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Digital Tools in Crisis and Recovery
Consumer Report

Deloitte LLP | September 2020

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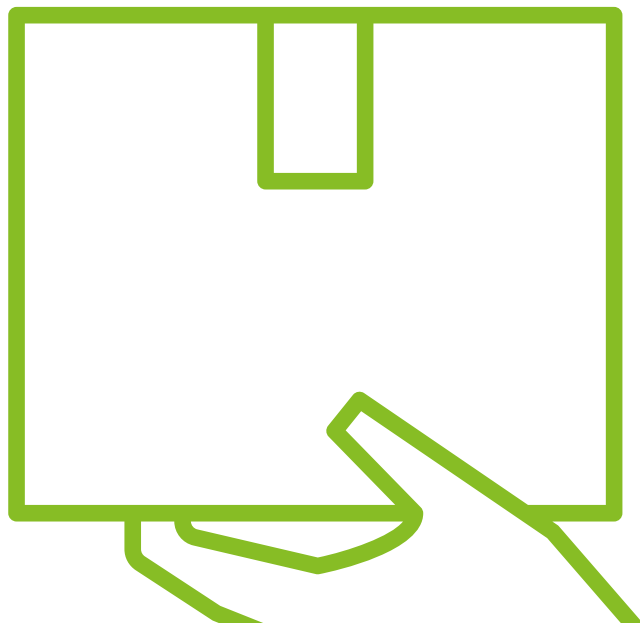
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Executive Summary

Consumers are adapting to the COVID-19 crisis, using digital tools to stay connected with businesses, and forming new digital habits.

The spread of COVID-19 has led to a global health and economic crisis, and caused unprecedented changes to the way consumers and businesses interact on a daily basis. To combat the pandemic, many governments have imposed lockdown measures that have forced businesses to suspend physical operations and consumers to stay home. In the presence of these social distancing restrictions the world over, digital tools, including social media and online messaging apps, have enabled consumers to engage and communicate with businesses.

To better understand how behaviours are changing, we conducted a survey of consumers across 13 countries in July 2020 to examine the impact of COVID-19 on their purchasing patterns and their use of digital tools to search for and interact with businesses.[1]

The findings demonstrate that, since the COVID-19 outbreak began, consumers have altered not just what they buy, but how they buy, where they buy, and how they discover new businesses. Purchasing has shifted away from the more discretionary goods and services towards essential household goods. While demand for recreational activities, such as travelling and eating out, has plummeted, the home entertainment sector has benefited from people spending more time at home with a net spend increase of 10% among those surveyed. As a result of the outbreak, 48% of those surveyed reported that online spending overall had increased since the outbreak of COVID-19.

In adjusting their consumption, individuals are looking for new businesses. **Nearly 2 in 5 consumers said that they substituted a regular place of purchase**, with female respondents being approximately 10% more likely to switch to small local businesses compared to men. Approximately two thirds of the respondents used digital tools to discover a new business, with half of those stating that they used social media. Whether it is in an effort to support small businesses within their community, or because lockdown measures have left them with no choice, **60% of those who switched reported that they switched to a small business that was local to them**. The role of social media is more pronounced in developing nations where respondents were 50% more likely to discover small businesses through social media.[2]

At a time when consumers are socially distancing, digital channels are replacing and complementing traditional word of mouth. **40% of respondents had increased their use of social media and online messaging to obtain product and business recommendations**. They have also become more valued as a means to communicate with businesses. 60% of consumers had increased their use of these channels to search for information and engage with businesses while traditional means were restricted.

There has been a notable generational divide in online engagement with businesses since the outbreak of COVID-19. **Gen Z respondents were twice as likely as Baby Boomers to have increased their use of social media or online messaging to search for business information.** They were also twice as likely to have both compared products and communicated with businesses using digital tools. This highlights issues around the digital divide. Those who are less able or willing to utilise digital tools, whether due to lack of infrastructure or lack of capabilities, may be less able to reap the benefits that these tools afford.

The evidence found here, in combination with other published work, points to long-lasting behavioural changes. **Consumers appear willing to continue using digital tools in their interactions with businesses going forward and in the post COVID-19 era, which may lead to a permanent structural shift.** Overall, this is likely to be welfare-enhancing for consumers as they discover the benefits of online platforms. Efficiencies such as reduced communication costs and search time, may improve the way in which consumers connect with businesses, forging a path to the new normal. However, bridging the digital divide is critical to ensure that all consumers benefit from a structural change to a more digital future. ▸

> 60% of consumers had increased their use of social media and online messaging to search for information and engage with businesses.

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1. Unless stated otherwise, the source of all information in this report is drawn from our Deloitte survey analysis.
2. Developed and developing nation classification is based on the United Nations Conference on Trade and Development's categorisation of developing nations, please see Appendix 3.

Introduction

Consumers are adapting to the crisis by leveraging digital tools
to engage with and discover new businesses.

From crisis to recovery...
The outbreak of COVID-19 has disrupted the lives, habits and behaviours of consumers globally. Social restrictions resulting from government responses to the crisis, and concerns about human interactions resulting in infection, have impacted how consumers and businesses interact. Regular routines, from trips to the supermarket, to meeting up with friends at local eateries, to the coffee purchase on the morning commute have been curtailed for many (see Figure 1).

At the same time, these government responses have led to businesses suspending physical operations, which have not only affected the supply and availability of products and services, but have also led to income shocks as working hours have decreased and levels of unemployment grown.[3] This income shock, and the outbreak as a whole, have increased the level of uncertainty consumers face in continuing to procure key products and services from businesses, leading to the reprioritisation of spending to essential products.[4]

Consumers across the world have responded to this shock by leveraging digital tools, such as social media and online messaging applications, to stay connected with businesses, and each other. Many individuals have discovered new ways to engage with businesses, and to discover and purchase products. Others are adapting and increasing their previous usage of digital tools. As such, COVID-19 has brought about structural change accelerating digital adoption for both businesses and consumers. Consumers are discovering the many economic benefits associated with the use of digital tools such as rich instantaneous communication, reduced search costs for discovering new businesses, products and information, and an increased variety of options leading to better matching of tastes.[5] For many consumers, these are welfare-enhancing benefits that may reinforce the formation of new habits for the longer term, post COVID-19.

Figure 1: Percentage change in footfall relative to the baseline period (Jan 3 – Feb 6, 2020) for retail and recreation locations, by country development, for 13 countries.[6] Source: Google Mobility Data, Deloitte Analysis.
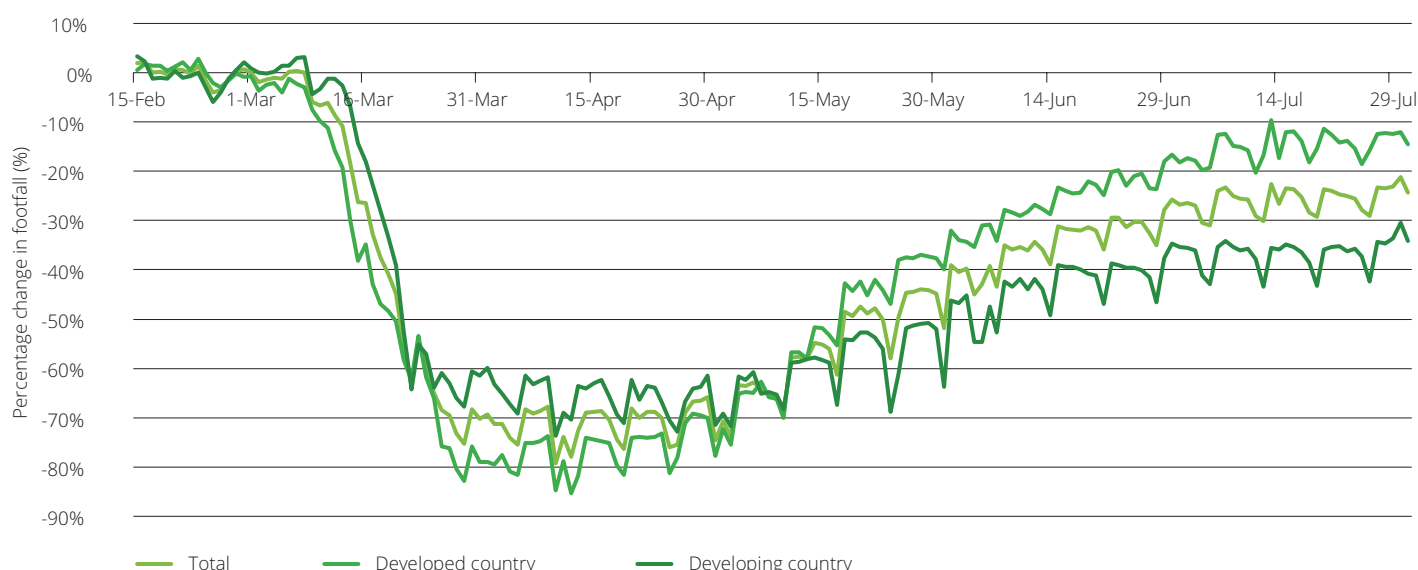
3. See Facebook/OECD/World Bank (2020), "The Future of Business Survey".
4. See Baker, R. S. et al., (2020), "How Does Household Spending Respond to an Epidemic? Consumption During the 2020 COVID-19 Pandemic".
5. For a full discussion on the benefit of digital technologies, see Goldfarb, A. and Tucker, C., (2019) "Digital Economics".
6. This chart uses 13 countries, in line with our survey coverage (see Footnote 7 for more details). See Google "COVID-19 Community Mobility Reports".

The literature on the consumer impact of COVID-19 has focused to date on key elements of purchasing behaviour changes, including consumption patterns, future outlook, and personal impact. In this report we provide insights into how consumers have been using digital tools in the context of these behaviour changes, how this usage has varied across consumers, and how digital tools have helped consumers to maintain their discovery of, and engagement with, businesses.

In July, we conducted a survey which drew on the insights of over 6,500 consumers across 13 countries.[7,8] Using an online panel with socio-economic sampling quotas, our sample is representative of the online 18+ population of each country.[9] This coverage provided us with a diverse range of countries from across the developing and developed world that differ in their culture, maturity of internet access and usage (see Figure 2), income levels, and responses to COVID-19.[10,11]

As a result of this approach, the results presented in this report are reflective only of the online population of each country, and not the population as a whole. This report presents a combination of direct survey results and econometric techniques to identify the significant differences between countries and consumers.[13]

In the remainder of this report, we use this analysis to investigate how consumers have adapted to the crisis using digital tools. This includes an examination changes in consumer behaviour with respect to purchasing patterns, and discovering and engaging with businesses.

Figure 2: Percentage of the population that have used the Internet (from any location) in the last three months in 2018, by country. Source: World Bank[12]

Percentage of the population that have used the Internet in the last three months

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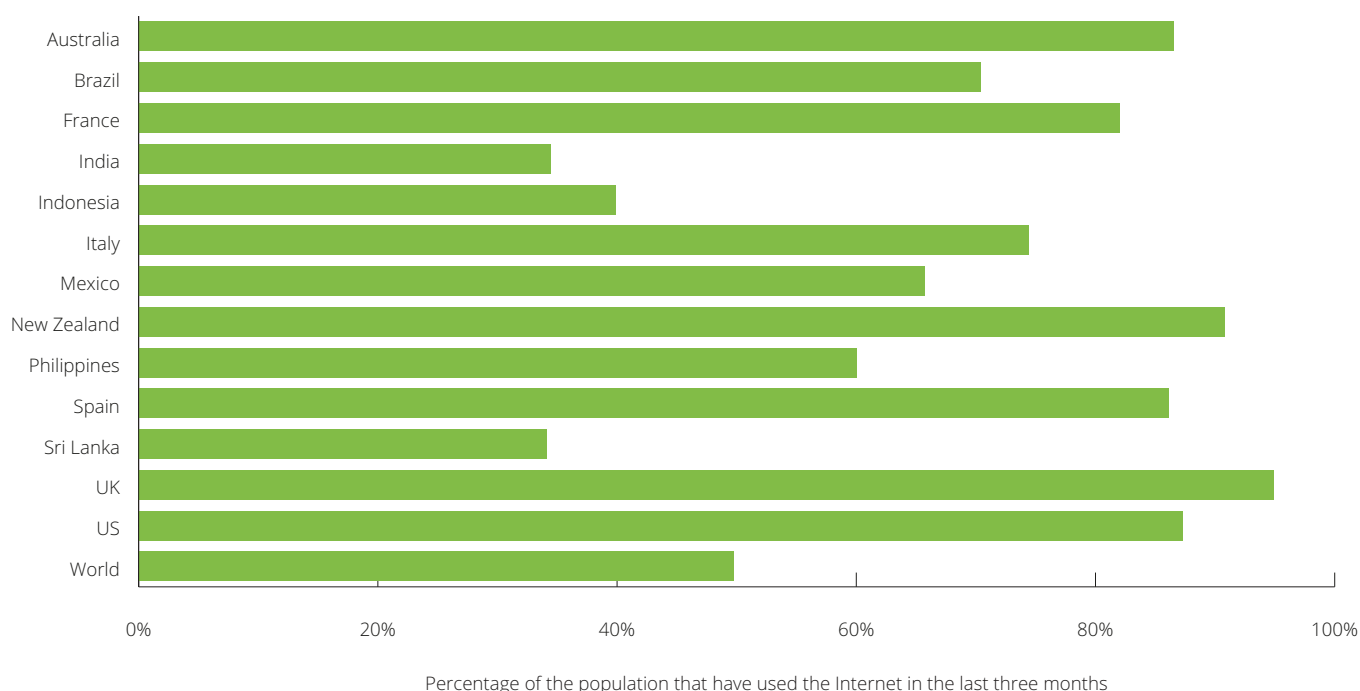
7. Country coverage included: Australia, Brazil, France, India, Indonesia, Italy, Mexico, New Zealand, Philippines, Spain, Sri Lanka, United Kingdom (UK), and the United States (US).

8. In total, our sample contained 11,026 individuals, which consisted of approximately 500 consumers in each country, except for the US, where 5,002 consumers were surveyed. For the US a sample weight was constructed to scale this down to 500 for facilitating comparison with other countries, while still ensuring representativeness of the 18+ online population. For more details on the sampling methodology, please see Appendix 1.

9. For more details on the sampling methodology, please see Appendix 1.

10. See Appendix 2 for a summary of the extent of government responses during our survey using the University of Oxford COVID-19 Government Response Tracker Hale et al. (2020).

11. Developed and developing nation classification is based on the United Nations Conference on Trade and Development's categorisation of developing nations, please see Appendix 3.

12. Latest available data is 2018 except for Australia, India, New Zealand Philippines, Sri Lanka, US, and the World, where we show 2017 values. See World Bank "Individuals using the internet".

13. See Appendix 3 for an explanation of the methodology used in this report.

Purchasing behaviour

Consumers are modifying their behaviours, moving their spending online, and forging new digital habits.

**Consumers are focusing on the spending that matters...**

As a result of the impact of the COVID-19 outbreak, consumer spending has been impacted significantly. For many, COVID-19 has had a direct impact on their employment, leading to significant income shocks or uncertainty about job security, making consumers more cautious.[14,15] Similarly, government responses, such as lockdowns and social distancing have restricted the mobility of consumers to shop physically and have also led to many businesses facing supply constraints or

closure.[16,17] Taken together, these factors have caused consumers to reconsider their spending behaviours by seeking to save money and thinking more carefully about how they prioritise their spending.[18,19]

Across the 13 countries we surveyed, our results showed that consumers have been prioritising essential spending categories, such as groceries and household supplies, over less essential categories such as electronics and furnishings (see Figure 3). This is in line with other recent surveys into consumer spending behaviour.[20]

Overall, spending on household supplies and groceries showed a net increase of approximately 25% compared to pre-COVID-19 levels. This also reflects that many consumers are spending more time at home, particularly with a large number of individuals now working remotely. Indeed, with people now more likely to be undertaking leisure activities from home, expenditure on home entertainment (e.g. TV, streaming, and books) saw a net increase of 10%.[21]

Figure 3: Stated net change in spend across purchasing categories by overall and online only channels.[22] Source: Deloitte survey analysis.
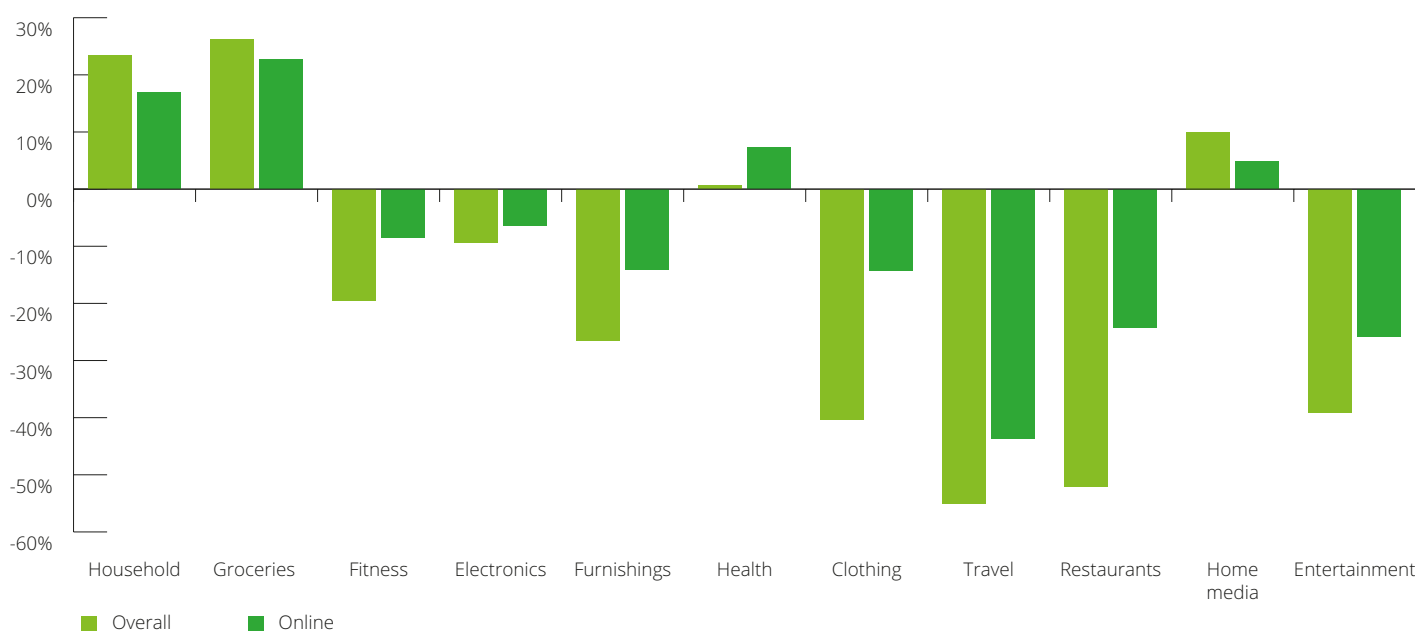
14. See GlobalWebIndex "Coronavirus: the impact on buying behaviors".
15. See International Labour Organisation "COVID-19 causes devastating losses in working hours and employment".
16. See Financial Times "Companies' supply chains vulnerable to coronavirus shocks".
17. See Forbes "Global Manufacturing During The Coronavirus Crisis: Supply Shock Meets Demand Shock".
18. See GlobalWebIndex "How coronavirus is reshaping the luxury market".
19. See Financial Times "European consumers stockpile savings, adding to economic drag".
20. See Deloitte's "State of the consumer tracker".
21. See McKinsey "Consumer sentiment and behavior continue to reflect the uncertainty of the COVID-19 crisis".
22. Net spend is defined as the percentage of those stating that they had increased their spending in a category minus the percentage that said they had decreased spending in the same category.

Governments' responses to COVID-19 have significantly affected hospitality, transportation and retail sectors. For most non-essential categories, there has been a significant net decrease in spending, with a drop of just over 50% in the net spend of both the travel, and the restaurants, bars and takeout categories in our survey.[23]

In general, respondents from developing nations reported greater extremes in how they have altered their purchasing patterns (see Figure 4). Net change in spending on the household supplies (33%) and groceries (31%) categories for this group was significantly higher than those in developed countries (15% and 22% respectively).

There are several possible explanations for this finding. For example, this may reflect that mobility was more significantly inhibited at this time, compared to developed nations (see Figure 1). Similarly, it may be because there are more individuals whose jobs have been at risk during the crisis, resulting from more atypical or informal work, and reflects the greater need to prioritise their reduced disposable income into essentials.[24] This is particularly the case for younger populations in developing countries, many of whom are dependent on work in the informal sector with limited state support.[25,26]

Figure 4: Percentage change in overall channel net spend across purchasing categories, by country development.[27] Source: Deloitte survey analysis.

A NEW WAY OF WORKING

Social restrictions have not just had an impact on the way consumers interact with businesses and each other. For many consumers these restrictions have also affected how they work. With offices closing around the world, the number of people working remotely has increased. Across all countries in our survey, 42% of respondents indicated that they are now working from home more than before.

These consumers no longer stop for coffee on their morning commute, or buy lunch from the deli next to their office. This has the dual impact of drawing consumers to those businesses local to them, as well as shifting consumption towards categories which help to enable remote working such as household goods, office equipment and home entertainment.

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23. This decrease in consumer spending is reflected in surveys looking at the impact of COVID-19 on businesses trading conditions. For example, research by Facebook/OECD/World Bank (2020), "The Future of Business Survey" showed that globally, 54% of small and medium business operating in the travel and tourism industries being closed in May, alongside 47% of hospitality and event management sector, and 32% of hotels, cafes and restaurants.
24. See The Resolution Foundation "The effects of the coronavirus crisis on workers".
25. Our sample also reflects this. The average age of respondents across developing nations was 31 compared to 47 in developed nations.
26. See World Bank "The Global Economic Outlook During the COVID-19 Pandemic", and Financial Times "Covid-19 will hit developing countries hard".
27. Net spend is defined as the percentage of those stating that they had increased their spending in a category minus the percentage that said they had decreased spending in the same category.

Consumers are discovering the convenience of purchasing online…
Due to mobility restrictions, and personal health concerns, consumers have been unable, or hesitant, to visit physical stores for many goods and services. According to Google, mobility data shows that footfall to retail and recreation businesses was down by as much as 96% in the worst affected countries, and all countries have seen a decline of more than 35% at some point (see Figure 1).[28] Additionally, trips to grocery and pharmacy businesses, which are usually classified as "essential" in government policy responses, have decreased significantly.

Many consumers who were shopping online before the crisis have now increased the amount they spend, and there are also consumers who are now shopping online for the first time.[29,30] Overall, 48% of those surveyed reported that online spending had increased since the outbreak of COVID-19. This was highest in the UK (59%) followed by Indonesia (56%) and Philippines (51%), while France reported the lowest increase (35%). This increase might not only reflect the reduced ability or willingness of consumers to visit stores, but also the increased time consumers are spending online to replace other, pre-COVID-19 activities.

However, there was a significant difference in the number of respondents who did not buy online in developing countries (15%) compared to developed countries (7%), as can be seen in Figure 5. This may reflect a divide in the accessibility of the Internet, even though our sample is of the online population. Some consumers may not feel able to shop online and, for those that do, businesses may be restricted in the online services that they offer. This highlights a perceived need for physical access to shops for many.

> 48% of those surveyed reported that online spending had increased since the outbreak of COVID-19.

Figure 5: Reported change in spending online since the outbreak of COVID-19, by country. Source: Deloitte survey analysis.
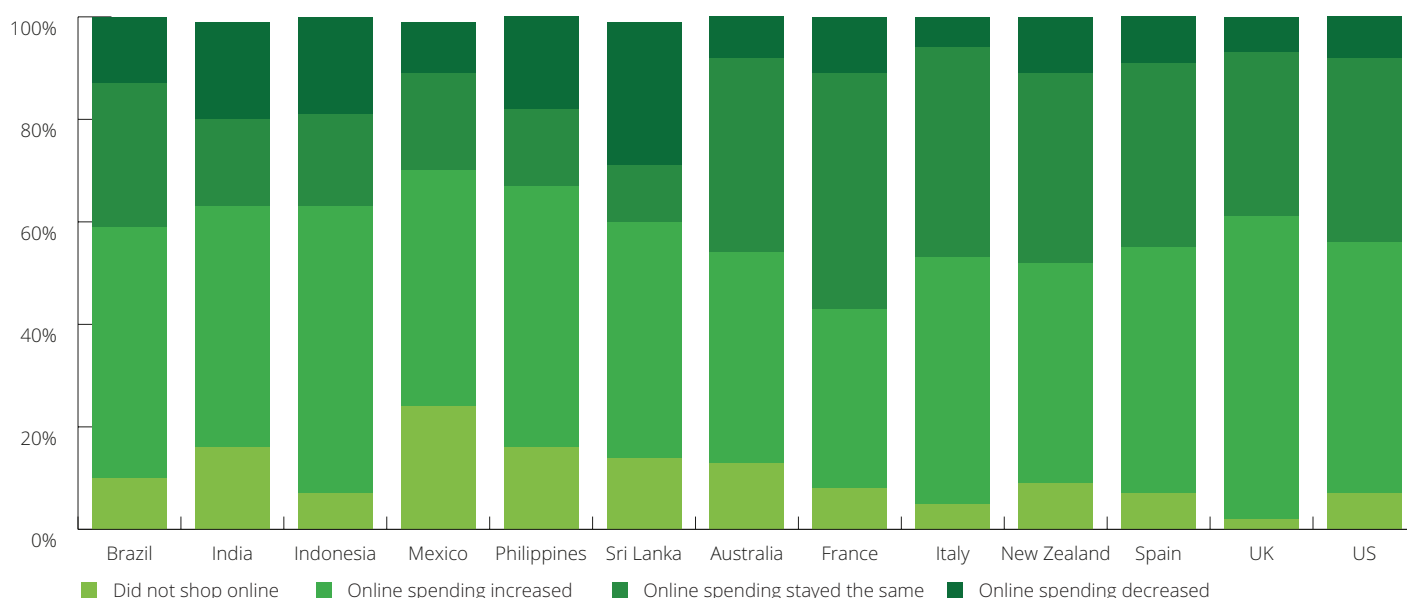
28. See Google "COVID-19 Community Mobility Reports".
29. Paysafe's latest "Lost in Transaction" survey finds that find that just over 21% of those surveyed in the UK had tried shopping online for the first time.
30. The BBC reports that a survey by UK supermarket chain Waitrose found 77% now do some of their grocery shopping online, an increase of 16%pts on the previous year. See BBC "Three quarters of UK does grocery shopping online".

Discovering new businesses

Consumers are using digital tools to discover new businesses and to support small businesses in their local communities.

**Digital tools are enabling consumers to switch businesses...**
The effects of COVID-19 and associated government responses have left many consumers unable to continue shopping from their regular places of purchase. For consumers whose mobility is restricted or for those concerned about the risk of infection, outlets near places of work or on the commute, and shops near consumers' homes may have become inaccessible. Equally, their regular shops may have suspended physical operations. Therefore, a need to discover alternative businesses has arisen.

In our survey, 38% of all respondents say that they have substituted at least one of their regular businesses for a new provider. Of those respondents who have switched, nearly two thirds reported using digital tools to discover a new business.[31]

However, not all consumers have adjusted to the same extent, reflecting that there are many factors that influence switching behaviours (see Figure 6). Just over half of respondents in developing nations (54%) switched business, more than twice as many as in developed nations. This may be due to the increased likelihood

of income shocks that consumers in developing nations face, with a larger dependence on riskier employment in the informal economy. This might be driving these consumers to find more affordable businesses.[32] It might also reflect a reduction in choice for consumers as businesses in developing nations, particularly those in the informal economy, are at a greater risk of supply shocks and, as a result, suffer a higher rate of business closures.[33]

Figure 6: Proportion of consumers who identified as having switched from a regular business to a new business vs the proportion of consumers who switched using digital tools. Source: Deloitte survey analysis.
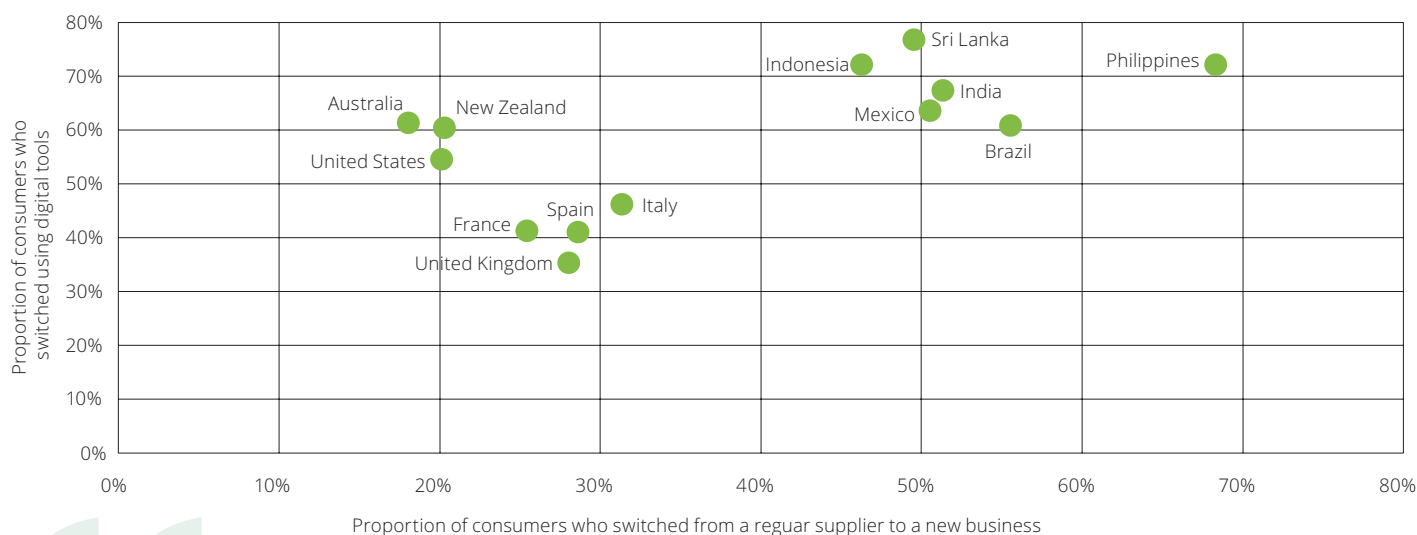
> Just over half of respondents in developing nations (54%) switched business, more than twice as many as in developed nations.

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31. Of the respondents who stated that they did not substitute a regular place of purchase during this time, 49% still discovered new businesses to shop from, with 32% of respondents finding at least one of these new businesses through social media, 26% discovered through other online channels, and 26% for traditional channels.
32. See International Labour Organisation (2020), "COVID-19 crisis and the informal economy".
33. Research by Facebook/OECD/World Bank (2020), "The Future of Business Survey" showed that 16% of SMBs across the world were closed in July, rising to over 25% in developing countries.

This is supported by our regression analysis which showed that respondents in developing countries were over three times more likely to have had their employment directly impacted by COVID-19 than those in developed countries. Furthermore, respondents in the lower income group were nearly 30% more likely to be impacted directly larger than those on higher incomes.[34]

Controlling for consumers' characteristics, regression analysis showed that individuals in developing nations were three times more likely to substitute their regular business than their counterparts from more developed economies. Similarly, respondents whose employment was directly impacted by COVID-19 were nearly twice as likely to switch business compared to those whose employment was not directly affected.[35] As discussed above, this may reflect the greater impact of COIVD-19 on consumers in developing nations, however it might also reflect the greater need to prioritise spending towards more affordable options for those whose employment has been impacted directly by COVID-19.

With mobility limitations in place, digital channels have become a key discovery mechanism for consumers to find these new businesses. Overall, 51% of respondents who switched stated that they have discovered a new business through social media, with 41% through other online channels such as search engines and embedded advertisements on websites. This compares to 50% who have discovered a new business through more traditional channels, mostly driven by word of mouth and to a lesser extent, TV and press advertisements. Firstly, this highlights the use of multiple channels by consumers. Secondly, the high ratio of respondents who used digital channels also points towards the fact that businesses are moving more of their advertisements online as a response to increased internet usage by consumers.[36,37] Finally, it suggests, as discussed below, that word of mouth is still significant in decision making. Consumers seek the views of friends, families and other consumers, whether offline in person or online through social media, when looking for businesses and products.[38]

In addition to variations in the level of business substitution, regression analysis indicates that the method of discovery varied by respondents' characteristics and location. Respondents with higher incomes, relative to their own country, were nearly twice as likely to have used social media to discover a new businesses compared to respondents in the lower income group.[39,40]

THE DIGITAL PAYMENT DIVIDE

As more consumers moved purchases online, the use of online payment systems such as PayPal and WorldPay increased across our sample by over a third since before the outbreak. However for many consumers, and businesses, technological options, including card payments, are less of an option at this time. In our survey, 32% of respondents stated that they had increased cash usage since the start of the crisis. Although the WHO has not issued a warning about the use of cash, there are concerns that handling money may aid the transmission of the virus.[41]

Our survey data suggests that a consumer who reported increased cash usage at this time is more likely to be an individual from a developing country whose employment has been more impacted by COVID-19 and who was in a lower income and education bracket. This is the result of a combination of underlying reasons. For some individuals, and businesses, there are barriers to digital alternatives that means cash is still their only viable alternative. In many developed countries, digital literacy is a barrier for many consumers, particularly for those who are older, and for those in lower socio-economic groups.

For developing countries, in addition to digital literacy, the primary barriers result from a limited infrastructure or prohibitive costs to acquire access to devices and internet services. However, results from recent research by Facebook/OECD/World Bank (2020) on the Global State of Small Business suggests there are signs that this constraint can be relieved in the future.[42] This report found that 25% of small businesses that had been closed in May to July have been investing in online channels.

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34. This was conducted using a logistic regression of respondent characteristics on a categorical variable for those who identified that their employment had been impacted by COVID-19, or if they were made unemployed due to COVID-19. A logit regression allows us to analyse how likely an outcome is based on individuals' specific characteristics, all else being equal. Please see Appendix 3 for more details on the method and see Appendix 3 Table 4 column 2 for more details on the regression used here.

35. A logit regression of respondent characteristics on a categorical variable of has substituted at least one of their regular businesses for a new provider. See Appendix 3 Table 6 for further information.

36. See BBC "Coronavirus: How the advertising industry is changing".

37. GlobalWebIndex's "Coronavirus Research July 2020" shows that 43% of consumers have spent more time on social media as a result of the lockdown.

38. See Forbes "Why Word Of Mouth Marketing Is The Most Important Social Media".

39. A logit regression of respondent characteristics on a categorical variable of those who selected as least one social media channel for discovery. See Appendix 3 Table 7 for further information.

40. Similarly, those with a degree were 40% more likely to have used social media to find a new business than those with a high school education.

41. See USA Today "Can cash carry coronavirus?", and see Financial Times "Coronavirus accelerates shift away from cash".

42. See Facebook/OECD/World Bank (2020), "The Future of Business Survey".

The level of economic development also plays a role, with respondents in developing countries being 130% more likely to have used social media. In fact, across our survey, traditional channels were the most reported channel for discovery in developed countries (44%), with social media only being used by 35% of respondents, compared to 60% in developing countries.

Digital tools are helping consumers find the products they need locally...

As well as driving consumers to switch businesses, the impacts of a change in mobility may also be influencing the types and locations of businesses at which people choose to spend their money. Of those who switched business, 73% of our sample said that at least one of those new businesses was a small business, compared to 47% stating it was a large business. It was the proximity of these businesses that was driving this, with
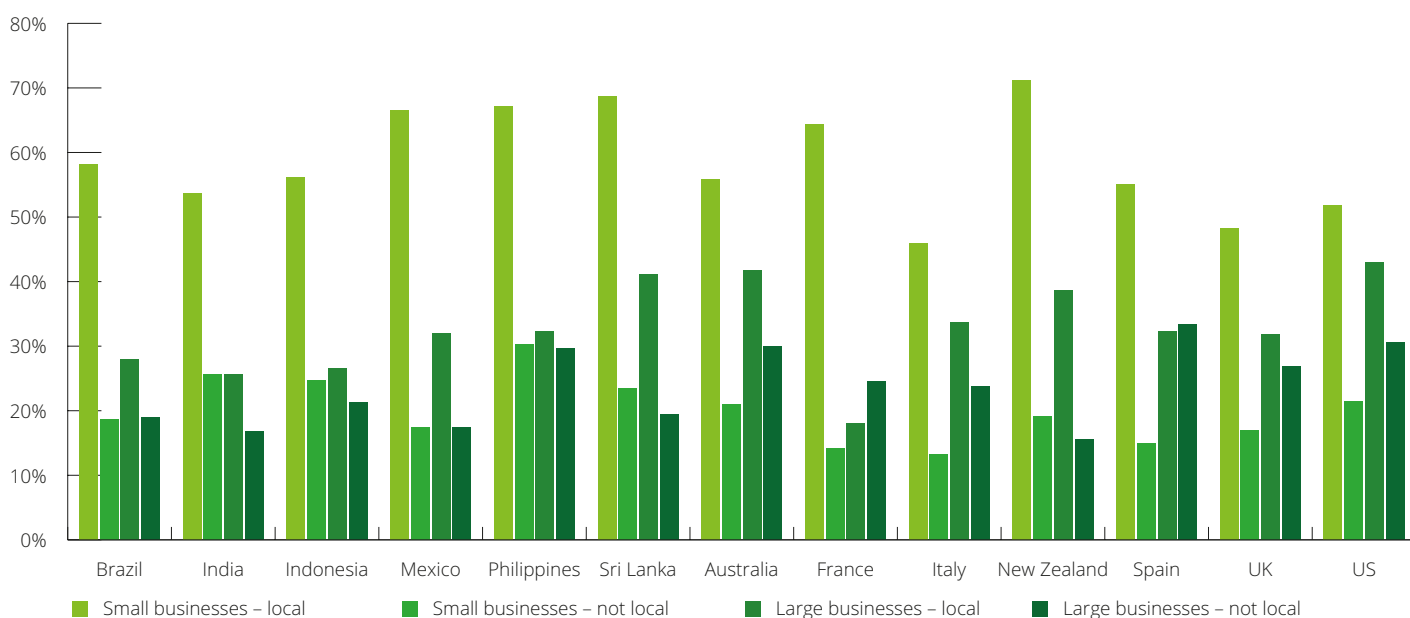
60% of consumers stating that they had switched to a local small business since the outbreak, compared to just 21% who reported switching to a small businesses that was not local to them. This focus on shopping small and local was consistent across countries (see Figure 7).

Whether local business are small or large will likely depend to a significant extent on whether a consumer lives in a rural or urban area. It will also differ across countries as well. However, there is also evidence that small businesses, although more at risk, are more agile to react and respond to the crisis. For example, they may provide more direct ordering and delivery, compared to larger stores, such as fast food chains, that have not been able to pivot as quickly.[43] The characteristics of a consumer also appear to impact behaviour when switching businesses. For example, across our sample, female respondents were more likely to switch to small, local businesses with 64% doing so,

compared to 56% of men. This may reflect research suggesting that women drive 85% of all consumer purchasing decisions, rising to over 90% for grocery and travel purchases.[44] It may also reflect a difference in demand for products between genders, and which stores are still able to fulfil this.

Consumer characteristics also influence how individuals found new businesses. Respondents in developing nations were much more likely to discover small businesses through social media (60%) than respondents in developed nations (41%). For example, Sri Lankan respondents were at least twice as likely to discover small businesses through social media (70%) versus their counterparts in Italy (30%). For those that have access to social media, this is explained partly by global social media trends across time with the average person in many developing nations spending more time using social media than in developed countries.[45]

Figure 7: Percentage of business types switched to by respondents, by country. Source: Deloitte survey analysis.

43. See BBC "Will people keep buying local after lockdown?", and BBC "McDonald's trials UK branch reopening in lockdown".
44. See Girlpower Marketing "Statistics on the purchasing power of women".
45. Global Web Index's annual "Flagship Report", regularly finds that individuals in developing countries report spending much longer on social media platforms per day than those in developed countries.

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While different categories of consumers found new businesses in different ways, the size of the business also influenced the method of discovery. Social media played a greater role in discovering small businesses compared to large businesses. The predominant method for discovering new small businesses was word of mouth (36%), followed by searching on social media (29%) and reading comments on social media (27%). For new large businesses, discovery was primarily through advertisements placed on social media (27%), TV (25%) and websites (23%). This suggests that small business discovery benefited from social connectedness, whereas large businesses, with stronger financial means, may be better at leveraging traditional marketing channels.

Consumers are supporting small businesses as they are concerned for their survival…
At a time when consumers' choice of where they can shop has been constrained by supply shocks and business closures, and also by mobility restrictions and income shocks, the primary concern for consumers is about getting what they need. Indeed, as shown in Figure 8, the main reasons respondents gave for their choice of a

new small or large business to purchase from was that they provided an offering better tailored to their needs. Respondents were more concerned for the survival of small businesses (34%) compared to large businesses (13%). Similarly, for respondents who identified that they switched to small local businesses, 42% were concerned for their local community, compared to 16% for large local businesses. However, it was clear that for many respondents their choice was restricted by social distancing restrictions.

Looking forward, this shift towards small local businesses looks set to stay and grow with 31% of respondents in our survey stating that they will increase their spending with small local businesses once the COVID-19 outbreak is over (see Figure 9). This increase in spending with small local businesses was greater in developing nations such as India (39%) and Sri Lanka (36%) compared to Italy (22%) and the US (25%). This presents a prospect for structural change in business choice moving forward. If large numbers of individuals continue to work from home more in the future, demand will be concentrated more locally to where consumers live.

> Social media played a greater role in discovering small businesses compared to large businesses.

Figure 8: Reasons chosen by respondents for choosing to switch business, by business size. Source: Deloitte survey analysis.
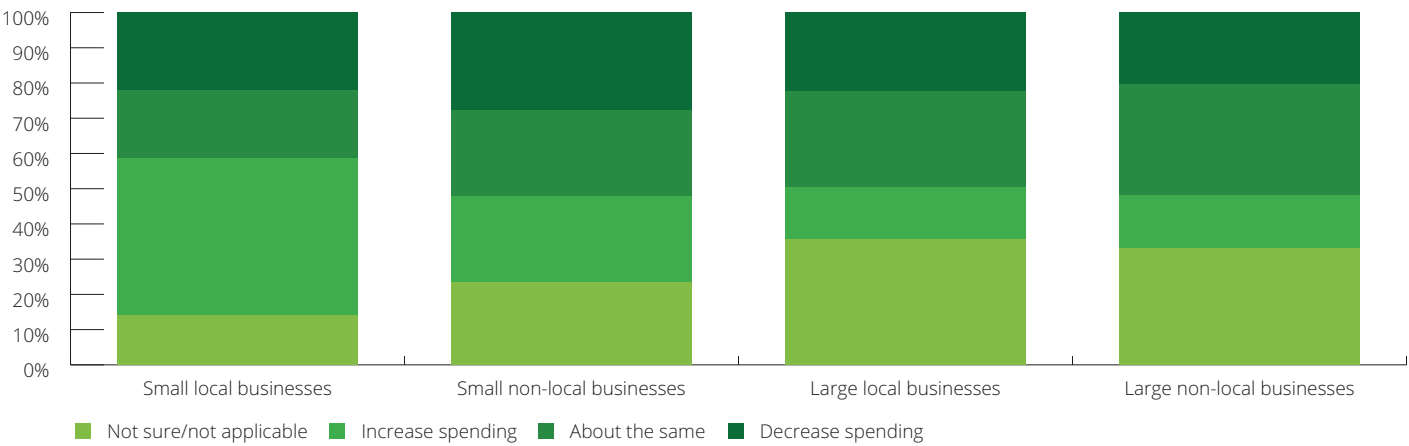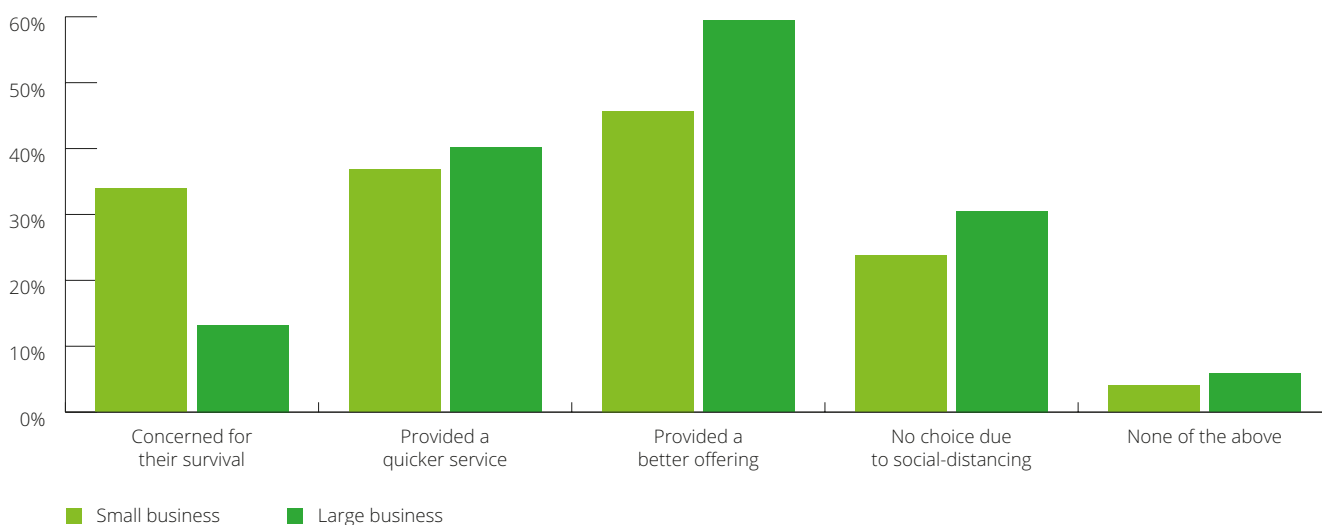
Figure 9: Expected change in spending after the COVID-19 outbreak is over across business type. Source: Deloitte survey analysis.

Legend: Not sure/not applicable · Increase spending · About the same · Decrease spending
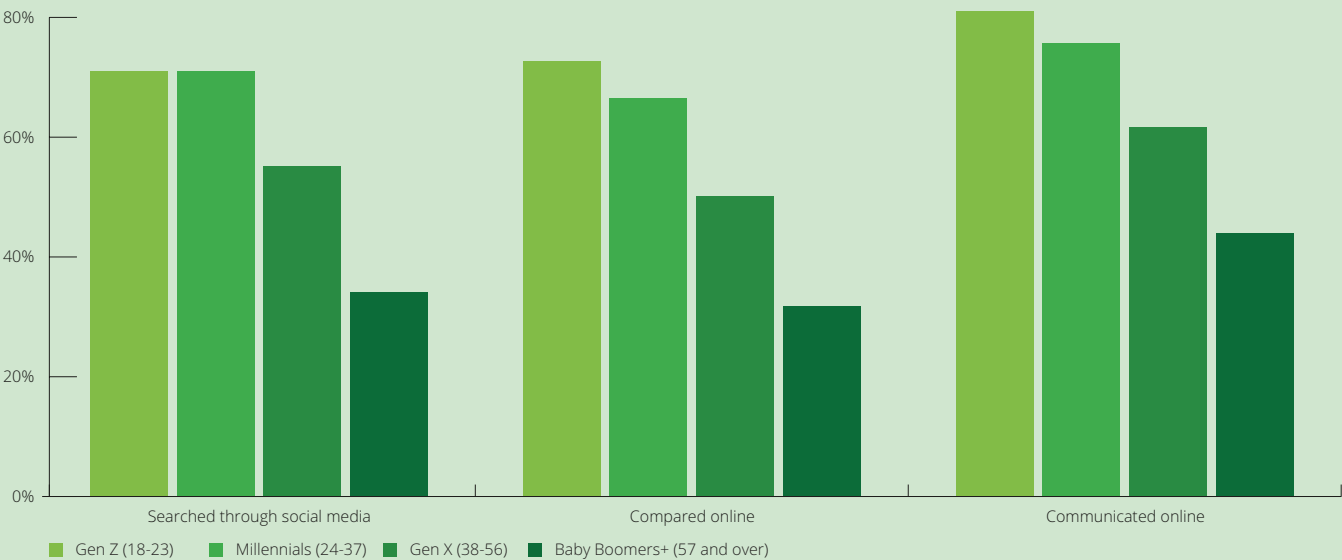
Zs VS. THE BOOMERS

Since the outbreak of COVID-19, age has been a defining feature in how consumers have adapted. The use of digital tools was no exception and there has been a notable divide between the generations in engaging with businesses (see Figure 10). Gen Z respondents were twice as likely as Baby Boomers to have both increased their use of social media or online messaging to search for business information, and to have switched businesses.

They were also twice as likely to have used digital tools to have both compared and communicated with businesses. For Gen Z respondents, this in part echoes a greater adjustment in lifestyle from having been more active out of home before the crisis compared to Baby Boomers. However, it also reflects that that Gen Z respondents in our sample were 80% more likely

to have had their employment impacted directly by COVID-19 than Baby Boomers, leading to a greater need to adapt. This highlights the intergenerational differences being exacerbated by the lockdown restrictions in place since the outbreak of COVID-19.

Digital tools enable reduced searching costs and provide instant access to a much wider variety of products and services, resulting in better matching of preferences. However, currently it is the youngest individuals who are reaping these benefits at a much greater and increasing rate. While there has been an overall increase in digital tool use in the older age groups, there is a risk that the gap between generations will widen even further.

Figure 10: Proportion of respondents that searched for business information through social media, compared business products online, and communicated with businesses online, by age category. Source: Deloitte survey analysis.

Legend: Gen Z (18-23) · Millennials (24-37) · Gen X (38-56) · Baby Boomers+ (57 and over)

Gathering business information and comparing products

Digital tools are enabling consumers to keep up to date with the latest business information.

Social media is helping consumers find businesses that are open...

During the crisis, timely and accurate business information is crucial for consumers to know which businesses are open, what their delivery capabilities are and where to find their contact details. Digital tools provide businesses direct and low cost means to update consumers on product offerings, and business information, via their own websites, social media business pages and by e-mail distribution. Thus, digital tools can help reduce the uncertainty and search costs consumers face when trying to find critical information.

Compared to before the outbreak of COVID-19, 48% of respondents said that they were using search engines more when searching for business information,

with 37% using social media business pages more. This was consistent across those in developed nations, where 51% of respondents stated that they had increased their usage of search engines (see Figure 11).

However, those in developing nations actually saw a larger increase in both online messaging usage (52%) and social media business page usage (51%). This highlights a stark contrast to developed countries, where only 19% of respondents stated that they increased their use of online messaging apps. This may reflect that consumers in developing countries make greater use of social media and online messaging apps than those in developed countries, and were doing so even before the outbreak of COVID-19.[46]

> Developing nations saw a larger increase in both online messaging usage (52%) and social media business page usage (51%).

Figure 11: Proportion of respondents who have increased their use of social media pages, search engines or online messaging to search for business information since the outbreak, by country.[47] Source: Deloitte survey analysis.

Legend: Social media business pages, Search engine, Online messaging apps

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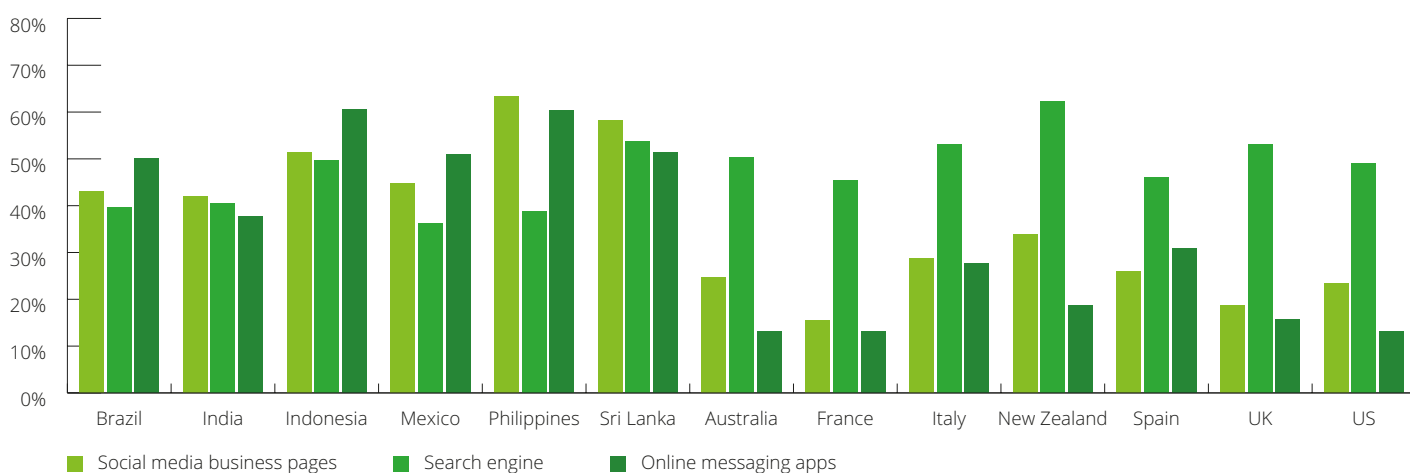
46. See GlobalWebIndex "2019 Social Media User Trends Report".
47. Respondents were asked to identify channels that they had used more of to search for business information, including a number of other online and offline channels not included here. Those included were consistently the most selected responses.

This trend was supported by our regression analysis which showed that respondents in developing nations, were 70% more likely to have used online tools to search for business information compared to those in developed nations.[48,49] In addition, respondents in mid to high income brackets were 33% and 67% more likely to have used online tools to search for business information compared to those in the lower income group. This result suggests that respondents who reported low income in developed countries were significantly less likely to use digital tools for this purpose. This may relate to purchasing behaviour differences between the groups and, in particular, the types of goods they purchase, although it may also highlight issues related to digital connectivity.

Once again, personal circumstances also affected reported changes in consumer behaviour. For example, individuals whose employment was directly impacted by COVID-19 were far more likely to search for business information, with 90% stating they did so, compared to nearly a three quarters of individuals whose employment was not directly affected.

While search engine usage saw the largest increase for both groups (nearly 50%), nearly half of those whose employment was directly impacted by COVID-19 increased their usage of social media business pages, which compared to just under a third of those whose employment had not directly affected. This might be the result of such consumers having increased time to spend online, or due to necessity as a result of the pandemic.

Consumers are using online tools more to compare products and services...

Social restrictions and reduced mobility have also led to consumers having to adapt their decision-making process. In response to the outbreak of COVID-19, consumers have found themselves using online tools more to compare products and services offered by businesses. These tools provide consumers with welfare enhancing benefits by helping consumers to find the best price across multiple businesses, or to identify businesses with good reviews.

Of those comparing products or services, the largest increases were in requesting opinions via online messaging (28%) and social media (27%), suggesting the importance of using these networks to get recommendations in the absence of traditional word of mouth. Those whose employment was directly impacted by COVID-19 were most likely to compare products and services, with nearly 80% of respondents using at least one of the channels compared to just over half of those whose employment was not directly impacted. This may be because these respondents are more price conscious, or because they have more time to spend online using comparison tools.

However, although online comparison tools provide many benefits, there are also regulatory concerns about potential consumer harm arising.[50] Information asymmetries may exist when comparison tools are not fully transparent as to how they rank results. These systems may also play on consumer behavioural biases leading consumers towards certain providers due to the way alternatives are framed.

> Those whose employment was directly impacted by COVID-19 were most likely to compare products and services.

48. A logit regression of respondent characteristics on a categorical variable of has used at least one online tool to search for business information. See Appendix 3 Table 8 for further information.
49. Similarly those who were directly impacted by COVID-19 were also nearly twice as likely to search for business information.
50. See Ofcom (2019), "Online market failures and harms".
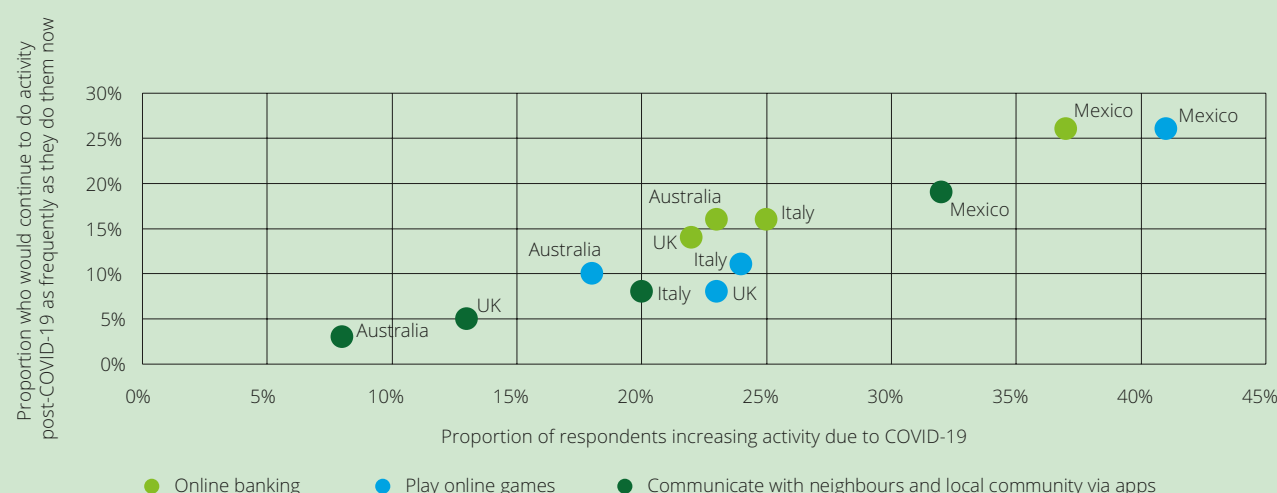
CONVENIENCE AND CONNECTEDNESS

As consumers spend more time at home, they are using their online devices more to stay connected with businesses and each other. A recent global survey by Deloitte on 'Digital Consumer Trends' found that two thirds of UK smartphone users surveyed agreed that they were using their smartphone more during the crisis, rising to as high as 83% in Mexico.[51] At the same time, nearly 40% of consumers were spending more time on social media as a result of the crisis, rising to just over two thirds of Mexican respondents.

The survey found that consumers are using digital tools to form new habits that may potentially become longer term lifestyle changes. For example, over a third of Mexican respondents said that they were using online banking more than before the crisis, with a quarter of these individuals stating that

they would maintain this level of use of online banking post-COVID-19 (see Figure 12). This supports that for those consumers who are able to access digital technologies, they are finding more convenient and efficient ways of performing regular tasks.

Similarly, individuals who are able to have been increasing their usage of digital tools to stay connected with friends and their local community. The survey reported notable increases, and a likely persistence, of individuals using social media and messaging apps to stay connected with their local community, and online gaming to stay connected with friends and family.

Figure 12: Proportion of respondents who increased a given activity vs the proportion who would continue at the same frequency post-COVID-19. Source: Selection of online activities from Deloitte Digital Consumer Trends, respondents in Australia, Italy, Mexico and the UK. The research was conducted between May and July 2020.

51. See Deloitte Digital Consumer Trends, "Lasting lockdown habits".

Engaging with businesses

Consumers are using digital tools to communicate and stay engaged with businesses throughout the crisis.

**Social media has enabled consumers and businesses to stay connected...**
Since the outbreak of COVID-19, consumers have been increasing their online engagement and communication with businesses as mobility limitations have grown. Consumers typically engage with businesses to gain further information about products and services, pre- and post-purchase. The development of digital tools has deepened this engagement by allowing consumers to engage with rich content, such as live streams and product tutorials, at their leisure, and to communicate through direct

messaging on social media and live chat services. Research by the UK's Office of Communications showed that UK adults spent 18% (37 minutes) more each day online in April 2020 amidst the countrywide lockdown, compared to January 2020.[52] This reflects the increase in consumers moving activities and engagement online, but also presents more opportunity for consumers to both passively and actively engage with business.

In our survey, engaging with businesses through online messaging apps, and interacting with social media pages saw

the greatest increases in usage since before the crisis (see Figure 13). The use of social media overall to engage with businesses also increased, with 49% of respondents indicating that they have adopted at least one way of interacting with business more through this channel (e.g. liking, commenting, sharing content). The various channels used can represent different types of engagement. For example, live chat usage might be more related to purchase enquiries, whereas likes and follows on social media may relate to a general interest in finding out more about a business.

Figure 13: Proportion of respondents using various digital and non-digital engagement channels to communicate more with businesses since the outbreak of COVID-19, by country development. Source: Deloitte survey analysis.

Legend: Developing country, Developed country
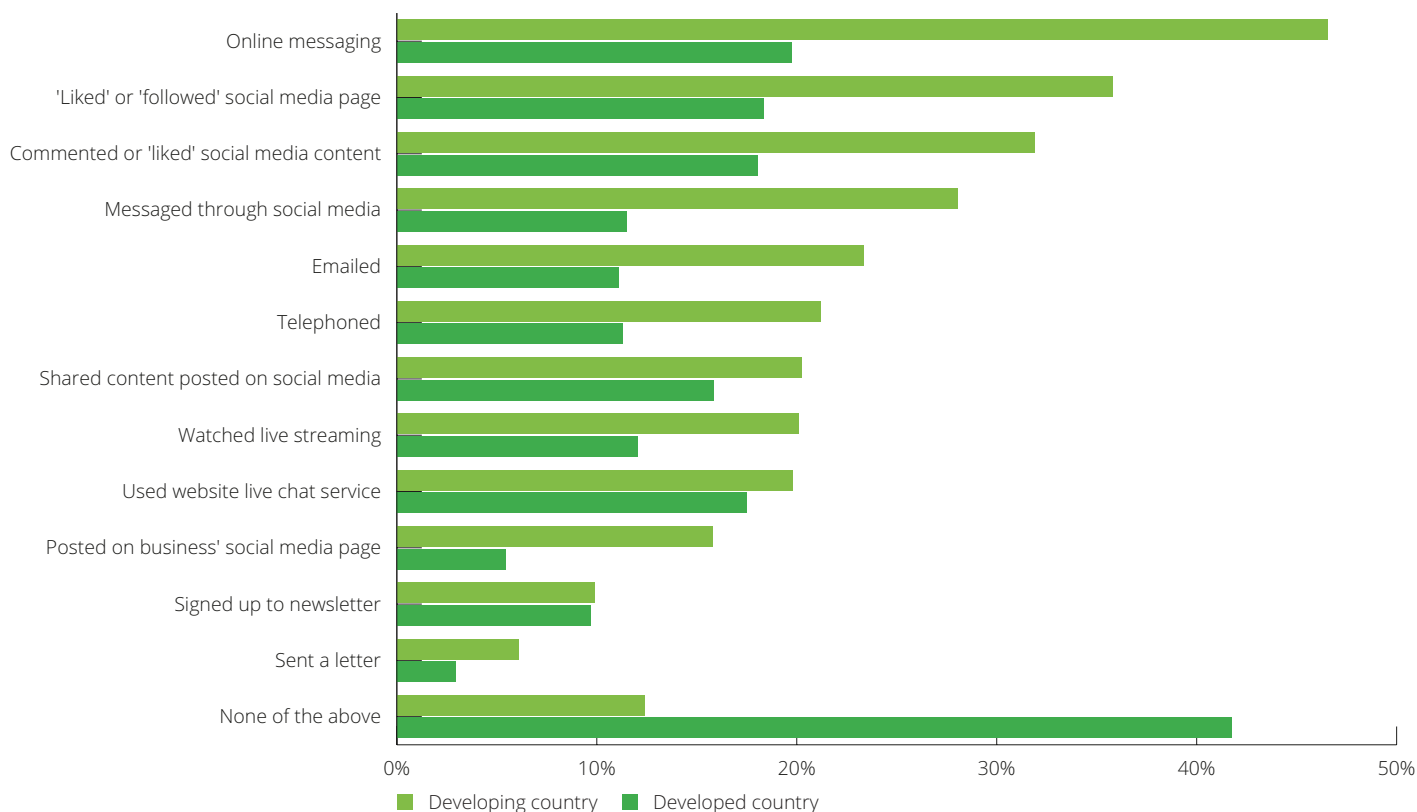
52. See Ofcom (2020) "Online Nation".

There was evident variation in consumers' chosen methods of communication across countries. Previous surveys have found that use of social media and online messaging apps in developing countries was already significantly higher, even prior to the outbreak of COVID-19, despite penetration figures being broadly similar across our sample countries.[53]

Our results suggest that this gap is widening further, as online messaging app usage increased by nearly half for those from developing countries. For example, Indonesia (52%), Sri Lanka (52%) and Philippines (50%) saw the biggest increases, all nearly five times higher than the US. In general, reported online messaging app usage figures were lower for developed countries (20% on average), due to a high number of respondents stating that they did not see an increase in any channels, including traditional and offline channels.

Differences in communication channels were not just limited to the respondents' countries. Regression analysis showed that female respondents were 24% more likely to have used social media or online messaging to engage with businesses compared to than men.[54,55] This was also the case, as with previous findings, for those whose employment was directly impacted by COVID-19 (nearly twice as likely), and consumers in developing countries (over three times as likely).

There are also clear patterns in the specific platforms that people have been using. Of those who stated that they engaged with businesses either through social media or an online messaging app, Facebook was stated as the most used. However, in developing countries, WhatsApp was the most popular selection for our respondents, highlighting a clear difference in platform preferences (see Figure 14). The reason for choosing between platforms may partly be due to the nature of communication that each provides. While social media apps such as Facebook may primarily be used by an individual to communicate with many others at once, online messaging apps, may more often be used to communicate with smaller groups, or single individuals.

> Online messaging app usage increased by nearly half for those from developing countries.

Figure 14: Proportion of respondents stating which social media and online messaging apps were most used to communicate with businesses since the outbreak of COVID-19, by economic development.[56] Source: Deloitte survey analysis.

Legend: Developed country, Developing country

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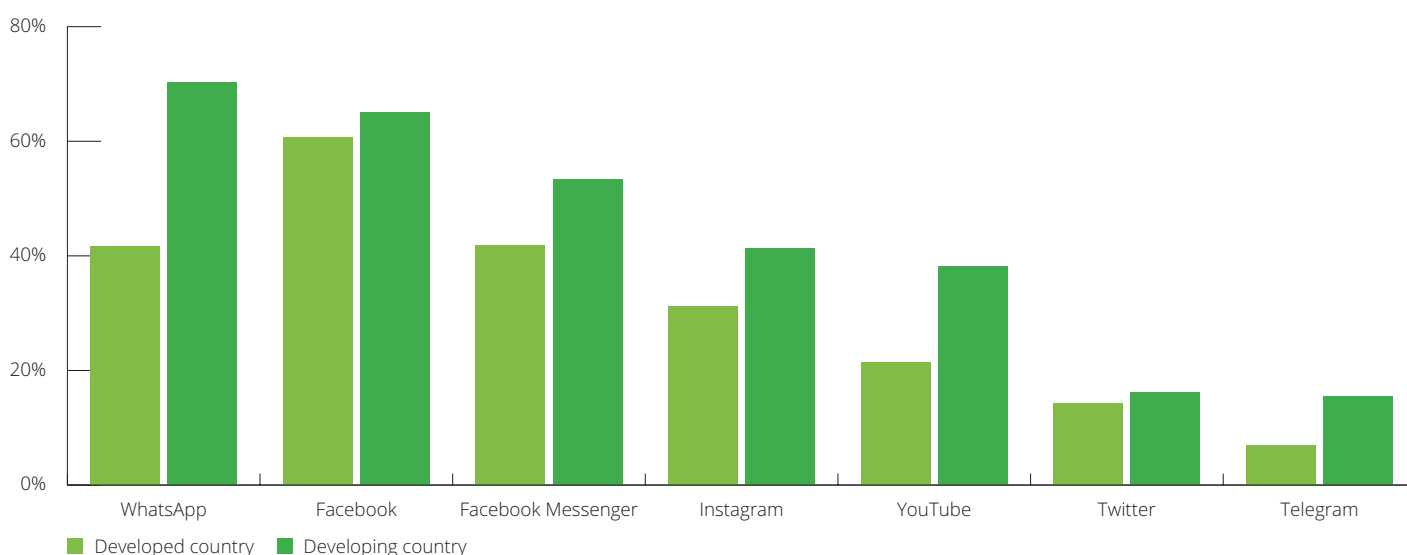
53. See We Are Social "Digital 2020".
54. A logit regression of respondent characteristics on a categorical variable of has used at least one social media channel or online messaging to engage with business. See Appendix 3 Table 9 for further information.
55. Similarly, those with university education were 30% more likely that those with high school education to use social media or online messaging to engage with businesses.
56. The apps presented in the chart are those that have been selected by at least 10% of respondents.

THE NEW NORMAL OF FITNESS

Routines and a sense of normality can be important in helping to reduce the mental and physical impacts of increased stress, isolation and anxiety at this time. Consumers have been trying to continue their everyday activities and, together with businesses that are moving their offerings online, have started to adjust.

Across our sample, 13% of respondents said that they used to regularly attend fitness classes or the gym before the outbreak of COVID-19. Of these respondents, 38% were able to take this activity online, finding a free or paid online alternative. Here, technology is providing business and consumers with opportunities to find and better match offerings with demand while also expanding their reach outside of their surrounding community.

For example, Tonawanda Dance Arts (TDA) is a children's dance studio based in Tonawanda, New York. Prior to the outbreak of COVID-19, classes all took place in TDA's own studio, and the clientele were based exclusively in the surrounding communities. COVID-19 immediately changed the delivery of their services. Classes were now taken over video call, and almost all contact with families was through digital channels. Director Melanie attributes their ability to continue trading to their relationship with clients: "Many of our clients stayed with us and came together as a community. Driven by our closer relationship with customers, TDA still has a healthy enrolment for our upcoming season."[57]

However, as a result of the use of remote learning tools, TDA has now also provided dance lessons to those outside of their local community for the first time. Consumers have discovered TDA through online tools, such as social media business pages, and been able to take part in classes, despite living too far away to attend in person. The social restrictions in Tonawanda have since been eased, but TDA now promotes 'distance learning' and sees it as an important part of their business moving forward.

Picture 1: The Tonawanda Dance Arts team. Source: Tonawanda Dance Arts.

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57. Quote from Melanie Boniszewski, Director of Tonawanda Dance Arts.

Conclusion

Digital tools are helping those consumers who can move online to adapt to the crisis, likely leading to long-term habit changes and welfare enhancements.

It is not certain when, or to what extent, the current health crisis will end. While many governments are currently rolling back social distancing restrictions to reignite the economy, there is every chance lockdowns, at least at a regional level, will occur again. Digital tools have played an important role in enabling consumers to continue their regular activities and maintain some level of normality.[58]

Consumers have been forced into a new reality, and have had to adapt by using digital tools. Many, though, are discovering the benefits that these bring such as reduced time searching, low-cost communications, and discovering new products and businesses that better match their tastes. Digital tools, such as social media, can provide consumers with the ability to find businesses more easily, and can provide a way to engage with them free of charge, reducing the impact on cost and search time.

Digital tools also enable consumers to find businesses that better match their preferences and meet their needs both in their local area and by expanding their access to businesses further afield. These are significant welfare enhancing benefits that will likely incentivise habit formation, with effects lasting beyond the outbreak. This structural shift in consumer behaviour will likely be mirrored by businesses pivoting towards digital tool usage, enhancing or offering new online and remote options for consumers to use.

However, there remain significant divides between certain groups within and between countries. Those who are less able to utilise digital tools (e.g. older or low income groups), whether this is due to lack of infrastructure or lack of capabilities, have the most to benefit from digital tools. Evidence from our online survey suggests that those who have been directly impacted by COVID-19 have been most reliant on digital tools when making purchase decisions. However, many of those that are most vulnerable to the economic consequences of COVID-19 are also those that have the least access to a strong digital infrastructure and are least able to take advantage of the related benefits.

Whether the differences are developmental, regional or generational, policy support to overcome the digital divide will be beneficial. The focus should be on bridging new and existing digital divides to ensure all consumers benefit from digital disruptions and that the current crisis does not exacerbate already significant inequalities.[59] This could be achieved through supporting access to affordable internet services for all consumers, and the development of resources and education to improve the understanding of digital tools.

However, policy will need to be coupled with a significant push from the private sector. As such, technology companies must continue to develop accessible digital tools, with the wider business community providing effective marketing and convenient and inclusive services.

> Significant welfare enhancing benefits that will likely incentivise habit formation, with effects lasting beyond the outbreak.

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58. See World Health Organisation, "Mental health and COVID-19".
59. See United Nations (2020), "Accentuating the Need to Bridge Digital Divides".

Appendices

Appendix 1: Survey Methodology

The Digital Tools Consumer Survey was fielded in the period 7-29 July, 2020 and was administered across 13 countries using an online panel. Our sample included at least 500 responses per country with a total of 6,534 completed surveys. Those surveyed were internet users 18 years and over. A summary of these countries is provided in Table 1.

In the US, 5,002 consumers were surveyed, but a sample weight was constructed to scale this down to 500 for comparison with other countries, while still ensuring representativeness of the 18+ online population. However, estimates for the US will still be more precise compared to other countries due to the larger underlying sample size.

The survey was conducted through Ipsos' online survey panel network. Ipsos deployed sampling quotas on several key geo-demographics characteristics, such as gender, age, education and region, to achieve a balanced sample reflective of the 18+ online population of each country. After data cleansing, Ipsos developed sample weights separately based on the same geo-demographic variables as the quota scheme, which also corrects for differences in cooperation rates amongst subgroups. Additionally, in the US, UK and Brazil race/ethnicity was used for sample balancing. This culminates in a sample representative of the 18+ online population of each country.

For this survey, multiple outgoing sample replicates were deployed throughout the field period, so that the achieved total sample in each country includes early and late responders, as well as weekday and weekend responders. This procedure has also allowed panellists with different lifestyles and schedules a chance to respond.

The survey focused on how COVID-19 has impacted respondents purchasing behaviour, and through what channels they were able to continue engaging with, and purchasing from businesses. The questions referred specifically to changes 'since the outbreak of COVID-19' and when asked about their engagement with businesses, respondents were asked what they were doing 'more' since the outbreak of COVID-19. Respondents were also asked about impacts to their employment alongside standard socio-economic questions such as employment status, age, gender, income and education.

Table 1: Country coverage summary. Source: Deloitte survey analysis.

Country	Number of respondents
Australia	502
Brazil	500
France	501
India	500
Indonesia	505
Italy	500
México	500
New Zealand	503
Philippines	510
Spain	501
Sri Lanka	510
UK	502
US	5002

Appendix 2: Lockdown Stringency

The University of Oxford COVID-19 Government Response Tracker by Hale et al. (2020) collates information on common policy responses across countries such as closing schools and restrictions on gatherings that governments have taken to respond to the pandemic. Hale et al. converted these observations into an index, which provides a way to compare the stringency of government actions across countries.

The exact time the survey was in the field for each country was dependent on the speed of implementation and the length of time taken to obtain the required quota. Therefore, for the analysis in

this report, the average Stringency Index was calculated for the period the survey was in field for each country (see Table 2). The stringency index range for this time period still showed variation across countries. However, it reflects a period during which more governments were relaxing lockdown and mobility restrictions from previous months, albeit to differing extents. As such, this survey captures the cumulative changes in consumer behaviour that has likely developed across the changing level of government response stringency since the outbreak of COVID-19.

Table 2: Average stringency index value for fieldwork across countries. Source: University of Oxford COVID-19 Government Response Tracker Hale et al. (2020), Deloitte analysis.[60]

Country	Survey start	Survey close	Average stringency during fieldwork	Average stringency during June	Average stringency during May
Australia	7 July	25 July	76	62	70
Brazil	10 July	23 July	69	66	67
France	10 July	25 July	54	70	81
India	8 July	23 July	78	79	84
Indonesia	10 July	25 July	49	56	61
Italy	10 July	28 July	64	60	67
Mexico	10 July	23 July	55	56	63
New Zealand	8 July	28 July	41	38	61
Philippines	10 July	28 July	73	71	81
Spain	10 July	28 July	65	60	75
Sri Lanka	8 July	29 July	57	60	76
UK	8 July	25 July	73	77	71
US	7 July	27 July	69	70	71

60. See Hale, Thomas, Sam Webster, Anna Petherick, Toby Phillips, and Beatriz Kira (2020). "Oxford COVID-19 Government Response Tracker", Blavatnik School of Government.

Appendix 3: Analytical Methodology

Category definitions

The survey analysis required the construction of different socioeconomic respondent groupings from demographic data. The definitions of these groups are set out in Table 3.
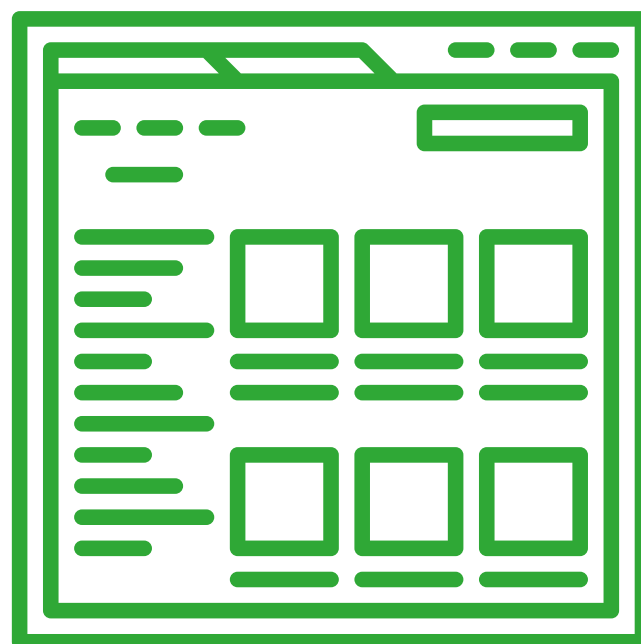
Table 3: Category definition for survey analysis.

Category	Basis for categorisation
Developing country	Countries were split into two groups, developed and developing, based on the United Nations Conference on Trade and Development categorisation of developing nations as follows:[61] Developed - Australia, France, Italy, New Zealand, Spain, United Kingdom (UK), United States (US) Developing - Brazil, India, Indonesia, Mexico, Philippines, Sri Lanka
Age group	Respondents were assigned into one of four groups based on their age as follows:[62] Gen Z - 18-23 Millennials - 24-37 Gen X - 38-56 Baby Boomers – 57 and over
Impacted by COVID-19	A respondent is defined in our analysis as directly impacted by COVID-19 if: 1) They indicated that they, or a member of their household, had experienced a reduction or deferral in income or other benefits, a reduction in working hours, or being temporarily laid off; or, 2) They indicated that were currently unemployed as a result of issues relating to COVID-19.
Income level	Respondents were assigned in to three groups based on income - higher income, middle income, or lower income. This was based on tertiles by country reflecting the national populations.

Regression analysis and significance testing

Throughout this report, we have used regression analysis to report on the statistically significant characteristics (independent variables) of survey respondents in relation to key question responses (dependent variables), such as switching businesses.

In this section we report the output of logit regressions, which enable us to report the coefficients as odds ratios. Using these ratios and converting to probabilities, allows us to analyse how likely an outcome is based on individuals' specific characteristics, all else being equal. As an example, the logit regression reported in Column 1 of Table 6 reports the logit regression of respondent characteristics on whether an individual switched businesses. The odds ratio for University Education, which is 1.342, can be interpreted as the probability of a university educated respondent switching business is being 34.2% higher (more likely) than the probability of a high school educated respondent (the reference group) switching business.

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61. See UNCTAD (2019), "Classifications Handbook".
62. Age groups in our analysis follow other COVID-19 consumer research in grouping by generation (see GlobalWebIndex).

Those more likely to be impacted by COVID-19

The logit estimates for the regression of who was more likely to have had their employment impacted by COVID-19 are reported in Table 4. Column 2 restricts the regression in column 1 to include only respondents who were employed or unemployed (excludes students, retired and 'other').[63]

Table 4: Logistic regression of respondent characteristics on whether the individuals' employment was impacted by COVID-19. Source: Deloitte survey analysis.[64]

	Impacted by COVID-19 (1)	Impacted by COVID-19 (2)
Gender	1.338***	0.951
Middle Income Band	1.332***	0.764***
High Income Band	1.572***	0.739***
Further Education	1.087	0.979
University Education	1.182**	0.813**
Age	1.229***	0.933***
Age^2	0.997***	1.001***
Developing Nation	2.276***	3.167***
Intercept	0.010***	11.340***
Observations	5948	3849
Pseudo R^2	0.115	0.088

Robust standard errors were used; * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.

Sample characteristics difference between developing and developed nations

The logit estimates for the regression of who was more likely to be from a developing country are reported in Table 5. Column 2 reports the same regression but includes 'impacted by COIVD-19' as a control. Column 3 restricts the regression in column 2 to only include respondents who were employed or unemployed (excludes students, retired and 'other').

Table 5: Logistic regression of respondent characteristics on whether the individuals were from a developing country as opposed to a developed country. Source: Deloitte survey analysis.[65]

	Developing Country (1)	Developing Country (2)	Developing Country (3)
Gender	1.246***	1.175***	1.224***
Middle Income Band	0.710***	0.673***	0.609***
High Income Band	0.824**	0.757***	0.681***
Further Education	0.490***	0.485***	0.399***
University Education	0.843**	0.821***	0.740***
Age	0.886***	0.860***	0.874***
Age^2	1.000***	1.001***	1.001***
Impacted by COVID-19	-	2.227***	3.164***
Intercept	53.947***	66.661***	32.523
Observations	5948	5948	3849
Pseudo R^2	0.221	0.240	0.191

Robust standard errors were used; * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.

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63. The regressions presented here used unweighted survey data. A random sample of 500 respondents in the US were drawn from the 5,002 for comparison with other countries.

64. Gender takes the value of 1 for male and 0 for female (the reference group). Similarly developing Country takes the value of 1 for a developing country and 0 for a developed country. The variables low income group and high school education are excluded and form the reference group. The variable Age2 is the square of the respondent's age and is included to model more accurately the non-linear relationship with the dependent variable.

65. Impacted by COVID-19 takes the value of 1 for those whose employment was directly affected by COVID-19, and 0 for those not directly affected (the reference group).

Those more likely to have switched to a new business

The logit estimates for the regression of who was more likely to switch to buying from a new business since the outbreak of COVID-19 are reported in Table 6. Column 2 reports the same regression but includes the country Stringency Index values as a control.[66]

Table 6: Logistic regression of respondent characteristics on whether the individuals switched to purchasing from a new business. Source: Deloitte survey analysis.

	Switched business (1)	Switched business (2)
Gender	1.013	1.004
Middle Income Band	0.932	0.932*
High Income Band	0.914	0.916
Further Education	1.008	1.001
University Education	1.342***	1.357***
Age	0.969***	0.972***
Age^2	1.000**	1.000*
Impacted by COVID-19	1.777***	1.823***
Developing country	2.667***	2.672***
Stringency	-	1.014***
Intercept	0.663	0.252***
Observations	5948	5984
Pseudo R^2	0.090	0.094
Robust standard errors were used; * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.		

Those more likely to have used social media to find a new business

The logit estimates for the regression of who was more likely to find a new business through social media are reported in Table 7.

Table 7: Logistic regression of respondent characteristics on whether the individuals used social media to find a new business. Source: Deloitte survey analysis.

	Used social media to find a new business
Gender	0.841*
Middle Income Band	1.392***
High Income Band	1.851***
Further Education	1.210
University Education	1.386***
Age	1.008
Age^2	1.000*
Impacted by COVID-19	1.291***
Developing country	2.328***
Intercept	0.491**
Number of observations	2334
Pseudo R^2	0.075
Robust standard errors were used; * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.	

66. See Appendix 2 for more information on the Stringency Index.

Those more likely to have looked for business information using online tools

The logit estimates for the regression of who was more likely to use online tools to search for business information are reported in Table 8.

Table 8: Logistic regression of respondent characteristics on whether the individuals used online tools to search for business information. Source: Deloitte survey analysis.

	Used online tools to search for business information
Gender	0.818***
Middle Income Band	1.337***
High Income Band	1.673***
Further Education	1.176*
University Education	1.581***
Age	0.979**
Age^2	1.000
Impacted by COVID-19	1.650***
Developing country	1.702***
Intercept	3.757***
Observations	5984
Pseudo R^2	0.071

Robust standard errors were used; * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.

Those more likely to have communicated and engaged with businesses using social media or online messaging

The logit estimates for the regression of who was more likely to use social media or online messaging to engage with businesses are reported in Table 9.

Table 9: Logistic regression of respondent characteristics on whether the individuals used social media or online messaging to engage with businesses. Source: Deloitte survey analysis.

	Used social media or online messaging to engage with business
Gender	0.807***
Middle Income Band	1.024
High Income Band	1.196**
Further Education	1.150*
University Education	1.277***
Age	0.963***
Age^2	1.000
Impacted by COVID-19	1.892***
Developing country	3.252***
Intercept	2.568***
Observations	5948
Pseudo R^2	0.148

Robust standard errors were used; * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.

Deloitte.