

PRESS RELEASE

How Digitalization is Transforming Our Consumption Habits: Analysis of the Digital & Payments Barometer from BPCE L'Observatoire (2019 to 2025)

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The Digital & Payments Barometer from BPCE L'Observatoire reveals how digital technology influences our ways of consuming. This study, which spans from before COVID-19 to October 2025, shows that consumption is inexorably shifting from paper to pixels, reflecting a growing trend toward digitalization. This barometer is based on anonymized data from over 20 million bank cards.

The Erosion of Cash Continues in Favor of Card Payments

- In France, COVID-19 acted as a catalyst for the decline of cash: cash withdrawals dropped by 6 percentage points, from 19% of card transactions in 2019 to 13% in 2025 (by amount).
- This trend is even stronger among those under 35: cash withdrawals represent only 10% of card transactions in 2025, down from 18% in 2019 (by amount).

The Rise of Contactless Payments in Stores

- By 2025, more than two-thirds of in-store transactions (67%) will be made using contactless payment methods, compared to 28% in 2019.
- Contactless payments are particularly favored by young people under 35, who complete 80% of their transactions this way.
- For everyday purchases, the use of contactless payments has become the norm for card transactions. For example, 94% of bakery purchases made by card are processed contactlessly.

Continued Rise of Mobile Payments

- In 2025, mobile payments have also gained popularity, accounting for nearly 1 in 5 card purchases (up from just 6% of transactions in 2022).
- Young consumers are driving the adoption of mobile payments. Those under 35 make 40% of their card payments using their mobile devices in 2025, and this figure exceeds 50% for those under 25.
- By 2025, 1 in 6 mobile payments will be made in e-commerce, up from 1 in 10 in 2022.

Any use of data from this barometer must include the mention "Digital & Payments Barometer from BPCE L'Observatoire."

About the Digital & Payments Barometer from BPCE L'Observatoire

At the intersection of evolving payment methods and the transformation of consumer behaviors, the Digital & Payments Barometer from BPCE L'Observatoire is based on anonymized transactions from 20 million bank cards issued by the Banques Populaires and the Caisses d'Epargne, and managed by BPCE Payment Services. Age, socio-professional category, purchase location, and spending amounts are all analyzed in this barometer, which is the only one in France to offer such a broad representation of the French population. This makes it an invaluable tool for analyzing consumption trends in France.

BPCE L'Observatoire encompasses all publications and studies conducted by the economists and industry experts of the BPCE Group on economic and societal topics related to our activities as a banker and insurer.

About Groupe BPCE

Groupe BPCE is the second-largest banking group in France and the fourth-largest in the euro zone in terms of capital. Through its 100,000 staff, the group serves 35 million customers – individuals, professionals, companies, investors and local government bodies – around the world. It operates in the retail banking and insurance fields in France via its two major networks, Banque Populaire and Caisse d'Epargne, along with Banque Palatine and Oney. It also pursues its activities worldwide with the asset & wealth management services provided by Natixis Investment Managers and the wholesale banking expertise of Natixis Corporate & Investment Banking. The Group's financial strength is recognized by four credit rating agencies with the following senior preferred LT ratings: Moody's (A1, negative outlook), Standard & Poor's (A+, stable outlook), Fitch (A+, stable outlook) and R&I (A+, stable outlook).

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