



# Crystal ball Gazing

Mahindra and Mahindra | Nov 27, 2020

Shiv ABG



# World's most valuable Brands

Brand	Brand Value in 2020 \$ Bln	Increase in brand value from 2019
Apple	323	38%
Amazon	201	60%
Microsoft	166	53%
Google	165	(1)
Samsung	62	2%
Coca Cola	56	(10)
Toyota	52	(8)
Mercedes Benz	49	(3)
Mc Donald's	43	(6)
Disney	41	(8)

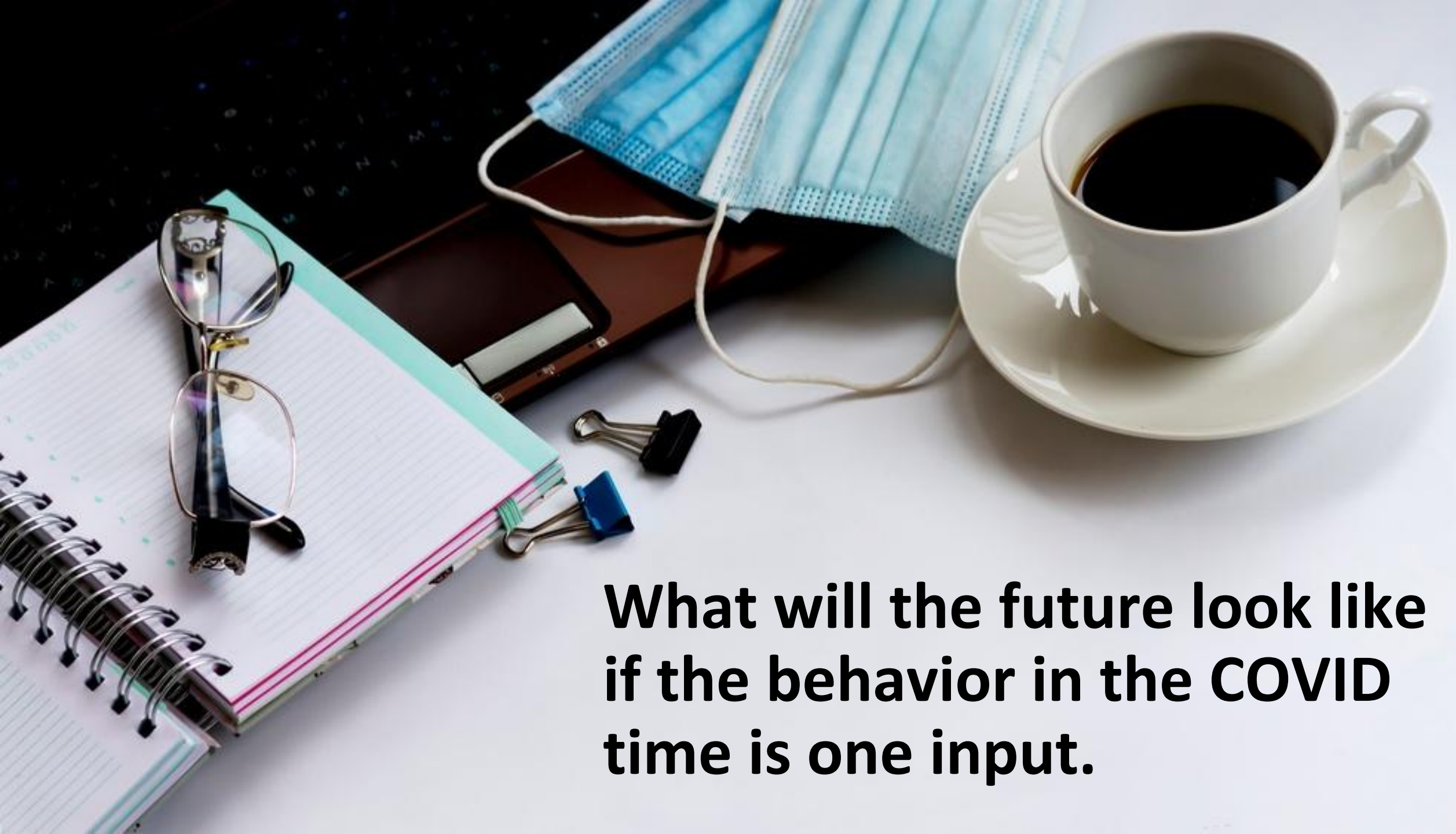


TOYOTA



Mercedes-Benz





**What will the future look like  
if the behavior in the COVID  
time is one input.**

**Entertainment : YouTube 450  
million 90 mts/day**

**Education: Massive skill focus**

**Payments: 70 million UPI  
transactions, Wapp**

**Health : Insurance growing 100%**

**FB: 330 mln, Wapp 400 mln**

**All digital now**

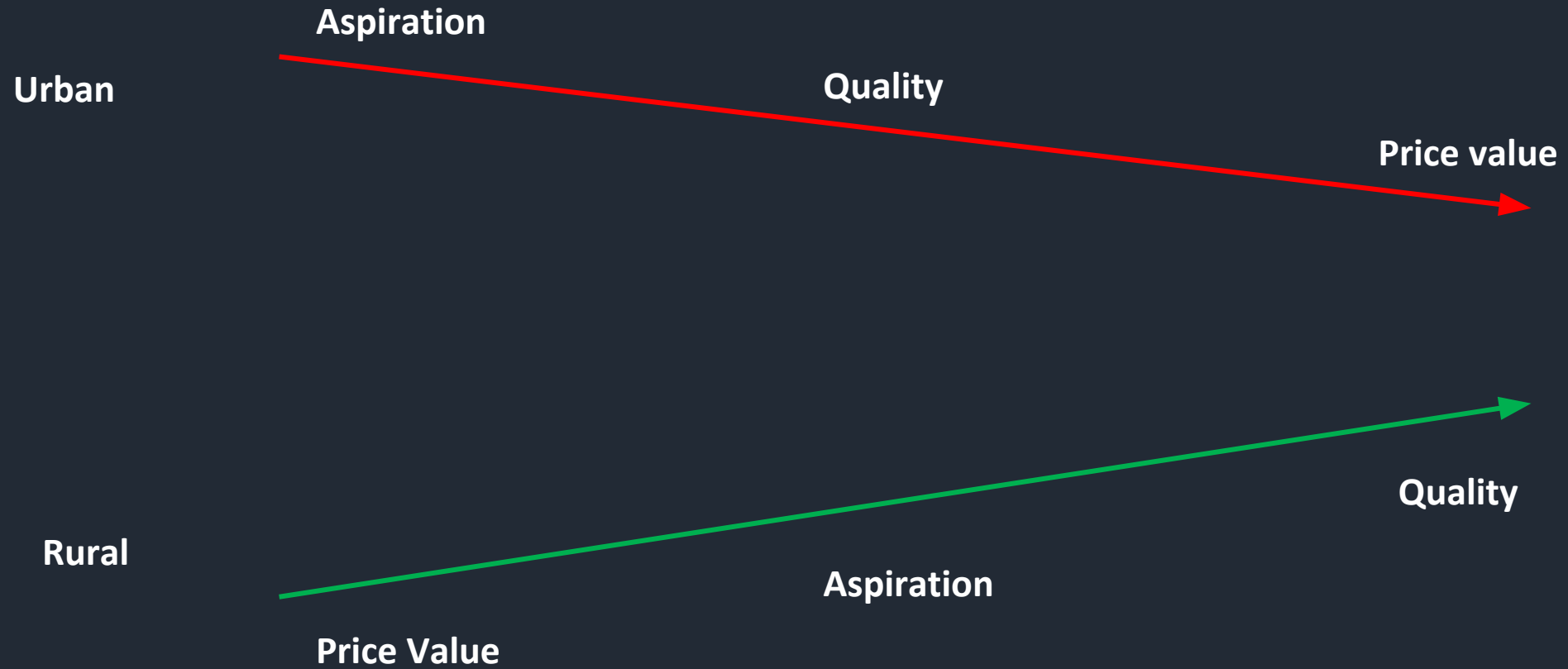




# Cash payments trend last decade

Country	Cash payments 2010 %	Cash payments 2020 %
India	100	89
China	99	41
Malaysia	93	72
UK	55	23
Finland	53	24
USA	51	28
Singapore	59	39
Japan	79	54

# The Old Variables



# What has changed in last two years ?

- Convenience
- Hierarchy of variables



# Consumer Convenience

- Saves me time
- Its practical
- All in 1 place
- No need to carry
- Compare prices
- All prices in 1 place
- Time to deliver
- Return policy







# Purchase Path

## Past

- Brand
- Proximity of outlet
- Retailer recommendation, freebies
- Service

## Today

- Category
- Price
- Brand
- SKU
- Delivery
- Service where applicable

## FMCG data June 2020

	No Of brands on E Com	No of brands in physical outlets	Ratio
Toilet soaps	321	1900	17 %
Washing Powders/Detergents	123	1181	10%
Shampoo	285	436	65%
Biscuits	507	1008	50%
Vermicelli, Pasta, Noodles	181	886	20%

**57% of CEOs believe that eCommerce and digitization will be No 1 priority in the next 12 months**

**39% of consumers believe they will spend at least 20% on eCommerce across categories.**



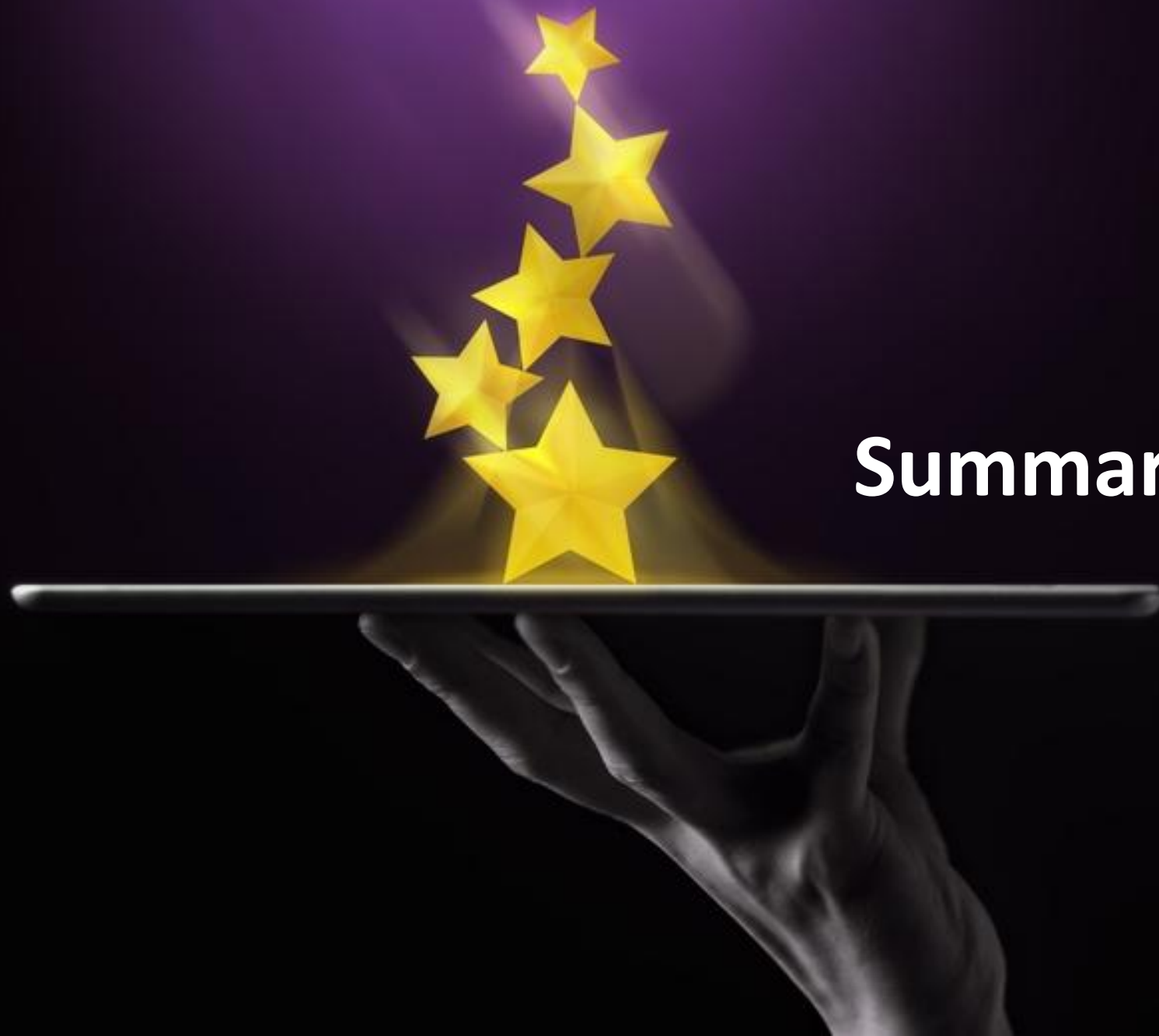
# Digital Shift

## Digital First industries

- Entertainment
- Payments
- Education
- Health insurance
- Premium food
- SME software

## Digital Next Industries

- Auto
- Food delivery
- News/Content
- Mobiles
- Apparel



# Summary