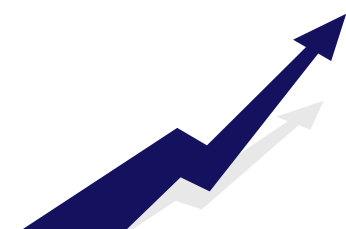


2021 SMALL BUSINESS RECOVERY STUDY-PAKISTAN



2 in 3 (63%) of small businesses in Pakistan are optimistic about their business recovery following rapid digital adoption during pandemic

DID YOU KNOW?



70%

Almost two thirds of business owners are reliant on their small business as a primary source of income



79%

Majority of owners see digital payments as an important investment in business recovery



71%

Majority of small business owners contributed to their communities by giving back in the form of donations or providing free products and services to those in need during the pandemic

COVID-19 business environment: Prominent spending trends seen by Pakistan's small merchants



58%

Increase in use of contactless payments



81%

Increase in takeaways



40%

Increase in home delivery

Digital payments as top choice for more Pakistani consumers



55%

More than half of merchants said card payments (chip and PIN) were the preferred payment option among their customers

Pakistan's small businesses' response to pandemic in 2020



43%

offered home delivery and pickup services



36%

established digital presence



47%

introduced new products and services



59%

increased use of loyalty programs

Steps being considered by Pakistan's small businesses to future-proof their business

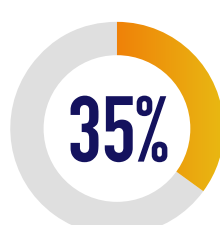
31% of Pakistan merchants who don't have online presence plan to build an eCommerce platform and more than half plan to offer contactless payments and digital prepayment options to their customers

Pakistan merchants' views on digital payments

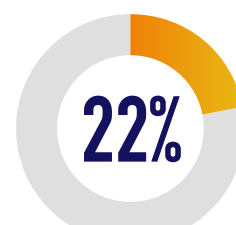


Key concerns of small merchants

While the majority of merchants in Pakistan recognize the importance of digital acceptance, some concerns still remain



Complexity of use or staff training



Delays in consumer refunds