

# EUROPEAN BAROMETER OF BETTER CONSUMPTION



## MANAGE YOUR BUDGET BETTER

Episode 1



FRANCE



SPAIN



PORTUGAL

Consumers are prudent and thrifty in 2022. They are very attentive to the management of their budget and are looking for solutions to control it better on a daily basis. In this context, payment in instalments is gaining ground and is becoming a budget management lever.

### A YEAR CAUTIOUSLY VIEWED BY EUROPEANS



**38% OF EUROPEANS BELIEVE THAT THEIR PURCHASING POWER HAS DECREASED OVER THE LAST YEAR**



More French people (44%) think that it has fallen, compared to the Spanish (37%) and the Portuguese (32%).

Over a year, the proportion of French people who think their purchasing power has fallen has risen by 10 points, while the proportion who think it has increased has stayed stable.



**THRIFTY AND PRUDENT: THE MAJORITY ATTITUDE OF CONSUMERS THIS YEAR**

**44% Thrifty** Reduce expenses

**42% Prudent** Save money

**34% Opportunist** Take advantage of promotions

**32% Patient** Compare before buying

**19% Eco-responsible** Pay attention to the environmental footprint

**12% Epicurean** Indulge by consuming

**12% Investor** Dedicate budget to long-term projects



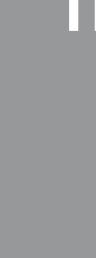
The intention to save is stronger in Spain (51%)



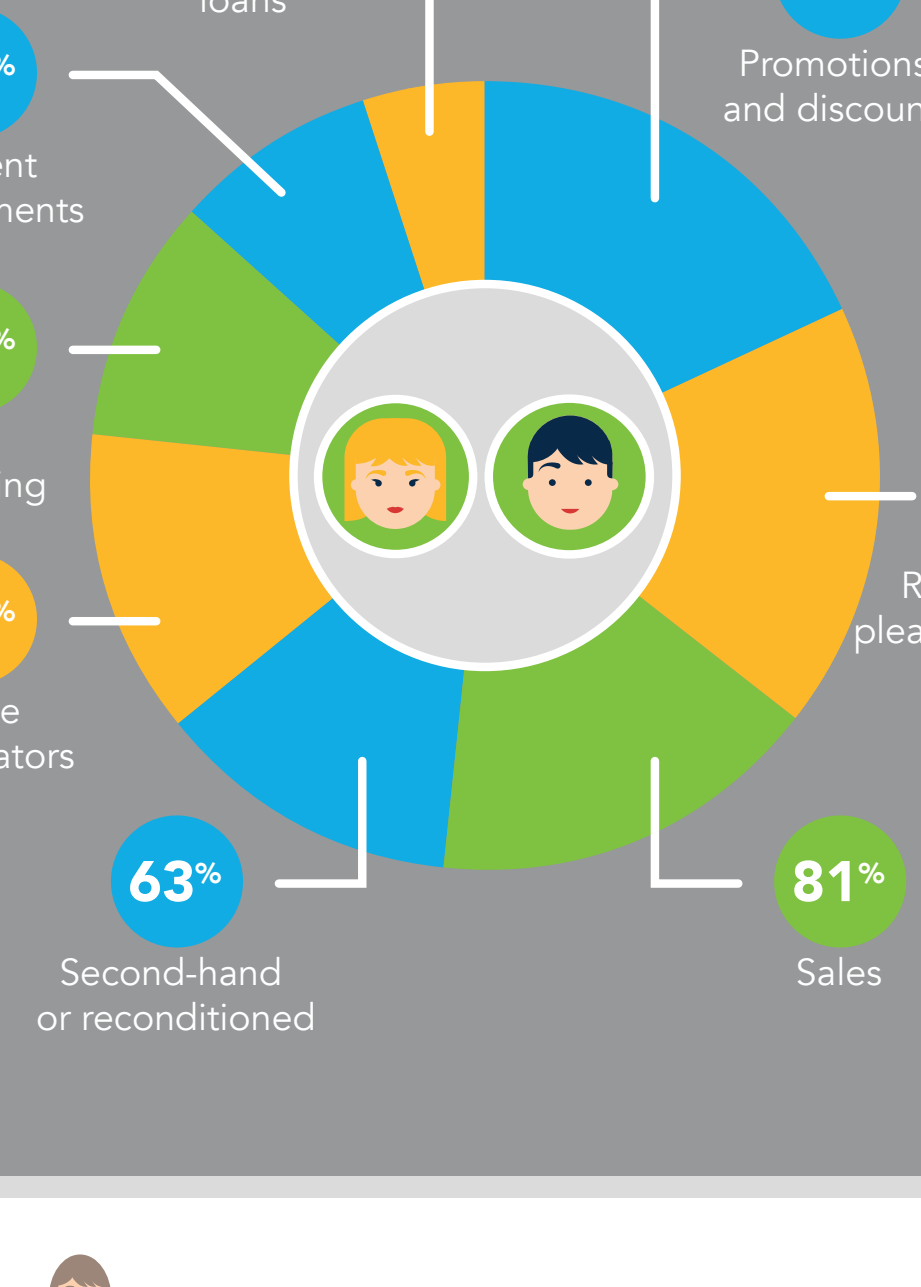
Opportunists are more numerous in Portugal (46%)



The French show a more pronounced epicurean behaviour (21%)



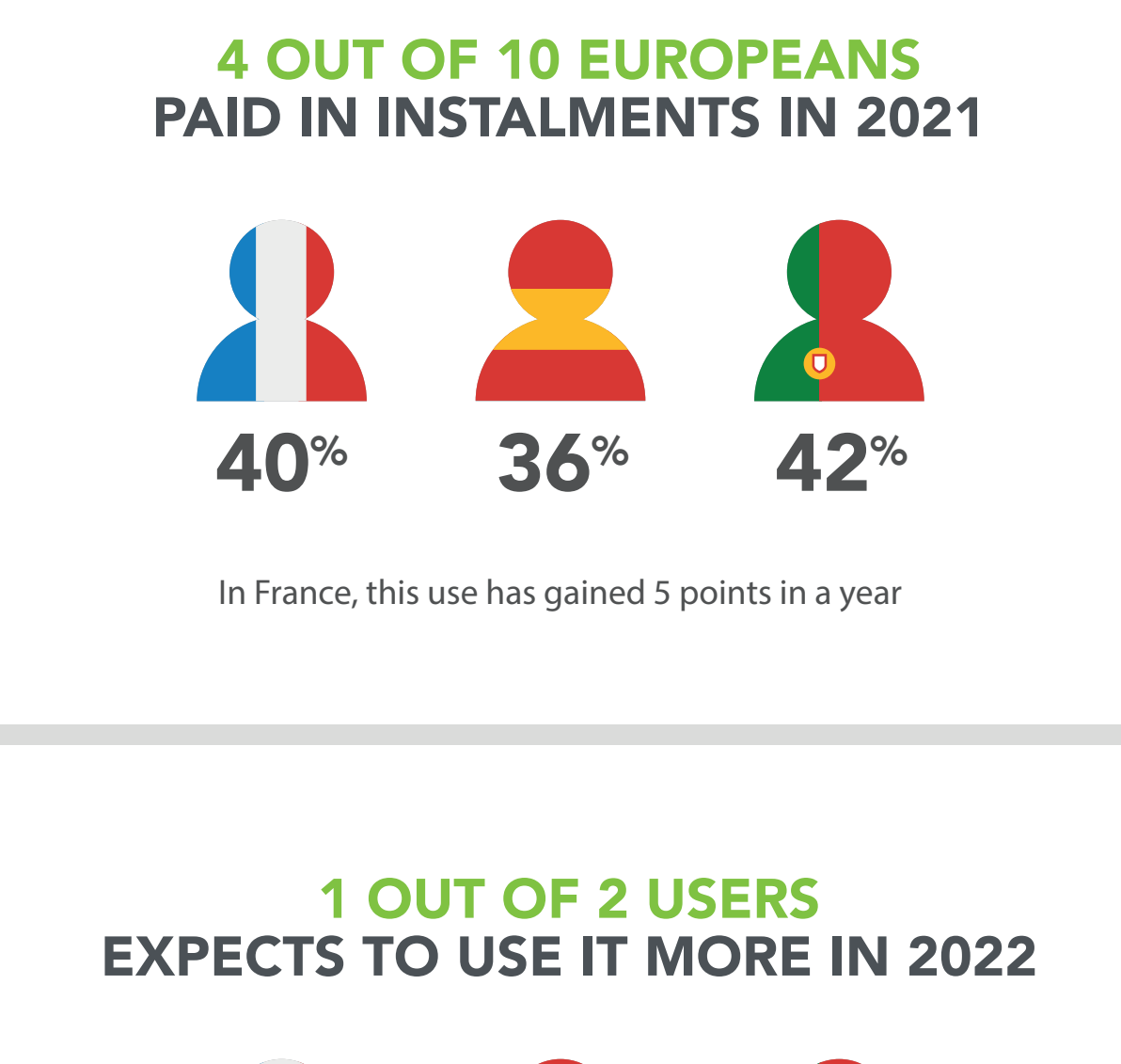
**CONFLICT IN UKRAINE - Europeans expect a rise in consumer prices**



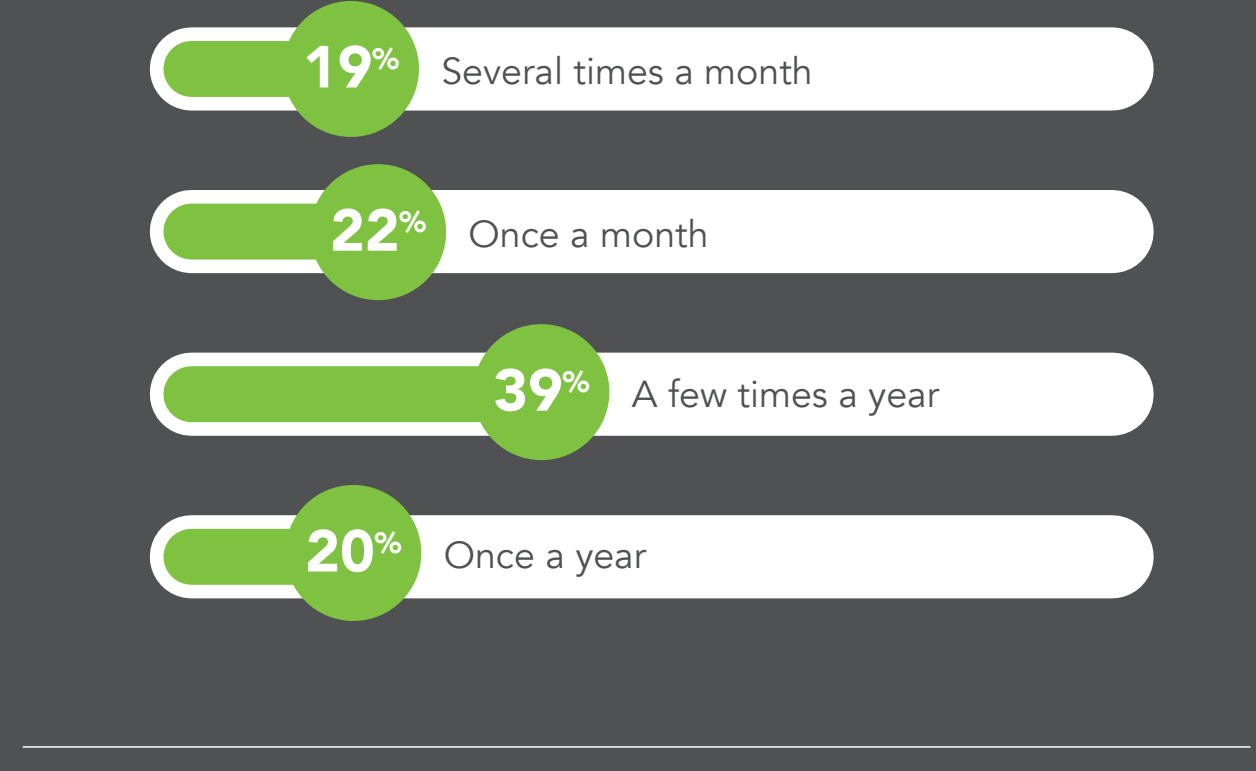
### REGAIN POWER OVER SPENDING



**75% OF EUROPEANS ARE MORE AWARE OF MANAGING THEIR BUDGET THAN LAST YEAR**



**1 OUT OF 3 EUROPEANS IS REGULARLY OVERDRAW DURING THE YEAR**



**IN 78% OF CASES, THE OVERDRAFT IS LESS THAN 200 EUROS.**

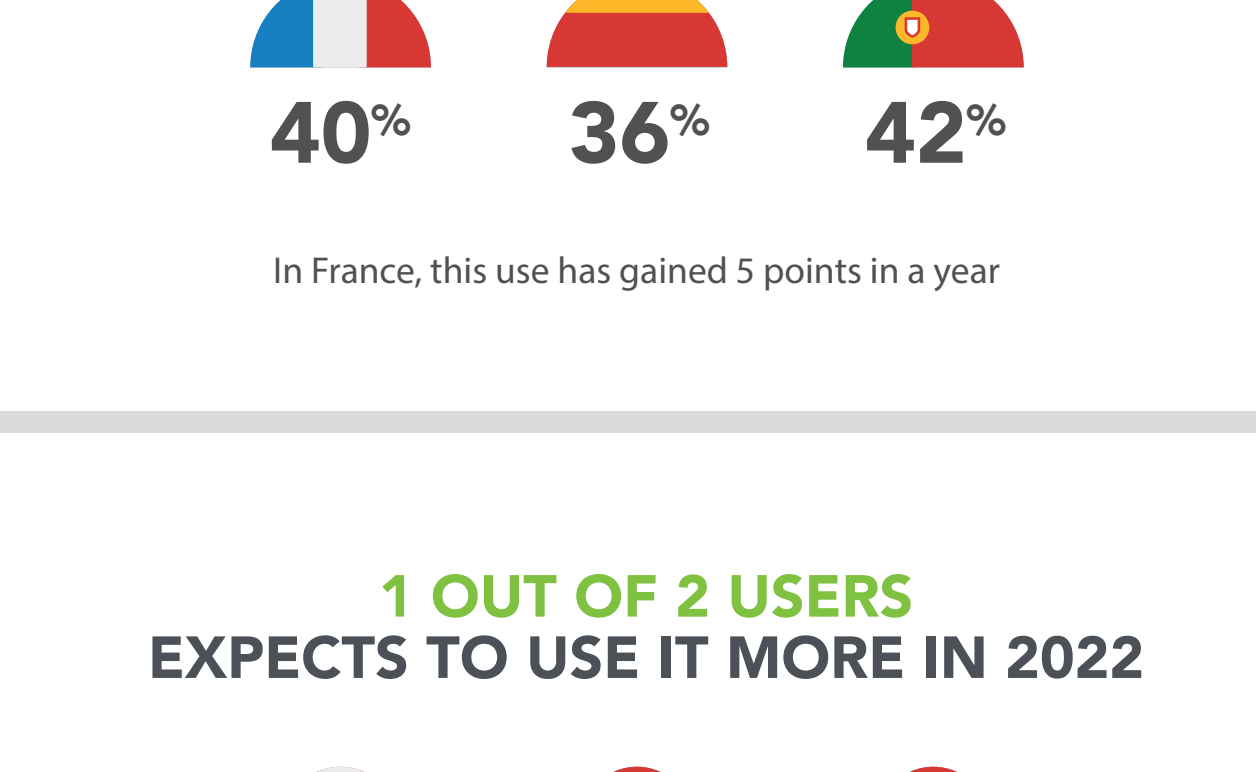
27% Less than €50      21% Between €101 and €200

30% Between €51 and €100      22% More than €200

### THE 8 MAIN LEVERS OF ACTION TO MANAGE ITS BUDGET



**SPLIT PAYMENT : A REAL LEVER TO MANAGE MONEY BETTER**

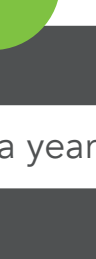


### SPLIT PAYMENT IS GAINING GROUND AGAIN

**4 OUT OF 10 EUROPEANS PAID IN INSTALMENTS IN 2021**



40%



36%



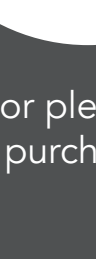
42%

In France, this use has gained 5 points in a year

**1 OUT OF 2 USERS EXPECTS TO USE IT MORE IN 2022**



51%

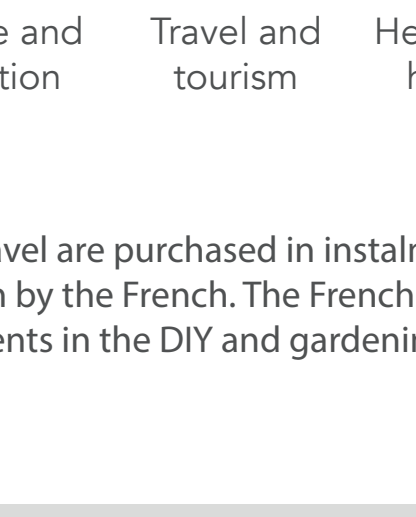
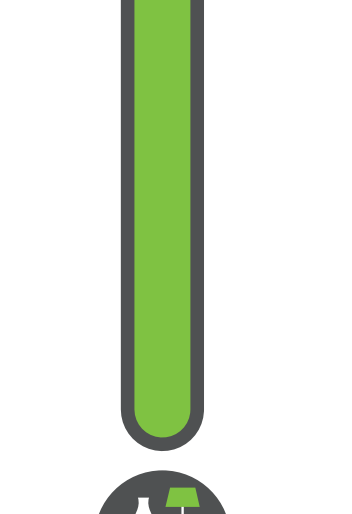
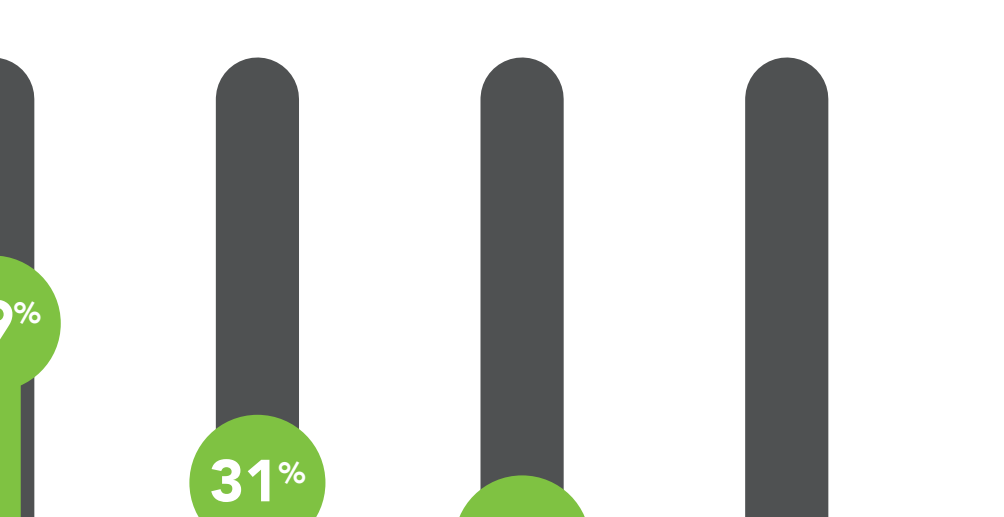


49%



41%

**A PRACTICE THAT IS BECOMING COMMON IN CONSUMPTION**

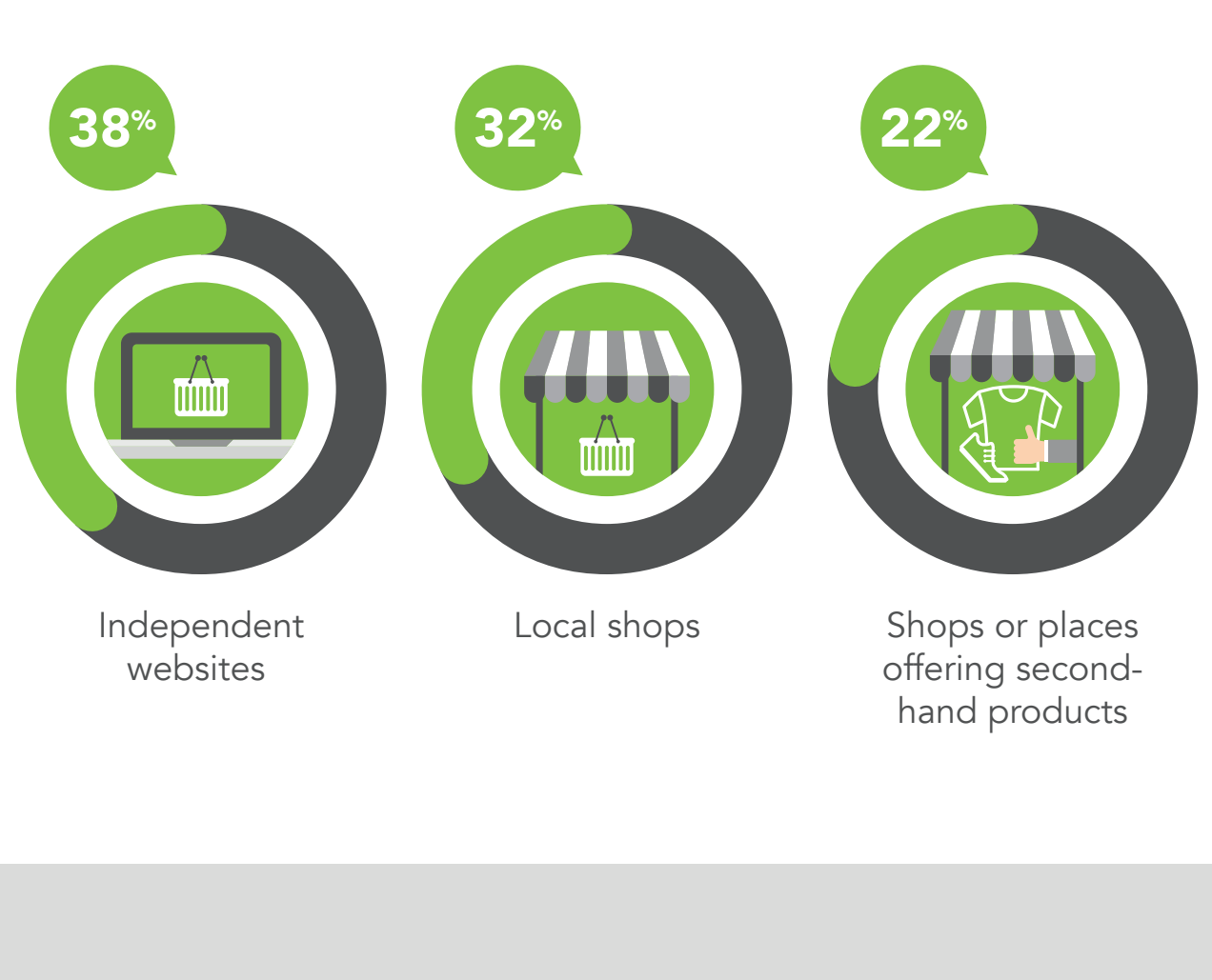


**3x**

**4x**

€373 : is the average amount paid in 3 or 4 times by Oney customers

### HOUSING REPRESENTS A LARGE PROPORTION OF THE INTENTION TO PAY IN INSTALMENTS IN 2022



Health equipment and travel are purchased in instalments more by the Spanish and Portuguese than by the French. The French are more likely to use instalments in the DIY and gardening sector.

Barometer conducted by Harris Interactive for Oney. Online survey conducted from 9 to 14 March 2022 in France, Spain and Portugal among a sample of 3,111 people aged 18 and over, representative of each country. Representativeness ensured by the quota method and an adjustment applied to the following variables: gender, age, region of residence and income level of respondents in each country.