



# The Next Normal

How businesses are coping with the pandemic and pivoting to adapt and thrive in the new tomorrow

## Introduction

Through the chaos of the past months, our world has been changed forever. Businesses have recalibrated, consumers have reflected, supply and demand have been thrown into frenzy, and even products have been altered. There is no doubt that, once the storm clouds clear, there will be no going back to what we once considered “normal.” We will have to forge a new normalcy, one that will not only survive in a post Covid-19 world, but will also thrive.

There is beauty in the capability to turn a process of restoration into a process of revitalization. Where things are broken, there are opportunities not only to rebuild, but also to fortify. And where things are unstable, there are opportunities not only to fortify, but also to revamp.

The Covid-19 pandemic has, of course, been a complete upset for businesses across all industries; however, mitigating its impact might just be the key to unlocking vast possibilities in transforming the scape of business forever.

In this report, we explore the ramifications of the shelter-in-place and lockdowns related to the pandemic in different industries, and how they are pivoting or reprioritizing to adapt to consumers’ often changing expectations. The following content is curated from an assortment of articles—sourced from McKinsey, BCG, Bain, Deloitte, and Forbes. Several ideas and statistics have been drawn from these sources, all listed in the reference section.

# The changed landscape of business

**ANXIOUS CUSTOMERS.** One critical aspect of the next normal will be holistic awareness of the new consumer psyche. According to [Bain's Essential Guide to Post Covid-19 Consumers](#), people will remain anxious beyond the pandemic. Additionally, they will seek comfort and kindness, all while being mindful of their own wellbeing and health. Especially in the vulnerable act of spending their money, there will be a new layer of caution because of employment and economic uncertainties. Adapting to the understandably shaken nature of the consumer in the next normal will be a delicate job, but it will allow for wide-scale implementation of innovative improvements.

**REDUCTION IN OVERALL SPENDING.** Due to the economic struggles of consumers through the pandemic, there has been an overwhelming shift towards value, coupled with a decrease in overall spending. Customers have become more introspective and aware of where they are placing their money. Good quality products are crucial for them, and discretionary spending has significantly gone down. They are only buying what they truly need.

**BALANCE BETWEEN TRUSTED BRANDS AND SWITCHING DUE TO CHOICE.** Hand in hand with their desire to feel comforted, customers have demonstrated an increased confidence in trusted brands—what is known, what is familiar. However, on the other hand, loyalty is less important to customers, because, with the increase of online shopping, their options have multiplied tenfold. It is now so much easier for them to switch brands, based on what is affordable and convenient in this new world, and they seem to be more willing to do so as well. It is more important for customers to know that they're putting their money in worthwhile places than for them to remain committed to brands. However, should a brand meet their higher standards, and should they feel reassured by a brand, the security they feel will surely drive their loyalty.

**DIGITAL, DIGITAL, DIGITAL.** The most significant shift that has been seen throughout the pandemic, and will undoubtedly last beyond it, is the overwhelming move towards digital experiences. Customers are staying home, unwilling to risk the exposure associated with in-person transactions, and the use of online services has skyrocketed. Omnichannel and e-commerce platforms have had to adapt to their new role as the most prominent within their industries, and these adaptations have left room for even more growth and expansion.

Let's explore what the post-pandemic "Next Normal" for each industry will look like.



## Retail

04

- Omnichannel Coherence
- In-Store Digital Implementation
- Real-Time Demand Monitoring
- Customer Relationships

[READ MORE](#)

07

## Banking

- Enhancing Digital Channels
- Human-Run Virtual Channels
- Transforming Physical Channels

[READ MORE](#)



## Quick Service Restaurants

10

- Implement heightened Sanitation and Cleanliness Measures
- Restore Customer Bases
- Expand Pick-Up, Delivery, Order Ahead

[READ MORE](#)

13

## Grocers and Consumer Packaged Good

- Capitalize on Demand Surge
- Adapt to New Customer Preferences
- Boost Online Capabilities

[READ MORE](#)



## Hospitality

16

- Implement Uniform Sanitation Measures
- Offer seamless Digital Experience Across all Channels
- Focus on Customer Care

[READ MORE](#)



# Retail

## The new world

The impact of the pandemic on the retail industry has been significant; through quarantines and isolation, customers aren't going to malls and browsing potential purchases. In a [McKinsey survey](#), more than 80% of retailers responded that they have shut down some portion of their locations, and 44% of retailers responded that they have shut down in-store operations entirely. However, customers have not entirely cut down their shopping habits; online sales grew [50%](#) during the pandemic. The world of retail has merely shifted to a new avenue. In the cases when customers have been going to stores, they favor methods such as in-store or curbside pickup. In fact, curbside pickup has increased by a whopping [208%](#) through the pandemic, with [59%](#) of these consumers planning on continuing to utilize this service after the pandemic has passed.

Customer hesitation when it comes to retail has been heightened on several accounts. For one, with the economic downturn, customers have become more cautious about where they spend their money, demanding value more than ever before. The other major source of anxiety for retail customers is, of course, safety and health. Once the pandemic passes, customers will still be hesitant about in-store activities and exposure. Beyond the continued upturn of e-commerce and pickup options, the in-store experience will also have to be remade, with the safety of customers and employees in mind.



## Looking forward

After the pandemic, retailers do, in fact, expect in-store customer activities to return to pre-pandemic [levels](#), given new safety and health measures. However, this somewhat return to normalcy is not expected for several months after stores reopen, and even then, it might not necessarily be a total return to normalcy as we know it, as stores must undergo significant changes.

E-commerce and curbside pickup will remain favorable options for consumers, which means that omnichannel coherence will be imperative to maintaining customer interest. Retailers will need to adapt to the new importance of digital channels by making the e-commerce experience more seamless; they must also find fresh ways to entice customers.

The in-store experience will also need to be safe, for customers and employees alike. Increased store cleaning and distancing will be necessities, and companies that employ the most touchless automation, such as kiosks and self check-out, will have a significant advantage. Because of these increased costs, more than 50% of the respondents in the [McKinsey survey](#) about reopening stores said they would decrease store hours and staffing levels upon reopening. To compensate, even the in-store experience will have to integrate new digital aspects.

Retailers will also have to face changes when it comes to inventory and labor supply. Because of the disruption posed to the supply chain by the pandemic, companies will have to balance their inventories and reduce excess supply; their supply will have to correspond more directly with the current demand. Essentially, they will have to stock up precisely when consumers need seasonal items, not earlier. In terms of labor supply, demand for labor will constantly be fluctuating, in many different areas. Retailers will have to respond by utilizing their labor forces in the most efficient, flexible ways. To succeed on these accounts, companies will have to constantly track real-time customer demand and labor demand.

Finally, empathetic business will be newly paramount in the next normal. For one, retailers will have to adapt to the change in customer loyalty since the start of the pandemic, with more customers switching brands and businesses than ever before. Brands will have to regain loyalty, take advantage of the opportunity posed by customers willing to try new things, or do both. With such uncertain customers, brands will have to find ways to personalize their experiences and foster relationships with them, rather than just marketing their products. Business will have to be a lot deeper and more personal, in order for retailers to thrive in the post-pandemic world.



# Retail

While the pandemic took its toll on retail, it also manifested an array of different levels of digital capabilities across many retailers. Following are some examples of tactics that worked well for some leading retailers, and will work well for the industry during the pandemic and beyond:

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### Real-Time Inventory Checks:

Inform those who are making purchases online if products are in stock and if not then when they will be available for shipping if they place their order now.

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### Charitable Incentives:

Give online visitors incentives to purchase additional items by offering to donate a certain percentage of the total purchase to the visitor's local charity.

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### Loyalty Targeting:

Offer loyal customers first access to new collections and any inventory before the rest of the public.

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### BOPIS Curbside Pickup:

Offer contactless curbside pickup at stores that are currently closed to interior customer traffic, or offer this service as an option to those who don't want to visit stores at this point.

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### Personalized Offers and Promotions:

Encourage your habitual store visitors to make online purchases by giving them special first-time offers or extra loyalty reward points.

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### SMS/Push Notifications:

Let customers know about similar products available in different colors/sizes or inform them about complementary items.



# Banking

## The new world

Not unexpectedly, the banking industry has seen a huge increase in digital banking; customers are not in a hurry to go to in-person branches to complete their transactions. In fact, in markets such as the United States, Spain, and Italy, there has been a [15%-20%](#) increase in digital banking; Western European customers even prefer digital channels at an overwhelming rate of [60%-85%](#).

In addition to the rising significance of digital banking channels, there has been a steep rise in call volumes for customer support; in the period between December 2019 and April 2020, banks saw a [29%](#) increase in call volumes and a quarter-fold increase in waiting times. People

are no longer comfortable interacting with other people face-to-face to get their money sorted, so they have taken to call lines, opting instead for phone conversations.

Of course, the trend of people hesitating from visiting in-person branches has had a heavy impact on the branches themselves. In March 2020, [25%](#) of bank branches globally were closed, and in May 2020, [15%](#) of those branches were still closed. Banks have had to take a serious look at the branches and the question of whether or not they should remain open.

## Looking forward

Moving forward, in the next normal, banks will have to address advancements in three different categories: human-run virtual channels, physical channels, and digital channels.

With call volumes drastically increasing, human-run virtual channels cannot be optimized without bringing the volumes back down to a semblance of pre-crisis [normalcy](#). Improving the efficiency of the customer-agent experience is the first step, and the adoption of new technologies, such as chatbots, remote advisory models, and voice-to-text transcription feeds, can move this process [along](#).

Banks must also consider entirely transforming their physical channels to improve their productivity, especially with fewer and fewer customers visiting branches. [Reducing locations by 30%](#) can increase sales productivity by more than 20%, and improve customer satisfaction by 25%. However, the process will require more than merely trimming locations; the bank industry will have to go deeper to take advantage of the moment and boost efficiency.

This might entail studying customer patterns and staff time spent to identify rough patches and find areas for digitization. Incorporating digital channels and analysis wherever possible will foster significant leverage. The industry can also consider adapting job profiles to be more universal and providing workers with more customer knowledge, in order to improve the value of every individual employee.

For existing digital channels, banks must take advantage of the increased usage and new preferences for online financial activity, to cater towards customers and optimize their experiences. They can do so by improving the actual function of their apps, adding new features, and improving customer experiences overall. To take this process to the next level, banks can use new analytic tools to personalize the user experience, altering every customer's experience to that particular customer. Not only will this reassure customers using digital platforms or switching to digital platforms, but this will also increase digital sales.



# Banking

Following are some examples of strategies that have been working well for some leading banks, and will continue to do so, demonstrating that banks are truly in this together with their customers:

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## Digital Services:

Overall, extend digital sales to more complex products, boost digital self-service, and promote online payments.

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## Educational Information:

Share new products and policies that are helpful for customers in financial distress.

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## Real-Time Actions:

Show personalized offers at timely events, based on historical information, recent behavior, and current behavior.

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## Personalized Reminders:

Send personalized reminders through in-app/ push notification, SMS, or email that are unique to every customer to support the adoption of digital tools.

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## Help with Transaction Completion:

Send contextual reminders and alerts when forms or applications are not fully completed/ submitted.

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## Omnichannel Transparency:

Provide clear information across all channels regarding queue lengths, adjusted branch and contact center hours, safety precautions, etc.



# Quick Service Restaurants

## The new world

The novel Covid-19 pandemic has caused dramatic changes to the food service industry. With health and safety concerns top of the mind, consumer behavior changed overnight from eating as a shared experience to eating to survive. Unfortunately, the quick-service restaurant (QSR) industry has been one of the hardest hit by the pandemic. A [McKinsey estimate](#) shows that approximately 130,000 of 650,000 restaurants in the United States will be permanently closed by next year, independent restaurants being some of the most vulnerable. However, for the restaurants that do manage to last throughout this period and into the next normal, the ideas of restaurant dining and service will remain altered beyond the pandemic.

So far, there has been a [19%](#) increase in customer use of delivery services and a [21%](#) increase in the use of curbside pickup, motivated by customer anxieties regarding exposure and health. These heightened concerns can be expected to last in the next normal, with delivery and pickup services still being heavily relied upon and restaurants still being held to heightened expectations regarding sanitation and cleanliness. These changes will generate higher costs for restaurants across the board; costs for labor, supplies and cleaning, new delivery services, and new contactless payment methods will all increase.



# Quick Service Restaurants

## Looking forward

In the future of the QSR industry, one of the most pressing changes will have to be updated procedures when it comes to how restaurants operate safely, with the health of both customers and employees in mind. Restaurants will constantly have to update their sanitation methods, based on what proves to be working, and safety will always remain the ultimate priority.

Beyond cleanliness, the first concern QSRs will have to address in the next normal is re-energizing their customer bases. One way they might approach this is with a segmented process, wherein they target different groups of customers (loyal customers, loyal customers who chose other QSRs during the pandemic, first-time customers in the pandemic, and potential new customers) in [different ways](#). To do this, however, QSRs will need to find ways to analyze customer behavior in real-time, in order to establish which customers fall into which groups.

Another significant change that the QSR industry will continue to experience in the next normal is the shift towards more delivery, pickup, and order ahead options. Restaurants will

need to expand these options, and restaurants that were primarily eat-in experiences before Covid-19 will especially have to work on building their arsenal of contactless dining choices. Of course, these expansions will involve significant work in terms of digital channels for QSRs.

The transformations that the QSR industry will have to take on all involve advanced technological capabilities that they do not currently possess. First and foremost, customer engagement and personalization will involve understanding customers in real-time, and because customers will be dining-in significantly less than they did before, restaurants' interaction with them via digital channels will be crucial. Additionally, advanced analytical capabilities will help with projections and contactless services, such as taking orders, facilitating pickups, and executing deliveries. In order for the QSR industry to operate smoothly in the next normal, when customers will not be partaking in the traditional dining experience as much, their digital platforms will have to be revamped, to accommodate for customer preferences and behaviors.



# Quick Service Restaurants

Following are some examples of how QSR industry leaders are working on building out their digital presence to provide a superior experience that will build loyalty and drive revenue:

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## Contactless Services:

Offer contactless drive-thru and curbside pickup via food delivery services, at locations that are currently closed to interior customer traffic.

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## Geo-fence Triggers:

Know customer location to send timely information about where to pick up, where to park, how to add to an existing order, bring out their orders right away.

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## Personalized Menu:

Customize the menu displayed in drive-thrus or on the website/mobile app for each visitor, based on highly accurate predictive models.

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## Monitor Queue Lengths:

Provide continuously updated information via website and mobile about queue lengths, wait time for pickup, alternate locations for shorter lines, etc.

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## Social Proof:

Build trust by sharing information such as the most popular meals that other people living in the same area have been ordering.

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## Deepen Loyalty:

Send new loyalty reward or coupon notifications when customers breach the geofences of restaurants or locations.



# Grocery/Consumer Packaged Goods

## The new world

The grocery and consumer packaged goods (CPG) industries exploded through the pandemic; they are the industries that experienced the most growth. With consumers taking to staying home and cooking for themselves, outings limited solely to grocery shopping, these industries have less rebuilding to do, and much more expansion and adaptation to do.

With concerns about exposure and convenience, the directions consumers have taken their grocery shopping have been altered permanently. Through the pandemic, the use of e-commerce for grocery rose sharply from [13% to over 30%](#), and [35%](#) of first-time online shoppers have taken enough of a liking to it that they have decided to continue grocery shopping online post-pandemic.

On the industry side of this change, the proportion of food and beverage sales comprised of e-commerce sales went from [3% to 15%](#). And, as put in a [BCG article](#), 5%-7% is a “threshold

that indicates and foreshadows an acceleration in the growth of CPG online purchases as e-commerce acceptance and adoption balloon.” Based on this, the same article projects that, through 2022, over 70% of sales growth in food and beverage will be via e-commerce.

Besides their shopping habits, consumer priorities have changed as well. With more introspection and a focus on value, the actual food people are purchasing has shifted towards the fresh and healthy side, due to more conscious lifestyles. Coupled with this, consumers are prioritizing value advantages above all else. This change in the consumer has caused a major instability for the grocery and CPG industries in customer loyalty. Because of the uncertainty surrounding safety and value, more than [15%](#) of consumers switched up their choices for primary grocery stores, and there was a mass shift from traditional supermarkets to the lower-cost alternatives, such as discounters and mass clubs.

## Looking forward

The grocery and CPG industries must have a three-part plan looking forward: capitalize on the demand surge now, adapt to new customer preferences, and build online capabilities to succeed at a larger scale moving forward.

The first step is to actively use this current period of time, when online sales are surging, to gain more and more customers. This will involve improving analytical and promotional techniques. On the analytical side, it will be important to be able to monitor data in real-time, such as sales, inventory, and demand, in order to match the activities of consumers in the moment. On the promotional side, companies will need to incentivize customers by showing them offers and information that cater directly to them, to draw them to the companies' sites. If these companies succeed at capturing customers' attention, they have the potential to maintain more loyal customers post-pandemic.

The next step is to constantly update products to match consumer desires. With the new wave of conscious eating and living, the grocery industry will have to source new products and alter the layout of their stores. Options available will have to consistently be monitored and changed, and products that are fresh, local, and healthy will be key.

Finally, the grocery and CPG industries must strengthen their e-commerce platforms in order to flourish in the next normal, with new and higher demand and changed consumers. Some aspects of the new platform that will require monitoring are [assortment, availability, digital shelf, and consumer activation](#); in addition to monitoring these elements, companies will need to expand e-commerce implementation options, such as contactless pickup and delivery.

In order to fully unlock the potential of grocery and CPG e-commerce, these industries will have to look into boosting their technologies through partnerships. Some capabilities that will be necessary, such as real-time monitoring of online performance, are beyond the current scope of these industries' abilities. Being able to view customer preferences and demographics, demand, inventory, and competitor moves—all in real-time and at scale—will help inform crucial decision-making and tactical courses of action. These capabilities are not only necessary to boost grocery e-commerce platforms, but they would also help juggle the additional tasks of managing customer support, orders, warehousing, and other new hurdles that these industries will have to overcome. All around, the next normal will be a time of innovative and new business tactics, for growth in the world of online grocery.



# Grocery/CPG

Following are some examples of what grocery/CPG industry leaders are doing to connect and engage with consumers on digital channels to drive short-term revenue, while building long-term loyalty—when caution and safety are paramount.

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## Robust Digital Channels:

Invest in mobile apps to enable easier order and pick up for customers.

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## Curbside Pickup Capabilities:

Use geo-fence triggers to provide clear instructions and wait times for curbside pickup.

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## Monitor Queue Lengths:

Inform customers through the mobile app about the number of people inside stores, check-out line lengths, etc., so they can plan accordingly.

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## Partnerships:

Form a relationship with delivery partners, such as Instacart, PostMates, etc. to avoid delays in delivery.

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## Personalized Actions:

Offer shopping lists/product recommendations based on inventory, past shopping patterns, and promotion budgets—in real-time.

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## Real-Time Inventory Checks:

Offer alternative products if desired items are out of stock.



# Hospitality

## The new world

At the beginning of the pandemic, it was expected that the travel and hospitality industries would perhaps be hit the hardest. With stay-at-home orders and quarantines, people were not keen to hop on planes and travel the world; in fact, they were rarely allowed to. Because of this, it is not surprising that global hotel occupancy is down from [72% in 2019 to 29% in 2020](#). And even in the next normal, the industry will have to expect some pretty major disruptions.

For one thing, working from home has led businesses to optimize virtual connections and solutions, and so business travel will permanently be less. Additionally, consumers

across the board, including those traveling for leisure, will be uncertain about the prospect of travel itself; they will certainly be itching to do it, but they will not be sure about its safety.

In terms of issues within the industry itself, value chains will likely be disrupted; for example, key suppliers might have gone out of business. And due to downsizing and furloughs, numbers themselves within the industry will be down. Companies will have a lot of restoration to do, in terms of their very own talent.

Overall, the travel and hospitality industries will need to reassure both their customers and their own personnel.

## Looking forward

To achieve what they will need to, the industry will need an overarching goal of implementing safety and cleanliness measures across the board, without making the process of traveling itself more of a hassle. If customers decide to get on that plane or book that stay, they will already be wary; having to jump through a hundred hoops to complete the experience will not make them more eager.

One very important aspect of the sanitation measures will be uniformity. Fragmentation of sanitation measures within the industry will be ineffective because, if consumers don't feel safe across the board, they will not feel safe at all. Discontinuity will only heighten unease. Additionally, a "cleanliness Olympics" will lead to companies constantly scrambling to keep up, and if standards cannot realistically be met across the board and at scale, then they are not sustainable in the long run. The industry must establish safe, sustainable, advanced measures, and then successfully communicate and promote them. The handling of this promotion will also have to be delicate; customers will want personalization and one-on-one understanding, rather than blanket reassurances. An [Adobe study](#) found that brand marketers are 20% more likely than consumers to believe that consumers actually want to see ads on companies' Covid-19 responses. Travel companies need to find a way to maintain a level of personalization and humanity with customers, by delivering comfort that is specific to them.

In order to further smoothen the travel journey for customers, the travel and hospitality industries will have to improve their digital channels as well. A [study done by McKinsey and the International Air Travel Association](#) found that, before the pandemic, the potential value in making airline ticket retail easier was \$40 billion by 2030, which was 4% of total 2019 revenues. Following the crisis, this number has only risen. Smoother health screenings, bookings, transactions, modifiable itineraries, and cancellations will all help give customers more flexibility and control, which will fortify their trust in the travel process.

The ultimate improvement of travel and hospitality digital channels will involve understanding, interpreting, and adapting to customers' needs in real-time. More than ever, the travel and hospitality industries need to be on the same page as their consumers, in tune with their every thought and move; without this empathy and insight, there is no way for the industry to survive post-pandemic. Companies need to monitor consumer reactions to every new implementation, in order to understand what works with the new customers' psyches and what doesn't. This will not only allow them to meet the high bar when it comes to the new travel experiences, but it will also help them to go beyond the bare minimum, to regain customer trust, and to thrive in the next normal.



# Hospitality

Following are examples of how some leading hospitality providers are boosting their digital capabilities across all channels to alleviate customers concerns about safety and health:

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## Robust Website:

Establish a renewed focus on the website experience, both to encourage new bookings and to promote self-service capabilities.

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## Flexible Policies:

Inform those impacted by changes in travel restrictions about flexible cancellation policies or suspension of forfeiture of loyalty reward points.

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## Personalized Actions:

Inform customers about changes in pandemic-related restrictions and how they will impact their stays.

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## Health and Safety:

Be transparent about disinfection and sanitization programs and send updated health-related information through digital channels.

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## Clear Expectations:

Use mobile apps to provide instructions on safety precautions expected from both hotels and guests.

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## Contactless Services:

Provide kiosks for check-ins and check-outs, digital capabilities for room keys and service, or concierge services, restaurant booking, etc.

# How Businesses are Using Predictive Engagement to Pave the Path to Recovery



Examining the impact of the Covid-19 pandemic across industries cultivates a bird's-eye view of the major adjustments that must be implemented across the board. And a trend that weaves itself throughout all of these adjustments is the following: digital channels must be transformed in a way that conforms directly to consumers. Every industry must seek ways to boost engagement across digital channels and personalize e-commerce experiences; these will be the most important tools in the process of successfully renovating business structures.

In the next normal, customers' preferences and intentions will constantly be changing, and their loyalty and trust will be more difficult to gain. Empathetic business, wherein companies make an active effort to understand customers and respond in kind, will be more vital than ever before. This process of relating to customers will be different in the next normal. Customer history used to factor greatly into personalized offers and targeted information. However, customer histories will soon consist of their unprecedented Covid-19 shopping activities; additionally, their behavior will no longer reflect pre-pandemic business mindsets. Everything they do will be uncharted territory, reflective of the pandemic's impact on them. Consumer desires—in every moment interacting with your brand—will be nearly impossible to discern without interpreting their real-time activity.

This is where Predictive Engagement platforms such as ZineOne come in. These platforms essentially take care of the empathetic aspect of business for you. For instance, ZineOne's artificial intelligence software not only deciphers consumer intentions in-the-moment, but it also draws conclusions from those intentions to deliver relevant 1:1 customer engagement, at scale. In the next normal, it will be of utmost importance that every individual customer feels catered towards, in order to garner loyalty and revenue.

ZineOne helps businesses increase conversions, optimize their offers and promotional budgets, and drastically improve customer experiences—all while respecting and preserving margins. In the next normal, when the world will be reeling and recovering from its recent upheaval, ZineOne will work hand-in-hand with companies looking toward a new horizon of innovation and exponential growth.

[ZineOne's Intelligent Customer Engagement](#) enables business users to understand and respond in-the-moment with relevant 1:1 customer engagements. It recognizes that even 30 seconds is too late to respond. Recognized by Gartner as a "Cool Vendor," ZineOne's Intelligent Customer Engagement platform has positioned the company as a leading AI personalization provider that is already delivering nearly \$1 billion dollars in new revenue, while preserving margins, for its customers. The patent-pending platform and its continuously learning models provide insights into each and every visitor across digital and physical channels while delivering intelligent customer experiences in key moments to delight customers, foster loyalty, and increase revenue. Learn more at [www.zineone.com](http://www.zineone.com).



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