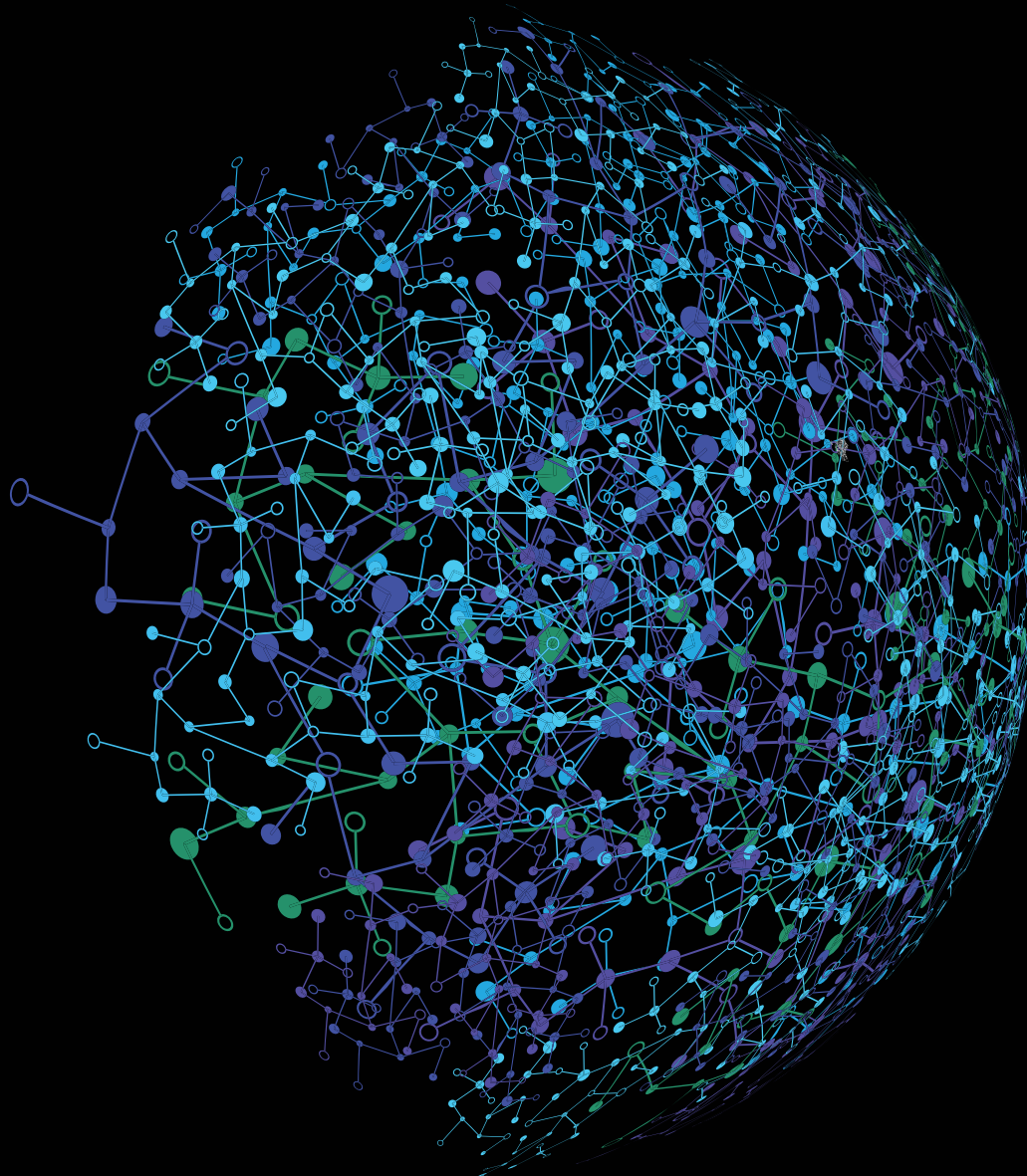
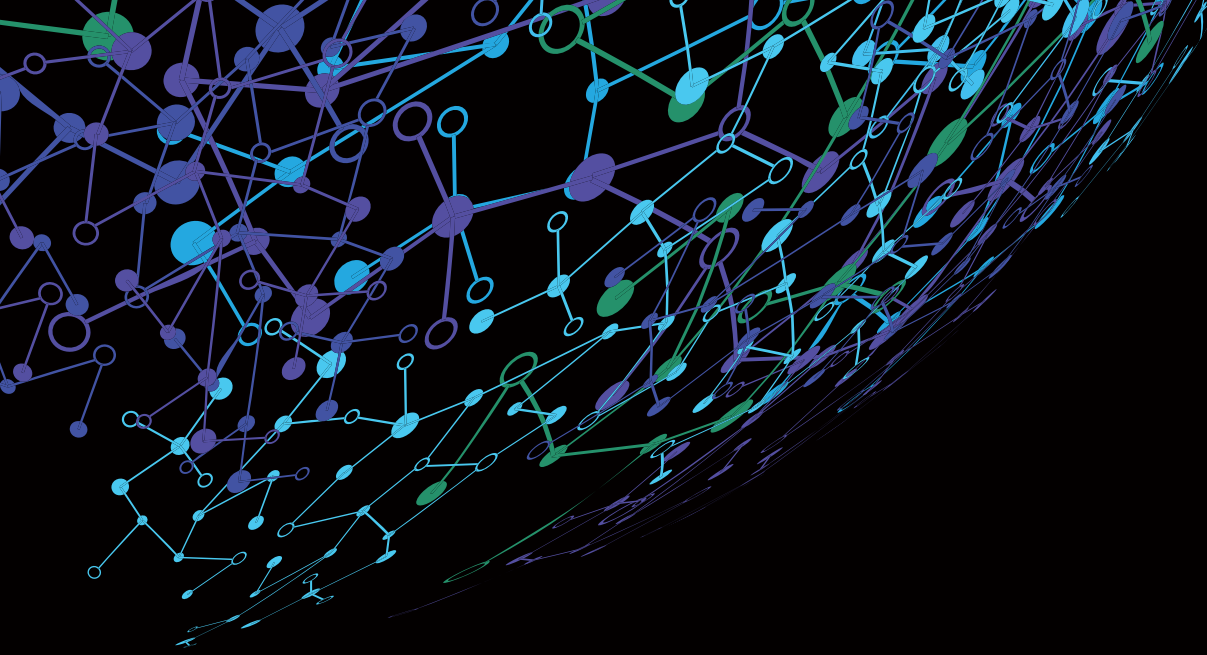


**Deloitte.**



**COVID-19**

Voice of Canadians and impact to retailers



# Contents

Introduction	1
COVID-19: A non-exhaustive chronology of recent events	2
Tracking cumulative cases globally and in Canada	2
Canada's retail sector: Macro-economic outlook	4
Canadian consumer perspectives during COVID-19	6
Consumers won't be the same after COVID-19. Neither will retail.	10
This is a time for retailers to be authentic and show they care	12

## Introduction

Canada and the rest of the world continue to grapple with the health, social, and economic impact of the global COVID-19 pandemic. Tens of millions worldwide have been urged or ordered to practice social and physical distancing in a massive collective effort to “flatten the curve,” to slow the transmission of the virus and avoid overwhelming our health-care sectors. Sporting leagues are suspended. Restaurants, stores, and malls are closing, reducing hours, or moving to online orders and delivery. Health authorities caution us that these measures may be in place not for weeks but months—and that additional steps will be taken if necessary.

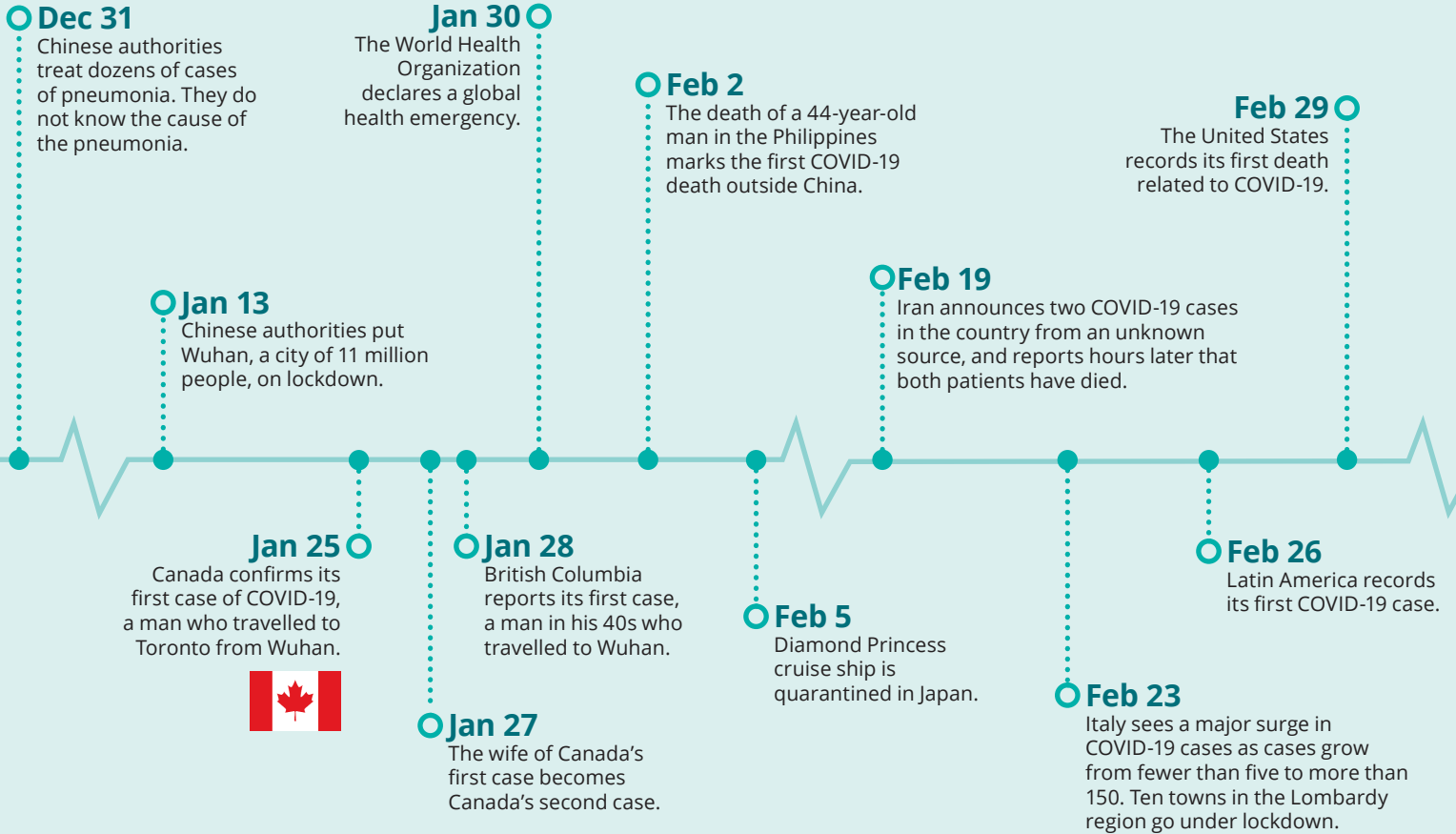
In short, the world has changed in the blink of an eye—and it has dealt another blow to Canada’s retail sector, an industry that was already facing significant challenges before anyone had even heard of COVID-19. We believe gaining a better understanding of how Canadians’ shopping and spending habits are changing in light of this global pandemic could help retailers, restaurants, and other businesses respond, adapt, and move forward in these incredibly difficult times.

We therefore surveyed 1,000 Canadian consumers from coast to coast to coast to gain insights into their confidence about Canada’s economy and their own personal financial situation.<sup>1</sup> We also investigated how their behaviours have changed—and will continue to change—as they and the citizens of the world deal with the impact of COVID-19. Our survey was conducted from March 16 to 18, 2020.

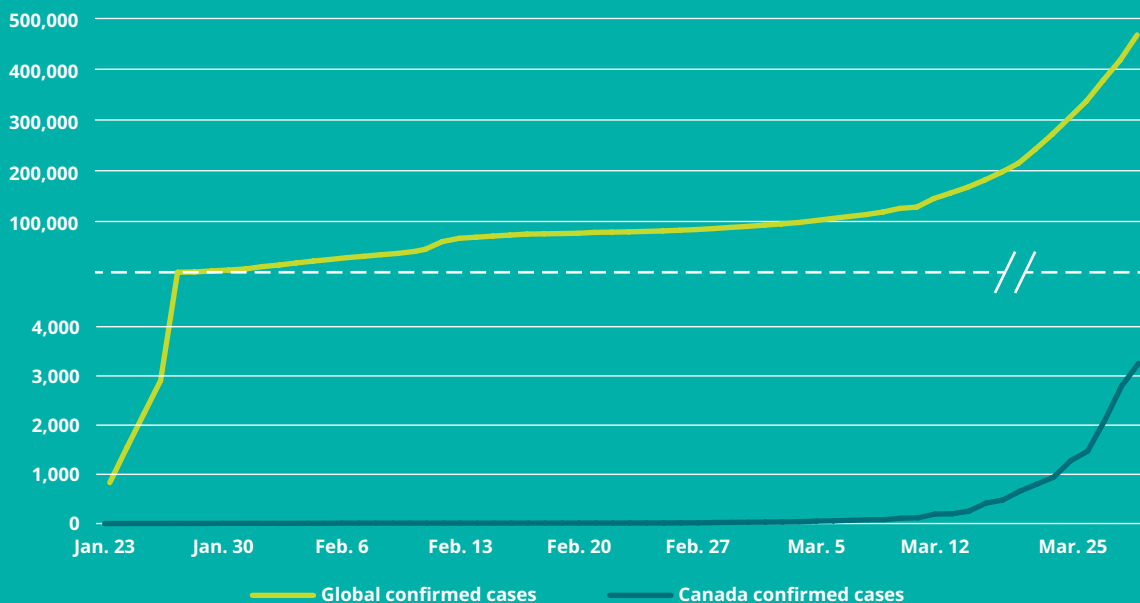
<sup>1</sup>A total of 1,001 interviews were conducted among a nationally representative sample of Canadian adults ages 18 and older. The survey was conducted from March 16 to March 18, 2020 using a panel provided by AskingCanadians by Delvinia.

# COVID-19: A non-exhaustive chronology of recent events

Note: Confirmed case count according to Johns Hopkins University. Reports may differ from other sources. Data last accessed March 25, 2020.



## Tracking cumulative cases globally and in Canada



**100,000**  
cases worldwide

**Mar 5**

Global cases surpass 100,000. There are 49 cases in Canada.

**Mar 9**

Canada confirms its first death related to COVID-19. Grand Princess cruise ship docks in Oakland, California.

**Mar 12**

NHL suspends its season. MLB announces the postponement of the start of its season. Ontario closes all schools.

**Mar 13**

US President Donald Trump declares a national emergency. Canada advises Canadians to avoid all non-essential travel outside Canada. Quebec, Manitoba, and New Brunswick close all schools.

**Mar 14**

Apple closes all stores outside China. Quebec declares a public health emergency.

**Mar 11**

Prime Minister Justin Trudeau announces a \$1 billion response fund, including \$500 million for provinces and territories and \$275 million for coronavirus research. US suspends travel to and from Europe for 30 days. The World Health Organization declares coronavirus a global pandemic. NBA suspends its season. Cases globally surpass 128,000. There are 117 cases in Canada.

**Mar 15**

Nike closes all stores worldwide. Lululemon closes all North American and European stores. Starbucks shifts to a "to-go" model in all US and Canadian stores. Alberta, Nova Scotia, and Prince Edward Island close all schools.

**\$1 billion**  
response fund

**Mar 19**

New Brunswick and the Northwest Territories declare states of emergency. Major League Soccer suspends its season.

**Mar 20**

Manitoba declares a state of emergency. Global cases pass 300,000. There are over 1,200 cases in Canada.

**Mar 22**

Nova Scotia declares a state of emergency.

**Mar 25**

Canada announces federal aid package of \$107 billion

**Mar 18**

Canada announces an \$82 billion emergency response package for Canadians and Canadian businesses. The US announces the Canada-US border will be closed to non-essential travel by mutual consent. British Columbia and Saskatchewan announce a state of emergency. Yukon and Nunavut declare public health emergencies. IKEA Canada closes all stores. British Columbia closes all schools. Yukon closes all schools.

**Mar 17**

Ontario and Alberta announce a state of emergency. Saskatchewan closes schools. Global cases surpass 200,000. There are 657 cases in Canada.

**Mar 16**

Canada closes its borders to all who are not Canadian citizens or permanent residents, except for US citizens. Prince Edward Island and Newfoundland announce public health emergencies. Newfoundland closes all schools. The Northwest Territories and Nunavut closes all schools.



# Canada's retail sector: Macro-economic outlook

The economic and financial impacts of the COVID-19 pandemic have fundamentally changed the outlook for retail spending. Heading into this year, the outlook called for a modest acceleration in household expenditure, with retail sales expected to rise by roughly 5 percent in 2020. The employment rate was high, at 62 percent, the unemployment rate was near a 45-year low at 5.7 percent, and labour market tightness was fuelling wage gains of above 4 percent, or twice the inflation rate. Retail outlays in fall 2019 and over the holiday season were lacklustre, gaining a meagre 1.4 percent year-over-year. These consumer fundamentals supported a view that retail sales should accelerate. The main headwind facing the retail sector was elevated household debt levels, as reflected by a debt-to-income ratio above 170 percent.

However, once it became apparent that COVID-19 had spread from China to the rest of the world, the outlook for Canadian retail reversed direction. Global growth was curtailed, and commodity and equity prices dropped. The Canadian economy imported this weakness into its resource and manufacturing sectors, which were bound to be dampened by domestic economic growth and household spending. As COVID-19 cases began to climb in Canada, federal, provincial/territorial, and municipal governments ramped up efforts to contain the contagion. Many retailers reduced their hours or closed stores—or were ordered to do so. Self-imposed isolation depressed consumer demand for all but essentials. Unemployment jumped in March as some employers shut down or scaled back operations.

It's now likely that the Canadian economy will contract by around 20 percent annualized in the second quarter. The national unemployment rate will more than double, reaching double digits. Non-essential retailers will be on the front line of this contraction.

The federal government has responded with a large-scale economic stimulus package equal to 4 percent of GDP to address the negative shock to personal income and to business cash flows and balance sheets. It announced changes to the Employment Insurance (EI) program and launched an emergency program for workers without access to EI. Incentives were provided for increased work sharing, and a wage subsidy of 10 percent was announced for small businesses. Furthermore, there will be more announcements about federal fiscal support for hard-hit industries in the coming weeks, as well as measures from the provinces. The major Canadian banks stepped up with mortgage deferrals and signalled a willingness to help Canadians in financial difficulty. A key response has been increased funding to Export Development Canada and Business Development Canada to help provide additional credit support. The Office of the Superintendent of Financial Institutions (OSFI) lowered the capital requirements of chartered banks to encourage them to extend more credit. And the Bank of Canada announced liquidity support measures to support funding markets.

In addition to the unemployment shock, Canadians have also been impacted by the rout in international and domestic equities, which created a negative wealth effect. Every dollar lost in equities tends to reduce consumer spending by 1 to 3 cents. That may not sound like much, but it adds up to a significant headwind on growth. It's not surprising that consumer confidence posted its largest decline on record in March.

The implication is clear: retail spending will contract dramatically in Q2 2020. We haven't experienced an economic contraction or rise in unemployment on this scale outside a depression environment. The major issue is how long containment efforts are required and how big the negative shock to personal income and employment will be. If the containment lasts three to seven weeks, the result will be a punishing quarter or two. The easing of monetary policy by the Bank of Canada will play a role once containment efforts are lifted and consumer confidence returns. Many purchases are being put off at this time, so when containment is lifted, there will be considerable pent-up demand and a strong rebound will occur, including home sales and spending on housing items. However, the rebound will be tempered by the extent to which employment is depressed during the crisis, which will be shaped by whether employers retain or lay off staff during this period. If employment surges as business returns to normal, the rebound will be strong. If it recovers slowly because containment actions are eased gradually, the rebound will be more muted. Hiring will likely reflect how badly hurt businesses are in the near term.

The COVID-19-driven recession will hit the retail sector hard—but consumers and the economy will, eventually, emerge on the other side of it. Unfortunately, we don't know when the crisis will abate, so it's difficult to say when that will be. We find ourselves in a truly unprecedented economic environment. The silver lining is that governments and central banks have acted quickly, aggressively, and in a coordinated manner to do all they can to limit the economic weakness. Their actions can't offset all of the pain, but they can temper how bad things become and they will help the recovery when it begins. Nevertheless, it is likely to be an exceptionally volatile year in retail performance.

The Canadian economy will contract by around **20%** annualized in the second quarter. The national unemployment rate will more than double, reaching double digits.

# Canadian consumer perspectives during COVID-19

## Canadians downbeat about economy, slashing discretionary spending

96%

of respondents believe the Canadian economy will be negatively impacted as a result of COVID-19, and 78 percent expect that impact to be significant.

According to our survey results, Canadians expect the economy to take a big hit in the months to come: 96 percent of respondents believe the Canadian economy will be negatively impacted as a result of COVID-19, and 78 percent expect that impact to be significant. It's a significantly gloomier view than we saw in Deloitte's 2019 fall consumer survey, when only 32 percent expected the economy to weaken.

Canadians are also more pessimistic about their personal finances, with 28 percent of respondents saying their financial situation is worse than it was at this point last year, compared to 22 percent in our 2019 fall consumer survey. Canadians are already taking action to improve their cash flow in these challenging times. More than two-thirds (68 percent) plan to improve their cash flow by reducing discretionary spending, while a small number of respondents say they'll do so by increasing lines of credit (8 percent), increasing their credit card limits (8 percent), or extending or modifying mortgage terms (8 percent).

36%

of respondents say they're using self-checkout.

Looking ahead, close to half (41 percent) of Canadians also say they expect household spending overall to drop. Nearly half (49 percent) say they'll be cutting back on travel—easily done given the travel bans imposed in Canada and around the world—as well as home entertainment (13 percent) and major home repairs (12 percent).

### COVID-19 was already changing Canadian consumers' habits before it started to escalate

At the time of our survey, COVID-19 infections in Canada had yet to reach anywhere near the scale of what we've seen in China and Europe,

but it's clear that the daily flow of news reports and announcements by governments and public health authorities across the globe have persuaded many Canadians to adopt new habits in the past month.

Most also seem to have heard and understood key messages on how to personally reduce the risk of COVID-19 transmission: 94 percent say they're washing their hands frequently, and 81 percent are observing proper etiquette when coughing or sneezing. One in three Canadians (33 percent) have also undertaken a deep clean of their home, with those aged 18-29 nearly twice as likely (42 percent) to have done so than those aged 55 and up (22 percent). Thirty-eight percent of Ontarians and 22 percent of those in Quebec also say they've done deep cleaning.

Overall, 75 percent say they're maintaining a safe physical distance from other people. This drops to 70 percent of those aged 18-29, and rises to 76 percent of those aged 40-54 and 81 percent of those aged 55 and older. Residents of Ontario and Quebec are more likely to maintain social and physical distancing (77 percent and 76 percent respectively) than their counterparts in Western Canada (72 percent) and Atlantic Canada (68 percent).

In an effort to limit contact with other people—and potentially out of concern about contracting the coronavirus from bills or coins—some Canadians are turning to self-checkout machines. Overall, 36 percent of respondents say they're using self-checkout. Younger Canadians, those aged 18-29, are more likely to use self-checkout (40 percent) than those aged 55 and up (30 percent). Similarly, one in five Canadians (21 percent) say they've used delivery/pick-up



services in order to avoid going inside a store. It's interesting to note that only 16 percent of those aged 55 and older have used delivery/pick-up, compared to 25 percent of those aged 18-29.

Only 8 percent of Canadians say they've taken to wearing masks in public. Those aged 18-29 appear much more likely to wear masks (12 percent) than those aged 55 and up (3 percent).

More than half of respondents (54 percent) say they'd cancelled restaurant plans in the past 30 days—even before federal and provincial governments took action to limit public gatherings and impose social and physical distancing measures. Canadians also passed on trips to the mall (42 percent), the movies (32 percent), and the gym (31 percent). They also cancelled international travel plans (30 percent), avoided public transit (22 percent), skipped a play or concert (20 percent), and chose not to attend a place of worship (18 percent).

**COVID-19 will continue to change Canadian spending habits in the weeks to come**

Survey respondents anticipate reducing many activities in future as a direct result of COVID-19, government-mandated closures and restrictions notwithstanding. Canadians expect to spend less time at restaurants (61 percent), movie theatres (41 percent), gyms (32 percent), theatres or concert venues (30 percent), and sporting events (23 percent). Thirty percent were already rethinking international travel plans and hotel stays (22 percent). And one in four (26 percent) planned to avoid taking public transit.

**Canadians are stocking up on food and supplies**

One in four respondents (26 percent) report that they have more food on hand than they usually do as the country comes to grips with COVID-19 and the need for social and physical distancing. Forty-five percent say they have enough food on hand to last them one to two weeks. Another 17 percent say they have enough to last two to three weeks. And nearly one in 10 Canadians (9 percent) say they have enough put away to last more than 30 days—a figure that rises to 13 percent for those aged 55 and up.

In building their COVID-19 stockpiles over the past 30 days, Canadians report buying canned, frozen, and fresh foods (45 percent), paper supplies such as toilet paper (32 percent), and hand sanitizer (31 percent). One in five (21 percent) have also purchased prescription medicines, perhaps in anticipation of longer periods isolated at home.

On average, Canadians say they've spent an average of \$250 on goods as a direct result of COVID-19-related preparations. This rises to an average of \$257 for those aged 18-29 and \$306 for those aged 30-39. Canadians aged 55 and up, on the other hand, spent an average of \$177. Thirty percent overall say they've increased their spending on perishable and non-perishable groceries. Thirty-nine percent of those aged 18-29 and 36 percent of those aged 30-39 report rising grocery spending, compared 31 percent of Canadians aged 40-49, and just 17 percent of those 55 and older. Ontario residents are the most likely to have ramped up grocery spending (37 percent), followed by those in Western Canada (31 percent). The difference in grocery spending levels is likely due to such factors as young professionals having to stock up amid restaurant closures, families having to lay in extra food for their kids, and older Canadians having fewer people at home—or fuller pantries.

**As a result, COVID-19 will have a devastating effect on brick and mortar retailers**

Anywhere from 450 to 700 stores across Canada had closed, or were already in the process of closing, during the first quarter of 2020<sup>2</sup>—and then COVID-19 hit. Worries over disease transmission, the need for social and physical distancing, and government directives to close non-essential services will have a devastating impact on bricks-and-mortar retailers. Even before Ontario and Quebec announced that all non-essential services were to close, Canadians were planning to scale back trips to stores as the result of COVID-19. Two-thirds (66 percent) of survey respondents say they'd visit shopping malls less often, and also cut back on trips to grocery stores (37 percent), wholesale clubs (31 percent), and convenience stores (27 percent).

Canadians say they've spent an average of **\$250** on goods as a direct result of COVID-19.

**45%** say they have enough food on hand to last them one to two weeks.

<sup>2</sup><https://www.retail-insider.com/retail-insider/2020/1/hundreds-of-stores-to-close-in-canada-in-early-2020-analysis>



**52%**  
say they're more  
likely to buy online.

**Amazon, and other online retailers,  
will see sales rise**

As Canadians drastically alter their shopping behaviours to minimize contact with others in response to COVID-19, they're turning to online retailers to buy what they need. More than half (52 percent) of Canadians overall say they're more likely to buy online, and these numbers are expected to grow substantially. Younger people, aged 18-29, are even more likely to turn to online retailers (58 percent), while those aged 55 and up are slightly less likely to do so (44 percent).

Amazon in particular will see sales increase as a result of the coronavirus. Eight percent of Canadians say they had increased their Amazon shopping over the past 30 days, rising to 12 percent of those aged 18-29. As they look forward, 13 percent of Canadians overall expect to spend more on Amazon in the weeks to come, a figure that rises to 17 percent of younger Canadians aged 18 to 39. Western Canada and Ontario are likely to drive Amazon sales from a regional perspective, as 15 percent of Western Canadians and 14 percent of Ontarians foresee spending more with the retailer.

Online grocers, not surprisingly, have become increasingly popular as the pandemic has spread. Eight percent of Canadians say they increased their spending at online grocers over the past 30 days, and 15 percent say they'll spend more in the weeks to come. Growth in online grocery shopping will be most pronounced in Ontario, where 19 percent of respondents expect to buy more of their food online.

Food delivery services should also experience an increase in business as consumers order more food through them. Ten percent of Canadians overall expect to increase their spending with online food delivery services as the pandemic continues. Younger Canadians, aged 18-29, are most likely to use these services (16 percent), as are consumers in Western Canada (14 percent) and Ontario (13 percent). Another 4 percent of Canadians say they'll also be ordering more often from meal kit companies.

It's not all about food, though. Eight percent of Canadians say they expect to buy more frequently from online retailers in general as they hunker down against COVID-19. We expect the percentage of Canadians transacting online to grow significantly as the pandemic continues to unfold in Canada.

**Canadians are focused on buying essentials**

The swiftness and severity of the COVID-19 pandemic—and the ongoing uncertainty around how long countries will need to maintain the restrictions in place to combat the disease—seems to have changed the purchasing priorities of Canadian consumers. As spending on groceries and household supplies rose, consumers cut back in other areas: 29 percent say they spent less on apparel and footwear in the past 30 days, 27 percent spent less at restaurants, and 18 percent spent less on food delivery.

Looking ahead, 21 percent of Canadians expect to spend more on groceries. A whopping 69 percent say they'll make up for that by reducing spending on entertainment, while 44 percent will cut their spending on apparel and footwear—though perhaps this isn't entirely surprising as an entire nation is asked to stay at home unless absolutely necessary. In addition, Canadians appear to be getting ready to prepare more home-cooked meals as they cut back on both takeout (36 percent) and restaurant delivery (28 percent).

**COVID-19 will drive increased spending on cannabis, alcohol**

There's no denying that COVID-19 is causing enormous amounts of stress and worry for Canadians across the country. Perhaps reflecting their quest to find a way to ease the tension of living through a pandemic, 7 percent of Canadians aged 18-29—and 6 percent of those aged 30-39—say they spent more on cannabis over the past 30 days. Eleven percent of those in both age cohorts also report spending more on alcohol over the same period.

Sales of cannabis and alcohol appear likely to rise in the weeks ahead. Five percent of Canadians aged 18-29 say they plan to increase spending on cannabis, and 7 percent expect to spend more on alcohol as well. Canadians aged 30-39 also plan to spend more on cannabis (5 percent) and alcohol (9 percent) over the same period.

We suspect respondents may have been somewhat reticent about reporting their spending plans in these areas, particularly regarding cannabis. Ontario Cannabis Store, for example, has reported a sharp rise in sales volumes as consumers shift from in-store to online orders. Its orders on March 14 alone were 80 percent higher than average.<sup>3</sup>

**Canadians expect retailers to do their part to combat COVID-19—and take care of their people**

Almost all those we surveyed (94 percent) reported receiving emails from companies about their organization's efforts to deal with the impact of COVID-19. It seems clear that Canadians want retailers and other companies to take action to prevent the spread of the coronavirus.

Eighty-five percent expect companies to increase cleaning of stores and other facilities during the pandemic, and 75 percent want companies to ensure hand sanitizer is available for customers and staff. This sense of concern for others' well-being extends to store staff, too. Eighty-five percent of respondents want companies to ensure that staff stay home if they're sick—and 69 percent want companies to ensure policies are in place to provide employees with paid sick days. Canadians are likely to have welcomed national grocery chains' announcements that they will provide additional compensation to front-line and warehouse staff who continue to report for work and deliver an essential service to our communities.

Perhaps in response to the panic-buying of food and household supplies witnessed around the globe during the pandemic, Canadians also want companies to take decisive action to ensure that people can buy the items they need in these stressful times. Seventy-two percent of respondents would like retailers to impose limits on purchase quantities, and a further 61 percent want retailers to ensure shelves are replenished quickly so that those who do venture out don't come away disappointed, or more to the point, empty-handed.

**21%**  
expect to spend more on groceries.

**44%**  
will cut their spending on apparel and footwear.

**72%**  
of respondents would like retailers to impose limits on purchase quantities

<sup>3</sup><https://www.thestar.com/news/gta/2020/03/19/cannabis-purchases-higher-amid-covid-19-crisis.html>



# Consumers won't be the same after COVID-19. Neither will retail.

It may take months, a year, or even longer, but the world will emerge from the COVID-19 pandemic. Consumers' behaviours may take more time to return to what they were—if they ever do. Here's what we foresee in the aftermath of the coronavirus crisis:

- **Expect a COVID-19 “hangover.”** Canadian consumers may continue to act cautiously after the pandemic subsides. People may continue to stockpile food and other supplies. Shifts in discretionary spending could be permanently changed. Consumers may also be slow to travel for leisure or business, or to return to restaurants, malls, gyms, and other public venues. They may instead choose to spend more on in-home entertainment, home offices, and fitness equipment.
- **Consumers may be open to new ideas and technologies.** Consumers still seeking to reduce exposure to others may be more willing to try new technologies, such as self-checkouts, contactless payments, in-store robots, non-contact delivery options, virtual reality, and more.
- **Behaviours may change permanently.** Customers may retain the habits and behaviours they adopted during the pandemic. They may continue to buy online or avail themselves of click-and-collect. They may stay loyal to new brands they discovered while searching for hard-to-find items. Older Canadians may grow more comfortable with digital channels, opening up new opportunities for retailers to reach a notoriously challenging demographic.



- **Employees and employers may embrace working from home more often.** This could have a lasting and unexpected impact on retailers, as consumers will need fewer work clothes and less makeup. Demand may rise for skincare products, more casual clothes, indoor footwear, and home office equipment and supplies instead. And as more and more Canadians find themselves available to accept packages during the workday, we may see a jump in e-commerce and demand for home delivery as well.

- **Health and wellness is likely to grow.** COVID-19 has pushed health and wellness concerns to the forefront of consumers' minds, for obvious reasons. This is likely to linger post-pandemic, and retailers should expect consumer demand for health and wellness product to rise—and expand into the area of mental wellness, too.

At the moment, retailers are focused on surviving both the coronavirus and its severe economic impact. But this is also the time for them to respond and adapt to Canadians' changing behaviours. Focusing on what customers need in a COVID-19 world—and how to overcome the barriers they face in meeting those needs—has never been more important. That means brands that have invested or continue to invest in future-proofing their business through innovative services and digital offerings will be well-positioned to weather the storm today in order to thrive tomorrow.

# This is a time for retailers to be authentic and show they care

The COVID-19 pandemic has also created another front-line opportunity for retailers and other companies: the opportunity to live up to and demonstrate their values, to act with purpose, and to show they care about more than the bottom line.

As the coronavirus crisis continues, consumers across Canada will be looking for moments of relief, escape, and joy—anything to take their minds off the stress and anxiety of life under a pandemic. Today, they're turning to inspiring stories of communities helping and caring for one another, TikTok, and cat videos. Canadians are willing to have brands share informative, inspiring, and positive content that instils a sense of resiliency, normalcy, and happiness—content that leaves consumers feeling better.

In addition, COVID-19 is refocusing Canadians' attention on the basics: human connection and community, both at a local and global level. Right now Canadians care about their families, their friends, their neighbours, and their cities—but they also care about people around the world, the environment, and global

health. This is a time for retailers to demonstrate authenticity, empathy, and a genuine commitment to their communities. Grocers are offering special store hours for healthcare workers or older consumers. Restaurants can deliver coffee, snacks, or full meals to those on the frontline of the crisis. Distilleries can make hand sanitizers. Apparel companies can make masks and gowns. How companies respond to this time of need will vary depending on the nature of the business and their unique value proposition. Actions like these—done authentically, not opportunistically—have the potential to make a real difference in fighting back against COVID-19. They can also help companies generate enormous goodwill among consumers and build a highly positive impression of their brand. And when the pandemic passes, that will prove to be a very valuable advantage.

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