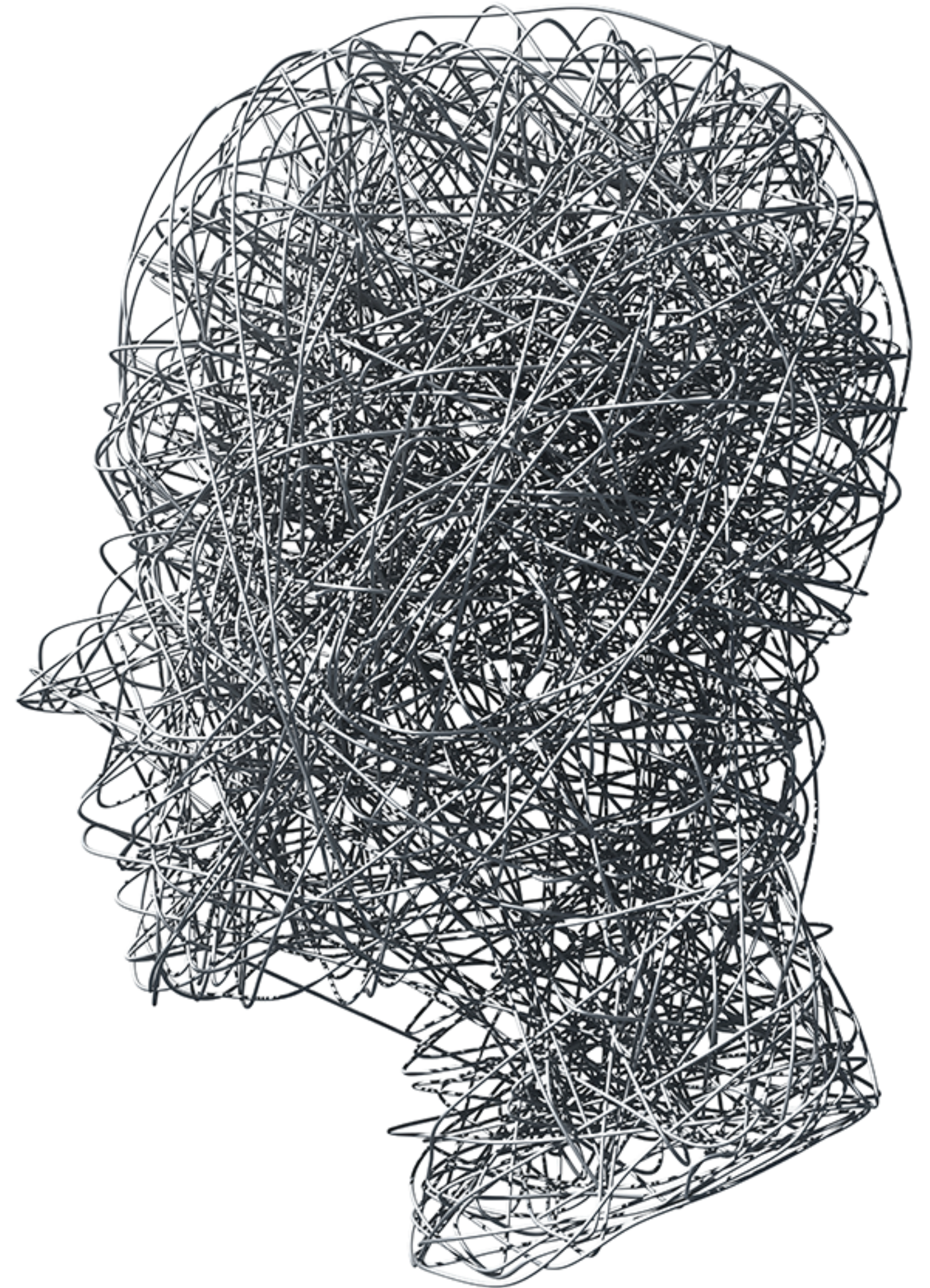


**WHAT TO DO**  
**NOW** **TO**  
**SECURE** **THE**  
**NEXT**

**BUSINESSES COPING WITH  
POST-PANDEMIC UNCERTAINTY**







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# Executive Summary

COVID - 19 is a pandemic that has affected millions of people globally; it has also become a global health and economic crisis due to its unprecedented speed and duration. It is the most significant worldwide event that has changed human attitude, behavior and forced businesses to respond.

Most people cannot imagine a life after COVID-19, where **people could meet, hug each other, travel to their dream destinations, and buy toilet paper without fighting other people.** The reality is things have changed, and so has consumer behavior, even after the virus will recede, consumer behavior will take a long time to come back to normal.

**Traveling with apprehensions, maintaining social distances with your loved ones, and disrupted supply chain is the new normal.**

While people all around the globe are coping up with the monotonous and changed lifestyle, businesses throughout the world are understanding the volatility of the market and changing consumer behaviors.

# Risk And Opportunities For Consumer Industries

- **TRANSFORMING CONSUMER BEHAVIOR** - While different consumers are reacting to the pandemic in different ways, one common thing is that they are seeking enduring value in products that are more healthy, trustworthy, environment friendly, sustainable, and supportive of the community they live in.
- **HEALTH AWARENESS** - People have become more and more aware of their health, especially their immunity system. This pandemic will intensify the focus on mental and physical health. People will not prefer to visit the hospitals; they will shift their strategies to healing at home.
- **CHANNEL SHIFT** - One of the most significant changes due to COVID-19 is people are moving from offline to online for all types of needs. The shift is accelerating quickly towards ecommerce to avoid public spaces. People are also now preferring local businesses over global brands. **#SupportLocal**
- **WORKFORCE AND ECOSYSTEM RELATIONSHIP** - Businesses will now work on improving the ecosystem quality. They will permanently diminish barriers across and within entities, and also blur the boundaries between home and workspace.
- **SUPPLY CHAIN TRANSFORMATION** - In the current scenario, businesses have reflected on the demand across the globe and how supply is disrupted because of workforce imbalance. Leaders are taking measures to curb the issues in the supply chain to avoid any such problems in the foreseeable future.







**Lessons Business  
Leaders Can Learn  
From The Past Epidemic**

How Coronavirus has impacted or will impact the business world can only be understood by studying history. How previously business evolved through pandemic or epidemics. Let us look back at 2002-2003 when the SARS epidemic hit, and the retail industry adapted to the worsening market conditions.

SARS was a contagious disease that first appeared in 2002 in China. It infected more than **8000 people and spread swiftly from continent to continent. With a mortality rate of 10%**, it had a devastating effect on the local and regional economy.

While the mortality rate of the current Coronavirus, COVID-19, is much less than SARS but the total number of cases of COVID -19 have surpassed millions of people around the globe. We do not know the time-course of this virus as it has been affecting globally from the past six months and is still not controllable.

During these cloudy months, let us not forget to find the silver lining. In the time of crisis, there are always hidden opportunities for businesses.

Let's first understand how Chinese e-commerce pioneer, Alibaba, and JD.com, faced the 2003 epidemic and overcame the difficulties in the nascent stage of ecommerce.

When the SARS hit China, JD.com owned 12 offline stores in Beijing, mostly selling electronics like C.D.s and camcorders. Richard Liu, the owner of JD.com, had planned to expand the business to 500 stores across China and give massive competition to electronic stores. But as the epidemic hit and business plummeted, to conserve resources, the founder had to close all stores but one. He resorted to **selling his products on Instant messaging service (QQ) and College bulletin board forums.**

Ecommerce was primitive at this time which means that employees had to manually jot down orders, text message customers when products were shipped, and also deliver some packages themselves of those addresses which were close to their home or office.



By the end of the same year, **Richard Liu officially launched his ecommerce electronics website under the name 360buy with approximately 100 products.** The maximum profits that he received were put back to building his business's online presence. The company quickly grew and became one of the largest online retailers of electronics and other categories in China.

During 2003, Alibaba was in the market for four years and focused on b2b ecommerce, bridging the gap between American procurement teams with Chinese manufacturers. One of the employees of Alibaba was the number 4 SARS patient who gave the company a bad name. Back then, 500+ employees of Alibaba were quarantined and were working from home. Many countries issued travel warnings for business people traveling to China; thus, many turned to Alibaba to procure Chinese goods. **In March 2003, Alibaba's b2b business added 4000 members and 9000 listings each day, a 3-5X compared to pre-SARS.**

These two industry giants have set an example for businesses facing problems during this pandemic. Opportunities can be found in the crisis; let us now understand how businesses in the current pandemic will find a silver lining.

“**Underway  
Digital Trends  
Will Take Fast  
Pace Post  
Pandemic.**”

---

**Manish Bhalla**  
CEO, FATbit technologies





# Preparing Your Business For The Post Pandemic World





The curve of increased cases per day is on the rise, but some parts of Asia are easing the lockdown. We are still witnessing the global economy to be frozen and dramatically restructuring the economic and social order. In the post-pandemic world, CEOs, business people, and aspiring entrepreneurs will be debating about the next normal and how shapely it will diverge from the previous lifestyle.

Many leaders have anticipated a radical shift in the profit and dynamics related to competition post crisis. Since the changes will not be homogenous across the market, **leaders have to focus on more fast local response.** During the pandemic (COVID-19), they saw value in local experimentation, thus providing tailored solutions to their region, local teams have to be strategically innovative.

While some business leaders are arguing the crisis has not brought anything new, on the other hand, it is accelerating the trends which were picking pace in the past. Let us uncover some of the most common strategies market leaders are adopting for a post-pandemic world.

# The **4 R's** To Save Businesses In The Post-Pandemic Era

## REINTRODUCE

The personal journey and relationship of customers with every company will differ; mostly, consumer behavior changes will have severe consequences for businesses. Those businesses who understand this and prepare for it now will be in a better position to survive.

Insights of the sector will emerge in accordance with the market, category, and cohort. To uncover these insights, leading businesses have to conduct current market research to understand their positioning. The need is to talk directly to the consumers and based on the conversation device strategy of customer needs. **Focus now on the learning journey, be resilient and adapt accordingly to customer evolving needs.**

## RENEGOTIATE

Remember how, before a big play or show, we use to rehearse how everything will be done or the big rehearsal before the wedding. Similarly, those who want to survive even after the pandemic have to rehearse strategies they will adopt post-pandemic. Businesses have to retool to emerge more reliable and resilient than before. Leaders have to renegotiate their strategies based on these parameters:

- **Which part of the value chain can help in cost-cutting?**
- **How to manage the redundancy?**
- **Identifying scenarios and assigning the right probability**
- **Checkpoints for probability changes**
- **Decision-making is resilient enough for unanticipated shocks.**

## REPURPOSING

Industry landscape will completely change after this crisis; many trends that are emerging now have been a part of the market before but have accelerated outcomes. Those businesses that were still thinking about going online would soon be out of business. For many, **COVID-19 is writing the final chapter of their business story.**

Consolidation will happen among industries. Rebel businesses will emerge for the new world, which could be the best partner or the worst nightmare. Now is the time to understand your best capabilities and how you will derive opportunities out of them. CEOs have to plan for a fast-moving future. Before the pandemic, **businesses have operated with a viewpoint to go global, but globalization is contracting now.**

## RACING AHEAD

Post pandemic, companies that race back to their old way of doing business will stumble and fall back by a decade. Now is the opportunity to transform for a turbulent world and to think beyond the business boundaries. The next generation of **companies will be defined not by their assets but the partnership that they are building.**

Firms that will win the race will adopt the theory of being fast, significant, and have customer ties. Making the right, a value-based decision will decide the future of the firm.



# 5 R's

## Depicting The Different Stages For Business.

These stages are those which every business will go through to dust off the impact of the COVID-19. While some might be stuck on the same stage, others might go back and forth at some stage. What decision businesses take during these stages will determine whether they become winners or losers.

### RESOLVE

All countries are focusing on crisis-response. The healthcare sector is like a war area, whereas **Business-continuity and employee-safety plans** have been increased tremendously, with remote work established as the default operating mode.

### RESILIENCE

One of the most important aspects to take into consideration is resilience. The pandemic has turned into a massive crisis for the economy and the financial system. Issues of **cash-flow management for liquidity and solvency are of paramount importance.**

### RETURN

Starting up a business after the shutdown of several months is a difficult task in itself. Most businesses have to **re-think the entire supply chain** as the supply chain disruption is on multiple geographies.

### REIMAGINE

Over the coming weeks and months, businesses will become more apparent on **how we live, how we will work, how we will interact with technology,** etc. Businesses that gain insight and have a foresight of the preference that has evolved will succeed.

### REFORM

Governments are taking necessary measures to combat the economic crisis. Industry leaders have to **step up now and support changes of policies and regulations** that society seeks as they move towards a more sustainable and healthy future.



A photograph of four male relay runners in a stadium. They are running on a red track, carrying batons. The runner in the center is celebrating with his mouth open and one arm raised. The runner on the far left is holding a gold baton. The runner on the far right is holding a blue baton. The background is a large, blurred crowd of spectators. A semi-transparent dark grey box is overlaid on the left side of the image, containing the title text.

# Winning & Losing Sectors In The Post-Pandemic World



The world will be renamed by COVID-19, especially the business world, which will offer a view of how businesses and society will change the course in the next few years. As countries are voluntarily or involuntarily opening up, they are moving from response to recovery, and businesses are facing challenges in strategizing a reopening plan. As the business impact of the COVID-19 emerges and mounts, leaders have to reconsider and embrace a new plan. Let us skim through the sector-wise segregation happening due to Coronavirus.







**In The  
Winning  
Team**



1

**PHARMACEUTICALS** - Pharma Industry leaders during the pandemic have rallied to provide key medications across borders, supply workforce, handling government restriction, and being prepared to develop a vaccine for the virus. During these unstable times, most pharmaceutical companies have put a crisis-response command center in place.

**Pharmaceuticals Market to Reach USD 1,310.0 Billion in 2020; Eruption of the COVID-19 Pandemic to Accelerate the Demand for Effective Treatments and Drugs Worldwide: Fortune Business Insights.**

Key companies covered in the impact of COVID-19 on the pharmaceuticals market research report are Pfizer, Inc., Novartis AG, F. Hoffmann-La Roche Ltd., Johnson & Johnson Services Inc., Merck & Co., Sanofi, GlaxoSmithKline, AbbVie, Takeda Pharmaceuticals Ltd., AstraZeneca, and other key market players.

2

**PROJECT MANAGEMENT AND COMMUNICATION** -

Enterprises and governments have adopted video conferencing as the ultimate way to connect with remote workers, delegates, customers to avoid direct contact with people amidst the pandemic. The video conferencing sector's popularity has increased since the last decade as businesses are taking their operations to the global market and managing the workforce in various subsidiaries.

However, due to this outbreak, the popularity of video conferencing has increased tremendously. Also, due to the ban on international and domestic travel it has contributed to the positive growth of the market.

Some of the market players in this sector are leveraging and envisaging the current situation as the key to increase their growth and subsequently help the nation during the crisis. For instance, in March 2020, Zoom Video Communications, Inc. A California-based remote conferencing services company, announced free access to video conferencing tools for K-12 schools during the COVID-19 crisis.

3

**ENTERTAINMENT STREAMING AND GAMING** - While people are under lockdown and work remotely from the comfort of their home, entertainment and gaming sector has seen a boom. Gaming and entertainment streaming, like Netflix, is providing a fantastic way to distract people from what is happening in the world.

Asian gaming giants Nintendo and Tencent both saw sales increases during the first quarter. The former sold almost half of its games digitally, a record that helped increase profits by 41%, while Tencent's year-on-year online games revenue increased by 31%.

**The average person is streaming eight hours of content each day, double the number of hours from before the pandemic rapidly spread in the U.S., according to data collected from surveys conducted by market research firm OnePoll for streaming service Tubi.**

Quibi, an entertainment streaming website launched on 6th April, offers the most extended period of free trial for up to 90 days. It had 1.7 million downloads in the first week itself.

4

**LOGISTICS/DELIVERY** - The threat of Coronavirus has created a severe risk to the supply chain. Manufacturers and retailers are facing difficulties due to the halt in production, so they won't be able to replenish run-down stockpiles.

The transportation price and inventory levels are taking a negative turn, and we can expect the coming months to continue the downward pattern. This is the right time to create a strategy to support an overarching long-term supply chain so that post-pandemic you are ahead of the game.

Consumers' lifestyle has seen an unprecedented transformation during the COVID-19 and has shifted to purchasing essentials. These times have pushed multiple brands to come together and build partnerships to create a robust ecosystem of hyperlocal deliveries. People are becoming accustomed to purchasing products online, and hyper-local businesses are helping break the stigma by providing last-mile delivery in fewer days.



## 5

**ECOMMERCE MARKETPLACES** - The e-commerce sector has been extremely volatile since the emergence of the virus back in Dec. The virus reached different countries in varied months; subsequently, the impact and seriousness depended on the number of cases and how the government-controlled the impact.

A highly broad term ecommerce marketplace experienced the same impact as any other sector. The pandemic has made people's behavior change towards the ecommerce marketplace, and this trend is going to stay even post-pandemic. **Many ecommerce businesses that invest ambitiously and timely launch their online business will emerge as market leaders.** Similar to the case study of Alibaba and JD.com, the businesses which make the right decision now and invest in the right technologies will see tremendous opportunity post-pandemic.

Throughout the globe, E-commerce players are seeing a surge in volume and are doing everything to retain their newly acquired customers by offering loyalty programs, subscription models, promotions, and expansion of the product range. The competition is intensifying day by day with consumers using price engines and referral sites to find the best deals online.

"Panic Shopping" term was coined for some commodities sold in high numbers in brick and mortar stores and online stores. While few niches have picked up momentum, others have lost sales entirely for a long time.





# Sectors That Will Take Longer To Recover After The Pandemic

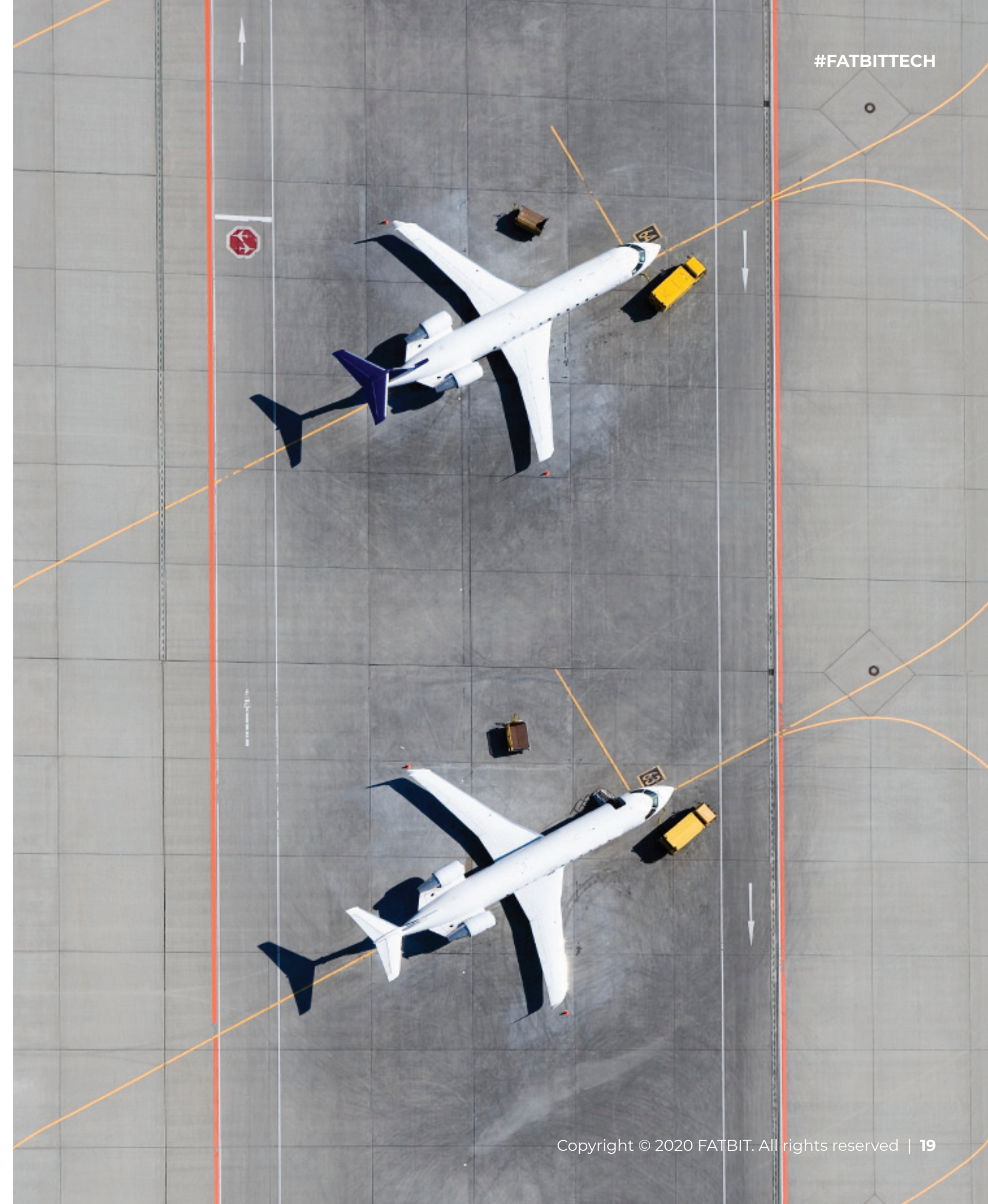




**TRANSPORTATION** - Global transportation is making the world smaller each day. The **pandemic has spread in a local-global-local pattern across the globe.** Started in a city of China, Wuhan spread locally between people. It moved to international borders as there were no restrictions, and since the restrictions have been imposed, it is being spread locally. To minimize the spread from country to country, governments imposed a ban on transportation. The pressure to reduce or shut down transportation services has led to the worst-case scenario. The speed of the impact has been felt in airlines, railways, local subways, and the bus system as a free-fall decline in customers.

The transport manufacturing industry, like autos, airlines, and other vehicles, experienced flat or lower unit sales before during the crisis. Commercial airlines have announced **a massive drop in passenger revenue, subsequently eliminating domestic and global capacity.**

Similarly, the Shared Mobility sector, like ride-hailing (Uber, Lyft), Micro-mobility (Bike Sharing), car sharing, shuttle service, has had a massive impact on the business. In some countries, this sector is seeing a temporary spike as people are shifting from public transport. Still, majorly all across the globe, their operations are suspended or eliminated as the demand has reduced significantly.





# Reboot Transportation 2.0

The pandemic has offered industry giants a life-time opportunity to reimagine the transportation system and make it more equitable, resilient, and seamless. Now is the time to integrate more supportive policies and technologies that will improve the experience of users. Transport managers have always agreed to work from home as it is ideal for the urban economy and can minimize congestion.





2

**TOURISM** - The tourism industry is adversely affected by the lockdown and international bans imposed by Governments. Due to the Coronavirus, businesses have already canceled their international trips, public events, and employee programs. **A Zurich Insurer showed an extreme case when they canceled trips of 2000+ employees who were coming to or going from Spain.**

The Tourism industry currently accounts for 10% of global GDP. The International Air Transport Association (IATA) estimates that global air transport revenues will be reduced by 5% this year, which means 29.3 billion dollars less (about 27,000 million Euros). In comparison, OPEC has lowered the global demand for oil to 19%, 100.73 million barrels per day. The Tourism industry has reported a significant loss due to Coronavirus's panic as the stock market has also collapsed for days, which has adversely affected major airlines, operators, and hotels, especially in America, Europe, and Asia.

Platforms like booking.com are forced to cancel reservations in Asian countries as the world tourism has been affected by CoronaVirus. **The World Travel and Tourism Council has warned the COVID-19 will cut 50 million jobs worldwide in the travel industry.** Asian countries are the worst affected by the tourism crisis. It will take around ten months for the sector to recover after the pandemic is over.

3

**OIL AND GAS** - One industry that might be permanently altered due to the virus's outbreak is this. The plunging demand for the oil wrought due to the pandemic combined with savage price war has broken the fossil fuel industry. **It has seen the worst challenge in 100-year history.**

During this period, the oil price experienced a free fall. First dropping below \$5 a barrel, it hit \$0.01 a barrel before falling to as low as negative \$40 and eventually settling at negative \$37.63, the lowest level recorded since the New York Mercantile Exchange began trading oil futures in 1983.

Another major factor contributing to the **disadvantage of the industry is the Russia - Saudi oil price war.** The unprecedented output deal by OPEC and allied members to curb supply is proving too little, too late in the face of such a massive collapse in global demand.



**Amid This Collapsing  
Economy Of The Oil  
Industry, Climate  
Activities Are Asking  
The Government To  
Make Relief For The  
Fossil Fuel Industry.**



4

**TRADITIONAL RETAIL** - Brick and mortar stores have to face the harsh reality as the government imposed the lockdown and quarantine measures. With the contagious virus outbreak, **people are afraid to gather in public space even if the lockdown is relaxed, directly impacting the traffic of the traditional retail sector.**

Most people have been boycotting public transportation, international travel, and not visiting any brick and mortar store for a very long time. The biggest problem these retailers face is the normalcy of the supply chain. The pandemic is beneficial for multivendor and multi-brand websites like Amazon.

5

**CINEMAS** - The effect of Coronavirus for the film industry is devastating as the box office throughout the world is facing losses of billions, and film production has stopped, which has left thousands in the industry without work.

Some of the big production houses have understood a different approach to the current situation. Universal Troll's World Tour has launched a digital rental platform this month and generated around \$100 million in three weeks. Cinemas globally are under shut down as the government enforces social distancing norms. The cinemas will face huge losses if they do not innovate measures for a safer viewing experience.



**A Theatre In Italy Amid  
The Strict Restriction  
Decided To Move Their  
Viewing Outside By  
Creating A Drive-in  
Movie Theater For  
Several Hundred Cars.**

**The Latest James Bond  
Movie Release Date Has  
Been Postponed Until The  
End Of The Year. Also, The  
Disney Live-action Remake  
Of Mulan Has Been Shifted  
To The End Of July Due To  
The Virus.**





A man in a pink shirt and blue jeans sits in a green armchair, reading a newspaper. The room has patterned wallpaper, a bookshelf with books, a framed picture, and a floor lamp with a white shade. A coffee table with a red and white checkered cloth holds a stack of newspapers. The floor is dark and reflective.

# Inbetweeners That Will Benefit Depending Upon How They Respond



## 1

**BANKING** - The banking sector will be impacted as people prefer to go to the bank for every transaction that they want to perform. Now that people have started avoiding going to any public spaces, banks are also one of them.

The sector is saving itself from the impact of the virus by implementing complete digitalization and remote transactions. Banks have to make sure that everyday transactions are made seamless, with technology being an active part.

WHO has also advised people to switch to contactless payments and avoid using banknotes as much as possible. The virus can remain on the note for days, thus boosting the spread of the virus.

**The banks of Korea have started to quarantine bills that they have procured from local banks. They kept it in isolation and sanitized the environment for a minimum of two weeks before bringing it back in the market.**



## 2

**HEALTHCARE** - Though the healthcare sector is the epicenter, this unprecedented global pandemic and all the eyes of the globe are scrutinizing this sector particularly. The private healthcare sector has risen to the occasion and provided the government all the support needed during these times. By support, we mean testing support, isolation wards, PPE kits, medical equipment, bed for treatment deploying staff in nodal hospitals.

While in some countries where the spread is less, the private sector will be able to manage every type of eventuality, others may experience a shortfall due to rising cases every day. There are twin-challenges that the sector has to deal with:

- Putting revenue for additional human resources, equipment, and other resources to ensure 100% preparedness for the worst-case scenario.
- The sharp drop in O.P.D, surgeries footfall.

Private healthcare might be understaffed or shortage of resources, but it is still experiencing a massive loss of business. This is predicted to continue in the future for at least 3-6 months after the pandemic is over.

**The businesses that adopt technology and embrace the future will be able to sustain after the pandemic.** They provide consultation virtually and adopt online health platforms to attend to regular clients and schedule appointments of only those who need surgery and are critical patients.





3

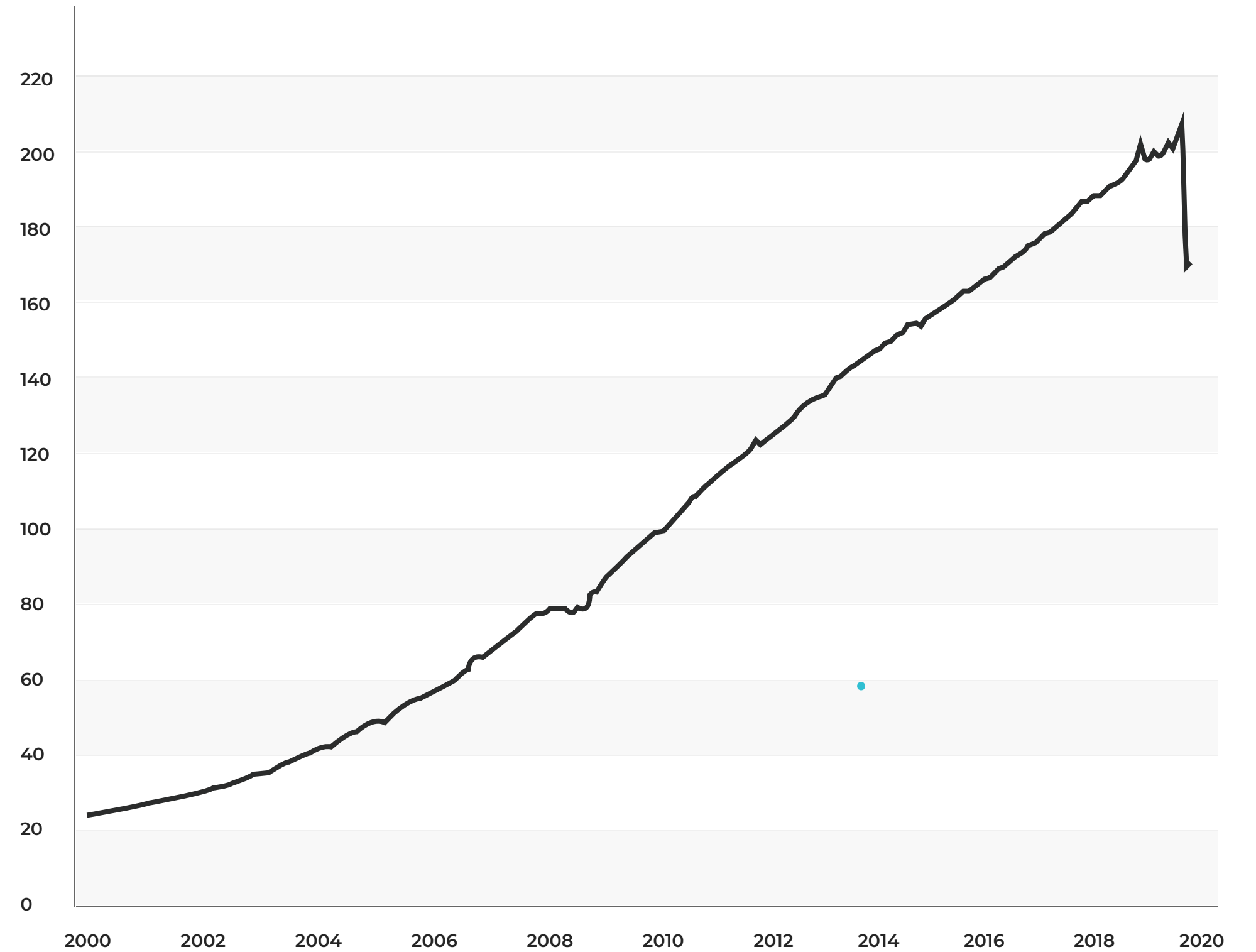
**MANUFACTURING** - The manufacturing sector is an integral part of the economy as it 16% of the global GDP. The manufacturing in many parts of the world has been organized under a global value chain. For many goods, China is the heart of significant manufacturing. China is also producing many intermediate inputs and is responsible for processing and assembly operations.

In December, when Coronavirus was still confined to China, the Chinese government imposed strict restrictions, lockdown, and quarantine to contain the virus's effect. The effect of virus containment measures is visible in data on industrial production in China, which has fallen by 13.5 percent in January and February combined, compared with the previous year.

This calls for a re-examination of the current established economic model. Several countries have asked businesses to re-think their production and outsourcing while keeping in mind future bottlenecks.

**INDUSTRIAL PRODUCTION IN CHINA**

Index, 2010 = 100



**Note:** Monthly data, in constant 2010 US\$, seasonally adjusted. Last value: February 2020.

**Source:** World Bank, GEM database.



## 4

**EDUCATION** - Most countries around the globe closed down educational institutes to contain the spread of the Coronavirus. This has brought immense loss to education institutes as well as for the students. For an undefined time, till the Coronavirus is not eradicated, the educational institutes will not be able to recover.

Educational institutes who have understood technology as an active part of their curriculum will be able to recover from this as a winner. Teachers are now teaching their students by online learning platform so that they do not miss on the learning curve.

*The sectors that are in-betweeners will only be able to recover after the pandemic if they embrace technology entirely to run their business operations. Now is the time to innovate & think beyond the business model you have been working for many years.*

“**Businesses Have To Outmaneuver Uncertainties To Win During The Crisis**”

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**Rajiv Sharma**


CSO, FATbit Technologies





**Adapting To A  
New Set Of Consumer  
Behavior & Importance  
Of Ecommerce Solutions**





The importance of Ecommerce has been felt by businesses when, for offline brick and mortar, it is becoming hard to survive. Consumer behavior is changing because of the virus, different norms that the government has made, and also generally for the way consumers prefer to shop. Businesses have to re-think their strategies that revolve around the consumer experience. Also, some niche will be entirely off the grid for a long time, or at least until there is a cure for the virus.

### **HOW CORONAVIRUS AND SOCIAL DISTANCING IN THE FUTURE WILL AFFECT CONSUMER SPENDING**

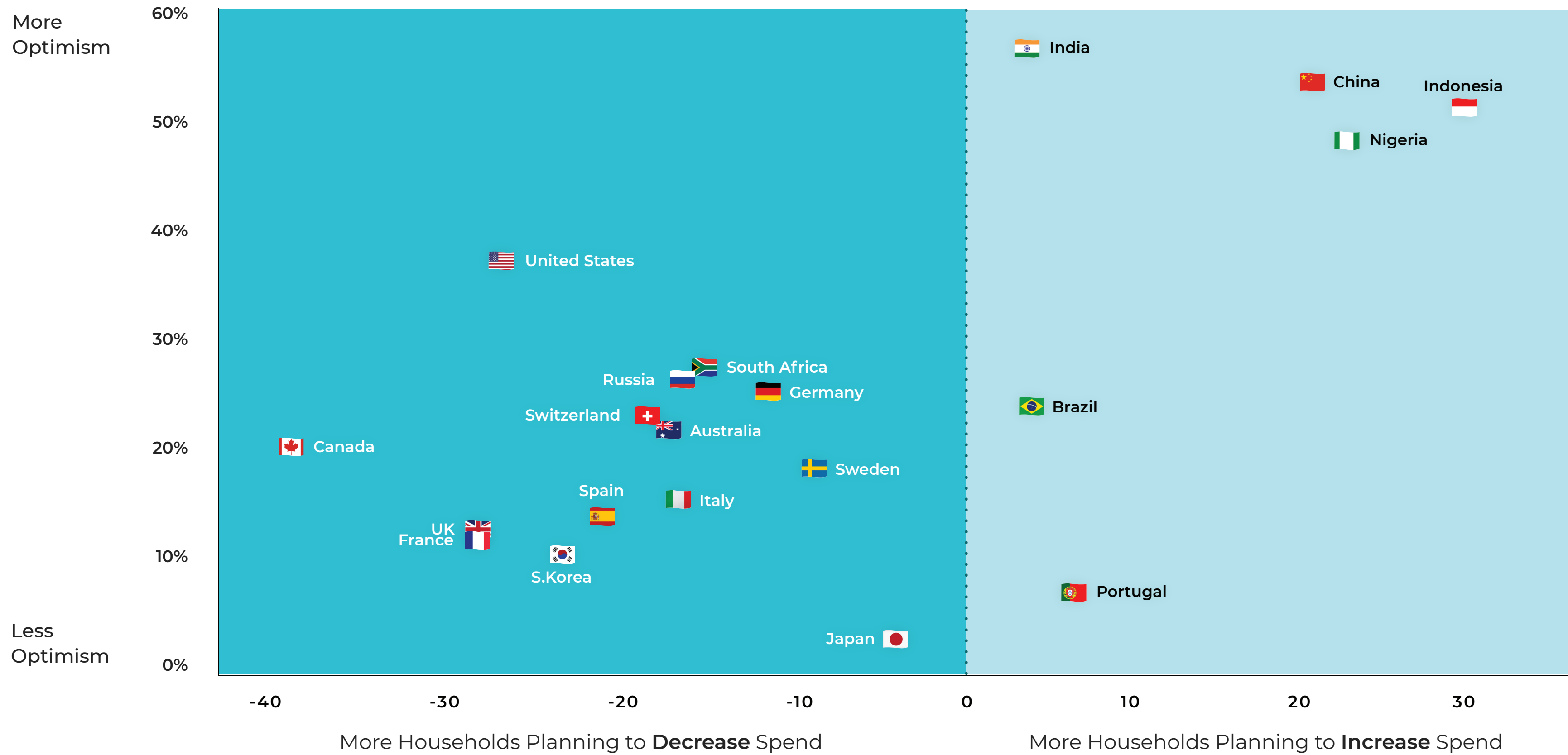
The spending habits of consumers have been altered due to the pandemic. Consumer spending is one of the most important driving forces for global economic growth. Some of the factors that have impacted **consumer spending are consumer confidence, unemployment level, and/or the cost of living**. The pandemic has also impacted where the consumer is planning to spend his money and the sector, which is rising during this time.

Consumers are still grappling the uncertainty amidst the pandemic, which has made the buying experience more erratic. One clear thing is that consumers have reduced their spending on non-essential items. As mentioned above, people have shifted their spending from non-essential to essential items like grocery, pharmacy, etc.



# Optimism About Country's Economic Recovery After Covid-19

% of respondents

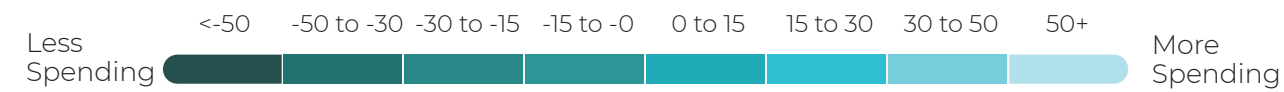


Household Spending Expectations For The Two Weeks Following April 6th

Source: McKinsey

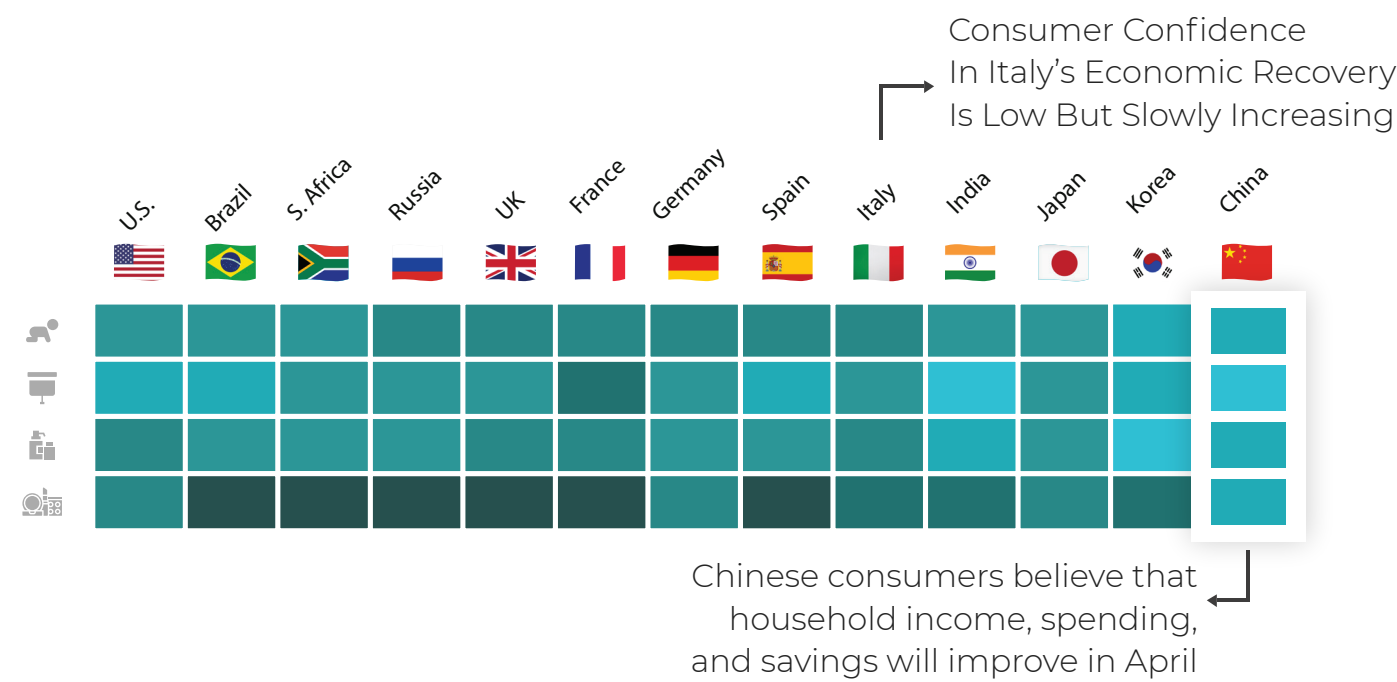


# Expected Spending Per Category Over The Next Two Weeks Compared To Usual



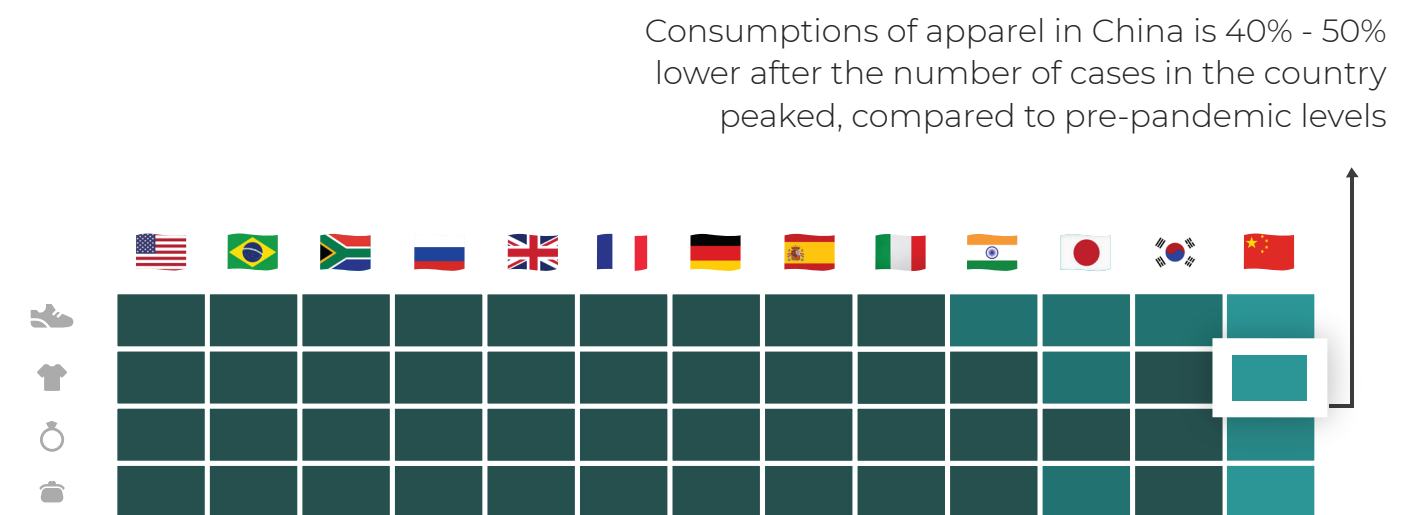
## HOUSEHOLD

- Non-Food Child Products
- Household Supplies
- Personal Care Products
- Skin Care & Makeup



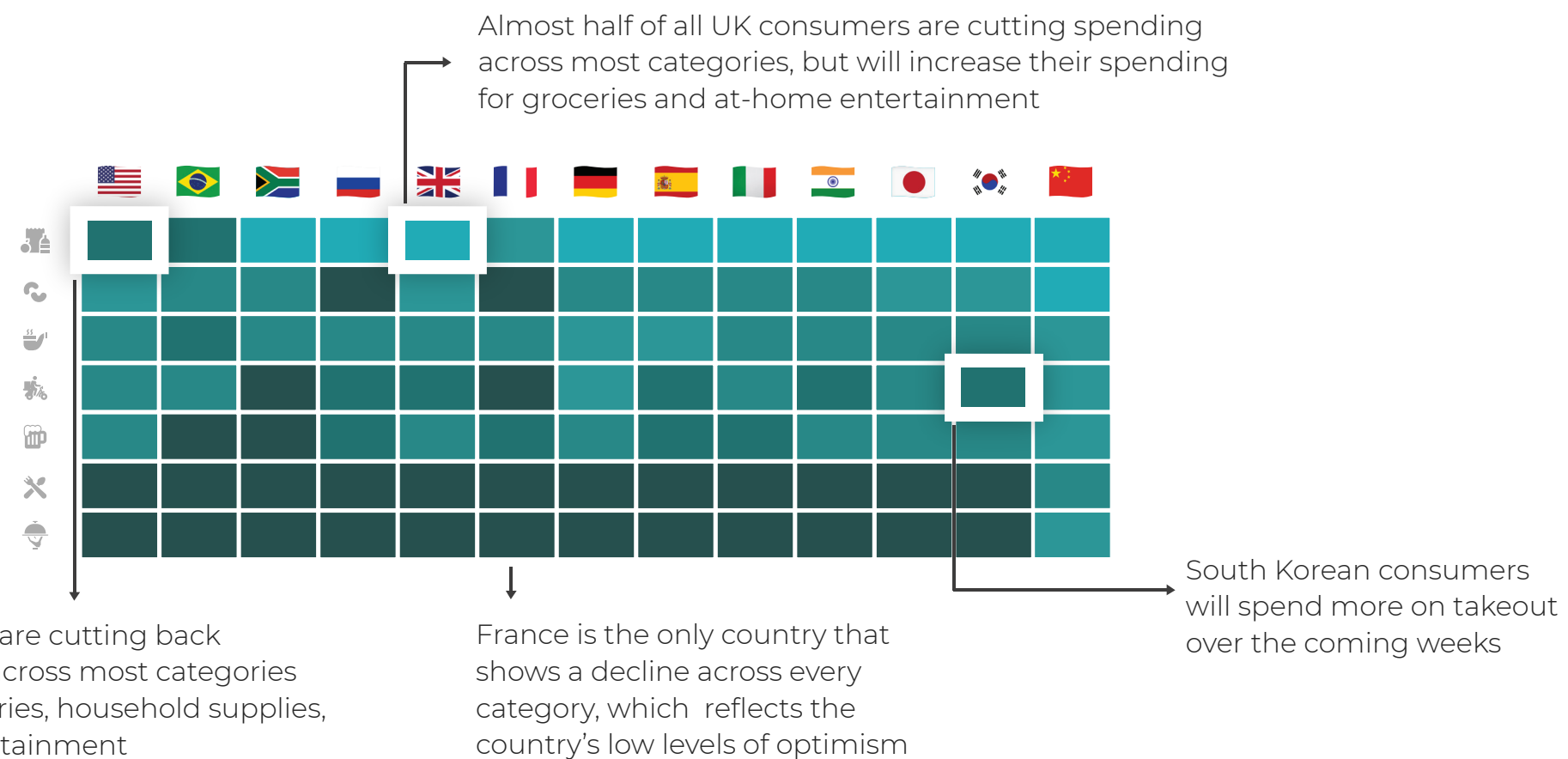
## APPAREL

- Footwear
- Apparel
- Jewelry
- Accessories

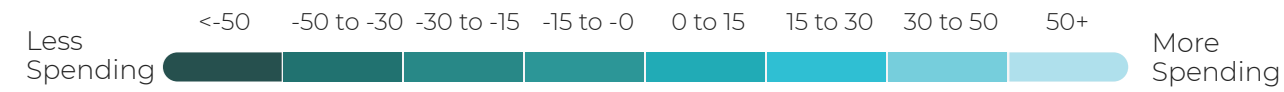


## FOOD & GROCERY

- Groceries
- Snacks
- Tobacco Products
- Takeout/Delivery
- Alcohol
- Quick Service Restaurants
- Restaurant

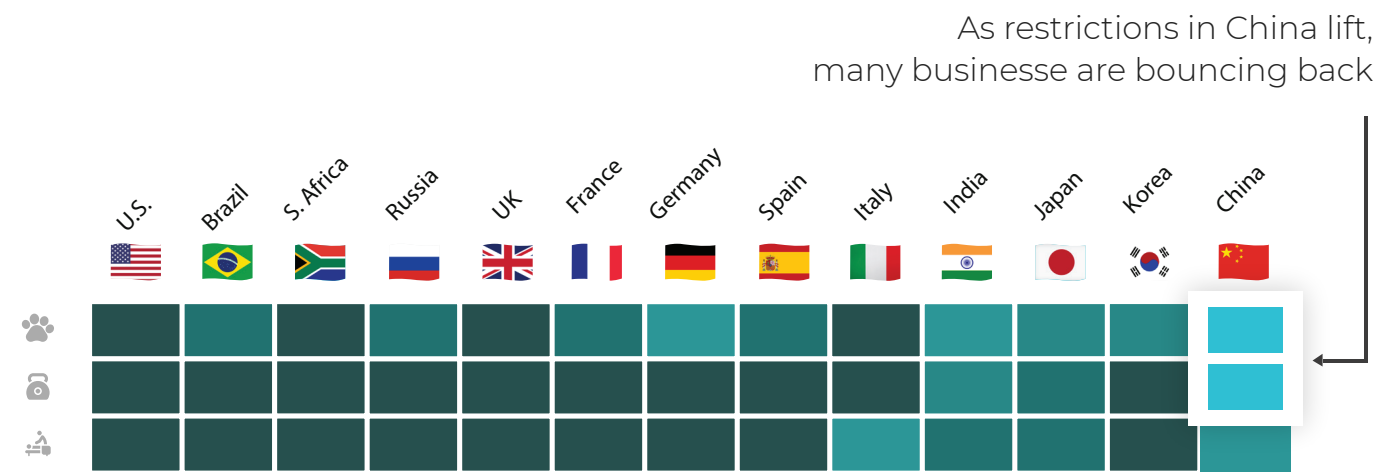






**SERVICES**

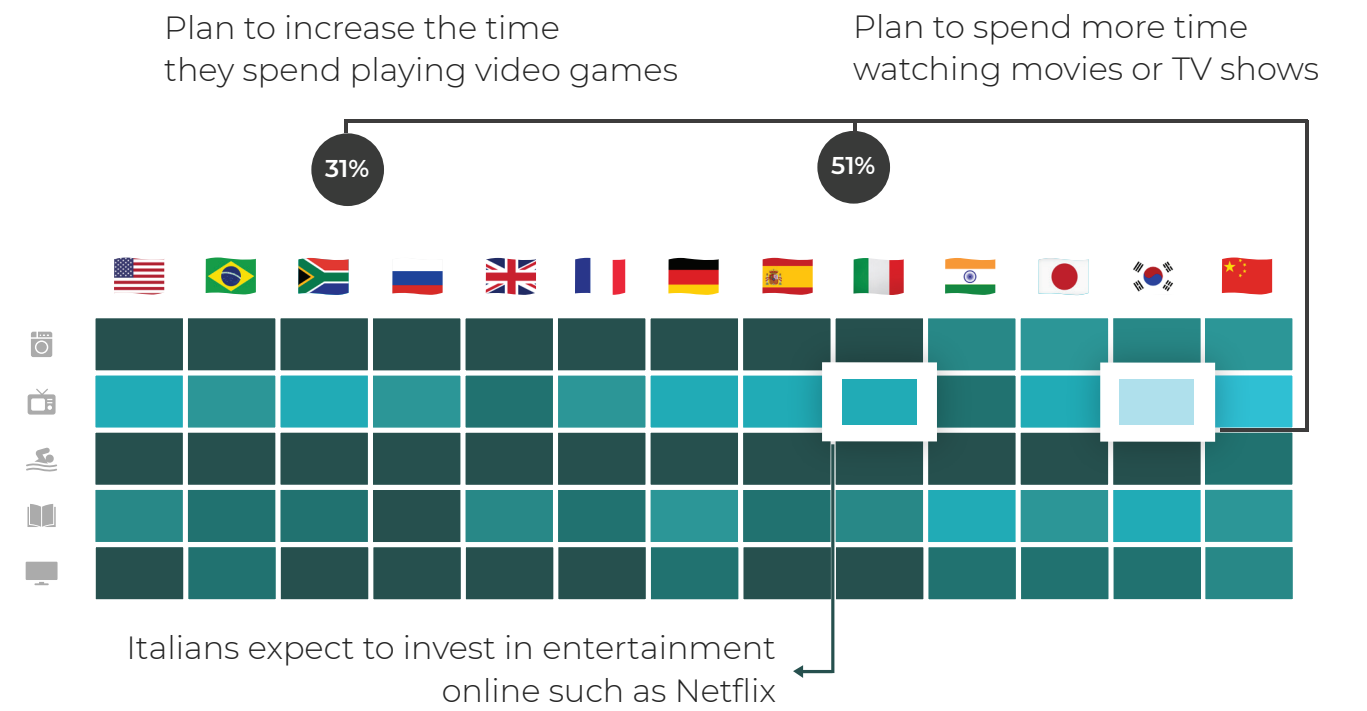
- Pet-Care Services
- Fitness & Wellness
- Personal-Care Services



As restrictions in China lift, many businesses are bouncing back

**ENTERTAINMENT**

- Furnishing & Appliances
- Home Entertainment
- Outside Entertainment
- Books & Print
- Consumer Electronics



**TRAVEL & TRANSPORTATION**

- Gasoline
- Vehicle Purchases
- Short-Term Home Rentals
- Travel By Car
- Cruises
- Adventures & Tours
- International Flights
- Hotel/Resort Stays
- Domestic Flights



In the U.S., tourism industry revenue is projected to be 87% lower than in April 2019, resulting in a loss of \$83 billion

Chinese consumers are beginning to spend more across a number of categories within the travel and transport industry





## MITIGATING SUPPLY CHAIN AND OPERATIONS RISKS

As many Asian Countries have started their recovery stage, businesses are still understanding how to function during such times. Some of the many challenges that have impacted the retailers' supply chain are:

- **BARRICADED LOGISTICS** - Transporting goods on long-distance or internationally has been affected due to border closures or Shut down of logistics hubs.
- **SUPPLIER CONSTRAINTS** - Supplier, are not able to maintain reliability as factories are closed and unable to get the workforce needed.
- **BROKEN SUPPLY CHAIN** - Due to ease in lockdown in many countries, a company may plan to re-open their operations. However they are unable to function properly due to raw material missing and longer procurement time.
- **DISRUPTION IN DEMAND** - Changes in consumer preference will mitigate a spike in some products while other products will see a lack of demand ultimately.

Embracing these challenges as they are here to stay for a long time and understanding how to rebalance the entire process is essential.



## REBALANCING SUPPLY CHAIN AND MANAGEMENT

SMBs have to focus on becoming recession-proof by understanding the product categories in-depth. Creating a low price variant of essential goods that are either popular during the pandemic or in-between category. Businesses also have to broaden their supply base and multi-source all critical supplies in case the supply chain breaks. **Assess your supply chain and logistical footprint to increase flexibility, resilience, and capabilities in the long run and accelerate the role of automation in the supply chain and in stores to facilitate resilience.**

## BOOST YOUR ONLINE PRESENCE

Use your store resources to make the experience of online shopping better for the customers. Let your sales representative or any other resource manage your customer queries on social media. Integrate gamification for the consumers to interact with the brand better and partner with influencers to reach your audience directly. Use data to influence the newly acquired customers by nurturing them.



## ACCELERATE ORGANIZATIONAL FITNESS

Consolidate efforts to achieve a leaner organization coming out of the crisis. Assess the location and profitability of your store network and understand the risk of store closure. This is the time to accelerate automation and outsourcing. **Overhaul the operational model to differentiate the capabilities to reorganize the growth.**

## GET READY FOR TOMORROW

Identify small players as potential merger and acquisition while examining opportunities to verticalize the business's supply chain. Ensure that you are ready for future disasters and set up a home office and digitize your business. Also, move towards converting your business to an asset-light firm.



# Opportunities In The Online Sector





Even before the pandemic hit the globe, these businesses were picking up pace. The pandemic has accelerated the growth of these businesses, which were relevant in the current scenario.

## HEALTH & FITNESS APPLICATIONS

Been popular for the past 3-4 years but have picked up pace as people are not able to visit their fitness centers or hospitals.

Health and fitness businesses have sprung to the opportunity and have started offering their client's different ways to help them come out of quarantine-looking for healthy ways.

Wearable devices and health & fitness applications became popular as they provided a way for people to count their calories taken or calories burnt. Also, as people became more and more apprehensive about visiting the hospital due to the virus's contagiousness, hospitals are rising to the occasion and providing consultation online.

**Wearable giant Fitbit announced in a blog post that it supports people during the pandemic by offering 90-day free trials of its Fitbit Premium and Fitbit Coach services. The premium service includes more than 150 workouts, while Fitbit Coach allows users to stream workout videos on phones or computers.**





**Coming out of this, I do believe that health and wellness are not going to be a luxury going forward. It's going to be a necessity as people are apprising [of] how they're going to live and how they're going to spend. So we see a switch to I have to be healthy. It's not just that I have to lose weight. I think that's important.**

Said W.W. International (otherwise known as Weight Watchers) CEO Mindy Grossman on Yahoo Finance's The First Trade.





# Use Cases Of Health And Fitness Application

- › Food Calories intake counter
- › Calories burnt counter
- › Monitoring patients remotely
- › Remote inter doctor guidance
- › Personal trainer guidance
- › Heartbeat measuring
- › Daily step counter
- › Diet consultant
- › Doctor appointment
- › Doctor consultation

# Pain Areas Of Health And Fitness Application

- › Security
- › Complexity in integration and implementation
- › Patients engagement and difficulty in usage
- › Health awareness and literacy
- › Engaging members to the app



There is a section of people in the world, who before the pandemic were suffering from Germophobia, an obsessive-compulsive disorder of people who are terrified of pathogens which might affect their health.

During Coronavirus, every human being around the globe has become germophobic or virusophobia, many have started sanitizing and washing their hands in an obsessive-compulsive manner.

The more the virus spreads through community transmission, the more people will become accustomed to sanitization.



## ONLINE RETAIL

Since people have become more and more cautious about going to a brick and mortar store to buy products, consumers will increasingly prefer to purchase products via online retail. With more and more niche-based ecommerce multivendor websites coming up, people are spoilt by choice.

Just some years ago, people were afraid to purchase online due to the risk of payment. Due to the innovation of advanced security and safety features, consumers are placing orders without any worry. Aspiring retail entrepreneurs have to re-think their niche as consumer preferences, and spending has been impacted heavily. Launching a niche-marketplace is much more profitable and safe compared to brick and mortar.

**“Amazon will likely remain a favorite among investors as the potential for a second wave of the virus and more lockdowns, can't be ruled out, according to MarketWatch. "And that's not bad news at all for Bezos.”**



# Use Case Of The Online Retail Sector

- › Personalized offers
- › Product comparison
- › Abandoned cart
- › UpSell and Cross Sell
- › Loyalty Programs

# Pain Areas of Online Retail Sector

- › Generating targeted traffic
- › Converting traffic into customers
- › Attracting repeat customers
- › Understanding the system
- › Uploading products
- › Managing and checking analytics
- › Managing Payments



## ONLINE GROCERY AND FOOD ORDERING

While the online grocery industry is seeing an upward trend from last year as it grew 22% in 2019, propelled by high demand during the COVID-19, online grocery will surge 40% in 2020. This sector experienced "Panic Shopping" of essential commodities and stockpiling of groceries and supplies for almost a year.

The predicted growth of 2020 was doubled in the first four months of the pandemic. People have stocked up essential items, and this trend will not subside after the pandemic. Offline grocery businesses seeing the trend during the lockdown period captured the opportunity to launch a single or multivendor grocery business.

There is a section of the population who are not accustomed to cooking at home, which is why the food ordering and delivery website saw a massive surge. Primarily because of the measures these businesses are taking to ensure the optimum level of safety and cleanliness. Temperature checking of delivery agents, cleanliness and sanitized restaurants, regulation in dine-in, and contactless delivery have all contributed to the growth of the food ordering and delivery sector.





**Yes. There is a surge in demand. You know, one of the things that we're trying to do is to be able to let our people have some time off, to be able to refresh. And by having more associates, that allows the existing ones to have a day off [and] be able to work some regular hours. Because, obviously, today it's a high-stress environment**

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**Rodney McMullen**

CEO, Kroger





# Use Case Of Online Grocery And Food Ordering

- › Perishable item purchase
- › Non-perishable item purchase
- › Dine-in reservations
- › Food Delivery
- › Take away Food

# Pain Areas Of Grocery And Food Ordering

- › Delivery and storage cost
- › Price fluctuation
- › Inventory management
- › Behavioral Changes
- › Higher operational cost



## E-LEARNING SECTOR

The schools and other educational institutions are closed globally due to the spreading of COVID-19 infection at a fast pace. Parents being concerned about the half-left curriculum was the primary reason for the rise of e-learning platforms. Due to the sudden closure and contagiousness of the virus, the popularity of eLearning will remain intact the post-pandemic era. The educational institutions have to shift to new trends.

Even before COVID-19, there was already high growth and adoption in education technology, with global tech investments reaching US\$18.66 billion in 2019. The overall market for online education projected to reach \$350 Billion by 2025.

Regarding Coronavirus and the popularity of eLearning, some believe that the rapid growth towards e-learning will result in low user experience due to no training, insufficient bandwidth, and less preparation. Leaders believe the new hybrid model of education will emerge with significant benefits.





**Few sectors have been positively impacted by this, so our focus has to be on acceleration. Almost 1.5 million students are forced to stay home, and online learning is the only option for the time being. We have made our learning material available for free, and we have also scheduled free online classes to replicate regularity of school sessions. We saw an immediate 3x increase in the number of users, and it continues to rise. Six million new students joined the platform, and overall we crossed 50 million students on our platform. Also, the time students are spending on the platform has massively increased.**

Owner of India based online learning platform,  
Byju Raveendran





## Use Case of Elearning sector

- › Academic Learning
- › Customer online training
- › Employee training
- › Workforce development
- › Channel Training

## Pain Area of the eLearning sector

- › Staying up to date with technology
- › Engagement of Students
- › Demonstrating complex information
- › Time-zones and time constraints
- › Rising competition



## ONLINE RENTAL

Like the online retail industry, online rental has also been picking up in the last few years. Many innovative business models have emerged in this industry, thus making it widely accessible among people. This business is trending because people are becoming more and more aware of the environment and want to reduce their carbon footprint. They prefer to rent a commodity rather than spending extra money and buying it.

Technology has contributed a lot in this industry, people use to rent items offline too, but it has significant challenges that are becoming difficult to curb. The online rental has reduced those challenges and has made it easy for people to rent commodities that they do not need for a longer duration.





**We built the product and site to be really modular and also targetable by region because you're right, the world will open up on different schedules with different restrictions and permutations, and we want to make sure we can offer to people what is available to them. In some cases, they might [be hampered by] travel within a certain distance, or air travel might not be open, so we want to help people to find close things.**

**We're also building other pieces continuously, some in direct response to the crisis, including a hub that communicates to our guests and hosts what's happening with travel and what happens after the storm.**

**As a global company, we're pretty used to [adapting to change]. Of course, this is a different scale.**

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**Alex Schleifer**

Chief Design Officer, Airbnb



# Use Case of Online Rental Business

- › Product Rental
- › Space sharing
- › Ride Sharing
- › Digital product rental
- › Skilled Labour Rental

# Pain Areas Of Online Rental Business

- › Managing bookings and payments
- › Increasing competition
- › Maintaining inventory
- › Security Functionality





**We must prevent inaction on climate issues while fighting the coronavirus pandemic. If one virus can wipe out the entire economy in a matter of weeks and shut down societies, then that is proof that our societies are not very resilient. It also shows that once we are in an emergency, we can act and we can change our behavior quickly**

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**Greta Thunberg**

Swedish Environmental Activist







# **Technologies Accelerating The Adoption Of Digital Solutions**



Technology is one thing which is saving many enterprises from losing their business. If businesses invest in the right type of technology, they will be able to retrieve themselves post-pandemic. These are some of the technologies which are relevant now more than ever.

**CONTACTLESS PAYMENTS** - The government has been taking measures to increase social distancing awareness and reduce physical contact as much as possible, resulting in a rise of ecommerce in some segments like grocery, which has experienced panic shopping in both offline and online worlds. Efforts are also being made to eliminate human contact, and the touching currency has triggered the rise of contactless payments.

**SOME STATS THAT DEPICT THE RELEVANCE AND POPULARITY OF CONTACTLESS PAYMENTS:**

- In Korea, mobile payments grew by 30% in January and February 2020.
- In Sweden, cash transactions accounted for 2% of total transactions.
- In the U.K., Debit cards and credit cards are the two most popular payment methods.
- Germans like to pay via PayPal and open the invoice system.

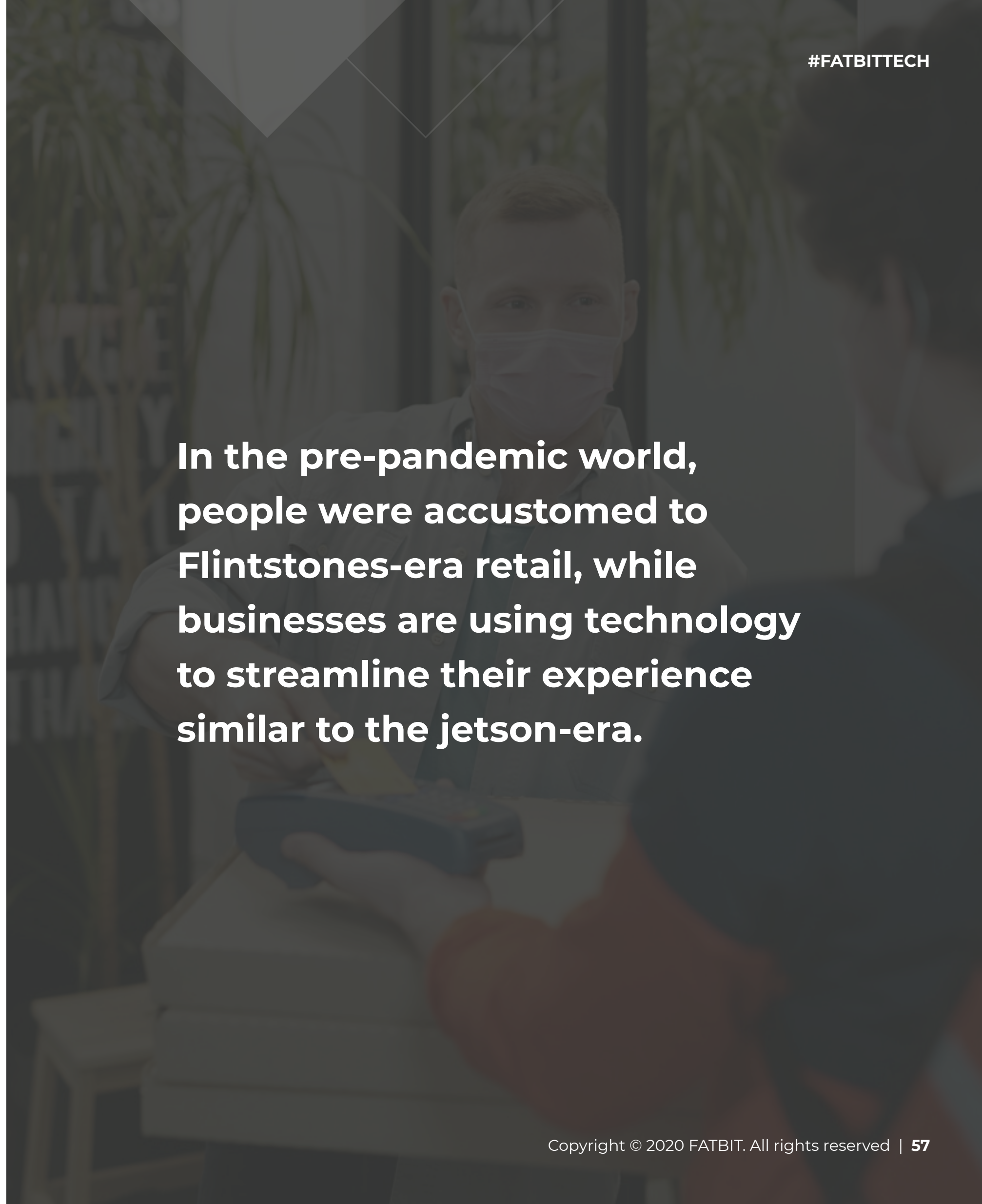
Even before the pandemic hit, the world was going more towards digital technology for payment methods. Ecommerce has been a contributing factor in people becoming more inclined towards online payments, thus the rise of new businesses in payment methods.



**Digital payments via card or apps are so popular and widely accepted that consumers have stopped carrying cash altogether.** The range of digital payment methods is increasing. E-Wallets can be used together with the mobile payment system, allowing people to pay directly from their smartphones.

**Example of businesses that have adopted Cashless payments** - One business that comes to the mind for cashless payment or perhaps the most famous modern-day example is Amazon Go. While in the initial days, it was difficult for consumers to comprehend the cashier-less store, it became popular ever since people have got the hang of it.

Shoppers enter the Amazon Go Store and scan their application, and since then, they are known to the store. Though it doesn't wipe out the possibility of shop-lifting, security cameras and guards also don't prove to be 100% effective in this scenario.



**In the pre-pandemic world, people were accustomed to Flintstones-era retail, while businesses are using technology to streamline their experience similar to the jetson-era.**



**CONTACTLESS FULFILLMENT** - While many Small and medium-size businesses had to close down their operations or shut down due to the Coronavirus. Some have tried to find the silver lining even during this crisis. Those who survived during the pandemic understood the importance of innovation and speeded up their fulfillment plans.

Retailers online or offline are navigating through the pandemic by innovating supply chain and fulfillment issues. Before the pandemic hit the world, delivery agents used to hand over the parcel to the customer and take a receiving signature. Still, now since social distancing is the new norm, delivery agents are leaving the parcels on the doorsteps.

Buy Online Pickup in store and curbside pickup is another trend that has been picking up before Coronavirus but became more popular during the COVID-19 pandemic. To avoid delays in delivery due to logistics management, people prefer to adopt this option to maintain social distancing and keep themselves safe.

Using Drones to deliver packages have seen the most significant advantage during the pandemic, as it makes the human contact with the parcel very less. Grocery stores, food ordering, and retail stores prefer this fulfillment option as they do not have to depend on logistics for their delivery.

**With logistics businesses closed, businesses found different ways to deliver products to users to ensure their safety and faster delivery.**

Example of business that followed contactless fulfillment - One sector that comes to mind when we talk about contactless fulfillment is food ordering and delivery. The three stages of order-fulfillment in a food ordering and delivery business is Food Ordering, Food preparation, and food delivery. These three stages are already changing to make the process with less human contact i.e. contact-less. The delivery has already been streamlined to some extent, and people can easily choose the option of contactless delivery when placing the order. Zomato has already adopted this model and made delivery contact-less by instructing the delivery boy to leave the order in a place where the customer has mentioned.





**ADVANCED ROBOTICS**- Coronavirus has severely impacted the supply chain, fulfillment, and logistics and has shaken the economy, revealing many vulnerabilities to the globe. The increasing pressure of ecommerce is putting extra strain on the supply chain, which is already strained to the maximum level.

Now is the time, businesses are moving towards planning long-term and short term strategies to improve fulfillment and logistics; many of them are **considering to implement automation and robotics in the warehouses.** This will help eliminate the risk of slowdown or shut down if the workforce is wholly or partly unavailable.

Labour and talent acquisition has always been an issue for the businesses who were struggling to maintain a warehouse, manage inventory, and supply chain. To reduce the spread of the virus, robots can be trusted for different industries across the globe.

Businesses that are using Drones to deliver during the pandemic - When the entire state is on lockdown, people are wondering how to make their essential items delivered from one place to another. Zipline, a California based Drone company, has begun delivering COVID-19 test samples to two most significant cities that are Accra, the national capital, and Kumasi - the country's second-largest city. It is also the first time that drones have been used to deliver Covid-19 test samples. The new delivery service allows the government to closely monitor and respond to the spread of the disease in some of the country's most remote areas.





**ARTIFICIAL INTELLIGENCE**- This is the time for businesses to make a bold move by turning adversity into their advantage. Rather than heavily concentrating sourcing and production in a particular geographical location, industries will instead invest in supply chains.

Artificial Intelligence will become immensely valuable in helping companies in changing according to this trend. AI-enabled platforms will give businesses a better stimulus for live working environment and create an on-demand labor force. A.I. will help businesses better detect new consumption patterns and strategize hyper-personalized marketing techniques.

Due to the uncertain and variable nature of the supply chain, businesses have already adopted A.I. power to help during the current crisis. Now is the time to **plan to adjust disruption in operations and supply chain, accurately allocate resources, and adapt to a sharp change in consumer preference and priority.**

Artificial Intelligence will enable machine learning by solving problems and gaps that were done by Humans in the past. A.I. tools analyze large amounts of data, learning underlying patterns & enable computer systems to make complex decisions, predict human behavior, and recognize images and human commands.

**Example of businesses using A.I. to combat Coronavirus** - The use of Artificial intelligence in the drug development sector has been in the news for some time. Now that Coronavirus has impacted the world, this is the chance for this technology to prove it's worth. A U.K. based company is known as a giant in the A.I. drug discovery industry. The company has been using A.I. to repurpose all existing approved drugs against the novel Coronavirus. Within a month, they narrowed candidates down to the six most promising molecules with baricitinib, a drug rheumatoid arthritis drug, being most promising for treatment. They published their result in The Lancet, after which Eli Lilly got in touch and has now begun clinical trials in the U.S.



**How FATbit's Products  
Are Future-ready And  
Can Help You Come  
Out As A Winner  
After The Crisis**





# Let's create **THE NEXT** Now.

To help our clients navigate through the business impact of COVID - 19, we have a platform that will help you quickly take your business to the internet. Every product is for industries that are going to be popular now and next when the pandemic is over.



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## YO!KART

Ecommerce multi-vendor system with advanced functionalities to help you gain a competitive edge in the continually evolving world.

[Know More](#)



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## YO!COACH

Revolutionizing the learning experience with an online learning and consultation platform that provides a seamless user experience.

[Know More](#)



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## YO!YUMM

Reinvent food ordering by choosing a scalable and customizable food ordering and delivery system.

[Know More](#)



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## GROWCER

A platform that will be able to handle "Panic shopping" scenarios. Choose a grocery marketplace platform to capture the current market profits.

[Know More](#)



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## YO!RENT

Due to the uncertainty of the economy, people are preferring to rent/share. Choose a rental marketplace platform to capture the market trend.

[Know More](#)

## HEALTH AND FITNESS MOBILE APPLICATIONS

To capture the growing trend & future profitability of this industry, the perfect health & fitness mobile application for your unique business requirement.

[Know More](#)



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# ABOUT FATBIT TECHNOLOGIES

We enable startups, SMBs, and billion-dollar entities across the globe to drive-real innovation with digital solutions. By partnering with our clients, we transform their ideas into reality and deliver an experience designed for a mobile-first world. Our portfolio spans over a decade with over 5000 projects delivered and clientele spread over 50 countries.

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