



DATA SNAPSHOT

# Global Study: Online Momentum Across 24 Countries

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# Executive Summary

## KEY FINDINGS IN THIS REPORT

As part of our latest global consumer study, consumers from 24 countries told us how they expected their online activities to change in the next few months compared to the time of the survey. In this data snapshot, we show the view across all activities for each country. From our analysis, we found:

- + **Expect an uptick in online activities.** Across all countries, consumers believe they'll be performing all these activities more, not less, in the next few months. 'Taking exercise classes' has the least online momentum, with consumers from 11 of 24 countries expecting to do this activity less.
- + **Financial activities have the most online momentum.** 'Paying bills' ranks top two in online momentum in 20 of 24 countries. 'Review bank balances' ranks in the top two for 13 countries; both expect a 41-percentage point increase in global online participation.
- + **European countries have low online momentum.** Germany, France, Belgium, the UK, and the Netherlands rank in the bottom six for online momentum; German consumers have the least online momentum, expecting a net zero change in online activity. Spain and Italy rank in the bottom half of countries. On average, these countries expect just a 9-percentage point increase in online activity.
- + **Asian countries have high online momentum.** 10 of the 11 Asian countries surveyed rank in the top 12 for online momentum; only Japan has lower than average online momentum (+11-percentage points). These countries expect, on average, a 37-percentage point increase in online activity in the next few months.

## STUDY KEY FACTS

- 24-country online study
- Conducted Q3 of 2021
- 24,000 consumers
- 13 online activities

# Global Study: Online Momentum Across 24 Countries

## STUDY OVERVIEW

The data for this report comes from a global consumer study that Qualtrics XM Institute conducted in the third quarter of 2021. Using an online survey, XM Institute collected data from 24,000 consumers across 24 countries: Australia, Belgium, Brazil, Canada, China, France, Germany, Hong Kong, India, Indonesia, Italy, Japan, Malaysia, Mexico, the Netherlands, New Zealand, the Philippines, Singapore, South Korea, Spain, Thailand, the United Kingdom, the United States, and Vietnam.

XM Institute surveyed 1,000 consumers from each of the countries. To ensure that the data was reflective of the population within those countries, we set quotas for responses to match the gender, age, and income demographics of each country.

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*Methodology*

# Online Momentum: All Countries

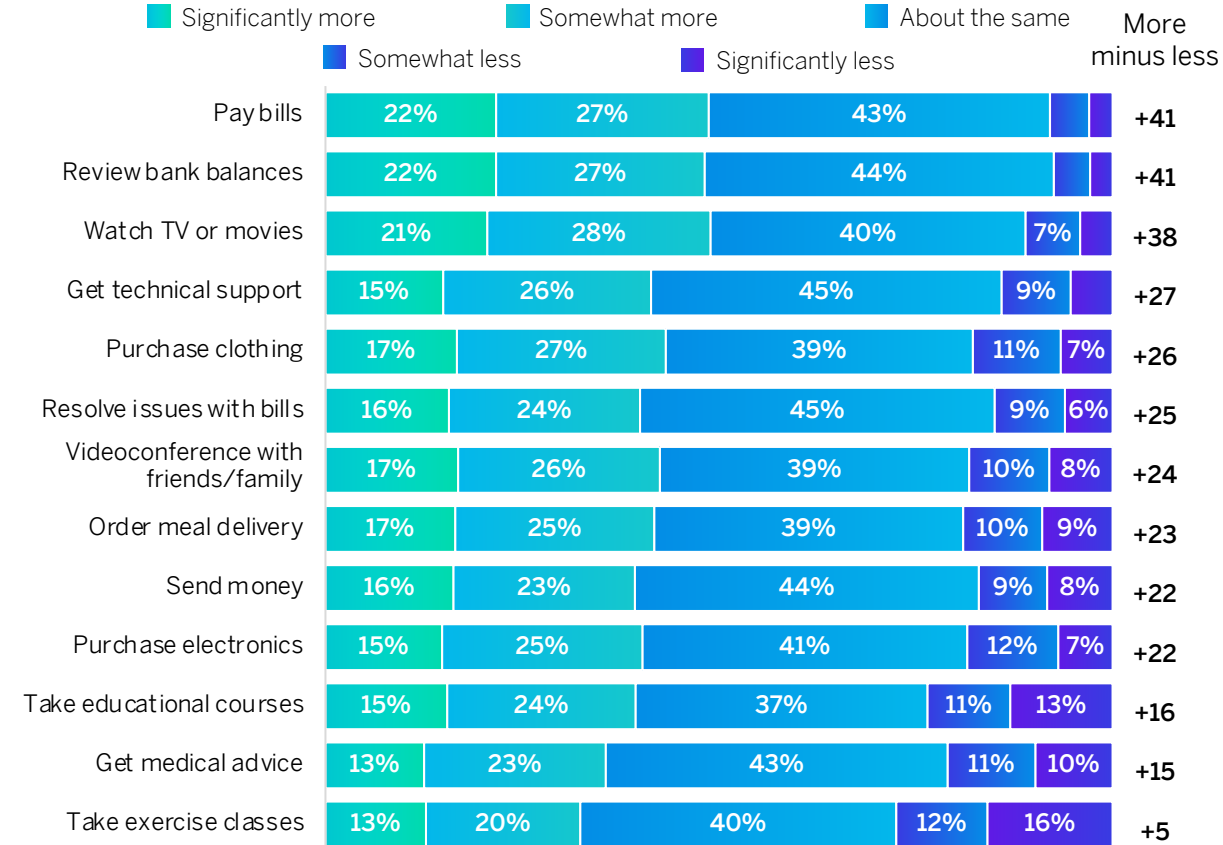
## KEY TAKEAWAYS

- + All online activities can expect positive momentum in the next few months.
- + Paying bills and reviewing bank account balances online have the greatest momentum, each facing a 41-percentage point increase the next few months.
- + Taking exercise classes online has the least momentum, expecting just a 5-percentage point increase in the next few months.

## ABOUT

This chart shows the percentage of consumers that will perform each online activity more and less in the next few months compared to the time of the survey. The last column shows the difference between the percentage of consumers intending to do an activity more minus the percentage intending to do an activity less.

## Compared to what you are currently doing, to what degree do you expect to do more or less of these online activities in the next few months?



# Online Momentum: Australia

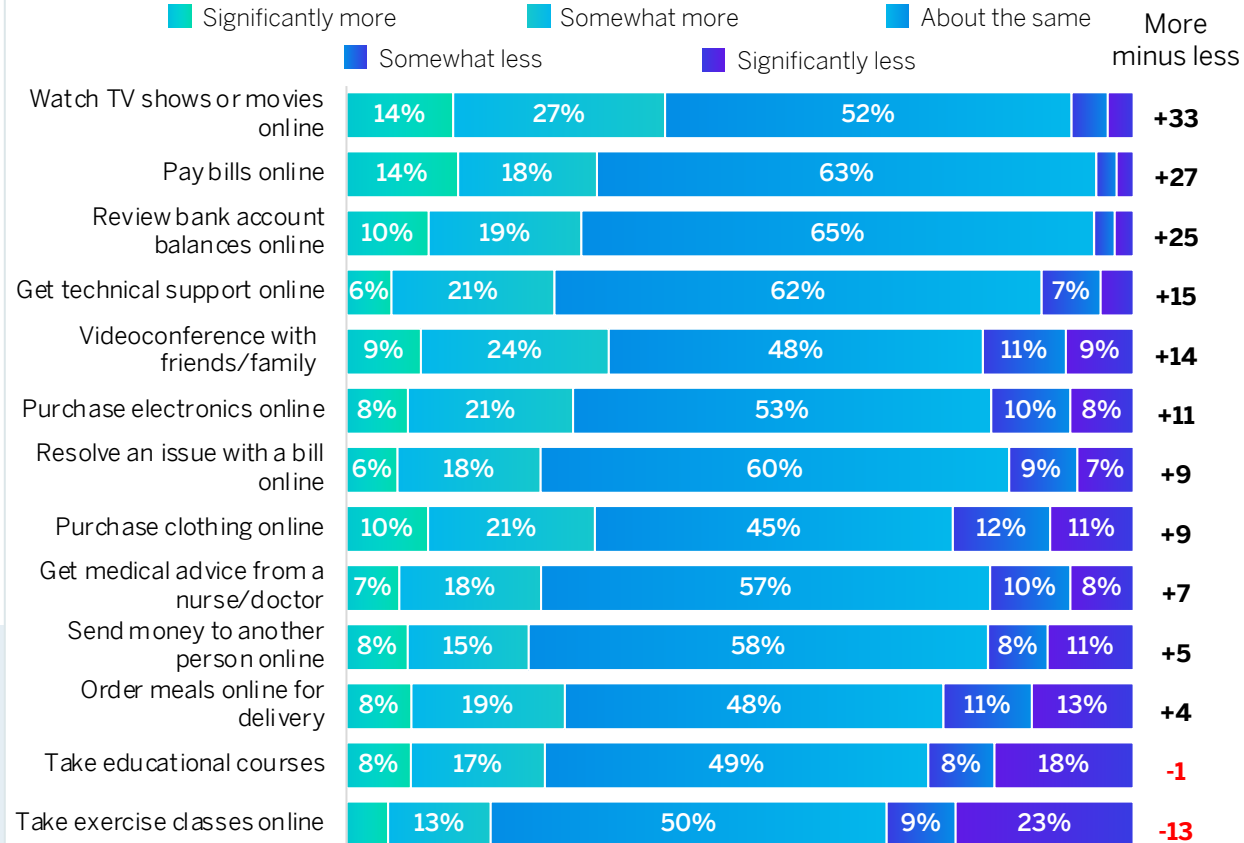
## KEY TAKEAWAYS

- + Most activities have positive online momentum in the next few months, except for educational courses and exercise classes.
- + Watching TV shows and movies and paying bills online have the greatest online momentum, facing a 33- and 27-percentage point increase.
- + Taking exercise classes has the least online momentum, expecting a 13-percentage point decrease in activity in the next few months.

## ABOUT

This chart shows the percentage of Australian consumers that will perform each online activity more and less in the next few months compared to the time of the survey. The last column shows the difference between the percentage of consumers intending to do an activity more minus the percentage intending to do an activity less.

### Compared to what you are currently doing, to what degree do you expect to do more or less of these online activities in the next few months?



Base: 24,000 consumers across 24 countries  
Source: Qualtrics XM Institute Q3 2021 Global Consumer Trends Study

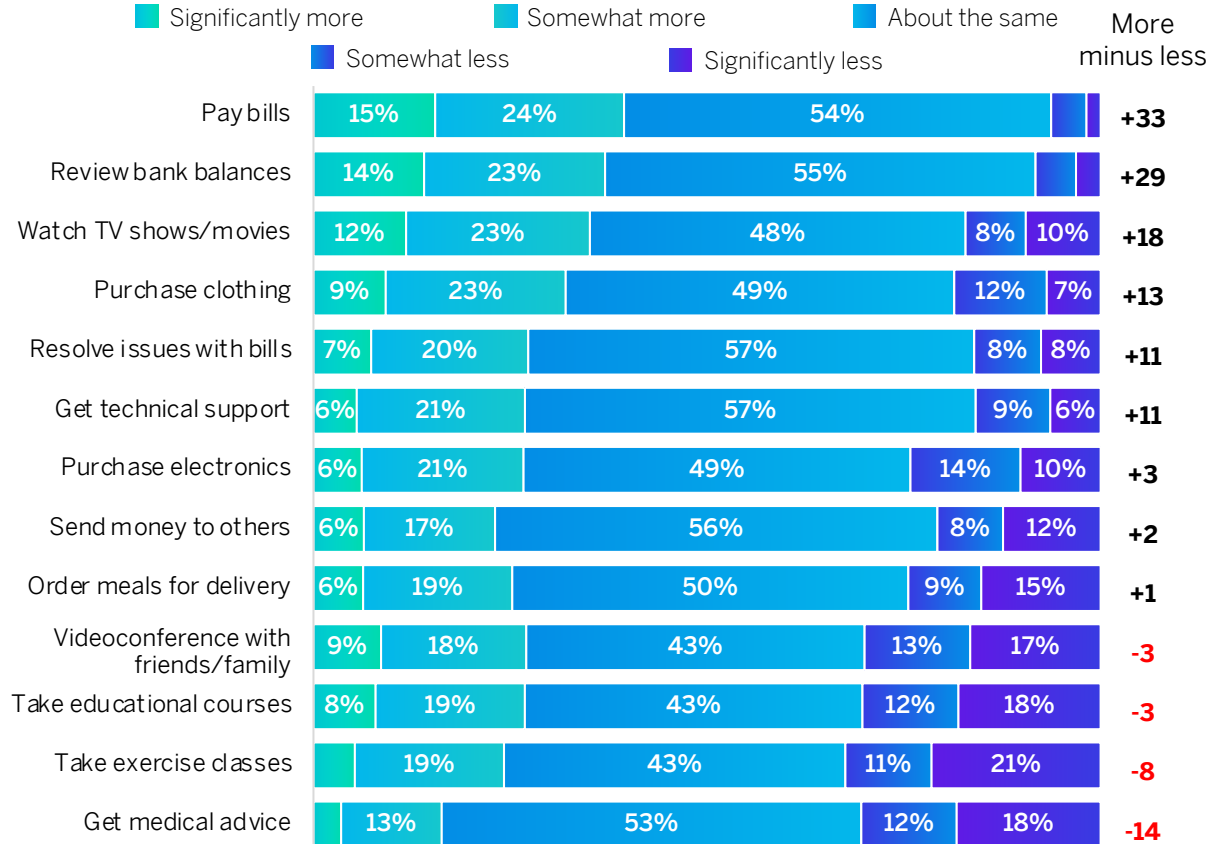
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# Online Momentum: Belgium

## KEY TAKEAWAYS

- + Most activities have positive online momentum in the next few months, except for videoconferencing, educational courses, exercise classes, and medical advice.
- + Paying bills online and reviewing bank balances have the greatest online momentum, facing a 33- and 29-percentage point increase.
- + Getting medical advice has the least online momentum, expecting a 14-percentage point decrease in activity in the next few months.

## Compared to what you are currently doing, to what degree do you expect to do more or less of these online activities in the next few months?



## ABOUT

This chart shows the percentage of Belgian consumers that will perform each online activity more and less in the next few months compared to the time of the survey. The last column shows the difference between the percentage of consumers intending to do an activity more minus the percentage intending to do an activity less.

# Online Momentum: Brazil

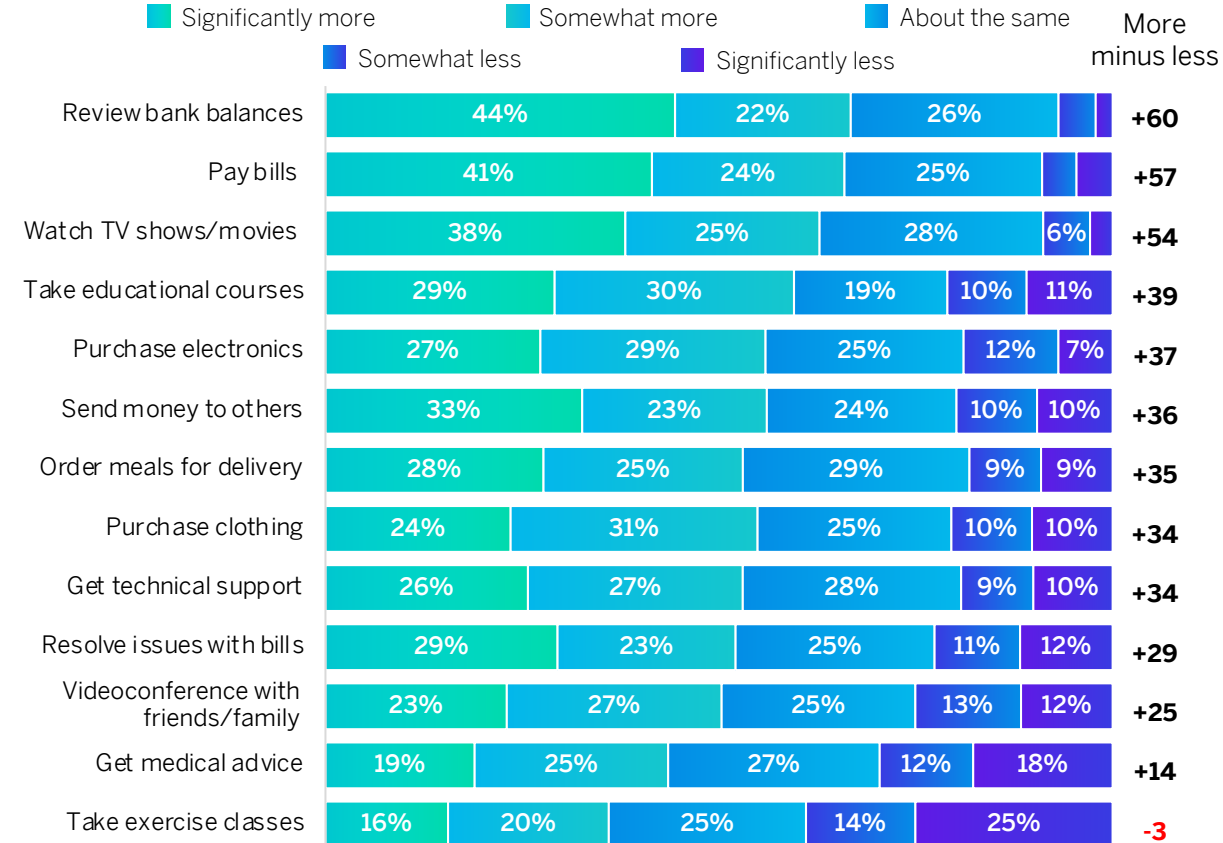
## KEY TAKEAWAYS

- + Most activities have positive online momentum in the next few months, except for getting medical advice and exercise classes.
- + Reviewing bank balances and paying bills online have the greatest online momentum, facing a 33- and 27- percentage point increase.
- + Online exercise classes has the least online momentum, expecting a 3-percentage point decrease in activity in the next few months.

## ABOUT

This chart shows the percentage of Brazilian consumers that will perform each online activity more and less in the next few months compared to the time of the survey. The last column shows the difference between the percentage of consumers intending to do an activity more minus the percentage intending to do an activity less.

## Compared to what you are currently doing, to what degree do you expect to do more or less of these online activities in the next few months?



Base: 24,000 consumers across 24 countries  
Source: Qualtrics XM Institute Q3 2021 Global Consumer Trends Study

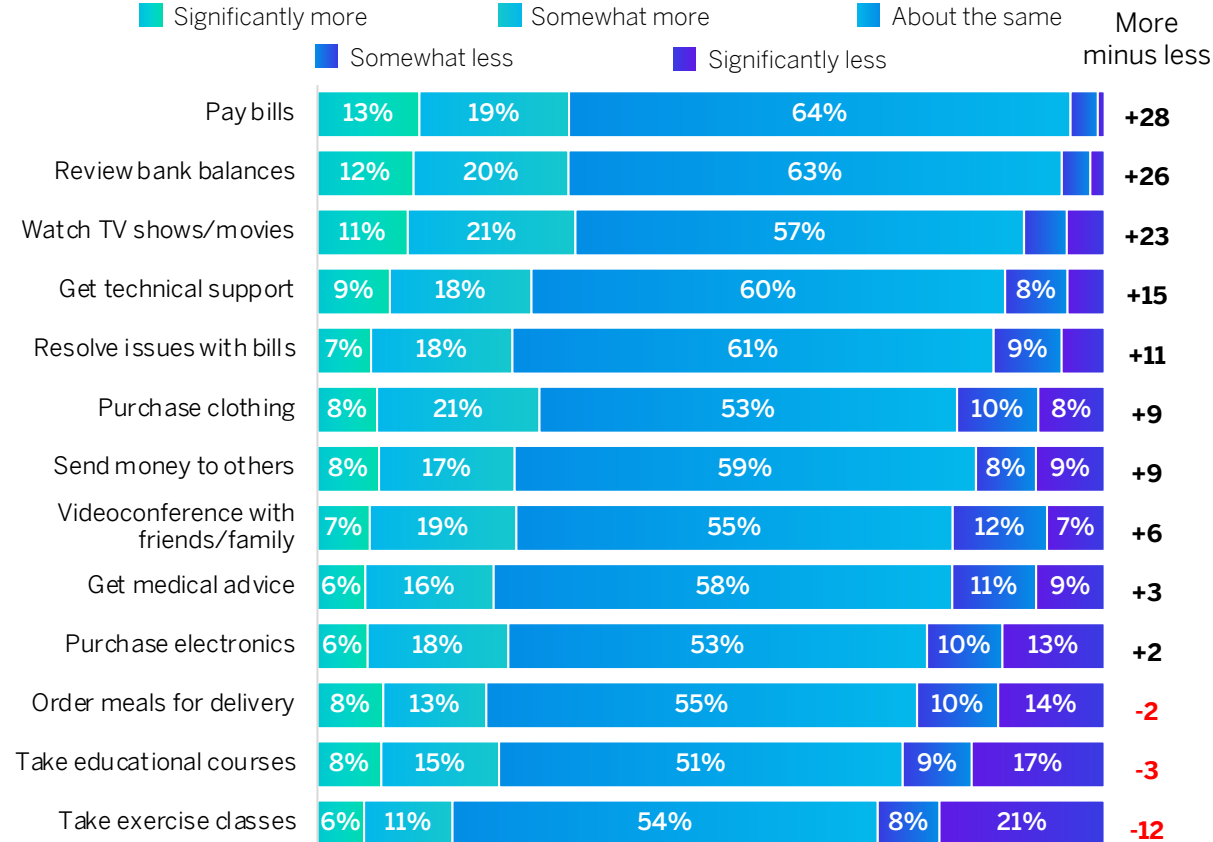
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# Online Momentum: Canada

## KEY TAKEAWAYS

- + Most activities have positive online momentum in the next few months, except for ordering delivery, educational courses, and exercise classes.
- + Paying bills and reviewing bank balances online have the greatest online momentum, facing a 28- and 26- percentage point increase.
- + Online exercise classes has the least online momentum, expecting a 12-percentage point decrease in activity in the next few months.

## Compared to what you are currently doing, to what degree do you expect to do more or less of these online activities in the next few months?



## ABOUT

This chart shows the percentage of Canadian consumers that will perform each online activity more and less in the next few months compared to the time of the survey. The last column shows the difference between the percentage of consumers intending to do an activity more minus the percentage intending to do an activity less.



# Online Momentum: China

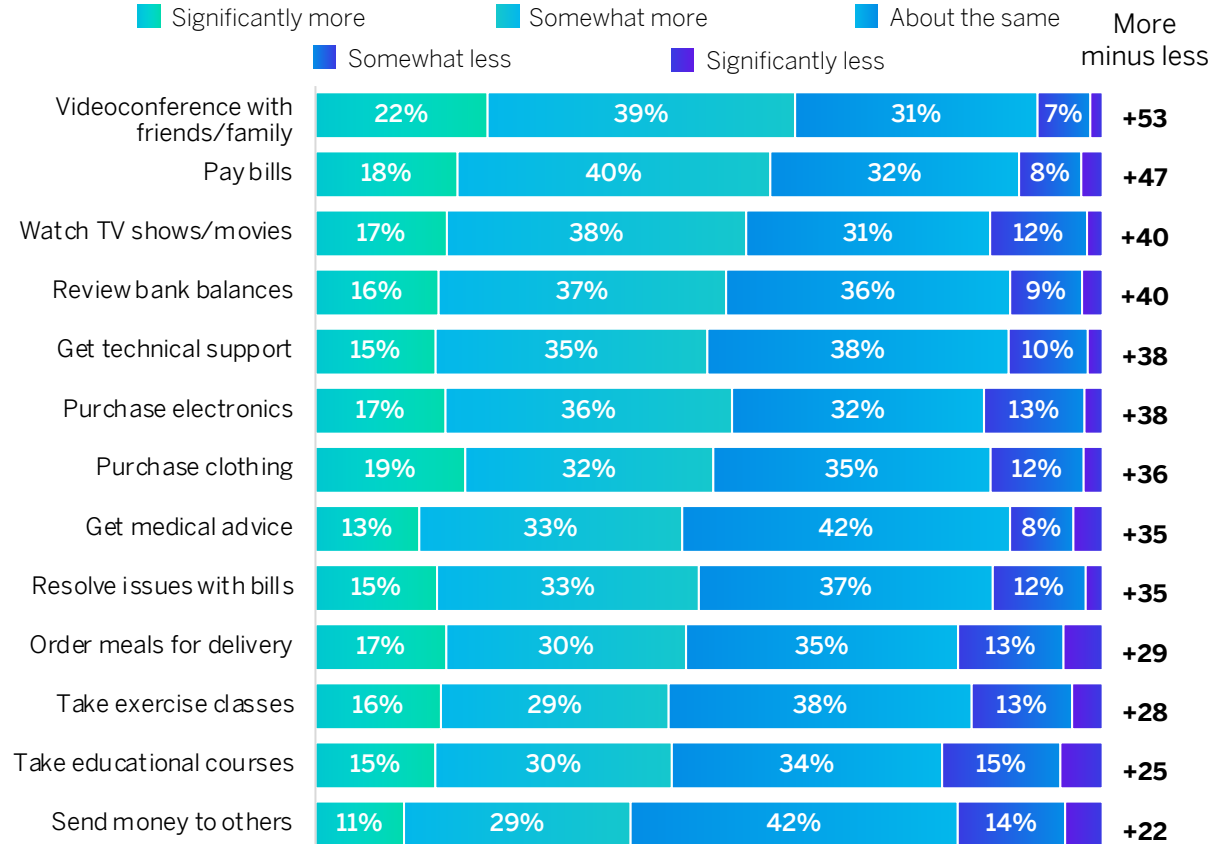
## KEY TAKEAWAYS

- + All activities have positive online momentum in the next few months.
- + Videoconferencing and paying bills online have the greatest online momentum, facing a 53- and 47- percentage point increase.
- + Sending money to others online has the least online momentum, expecting a 22- percentage point increase in activity in the next few months.

## ABOUT

This chart shows the percentage of Chinese consumers that will perform each online activity more and less in the next few months compared to the time of the survey. The last column shows the difference between the percentage of consumers intending to do an activity more minus the percentage intending to do an activity less.

### Compared to what you are currently doing, to what degree do you expect to do more or less of these online activities in the next few months?



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# Online Momentum: France

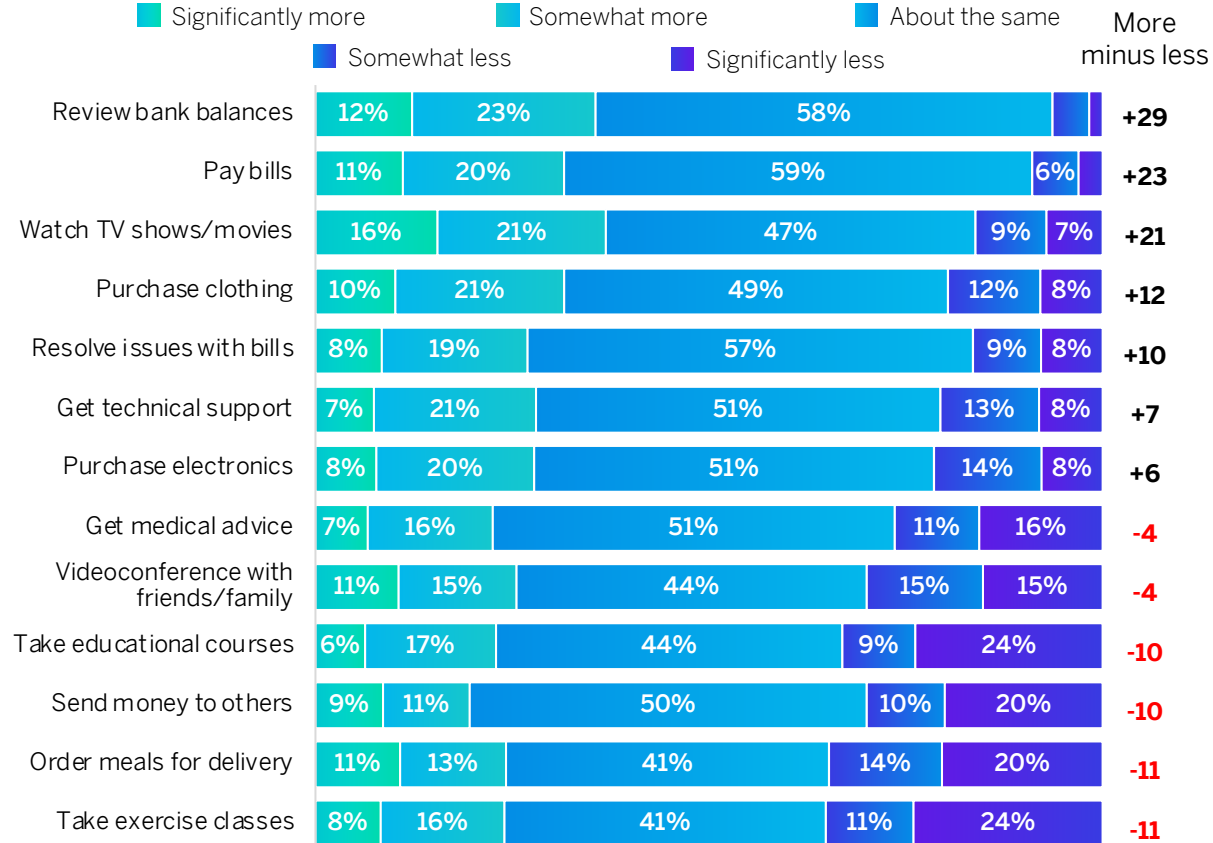
## KEY TAKEAWAYS

- + Most activities have positive online momentum in the next few months, except for getting medical advice, videoconferencing, educational courses, sending money, ordering meals, and exercise classes.
- + Reviewing bank balances and paying bills online have the greatest online momentum, facing a 29- and 23- percentage point increase.
- + Online exercise classes has the least online momentum, expecting an 11-percentage point decrease in activity in the next few months.

## ABOUT

This chart shows the percentage of French consumers that will perform each online activity more and less in the next few months compared to the time of the survey. The last column shows the difference between the percentage of consumers intending to do an activity more minus the percentage intending to do an activity less.

## Compared to what you are currently doing, to what degree do you expect to do more or less of these online activities in the next few months?



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# Online Momentum: Germany

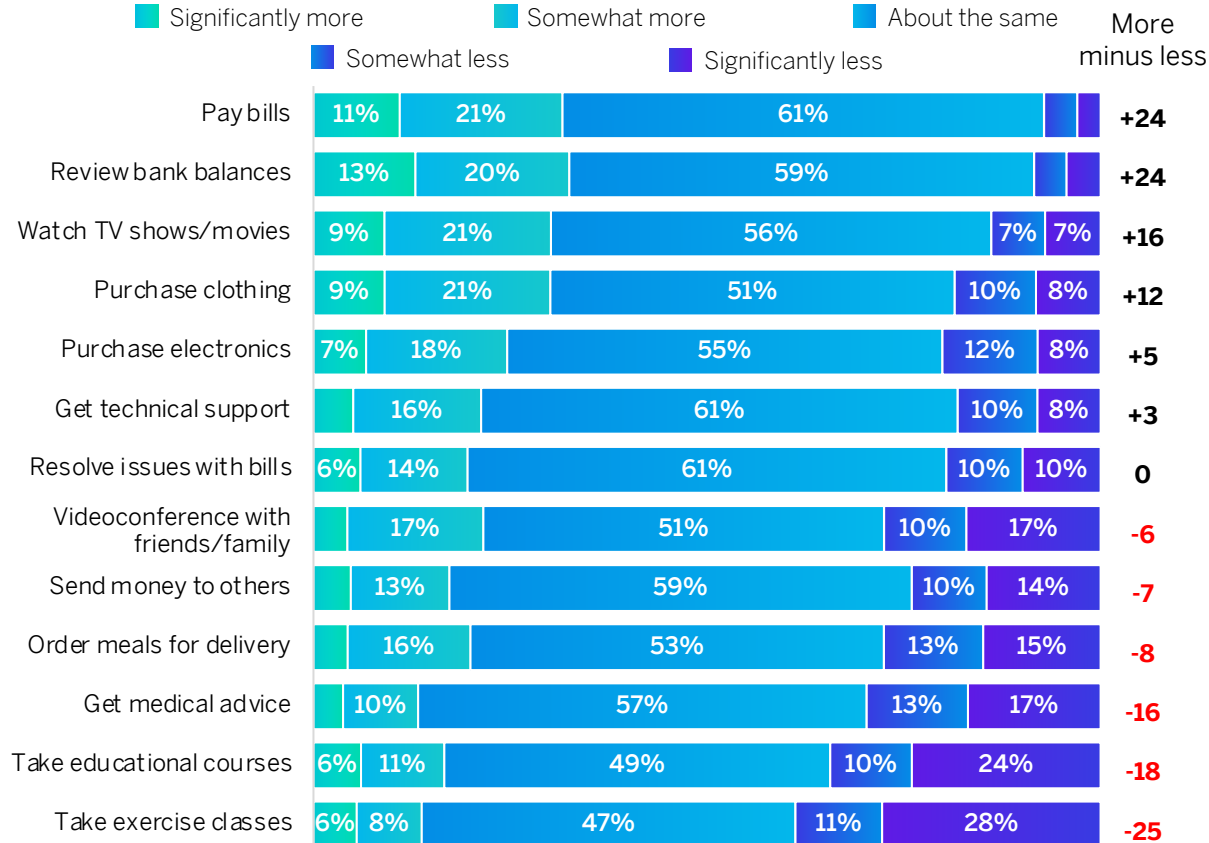
## KEY TAKEAWAYS

- + About half of activities have positive online momentum in the next few months, including for paying bills, reviewing bank balances, watching TV shows, purchasing clothing and electronics, and getting tech support.
- + Paying bills and reviewing bank balances online have the greatest online momentum, facing a 24- percentage point increases.
- + Online exercise classes has the least online momentum, expecting a 25-percentage point decrease in activity in the next few months.

## ABOUT

This chart shows the percentage of German consumers that will perform each online activity more and less in the next few months compared to the time of the survey. The last column shows the difference between the percentage of consumers intending to do an activity more minus the percentage intending to do an activity less.

## Compared to what you are currently doing, to what degree do you expect to do more or less of these online activities in the next few months?



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# Online Momentum: Hong Kong

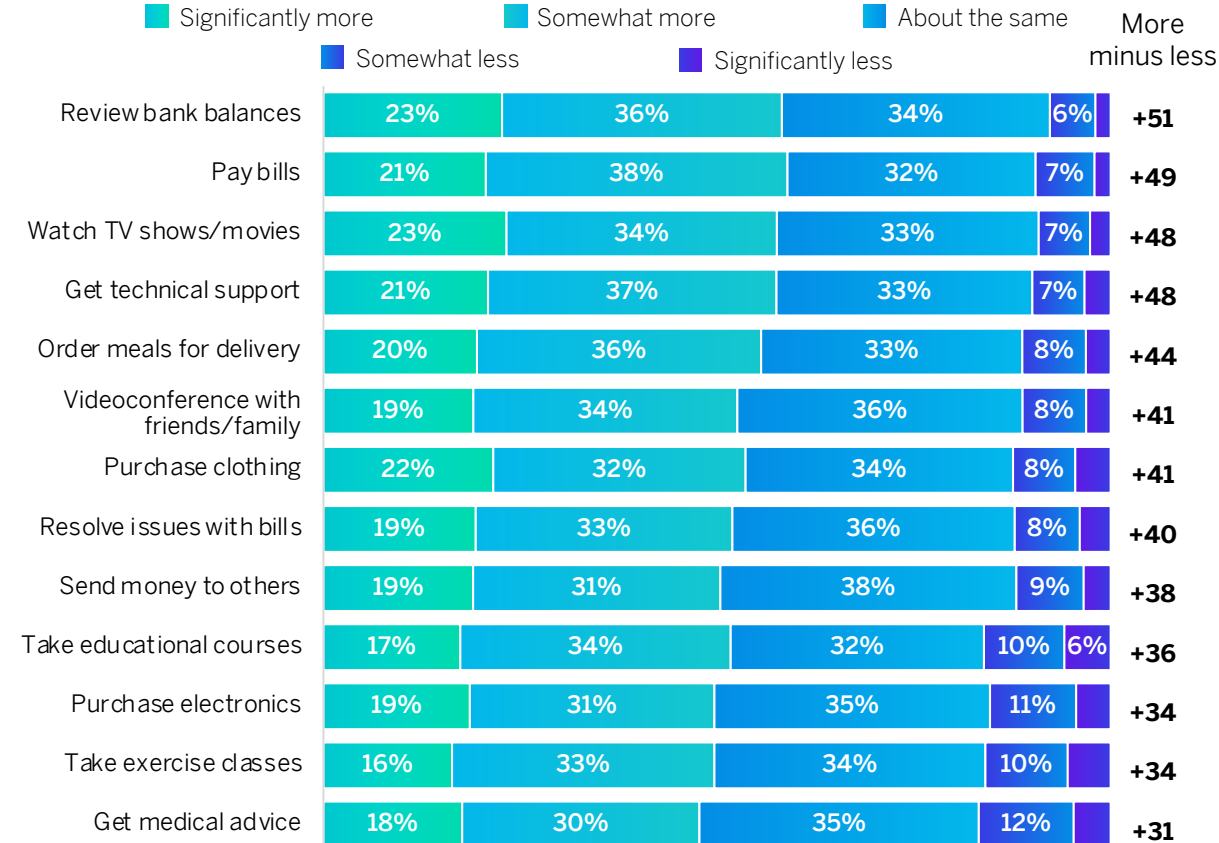
## KEY TAKEAWAYS

- + All activities have positive online momentum in the next few months.
- + Reviewing bank balances and paying bills online have the greatest online momentum, facing a 51- and 49- percentage point increase.
- + Getting medical advice online has the least momentum, expecting a 31-percentage point increase in activity in the next few months.

## ABOUT

This chart shows the percentage of Hong Kong consumers that will perform each online activity more and less in the next few months compared to the time of the survey. The last column shows the difference between the percentage of consumers intending to do an activity more minus the percentage intending to do an activity less.

## Compared to what you are currently doing, to what degree do you expect to do more or less of these online activities in the next few months?



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# Online Momentum: India

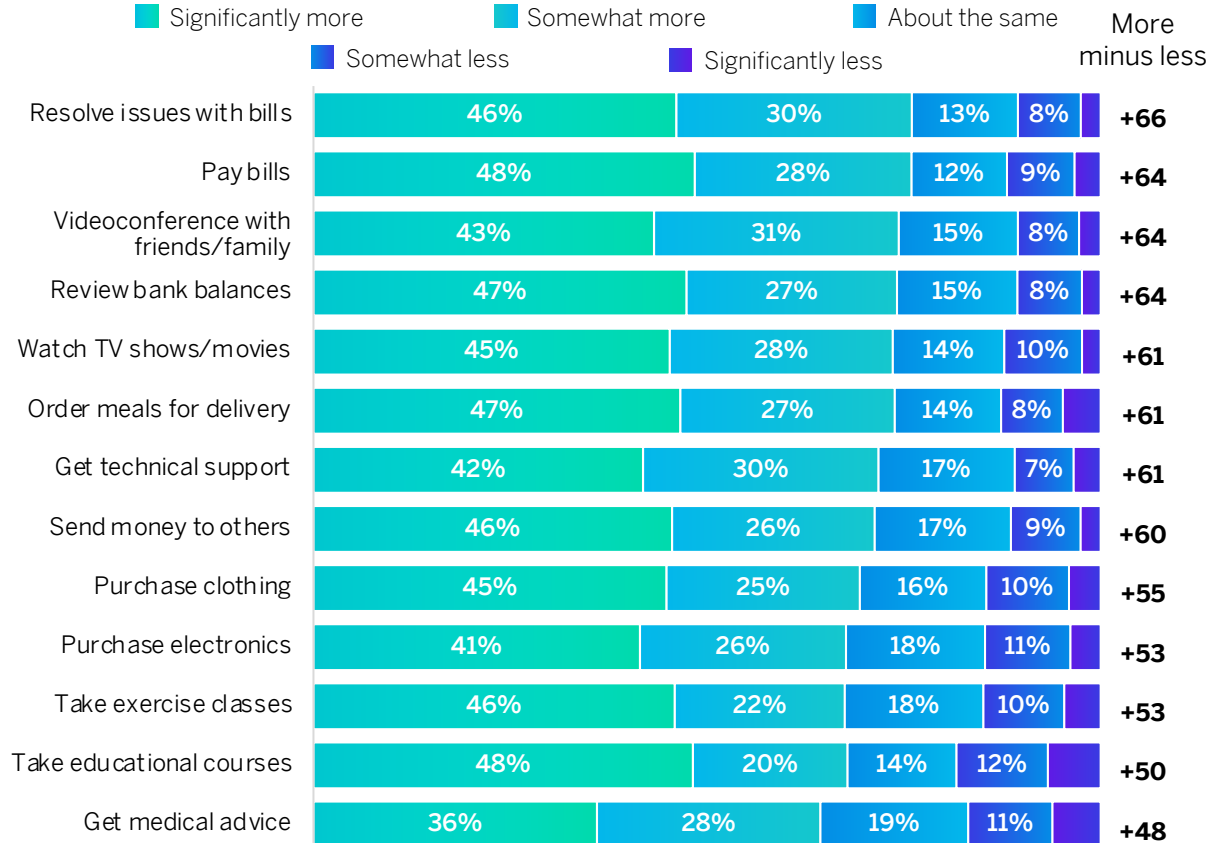
## KEY TAKEAWAYS

- + All activities have positive online momentum in the next few months.
- + Resolving issues with bills and paying bills online have the greatest online momentum, facing a 66- and 64- percentage point increase.
- + Getting medical advice has the least online momentum, expecting a 48-percentage point increase in activity in the next few months.

## ABOUT

This chart shows the percentage of Indian consumers that will perform each online activity more and less in the next few months compared to the time of the survey. The last column shows the difference between the percentage of consumers intending to do an activity more minus the percentage intending to do an activity less.

## Compared to what you are currently doing, to what degree do you expect to do more or less of these online activities in the next few months?



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# Online Momentum: Indonesia

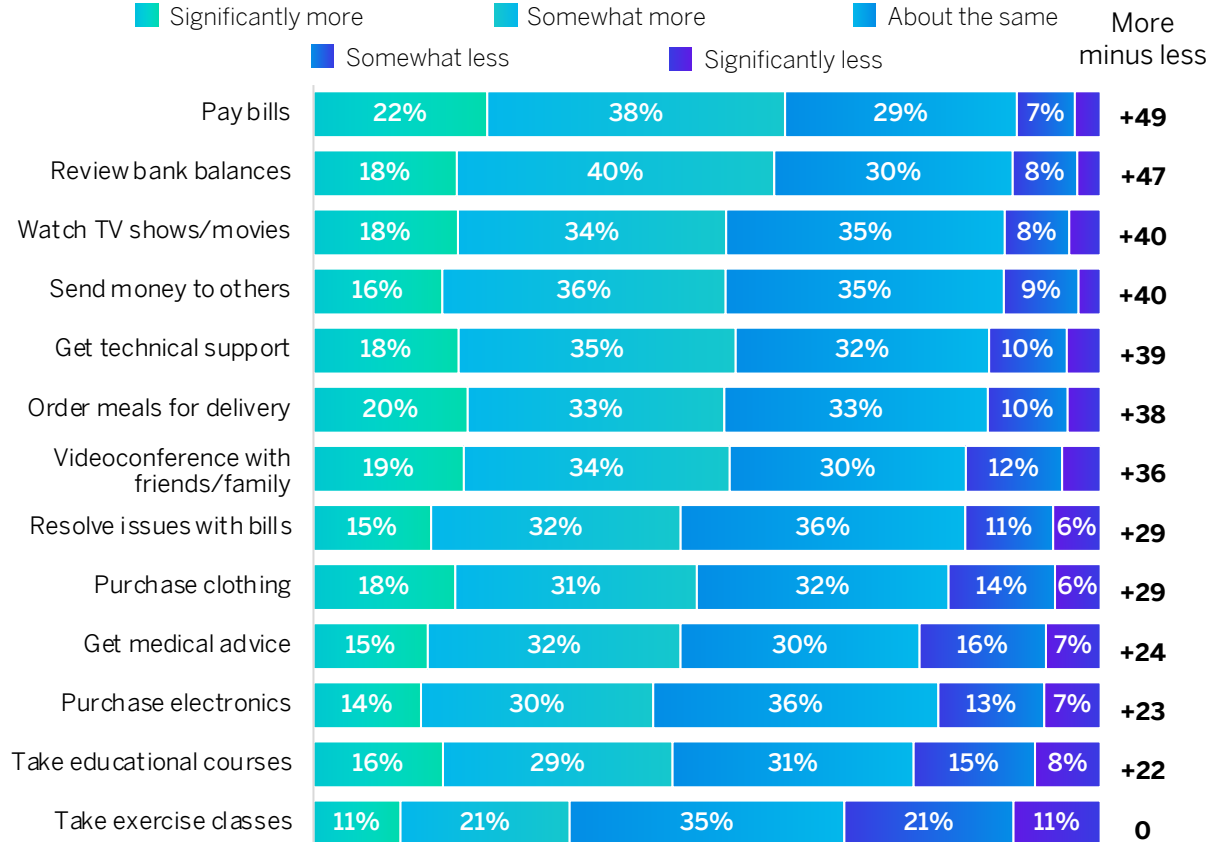
## KEY TAKEAWAYS

- + Most activities have positive online momentum in the next few months, except for taking exercise classes.
- + Paying bills and reviewing bank balances online have the greatest online momentum, facing a 49- and 47- percentage point increase.
- + Online exercise classes has the least online momentum, expecting no change in activity in the next few months.

## ABOUT

This chart shows the percentage of Indonesian consumers that will perform each online activity more and less in the next few months compared to the time of the survey. The last column shows the difference between the percentage of consumers intending to do an activity more minus the percentage intending to do an activity less.

### Compared to what you are currently doing, to what degree do you expect to do more or less of these online activities in the next few months?



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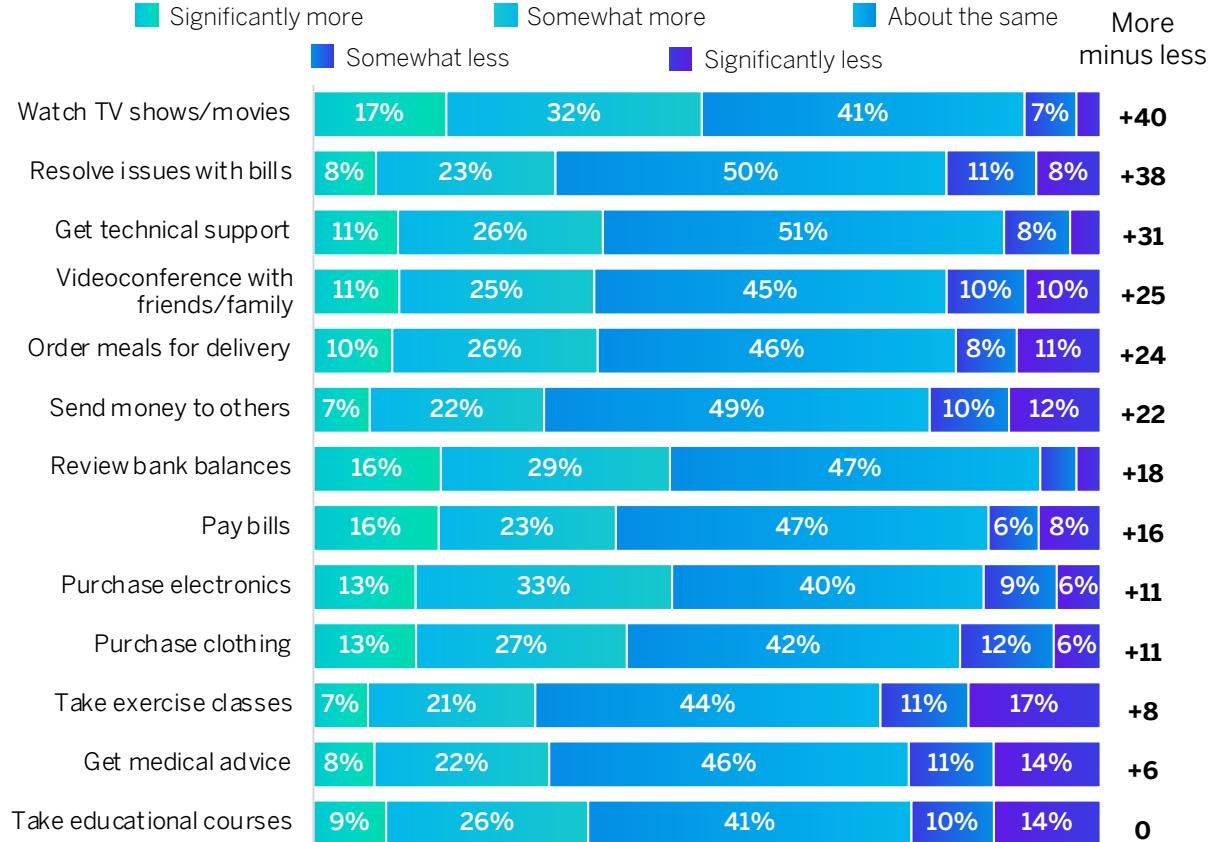
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# Online Momentum: Italy

## KEY TAKEAWAYS

- + Most activities have positive online momentum in the next few months, except for taking educational courses.
- + Watching TV/movies and resolving issues with bills online have the greatest online momentum, facing a 40- and 38-percentage point increase.
- + Taking educational courses has the least online momentum, expecting no change in activity in the next few months.

## Compared to what you are currently doing, to what degree do you expect to do more or less of these online activities in the next few months?



## ABOUT

This chart shows the percentage of Italian consumers that will perform each online activity more and less in the next few months compared to the time of the survey. The last column shows the difference between the percentage of consumers intending to do an activity more minus the percentage intending to do an activity less.

# Online Momentum: Japan

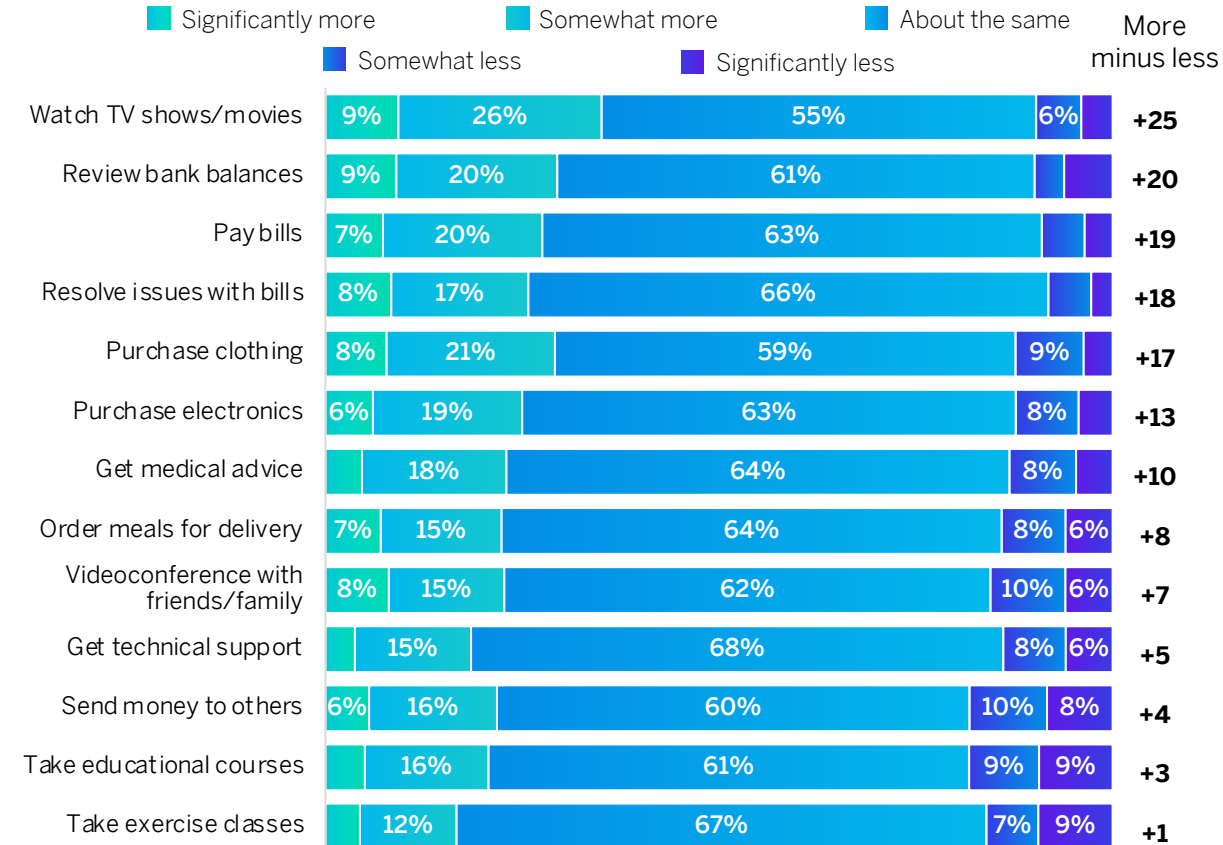
## KEY TAKEAWAYS

- + All activities have positive online momentum in the next few months.
- + Watching TV shows and movies and reviewing bank balances online have the greatest online momentum, facing a 25- and 20- percentage point increase.
- + Taking exercise classes has the least online momentum, expecting a 1-percentage point increase in activity in the next few months.

## ABOUT

This chart shows the percentage of Japanese consumers that will perform each online activity more and less in the next few months compared to the time of the survey. The last column shows the difference between the percentage of consumers intending to do an activity more minus the percentage intending to do an activity less.

## Compared to what you are currently doing, to what degree do you expect to do more or less of these online activities in the next few months?



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# Online Momentum: Malaysia

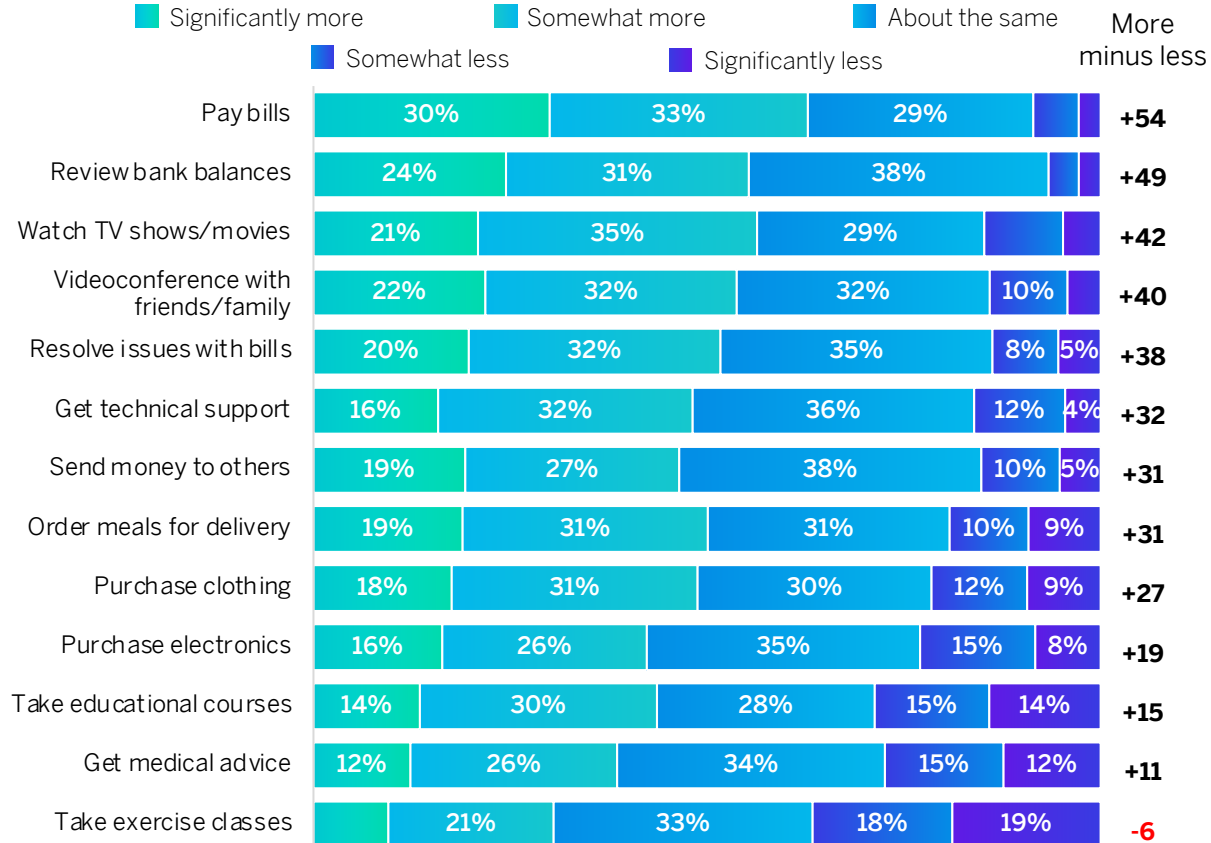
## KEY TAKEAWAYS

- + Most activities have positive online momentum in the next few months, except for exercise classes.
- + Watching TV shows and movies and paying bills online have the greatest online momentum, facing a 54- and 49-percentage point increase.
- + Taking exercise classes has the least online momentum, expecting a 6-percentage point decrease in activity in the next few months.

## ABOUT

This chart shows the percentage of Malaysian consumers that will perform each online activity more and less in the next few months compared to the time of the survey. The last column shows the difference between the percentage of consumers intending to do an activity more minus the percentage intending to do an activity less.

## Compared to what you are currently doing, to what degree do you expect to do more or less of these online activities in the next few months?

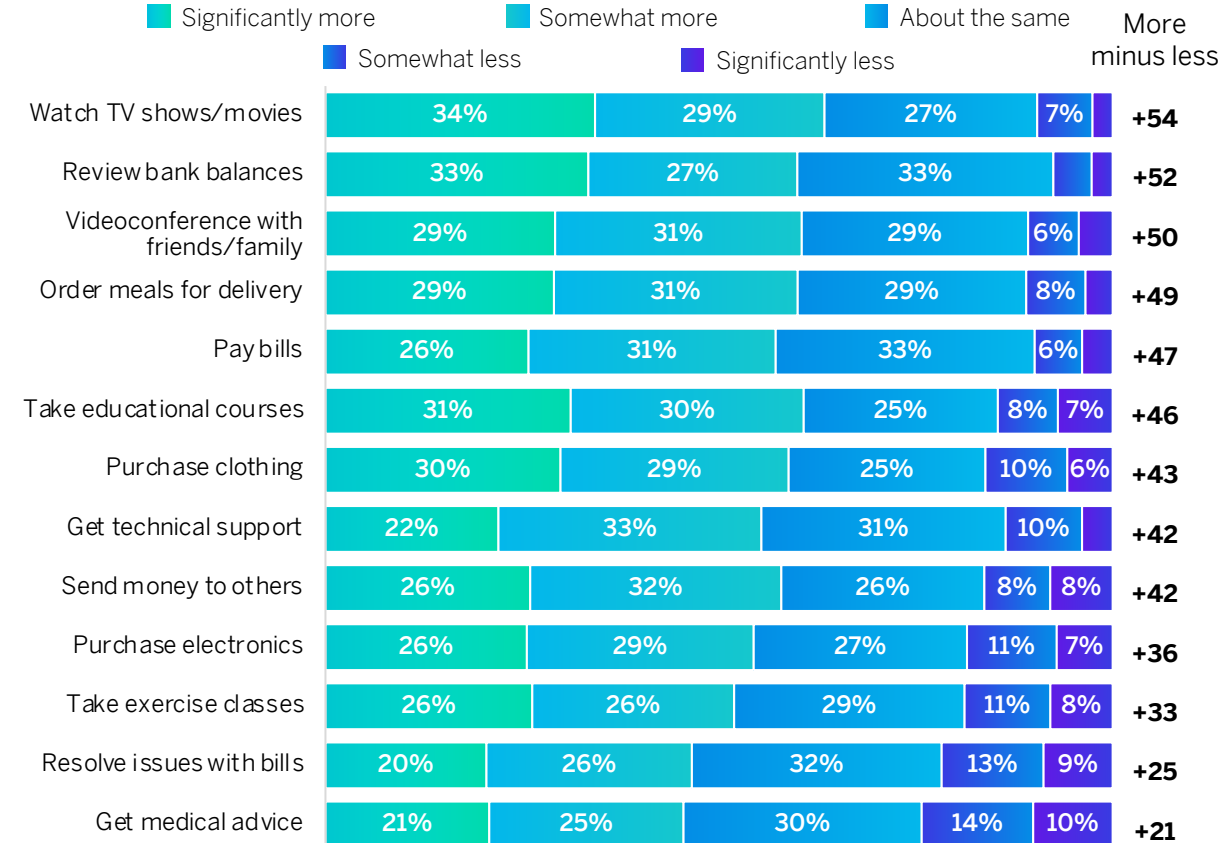


# Online Momentum: Mexico

## KEY TAKEAWAYS

- + All activities have positive online momentum in the next few months.
- + Watching TV shows and movies and reviewing bank balances online have the greatest online momentum, facing a 54- and 52- percentage point increase.
- + Getting medical advice has the least online momentum, expecting a 21-percentage point increase in activity in the next few months.

## Compared to what you are currently doing, to what degree do you expect to do more or less of these online activities in the next few months?



## ABOUT

This chart shows the percentage of Mexican consumers that will perform each online activity more and less in the next few months compared to the time of the survey. The last column shows the difference between the percentage of consumers intending to do an activity more minus the percentage intending to do an activity less.

# Online Momentum: Netherlands

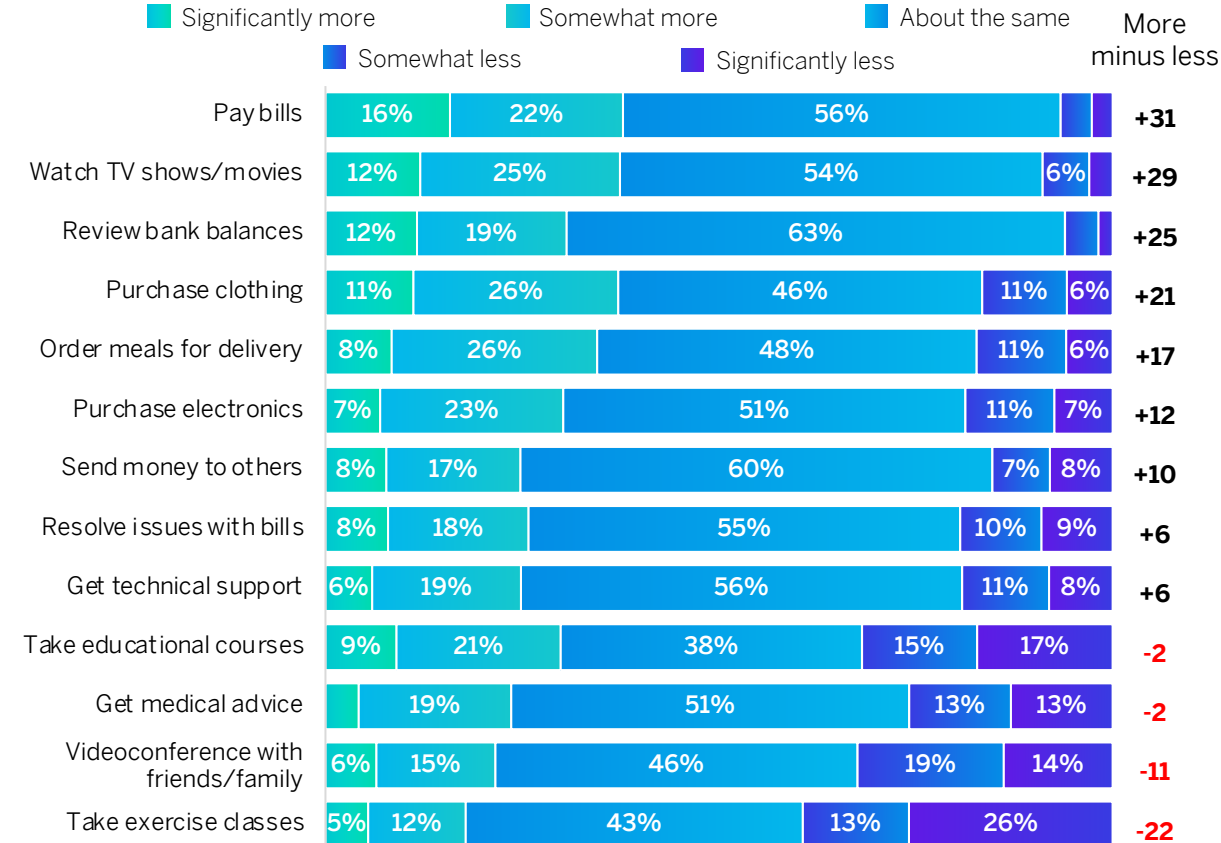
## KEY TAKEAWAYS

- + Most activities have positive online momentum in the next few months, except for educational courses, medical advice, videoconferencing, and exercise classes.
- + Paying bills and watching TV shows/movies online have the greatest online momentum, facing a 31- and 29- percentage point increase.
- + Taking exercise classes has the least online momentum, expecting a 22-percentage point decrease in activity in the next few months.

## ABOUT

This chart shows the percentage of Dutch consumers that will perform each online activity more and less in the next few months compared to the time of the survey. The last column shows the difference between the percentage of consumers intending to do an activity more minus the percentage intending to do an activity less.

## Compared to what you are currently doing, to what degree do you expect to do more or less of these online activities in the next few months?



Base: 24,000 consumers across 24 countries  
Source: Qualtrics XM Institute Q3 2021 Global Consumer Trends Study

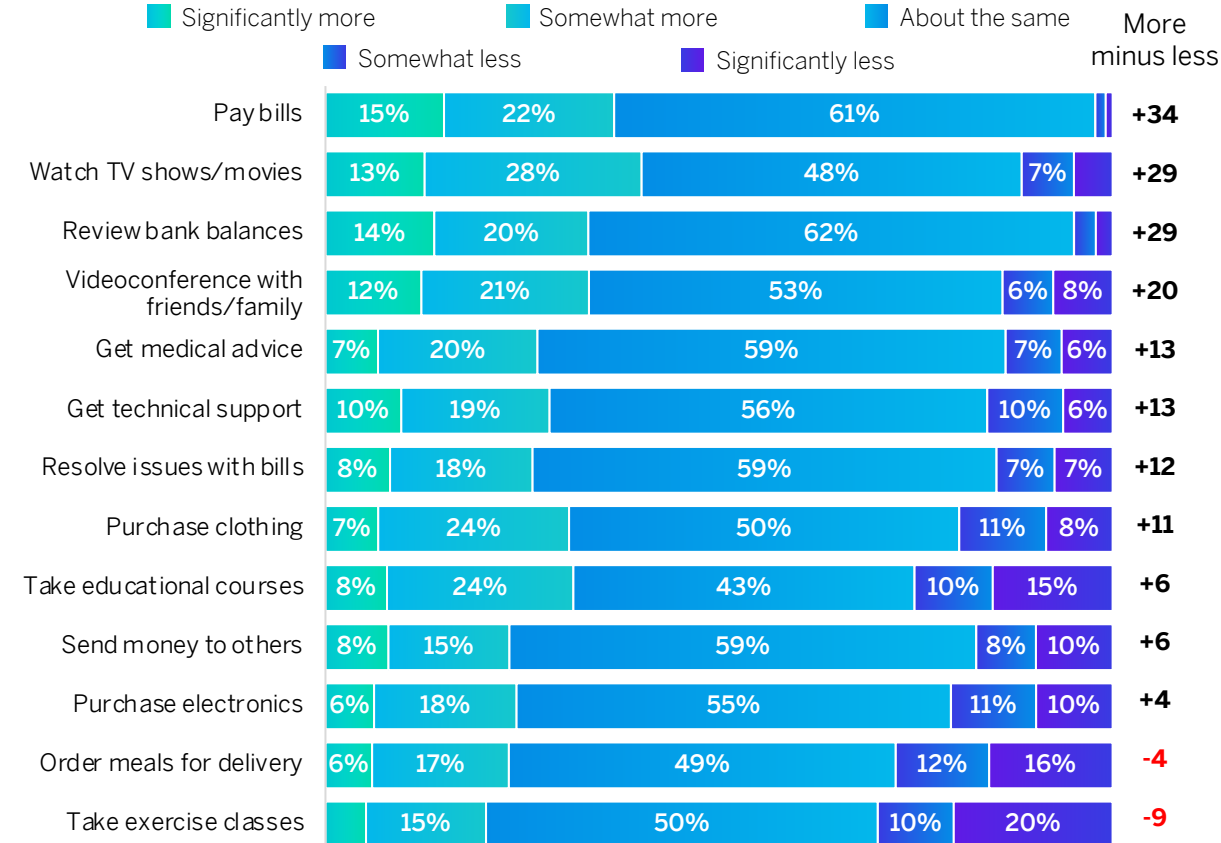
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# Online Momentum: New Zealand

## KEY TAKEAWAYS

- + Most activities have positive online momentum in the next few months, except for ordering delivery and exercise classes.
- + Paying bills and watching TV shows/movies online have the greatest online momentum, facing a 34- and 29- percentage point increase.
- + Taking exercise classes has the least online momentum, expecting a 9-percentage point decrease in activity in the next few months.

## Compared to what you are currently doing, to what degree do you expect to do more or less of these online activities in the next few months?



## ABOUT

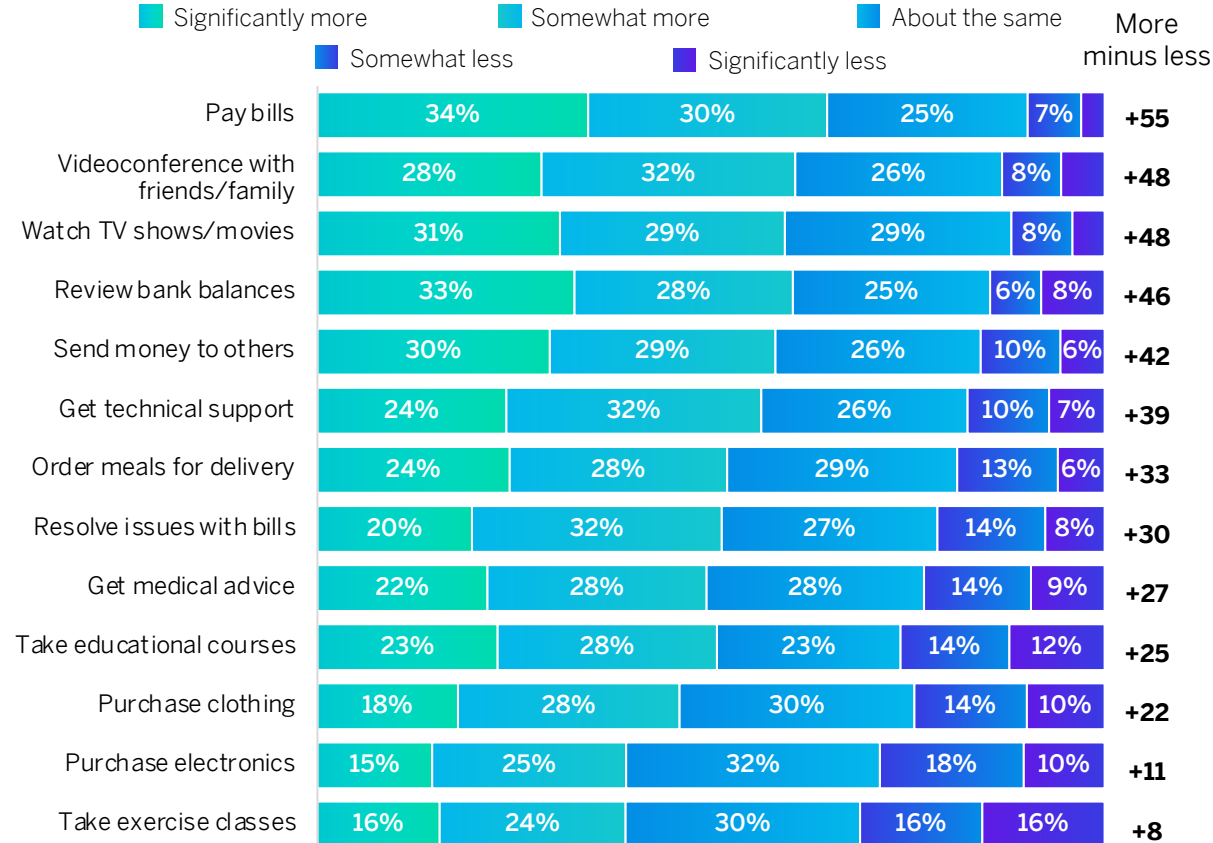
This chart shows the percentage of New Zealander consumers that will perform each online activity more and less in the next few months compared to the time of the survey. The last column shows the difference between the percentage of consumers intending to do an activity more minus the percentage intending to do an activity less.

# Online Momentum: Philippines

## KEY TAKEAWAYS

- + All activities have positive online momentum in the next few months.
- + Paying bills and videoconferencing with friends/family online have the greatest online momentum, facing a 55- and 48-percentage point increase.
- + Taking exercise classes has the least online momentum, expecting an 8-percentage point increase in activity in the next few months.

## Compared to what you are currently doing, to what degree do you expect to do more or less of these online activities in the next few months?



## ABOUT

This chart shows the percentage of Filipino consumers that will perform each online activity more and less in the next few months compared to the time of the survey. The last column shows the difference between the percentage of consumers intending to do an activity more minus the percentage intending to do an activity less.

# Online Momentum: Singapore

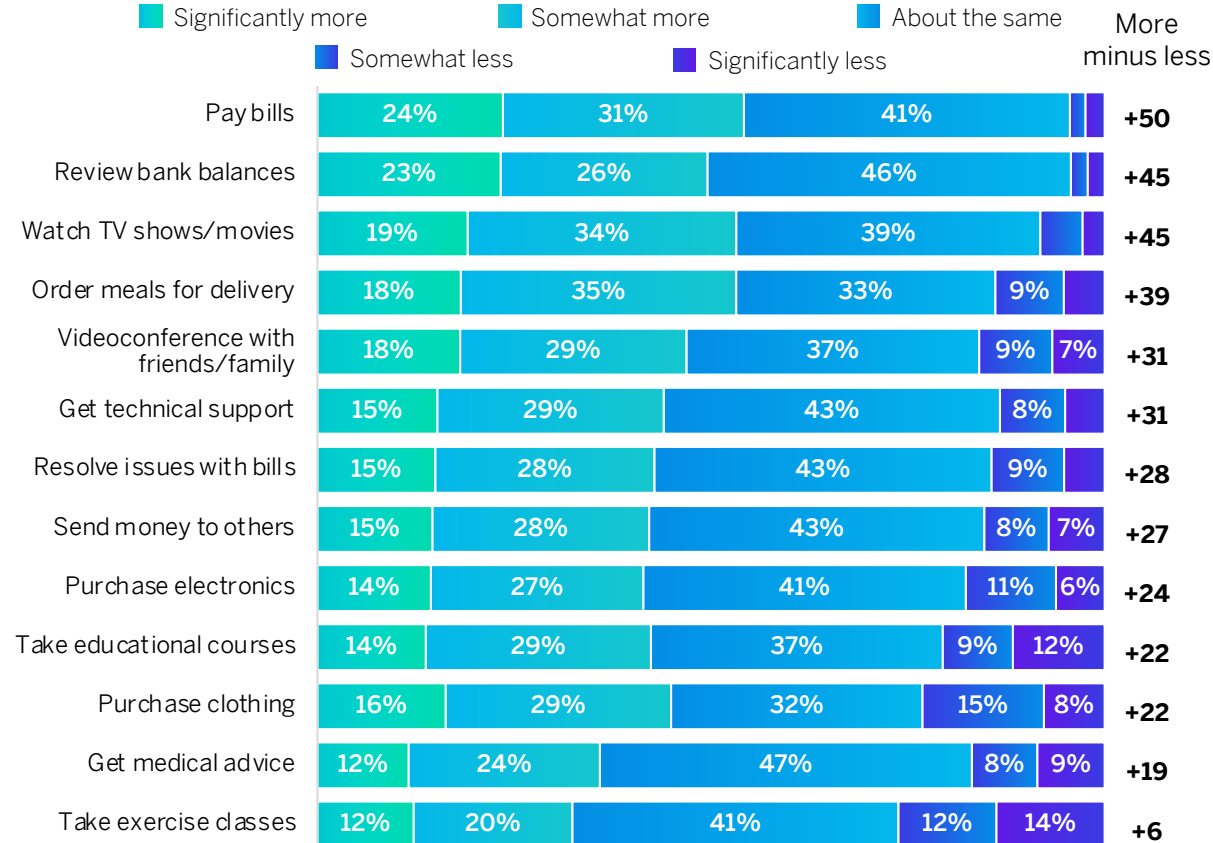
## KEY TAKEAWAYS

- + All activities have positive online momentum in the next few months.
- + Paying bills and reviewing bank balances online have the greatest online momentum, facing a 50- and 45- percentage point increase.
- + Taking exercise classes has the least online momentum, expecting a 6-percentage point increase in activity in the next few months.

## ABOUT

This chart shows the percentage of Singaporean consumers that will perform each online activity more and less in the next few months compared to the time of the survey. The last column shows the difference between the percentage of consumers intending to do an activity more minus the percentage intending to do an activity less.

## Compared to what you are currently doing, to what degree do you expect to do more or less of these online activities in the next few months?

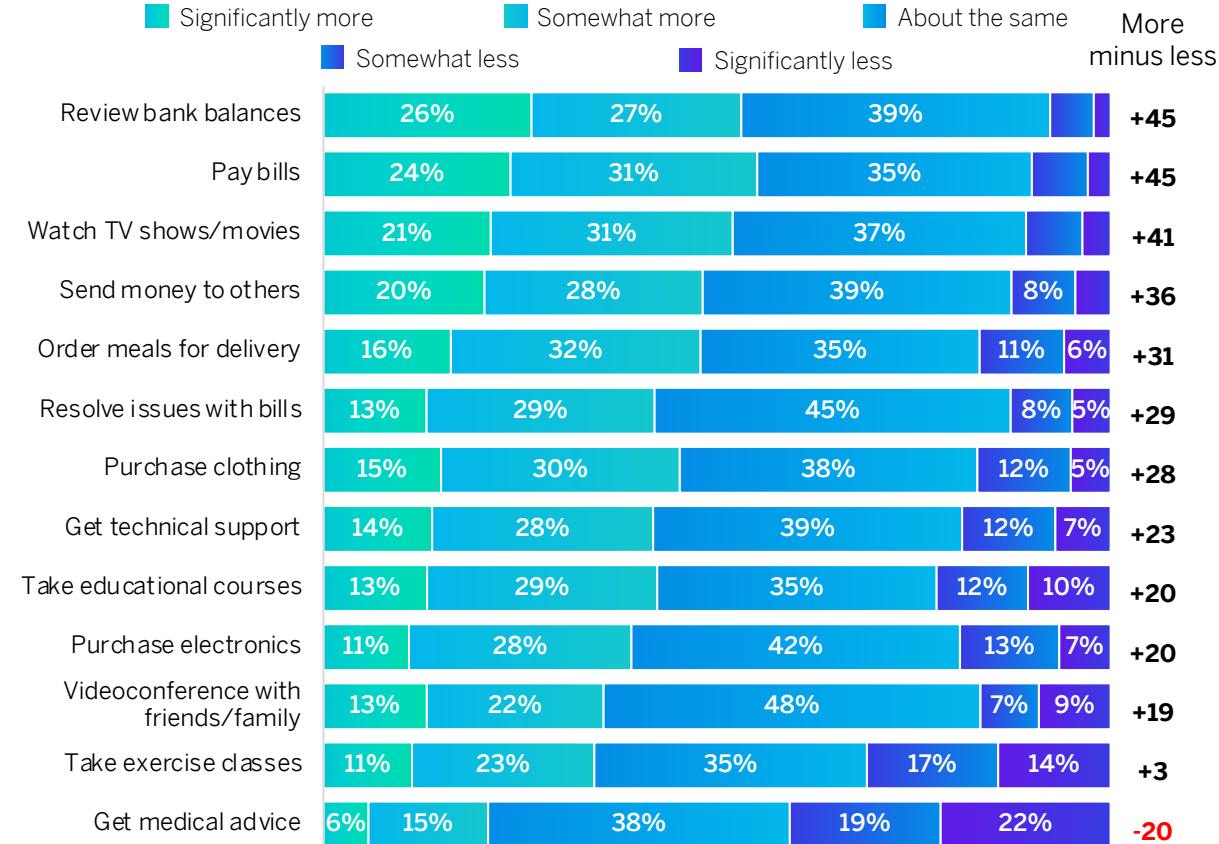


# Online Momentum: South Korea

## KEY TAKEAWAYS

- + Most activities have positive online momentum in the next few months, except for exercise classes.
- + Watching TV shows/movies and paying bills online have the greatest online momentum, facing 45- percentage point increases.
- + Taking exercise classes has the least online momentum, expecting a 20-percentage point decrease in activity in the next few months.

## Compared to what you are currently doing, to what degree do you expect to do more or less of these online activities in the next few months?



## ABOUT

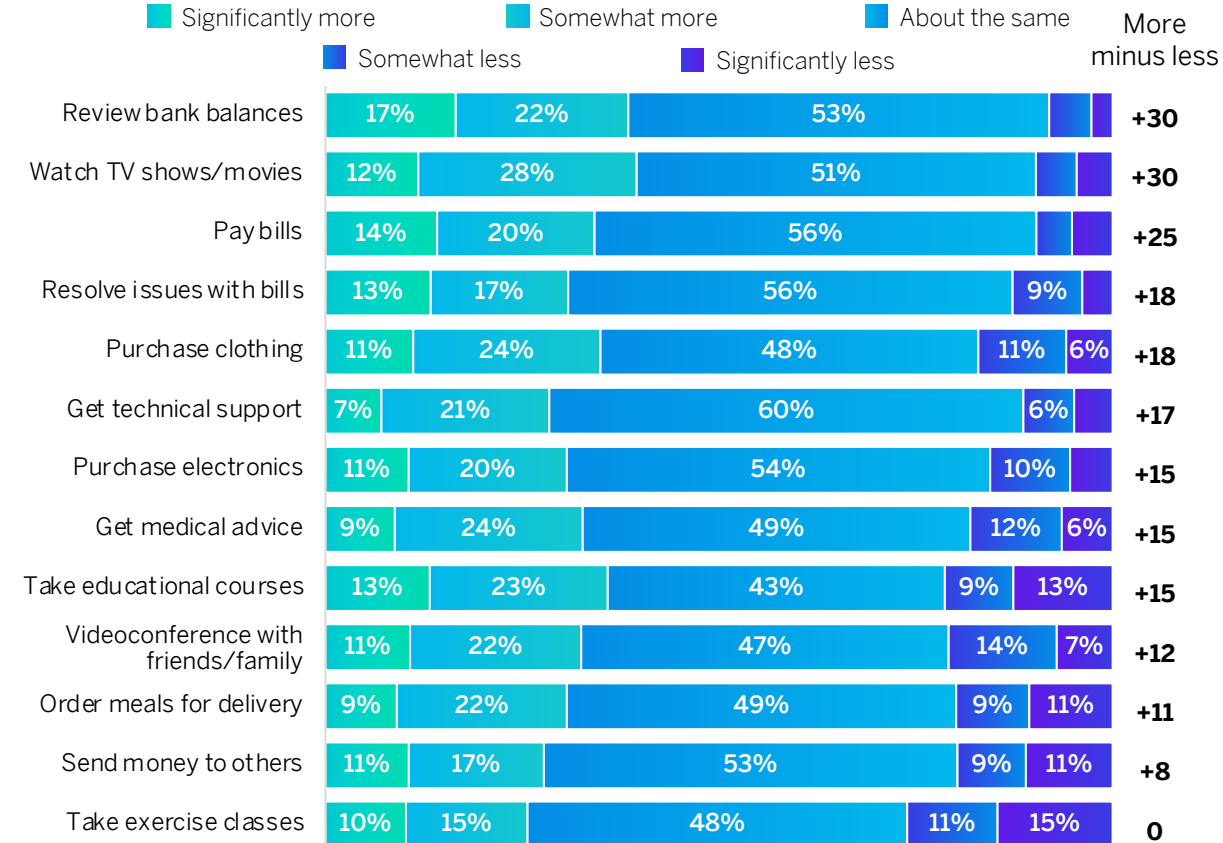
This chart shows the percentage of South Korean consumers that will perform each online activity more and less in the next few months compared to the time of the survey. The last column shows the difference between the percentage of consumers intending to do an activity more minus the percentage intending to do an activity less.

# Online Momentum: Spain

## KEY TAKEAWAYS

- + Most activities have positive online momentum in the next few months, except for exercise classes.
- + Reviewing bank balances and watching TV shows/movies online have the greatest online momentum, facing 30- percentage point increases.
- + Taking exercise classes has the least online momentum, expecting no change in activity in the next few months.

## Compared to what you are currently doing, to what degree do you expect to do more or less of these online activities in the next few months?



## ABOUT

This chart shows the percentage of Spanish consumers that will perform each online activity more and less in the next few months compared to the time of the survey. The last column shows the difference between the percentage of consumers intending to do an activity more minus the percentage intending to do an activity less.



# Online Momentum: Thailand

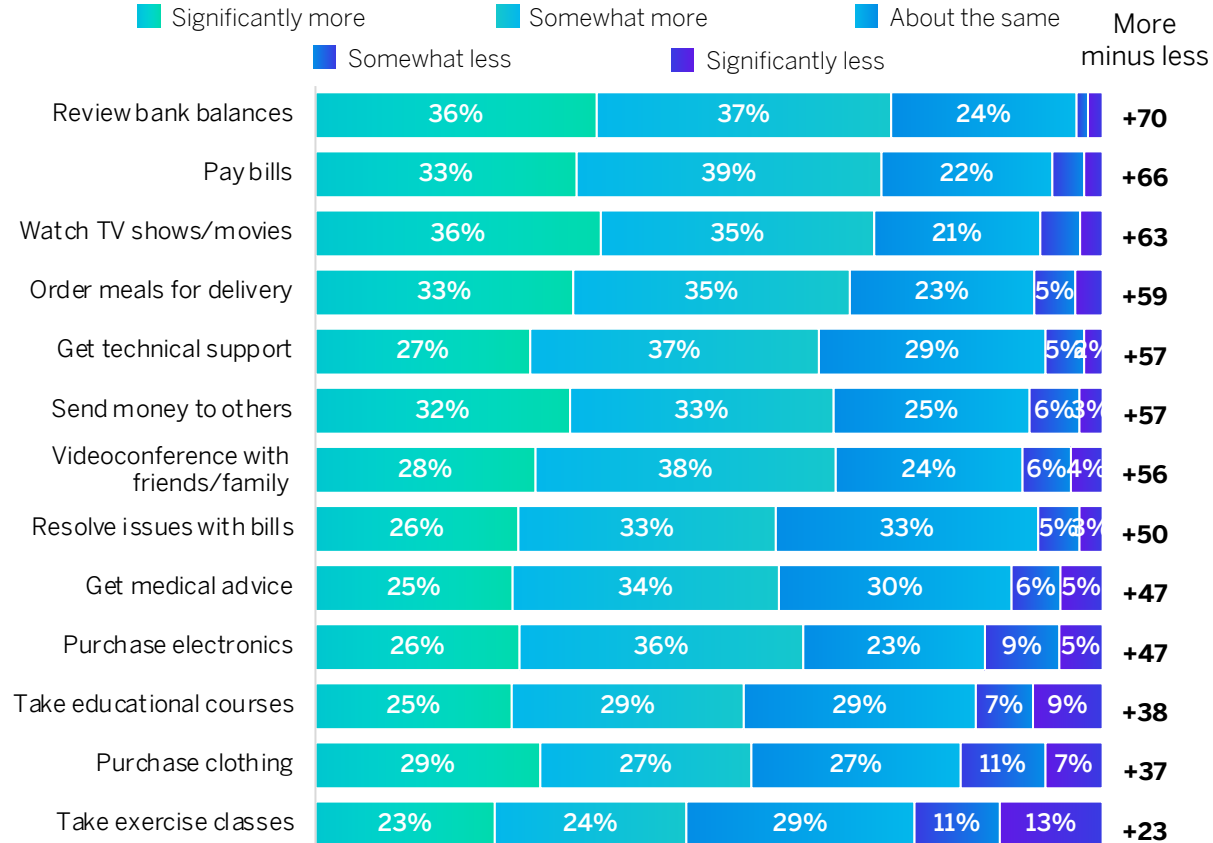
## KEY TAKEAWAYS

- + All activities have positive online momentum in the next few months.
- + Watching TV shows/movies and paying bills online have the greatest online momentum, facing a 70- and 66- percentage point increase.
- + Taking exercise classes has the least online momentum, expecting a 23-percentage point increase in activity in the next few months.

## ABOUT

This chart shows the percentage of Thai consumers that will perform each online activity more and less in the next few months compared to the time of the survey. The last column shows the difference between the percentage of consumers intending to do an activity more minus the percentage intending to do an activity less.

## Compared to what you are currently doing, to what degree do you expect to do more or less of these online activities in the next few months?



# Online Momentum: United Kingdom

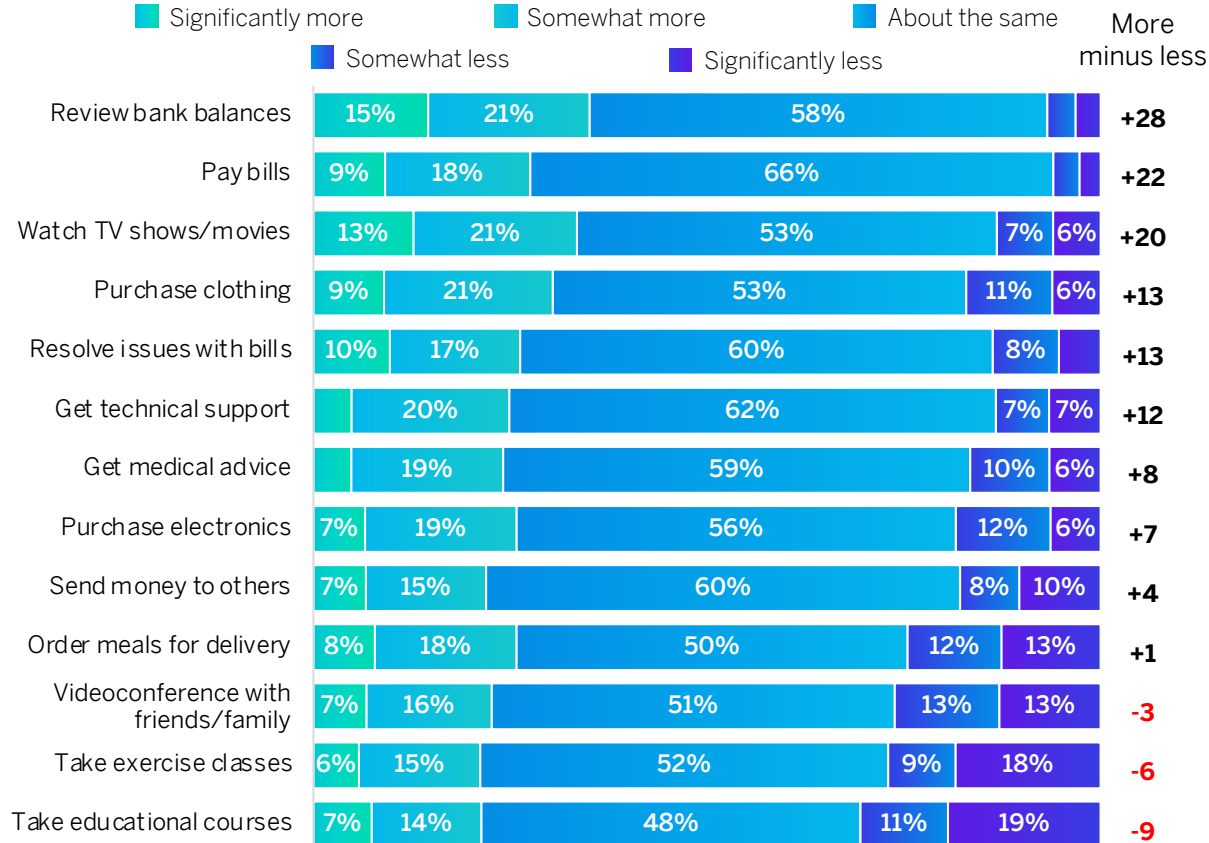
## KEY TAKEAWAYS

- + Most activities have positive online momentum in the next few months, except for videoconferencing, exercise classes, and educational courses.
- + Reviewing bank balances and paying bills online have the greatest online momentum, facing a 28- and 22- percentage point increase.
- + Taking exercise classes has the least online momentum, expecting a 9-percentage point decrease in activity in the next few months.

## ABOUT

This chart shows the percentage of UK consumers that will perform each online activity more and less in the next few months compared to the time of the survey. The last column shows the difference between the percentage of consumers intending to do an activity more minus the percentage intending to do an activity less.

## Compared to what you are currently doing, to what degree do you expect to do more or less of these online activities in the next few months?



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# Online Momentum: United States

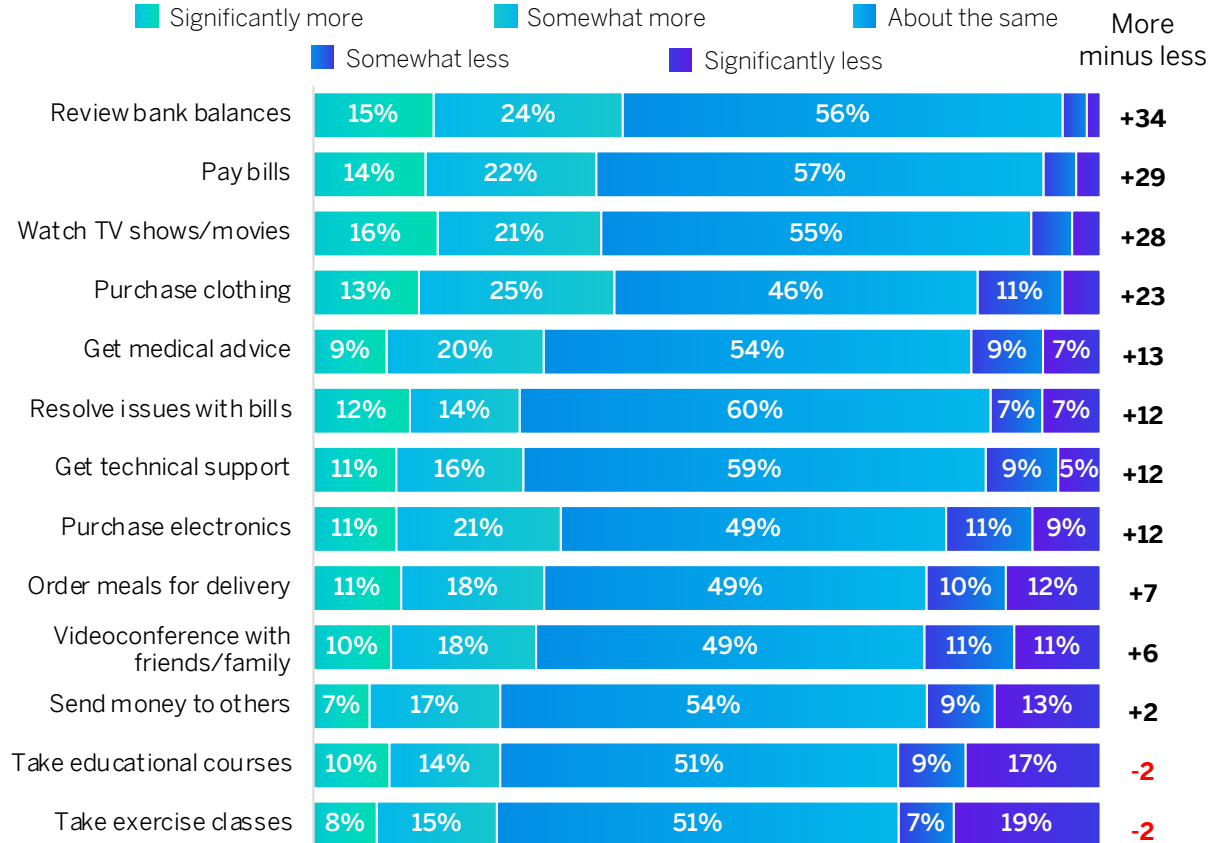
## KEY TAKEAWAYS

- + Most activities have positive online momentum in the next few months, except for educational courses and exercise classes.
- + Reviewing bank balances and paying bills online have the greatest online momentum, facing a 34- and 29- percentage point increase.
- + Taking exercise classes has the least online momentum, expecting a 2-percentage point decrease in activity in the next few months.

## ABOUT

This chart shows the percentage of American consumers that will perform each online activity more and less in the next few months compared to the time of the survey. The last column shows the difference between the percentage of consumers intending to do an activity more minus the percentage intending to do an activity less.

## Compared to what you are currently doing, to what degree do you expect to do more or less of these online activities in the next few months?



Base: 24,000 consumers across 24 countries  
Source: Qualtrics XM Institute Q3 2021 Global Consumer Trends Study

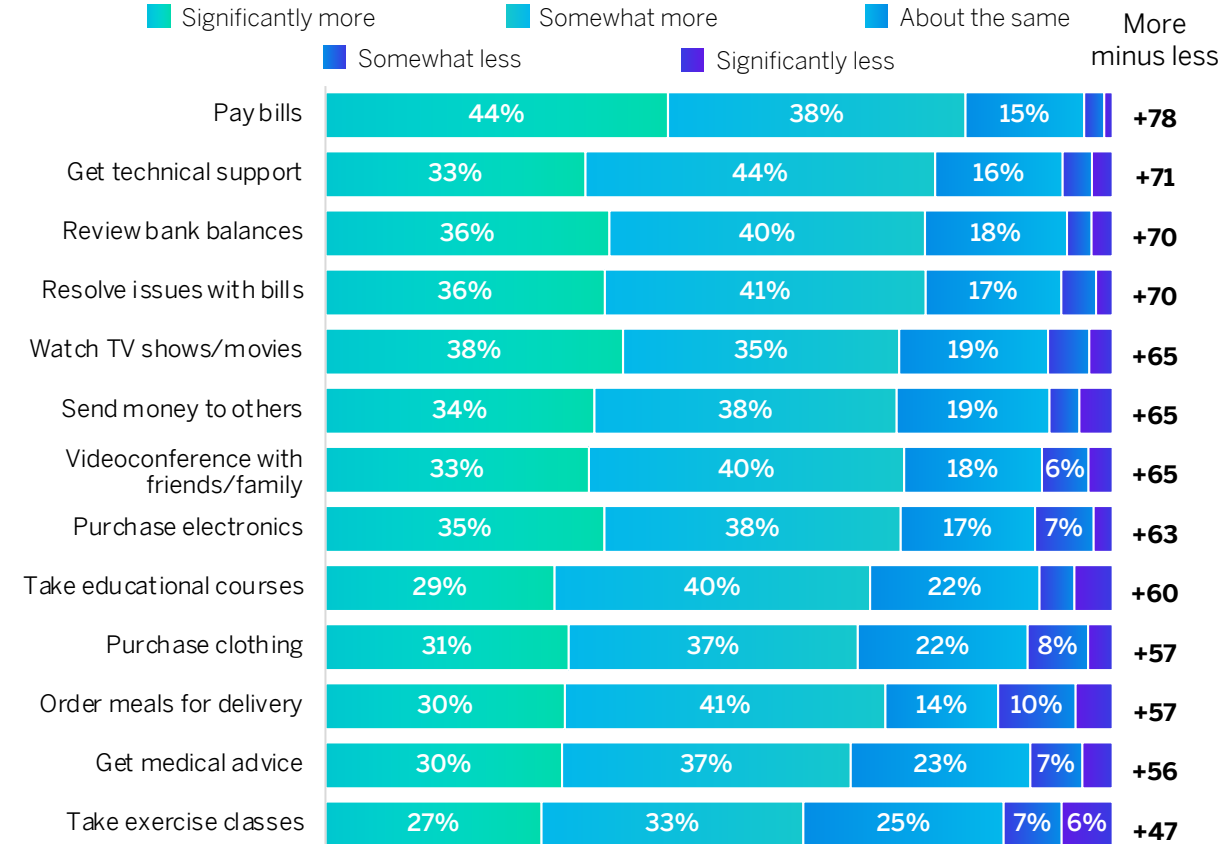
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# Online Momentum: Vietnam

## KEY TAKEAWAYS

- + All activities have positive online momentum in the next few months.
- + Paying bills and getting getting technical support online have the greatest online momentum, facing a 78- and 71- percentage point increase.
- + Taking exercise classes has the least online momentum, expecting a 48-percentage point increase in activity in the next few months.

## Compared to what you are currently doing, to what degree do you expect to do more or less of these online activities in the next few months?



## ABOUT

This chart shows the percentage of Vietnamese consumers that will perform each online activity more and less in the next few months compared to the time of the survey. The last column shows the difference between the percentage of consumers intending to do an activity more minus the percentage intending to do an activity less.

## DATA CALCULATION

In **Figures 2-25**, the “more minus less” online momentum subtracts the total percentage of consumers from each country that expect to do each activity “significantly” and “somewhat less” from the total percentage of consumers from each country that expect to do each activity “significantly” and “somewhat more”.

In **Figure 1**, each percentage is calculated by dividing the total number of consumers across all countries that selected each option by the total number of consumers across all countries that responded to that question.

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