

The Future of Shopping and Payments in a Post-Pandemic World



Due to COVID-19, businesses around the world will change the way they accept payment — for the health of their workers as well as their customers.

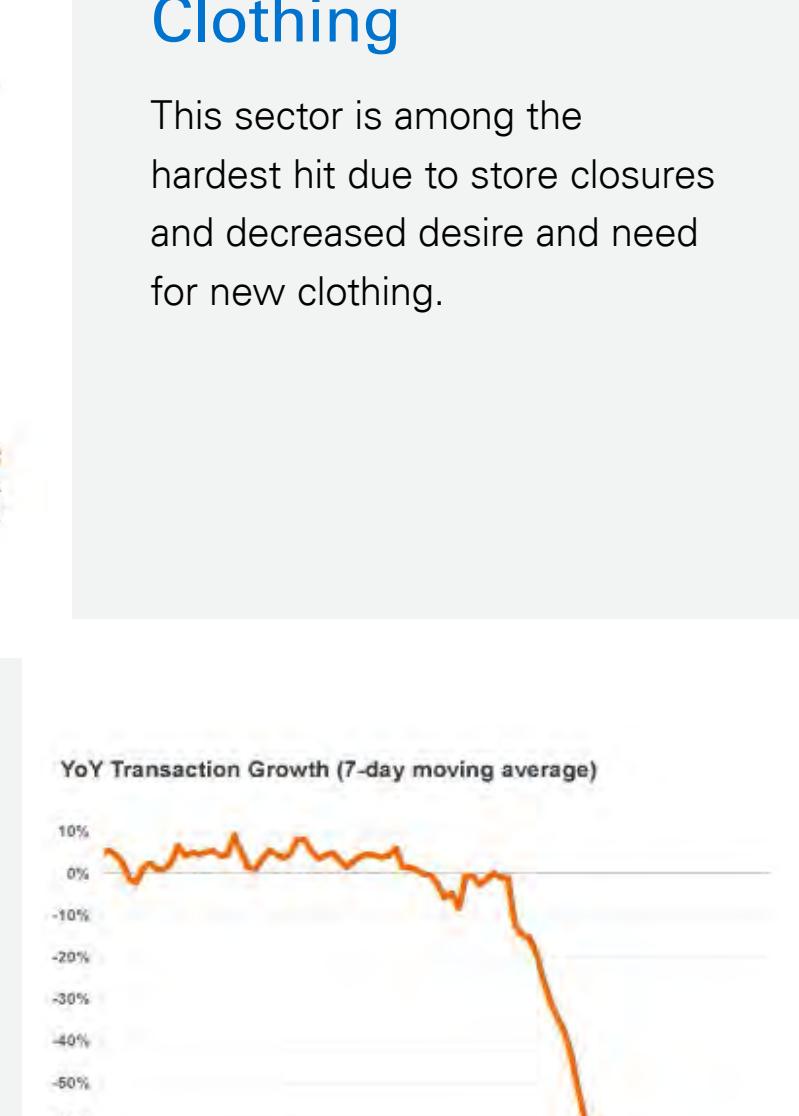
Shopping Trends:

January – April, 2020

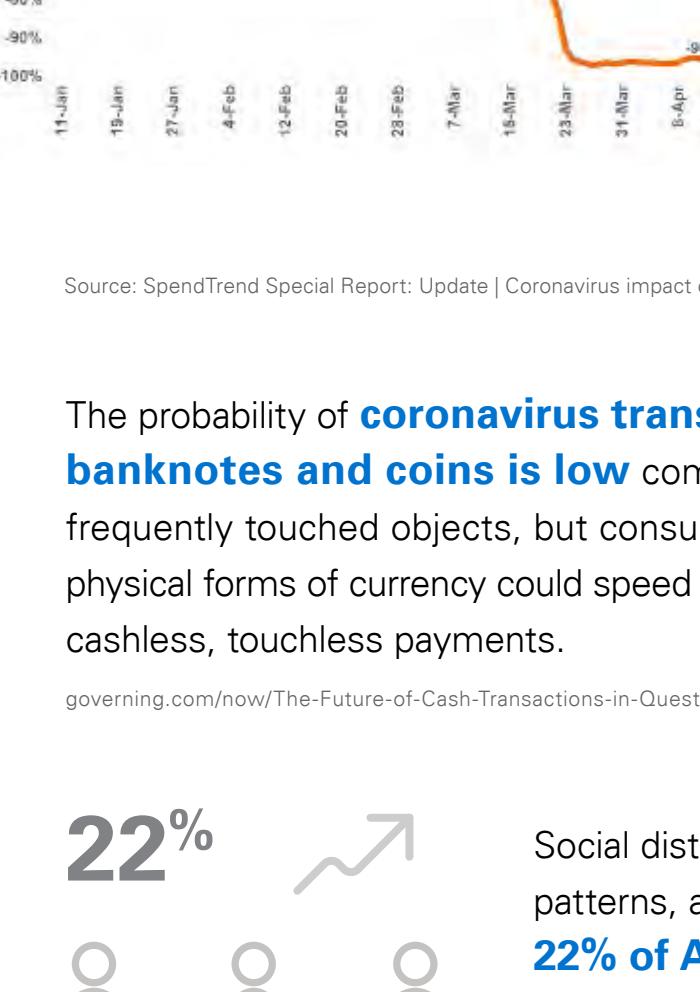
Year-over-year monthly spending has decreased significantly, with the greatest decreases coming in March and April.

Food, Beverage and Grocery

Growth decreased, but overall downside is limited. Consumers are making fewer shopping trips and working through supply stockpiles. Average ticket size remains elevated.



YoY Transaction Growth (7-day moving average)

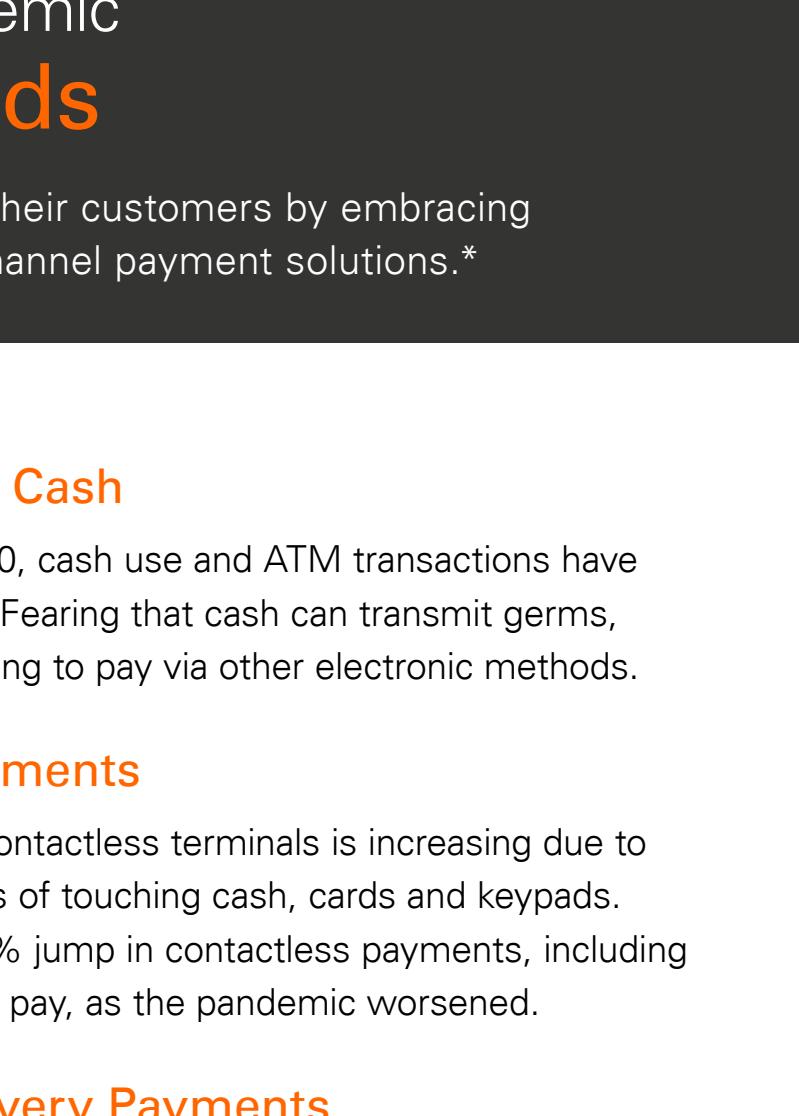


Dining Out and Restaurants

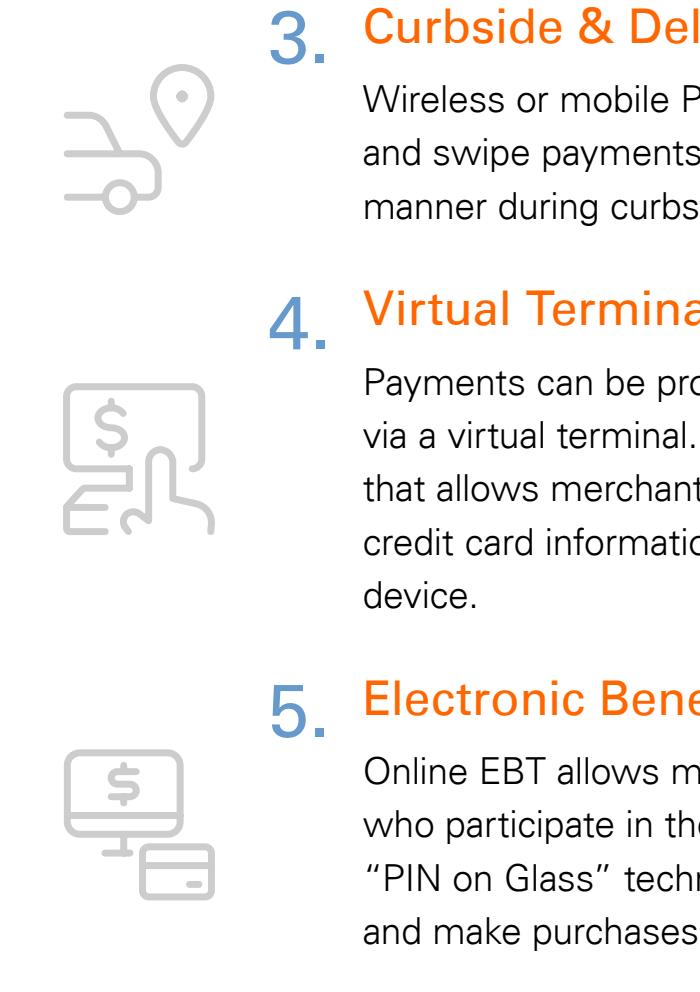
Growth declines stabilized in April as curbside pickup took hold. The fast food segment remains the brightest spot, although sales growth moved into negative territory in March.

Clothing

This sector is among the hardest hit due to store closures and decreased desire and need for new clothing.

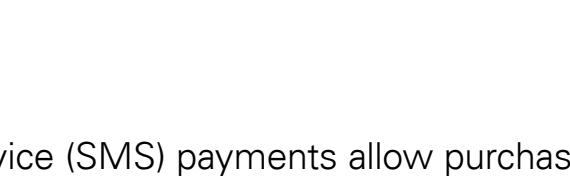


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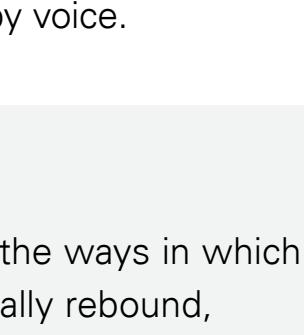
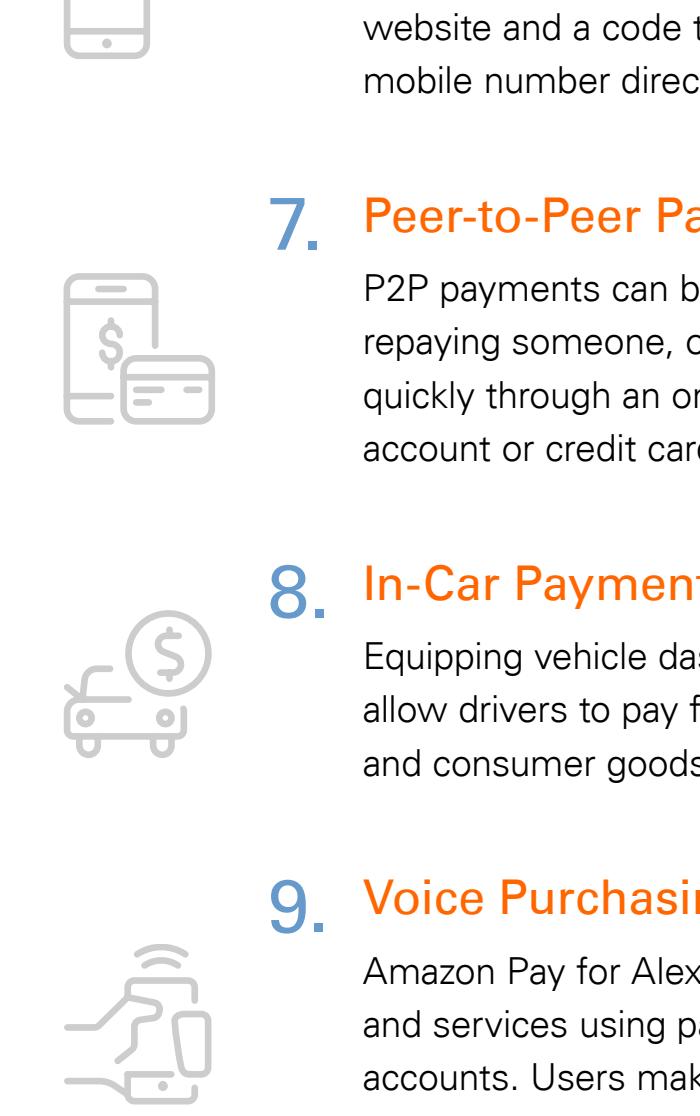
Entertainment and Leisure

While social distancing and lockdowns have hit this category very hard, we are seeing some bottoming at very low levels.



Travel

It's no surprise that this sector remains under heavy pressure. Given the need for continued social distancing, this sector may be slow to rebound.



Source: SpendTrend Special Report: Update | Coronavirus impact on Consumer Spending, April 23, 2020

The probability of **coronavirus transmission through banknotes and coins is low** compared with other frequently touched objects, but consumer anxiety about physical forms of currency could speed up the trend towards cashless, touchless payments.

governing.com/now/The-Future-of-Cash-Transactions-in-Question-Amid-COVID-19.html



Social distancing has affected consumer shopping patterns, and a TransUnion survey found that **22% of Americans** said they've **been targeted by digital fraud related to COVID-19**.

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