these new developments

Generally speaking, would you say that...? (% who answered "You like these developments")



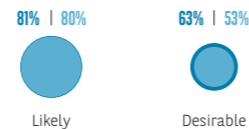
### The feeling that contactless solutions work well in a number of areas

Do you believe these solutions work well in your country in each of the following areas? (% who answered "Yes")



### Probability and desirability of contactless practices developing in the future

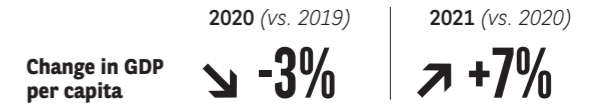
Generally speaking, would you say that it is desirable/likely that the society you will be living in 10 years from now will make increasing use of contactless solutions? (% who answered "Yes")



# Romania

The Romanians are among those who are most resistant to the rise of contactless practices. While a sizeable proportion believe that these are now a part of daily life, almost 8 out of 10 feel that these changes have been forced upon them and such solutions are unpopular with a significant number of respondents. They are also very critical of their increasing use in various fields. Thus, the desire to see these solutions become more widespread in the future, not to mention the belief that this will happen, is not as powerful as in other European countries.

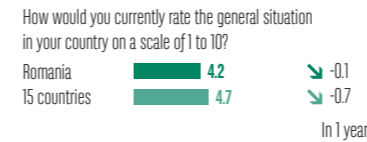
## Economic climate



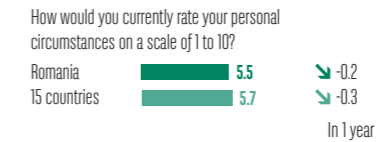
Source: IMF (October 2020 forecasts).

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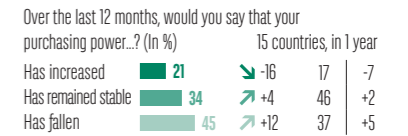
### Perception of the situation in the country (2021)



### Perception of personal circumstances (2021)



### Perception of purchasing power (2021)



## Contactless solutions



### Existence before the COVID-19 crisis

Regarding the development of these contactless practices in society, would you say that...? (% who answered "They already existed before the COVID-19 crisis")



### Acceleration as a result of the COVID-19 crisis

Regarding the development of these contactless practices in society, would you say that...? (% who answered "They have become much more widespread due to the COVID-19 crisis")



### Role currently played in daily life

Do you personally feel that contactless solutions are present in your daily life? (% who answered "Present")



### The feeling that these changes are a choice

Generally speaking, would you say that...? (% who answered "You choose to adopt these new solutions")



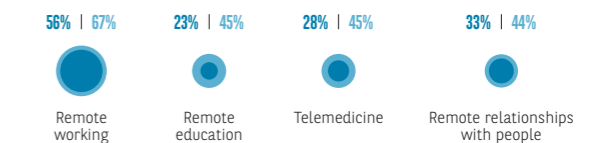
### Opinion of these new developments

Generally speaking, would you say that...? (% who answered "You like these developments")



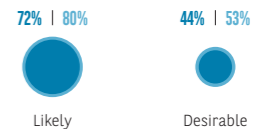
### The feeling that contactless solutions work well in a number of areas

Do you believe these solutions work well in your country in each of the following areas? (% who answered "Yes")



### Probability and desirability of contactless practices developing in the future

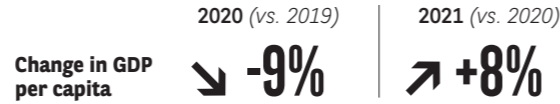
Generally speaking, would you say that it is desirable/likely that the society you will be living in 10 years from now will make increasing use of contactless solutions? (% who answered "Yes")



# United Kingdom

Along with Sweden and Germany, the United Kingdom is one of the European countries in which contactless practices are particularly well developed and established in daily life, as well as being viewed more positively than elsewhere in Europe and seen as a choice depending on the application. The British believe contactless practices have been amplified by the crisis and that they tend to work very well, including for interpersonal relationships, a view that they are almost alone in holding, given the reticence expressed on this topic by almost every other country surveyed. The British would like to see this trend continue and feel that it is very likely to do so.

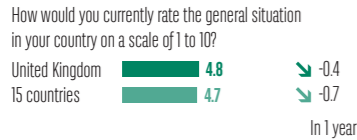
## Economic climate



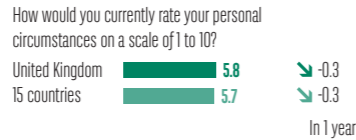
Source: IMF (October 2020 forecasts).

## Le BAROMÈTRE OBSERVATOIRE Cetelem

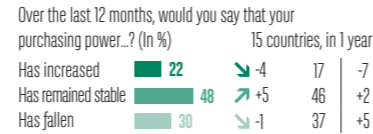
### Perception of the situation in the country (2021)



### Perception of personal circumstances (2021)



### Perception of purchasing power (2021)



## Contactless solutions



### Existence before the COVID-19 crisis

Regarding the development of these contactless practices in society, would you say that...? (% who answered "They already existed before the COVID-19 crisis")



### Acceleration as a result of the COVID-19 crisis

Regarding the development of these contactless practices in society, would you say that...? (% who answered "They have become much more widespread due to the COVID-19 crisis")



### Role currently played in daily life

Do you personally feel that contactless solutions are present in your daily life? (% who answered "Present")



### The feeling that these changes are a choice

Generally speaking, would you say that...? (% who answered "You choose to adopt these new solutions")



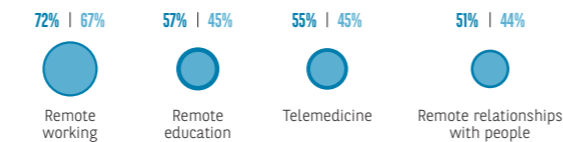
### Opinion of these new developments

Generally speaking, would you say that...? (% who answered "You like these developments")



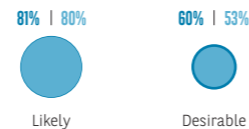
### The feeling that contactless solutions work well in a number of areas

Do you believe these solutions work well in your country in each of the following areas? (% who answered "Yes")



### Probability and desirability of contactless practices developing in the future

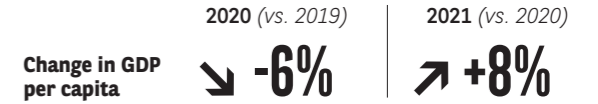
Generally speaking, would you say that it is desirable/likely that the society you will be living in 10 years from now will make increasing use of contactless solutions? (% who answered "Yes")



# Slovakia

Slovakia is a Central European country whose contactless practices appear to be developing according to patterns that can be witnessed in both Western and Central Europe. Indeed, they are believed to play an important role in people's daily lives today and there is a strong sense that these developments are a choice, although their suitability for a number of day-to-day applications is deemed inadequate. Nevertheless, the Slovaks are more likely than other populations to express a general desire to see these practices develop in the future.

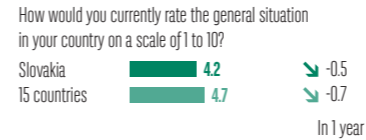
## Economic climate



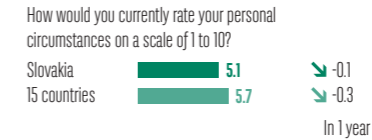
Source: IMF (October 2020 forecasts).

## Le BAROMÈTRE OBSERVATOIRE Cetelem

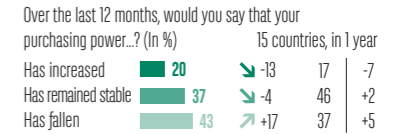
### Perception of the situation in the country (2021)



### Perception of personal circumstances (2021)



### Perception of purchasing power (2021)



## Contactless solutions



### Existence before the COVID-19 crisis

Regarding the development of these contactless practices in society, would you say that...? (% who answered "They already existed before the COVID-19 crisis")



### Acceleration as a result of the COVID-19 crisis

Regarding the development of these contactless practices in society, would you say that...? (% who answered "They have become much more widespread due to the COVID-19 crisis")



### Role currently played in daily life

Do you personally feel that contactless solutions are present in your daily life? (% who answered "Present")



### The feeling that these changes are a choice

Generally speaking, would you say that...? (% who answered "You choose to adopt these new solutions")



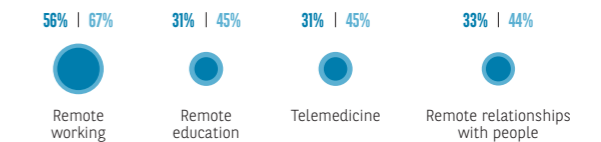
### Opinion of these new developments

Generally speaking, would you say that...? (% who answered "You like these developments")



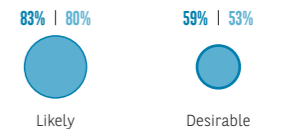
### The feeling that contactless solutions work well in a number of areas

Do you believe these solutions work well in your country in each of the following areas? (% who answered "Yes")



### Probability and desirability of contactless practices developing in the future

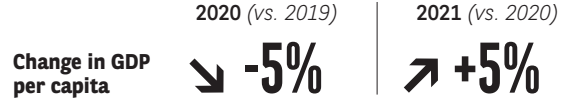
Generally speaking, would you say that it is desirable/likely that the society you will be living in 10 years from now will make increasing use of contactless solutions? (% who answered "Yes")



# Sweden

Of all the countries covered by L'Observatoire, Sweden is the nation in which contactless practices are the most developed and whose inhabitants are the most impressed at how well they work, with a score 20 points higher than the European average on the topics of remote working, distance learning and telemedicine. The vast majority of Swedes declare that contactless practices predate the COVID-19 crisis, which they also say has expanded their presence. A significant majority also believe that their further development in the future is both probable and desirable.

## Economic climate

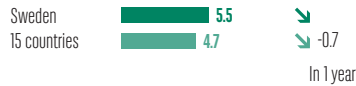


Source: IMF (October 2020 forecasts).

## Le BAROMÈTRE OBSERVATOIRE Cetelem

### Perception of the situation in the country (2021)

How would you currently rate the general situation in your country on a scale of 1 to 10?



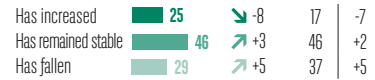
### Perception of personal circumstances (2021)

How would you currently rate your personal circumstances on a scale of 1 to 10?



### Perception of purchasing power (2021)

Over the last 12 months, would you say that your purchasing power...? (In %)



## Contactless solutions



### Existence before the COVID-19 crisis

Regarding the development of these contactless practices in society, would you say that...? (% who answered "They already existed before the COVID-19 crisis")



### Acceleration as a result of the COVID-19 crisis

Regarding the development of these contactless practices in society, would you say that...? (% who answered "They have become much more widespread due to the COVID-19 crisis")



### Role currently played in daily life

Do you personally feel that contactless solutions are present in your daily life? (% who answered "Present")



### The feeling that these changes are a choice

Generally speaking, would you say that...? (% who answered "You choose to adopt these new solutions")



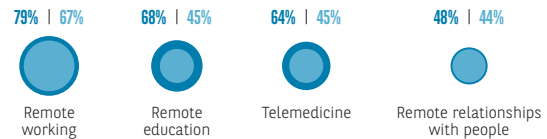
### Opinion of these new developments

Generally speaking, would you say that...? (% who answered "You like these developments")



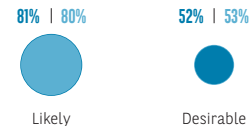
### The feeling that contactless solutions work well in a number of areas

Do you believe these solutions work well in your country in each of the following areas? (% who answered "Yes")



### Probability and desirability of contactless practices developing in the future

Generally speaking, would you say that it is desirable/likely that the society you will be living in 10 years from now will make increasing use of contactless solutions? (% who answered "Yes")



# 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 consumption. 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 international consumer surveys performed in 15 countries on an annual basis, one focusing on the automotive market and the other on consumption in general.
- **The z00m surveys**, which focus on lifestyles and explore major themes in three stages, by seeking the opinion of French consumers via a three-wave survey.
- **L'Œil**, which places a spotlight on new developments in the retail sphere, with a weekly newsletter on the latest micro-initiatives highlighting innovations and crucial shifts in the consumer world.

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