

The Digitization of the SMEs during the Pandemic

De Marco Eusebio
Accountant in Bari (Italy)

Dibari Patrizia
Lawyer in Bari (Italy)

Scalera Francesco
University of Bari (Italy)

Abstract

The digitization of SMEs is a development process supported by technological innovations (web presence, Big Data analysis, advanced technological infrastructures) and by a change in company production processes. The pandemic emergency has pushed companies to look for tools to remain productive even at a distance, given that the lockdown has led to a shift of buyers from the physical place of exchange of goods (small shop or supermarket) to e-commerce.

One out of three Italian companies is technologically equipped for sale with the help of sector operators who have been able to identify and implement the various opportunities offered by eCommerce.

SMEs that had previously implemented their presence on the web, independently or through third-party platforms, have more easily expanded their customers, thanks to new online consumers; neighborhood trade has seen a significant increase in demand from those who, for various reasons, although residing in a specific area, were not used to making their purchases there. Speed has become a fundamental weapon and, in several cases, the small size or even the absence of any internal chain of command has allowed a rapid reorganization. Small shop owners have understood that at this stage it is essential to completely rethink their business model.

This study examines the potential of digitalization within the company in the period of the pandemic and aims to highlight the possible tools that can allow SMEs to face and support changes both on the supply side and in consumption habits.

Keywords: Digitization, technological innovations, pandemic emergency, lockdown, trade, e commerce, neighborhood trade.

1. INTRODUCTION

The pandemic has produced many negative effects on business activities. The latest Istat data, relating to a very large sample survey, referring to approximately 1,019,786 companies with 3 or more employees, operating in the industry and services sector, showed that, in mid-November 2020, 73,000 were closed enterprises, about 7.2% of the total, corresponding to 4.0% of employment (Istat, 2020); of these companies, 55,000 plan to reopen, while 17,000, equal to 1.7% of businesses and 0.9% of employees, do not plan to reopen. Confcommercio's forecasts for the first three months of 2021 confirm the definitive closure of over 390,000 non-food trade and market services businesses, with a reduction in the productive fabric in the sectors considered by about 305,000 businesses (-11.3%). Of these, 240,000, solely due to the pandemic.

In other words, the health emergency, with all the consequences, restrictions and compulsory closures included, has drastically increased the mortality rate of companies which, compared to 2019, has almost doubled for those in commerce (from 6.6% to 11.1%), tripled for market services (from 5.7% to 17.3%) (Confcommercio Research Office, 2020). According to estimates by Confesercenti, due to Covid, the closure would affect about 150,000 companies in the service sector (80,000 in commerce and 70,000 in tourism) with a surge in layoffs (Confcommercio Research Office, 2020).

Even the Foundation for Labor Consultants Studies in a survey established that 2 out of 10 companies, of those currently open, could close. Again according to the analysis carried out among a sample of 5,000 labor consultants, 31.8% of labor consultants identify between 10 and 20% the share of companies that could stop their activities following a new pandemic and further tightening of restrictive measures; 48.4% formulate even worse forecasts, identifying between 20 and 30% (26.9%) and above 30% (21.5%) (Labor Consultant Studies Foundation, 2020).

Alongside these data, the Bank of Italy disclosed the data relating to the state of operational difficulty of the companies, concerning the decline in turnover, the liquidity crisis and the estimate of bankruptcies (Giacomelli, Mocetti and Rodano, 2020). According to these latest forecasts, the sharp contraction in GDP recorded in 2020 will lead to an increase of about 2,800 bankruptcies by 2022. At the local level, the greatest presence of companies at risk was found in central Italy; followed by the South, North-West and North-East. From a dimensional point of view, small enterprises (23.3%) and only partially medium (18.1%) and large (13.8%) enterprises are involved. The COVID-19 pandemic has had a profound impact on global retail sales.

While some pure e-commerce companies thrived during the lockdown, taking advantage of the rise in online demand; others have seen their business penalized by the disappearance of entire sectors, such as the

sale of airline tickets or tickets for shows. Traditional retail outlets were unevenly affected: while some grocery chains continued to operate their brick-and-mortar stores and further improved click-and-collect services; retailers in sectors where brick-and-mortar stores have been closed, such as fast fashion, home appliances, bookstores or DIY stores, have failed to compensate for their losses through online sales.

2. THE DIGITALIZATION OF BUSINESSES AND THE COVID-19 EMERGENCY

The digitalization of businesses consists in the implementation of digital tools and technologies that can make business processes and flows more efficient. The process of digitalization of businesses, however, is still confused with the concept of digitalization or dematerialization of corporate documents; in reality, the digitalization of businesses is a much broader process which, internally, also includes the digitization of corporate documents. Obviously, a fundamental part of this process is the management of digital documents, which concerns not only the "digital conversion" of documents created in paper format but also the preservation of documents created directly in digital format (European Commission, 2020).

Some companies that help companies develop digital business solutions claim that: "Digital transformation involves a change in leadership, a different way of thinking, new business models and a greater use of technology to improve the experience of employees, customers, suppliers, partners and all interested parties of the organization." Therefore, starting a business digitization process means saving money and simplifying models and procedures; means abandoning traditional tools to automate production activities related to the distribution of products and services, marketing and sales, but also to the administrative sector (Agile Elephant, 2015; Immedya, 2020).

The coronavirus pandemic has accelerated the digital transformation of public and private companies, forcing the adoption of IT tools to ensure business continuity and service delivery, to sell their products, forge commercial ties and expand their business your target.

The numbers attest how the emergency context has obligatorily pushed the digitalization of processes both in the public administration and in the private sector: companies have had to program again their operations taking into account the restrictions provided by the legislation to contain the coronavirus epidemic, in particular the distancing social. Since March 2020 the use of smart working has been used more and the remote management of activities that previously took place in person.

In this regard, the Auditel-Censis data show an increase of 3 percentage points compared to 2019, when the "online" nuclei amounted to 85.9%. In the months of "closure" 48.6% carried out at least one online activity including smart working, remote lessons or online purchases (Auditel-Censis Report, 2020). With shops and companies closed during the moments of total lockdown in the first phase of the pandemic and in the regional "red zones" starting from autumn 2020, entrepreneurs, professionals and retailers have found on the web a chance to mitigate the crisis, to promote themselves and still offer their services. Furthermore, digital channels have allowed people to keep updating and not to lose professional and personal contacts.

McKinsey's new report (McKinsey, 2021) shows that almost all organizations, from traditional companies to start-ups, are building their business models to become more digital, as a direct consequence of the impact of COVID-19 on changing consumer behaviour the report also highlights that companies that have developed digital transformation strategies are better coping with the current situation (Garcia, 2021).

However, analyzing the data in the 2019 Annual Report, released by Istat, it emerges that in Italy professionalism and digital skills are still very far from the European average (Amico di Meane and Bielli, 2019). The study conducted by McKinsey shows that at this time, only 2% of the activities involved in the survey can be classified as a company with "multi-moment" marketing, while the rest are still in one of the previous stages of digital maturity (Moneta and Sinclair, 2020). In particular, the National Statistical Institute identifies three profiles of companies based on the technological level: i) companies with a low level of digitalization: they are more than 80% of Italian companies, composed mainly of small businesses; ii) companies with a marked orientation to the web and digital services provided on the web: this is 15.9% of Italian companies; iii) companies with a high digitization profile: these are large companies that represent just 4.7% of the Italian productive fabric.

The Covid-19 emergency represents an important moment for our country to implement concrete and immediate actions (Garcia, 2021) to implement technological innovation, a characteristic factor of competitive success for most companies, essential for maintaining and acquiring leadership positions in the market and for recovering competitive disadvantage conditions.

3. THE DIGITAL TRANSFORMATION

The digital transformation, as emerges from the study by the research institute SAP and Pepe Research, involved the modification of business processes such as internal communication within the company, even in a situation of widespread Smart working, external communication and marketing of products and services. The impact was obviously very different between economic sectors and company size. The survey focused on the impact of the crisis for four categories of business practices related to the adoption of digital technologies

(Sap, 2020). The most important is the expansion of ultra-broadband connectivity; already widespread in the pre-Covid period, 46.2% of companies used fiber connections, 41.7% via mobile networks, saw a combined increase in quality and availability of 12 percentage points for both connection modes. The availability of connection was the condition for a real explosion of digital communication services with the public, first and foremost potential customers.

Company websites, already considered adequate before the emergency by 40.7% of companies, were introduced or improved by a further 12.4%, reaching a coverage of 53%. The increase is similar in all size classes, even among companies with 3-9 employees who started from a diffusion of 35% and reached 47%. The use of digital communication technology applications has tripled. The offer to the public of digital services complementary to the core business of companies is growing. First of all, interaction with customers through social media, already present in 22.2% of companies, was introduced or improved during the Covid crisis by a further 17.0%.

Digital services (newsletters, tutorials, webinars, courses, etc.), which were provided by 8.1% of companies, have been greatly strengthened or introduced by a significant share of companies and are now made available by 21.6% of businesses. Technological investments to improve the quality and effectiveness of the website have had a not insignificant spread with the effect of generating data on the use of the web by customers, essential for management optimization. These investments, which previously concerned 11.2% of companies, have become common practice for another 12.6%. As for internal company communication, the use of messaging and video conferencing applications has even tripled: from 10.9% of companies in the pre-Covid phase to the current 32%. Ease of use and low costs have certainly made these tools the basis for the development of Smart working.

Cloud servers and virtual workstations at central level, already available in 9.8% of companies, now account for 27.1% of total companies, while IT equipment provided to employees, already considered adequate since 10.2 % of the companies, were the object of investment for another 18.2%. Even the most specialized software applications for shared project management, previously used by 6.0% of companies, have tripled their diffusion (+13.2%). The use of these tools is closely linked to the adoption of remote or smart working practices. For smaller companies, the adoption of Smart working has been an essential factor in encouraging the acquisition of digital communication technologies. Businesses with 3-9 employees oriented towards Smart working, which before the crisis had adopted digital communication technologies in 28.7% of cases, reached 76% as a result of investments induced by the emergency. According to the Registry.it, managed by the Institute of Informatics and Telematics of the CNR, (Network Digital360, 2021) as of 31 December 2020, a total of 3,374,790 domains with it extension were registered, of which 592,821 new names registered during the year.

New registrations were 13.2% more than in 2019. Total growth (which is the difference between new registrations and canceled domain names) was 4.20% compared to 2019. Total growth (which is given by the difference between new registrations and canceled domain names) was 4.20%. In addition to the domains registered by natural persons, it is interesting to note that 41% of the 428,788 new domains with the ending it born between January and October 2020 belong to companies. In addition, about 30,000 domains are attributable to freelancers, as it expresses a 35% growth in their online presence over the year.

Comparing the data of April 2020 on 2019, the growth of professional domains was 113%, for companies by 56%, which can continue to be used even after the pandemic has passed, to continue in the digitization path undertaken by many in a forced way, but a harbinger of opportunities to expand their business (Network Digital360, 2021).

4. THE MAIN TOOLS

The action of the companies was therefore addressed to the following types of digital initiatives:

- i) collaboration platforms, already used in remote relationships with customers, now also for internal communication;
- ii) Digital marketing and e-commerce;
- iii) Social communication;
- iv) e commerce both in terms of enhancement and real development from scratch;
- v) Smart working, companies have resorted to strengthening the VPN, or in other cases to the use of advanced remote desktop platforms.

Finally, the adoption of tools related to the use of the digital signature, the dematerialization of contracts and the virtualization of products and services.

These tools have allowed companies and professionals to cope with the social and economic crisis brought about by the health emergency, thus finding a way to sell their products, forge commercial ties and expand their target (Farina, 2017).

From the comparison of the data from Registro.it with the most recent Istat survey, it emerges that the sale of goods and services through the website doubled in 2020, involving a total of 17.4% of Italian companies

with three or more employees, for a current total estimate of approximately 170,000 e-commerce companies. Over 3,600 Italian companies in the commerce sector opened an online sales channel between April and October 2020 to operate in this difficult time, registering a growth of + 15.5% in seven months (there were a total of 23,386 units in March 2020 against 27.007 in October 2020).

From May to September 2020, the SMEs that have equipped themselves with e-commerce tools increased by 4 percentage points (27% against 23% in the same period of 2019) and by +5 percentage points those who have equipped for e-payment (36% against 31%). Overall, almost one in three Italian companies has used technological tools for sales and payments on the web to meet the regulatory needs that, since March 2020, have already imposed precautions to avoid the spread of the virus. With shops and companies closed during the moments of total lockdown in the first phase of the pandemic and in the regional “red zones” starting from autumn 2020, entrepreneurs, professionals and retailers have found on the web a possibility to cope with the crisis, to promote themselves and offer their services in any case.

5. E-COMMERCE

Following the spread of the virus that forced more people to remain confined to their homes, e-commerce has become an essential sector in Italy. E-commerce like traditional commerce it concerns the exchange of goods and services with the difference that it is conducted online on the web: all commercial activities, including sales, orders, purchases, payments are carried out on the web.

Technologies such as electronic data exchange, email and electronic funds transfers are used for transactions and payments.

The differences between traditional commerce and e-commerce are highlighted in the following summary in table 1:

TABLE 1 – Difference between traditional commerce and e-commerce 2021

Source: Author's elaboration

Traditional trade	Comparison feature	E-commerce
<i>Customers interact with business face to face.</i>	<i>Customer interface</i>	<i>Customers use computing devices to access and interact with the business.</i>
<i>Immediate.</i>	<i>Shipping methods</i>	<i>Takes time.</i>
<i>Traditional commerce focuses on the exchange of products and services through personal interactions.</i>	<i>Definition and meaning</i>	<i>E-commerce focuses on the exchange of goods and services via the Internet.</i>
<i>Cash, credit card, checks.</i>	<i>Terms of payment</i>	<i>No cash, credit card, bank transfer</i>
<i>Manual.</i>	<i>Transaction in progress</i>	<i>Automatic.</i>
<i>Limited to several hours during the day.</i>	<i>Accessibility</i>	<i>You can log in anytime 24 hours a day.</i>
<i>Geographically limited to the location of the business.</i>	<i>Commercial purpose</i>	<i>Global business scope.</i>
<i>It can be done before purchasing.</i>	<i>Physical inspection of the product</i>	<i>It cannot be done before purchase.</i>

The Italian Electronic Commerce Association has launched the Buy “CompraDaCasa” (Sputniknews, 2020) to encourage online purchases. According to research (Netcomm, 2021), 75% of online shoppers in this period had never experienced e-commerce before and, compared to the propensity to buy during the first month of the pandemic, 31% of users in Italy said they would buy products online that normally buy in store.

Faced with an unexpected increase in online demand, the entire e-commerce chain, from merchants to logistics, has multiplied resources to meet the ever-growing demands.

Based on data released by the Politecnico di Milano and Netcomm (Osservatorio eCommerce B2c, 2021), it should be noted that the impact of the pandemic has caused profoundly different dynamics on the macro-categories: product purchases have grown (+31%), services have fallen strongly (-47%), due to the crisis that has hit tourism, transport and the ticketing sector (concerts, exhibitions, events) (Casaleggio Associati, 2020).

The pandemic has favored important developments among the giants of the web. Shares of the e-commerce giant Amazon gained over 23.6% in 2020 (Osservatorio eCommerce B2c, 2021); the turnover of the Chinese group Alibaba exceeded 22.22 billion dollars in the quarter ended June 2020 (L.O., 2020). Although some studies report that after the pandemic sales of the online commerce sector alone increased by 34%, it is argued that the temporary increase in e-commerce due to the pandemic was, in fact, lower among the largest companies and has been hampered by numerous obstacles among traditional retailers with e-commerce branches (Spatari, 2020).

Overall, e-commerce has increased by 20%, generating a great economic and social transformation in the online shopping sector because, despite the blocking of many production activities, the retail trade of any type of product carried out via the Internet has continued and the continuation of online sales activities.

Within these growth trends are the companies that have been able to use the various opportunities offered by e Commerce, in very different ways.

Those who were already present on the web, independently or through third-party platforms, were able to rely on previous experience and expand the clientele more easily, taking advantage of new consumers landed online, restaurants and ready-to-eat food businesses have decided to use food platforms delivery by directing their business to take away, while several supermarkets have relied on platforms that already manage and enable (from a technological and operational point of view) the online shopping of various large-scale distribution chains.

The United Nations Conference on Trade and Development (Unctad) published, in October 2020, an interesting research, based on a survey in nine countries (Brazil, China, Germany, Italy, Republic of Korea, Russian Federation, South Africa, Switzerland and Turkey) which showed that online purchases increased by 6 to 10 percentage points in most product categories. The strongest increase was observed in China and Turkey and the weakest in Switzerland and Germany, where more people were already engaged in e-commerce.

The survey found that women and people with tertiary education increased their online shopping more than others. People between the ages of 25 and 44 reported a greater increase than younger people. As a result of the pandemic, more than half of respondents now shop online more frequently and rely more on the internet for news, health-related information and entertainment services (Casaleggio Associati, 2020).

6. TRADITIONAL TRADE IN THE TIME OF THE CORONAVIRUS

Traditional trade is one of the oldest ways of purchasing products and services. When the commodity is produced, it does not reach the customer directly, but has to go through various activities, which are included in the trade. Its main function is to satisfy consumers' wishes by making goods available to them, at the right time and place. Trade or traditional trade is a part of business, which includes all those activities that facilitate exchange. The trade term refers to the purchase and sale of goods and services for cash or genders and auxiliary to trade, it implies all those activities such as banking, insurance, transportation, advertising, insurance, packaging and so on, which helps to successfully complete exchange between the parties.

It is important to note how, in a situation like this, traditional trade has often been able to reorganize itself, even overcoming historical mistrust and a certain conservatism.

From one day to the next, it became essential to find a new way to maintain relationships with traditional customers and, at the same time, to try to intercept a new demand, made up of all those who, for various reasons, despite residing in a given area, they were not used to making their purchases there.

Speed has become a fundamental weapon and, in several cases, the small size or even the absence of any internal chain of command have allowed for rapid reorganization. Small shop owners have understood that at this stage it is essential to completely rethink their business model.

In this regard, the data from the 2020 Adyen report, (Dcommerce, 2020).

The platform that manages payments for global brands such as Spotify, eBay and Eataly, show that a more digital consumer has emerged from the lockdown but the only solution that can allow stores to remain competitive is to move quickly towards sales strategies that combine the sale online with physical perception, the so-called "phygital", such as click and collect, the virtual shelf or self-service kiosks (Sawakinome, 2020).

7. PHIGITAL MARKETING

The term Phygital, born from the fusion of two English terms: physical and digital, represents the fusion, the land of encounter, between these two worlds: the physical and the digital and is a new way of purchasing.

The ultimate goal, however, is to take the best of both worlds to simplify and make the overall shopping experience more interesting. Phygital Marketing, therefore, is the type of approach for which campaigns are created that can exist and function simultaneously in each of the two "worlds": the physical, real one, alongside the digital and virtual one. There are three fundamental elements to define this concept:

- Immediacy: ensuring the occurrence of precise actions at a precise moment;
- Immersion: the user must be made part of the experience in a pervasive manner;
- Interaction: the emotional part of the user must be activated through an exchange.

Technology is the tool to ensure the existence of these elements and provide the user with a unique interactive experience.

One example above all: Amazon. The largest Internet Company in the world has created a revolutionary consumer experience with Amazon Go, a hyper-technological supermarket launched in 2018. In Amazon Go there are no cashiers, no cashiers: to do the shopping, simply download the app, create an Amazon account and identify yourself at the entrance to the store by scanning a code.

From that moment on, Amazon will do everything: each customer's shopping is automatically checked and counted through sensors and cameras placed inside the supermarket with the help of a complex artificial intelligence system based on machine learning, the customer must limit himself to pick up the products you want. Once out of the supermarket, the customer will receive the shopping bill directly on the smartphone, bypassing checkouts or checks and consequently speeding up purchase times. Another example of Phygital Marketing concerns Ikea which, since 2017, has created Ikea Place, an app for iPhone and Android that allows users to view over 2,000 products of the chain directly inside their homes to evaluate if they are compatible with the spaces and rest of the furniture.

On the one hand, Phygital marketing takes into account and on the other hand facilitates the non-linear trajectory of the consumer, who increasingly sees the passage (for the same purchase) through different territories, such as online and offline, for example:

- Click & collect: in this if the user buys and pays online but decides to collect the goods in the store for several reasons: save on shipping costs, not having to wait for the courier, be sure that the goods arrive, etc;
- Try & Buy (or showrooming): the practice of trying in offline stores and then buying online is increasingly widespread for all product categories, since it combines the advantage of being able to touch without obligation with the savings offered by most online stores;
- ROPO (Research Online Purchase Offline): the opposite of showrooming, here the user inquires online about a particular product and - once he has decided what to buy - goes to a physical store to complete the transaction (Axura, 2021).

Phygital marketing is the subject of the Luxury Phygital Marketing course organized by the Accademia del Lusso (2021), in Milan and Rome which aims to form a profile capable of fostering the encounter between the physical and digital worlds and to create an integrated online/offline ecosystem to perfect the customer experience through technology and retail.

8. CONCLUSIONS

From this interesting scenario, albeit in a continuous phase of evolution, it can be concluded that the changes in consumption habits are evident and customers will get used to new types of services and relationships with companies. For e-commerce operators, this is the time not to be left behind: it will play an increasingly important role also in the future normalization phase, driven by new purchasing models that consumers have increasingly tried during this crisis. This work therefore exposed what were the main repercussions of the pandemic on trade with regard to economic and employment aspects. Finally, it analyzed the tools useful for SMEs to address and support the changes now underway on the supply and demand side of consumers.

REFERENCES

- Accademia del Lusso, (2021). Luxury Phygital Marketing, <https://www2.accademiadelusso.com/corsi-moda/executive/phygital-marketing.asp>
- Agile Elephant, (2015). "Distributing Throughout the Enterprise", <http://www.theagileelephant.com>
- Auditel-Censis Report, (2020). Italy Post Lockdown: The New Digital Normality of Italian Families Rome, October 2020
- Axura, (2021). What is Phygital Marketing? <https://axura.com/it/faq/marketing/che-cose-il-phygital-marketing-3188>.
- Casaleggio Associati, (2020). E-commerce in Italy 2020 Selling online in the time of the Coronavirus "CA-E-commerce-2020-report-ITA, <https://www.casaleggio.it/>

- Confcommercio Research Office, (2020a). "Note on the estimation of nati-mortality of companies in 2020", webpage: <https://www.confcommercio.it/-/nota-stima-nati-mortalita-imprese-2020#>:
- Confcommercio Research Office, (2020b). "Confesercenti study on the effects of the Coronavirus emergency on businesses", webpage: <https://www.confcommercio.it/>
- Dcommerce, (2020). Adyen Retail Report 2020: impact and consequences of the pandemic, <https://dcommerce.it/ecommerce/adyen-retail-report-2020-impatto-e-conseguenze-della-pandemia/>
- European Commission, (2020). "Digital solutions during the pandemic" <https://ec.europa.eu/>
- Farina, M. (2017). Management of corporate communication case: brand switch Junkers Bosch. Thesis in Innovation Management, LUISS Guido Carli, supervisor Maria Isabella Leone, pp. 103. [Master's degree thesis], <https://tesi.luiss.it/20861/>
- Garcia, P. (2021). "Against Covid-19, the decisive role of digitalization" <https://www.anitec-assinform.it>
- Giacomelli, Mocetti and Rodano, (2020). "Business Failures in the Covid Era", Bank of Italy, Economic Structure Service, Economics and Law Division.
- Immedya, (2020). "The digitalization of businesses: from opportunity to need", <https://immedya.com/digitalizzazione-delle-imprese-ripartire-nellera-post-covid-19/>; Labor Consultant Studies Foundation, (2020). "Health emergency and work in SMEs The survey on Labor Consultants, 22 October 2020, webpage: <https://olympus.uniurb.it>
- Istat, (2020). "Companies in the COVID-19 Health Emergency", Istat Report, produced in December 2020 on the situation and prospects of companies in the Covid-19 health emergency
- L.O., (2020). <https://www.corrierecomunicazioni.it/digital-economy/ecommerce/alibaba-batte-il-covid-e-commerce-e-cloud-spingono-i-conti-oltre-le-attese/>, Networkdigital360
- McKinsey, (2021). COVID-19 US Consumer Pulse Survey, <https://www.mckinsey.com/> <https://www.mckinsey.com/business-functions/risk/our-insights/covid-19-implications-for-business>
- Netcomm, (2021). <https://www.netcommforum.it/ita/>
- Network Digital360, (2021). Digitization and pandemic, e-commerce and websites as levers for the relaunch of businesses and professionals, <https://www.agendadigitale.eu/>
- Osservatorio eCommerce B2c, (2021). <https://www.osservatori.net/it/ricerche/osservatori-attivi/ecommerce-b2c>
- How Amazon is reacting to the coronavirus crisis, <https://www.wired.it/economia/finanza/2020/04/15/coronavirus-amazon/>
- Sap, (2020). The effect of the Covid-19 Emergency on the Digitization of Italian SMEs conducted by Pepe Research and promoted by Sap, <https://news.sap.com/italy/2020/12/la-rivoluzione-digitale-si-e-innescata-e-non-si-puo-arrestare-cosi-lo-studio-promosso-da-sap-per-comprendere-leffetto-dellemergenza-covid-19-sulla-digitalizzazione-delle-pmi-italian/>
- Sawakinome, (2020). "Difference between traditional trade and e-commerce", <https://it.sawakinome.com/articles/business/difference-between-traditional-commerce-and-e-commerce.html>
- Spatari, M., (2020). E-commerce at the time of Covid-19 a challenge for workers and trade unions - study carried out with the support of the Friedrich-Ebert-Stiftung (FES) foundation, Uni Commerce Global Union.
- Sputniknews.com, (2020). <https://it.sputniknews.com/italia/202003148856068-coronavirus-associazione-italiana-commerce-elettronico-lancia-campagna-compradacasa/>