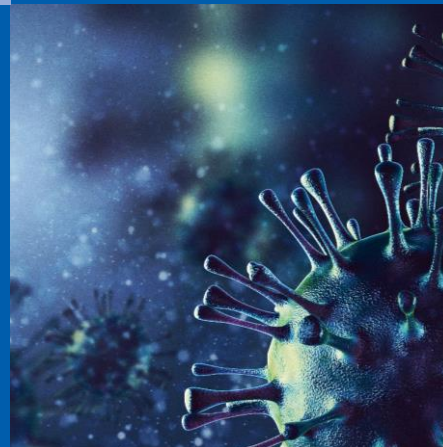
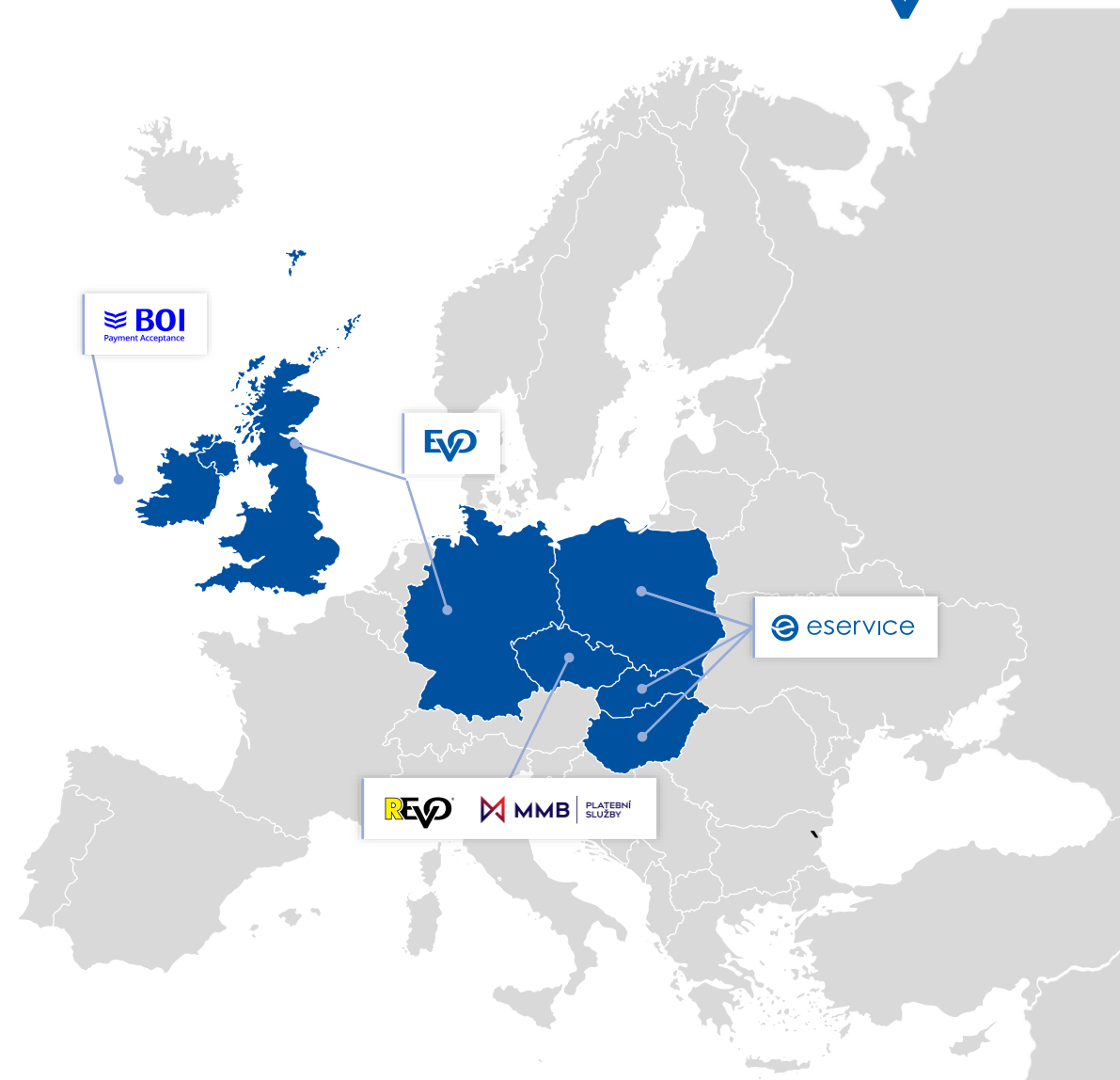




# How COVID-19 changed European shopping and payments behaviour



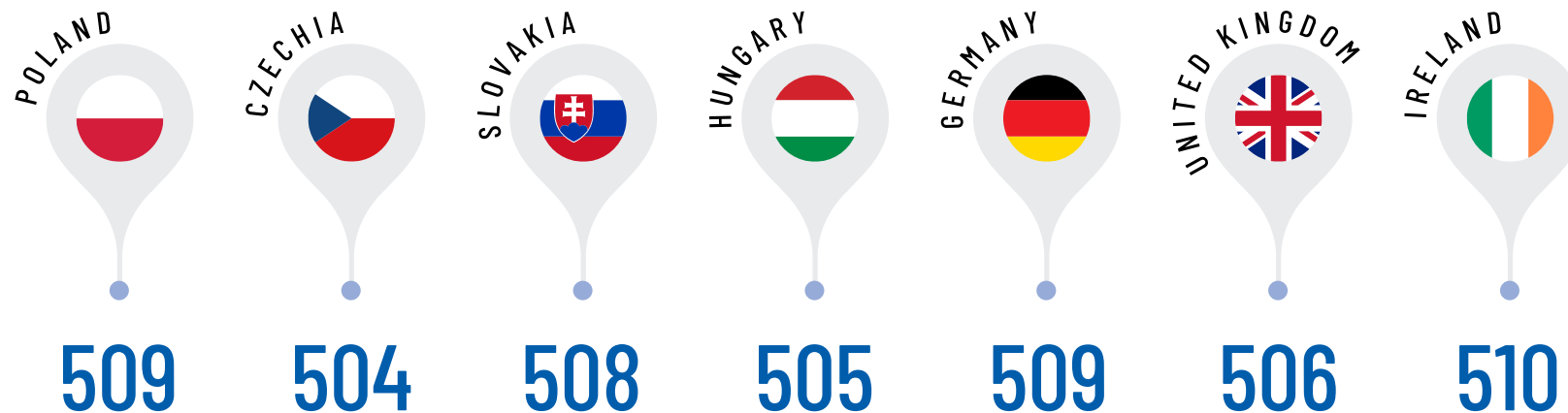
**The aim of the study**  
was to assess how  
the COVID-19 pandemic  
affected shopping habits  
and payment behaviour  
in different European  
countries.



# About the study

## COUNTRIES IN THE STUDY

## SAMPLE SIZE



survey in cooperation with

**VISA**



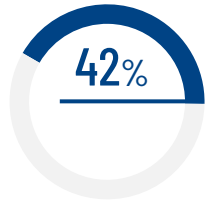
## RESPONDENTS

Each country is represented by a sample group aged 18-65.

## RESEARCH METHOD

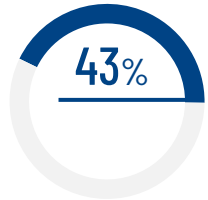
The study was conducted with CAWI method  
– respondents were invited to take part in an internet survey.

# COVID-19 pandemic – how did it affect Europeans?



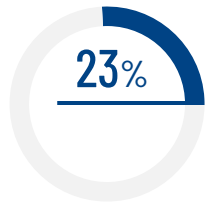
more than  
**4/10**

Europeans declare that the pandemic **encouraged them to buy online.**



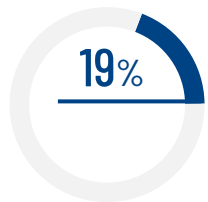
more than  
**4/10**

Europeans started to **pay by card/cashlessly more often** due to the pandemic.



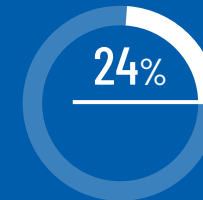
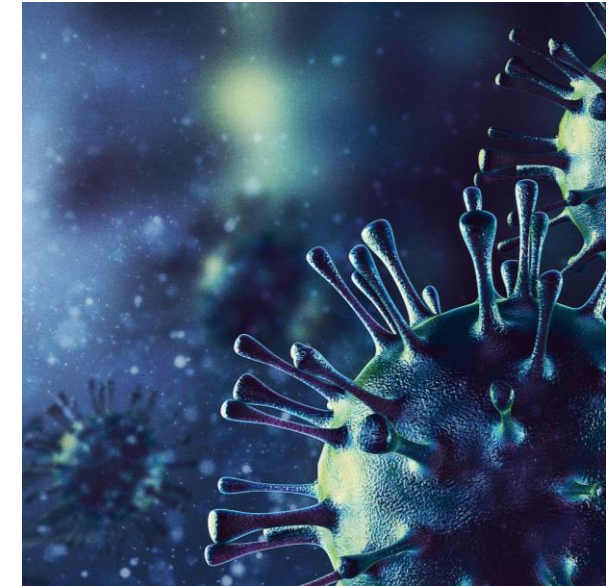
almost  
**1/4**

Europeans plan to use **traditional card payment while shopping offline more often** than before pandemic.



almost  
**1/5**

Europeans plan to use **traditional card payment while shopping online more often** than before pandemic.



almost  
**1/4**

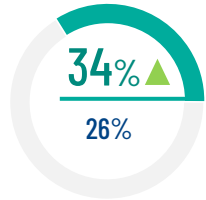
Europeans think that the COVID-19 **pandemic will end in 1st half of 2022.**



# United Kingdom vs Europe

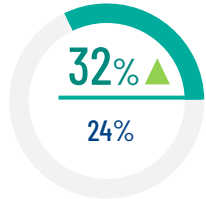
how the COVID-19 pandemic  
changed British shopping

# COVID-19 pandemic – how did it affect British people?



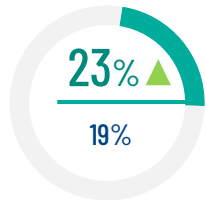
1/3

of British people declare that the pandemic **discouraged them to use cash while shopping offline.**



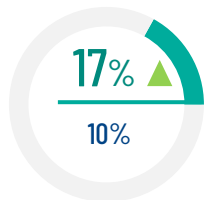
1/3

of British people plan to pay with **contactless payments while shopping offline more often due to the pandemic.**



1/4

of British people plan to **use traditional card payment while shopping online more often** than before the pandemic.



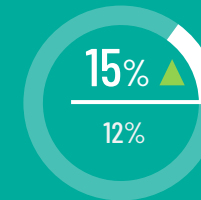
almost  
2/10

of British people declare that despite of COVID-19 **their financial situation has improved** (comparing to 1/10 of Europeans).



Seems that COVID-19 pandemic affected British shopping and payment habits – it has discouraged them to use cash and has encouraged to use contactless payments while shopping offline. What's more, British people are more optimistic than other Europeans when talking about their financial situation and the future.

almost  
1/7



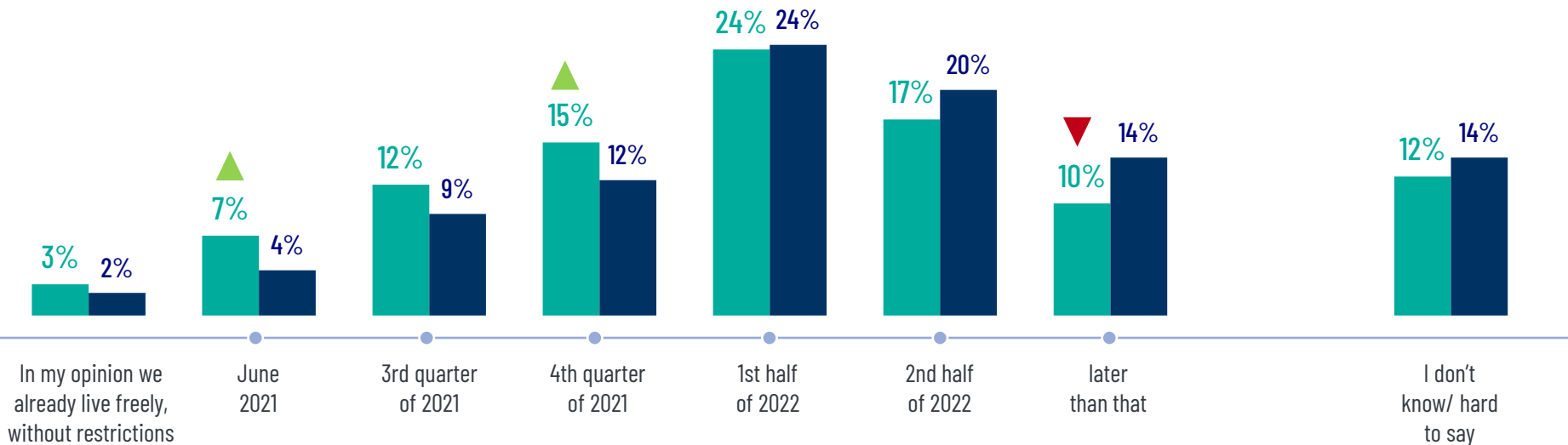
of British people think that the COVID-19 pandemic will end in **4th quarter of 2021.** This makes them more optimistic than the rest of the Europeans.

# British people – pandemic optimists or pessimists?

WHEN DO YOU THINK WE WILL LIVE NORMALLY IN THE UK, WITHOUT RESTRICTIONS?

UK

Europe



1/7

of British people think that „normal life” – life without restrictions **will come back during the 4th quarter of 2021.**

It's significantly more than in the rest of Europe.



# Economic situation and optimism



## HOW DO YOU ASSESS THE FINANCIAL STATUS OF YOUR HOUSEHOLD?

### WE HAVE A VERY HIGH STANDARD OF LIVING

we can afford a high degree of luxury



### WE HAVE A GOOD STANDARD OF LIVING

we can afford a lot without really saving



### WE HAVE AN AVERAGE STANDARD OF LIVING

we have enough for the everyday needs, but have to save for bigger purchases



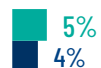
### WE HAVE A MODEST STANDARD OF LIVING

we have to seriously economize on a daily basis



### WE ARE VERY POOR

we don't have enough even for the basic needs



## HOW DID THE COVID-19 PANDEMIC AFFECT THE FINANCIAL SITUATION OF YOUR HOUSEHOLD?

### MY SITUATION HAS DETERIORATED



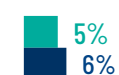
### MY SITUATION HAS IMPROVED



### MY SITUATION DID NOT CHANGE



### I DON'T KNOW/HARD TO SAY



### REFUSED TO ANSWER



## HOW WOULD YOU PICTURE YOUR HOUSEHOLD'S FINANCIAL SITUATION IN THE NEXT 12 MONTHS?

### MY SITUATION WILL DETERIORATE



### MY SITUATION WILL IMPROVE



### MY SITUATION WILL NOT CHANGE



### I DON'T KNOW/HARD TO SAY



### REFUSED TO ANSWER



UK Europe

British people are optimistic about their financial situation over the next 12 months. Comparing to other Europeans they less frequently mention that pandemic worsened their financial situation.

About **50%** of British people assess their living status as average (it's less compared to other countries) and 2/10 as high. More than a half claim that COVID-19 pandemic did not change their financial situation, and less, comparing to inhabitants of other countries, claimed that their situation has deteriorated. About 1/3 believe than their financial situation will improve during next 12 months and about a half that it will not change (it's more compared to other tested nations).

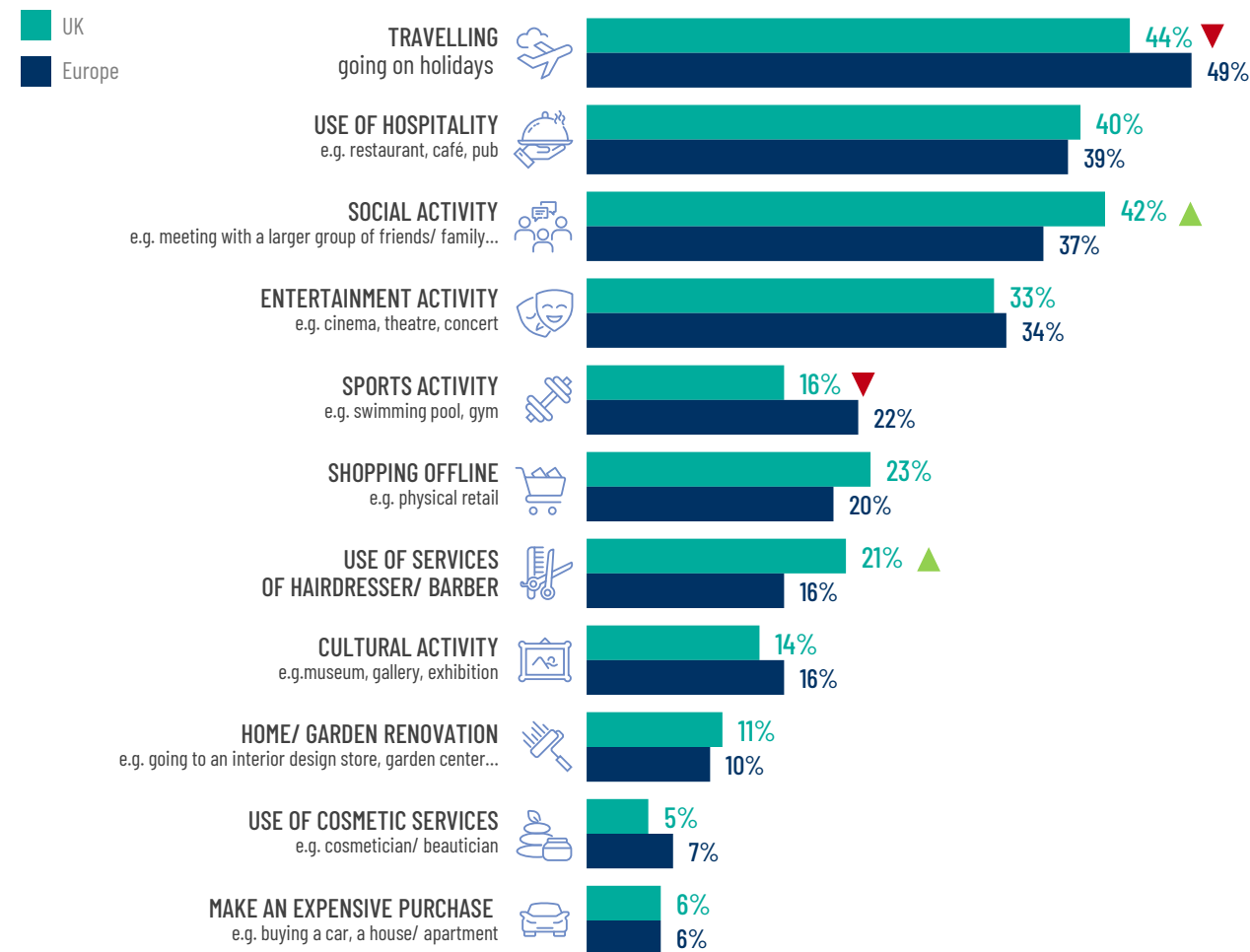




# What are the British most looking forward to?

WHICH OF THE FOLLOWING DO YOU WANT TO DO NOW SINCE THE RESTRICTIONS HAVE BEEN LIFTED IN THE UNITED KINGDOM?

Choose max. 3 answers.



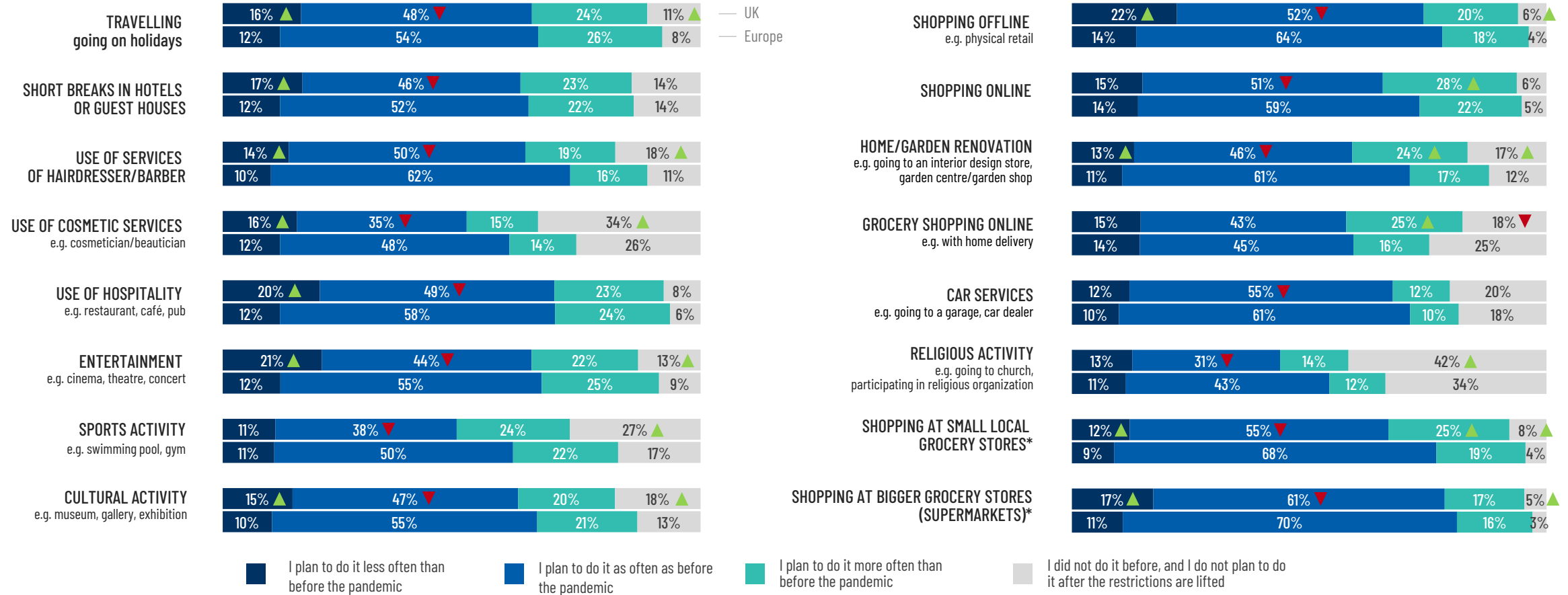
Overall, Europeans are most looking forward to travelling or going on holidays. British people indicate it less often than the rest of the Europe.

What British people want more often than the rest of the Europeans is social activity and use of barber or hairdresser service.



# Pandemic freedom – what British people will do when it comes?

BELOW IS A LIST OF VARIOUS THINGS TO DO. FOR EACH ACTIVITY, PLEASE SPECIFY HOW OFTEN YOU PLAN TO DO IT AFTER THE RESTRICTIONS ARE LIFTED COMPARING TO HOW OFTEN YOU DID IT BEFORE THE PANDEMIC.



When asked about things they want to do more often than before the pandemic, British people indicate that they plan to do the majority of activities less often than other Europeans. What they plan to do more often is: shopping online (and grocery shopping online), shopping at small local grocery stores and do home/ garden renovation.

# How card/cashless payments affect consumers perception of a business

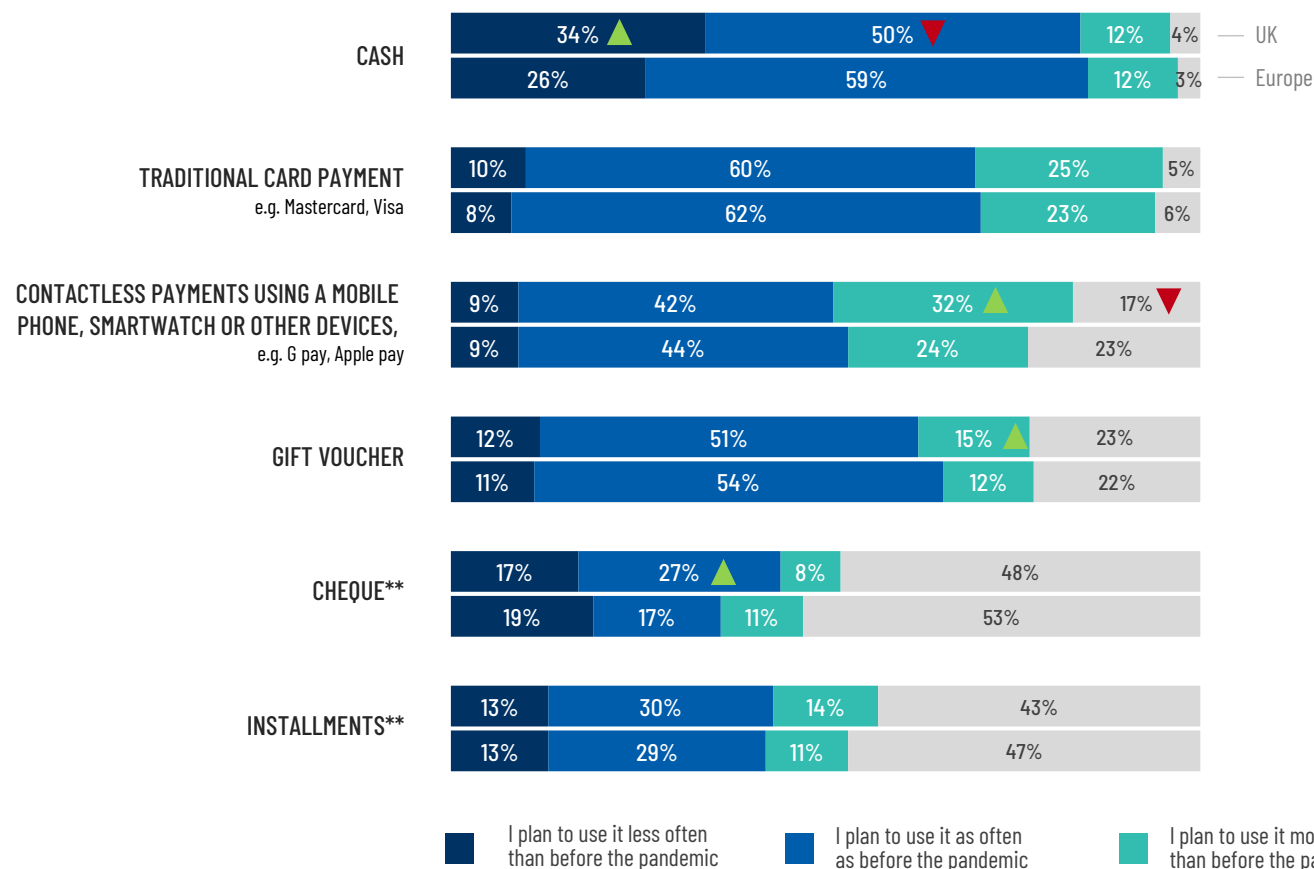
THINK ABOUT THE TIME IN THE UK IN THE FUTURE, WITHOUT COVID-19 RESTRICTIONS. IMAGINE YOU ARE USING THE SERVICE BELOW THAT ALLOWS YOU TO PAY BY CARD/CASHLESS. WHICH OF THE FOLLOWING STATEMENTS DO YOU AGREE WITH?



British people, less often than their European neighbours, think that possibility of card/cashless payments means that business is customer-centric and is keeping pace with current technology. This perception is similar regardless of asked industry.

# Payment methods while shopping offline

BELOW IS A LIST OF PAYMENT METHODS THAT YOU CAN USE WHILE SHOPPING OFFLINE (AT RETAIL STORES, RESTAURANTS ETC.). FOR EACH METHOD, PLEASE SPECIFY HOW OFTEN YOU PLAN TO USE IT (...)

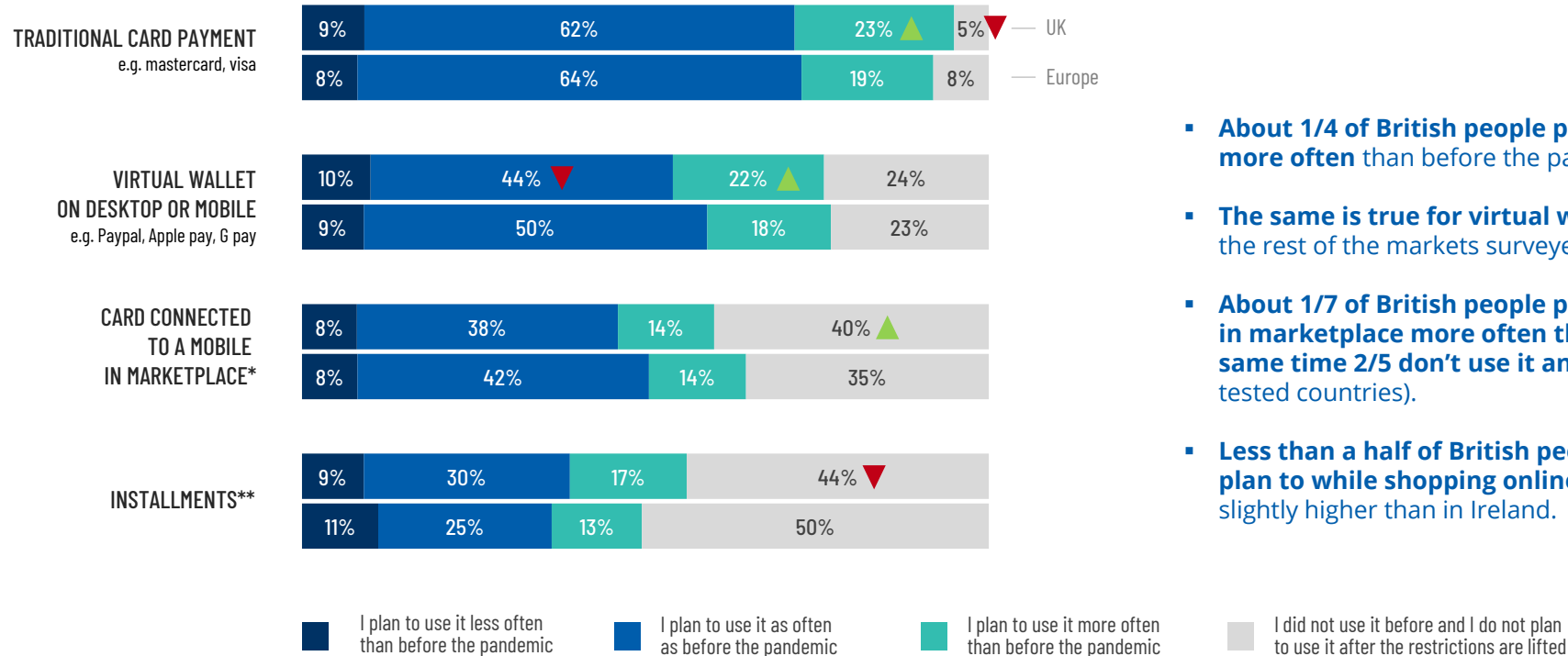


- **1/3 of British people declare that they plan to use cash less often than before the pandemic** – that's more than in all tested European countries (except Ireland, where result is the same).
- **Almost 2/3 of British people plan to use card payment as often as before the pandemic.**
- **1/4 of British people want to use it more often.**
- **1/3 of British people** (it's more than in all tested countries) **plan to use modern contactless payments more often** than before the pandemic.
- **About a half of British people plan to use gift voucher as often as before the pandemic.**
- **About 1/7 plan to use it more often while shopping offline.**
- **Cheques and installments are not very popular in the UK** – slightly less than a half of respondents don't use it and don't plan to. Group which plan to use it more often is small. Results are very similar in Ireland.

It is likely that the popularity of traditional card payment and other contactless payment methods will grow post-pandemic.

# Payment methods while shopping online

BELOW IS A LIST OF PAYMENT METHODS THAT YOU CAN USE WHILE SHOPPING ONLINE.  
FOR EACH METHOD, PLEASE SPECIFY HOW OFTEN YOU PLAN TO USE IT (...)



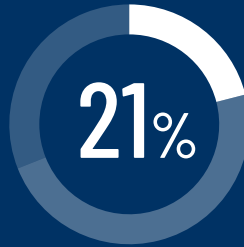
- **About 1/4 of British people plan to use traditional card payment more often** than before the pandemic.
- **The same is true for virtual wallets.** These results are higher than in the rest of the markets surveyed.
- **About 1/7 of British people plan to use card connected to mobile in marketplace more often than before the pandemic, but at the same time 2/5 don't use it and don't plan to** (more than in other tested countries).
- **Less than a half of British people don't use installments and don't plan to while shopping online.** The percentage of people using it is slightly higher than in Ireland.

It seems that in the United Kingdom usage of traditional card payment and virtual wallet while shopping online will still be the most popular payment methods. The popularity of this payment methods may grow faster than in other European countries after the pandemic.



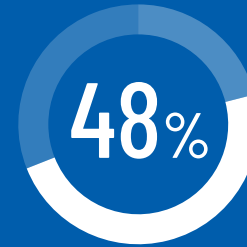
# Segmentation

## 3 segments of Europeans



### SEGMENT 1 CASH-ORIENTED TRADITIONALISTS

- Group most oriented towards cash
- They reject cashless payments as the only method in the future
- Not very optimistic about the future in terms of their assessment of the pandemic situation
- Only 1/3 of them agree that the pandemic encouraged them to shop online
- They don't reject cash-only services/venues - this is a natural situation for them



### SEGMENT 2 PAYMENT SWITCHERS

- They switch between payment methods - pay both using cash and cashless payment methods
- They don't believe that cash will stop being used in the future
- They are neither optimists, nor pessimists
- 1/3 of them agree that the pandemic encouraged them to shop online
- More often than Cash-Oriented Traditionalists they reject cash-only services/venues, but not as often as Modern Contactless Payers



### SEGMENT 3 MODERN CONTACTLESS PAYERS

- They strongly prefer paying cashlessly
- They think that cashless methods of payment will be the only ones used in the future
- The most optimistic segment in terms of their assessment of the pandemic situation
- Pandemic encouraged them to shop online
- After lifting the restrictions, they plan to buy online more often
- Some Modern Contactless Payers reject businesses and services that do not accept cashless payment methods



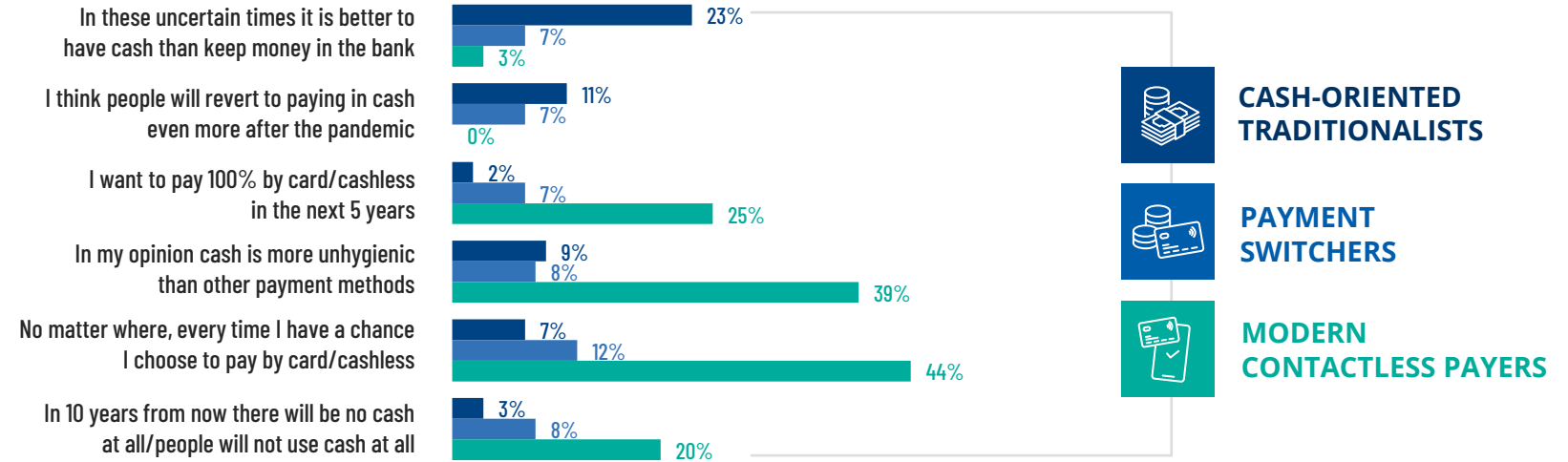
# 3 segments of Europeans



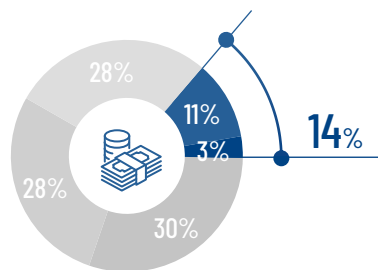
## 01

Main difference between segments is their attitude towards payment methods

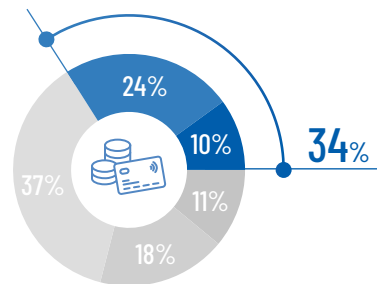
Below there is a list of statements. For each statement mark your answer on the scale 1 to 5, where 1 means "I strongly disagree" and 5 - "I strongly agree".  
% OF ANSWERS "I strongly agree"



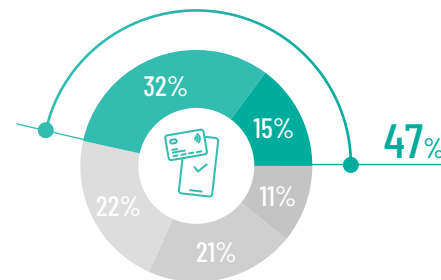
SOMETIMES I CANNOT BUY CERTAIN PRODUCTS/SERVICES BECAUSE CARD/CASHLESS PAYMENTS ARE NOT AVAILABLE



CASH-ORIENTED TRADITIONALISTS



PAYMENT SWITCHERS



MODERN CONTACTLESS PAYERS

**4/10 of Modern Contactless Payers think that cash is unhygienic**, and this aspect is very important to them – that's one of the reasons why they prefer cashless methods.

**1/4 of Cash-Oriented Traditionalists prefer to have cash at home** rather than to keep money in the bank.

**1/5 of Modern Contactless Payers think that in 10 years there will be no cash** and 1/4 want to pay by card only in the next 5 years.

1 - I strongly disagree   2 - I disagree   3 - Neither I agree, nor disagree   4 - I agree   5 - I strongly agree

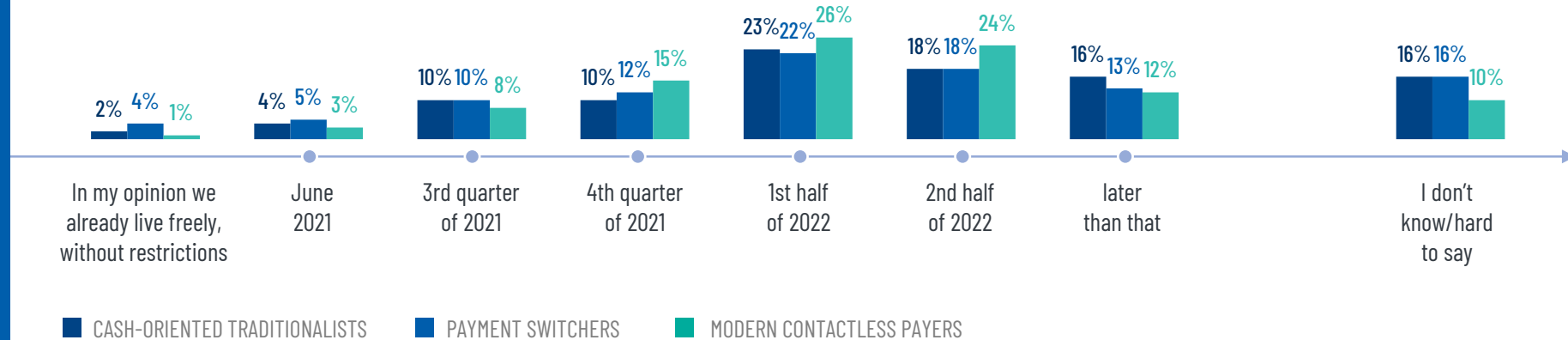
## 3 segments of Europeans



# 02

There are also differences between segments in their optimism about the future

WHEN DO YOU THINK WE WILL LIVE NORMALLY IN YOUR COUNTRY, WITHOUT RESTRICTIONS?



Below is a list of statements. For each statement mark your answer on a scale from 1 to 5, where 1 means "I strongly disagree" and 5 - "I strongly agree".  
% OF ANSWERS: I STRONGLY AGREE



**Modern Contactless Payers are little more optimistic about the future** in terms of assessment of the pandemic situation than other segments.

**1/4 of Modern Contactless Payers strongly agree that the pandemic encouraged them to buy online.**

HOW WOULD YOU PICTURE YOUR HOUSEHOLD'S FINANCIAL SITUATION IN THE NEXT 12 MONTHS?  
MY SITUATION WILL DETERIORATE



MY SITUATION WILL IMPROVE



Almost 1/3 Europeans believe that their financial situation will improve in the next 12 months.



# Segments in the United Kingdom

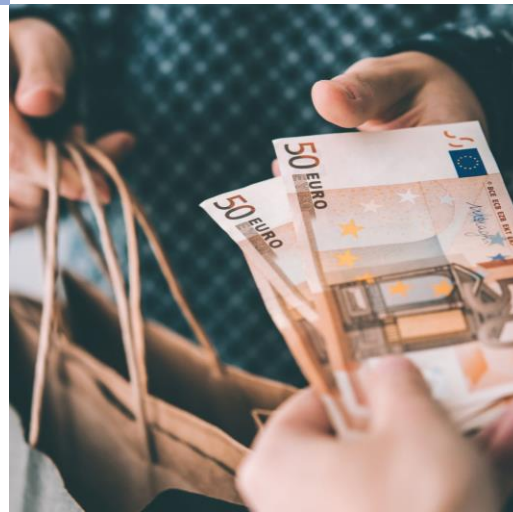
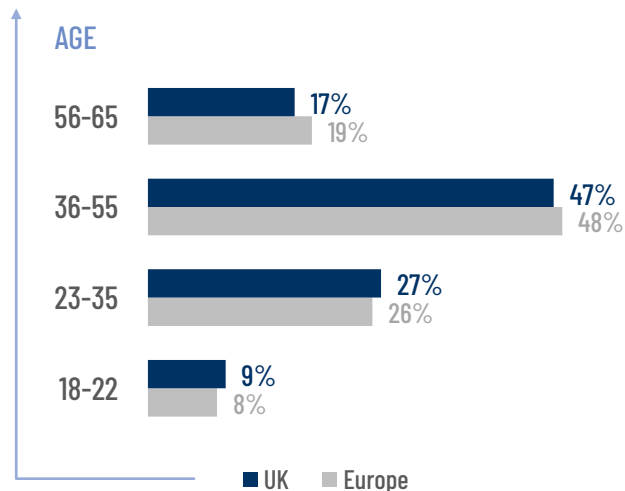
# CASH-ORIENTED TRADITIONALISTS



19%  
British

21% Europeans

- **They prefer cash**
- They think it is better to have cash rather than keep money in the bank in these uncertain times
- They don't want to pay only cashless in the future
- They think people will still use cash in 10 years
- 1/3 of them think that worst of the pandemic is yet to come
- They are slightly more pessimistic than Payment Switchers
- Only 1/3 of them agree that the pandemic encouraged them to shop online
- They don't reject cash-only services/venues - this is a natural situation for them



47% **47%**  **53%** 53%

## ECONOMIC SITUATION OF HOUSEHOLD



**We have an average standard of living** – we have enough for the everyday needs, but have to save for bigger purchases

**50%** 59%

## ECONOMIC OPTIMISM

**47%** 42%

**My situation will not change** 

**30%** 25%

**My situation will improve** 

**9%** 15%

**My situation will deteriorate** 

# CASH-ORIENTED TRADITIONALISTS

PLANS  
FOR ACTIVITIES  
AFTER  
THE PANDEMIC

WHICH OF THE FOLLOWING DO YOU WANT TO DO IMMEDIATELY AFTER THE RESTRICTIONS ARE LIFTED IN THE UK?  
Choose max. 3 answers

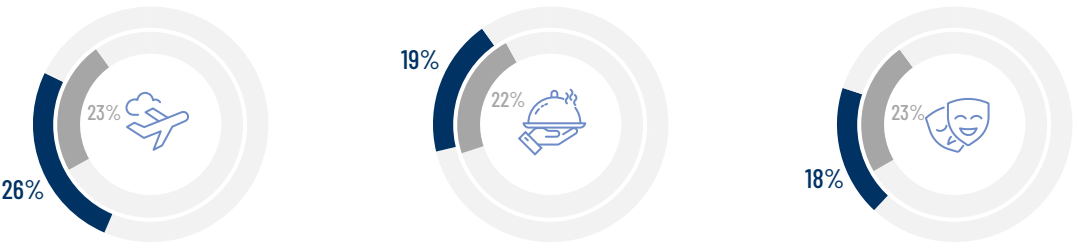


Across all countries and segments people want to travel, use hospitality and entertainment services and focus on social activity.

These activities are also the most important things to do after restrictions are lifted for more than



I PLAN TO DO IT MORE OFTEN THAN BEFORE THE PANDEMIC  
Below is a list of various things to do. For each activity, please specify how often do you plan to do it after the restrictions are lifted comparing to how often you did it before the pandemic.



1/4 Want to travel more often than before the pandemic.

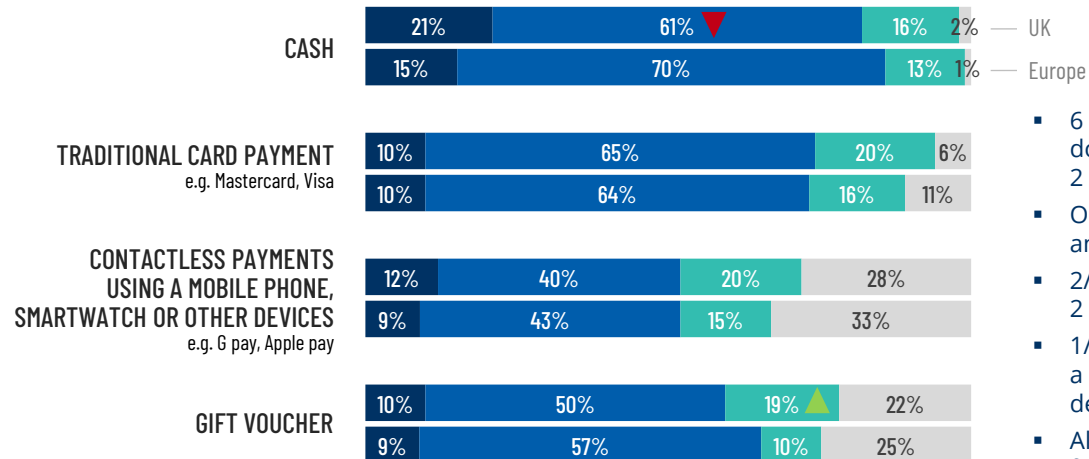
1/5 Plan to use of hospitality and entertainment activity more often than before the pandemic.

# CASH-ORIENTED TRADITIONALISTS



## USE OF PAYMENT METHODS

### SHOPPING OFFLINE



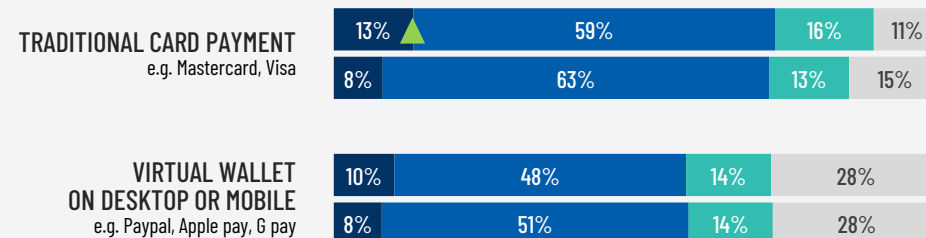
- 6 of 10 use cash while shopping offline and don't plan to change usage frequency, but 2 of 10 plan to use it less often than before.
- Only 6% don't use traditional card payment and don't plan to.
- 2/3 plan to use card as often as before, 2 of 10 want to use it more often.
- 1/5 plan to use contactless payments using a mobile phone, smartwatch or other devices more often while shopping offline.
- Almost 1/2 don't plan to change the frequency of gift vouchers usage, but 1/5 want to use it more often than before.

### THEY DON'T USE:

51%  
INSTALLMENTS\*\*

47%  
CHEQUE\*\*

### SHOPPING ONLINE



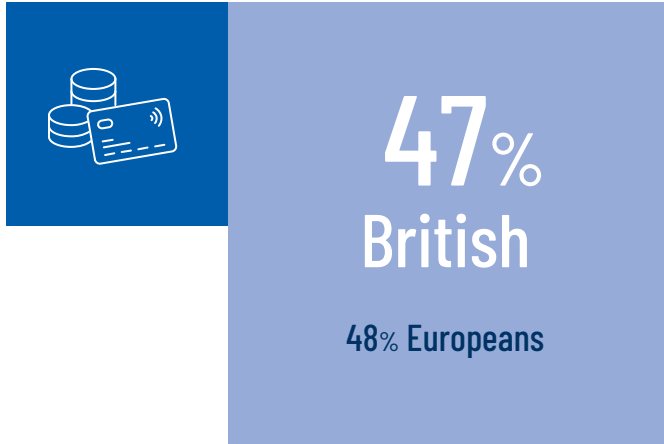
- 6 of 10 use traditional card payment and don't plan to change usage frequency and 1 of 6 plan to use it more often than before the pandemic while shopping online.
- More than 1/4 don't use virtual wallet and don't plan to while shopping online.

52%  
INSTALLMENTS\*\*

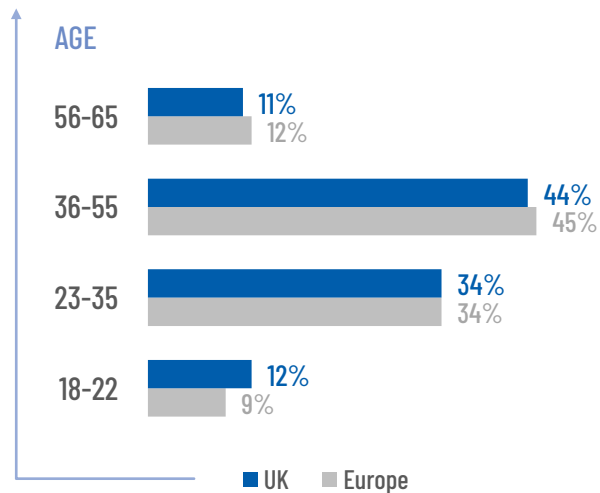
54%  
CARD CONNECTED  
TO THE MOBILE  
IN MARKETPLACE\*



# PAYMENT SWITCHERS



- **They pay both with cash and cashless**
- Most of them think that people will still use cash in 10 years
- They don't pay much attention to hygiene while shopping
- They are neither optimists nor pessimists - they are in between
- 1/3 of them agree that the pandemic encouraged them to shop online
- More often than Cash-Oriented Traditionalists they reject cash-only services/venues but not as often as Modern Contactless Payers



## ECONOMIC SITUATION OF HOUSEHOLD



**We have an average standard of living** – we have enough for the everyday needs, but have to save for bigger purchases

**48%** 55%

## ECONOMIC OPTIMISM

**44%** 39%

**My situation will not change**

**33%** 29%

**My situation will improve**

**10%** 13%

**My situation will deteriorate**



# PAYMENT SWITCHERS




**PLANS  
FOR ACTIVITIES  
AFTER  
THE PANDEMIC**

WHICH OF THE FOLLOWING DO YOU WANT TO DO IMMEDIATELY AFTER THE RESTRICTIONS ARE LIFTED IN THE UK?

Choose max. 3 answers



**43%**

TRAVELLING GOING ON HOLIDAYS

vs. 46% EUROPE



**36%**

USE OF HOSPITALITY

vs. 35% EUROPE



**28%**

ENTERTAINMENT ACTIVITY

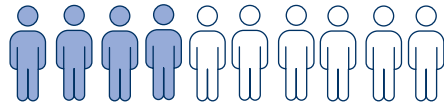
vs. 32% EUROPE



**40%**

SOCIAL ACTIVITY

vs. 36% EUROPE



**4/10**

of Payment Switchers  
want to travel and do social activity  
as soon as it is possible.

**1/3**

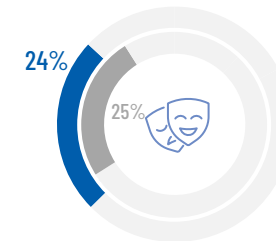
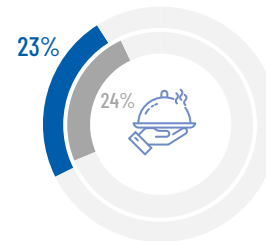
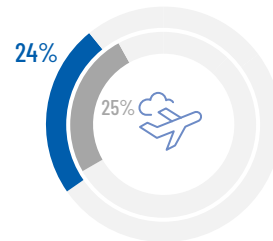
miss  
using of  
hospitality.

**1/4**

miss  
entertainment  
activity.

I PLAN TO DO IT MORE OFTEN THAN BEFORE THE PANDEMIC

Below is a list of various things to do. For each activity, please specify how often do you plan to do it after the restrictions are lifted comparing to how often you did it before the pandemic.



**1/4**

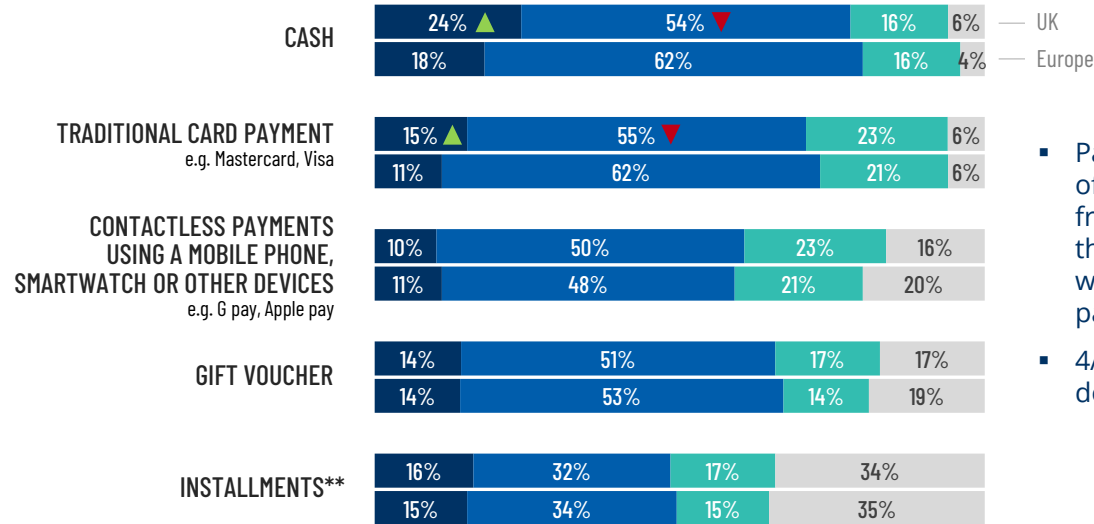
Plan to travel and use  
of hospitality and  
entertainment activity  
more often than before  
the pandemic.

# PAYMENT SWITCHERS



## USE OF PAYMENT METHODS

### SHOPPING OFFLINE



- Payment Switchers in the UK more often than people from this segment from other countries plan to decrease their usage of cash and card payment while shopping offline after the pandemic.
- 4/10 of them don't use cheques and don't plan do to it after the pandemic.

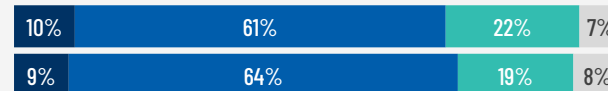
### THEY DON'T USE:

39%  
CHEQUE\*\*

### SHOPPING ONLINE

- 3/5 of Payment Switchers plan to use traditional card payment as often as before the pandemic while shopping online.
- At the same time, 1/5 of them want to increase their usage of card payment, virtual wallet and installments after the pandemic.

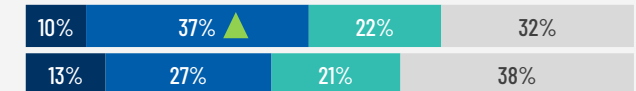
#### TRADITIONAL CARD PAYMENT e.g. Mastercard, Visa



#### VIRTUAL WALLET ON DESKTOP OR MOBILE e.g. Paypal, Apple pay, G pay



#### INSTALLMENTS\*\*



#### CARD CONNECTED TO THE MOBILE IN MARKETPLACE\*



Base: Europe: N=1695; UK N=236

\*Not asked in every country \*\*Asked only in UK and Ireland

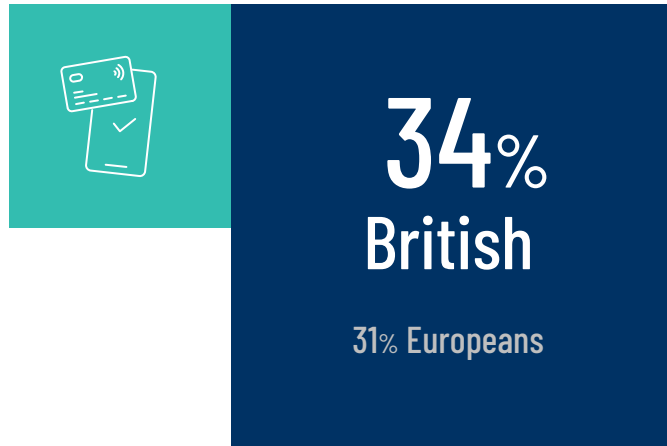


Result statistically lower than the average result among all countries

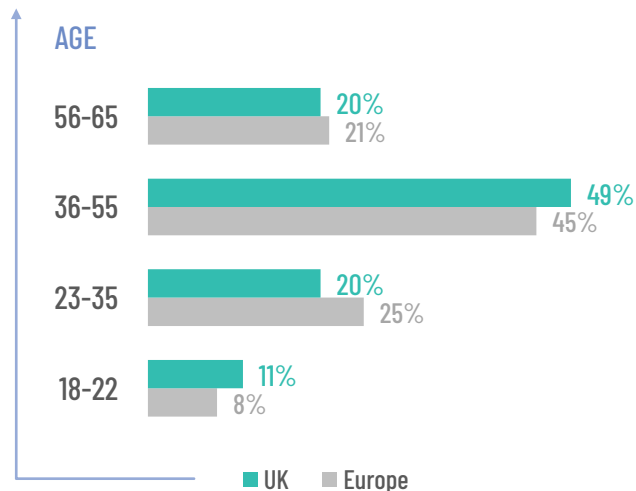


Result statistically higher than the average result among all countries

# MODERN CONTACTLESS PAYERS



- They strongly prefer cashless payment methods
- Most of them want to pay cashlessly only and they think that it will happen in the future
- Hygiene while shopping is important to them, they strongly agree that cash is unhygienic
- The most optimistic segment - they agree that the worst is already over
- Right now, they are planning what to do in the near future
- The pandemic encouraged them to shop online
- More than half of respondents plan to buy online more often after restrictions lift
- Some choose not to purchase from a business or service if they can't pay using cashless payment methods



## ECONOMIC SITUATION OF HOUSEHOLD



**We have an average standard of living** – we have enough for the everyday needs, but have to save for bigger purchases

**54%** 61%

## ECONOMIC OPTIMISM

**51%** 44%

**My situation will not change**

**30%** 29%

**My situation will improve**

**7%** 10%

**My situation will deteriorate**

# MODERN CONTACTLESS PAYERS



## PLANS FOR ACTIVITIES AFTER THE PANDEMIC

The largest group among Modern Contactless Payers are people who can't wait to travel. In the UK this group is smaller than in Europe.

WHICH OF THE FOLLOWING DO YOU WANT TO DO IMMEDIATELY AFTER THE RESTRICTIONS ARE LIFTED IN THE UK?

Choose max. 3 answers



46%▼

TRAVELLING GOING ON HOLIDAYS

vs. 55% EUROPE



50%

USE OF HOSPITALITY

vs. 45% EUROPE



40%

ENTERTAINMENT ACTIVITY

vs. 37% EUROPE



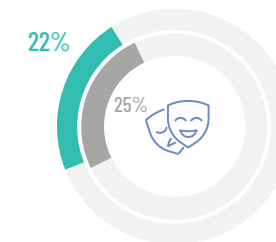
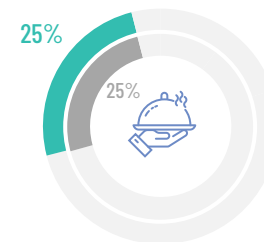
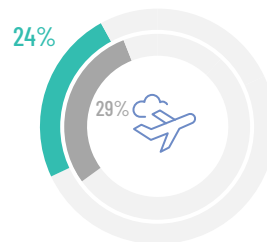
46%

SOCIAL ACTIVITY

vs. 40% EUROPE

### I PLAN TO DO IT MORE OFTEN THAN BEFORE THE PANDEMIC

Below is a list of various things to do. For each activity, please specify how often do you plan to do it after the restrictions are lifted comparing to how often you did it before the pandemic.



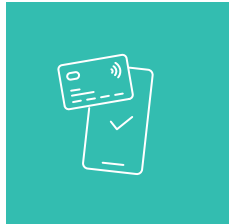
1/4

Plan to travel and use of hospitality more often than before the pandemic.

1/5

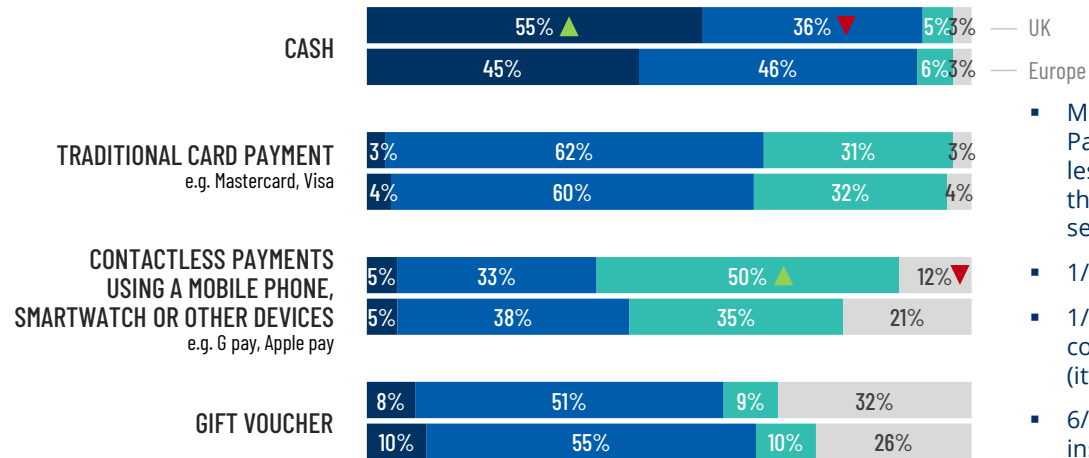
Plan to do entertainment activity more often than before the pandemic.

# MODERN CONTACTLESS PAYERS



## USE OF PAYMENT METHODS

### SHOPPING OFFLINE



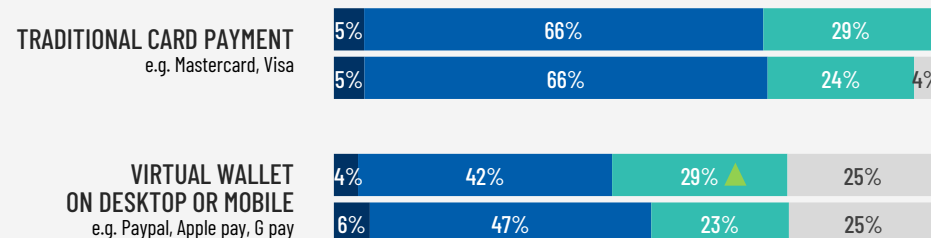
- More than a half of Modern Contactless Payers plan to use cash while shopping offline less often than before the pandemic (it's more than in other tested countries for this segment).
- 1/3 plan to increase frequency of using card.
- 1/2 plan to increase frequency of using contactless payments while shopping offline (it's more than other Europeans).
- 6/10 don't use cheques and 5/10 don't use installments – they also don't want to use it after the pandemic.

### THEY DON'T USE:

**63%**  
CHEQUE\*\*

**50%**  
INSTALLMENTS\*\*

### SHOPPING ONLINE



- 3/10 of Modern Contactless Payers plan to use card and virtual wallet while shopping online more often than before the pandemic.
- About half of them don't use installments methods and card connected to the mobile in marketplace – and they don't want to use it after the pandemic.

**56%**  
INSTALLMENTS\*\*

**46%**  
CARD CONNECTED  
TO THE MOBILE  
IN MARKETPLACE\*

I plan to use it less often than before the pandemic
  I plan to use it as often as before the pandemic
  I plan to use it more often than before the pandemic
  I did not use it before and I do not plan to use it after the restrictions are lifted

Base: Europe: N=1101; UK N=172

\*Not asked in every country \*\*Asked only in UK and Ireland

▼ Result statistically lower than the average result among all countries
 ▲ Result statistically higher than the average result among all countries



# Summary of results

## BACK TO NORMAL



### WHEN WILL IT HAPPEN?

# 1/7

of British think that „normal life” – life without restrictions will come back during

**4th quarter of 2021.**

This is significantly more than in the rest of Europe. 1/4 of them think that the pandemic will end in the 1st half of 2022 (similar to the rest of Europe).

### WHAT WILL HAPPEN?

Immediately after lifting of restrictions, Europeans mainly want to **travel, enjoy restaurants, cafés, pubs, social life and entertainment.**

The British display this desire to a similar degree, although it is noticeable that the need for social contact is greater than for the rest of Europeans, and the need to travel is slightly lower.





### DOES "NORMALCY" MEAN RETURN TO OLD HABITS? OR MAYBE SOMETHING WILL CHANGE? - POST-PANDEMIC PAYMENTS



APPROX.

# 60%

of the people in the countries participating in the survey say they will not change the frequency with which they use cash and a payment card when shopping in traditional shops (not online).

**More than 1/4 plan to pay less often in cash, the same number declares that they want to pay more often by card.**

**In the UK, these trends are even stronger, with over a third of those surveyed intending to reduce cash payments in traditional stores and the same number wanting to pay using contactless methods more often.** The approach to the use of cards for offline purchases does not differ from the approach observed in other European countries.

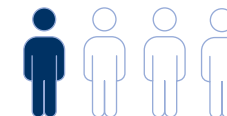
When it comes to online shopping, the most popular payment method - card payment - is gaining ground in Europe with one in five planning to pay this way more often. **In the UK, it's an even higher proportion, with nearly 1/4 of those surveyed intending to pay more often by card online once the pandemic is over. 1/5 of the British also want to increase the frequency of payment using a virtual wallet for online purchases once the pandemic is over.**

## CONTACTLESS PAYMENT - HOW DOES THIS FORM OF PAYMENT AFFECT THE SHOPPING PATTERNS OF EUROPEANS?



ABOUT

1/4



**of respondents say that the ability to pay by card/cashless** would primarily encourage more frequent use of grocery stores, retail outlets, but also restaurants/pubs/cafés. The British are no different from the rest of Europe in this respect.

The possibility to spend more when paying by card/using cashless methods is foreseen by Europeans mainly for retail outlets and supermarkets. In this respect, the British do not differ from the inhabitants of the other countries surveyed.

APPROX.

1/3

of Europeans believe that the ability to pay by card/using cashless methods shows that a venue is meeting the expectations of its customers. The British are far less likely to have this belief - and it's regardless of the industry/service they spoke about.

ABOUT

1/3

of Europeans say that using cashless payments is more hygienic. Among the British, this feeling is only stronger in the case of hairdresser/barber services.

MORE THAN

1/4

of Europeans perceive venues where it is possible to pay by card/using cashless methods as being up-to-date with modern technology. The British are more conservative in this regard - they are less likely than the people in other countries to agree with this belief. This trend is evident for most of the industries/services they were asked about.

# Summary of results

## **Almost half of the population of the surveyed countries are Payment Switchers**

- people who use both cash and cashless methods of payment. They are mostly young people. As for their attitude towards the pandemic, they are quite but not overly optimistic.

**The group of Modern Contactless Payers is slightly smaller** - in the surveyed European countries it is about 1/3 of the population. This group would mostly like to pay exclusively cashless; they are optimistic about the pandemic - they think the worst is over; however, they are cautious about hygiene, which is why they think cash payments are less secure. 1/4 of them have started shopping online more often, and more than half of them intend to use this form of shopping more often than before the pandemic. Not being able to pay cashless discourages them from shopping at a venue.

## **The smallest, yet still quite numerous group are Cash-Oriented**

**Traditionalists** - among the residents of the surveyed countries they constitute 1/5 of their population. They are focused on cash payments so the lack of cashless payment option is not a barrier to purchase for them. They are skeptical about the pandemic - they think the worst is yet to come. Influenced by the pandemic situation, 1/3 of them started shopping online.



## **Compared to the European countries as a whole, the UK population is no different**

- the distribution of the above groups in the UK population is similar to the European average.

# Summary of results



**Overall in Europe, when asked what they want to do immediately after restrictions are lifted, Modern Contactless Payers indicate activities related to travel and social life even more often than others** (although these are generally the most frequently mentioned aspects). However, it is worth noting that despite the high absolute percentage of people indicating travel as one of their main yearnings, UK Modern Contactless Payers mention it less frequently than residents of other European countries in this segment.

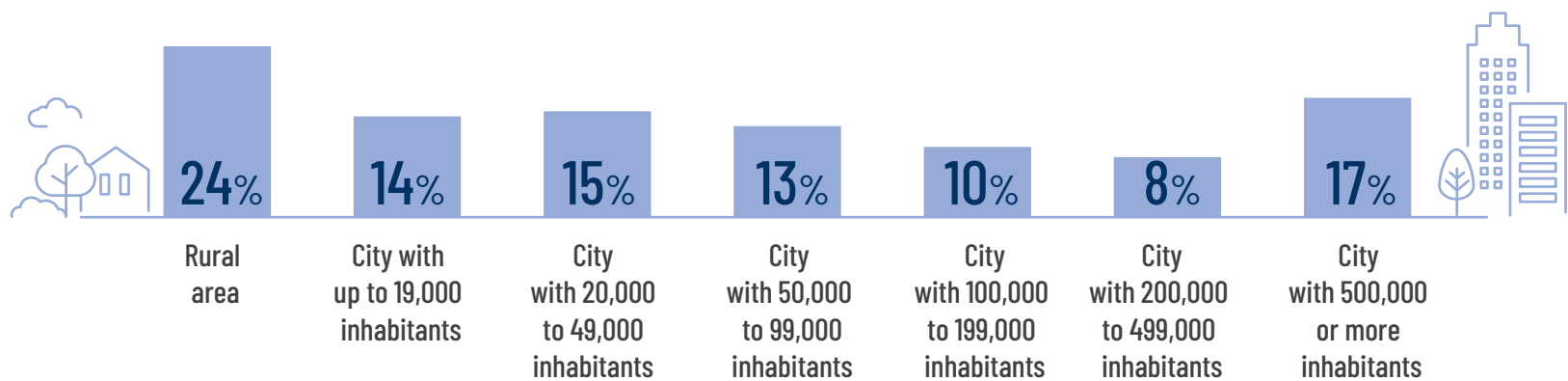
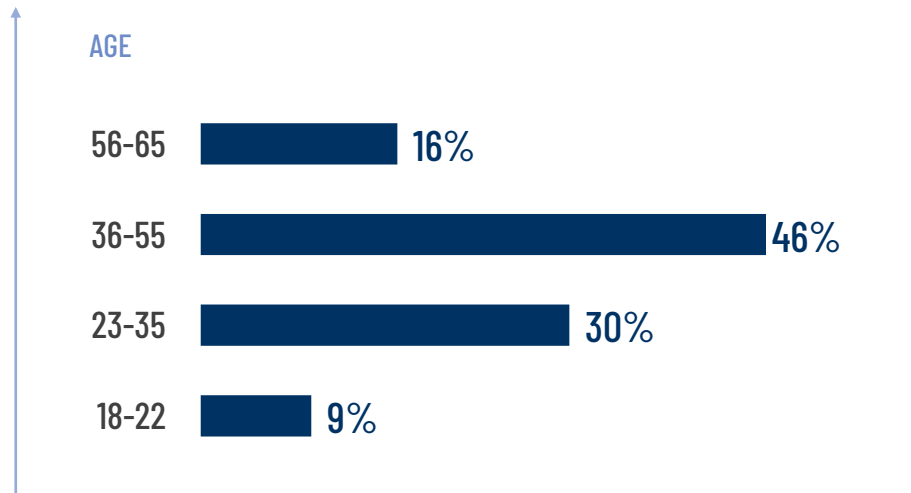
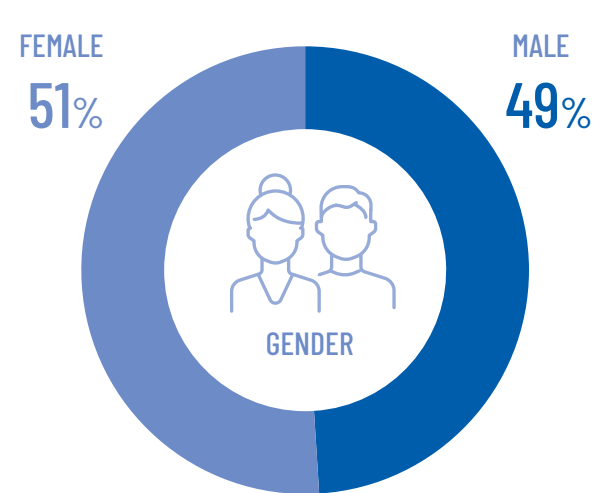
**Representatives of Modern Contactless Payers intend to use cash even less frequently than their counterparts from other European countries during offline transactions** - in this segment cash is likely to be replaced by contactless payment methods (half of the respondents from this segment declare that they intend to use them more often after restrictions are lifted).

**Also Payment Switchers plan to move away from cash when shopping offline** (more often compared to a similar group in other European countries). **Interestingly, Cash-Oriented Traditionalists show a similar preference** (1/5 of them say they will pay less in this way when shopping in traditional shops after the pandemic, which is the same as the average for the other countries surveyed).

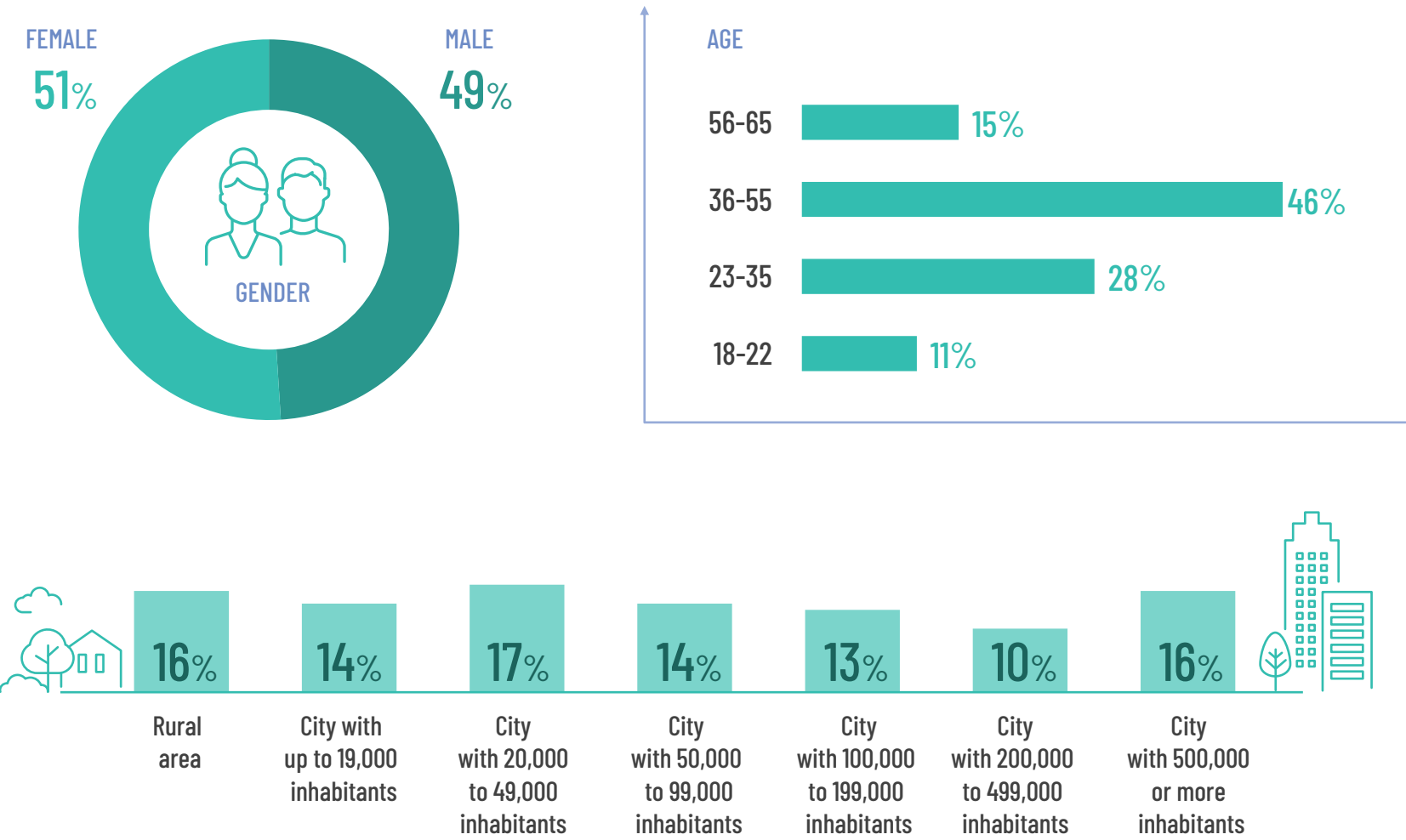


# Profile of respondents

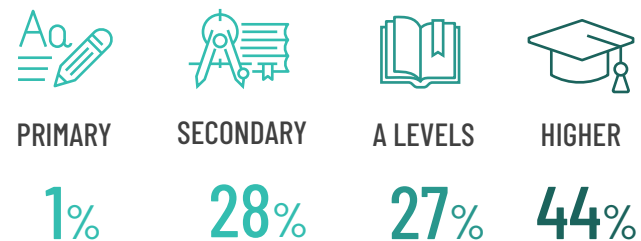
# Profile of respondents - Europe



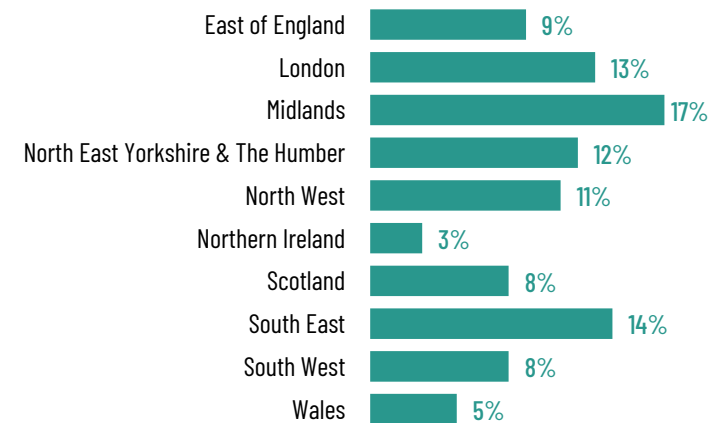
# Profile of respondents – British people



## EDUCATION



## REGION







Thank you

