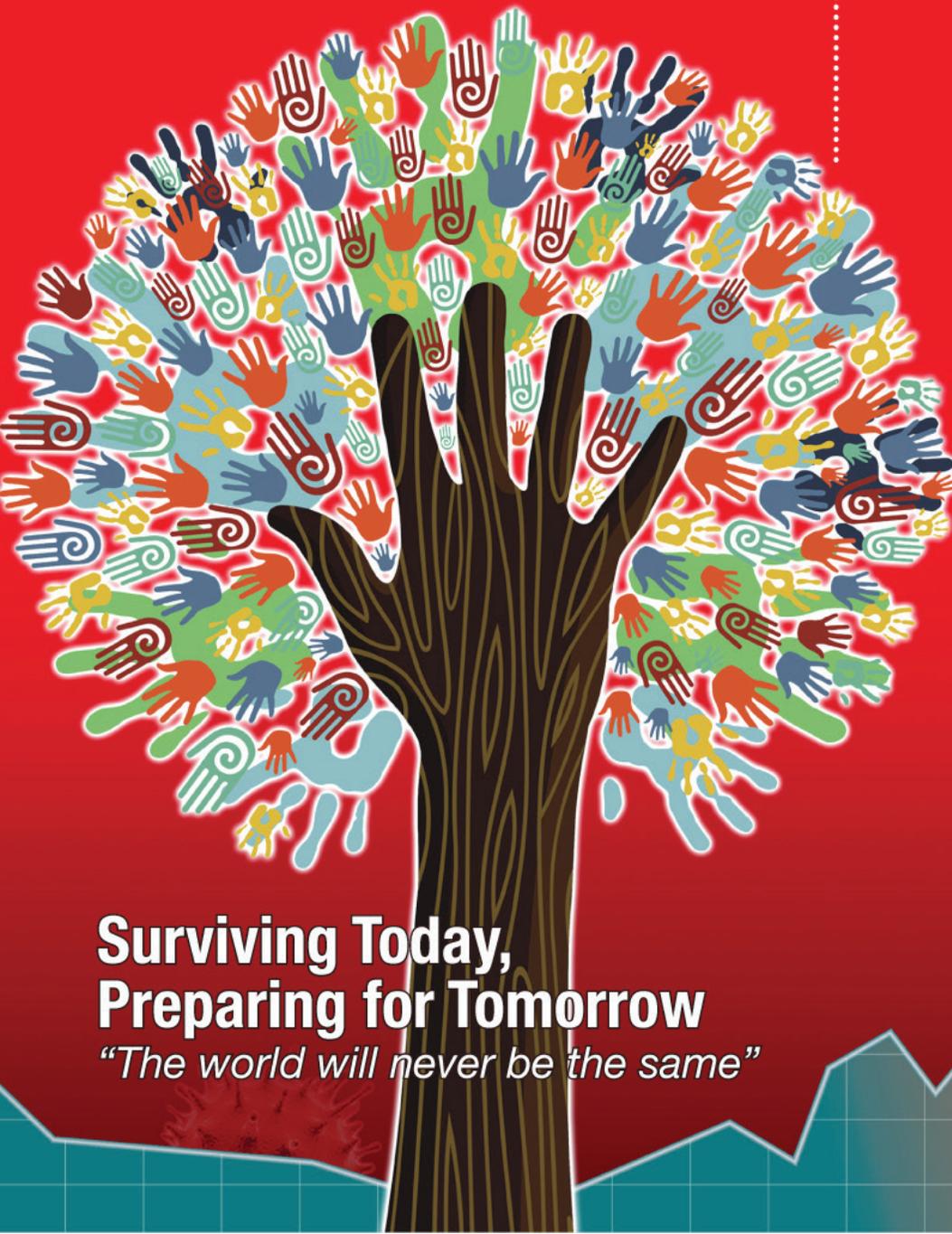
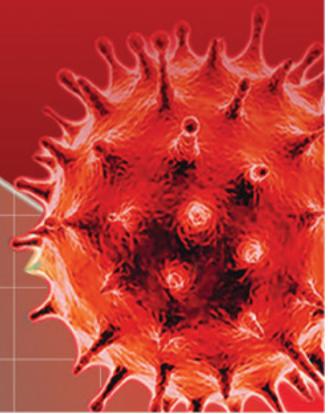


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**Surviving Today,
Preparing for Tomorrow**
“The world will never be the same”



ResInt Research Review

The Journal of ResInt Canada

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About ResInt

Discovering Reality

ResInt has emerged as a unique boutique research organization delivering custom research to meet clients' specific needs. With global experience, we operate in most of the nations in Asia and North America, and we are growing. We stand out because the core team includes some of the most highly skilled researchers, analysts and thought leaders. We bring a unique blend of research and evaluation rigor, and program expertise with genuine local sensitivity. We assist companies, donors, and not-for-profit organizations to complete their projects by providing critical quantitative and qualitative research and analysis at all stages of the project cycle.

- *Monitoring and evaluation services*
- *Research solutions in programs and interventions*
- *Polling and associated research and insights*
- *Market, social, media, and consumer research*

Our Mission

We cater to clients' needs for informed decision making at every stage of a program and to provide state of the art research services to generate actionable insights and recommendations.

Our Philosophy

The thought - Information is infinite and random. Knowledge is cumulative and orderly; it leads to decisions, and actions. Our promise to you, the Client, is to help you to organize both the information and the knowledge you need to make the best decisions possible to guide informed actions, leading to positive results. Our people work for your success.

The goal - To offer superior quality research and analysis at a competitive price that suits a client's budget, without compromising quality.

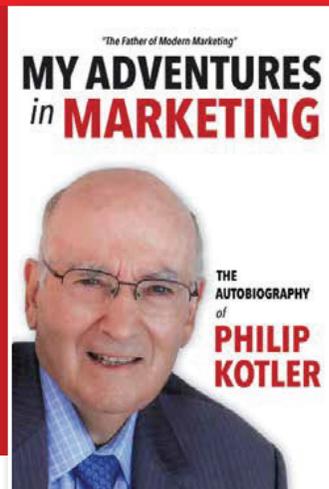
The reality - ResInt engages top Asian, Canadian, American and European researchers, analysts, and program and subject specialists for each survey, opinion poll, exploratory studies, and M&E initiatives. We invest our resources in people, not bricks and mortar.

We carry out research and consultancy maintaining the highest ethical standard, with sensitivity and respect to all stakeholders in the process. We ensure our contracted experts have no conflict of interest issues. We consider each research issue in its unique context, and design studies and data collection tools and methods considering the ethno-cultural sensitivities.

As a registered Canadian company, we are compliant for the quality of our work under the laws of Canada and the Province of Ontario.

Our Team

ResInt has brought together leading Asian, North American and European researchers, analysts, program specialists, and communications specialists. Their local experience, global knowledge base, and most importantly, sensitivity to the research issues and informants can help clients to implement, analyze, and summarize research outputs in most actionable form. Our team continuously engage in training, academic paper writing, sharing of knowledge and experience through conferences in order to stay on top of the evolving dynamics of the issues and relevant stakeholders.



Professor Philip Kotler Ph.D.
Chief Advisor
ResInt Canada

Meet our Guru

It is our great honor and pleasure to announce that Professor Philip Kotler has given his consent to be our Chief Advisor of the Board.

Philip Kotler an U.S. Citizen is recognized as a stalwart in marketing, popularly known as the Marketing Guru worldwide! He is author, consultant, and professor currently at S. C. Johnson Distinguished Professor of International Marketing at the Kellogg School of Management at Northwestern University. He gave the definition of marketing mix.

Philip's accomplishments are many, with the most well-known being the Guru of marketing management for 50 years! His first book – Principles of Marketing published in the 1960's, which is a landmark in the field of marketing and is still the iconic book that enlightened thousand of students and business leaders across the globe. Every single one of his ideas became standard operating procedure for the marketing profession. As Al Ries said "What Peter Drucker is to management, Philip Kotler is to marketing. Kotler's ideas are endlessly interesting, relevant, and ahead of the times."

He received more than 25 awards and 22 honorary degrees from different countries and universities. He is the author of over 60 marketing books, including Marketing Management, Principles of Marketing, Kotler on Marketing, Marketing Insights from A to Z, Marketing 4.0, Marketing Places, Marketing of Nations, Chaotics, Market Your Way to Growth, Winning Global Markets, Strategic Marketing for Health Care Organizations, Social Marketing, Up and Out of Poverty, and Winning at Innovation. Kotler describes strategic marketing as serving as "the link between society's needs and its pattern of industrial response."

Kotler helped create the field of social marketing that focuses on helping individuals and groups modify their behaviors toward healthier and safer living styles. His mission is to create a better world for our future generations through marketing!

Readers Views

Incredibly good!

Great looking forward to seeing final version. Many thanks for sending the proof through. I like the attached cover design and the overall layout of the edition; it looks incredibly good!

Professor **Jeff French**
UK

Last issue had great collections

I read your all the previous issues. Most of the articles there were interesting. I am a great fan of the Marketing Guru – Professor Kotler. Great collections. Looking forward reading your upcoming COVID issue.

Jalal Ahmed
Toronto, Canada

Great issue!

Great issue! I like the tree cover best as it is more uplifting. I liked the overall journal. All the best.

Professor **Russell Belk**
Schulich School of Business
York University

Looks super

Thank you for the excellent journal and the opportunity. Congrats on pulling it together. Looks super.

Neil Seeman
CEO RIWI Corp.



Inspiring issue: Great piece to collect

2020 issue focusing "Surviving Today, Preparing for Tomorrow" is superb, so many excellent articles! Insightful and showing the direction to the people – especially to the business leaders. It's a must read! Thanks, ResInt and the Editor.

Abid
CIBC Bank, Canada

Build for The Crises to Come!

I agree "While we work to protect our communities and our countries against COVID-19, we need to also think about how we can strengthen them to deal with the climate crisis." Amazing article from Runa Khan.

TH
University of Toronto

Looks great

This looks great and you have made a lot effort to bring this out. Very impressive indeed. Wishing you best of luck.

Shiraz Latiff
CEO, Hummingbird International and
Country Representative ResInt
Sri Lanka



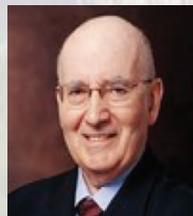
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Philip Kotler

The coronavirus COVID-19 is spreading relentlessly through the world creating a path of death and destruction. The world is in danger of falling into a Great Depression, with millions of unemployed workers across the globe.



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The Anxiety of Walking About: Eight Countries at Different Stages of the COVID-19 Pandemic

Neil Seeman

For the purposes of this paper, I therefore borrow from Bell and Blanchflower and entitle the global mental health crisis now gripping the world as “the anxiety of walking about.” Why so? Even without any global data, all those reading this paper likely feel the palpable anxiety surrounding them.



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Life in a Post-Pandemic World

Russell Belk

The COVID-19 pandemic is very likely the largest shock to the global status quo we will experience in our lifetimes. It has taken hundreds of thousands of lives. It has left millions unemployed. And it has upended the lives of billions of people.



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Containing the Spread of COVID-19: Behavioral Patterns in a South Asian Nation

Syed Saad Andaleeb
Mahreen Mamoon

This paper addresses key behavioral issues to help structure a public health responsive policy. Students, teachers, bankers, and other service holders were approached with six questions.



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Price Ethics and Corona

Hermann Simon

The corona crisis is causing uncertainty and fear. Products such as protective masks, disinfectants, certain medicines have been in short supply. The demand for everything that can be useful if the crisis worsens has been exploding.



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COVID-19: How Social Marketing Can Help Create the New Normal? Jeff French

In the absence of a safe and effective vaccine and or effective treatments, the key tool in the short and medium term (12- 24 months) that we have to reduce the mass social and economic impact of COVID-19 is influencing the behaviour of citizens and those working to protect them.



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Pandemonium and The Pandemic – A Peek into The Future for India Amit Roy

A pandemic of unforeseen magnitude has hit the entire world and countries big and small are getting roiled and battered by the cost of human lives and misery fuelled by the disease.



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Build for The Crises to Come Runa Khan

While we work to protect our communities and our countries against COVID-19, we need to also think about how we can strengthen them to deal with the climate crisis.



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Why – “It Will Never Be the Same Again”? Hermawan Kartijaya

The COVID-19 outbreak, which is spreading relentlessly through the world, has shown the real VUCA (Volatility-Uncertainty-Complexity-Ambiguity) in business landscape and has raised urgency in re-analyzing it during this time of crisis, prior to taking actions. The analysis of business landscape could be done using 4C Diamond Analysis.



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Impact of COVID-19 on the Donors’ initiative in Development Cooperation.

Noor Mohammad

Without any bias, I must say from my experiences that in the progress of Bangladesh, contributions of non-government development organizations and civil societies cannot be ignored. These organizations have worked to supplement and complement state initiatives which is recognized by the government itself in different national and international for a.



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Digitalization Strategies Amid COVID-19: One Size Doesn’t Fit All Iwan Setiawan Rifeldo Meiza Andi Magie Fitrahurlia Anggia Aryandita

Global businesses have taken a hit due to the COVID-19 outbreak. Most companies are not ready as they have never faced such a pandemic. Every company seems to struggle with revenue decline and cash flow problems, all while managing employees who are personally hit by the outbreak.



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Transition in Life to Bring Transformation for Future Business

Bushan D Sudhakar R. Venkatesh Kumar

History tells us that the greatest wins have always come from the greatest threats. Now India along with the world countries facing the greatest threat in her modern history. India as a nation is uniquely poised to turn this into Great Opportunity that our children can thank us for.



Message From the Chair

Remarks for 2020 Special Edition on COVID-19

Dear Friends and Colleagues,

We have been in unprecedented times over the past months. The COVID-19 pandemic has reached most countries around the world with many experiencing outbreaks; therefore, everyone is being impacted to one extent or another. As we move through this pandemic, we do not know what “normal” will be or when this crisis will end.



As countries consider reopening their economies, ResInt realizes the world has begun to change; that we must now learn how to move on making changes in the way we do business. We are an organization with a strong philosophy to transform any idea, thought or innovation into implementation in any situation for our valued clients. Our operations team will continue to look diligently for ways to provide the quality and custom research to meet your specific needs.

Despite these difficult times, ResInt staff over the past months have maintained contact with our valued clients so all can move forward in a positive way. I thank them for their fine efforts to ensure no one is left behind.

I also wish to thank the numerous frontline workers who are critical to the COVID-19 response, providing essential care and services to stop the spread of the virus. Our heartfelt thanks and gratitude go out to you for your commitment to help save others.

Last, but not least, this special issue showcases articles prepared by various contributors from countries such as Bangladesh, Canada, India, Indonesia, the UK, and USA providing their perspectives on COVID-19 and post-COVID-19. Thank you for your interesting, insightful observations.

Stay healthy and safe.

A handwritten signature in black ink, appearing to read 'James Louttit', written over a light blue background with a faint virus pattern.

James Louttit
Chair, ResInt Inc. Canada

Surviving Today, Preparing for Tomorrow!

Every crisis presents an opportunity. The COVID-19 pandemic has changed everything. After the historical 1918 plague, and even since World War II, no event or disaster has so drastically shaken our way of life. It is unknown how long this journey will continue, but here at ResInt we are committed to helping you emerge from this crisis by making business decisions better than ever. One thing that we have learned from the pandemic is that the world will never be the same again. Therefore, we need to know more about our new normal.



Thousands of people have been the innocent victims of the corona virus. A unique moment in human history indeed. The “modern” world never imagined how a microorganism could change our lives so dramatically. Thousands of our loved ones were the victim of this virus. Our heavy hearts are with them and their families. Here, we must say thank you to all those frontline people working 24/7 for us. Hundreds of frontline workers died to save lives around the world. They sacrificed their lives for others. Our thanks are due to them for keeping us safe and keeping our country moving. I want to quote from our Prime Minister Rt Hon Justin Trudeau *“Thank you for being there for us. Know that all Canadians are grateful for your service.”*

We are living in an uncertain reality and it is unknown when this crisis will end. We have learned from history that after each crisis, there is always the birth of a new civilization with new opportunities and innovations. It will happen this time too. We will create and invite new opportunities and we will rebuild our world in a better way. It will come from new insights and knowledge. We are capable and we have a positive energy and spirit. We are human beings - the amazing creation of God!

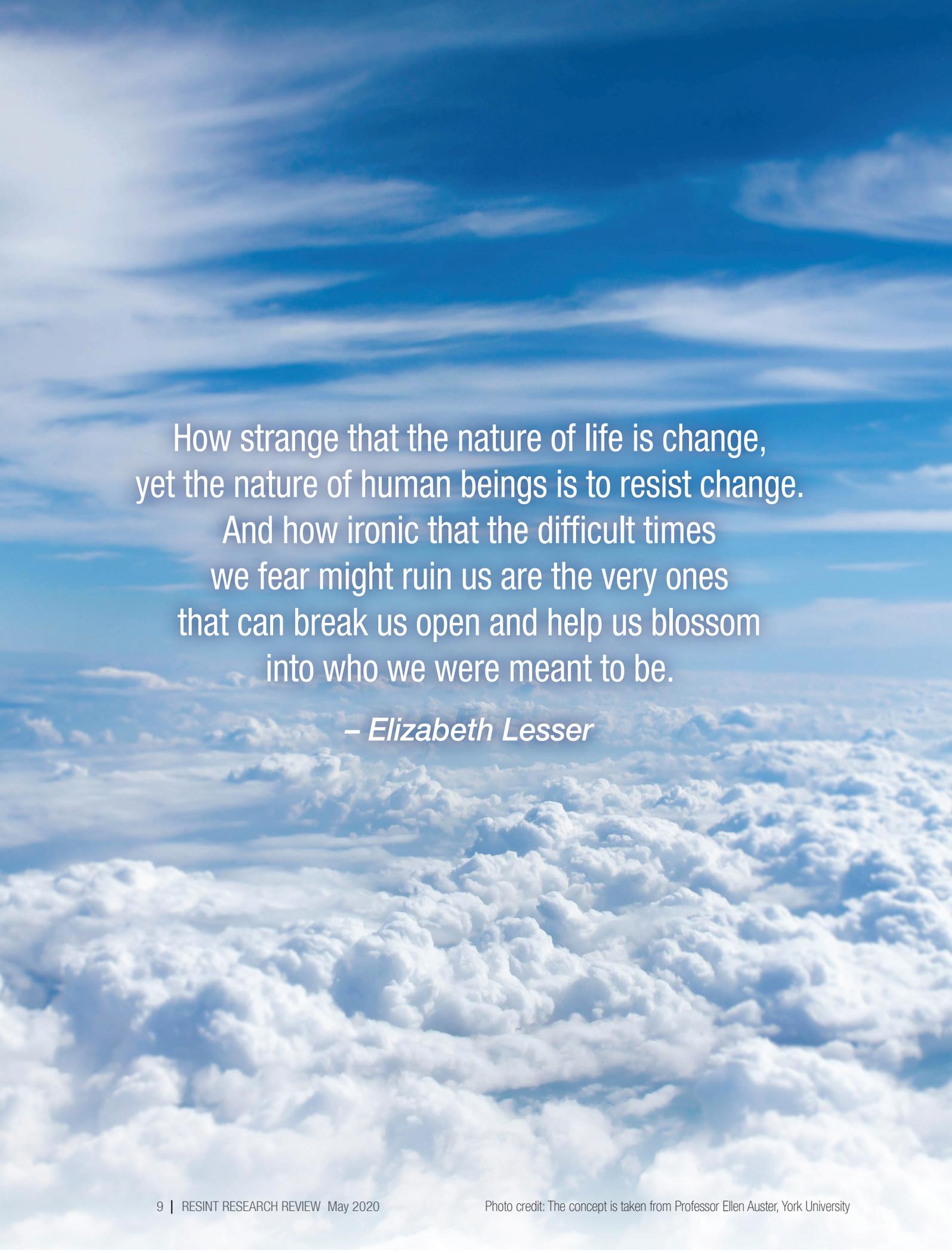
ResInt is moving forward and our researchers are there to share insights, based on evidence, to create a world for the betterment of humankind!

This journal has been created by 12 great leaders with great souls. They provided wonderful articles on COVID. Their thoughts are shared for the business world because they believe in “Surviving Today, Preparing for Tomorrow”!

Thank you!

A handwritten signature in black ink, appearing to read 'Khalid Hasan', with a long horizontal line extending to the right.

Khalid Hasan Ph.D.
Editor, ResInt Research Review
Chief Executive Officer, ResInt Inc. Canada



How strange that the nature of life is change,
yet the nature of human beings is to resist change.
And how ironic that the difficult times
we fear might ruin us are the very ones
that can break us open and help us blossom
into who we were meant to be.

– Elizabeth Lesser



The Consumer in the Age of Coronavirus

Philip Kotler

The coronavirus COVID-19 is spreading relentlessly through the world creating a path of death and destruction. The world is in danger of falling into a Great Depression, with millions of unemployed workers across the globe. The impact will especially hit the poor – both in terms of health and economics; many cannot even afford to wash their hands because of the lack of water. What will happen to the millions that cannot practice social distancing? The slum dwellers, the prison population, and the refugees huddled in tents?

Businesses are closing down, and people are urged to stay home, practice social distancing, and vigorously wash their hands. People are stocking up on all kinds of food and sundries that are part of daily living. Some are hoarding masks, toilet paper, and other necessities should COVID-19 linger on for weeks, months, or years.

While the US has just passed a 2 trillion-dollar aid package, the details seem to once again point to socialism for Wall Street, in the form of bailouts, a small paycheck for the working poor, and little else for Main Street. Income inequality is poised to increase yet further.

I predict that this period of deprivation and anxiety will usher new consumer attitudes and behaviors that will change the nature of today's Capitalism. Finally, citizens will re-examine what they consume, how much they consume, and how all this is influenced by class issues and inequality. Citizens need to re-examine our Capitalist assumptions and emerge from this terrible period with a new, more equitable form of Capitalism.

COVID-19 is spreading relentlessly through the world creating a path of death and destruction



Philip Kotler Ph.D. is the S.C. Johnson & Son Distinguished Professor of International Marketing at the Kellogg School of Management at Northwestern University. He is widely acknowledged as the father of modern marketing and the world's foremost expert on strategic marketing. He was voted the first Leader in Marketing Thought by the American Marketing Association and named The Founder of Modern Marketing Management in the Handbook of Management Thinking. He is also the Founder of World Marketing Summit.

Professor Philip Kotler is in the Advisory Board of ResInt Inc. Canada as its Chief Advisor.

Capitalism's Dependence on Endless Consuming

Let's begin by taking a long view back to the emergence of the Industrial Revolution.

The Industrial Revolution of the 19th century greatly increased the number of goods and services available to the world's population. The steam engine, railroads, new machinery and factories, and improved agriculture greatly increased the economy's productive capacity. More production inevitably is more consumption. More consumption led to more investment. More investment increased production in an ever-expanding world of goods.

Citizens delighted in the availability of more goods and choices. They could individualize their personalities through their choices of food, clothing and shelter. They could shop endlessly and marvel at the innovative offerings of the producers.

Citizens increasingly turned into consumers. Consuming became a lifestyle and culture. Producers profited greatly from the increasing number of active consumers. Producers were eager to stimulate more demand and more consumption. They turned to print advertising and sales calls, and as new media arose, they turned to telephone marketing, radio marketing, TV marketing, and internet marketing. Business firms would profit from the degree they could expand consumer desire and purchasing.

From the beginning, some onlookers had misgivings about the rise of consumerism. Many religious leaders

... saw the growing interest of citizens in material goods as competing with religious attention and spiritual values. The legacy of puritanical values kept certain population groups from acquiring too many goods and



getting into too much debt. Some citizens were particularly critical of wealthy consumers who used goods to flaunt their wealth. The economist Thorsten Veblen was the first to write about "conspicuous consumption" that he saw as a malady taking people away from more meditative lifestyles. In *The Theory of the Leisure Class*, Veblen exposed this sickness of status display. Had he lived long enough, he would have been aghast at the

... news that the former first lady of the Philippines, Imelda Marcos, owned 3,000 pairs of shoes that languished in storage since her exile from the Philippines.

The Growing Number of Anti-Consumerists

There are signs today of a growing anti-consuming movement. We can distinguish at least five types of anti-consumerists.

First, a number of consumers are becoming life simplifiers, persons who want to eat less and buy less. They are reacting to the clutter of "stuff". They want to downsize their possessions, many of which lie around unused and unnecessary. Some life-simplifiers are less interested in owning goods such as cars or even homes; they prefer renting to buying and owning.

Second, another group consists of degrowth activists who feel that too much time and effort are

going into consuming. This feeling is captured in William Wordsworth's poem,

*"The world is too much with us . . .
Getting and spending, we lay waste our powers:
Little we see in Nature that is ours;
We have given our hearts away, a sordid boon!"*

Degrowth activists worry that consumption will outpace the carrying capacity of the earth. In 1970, the world population was 3.7 billion. By 2011, the world population grew to 7.0 billion. Today (2020) the world population stands at 7.7 billion. The U.N. expects the world population to grow to 9.8 billion by 2050. The nightmare would be that the earth cannot feed so many people. The amount

Deprivation and anxiety will usher new consumer attitudes and behaviors found to be the biggest controllable driver of customer risk.

of arable land is limited, and the topsoil is getting poorer. Several parts of our oceans are dead zones with no living marine life. Degrowth activists call for conservation and reducing our material needs. They worry about

the people in the emerging poor nations aspiring to achieve the same standard of living found in advanced countries, something that is not possible. They see greedy producers doing their best to create "false and unsustainable needs."

Third, another group consists of climate activists who worry about the harm and risk that high buying consumers are doing to our planet through generating so much carbon footprints that pollute our air and water. Climate activists carry a strong respect for nature and science and have genuine concerns about the future of our planet.

Fourth, there are sane food choosers who have turned into vegetarians and vegans. They are upset with how we kill animals to get our food. Everyone could eat well and nutritiously on a plant, vegetable and fruit diet. Livestock managers fatten up their cows and chickens to grow fast, and then kill them to sell animal parts in the pursuit of profits. Meanwhile cows are a major emitter of methane that heats our earth and leads to higher temperatures, faster glacial melting, and flooding of cities. To produce one kilogram of beef, requires between 15,000 and 20,000 liters of water as well as so much roughage to feed the animals.

Fifth, we hear about conservation activists who plead not to destroy existing goods but to reuse, repair, redecorate them or give them to needy people. Conservationists

want companies to develop better and fewer goods that last longer. They criticize a company such as Zara that every two weeks produces a new set of women's clothing styles that would only be available for two weeks. Conservationists oppose any acts of planned obsolescence. They are hostile to the luxury goods industry. Many are environmentalists and anti-globalists.

The anti-consumerism movement has produced a growing literature. One major critic is Naomi Klein with her books *No Logo*, *This Changes Everything*, and *The Shock Doctrine*. Also see the documentary film *The Corporation* by Mark Achbar and Jennifer Abbott.

How Businesses Sustain the Consumer Sentiment

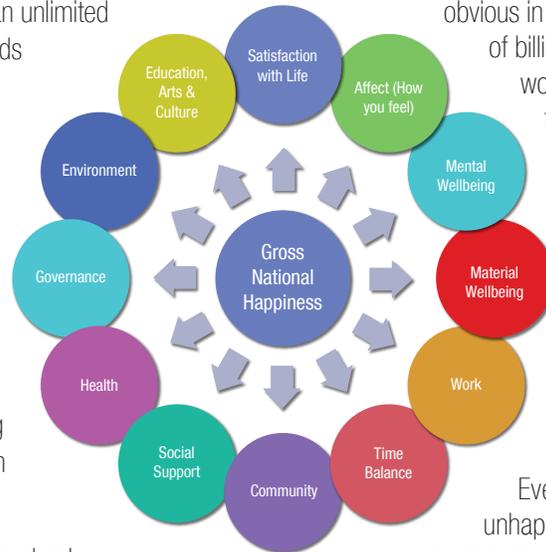
Business firms have an intrinsic interest in endlessly expanding consumption for the purpose of higher profits. They rely on three disciplines to boost consumption and brand preference. The first is innovation to produce attractive new products and brands to enchant customer interest and purchase. The second is marketing that supplies the tools to reach consumers and motivate and facilitate their purchasing. The third discipline is credit to enable people to buy more than they could normally buy on their low incomes. Businesses aim to make consumption our way of life. To keep their productive equipment and factories going, they must ritualize some consumer behavior. Holidays like Halloween, Christmas, Easter, Mother's Day, and Father's Day are partly promoted to stimulate more purchasing. Businesses want not only to purchase of their goods but fast consumption so that objects burn up, wear out, and are discarded at an ever-increasing rate.

Businesses use advertising to create a hyper-real world of must-have products that claim to deliver happiness and well-being. Businesses refashion commodities into compelling brands that can bring meaning into the consumer's life. One's brand choices send a signal of who the person is and what he or she values. Brands bring strangers together to share carefully designed images and meanings.

How Will Anti-Consumerism Change Capitalism

Capitalism is an economic system devoted to continuous and unending growth. It makes two

assumptions: (1) people have an unlimited appetite for more and more goods and (2) the earth has unlimited resources to support unlimited growth. Both of these are now questioned. First, many people become jaded and satiated by the effort to continuously consume more goods. Second, the earth's resources are finite, not infinite, and could not meet the needs of a growing world population that comes with growing material needs.



obvious in a country with a growing number of billionaires and a great number of poor workers. Many CEOs are paid 300 times what their average worker earns, and some take home as much as 1100 times the average worker. The economic system is rigged. Corporations have succeeded in emasculating trade unions and leaving workers with no say in what they or their bosses should be paid.

Until now, most countries have used only one measure to assess the performance of their economy. That measure is the Gross Domestic Product (GDP). GDP measures the total value of the goods and services produced in a given year by the country's economy. What it doesn't measure is whether GDP growth has been accompanied by a growth in people's well-being or happiness.

Even some billionaires are unhappy with this greatly lopsided pay arrangement. Bill Gates and Warren Buffet have publicly called for raising the top income tax rate. This top rate is now down to 37 percent as a result of the 2018 Tax Reform. Meanwhile wealthy citizens in Scandinavian countries pay 70 percent and manage to run a good economy, one with free health care and free college education. One citizen billionaire, Nick Hanauer has spoken about this on TED. He warns his fellow billionaires that "the pitchforks are coming." He pleads with them to pay higher wages and taxes and share more of the productivity gains with the working class. The working class should earn enough to eat well, pay rent, and retire with adequate savings. Today there are too many workers who couldn't muster \$400 to pay for a pressing payment they must make.

We can imagine a case where GDP grows by 2 or 3 percent by workers working very hard and even at overtime. They only have two weeks of vacation a year. They have little time for leisure or renewal. They might be stressed by unexpected medical bills that hit their savings. They might be unable to send their children to college, leaving their children with lower skills and lower earning potential. Those students who manage to go to college graduate with huge debt. Graduates are carrying a college debt of \$1.2 trillion. They cannot buy furniture or a home, or even afford to get married. In such a case, we would guess that GDP went up, but the nation's average well-being and happiness went down.

Capitalism Faces the COVID-19 Crisis

We badly need to add new measures of the impact of economic growth. Some countries are now preparing an annual measure of Gross Domestic Happiness (GDH) or Gross Domestic Well-Being (GDW). We know that citizens in Scandinavian countries enjoy a substantially higher level of happiness and well-being than American citizens and run good economies. Is our addiction to consuming, consuming us?

Capitalism will change for other reasons as well. If more consumers decide to be anti-consumerists, they will spend less. Their spending has traditionally supported 70 percent of our economy. If this goes down, our economy contracts in size. A slowdown in economic growth will lead to more unemployment. Add the fact that more jobs are being lost to AI and robots. This will require Capitalism to spend more on unemployment insurance, Social Security, food stamps, food kitchens, and social assistance.

Part of the problem of economic growth is that the fruits of gains in productivity are not shared equitably. This is

Capitalism will have to print more money. We see this happening with the \$2 trillion outlay voted by Congress to help support desperate workers in the face of the COVID-19 crisis. And \$2 trillion is only to tide over people in the short run. More trillions will have to be spent. This

means huge deficits that can't be covered by existing tax revenues. To the extent possible, tax rates will have to be dramatically increased. The lives of the rich are normally not affected by the grief and hardship of the poor. But now it is time for the rich to pay more and share more. In our current crisis, CEOs and their highly paid staffs have to take a cut in their pay. Boeing's executives recently set an example by saying they will work with no pay during the coming crisis.

When the COVID-19 crisis is over, Capitalism will have moved to a new stage. Consumers will be more thoughtful about what they consume and how much they need to consume. Here are possible developments:

1. Some weaker companies and brands will vanish. Consumers will have to find reliable and satisfying replacement brands.
2. The Coronavirus makes us aware of how fragile our health is. We can catch colds easily in crowds. We must stop shaking hands when we meet and greet. We need to eat more healthy foods to have a greater resistance to germs and flus.
3. We are shocked by the inadequacy of our health system and its great cost. We need to stay out of the hospital and play safe.
4. The sudden loss of jobs will remain a trauma even after workers get jobs back. They will spend and save their money more carefully.
5. Staying home led many consumers to become producers of their own food needs. More home cooking, more gardening to grow vegetables and herbs. Less eating out.
6. We place more value on the needs of our family, friends and community. We will use social media to urge our families and friends to choose good and

healthy foods and buy more sensible clothing and other goods.

7. We will want brands will spell out their greater purpose and how each is serving the common good.
8. People will become more conscious of the fragility of the planet, of air and water pollution, of water shortages, and other problems.

More people will seek to achieve a better balance between work, family and leisure. Many will move from an addiction to materialism to sensing other paths to a good life. They will move to post-consumerism.

Capitalism remains the best engine for efficient economic growth. It also can be the best engine for equitable economic growth. It doesn't change to socialism when we raise taxes on the rich. We have given up on the false economic doctrine that the poor win when the rich get richer. Actually, the rich will get richer mainly by leaving more money in the hands of working-class families to spend.

As the Coronavirus crisis shows us, a robust public health system is in the best interest of all – rich and poor alike. It is time to rethink and rewire Capitalism and transform it into a more equitable form – based on democracy and social justice. Either we will learn to share more like Scandinavian countries, or we will become a banana republic. We are all in this together.

Source: This article was originally published at The Sarasota Institute (www.sarasotainstitute.global) in the economic section. Professor Kotler has given written permission to include this article in this Journal. <https://sarasotainstitute.global/the-consumer-in-the-age-of-coronavirus/>

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Coronavirus makes us aware of how fragile our health is





The Anxiety of Walking About: Eight Countries at Different Stages of the COVID-19 Pandemic

Neil Seeman

Introduction: The Importance of Real-Time Data During COVID-19

Economists David Bell and David Blanchflower, of the University of Stirling and Dartmouth College respectively, labelled their recent and alarming assessment of job losses in the United States and the United Kingdom – powered by our firm's real-time data – as the “economics of walking about” (Bell and Blanchflower, 2020). In the May issue of the *National Institute Economic Review*, published by Cambridge University Press, Bell and Blanchflower showcase the considerable risk of making policy decisions based on misleading, lagging official economic data in the era of COVID-19.

For the purposes of this paper, I therefore borrow from Bell and Blanchflower and entitle the global mental health crisis now gripping the world as “the anxiety of walking about.”

Why so? Even without any global data, all those reading this paper likely feel the palpable anxiety surrounding them. We see the pain in family members and friends who abruptly lose their jobs and social supports. We witness this hurt by “walking about,” observing strangers grieving, and catching snippets of troubled conversations. Real-time data can provide the necessary documentary evidence for what we see when “walking about”.

We see the pain in family members and friends who abruptly lose their jobs and social supports



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The global mental health crisis now gripping the world as “the anxiety of walking about.”

An early warning of the magnitude of anxiety caused by COVID-19 was reported from India. In a paper published in the Asian Journal of Psychiatry in March (Roy et al, 2020), more than 80% noted that they were preoccupied with thoughts of COVID-19. This study, and the work of Bell and Blanchflower, inspired me to promote the awareness of real-time anxiety and mental health concerns expressed in different forms in different countries, in different continents, and in different stages of the COVID-19 pandemic.

Context: Different Epidemics in Different Countries

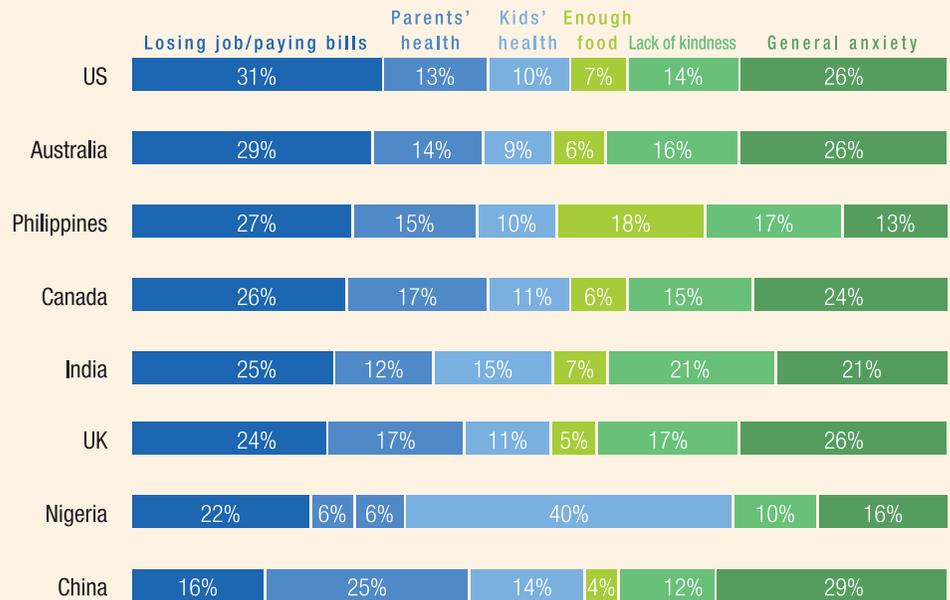
First, readers must appreciate that each country is undergoing its own somewhat different epidemic, and, as in Canada, countries are not homogeneous. Discrete, small epidemics pop up in specific communities and subpopulations. In Canada, for example, we have witnessed a tragedy inside long-term care facilities; 79% of all deaths in Canada have been linked to long-term care and seniors' homes (Walsh and Semeniuk, 2020). At the same time, Canada has endured a separate epidemic of person- to-person transmission-level, notably in Quebec and in Ontario. Second, we need to realize that different countries may exhibit a different

spread of the virus, given significant variations in the levels of homelessness, migrant populations, healthcare system infrastructure, socio-economic variability, and different norms and laws that may facilitate or impede effective physical distancing.

Methods

Each day of the pandemic, RIWI has been asking random respondents in an ever-increasing number of countries about the COVID-19-induced anxieties experienced by their family members and close friends. We have also asked about other concerns, activities and observations, and, more broadly, about local health system and economic resilience, which are not reported in this paper. RIWI's origins are in pandemic surveillance 'infodemiology' during H1N1 (Seeman et al, 2010). 'Infodemiology' refers to how people around the globe produce, consume and understand information

What do you think is the biggest stress/anxiety challenge affecting most of your family or close friends right now?



Source: RIWI data, April 22-May 8, 2020, respondents are unique, anonymous, unincitvized, and randomly engaged from the online population, weighted to population demographics. Complete answer options are losing a job / trouble paying bills, concern about parents' health, concern about children's health, difficulty getting enough food, concern about people treating others without kindness and respect, and general stress / anxiety without a clear cause.

Figure 1: COVID-19 Anxieties Among People in Eight Countries

and misinformation on the Web. Responses can then be collected and analyzed in near real-time (Eysenbach, 2011). To gather the data presented here, we used RIWI sentiment-tracking technology, which has been independently and repeatedly verified as able to capture a truly random sample of the Web-using population, in notable distinction to certain panel survey methods (Roder-DeWan et al, 2019).

Findings and Interpretation

Beginning April 22, and without ever gathering any personally identifiable information, we asked new, randomly exposed survey respondents in eight countries – mostly individuals who do not habitually answer surveys – about their families' biggest worries in the context of COVID-19. By May 8, 12,683 respondents across the eight countries had responded.

In Nigeria, we see from *Fig. - 1* that food scarcity is the largest expressed anxiety among those exposed to this RIWI question. Anxiety about jobs grips all countries but less so in China, which seems relatively immune. The reasons behind this seeming immunity will be worth exploring. Parents' health is the dominant familial worry for China (N=3,089), especially for those aged 55-64 (34% among this group reported this as their chief stressor). Both men (21% of those in China) and women, but especially women (28%), expressed most anxiety about their parents in the context of COVID-19. A concern about elders may reflect the preoccupations of a society where filial piety is a traditionally important value (Ho, 2000). Additionally, respondents in this age bracket (55-64) have elderly parents likely to be frail and at greater risk of morbidity and mortality now that China has relaxed its isolation measures. Compared to other countries, China is at a later stage of the pandemic and has progressed in attempts at restarting its economy. The same worries seen in China may, therefore, increasingly pre-occupy other nations as they move through their successive stages of re-opening. To what extent has the public health messaging about "return-to-normal" created anxiety among those with frail, elderly parents in China, and what can other nations learn from the efficacy or challenges associated with this messaging? Will China's concern for their elderly accelerate the country's return to pre-COVID normalcy or hold the country back?

With respect to children's health, India worries most and Nigeria least. Because of the evident fear for the safety of its children, India might be reluctant to re-open schools. Will India therefore more rapidly develop digital education and be in a position to lead world innovation in this regard?

Notably, the less economically developed countries among these eight countries thus far – the Philippines, India and Nigeria – appear to exhibit the least generalized anxiety. Do they have more specific worries and perhaps no leisure time to experience a more 'free-floating' form of anxiety?

Preliminary examination over expressed anxiety differences between males and females revealed no

obvious patterns generalizable across countries. In Australia and the United States, no statistical gender differences could be seen in any category of anxiety. In Canada (N=3,117), men (8%) reported more anxiety over the difficulty in finding sufficient food than did women (5%). The same gender differential about finding food was seen in the United Kingdom (N=2,102). In India, our sample size (less than 1,000) is too low as of May 8 to make more than early observations, which we will validate over time, yet we found a much higher rate of men (28%) than women (11%) expressing generalized anxiety; we also found women far more likely than men to be most concerned about children (21% vs. 10%).

In Nigeria (N=651), within the 55-64 age group, 66% registered their families' biggest concern as obtaining sufficient food, markedly higher than in any other country studied here. This finding is consistent with food security challenges throughout Nigeria that pre-dated COVID-19 and likely have accelerated because of the pandemic. In the United Kingdom, where job losses have been staggering as a result of the pandemic (Bell and Blanchflower, 2020), all age groups, from teenagers to those 55-64, registered difficulty finding a job and paying the bills as the paramount stressor for their family and close friends.

Discussion and Next Steps in Cross-National Research

In a recent editorial in *World Psychiatry*, Tedros Ghebreyesus, Director-General of the World Health Organization, describes the fear, sadness and anxiety wrought by COVID-19 and notes that "mental health systems in all countries need to be strengthened to deal with the impact of COVID-19" (Ghebreyesus, 2020). Anxiety, fear and erratic behaviour are common reactions to the threat and uncertainty of a viral pandemic and to the isolation from other human beings that it imposes. Symptoms vary and include depressed and anxious feelings, paranoia and panic, somatic symptoms, and signs of posttraumatic stress

Strong associations of social isolation to depression, anxiety, and suicidal ideation

disorder, substance abuse, psychosis, as well suicidal urges (Reger et al., 2020; Sim et al., 2010).

Although everyone is affected, not everyone is affected equally. As in any crisis, the already disadvantaged and stigmatized bear the brunt – the homeless who cannot find safe shelter, the already poor who are now unemployed with no money for food, the chronically mentally ill who can no longer rely on their support systems, the medically ill who worry about drug shortages, and the elderly whose chances of dying if infected are especially high. The elderly living in nursing homes and retirement homes are at special risk and, because of extensive media coverage, they are aware of this. They are at grave risk of dying if they contract the virus, and, considering the strong

associations of social isolation to depression, anxiety, and suicidal ideation, they are at emotional risk from the lack of contact with those they love.

The young are without the routine of school and close social contact with peers. Those who were addicted to substances may relapse, and, at the same time, they are cut off from their drug supply chains, which may be medically dangerous. Healthcare workers may be hardest hit of all (Greenberg et al, 2020). They work long hours in conditions of risk, they cannot sleep at night, they worry about going home and infecting their family, their children are home from school, and they cannot be with them.

With routines lost, sleep and wake cycles are disrupted, and circadian rhythms are dislocated. It is difficult to maintain healthy food, exercise and sleep habits. Mental health suffers. Fear mounts and behaviour is unpredictable. This is the 'X-factor' in any pandemic. Anxieties can trigger or immobilize action. The presence or absence of worry and fear is impossible to model in forecasts without real-time data.

What can countries at different stages of the pandemic learn from countries who were there first, notably China, whose population-level expression of anxiety may presage sentiment and worry in countries hit later by the pandemic?

Will concern over elderly parents rise over time to reach the levels seen in China, or is the heightened concern about parents culturally specific to China? What do these cross-cultural findings teach us about effective resource allocation of mental health practitioners or the targeting of telepsychiatry to prevent mental health conditions from worsening among at-risk populations?



Neil Seeman with colleagues in global data streams: Ernie Chan, Apurv Jain and Adalsteinn (Steini) Brown

To answer these questions, measuring the “anxiety of walking about” offers insight and perhaps some solace. For we learn we are not alone in our anxiety, and others may have much to teach us.

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Life in a Post-Pandemic World

Russell Belk

The COVID-19 pandemic is very likely the largest shock to the global status quo we will experience in our lifetimes. It has taken hundreds of thousands of lives. It has left millions unemployed. And it has upended the lives of billions of people. Eventually the pandemic will subside. Drugs will emerge to help fight the virus. We will try to resume our normal lives. But we are beginning to fear that some things will never be the same.

We know that the effects of the pandemic have not been felt equally by all. Different cultures, races, genders, social

We are beginning to fear that some things will never be the same

classes, occupations, and ages have been affected to different degrees and in different ways. But everyone has been impacted in some

way. First responders and front-line workers have put their lives on the line and continue to do so. Those in nursing homes, those living alone, those with children furloughed

from school, those who have lost their jobs, and those who have lost friends and loved ones are among those who have suffered the most. Meanwhile, many in professional, back office, or white-collar jobs have been able to shift to working from home and have enjoyed foregoing the commute and being with family. But in doing so we have experienced learned agoraphobia and social alienation. Instead of markets and friends we have turned to social media, online buying, and entertainment services like Netflix.

What does all this mean for our future work, shopping, savings, and entertainment? What will return and how quickly? What will never resume? What learned pandemic practices will continue? And might this once-in-a-lifetime shock to our lives precipitate major changes in lifestyles, income distribution, transportation, and climate action? For answers we can look to expert opinions, examine what has happened in major disruptions in the past, and consider how behavior has changed in places recovering earlier or loosening restrictions first. Space does not allow a full



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consideration of all these lines of evidence, but there are some hints in a series of Schulich webinars: e.g., <https://youtu.be/0Ea0CHor4Bw>; <https://youtu.be/aYCLuVcNoA8>.

While they would be the first to admit that they are guessing, I asked a dozen consumer behavior professors and PhD students in my school to rate a list of 20 areas of consumption in terms of what changes they expected versus 2019. I told them to assume that there would be no vaccine for at least a year, that Canada's cases go down substantially, that schools, businesses, and governments in Canada begin to open by late Summer, and that social distancing will still be recommended. I had them make both short-term and long-term forecasts. I combined their forecasts of whether consumer purchases would be down (a little or a lot), equal to 2019, or up (a little or a lot). Four areas were expected to be up both short-term and long-term: **online buying, working from home, saving, and buying furniture & home décor**. Five consumption areas were expected to be down both short-term and long-term: **foreign travel, commuting, movie-going, arena sports & concerts, and car buying**. And the remaining 11 areas of consumption were expected to be down in the short-term but up in the long-term: **domestic travel, luxury buying, eating out, going to bars & clubs, taking subways & trams, university education, haircare, Christmas spending, going to gym/yoga, real estate, and clothes buying**. I am more cautious and think many of these rebounds will take a long time even in the Global North.

There are some important larger patterns here. Because working from home was largely seen as agreeable, it is not surprising that commuting and car buying were predicted to decline and that online buying and spending on home décor were predicted to increase. Moreover, these patterns are expected to be permanent. Given the close proximity to other consumers in some consumption situations, it is also understandable that foreign travel, movie-going, and attendance at arena sports & concerts were also predicted to go down. In the third group of consumption activities that were expected to go down initially but to bounce back above

2019 levels, some also involve close proximity to others (domestic flying, public transport, bars & clubs, university education, and gym/yoga). But perhaps their predicted rebound is because they involve smaller gatherings of shorter duration. Education may get a boost for another reason. Typically, in bad job markets, people are likely to go back to get degrees that will make them more employable. Real estate patterns should also change. Although globalization has meant sending more manufacturing jobs to less expensive parts of the world, the Coronavirus has shown the fragility of supply chains and suggests we will build more redundant supply chains nearer to major markets. But the shift to telecommuting and attending Zoom meetings suggest that even while outsourcing production may contract, outsourcing white collar and professional jobs may expand beyond a single country or continent. With more telecommuting and white-collar job outsourcing, there is less need for permanent office space in the central city. This space can be converted to apartments and condominiums. Working from home also reduces the necessity to live close to downtown. Millennials who are now renting small expensive apartments downtown may move out to less expensive suburbs to raise families, especially given current low mortgage rates. If so, this, plus the new apartment space made available from office downsizing, should make for lower rent prices, attracting lower income people downtown and resulting in more mixed housing patterns. All this is speculative, but such a pattern would make sense.

On April 30, 2020 I gave a webinar on this topic and the first question I asked the crowd of 450 attendees was what they missed most due to COVID-19. As shown in the Word cloud in Figure 1, one of the striking results was that what we miss most is people! Family, friends, socializing,

Instead of markets and friends we have turned to social media, online buying, and entertainment services like Netflix

If there has ever been a moment for undertaking such big ideas, it is now. The aftermath of the Great Depression brought US Social Security, unemployment Insurance, and massive infrastructure projects. The end of WWII brought the IMF, World Bank, and WTO. Perhaps the current crisis will even prompt the US to adopt **universal health care**. More importantly, **rich nations can help poor nations** improve their primary health-care systems.

As Winston Churchill said while working to form the United Nations after World War II, "Never let a good crisis go to waste." My hope is that something truly momentous can come out of the otherwise horrific COVID-19 crisis. Through the serendipitous discovery of working from home, the collapse of global supply chains, the dramatic reduction in global pollution, and greater recognition of the glaring gap between the rich and the poor, we may have a chance to halt climate change, reduce pollution, lower income inequality, and improve health care for all. Time will tell, but I sincerely hope that this dark cloud has a silver lining.

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The first big idea that some people hope may emerge from the pandemic is taking climate change seriously

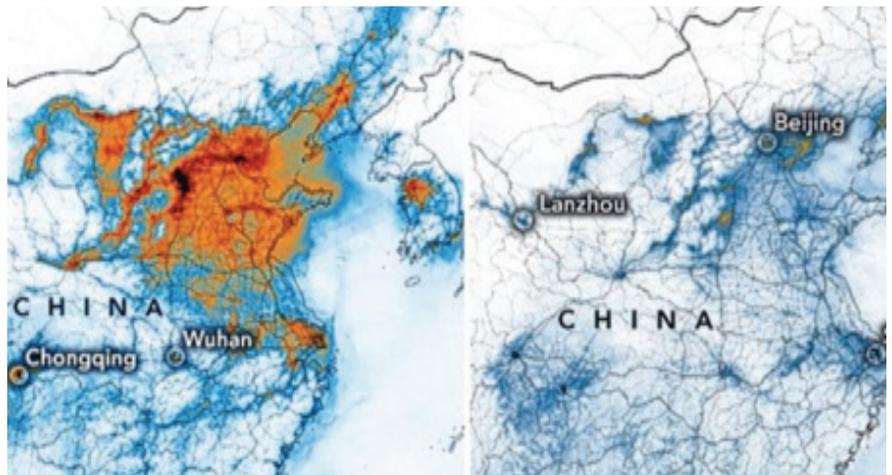


Figure 3: China Pollution, January/February 2020

• Photo Credit: Carrying dead body / Mahmud Hossain Opu/Dhaka Tribune

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Containing the Spread of COVID-19: Behavioral Patterns in a South Asian Nation

Syed Saad Andaleeb
Mahreen Mamoon

“Research has consistently shown that social and behavioral change communication programs can increase knowledge, shift attitudes, and induce key behavior changes.”
- Johns Hopkins University

Life has come to a virtual standstill for many around the world due to a rapid spread of the Corona Virus Disease-2019 or COVID-19 in short. Bangladesh has also seen its spread, although the virus, according to available information, has not been as devastating as in some of the developed countries. The transmission classification is registered as ‘local’ [1]. Due to lack of social distancing, low levels of testing, uncoordinated communication, the health care system’s shortcomings,

logistical constraints, and overall socio-economic conditions, the effects of COVID-19 could take an ominous turn, especially enabled by some key patterns of behaviors that must kept in purview in response to the virus.

Method

To understand how people in Bangladesh are behaving in the COVID era, a rapid survey response strategy was adopted. The data were collected using a self-administered



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questionnaire on Google Forms, modeled on a study by Qian, Wu, Wu, Hou, Liang, Cowling, and Yu (2020) that

addressed psychological responses, behavioral changes and public perceptions of the COVID-19 outbreak in China [2]. Our study focused on a special group in Bangladesh - mainly the upper social strata in terms of education and income in the belief that this group consists of opinion leaders who are influential and whose behaviors are generally emulated by people in other categories. Students, teachers, bankers, and other service holders in Bangladesh were approached. More than

500 respondents from Bangladesh responded; 490 were ultimately used after data cleaning. Participants were asked not to identify themselves; they were also assured that the information collected would remain anonymous.

Findings

Six interrelated statements reflecting behavior patterns concerning COVID were included in the survey for self-reporting. The World Health Organization (WHO) guidelines suggest the need to adopt these six required practices as shown in Figure 1. The results are of serious concern: only 72.2% of the respondents reported washing their hands for twenty seconds "regularly." Also, only 64% said that they wash their hands six times or more a day. If the educated elite are casual and negligent about hygiene as the data suggest, others, especially because of their lower socio-economic status and lack of access to safe and clean water, as well as a steady supply of cleaning products, may be similarly or less inclined to behave in ways that would mitigate the effect of the virus.

When coughing and/or sneezing, to prevent the spread of the virus, WHO has suggested the need to use a tissue

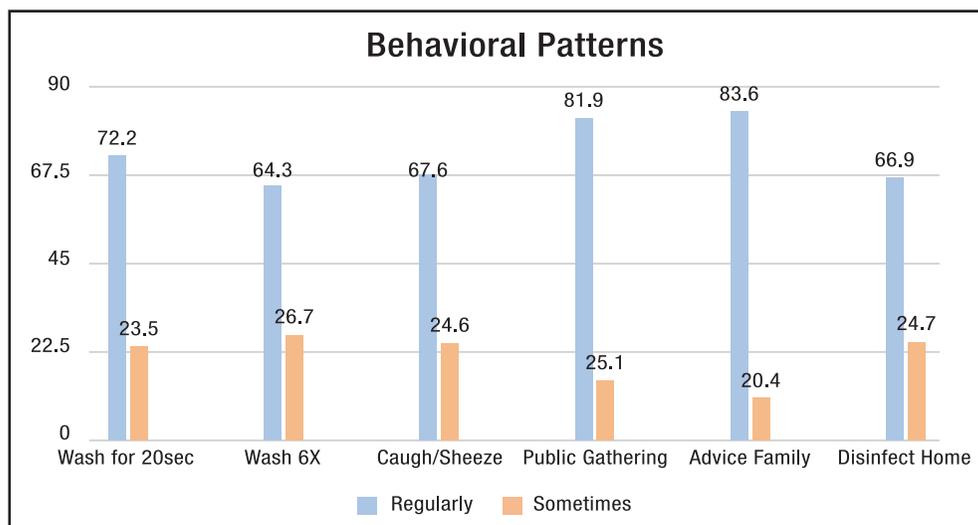


Fig. 1 - Behavior patterns on six practices related to COVID-19 prevention

that is quickly disposed or by coughing into one's own flexed elbow to prevent droplets from spreading. A mere 67.6% of the respondents indicated that they are following this practice regularly which could hasten the spread of COVID-19 unless social distance is assiduously maintained. Once the virus gets into the community spread category, the risks are magnified manifold, especially for the elderly (our data indicated more than 60% of the respondents had an elderly member in the house). On the matter of attending public gatherings (prayers at mosques, attending funerals, grocery shopping, etc.), nearly 82% indicated avoiding such gatherings (Media reports, however, indicate that social distancing is much less practiced in other tiers of Bangladesh society). It needs emphasis that the 18% still cavalier about this behavior can pose serious challenges as they are the ones who would exacerbate the spread of the virus. We also note that the largest proportion of respondents share information and regularly advise family members about the lurking dangers of the corona virus. Only a moderate number of respondents (66.9%) indicated they regularly clean and disinfect their homes.

Conclusions

The numbers of people behaving in prescribed ways to deal with the virus can spell the difference between life and death. The key here is the mathematics of exponentials: only a few cases of infection can multiply very rapidly to take matters out of our hands (as currently witnessed in China, Brazil, Russia, and USA). The point is made in the story of the proverbial king who asked a serf, for a good deed, what he wanted as a reward. The serf wished that the king would fill a mere chessboard by placing a grain on the first square and doubling the number of grains for the successive

If the choice is left to individuals who do not seem to comprehend the sinister nature of the threat, enforcement via draconian measures are unfortunately the next best option.

sixty-three squares. The serf's request emptied the kingdom's granary! The virus spreads in similar fashion and its awesome growth rate demands singular respect and behavioral steps for protection.

Our findings, based on the educated elite, who are often opinion-leaders and are emulated widely, engender cause for serious concern.

Lack of attention of the elite to a few fundamental behavioral traits can be devastating. Behavior change strategies are thus the call of the day!

While the data may suggest that inappropriate behaviors among the educated elite are relatively low, the fact is "they" can cause serious damage because of the mathematics of exponentials. It must be kept in mind that the spread of the virus began from one epicenter, Wuhan, and traversed throughout the globe because of the relatively few negligent people who continued to travel to other parts of the world, taking the virus and spreading it liberally without attending to required basic behaviors. In Bangladesh, as probably elsewhere, there is a serious need to mobilize resources to inform, educate and motivate the general public about the notoriety of the COVID-19 virus and the need to adopt measures to stop it in its tracks.

At this time of heightened ambiguity and uncertainty, the role of information, education, and communication (IEC)

is paramount. It is particularly vital to coordinate and align communication strategies of the leaders, the government, health organizations, news organizations, and the medical practitioner community to provide a clear and consistent message. According to Johns Hopkins University, research has consistently shown that IEC/SBCC (social and behavioral change communication) programs can increase knowledge, shift attitudes, and induce key behavior changes.

Our data also showed that the media is seen as "not doing enough." It clearly suggests that the media must re-evaluate its role and responsibility in influencing desired behaviors by showcasing the virus in its destructive avatar. The use of various appeals (including fear appeals) and fact-sharing can help slow the spread of the virus, until a cure or immunity is ensured. More importantly, SBCC programs must be immediately coordinated via "mass media, community-level activities, interpersonal communication, information and communication technologies, and new media."

While communication is vital in this war against an invisible foe, the response system to make sure people are doing what they are supposed to do, must also be strengthened so that required behavior is enforced if and when needed. This is a virus that can decimate entire populations. If the choice is left to individuals who do not seem to comprehend the sinister nature of the threat, enforcement via draconian measures are unfortunately the next best option.

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Price Ethics and Corona

Hermann Simon

The corona crisis is causing uncertainty and fear. Products such as protective masks, disinfectants, certain medicines have been in short supply. The demand for everything that can be useful if the crisis worsens has been exploding.

In a free market economy, the consequence of such an increase in demand is that prices rise. The suppliers of the scarce goods are simply asking higher prices. This price hike causes anger and indignation with the buyers. Price gouging is perceived as an unethical exploitation of an emergency situation and is therefore met with broad rejection. Public authorities are likely to intervene as this case from Canada illustrates. The Ontario Premier Doug Ford warned against price gouging and declared “war” on price gougers taking advantage of COVID-19 outbreak. ‘I have zero tolerance for this kind of nonsense,’ Ford said in a

press conference. ‘We are coming after you and we will shut you down’. By emergency order, Ford said new regulations



Picture: In March, Ontario Premier Doug Ford said he has zero tolerance for price gouging. - Richard Lautens, Toronto Star



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meant that anyone convicted of price gouging could be fined \$100,000 and up to a year in jail. Company directors could face fines of \$500,000 and a year in jail, and convicted corporations could be fined up to \$10 million.

If the seller keeps prices constant, the fastest consumers will buy the shelves empty, hoard the products and possibly resell them at much higher prices.

This is a particularly strong reaction of a political leader. Is it justified or an overreaction? It's worth looking back because the problem is by no means new. The philosopher Thomas Aquinas (1225-1274)

already dealt with it and developed the concept of "just price". His ideas were influenced by the traditional Christian attitude against usury and against charging interest in general. In his world view, raising prices in response to increasing demand is theft. He classified price increases in the wake of natural disasters as extremely unethical.



But things are not quite so clear. If the seller keeps prices constant, the fastest consumers will buy the shelves empty, hoard the products and possibly resell them at much higher prices. The not-so-fastest customers go away empty-handed or have to pay higher prices on the secondary market. To prevent this, the Japanese government is banning speculation with protective masks from mid-March. Mask manufacturer Moldex, which currently produces in three shifts, is raging against the "usurious prices" on eBay. There, the masks, which cost 1.80 euros at Moldex, are offered for 25 to 30 euros. Is that fair?

On the other hand, what happens if the supplier raises prices in an emergency situation? The early customers only buy the amount they really need. The later customers also get their money's worth. At the same time, the higher price sends a signal to the producer that it is worthwhile to produce larger quantities of the product quickly. The chance of higher profits creates a strong incentive to throw more onto the market. The supply increases. Consumers may have to pay more, which annoys them, but they get the product they need.

A similar situation concerns a case of Uber after a terrorist attack in Australia in 2014. The demand for Uber rides increased abruptly after the attack, and the Uber software automatically increased prices. These higher prices attracted more Uber drivers to the place from which people wanted to flee. However, the media response was very negative. Uber was massively criticized for the price hikes. In other cities similar incidents occurred. In the case of a terrorist attack in London, Uber reimbursed passengers who had paid the surcharge. Uber learned from this experience and now intervenes manually when demand increases suddenly and sharply.

Often the supplier has little choice but to raise prices. This happens when the prices of raw materials or components rise due to increased demand. In the business-to-business stages of the value chain, supply and demand determine the price, while ethical considerations play a minor role. This can make it difficult for the manufacturer of the end product. He has to raise prices due to increased costs. But

consumers may easily see this as an exploitation of the emergency, a real dilemma.

Very innovative life-saving medicines present us with even more difficult ethical questions. Kymriah, a gene-based therapy from Novartis, cures a specific type of leukemia with a single injection. What is a fair price for such a product? In the US, an application costs up to USD 475,000. In Germany, the price is 320,000 euros. The product Luxurna cures a genetic defect that leads to blindness in children. It is said to cost \$850,000 in the USA, but a partial refund is offered if the recovery goals are not met. The most expensive drug in the world is Zolgensma, which was approved in the USA in 2019. It cures atrophy of the spinal muscles, a catastrophic condition that can affect babies, with a single injection. The price of about two million euros caused outrage. Novartis has offered to raffle off 100 therapies, which is also debated very controversially.

Are such prizes fair and ethically justifiable? I have no clear answer to this question. With this article I just want to clarify that the question of price ethics in emergency situations like

the current corona crisis is not as simple as it seems at first glance. Consumers have to decide for themselves whether they prefer to pay a higher price and actually receive the product they need, or whether they prefer a constant price, but where many consumers are left empty-handed or have to pay higher prices on the secondary market.

Raising prices in response to increasing demand is theft

Photo Credit: In March, Ontario Premier Doug Ford said he has zero tolerance for price gouging. - Richard Lautens / Toronto Star. Premier Doug Ford's fight against COVID-19 price gouging leads to 200 police investigations, The Standard, May 11, 2020; <https://www.stcatharinesstandard.ca/news-story/9984608-premier-doug-ford-s-fight-against-covid-19-price-gouging-leads-to-200-police-investigations/>

• Photo source: Social distancing at a retail store in Toronto. ResInt Inc.

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COVID-19: How Social Marketing Can Help Create the New Normal?

Jeff French

“Successful sustainable population influence strategies need to include actions that are valued, promoted and reinforced by the community rather than a just a reliance on dictates imposed by governments”

Deploying all communication and influencing assets

In the absence of a safe and effective vaccine and or effective treatments, the key tool in the short and medium term (12- 24 months) that we have to reduce the mass social and economic impact of COVID-19 is influencing the behaviour of citizens and those working to protect them.

Mass testing will be a tremendous help in identifying those with some immunity and the overall level of population immunity and identify those who need to be isolated to

break the chain of transmission but it will not of itself halt the disease. As testing becomes more available communication about prioritised and then wider access to testing and subsequently to a vaccine will also be a key communication challenge.

The good news is that behavioural influence in the health sector and specifically in relation to infectious disease has been studied, applied and researched for many years. This work draws on research from a wide range of disciplines such as: health promotion, social marketing and health education, it is not limited to behavioural psychology or behavioural economics.



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Building on action so far

Many governments population influencing strategy encapsulated in the message; Stay home, save lives, is a well evidence immediate strategy for the current 'Lockdown' phase in many national responses. This messaging strategy has also been consistently applied in many countries, continuously repeated and amplified by both traditional and social media, again a strategy backed by evidence from the field of health promotion, communication studies and social marketing.

To date in most countries, an open and honest account of why the current strategy has been adopted to fight the COVID-19 virus in this early stage of the epidemic has been effectively set out. However, as we move past the peak and long tail of the epidemic in effect into a contagion management phase there is a need to develop a more strategic long-term social marketing, communication and behavioural influence strategy as a central part of easing lockdowns over the coming months.

Supplementing central direction with sustained community driven action

Based on research and practice in tackling other infectious and chronic health challenges and published government and international best practice what we know is that successful sustainable population influence strategies need to include actions that are valued, promoted and reinforced by the community rather than a just a reliance on dictates imposed by governments. This means investing in understanding about what will and what will not motivate different groups to comply and sustain protective behaviours.

We know that people need to believe that what they are being asked to do is likely to be effective and proportionate especially if the social, health and economic cost is high. We also know that one size does not fit all. Developing a long-term social marketing communication and influencing strategy will need a clear segmentation model building on but going beyond the basic age and risk parameters set out in diagram one.

Diagram one also indicates that behavioural awareness and intention data will be needed to develop targeted messaging and influencing strategies. For example, if an element of age-related easing of the lockdown is a part of the overall strategy specific messaging will need for the designated cohort and the rest of the population about what people need to do to make it work. If a distancing app is developed again this will need targeted specific uptake support for different segments of the population.

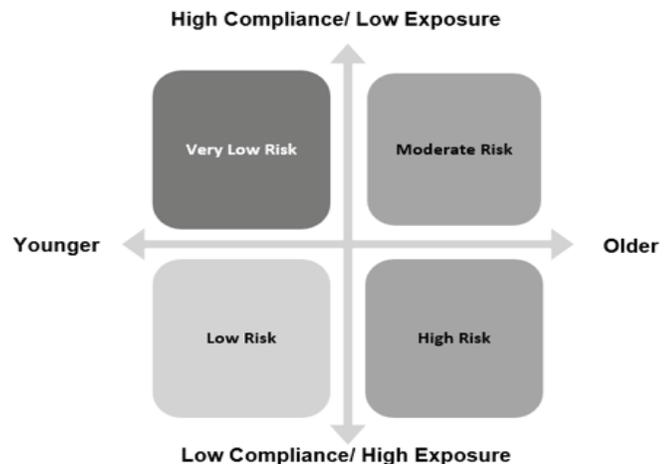


Diagram One: Basic age and risk Population segmentation model

A new narrative; from Government responsibility to Government and Community Responsibility

The current narrative being used to persuade people to comply with behaviours in many countries is based on a mixture of expert supported statistical probability modelling and intervention studies about the efficacy of specific measures to deduce contagion. This 'driven by the science' and 'strong control from the top' narrative is a powerful in the short term when trust and concern is high, it has in many countries had significant impact on population level behaviour. This strategy should be maintained but it will need in subsequent phases of the battle to reduce the harm associated with COVID-19 to be supplemented by an additional narrative that speaks to the total community

	Influence Focus	Main Communication and influence focus	Possible Message Focus
Pre-Lockdown Phase	Case finding and isolation	Threat awareness and reporting	Fear, Reciprocity, Philanthropy
Lock Down Phase	Self and social protection	Physical distancing Self Isolation Wash hands Shield the vulnerable Key care staff get tested	Saliency, Reciprocity, Philanthropy, Social norms, Loss of gains, Trust.
Partial Lock Down Phase	Self and social protection Assist others	Physical distancing Self Isolation Wash hands Wear face covering* Shield the vulnerable Key care staff and key workers get tested	Feedback, Reciprocity, Philanthropy, Social Norms, Trust, Priming
Opening Up Phase	Self and social protection Assist others Personal infectious status	Physical distancing Self Isolation Wash hands Wear face covering Shield the vulnerable Key care staff and key workers get tested Support community action Use distancing App	Feedback, Social Norms, Trust, Priming, Potential loss of freedoms.
Vigilance and Management Phase	Self and social protection Assist others Personal infectious status	Physical distancing Self Isolation Wash Hands Wear face covering Shield the vulnerable Key care staff and key workers get tested Support community action Use distancing App Phased population testing Know your status	Feedback, Social Norms, Priming, Potential loss of freedoms
Future Preparedness Phase	Self and social protection Assist others Personal infectious status Vaccine access by priority group	Physical distancing Self Isolation Wash hands Wear face covering Shield the vulnerable Key care staff and key workers get tested Support community action Use distancing App General population testing Know your status International travel safety	Social Norms, Personal vigilance

Table One. Note it may be necessary to go back into previous phases if behavioural compliance is not sustained over time.

response that will be needed over the medium and long term. This complementary narrative will be needed to reinforce and sustain the current mass participation with social distancing and hygiene imperatives when lock downs start to be eased.

The overall behavioural aim will be to sustain and, in some cases, permanently change behaviours over the long-term.

To do this we know that most of us are not mathematicians but story tellers and listeners. Promoting personal accounts and stories that feature relatable citizens and front-line workers can be powerful ways to sustain behaviours, model good behaviours and embed them so that they become new social norms. It is good to see that such 'testimonial' approaches are beginning to be used around the world.

Regular reporting of positive social norms data to the population will also act as positive reinforcement to sustain and embed new social norms of behaviour.

The words and messaging used to frame the next phases of action to reduce harm will also be critical. Current framing such as 'Shielding' needs to be extended into the next phases of the communication strategy. The framing of each phase of the path to a new normal will need careful consideration. Framing that is tailored for and resonates with different population subgroups needs to be testing prior to use. In terms of developing a new overarching narrative a focus on community action and community ownership of necessary behaviours should be developed.

Developing a sustainable, phased and community driven strategy

Given what we know works the next medium to long-term phases of the social marketing, communication and influence strategy will need to feature:

- Tailored interventions for different segments of the population
- Encourages and enables community action and ownership of the solution

These twin approaches will need to be based on data driven deep insights about what will persuade citizens to comply, ongoing feedback about compliance with protective behaviours and community action that encourages and support others to do so. The social marketing, communication and influencing strategy will be the key tool to enable a smooth transition from the current lockdown phase into subsequent phases of the strategy.

Table one sets out a suggested basic phasing and focus of the social marketing, communication and influencing strategy to support the overall exit strategy from lockdown phase into subsequent phases of dealing with the pandemic

Conclusion

Strategy should be developed drawing on the wide range of social marketing, communication, health promotion, behavioural sciences and other forms of behavioural influence such as design and PR expertise that is available in each country supplemented by international support if available.

The strategy should also be tested with and enhanced by community input. In the spirit of community action and

open government the strategy should also be placed in the public domain. All relevant commentators, marketers' behavioural scientists, and others with understanding about influencing behaviour should be encouraged to input

constructive challenge and provide recommendations for improvement. Such a community driven strategy will need robust coordination, management and evaluation.

Finally, the behavioural influence strategy should continuously evaluate and refined based on tracking public attitudes, beliefs knowledge, understanding and behaviour. The strategy should be adjusted and informed by this data.

Evaluation will be enhanced by the setting of specific measurable goals relation to public attitudes, beliefs knowledge, understanding and behaviour. These objectives should be placed in the public domain and progress towards meeting them published on a regular basis to provide feedback and encourage compliance among citizens.

Promoting personal accounts and stories that feature relatable citizens and front-line workers can be powerful ways to sustain behaviours, model good behaviours and embed them so that they become new social norms

Coronavirus disease 2019 (COVID-19)

Resources

- European Social Marketing Association COVID-19 Best practice Guidance <https://europeansocialmarketing.org/2020/03/20/pandemic-a-statement-from-the-esma/>
- European Centre for Disease Control (ECDC) Technical Guide to Social Marketing <https://www.ecdc.europa.eu/en/publications-data/social-marketing-guide-public-health-programme-managers-and-practitioners>
- Effective Evidence Based Communication in Outbreak management tools <http://ecomeu.info/> The EU funded ECom project brings together multiple disciplines to develop evidence-based behavioural and communication package for health professionals and agencies throughout Europe in case of major outbreaks of infectious diseases.
- A compendium of tools tips and planning tools can be found at: <file:///C:/Users/Jeff/Desktop/CoVID19/ECOM%20Social-marketing-toolbox-compendium.pdf>
- Photo Credit: Vegetable shop; big-dodzy, unsplash.com

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Pandemonium and The Pandemic – A Peek into The Future for India

Amit Roy

Introduction

A pandemic of unforeseen magnitude has hit the entire world and countries big and small are getting roiled and battered by the cost of human lives and misery fuelled by the disease.

India is still on the ascendant to the spread of the infection, thanks to the delay introduced by a quick decision on lockdown by the policy makers. This has given some time to the planners to prime the health infrastructure to meet the peak onslaught of the disease (when it happens). The disease is, however, expected to run its course, as in other countries.

The fallout of the lockdowns in India (in 3 stages) has been massive. There has been a severe impact on daily wage earners due to closure of establishments who engage them. Then there has been a huge outcry from migrant labour who were left high and dry (mostly in agriculture and informal sectors) and who were straining at the leash to return to their homes in far off States.

••• Different Sectors Hit by COVID-19 and Their Prognosis

••• COVID-19 Worsens India's Jobs Crisis

Creating more employment opportunities has always been a crucial part of any election manifesto in India, but the importance of opening more employment opportunities is more than ever now, given the estimated working population of over 928 Mn (67% of the total population) in 2020 (source: <https://population.un.org/wpp/>).

Since the COVID-19 pandemic hit India, we have witnessed unprecedented growth in layoffs, salary cuts and hiring freezes. This unforeseen event has upended the reality for businesses at large. Unemployment in India is at a 12-month high after reaching 23.5% in April 2020.

A systematic disruption in an economy impacts the daily wage earners and MSMEs the most, which together is estimated to engage 402 Mn people. As per ILO (India Wage Report 2018 Revised) estimate done on 2011-12



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census, wage earners accounted for 48% or 195 Mn of this, with the rest made up of the self-employed, primarily MSME.

Out of the total 195 Mn wage earners, 121 Mn (62%) are casual daily wage earners whereas only 74 Mn (38%) are salaried employees. This indicates how destructive job losses can be for the overall Indian economy.

Overall from an economic perspective, we are witnessing a pure-play Schumpeter's gale also known as creative destruction — a popular theory from the Austrian school of economics which states that a process of "industrial mutation that incessantly revolutionizes the economic structure from within, incessantly destroying the old one, incessantly creating a new one." In other words, obsolete sectors and industries shut down, and pave the path for new sectors.

In other economies, businesses have received some indication of the stimulus package they can expect. For example, the United States Paycheck Protection Program (PPP) is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll.

The Indian government is yet to formulate a similar strategy for softening the impact of the pandemic shock on SMEs and startups. So far, an amount of \$22.6 Bn relief fund has been announced but is primarily targeted towards farmers and daily wage earners.

Another problem with implementing something similar to the PPP is that such an initiative could worsen the NPA (non-performing asset) problem in the Indian financial market. The ill-monitored sanctioning of MUDRA loans has already raised concerns of an already unacknowledged NPA crisis in the market.

If and when the Indian government announces a stimulus package, the incidence of layoffs in the Indian market may reduce. That's one of the biggest concerns that businesses in India have raised with the government in their dialogues about reviving the economy and getting job-creation back on track.

Between March 2020 to April 2020, the all India unemployment rate surged 14.78 percentage points



Source: CMIE, DataLabs Analysis

DataLabs

Prognosis - COVID-19: India Looks to Lure More Than 1,000 US Companies Out of China

The Indian Government in April reached out to more than 1,000 companies in the US and through overseas missions to offer incentives for manufacturers seeking to move out of China, according to Indian officials who asked not to be identified, citing rules on speaking with the media. India is prioritizing medical equipment suppliers, food processing units, textiles, leather and auto part makers among more than 550 products covered in the discussions, they said.

Trump's move to blame China for its handling of the COVID-19 outbreak, which has killed more than a quarter-million people worldwide, is expected to worsen global trade ties as companies and governments move resources out of the world's second-largest economy to



diversify supply chains. Japan has earmarked \$2.2 billion to help shift factories from its neighbor, while European Union members plan to cut dependence on Chinese suppliers.

For Indian Prime Minister Narendra Modi, a surge in investment would help shore up an economy battered by an eight-week nationwide lockdown to control the COVID-19 outbreak, and help him make up ground hitting a target to grow its manufacturing sector to 25% of gross domestic product by 2022 from 15%. The need to create employment is now even more urgent after the pandemic left 122 million people jobless and forced India to shut down all major cities.

Tax, labour laws - India's trade ministry has sought detailed feedback from US companies on changes needed

Trump's move to blame China ... is expected to worsen global trade ties as companies and governments move resources out of the world's second-largest economy to diversify supply chains

and is in talks with Medtronic Plc and Abbott Laboratories on relocating their units to the country.

Both Medtronic and Abbott have a presence in India, which may make it easier for them to move their China supply

to make the country's tax and labor laws more favorable to companies. The government is working with states to ensure long term solutions, including developing land banks to ensure a quick start for units.

India expects to win over US companies involved in healthcare products and devices,

chains to the country, according to an official. They're based out of financial center Mumbai and already work with large Indian hospital groups.

Migrant workers not coming back – the major issue that India is going to face is to bring back the migrant workers who are leaving by the thousands to their home states, as the government has started organizing special trains (normal passenger trains are not running) to facilitate their journey home. Having gone through a sordid experience of being abandoned by their employers during the lockdown, with no money in hand and no food, these labourers have declared that they are

not going to return. Counselling and better remuneration packages (including food and shelter) may need to be worked out to get them back to their jobs.

Retail Is in Dire Straits

The retail sector accounts for about 22% of India's GDP. According to a recent KPMG report on Indian retail, the overall size of the industry was estimated to be \$534 billion in 2013-14 with a CAGR of 15% over last five years (ET Retail.com, April 12, 2020). Going forward, the overall retail sector growth is likely to witness a CAGR of 12-13 %, which would be worth \$948 billion in 2018-19.

Both organized and neighbourhood mom-n-pop stores have been equally hit by the closures effected by the lockdowns. While some relaxations followed in the second stage for grocery and pharmacy standalone stores (not located in malls/supermarkets/market complexes), it did not help much as many store owners or their employees could not commute to their stores due to complete absence of public transport.

Fresh produce/wet markets were allowed to open but they too functioned partially, as the supply chain from rural growing areas were interrupted due to lack of rail and truck transport.

Supply of staple grains through the Fair Price Shop system of the Government, which supplies highly subsidized food grains to a large section of the population, was also interrupted due to logistic bottlenecks, including lack of handling manpower.

Dairy and bakery products, meat and meat products, eggs, fish etc. went into a short supply situation causing immense hardships among the population.

On-line retailers jumped in as they sensed a huge opportunity in the yawning gap between supply and demand. The Government has allowed these e-commerce companies to carry on their home-delivery business, capping the assortment to essential commodities only (which essentially meant grocery and homecare products). Faced with availability issues, few open outlets and price skimming by those outlets, citizens moved in droves to on-line commerce as the only silver lining in the dark clouds of Coronavirus.

Prognosis - The New Scenario for Retail

Post the renewal of economic activity in phases, physical movement of people is likely to see a major transformation. Fear and official restrictions shall combine to restrict non-essential movement. Trips to the supermarket or grocery shops may go down as more people would prefer to have their requirement home delivered. Not only shall e-commerce players flourish, even small stand-alone shops would join the bandwagon of on-line retail. Players like Reliance Jio have already smelt the opportunity and are moving at breakneck speed to empanel small retailers on their platform to serve this evolving demand.

The Food Business Is into Starvation Mode

Restaurants, al fresco dining, fast food joints and takeaways – all were affected by downed shutters during the lockdown. Fresh raw materials couldn't be procured, nor were staff available to work. In any case, customers were not allowed to visit the premises for purchasing of cooked food items. Seniors staying alone and those requiring physical assistance were the worst affected as they were dependent on these outlets for their home delivered food. Daily wagers who do not cook and are dependent on the roadside eateries, were also badly affected. The whole business of food virtually collapsed overnight.

Most State Governments (under the federal structure in India) decided in favour of allowing home delivery of cooked food from the HORECA establishments, while disallowing dine-in facilities or even physical takeaway options by customers. This opened up a new chapter for food delivery platforms like Swiggy and Zomato who stepped into the void. Though the food deliveries of these entities had dropped by 70% immediately after the lockdown (source: Economic Times April 03, 2020, internet version), their business has climbed to record levels in the weeks thereafter. In fact, both these companies have started doing hyperlocal grocery and fresh products deliveries by tying up with on-line retailers for their

last mile fulfilment. Encouraged by a recent Supreme Court ruling (The Hindu, May 8, 2020), they are also trying to get into liquor home deliveries, though that is a tricky business in India owing to complicated laws on the subject.

Prognosis – Rethinking the Business of Food in India Post Lockdown

While the lockdown days may seem numbered, the ripple effects of the pandemic will last for years. The restaurant and food industry must go back to the drawing board and rewrite the rules of their business as COVID-19 disrupts consumer behaviour and the food industry itself. Will dark kitchens become the norm? Already cloud kitchens are growing at an explosive rate. Will we prefer cooking to ordering in? With more young people doing work-from-home in the long term, this could be a new social order. How can restaurants evolve using technology in the post-COVID-19 era? It is likely that made-to-order recipes will become more popular for restaurants and people may prefer to ready-to-cook and frozen foods for cooking at home.

Already cloud kitchens are growing at an explosive rate

Edtech Firms' Moment in the Sun as Lockdown Forces Institutes to Shut

Free online classes, virtual classrooms, UPSC prep sessions live, career guidance, IIT and JEE coaching sessions... the list goes on and on. As the country came to a standstill with a 21-day nationwide lockdown being imposed, education technology (edtech) and online education companies in India moved into overdrive, leaving no stone unturned to grab the attention of students, parents, academicians, teachers, schools, and the media.

Ever since a lockdown had become imminent, edtech players — both for-profit and not-for-profit — had started gearing up for the big race. And the race that began in real earnest in mid-March promises to stretch out for a while (at least till July), giving everyone a fair chance.

With a captive audience of 50-100 million students (most players are targeting the upper end of the market), in the first two weeks of March, several online and edtech players either began to offer their existing products free or launched new products aimed at pulling in users at a time when getting their attention was relatively easy.

A challenge before both private schools and state governments across the country is to find the right resources. While learning at later stages can be delayed or

staggered — the Western concept of a gap year is catching up in India too — the gap for students at the foundational stage can be quite daunting to bridge, a fact that schools and increasingly even state governments in India are aware of. As a result, both the for-profit and not-for-profit players are engaging with governments and private schools to see if they can increase their portion of the total pie.

While the lockdown days may seem numbered, the ripple effects of the pandemic will last for years.

even if more parents and children experiment with paid platforms, the test will be holding the attention of a famously fickle entity, the child.

Tourism Faces Worst Crisis as Per UNWTO

Governments across the world have sealed international borders and there is a suspension of all international and domestic flights. Compounded by nationwide lockdowns, this is bound to bring an unprecedented phase in the history of the travel, tourism and hospitality industry.

Adding to these woes in the months to come will be the fear to travel, whether on business or leisure, as the COVID-19 pandemic wreaks havoc across the world. The tourism and the hospitality business are bound to feel the heat. International tourism faces its worst crisis since records began, with up to 1.1 bn fewer people taking trips globally in 2020. The scale of the coronavirus pandemic's impact is outlined in a report by the World Tourism Organization (UNWTO), which predicts a decline in international arrivals of between 58% and 80% this year.

This is due to widespread travel restrictions and the closure of airports and borders worldwide. The prediction of a 58% decline is based on the gradual reopening of international borders and easing of travel restrictions in early July; the 80% figure is based on early December.

Globally, the crisis threatens the livelihood of up to 120 million people who directly rely on tourism for work - and millions more indirectly — while representing a financial loss in export revenues from tourism of between £736bn and £971bn. The predictions are based on UNWTO figures for the first three months of this year, which show a worldwide decline in international arrivals of 22%. Following the start of the lockdown in many countries, arrivals dropped by 57% for March alone.

But while many agree that the crisis does present a real opportunity, it also offers clear and present danger for the weaker products and offerings. Ultimately,

The coronavirus pandemic could deal a crippling blow to the Indian travel and tourism industry, with the government suspending all visas, with the economic impact being assessed to run into billions of rupees. According to industry chamber CII, this is the one of the worst crises ever to hit the Indian tourism industry impacting all its geographical segments - inbound, outbound and domestic, almost all tourism verticals - leisure, adventure, heritage, MICE, cruise, corporate and niche segments.

In an impact assessment of the coronavirus pandemic, CII Tourism Committee said inbound foreign tourism of over USD 28 billion in value terms accounts for an average 60-65 per cent between October to March. Almost 28 million plus Indians are estimated to have travelled outside in 2019 and there were almost 1.8 billion domestic tourist footfalls. The holiday season of Indians -- those travelling within the country and outside -- is heavy in April-July, October and December. The December holiday season of 2019 took an estimated hit of almost 40-50 per cent, the holiday season of April to July 2020 is likely to take a humongous hit which could be as high as 80-100 per cent. The value at risk from this segment will be in tens of billions of dollars as per the CII report.

The forward bookings for the inbound season of October 2020-March 2021 are very muted. These are showing highly discouraging signs with cancellations of important global travel marts, which are marketplaces for contracting for the next season. There are reports of large-scale forward cancellations from NRI (Non-resident Indian) segment from developed markets, which account for over 60 percent traffic during April to September inbound visits.

According to the Federation of Associations in Indian Tourism & Hospitality, the tourism industry is looking at bankruptcies, closure of businesses and mass unemployment. It is believed that around 70 per cent out of a total estimated workforce of 55 Mn (direct and indirect) — over 38 Mn — could become unemployed.

HVS India and South Asia, a global consulting firm for hospitality, has released a report, COVID-19: Impact on the Indian Hotel Sector, that takes account of how the virus has affected the travel and tourism industry, and what can be done to restore it. The report mentions that there is limited scope for a quick revival and little chance of an influx of foreign tourists as most bookings for October-March—done in the summer—have been cancelled. The report predicts that the latter half of 2020 will be the worst hit. The key to reviving such a market (after the virus is contained, of

course) would be to help increase domestic travel. Airlines and hotels, will require financial support from the government and will have to come up with quick and efficient strategies to deliver quality to their returning customers.

Airlines

Global airline revenues are forecast to drop by more than half – \$314bn (£249bn) – in 2020, according to the latest estimates by the International Air Transport Association's (IATA). This is almost three times worse than its “worst-case scenario” in March.

Earlier this month, the Centre for Asia Pacific Aviation India (CAPA India) in a report had said that the Indian aviation industry, excluding Air India, would incur losses of \$500-600 million in Q4 of FY20 because of the pandemic. Though it is expected that air travel restrictions on domestic travel would be gradually lifted from June, the modalities of screening and safety on board are yet to be finalized. CAPA warned that if the government did not intervene, several Indian airlines would shut operations by May or June due to a cash crunch.

Last month, the WTTC outlined what the “new normal” could look like as lockdown rules and travel restrictions are eased, pre-vaccine. New protocols and standards are being mapped out in collaboration with various associations – among them the UNWTO, the World Health Organization, European Travel Commission, and IATA – including global hygiene standards and intensive cleaning regimes in hotels, aircraft and cruise ships.

The Great Lockdown Drives Digital Media into a Golden Age

The current crisis may be downtime for some businesses, but digital media is growing like never before. Beyond mainstream content, digital media is gaining consumer attention through podcasts, video influencers and more. KPMG has released a report titled “COVID-19: The Many Shades of a Crisis- A Media and Entertainment Sector Perspective”, which highlights the impact of COVID-19 in the media and entertainment industry. During the lockdown period, TV, gaming, digital and OTT platforms are seeing consumption growth. On the other hand, outdoor consumption models such as films, events, theme parks, are witnessing a dramatic fall with social distancing norms in place.

Gaming is another sector which can benefit in the overall digital ecosystem and media companies, including OTT platforms, could seriously look at gaming as an extension to their ecosystem offerings. Sports could emerge as the big draw when recovery begins, especially if IPL dates are announced, it predicted.



The study mentioned that while the TV viewing has increased, it lacks fresh content. As of now, news channels are popular as viewers follow COVID-19 updates in real time. A TV, Smart phone consumption report during the crisis period, by Nielsen and BARC (Broadcast Audience Research Council), says that total TV consumption has boomed under lock down. But guess which channel did the best? Re-runs of old shows has made DD National (the Government Channel) the most watched channel across India. Movie theatres and multiplexes will be the worst hit and are likely to see widespread closures.

India's Podcast and Audio Startup Landscape is Booming

As of today, India's podcast landscape comprises over 40 players, including local and international companies. Recently, the Covid-19 pandemic has pushed the adoption of streaming services and traction for podcasts in a short span. According to data available, downloads on podcast platforms including Aawaaz.com, IVM, Audioboom, Hubhopper, and Ep.Log have jumped 8-30% over the last two weeks.

Over 200 Mn Indian internet users are reported to have embraced music streaming services, but the addressable base for podcasts is far smaller. As of today, India's podcast landscape comprises 40+ players, including local and international platforms as well as aggregators.

The Food Business Is into Starvation Mode

While primary focus areas are Hindi and English podcasts, start-ups focusing on regional content have attracted major funding in the Indian market. This business is likely to do well in the aftermath of COVID-19.

Other Sectors That Would Benefit Post COVID-19

- Personal Transportation will see a fillip with people looking to buy own vehicles (2 or 4 wheelers) as fear of infection would push them away from public transport. The market for pre-owned vehicles is likely to boom. E-vehicles market is also likely to see a huge push as the new buyer segment would be the environment conscious group.
- Demand for headphones and personal audio devices are also likely to see a surge as work-from-home is going to be the new normal for a large section of the young workforce.
- For the same reason, climate control devices like Desert Coolers and Air Conditioners as well as Refrigerators would be in high demand. Smart TV sales are likely to boom as are Microwave Ovens for reheating food for the homebound workers.
- Personal and Homecare service segments offered on-line are also likely to see huge spikes as people



would avoid going out to seek such services and would demand health protection SOPs to be in place for the people offering these services.

- On-line or e-Pharmacies would do roaring business as more people seek medication due to hyper sensitization to disease, post COVID-19. Fear of infection at Pharmacy outlets would be the other factor driving this change.

Conclusion

While some of the predictions in this article are purely forward looking, based on insights of the author and quoted published material, the expectations regarding the 'new

normal' are logically derived and are expected to stand the test of time. There are many other important sectors of the economy which would be highly impacted by evolving changes in consumer behaviour in the short and medium term. However, space and time constraints dictate

that discussions on those be taken up at a later date.

- Picture: Families travel on foot from Hyderabad to Nagpur, *The Hindu Desk* May 10, 2020. Photo credit: G. Ramakrishna
- Radio Podcasting Illustration credit: inc42.com

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Build for The Crises to Come

Runa Khan

“ ‘While we work to protect our communities and our countries against COVID-19, we need to also think about how we can strengthen them to deal with the climate crisis.’ – Runa Khan ”

It feels as though nature has left humankind reeling, our sense of vulnerability siphoned collectively towards a staggered peak. Our unearned confidence as prevailers of our own destinies, questioned. Those who thought themselves to be the most powerful have discovered how powerless they can be at its wake. COVID-19 has shown us that we are not in control of anything. It has also shown us that the fates of those who are most disadvantaged in the world are inextricably linked to our own. Unless the basics are strong: that is, unless we have systems in place that can protect everybody, we are all vulnerable.

Yet, one expects that this pandemic will pass, eventually. We can still harbour hope of getting out of this crisis but surviving the pandemic will not necessarily ensure humanity's survival.

Due to its sudden nature, and the fact that everyone is equally at risk irrespective of power, money or work, the whole world is working towards finding a solution to COVID-19. Unfortunately, we do not see our direction so clearly when it comes to the ravages we are making to our planet. Perhaps this is because the rich and the powerful are still not seeing and feeling its full brunt. And thus, the solidarity we need to fight the climate crisis is absent. But like the novel coronavirus it will impact everybody, and when it does, it will be too late to save our planet or find a solution.

Those of us who work in the developing world deal daily with humanitarian disasters. Right now, we must respond to both climate change and COVID-19, simultaneously. While we work to protect our communities and our countries



Runa Khan is the founder and executive director of Friendship, a Social Purpose Organisation.

against COVID-19, we need to also think about how we can strengthen them to deal with future crises. The pandemic has shown us that healthcare is our most important line of defence – but how can we bolster health services for the future? How do we consolidate our economic and social systems to weather nature's forces today and in the coming decades?

I started Friendship 18 years ago with a floating hospital that took healthcare to one of the most poverty-stricken and neglected communities in the world. Millions lived on this landscape of moving islands in the middle of the Jamuna—the widest, in a land of the 1,000 rivers. This landscape is made of deposits from the river, and every year, the land

Those who thought themselves to be the most powerful have discovered how powerless they can be at its wake

breaks away in one place, and forms elsewhere, upon the river's whim. An island with thousands of households can break away entirely within a few years. Permanent structures are impossible here. For generations, the population has been deprived of roads, electricity, schools, hospitals, the police—things that others can take for granted.

worked to strengthen civil society in these communities. We trained community medic-aides, paralegals, technicians, and organized disaster management committees and volunteers. This empowers local communities so that during any disaster, they would be connected to the government, to the NGOs and better connected amongst themselves.

COVID-19 was not the kind of disaster these communities had experienced before. But being prepared made the difference. Women on these remote islands who we trained as weavers so that they could be independent, are today manufacturing cloth masks for our workers, policemen, jailers, prisoners, orphanages, and journalists.

The same Friendship disaster management volunteers who organize to warn villagers of floods, and who are trained to rescue people when the flood strikes are now, armed with personal protective gear and loudspeakers, disseminating messages about social distancing and hygiene. Even our teachers, paralegals and technicians are spreading awareness through WHO and government messages, localized so everyone can understand. And people are listening and doing as instructed. Why? Because firstly they understand what it means to be affected by disaster. They have been victims. Secondly, for two decades they have been learning about hygiene and basic healthcare concepts

from Friendship's satellite clinics and community medic-aides, and many have received extensive treatment. (Picture: A COVID-19 awareness session going on in front of a Friendship school.)

Our work in climate-impacted areas prepared local communities to deal with the pandemic, but it also prepared us to take on greater responsibility. Since the 23rd of March, our doctors and health workers have been on the frontlines of the national response. Internally we began taking preparations since February, before the Government of Bangladesh officially declared its response. We arranged safety gear

for our 1,096 doctors, medical personnel and medics. We implemented social distancing and hygiene arrangements in our offices.

During the crisis, four Friendship hospitals and 18 clinics have remained in operation. Our health services have served



Picture: Friendship's second floating hospital, anchored at a remote river island on the River Jamuna

Having worked here for 20 years, we learned what it means to deal not only with disaster when it strikes but planning and working in harmony with nature. After all, for the people we were working with, floods, storms, infestations and droughts are yearly visitors. Besides service delivery, we

over 100,000 patients since the first confirmed cases of COVID-19 in Bangladesh on March 8. We are working along with the local government in 23 unions as part of the COVID Response Teams, and working with the government to collect samples for COVID-19 testing in two subdistricts. Friendship Shyamnagar Hospital is also responsible for training the "COVID-19 Warriors", the government's frontline volunteer responders. We have 24/7 contact centers managed by our medical staff. Our clinics in the Rohingya refugee camps continue to treat both physical, mental and psychosocial conditions and also provide family planning tools and emergency medicines. Friendship Center in Gaibandha has been selected by the Office of the Civil Surgeon to keep government doctors isolated in case of exposure.

With schools being closed till September, Friendship is uploading video classes continuously. A technique that we implemented six years ago to educate remote *char* communities who had no access to education is today linked to the

government's national educational platforms both online and on national TV. We have extended the videos to ensure that dignity and ethics are also part of each lesson. Because the novel coronavirus has proven that human values are no less critical than competence. Values like unity and equality, generosity, commitment and honesty are essentially part of the solution to a global problem. We cannot overcome a pandemic by thinking individualistically.

The Bangladesh Government has a tough job. No one can deny this. In one of the most densely populated countries of the world, with 160 million people, 40 million are food insecure under normal circumstances, according to the World Food Programme (WFP). An estimated 50 million are daily wage labourers or factory workers with irregular pay. These millions are now being hit by what WFP has warned will be a "hunger pandemic." But staying locked down at home is non-negotiable for Bangladesh even though for millions, it spells calamity.

There is no question that we are struggling and must continue to struggle to build the capacity to respond to COVID-19, as the number of cases in Bangladesh continue to grow. However, there are lessons in this that are of

supreme importance. The basic principles in this struggle to build capacity are valid also for the broader threats that face humanity in years to come: the principles of a strong healthcare to be able to save lives, resilience in vulnerable communities, and human values.

Friendship has always relied on collaboration and cooperation.

During this period of turmoil and insecurity Friendship remains dedicated to working in a community of people helping people



Our greatest resource is people who are willing to mobilise to save lives, fight for human rights and make positive change. During this period of turmoil and insecurity Friendship remains dedicated to working in a community of people helping people. We have seen in the communities where we work, that women who were once outcasts, shunned by their own families and societies, if they are given the wherewithal, they become heroes in their communities as our Friendship Community Medic-Aides, paralegals and teachers.

Human beings may be responsible for climate change, but they are also the only creatures capable of such ingenuity, and such love and compassion, as to save humanity. Hope for the future lies in harnessing that potential greatness within us all.

Note: Char: A tract of land/sand bars emerge as islands within the river channel or attached with riverbank

- *Picture: Friendship distributing emergency packages of food, hygiene supplies and other necessities to families of day labourers - most impacted by COVID-19 shutdowns)*

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Why – “It Will Never Be the Same Again”?

Hermawan Kartijaya

Volatility in Change

The COVID-19 outbreak, which is spreading relentlessly through the world, has shown the real **VUCA (Volatility-Uncertainty-Complexity-Ambiguity)** in business landscape and has raised urgency in re-analyzing it during this time of crisis, prior to taking actions. The analysis of business landscape could be done using 4C Diamond Analysis. The analysis consists of *Change – Competitor – Customer – Company*.

We are facing a one-of-a-kind pandemic, which happens on a global scale and not only in Asia. It brings a significant *Change* in macro aspects surrounding business environments all over the world, such as *Technology, Socio-culture, Politic-legal, Economy*. These factors will have a direct impact on the Market condition, whether it turns to be favorable or unfavorable according to the industry where a company competes.

Uncertainty in Competitor

The changes in macro factors will definitely impact the business environment. Businesses may face uncertainty if the government of the country is uncertain of its policy. For example, the government may impose straight lockdown and perform aggressive testing as South Korea did, or adopting other countermeasures as implemented by countries as Taiwan and Singapore did. Competitors are starting to guess the course of the dynamics and plan their movements. Therefore, competitor movements become more unpredictable and uncertain.

Complexity in Customer

The outbreak also affects customers who are forced to stay at home, hence altering their routines and behaviors. This condition would also speed up the adoption of technology; thus, the flow of information received by customers is increasing. This condition results in the increasing complexity



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of understanding the Customer. Decreasing income during the crisis may result in shifting purchasing power. The inability to transport may put convenience as an essential purchase factor above all. And there is a considerable possibility that Customer traits and behaviors in post-crisis will not be the same as during crisis or *post-customer behavior*.

Ambiguity in Company

Companies may find themselves in the middle of confusion and dilemma in determining the right action as the business landscape is changing. This condition may cause ambiguity within the company. Among elements of VUCA, ambiguity endangers companies the most since slow or wrong moves could threaten business performance in the short and long run.

In tackling these circumstances, companies must adopt the **Discover –Adventure – Momentum – Outlook (DAMO)** mindset, which was introduced by Jack Ma through Alibaba.

First, it suggests that companies must be able to Discover opportunities, then a company must also *Adventure* the new way of doing business, by thinking more creatively to communicate and deliver its offerings to the customers. Then, the movements planned previously must be executed in the right *Momentum* to gain the expected result. Finally, companies must keep their awareness on the Outlook since the landscape is changing dramatically fast, and the company needs to adapt to every change. Within DAMO, momentum is the most crucial. The failure to execute planned maneuver in the right momentum could result in suboptimal results.

Leading the business during hard times requires strong leadership. Especially during the crisis, leaders must possess Physical Quotient (PQ) along with Emotional Quotient (EQ). Many believe that physical health is the most essential but ignoring the mental health of the team is not an option at any time. Besides, leaders must

pay attention to Intellectual Quotient (IQ) as well as to Spiritual Quotient (SQ) to be able to make decisions that will benefit all stakeholders rationally, but at the same time showing their caring to the surroundings.

... customer traits and behaviors in post-crisis will not be the same as during crisis or post-customer behavior

WHAT – “THE SPA 2020”

SPA 2020: Surviving / Servicing – Preparing – Actualizing

In creating a short-term and long-term plan for the business, especially during the time of 2020 crisis as caused by the COVID-19 outbreak, **Surviving/Servicing, Preparing, and Actualizing** or ‘SPA 2020’.

As an initial step, a company needs to assess its current condition (on Q1 and Q2 2020), whether the external

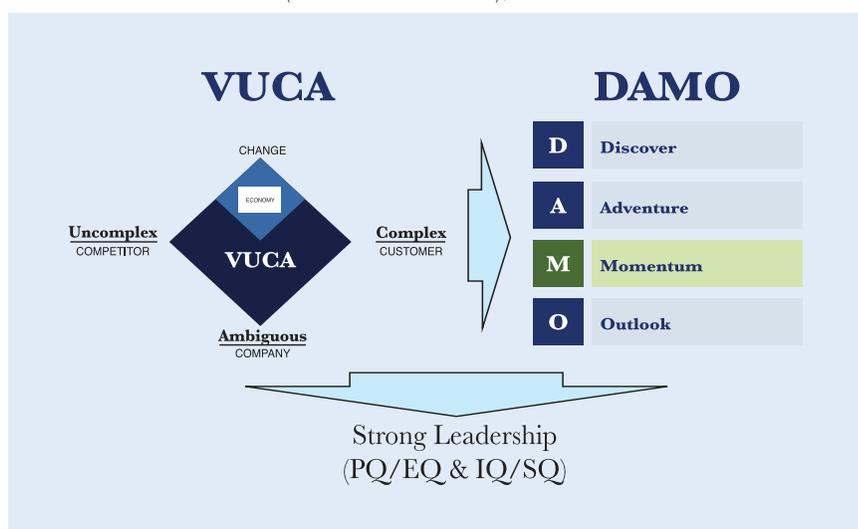


Figure 1: VUCA-DAMO and Strong Leadership

conditions and internal capabilities have put the company in a growing (*windfall*) or declining (*storm*) state of the business. For companies whose business is declining, in the short term, the first 'S' would refer to ‘Surviving’ since

the company needs to focus on ensuring its survival and preventing the business from collapsing before it even able to prepare itself for the future.

While for the companies whose business is growing, the word 'S' refers to 'Servicing.' Since the company is in favorable condition, it needs to show its capabilities not merely to fulfill market capacity, but to serve the community for good. Hence the company can show its values of caring for humanity.

In the second step, the 'Preparing' step (on Q2 and Q3 2020), both companies who are in declining or growing

actualize what it has planned, called the 'Actualizing' step (on Q3 and Q4 2020). Here is where the professionalism and entrepreneurship spirit in a company are about to put into tests. Companies must have the courage to implement its plans, probably with less time for consideration than before as the circumstances keep changing over time, and the right momentum may pass.

HOW – “THE POST-MARKETING” Surviving for Declining Companies

During the crisis, as the companies get struck, and business starts to decline, the short-term actions that they can do to manage their customer and product is by surviving. The act of surviving revolves around understanding **anxiety** and **desire** of the customers through the elements of service quality except for **tangibles**, which is less relevant during this crisis era. In addition, companies can also manage their product by providing **offers** and **access** through the elements of the marketing mix.

As the crisis is still rolling in uncertainty, customer desire more empathy from the company. Their anxiety emerges uncontrollably, and the company should be *Responsive* to tackle this. Companies should

also be able to capture customers' desire to show *Empathy* to those who need supports during times of crisis.

In order to survive, companies could still deliver what it offers to customers by adjusting their product's *Price*. By temporarily cut-down the price or offer bundling packages, companies could push its product sales. Moreover, companies could keep the customers aware of the

company's products and services. Through *Promotions* with educative and entertaining content related to the current situation and by using electronic and digital media, companies are able to promote themselves to customers.

Servicing for Growing Companies

For the companies, which experienced windfall during the crisis, meaning the situation is favorable for the business condition, it is time to perform servicing.

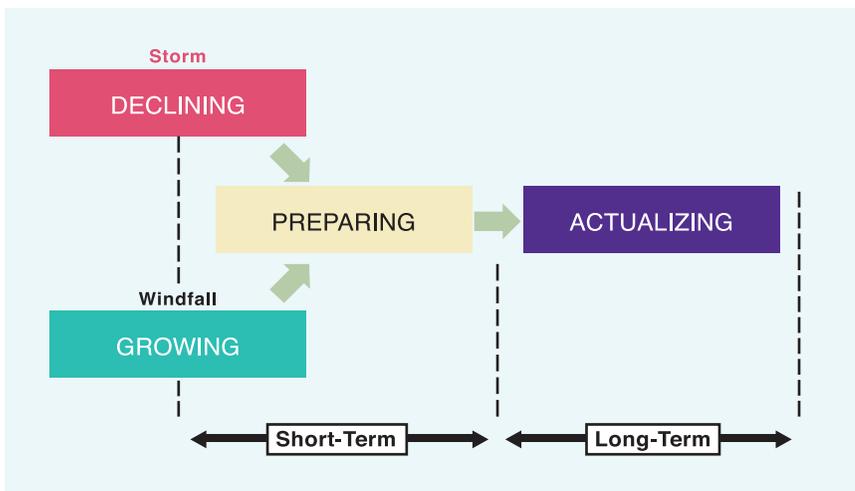


Figure 2: Short Term and Long Term Plan

condition, need to prepare the next movement after the crisis ends. Companies must be aware that the business landscape may shift again once the outbreak has passed. Therefore, companies must prepare themselves to face the **post-normal**.

The third step, for a long-term, is where a company needs to

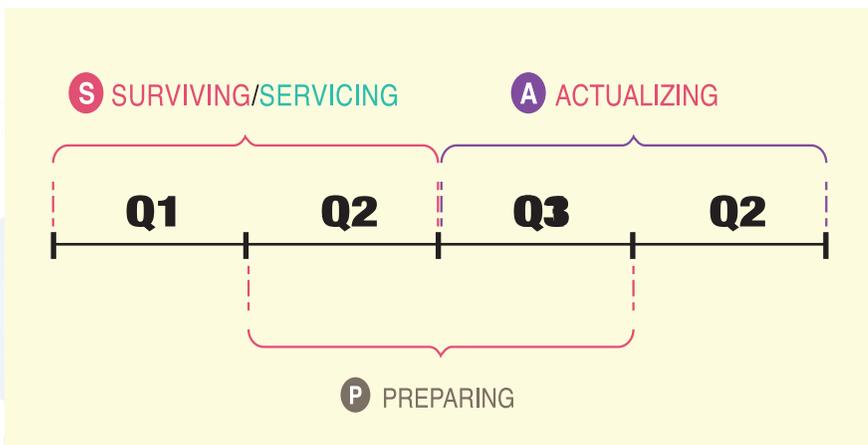


Figure 3: Surviving / Servicing – Preparing – Actualizing

As the frontline in tackling the outbreak, companies in the pharmaceutical and healthcare industry, for example, must reflect their *Reliability* in providing service by showing professionalism in order to answer the anxiety of its customers, which numbers are rapidly growing. Another example, supermarket and minimarket brands should be able to understand customer desire by providing *Assurance* that their inventories are being monitored.

	Surviving		Servicing
Customer Management	Responsiveness	ANXIETY	Reliability
	Empathy	DESIRE	Assurance
Product Management	Price	OFFER	Product
	Promotion	ACCESS	Place

Figure 4: Customer and Product Management for Surviving and Servicing

During the period of physical distancing, the physical place becomes inaccessible for the customers. They are therefore disabling many activities such as learning or even working for some people. Growing companies such as Telco providers could provide access by supporting work from home and learning from home through their *Products* establishing internet connections in remote areas or providing free internet quotas for the users.

Preparing: The Reborn of QCDS

During the crisis, while surviving or servicing, companies should prepare themselves for the *post-normal* condition. In preparing for the post, companies could explore on four principles of **QCDS (Quality-Cost-Delivery-Service)**.

The first principle is *More Quality, More Value*. As the post-normal comes, the customers will set a new higher quality standard of the product and service that they demand. To achieve this, a company should set an *outside-in* strategy by looking from customers' perspectives on the development of products and services to get the right focus. Hence, the company can provide higher value to the customer.

The second principle is *Less Cost, More Productivity*. The company should adopt an *inside-out* approach and learn how to keep productive while putting efforts into pursuing efficiency. Companies may start by examining all operational processes by eliminating the non-essential process that produces a little to none added value to the customers.

The third principle is *Offline Delivery and Online Transaction*. Since the COVID-19 outbreak force people to stay at home, it limited the way of doing a transaction, moreover, in developing countries. To solve this problem, the company can provide an online transaction method, so customers don't have to go outside to do the transaction. Customers just have to stay at home and wait for the goods to deliver in an offline way.

The fourth principle is *Online Service, Offline Transaction*. We can see that people nowadays can easily get a smartphone, but the matter is not all of them have access or not eligible to perform online banking transactions. Hence, the presence of offline transactions is mandatory and could take form in payment through convenience stores or small retailers or agents. Not only to solve the lack of infrastructure problem, but offline transaction also emphasized the human-to-human interaction, which is essential for a certain group of customers.

Actualizing the Plan

After the preparation, it is time for the company to actualize the plan. Reflecting on Korean "*pali-pali*" sayings and culture,

1	More Quality , More Value	Outside In
2	Less Cost , More Productivity	InSide Out
3	Offline Delivery , More Transaction	OMNI
4	Online Service , Offline Transaction	

Figure 5: Four Principles of QCDS

which literally translated to "Hurry up!" has taught businesses to make quick decisions to execute the plan. It is not a reckless decision-making process that involves a little to none analysis and consideration, but a mindset to seize the opportunity appears in certain momentum by executing the plan at the right time. Late in the execution of plans, whether it is short-term or long-term plans will result in suboptimal outcomes. During normal circumstances, companies could create or ride the momentum. During the momentum of the crisis, the option for companies only remains to ride the momentum itself. Leaving the companies, no choice but to actualize the plan to grab the opportunities, ensuring business continuity and sustainability, while recovering to the normal condition.

Many believe that physical health is the most essential but ignoring the mental health of the team is not an option at any time

Within each step of SPA 2020, some aspects need to be considered and prioritized. Those aspects represent the main pillars in a company, including finance, marketing, operations, technology, and people.

In *Surviving/Serviceing* step, a company needs to ensure its

cash flow condition is at its best to support short-term goals. The marketing must focus on rethinking which customer segment should be prioritized to serve during the crisis.

be restored, where people would prioritize face-to-face interactions once again.

At the *Actualizing* step, where the companies would go all-out in their business and marketing activities, it is time to take a look at the profit and loss and start to prioritize business profitability, as it should. The marketing efforts could focus on building the brand that will provide values to the community, not only seeking value from society. As customers demand higher quality, the company's internal operations should focus on producing high-quality products and delivering high-quality services. The use of technology during this phase could be focused on emphasizing the value of humanity, as both offline and online interactions

between people getting strengthened.

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Marketing, United Kingdom. He is also the founder of Asia Marketing Federation and currently the President of Asia Council of Small Business.

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Photo Source:

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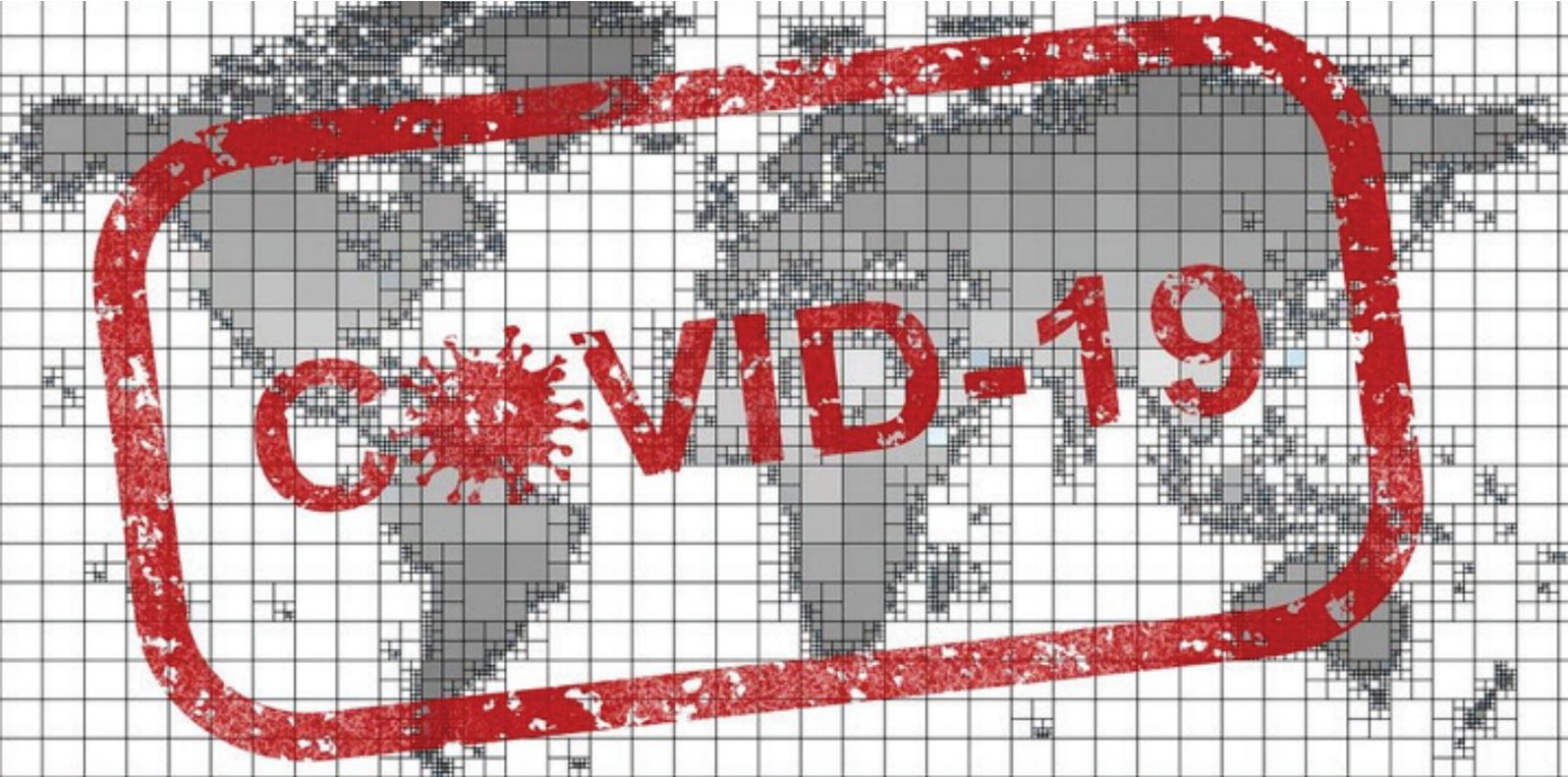
	FINANCE	MARKETING	OPERATIONS	TECHNOLOGY	PEOPLE	
S	C/F	Customer	Cost	Intimacy	OFF ON	Top Line
P	B/S	Product	Delivery	Innovation	ON OFF	Middle Line
A	P/L	Brand	Quality	Humanity	OMNI ON <-> OFF	Bottom Line

Figure 6: SPA 2020 Strategy Focus

For the operations, a company needs to minimize costs by eliminating inefficiencies. Since customers become the focus of marketing, the company should also prioritize the use of technology to build intimacy with its targeted customers. Not only customers but the way the company's internal people should interact is through online rather than offline.

During *Preparing* step, companies should start to look at their balance sheet to re-evaluate the performance of its assets and liabilities. At this step, the company could also focus on developing new products or services as offerings to meet customers' preferences in *post-normal* conditions. In support, technology can be adopted for innovation purposes. The company should also focus on the delivery of its operations process, ensuring on-time delivery of offerings it has developed. After the crisis, offline interactions would





Impact of COVID-19 on the Donors' Initiative in Development Cooperation

Noor Mohammad

“As the world wrestles with the unprecedented implications of the COVID-19 coronavirus pandemic, we are facing a human crisis unlike any we have experienced, and our social fabric and cohesion is under stress.”

UN Deputy-Secretary-General Amina J. Mohammed
during a digital meeting of the Forum's COVID Action Platform on 8 April 2020.

Being a development practitioner for more than three decades, I am also compelled to adopt new things to keep continuing my work, to meet my family needs, keep connected with my colleagues, friends and relatives. Definitely we had some exposure and experiences of 'working from home' in the past but for this situation, it is definitely totally different. What would this COVID-19 situation will lead us to? I have been closely observing the pandemic situation, the data all over the globe and from Bangladesh, the initiatives to face this challenge and what could be its impact?

The first case in Bangladesh was identified in the first week of March. Since then hundreds of people already died. Government of Bangladesh declared 'Special Holidays' (a form of lockdown) effective from 26 March 2020. According to mobile phone companies, more than 10 million mobile phone users have moved out of Dhaka city and surrounding areas. The number of positive cases identified now spread

The contributions of non-government development organizations and civil societies cannot be ignored



Noor Mohammad Ph.D. has been working as the Executive Director of Population Services and Training Center (PSTC), a leading public health organization in Bangladesh.

over 64 administrative districts in a country of 168 million population where 40 percent live in urban areas, which have generated many questions. The Bangladesh Government,

not been given to NGO sector. There was no mention of the NGO service providers or their frontline workers who have been serving the humanity taking risk of their own lives.



As a CEO of a non-government development organization, we have been implementing several development projects with the approval of the government and support from different donors. In my last couple of weeks' time, I had to participate in different donors' meeting where the donors have already given us few decisions; like, they are not thinking of any new initiative to fund, there will be no extension of the current intervention and moreover they have asked for reducing the approved budget with 15-30 percent cut. This gives a clear

under the leadership of Sheikh Hasina, from the very beginning has been trying to take different measures to minimize spreading of virus. It is commended from different corners for her aptitude and timely initiative. Obviously, she has also given her thinking of upcoming stalled and/

... progress could be jeopardized by the decision of donors for their cut or discontinuation due to COVID-19 situation

or recessed economic crisis. To overcome the crisis, she has already announced 'motivational packages' for every sector.

Without any bias, I must say from my experiences that in the progress of Bangladesh, contributions of non-government development organizations and

civil societies cannot be ignored. These organizations have worked to supplement and complement state initiatives which is recognized by the government itself in different national and international fora.

However, in this unprecedented crisis, the Government announced motivational packages almost to all the sectors including the business communities, but due attention has

picture that support from the donor partners are not only squeezed, in future it might face a drastic short coming related to the development of the country.

Before writing the impact of COVID-19 in Bangladesh, I would like to draw attention of the reader of two recent studies, one national and another international. Keller and Kaufman (2020) in their recent publication published (on 30 Apr 2020) by Center for Global Development mentioned Bangladesh scenario in their study titled, 'Examining the Uncertainties in Global Health Aid through the Lens of Family Planning'. They categorically told, the government of Bangladesh covers 96 percent of family planning commodity costs, while donors and NGOs continue to fund the majority of enabling environment activities, including key population programs, quality assurance, and provider training. If family planning donors were to reduce external aid in the coming years, the government may be hard-pressed to fill gaps given competing health financing needs.

On the other hand, Manusher Jonno Foundation (MJF), an NGO expressed grave concern on 8 April 2020 about the rising trend of domestic violence against women during Corona-induced countrywide lockdown. Drawing attention

to recent call by UN Secretary General to take speedy actions to prevent domestic violence across countries, MJF urged the government of Bangladesh to take effective measures by prioritizing issues of violence against women and children in official COVID-19 National Response Plan. They cited data received from reliable sources, MJF said that 36 rape incidents occurred in March in three districts: Bogra, Jamalpur and Cox's Bazar, including more than 300 incidences of domestic abuse and violence in these three districts during the same period.

The above two studies clearly indicate two important indicators (in Family Planning and Gender-Based Violence) of Bangladesh progress could be jeopardized by the decision of donors for their cut or discontinuation due to COVID-19 situation. Bangladesh often cited as one of the role models in achieving goals of MDGs and was expected that it would also be doing good in achieving SDGs. But if the COVID-19 situation continues in this manner will lead the development cooperation to be stalled through budget cuts. Thus, achieving the global targets would be in big dilemma.

This pandemic is a collective crisis and saving of lives and reviving the livelihoods are the priorities of society. Not only in Bangladesh, many countries in Asia, Africa and Latin America will face the same challenges impacting the COVID-19. Start-ups are coming up with innovative

partnerships, as we are going to face challenges of inadequate financial issues. Countries need to adopt more to new order of sensitivity and responsibility as they aim to survive and revive in the 'new normal.'

I would like to conclude this writing quoting Ana Botín, executive chairman, Santander, "One of the critical things in this crisis we've been trying to get across... is that we have to throw away the rule book. We've never seen this kind of crisis in our lives".

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Digitalization Strategies Amid COVID-19: One Size Doesn't Fit All

Iwan Setiawan | Andi Magie Fitrahurlia
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Global businesses have taken a hit due to the COVID-19 outbreak. Most companies are not ready as they have never faced such a pandemic. Every company seems to struggle with revenue decline and cash flow problems, all while managing employees who are personally hit by the outbreak. Companies may find themselves in the middle of confusion and dilemma to determine the right contingency plan to survive and even come back stronger.

MarkPlus, Inc. has initially introduced a strategic framework, which divides the planning into three major phases. The “Surviving-Servicing” phase is the most critical since it will determine a company’s survivability in the time of crisis. When the pandemic would begin to end, the company should enter the “Preparing” phase, where a transitional strategy is in place to seize the potential opportunity. In

the final “Actualizing” period, the company should be in full swing to take the lead in the market.

This paper intends to further explore the strategic framework by taking into account the different impacts of the crisis on various market segments and industry players. The central argument is that the pandemic—and the social distancing it triggers—has forced businesses to become more digital faster. Customers are becoming more dependent on online platforms in daily activities. It changed the behavior not only during the crisis but possibly after. Companies can no longer procrastinate on digitalization when their sustainability depends on it.

The crisis exposes the readiness—or rather the unreadiness—of specific market segments and industry players to go digital. Particular demographic known to be digital immigrants and laggards will be the hardest hit



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segments as the social distancing significantly alters their face-to-face routines. On the other hand, digital natives might thrive under the same conditions.

Similarly, the outbreak seems to cause more significant problems for some industries, although no business is immune to its effect. The sectors that require more direct physical interactions and labor-intensive might suffer more. On the other hand, industries with highly digital business processes and lean organizations might be in a much better position. (Figure 1)

Digital Readiness Assessment

The different degree of readiness dictates the digitalization strategy to pursue. Thus, it is essential to establish a diagnostic tool for readiness assessment. The assessment must take into account both the supply and demand sides. The first step—from the supply side—is to evaluate the ability of companies to digitalize their business processes. The next step is to determine if the market—the demand side—is ready and willing to migrate to more digital touchpoints. The two considerations make up a matrix that maps a company's position in the digital readiness quadrants. To illustrate the different quadrants, we map out six diverse industry sectors: property, automotive, life insurance, logistics, banking, and e-commerce. (Figure 2)

1. Origin Quadrant (Low Customer Digital Migration and Low Digitalization in Business Process):

This quadrant holds industries that are experiencing the hardest hit during the pandemic. Companies in these



industries would be less ready to face this crisis mainly because their business processes still include significant physical interactions, which are harder to eliminate or

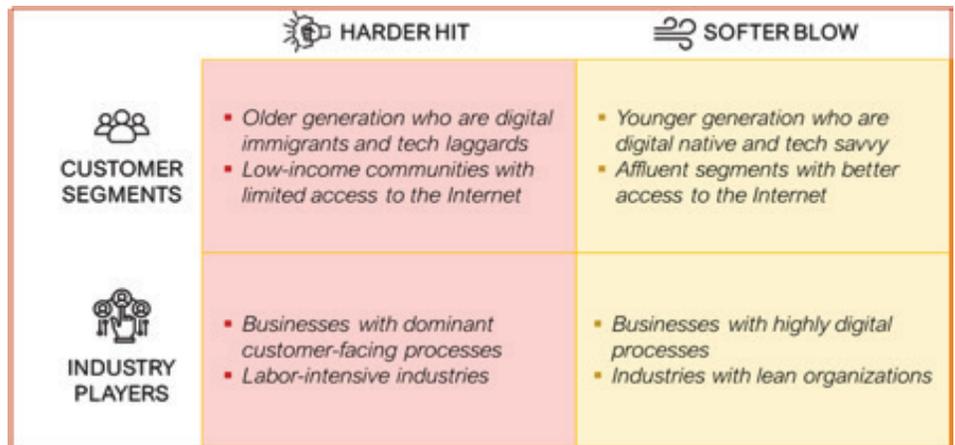


Figure 1: Harder Hit and Softer Blow



substitute. At the same time, it is also unlikely for them to migrate customers to digital touchpoints, mostly due to the lack of urgency for purchase during a crisis. The examples of this quadrant are property and automotive industry.

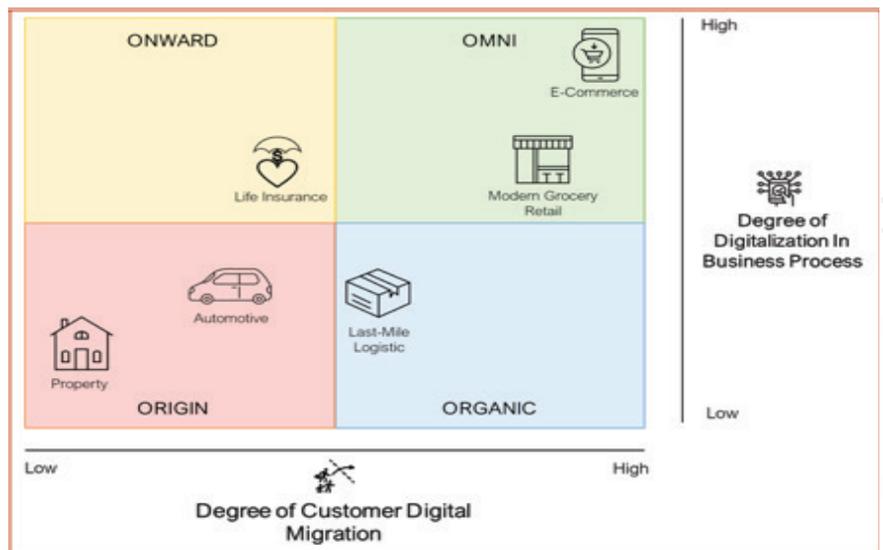


Figure 2: Origin-Onward-Organic-OMNI Matrix

2. **Onward Quadrant (Low Customer Digital Migration and High Digitalization in Business Process):**

The next quadrant consists of industries and companies that have difficulty migrating customers despite having performed significant digitalization of their business processes. One example is the life-insurance industry. In this case, the majority of the people are still reluctant to buy life insurance without meeting the agents directly and getting an explanation about the complete policies.

3. **Organic Quadrant (High Customer Digital Migration and Low Digitalization in Business Process):**

This quadrant applies to industries that deliver products and services with a high degree of physical touchpoints. Most of the time, these industries are also labor-intensive and thus have difficulty managing the employees remotely. On the other hand, most of the customers are ready to migrate to go digital. The example of this quadrant is last-mile logistics. With most customers being e-commerce users, they are comfortable with online customer journey. But from the company's point of view, only partial digitalization is possible.

4. **OMNI Quadrant (High Customer Digital Migration and High Digitalization in Business Process):**

This quadrant belongs to industries that are experiencing softer blow, with e-commerce and banking as two industry examples. As digital natives, e-commerce players are naturally the readiest for social distancing policy. Not only that, long before the pandemic, the industry players in the banking sector have been utilizing online process across touchpoints, and proven to migrate most of its customers, which are now accustomed to the digital banking process.

How ready are you to go digital?

The four quadrants give a general view of how ready a particular industry to go digital. But every company, even in the same industry

sector, might have different readiness and therefore find itself in the different quadrant from its peers. Thus, each company may perform a self-assessment based on its ability to go digital and the willingness of its customers to migrate to digital channels.

Strategies For 'Origin' Companies

For companies in this quadrant, the strategy centers around the lean business principle, which focuses on delivering value with a reduced amount of resources. It includes reducing cost-to-serve, operational cost, as well as time and energy in business operations. Therefore, companies can focus on eliminating unnecessary efforts and increasing operational efficiency.

1. **Retain Best Customers:** As not all customers are equally valuable, companies need to take time to identify their most loyal customers and then build trust through consistent and empathic communications. During this period, marketing communication teams (B2C) and

Digitalization of Business Process (1=Low And 5=High)

Customer desire to go digital						
1	Most customers feel that offline interactions are unnecessary and prefer online	1	2	3	4	5
2	Most customers see the products and services as less complicated and thus have no trust issues	1	2	3	4	5
3	Most customers have the incentive to go digital (more choices, better prices, higher quality, convenience)	1	2	3	4	5
4	Most customers put priorities on the purchase of products and services, even in difficult times	1	2	3	4	5
The proportion of digital-savvy customer base						
1	Most customers (B2C) and decision-making units (B2B) already interact and transact with the company online	1	2	3	4	5
2	Most non-online customers are digital savvy and can comfortably be migrated to online channels	1	2	3	4	5

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account management teams (B2B) are the spearhead in demonstrating the caring to the customers. They need to maintain routine interactions, not just to offer products and services but also to show empathy.

A company might also decide to go the extra mile to provide exclusive offerings or services to its most valuable customers, even though they cannot contribute as much as it should. Travel companies may offer to reschedule previously booked plans. For B2B companies, rearranging terms of payments would reflect an effort to maintain a good relationship with their clients.

- 2. Revise Value Propositions:** The circumstances have shifted customers' needs and perceived value, and companies need to take steps by adjusting their value proposition. A company can start by altering its offerings to meet health and safety standards. Companies that are still operating offline need to assure that the environment is safe and clean by spending a portion of their budget for sanitation.

Companies need to evaluate pricing strategies and policies to reflect the current market condition and attract more demand. Besides, they must continue to communicate the new value proposition to keep the customers informed about the company's efforts in keeping the business run safely during the outbreak.

- 3. Perform Bold Cost Cutting:** Companies need to balance the sharp decline in the revenue with bold yet calculated cost-cutting efforts. The company may start by temporarily closing outlets or branches, eliminating fixed costs. They must seek volunteers to take unpaid leave in turns or decide to end the contracts of non-employed staff. They must also consider an agreement between the company and employees regarding temporary reductions in pay and benefits.

The firm may attempt to renegotiate its payment terms with suppliers, asking for temporary value and period adjustment. Companies may also wau pull itself from any non-essential and non-urgent activities, limiting unnecessary investments. However, cost-cutting initiatives must be preceded by considerations whether the company can seize the opportunities when the market rebounds.

Strategies For 'Onward' Companies

Companies in this quadrant need to shift their focus into creating demand of the customer. Their customers do not consider the products and services as priorities, thus have less incentive for purchase. Hence, companies need to create an incentive to push sales.

- 1. Stimulate Customers to Go Digital:** To encourage digital interactions, companies must show the benefits of going online. They may provide positive and negative incentives to encourage digital migration. Positive incentives may take the form of instant gratification, such as cashback, discounts, and consumer promotion on digital platforms.

The "Surviving-Servicing" phase is the most critical since it will determine a company's survivability in the time of crisis

On the other hand, negative incentives may take the form of additional charges upon selecting an offline method during interactions, or in extreme cases, companies can make offline mode unavailable to access. Aside from monetary incentives, a company can inform customers about its digital capabilities and how it would improve the way to do business.

- 2. Introduce Quick-Win Tactics:** Companies can pursue quick wins to gain traction during the crisis. The company should start with identifying the customer frustration points in product introduction, delivery, payment, and after-sales services. Then, the company should temporarily adjust its offerings to maintain relevance to the current condition.

For example, life insurance customers rely heavily on interaction with their agents. Instead of pushing customers to browse information and apply through the website, the company can empower its agents with video conferencing platforms to be able to reach their potential and existing customers.

- 3. Shift Focus to Inbound Marketing:** The inability to physically interact has raised the consumption of digital media. Companies can take advantage of the circumstances by identifying customer-preferred digital channels, then develop content with a call-to-action to drive purchase. Companies can optimize digital marketing, utilizing most used platforms such as social media, and providing content.

To optimize the content strategy, the company may consider implementing search engine optimization and marketing. It helps the company to target specific audiences most potential customers and provide them with the selected contents.

Strategies For 'Organic' Companies

As for companies included in this quadrant, adaptation speed is the key to survival. As customers are getting more digital savvy, the companies should pursue the quickest way to respond to customer needs through rapid experimentation and strategic partnerships. An agile organization is imperative to implement this initiative.

Industries with highly digital business processes and lean organizations might be in a much better position

1. Develop Agile Business

Processes: As the situation dynamically changes, the company's speed in responding and adapting to change is essential. Agile practice emphasizes flexible resource allocation, where teams can be formed or dissolved, and other vital resources can be deployed

or retracted according to the strategic priorities.

The company should direct its business process to be more agile by starting to establish small purpose-driven task forces with decision-making authorities in their areas of responsibilities. These teams need to proactively observe changes in the business environment, especially customer preferences, and actively adjust internal processes or iterate products or services to be more relevant to the market.

- 2. Adopt Mainstream Tech:** A company needs to begin its business process digitalization through technology adoption. The adopted technology does not have to be new and costly. Instead, companies can leverage existing resources and assets that are available and accessible. The company can utilize technology to connect with its customers, either using video conferencing or social media platforms for personal and mass communication. If possible, the company may start with making its products or services available online, whether using owned or third-party e-commerce platforms.

Companies can also adopt various technologies to optimize work from home. Platforms and applications for online collaboration, project management, and sales activity and performance tracking are readily available in the market.

3. Build Strategic Partnerships: If the company does not possess the in-house capability to adapt or run the technology, IT outsourcing can be an option. Companies can get assistance in web development, database management, up to infrastructures, and technical

supports without losing focus on their core business. It provides advantages such as reduced labor expenses, savings in time and effort, and access to the broader talent pool.

For example, a logistics company can collaborate with ICT providers to provide real-time location and goods quality data during shipment for its customers by utilizing the Internet of Things technology.

Strategies For 'Omni' Companies

The companies that belong to this quadrant can focus their strategy on advancing their business. These companies have the advantage not only to think about survival but also to prepare for the post-pandemic. Therefore, the plans are about taking their business to a whole new level.

- 1. Develop Offering with Next Tech:** For companies that are thriving in crisis time, they should prepare themselves for the post-pandemic. Companies may start by adopting new-generation technologies that support product innovations. The purpose is to equip companies with a set of products and services that fulfill customer's changing preferences.

The newly developed product should meet the customer expectation of products and services with more quality but less cost. The company can also reinvent the way services are delivered and starting to consider online seamless service delivery through the utilization of artificial intelligence, the Internet of Things, as well as automation.

- 2. Introduce A New OMNI CX:** An increase in daily internet usage will drive higher expectations of customer experience in digital platforms. In response, companies should begin to enhance their customer experience throughout the customer journey. Companies may optimize data analytics to provide customers with more personalized content according to their personas.

The use of AI can be more genuine, using a more personal approach in interacting with users. Augmented and virtual reality will possibly become more widely used to convince customers. Banking industry players can utilize this to provide better offline and online customer experience in using the services.

- 3. Strengthen Brand Values:** More than just making the branding activities relevant to physical distancing and stay at home trends, brands need to communicate values. Brands should show caring and understanding for customers by providing payment relief, avoiding the

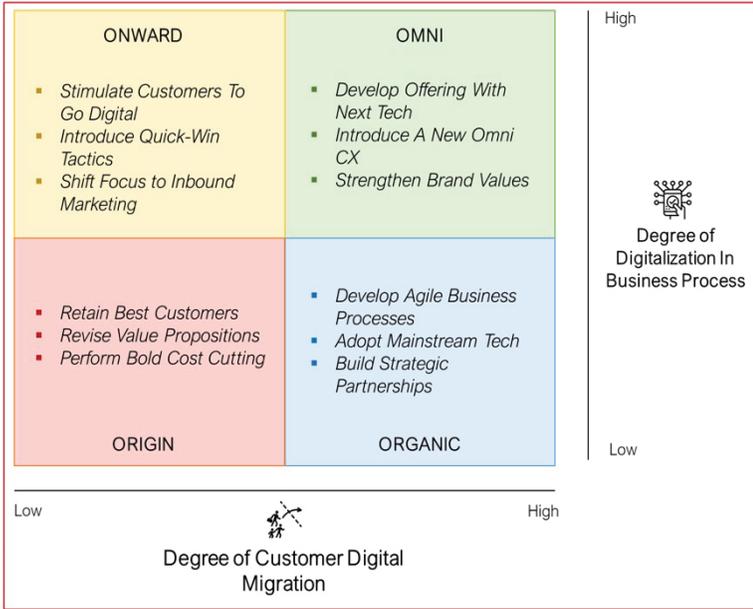


Figure 2: Origin-Onward-Organic-OMNI Matrix

price hike despite high demand, and providing excellent services. Caring for employees can reflect by prioritizing their safety and health during work and ensuring workplace sanitation.

Most importantly, the brand must show caring for the community. Providing essential supplies to medical institutions and those who affected by the pandemic are examples that can be done by these companies. Thus, after this pandemic is over, these companies will have stronger brands in the eyes of the customers.

Summary: Assess and Address

A digital strategy is imperative to compete in the future, and the pandemic simply increases the urgency. It is the best time for companies to rethink their business processes and explore ways to digitalize them. Equally important is the aggressive initiatives to migrate customers to a more digital customer journey.

Since one strategy does not fit all, business leaders should assess its current state of readiness in dealing with this physically immobilizing condition, determine the most suitable plans, and allocating resources wisely according to the new strategic directions.

The pandemic has brought threats that businesses should address, and opportunities

that companies should seize. The right strategic actions will lead companies to not only survive the crisis but also prepare for the future.

The “Surviving-Servicing” phase is the most critical since it will determine a company’s survivability in the time of crisis

Photo Source:

- Working at home / Andrew Neel / unsplash.com
- Social Distancing by TTC Subway, Toronto, ResInt Inc.

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Transition in Life to Bring Transformation for Future Business

Bushan D Sudhakar
R Venkatesh Kumar

Overview

India has always been a peace-loving country which never in its history, has been aggressive towards the people of any other land. History tells us that the greatest wins have always come from the greatest threats. Now India, along with the world countries, is facing the greatest threat in modern history. India, as a nation is uniquely poised to turn this into Great Opportunity that our children can thank us for. The time has come that one needs to strike a balance between ensuring livelihoods, minimizing strife and maintaining social distancing.

India slid into the novel coronavirus (COVID-19) crisis on the back of a persistent economic downslide. There was a continuous fall in the saving and investment rates with utilized capacity in the business and industrial sector. In the past few weeks, we have seen reports of homelessness, hunger, vagrancy or even a human life drift or even deaths. Here, one needs to ensure that the poor are not forgotten or abandoned. Superior planning and better sensitivity are required for these lives to come back to life.



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Given the extent of damage to the economy from disruption to business, Indian GDP was predicted to fall. Goldman Sachs announced that Indian GDP will shrink to an all-time low of 1.6% of real-GDP growth in FY20-21. These are tough times and many of India's hard-won gains are at stake. India has made tremendous gains in poverty alleviation – lifting almost 270 million people out of poverty in the last decade alone. At this moment this is not just a coronavirus, this is now an economic crisis.

the malaria drug hydroxychloroquine as it is a potential weapon against the coronavirus. This is one of the strong value systems, drives against all odds of this population. The companies should start sharing the resources, business plans, technical know-how and learn from each other to survive and succeed.

Service: People in India, particularly, the young generation, know the value of the service and it is another ingredient of growth. To overcome COVID-19, it required the united efforts of the big-hearted people, the companies, the state

Lifestyle Changes due to COVID-19

Faculty members initiated a few research projects on lifestyle changes due to COVID-19. Many Indian households move towards 'simple' but 'hygienic' and 'healthy' lifestyle pattern. Initial research confirms improved 'savings habit' of Indian households. This will push the marketers to produce the products and services to the new expectation.

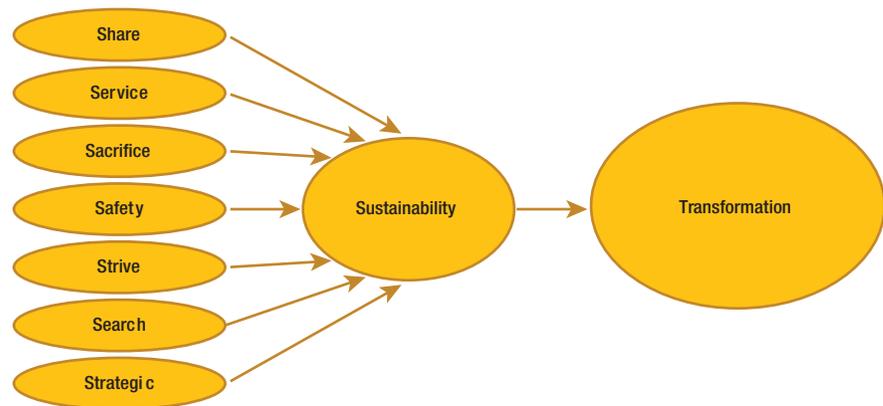


Figure 4: Customer and Product Management for Surviving and Servicing

7-S Sustainability-Transformation Model

The above 7-S “Sustainability- Transformation Model” (Figure-1) depicts the strategies to be adopted to overcome COVID-19 and transform the Indian Business. The point is that, this Transition in Life, can transform Indian life and business for better prospects.

Share: Indian value system, is known for its traditional root and heritage; from the popular speech of Dr. APJ Abdul Kalam, former President of India who mentioned in his speech at the European Parliament, 'We, Indian, consider every one of you as brothers and sisters of this global village and I am a citizen of this global village'. As requested by the President of United States, Donald Trump, India shipped

administrators, the police department, doctors, nurses, the paramedics and the common man standing in their service for the nation. The AarogyaSethu App, India's main contact tracing technology, was launched on April 2nd this year and has become the World's fastest app to reach 50 million downloads in just 13 days. AarogyaSethu is designed to keep track of other app users that a person came in contact with. It then alerts app users if any of the contacts tests

There is a need to facilitate easy movement of trained health professionals across the world to train others, “each country to reach to the world”

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positive for COVID-19. Business services to be COVID free and to use technology delivery services for food, consumer products and retail services in launching a “non-contact delivery” service in India. All the financial service institutions should improve the efficiency of online financial services and

increase the capacity for non-contact financial services.

Sacrifice: When many countries reported loss of jobs, growth rate of unemployment, Indian government choose to bring currency from its own employees; every employee was asked to donate a day

of their salary to welfare initiatives of the government for the coming 12-18 month. Big corporate houses/companies like Tatas, Birlas and many others donated very openly to the Prime Minister’s Relief Fund. This spirit of sacrifice and free will giving will enable the country to sustain and succeed. Also, for large companies considering layoffs, the primary option should be to cut the salaries of the higher paid executives/employees to try to retain the people who can least afford to lose their jobs. However, when the time comes to make the tough call, do it with compassion look out for government directives, and offer extra compensation as and when required.

Strive: Strive for new ways of living and learning. Already, the education sector has witnessed rapid acceptance of technology-enabled teaching-learning models. Popular online ‘webinars’ during this period introduces the feel of ‘online’ teaching to Indian youth. In the post COVID-19, it is expected that many institutions, will slowly transform themselves to ‘computer-aided teaching learning’ models. In higher education sector, the Union Government of India has already initiated facilities like ‘Massive Open Online Courses’, ‘Education Television Channels’ to cater youth population. From the available acceptance level statistics, this will open new avenue of business services in the Indian subcontinent; for instance, ‘BYJU’, an online education service provider, has widespread acceptance among the younger generation. To create online content, an array of services like Studio/Editing/Sound Mixing – Post-Production related activities and marketing of these services are likely to emerge as newer generation firms in the Indian subcontinent in the coming years. Remote working, online learning, entrepreneurship, job

sharing are the transition points to make us transform for the tomorrow’s business and life.

Strategic: Here one needs to focus on socioeconomic conditions firmly while deciding on a health plan to deal with the pandemic. Only 17% of the employed have salaried jobs, as one-third are daily wage workers. According to the World Bank, 76% are in ‘vulnerable employment’ in India. Now, one should try to minimize the hardship and deaths from epidemic. To avoid scenarios like this for ourselves, it is more important than ever that we become self-reliant and reduce our dependence on the vagaries of other countries. For this, the mindset of the affording Indian consumer must first change; we should prioritize domestic vacations instead of international destinations, buy more Indian brands and yes, even continue to support the local kirana (small shops) stores or even the street vendors who has been a critical pillar in this crisis. Automation of regular network tasks can enable communications service providers to minimize the involvement of its workforce in managing the network bringing down the scope of human error and enhancing efficiency and quality of services. Remote working, many companies no longer have walls, yet they have a cloud.

In addition to these strategies, **Safety** of human resources (protecting from COVID) and **Search** for alternate options and opportunities to rebuild the global economy need to be the part of the transformational process.

Conclusion

Time has come to have a cross-country collaboration on laboratory trials and clinical validation for vaccines and anti-viral drugs. The best way to ensure speedy research is to pool global resources, if one tries to re-inventing the wheel will only delay the outcomes. There is no better time than now and if we can make India a domestic consumption powerhouse that makes for India, Indians can also export to the world. Also, there is a need to facilitate easy movement of trained health professionals across the world to train others, “each country to reach to the world”.

• Picture: Migrant workers in Orissa traveling miles during lockdown; Photo credit: OrissaPost.com

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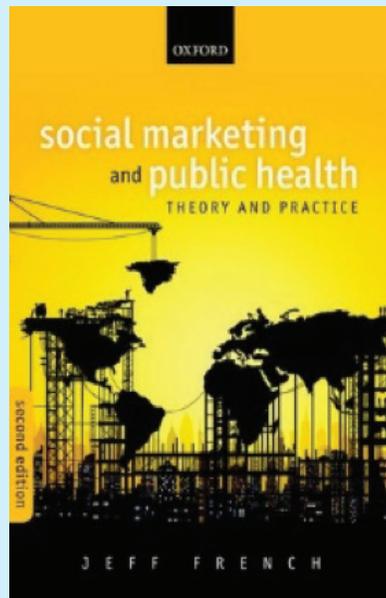
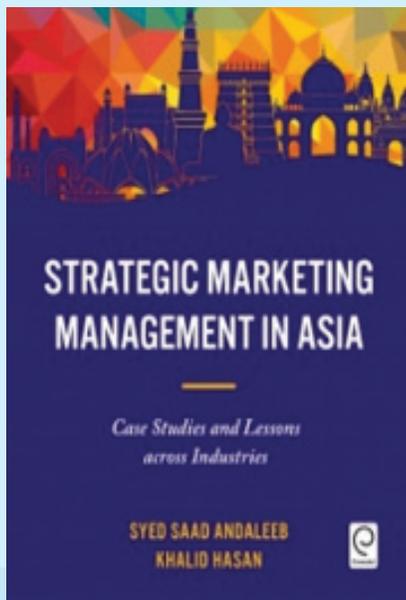
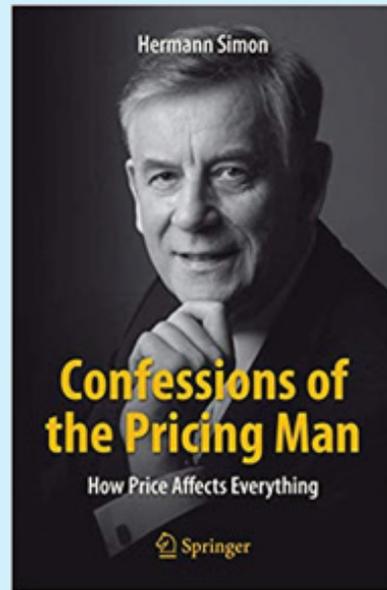
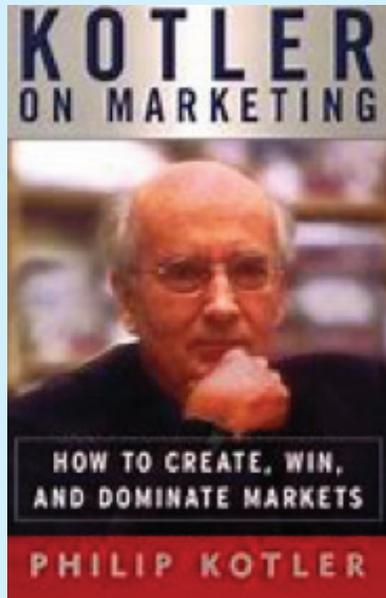




Photo Source: Public message at TTC passenger bus stop in Toronto. ResInt Inc.



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