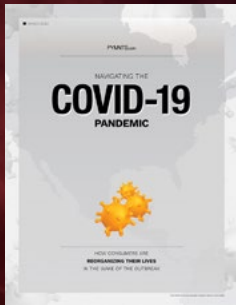
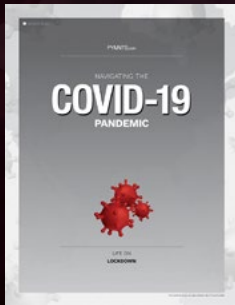


■ NAVIGATING THE COVID-19 PANDEMIC



**MARCH 18**  
How Consumers Are  
Reorganizing Their Lives  
In The Wake Of The Outbreak



**MARCH 26**  
Life On Lockdown



**APRIL 9**  
How The  
Paycheck-To-Paycheck  
Economy Is Beginning  
To Buckle



**APRIL 22**  
The Post-Pandemic Reset

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**APRIL 2**  
How SMBs Are Coping  
With The Economic  
Fallout Of COVID-19



**APRIL 16**  
The COVID-19  
Cash Chasm



**MAY 1**  
Reinventing The Road  
To Recovery



**MAY 28**  
Business Recovery

■ THE GREAT REOPENING



**MAY 7**  
The Road To  
A Digital Normal



**MAY 18**  
Tracking Digital's  
Quantum Leap



**JUNE 4**  
Doubling Down  
On Digital

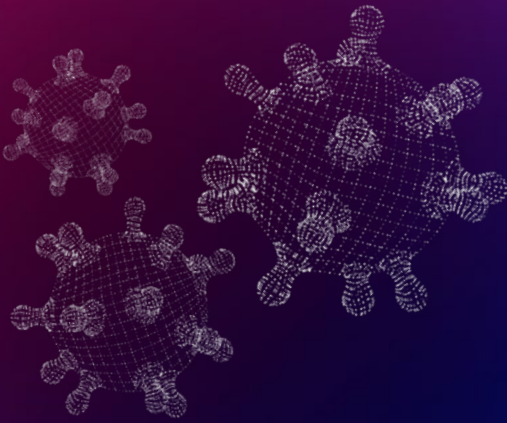
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■ JUNE 2020

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THE GREAT  
REOPENING



SHIFTING  
PREFERENCES

\*The COVID-19 survey was taken between May 23 and May 25, 2020.



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COVID-19

# INTRODUCTION

The economic effects of the COVID-19 pandemic are often discussed in terms of broad statistics: record unemployment rates, the portion of small and medium-sized business (SMBs) that have closed or are at risk of closing, the number of states that have lifted stay-at-home orders and the portion of consumers who have had to take pay cuts, for example. Such figures illustrate the breadth of its impact on consumers and main street USA, but it is as crucial to consider the outbreak's effect on consumer behavior on a more granular level.

The truth is that consumers' attitudes about the COVID-19 pandemic vary dramatically by their personal circumstances and preferences. Some are working professionals who have been lucky to operate remotely and are now eager for reasons to leave their homes. Others are still so worried about the risk of contagion that they refuse to go out for even basic purchases such as groceries.

So, how do consumers' diverse preferences change their shopping expectations? Do they place more or less importance on digital shopping options than consumers with different priorities? If digital purchasing options are important, which features do they want merchants to provide?

PYMNTS issued its first COVID-19 consumer survey on March 23 and has been tracking

United States consumers' changing behaviors and attitudes since, surveying more than 14,000 to date. The Great Reopening: Shifting Preferences edition takes a new approach to their changing behaviors, drawing on a May 23 survey to analyze how their unique concerns are affecting their plans and whether their shifting preferences are likely to shake up their post-pandemic habits.

We have identified four persona types in our quest to understand consumers' evolving behavior since the pandemic began:

- **Social shifters:** consumers who have gone online to make retail purchases, but are most likely to return to physical stores and engage in activities outside their homes
- **Safety shifters:** consumers who have embraced digital channels to buy groceries and other products and are more concerned about contracting the virus than other consumers
- **Convenience shifters:** consumers who put a premium on speed and convenience and are choosing merchants based on their digital offerings
- **Office shifters:** consumers who have shifted to working from home and want to go back to being outdoors and working in office environments

THIS IS WHAT WE LEARNED.

## CONSUMERS WHO SHIFTED TO WORKING FROM HOME APPEAR TO BE THE MOST EAGER TO GO OUT.

U.S. consumers are growing interested in returning to their typical activities, with more of them saying they are eager to leave their homes in late May compared to one month prior. Our study shows 36.1 percent of all consumers are now “very” or “extremely interested” in going back out, for example, compared to 28.5 percent who said the same on April 27.

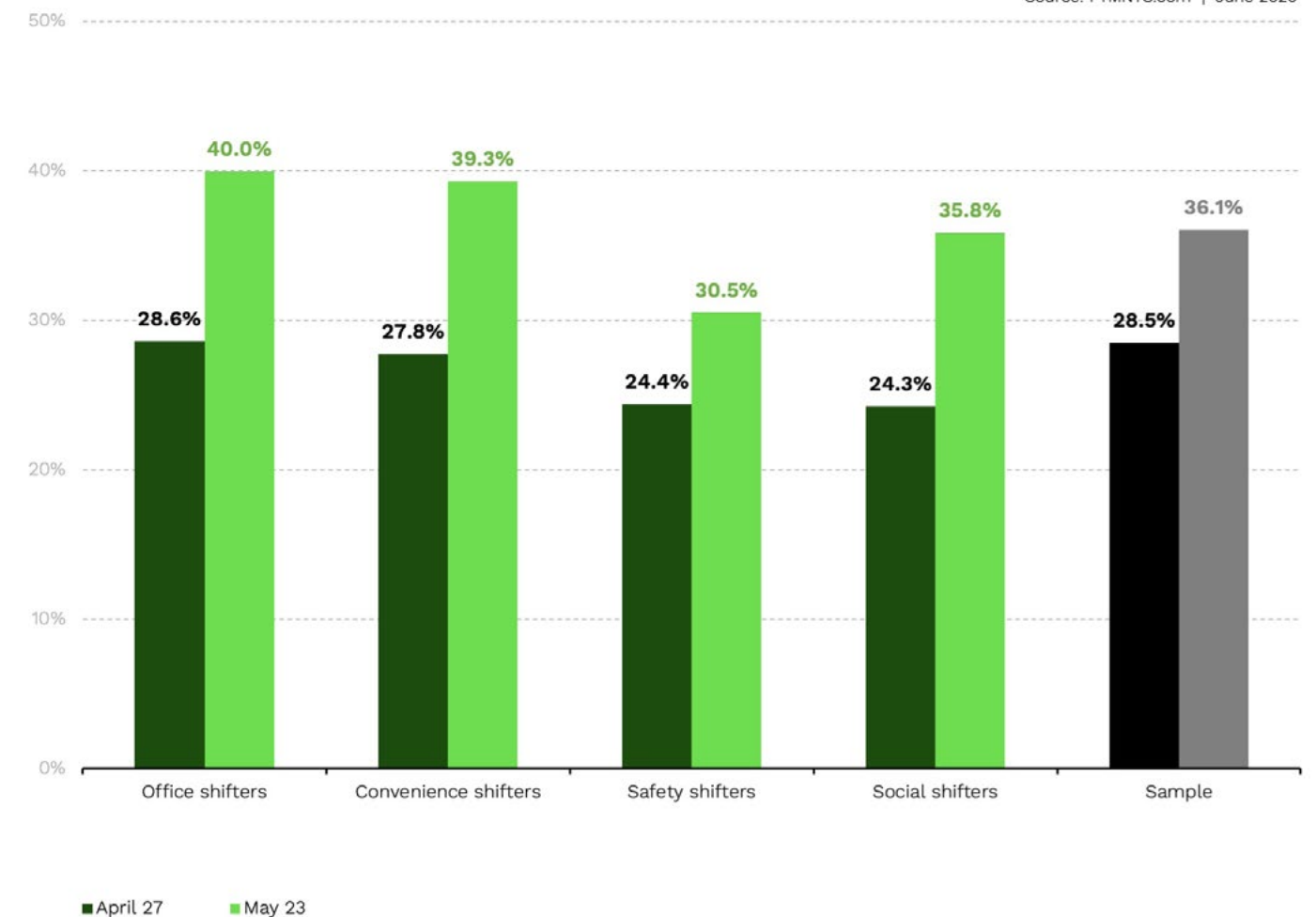
Not all consumers are equally eager to return to normal operations, however. Office shifters who currently work remotely more often than they did before are the most likely to want to leave their homes, with 40 percent saying they are “very” or “extremely interested” in doing so. Consumers who are ordering from restaurants online more often, whom we refer to as “convenience shifters,” are the second-most eager, with 39.3 percent “very” or “extremely interested” compared to 36.1 percent of all U.S. consumers. This makes both office and convenience shifters more likely than the average consumer to be interested in going back out into the world.

Safety and social shifters seem to be less likely to want to leave the safety and comfort of their homes, however. Safety shifters are the least so, with just 30.5 percent saying they are “very” or “extremely interested” compared to 35.8 percent of social shifters who say the same.

**FIGURE 1: CONSUMERS' INTEREST IN LEAVING THEIR HOMES**

Share who are “very” or “extremely interested” in going back outside, by persona type

Source: PYMNTS.com | June 2020



## WHAT KEEPS CONSUMERS FROM LEAVING THEIR HOMES

### OFFICE SHIFTERS ARE THE MOST EAGER TO GO BACK TO THEIR NORMAL WORKSPACES AND TRAVEL INTERNATIONALLY, WHILE SAFETY SHIFTERS WANT TO GO BACK OUT BECAUSE THEY MISS SHOPPING IN STORES.

Consumers who have gone online to perform routine activities cite many reasons for doing so, with the foremost being using technology to see their family and friends. Social shifters stand out as the group most likely to be interested in leaving their homes for the same reason, with 82.7 percent of those who want to go back out citing wanting to visit their friends and family.

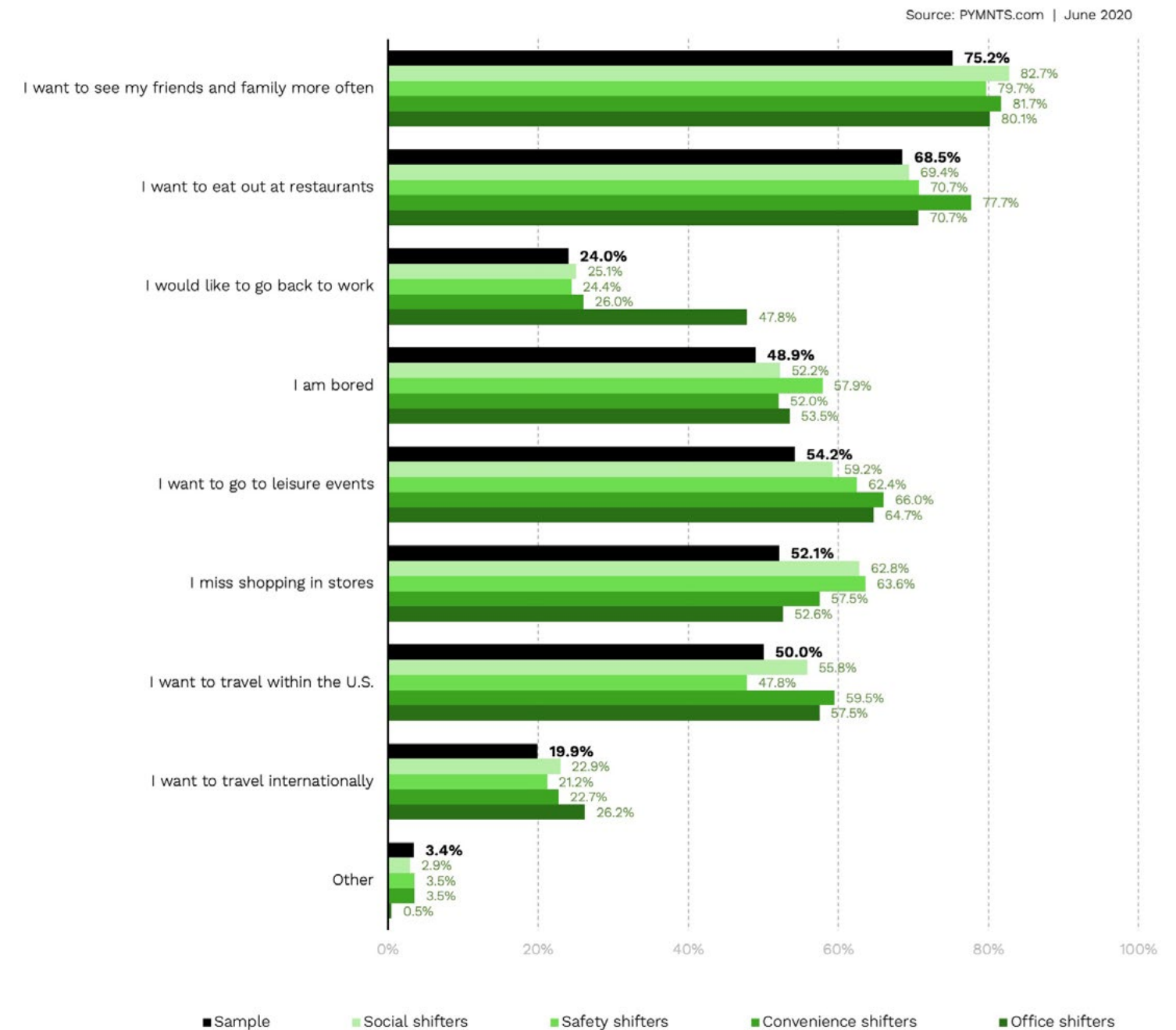
Convenience shifters are more likely than all other persona types to say they want to leave their homes to dine in restaurants, go to leisurely activities and travel in the U.S. Our survey finds 77.7 percent and 66 percent of convenience shifters who want to go back out cite wanting to dine at restaurants and go to leisurely events, respectively, while 59.5 percent cite a desire to travel within the U.S.

Convenience shifters may have more reasons for wanting to leave their homes, but office shifters are far more likely to want to go back to working in their normal professional settings. Our study reveals that 47.8 percent of office shifters want to go back to work on site, for example, compared to 24 percent of the sample average.

Safety shifters are among the least likely to say they want to go back out for social reasons like work or travel. Our research shows only 47.8 percent of safety shifters who are interested in leaving their homes say it is because they would like to travel within the U.S. again, compared to 55.8 percent of social and 59.5 percent of convenience shifters.

FIGURE 2: WHY CONSUMERS ARE INTERESTED IN LEAVING THEIR HOMES

Share who cite select reasons for wanting to leave their homes, by persona





## WHAT KEEPS CONSUMERS FROM LEAVING THEIR HOMES

### SAFETY SHIFTERS HAVE ALWAYS BEEN MORE CONCERNED ABOUT THE VIRUS THAN OTHER CONSUMERS.

The degree of concern consumers express about the COVID-19 pandemic appears to be linked to how they have altered their online behavior since it began. Safety shifters are the most worried about suffering negative impacts of the pandemic, with 75.7 percent reporting they are “very” or “extremely concerned” about them as of May 23. This compares to 60.4 percent of all consumers who say the same. Social and office shifters are also more worried about such impacts than the average consumer, with 68.2 percent and 62.9 percent saying they are “very” or “extremely concerned,” respectively. Convenience shifters are the least so, although 61.9 percent of them still say they are “very” or “extremely concerned” about the virus’s effects.

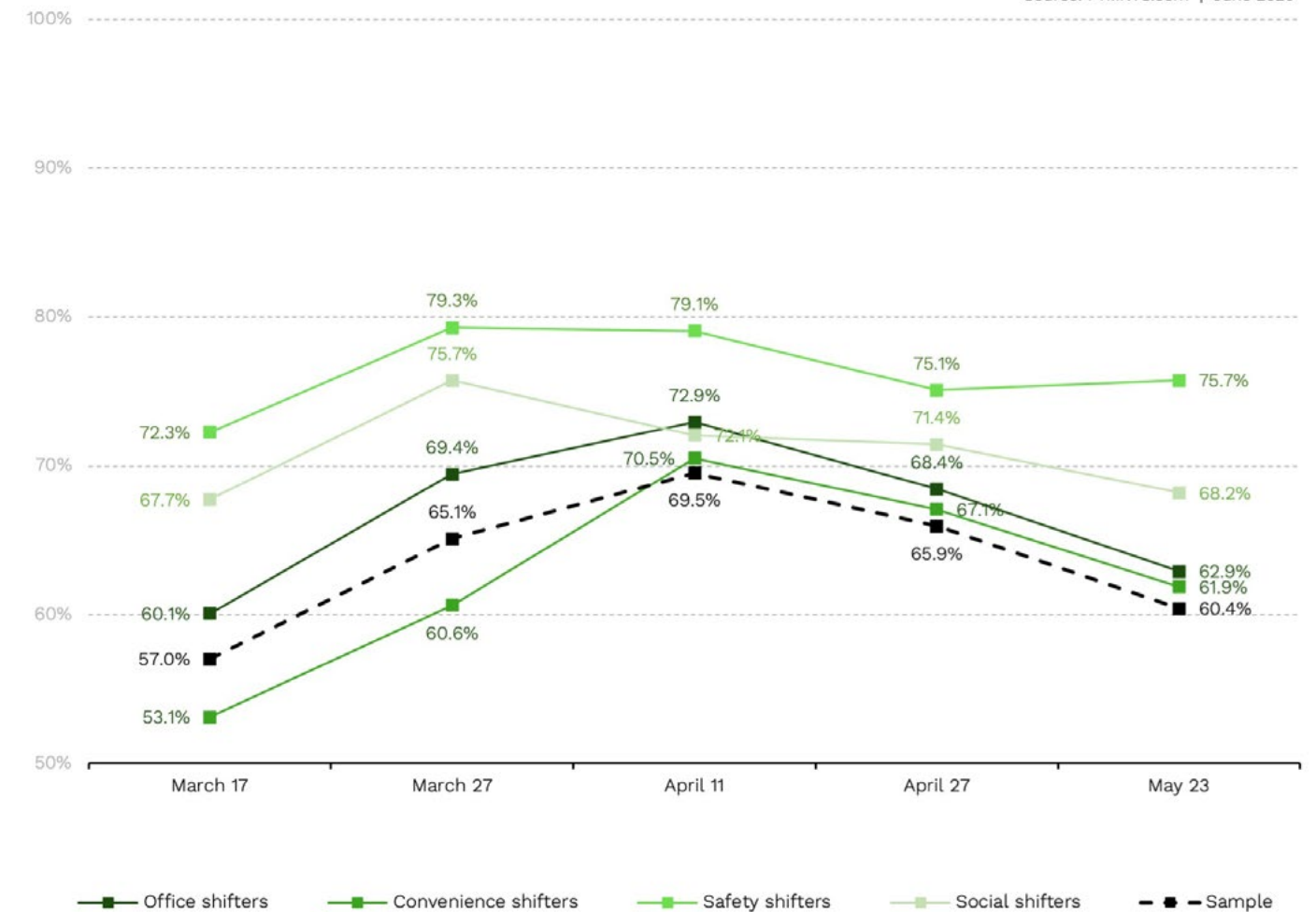
These trends are not new, and consumers’ degrees of concern about the pandemic appear to have changed very little over time. Safety shifters have been the most concerned since we began gauging their responses to it on March 17, when 72.3 percent of them reported feeling “very” or “extremely concerned” compared to 57 percent of all consumers. Social shoppers were also worried, with 67.7 percent saying they were “very” or “extremely” about the pandemic, followed by 60.1 percent of office and 53.1 percent of convenience shifters.

## COVID-19

**FIGURE 3: CONSUMERS’ WORRIES ABOUT THE COVID-19 PANDEMIC**

Share who are “very” or “extremely concerned” about COVID-19, by persona type

Source: PYMNTS.com | June 2020

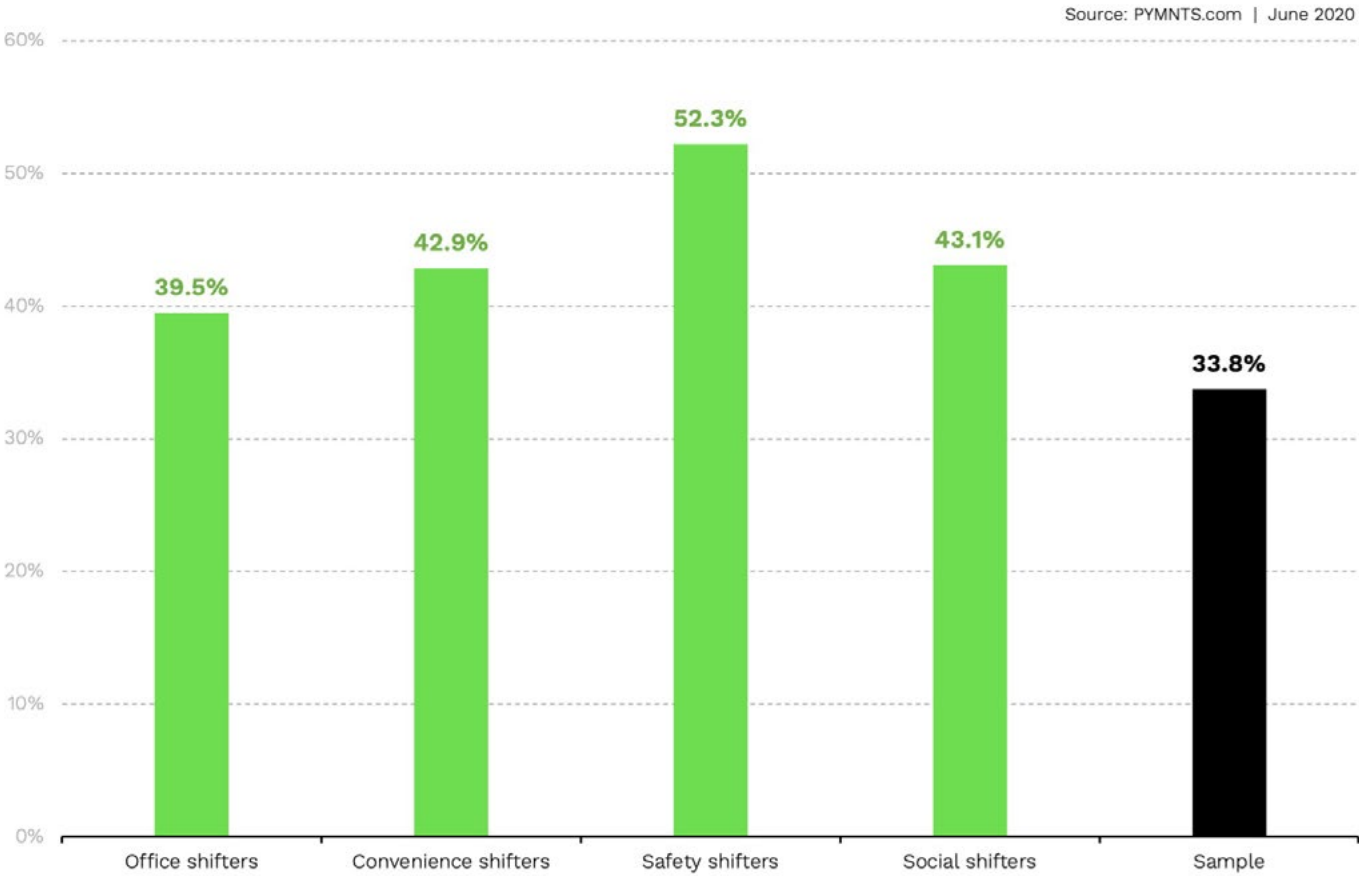


WHY CONSUMERS WANT DIGITAL SHOPPING OPTIONS

**SAFETY SHIFTERS PLACE A PREMIUM ON DIGITAL SHOPPING OPTIONS.**

Consumers who have gone online to do their grocery shopping are the most likely to say they consider it crucial that merchants provide digital alternatives. Our survey shows 52.3 percent of safety shifters feel it is “very” or “extremely important” for merchants to provide such options going forward, compared to 43.1 percent of social and 42.9 percent of convenience shifters. Office shifters are meanwhile less likely to say merchants should provide digital shopping options, with only 39.5 percent saying it is “very” or “extremely important” that they do so.

**FIGURE 4: THE IMPORTANCE CONSUMERS PLACE ON HAVING DIGITAL SHOPPING OPTIONS**  
Share who consider digital options to be “very” or “extremely important,” by persona type



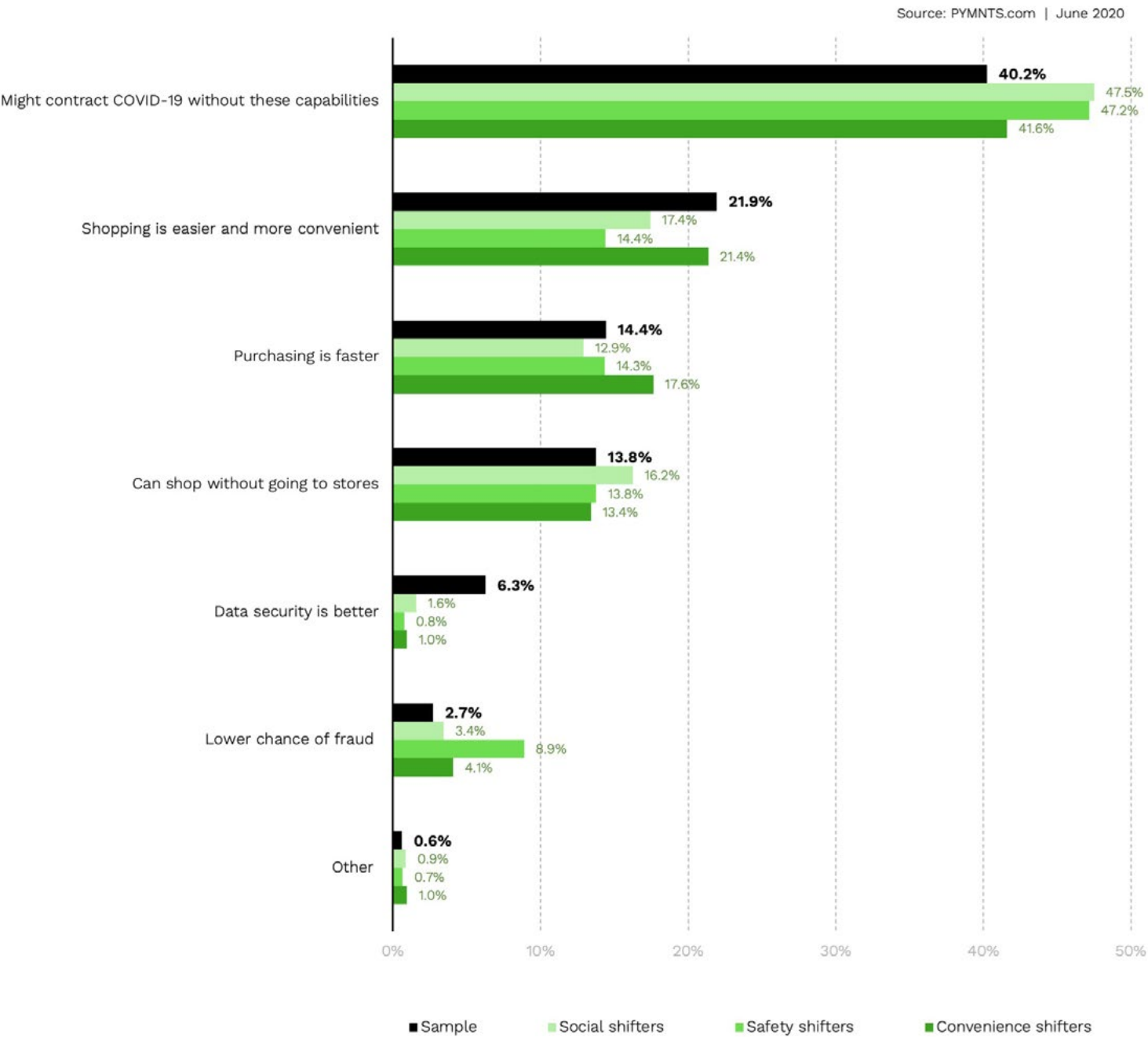
WHY CONSUMERS WANT DIGITAL SHOPPING OPTIONS

SAFETY AND SOCIAL SHIFTERS WANT DIGITAL SHOPPING OPTIONS BECAUSE THEY ARE WORRIED ABOUT THE VIRUS, WHILE CONVENIENCE SHIFTERS ARE THE MOST INTERESTED IN ONLINE ORDERING’S SPEED AND EASE.

Consumers in all groups want merchants to offer digital purchasing options in the future, but their reasons vary by what they are doing online. Social and safety shifters are far more concerned about the possibility of being infected during in-person visits to stores, for example, cited by 47.5 percent of the former and 47.2 percent of the latter as their reason for wanting merchants to provide digital features. This compares to 41.6 percent of convenience shifters.

Convenience shifters are far more likely than other persona groups to report interest in digital shopping because they think it is easier, more convenient and faster, however. Our study finds 21.4 percent of convenience shoppers would be “very” or “extremely likely” to choose merchants based on digital shopping offerings because digital is easier and more convenient, while 17.6 percent say it is faster. Just 17.4 percent of social and 14.4 percent of safety shifters cite convenience as a reason to choose merchants based on such capabilities, by contrast. We also see that 12.9 percent of the former and 14.3 percent of the latter would choose merchants for their digital capabilities because digital purchasing options are faster.

FIGURE 5: WHY CONSUMERS WANT MERCHANTS TO PROVIDE DIGITAL SHOPPING OPTIONS  
Share citing select reasons for wanting digital shopping options, by persona type



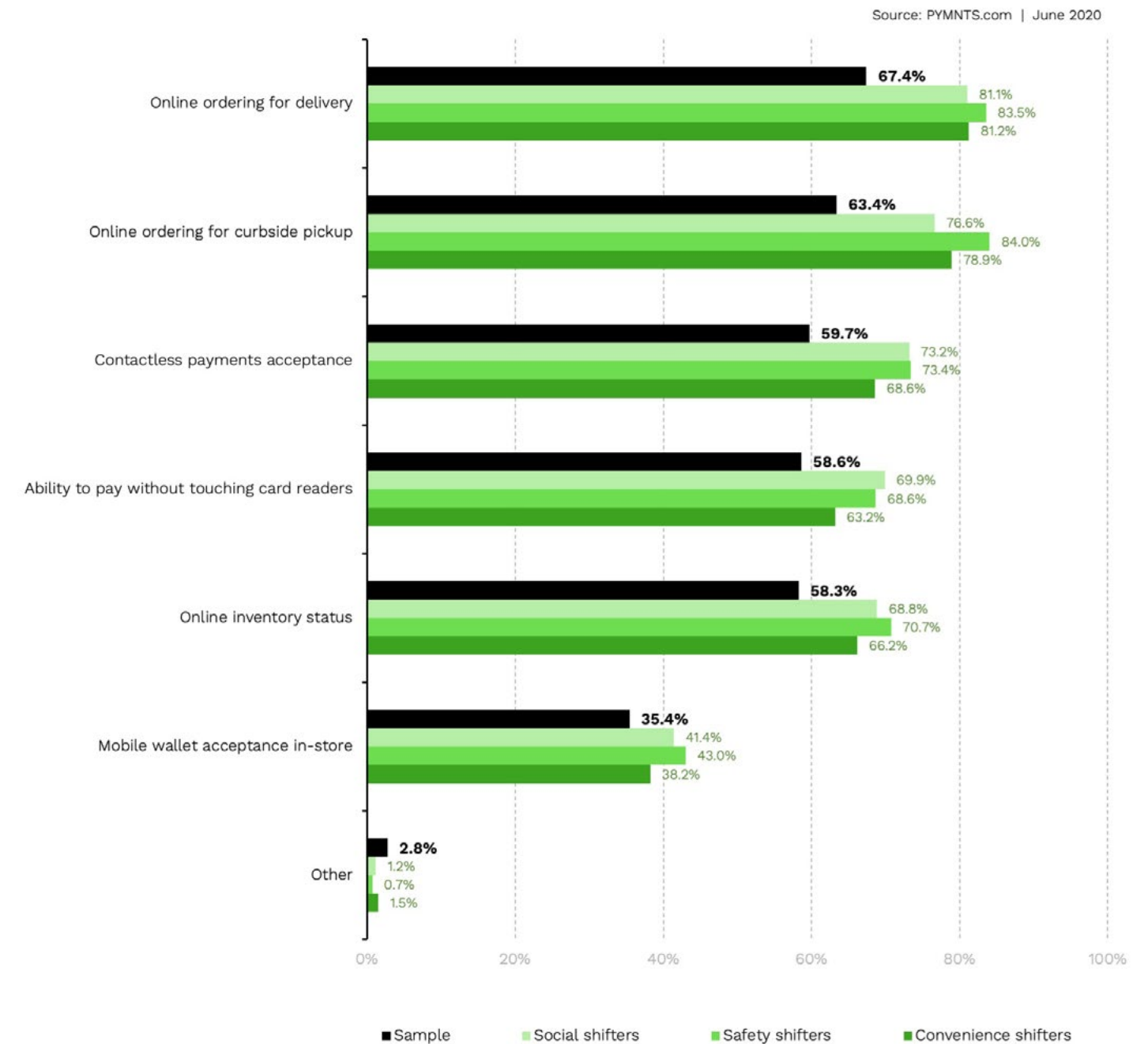
## THE DIGITAL SHOPPING OPTIONS CONSUMERS WANT MOST

### SAFETY SHIFTERS EXPECT MERCHANTS TO PROVIDE MORE DIGITAL PURCHASING OPTIONS.

All persona types agree that merchants must provide digital shopping features, but not always about which are most crucial. Safety shifters want more options than the rest, however, and are most likely to say merchants must provide order online for delivery (cited by 83.5 percent), order online for curbside pickup (84 percent), contactless payments (73.4 percent), online inventory status updates (70.7 percent) and in-store mobile wallet acceptance (43 percent).

The digital shopping feature social shifters are most likely to want is touchless payments, which include any methods that allow them to pay without touching card readers. Our research shows 69.9 percent of social shifters say it is “very” or “extremely important” that merchants provide such options, as do 68.6 percent of safety and 63.2 percent of convenience shifters.

**FIGURE 6: THE DIGITAL SHOPPING OPTIONS CONSUMERS WANT MERCHANTS TO PROVIDE**  
Share citing select digital options as being “very” or “extremely important,” by persona type





## THE DIGITAL SHOPPING OPTIONS CONSUMERS WANT MOST

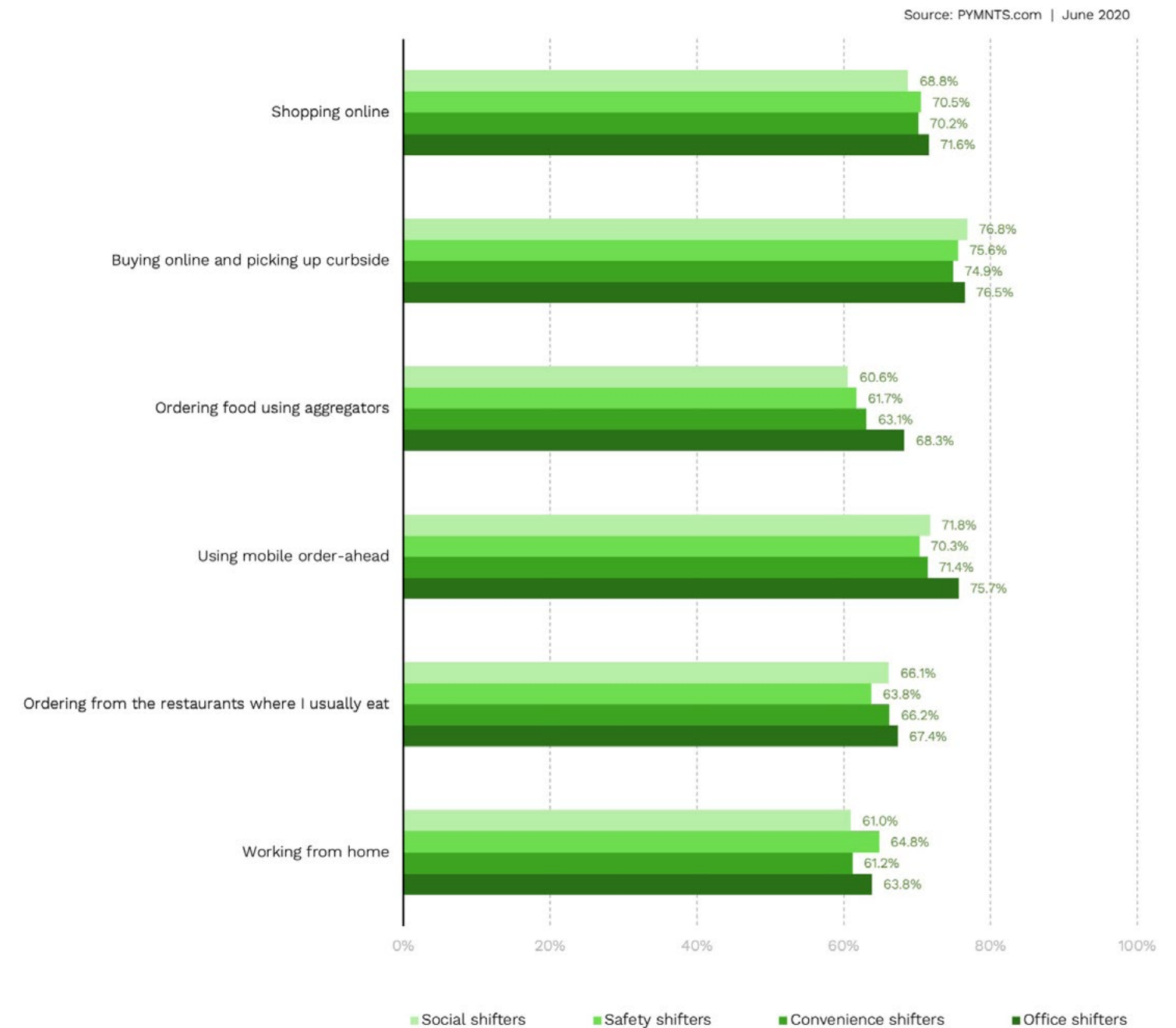
### OFFICE SHIFTERS MIGHT BE THE HEAVIEST DIGITAL SHOPPING USERS AFTER THE PANDEMIC IS OVER.

Many consumers are using digital options like online ordering for curbside pickup and mobile order-ahead more often than they did before the COVID-19 outbreak, and will continue their new digital shopping habits into the post-pandemic world. Their propensity to maintain these habits may vary by how their online behavior has shifted during the last few months, however.

Office shifters plan to use digital shopping options more than other consumers after the pandemic has passed, for example, and are the most likely to say they will keep shopping online, using mobile order-ahead, ordering food from online aggregators and ordering food from restaurants once daily life returns to normal. Our research shows 75.7 percent of this group who are now using mobile order-ahead more often plan to continue doing so at least “somewhat” as often, as do 71.8 percent of social and 71.4 percent of convenience shifters.

Social shifters are on the opposite end of the spectrum on other digital offerings, though, and appear to be the least likely to continue shopping online, ordering from aggregators or to say they will work online from home after the pandemic. Our research shows 68.8 percent of them plan to continue shopping online at least “somewhat” as often as they do now, compared to 71.6 percent of office and 70.2 percent of convenience shifters who say the same.

**FIGURE 7: ACTIVITIES CONSUMERS PLAN TO DO MORE OFTEN AFTER THE PANDEMIC PASSES**  
Share who will continue performing select activities more often in the future, by persona type

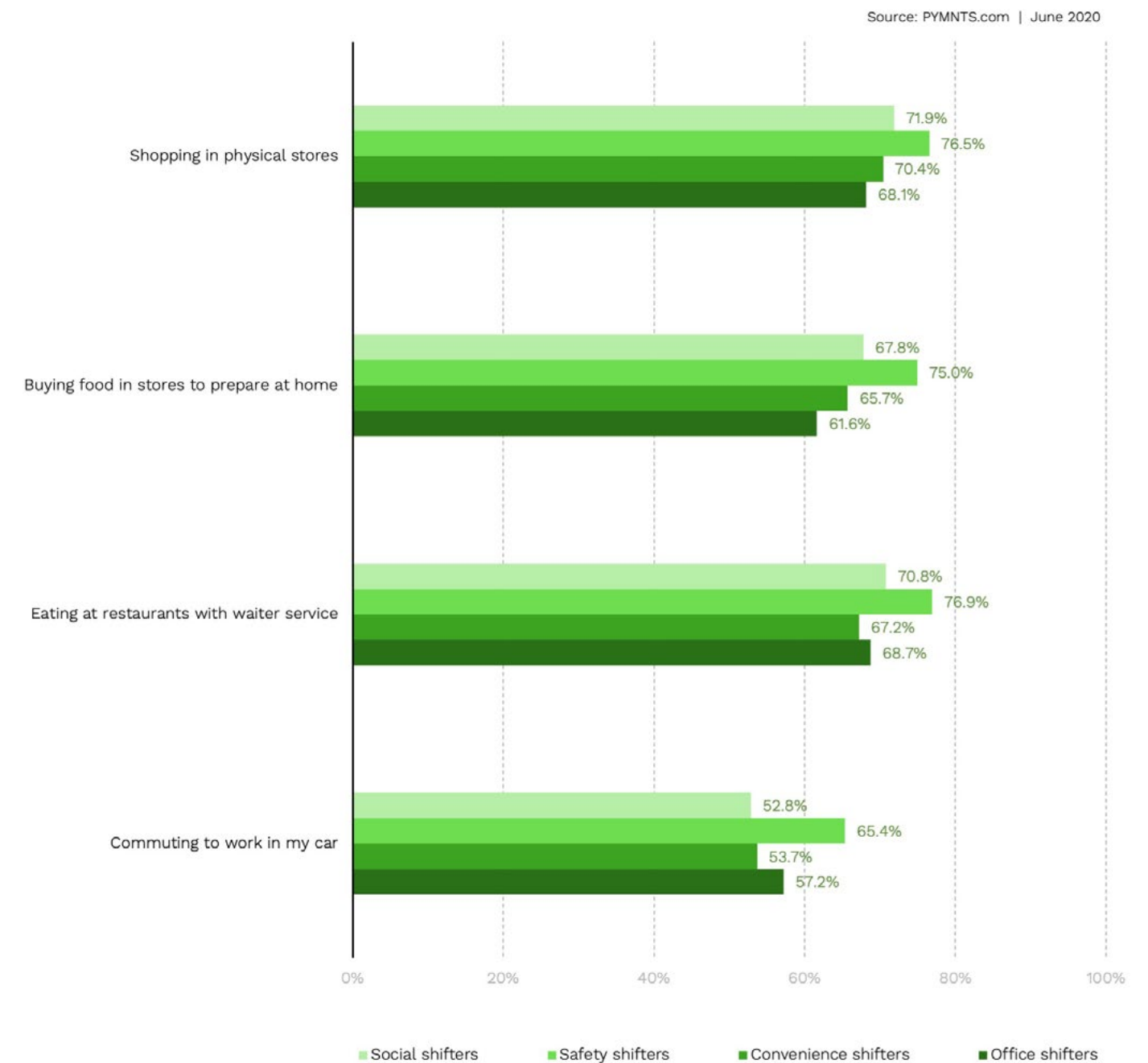


## THE DIGITAL SHOPPING OPTIONS CONSUMERS WANT MOST

### SAFETY SHIFTERS WILL LIKELY BE THE LEAST ACTIVE OF ALL CONSUMERS AFTER THE PANDEMIC HAS PASSED.

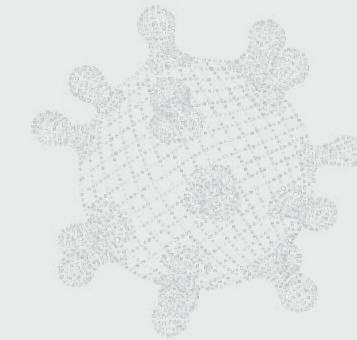
Consumers are also engaging in certain activities less often than before the COVID-19 outbreak, and many do not plan to resume them after the risk of contagion is over. Safety shifters will likely be the slowest to resume their prior routines, as our research shows 76.5 percent of those who are shopping less in physical stores plan to continue doing so at least “somewhat less often” than they did before, for example. This compares to 71.9 percent of social and 70.4 percent of convenience shifters who said the same. Safety shifters are also the most likely to say they plan to buy ingredients to prepare at home, eat in restaurants with waiter service and commute to work less often than before — even after the pandemic has passed.

**FIGURE 8: ACTIVITIES CONSUMERS PLAN TO DO LESS OFTEN AFTER THE PANDEMIC PASSES**  
Share who will continue to perform select activities less often in the future, by persona type





# METHODOLOGY



## CONCLUSION

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The COVID-19 pandemic has not yet abated, and most U.S. consumers understand that their normal will routines will be disrupted for longer than originally expected. The average consumer is still highly concerned about the risks of leaving home — even just to visit a local grocer — but this could be about to change. An increasing portion of the U.S. population is now interested in going back out into the world, whether to visit friends and relatives or to have the chance to shop at brick-and-mortar stores again. Many are choosing not to act on these desires because of the risk of contagion, however, and would instead prefer to remain at home and go online to shop, pay and live.

Demand for digital shopping options for curbside pickup, touchless payment and mobile- and laptop-based eCommerce has thus become higher than ever. This primarily results from consumers' desire to avoid in-person visits and risking contracting the virus, but many have also come to appreciate digital options' ease and convenience. Retailers' success in the post-pandemic market may hinge on their ability to understand why consumers choose the digital commerce options they do.

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PYMNTS issued a survey to a census-balanced panel of 2,065 U.S. residents on May 23. It was meant as a follow-up to in-house surveys conducted on March 6, March 17, March 27, April 11 and April 27 to examine consumers' behavioral changes following the COVID-19 outbreak. Respondents were 47.5 years old on average, 53.8 percent were female and 32.3 percent held college degrees. We also collected data on respondents' residential environments, finding 18.4 percent hailed from large urban areas with more than 1,000,000 residents, 13.6 percent lived in large cities with 500,001 to 1,000,000, 22.7 percent were from small towns with 25,001 to 100,000 residents and 17.2 percent resided in rural areas with fewer than 25,000.



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