McKinsey & Company

Coronavirus COVID-19

Consumer insights from Germany

Results from consumer survey February 23–27, 2021

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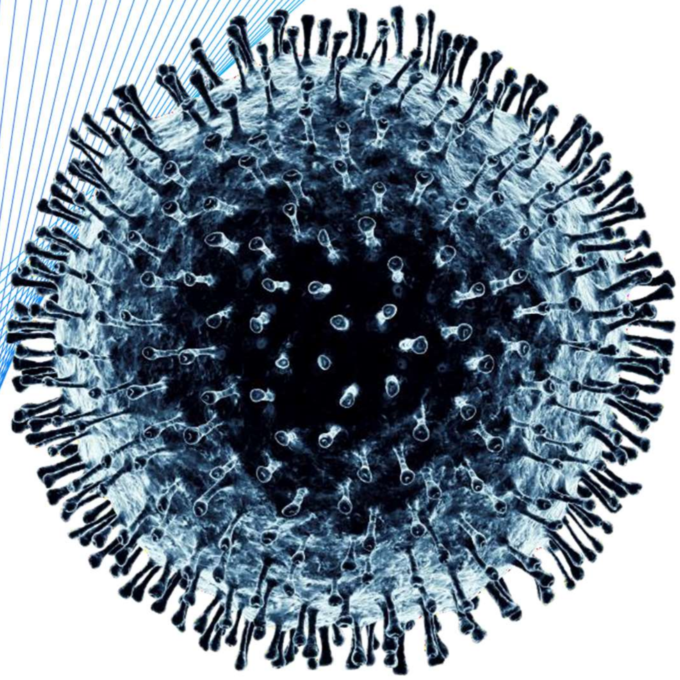


COVID-19 is first and foremost a global humanitarian challenge. Thousands of health professionals are heroically battling the virus, putting their own lives at risk. Governments and industry are working together to understand and address the challenge, support victims and their families and communities, and search for treatments and a vaccine.

Solving the humanitarian challenge is, of course, priority #1. Much remains to be done globally to respond and recover, from counting the humanitarian costs of the virus, to supporting the victims and families, to providing a vaccine to all.

This document is meant to help with a narrower goal: provide facts and insights on the current COVID-19 crisis to help marketers and business decision makers. In addition to the humanitarian challenge, there are implications for the wider economy, businesses, and employment. This document includes consumer insights from surveys conducted between **February 23** and **February 27, 2021** in Germany.

We have seen five significant new consumer behaviors, some of which will have a lasting impact

1. Steady overall optimism

95%

of consumers are not yet resuming “normal” out-of-home activities

2. Signs of spend recovery

+44%

of consumers expect “extra” spend in 2021 to reward themselves

3. Stickiness of digital

Up to 91%

intend to continue purchasing online post-COVID-19 (from those who currently do)

4. Rebalancing of homebody economy

25%

of consumers have invested in new uses of their living space at home

5. Evolution of loyalty

62%

of consumers have changed stores, brands, or the way they shop

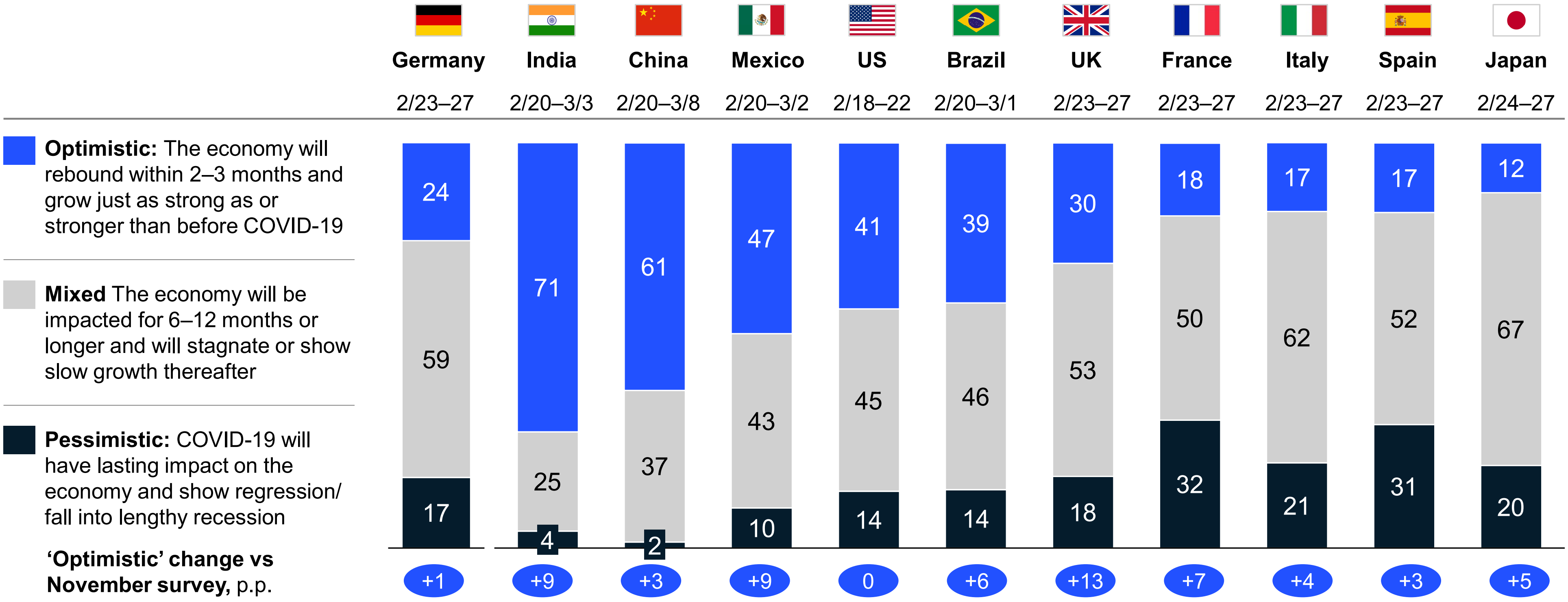
Source: McKinsey & Company COVID-19 Germany Consumer Pulse Survey 2/23–2/27/2021, n = 1,013; sampled to match Germany’s general population 18+ years

Steady overall optimism

Germany is less optimistic than non-European countries, except Japan, but more optimistic than European countries

Confidence in own country's economic recovery after COVID-19[1]

% of respondents



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[1] Q: *What is your overall confidence level surrounding economic conditions after the coronavirus (COVID-19) crisis subsides (i.e., once there is herd immunity)?* Rated from 1 "very optimistic" to 6 "very pessimistic." Bars may not sum to 100% due to rounding.

Source: McKinsey & Company COVID-19 Consumer Pulse Survey

Steady overall optimism

Expectations regarding German economic recovery is stable since the latest lockdown started in November

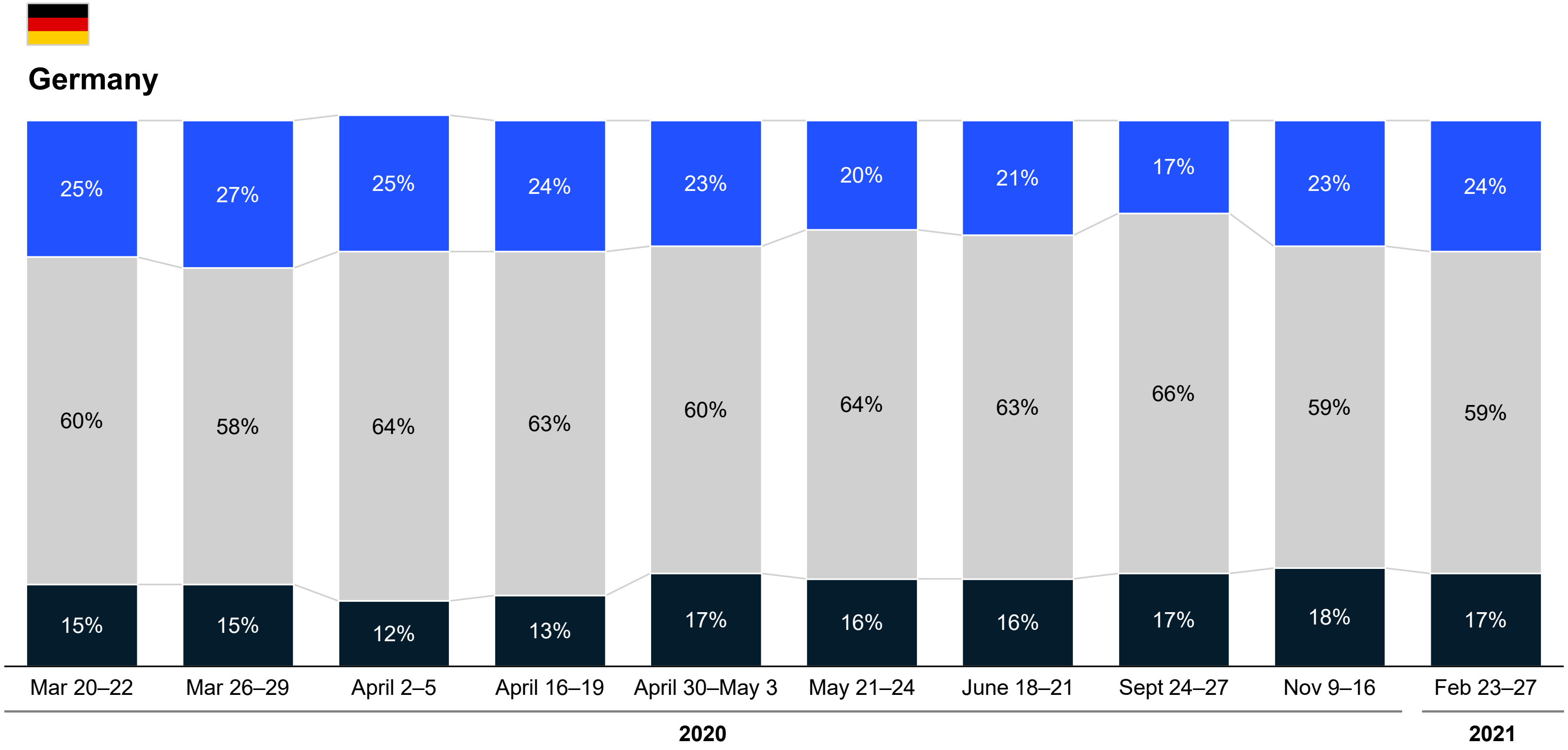
Confidence in own country’s economic recovery after COVID-19[1]

% of respondents

🟦 **Optimistic:** The economy will rebound within 2–3 months and grow just as strong as or stronger than before COVID-19

⬜ **Mixed:** The economy will be impacted for 6–12 months or longer and will stagnate or show slow growth thereafter

⬛ **Pessimistic:** COVID-19 will have lasting impact on the economy and show regression/fall into lengthy recession



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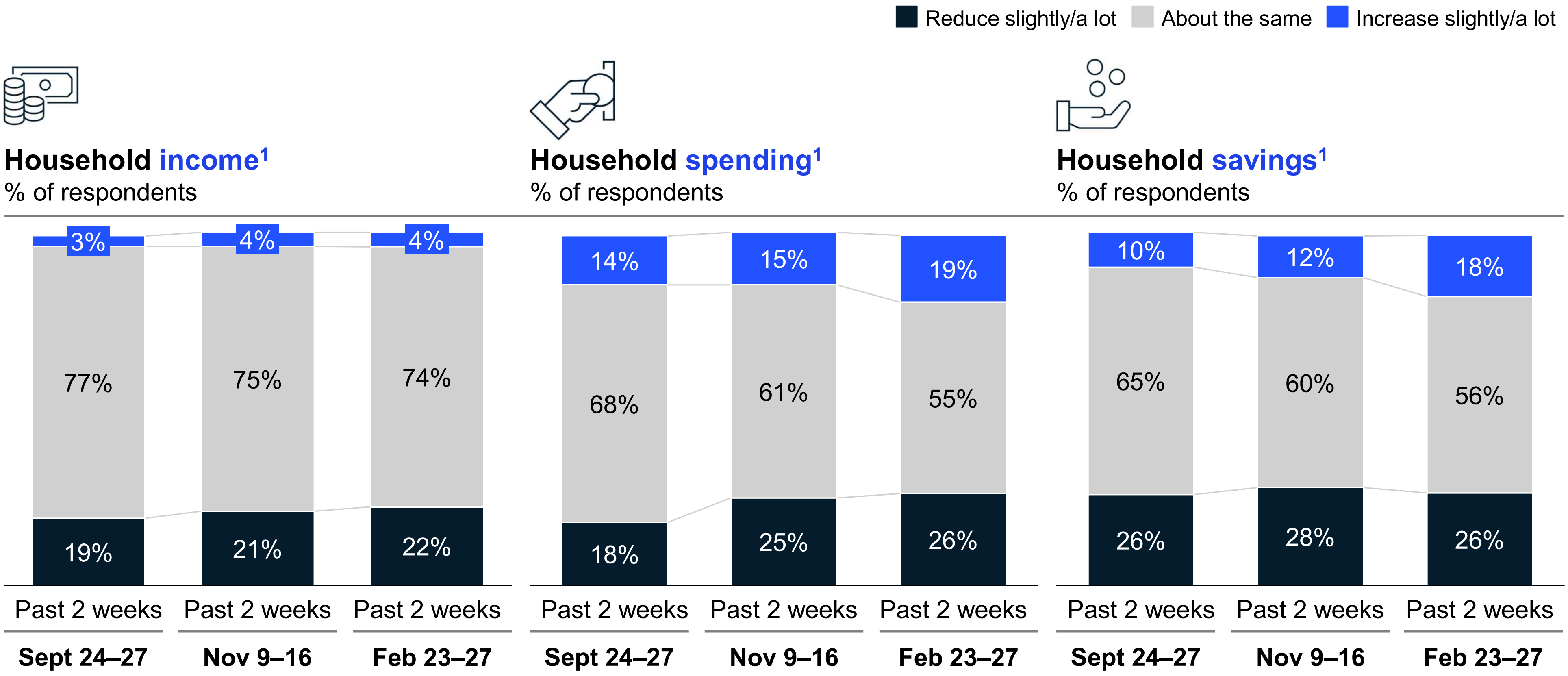
Source: McKinsey & Company COVID-19 Germany Consumer Pulse Survey 2/23–2/27/2021, n = 1,013; 11/9–11/16/2020, n = 1,053; 9/24–9/27/2020, n = 1,053; 6/18–6/21/2020, n = 1,011; 5/21–5/24/2020, n = 1,008; 4/30–5/3/2020, n = 1,002; 4/16–4/19/2020, n = 1,005; 4/2–4/5/2020, n = 1,010; 3/26–3/29/2020, n = 1,002; 3/20–3/22/2020, n = 1,014; sampled to match Germany’s general population 18+ years

Steady overall optimism

Both household spending and savings have slightly increased while income is stable compared to the past months



Household income[1] % of respondents

Household spending[1] % of respondents

Household savings[1] % of respondents

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[1] Q: *How has the coronavirus (COVID-19) crisis affected your (household) income, overall household spending, and amount of income put away as savings over the past two weeks?* Figures may not sum to 100% because of rounding.

Source: McKinsey & Company COVID-19 Germany Consumer Pulse Survey 2/23–2/27/2021, n = 1,013; 11/9–11/16/2020, n = 1,053; 9/24–9/27/2020, n = 1,053, sample weighted to match Germany's general population 18+ years

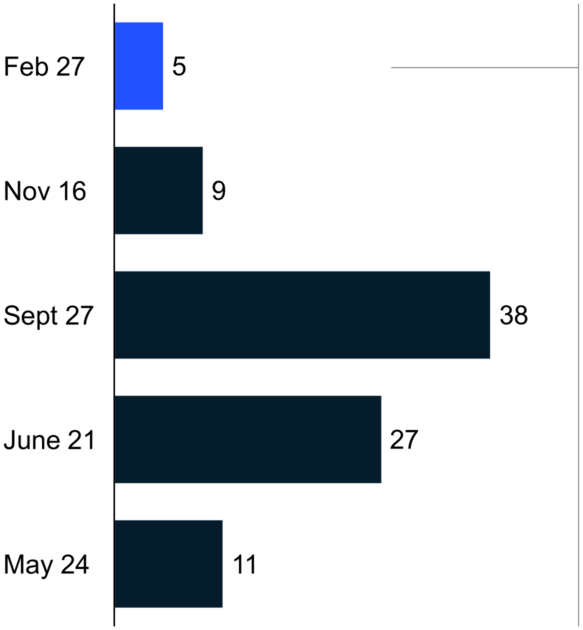
Steady overall optimism

Engagement in ‘normal’ out-of-home activities is at a new all-time low

Consumers engaging in “normal” out-of-home activities[1]

% of respondents

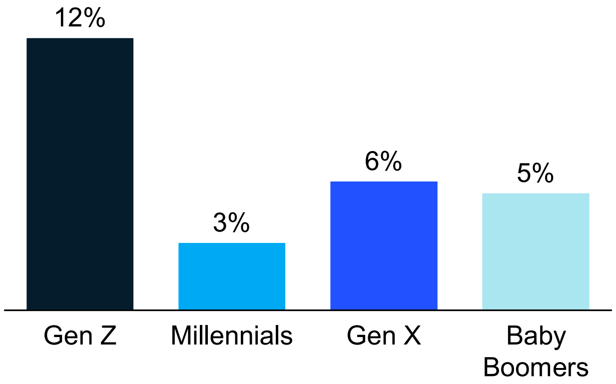
Overall



By generation[2]

~12%

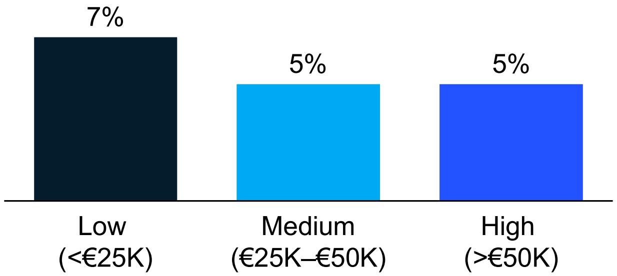
of Gen Z are doing out-of-home activities



By income

~7%

of lower income households are doing out-of-home activities



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1. Q: *Which best describes when you will regularly return to stores, restaurants, and other out-of-home activities?* Chart shows those already participating in these activities.
2. "Gen Z" are born from "1997-2012", "Millennials" from 1981-1996, "Gen X" from 1965-1980 and "Baby Boomers" from 1946-1964. "Traditionalist/Silent Generation" are not included due to low sample size

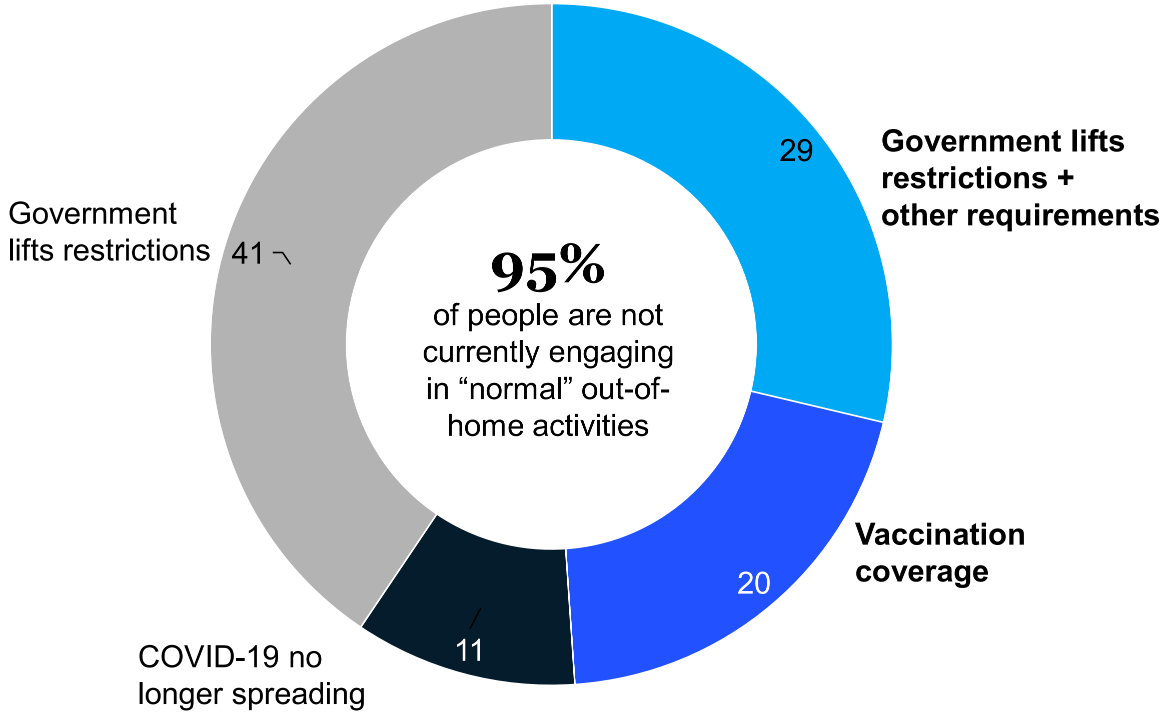
Source: McKinsey & Company COVID-19 Germany Consumer Pulse Survey 2/23–2/27/2021, n = 1,013; 11/9–11/16/2020, n = 1,053; 9/24–9/27/2020, n = 1,053; 6/18–6/21/2020, n = 1,011; 5/21–5/24/2020, n = 1,008, sampled to match Germany’s general population 18+ years

Steady overall optimism

70 percent of Germans are waiting for the lift of government restrictions before reengaging with out-of-home activities

Consumers will return to out-of-home activities once[1] …

% of respondents awaiting each milestone before engaging



Government **lifts restrictions** and…

Stores, restaurants, and other indoor places start taking **safety measures**	11%
Medical authorities deem safe	10%
I see **other people returning**	7%

Vaccination coverage:

I have been vaccinated[2]	10%
Vaccine is **widely distributed**	8%
Family member(s) vaccinated[2]	1%

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[1] Q: *Which best describes when you will regularly return to stores, restaurants, and other out-of-home activities?* Chart rebased to exclude those already participating in these activities and those who do not deem any of these items important. Figures may not sum to 100% because of rounding.

[2] Low sample size (<50 respondents)

Source: McKinsey & Company COVID-19 Germany Consumer Pulse Survey 2/23–2/27/2021, n = 1,013; sampled to match Germany's general population 18+ years

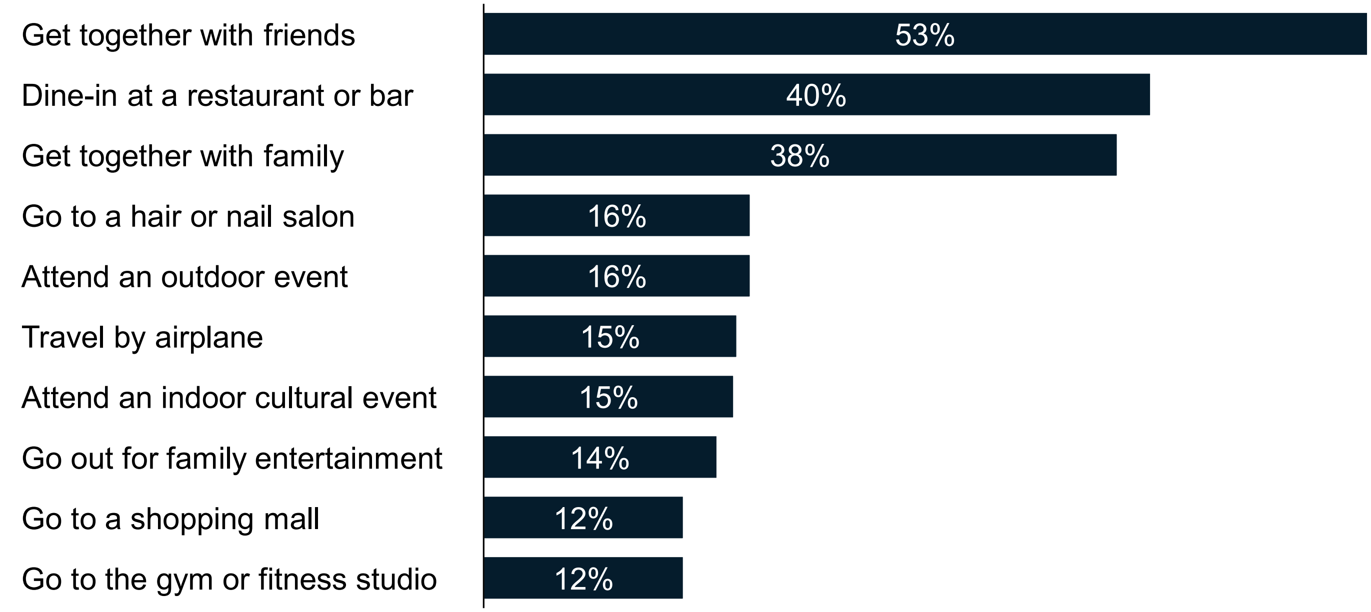
As COVID-19 drags on, Germans remain eager to return to their routines and in particular getting together with friends

Most prevalent activities consumers are engaging in[1]
% of respondents who did activity within last 2 weeks

90%
Shop in-person for groceries, necessities

55%
Work outside my home

Top activities eager to get back to[2]
% of respondents for whom the activity is in their top 3 choices



[1] Q: *Did you leave your house for the following activities over the past two weeks?* Top 2 most often-selected activities. The responder base is comprised of only those who have answered as having done the activity at least once per year prior to COVID

[2] Q: *Which of the following activities are you most eager to get back to on a regular basis? Please select the top 3 activities you miss the most.*

Source: McKinsey & Company COVID-19 Germany Consumer Pulse Survey 2/23–2/27/2021, n = 1,013; sampled to match Germany's general population 18+ years

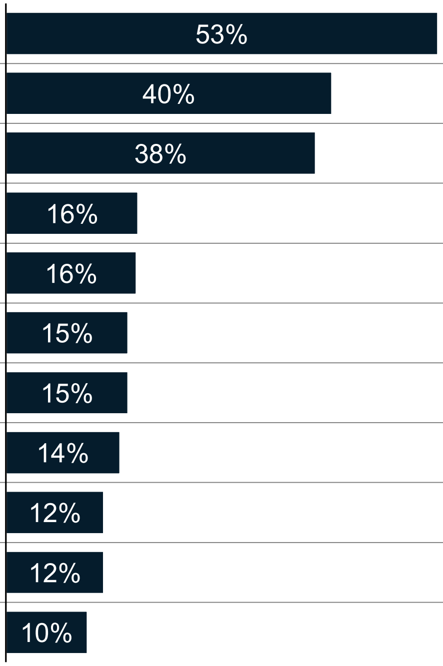
Steady overall optimism

Gen Z is more eager to attend events and go to the gym vs getting together with family or enjoy personal care services

🟩 Over-indexed (>+5%) 🟥 Under-indexed (<-5%)

Top activities consumers are eager to get back to[1]

% of respondents for whom the activity is in their top 3 choices



Generation over-indexed or under-indexed[2]

		Gen Z	Millennials	Gen X	Baby Boomers
Get together with friends	53%	1%	-1%	+3%	-1%
Dine-in indoors at a restaurant/bar	40%	-1%	-2%	-2%	+4%
Get together with family	38%	🟥 -12%	-4%	+1%	🟩 +6%
Go to a hair or nail salon	16%	🟥 -6%	-4%	-2%	🟩 +6%
Attend an outdoor event	16%	🟩 +10%	+1%	0%	-4%
Travel by airplane	15%	+2%	+2%	+2%	🟥 -5%
Attend an indoor cultural event	15%	+1%	+2%	-1%	-2%
Go out for family entertainment	14%	🟥 -5%	🟩 +7%	0%	-4%
Go to a shopping mall	12%	-4%	+2%	+1%	-1%
Go to gym or fitness studio	12%	🟩 +7%	+1%	-3%	-2%
Travel by car (>2 hours)	10%	-3%	-3%	-1%	+4%

[1] Q: *Which of the following activities are you most eager to get back to on a regular basis? Please select the top 3 activities you miss the most.*

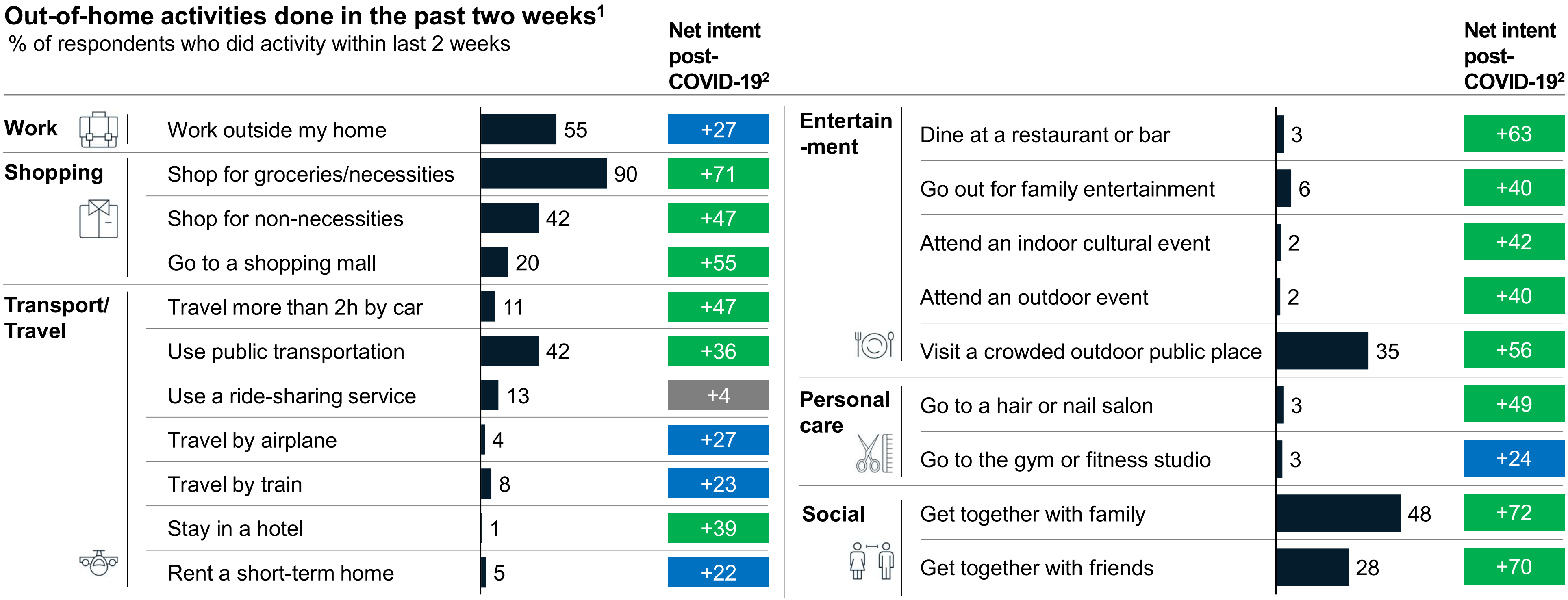
[2] Index is calculated as the difference between generation group and overall % of respondents. "Gen Z" are born from 1997-2012, "Millennials" from 1981-1996, "Gen X" from 1965-1980 and "Baby Boomers" from 1946-1964. "Traditionalist/Silent Generation" are not included due to low sample size

Source: McKinsey & Company COVID-19 Germany Consumer Pulse Survey 2/23–2/27/2021, n = 1,013; sampled to match Germany's general population 18+ years

Steady overall optimism

Germans will prioritize family, friends, and shopping once COVID-19 subsides

▨ Net intent: 1 -15 🟦 Net intent: 16 - 30 🟩 Net intent: 31 - 50



Out-of-home activities done in the past two weeks[1]
% of respondents who did activity within last 2 weeks

			Net intent post-COVID-19[2]
Work	Work outside my home	55	+27
Shopping	Shop for groceries/necessities	90	+71
	Shop for non-necessities	42	+47
	Go to a shopping mall	20	+55
Transport/ Travel	Travel more than 2h by car	11	+47
	Use public transportation	42	+36
	Use a ride-sharing service	13	+4
	Travel by airplane	4	+27
	Travel by train	8	+23
	Stay in a hotel	1	+39
	Rent a short-term home	5	+22

			Net intent post-COVID-19[2]
Entertain-ment	Dine at a restaurant or bar	3	+63
	Go out for family entertainment	6	+40
	Attend an indoor cultural event	2	+42
	Attend an outdoor event	2	+40
	Visit a crowded outdoor public place	35	+56
Personal care	Go to a hair or nail salon	3	+49
	Go to the gym or fitness studio	3	+24
Social	Get together with family	48	+72
	Get together with friends	28	+70

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1. Q: *Did you leave your house for the following activities over the past two weeks?* The responder base is comprised of only those who have answered as having done the activity at least once per year prior to COVID
2. Q: *Once the coronavirus (COVID-19) crisis subsides (i.e., once there is herd immunity), how do you think the amount of time you spend doing the following activities will change relative to how often you did them before COVID-19 began?* Possible answers: "I will not do this at all"; "I will do this less often than I did before COVID-19 started"; "I will do this about the same as I did before COVID-19"; "I will do this more than I did before COVID-19." Net intent is calculated from adding % of respondents stating they will do more or about the same, and subtracting % of respondents stating they will do less or not at all.

Source: McKinsey & Company COVID-19 Germany Consumer Pulse Survey 2/23–2/27/2021, n = 1,013; sampled to match Germany's general population 18+ years

44 percent of Germans intend to splurge or treat themselves in 2021, Gen Z intends to splurge the most irrespective of their income

🟥 <30% 🟥 30–49% 🟦 50–70% 🟦 >70%

Expected leisure spend in 2021[1]

% of respondents who plan to splurge or treat themselves

~44%

Plan to splurge or treat themselves

	Household income		
Generation[2]	**Low** (<€25K/year)	**Mid** (€25K–€50K/year)	**High** (>€50K/year)
Gen Z	65%	64%	61%
Millennials	48%	60%	51%
Gen X	31%	39%	45%
Baby Boomers	27%	30%	45%

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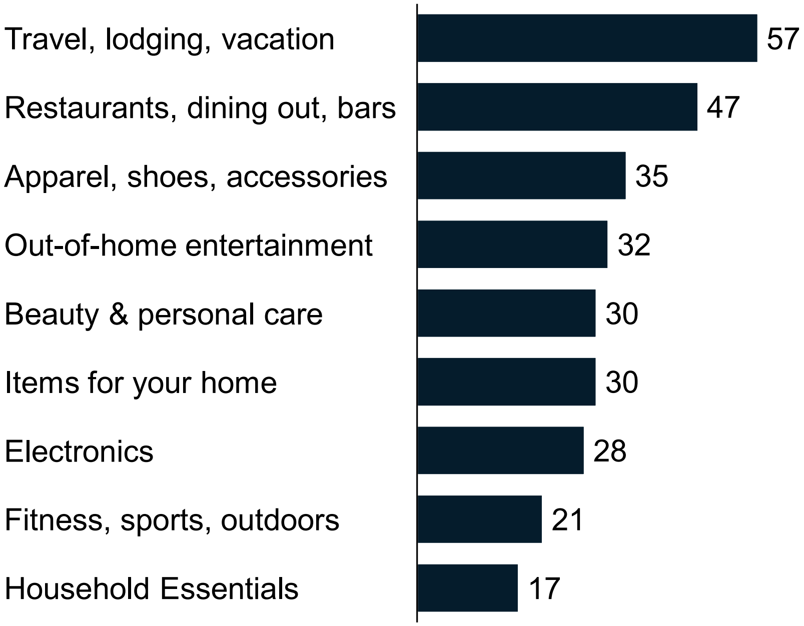
1. Q: *With regard to products and services you will spend money on, do you plan to splurge/treat yourself in 2021?*
2. "Gen Z" are born from 1997-2012, "Millennials" from 1981-1996, "Gen X" from 1965-1980 and "Baby Boomers" from 1946-1964. "Traditionalist/Silent Generation" are not included due to low sample size

Source: McKinsey & Company COVID-19 Germany Consumer Pulse Survey 2/23–2/27/2021, n = 1,013; sampled to match Germany's general population 18+ years

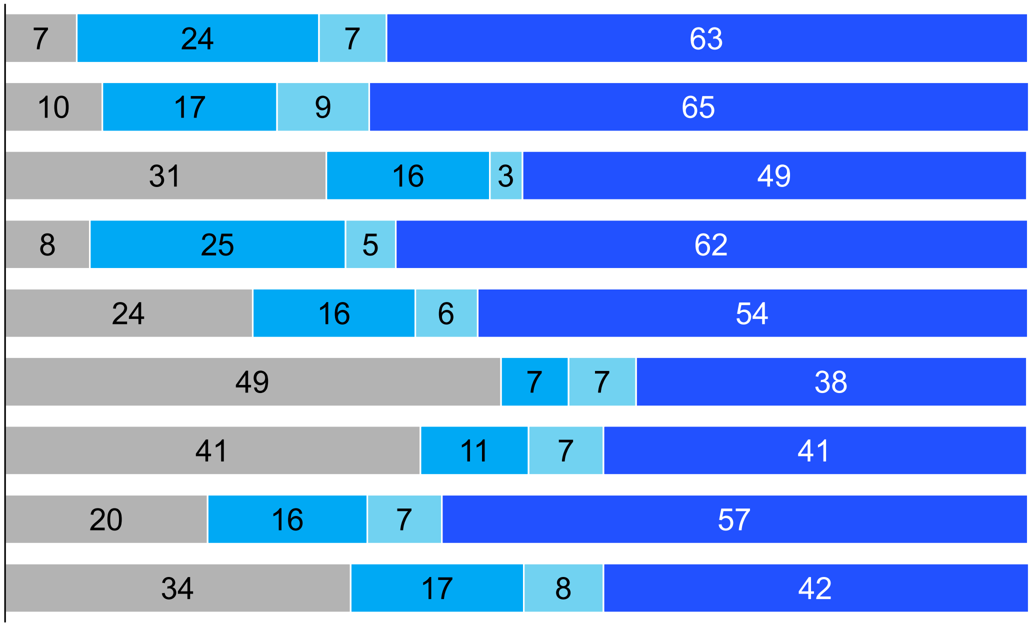
Signs of spend recovery

A spike in consumer spending on travel, restaurants and apparel is expected once restrictions are lifted and people are vaccinated

Expected leisure categories on which people plan to splurge or treat themselves in 2021[1]
% of respondents who plan to splurge or treat themselves



Trigger for when people plan to splurge or treat themselves[2]
% of respondents who plan to splurge or treat themselves on that category



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1. Q: *You mentioned that you plan to splurge/treat yourself in 2021. Which categories do you intend to treat yourself to? Please select all that apply.*
2. Q: *Which best describes when you will most likely splurge/treat yourself?* Figures may not sum to 100% because of rounding.

Source: McKinsey & Company COVID-19 Germany Consumer Pulse Survey 2/23–2/27/2021, n = 1,013;sampled to match Germany's general population 18+ years

Almost 80 percent of splurge spend will come from money that consumers have on hand, especially in older generations

🟥 <20% ▨ 21–35% □ 36–50% 🟦 >50%

Financing source of splurge spend[1],
% average of respondents who plan to spend, by generation

	Generation[2]				
	Gen Z	**Millennials**	**Gen X**	**Baby boomers**	**Avg. by financing source[3]**
From available budget	70%	79%	78%	83%	78%
By reducing spend elsewhere	39%	25%	13%	14%	23%
From savings	42%	32%	32%	29%	34%
By using credit or a buy now, pay later option	9%	10%	2%	2%	6%

[1] Q: *For your future splurge on previously selected items, how do you intend to pay? Please select the answer that best represents your situation.*
[2] "Gen Z" are born from 1997-2012, "Millennials" from 1981-1996, "Gen X" from 1965-1980 and "Baby Boomers" from 1946-1964. "Traditionalist/Silent Generation" are not included due to low sample size
[3] Total respondents, average of answers on all splurge categories

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Source: McKinsey & Company COVID-19 Germany Consumer Pulse Survey 2/23–2/27/2021, n = 1,013; sampled to match Germany's general population 18+ years

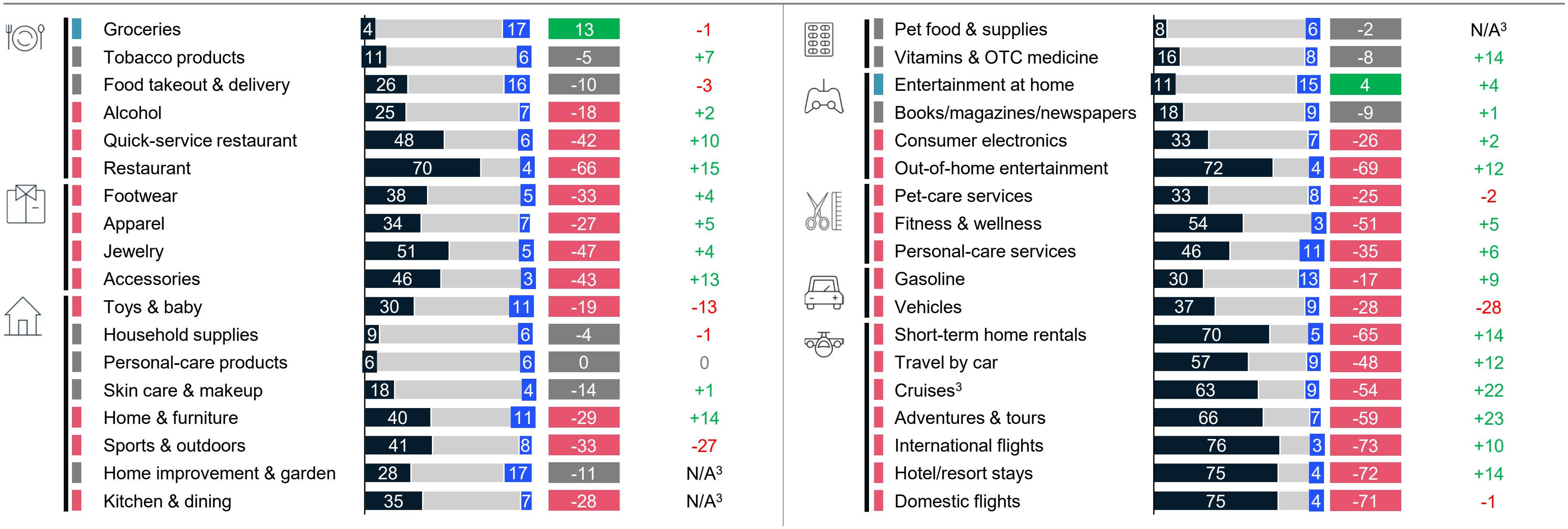
While net spending intent has increased since November, consumers are still hesitant to spend across discretionary categories

🟩 Net intent: Above +1
▨ Net intent: -15 to 0
🟥 Net intent: Below -15

■ Decrease
□ Stay the same
🟦 Increase

Expected spending per category over the next two weeks compared to usual[1]

% of respondents



	Decrease	Increase	Net intent[2]	Change since Nov 2020
Groceries	4	17	13	-1
Tobacco products	11	6	-5	+7
Food takeout & delivery	26	16	-10	-3
Alcohol	25	7	-18	+2
Quick-service restaurant	48	6	-42	+10
Restaurant	70	4	-66	+15
Footwear	38	5	-33	+4
Apparel	34	7	-27	+5
Jewelry	51	5	-47	+4
Accessories	46	3	-43	+13
Toys & baby	30	11	-19	-13
Household supplies	9	6	-4	-1
Personal-care products	6	6	0	0
Skin care & makeup	18	4	-14	+1
Home & furniture	40	11	-29	+14
Sports & outdoors	41	8	-33	-27
Home improvement & garden	28	17	-11	N/A[3]
Kitchen & dining	35	7	-28	N/A[3]
Pet food & supplies	8	6	-2	N/A[3]
Vitamins & OTC medicine	16	8	-8	+14
Entertainment at home	11	15	4	+4
Books/magazines/newspapers	18	9	-9	+1
Consumer electronics	33	7	-26	+2
Out-of-home entertainment	72	4	-69	+12
Pet-care services	33	8	-25	-2
Fitness & wellness	54	3	-51	+5
Personal-care services	46	11	-35	+6
Gasoline	30	13	-17	+9
Vehicles	37	9	-28	-28
Short-term home rentals	70	5	-65	+14
Travel by car	57	9	-48	+12
Cruises[3]	63	9	-54	+22
Adventures & tours	66	7	-59	+23
International flights	76	3	-73	+10
Hotel/resort stays	75	4	-72	+14
Domestic flights	75	4	-71	-1

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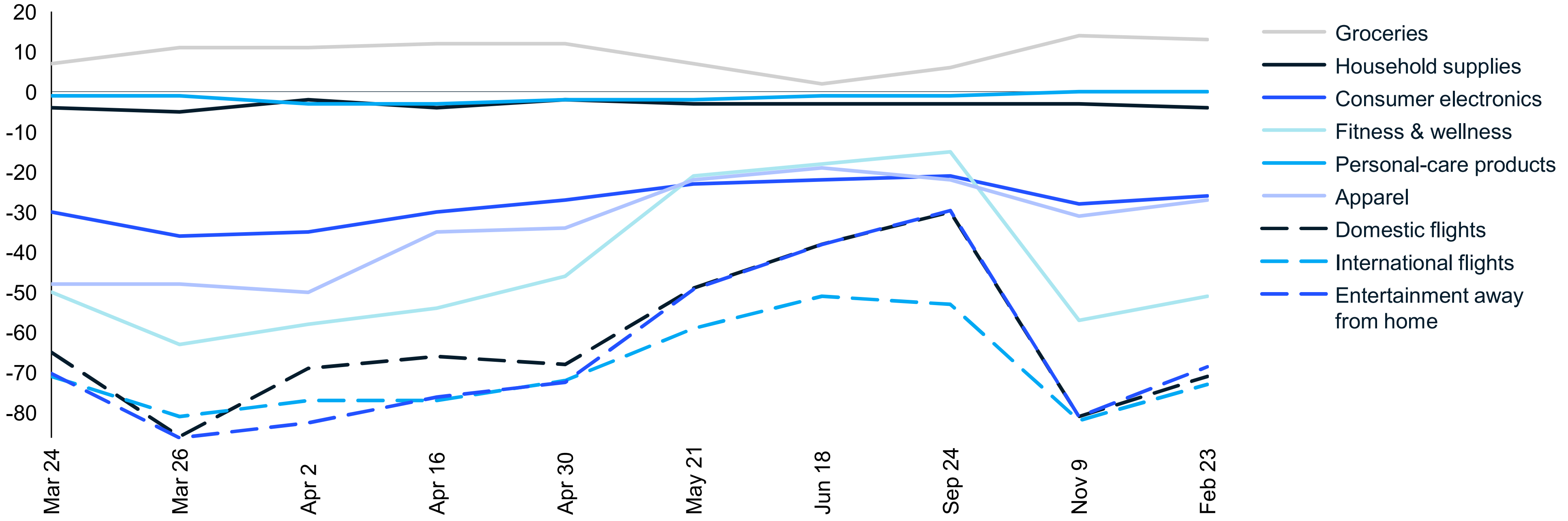
1. Q: *Over the next two weeks, do you expect that you will spend more, about the same, or less money on these categories than usual?* Figures may not sum to 100% because of rounding.
2. Net intent is calculated by subtracting the % of respondents stating they expect to decrease spending from the % of respondents stating they expect to increase spending.
3. Data not available or insufficient sample (n = < 50) in November 2020 survey.

Source: McKinsey & Company COVID-19 Germany Consumer Pulse Survey 2/23–2/27/2021, n = 1,013; 11/9–11/16/2020, n = 1,053, sampled to match Germany's general population 18+ years

While there was a drop in intent for discretionary spend in November, a slight recovery has started in February

Expected spending per category over the next two weeks compared to usual[1]

Net intent[2]



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Signs of spend recovery

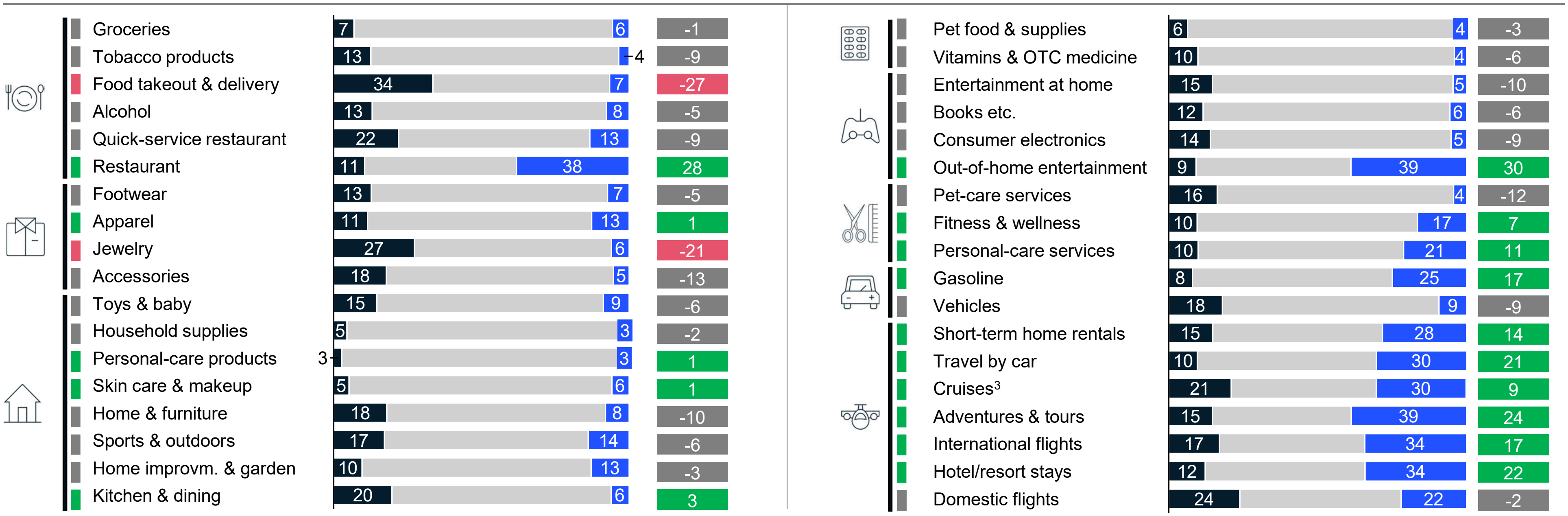
Consumers show positive post-COVID-19 spending net intent with strong increase in travel, restaurant, and out-of-home activities

Expected spending per category post-COVID-19 compared to pre-COVID-19[1]

% of respondents

🟩 Net intent: Above +1
◼ Net intent: -15 to 0
🟥 Net intent: Below -15

⬛ Decrease
▢ Stay the same
🟦 Increase



			Net intent[2]
Groceries	7	6	-1
Tobacco products	13	4	-9
Food takeout & delivery	34	7	-27
Alcohol	13	8	-5
Quick-service restaurant	22	13	-9
Restaurant	11	38	28
Footwear	13	7	-5
Apparel	11	13	1
Jewelry	27	6	-21
Accessories	18	5	-13
Toys & baby	15	9	-6
Household supplies	5	3	-2
Personal-care products	3	3	1
Skin care & makeup	5	6	1
Home & furniture	18	8	-10
Sports & outdoors	17	14	-6
Home improvm. & garden	10	13	-3
Kitchen & dining	20	6	3

			Net intent[2]
Pet food & supplies	6	4	-3
Vitamins & OTC medicine	10	4	-6
Entertainment at home	15	5	-10
Books etc.	12	6	-6
Consumer electronics	14	5	-9
Out-of-home entertainment	9	39	30
Pet-care services	16	4	-12
Fitness & wellness	10	17	7
Personal-care services	10	21	11
Gasoline	8	25	17
Vehicles	18	9	-9
Short-term home rentals	15	28	14
Travel by car	10	30	21
Cruises[3]	21	30	9
Adventures & tours	15	39	24
International flights	17	34	17
Hotel/resort stays	12	34	22
Domestic flights	24	22	-2

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[1] Q: *Once the COVID-19 crisis subsides (i.e., once there is herd immunity), do you expect that you will spend more, about the same, or less money on these categories than during the COVID-19 pandemic?* Figures may not sum to 100% because of rounding.

[2] Net intent is calculated by subtracting the % of respondents stating they expect to decrease spending from the % of respondents stating they expect to increase spending.

[3] Low sample size (<50)

Source: McKinsey & Company COVID-19 Germany Consumer Pulse Survey 2/23–2/27/2021, n = 1,013; sampled to match Germany's general population 18+ years

Consumers intend to spend more on discretionary categories like travel and out-of-home entertainment after COVID-19 subsides

▌Above +1 ▌-15 to 0 ▌Below -15 ▲▲ Above +25 ▲ +15 to +25 ▶ 0 to +15 ▼ Below 0

Expected spending per category over the next two weeks[1] compared to post COVID[2]

% of respondents

	Net Intent[3] Next 2 weeks	Net Intent[3] Post COVID	Evolution
Groceries	13	-1	▼
Tobacco products	-5	-9	▼
Food take out & delivery	-10	-27	▼
Alcoholic	-18	-5	▶
Quick service restaurant	-42	-9	▲▲
Restaurant	-66	28	▲▲
Footwear	-33	-5	▲▲
Apparel	-27	1	▲▲
Jewelry	-47	-21	▲▲
Accessories	-43	-13	▲▲
Toys & baby	-19	-6	▶
Household supplies	-4	-2	▶
Personal care products	0	1	▶
Skincare & make-up	-14	1	▲
Home & furniture	-29	-10	▲
Sports & outdoors	-33	-3	▲▲
Home improvement & gardening	-11	3	▶
Kitchen & dining	-28	-14	▶

	Net Intent[3] Next 2 weeks	Net Intent[3] Post COVID	Evolution
Pet food & supplies	-2	-3	▼
Vitamins & OTC medicine	-8	-6	▶
Entertainment at home	-4	-10	▼
Books/magazines/newspapers	-9	-6	▶
Consumer electronics	-26	-9	▲
Out-of-home entertainment	-69	30	▲▲
Petcare services	-25	-12	▶
Fitness & wellness	-51	7	▲▲
Personal care services	-35	11	▲
Gasoline	-17	17	▲▲
Vehicles	-28	-9	▲
Short-term home rentals	-65	14	▲▲
Travel by car	-48	21	▲▲
Cruises	-54	9	▲▲
Adventures & tours	-59	24	▲▲
International flights	-73	17	▲▲
Hotel / resort stays	-72	22	▲▲
Domestic flights	-71	-2	▲▲

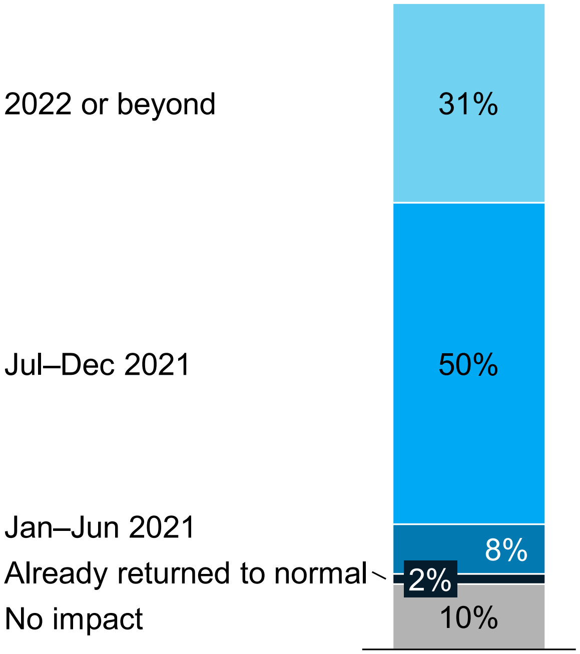
1. Q: *Over the next two weeks, do you expect that you will spend more, about the same, or less money on these categories than usual?*
2. Q: *Once the COVID-19 crisis subsides (i.e., once there is herd immunity), do you expect that you will spend more, about the same, or less money on these categories than during the COVID-19 pandemic?*
3. Net intent is calculated by subtracting the % of respondents stating they expect to decrease spending from the % of respondents stating they expect to increase spending.

Source: McKinsey & Company COVID-19 Germany Consumer Pulse Survey 2/23–2/27/2021, n = 1,013; sampled to match Germany's general population 18+ years

Germans believe that their routines will take longer to return to normal than their finances

Expectations on routines returning to normal[1]

% of respondents

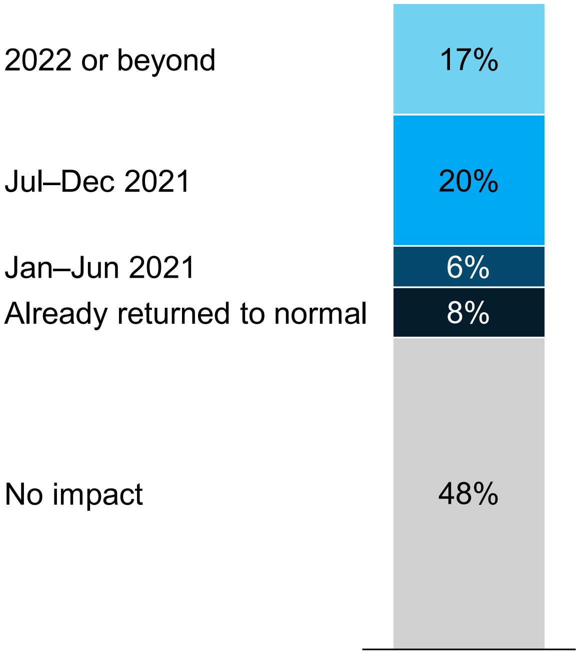


~81%

believe **their routines will not return to normal** until the second half of 2021 or beyond

Expectations on finances returning to normal[2]

% of respondents



~37%

believe their **finances will not return to normal** until the second half of 2021 or beyond

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1. Q: *When do you expect your routines will return to normal?* Figures may not sum to 100% because of rounding.
2. Q: *When do you expect your personal/household finances will return to normal?* Figures may not sum to 100% because of rounding.

Source: McKinsey & Company COVID-19 Germany Consumer Pulse Survey 2/23–2/27/2021, n = 1,013; sampled to match Germany's general population 18+ years

Stickiness of digital

Consumers expect the new digital behaviors they developed during pandemic to continue on after the crisis subsides

1. Increased online purchases

6 out of 14

of categories have a Net intent above 20 for online purchase post-COVID

2. Selected new online shopping methods to stay

81%

of consumers buying pre-owned products (e.g. via eBay) intend to continue

3. In-home digital entertainment and digital wellbeing solutions to stay

63%

of consumers currently streaming online intend to continue post-COVID

57%

of consumers intend to continue with online fitness offerings

Source: McKinsey & Company COVID-19 Germany Consumer Pulse Survey 2/23–2/27/2021, n = 1,013; sampled to match Germany’s general population 18+ years

Stickiness of digital

Most consumers intend to continue online purchasing across categories in the future

Consumers' use of online channel during, and after COVID-19[1,2,3]

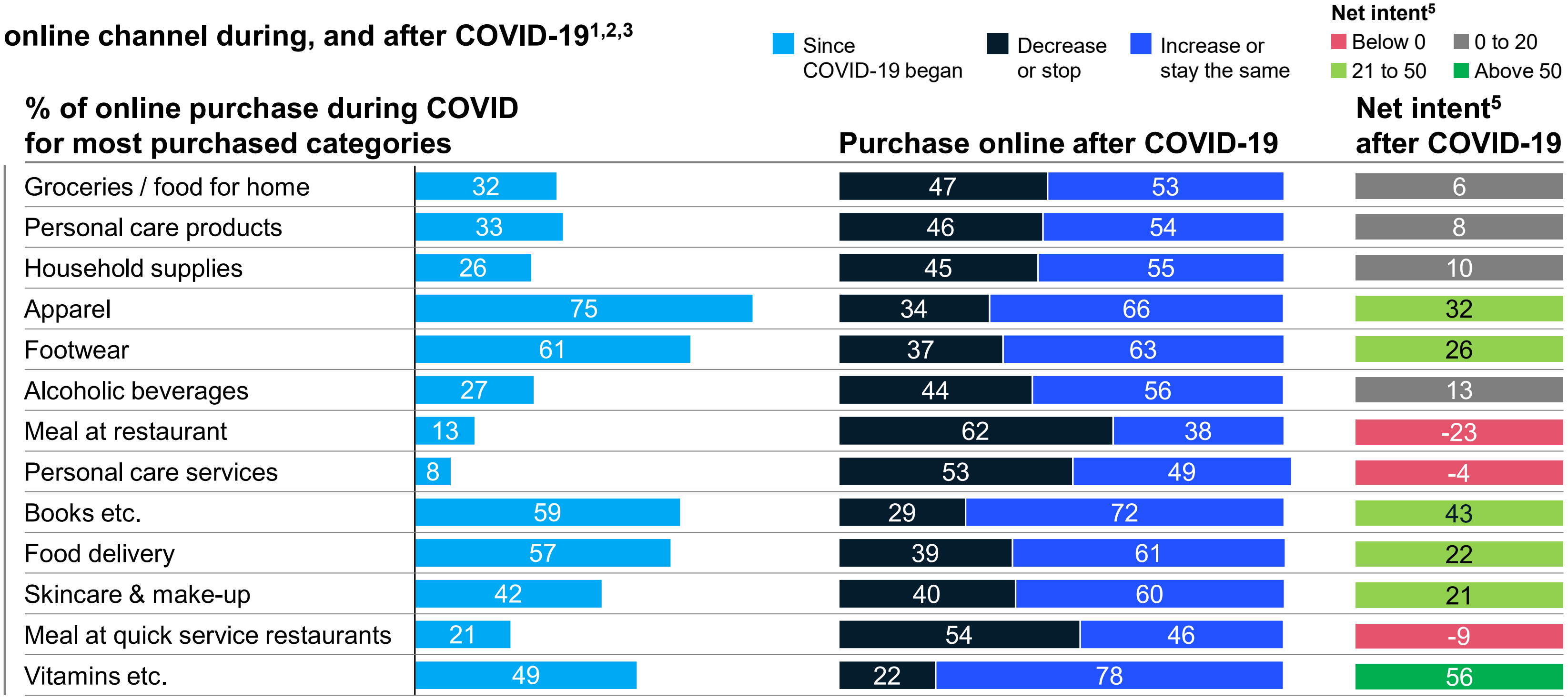
% of respondents

94%

currently purchasing online[4]

91%

intend to continue purchasing online **post-COVID-19**[4]



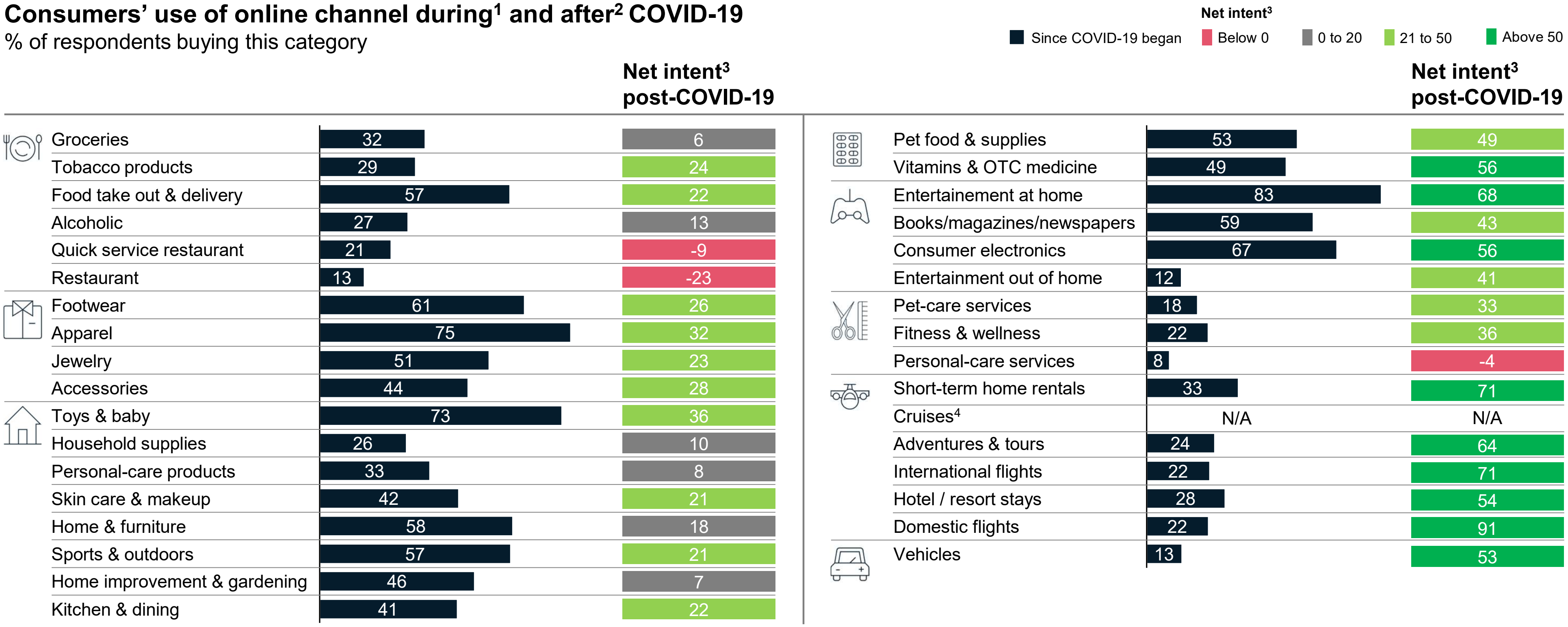
1. Q: *Before the coronavirus (COVID-19) situation started, what proportion of your purchases in this category were online vs from a physical store/in person?* Includes respondents who chose "some online," "most online," and "all online."
2. Q: *Have you purchased the following categories online since the coronavirus (COVID-19) began? Please select "yes" or "no" for each category.* Includes respondents who selected "Yes" for the category.
3. Q: *Will you continue to purchase these categories online after the coronavirus (COVID-19) situation subsides (i.e., once there is herd immunity)?*: "No, I will stop purchasing online altogether"; "buy less online"; "buy about the same amount online;" and "buy more online."
4. Number indicates respondents who chose at least one category that they purchase online.
5. Net intent is calculated by subtracting the % of respondents stating they expect to decrease or stop use from the % of respondents stating they expect to increase or maintain use.

Source: McKinsey & Company COVID-19 Germany Consumer Pulse Survey 2/23–2/27/2021, n = 1,013; sampled to match Germany's general population 18+ years

Travel and entertainment categories have the highest net intent for the use of online channel post-COVID-19

Consumers’ use of online channel during[1] and after[2] COVID-19

% of respondents buying this category



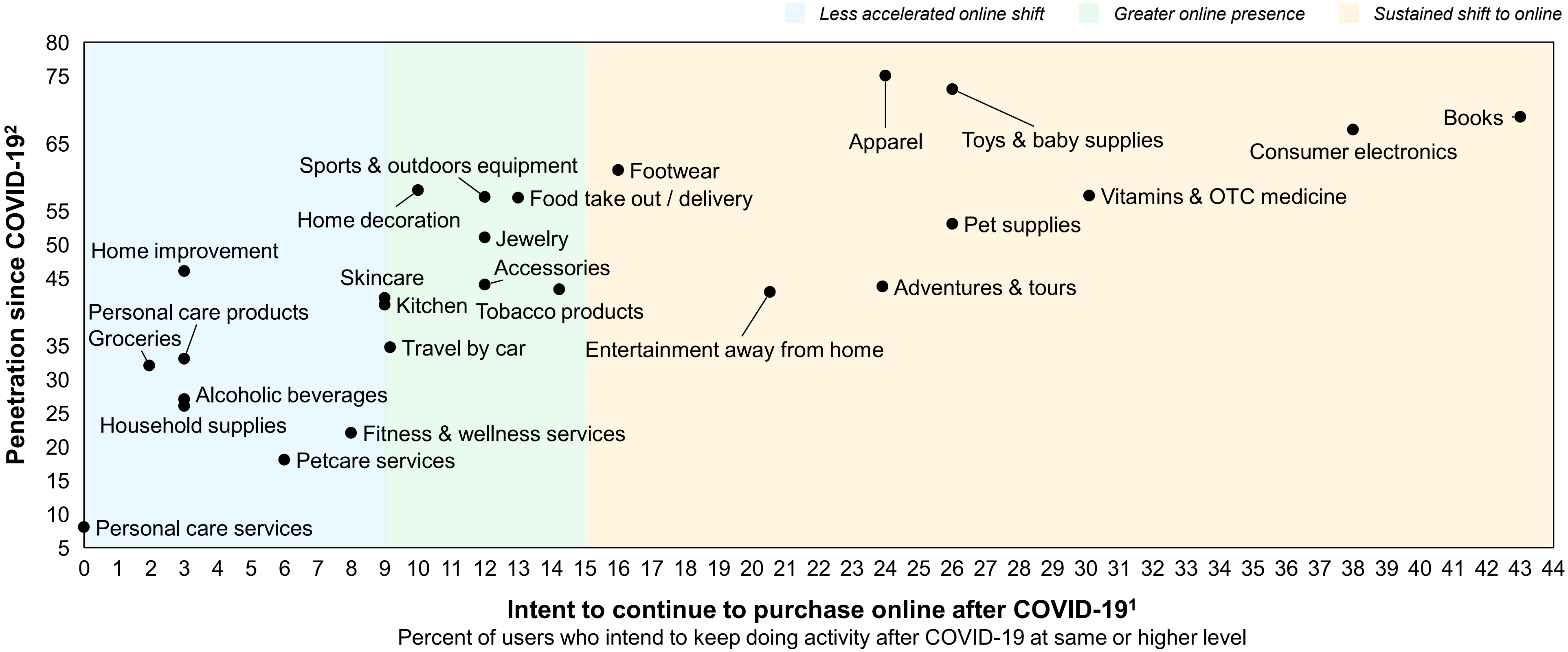
	Since COVID-19 began	Net intent[3] post-COVID-19
Groceries	32	6
Tobacco products	29	24
Food take out & delivery	57	22
Alcoholic	27	13
Quick service restaurant	21	-9
Restaurant	13	-23
Footwear	61	26
Apparel	75	32
Jewelry	51	23
Accessories	44	28
Toys & baby	73	36
Household supplies	26	10
Personal-care products	33	8
Skin care & makeup	42	21
Home & furniture	58	18
Sports & outdoors	57	21
Home improvement & gardening	46	7
Kitchen & dining	41	22

	Since COVID-19 began	Net intent[3] post-COVID-19
Pet food & supplies	53	49
Vitamins & OTC medicine	49	56
Entertainement at home	83	68
Books/magazines/newspapers	59	43
Consumer electronics	67	56
Entertainment out of home	12	41
Pet-care services	18	33
Fitness & wellness	22	36
Personal-care services	8	-4
Short-term home rentals	33	71
Cruises[4]	N/A	N/A
Adventures & tours	24	64
International flights	22	71
Hotel / resort stays	28	54
Domestic flights	22	91
Vehicles	13	53

1. Q: *Have you purchased the following categories online since the coronavirus (COVID-19) began? Please select yes or no for each category.* Includes % respondents who selected “yes” for the category and currently buying the category.
2. Q: *Will you continue to purchase these categories online after the coronavirus (COVID-19) situation subsides (i.e., once there is herd immunity)?* Possible answers: “no I will stop purchasing online altogether”; “buy less online”; “buy about the same amount online”; “buy more online.”
3. Net intent is calculated among respondents currently buying online by subtracting the % of respondents stating they expect to decrease or stop use from the % of respondents stating they expect to increase or maintain use.
4. Low sample size (<50 respondents)

Source: McKinsey & Company COVID-19 Germany Consumer Pulse Survey 2/23–2/27/2021, n = 1,013; sampled to match Germany's general population 18+ years

Online grocery buying will step back from pandemic highs, while electronics and books will continue to be purchased online



1. Q: *Will you continue to purchase these categories online after the COVID-19 situation subsides (i.e., once there is herd immunity)?* Possible answers: “no, I will stop purchasing online altogether”; “buy less online”; “buy about the same amount online”; and “buy more online.” Number indicates intent, calculated by subtracting % of respondents stating they expect to decrease or stop use from % of respondents stating they expect to increase or maintain use.
2. Q: *Have you purchased the following categories online since the coronavirus (COVID-19) began? Please select yes or no for each category.* Includes % respondents who selected “Yes” for the category.

Note: Thresholds of categories are defined by the terciles. The 1st tercile of Intent occurs at 9%, and the 2nd occurs at 15%

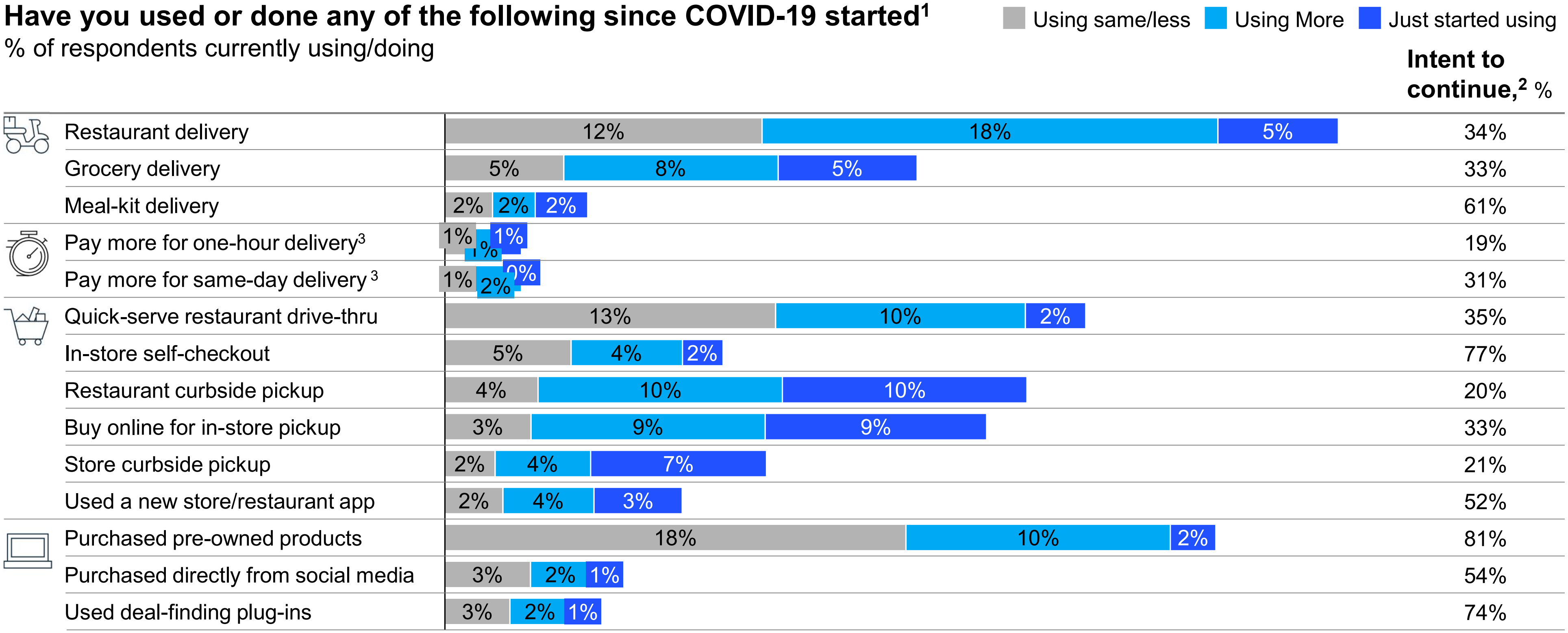
Source: McKinsey & Company COVID-19 Germany Consumer Pulse Survey 2/23–2/27/2021, n = 1,013; sampled to match Germany's general population 18+ years

Stickiness of digital

Germans continue to intensify their usage of pickup and delivery services

Have you used or done any of the following since COVID-19 started[1]

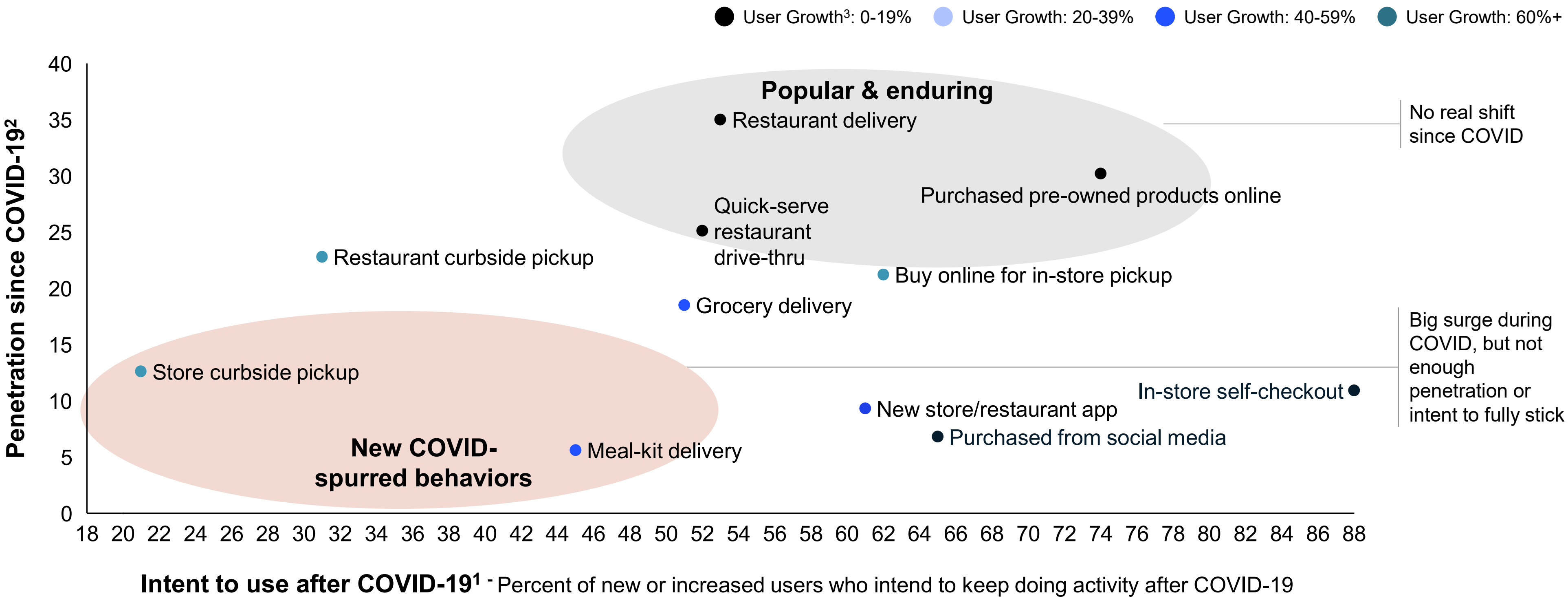
% of respondents currently using/doing



1. Q: *Have you used or done any of the following since the coronavirus (COVID-19) crisis started?* If yes, Q: *Which best describes when you have done or used each of these items?* Possible answers: “just started using since COVID-19 started”; “using more since COVID-19 started”; “using about the same since COVID-19 started”; “using less since COVID-19 started.”
2. Q: *Compared to now, will you do or use the following more, less, or not at all, once the coronavirus (COVID-19)) crisis subsides (i.e., once there is herd immunity)?* Possible answers: “will stop this”; ”will reduce this”; “will keep doing what I am doing now”; “will increase this.” Number indicates respondents who chose “will keep doing what I am doing now” and “will increase this” among new or increased users. Number indicates respondents who chose “will keep doing what I am doing now” and “will increase this” among new or increased users.
3. Low sample size (<50 respondents)

Source: McKinsey & Company COVID-19 Germany Consumer Pulse Survey 2/23–2/27/2021, n = 1,013; sampled to match Germany's general population 18+ years

While curbside pickup saw strong growth since COVID-19 started, intention to continue post-COVID-19 is limited



1. Q: *Compared to now, will you do or use the following more, less, or not at all, once the coronavirus (COVID-19)) crisis subsides (i.e., once there is herd immunity)?* Possible answers: “will stop this”; ”will reduce this”; “will keep doing what I am doing now”; “will increase this.” Number indicates respondents who chose “will keep doing what I am doing now” and “will increase this” among new or increased users.
2. Q. *Which best describes when you have done or used each of these items?* Possible answers included: "Just started using since Coronavirus started", "Using more since Coronavirus started", "Using less since Coronavirus started" or "Using about the same since Coronavirus started". Possible answers not included: "Not Using“
3. User growth is calculated as % of respondents who replied that they are new users over % of respondents who replied that they were using the product/service pre-COVID-19 (using more, using the same, or using less).

Note: Thresholds of categories are set at the median value. Penetration median = 19%, Intent to use median = 53%

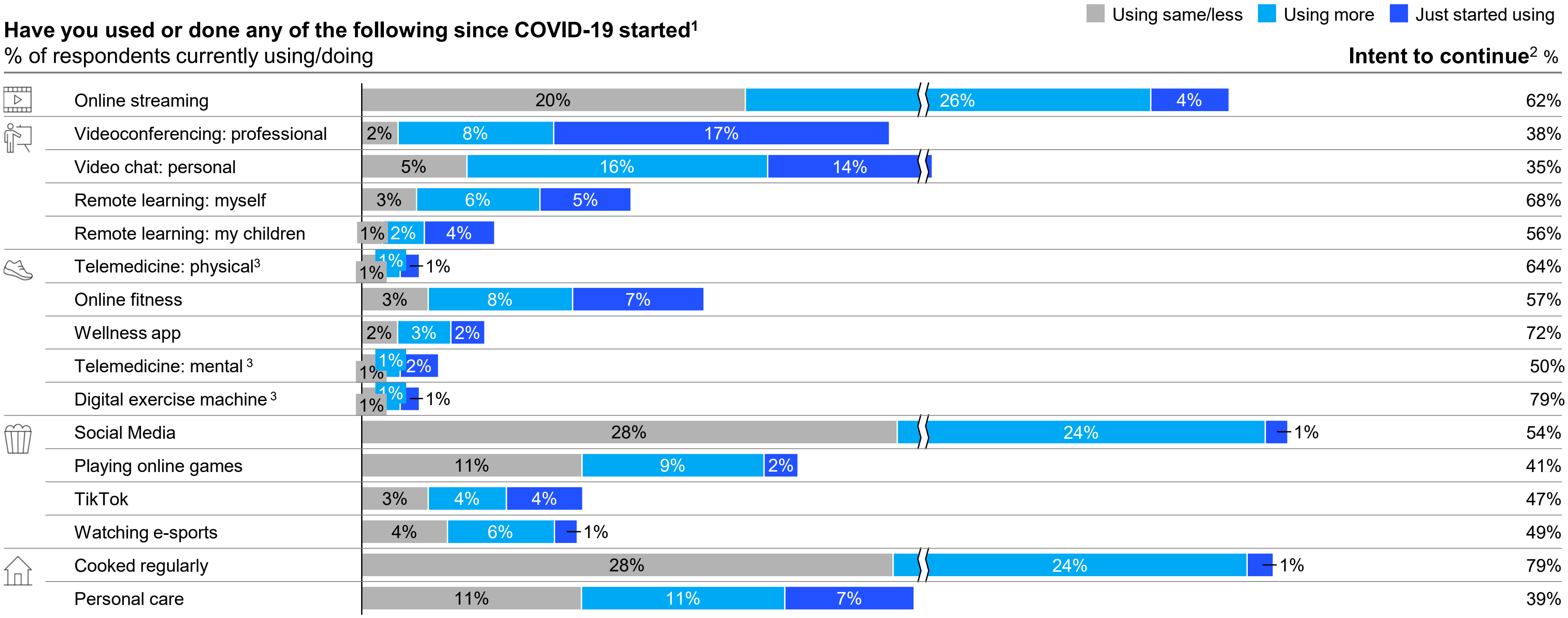
Source: McKinsey & Company COVID-19 Germany Consumer Pulse Survey 2/23–2/27/2021, n = 1,013; sampled to match Germany's general population 18+ years

Stickiness of digital

Germans have engaged in at-home alternatives, such as cooking, video chats, social media, and online streaming

Have you used or done any of the following since COVID-19 started[1]

% of respondents currently using/doing



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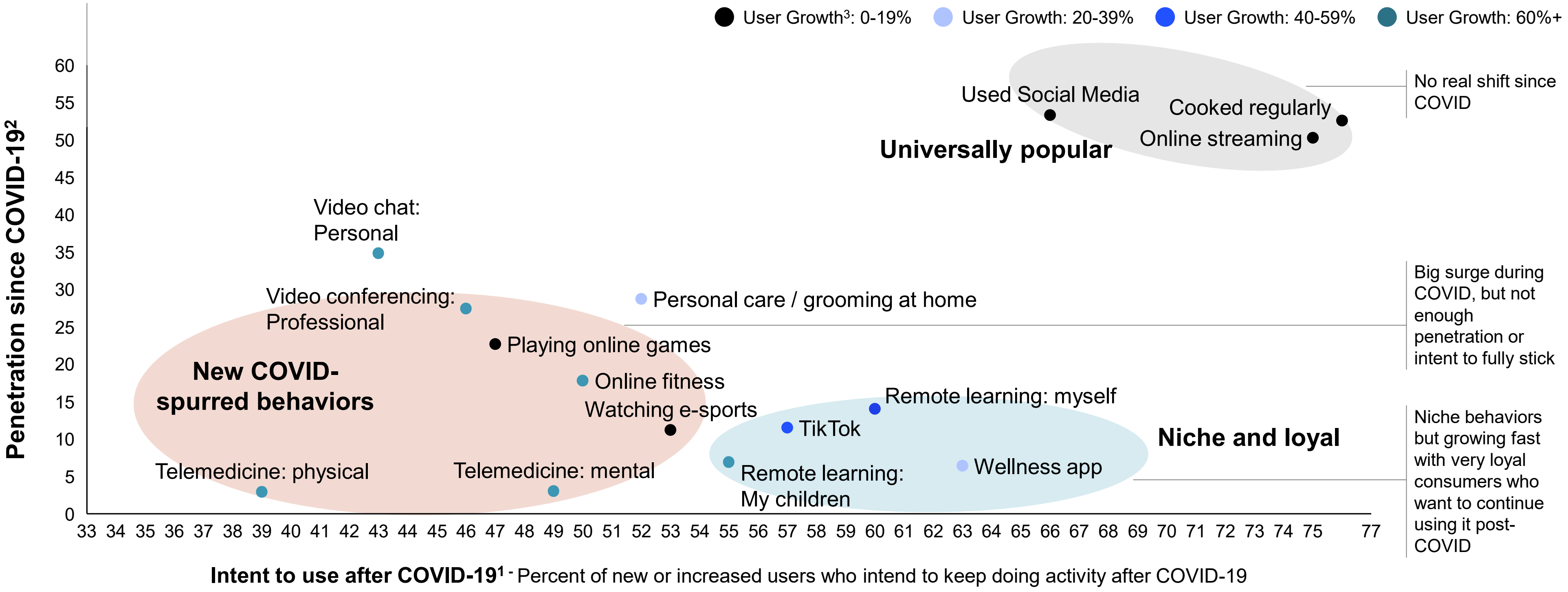
3. Low sample size (<50 respondents)

Source: McKinsey & Company COVID-19 Germany Consumer Pulse Survey 2/23–2/27/2021, n = 1,013; sampled to match Germany's general population 18+ years

Remote learning habits adopted during the crisis are likely to remain for the medium to long term



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1. Q: *Compared to now, will you do or use the following more, less, or not at all, once the coronavirus (COVID-19)) crisis subsides (i.e., once there is herd immunity)?* Possible answers: "will stop this"; "will reduce this"; "will keep doing what I am doing now"; "will increase this." Number indicates respondents who chose "will keep doing what I am doing now" and "will increase this" among new or increased users.
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Note: Thresholds of categories are set at the median value. Penetration median = 18%, Intent to use median = 53%

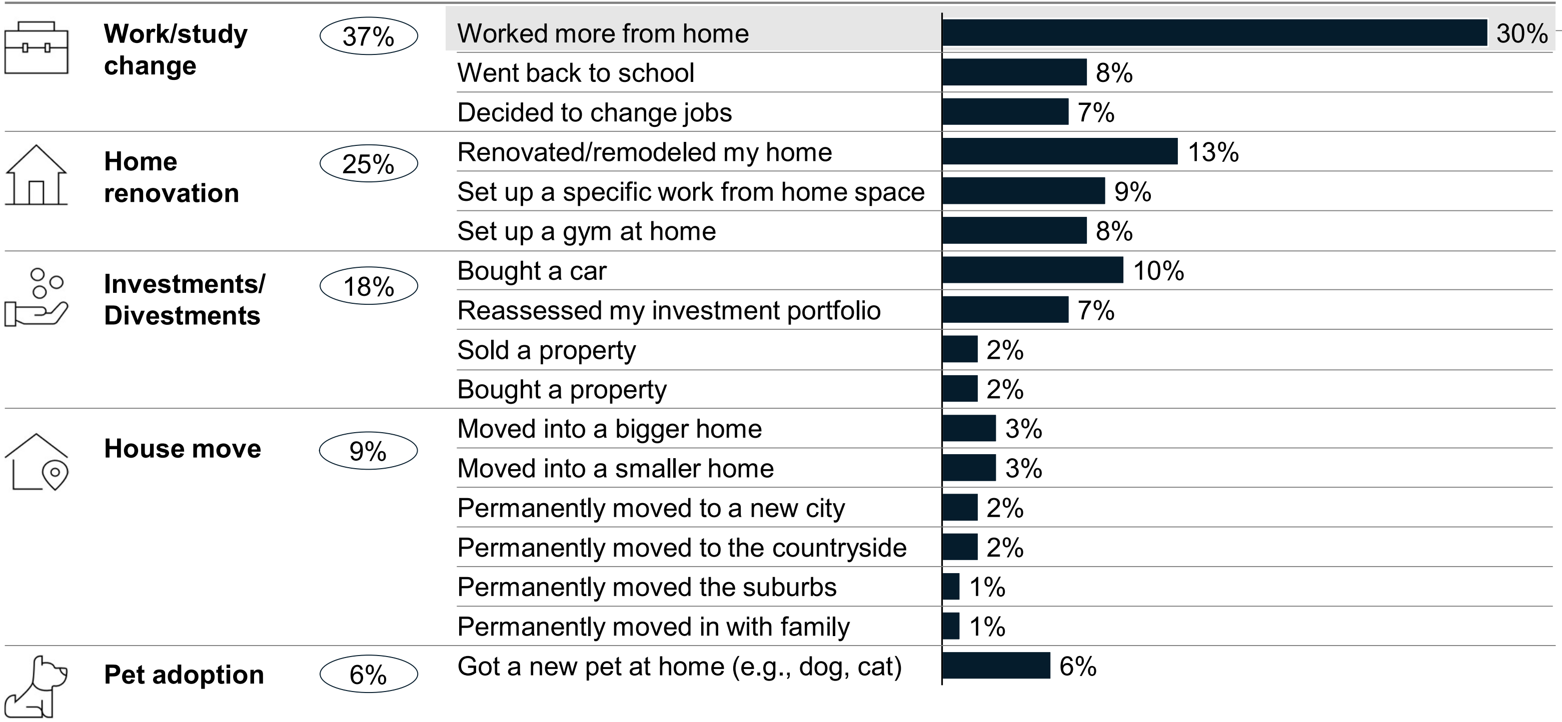
Source: McKinsey & Company COVID-19 Germany Consumer Pulse Survey 2/23–2/27/2021, n = 1,013; sampled to match Germany's general population 18+ years

37 percent of consumers changed the way they work/study and 25 percent have made home renovation

(x%) Net % of respondents per category ▨ Details next

Main life events done in the last 12 months as a result of COVID[1]

% of respondents



Work/study change	37%	Worked more from home	30%
		Went back to school	8%
		Decided to change jobs	7%
Home renovation	25%	Renovated/remodeled my home	13%
		Set up a specific work from home space	9%
		Set up a gym at home	8%
Investments/ Divestments	18%	Bought a car	10%
		Reassessed my investment portfolio	7%
		Sold a property	2%
		Bought a property	2%
House move	9%	Moved into a bigger home	3%
		Moved into a smaller home	3%
		Permanently moved to a new city	2%
		Permanently moved to the countryside	2%
		Permanently moved the suburbs	1%
		Permanently moved in with family	1%
Pet adoption	6%	Got a new pet at home (e.g., dog, cat)	6%

of which

21%

are Gen Z (vs 12% in total sample[2])

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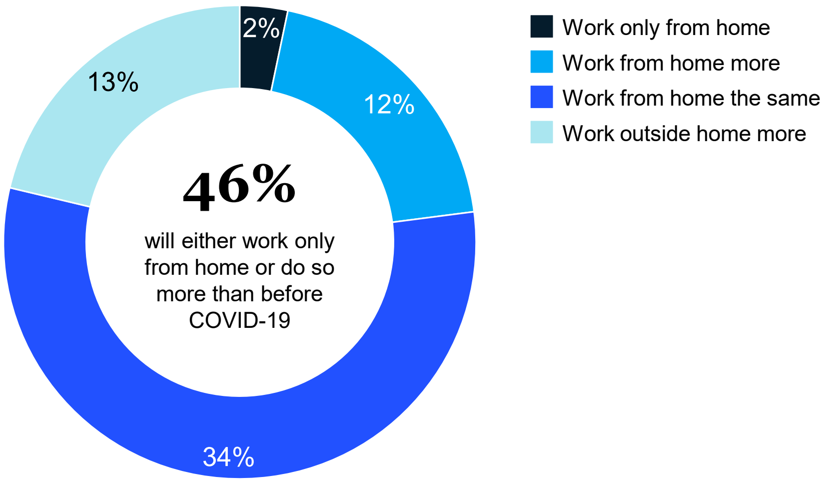
1. Q: *Which of the following have you done in the last 12 months as a result of the COVID-19 crisis?* 42% answered "None of these"
2. 12% of the survey respondents in Germany are Gen Z

Source: McKinsey & Company COVID-19 Germany Consumer Pulse Survey 2/23–2/27/2021, n = 1,013; sampled to match Germany's general population 18+ years

Many consumers expect to work more from home after COVID-19, signaling broader shifts toward moving daily activities online

🟩 Diff. Above +9 🟩 Diff.: 5 to 9 ▨ Diff.: 0 to 4 🟥 Diff.: Below 0

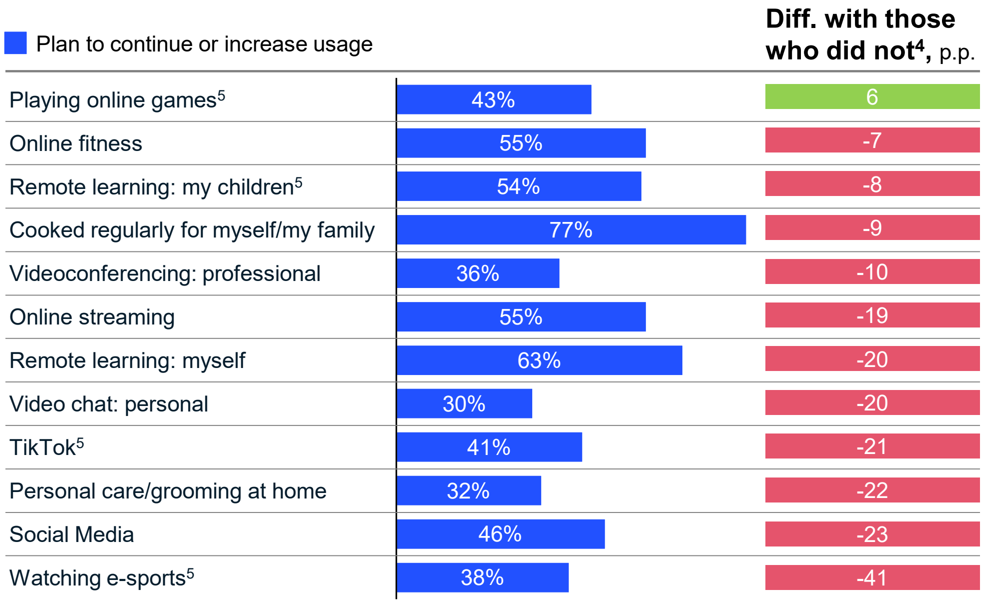
Work from home after COVID-19 as compared to before COVID-19[1], % respondents



Prior to COVID-19, **56%** of the German work force had access to **homeoffice**[2] yet less than half of this potential was realized

Use of digital services[3]

% respondents who worked more from home during the crisis



Playing online games[5]	43%	6
Online fitness	55%	-7
Remote learning: my children[5]	54%	-8
Cooked regularly for myself/my family	77%	-9
Videoconferencing: professional	36%	-10
Online streaming	55%	-19
Remote learning: myself	63%	-20
Video chat: personal	30%	-20
TikTok[5]	41%	-21
Personal care/grooming at home	32%	-22
Social Media	46%	-23
Watching e-sports[5]	38%	-41

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1. Q: *Once the COVID-19 crisis subsides (i.e., once there is herd immunity), how do you think the amount of time you spend doing the following activities will change relative to how often you did them before COVID-19 began?* Asked of respondents who selected "Worked more from home" in the Q: *Which of the following have you done in the last 12 months as a result of the COVID-19 crisis?* Possible answers: "I will not do this at all"; "I will do this less often"; "I will do this about the same"; "I will do this more."
2. Ifo Institut, München, 2020
3. Q: *Which of the following have you done in the last 12 months as a result of the COVID-19 crisis?* Respondents who selected "Worked more from home." Q: *Compared to now, will you do or use the following more, less or not at all, once the coronavirus (COVID-19) crisis subsides (i.e., once there is herd immunity)?* Respondents who selected: "I will keep doing what I am doing now" or "I will increase this."
4. Difference between respondents who selected "Worked more from home" and those that didn't.
5. Low sample size (<50 respondents);

Source: McKinsey & Company COVID-19 Germany Consumer Pulse Survey 2/23–2/27/2021, n = 1,013; sampled to match Germany's general population 18+ years

62 percent of Germans have tried a new shopping behavior since COVID-19 started

Have you done any of the following since COVID-19 started[1,2]

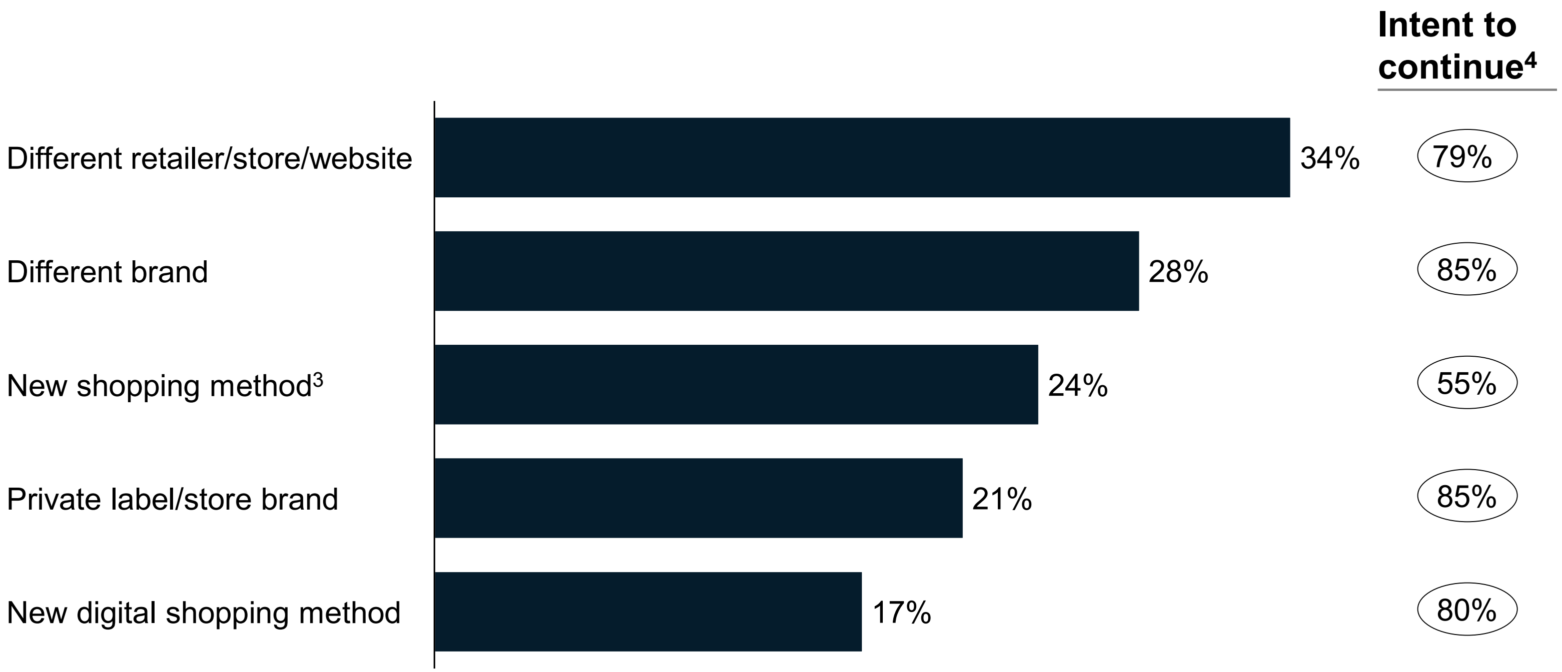
% of respondents

62%

of consumers have tried a new shopping behavior

73%

of Millennials and Gen Z have tried a new shopping behavior



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1. Q: *Since the coronavirus (COVID-19) crisis started, which of the following have you done?* 38% consumers selected “none of these.”
2. Q: *Which best describes whether or not you plan to continue with these shopping changes once the coronavirus (COVID-19) crisis has subsided (i.e., once there is herd immunity)?* Possible answers: “will go back to what I did before coronavirus”; ”will keep doing both this and what I did before coronavirus”; ”will keep doing this and NOT go back to what I did before coronavirus.”
3. “New shopping method” includes curbside pickup and delivery apps.
4. Intent to continue includes respondents who selected “will keep doing both this and what I did before coronavirus” and “will keep doing this and NOT go back to what I did before coronavirus.”

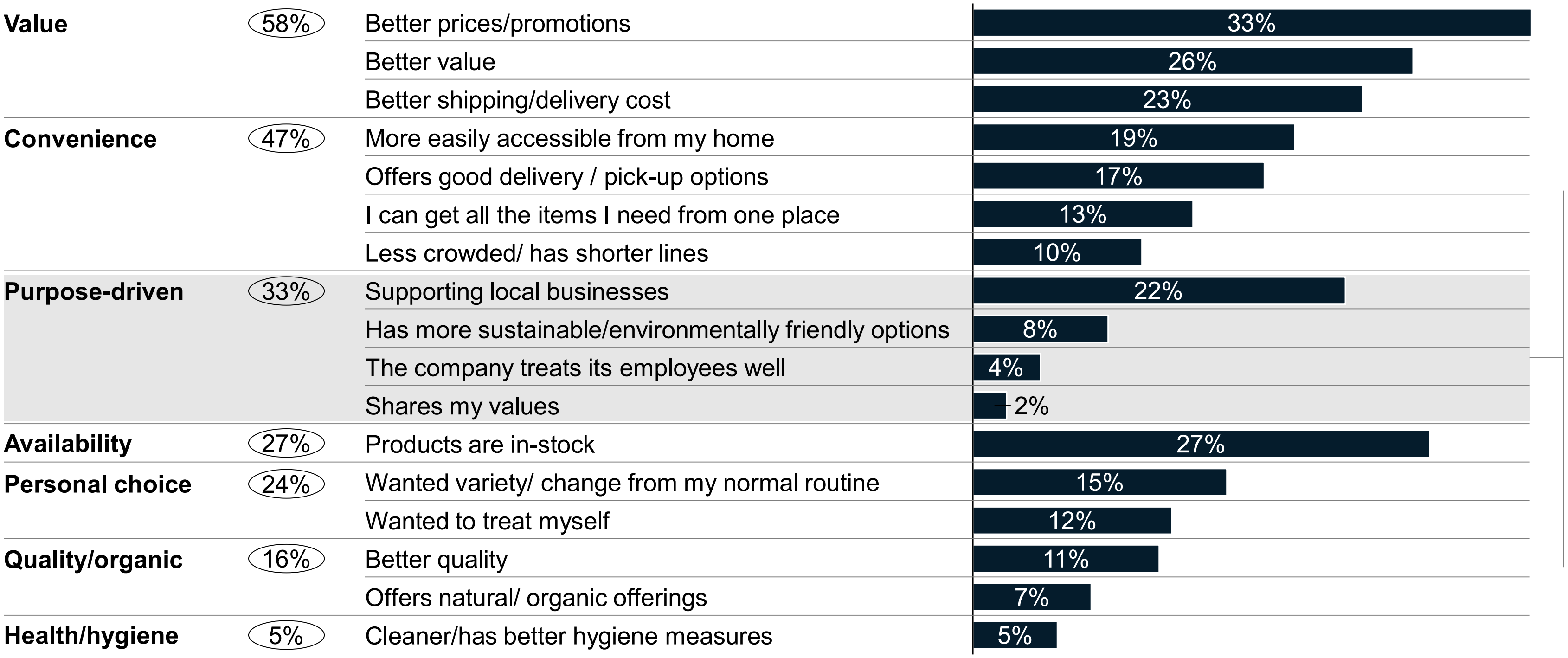
Source: McKinsey & Company COVID-19 Germany Consumer Pulse Survey 2/23–2/27/2021, n = 1,013; sampled to match Germany’s general population 18+ years

Around 50 percent of consumers cite value and convenience as top drivers for trying new places to shop

(X%) Net % of respondents per category

Reason for shopping at a new retailer/store/website since COVID-19 began[1]

% of respondents selecting reason in top three



Value	58%	Better prices/promotions	33%
		Better value	26%
		Better shipping/delivery cost	23%
Convenience	47%	More easily accessible from my home	19%
		Offers good delivery / pick-up options	17%
		I can get all the items I need from one place	13%
		Less crowded/ has shorter lines	10%
Purpose-driven	33%	Supporting local businesses	22%
		Has more sustainable/environmentally friendly options	8%
		The company treats its employees well	4%
		Shares my values	2%
Availability	27%	Products are in-stock	27%
Personal choice	24%	Wanted variety/ change from my normal routine	15%
		Wanted to treat myself	12%
Quality/organic	16%	Better quality	11%
		Offers natural/ organic offerings	7%
Health/hygiene	5%	Cleaner/has better hygiene measures	5%

of which

42%

are Gen Z (vs 12% of total sample[2])

36%

have low income (vs 28% of total sample[2])

---

1. Q: *You mentioned you shopped from a new retailer/store/website since the coronavirus (COVID-19) crisis started. What were the main reasons you decided to try this new retailer/store/website? Select up to three.*
2. 12% of the survey respondents in Germany are Gen Z; 28% of the survey respondents in Germany have a low income (<€25K)

Source: McKinsey & Company COVID-19 Germany Consumer Pulse Survey 2/23–2/27/2021, n = 1,013; sampled to match Germany's general population 18+ years

Novelty is the second most important driver for trying a new brand, after value

X% Net % of respondents per category

Reason for trying a new brand since COVID-19 began[1]
% of respondents selecting reason in top three

Value	66%	Better value	39%
		Better prices / promotions	39%
		Better shipping / delivery cost	17%
		Larger package sizes	14%
Novelty	47%	Wanted to try a type of product I've never tried before	32%
		Wanted to try a new brand I found	30%
Personal choice	43%	Wanted to treat myself	21%
		Wanted variety/a change from my normal routine	30%
Purpose-driven	39%	Supporting local businesses	22%
		Is more sustainable/better for the environment	18%
		Shares my values	11%
		The company treats its employees well	7%
Quality/organic	37%	Better quality	24%
		Is natural/organic	18%
Availability	31%	Products are in-stock	31%
Convenience	25%	Is available where I'm shopping	25%
Health/hygiene	10%	Is cleaner/safer	10%

of which

62%

are Baby Boomers (vs 29% of total sample[2])

51%

have a medium income (vs 36% of total sample[2])

1. Q: *You mentioned you tried a new/different brand than what you normally buy. What were the main reasons that drove this decision? Select all that apply.* "Brand" includes different brand, new private label/store brand.
2. 29% of the survey respondents in Germany are Baby Boomers; 36% of the survey respondents in Germany have a medium income (€25K–€50K)

Source: McKinsey & Company COVID-19 Germany Consumer Pulse Survey 2/23–2/27/2021, n = 1,013; sampled to match Germany's general population 18+ years

Disclaimer