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Perspective on E-commerce



Dr. Anu Antony

PERSPECTIVE ON E-COMMERCE

**Post Graduate Department of Commerce
of**

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OF MANAGEMENT AND TECHNOLOGY**

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**A STUDY ON THE IMPACT OF COVID-19 ON E-COMMERCE
COMPANY WITH REFERENCE TO ZOMATO**

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ABSTRACT

The advancement and use of smart-phones and the internet resulted in improving online services. In the COVID hit world all businesses, small or large has taken a hit either positively or negatively. Furthermore, the lockdown imposed due to Covid-19 also caused people to switch to online buying their essentials.

Zomato is a digital platform combining restaurants and an online food delivery system launched in 2008. Zomato provides information, menus and user reviews. The implementation of lockdown to slow down the spread of pandemic COVID-19 resulted in badly effecting tourism, economy, and hotel industry. Zomato food delivery is recovering from the effect of covid-19 at a rapid rate. The main objective of the paper is to evaluate the impact of COVID 19 on Zomato.

Keywords: Online Food Delivery System, Covid-19, Zomato, Lockdown.

INTRODUCTION

Consumers have been held at home due to government-imposed lockdowns, preventing regular shopping. Many restaurants have closed. For many customers, home delivery has provided a solution to some of COVID-19's challenges.

The boom in e-commerce is directly influenced online delivery service. The most influential tool today is social media. Food delivery services as a company has grown in prominence along with technical advances. The way the food industry works and does business has been instrumental in improving it. Since products/foods are delivered with discounts and exclusive deals, clients find like they can save even more by online applications.

Zomato is online food delivery company bringing restaurant and customer together, which not only delivers food but also provides information about restaurants, menu and user review. Currently operating in 24 countries and selected 10,000+ cities serving 100 million+ customers. Zomato was founded by Deepinder Goyal and Pankaj Chaddah started in 26th January 2008 as

foodlet.in in Delhi provided information regarding menu of restaurants. Renamed as foodiebay.com in 10th July 2008. On 8th January 2010 started providing online food delivery services along with previous information and renamed itself as Zomato. From 2011 it moved to other metro cities and to other countries in 2012. In the year 2013, Zomato had moved their organizations in Brazil, New Zealand, Turkey and Indonesia with its applications and site open in various lingos isolated from English. After that in April 2020, Zomato impelled its organizations in Portugal Republic, trailed by Canada, Lebanon and Ireland around the similar time. Throughout the years, it has changed over itself into an online nourishment conveyance stage. Today, Zomato is one of the largest food ordering application enabling people to arrange nourishment from their favorite restaurants close to them by utilizing the app.

STATEMENT OF THE PROBLEM

People like different and unique flavors of foods from restaurants. But, due to the COVID-19 pandemic, it was impossible to dine- in restaurants and to enjoy food there. With the advancement of technology and increase in the number of Smartphone users, people can order food from any nearby restaurants they like. This paper aims to study impact of COVID-19 on E-commerce (food ordering) company with reference to Zomato.

SIGNIFICANCE OF THE STUDY

Online food ordering has become an important and significant element in The E-Commerce world and has increased in the covid-19 pandemic period. There are studies being conducted with the comparison of having food in restaurants and from online food ordering apps. The present study is an attempt to study the impact of Covid-19 on food ordering application "Zomato". Due to limited research being conducted on this aspect, this study has a significant factor and can be saved for future reference.

OBJECTIVES

- To find out the region wise distribution of online food delivery service during the pandemic period.
- To study the amount spend by the customers per month at the loosening of lockdown.
- To find the satisfaction level of the customers by ordering food though Zomato.

RESEARCH METHODOLOGY

Research Design

This study has adopted analytical research design so as to gather information from the users of online food delivery application by conducting sample survey.

Data Collection

This study compares of both primary and secondary data for an in-depth examination. The primary data is collected from samples structured and basic questionnaires. Secondary data used in the study includes reports of research works conducted by experts and through online resources.

Sample Design

The study is conducted in Changanacherry, Thiruvalla and Kottayam areas. Samples from 40 users of online food delivery applications are collected. The sample technique used for this study is convenient sampling with respect to limited time period.

LIMITATIONS OF THE STUDY

- Time constraints which affected the possibility to have an in-depth study.
- Study conducted only through online [social media and search engines], due to the pandemic situation.
- Due to limited sample size and methodology constraints, sampling errors may occur.

REVIEW OF LITERATURE

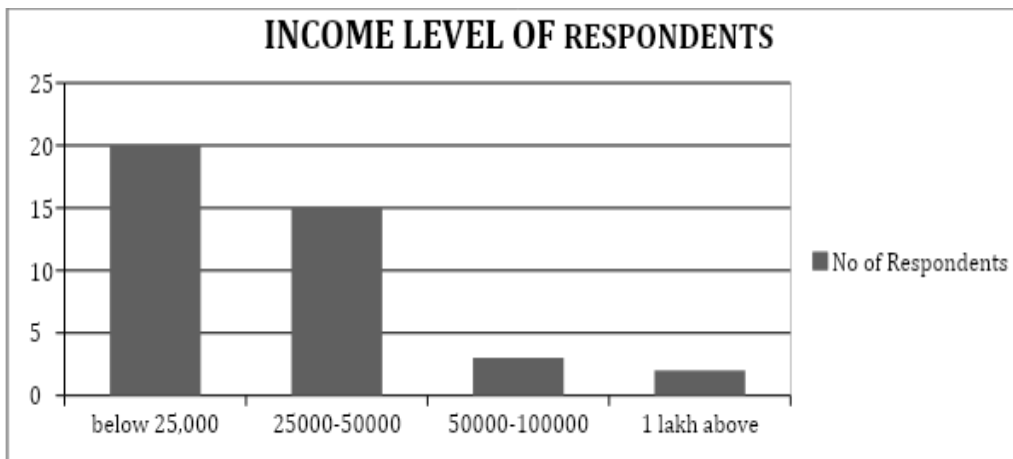
- **Ashok Panigrahi (2020)** made a “Case study on Zomato- The online Foodking of India” studies how the company has emerged in the recent years. The study also reveals the market share, Investments, their target audience, SWOT analysis, etc.
- **K.M Kiran Raj & K.G. Nandha Kumar (2021)** has conducted a study based on “The Impact of Covid-19 Pandemic on online food delivery applications” which shows the Financial and Order Analysis of the online food delivery applications.
- **Susmitha Kunchaparthi (2021)** had made a research on “The Impact of Covid-19 on E-commerce” to study how Covid-19 impacts E-commerce business and change in demand and buying behavior of consumer all of a sudden in this period.
- **Aditya Tribhuvan (2020)** has conducted “A Study on Consumer Perception on Food Apps” which examines consumer perception on the food apps and analyze the factors that influence them towards these apps.

DATA ANALYSIS AND INTERPRETATION

**TABLE 1
THE INCOME LEVEL OF RESPONDENTS**

INCOME LEVEL OF CONSUMER [Per Month]in Rs	No of Respondents	Percentage %
below 25,000	20	0.5
25000-50000	15	0.375
50000-100000	3	0.075
1 lakh above	2	0.05

SOURCE: PRIMARY DATA



Interpretation: From the above figures, half of the respondents have an income level of less than Rs 25,000. Another majority of around 40% lies in the income group of between Rs 25000 and 50000.

**TABLE 2
APPS USED TO ORDER**

APPS	NO OF RESPONDENTS	PERCENTAGE %
ZOMATO	22	55%
SWIGGY	10	25%
UBER EATS	5	12.50%
SCOOTSY	3	7.50%

SOURCE: PRIMARY DATA

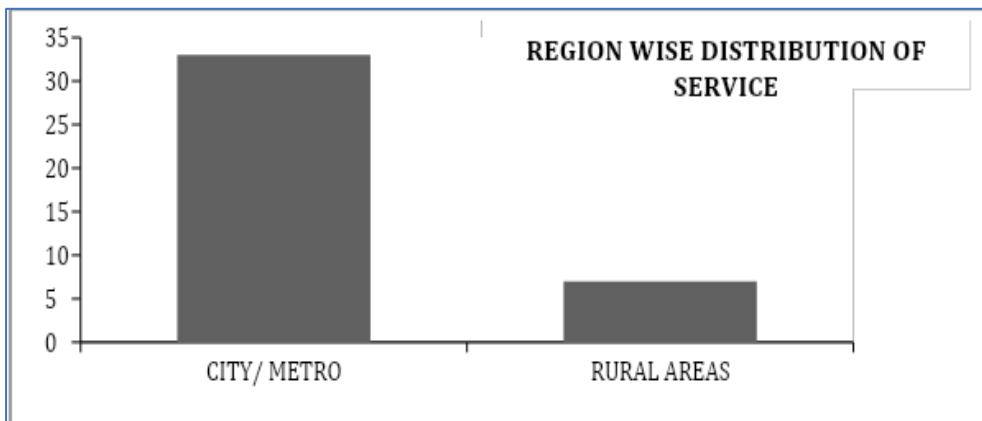


Interpretation: The above analysis interprets that most of the respondents use Zomato application to buy food from their favorite restaurant. Another majority of respondents use Swiggy app and other few use Uber Eats and Scootsy.

TABLE 3
REGION-WISE DISTRIBUTION OF ONLINE FOOD DELIVERY SERVICE

REGION WISE DISTRIBUTION	SERVICE ACQUIRED BY THE RESPONDENTS	PERCENTAGE %
CITY/ METRO	33	82.50%
RURAL AREAS	7	17.50%

SOURCE: PRIMARY DATA

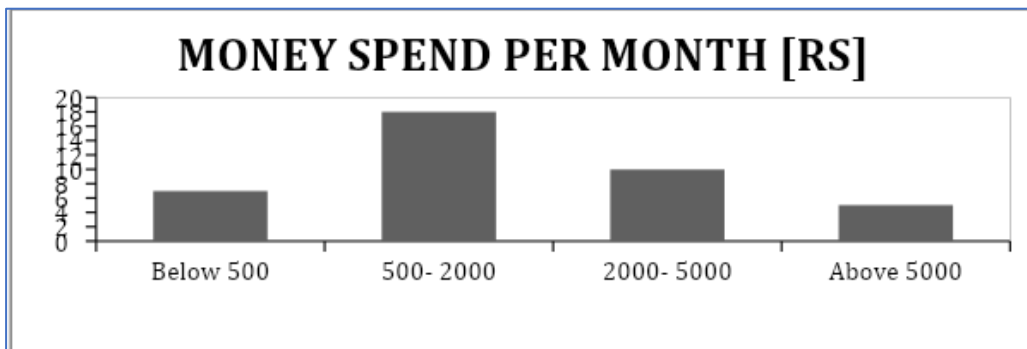


Interpretation: The above interpretation shows that the region-wise distribution of the online food delivery service is high at the city/metro [urban] areas , but a trend of spreading towards the rural areas have been shown in the loosening of the lockdown period.

TABLE 4
MONEY SPEND PER MONTH

MONEY SPEND PER MONTH [In Rs]	RESPONDENTS	PERCENTAGE %
Below 500	7	17.50%
500- 2000	18	45%
2000- 5000	10	25%
Above 5000	5	12.50%

SOURCE: RPRIMARY DATA

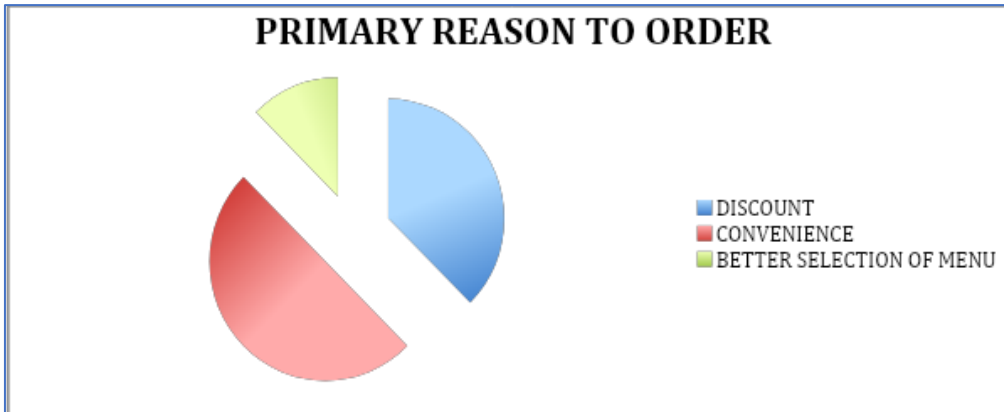


Interpretation: From table 4, we can see that most of the respondents spend around Rs500 to Rs 2000 per month to purchase food from Zomato. A trend have been noticed that few of the respondents only fall under the category of buying food at either below Rs 500 or above Rs 5000.

TABLE 5
PRIMARY REASON FOR ORDERING FOOD FROM ZOMATO

PRIMARY REASON	RESPONDENTS	PERCENTAGE
DISCOUNT	15	37.50%
CONVENIENCE	20	50%
BETTER SELECTION OF MENU	5	12.50%

SOURCE: PRIMARY DATA



INTERPRETATION: From the above values we can interpret that half of the respondents buy food through Zomato because of their convenience, while only a few of the respondents claim to have better section of food items in the menu.

TABLE 6
EXPERIENCE ON FOOD QUALITY

FOOD QUALITY	RESPONDENTS	PERCENTAGE %
SAME AS EATING AT THE RESTAURANT	18	45%
BIT DETERIORATED DUE TO TRANSPORTATION AND PACKAGING	20	50%
SIGNIFICANTLY DETERIORATED	2	5%

SOURCE: PRIMARY DATA

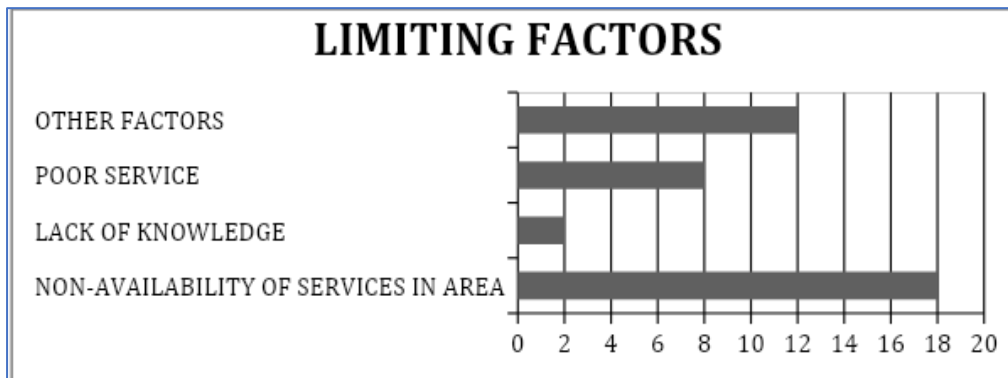


Interpretation: Table 6 illustrates that half of the respondents are not satisfied with the food quality as the get deteriorated due to the transportation and packaging. The Zomato / online food delivery service apps need to focus on providing quality services in order to attain loyal customers.

TABLE 7
FACTORS THAT LIMITS THE USAGE OF THE SERVICES TO THE CUSTOMERS

LIMITATING FACTORS	RESPONDENTS	PERCENTAGE %
NON-AVAILABILITY OF SERVICES IN AREA	18	45%
LACK OF KNOWLEDGE	2	5%
POOR SERVICE	8	20%
OTHER FACTORS	12	30%

SOURCE: PRIMARY DATA



Interpretation: from Table 7, it is studied that majority of the respondents are not able to use the services of the food delivery apps due to the non-availability of the services in their areas. While we can also see that only a few respondents have chose the option of having lack of knowledge about the service.

FINDINGS

- It can be analyzed that majority of the respondents have used Zomato app to order food in the loosening of the lockdown period.
- Before the arising of covid – 19, these food ordering series were only available at the city/metro [urban] areas, but now, these series are slowly developing towards the rural areas.

- It is also found that majority of the people prefer to buy from these apps due to their conveniences. So, it is good for the companies to focus on maintaining good quality and timely delivery of order.
- Most of the respondents were not satisfied with the experience on food quality due to transportation, packaging or delivery exceeding the limit.
- It is also noticed that majority of the respondents face the limitation of non-availability of the services in their area, which inhibits them from using the service.

SUGGESTIONS

- Zomato does not have a strong base in the rural region because of a lack of delivery services and restaurant partners.
- Timely delivery will increase the likeness towards the application.
- Zomato can target college students since students spend more time in social media, in the period of developing buying or eating habits, limited mobility.
- Providing offers will increase the financial burden on company and also does not help in gaining customer loyalty, instead removing delivery charges can gain trust and more popularity within the customers.

CONCLUSION

The online delivery services are progressing at a rapid rate. Even though there has been a slow down in the market as the customer buying habit was influenced by fear of spreading covid-19 and implementation of lockdown. After loosening of lockdown restaurant-related industry in growing back, we can see an increase in demand for online food delivery service. Zomato has taken lot of steps to come out of the crisis of covid-19 and initiatives to help their partners. Zomato should expand to rural areas in slot of customers available. The quality of food and logistical issues should be solved so that food can be delivered on time.

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THE IMPACT OF E-PAYMENTS DURING COVID-19: SPECIFICALLY, GOOGLE PAY AND PHONEPE

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ABSTRACT

The world keep's changing and we have no clue about it. The fact is, accept the change and keep building. Looking back to the last day when the corona wasn't a news, is so much different. There have been good and bad side to anything and everything.

The pandemic helped all of us, to make use of the digital platforms and it is tremendously a part of our day to day life.

The e-payment networks and apps are in big use by all of us for making the smallest payment. The lockdown and pandemic has limited the direct transactions and hence the e-payment platforms have paved the way. Google pay, PhonePe is one of the e-payment application that is in use.

Key Words: Online Payment, Google Pay, PhonePe

INTRODUCTION

Google Pay is a digital wallet platform and online payment system developed by **Google** to power-in-app and tap-to-pay purchases on mobile devices, enabling users to make payments with **Android** phones, tablets or watches. It took over the branding of google chromes autofill feature. Google pay adopts the features of both android pay and google wallet through its in store, peer-to-peer and online payment services.

Google Pay takes advantage of physical authentications such as fingerprint ID where available. On devices without finger print ID, Google pay is activated with a passcode.

PhonePe is an Indian e-commerce payment system and digital wallet company headquartered in Bangalore, India. It was founded in December 2015, by Sameer Nigam, Rahul Chari and Burz in Engineer. PhonePe app went live in

August 2016 and was the first payment app built on Unified Payments Interface (UPI).

The PhonePe app is available in over 11 Indian languages. Using PhonePe, users can send and receive money, recharge mobile, data cards, make utility payments, buy gold and shop online and offline. In addition, PhonePe also allows users to book Ola ride, pay for Red bus tickets, order food on fresh menu, eat, fit and avail Flight services and Hotel services through micro apps on its platform.

STATEMENT OF THE PROBLEM

Various banking services are essential to be performed in common man's life. As the pandemic hits our daily routine it is difficult to step out, reach the bank and make the procedures. With the advancement of technology and increased number of smartphone users, banks provide an option to deliver various financial services through apps anytime and anywhere. The present study is about the impact of e-payments during covid-19.

SIGNIFICANCE OF THE STUDY

- The aim of the study is to determine the satisfaction of customers in using Google Pay and PhonePe.
- The study is conducted on sampling method of survey.

OBJECTIVES

1. To analyze the satisfaction of customers in the usage of Google Pay and PhonePe.
2. To study the difficulties faced by the users by using payment applications.

RESEARCH METHODOLOGY

This study is exploratory in nature. Both primary and secondary data have been used for the study. Primary data was collected with the pre-designed questionnaire to the consumers in Thiruvalla and Changanasherry region. 60 consumers were selected conveniently as samples. Study on the basis of primary data helps to understand the customer satisfaction on Google pay and Phonepe and the factors that influence their adoption. The method adopted for the study is convenience sampling. The secondary data has been collected from the Internet.

LIMITATIONS OF THE STUDY

1. The time for the study was limited.
2. Could not cover different categories of people like (people with different financial status etc.).

3. Sample method is being used for data collection and it is restricted for few people.

REVIEW OF LITERATURE

Doan (2014) he conducted a study to understand consumer adoption on mobile wallets in Finland area. This research was designed in a quantitative method using questionnaire which was sent to potential respondents in Finland. The study measures the market condition of mobile wallets users. The study findings reveal that the usage of mobile wallet is only in the initial stage and respondents are showing positive attitudes towards usage of mobile wallets. Research concluded that the trust factor reveals the positive or negative impact on adoption of user, depending on the user satisfaction and user's situation.

Singh & Gupta (2016) They have conducted a study to identify various factors influence on the adoption of mobile wallet payment among customers They considered the various variables for the study are Convenience, Trust, Security, and Adaptability which have an impact on the satisfaction of mobile wallet usage. The study was conducted in the Kurali city, District of Punjab. Pearson's Correlation Analysis was to investigate the relationship between the different basic variables of the study. The study findings show that mobile wallets are considered as the futures of cash.

Ahuja & Joshi (2018) have studied about the customer perception concerning Mobile wallets. In this study they examined that the factors exploration technique is used to classify the factors which influence customer opinion towards Mobile wallets. The study has been conducted about the different types of mobile wallets in India. The data is collected from both secondary data and primary data. The survey was conducted among 139 mobile respondents in the telecommunication industry.

DATA ANALYSIS AND INTERPRETATION

Table 1
Age category that use Online Payment

AGE GROUP	NO. OF RESPONDENTS	PERCENTAGE
18-25	47	78.3
26-35	10	16.7
36-45	Nil	Nil
Above 46	3	5
Total	60	100

Source: Primary data

INTERPRETATION:

Respondents in the age category of 18-35, account of 78.3% of the response, which indicates that the younger generation has more active participation in this project. This implies that online payments are of much use among the younger generation as compared to the rest.

Table 2
Online payment usage on the basis of Gender

Gender	Respondents	Percentage
Male	28	46.7
Female	32	53.3
Transgender	nil	Nil
Total	60	100

Source: Primary Data

INTERPRETATION:

A majority of 53.3% of respondents are women who use Google pay and PhonePe and a majority of 46.7% of the respondents are male. This shows that women use online payment more.

Table 3
Online Payment usage of respondents on the basis of occupation

Occupation	No of Respondents	Percentage
Student	46	76.7
Government Employee	nil	Nil
Private Employee	6	10
Others	8	13.3
Total	60	100

Source: Primary data

INTERPRETATION:

A majority of 76.7% of respondents are students who use Google Pay and Phonepe. 10% of the respondents are private employees who use Google Pay and Phonepe.

Table 4
More preferred online payment app

Payment app	No. of Respondents	Percentage
PhonePe	5	8.3
Google Pay	55	91.7
Total	60	100

Source: Primary Data

INTERPRETATION:

Most of 91.7% of the respondents prefer to use Google Pay than PhonePe and only 8.3% of the respondents prefer PhonePe. This indicates that Google Pay is the most widely known and used app.

Table 5
Respondents usage of online payment app

Usage	Respondents	Percentage
Below 1 year	28	46.7
1 - 2 years	21	35
Above 2 years	11	18.3
Total	60	100

Source: Primary Data

INTERPRETATION:

46.7% of people have been using the payment app below one year and 35% for one to two years and 18.3% more than two years.

Table:6
Satisfaction of respondents toward Google Pay

	Highly satisfied		Satisfied		Neutral		Dissatisfied		Highly dissatisfied	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Convenient	26	43	27	45	6	10	1	1.6	0	0
User Friendly	24	40	26	43	8	13	2	3	0	0
Speed	18	30	25	42	12	20	5	8	0	0
Security	21	35	26	43	11	18	2	3	0	0
Communication Language	34	57	19	32	5	8	1	1.6	1	1.6

Source: Primary data

INTERPRETATION:

A majority of 45% of the respondents has stated satisfied in terms of its convenience. 43% of the respondents has stated satisfied in term of user friendliness. 42% of the respondents has stated satisfied in terms of its speed. 43% of the respondents has stated satisfied in terms of its security and 57% of the respondents has stated highly satisfied in terms of its communication language. This indicates that the respondents are satisfied with the service provided by Google Pay.

Table: 7
Satisfaction of respondents toward PhonePe

	Highly satisfied		Satisfied		Neutral		Dissatisfied		Highly dissatisfied	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Convenient	11	18	26	43	19	32	3	5	1	2
User Friendly	10	17	28	47	19	32	2	3	1	2
Speed	14	23	23	38	19	32	3	5	1	2
Security	10	17	25	42	20	33	3	5	2	3
Communication Language	18	30	23	38	16	27	2	3	1	2

Source: Primary data

INTERPRETATION:

A majority of 43% of the respondents has stated satisfied in terms of its convenience. 47% of the respondents has stated satisfied in term of user friendliness. 38% of the respondents has stated satisfied in terms of its speed. 42% of the respondents has stated satisfied in terms of its security and 38% of the respondents has stated highly satisfied in terms of its communication language. This indicates that the respondents are satisfied with the service provided by PhonePe.

Table 8
Usage of Online Payment by respondents

Source: Primary Data

INTERPRETATION:

Most of 33.3% of the respondents preferred to use Google Pay or PhonePe weekly for their transactions which shows the increasing popularity of the applications.

Table 9
Respondents preferred app for transferring money among peers

Particulars	No of respondents	Percentage
Daily	11	18.3
Weekly	20	33.3
Monthly	10	16.7
Occasionally	19	31.7
Total	60	100

Particulars	No of Respondents	Percentage
Google Pay	55	91.7
Phonepe	5	8.3
Total	60	100

Source: Primary data

INTERPRETATION:

A majority of 91.7% of the respondents use Google Pay than PhonePe for transferring money among the peers and only 8.3% of the respondents use PhonePe.

Table 10
Online payment app that provide more payment options

Payment app	Respondents	Percentage
PhonePe	9	15
Google Pay	51	85
Total	60	100

Source: Primary data

INTERPRETATION:

Google Pay provides more (85%) payment options when compared to PhonePe (15%).

Table 11
Cost and Time effective payment app

Payment app	Respondents	Percentage
PhonePe	13	21.7
Google Pay	47	78.3
Total	60	100

Source: Primary data

INTERPRETATION:

Majority of 78.3% of the respondents find Google Pay more cost effective as well as time effective than PhonePe which is only 21.7%.

Table 12
App which does not need much legal formalities

Payment app	Respondents	Percentage
PhonePe	10	16.7
Google Pay	50	83.3
Total	60	100

Source: Primary data

INTERPRETATION:

As compared to PhonePe it has been observed that google pay uses less legal formalities as when compared to PhonePe.

FINDINGS OF THE STUDY

- Respondents in the age category of 18-35, account of 78.3% of the response, which indicates that the younger generation has more active participation in this project. This implies that online payments are of much use among the younger generation as compared to the rest.
- A majority of 53.3% of respondents are women who use Google pay and PhonePe and a majority of 46.7% of the respondents are male. This shows that women use online payment more.
- A majority of 76.7% of respondents are students who use Google Pay and Phonepe. 10% of the respondents are private employees who use Google Pay and Phonepe.
- Most of 91.7% of the respondents prefer to use Google Pay than PhonePe and only 8.3% of the respondents prefer PhonePe. This indicates that Google Pay is the most widely known and used app.
- 46.7% of people have been using the payment app below one year and 35% for one to two years and 18.3% more than two years.
- A majority of 45% of the respondents has stated satisfied in terms of its convenience. 43% of the respondents has stated satisfied in term of user friendliness. 42% of the respondents has stated satisfied in terms of its speed. 43% of the respondents has stated satisfied in terms of its security and 57% of the respondents has stated highly satisfied in terms of its communication language. This indicates that the respondents are satisfied with the service provided by Google Pay.
- A majority of 43% of the respondents has stated satisfied in terms of its convenience. 47% of the respondents has stated satisfied in term of user friendliness. 38% of the respondents has stated satisfied in terms of its speed. 42% of the respondents has stated satisfied in terms of its security and 38% of the respondents has stated highly satisfied in terms of its communication language. This indicates that the respondents are satisfied with the service provided by PhonePe.
- Most of 33.3% of the respondents preferred to use Google Pay or PhonePe weekly for their transactions which shows the increasing popularity of the applications. A majority of 91.7% of the respondents use Google Pay than PhonePe for transferring money among the peers and only 8.3% of the respondents use PhonePe.

- Google Pay provides more (85%) payment options when compared to PhonePe (15%).
- Majority of 78.3% of the respondents find Google Pay more cost effective as well as time effective than PhonePe which is only 21.7%.
- As compared to PhonePe it has been observed that google pay uses less legal formalities as when compared to PhonePe.

SUGGESTIONS

- Both google pay and PhonePe can revolutionize online payments and take cashless transaction to the next level, But then
- The customers need to be convinced about the safety of mobile wallets and their advantages.
- They need to be induced to use mobile wallets for all kinds of payments by making attractive offers such as a cashback offer etc.

CONCLUSION

People can adopt and use their mobile wallets for the payment transaction, fund transfer, purchasing groceries and paying bills etc. The study has discussed the trust is the main factor affecting users' satisfaction directly and it impacts on many user's intention to adopt mobile wallets. The results show that the trust has significantly positive impact on actual usage of mobile wallets.

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A STUDY ON E-WALLET USAGE AMONG COLLEGE STUDENTS

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ABSTRACT

In this day and age, not only is an e-wallet a familiar method to handle payments straightforwardly but it also makes light work of completing transactions. Accordingly, college students' potential users of e-wallets may prefer e-wallets to be a frequently used form of payment, resulting in the purpose of this paper which is to investigate the demand for using digital wallets among university students. Research paper based on the data and information acquired from a small-scale survey conducted within college students and literature review demonstrates several characteristics of e-wallets' advantages, its obstacles, and the prospect of using digital wallets. In accordance with the results of the study using means of secondary research, the findings indicate that in spite of challenges while using digital wallets, e-wallets gain a perspective of having increasingly broader dissemination among college students. All in all, it is believed that this report can provide a prototype as well as probable incentive to further study of e-wallet for developing innovative features of digital wallets.

INTRODUCTION

Many advancements have happened in the economic sector in India as in global economy and when it comes to e commerce there has to continuous changes and developments that has happened recently. Cashless economy is a dream for many countries and many people realize the fact that cashless economy is only possible when people switch to alternative method of payments thus; they suggested the idea of E wallet, which brought a revolutionary change in economy.

The requirement of special card readers, limited lifetime and acceptance being the main disadvantage of today's traditional cards, such as debit or credit card which leads to development of an additional method which suggested no use of card or physical money. Thus evolved the design the E wallet. In the last 10 years it has become an era of E wallet the main objective of E wallet is to make a paperless money transaction easier.

The event of demonetization has caused an increase in the use of online payment in the country. The event of demonetization increased the awareness of people about E wallet and increases the use of E wallets and payment India afterwards.

There are various methods of online Payments. The study gives special importance to one among them namely digital wallet or e wallets. Mobile wallet or e wallet is digital instruments where you can store money for instant payments.

LITERATURE SURVEY

1. Dr. Hem Shwetha Rathore (2017): -the study “Adoption of E-Wallet by consumers” given an analysis about various factors that could impact a consumer’s decision in adoption of digital wallet as a mode of payment. It also attempts to study the various risks and challenges that are faced in using of digital wallet by users.
2. Shamsheer Singh, Ravish Ran (2017): -the study “Study consumers perception of digital payment mode”, find out the customers perception and impact of demographic factors on adoption of digital mode of payment. ANOVA computation is carried in testing the hypothesis set. The study finds out demographic factors except education does not have an impact on adoption of digital payment. Analysis through ANOVA computation shows that education level of the customers plays an important role in customer’s adoption in digital payment mode.
3. M.Manikandan, Dr.S. Chandrmohan (2016): -in their articles discuss about the trends and services of E-wallet. It is found that there is a significant difference between the place of living and the various E-wallet services. They suggest in his articles that the advertisement should be made in the social media network which will capture young people to get into the usage.

STATEMENT OF THE PROBLEM

Today technological development at worldwide gives more importance to electronic payments. This increased the role of E-wallet among people. The young people of India are more fascinated and use this technology for their convenience.

Many popular browsers, including internet explorer and Firefox have some basic built in Ewallet functions. Bank also provide E- wallet services to customers like SBI Buddy, Chillrs etc., and Google has introduced their payment app Google pay which has gained more popularity among youth. Many new companies have introduced their E-wallets in market after demonetization.

Online payment methods like E wallets provide easy convenience payment services to people but these services are not being used by all people. Mostly young people are using this technology and taking advantage over the older citizens. This study is conducted to find out how the students comprehend to E-wallet and study the use and satisfaction.

SIGNIFICANCE OF THE STUDY

The E-payment method is mainly used by the young people in the India. Most of the youngsters know about E-wallets and they opt for convenience when it comes to carrying physical cash. When more and more young people use these payment methods and their parents and older generation are exposed to these technologies.

As the youngsters adopt this technology thus leading one step closer to cashless economy in the country. Young people would educate their children as well as their parents and would help in making the economy cashless. The significance of the study is to understand how much exposed our youngsters are to this E-wallet technologies and advancement in their sector.

OBJECTIVE OF THE STUDY

1. To identify the most popular E-wallet among college students.
2. To assess the student's satisfaction an E-wallets.
3. To find out the frequency of usage.

METHODOLOGY OF THE STUDY

Nature of the study is of primary we collected data from primary sources. The data regarding the project are collected by handing down questionnaire. The collection is done from students of different colleges. In this project we choose sample from 4 different colleges in kottayam municipality. We choose under graduate and post graduate students. We selected 30 students from a college.

LIMITATIONS OF STUDY

- The respondent hesitates to provide information in few cases.
- The respondent provides biased information which in misinterpretation of data.
- Lack of time
- Difficult to meet the respondents personally.

Different types of E- wallets in India

The 'Digital India' campaign, introduced by the Government tries to promote and encourage digital payments in the country. Government aims to create a

'digitally empowered' economy that is 'Faceless, Paperless, and Cashless'. The various types of digital payments in India are given below.

Banking Cards: Banking cards include debit card, credit card or prepaid banking cards. Customers can store card information in digital payment apps or mobile Wallets to make a cashless payment. Some reputed card payment systems are Visa, Rupay and MasterCard, among others.

USSD: These types of payments can be made with no mobile data facility. This facility is backed by the USSD along with National Payments Corporation of India (NPCL). The main aim of this type of digital payment is to serve the underdeveloped sections of society and to integrate them to mainstream banking. Now it is even available in Hindi for common people.

AEPS: Expanded as Aadhaar Enabled Payment system. AEPS, can be used for all banking transactions such as balance enquiry, cash withdrawal, Aadhaar to Aadhaar transfer etc.

UPI: UPI or Unified Payment Interface is a type of payment system through which any customer holding any bank account can send and receive money through a UPI based app. It enables users to transfer money without a bank account or IFSC code.

Bank Prepaid Cards: A prepaid card is a type of payment instrument where you load money to make purchases. This type of card may not be linked to the bank account of the customer.

POS Terminal: It is a handheld device that reads banking cards. There are different types of POS terminals such as physical POS, mobile POS and virtual POS to enable digital payments.

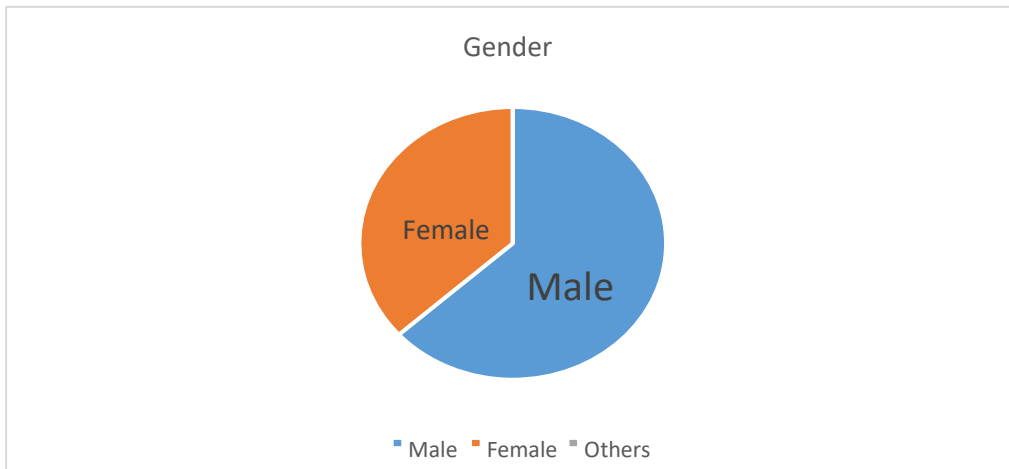
Internet Banking: It refers to the process of carrying out banking transactions online. It is also referred to as e banking or virtual banking which offers customers all types of banking services through their websites.

Bharat Interface for Money (BHIM) App: The BHIM app allows users to make payments using the UPI application. The BHIM app can be used by anyone who has a mobile number, debit card and a valid bank account. Money can be send through this app to different bank account, virtual address or to an Aadhaar number.

DATA ANALYSIS AND INTERPRETATION

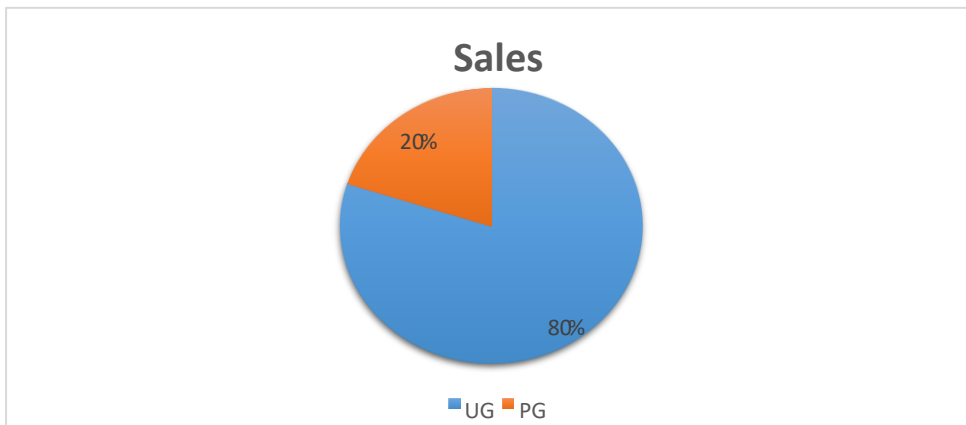
GENDER OF THE RESPONDENTS

GENDER	NO. OF RESPONDENTS	PERCENTAGE
MALE	19	63
FEMALE	11	37
OTHER	NIL	NIL
TOTAL	30	100



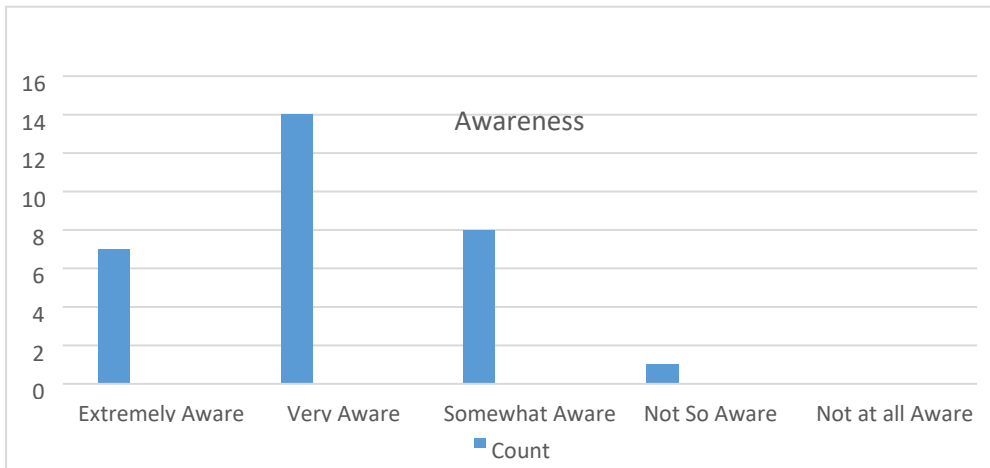
EDUCATIONAL QUALIFICATION

EDUCATIONAL QUALIFICATION	NO. OF RESPONDENTS	PERCENTAGE
UG	24	80
PG	6	20
TOTAL	30	100



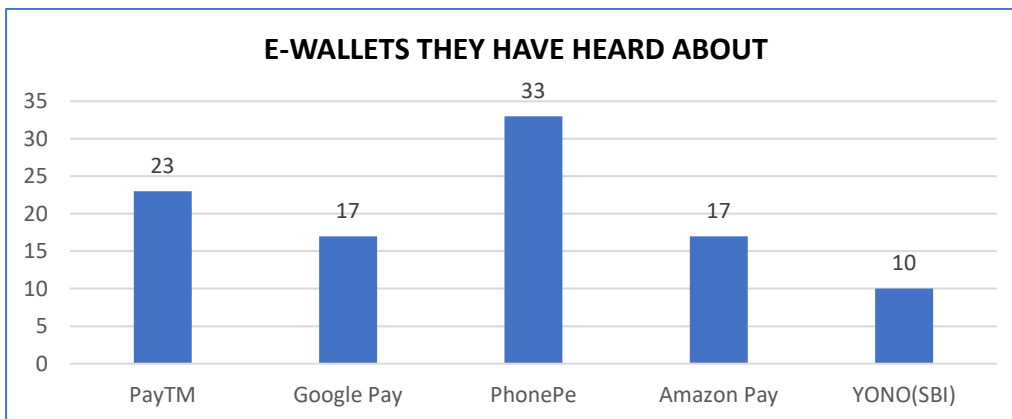
AWARENESS ABOUT E-WALLET PAYMENT SYSTEM

AWARENESS ABOUT E-WALLET	COUNT	PERCENTAGE
EXTREMELY AWARE	7	23
VERY AWARE	14	47
SOMEWHAT AWARE	8	28
NOT SO AWARE	1	3
NOT AT ALL AWARE	NIL	NIL
TOTAL	30	100



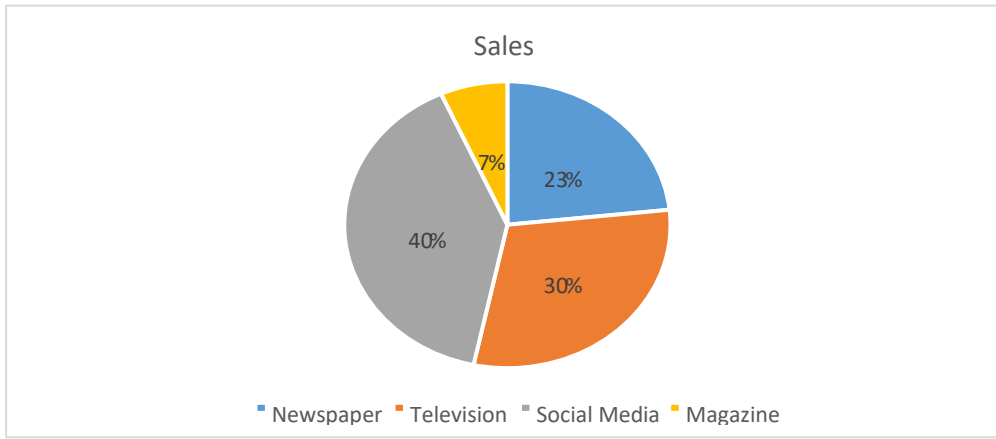
E-WALLETS THEY HAVE HEARD ABOUT

E-WALLETS	COUNT	PERCENTAGE
PayTM	7	23
Google Pay	5	17
PhonePe	10	33
Amazon Pay	5	17
YONO(SBI)	3	10
TOTAL	30	100



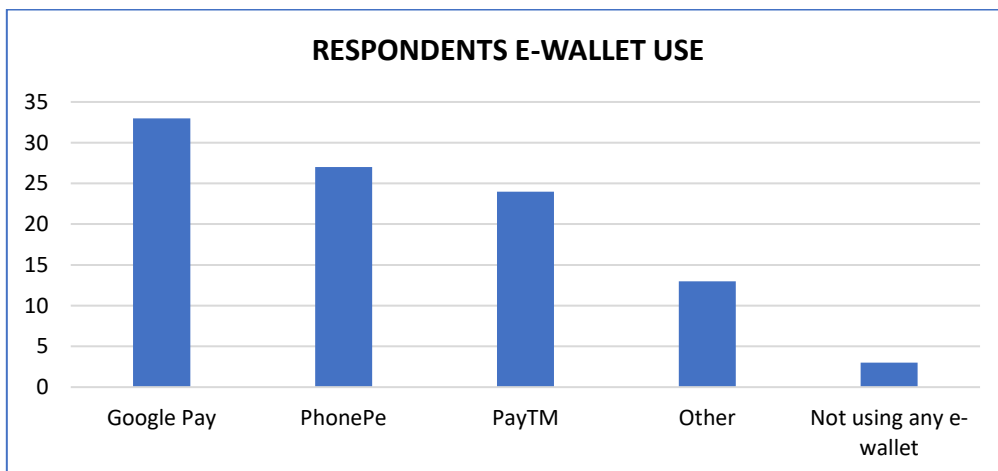
INFORMATION ABOUT E-WALLET

SOURCE	COUNT	PERCENTAGE
NEWSPAPER	7	23
TELEVISION	9	30
SOCIAL MEDIA	12	40
MAGAZINES	2	7
TOTAL	30	100



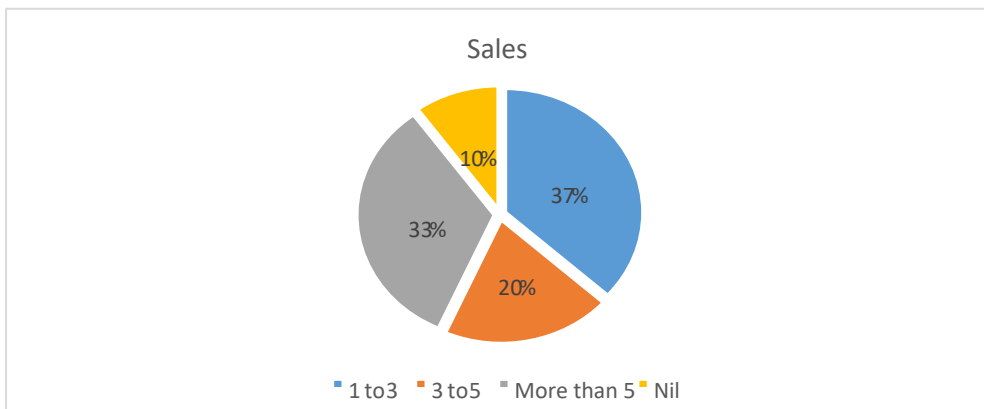
RESPONDENTS E-WALLET USE

E-WALLETS	COUNT	PERCENTAGE
Google Pay	10	33
PhonePe	8	27
PayTM	7	24
Other	4	13
Not using any e-wallet	1	3
Total	30	100



FREQUENCY OF USE OF E-WALLET

FREQUENCY	COUNT	PERCENTAGE
1 TO 3	11	36
3 to 5	6	21
More than 5	10	33
Nil	3	10
Total	30	100



FINDINGS

This chapter contains findings and suggestions. The study on E-wallet among college students have the following findings

1. The study reveals that, the male respondents are in proportion.
2. All 30 of the respondents are college students.
3. Most of the respondents are Undergraduates (UG) students.
4. Out of the 30 respondents 47% of the respondents are very aware of E-wallet, 28% of the respondents are somewhat aware and 2% of the respondents is not so aware.
5. Out of the 30 respondents 29% of them have heard about Google pay (TEZ), and only 11% of the respondents know about YONO (SBI).
6. Out of the 30 respondents 56% of them get information about E-wallet from social media, and only 6% of the respondents get information from magazine.

7. Out of the 30 respondents 42% of them are using Google Pay (TEZ), 6% of the respondents use other E-wallets, and 7% of the respondents are not using any Ewallets.
8. Out of the respondents 35% of the respondents use E-wallets from 1 to 3 times in a month,33% of the respondents uses more than 5 times a month,22% of the respondents use 3 to 5 times in a month, and 10% of the respondents don't use any Ewallet.

SUGGESTIONS

On the basis of the findings suggestions are made:

1. E-wallet providers must be able to provide their service without any network errors or fraud.
2. There should be security warning when transactions happen.
3. The government can take necessary steps in educating the youths about Ewallet and its usage.
4. Banks can also take initiatives to make their customers to opt for electronic transactions through E-wallets.
5. Youths have to be more aware about the importance of E-wallets in the future to make the economy completely cashless

CONCLUSION

Now, the E-wallets have become an important part of our society. It is difficult to find youths who are not using any E-wallets. Here we made the study on the "Ewallet usage among college students". The society is moving towards a cashless economy and the youngsters are the main driven force that help the country to move in that direction. A cashless economy will be more transparent and accountable. However the dream can only be achieved by adopting small steps like electronic payment, E-wallets, etc. Let us hopefully look forward into a new era of cashless system.

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A STUDY ON IMPACT OF COVID 19 ON HOME DELIVERY OF FOOD ITEMS WITH SPECIAL REFERENCES TO ZOMATO APP

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ABSTRACT

In today's Positively COVID hit world all business small or large has taken a hit either positively or negatively. Furthermore, the lockdown imposed due to corona also caused people to switch to online buying of groceries and essentials This study will focus on the willingness, acceptance, and in the pattern of people to online delivery related to food items and edibles. The study includes almost every factor to study the impact of Coronavirus on acceptance of food items home delivered and we are mainly focusing on the perception of consumers towards zomato during this pandemic.

Key words: Covid 19, Zomato, Perception, Pandemic

INTRODUCTION

When the pandemic of coronavirus hit the world the food industry and related services were heavily impacted. This outbreak led the Indian government to make the food delivery and restaurants business to be categorized as critical services. Since more than 20% of population in India relies on online food and restaurants services on daily basis which include students, working young people, and paying visitors these services needed to be started again. This pandemic has in more than one way created challenges for online food delivery and food industry in large that could have lasting effects.

In today's world service sector contributes 64.80% in GDP. Zomato is one of the most popular applications that provide services to the user to discover restaurants. The rise of digital technology is reshaping the industries. With the increased use of technology, the number of people engaging into the digital sector are rapidly increasing. Even Consumers are accustomed to shopping or even ordering online through apps or websites, with maximum convenience and transparency, expecting the same experience that they would get from the outlet itself. To match up with the consumer's expectations apps are providing increased facilities and services to the customers. This scenario doesn't exist only in one country but all across the globe. Being up to date with the customers' expectations helps firm retain customer's to a greater extent.

Statement of the Problem

The study raises the following questions for investigation: what is the motivating factor that make customers to purchasing the product through Zomato? How often the customer make order online before and after covid 19? what is impact of Covid 19 on home delivery of food items? The problem is Stated as "A study on impact of covid 19 on home Delivery of food items with special references to Zomato app.

Significant of the study

scope of our study is limited towards those Customers who have experienced such online food delivery service through Zomato app in Thiruvalla. The study is basically conducted to know the impact of Covid 19 on home delivery of food items, and how consumers perceive the online food delivery service. The Customers have different attitude under different circumstance. From this study, we can have better understanding of the online food, delivery service in market at time of Covid-19.

Research Methodology:

Research Design:

The study has adopted an exploratory and Descriptive research design so as to gather information from the customer by conducting Sample survey.

Data collection :

The study comprises of both primary and secondary data for an indepth examination. The primary data has been collected in the form of questionnaires which suffices all research objectives. Secondary sources of data is collected from catelouge of the company, various internet sites, and Literature Review has been used.

Sample Design:

The is conducted in Thiruvalla.50 Samples of users of zomato app has been collected. The convenience Sampling users method was adopted for the study.

Limitation of the study:

- A small sample size of 50 respondents has been taken due to the pandemic Situation.
- Shortage of time due to co vid-19 and this the major limitations of the study.

Literature Review

Harshleen Kaur Sethi (2017), in his article about “Product and Brand Strategy of Zomato” stated that With the advent of e-commerce boom in India, the in

almost every vertical from online shopping to ticket bookings, healthcare, etc. One of such verticals is e-food industry, which has very efficiently utilized the e-commerce platform in the online food review and food ordering business. This is a vertical, which has brought almost every restaurant in India under a single roof in the hands of the consumer.

H.S. Sethu & Bhavya Saini (2016), “*Customer Perception and Satisfaction on Ordering Food via Internet, a Case on Foodzoned.Com, in Manipal*” stated that their aim was to investigate the student’s perception, behavior and satisfaction of online food ordering and delivery services. Their study reveals that online food purchasing services help the students in managing their time better. It is also found that ease of availability of their desired food at any time and at the same time easy access to internet are the prime reasons for using the services.

Leong Wai Hong (2016), “*Food Ordering System Using Mobile Phone*” stated that the technological advancement in many industries have changed the business model to grow. Efficient systems can help improve the productivity and profitability of a restaurant. The use of online food delivery system is believed that it can lead the restaurant’s business grow from time to time and will help the restaurants to facilitate major business online.

Hong Lan, et al, (2016), “*Improvement of Online Food Delivery Service Based on Consumers’ Negative Comments*” stated that online food delivery market is immature yet; there are some obvious problems that can be seen from consumers’ negative comments. In order to solve these problems, we can neither rely merely on the self-discipline of online food delivery restaurants nor the supervision and management of online food delivery platforms.

Data Analysis and Interpretation

Table 1 This Table shows How often do respondents order food in online

Particular	No of Respondents	Percentage
Daily	5	10
Weekly	8	16
Fortnight	12	24
Monthly	25	50
Total	50	100

Source: Primary Data Interpretation

The above table analysis represent that 25 respondent opined that they Monthly order food through Zomato. 8 Respondent opined that they weekly order food through zomato.

During covid:

Due to the impact of covid government announced lockdown and it became difficult for public to go Outside and buy food so they ordered food through zomato. 22 ordered weekly and 14 ordered Monthly

Table 2

This Table shows respondents experience on other apps as compared to Zomato

Particular	No of Respondents	Percentage
Better	12	24
Equal	34	68
Poor	2	4
Not applicable	2	4
Total	50	100

Source: Primary Data

Interpretation

The Above table Showing 34 Respondent opined that when compared other Food Apps with Zomato, zomato gives equal experience. 12 Respondent opined that when zomato compared with other App zomato gives Better experience.

During Covid:

During covid pandemic Zomato tried to provide More quality Goods and services 38 Respondents opined that when compared other food Zomato Zomato gives app better with experience. 10 Respondents opined that when Zomato compared with other App : Zomato gives equal experience.

Table 3

This Table shows respondents rate the food packing style by Zomato

Particular	No of Respondents	Percentage
Excellent	37	74
Good	12	24
Neutral	0	0
Average	1	0
Bad	0	0
Total	50	100

Source: Primary Data

Interpretation

The above table and graph showing that, 74% of the respondents rate the Food Packaging Style by Zomato as Excellent, 24% of the respondents rate the Food Packaging Style by Zomato as Good

Table 4

This Table shows respondents like to rate quality service offered by Zomato

Particular	No of Respondents	Percentage
Excellent	31	62
Good	12	24
Average	5	10
Bad	1	1
Terrible	1	1
Total	50	100

Interpretation

The Above table Showing that 30 Respondents opined that Service offered by zomato is good. 11 Respondent opined that quality Service offered 20mato is excellent.

During covid

The above situations changed as zomato provided Good Service quality with high safety and hygiene. 35 Respondent opined that Zomato offer excellent Service 10 Respondent opined that good. offered by zomato is good.

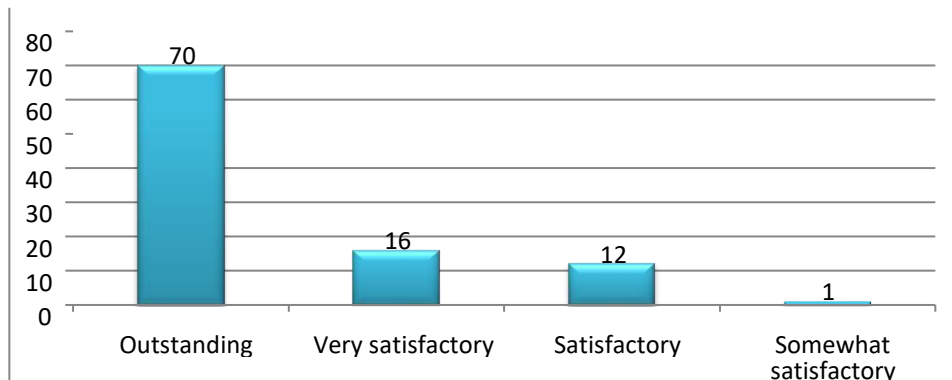
Table 5

This Table shows respondents give ratings towards satisfaction level with Zomato services

Particular	No of Respondents	Percentage
Outstanding	35	70
Very satisfactory	8	16
Satisfactory	6	12
Somewhat satisfactory	1	1
Total	50	100

Source: Primary Data

Graph: 4. 26



Interpretation

The above table and graph showing that 70% of the respondents opined that satisfaction level with Zomato services is outstanding, 16% of the respondents are very satisfied with service offered by Zomato, 12% of the respondents are satisfied with zomato service and 1% of the respondents belong to somewhat satisfied with Zomato service.

Major findings of the Study:

Overall usage of online food delivery platforms increased after a few months of lockdown phase but many small businesses had to suffer the consequences.

The study shows that food delivery app was severely affected due to pandemic.

30 respondents out of 50 samples responded that the quality of Zomato before covid was good and after covid 35 respondents opintd that the quality is excellent.

Suggestions

- Most of the respondents felt the prices of delivery charges are high. The high price is one of the reasons for consumer to ordering food through online. So food apps can consider this and reduce their delivery charges.
- The online food ordering apps have to improve their restaurants sites and menus to satisfy the consumer in a better way.
- Advertising plays a very important role in the purchase of a online ordering foods as most Customers are like to purchase because of advertisements.

Conclusion:

Online food delivering apps nowadays become fast moving in India, People do not find adequate time and safe to go outside and buy food especially during

this covid pandemic. Online food delivery is at the fingertip of the consumed. The study shows that a large online delivery app usage has been increased during the pandemic as it is only the source of getting food at our home during this lockdown. The impact of covid pandemic on online food delivery can be positive or negative.

In the summation of the Study major revelation was the impact of the pandemic on food delivering app (zomats) and it focus on the possible future of online food delivery market, its growth, safety concerns and possibilities for all related parties to capitalize on positive side and mitigate the negative side. Thus, ensuring that the future of online food delivery and its acceptance is very promising and must be continued..

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ATTITUDE OF RETAILORS ON IMPLIMENTATION OF GST WITH SPECIAL REFERANCE TO CHANGANACHERRY

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INTRODUCTION

GST is a major reform of the Indian taxation system. Goods and Service Tax, commonly known as GST, is an indirect value-added consumption-based tax, which will replace about 17 indirect, central and state taxes from 1st July 2017. The main objective of incorporating the GST is to eliminate the tax on tax, which cascades from the manufacturing level of the consumption level.

Goods and Service Tax is considered being the game changer for the Indian economy. This has been the biggest indirect tax reform which was long awaited and certainly promises to create a unilateral platform for all goods and services offered in India. No doubt, there have been apprehensions regarding the impact of GST on various sectors of the economy. The case of the retail sector is a paramount significance as it not only includes a huge volume of transactions but also generates mass employment in both the urban and rural sector.

The timing of implementing GST is also in favour of the retailers. Last year when the central government opted for sudden demonetisation wholesalers, distributors and retailers had no choice but to destock the inventory and also, they were compelled to reduce the volume of goods considerably. At present Indian economy is recovering its shape despite average yearly results and retail sector too has showcased its promise ahead of the GST regime. A unified potential retail market will be beneficial for the Indian economy in the long run and probability, the arrival of GST will help it.

Introduction of the Goods and Service Tax system is a landmark event in the financial history of our country. Rather than a new system of taxation, GST is a clear transition from an informal economy towards a formal and digitalised one, with wide application of technology and scientific methods for the levy, collection and administration of taxes.

In a vast country like India ensuring compliance of law and complete elimination of tax evasion were quite impossible under the traditional system in

which bureaucratic role was very high. The new GST system is a perfect solution to address both these issues. In fact, the absence of a proper understanding of the new indirect tax law and its methodology is the basic reason for almost all the criticisms levelled against GST.

GST is a destination-based tax on consumption of goods and services. It is proposed to be levied at all stages right from manufacturer up to final consumption with the credit of taxes paid at previous stages available as setoff. In a nutshell, only value addition will be taxed, and the burden of the tax is to be borne by the final consumer. The tax would accrue to the taxing authority which has jurisdiction over the place of consumption which is also termed as the place of supply.

STATEMENT OF THE PROBLEM

GST phenomenon which is introduced two year before in India, there are hardly any studies in this area. Especially there is a huge gap between empirical and behaviour studies on GST in India. This study tries to find the attitude of retailers in the implementation of GST. After the introduction of GST, the retailers face many problems and it will affect the earnings of retailers. So it is relevant to have a study on whether the implementation of GST is helpful or not to the retailers and what was the opinion of retailers in the implementation of GST.

Hence the research intends to focus on understanding the concepts of GST and attitude of retailers in the implementation of GST.

SIGNIFICANCE OF THE STUDY

The introduction of Goods and Service Tax in India may be considered as the most important financial reform ever in the history of our country. GST was introduced on 1st July 2017 with the motto of 'one nation, one tax, one market'. This is the main reason for our study.

In this stage, we are discussing the attitude of retailers in the implementation of GST. The impact of GST is going to be positive as it will using down the total indirect taxes, increase supply chain efficiency and facilitates seamless ITC. Vanishing state boundaries will reduce the complexity for retailers and increases the distribution reach as well as efficiency. These are the impact of GST on the retail sector. Below five factors will significantly change the dynamics of the retail sector in India. Reduces taxes, seamless ITC, increase supply chain efficiency, a tax on gifts and promotional items, better opportunities and growth of the retail market.

Upon implementation of GST, analysts predict unification of market. Thus biggest of the impacts of GST will be in the widening of the potential market for the retailers. Retailers would be ready to explore markets across diminished boundaries leading to better growth of the retail market.

The impact of GST on the retail sector will be very positive from both taxation and operations point of view. Retail industries will have to re-assess their current supply chain strategy and re-model their network design will be a critical activity for the retail industries as it offers the opportunity of cost of saving in tune of 1% - 1.15% of sales. Better business strategies reduce complications, beneficial for the start-ups these are another importance of the introduction of GST in the retail sector. In short, the introduction of GST will change and improves the retail sector.

SCOPE OF THE STUDY

The scope of the study is limited to the geographical boundaries of Changanacherry Municipality. GST is a wide area of research. The present study is to find out the attitude of retailers in the implementation of GST. The study is focusing on retailers in the Changanacherry. GST targets the smooth flow of Input Tax Credit. In fact, GST will reduce the tax burden on retailers as they pay many forms of tax in the past such as Octroi, CST, service tax and much more. GST will streamline everything into one single tax. So, it will be easier for the retailer to understand the taxation and to pay in one shot. Since the retail business can be carried out in every state upon a single registration, retailers will not have to maintain warehouses in every state, and this will be very beneficial regarding the cost to the retailer. GST will help the retail sector become more efficient in their operations

OBJECTIVES

1. To examine the response of retailers about the implementation of GST.
2. To evaluate the effectiveness of GST implementation among retailers
3. To examine the attitude of retailers towards implementation of GST
4. To examine the result of GST implementation among retailers

METHODOLOGY

This study on the attitude of retailers in the implementation of GST with special reference to Changanacherry municipality is mainly based on primary data which has been collected from 50 respondents who are dealing with different retail business residing in Changanacherry through a questionnaire. Samples are selected using convenience sampling. The collected data have been tabulated and analysed with the help of statistical tools like percentages and various charts.

LIMITATIONS

1. Since the study was confined to a particular area, the number of respondents was limited.
2. Respondents' lack of adequate knowledge about GST.
3. The sample selected is small, so it cannot be a true representation of the entire retailers of Changanacherry.

LITERATURE REVIEW

This part gives a look back into previous studies in the area of Goods and Service Tax and related terms and concepts.

1. **Ehtisham Ahmed and Satya Poddar (2009)** studied "Goods and Service Tax Reforms and Intergovernmental in India" and found that GST introduction will provide simple and transparent tax system with an increase in output and productivity of economy in India. But the benefits of GST are critically dependent on the rational design of GST.
2. **Dr. R. Vasanthagopal (2011)** studied "GST in India: A Big Leap in the Indirect Taxation system and concluded that switching to seamless GST from current complicated indirect tax system in India will be a positive step in booming Indian economy. The success of GST will lead to its acceptance by more than 130 countries in the world and a new preferred form of the indirect tax system in Asia as well
3. **Khan. M and Shadab (2012)** have mentioned that the significance of Goods and Service Tax in India and its prospects to have healthy competition in a present situation and suggests that it brings transparency in taxation and addresses global perspectives at each state of India.
4. **Nishitha Gupta (2014)** in her study stated that the implementation of GST in the Indian framework will lead to commercial benefits which were untouched by the VAT system and would essentially lead to economic development. Hence GST may usher in the possibility of a collective gain for the industry, trade, agriculture and common consumers as well as for the Central Government and the State Government.

ANALYSIS OF DATA AND INTERPRETATION

The analysis and interpretation of primary data collected which include ages, sex, monthly turnover etc. of the respondents. The data collected was analysed by using appropriate statistical techniques like graphs, tables, etc.

The data were collected on the respondents from 50 retailers in Changanacherry, Kottayam District. Random sampling was adopted for selecting the respondents to whom the questionnaire was served.

TABLE 1
GENDERWISE CLASSIFICATION OF THE RESPONDENTS

Gender	No. of Respondents	Percentage of Respondents
Male	30	60
Female	20	40
Total	50	100

FIGURE 1
GENDERWISE CLASSIFICATION OF RESPONDENTS

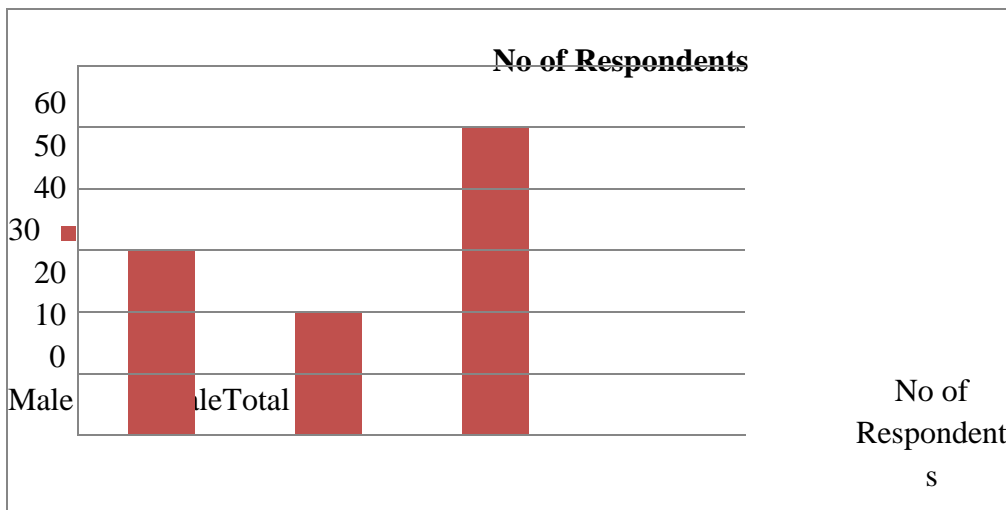


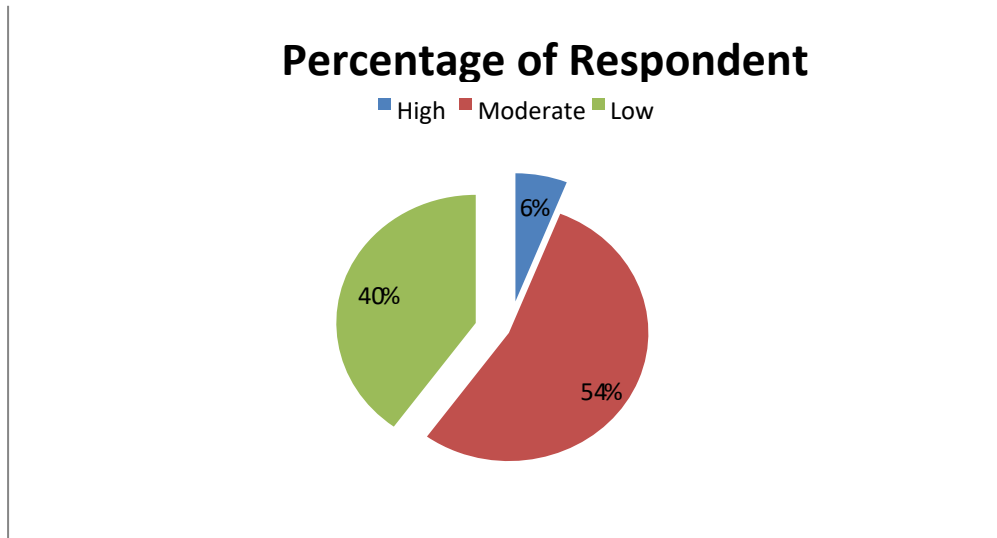
Table shows that 60% of the respondents are male and 40% are female

TABLE 2
LEVEL OF AWARENESS ABOUT GST

Particulars	No. of Respondents	Percentage of Respondents
High	3	6
Moderate	27	54
Low	20	40
Total	50	100

Source: Primary Data

FIGURE 2
LEVEL OF AWARENESS ABOUT GST



Above table reveals that out of the total respondents 6% have high knowledge, 54% of respondents have average knowledge and 40% have a low level of knowledge about GST.

FAMILIARITY WITH GST RELATED TERMS.

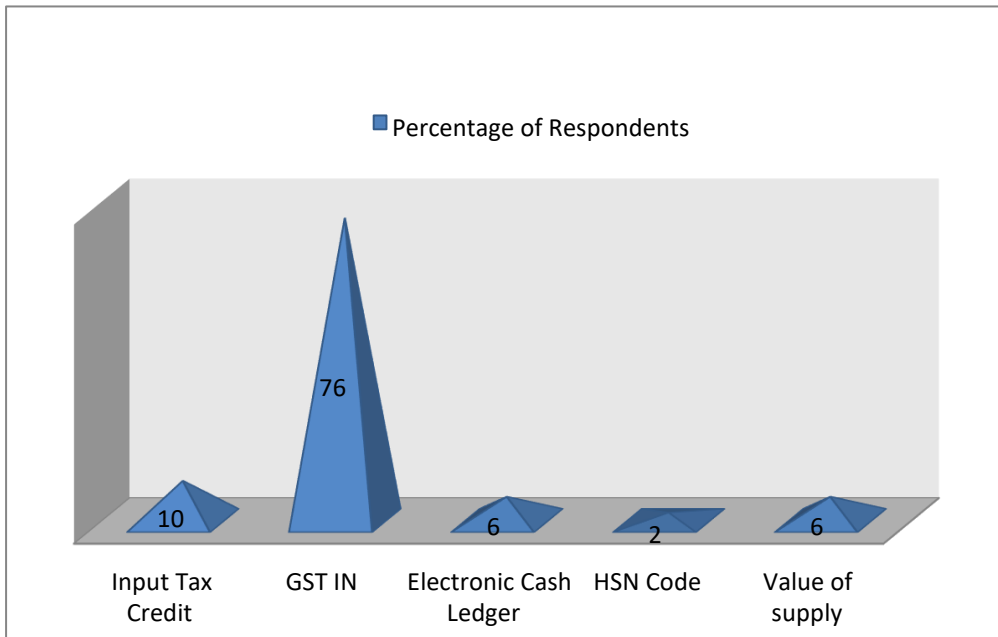
In order to examine the familiarity of the retailers regarding GST related terms certain terms were included in the questionnaire and the respondents were asked to mention whether they are aware or not.

TABLE 3
FAMILIARITY WITH GST RELATED TERMS

Particulars	No. of respondents who are aware	Percentage of respondents who are aware
Input Tax Credit	5	10
GST IN	38	76
Electronic Cash Ledger	3	6
HSN Code	1	2
Value of Supply	3	6

Source: Primary Data

FIGURE 3 FAMILIARITY WITH GST RELATED TERMS



Percentage of Respondents

Table reveals that 10% of the respondents are familiar with the term ITC, 76% of the respondents are familiar with GSTIN, 6% of the respondent are aware of the term electronic cash ledger, only 2% of the respondent understands the term HSN code, 6% of respondents are aware of the term value of supply

COMPARISON OF FAMILIARITY AND LEVEL OF AWARENESS

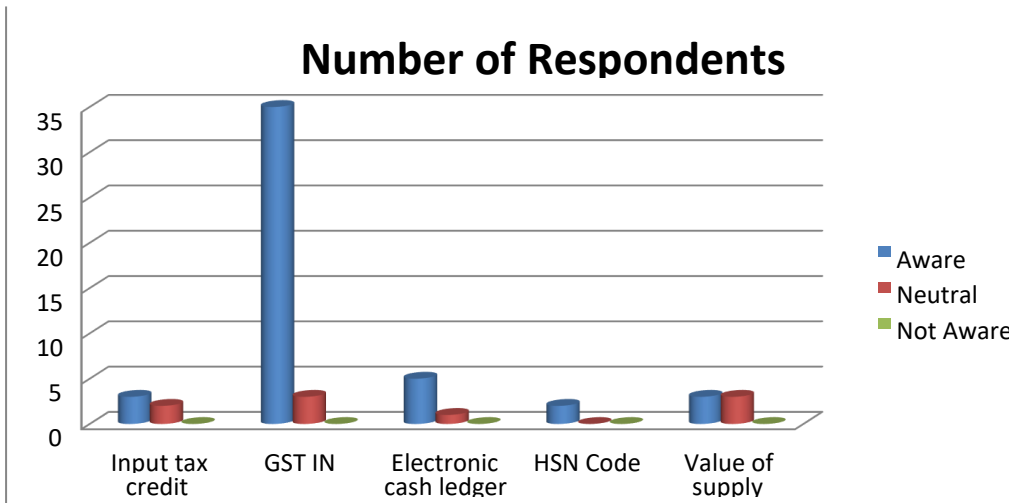
A comparison of table 3 & 4 indicate that most of the respondents are familiar about the above mentioned terms. But when rating is made we found that the people who are aware are not fully aware about it some of them have only a neutral awareness about it.

**TABLE 4
RATING THE LEVEL OF AWARENESS**

Particulars	Aware	Neutral	Not aware
Input tax credit	3	2	-
GSTIN	35	3	-
Electronic cash ledger	5	1	-
HSN Code	2	-	-
Value of supply	3	3	-

Source: Primary Data

FIGURE 4 RATING THE LEVEL OF AWARENESS



The figure and table show that most of the respondents are aware about GSTIN and only a small number of people are aware about HSN Code

COMPARISON OF TURNOVER BEFORE AND AFTER THE INTRODUCTION OF GST

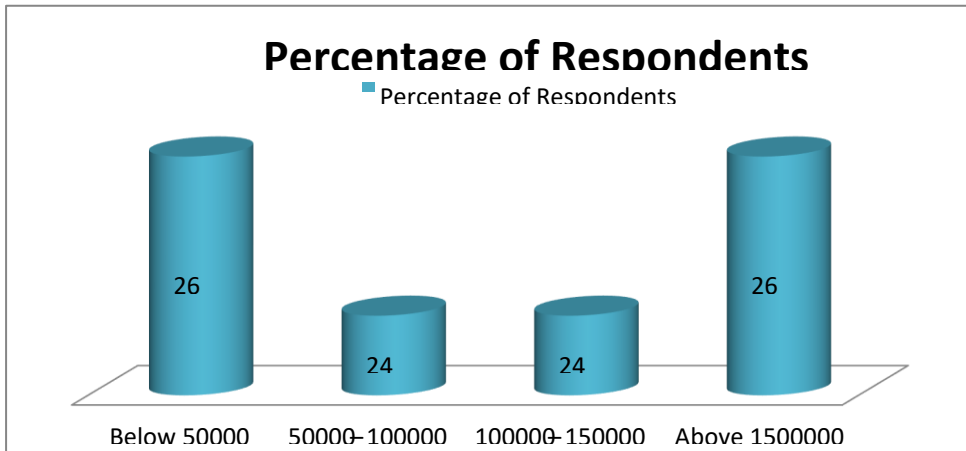
A question was included in the questionnaire to examine whether there is any change in the turnover of the retailers after the introduction of GST.

**TABLE 5
MONTHLY TURNOVER BEFORE THE IMPLEMENTATION OF GST**

Particulars	No of Respondents	Percentage of Respondents
Below 1 Lakh	13	26
1 Lakh to 3 Lakh	12	24
300000 to 5 Lakh	12	24
Above 5 Lakh	13	26
Total	50	100

Source: Primary Data

FIGURE 5 MONTHLY TURNOVER BEFORE THE IMPLEMENTATION OF GST



From the table it is evident that 26% of respondents earned a monthly income of below 1 Lakh before the implementation of GST, 24% of respondents earned 1 Lakh to 3 Lakhs monthly, 24% of respondents monthly earned 3 Lakhs to 5 Lakhs and 26% of the respondents earned above 5 Lakhs.

TABLE 6 MONTHLY TURNOVER AFTER THE IMPLEMENTATION OF GST

Particulars	No of Respondents	Percentage of Respondents
Below 1 Lakh	15	30
1 Lakh to 3 Lakh	8	16
3 Lakh to 5 Lakh	10	20
Above 5 Lakh	17	34
Total	50	100

Source: Primary Data

FIGURE 6 MONTHLY TURNOVER AFTER THE IMPLEMENTATION OF GST

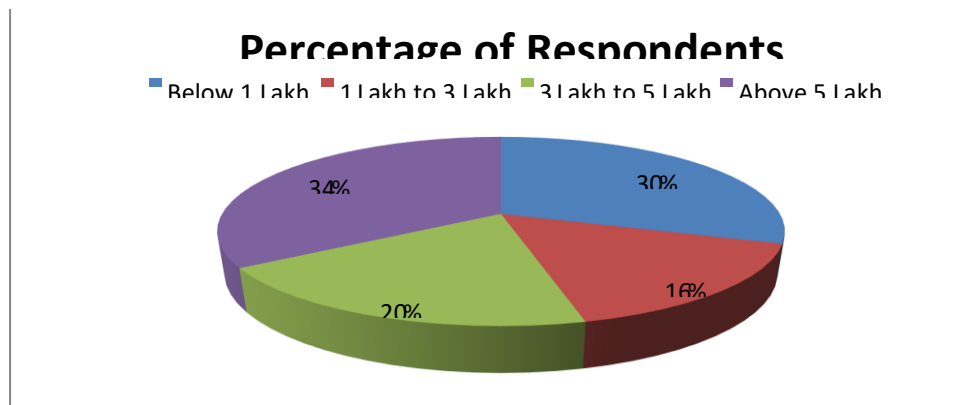


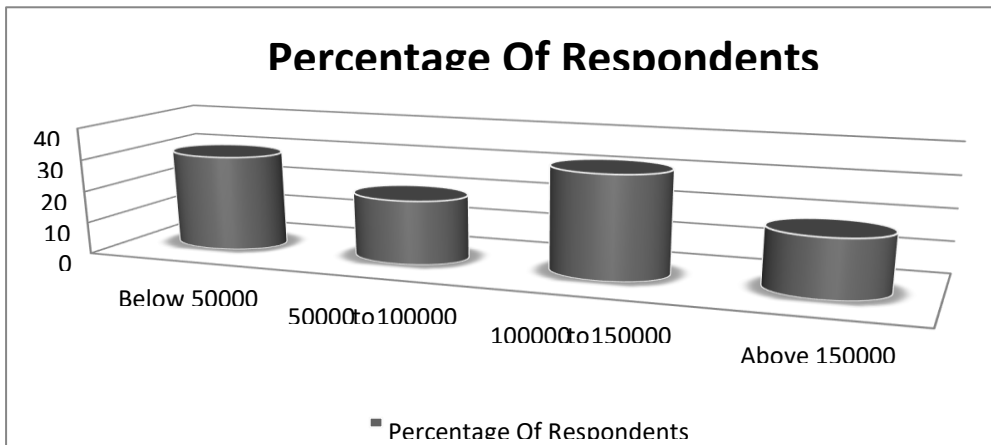
Table shows that the monthly turnover of the respondents after the introduction of GST. 30% of respondents get below 1 Lakh, 16% of respondents get 1 Lakh to 3 Lakhs, 20% of respondents earned 3 Lakhs to 5 Lakhs and 34% of respondents earned above 5 Lakhs after the implementation of GST. It means as a result of introduction of GST the turnover of certain persons increased and others decreased.

TABLE 7
AVERAGE TAX PAYMENT BEFORE THE IMPLEMENTATION OF GST

Particulars	No of Respondents	Percentage of Respondents
Below 50000	15	30
50000 to 100000	10	20
100000 to 150000	16	32
Above 150000	9	18
Total	50	100

Source: Primary Data

FIGURE 7
AVERAGE TAX PAYMENT BEFORE THE IMPLEMENTATION OF GST



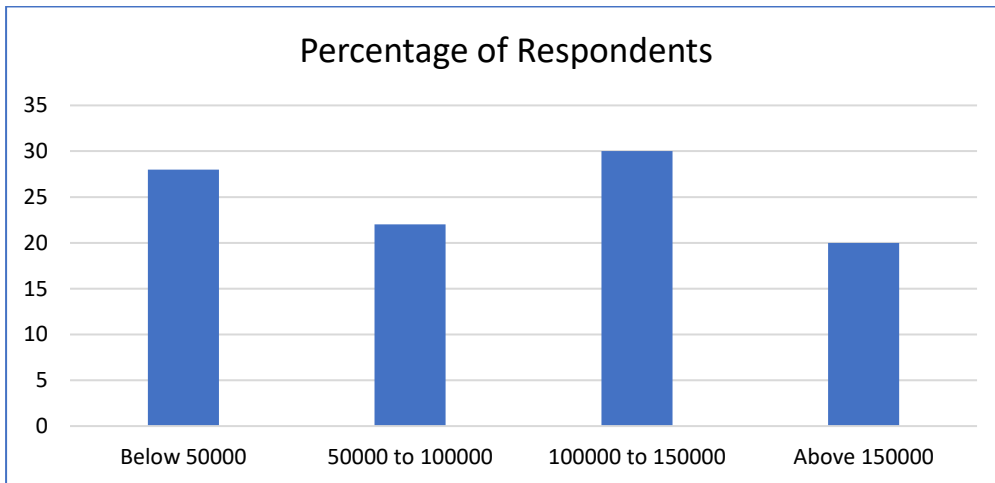
The above table reveals that 30% of respondents paid tax below 50000 before the implementation of GST, 20% of respondents paid between 50000 to 100000, again 32% of respondents paid between 100000 to 150000 and 18% of the respondents paid above 150000

TABLE 8
AVERAGE TAX PAYMENT AFTER THE IMPLEMENTATION OF GST

Particulars	No of Respondents	Percentage of Respondents
Below 50000	14	28
50000 to 100000	11	22
100000 to 150000	15	30
Above 150000	10	20
Total	50	100

Source: Primary Data

FIGURE 8
AVERAGE TAX PAYMENT AFTER THE IMPLEMENTATION OF GST



It is evident from the above table that 28% of respondents paid tax below 50000 after the implementation of GST, 22% of respondents paid between 50000 to 100000, again 30% of respondents paid between 100000 to 150000 and 20% of the respondents paid above 150000. It means there is not much change in the amount of tax paid before and after the implementation of GST.

MAJOR FINDINGS OF THE STUDY

- ✦ Out of 50 respondents, 30 are males and 20 are females.
- ✦ 54% of the respondents have overall understanding regarding GST is moderate. 40% of the respondents overall understanding is low and the remaining 6% is high in the overall understanding regarding GST.
- ✦ A major portion of the respondents is familiar with the term GSTIN. 10% are aware of ITC, 6% knows about Electronic Cash Ledger, and

6% knows about the Value of Supply and 2% knows about the HSN Code. .

- ✦ From the survey, it is found that 3 out of 5 respondents are aware about ITC and the rest are not. Out of 38 respondents 35 are aware about GST In and the rest are not. Out of 6 respondents 5 are about Electronic cash ledger and the rest are not aware about it. All the 2 respondents of the HSN code are aware about it. Out of 3 respondents of Value of Supply 3 are aware about it.
- ✦ The monthly turnover of 26% of the respondents before the implementation of GST was above 5 lakhs and that of another 26% was below 1 lakh. 24% earned 3 lakhs to 5 lakhs and another 24% of the respondents earned a monthly turnover between 1 lakh to 3 lakhs.
- ✦ This information reveals the annual income of the retailers after the implementation of GST. About 34% of the respondents' monthly turnover after the implementation of GST is above 5 lakhs. 30% of the respondents' turnover is below 1 lakh. The other category 3 lakhs to 5 lakhs comes 20%. Last 16% of the respondents' monthly turnover is between 1 lakh to 3 lakhs.
- ✦ 30% of the respondents tax payment before the implementation of GST was below 50000. 18% of the respondents' tax payment was above 150000. The other category 100000 to 150000 comes 32%. Last 20% of the respondents' tax payment is between 50000 to 100000.
- ✦ This finding is based on the annual tax payment of the retailers after the implementation of GST. From the survey, 28% of the respondents tax payment after the implementation of GST was below 50000. 20% of the respondents' tax payment was above 150000. The other category 100000 to 150000 comes 30%. Last 22% of the respondents' tax payment is between 50000 to 100000.

SUGGESTIONS

- The Government and local bodies could provide awareness and demonstration camps to retailers.
- The Government could make the retailers realize the various aspects relating to GST in order to avail the benefits of it.
- The Government could sort the technological glitches of the GST network out on a war footing basis
- The immediate changes in the GST system could be informed and passed to the retailers and find their suggestions.

CONCLUSION

GST is an indirect tax system, introduced with the motto of “one nation, one market and one tax”. The GST implementation was a very long pending amendment to even out the problems existing in the Value Added Tax system. The focus of the Government was to bring in uniformity in the sales tax system in India. With GST the lean and simple form of taxation should be brought in to ease the complexities. Majority of the retailers supporting GST, but some percentage oppose the implementation of GST.

Throughout the study, we concluded that the GST is beneficial for retailers. But the retailers think GST is not suitable for their business because of their unawareness about GST. Even though the respondents who are supporting the GST are not fully unaware about GST and its related aspects. Finally, we can say GST is advantageous for retailers, but the retailers cannot get all the benefits of it because of their lack of adequate knowledge about it. The government must take necessary actions and initiatives to give a clear picture of the advantages of GST and how to avail all the benefits of it

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APPENDIX

ATTITUDE OF RETAILORS ON THE IMPLIMETATION OF GST

- 1)Name :
- 2)Gender
 - a) Male
 - b) Female
- 3)What is your overall understanding about GST ?
 - a) High
 - b) Moderate
 - c) low
- 4)List out the terms that you are familiar with ?
 - a) Input tax credit
 - b) GST IN
 - c) Electronic cash ledger
 - d) HSN Code
 - e) Value of supply

5)Rate your level of awareness on the following

	Aware	Neutral	Not aware
Input tax credit			
GST IN			
Electronic cash ledger			
HSN Code			
Value of supply			
Any others			

- 6)Your normal turnover before implementation of GST
 - a) Below 1 lakh
 - b) 1 Lakh – 3 Lakh
 - c) 3 lakh – 5 Lakh
 - d) Above 5 Lakh
- 7)Your monthly turnover after implimentation of GST
 - a) Below 1 lakh
 - b) 1 Lakh – 3 Lakh
 - c) 3 lakh – 5 Lakh
 - d) Above 5 Lakh
- 8)What is your average tax payment before implementation of GST ?
 - a) Below 50000
 - b) 50000 to 100000
 - c) 100000 to 150000
 - d) Above 150000
- 9)What is your tax payment after implementation of GST ?
 - a) Below 50000
 - b) 50000 to 100000
 - c) 100000 to 150000

IMPACT OF COVID ON THE E-COMMERCE MARKET

Topic: Effects of Covid on Digital Marketing

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E-commerce refers to buying and selling of products or services using internet, and thus the transfer of money and data to execute these transactions. E-commerce is typically used to ask the sale of physical products online, but it can also describe any quite commercial transaction that's facilitated through the online. The factors which drive the expansion of the e-commerce market before the COVID-19 pandemic include strong and steady growth of internet users and rising awareness associated with online shopping, increasing online launching of products, low price thanks to bulk purchase, and so on. The outbreak of the Covid-19 pandemic had upended the projections of each business and digital marketing is not any exception. The transition to remote work prompted by the social distancing measures has created the need for virtual marketing of brands, customer interactions, and conducting overall business. On the digital front, several brands took to varied social media platforms, offering free tutorials or lessons, free trials, or providing engaging and entertaining content to draw the eye of people who are forced to stay indoors. The main objective of the study is to analyze the influence in buying behavior of the consumers and their behavioral shift.

INTRODUCTION

E-commerce, also known as electronic commerce or internet commerce, refers to the buying and selling of goods or services using the internet, and the transfer of money and data to execute these transactions. E-commerce is often used to refer to the sale of physical products online, but it can also describe any kind of commercial transaction that is facilitated through the internet.

E-commerce operates in all four of the following major market segments:

- Business to business
- Business to consumer
- Consumer to consumer
- Consumer to business

E-commerce, can be done over computers, tablets, or smartphones. Almost every product and service are available through e-commerce transactions,

including books, music, plane tickets, and financial services such as stock investing and online banking. It is considered as a very disruptive technology.

E-commerce has helped businesses establish a wider market presence by providing cheaper and more efficient distribution channels for their products or services. For example, the mass retailer Target has supplemented its brick-and-mortar presence with an online store that lets customers purchase everything from clothes to coffeemakers to toothpaste to action figures.

Amazon has launched its business with an e-commerce-based model of online sales and product delivery. Individual sellers have increasingly engaged in e-commerce transactions using their own personal websites. Finally, digital marketplaces such as eBay serve as exchanges where multitudes of buyers and sellers come together to conduct business.

The Advantages and Disadvantages of Electronic Commerce

E-commerce offers consumers the following advantages:

- **Convenience** - E-commerce can occur 24 hours a day, seven days a week.
- **Increased selection** - Many stores offer's a wider range of products online. And many stores online may offer consumers exclusive inventory that is unavailable elsewhere.
- **Personalization and Product recommendation** – Many e-commerce websites offer personalized products that guides its users to satisfy his or her purpose of visiting the online marketplace. The site also provides product recommendations based on the buyer's preference and product search.

E-commerce carries the following disadvantages:

- **Limited customer service** - If you are shopping online for a computer, you cannot simply ask an employee to demonstrate a particular model's features in person. Although some websites let you chat online with a staff member, this is not a typical practical.
- **Lack of instant gratification** - When you buy an item online, you must wait for it to be shipped to your home or office. However, retailers like Amazon make the waiting game a little bit less painful by offering same-day delivery as a premium option for select products.
- **Inability to touch products** - Online images do not necessarily convey the whole story about an item, and so e-commerce purchases can be unsatisfying when the products received do not match consumer

expectations. Case in point: an item of clothing may be made from shoddier fabric than its online image indicates.

E-COMMERCE DURING PANDEMIC

The worldwide spread of the COVID-19 pandemic has disrupted how people buy products and services and the way they perceive e-commerce. The standardized lockdown rules across India and therefore the growing hesitation among consumers to travel outside and buy essential goods have tilted the state towards e-commerce. Consumers have switched from shops, supermarkets, and shopping malls to online portals for the acquisition of products, starting from basic commodities to branded goods. Since the norm of social distancing has been initiated for nearly everything of 2020, the scope of online purchases and online businesses is predicted to surge. Many of us are embracing the concept of online retail and therefore the surge in FTUs (First Time Users) on e-commerce sites is visible.

DIGITAL MARKETING DURING PANDEMIC

Most businesses have realized one thing that the traditional way of selling their product or services has got to change if they need not already. Digital marketing plays a really major role in today's businesses to succeed in bent the proper audience at the proper time. Several brands took to varied social media platforms, offering free tutorials or lessons, free trials, or providing engaging and entertaining content to draw the eye of individuals who are forced to stay indoors.

There are some key traits of digital marketing

- Usage of digital platforms: Digital platforms like Facebook, Instagram, YouTube, WhatsApp, Twitter, and Snapchat, LinkedIn, Quora, etc. make it easier for cross-border firms to form their transactions convenient through reducing cost.
- Usage of internet: In international market the extensive use of service, product, and marketing tactics is especially hooked in to the web . it's a data-driven process to bridge between sellers and customers throughout the planet.
- Usage of digital devices: Digital devices (laptops, tablets, smartphones, wristwatch) enables instant access to the newest information, statistics and discoveries for the cross-border marketers.

The outbreak of the Covid-19 pandemic had upended the projections of each business and digital marketing is not any exception. The health scare factor accelerated the necessity to shift gears, pronto.

The transition to remote work prompted by the social distancing measures has created the necessity for virtual marketing of brands, customer interactions and basically conducting overall business. The crippling impacts within

the early few months during the primary wave of the pandemic are long-lasting and potentially permanent just in case of certain businesses.

Covid-19 has changed the way companies function overnight, it also helped companies using digital marketing, as there was an 18% increase within the digital sales growth within the half-moon of 2020 compared to the primary quarter of 2019, as per a report by Deloitte. While businesses got to understand that this example isn't getting to last forever, it's not a one-off scenario either. They have to retain their foothold when it involves brand presence because it could also be harder to recover later after losing the momentum; that's how digital marketing works within the end of the day.

The main objectives of the study are to:

- Analyze the influence in buying behavior of the consumers and
- their behavioral shift.

RESEARCH METHODOLOGY

A research methodology refers to those tools that are used to gather relevant information in a specific research study. Data collection is a systematic process of gathering observations. It allows you to gain firsthand knowledge and original insights. An accurate data that has been collected provides significant and valid conclusions from the investigations.

SOURCE OF DATA

Primary data: The primary data are those data that are collected directly from main sources through interviews, surveys etc. Primary data originates from its origin and are considered as the best kind of data. There are various data collection methods. They are Interviews, Surveys and Questionnaires, Observations, Focus Groups and Experiments.

Secondary data: The secondary data are those data that has already been collected through primary sources and are made available for researchers for their own research. These data have already been collected in the past. Various sources of secondary data are Books, Published sources, Journals, Newspapers, Websites, Blogs etc.

SIZE AND AREA OF THE SAMPLE

The data collected from 50 respondents for the study conducted on the e-commerce users about their influence in buying behaviors and behavioral shifts are to the area of Neerettupuram of Alappuzha District.

TOOLS FOR ANALYSIS

- Questionnaire
- Pie Chart
- Graphs
- Percentage

LITERATURE REVIEW**1. Aneesh Reddy, (April,14,2020) Covid-19 impact: Consumers move towards digital**

Due to the COVID-19 pandemic, the way we work has totally changed, the way we used to shop and communicate with people, according to Aneesh Reddy. People only go out to buy essential items from the retail stores and are still hesitated to go out to buy essential goods because they are worried about getting infected. Reddy said that according to trifecta, due to a cheaper 4G network and constantly increasing consumer wealth, Indian EE-commerce is expected to grow to US\$200 billion by 2026. But these projections were based on the pre-covid19. But as COVID-19 hit India, the surging demand of e-commerce for the past few months is so high that the e-commerce industry could hit \$200 billion much earlier.

2. Nath.S,(April 28, 2020) Did the lockdown accelerate the digitization of India Inc?

Sanstuti Nath focused on 'digital consumption'. The consumption patterns of consumers post-pandemic lockdown, showed that the e-commerce companies have seen a significant growth of 70-100% for essential commodities. And this sudden adaption of digital platforms can be allocated to mobile advertising. Top companies and brands were already benefiting themselves from these platforms, and also post lockdown scenario is going to change how consumers buy.

3. Bansal.S,(April 02, 2020) Opinion| Will consumer behavior see shift post-covid-19,

There would be a major shift in the supply chain and an increased consumption of e-commerce portals through the internet as a result of covid-19 lockdown according to Shuchi Bansal. An estimated see that the online stores engaged in sales of groceries and other FMCG products could see a massive hike in demand to avoid going out to crowded shops and marketplaces.

After analyzing the consumer buying behavior from the first time India encountered COVID-19 till the time it went under the lockdown, it could be said that people have become more conscious about health and hygiene and there would be fewer visits to stores and more online shopping for customers.

4. PTI, (April 24, 2020) Majority of Indian consumers may shift to online shopping in the next nine months

The surveys done have estimated that the pandemic breakdown and lockdown are getting to bring major changes in how the Indian consumers getting to buy goods or their buying behavior. If essential commodities are talked about, there'll be a serious shift from 46% to about 64% in online shopping within the next 6-9 months. Also, as compared to 59% of consumers, around 46 you look after consumers are getting to buy from physical stores. A survey conducted showed that almost 74% of consumers like better to buy online post the lockdown.

5. BS Reporter, (March 10, 2021) Indian e-commerce to grow 84% in 4 years, helped by Covid-19 impact: Study

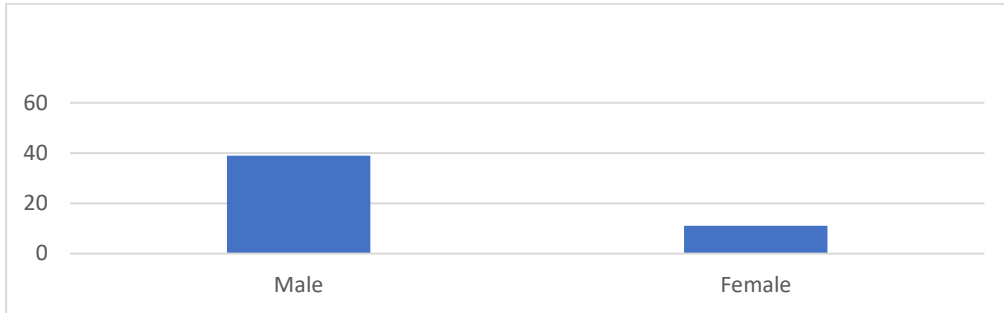
India's e-commerce industry will grow 84 per cent to \$111 billion by 2024 because it gains from demand created by the coronavirus pandemic's impact. The report said India's e-commerce market are going to be driven by mobile shopping, projecting it to grow 21 per cent annually over subsequent four years. Digital wallets (40 per cent) followed by credit cards (15 per cent) and debit cards (15 per cent) were the foremost popular payment methods online in 2020. "Merchants are going to be well positioned to achieve success, if they put customer experience at the guts of the checkout process. those that position themselves with digital payments capabilities are going to be well-positioned to capture subsequent wave of growth within the retail and e-commerce market in India," said the report.

DATA INTERPRETATION

This questionnaire is based on knowing the of consumer behavior towards e-commerce during COVID-19 pandemic lockdown. The recorded responses of a total of 50 consumers of E-Commerce buying products online before lockdown and during lockdown from online platforms. This questionnaire gives a view of customer behavior changes towards buying goods through online retailers. The questionnaire aimed at identifying the impact of Covid-19 on digital marketing.

1. Gender Classification.

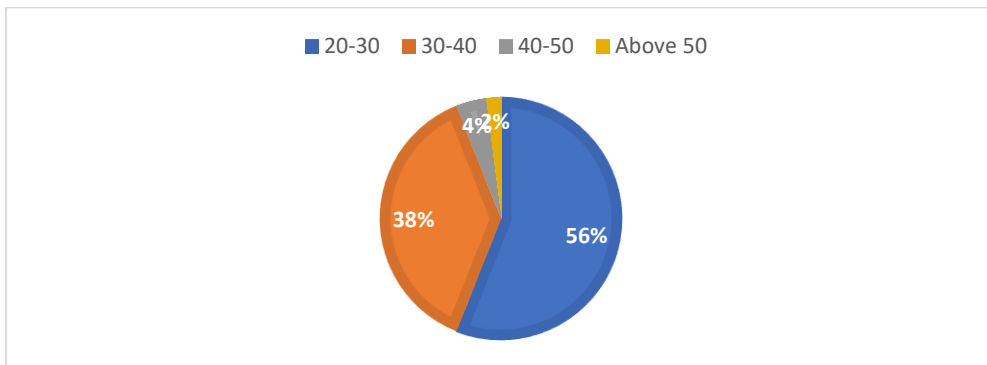
Graph 1



The majority of the respondents belonged to male gender.

2. Age classification.

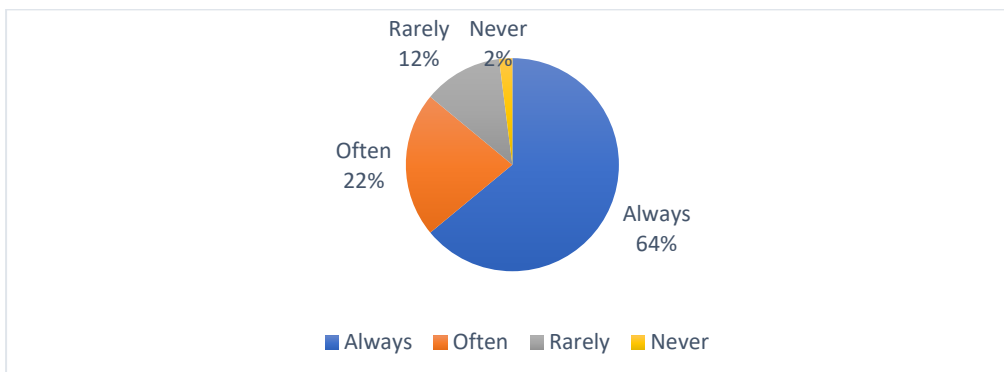
Chart 1



The age group consisted of group from 20 to 50 above. 56% of the total group belonged in the age between 20 – 30. It was followed by 38% which grouped between the age of 30 to 40. 4% belonged in between 40 – 50. Only 2% was above the age of 50.

3. How often do you purchase goods online during lockdown?

Chart 2.

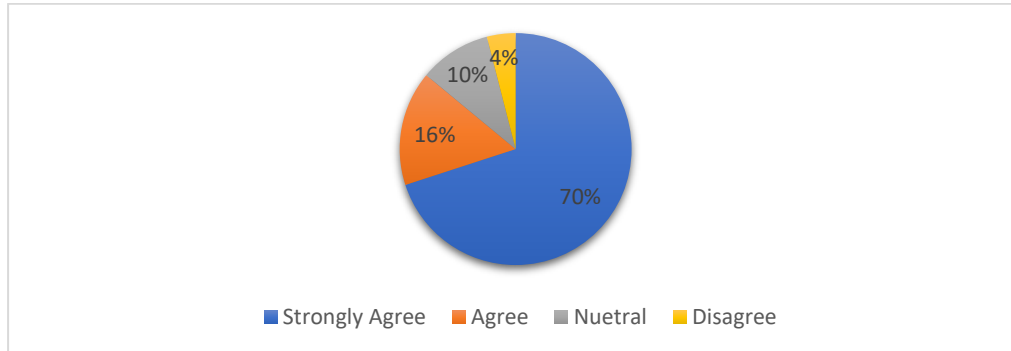


The pie chart above shows the frequency of purchase through e-commerce platforms. Out of the 50 respondents 64 % comprises the majority in choosing

always. 22% often purchased good online. 12% rarely bought goods online and 2 % of which has never purchased any goods from online retailers.

4. Do you agree that digital market has more impact over traditional marketing methods?

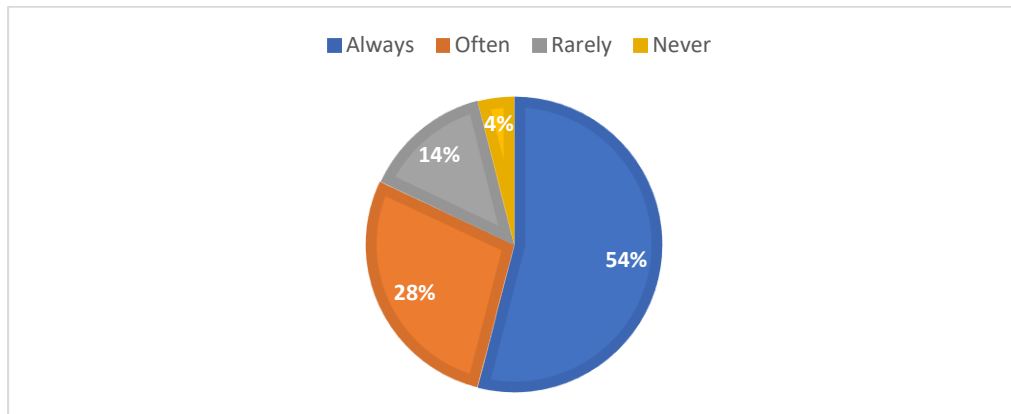
Chart 3.



The above chart represents the percentage of people agreeing that the Digital marketing has more impact over traditional marketing methods. 70% strongly agrees to it. 16% of the group agrees to it whereas 10% has neutral opinion followed by a 4 % of disagreement.

5. How does Digital Marketing influenced you in promoting the use of e-commerce?

Chart 4



The chart above shows the influence of digital marketing on people that promotes their usage of e-commerce. 54% have been influenced by digital marketing followed by 28% often got influenced. 14% rarely got influenced by digital marketing in using e-commerce platform 4% of the group responded that they never got influenced by digital marketing in using ecommerce services.

FINDINGS

The finding of the report is as follows: -

The majority of the respondents were from the age group of 20 to 30 (56%) compared to the rest age groups. As in the question, I have asked the respondents how often they used to purchase essential goods online, so 64% said that they are already using the different E-commerce apps to order goods online and are pretty much aware of the E-Commerce services but in the same question 22% respondents have said often, it means that they have less frequently used the E-commerce website or apps to order goods online. Now let's jump to the next question which has been asked to the respondents "Do you agree that digital market has more impact over traditional marketing methods" 70 of respondents say that they strongly agree and only 16% of respondents say that they agree on it, 10% had neutral agreement on it whereas 4 % disagreed.

The final question was whether Digital market has influenced them in promoting the use of ecommerce. 54% responded that digital marketing has always influenced them in using e-commerce platforms. It was followed by a 28% who responded often it influenced them. For 14% it rarely helped. Only 4 % responded that it never influenced them in any ways.

CONCLUSION

The research objectives were to identify the following:

- To analyze the effects of Covid on Digital marketing
- Influence in buying behavior of the consumers and
- Their behavioral shifts

The research has found that the most important aspects of those customers in choosing online goods and relying on them during the covid lockdown. As in the above charts shows that demand of customers who buy goods through an online platform. And over 64% of customers chooses with buying goods online. These number clearly shows the popularity and reliability towards the online platforms to buy goods online. These are because of several reasons like, the person is fear to buy goods offline due to the COVID-19 virus. So, they trust more in the E-commerce industry rather than buying goods through offline. It's been 2 months since the lockdown period has started and the reliability on online platforms, of the customers is tremendous. Covid-19 has posed significant impact on ecommerce market. Through this paper, we get the idea that more and more customers are keeping on adding themselves and becoming a member of the online E-commerce platform. Many of them believe that the E-commerce industry is going to replace the traditional way of shopping like offline retailers.

This clearly indicates that many customers are going to rely on the online platforms to buy goods rather than buying offline. Since people are locked at home, they are able to get to spend more time on digital platforms which also gives rise to the growth of digital market. Nowadays through social media buying and selling are taking place. About 70% strongly agreed to the fact that the digital market has more impact over traditional marketing methods. That itself show the popularity and power of social media platforms in influencing people.

COVID-19 helps E-commerce to generate more customers because everything was lockdown and people were scared to step out from their house, so they preferred to buy goods online and many of the new customers will join in the coming days and even more in the future to come.

As per the survey he respondents say that the e-commerce industry played a vital role during the lockdown period and most of the customers said that they are kept on buying essential goods online even after the lockdown. Many customers are going to rely on the E-commerce platform to buy essential goods online. It clearly shows that the E-commerce industry is going to boom in the future.

**A STUDY ON IMPACT OF COVID-19 ON FREELANCE
JOB WITH SPECIAL REFERENCE TO
CHANGANACHERY TALUK IN KOTTAYAM DISTRICT**

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ABSTRACT

A freelance job is one where a person works for themselves, rather than for a company. While freelancers do take on contract work for companies and organizations, they are ultimately self-employed. Freelancers are not considered “employees” by the companies they work for, but rather “contractors.” The main purpose of this study is to investigate if the covid-19 effect the people in freelance jobs. With the passage of time, the scope of freelancing is increasing and so many people tend to prefer freelancing over a permanent job due to ease it offers. As it was inconvenient to have physical data collection, the questionnaire was sent to the respondent through social media. This questionnaire comprised of 14 different questions 57 people were approached for feedback on the questionnaire and 30 people responded. Investigation has brought on the conclusion that 54% of the respondent are willing to do freelance job over full time job, 43% of the respondent choose full time job and 3% of them didn't respond. This study focus on the impact of Covid-19 on Freelance job with special reference to Changanacherry Taluk in Kottayam District.

Keywords – Freelance; Covid-19; Self-employed

INTRODUCTION

Freelancing is working as a self-employed person or professional for multiple formal agreement or contract for a long period of time. A freelancer may work part time or full time and at any span of time that he/she desires. Different services done by freelancers are writing, copywriting, web design, graphic design, data entry, video editing, search engine optimization, digital marketing programming, creating content, virtual assistants, Internet research, data entry etc. Freelancing is providing services to companies on an as needed basis rather than being hired full-time or part-time and being regularly in the employer's office. Most freelancers are self-employed they usually work from their own home although some of them can go in from time to time into the client's office. Most freelancers work with more than one client.

India has about 15 million freelancers and they have been significantly boosting the growth of start-ups. Covid-19 is hitting a million of people around the world have lost their job temporarily or permanently, and freelancers and the self-employed especially hard. The current uncertainty affects everybody one way or another but the pandemic has disproportionately affected freelance work. Every country has taken different measures in terms of restrictions, lockdowns, and financial help available for freelancers.

Two million Americans have started freelancing in the past 12 months, according to a new study from Upwork, a freelance job platform. And that has increased the proportion of the workforce that performs freelance work to 36%. During the booming job market before the pandemic, many workers chose freelance or contract jobs because they preferred the flexibility and variety it offered

STATEMENT OF THE PROBLEM

The COVID-19 crisis injected the global economy with a sense of urgency, however. News reports say that they've seen explosive growth in new freelancer registrations and business requests for workers since the COVID-19 crisis began. Even though economic activity has stalled, attributes this increase to specific, project-related needs and greater confidence in the effectiveness of remote, temporary workers. Here the Study aims to find out the impact of

Covid-19 on Freelance job with special reference to Changanacherry Taluk in Kottayam District

SIGNIFICANCE OF THE STUDY

Essentially, a freelance job is one where a person works for themselves, rather than for a company. While freelancers do take on contract work for companies and organizations, they are ultimately self-employed. The present study is an attempt to find out the impact of Covid19 on Freelance job with special reference to Changanacherry taluk in Kottayam district.

OBJECTIVES

1. To study on public awareness regarding freelance jobs.
2. To identify whether the freelancers are satisfied with their job.
3. To study the increase of freelancing during this pandemic

RESEARCH METHODOLOGY

Research Design

This study has adopted an exploratory and analytical research design so as to gather information from the people who are working as a freelancer by conducting sample survey.

Data Collection

This study comprises of both primary and secondary data for an in-depth examination. The primary data is collected from samples structured unbiased questionnaires. Secondary data used in the study includes reports of research works conducted by experts and through online resources. The data collected are analyzed using tables, charts, and percentage. The secondary data is collected from newspaper, journals, internet etc.

Sample design

The study is proposed to be analytical in nature and the data is collected through primary and secondary data. The details are collected from 30 respondents of Changanacherry Taluk in Kottayam District by using convenience sampling technique.

LIMITATION

- The study is limited to Changanacherry Taluk.
- The sample size is only 30 people so it may not reveal the characteristics of the whole population.
- Chance of information bias Due to shortage of time, in-depth study could not be conducted

REVIEW OF LITERATURE

Michael Dunn (2020) made study combines market-level data about changes in jobs offered via online labor platforms and interviews with online freelance workers to highlight how freelancers are responding to the novel coronavirus's presence. He pursue this work that recognizing that as the scope an breadth of the COVID-19 pandemic continues to grow, the implications to workers and labor markets are profound. He focus on online labor markets and workers reflects our enduring interest in knowledge work, with a particular attention to precarious work. Market data show the dramatic shifts in work availability (supply) and the changes in worker availability (demand) as the United States' economy struggles with the initial burst of effects of a pandemic

Iván Álvarez Navia (2015) This is the presentation of the paper entitled " Faat – Freelance as a Team " in the TEEM 2015 International Conference held in Porto (Portugal) in October 79, 2015. Agile methodologies are reliable engineering and management practices, capable of helping in the development of quality and successful software in business environments. This paper introduces Faat (Freelance as a Team), a methodology specifically designed for those professionals. Integrating existing practices to the needs and possibilities of an individual programmer.

Roy Maurer (2020) significant share of the labor force began freelancing for the first time at the onset of the coronavirus pandemic. Meanwhile, social distancing measures led traditional gig workers to cut back on work, according to an annual study of the freelance workforce.

Edelman Intelligence conducted the research for Upwork, a freelance-jobs platform in Santa Clara, Calif. It surveyed 6,000 working freelancers and employees between June 15 and July 7. Thirty-four percent of freelancers polled started working in that capacity in early March, when the coronavirus shuttered the economy. Normally, around 10 percent of freelancers begin freelancing in any six-month period, according to Upwork. But currently, 28 percent of freelancers, or about 10 percent of the U.S. labor force, have had to stop freelancing as a result of the COVID-19 crisis.

DATA ANALYSIS AND INTERPRETATION

Table .1
Demographic Factors of Respondents

DEMOGRAPHIC FACTORS		FREQUENCY	PERCENTAGE
GENDER	MALE	9	30
	FEMALE	21	70
AGE	18-24	19	63
	24-30	9	30
	ABOVE 30	2	7
LEVEL OF INCOME	BELOW 50,000	21	70
	50,000 – 100,000	5	17
	100,000 ABOVE	4	13
TOTAL		30	100

SOURCE: PRIMARY DATA

INTREPRETATION

The analysis depicts that female respondents are more than of male respondents. 63% of respondents are of age between 18-24.

Table 2
Awareness of freelancing job

AWARENESS	FREQUENCY	PERCENTAGE
YES	30	100
NO	-	-
TOTAL	30	100

SOURCE: PRIMARY DATA

INTERPRETATION

The above table shows the level of awareness of the respondent in freelancing job. Here 100% of the respondents are aware about the freelancing job.

Table 3
Source of knowledge

SOURCE	FREQUENCY	PERCENTAGE
SOCIAL MEDIA	14	47
FRIEND	12	40
NEWSPAPER	1	3
MAGAZINE	1	3
OTHERS	2	7
TOTAL	30	100

SOURCE: PRIMARY DATA

INTERPRETATION

The above table depicts the various source of knowledge about the freelancing job. It shows the social media were the main source of knowledge for the freelancing job followed by the friends, newspaper, magazine and other sources. However newspaper and magazines considered as the least source of knowledge.

Table 4
Respondents working as Freelancer

SOURCE	FREQUENCY	PERCENTAGE
YES	13	43
NO	17	57
TOTAL	30	100

SOURCE: PRIMARY DATA

INTERPRETATION

The above table shows the percentage of respondent who are working as freelancers. Here 43% of the respondents are working as a freelancers and the rest 57% of the respondent are not.

Table 5
Level of satisfaction

LEVEL	FREQUENCY	PERCENTAGE
YES	13	43
NO	5	17
NEUTRAL	12	40
TOTAL	30	100

SOURCE: PRIMARY DATA

INTERPRETATION

The table highlights the level of satisfaction of respondents on freelancing jobs. Here 43% of the respondents are satisfied with the freelance job, 17% of the respondents are not satisfied and rest 40% of the respondents are on a neutral state of satisfaction.

Table 6
Impact of covid 19 in freelance income

IMPACT	FREQUENCY	PERCENTAGE
I'VE SEEN DIP IN INCOME	13	43
I'AM FORECASTING A DIP IN THE COMING WEEK	2	7
I'HAVENT EFFECTED	15	50
TOTAL	30	100

SOURCE: PRIMARY DATA

INTERPRETATION

The above table shows the impact of covid-19 in freelance income of the respondent. In this table 50% of the respondent's incomes were not affected but 43% of the respondent's income has effected during pandemic. And rest of the respondent's forecast a dip in the income in the coming weeks.

Table 7
Worried about long term impact of covid 19 on freelancing

IMPACT	FREQUENCY	PERCENTAGE
YES	14	47
NO	16	53
TOTAL	30	100

SOURCE: PRIMARY DATA

INTERPRETATION

The table shows whether the respondents are worried about the long term impact of covid-19 on the freelancing job. Here 53% of the respondents are not worried on the long term impact. But 47% of the respondents are worried on the long term impact.

Table 8
Willing to continue with freelance job

	FREQUENCY	PERCENTAGE
YES	13	44
NO	16	53
NILL	1	3
TOTAL	30	100

SOURCE: PRIMARY SOURCE

INTERPRETATION

Table 8 show the respondents willingness to continue with the freelance job or to take up full time job. Here 53% of the respondents are willing to work as a freelancer and 13% of the respondents prefer full time job.

Table 9
Expectation about freelance

EXPECTATION	FREQUENCY	PERCENTAGE
GENUINE	29	97
FAKE	1	3
TOTAL	30	100

SOURCE: PRIMARY DATA

INTERPRETATION

The above table shows the overall expectation on freelance job. 97 % of the respondents believe freelancing job as genuine and 3% of the respondents as fake.

FINDINGS

- Respondents for data collection are (70%) female and (30%) male
- Majority of the respondents are of the age 18-24
- Majority (70%) earns an annual income below 50,000
- (100%) of the respondents are aware about the freelancing job
- In the opinion (47%) of the respondents came to know about freelancing job from social media.
- In the opinion (43%) of the respondents are working as a freelancers
- As per the respondents comments (40%) are satisfied with the freelance job
- Majority of the respondents (50%) income doesn't affect the income of freelancers during the covid-19 pandemic.
- Majority of the respondents (53%) are not worried about the long term impact of covid-19 in freelancing job.
- (53%) of the respondents are willing to work as a freelancer.
- Majority of the respondent (97%) consider freelance jobs as genuine.

SUGGESTIONS

- Company may to maintain the level of satisfaction of freelancer's remuneration.
- Freelancers need to identify the fake information spreading through social media.
- Authorities need to take actions against fraudulent activities.

CONCLUSION

COVID-19's impacts on workers and workplaces across the globe have been dramatic. Global markets retreated in the wake of mandatory shutdowns and stay-at-home orders intended to mitigate the spread of the COVID-19, resulting in record layoffs and cuts to planned expansions across the board. International Labor Organization estimates that the equivalent of 400 million jobs was lost worldwide during the second quarter of 2020 due to COVID-19.

Freelancing is a very excited way to earn better money. It gives a exposure to a person to improve his learning. It allows a person to decide his own schedule, the type of tasks he likes to work on, and how much he wants to work, and more importantly his own lifestyle. Its benefits are much more than its drawbacks. It provides freedom while working because no one monitors you in freelancing so its all about you, if you really want to do it. One just needs to be fair and flexible with his dealings and he will definitely get the reward in return.

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- <https://iwwage.org>

A Study on The Impact of Covid -19 on Food Delivery Platforms.

Presented by:
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Sonna Joseph
Amala Sebastian

ABSTRACT

In today's COVID hit world all business small and large has taken a hit either positively or negatively. Furthermore, the lockdown imposed due to coronavirus also caused people to switch to online buying of groceries and essentials. This study will focus on the willingness, acceptance and changes in patterns of people to online delivery related to food items and edibles. In this study secondary data has been used for past researches conducted by various researchers and different papers from various authors to make this paper successful. The study mainly concentrates on the impact of coronavirus in the acceptance of food items home delivered.

INTRODUCTION

Online food delivery system has been emerged as one of the most fast-paced developments in the e-commerce space. This sector has revolutionized the entire outlook towards the food industry as consumers now have the privilege to choose from a wide variety of cuisines, anywhere, anytime from a range of listed one! The COVID -19 pandemic has wreaked havoc on the most facets of life, including people's ability to access products. At this point of pandemic people tend to access food, groceries and there is no further option left and that shows the significance of home delivery and e-commerce as well. Consumers have been held at home due to government-imposed restrictions. Now, E-commerce and home delivery may be a convenient solution for staff who are expected to work remotely.

Food industry, such as online delivery services are eager to provide food. Customers on the other hand are wary of placing orders during this pandemic, despite the fact that many online food delivery services have been allowed the delivery the services personally with themselves with protective gear and encourage customers to pay digitally to ensure contactless delivery. The cleanliness conditions of the restaurants and the sanitary condition of the food deliverer personnel are some of the major reasons behind the people not trusting the online delivery of food and services of online delivery platforms.

Current customers have been forced to rethink their potential buying decisions as a result of these problems. The aim of this study is to compare the acceptance criteria of customers who ordered food online mode and others related services

during the corona outbreak. The study is used to find out the characteristics of people ordering food online and to what extent does the normal population will accept the idea of online delivery of food items during the COVID -19 outbreak by looking at the number of orders made for online delivery. In general, a great number of customers was unable to access food during a particular period of time and so it's a proof that there is greater emergence of online food delivery systems. Programs which encourage shopping for groceries and ordering food online can also help in minimizing the spread of COVID19 virus by decreasing the interaction with customers and sellers creating a safe environment itself. Therefore, considering all the facts that customers are shifting to order food online and shopping groceries online due the pandemic has consequences for the retail market as well.

It's predicted that online food delivery would challenge the footfall of food restaurant and markets. However, the sales made by the delivery and orders made online had increased 5percentage growth in overall sales. By reviewing the cases and people's response to ordering food online this paper points the general thinking of public to acceptance of food delivered online food delivery systems.

Statement of the problem.

Various food delivery systems are essential to be performed in common man's life. In this pandemic situation people are not allowed to have a rush over the food and groceries. As situation is becoming so worse it's the responsibility of the individual as well as the responsibility within themselves in order ensure safety and that's why the emergence and importance of food delivery takes place. Now the present study aims in the study on the impact of COVID 19 on Home delivery of food items through food delivery platforms.

Scope of the Study.

Now online delivery plays an important and significant role in E-world especially in this pandemic. Food delivery aims to have the delivery to permanent customers. Food delivery helps the customers to access food and other services in online mode. Hence to one extent food can be accessed. The main aim of this study is to have an analysis regarding the impact of COVID 19 on the Home delivery of food items through food delivery platforms. How these food delivery platforms had influenced people by this pandemic for those who haven't used the online platform yet.

Objectives

To study the impact of covid 19 on food delivery platforms.
Also, to suggest optimised methods for getting maximum productivity from available resources.

RESEARCH METHODOLOGY**Research design**

This study relies on the secondary data to perform the analysis, which includes previous studies and subsequent research focusing on the effect of covid 19 on home delivery of food products through food delivery platforms. The analysis approaches are analytical and the whole thesis is focused on systematic analysis of previous research in this field. The research is designed on the basis of consumer satisfaction in various online food delivery platforms in this pandemic.

Limitations

Lack of transparency.
Documents may lack authenticity.

REVIEW OF LITERATURE:**Scenario of sector related to food delivery online Market size of online delivery systems**

Customers are rapidly heading online, which has fueled rapid growth in the e-commerce industry over the last decade. This shift in consumer shopping habits has been fueled by a variety of causes, some of which are industry or country-specific, while others are the product of global shifts. Most of it can be attributed to the availability of increased number on online food deliver business, a better understanding by consumers about the developments of online e-commerce a better easy and secure option for online payments of service, disposable income on the rise, work from home decreasing time for people to invest in making food themselves. All this is even more prominent in developed countries.

The fastest growing region for e-commerce in recent years has been China, where revenues totaled US\$1.935 TRILLION in 2019, more than three times the amount invested in the second largest market which is the US having US\$586.92 billion out of the total market share China alone accounts for the 54.7 percentage of e-commerce businesses globally which is double the amount of total market share of next five countries in line which are the united kingdom, unites states, south Korea, Japan and Germany.

Online and offline food delivery:

Many new categories of the industry have arisen as a result of the exponential development of ecommerce, some of which are business to business(B2B), business to customer(B2C), customer to customer(C2C), and online to offline(O2O). Online to offline operates using the IT infrastructure i.e; information and communication technology where in the order for any service, product or function is made online but the delivery or collection is through an offline site.

The proliferation of smart phones and laptops, as well as the growth of technology to enable payment and distribution, has been one of the major factors behind the O2O commerce boom. In the year 2019 alone, it was estimated that there were 5.2 billion smart phone connections, and as the year 2020 ends it is estimated that almost half the world's population is going to have smart phones and internet connectivity.

Online to offline mode of business appeared in a variety of areas including the buying of a wide range of products and services, some of which are real estate, food services, hotel services and renting cars. The method of preparing and delivering food that has been ordered online is referred to as online FD. The growth of online food delivery services has grown because of emergence of certain online food delivery services such as Uber Eats, Deliveroo, Swiggy and Meituan. These systems of ordering food through online means takes care of a lot of things like providing a greater array of food options to customers, taking care of orders and connecting with food suppliers, making online payment easy and secure, organizing food distribution, and also giving customers the option of tracking their food online.

Online food delivery business model:

Restaurant-to-Consumer Distribution or Platform-to-Consumer Delivery operations are the two forms of delivery systems. Restaurant-to-Consumer Delivery services the one's that sell prepared meals to customers examples of which are domino's, KFC, McDonald's etc. There is an option of either placing an order directly on the restaurant server or through any third-party apps. Now these third-party apps and services are different in different countries such as in India, Swiggy, in the UK its just eat and in China Eleme. These third-party apps which are platform to consumer distribution mechanism actually provide online delivery services for affiliated restaurants who does not possess the delivery services themselves.

Expansion of food delivery platform online:

The system of food delivery through online mode is a global phenomenon, with every country having a least one prominent online food delivery system. In this regard of online food delivery system China is leading with unites states following closely, and the developing countries like Brazil and India having a rapid rate of growth.

In terms of developing new opportunities and cultivating customers eating preferences, food delivery industries online are now much more conscious due to coronavirus pandemic, they haveto now cultivate a sense of safety among the customers that the service being provided to them is healthy and all necessary safety precautions have been taken.

Young adults around the world are rapidly accepting and embracing online food delivery, the evidence of this is very apparent in China itself where the Covid-19 pandemic originated. In other parts of world studies have shown that people are gravitating towards online mode of food delivery specially during this pandemic times since travelling and going out to buy fresh produce is becoming very difficult for most of them. This opens up new opportunities and gates for all such online food delivery industry to leave a mark and capitalize on this opportunity created due the Covid-19 pandemic. Although the differences like cultural barriers, social norms, safety issues, economic instability can pose difficulties for online FD industry but it can be worked around to create better services.

DATA COLLECTION AND INTERPRETATION**FINANCIAL ANALYSIS OF ZOMATO:****Table 1: Financial Status of Zomato**

Financial Year	Revenue	EBITDA Loss
FY19	192	277
FY20	394	293
FY21	41	12

Interpretation

The online food delivery service is recovering since loosening of lockdown.From Fig.1.TheMid-COVID Report 2 by Zomato analyzed order sizes wit Pre-COVID, Mid-COVID, and found ordering for the group or family is increased since customers are with their families, while single order has been decreased. The increase in the order size per delivery has the amount generated from delivery charges. As the lockdown loosens further, shifting back from

virtual to physical presence in different institutions, industries ordering size, pattern will revert back to Pre-COVID period.

Table 2: Apps Used to Order Food

Apps Used to Order Food	%	% of Cases
Zomato	51.2%	75.9%
Swiggy	41.9%	62.1%
Scootsy	2.3%	3.4%
Uber Eats	4.7%	6.9%

Interpretation

Figure 2 shows the region-wise distribution of online food delivery service of individuals using online food delivery service/system. 75.9% and 24.1% individuals use online food delivery service in City/Metro region and rural region. The number of users in City/Metro region is high compared to the rural region since restaurants and delivery patterns are concentrated in City/Metro region.

MAJOR FINDINGS OF THE STUDY

- The study shows that the food delivery system through online mode was severely impacted due to the pandemic situation caused by coronavirus.
- Tradition ways of preparing and delivering food was impacted and new business models were made by many restaurants and food delivery partners.
- Moral and safety concerns related to food delivery personnel and concerns around the safety of delivery people were greatly affected.
- Overall usage of online food delivery platforms increased after a few months of lockdown phase but many small businesses had to suffer the consequences.

SUGGESTIONS

- Online food delivery system should also intact the services in low cost.
- Cleanliness and sanitized atmosphere plays an important role and so services should be provided in accordance with these two factors.
- Online food delivery system should be reachable to remote areas too.
- Food delivery system should also try to have tie-up with small scale business so that it can ensure the consequences faced by them.

CONCLUSION

This study shows that a large number of online food delivery services have been impacted a various number of stakeholders involved in various ways due the pandemic of Covid-19. The impact and its repercussions can be categorized in either a negative or positive way and a lot of effort has been put into doing so but fundamentally it can be argued that these impacts can be categorized in various other classifications. In summation this study has made three major revelations. Firstly, this thesis studies the effect of Covid-19 on online food delivery by studying various scholarly articles ranging widely in different topics of for rise of online food delivery. Second, a lot of concerns and difficulties related to delivery of food online during a pandemic has been highlighted. Third, it focuses on the possible future of online food delivery market, its potential for growth, concerns for safety and possibilities for all related parties to capitalize on the positive side and mitigate the negative risks. Thus, ensuring that the future of online food deliver and its acceptance is very promising and must be continued.

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CUSTOMERS' PERCEPTION TOWARDS E-COMMERCE SHOPPING TRENDS DURING COVID 19- A STUDY IN IDUKKI DISTRICT

ABSTRACT

The Covid-19 pandemic has led to a surge in e-commerce and accelerated digital transformation worldwide. The outbreak has driven consumers out of their normal habits, adapting new habits and behaviours and many of these changes are likely to remain post pandemic. Online shopping has now become not only a necessity, but more of a lifestyle change as we adjust to the new normal. This research looks at changing consumer behavior, drivers for e-commerce adoption, and examines customer satisfaction and issues faced while shopping during the pandemic. This research also seeks to highlight different customer preference for products as people make purchasing choices based on changing global and local circumstances. The study is conducted among the mobile and internet users of customers who shop online in the Idukki district. A sample of 150 online shoppers was collected using purposive sampling. A structured questionnaire is advised to the respondents for collecting the data and primary research has been carried out to get a better outcome.

Keywords: E-commerce, Consumer Behaviour, Online Shopping, Covid-19

INTRODUCTION

E-commerce, also known as electronic commerce or internet commerce, refers to the buying and selling of goods and services over internet. It is the use of internet and the web to transact business. E-commerce is often used to refer to the sale of physical products online, but it can also describe any kind of commercial transaction that is facilitated through the internet. E-commerce covers a range of activities including online auctions, internet banking, payment gateways, sales, distribution, and online ticketing. It offers several benefits to businesses like easily reaching to a fast- growing online community, providing unlimited shelf place for products and services, merging the global geographical and time zone boundaries, and helping to reach national and global markets at low operating costs. Nowadays, business has become easier, faster, and convenient with the help of internet. Rapid access to internet along with increasing inclination towards online shopping has revolutionized and influenced our society thereby providing an opportunity for a more convenient life style. Online shopping is becoming increasingly popular because of speed and ease of use for customers. Consumers are increasingly going online to shop for and purchase products, arrange finance, reserve tickets, get services etc.

Consumers feel very convenient to shop online since it frees the customer from personally visiting the store.

The worldwide spread of the COVID-19 pandemic has disrupted how people buy products and services and how they perceive e-commerce. Online shopping has now become not only a necessity but more of a lifestyle change as we adjust to the new normal. Every business around the globe is unfolding to accept the situation, and websites are taking over offline stores. The growing concerns around COVID-19 have induced big changes for customers and businesses. With social distancing regulations in place and consumers largely staying indoors, many have turned online to shop. It has provided customers with access to a significant variety of products from the convenience and safety of their homes, and has enabled firms to continue operation despite of contact restrictions and other confinement measures. Moreover, the customers can search, compare, buy, and make payment of the product in the comfort of their home. It allows consumers to electronically exchange goods and services with no barriers of time or distance.

IMPORTANCE OF THE STUDY

The recent lifestyle of staying at home is turning the attention of people towards virtual shopping that has become a leading and expanding trend in the pandemic of COVID-19. When traditional shopping becomes difficult, people are increasingly inclined to shop online accelerated the shift away from physical stores. The growing hesitation among consumers to go outside and shop for essential goods has tilted the world towards e-commerce. The stay-at-home directives radical shifts in demand for certain product categories. The consumer buying patterns and preferences have changed significantly. There is ever-growing importance for businesses to offer an e-commerce shopping experience as people are now choosing to shop online to avoid contact with others. . Moreover, owing to COVID-19, online shopping has become even more attractive, considering the restricted circumstances.

STATEMENT OF THE PROBLEM

With more and more people becoming internet users in today's world, there has been great increase in online shopping websites all over the world. Since there are so many potential customers, it is most important to be able to understand what the customer needs and wants. It is crucial for the online retailers to know what motivates consumer to shop online. These factors need to be identified in order to satisfy consumer demands and to survive in a perfectly competitive environment. Apart from the augmented number of customers indulging into online shopping shift has been observed in the choice of products being ordered

by customers also. Also, the Covid-19 situations are constantly changing, it brings a lot of problems for customers while shopping online.

The research has been conducted in order to study the e-commerce shopping trends during the pandemic. The present study is an attempt to study the shift in the consumer's behavior, factors that prompt adoption of e-commerce, examining the satisfaction and problems faced by consumers during Covid-19. The study also shows the various customer products preference towards e-commerce during pandemic as people are making buying choices based on new and ever changing global and local circumstances.

Research Questions:

1. What factors influence consumers to shop online?
2. Is online product variety a major determinant of change in online buying behavior?
3. Are customers are satisfied with online shopping?

OBJECTIVES OF THE STUDY

1. To explore the factors influencing user adoption of e-commerce.
2. To study the satisfaction level of customers.
3. To study the shift in customer behaviour towards e-commerce.
4. To identify customer product preference during covid-19.
5. To identify the problems faced by customers during shopping.

RESEARCH METHODOLOGY

The study is descriptive and experimental in nature. The data has been collected from Idukki District and the respondent population is the mobile and internet users of customers who shop online. The sampling method used for this study was Non-Probability Sampling. Judgment Sampling has been applied to draw the sample from the population. Based on objectives of the study, a well-structured questionnaire was developed as an instrument of measurement. Due to Covid-19 restrictions, the survey is done through online questionnaire using Google forms. The total sample size was 150.

The research is based on both primary and secondary data. Primary data refers to the data collected by investigator directly through primary sources. Primary data is collected through online sources from customers by using structured questionnaire. Secondary data pertaining to this research are collected from already published journals, previous research studies, journals, magazines, websites and dissertations.

DATA ANALYSIS AND INTERPRETATION**1. Online Purchase of Goods Before Covid-19***Online purchase of goods before Covid-19*

	Frequency	Percentage
Yes	142	94.7
No	8	5.3
Total	150	100

Source: Primary Data

It is evident that 94.7 percent of the respondents have bought goods online and 5.3 percent of respondents have not even considered buying goods online before Covid-19.

2. Frequency of Shopping Online*Frequency of shopping online*

Frequency of shopping	Frequency	Percentage
Always	21	14
Often	32	21.3
Sometimes	75	50
Rarely	22	14.7
Never	0	0
Total	150	150

Source: Primary Data

The table shows that 50 percent of the respondents make online purchases sometimes, followed by 21.3 percent of respondents order online goods often, 14.7 percent of respondents order online goods on a rarely basis and 14 percent of respondents always bought goods online.

3. Increase in Frequency of Buying Online*Increase in frequency of buying*

Parameter	Frequency	Percentage
No Opinion	43	28.7
Yes	74	49.3
No	33	22
Total	150	100

Source: Primary Data

The table shows that 49.3 percent of respondents believe that pandemic increased their frequency of shopping, 28.7 percent of respondents with no

opinion and 22 percent of respondents are of the opinion that Covid does not increase the frequency of buying goods online.

4. Average Amount Spent for Monthly Shopping

Average spending in a month

Average amount spends	Frequency	Percentage
Less than 1000	72	48
1000-5000	60	40
5000-10000	14	9.3
Above 10000	4	2.7
Total	150	100

Source: Primary Data

It is observed that 48 percent of the respondents spend less than 1000 per month, 40 percent of the respondents spend between 1000-5000, 9.3 percent of the respondents spend between 5000-10000 and 2.7 percent of the respondents spend more than 10000 for online shopping in a month.

5. Product Preference During Covid -19

Product Preference During Covid-19

	Frequency	Percentage
Books	18	12
Consumer Electronics	27	18
Fashion and Accessories	32	21.3
Healthcare Products	15	10
Travel Arrangements	3	2
Cosmetics and Personal care	21	14
Groceries	2	1.3
Household Products	25	16.7
Others	7	4.7
Total	150	100

Source: Primary Data

Almost 21.3 percent of the respondents bought fashion and accessories, followed by 18 percent purchased consumer electronics, 16.7 percent bought household products, and 12 percent purchased books through online. 14 percent bought cosmetics and personal care products, 10 percent bought healthcare products and 4.7 percent bought other kinds of products online. Very few respondents purchased products such as travel arrangements and groceries, accounting for 2 percent and 1.3 percent respectively.

6. Website Preference During Covid-19

Website preference during Covid-19

Website	1 (7)	2 (6)	3 (5)	4 (4)	5 (3)	6 (2)	7 (1)	Weighted score	Mean	Rank
Amazon	45	42	21	19	12	6	5	801	5.34	1
Flipkart	38	45	25	19	11	9	3	791	5.27	2
Snapdeal	11	8	30	16	20	22	43	486	3.24	6
Myntra	8	12	14	40	35	24	17	528	3.52	5
Ajio	13	23	21	16	49	12	16	585	3.9	4
Paytm	28	20	28	25	13	33	3	664	4.42	3
Others	7	1	11	13	11	40	67	342	2.28	7

Source: Primary Data

It is evident that most of the total respondents preferred Amazon as their favourite shopping site with a mean of 5.34, ranked first. Followed by it, Flipkart ranked second having a mean of 5.27. The third rank is occupied by Paytm with a mean score of 4.42. Further respondents preferred Ajio, ranked fourth with a mean of 3.9. Myntra and Snapdeal ranked fifth and sixth with a mean of 3.52 and 3.24 respectively. The lowest preference is given to other sites having a mean of 2.28.

7. Factors Influencing to Shop Online

Factors influencing to shop online

	Factors	Extremely (3)	Moderately (2)	Not at all (1)	Weighted score	Mean	Rank
1	Convenience	98	45	7	391	2.60	1
2	Time saving	72	67	11	361	2.40	5
3	24/7 availability	85	45	20	365	2.43	3
4	Wider variety of products	86	51	13	373	2.48	2
5	Simple purchase procedure	65	73	12	353	2.35	8
6	Availability of latest items	75	62	13	362	2.41	4
7	Discounts and coupons	70	54	26	344	2.29	10
8	Easy price comparison	69	66	15	354	2.36	7
9	Ease of return	52	74	24	328	2.18	11
10	Advertising	38	71	41	297	1.98	16

11	Service quality	45	78	27	318	2.12	14
12	Satisfaction	40	87	23	317	2.11	15
13	Trust	40	93	17	323	2.15	13
14	Safety and security	48	79	23	325	2.16	12
14	Different choice of payment options	69	64	17	352	2.34	9
16	Availability of product information	69	69	12	357	2.38	6

Source: Primary Data

It is evident that the most significant factor influencing customers to shop online is the convenience it brings to people, ranked first. Availability of wide range of different products ranked second and availability to shop online 24/7 ranked third. Next most influencing factor is the availability of latest item ranked fourth with a mean score of 2.41. Time saving and availability of product information ranked fifth and sixth with weighted score of 2.40 and 2.38 respectively. The least influencing factor is advertising ranked sixteenth with a mean score of 1.98.

8. Problems in Online Shopping

Problems faced by customers in online shopping

		Frequently (3)	Rarely (2)	Never (1)	Weighted Score	Mean	Rank
1	Delay in delivery	36	83	31	305	2.03	1
2	Quality issues	15	100	35	280	1.86	2
3	Warranty issues	21	69	60	261	1.74	8
4	Delivering wrong products	19	53	78	241	1.60	12
5	Delivering damaged products	24	64	62	262	1.75	7
6	Difficulty in returning products	17	71	62	255	1.7	10
7	Lengthy complaint procedures	21	62	67	254	1.69	11
8	Difficulty in repair and maintenance	27	74	49	278	1.85	3
9	Digital payment issues	20	69	61	259	1.72	9
10	Lack of security	18	80	52	266	1.77	5
11	Hidden cost	21	73	56	265	1.76	6
12	Lack of after sales service	21	76	53	268	1.78	4

Source: Primary Data

It is observed that, the most common problem faced by customers who shop online is the delay in delivery of the product. It was ranked first with a mean

score of 2.03. Low quality of the product was ranked second among the problems with a mean score of 1.86. Difficulty in repair and maintenance ranked third having a mean of 1.85. Lack of after sales service was ranked fourth with a weighted average of 1.78. Customers felt that security risk is more in case of online shopping ranked fifth with a mean score of 1.77. The least faced problem is delivering wrong products with mean score of 1.60.

9. Customer Satisfaction Towards Online Shopping

Level of customer satisfaction towards online shopping

	HS (5)	S (4)	N (3)	D (2)	HD (1)	Weighted Score	Mean	Rank
After sale service	41	69	36	4	0	597	3.98	1
Product matching with description	21	84	37	5	3	565	3.76	6
Affordable price of products	40	63	36	7	4	578	3.85	4
Security in payment process	33	64	40	4	9	558	3.72	7
Discounts and offers	39	64	33	8	6	572	3.81	5
Visual appearance of websites	22	75	40	8	5	551	3.67	9
Return policy	32	62	37	11	8	549	3.66	10
Availability of product information	38	57	32	16	7	553	3.68	8
No publicity of personal information	44	64	29	11	2	589	3.91	2
The overall shopping experience	32	82	27	6	3	584	3.89	3

Source: Primary Data

Table shows that most customers are satisfied with after sale service, which ranks first with an average score of 3.98. No publicity of personal information was the second highest with a mean score of 3.91. Customers are satisfied with the overall purchasing experience, ranked third on average with a score of 3.89. The availability of product information and the visual appearance of websites ranked eighth and ninth with average scores of 3.68 and 3.67 respectively. Customers are least satisfied with the return policy with an average mean of 3.66.

FINDINGS AND CONCLUSION

The study is descriptive in nature and it has made an attempt to study on the changing behaviour, drivers for e-commerce adoption, examines their satisfaction and the issues faced by them while shopping during Covid-19. From the study it was found that except a few, all others have made use of online stores and their frequency of use is also high. It is believed that pandemic is the reason for this repeatedness where a considerable factor is that an average amount by the customers for their monthly shopping is less than 1000. Fashion

and accessories, customer electronics , household products, cosmetics, and personal care items those are the ones which line up in the first row of preference. Even though there are many websites available, Amazon is considered as the most favourable among them followed by Flipkart, Paytm, Ajo and all. The factors which are considered by consumers to avoid traditional method is the convenience, availability of infinite number of options, 24/7 availability. The stores are always updated with new trends. Like these, there are several factors to pull back traditional shopping. Along with the above comforts, the consumers face problems too. Delay in delivery, quality issues and difficulty to get after sales services are the biggest challenges for many people due to COVID-19. On considering the return policy, visual appearance of the websites, availability of product information consumers are not much satisfied. While giving an overall look by ignoring certain factors, majority of the customers welcomed e-shopping during the pandemic. Many customers are going to rely on the e-commerce platform even after the pandemic. Thus, e-commerce industry is going boom in the future.

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**A STUDY ON IMPACT OF COVID-19 ON CONSUMER
ELECTRONIC PRODUCTS WITH SPECIAL REFERENCE
TO KOTTAYAM DISTRICT**

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ABSTRACT

Modern electronic gadgets have become an important part of life during Covid-19 pandemic outbreak. People have become more dependent than before on their consumer devices to connect with others for online education, web based service and work. This study focuses mainly on the increasing demand of electronic gadgets and also focuses on the change in purchasing and consumption behaviour of people in the new era. After the pandemic ends, people will be more likely to participate in a virtual event and to look for virtual experiences to replace some physical experiences.

Keywords :- Covid-19, consumer electronic products, consumer buying behaviour

INTRODUCTION

Consumer electronics are electronic equipment which is intended for everyday use. It includes devices used for entertainment, communications and recreation. The consumer electronic products include television, computer, home appliance, smartphone, mobile phone, tablet, laptop etc. Consumer electronic products are always in demand but it witnessed a peak rise during Covid-19 phase. The rise in demand was mainly due to the shifting of classrooms and job places to virtual places, which lead to a steady increase in the use of technology for various purposes. The purchase of gadgets through online platforms are also increasing, as it can be purchased at low price and pre orders can be placed before it reaches offline stores.

Without communication and modern digital electronics, many people would not be able to work during the covid-19 pandemic outbreak. During lockdown, work from home for employees has led to increase in demand for computers and laptop. Webinars and online meetings have positively impacted the sales of headphones and Bluetooth earphones. Due to increase in demand for remote connectivity, a sale of networking devices and connectivity hardware solutions has increased. People are purchasing the gadgets to meet the rising needs in new era for communication. Laptops, personal computers, smartphone, airpods, smart watches are some gadgets that showed high potential during the period.

The behaviour of consumers regarding electronic gadgets and technology are also changing, now it has become a part and parcel of life.

The Covid-19 outbreak is now travelling around the world, leaving a trail of destruction in its wake. This report discusses the impact of the virus on leading products in the consumer electronics sector. This report will help to understand the impact of COVID-19 on the consumer electronics sector and identify which type of products could potentially benefit from the impact of Covid-19, as well as those businesses that are set to lose out.

STATEMENT OF THE PROBLEM

Technology and new innovations always make the work easier for people. But for availing these technologies we need a medium, they are electronic gadgets. We are moving through greater changes in life during the pandemic. The gadgets purchases are also increasing and the behaviour of people on tech based activities also increasing. During 2020-2021, the gadgets market showed a great hike of about 70 % than past years.

SCOPE OF THE STUDY

The main scope of the study is to analyze the growth of electronic products during the pandemic and the change in consumer behaviour. The study is conducted mainly among the people of Kottayam District.

OBJECTIVES

1. To analyze the growth of electronic products market.
2. To analyze the change in consumer behaviour on use of electronic gadgets.

RESEARCH METHODOLOGY

RESERCH DESIGN

The study has adopted an exploratory and analytical research design by conducting sample survey to gather information from the consumer electronic products in Kottayam district.

DATA COLLECTION

The study comprises of both primary and secondary data for an in depth examination. The primary is collected from samples structured unbiased questionnaires. Simple percentage method is used as a tool to analyze the primary data. Secondary data were collected from online resources. The area for the study was Kottayam district, Kerala.

SAMPLE DESIGN

The study is conducted in Kottayam District. 50 samples have been collected. The sampling technique used for this study is convenience sampling in respect to the limited time period.

LIMITATION OF THE STUDY

1. Limited sample size
2. Time constraints affect the possibility of in-depth study

REVIEW OF LITERATURE

According to **International Journal of Current Research (IJCR)**, **Dr. G.V. Vijayasri, M.A., (MBA) Ph.D.** examines the trends in Consumer Electronics production, Changes in the direction of Consumer Electronics Exports and also studies the export of top items, major companies Exporting Consumer Electronics. Singapore, Hongkong & Other South Asian countries remain the top destination of Consumer Electronics during the year 2017-18. Smart Cards are emerged to be the top item during the year 2017-18. It has been observed that the Consumer Electronics sector not only contributes significantly to export earnings and GDP but also emerges as a major source of employment generation in the country. Though the Consumer Electronics sector in India is small at present, there are several advantages which India can effectively leverage to achieve higher growth.

Krishna Kumar (2011), in his study on “**consumer behaviour towards electronic goods**” with reference to occupational factors. With the increasing disposable income population, the consumption of electronic goods is increasing.

Rajeselvi in the article titled “**Buying behaviour towards electronic goods**” has examined the behaviour of buyer towards electronic goods. He opined that the basic characteristics of consumers and the behaviour pattern of consumers are more or less similar to each other, particularly in the aspects like quality, preference and decision making.

DATA ANALYSIS AND INTERPRETATION

Table 1 Age wise classification of respondents

Age category	Number of respondents	Percentage
Below 25	27	54
25-50	20	40
Above 50	3	6

Source:- Primary data

Interpretation

The above table shows that 54 percentage of the respondents belongs to the age group of below 25 years, 40 percentage of the respondents is between the category of 25-50 years and the remaining 6 percentage is above 50 years.

Table 2 Consumers preference regarding the way of purchase

Way of purchase	Number of respondents	Percentage
Online	27	54
Electronic stores	22	44
Others	1	2

Source:- Primary data

Interpretation

The above table shows consumers preference regarding the ways of purchase. Out of the total respondents, 54 percentage prefer purchasing of electronic gadget through online platforms, 44 percentage through electronic stores and the remaining 2 percentage through other sources.

Table 3 Gadgets purchased during Covid-19

Gadgets	Number of respondents	Percentage
Laptop	12	24
Personal computers	8	16
Smartphone	20	40
Airpods and smart watches	6	12
Accessories	4	8

Source:- Primary data

Interpretation

The above table shows the purchase of electronic gadgets during Covid-19. Out of the total respondents, 40 percentage purchased smartphone, 24 percentage purchased laptop, 16 percentage purchased personal computers, 12 percentage purchased airpods and smart watches and the remaining 8 percentage purchased accessories.

Table 4 Purpose behind the purchase of gadgets

Purpose of gadgets	Number of respondents	Percentage
Learning and teaching	29	58
Work from home	17	34
Entertainment purpose	3	6
Others	1	2

Source:- Primary data

Interpretation

The above table depicts the purpose of buying electronic gadgets. Out of the total respondents, 58 percentage uses it for learning and teaching, 34 percentage uses as work from home, 6 percentage uses for entertainment purposes and the remaining 2 percentage for other purposes.

Table 5 Crucial factors influencing purchase decision

Factors influence purchasing decision	Number of respondents	Percentage
Best prices	28	56
Convenience and time saving	14	28
Product reviews available	6	12
Price comparison available	2	4

Source:- Primary data

Interpretation

The above table shows the factors that influence the consumers in making final selection of product. Out of the total respondents, 56 percentage influenced by best prices, 28 percentage influenced by convenience and time saving, 12 percentage influenced by product reviews and the remaining 4 percentage influenced by the comparison of price.

Table 6 Influence of gadget on the behaviour of children and working-class people

Influence of gadgets	Number of respondents	Percentage
Positive	23	46
Negative	15	30
Neutral	12	24

Source:- Primary data

Interpretation

The above table shows how electronic gadget the behaviour of children and working class people. Out of the total respondents, 46 percentage has positive behaviour, 30 percentage has negative and remaining 24 percentage has neutral behaviour.

MAJOR FINDINGS OF THE STUDY

- 54 percentage of the consumer prefer purchasing of electronic gadgets through online platforms.
- 40 percentage of the consumers purchased smartphone during Covid-19.
- Many of the respondents purchased the gadgets for purpose of learning and teaching.
- 56 percentage of the consumers purchase decision is influenced by price.
- 46 percentage of the respondents are of the opinion that the electronic gadgets have a positive influence.

CONCLUSION

Consumer electronics industry has taken a toll due to the outbreak of Covid-19 pandemic across the global. Due to implication of the measures aimed lockdown, enterprises approach the global have adopted remote working as a tool to continue with their business processes.

Work from home for employees has led to increase in demand for computers ,laptop etc. webinars and online meetings have positively impacted the sales of smartphones. All the above discussed may results in huge growth in the consumer electronics products due to Covid-19.

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A STUDY ON ONLINE SHOPPING BEHAVIOUR AMONG COLLEGE STUDENTS DURING COVID -19

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ABSTRACT

This paper entitled “online shopping behaviour among college students during COVID 19 clearly states that how the college students prefer shopping through online during the pandemic. The main objective of the study is to analyse the factors influencing the consumers to pursue online shopping and their satisfaction level through online shopping. For this reason structured questionnaire has been framed and has been surveyed with the help of student customers on the basis of convenience sampling through the mode of online survey. The information from the questionnaire is analysed and interpreted with the help of suitable statistical tools. On the basis of analysis the researcher constructs findings, suggestions, and conclusions which are being the part of the research paper.

Keywords: consumer behaviour, COVID 19, online shopping.

INTRODUCTION

Online shopping is a method of buying products through electronic devices such as mobile and computer by using internet. People mostly prefer buying products by going physically into the market rather than online purchasing, but online shopping has several advantages like less expensive, time saving etc. Today the world is facing one of the worst disasters in the history and the country has been put under lockdown and the restrictions have been imposed on going out of the house, arranging crowded events, going to market. Almost every business has been shut down because of the outbreak of covid 19. Later electronic shopping has become the part of lifestyle and we can see a massive growth in the recent period of time. This pandemic has accelerated the shift towards more digital world and trigger changes in online shopping behaviour that is likely to have lasting effects. Moreover owing to COVID 19 people are stressed to stay at home, hence the youngsters cannot go out for purchasing things. So the probability of home shopping increased among them by forcing them to buy products and fulfil their needs by staying at home. Furthermore this new trend has increased

the way the people shop without any gender difference and age limitations. Mainly in this project we are focusing on youngsters and how they have influenced to buy materials through online.

STATEMENT OF THE PROBLEM

Online shopping is the new medium of shopping with new demands of consumers. Younger people can adopt newer technologies so they can adopt internet as shopping tool. Students group are the biggest spenders online and makes some recommendations for how marketers should be reaching them. The student players a big part in this research, Therefore the study aims at the behaviour of online shopping among college students from various districts.

SIGNIFICANCE OF THE STUDY

- Before the pandemic, online shopping was platform that few people would look up to.
- COVID-19 has changed the way the world thinks, and personal hygiene and social distancing have emerged as top priorities.

OBJECTIVES

- To study the online shopping behaviour of consumers during COVID.
- To identify the various factors which influence consumers towards online shopping during this pandemic.
- To find main barriers and problems that affect consumer behaviour.
- To study upon the consumers satisfaction level towards online shopping during Covid-19.

RESEARCH METHODOLOGY

Research methodology is a way to solve the research problem. It may be understood as science of studying how research problem is done.

RESEARCH DESIGN

Research design is the plan, structure and strategy of investigation conceived so as to obtain answers to the research questions. This study has a descriptive research design because it is well structured and it is flexible.

SOURCES OF DATA

PRIMARY DATA

The primary data are those which are collected directly from the respondents and thus it happen to be original. The primary data has been collected through online survey by Forms app software.

SECONDARY DATA

The secondary data are those which have already been collected by someone else and which have already passed through statistical process. Secondary data has been collected by articles and websites.

STATISTICAL TOOLS USED**PERCENTAGE METHOD**

In this study we have used percentage method and the formula is:

$$\text{Percentage method} = \frac{\text{Number of respondents}}{\text{Total number of respondents}} \times 100$$

SAMPLING PLAN

SAMPLING SIZE	50
SAMPLING UNIT	COLLEGES STUDENTS
SAMPLING PROCEDURE	CONVENIENT SAMPLING
SAMPLING METHOD	QUESTIONNAIRE
RESEARCH DESIGN	DESCRIPTIVE RESEARCH DESIGN
SURVEY AREA	COLLEGE STUDENTS FROM VARIOUS DISTRICTS.

LIMITATIONS

- The study has been conducted during the period of pandemic situation.
- The study is restricted only to college students.
- Time constrains is also one of the limitation.
- The study based only on small sample.
- There was no physical interaction with the customers.

REVIEW OF LITERATURE

- **Anupreet Kaur**(2016): This study is based on the behaviour of consumer behaviour towards online shopping. The main motivating factor is customer service and convenience which helps the consumers for online shopping.
- **Prashant singh** (2014): This study is based on the consumer buying behaviour towards online shopping. The online shopping is the best way to save money and time through purchasing online within budget.
- **Kalpana Mathur** (2014): This study is based on the online shopping habits of consumers in india. Shopping by visiting shops, malls or retail store is more time consuming. So many consumers are preferred to online shopping.

- **Nisha Gupta (2017):** This study is based on the consumer behaviour towards online shopping. The benefits of online shopping a wider selection of goods and services, accessibility and international reach.
- **Priyanka Sharma (2017):** The online shopping is rapidly change the way people do business all over the world. The main barrier in the process of online shopping are the payment safty and privacy issue.
- **Dr. Gangadeep Nagra (2013):** This study is based on the factors affecting online shopping behaviour of the consumers. The potential growth of online shopping has triggered the idea of conducting a study on online shopping in india.

DATA ANALYSIS AND INTERPRETATION

TABLE – 1
DEMOGRAPHIC PROFILE OF RESPONDENT

Table 1.1 – Gender of respondents

GENDER	NUMBER OF RESPONDENT	PERCENTAGE
MALE	22	44%
FEMALE	28	56%

Interpretation

The analysis interprets that out of total 50 respondents 56% of the respondents are female and 44% are male.

Table 1.2 -Age of respondents

AGE	NUMBER OF RESPONDENTS	PERCENTAGE
18-19	18	36%
20-21	20	40%
22-23	6	12%
24-25	5	10%
26-27	1	2%

Interpretation:

The analysis interprets that out of 50 response most of the response belong to the age group of 20-21(40%) followed by age group of 18-19 (36%),then age group of 22-23,24-25, 26-27 with 12%,10% and 2%.

Table 1.3- Course of study

COURSE OF STUDY	NUMBER OF RESPONDENTS	PERCENTAGE
UG	17	34%
PG	25	50%
Others	8	16%

Interpretation:

The analysis conveys that out of 50 respondents, 50% of the respondents are doing post-graduation, 34% are doing under graduation and rest 16% belong to the category of others.

TABLE – 2

ONLINE SHOPPING BEHAVIOUR OF CONSUMERS Table 2.1- do you like to shop online during COVID?

SHOPPING ONLINE	NUMBER OF RESPONDENTS	PERCENTAGE
YES	48	96%
NO	2	4%

Interpretation:

Out of 50 response, 96% like to shop online and rest 4% does not like.

Table 2.2 – how often do you make online purchase during COVID?

ONLINE SHOPPING	NUMBER OF RESPONDENTS	PERCENTAGE
ONCE IN A MONTH	10	20%
MORE THAN ONCE IN 6 MONTHS	15	30%
1-3 TIMES IN A YEAR	8	16%
ACCORDING TO REQUIRED	17	34%
TOTAL	50	100%

Interpretation:

out of 50 responses, 34% of the respondents often make online purchase as per the requirement during the pandemic stage. 30% shop more than once in 6 months, 20% shop once in a month, and rest 16% during 1-3 times in a year.

Table 2.3 – average amount spend for shopping during COVID?

AMOUNT	NUMBER OF RESPONDENTS	PERCENTAGE
UP TO 500	12	24%
RS 500-1000	19	38%
RS 1000-5000	15	30%
ABOVE RS 5000	4	8%

Interpretation:

out of 50 responses, 38% spent Rs.500-1000 for purchase, 30% spent Rs.1000-5000, 24% spent amount up to 500 and rest 8% spent more than 5000 for purchase.

TABLE 3
FACTORS INFLUENCE CONSUMERS TOWARDS ONLINE SHOPPING
Table 3.1 – which website is preferable

WEBSITE	NUMBER OF RESPONDENTS	PERCENTAGE
AMAZON	18	36%
FLIPKART	11	22%
MYNTRA	8	16%
TATA CLIQ	6	12%
AJO	4	8%
SNAP DEAL	1	2%
OTHERS	2	4%
TOTAL	50	100%

Interpretation:

out of 50 response, 36% prefer amazon for online shopping.22% prefer flip kart, 16% prefer myntra, 12 % prefer tata cliq, 8% prefer ajoy, 4 % is preferable by other website and finally 2% is preferable by snapdeal.

Table 3.2 -factors influence consumers for online shopping

FACTORS	NUMBER OF RESPONDENTS	PERCENTAGE
AVAILABILITY	11	22%
LOW PRICE	6	12%
OFFERS	17	34%
FREE SHIPPING	7	14%
SAVE TIME	8	16%
OTHER	1	2%
TOTAL	50	100%

Interpretation:

from the above table we can analysis that there are so many factors that influence respondents for online shopping, but most of the time offers(34%) are influencing them.

TABLE 4
BARRIERS AND PROBLEM AFFECT CONSUMERS

TABLE 4.1- IS ANY PROBLEM FACED?

PROBLEM FACED	NO.OF.RESPONDENTS	PERCENTAGE
YES	41	82%
NO	9	18%

IF YES WHAT KIND OF PROBLEM

PROBLEMS	NUMBER OF RESPONDENTS	PERCENTAGES
DELAY IN DELIVERY	14	34.1%
CHEAP QUALITY	6	14.6%
DAMAGED PRODUCT	7	17%
NON-DELIVERY	10	24.3%
OTHERS	4	9.7%
TOTAL	41	100%

Interpretation:

Out of 50 response 18% people have never face any problem during COVID and 82% of people have face problems during COVID pandemic. Out of 82%,34.1% say that the problem they faced was delay in delivery.

TABLE 5

CONSUMERS SATISFACTION LEVEL.

Table 5.1- Measure the level of satisfaction of the respondents.

1-strongly disagree, 2- disagree, 3-neither agree nor disagree, 4- strongly agree, 5-agree

Factors	1	%	2	%	3	%	4	%	5	%
Availability of the product	5	10%	2	4%	12	24%	20	40%	11	22%
Easy to choose and make comparison	-	-	5	10%	16	32%	3	6%	26	52%
Safe and secure	4	8%	8	16%	10	20%	21	42%	7	14%
Quality of information provided	1	2%	1	2%	10	20%	18	36%	20	40%
Experience	-	-	-	-	10	20%	25	50%	15	30%

Interpretation:

from the above table we can analyse that, 40% strongly agree with the choice of products available in online shopping.52% agree with the easy to choose and make comparison with other products in online shopping.42% strongly agree with the safe and security of online shopping.40% agree with the quality of information provided in the online shopping.50% strongly agree with the shopping experience.

FINDINGS

- Majority of the respondent of respondent are female 58% □ Majority of the respondent belong to the age group of 20-21.
- Majority of the respondent are pursuing their post-graduation.

- Majority of the respondent 96% prefer online shopping.
- Majority of the respondent 34% often make online purchase as per requirement during COVID.
- Majority of the respondent 38% spent Rs 500-1000 amount for online shopping during COVID.
- Majority of the respondent 36% prefer amazon website for online shopping.
- Most of the respondents are influenced by the factor offers 34% for pursuing online shopping.
- Majority 82% of the respondents face problems while maintaining online purchase. And most of them face delay in delivering the product.
- Majority 40% of the respondent strongly agree with the choice of products available in online shopping.
- Majority of 52% agree with the easy to choose and make comparison with other products in online shopping.
- Majority of 42% of the respondent strongly agree with safe and secure with online shopping.
- Majority 40% of the respondents agree with the quality information provided in online shopping.
- Majority 50% of the respondents strongly agree with the better experience with online shopping.

SUGGESTIONS

- ✓ The government should compel the online shopping sites to detail their privacy for conflict resolution.
- ✓ Online marketers should use innovative and reachable sale strategies to attract customers during this pandemic situation.
- ✓ The service providers must take care of complete process from maintenance of website to delivery of product during this COVID period.
- ✓ Once ordered the product through online, the delivery time should not be more than one week.

CONCLUSION

The effect of COVID 19 have changed the perspectives of the consumer on large scale. The purchasing behaviour of the consumers has shifted A lot from local stores to online markets. As the pandemic is still on run, the people prefer to maintain social distance for a longer period. As per our study we shows the consumer behaviour towards online shopping during the pandemic. However

people are influenced by the various factors to purchase through online and they face problems such as delay in delivery, damaged product, poor quality etc...thus proper steps should be implemented by the government and online marketers in order to attract customers.

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- **Prashant singh:** Consumers buying behaviour towards online shopping – National Monthly Refereed Journal of Research in Commerce and Management.
- **Kalpna mathur:**A study of online shopping habits of consumers in India -International Journal on Customer Relations Volume 2 Issue1 pp-23-28
- **Dr. GagandeepNagra :**A study on factors affecting on online shopping behaviour of consumer -International Journal of Scientific and Research Publications Volume 3 Issue 6 ISSN2250-3153 pp-1-4.
- **Priyanka Sharma:** Consumer behaviour towards online shopping – an empirical study – International Conference on Recent Trends in Engineering Science and Management ISBN 978-93 pp-196-205.
- **Nisha Gupta:** Consumer behaviour towards e-commerce – Online Shopping International Conference on Recent Trends in Management ISBN 978-93 pp-246-251

WEBSITES

- <https://www.researchgate.net>
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- <https://researchandmarket.com>

**A STUDY ON THE EFFECTIVENESS OF E-BANKING SERVICES OF
FEDERAL BANK LTD WITH SPECIAL REFERENCE TO
KURISHUMOODU BRANCH**

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ABSTRACT

Electronic banking has many names like e banking, virtual banking, online banking, or internet banking. It is simply the use of electronic and telecommunications network for delivering various banking products and services. Through e-banking, a customer can access his account and conduct many transactions using his computer or mobile phone. In this article, we will look at the importance and types of e-banking services. The study “Effectiveness of E-banking services of Federal bank with special reference to Kurishumoodu Branch” mainly focused to find out the customer awareness about E-banking services in Federal bank Kurishumoodu branch, and to understand the safety measures of E-banking services and to measure customer satisfaction level of E-banking. Customer awareness level about E-banking services of federal bank, the customers are aware about the services of E-banking.

Key words : E-Banking, virtual banking, customer satisfaction

INTRODUCTION

The principal objective of this research is to identify the effectiveness of Ebanking services of a private bank. That will helps to a private bank to be able to perform their duties effectively and responsibly. In terms of accessibility, that customer can always easily withdraw a cash, often deposit cash, and pay cash easily using E-banking. It shows that most of the depositors of the private bank find the use of E-banking as always or often accessible in terms of withdrawals, deposits, and payments. In terms of accuracy, the respondent customers always agreed that E-banking provides accurate information regarding banking and as a depositor they sometimes encountered any problems concerning E-banking, depositors also explained that they are always satisfied about the effectiveness of E-banking as the company’s provided, also most customers have been provided accurate information regarding E-banking transactions and found E-banking provided by the company effective. Convenience, according to the respondents they were often satisfied with the benefits given by the E-banking.

The world is changing by the use of some technologies that considered being the key driver for these changes around us. An analysis of technology and its uses show that it has permeated in almost every aspect of our life. Many activities are handled electronically due to the acceptance of information technology at home as well as at workplace. The concept and scope of E-banking is still evolving. It facilitates an effective payment and accounting system thereby enhancing the speed of delivery of banking services considerably

STATEMENT OF THE PROBLEM

The present study aims to examine the effectiveness of E- banking services in Kurishumoodu branch. Thus the problem under investigation is entitled "effectiveness of Ebanking services of Federal bank with special reference to Kurishumodu branch"

RELEVANCE OF STUDY

The Electronic Banking revolution has changed many elements within almost every industry, especially the financial industry. The new technology wave that has started throughout the entire finance industry has changed a lot of the banking structures that were traditionally set up. Automation is one of the biggest focuses that banks are looking at because technology is growing. Banking solutions have changed drastically since the introduction of online banking options. There are many options to withdraw money, deposit 2 checks, or transfer money without going to the bank and, with technology advancements, all this has revolutionized. Cyber security and data protection have also improved drastically since the entire industry has shifted to more digital banking options. Factors such as online banking, ATM machines, financial integration, and 24-hour access have changed the outlook for why there is a need for digital banking. With the emerging technology of Electronic banking, there are also many innovations that have been succeeding such as mobile digital wallets, investment management applications, depositing mobile checks through banking applications, card-less ATM withdrawals, and many more solutions towards the emergence of E- banking. The difference between E-banking and online banking is the aspect of traditional solutions compared to using newer methods of digitalization. Online banking allows people to check transfer and manage their funds globally through a variety of different options. Management solutions being conducted in a more accurate and faster way is creating a positive potential in finances. All these make the study relevant.

SCOPE OF THE STUDY

This project work is an entitled to study the effectiveness of E-banking services in Kurishumoodu branch For this purpose both primary and Secondary data were collected and analyzed. This study helps to see weather customer are satisfied with the services of e-banking. Ultimately we hope that this study helps to find out how an banking influences the people mind and find out the awareness level in effectiveness e-banking services are provided by the private and public bank to the customers.

OBJECTIVES

1. To study the customer awareness about e- banking services

RESEARCH METHODOLOGY

The present study was conducted through sample survey method. The sample Consists of 50 customers using e-banking services around Kurishumoodu branch. A well prepared questionnaire is used to collect data from respondents. Data was collected through google forms and collected relevant information. Simple percentage and graphs are used in this work make the analysis and for presenting the analyzed information.

Research Design

Research design is plan of action, the strategy and the structure of the overall produce by which we intend to gain more knowledge of a specific problem or a specific aspect of the subject. It is an arrangement of condition for collection and analysis of data in a manner, which aims to combine relevance to the research purpose with economy in produce.

Sample design

Sampling may be defined as the process of selecting the representative part of population (sample) from the customers. Convenience sampling is the sampling method used for the study. It is non probability sampling method. In this investigator has the complete freedom to choose his sample of the study. Data were collected from the customers who available the benefit of E- banking services of Federal bank Kurishumoodu branch. 50 beneficiaries were identified as sampling size. Convenient sampling was used as sampling technique.

Sample size

The size of the sample selected was 50

DATA COLLECTION

The data required for the study were collected from both primary and secondary sources. Primary data were collected from customers who availed the benefits

of E-banking services. The questionnaire elicited information relating to profile of the respondents, their current status, type of account, satisfaction level, safety measures and awareness level. Secondary data for the study is collected from various publications, books, published research articles, journals and websites.

TOOLS FOR COLLECTION AND ANALYSIS

The tools used for collecting primary data were structured questionnaire for respondents who are used by E- banking services. All data were tabulated to facilitate interpretation. The hypotheses were tested using tools like One Way ANOVA, Independent Sample T test and Chi-square test. Test Analysis were undertaken to determine whether there was a significant difference in the variables identified.

LIMITATIONS

1. Number of respondents selected is only 50. So more accurate information is not available.
2. The study was restricted to Kurishumoodu branch
3. Internal affairs of the branch are not easily available.

LITERATURE REVIEW

A literature review is a survey of scholarly sources that provides an overview of a particular topic. Literature reviews are a collection of the most relevant and significant publications regarding that topic in order to provide a comprehensive look at what has been said on the topic and by whom.

Seema Malik (2014) the research paper focuses on how the technology has transformed the face of banking in India. India's banking system has seen some major financial innovations in the past decades, which lead to tremendous improvements in banking services and operations. The various innovations in banking and financial sector are ECS, RTGS, EFT, NEFT, ATM, Retail banking, Debit and Credit cards, free advisory services, online banking, mobile banking and many more value added products and services. This paper also highlights the benefits and challenges of changing banking trends.

Vaishnavi Jagtap (2014) this research paper throws light on the response to E-Banking facilities by Indian customers. As it has been more than two decades since the E- Banking concept came into existence, it becomes very much essential to study the current state of Internet banking through the Indian context. The basic aim behind this research is to check the percentage of educated and working customers using online banking in selected educational institute of Thane. It also aims at suggesting some ways for making internet banking successful in the developing country like India.

Ogunlowore Akindele John, Oladele Rotimi (2014) This study examines the impact of electronic banking on satisfaction of corporate bank customers in Nigeria. Due to the emergence of a global economy; electronic banking has increasingly become an inevitable tool of banking business strategy and a strong catalyst for economic development. Also that Ebanking has become popular because of its convenience and flexibility, and transaction related benefits like speed, efficiency and accessibility. Although these are fraught with insecurity and most importantly power challenges. The paper suggests that critical infrastructure like power; security and telecommunication should be strengthened to ensure the application of electronic banking in Nigeria and optimum satisfaction on the part of customers.

Tiwari, B. and Herstatt (2006) examine the installation of mobile banking and mobile financial services provided in Germany and other countries. 50 banks worldwide has been selected, half of them from Germany during May/June, 2005. From Indian banks, Bank of Punjab, HDFC, ICIC are dominating, providing mobile-financial services to their customers. The study explains different ways/methods to provide mobile-services that contain technical part with some case studies. The study concludes that mobile banking applications are gaining popularity amongst banks and suggests mobile banking to take the route of online banking.

Phitkariwala D.K. (2006) study the issues related to cheque truncation system to improve customer services in banks. As the number of cheques issued are continuously rising and the 13 cost of banks and business for producing, issuing and maintaining cheque payment system is ever increasing but the cheque transaction system helps to handle this problem very easily. The study suggests that when it will be implemented in the whole country, it is certain to revolutionize the payment mechanism giving a big jump towards the efforts of providing better technology based customer services.

THEORETICAL FRAMEWORK

INTRODUCTION

Electronic banking has many names like e banking, virtual banking, online banking, or internet banking. It is simply the use of electronic and telecommunications network for delivering various banking products and services. Through e-banking, a customer can access his account and conduct many transactions using his computer or mobile phone. In this article, we will look at the importance and types of e-banking services. Electronic banking is a form of banking in which funds are transferred through an exchange of

electronic signals rather than through an exchange of cash, checks, or other types of paper documents. Transfers of funds occur between financial institutions such as banks and credit unions. They also occur between financial institutions and commercial institutions such as stores. Whenever someone withdraws cash from an automated teller machine (ATM) or pays for groceries using a debit card (which draws the amount owed to the store from a savings or checking account), the funds are transferred via electronic banking. Electronic banking relies on intricate computer systems that communicate using telephone lines. These computer systems record transfers and ownership of funds, and they control the methods customers and commercial institutions use to access funds. A common method of access (or identification) is by access code, such as a personal identification number (PIN) that one might use to withdraw cash from an ATM machine. There are various electronic banking systems, and they range in size. An example of a small system is an ATM network, a set of interconnected automated teller machines that are linked to a centralized financial institution and its computer system. An example of a large electronic banking system is the Federal Reserve Wire Network, called Fedwire. This system allows participants to handle large, time-sensitive payments, such as those required to settle real estate transactions.

In essence, e-banking is an electronic consumer interface and an alternative channel of distribution for banking services and products. E-banking is a process through which banking consumers manage their banking transaction without even visiting a bank branch

DEFINITION OF E-BANKING

Electronic banking can be defined as the use of electronic delivery channels for banking products and services, and is a subset of electronic finance . The most important electronic delivery channels are the Internet, wireless communication networks, automatic 16 teller machines (ATMs), and telephone banking. Internet banking is a subset of e-banking that is primarily carried out by means of the Internet. The term transactional e- banking is also used to distinguish the use of banking services from the mere provision of information.

EVOLUTION OF E-BANKING

The evolution process of latest service delivery mechanism through internet i.e. ebanking started from the early 1980s. In late 1980s, the term online got popularised and it was referred to a banking medium of using a terminal, keyboard and monitor to access the banking system through a phone line. Another term used for this was 'Home Banking' and in it, customers were using a numeric keypad to send tones down a phone line with instructions to the bank.

In 1981, e-banking has started in New York with offering home banking service using video tex system by Citi Bank, Chase Manhattan Bank, Chemical bank and manufacturers Hanover bank. Although due to failure of video tex system, Home Banking was not able to gain popularity except in France and UK.

In 1983, Bank of Scotland provided UK's first home online banking service to the banking customers of Nottingham Building Society. This online banking service was based on Prestel system of UK and used a computer like BBC Micro or keyboard connected to the telephone and television system. This system was called Home link and it enabled customers to view their bank statements online, online fund transfer and online bill payment. To pay bills or transfer funds, customers need to send a written instruction having details of intended transaction to Nottingham Building Society who set the details upon the Home link system. The usual recipients of this service were electric company, Gas Company, telephone companies and other banks. The account holder has to provide details of the payment through Prestel into Nottingham Building Society system. Then, a cheque of payment amount has to be send by Nottingham Building Society to the payee and an instruction giving details of the payment was send to the account holder. Later, BACS was used to directly transfer the payment. In Oct. 1994, Stanford Federal Credit Union was the first financial institution that provided internet banking facility to its all members.

Today, a number of banks are functioning as internet only banks. These internet only banks do not have a physical bank branches like their predecessors. They differentiate themselves by providing better rate of interest and internet banking facility.

ADVANTAGES OF E-BANKING

The main advantages of e-banking are:

1. Benefits and Rewards

A lot of online banks offer more benefits and rewards to their customers that not only benefit the bank but also benefit their customers. Online banks are willing to offer higher interest rates and better transfer services to their customers who regularly use online banking.

2. Notifications and Alerts

Customers are instantly alerted or notified about new changes in the system. From changes in the policy to logins from new devices, customers get instant notifications and alerts.

3. Faster Transactions

You don't have to wait for your turn to transfer funds – you can do that with a single tap of your finger or a single click of your mouse. Funds from one account will be transferred to another in a matter of a few seconds. Anything that requires quick payments can be done with the help of e-banking.

4. Convenience

You can conveniently handle your account transactions without all the hassle of being in the queue on a sultry afternoon. E-banking is extremely convenient if you have a decent internet connection (wifi or 3G/4G data). You can access the website from anywhere without actually having to visit the bank. If your banking needs don't involve the assistance of any staff member or a manager, online banking is the best option for you.

5. Security With internet banking,

you can always monitor your account activities. This not only serves as a history of all the transactions but also helps you identify threats and suspicious activities before any severe damage can be done to your account. Online accounts are protected with encryption software that ensures complete safety to the user. Alerts related to passwords and digital signatures are sent periodically to maintain the security of the account

6. Easy Access

Customers can enjoy easy access with online accounts by simply typing in the log-in credentials. In addition to that, customers can also handle several accounts at a time. Since the internet remains the medium of connection, users can also access different accounts in different banks from a single device.

7. Speed and Efficiency

There's no waiting nor do you have to rush through anything – you can take your time and perform all banking transactions with patience and it will be done in nearly 1/10th the time spent on actually driving down to the bank and getting it done.

8. Lesser Limitations

Traditional banks have several constraints like operating hours, the physical location of the bank branch, holidays, etc. You don't have to wonder if it's a holiday with online banking, or what time is it to perform a transaction.

9. More Features

Apart from being flexible, some banks go out of their way to satisfy their customers by not penalizing on withdrawals on the certificate of deposits, letting customers maintain accounts with no minimum balance, etc.

Moreover, banks generally offer more offers and discounts on credit and debit cards used by customers who have online accounts.

10. Better Customer Service

Banking websites and apps come with customized web pages to solve customer queries and often have a dedicated 'Frequently Asked Question' (FAQs) section that helps in answering common customer queries. You can chat with a customer service agent or call them if you need more help. This not only saves the time of the customers but also that of the bank employees who can shift their focus to more important things

IMPORTANCE OF E-BANKING

We will look at the importance of electronic banking for banks, individual customers, and businesses separately.

BANKS

1. **Lesser transaction costs** : electronic transactions are the cheapest modes of transaction
2. **A reduced margin for human error** : since the information is relayed electronically, there is no room for human error
3. **Lesser paperwork** : digital records reduce paperwork and make the process easier to handle. Also, it is environment-friendly
4. **Reduced fixed costs**: A lesser need for branches which translates into a lower fixed cost.
5. **More loyal customers** : since e-banking services are customer-friendly, banks experience higher loyalty from its customers.

CUSTOMERS

1. **Convenience** : a customer can access his account and transact from anywhere 24x7x365.
2. **Lower cost per transaction** : since the customer does not have to visit the branch for every transaction, it saves him both time and money.
3. **No geographical barriers** :In traditional banking systems, geographical distances could hamper certain banking transactions. However, with e-banking, geographical barriers are reduced.

BUSINESSES

1. **Account reviews** : Business owners and designated staff members can access the accounts quickly using an online banking interface. This allows them to review the account activity and also ensure the smooth functioning of the account.

2. **Better productivity** : Electronic banking improves productivity. It allows the automation of regular monthly payments and a host of other features to enhance the productivity of the business.
3. **Lower costs** : Usually, costs in banking relationships are based on the resources utilized. If a certain business requires more assistance with wire transfers, deposits, etc., then the bank charges it higher fees. With online banking, these expenses are minimized.
4. **Lesser errors** : Electronic banking helps reduce errors in regular banking transactions. Bad handwriting, mistaken information, etc. can cause errors which can prove costly. Also, easy review of the account activity enhances the accuracy of financial transactions.
5. **Reduced fraud** : Electronic banking provides a digital footprint for all employees who have the right to modify banking activities. Therefore, the business has better visibility into its transactions making it difficult for any fraudsters to play mischief.

TYPES OF E-BANKING

There are many different types of e-banking services which you can use for various bank transactions. Let us have a look at some of the most popular options:

1. Internet Banking

Internet Banking is a type of e-banking service which allows you to do several financial and non-financial transactions through the internet. You can use your PC or laptop and an internet connection to use this facility. With the help of Internet Banking, you can transfer funds to another bank account, check your account statement, pay utility bills and do a lot more.

2. Mobile Banking

Most banks now also have an app for Mobile Banking. Just like the online portal of the bank used for Internet Banking, you can use the app for many different types of banking transactions. If you use an Android or iOS device, you can download the app of your bank and use this facility. The apps can also be used for transferring funds, checking account statements, locate the nearest ATM, and other banking services.

3. ATM

ATM or Automated Teller Machine is one of the most popular types of electronic banking. The teller machine is also an electronic computerised telecommunication device which enables you to withdraw funds, deposit funds, change Debit Card Personal Identification 21

Number (PIN), and use other banking services. It eliminates the need of visiting a bank and doing these transactions through a human teller.

4. Debit Card

You might already be using Debit Cards for many of your daily transactions. This card is connected to your bank account and you can use the funds from your account directly through this card. When you use your Debit Card for a transaction, the transaction amount is deducted from your bank account. You can use the card to pay at POS outlets, shop online, and withdraw cash from ATMs.

5. Electronic Payment Service

An e-payment service is a way of making transactions or paying for goods and services through an electronic medium, without the use of checks or cash. It's also called an electronic payment services or online payment system.

6. Real Time Gross Settlement (RTGS) RTGS systems are specialist funds transfer systems where the transfer of money or securities takes place from one bank to any other bank on a "real time" and on a "gross" basis. Settlement in "real time" means a payment transaction is not subjected to any waiting period, with transactions being settled as soon as they are processed. "Gross settlement" means the transaction is settled on one-to-one basis without bundling or netting with any other transaction. "Settlement" means that once processed, payments are final and irrevocable.

7. National Electronic Funds Transfer (NEFT) National Electronic Funds Transfer (NEFT) is a nation-wide -to-one funds transfer. Under this Scheme, individuals, firms and corporate can electronically transfer funds from any bank branch to any individual, firm or corporate having an account with any other bank branch in the country participating in the Scheme.

8. Electronic Funds Transfer Electronic Funds Transfer (EFT) is a system of transferring money from one bank 22 account directly to another without any paper money changing hands. One of the most widelyused EFT programs is Direct Deposit, in which payroll is deposited straight into an employee's bank account, although EFT refers to any transfer of funds initiated through an electronic terminal, including credit card, ATM and point-of-sale (POS) transactions. It is used for both credit transfers, such as payroll payments, and for debit transfers, such as mortgage payments.

- 9. Electronic Data Interchange (EDI)** Electronic data interchange (EDI), or electronic data processing, is the electronic transmission of data between computers in a standard, structured format. EDI allows companies to process routine business transactions, such as orders and invoices, more rapidly, accurately, and efficiently than they could through conventional methods of transmission.
- 10. Tele Banking** Telephone banking is a service provided by a bank, that enables customers to perform over the telephone a range of financial transactions which do not involve cash or documents, without the need to visit a bank branch or ATM. Telephone banking times are usually longer than branch opening times, and some financial institutions offer the service on a 24-hour basis.
- 11. Core Banking (Centralized Online Real-time Exchange)** Core banking is a banking service provided by a group of networked bank branches where customers may access their bank account and perform basic transactions from any of the member branch offices.

SERVICES OF E-BANKING

- 1. Bill payment** – Every bank has a tie-up with different utility companies, service providers, insurance companies, etc. across the country. The banks use these tie-ups to offer online payment of bills (electricity, telephone, mobile phone, etc.). Also, most banks charge a nominal one-time registration fee for this service. Further, the customer can create a standing instruction to pay recurring bills automatically every month.
- 2. Funds transfer** – A customer can transfer funds from his account to another with the same bank or even a different bank, anywhere in India. He needs to log in to his account, specify the payee's name, account number, his bank, and branch along with the transfer amount. The transfer is effected within a day or so.
- 3. Investing** – Through electronic banking, a customer can open a fixed deposit with the bank online through funds transfer. Further, if a customer has a demat account and a linked bank account and trading account, he can buy or sell shares online too. Additionally, some banks allow customers to purchase and redeem mutual fund units from their online platforms as well.
- 4. Shopping** – With an e-banking service, a customer can purchase goods or services online and also pay for them using his account. Shopping at his fingertips.

RECENT TRENDS

As online banking has become more sophisticated, banks have been formed that operate exclusively as electronic banks and have no physical storefront for customers to use. Without the costs of purchasing and maintaining physical “bricks-and-mortar” structures like traditional banks do, online banks are able to offer higher interest rates on savings accounts (interest payments are fees that customers collect for keeping their money in the bank). Customers at online banks can use the Internet to conduct all the standard banking transactions (including paying bills online, viewing images of cancelled checks, and transferring money to accounts at other banks and brokerages).

Many of these customers have their employer automatically deposit their paychecks into their bank accounts electronically (a method called direct deposit, which is also very commonly used by clients of traditional banks). Some employers, however, do not offer direct deposit. If a customer of an online bank receives a paper check, he or she cannot walk into their bank and cash it. He or she must mail the check to their bank or deposit it in an ATM that accepts deposits for their bank. Some customers view this inconvenience as a drawback of using an online bank.

CHALLENGES FACED BY THE E- BANKING

- 1. Traditional banking habits:** Most of the US adults participate in online banking, on the other hand, there are still some people who don't use online banking. A majority of such people are well versed in traditional banking. Such resistance to change is typically due to a lack of trust in the online system or the incompetence to operate online portals. And this is why banks are influencing people to adopt online banking. Banks can simply prove the benefits of online banking and disadvantages of traditional banking to their customers.
- 2. Security and fraud instances:** This is one of the most significant challenges for banks promoting online banking. In traditional banking, robbers break into the banks to steal money, whereas in online banking hackers can break into customers details and illegally transfer money. For example, in 2015, around 130 million British pounds were stolen from online bank accounts through fraud. The extension of e-commerce provides a chance for fraudsters to misuse payment networks and steal sensitive information.
- 3. Cross-border transactions:** The implementation of cross-border transaction plays a vital role in the global trade and is one of the remarkable

success factors of online banking. Historically cross-border payments have been slow, incompetent, and expensive because most of the banks still use traditional infrastructure including national banking infrastructure, which results in non-uniform development and software platforms that confuse cross-border transaction. To overcome these challenges, new technologies including block chain have been promising to enable smooth cross-border transactions.

ANALYSIS OF THE DATA AND INTERPRETATION

Demographic Factors

1. Gender

Gender	No.of Respondents	Percentage
Male	35	70%
Female	15	30%
Total	50	100%

it is clear that majority of the respondents were male with 70 percentage and the rest 30 percentage were female respondents.

2. Age

Age group	No.of Respondents	Percentage
18-25	9	18%
26-30	23	46%
31-40	14	28%
40-60	1	2%
Above 60	3	6%
Total	50	100%

It is evident from the table that 46 percentage of respondents belongs to the age group of 26-30, followed by the age group of 31-40 are 28 percentage and 18-25 are 18 percentage and 40-60 are 2 percentage .While age group of above 60 are 6 percentage. Majority of the respondents falls in the category of 26-30.

3. Education

Education	No.of Respondents	Percentage
High School	1	2%
Degree	33	66%
Master's Degree	6	12%
Other	10	20%
Total	50	100%

Education plays a vital role in the development of the nations. Regarding the respondents educational qualifications that out of 50 respondent's 66 percentage were Graduates, 22 percentage were other educational qualification and 12 percentage holds master's degree holders, and 2 percentage of respondents are high school qualification. It is evident that most of the respondents were graduate.

4. Profession

Profession	No.of Respondents	Percentage
Govt Employee	2	4%
Private Employee	11	22%
Business	4	8%
Self - Employed	30	60%
Agriculture	3	6%
Total	50	100%

Out of 50 respondent's 60 percentage were Self employed, 22 percentage were private employee and 8 percentage respondents are business holders, and 6 percentage of respondents are agriculturist and 4 percentage of respondents were govt. employees. It is evident that most of the respondents were self employed.

5. Income

Income	No.of Respondents	Percentage
Below 10000	11	22%
10000 - 20000	12	24%
21000 - 30000	17	34%
Above 30000	10	20%
Total	50	100%

It is evident from that 34 percentage of respondents belongs to the income group of 20000-30000, followed by the income group of 10000-20000 were 24 percentage and below-10000 with 22 percentage and 20 percentages of income were Above 30000. Majority of the respondents are category of 20000-30000.

6. Type of account

Account	No. of Respondents	Percentage
Current	31	62%
Savings	19	38%
Total	50	100%

it is clear that majority of the respondents are current account holders with 62 percentage and the 38 percentage are savings account holders.

7. Recommend to others

Category	No.of Respondents	Percentage
Yes	47	94%
No	3	6%
Total	50	100%

it is clear that majority of the respondents are recommend the e-banking service to others with 94 percentage and the 6 percentage are respondents are not recommend the service to others.

FINDINGS

1. Majority of the respondents were male with 70 percentage and most of them belonged to the age group of 26-30.
2. A greater part of the respondents came under the educational qualification of Degree.
3. E-banking was beneficial to the customers, moreover through the study it was found that proper use of e-banking will be use the customers can easily operate the banking services and handling the financial transactions.

SUGGESTIONS

1. Should try to improve the performance of customer relationship management.
2. Bank should take initiative to organize training campaign, seminar and workshop for their customer to boost use of e-banking.
3. More efforts should be taken by the bank in undertaking advertisement and promotional campaign so that greater awareness among customers is created.

CONCLUSION

E-Banking enables better business anywhere, anytime and 24*7 hours services. More and more customers are switching to electronic platform for executing banking transaction. In India increasing use of mobile and internet connection in mobile, laptop and personnel computer made customers uses more E-banking services. The study concluded that, internet banking offers plenty of opportunities to customers that enable them to conduct banking transactions quickly as compared to traditional banking. Technology enables banks as well

as the customers to access a host of amazing services by simply logging in to internet banking account.

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SERVICE QUALITY OF MOBILE BANKING SERVICES OF SBI WITH SPECIAL REFERENCE TO KOTTAYAM DISTRICT

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ABSTRACT

Mobile banking has witnessed rapid changes in the recent past and has changed the face of banking itself. The tremendous growth that has taken place in the use of smart phones augmented this transition a lot. There are three times as many mobile phone users and they are becoming very sophisticated and demanding users. The State Bank of India (SBI) is one of the leading public sector banks in India. SBI has a number of banking apps for a variety of services. YONO SBI is the latest app introduced by SBI for mobile banking services for its customers. YONO (You Only Need One) is a digital banking platform to enable users to access a variety of services such as bank account opening, fund transaction, cashless bill payments and loans. There was a shift from branch banking to digital banking. The service quality, which is one of the important elements leading to brand loyalty, needs to be maintained. This study explores and examines the important service quality dimensions of mobile banking applications of SBI that forces the customers to use the mobile apps. This study is based on the quality of mobile banking services of SBI with special reference to Kottayam district. The theoretical scope of the study includes dimensions of service quality that helps to improve the mobile banking services provided by SBI. The service quality dimension assurance tends to have more impact on mobile banking customers. Because of the lack of human interaction in the mobile banking space, it should not be forgotten that the websites is the “Moment of truth “ between customers and their banks and as such the websites should be consistent with the total quality efforts of the service providers meaning that a high quality mobile banking service is an important aspect of the offered mobile banking services.

Using biometrics, such as voice identification and eye scanning to increase security. The banks should take initiative in educating the customers about mobile applications. The management of service quality helps the banks to maintain consistency in service delivery and to meet changing customer expectations more efficiently and effectively. The statistical analysis has shown that there is significant positive relationship between customer satisfaction in mobile banking and assurance, tangibility, reliability, responsiveness and empathy.

Key Words : service marketing, net banking, mobile banking, fund transaction.

INTRODUCTION

Mobile banking has witnessed rapid changes in the recent past and has changed the face of banking itself. The tremendous growth that has taken place in the use of smart phones augmented this transition a lot. Mobile banking services emerged as a powerful new marketing tool to build long lasting relationships with new and existing customers. According to the RBI annual report for 2020 – 2021 mobile banking services witnessed growth of 92 percent in volume and value terms respectively. The number of registered customers rose by 251 million during 2018. The State Bank of India (SBI) is one of the leading public sector banks in India. SBI has a number of banking apps for a variety of services. There was a shift from branch banking to digital banking. The service quality, which is one of the important elements leading to brand loyalty, needs to be maintained. Service quality in digital banking is totally different from that of branch banking and was not studied in detail. In this context we decided to measure the service quality of mobile banking services of SBI.

STATEMENT OF THE PROBLEM

This study explores and examines the important service quality dimensions of mobile banking applications of SBI that forces the customers to use the mobile apps. The bankers should understand the needs of the customers so that they can improve the insufficiency of their services. By using mobile banking, some of the problems might occur such as hacker issues, loss of money from their account and errors during transactions.

SIGNIFICANCE OF THE STUDY

Service quality of mobile banking services is one of the critical success factors that influence the success of a bank. A bank can differentiate itself from competitors by providing high quality service. When customers evaluate the quality of the service they receive from a banking institution which is likely to differ in their importance usually, some being more important than others are. Mobile banking creates a new, convenient communication and fast financial transactional channel for mobile users, which is accessible anywhere, anytime. Checking account information, balance available, credit/ debit card information, cheque status, setting alerts, payment reminders etc... via mobile phones are some of the services offered in mobile banking.

Service quality of mobile banking is a significant factor to enhance a bank's reputation, improve its customer retention, attract new customers and increase its financial performance and profitability.

OBJECTIVES OF THE STUDY

1. To measure the service quality of mobile banking services offered by SBI.
2. To identify the major purpose for which mobile banking services are used.
3. To see whether there is any usage difference based on the demographic features of customers.
4. To provide suggestions based on the findings of the study.

SCOPE OF THE STUDY

This study is based on the service quality of mobile banking services of SBI with special reference to Kottayam district. The theoretical scope of the study includes dimensions of service quality that helps to improve the mobile banking services provided by SBI. This study also helps the banking sector. Since it provides valuable information particularly about service quality of mobile applications. Right information is useful to improve the quality of mobile banking services to the customers of SBI.

METHODOLOGY

In this study both primary and secondary data are used. Primary data has been collected using questionnaires from a sample of 50 respondents in Kottayam district. Secondary data is collected from various books, journals, websites etc...

SAMPLE DESIGN

The primary data are collected from a sample of 50 SBI YONO App users of different age groups from Kottayam district who reside in different localities. Samples were collected using a convenience sampling method.

TOOLS FOR DATA COLLECTION

In order to collect the data from 50 SBI YONO App users a structured questionnaire was used.

TOOLS FOR ANALYSIS

The collected data was analysed using Percentage Analysis, Composite Index and Likert's Rating Scale.

The Percentage Analysis:

The percentage analysis is used to simplify the data presentation and interpretation. In percentage analysis, data is reduced to standard with base equal to 100, which help in real time comparison.

Likert's Scaling Techniques:

Scaling describes the procedure of assigning numbers to various degrees of opinion, attitude and other concepts. Likert's scaling technique is also known as summated scales. These scales are developed by utilizing the item analysis approach. Those items or statements that best meet this sort of discrimination test are included in the final statements.

Tools for Presentation

For the presentation of collected data, statistical tools like table, pie diagrams, bar charts etc. were used.

LIMITATIONS

- The study was based on sampling so the inherent limitations of sampling is present in this study.
- Due to paucity of time and finance sample size was restricted to 50 respondents.
- The data collected from the respondents are qualitative in nature i.e. views, opinions, perceptions, etc.. These factors may change from time.

Service Quality

Philip Kotler and Gary Armstrong defined the term service quality as it is the ability of a service firm to hang on its customer that is in their opinion customer retention is the best measure of service quality.

Service quality is a focused evaluation that reflects the customer's perception of specific dimensions of service quality namely reliability, responsiveness, assurance, empathy, tangibles. Based on the assessment of service quality provided to the customer's problem can be identified quickly, improve their service and better assess to customer expectation. It is customer's judgement of overall excellence of service provided in relation to the quality that was expected.

Service quality is one of the critical factors that influence the competitive ness of a bank. A bank can differentiate itself from competitors by providing high quality service. When customer's evaluate the quality they receive from a banking institution they use different criteria, which are likely to differ in their importance, usually some being more important than others are. These determinant attributes are the ones that will define service quality from the customer's perspective.

The challenging business environment in the financial services market has also resulted in more pressure on banks to develop their service quality of mobile banking

services according to the customer expectation. If the customer's perceive service quality as unsatisfactory, they may be quick to take their businesses elsewhere. Thus, it is clear that service quality offers a way of achieving success among competing services, particularly in the case of firms that offer nearly identical services, such as banks, where establishing service quality may be the only way of differentiating oneself. Such differentiation can yield a higher proportion of consumer's choices and hence mean the difference between financial success and failure.

Service quality is the gap between the expected service level and the actually perceived service level of the customer, and the level of service quality is subject to the subjective judgement of the customer. Successful service quality is the best tool of global competition. In particular, how to effectively measure service quality has become an important issue.

Method for Measuring Service Quality: SERVQUAL Model

The SERVQUAL model is multi-dimensional research instrument, designed to capture consumer expectations and perceptions of a service along with the five dimensions that are believed to represent service quality. This is a generic application and is a practical approach to any area. A number of researchers have applied the SERVQUAL model to measure service quality in the banking industry with modified constructs to suit specific banking situations.

Service quality from consumer's perspective depends on the direction and degree of difference between the expected service and perceived service. The SERVQUAL instrument designed to identify and measure the gaps between customer's expectations and perceptions of the service received. The gap between expectations and perceptions of performance determines the level of service quality from a customer's perspective.

The SERVQUAL model measures the five dimensions of service quality. These five dimensions are : tangibility, reliability, responsiveness, assurance and empathy.

Mobile Banking Services

Mobile banking is a service provided by a bank or financial institution that allows its customers to conduct financial transactions remotely using a mobile device such as a smartphone. It uses software, usually called an app provided by the financial institution for the purpose.

Transactions through mobile banking depend on the features of the mobile banking app provided and typically includes obtaining account balances and lists of latest transactions, electronic bill payments, P2P payments and funds transfers between a customer's or another's accounts. Some apps also enable copies of statements to be

downloaded using a mobile banking app increases ease of use, speed, flexibility and also improves security because it integrates with the user built in mobile device security mechanisms.

From the banks point of view, mobile banking reduces the cost of handling transaction by reducing the need for customer's to visit a bank branch for non cash withdrawal and deposit transactions. Many apps now have a remote deposit option using the device's camera to digitally transmit cheques to their financial institution.

Mobile Banking & State Bank Of India

State Bank Of India (SBI) , largest public sector bank in India, launched in the first decade of nineteenth century, has played a pivotal role in establishing the organized banking services sector across India by way of being repositories to savings and lenders to leading businesses across India and played a key role in the economic development of India.

Almost all the banks in India are adopting various mobile banking practices during the present days. However, SBI is taking a leading role in the field of mobile banking in India. In this case SBI is the only bank which spreads the financial literacy norms through mobile even in rural areas also, since it strengthens the Indian economy having largest number of branches all over India.

State Bank Of India offers mobile banking to its users via State Bank Anywhere (earlier it was SBI Freedom), which enables its customers to enjoy anytime, anywhere banking. Apart from the traditional mobile banking services SBI provides mobile banking through various mobile apps because SBI has the largest bouquet of apps amongst any Indian Bank. The app contains SBI Quick, Samadhan, mCash, OTP Secure, Exclusif, Digivoucher, NoQueue, State Bank Buddy etc.. It has it's own SBI Appkart App for all the apps.

Data Analysis and interpretation of Data

The study on "Service quality of mobile banking services of SBI" is based on the primary data collected from the SBI YONO App users of Kottayam district and secondary data collected from Books, news paper, etc. and the service of www also applied .The questionnaire was formulated and administered to sample respondents selected on convenience basis. Out of 50 respondents,

38(76%) belongs to others (students) unemployed/non earning category and the remaining 12(24%) respondents belongs to employed/earning category . For in-depth analysis, 38 respondents of non earning category is treated as dependent on income earning members ,which comprises 10 in the age group of below 20;37 in the age group between 20-40 years ;and 3 in the age group between 40-60 .

Table No.:
Gender classification

Sl.No	Gender	Number of respondents	Percentage
1	Male	1	2
2	Female	3	7
3	Total	5	10

Source: Primary Data

Table 3.1 shows the gender classification of the respondents. From the table it is clear that 76 per cent of the respondents are female and 24 per cent of the respondents are male.

Figure No: 3.1
Gender classification

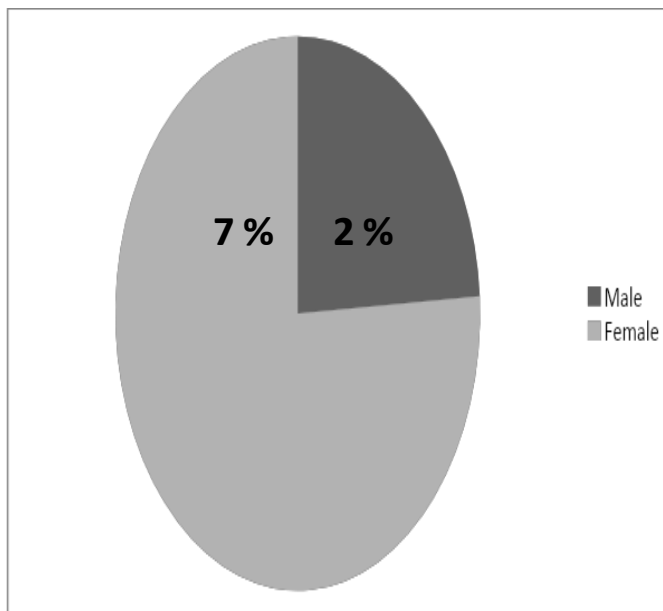


Table No:3.2
Age wise classification

Sl.N	Age group	Number of respondents	Percentage
0			
1	Below20 years	10	20
2	20-40 years	37	74
3	40-60 years	3	6
	Total	50	100

Source: Primary Data

Table 3.2 shows the age wise classification of respondents .From the table it is clear that 74 per cent of the respondents belong to the age group of 20-40 years and 20 per cent are below 20 years and 6 per cent belong to the age group of 40-60 years

Figure:3.2

Age wise distribution

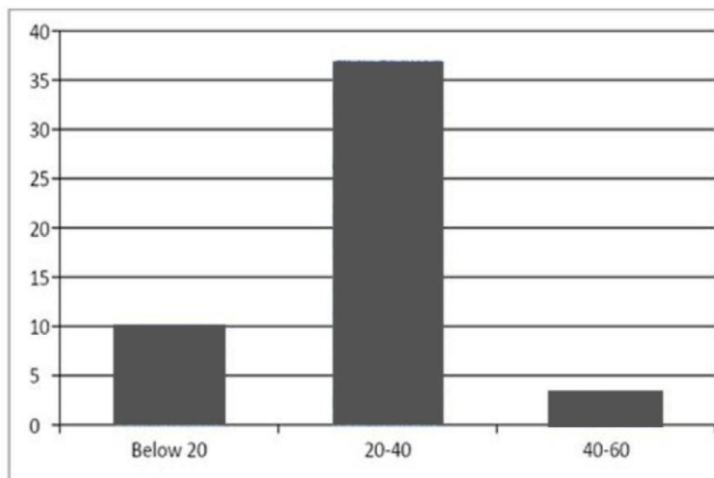


Table No:3.3
Educational qualification

Sl. No	Education	Number of respondents	Percentage
1	Plus two	14	28
2	Graduation	30	60
3	Post graduation	6	12
	Total	50	100

Source: Primary Data

Table 3.3 exhibits the educational qualification of the respondents. From the table it is clear that 60 percent of the respondents are graduates and 28 per cent of respondents completed plus two and 12 per cent of respondents completed post graduation

Figure:3.3

Education wise distribution

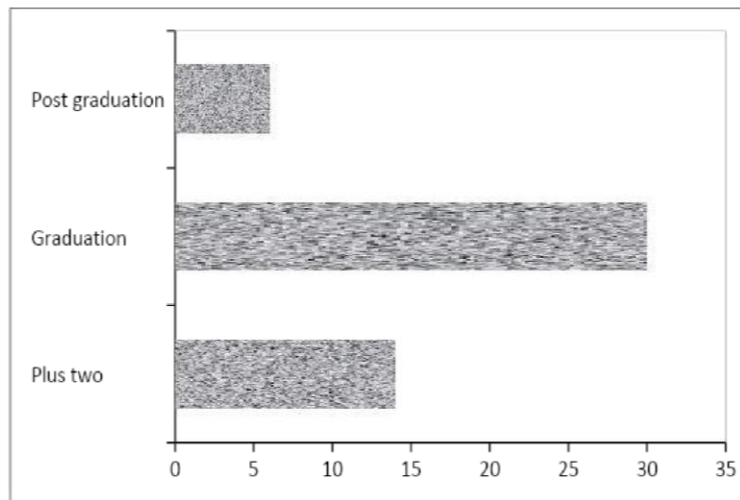


Table No: 3.4
Occupation wise classification

Sl.No	Occupation	Number of respondents	Percentage
1	Business	1	2
2	Govt. Employees	3	6
3	Others	43	86
4	Private employees	3	6
	Total	50	100

Source :Primary Data

Table 3.4 shows that occupation wise classification of respondents. From the above table it is clear that 86 percent of respondents are others including students and 6 percent are government employees and 6 percent are private employees and 2 percent are doing business.

Figure:3.4
Occupation wise classification

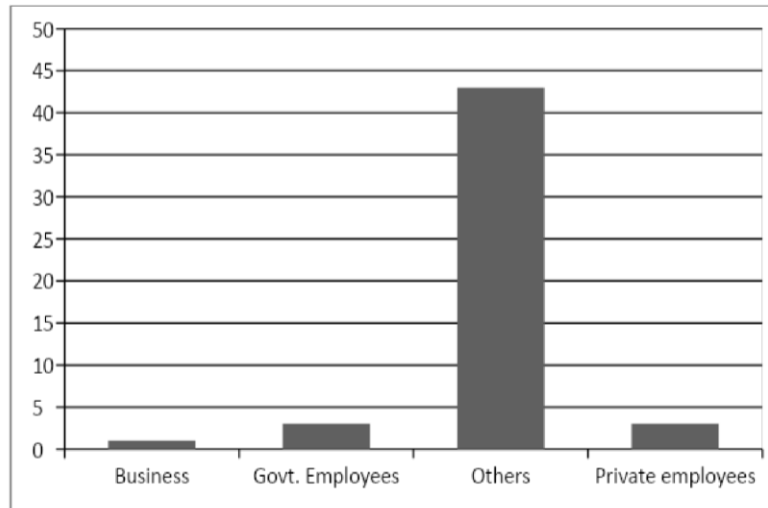


Table No: 3.5
Income wise classification

Sl. No	Income	Number of respondents	Percentage
1	Less than Rs.100000	40	80
2	100000 -200000	3	6
3	200000 -300000	4	8
4	Above 300000	3	6
	Total	50	100

Source: Primary Data

Table 3.5 shows income wise classification of respondents. From the table it is clear that 80 percent are less than 1 lakh income group and 8 percent are between 2 lakh and 3 lakh income group and 6 percent are between 1 lakh and 2 lakh income group and 6 percent are above 3 lakh of income group.

Figure :3.5
Income wise distribution

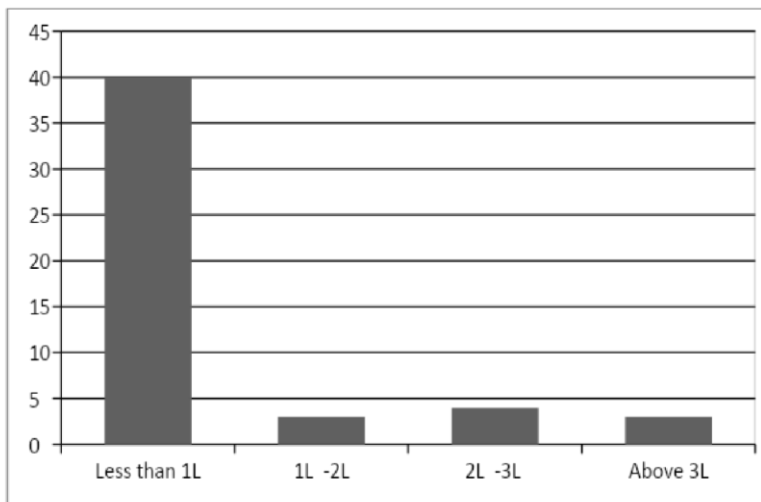


Table No: 3.6

Duration of usage of Mobile Application

SL.No	Usage	No. of respondents	Percentage
1	Less than 2 years	45	90
2	2 - 4 years	5	10
	Total	50	100

Source : Primary data

Table 3.6 shows the duration of usage of mobile application of respondents. From the table it is clear that 90 percent are using mobile banking applications for less than 2 years and 10 percent of respondents are using mobile banking applications for 2 to 4 years .

Figure:3.6

Duration of usage of mobile application

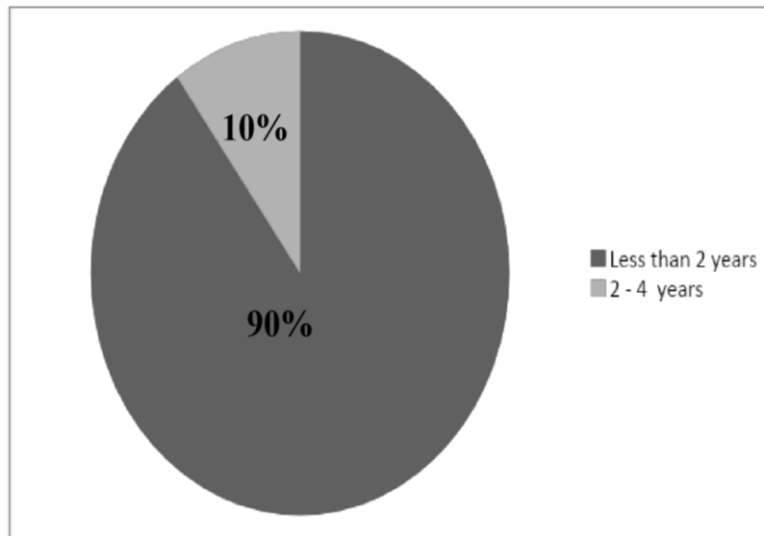


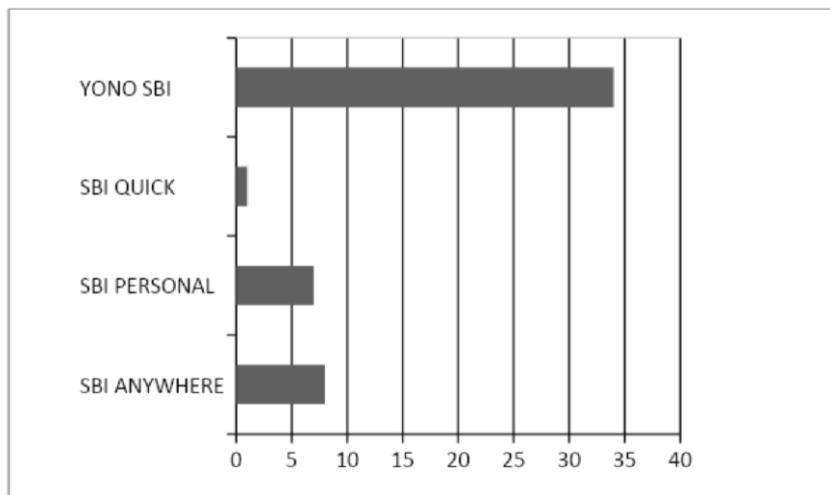
Table No: 3.7
Mobile Applications of SBI

Sl. No	App name	No. of respondents	Percentage
1	SBI ANYWHERE	8	16
2	SBI PERSONAL	7	14
3	SBI QUICK	1	2
4	YONO SBI	34	68
	Total	50	100

Source : Primary Data

Table 3.7 shows the commonly used mobile application by respondents. From the above table it is clear that 68 per cent of respondents are YONO SBI and there of 16 per cent is SBI ANYWHERE and 14 per cent of SBI PERSONAL and 2 per cent of SBI QUICK.

Figure :3.7
Mobile Application of SBI



FINDINGS:-

- Most of the respondents (76%) are females.
- The study reveals that majority of the respondents belongs to the age group of
- 20-40.
- Majority of respondents are well qualified with graduation.
- About (86%) of the respondents are students in the category of (Others).
- Most of the respondents have an average income of less than 1 lakh.
- (90%) of the respondents used the mobile application for less than 2 years.
- The most commonly used mobile application of SBI is YONO App.
- Most of the respondents prefer the mobile application of SBI for balance
- Enquiry.
- The mean scores given by the respondents reveals that majority of respondents prefer the service quality dimension assurance with a mean score of (4.40).
- About (54%) of the respondents are satisfied with the physical appearance of the mobile application of SBI.
- About (50%) of the respondents are satisfied with the service quality dimension reliability of the mobile app.
- The study reveals that (50%) of the respondents are satisfied with the service quality dimension responsiveness.
- Majority of respondents (52%) have the opinion that they are satisfied with the service quality dimension assurance.

SUGGESTIONS:-

- Using biometrics, such as voice identification and eye scanning to increase security.
- The banks should take initiative in educating the customers about mobile applications.

CONCLUSIONS

In the increasingly competitive market, especially service market, the focus on service quality is essential to banks for their survival and success. The management of service quality helps the banks to maintain consistency in service delivery and to meet changing customer expectations more efficiently and effectively. The statistical analysis has shown that there is significant positive relationship between customer satisfaction in mobile banking and assurance, tangibility, reliability, responsiveness and empathy. The service quality dimension assurance tends to have more impact on mobile banking customers. Because of the lack of human interaction in the mobile banking space, it should not be forgotten that the websites is the “ Moment of truth “ between customers and their banks and as such the websites should be consistent with the total quality efforts of the service providers meaning that a high quality mobile banking service is an important aspect of the offered mobile banking

A STUDY ON IMPACT OF ONLINE FOOD DELIERY APPLICATIONS ON CUSTOMERS WITH SPECIAL REFERENCE TO KOTTAYAM AND ERNAKULAM DISTRICT

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ABSTRACT

A single window for ordering from a wide range of restaurants, online food delivery mobile applications has become popular over these years. This trend has changed the mindset of customers, gratifying users of different age groups. There are wide varieties of restaurants now delivering online services at best offers and reasonable prices. This, indeed, has expanded their daily business, witnessing a boom in online food delivering system as well as popularizing it across the country. The online food ordering system sets up a food menu online with the help of mobile applications like Zomato, Swiggy and Uber Eats. Science and technology is developing day by day and undoubtedly, it can be said that the invention of internet has expanded the country's online business enterprises. Internet has endorsed everyone in many ways and the recent development is food delivering applications where the desired food items are delivered at the user's doorstep. It frees customers from visiting the eateries and also the long wait in restaurants. The total sample size of this study is 60. Among them 30 customers were from Ernakulam district and 30 customers were from Kottayam district. In this study, the main focus is to analyze the perception of consumer towards online food ordering services. This study reveals that most of the customers were satisfied with the use of online food delivery mobile applications and most of them select Swiggy as their first choice. Majority of the respondents get information about online food delivering applications through social media.

Key words: Online food delivery mobile application, Swiggy, Zomato, and Uber eats, Ecommerce, Customer perception.

INTRODUCTION

Startups in India have become the new trend setter's rules the global business economy since the past few years. As we are analyzing the food sector there are

too many players today fighting to win the consumers hearts. Food delivery has become a very competitive market in India. Some popular food hubs like Swiggy, Zomato and Uber eats are feeding the World online and making profits. It is also a technological breakthrough used to create innovative food products to consumers.

Online food ordering is the process of ordering food through the restaurants own website or mobile app or a multi- restaurant website or app. The customer chooses the restaurant of their choice and can choose to have the food delivered. The customer can make the payment using credit or debit card or through other payment methods offered by the website or application. The applications are always offering big discounts and welcome sale in order to attract customers regularly and to make their application most relevant. Nowadays the use of food delivery applications becomes common in every area.

People out of their busy schedule in life, they don't get enough time to prepare the meals. Nowadays most women are working women. Due to lack of time most of them prefer online food delivery applications. In the modern era children like only fast food or something from outside. The online food delivery applications provide convenience to customers. The online food delivery applications enhance the speed delivery and quality food to the customers. Online food ordering system provides a better communication platform. The online food ordering system also provides online food menu which helps the customers to place the order in a click. People can easily track their orders in the online food delivery system. . Nowadays the use of food delivery applications becomes common in every area.

STATEMENT OF THE PROBLEM

Unicorn startups in Food sector is growing day by day. India is one of the strongest market and the digital food app services are in a big competition. Kottayam and Ernakulam itself a big market for these players in order to make huge profits. Some of them among Swiggy, Zomato and Uber Eats have the most popularity among customers and they are trying for bigger establishments in these cities. Kochi and Kottayam has all of these services. Given the above scenario this study focuses on the impact of online food delivery applications on customers with special reference to Kottayam and Ernakulam districts.

OBJECTIVES

- To measure the degree of satisfaction among customers on various food delivery applications.

- To find out the customers perceptions and knowledge of electronic food ordering.
- To analyse the factors influencing the consumers in the use of food delivery applications.
- To find out the issues faced by customers in the use of food delivery applications.

SIGNIFICANCE AND NEED FOR STUDY

The use of food delivery applications becomes common in every area. As the online applications are providing more convenience to the customers, so they will always go for it. Usually food delivery applications provide some customer oriented and restaurant oriented benefits. These applications are in a high growing stage and getting popular among the customers. It is because they provide orders with discounted rate which is more desirable for consumers. Besides it is more convenient, reliable and hassle free. Another attraction of online food apps is that it is more cost effective as it offers the users a large varies of Expediency and Preferences to pick from. Sources reveal that there has been a significant increase in restaurants and food businesses since users opt more for take away and home delivery. Most users choose online food applications as food on click feature make it possible to get food delivered right at their door instantly. This in a way has boosted the electronic food ordering business widely. Unarguably the online food ordering is become popular and the scope is wide. Therefore in the context were people suggesting a more digital life in their busy schedule, it is necessary to study the impact of online food delivery applications on customers.

RESEARCH METHODOLOGY

a) Research design

The research design of the study is descriptive research. Convenience sampling technique is used for collecting data. It is helpful in getting an inexpensive approximation of truth.

b) Source of data

The data for the study is collected from the respondents through a well-structured questionnaire through online by using Google form. secondary data obtained for the study is from journals articles and from websites.

c) Sample design

The total sample size of this study is 60. Among them 30 customers were from Ernakulam district and 30 customers were from Kottayam district.

d) Data analysis

- Percentage analysis
- Likert's Scale Analysis.

LIMITATIONS OF THE STUDY

- Due to the time constraints, in depth study could not be carried out.
- The data was collected from respondents of Kottayam and Ernakulam districts, so the generalisation of findings may not be possible.
- Small sample size is one of the major limitations of the study.

DATA ANALYSIS AND INTERPRETATION

**TABLE NO: 1 PERSONAL
INFORMATION OF THE
RESPONDENTS**

Sl.no:	PERSONAL INFORMATION	No. of Respondents	Percentage of Respondent
1	AGE		
	Below 25	39	65
	26-30	16	26.7
	31-40	5	8.3
	Above 40	0	0
	Total	60	100
2	GENDER		
	Male	28	46.7
	Female	32	53.3
	Total	60	100
3	Educational Qualification		
	Illiterate	0	0
	Primary	0	0
	Secondary	0	0
	Higher Secondary	8	13.3
	Graduate	32	53.3
	Post Graduate	20	33.4
	Total	60	100
4	Occupation		
	Student	31	51.7
	Working individuals	23	38.3
	Home worker	0	0
	Working married couples	6	10
	Total	60	100

Interpretation

From the above table regarding age of the respondents, it can be seen that the majority 65% of the respondents are in the age group of below 25. 26.7% are under the age group of 26-30. Only 8.3 are falling under the age group of 31-40.

In this case gender wise classification of the respondents are 53.3% are female and 46.7% of the respondents are male.

The above table shows the distribution of respondents on the basis of their educational qualification. From the table it is found that 13.3% of respondents are holding higher secondary education and 33.4% are postgraduates. The majority of them are 53.3% are graduates.

The above table depicts the occupation of the respondents. Out of them 51.6% of them are students, 38.3% are working individual and 10% are working married couples.

TABLE NO: 2
AWARNNESS ON FOOD DELIVERY APPLIATIONS

Option	No. of respondents	Percentage
Yes	60	100
No	0	0
Total	60	100

Interpretation

This Table explains the response of customers regarding their awareness on online food delivery services. 100% of respondents are heard about the concept.

TABLE NO: 3
PREFERABLE MODE OF FOOD DELIVERY

Option	No. of respondents	Percentage
Online ordering	28	46.7
Directly from Restaurant	32	53.3
Total	60	100

Interpretation

It is clear from the above table that 53.3% of the respondents are used to purchase food directly from the restaurant and 46.7% are using online ordering.

TABLE NO: 4
CUSTOMER'S INTEREST ON FOOD DELIVERY APPLICATION

Option	No. of respondents	Percentage
Yes	53	88.3
No	7	11.7
Total	60	100

Interpretation

From the analysis of above table it is found that 88.3% of respondents are interested in online food delivery applications and only 11.7% are not interested. Thus it is clear that most of the respondents are interested in online food delivery applications.

TABLE NO: 5
RANGE OF AWARENESS ON USAGE OF FOOD DELIVERY APPLICATION

Option	No. of respondents	Percentage
Fully aware	26	43.3
Partially aware	34	56.7
Unaware	0	0
Total	60	100

Interpretation

The table reveals that most of the respondents are partially aware about the usage of food delivery applications which is 56.7% and a group of 43.3% is fully aware about the usage.

TABLE NO: 6
USAGE FREQUENCY OF FOOD DELIVERY APPLICATIONS

Option	No. of respondents	Percentage
Everyday	0	0
3-6 times a week	8	13.3
1-2 times a week	25	41.7
Once every month	24	40
Not using	3	5
Total	60	100

Interpretation

From the above table it is clear that none of the respondents are using food delivery applications every day. 13.3% of the respondents are using 3-6 times and 41.7% of the respondents are using 1-2 times in a week. 40% of the respondents are using once in every month and only 5% are the non-users of food delivery applications.

TABLE NO: 7
RANKING OF MOST PREFERRED FOOD DELIVERY APPLICATIONS

Option	First choice	Percentage	Second choice	Percentage	Third choice	Percentage	Fourth choice	Percentage
Swiggy	28	46.7	21	35	12	20	1	1
Zomato	14	23.3	25	41.7	20	33.3	3	5
Uber eats	18	30	14	23.3	24	40	4	6
Others	0	0	0	0	4	6.67	53	88
Total	60	100	60	100	60	100	60	100

Interpretation

The above table shows the preference level of customers on various food delivery applications. As a first choice most of the respondents selected Swiggy which is 46.7%. As a second choice most of the respondents selected Zomato which is 41.7% and as a third choice most of the respondents selected Uber eats 40%. It is clear that Swiggy is having the majority as a first choice for customers. Majority of the respondents choose others as a 4th choice with 88%.

TABLE NO: 8
INFLUENCING FACTORS TOWARDS THE USE OF FOOD DELIVERY APPLICATION

Factors	No. of respondents (count)	Percentage	Total respondents
Convenience and time saving	50	83.3	60
Cash back offers and bonus vouchers	34	56.7	60
Effective customer support	8	13.3	60
Others	6	10	60

Interpretation

Regarding the motivating or influencing factors towards the use of food delivery applications most of the respondents selected convenience and time saving as the major factor which is 83.3% , 56.7% selected cash back and bonus vouchers as the motivational factor , 13.3% of the respondents considered effective customer support as the attracting factor and only 10% have opted other factors.

TABLE NO: 9
NUMBER OF SATISFIED CUSTOMERS

Option	No. of respondents	Percentage
Yes	54	90
No	6	10
Total	60	100

Interpretation

The above table shows the satisfaction of respondents regarding the usage of food delivery applications. 90% of the respondents are satisfied with the usage and only a 10% are not satisfied.

TABLE NO: 10
LEVEL OF DATIONSFACTION IN THE USE OF FOOD DELIVERY
APPLICATIONS

Level of Satisfaction	Very Dissatisfied	Dissatisfied	Neutral	Satisfied	Very Satisfied		Value
Weight(w)	1	2	3	4	5		3.9
Frequency(x)	0	0	15	36	9	60	
wx	0	0	45	144	45	234	

Interpretation

Likert value and interpretation:

1 – 1.49 = Very Dissatisfied

1.5 – 2.49 = Dissatisfied

2.5 – 3.49 = Neutral

3.5 – 4.49 = Satisfied

4.5 – 5 = Very Satisfied

From the above table it is found that the Likert's scale value is 3.9. Therefore it is clear that the respondents are satisfied with the use of food delivery applications.

TABLE NO: 11 ISSUES OR PROBLEMS IN THE USE OF FOOD
DELIVERY APPLICATIONS

Options	No. of respondents (count)	Percentage	Total respondents
Cancellation policy	18	30.5	60
Transaction failures- bank communication	16	27.1	60
Internet connectivity	14	23.7	60
Unreliability in delivery	9	15.3	60
Behavior of delivery boys	6	10.2	60
Neglecting customer loyalty	8	13.6	60
Incurring additional charges	24	40.7	60
Problems in quantity and quality	31	52.5	60
Others	3	5.1	60

Interpretation

The above table shows the problems and issues facing while using food delivery applications the main issue is regarding the quantity and quality of food which is 52.5%, 40.7% of respondents are facing the problem of incurring additional charges. 30.5% of the respondents have the problem with cancellation policy. 27.1 % of the respondents are facing the problem of transaction failures while

23.7% are with the problem of internet connectivity.15.3% of the respondents have the problem of unreliability in delivery. 10.2%of the respondents are affected with the bad behavior of delivery boys and 13.6% had some problems with their loyalty.

TABLE NO: 12
SOURCE OF INFORMATION ABOUT FOOD DELIVERY

Interpretation

The table clearly states that 96.7 % of the respondents have got the information on food delivery applications from social media and 20% of the respondents got from broadcast media. Only 8.3% of the respondents were informed through print media.

TABLE NO: 13
OPINION ON WHETHER FOOD DELIVERY APPLICATIONS ARE USEFUL

Level of Satisfaction	Strongly Disagree	Disagree	Neutral	Agree	Strongly agree		Value
Weight(w)	1	2	3	4	5		3.98
Frequency(x)	0	0	13	35	12	60	
wx	0	0	39	140	60	239	

Interpretation

Likert value and interpretation:

- 1-1.49 = Strongly Disagree
- 1.5 – 2.49 = Disagree
- 2.5 – 3.49 = Neutral
- 3.5 – 4.49 = Agree
- 4.5 – 5 = Strongly Agree

From the above table it is found that the Likert’s scale value is 3.98. Therefore it is clear that the respondents are agreeing on whether food delivery applications are useful.

TABLE NO: 14
CONTINUITY WITH FOOD DELIVERY APPLICATIONS

Option	No. of respondents	Percentage
Very likely	19	31.7
Likely	38	63.3
Unlikely	2	3.3
Very unlikely	1	1.7
Total	60	100

Interpretation

From the analysis of above table it was found that most of the respondents are likely to use food delivery applications 63.3% , 31.7% of respondents are very likely to use the food delivery applications , 3.3% are unlikely and 1.7% with very unlikely.

FINDINGS

1. 50% of the respondents are from Kottayam district and 50% are from Ernakulum district.
2. Majority of the respondents (65%) comes under the age group of below 25.
3. (53.3%) of respondents are female.
4. Majority of the respondents (53.3%) are graduates.
5. 51.7% respondents are student.
6. 100% of respondents were heard about the online food delivery concept.
7. Majority of the respondents (53.3%) prefer directly from restaurant mode.
8. 88.3% of the customers are interested in online food delivery.
9. Majority of the respondents (56.7%) are partially aware about the functions regarding food delivery applications and 43.3% are fully aware.
10. 41.7% of the respondents are using food delivery applications 1-2 times in a week.
11. 46.7% of the respondents choose Swiggy as a first choice. As a second choice most of the respondents selected Zomato which is 41.7% and as a third choice most of the respondents selected Ubeareats 40%. It is clear that Swiggy is having the majority as a first choice for customers. Majority of the respondents choose others as a 4th choice with 88%.
12. Majority of the respondents (88.3%) selected convenience and time saving as the motivating or influencing factors towards online food delivery applications.
13. 90% of the respondents are satisfied with use of food delivery applications and 10% are not satisfied with use of food delivery applications.
14. Majority of the customers are satisfied in the use of food delivery applications.
15. 52.5% of the respondents have problems in quantity and quality of food while using food delivery applications.
16. Majority of the respondents (75%) get information about online food delivery applications through social media.
17. Majority of the respondents agreeing that online food delivery applications are useful.
18. 63.3% of the customers are preferred to continue with food delivery applications.

SUGGESTIONS

Based on the information collected from the customers of online food delivery applications in Kottayam and Ernakulum districts, the following suggestions are proposed to improve the awareness and growth of online food delivery.

1. Most of the people are preferring food directly from restaurant mode so the food delivery applications are need to become more familiar to all category of customers.
2. Provide more offers to attract more customers to online food delivery applications.
3. The companies must solve the major issues such as problems in quantity and quality of foods they serve, cancellation policy and mostly the issues regarding additional charges.

Major suggestion is about the source of information about food delivery applications and the companies need to provide the information's and promotions through print media and broadcast media in order to reach all level of customers

CONCLUSION

The present study on impact of online food delivery applications on customers focused on the level of satisfaction of customers, their knowledge and the factors influencing them towards the use of food delivery applications. The study found a positive impact by the food delivery applications on customers. Hence the customers are looking for more easy way of living, they accepted this new facility which will makes their favorite food at their door.

As per the findings of our study Swiggy is the most known and used food delivery applications followed by Zomato and Uber eats. But the recent mergers of Zomato and Uber eats have a chance of becoming the first preference of the customers. As per our analysis convenience and time saving and cash back offers are the major attracting factors towards the use of food delivery applications and majority of customers are satisfied with the service and use of food delivery applications.

From this study we are concluding that there is an huge increase in people who are preferring online food delivery applications but there is also a minority of dissatisfied customers. This is because of some problems in the usage of food delivery applications such as problems in quality and quantity, incurring additional charges, cancellation policy and there is lack of knowledge and awareness among customers. Therefore for the better growth of this business the companies should take adequate decisions for avoiding the customer problems. Thus the study shows a positive impact on food delivery applications and this industry is growing without limits.

IMPACT OF COVID-19 PANDEMIC IN SHIFTING PEOPLE FROM TRADITIONAL BANKING TO DIGITAL BANKING



Presented by
Pooja Lakshmi B
Josna Shaji

ABSTRACT

Digital Banking is the automation of traditional banking services. Digital banking enables a bank's customers to access banking products and services via an electronic/online platform. Digital banking means to digitize all of the banking operations and substitute the bank's physical presence with an everlasting online presence, eliminating a consumer's need to visit a branch.

Banking sector in India has played a major and a crucial role in socio-economic progress and this is evident since the independence. Banking sector is the heart and soul of an economy for any country. It is the most vital pillar for any financial sector and plays a major role in economic development of the country. Our paper seeks to analyse and compare the banking sector in India pre and post Covid-19. The paper also focuses on the impact of Covid-19 on the population. This was done with the help of random sampling and their responses were summarised using graphs for better understanding.

INTRODUCTION.

The closure of bank branches demonstrates the true scale of COVID-19 and the shift in customer behaviour during the pandemic. Banks are now adapting and future proofing their business models in response to societal changes.

The shift in customer behaviour has put increased pressure on banks to not only accelerate digitisation, but to ensure that traditional customers are fully supported - from the physical in-branch experience as well as digitally.

With new COVID-19 variants emerging and national lockdowns continuing across the world, banks must seize the digital opportunity and adopt a flexible business model that absorbs the impact of changes to working practices and an increased demand for digital services. Dare I say it, we need to prepare for a future where lockdowns become routine!

A paradigm shift in consumer behavior is underway for where and how consumers make payments, carry out transactions and shop. FIS' PACE Pulse Survey 2020 found that India has seen a surge in digital payments amidst the COVID-19 pandemic. The results show that 68 percent of Indians are now using online or mobile banking to conduct financial transactions, and 51 percent expect to continue using these banking and payment methods after the pandemic. Nearly half (48 percent) of respondents stated they expect to use contactless payments instead of cash or cards in the post COVID-19 world. Additionally, the report shows that young and senior Gen Y (24-39 years) consumers are more adaptive to changes in how they are making payments than other age groups.

OBJECTIVES OF THE STUDY.

- To understand the financial and economic impact of covid-19 on digital banks in india.
- To Study the satisfaction of customers towards digital banking in the pre covid and post covid situations.
- To study the growth of digital banking in india during the covid-19 period

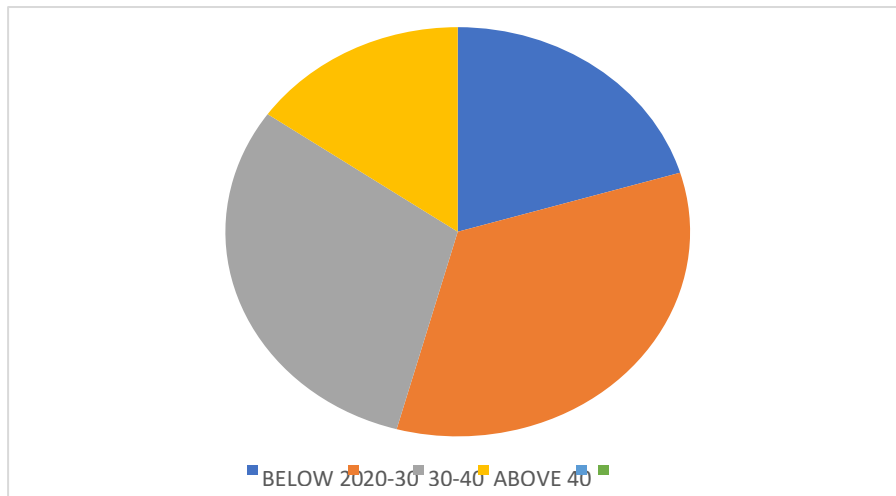
RESEARCH METHODOLOGY.

The current paper is intended to evaluate the effect of Covid-19 and lockdown on India's Banking division. To accomplish this target a few concentrates have been drawn from the current writing accessible on different locales of web in the structure of highlights of meetings of famous business analysts, subsidize chiefs, monetary and financial advisors, senior authorities of monetary bodies, Chambers of trade and industry, authorities of global organizations like world Bank and IMF, etc. Further, research articles and reports of expanded gatherings like counselling firms, transnational institutions, central banks, with respect to the effect of the crown on budgetary division of India have alluded. The relevant data accessible in different structures and at different sources was checked and understood cautiously while reaching a correct inference for this article. It needs notice that this paper is an exploratory kind of study. On the record of the non-accessibility of quantitative information of post Covid-19 scenario, the utilization of measurable devices was not possible

For this study, the data has been collected by the process of random sampling. A sample size of 30 was estimated from the beginning of the study. The data has been collected by administering a self-structured questionnaire to them. This helped to improve the questionnaire and gave an indication about the responses that would be seen; with a few additions and deletions, the final questionnaire was prepared and circulated. The analyses of collected data were done using simple frequency, percentage, and other basic statistical inference tools. The analyses are presented in a graphical form for better understanding.

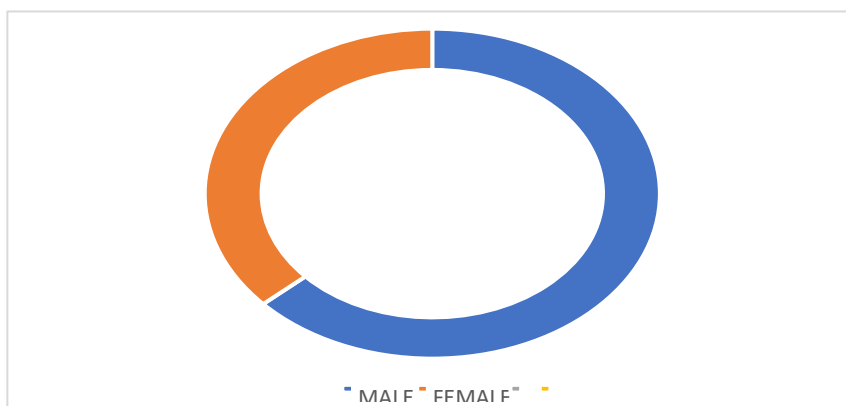
.Age

Below 20	6
20-30	10
30-40	9
Above 40	5



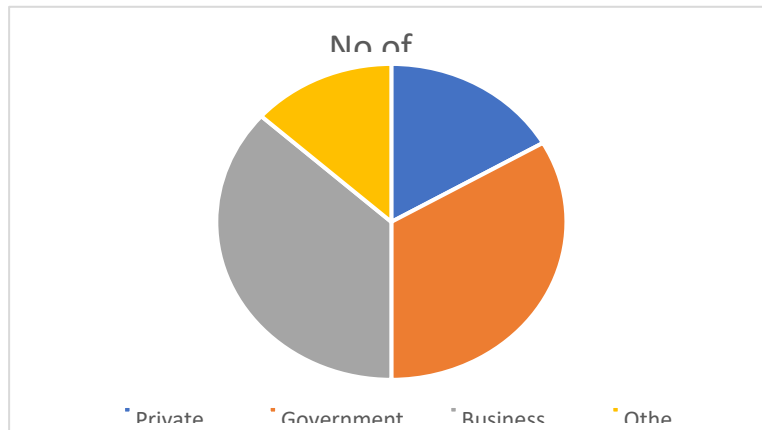
2.Gender

Male	19
Female	11



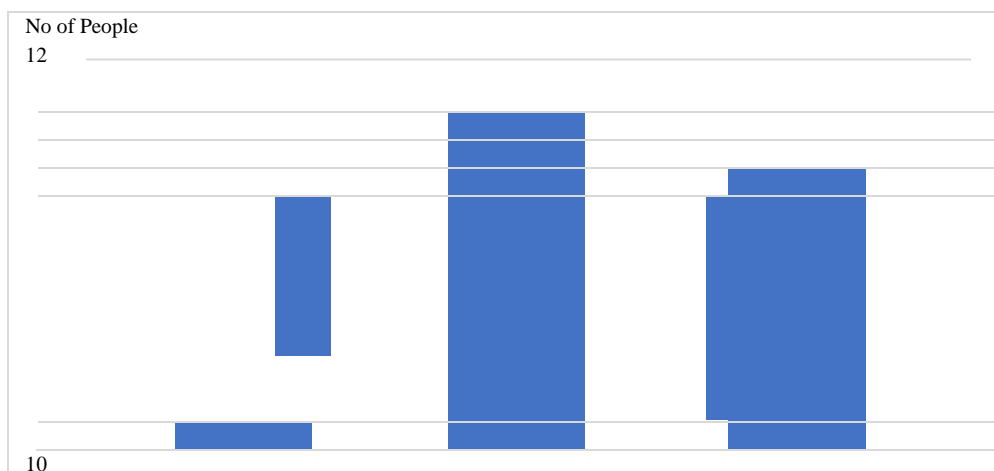
3. Profession

TYPES OF PEOPLE	NO OF PEOPLE
Private Employee	5
Government Employee	10
Business Personnel	11
Others	4
TOTAL	30



4. Education.

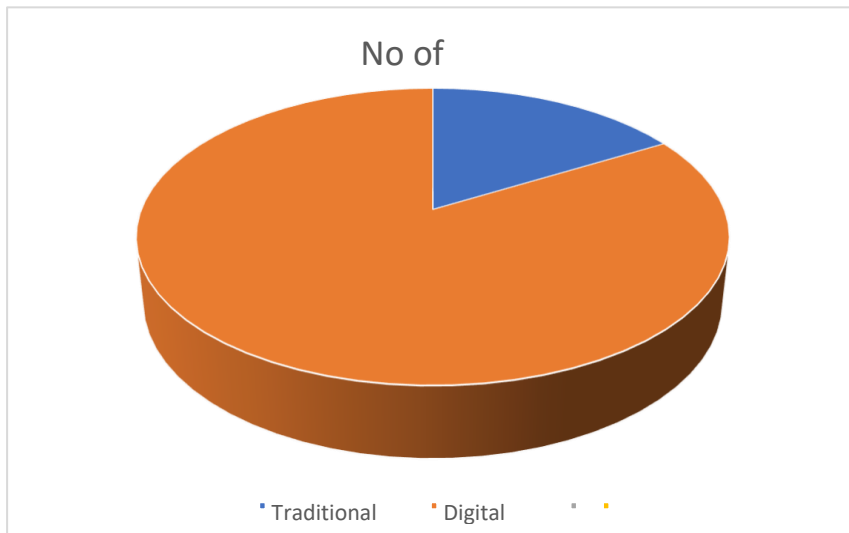
SSLC	2
Plus Two	5
Graduation	10
Post graduation	7
Others	6
TOTAL	30





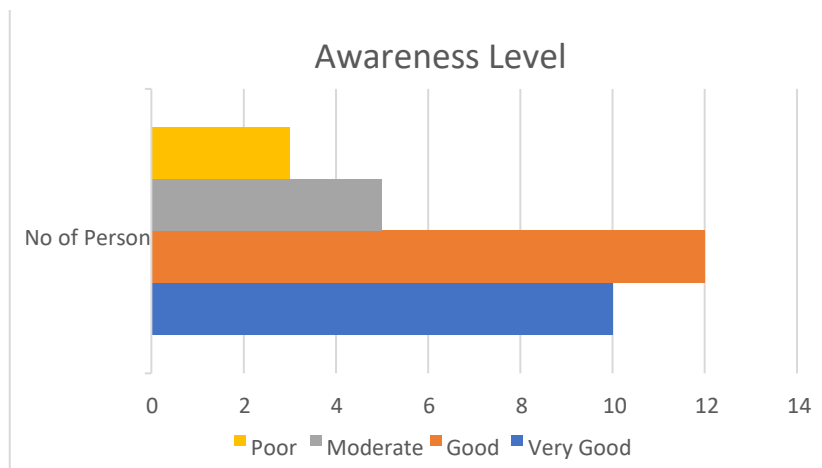
5.Do you prefer digital banking Or traditional banking during covid-19?

Traditional banking	5
Digital Banking	25



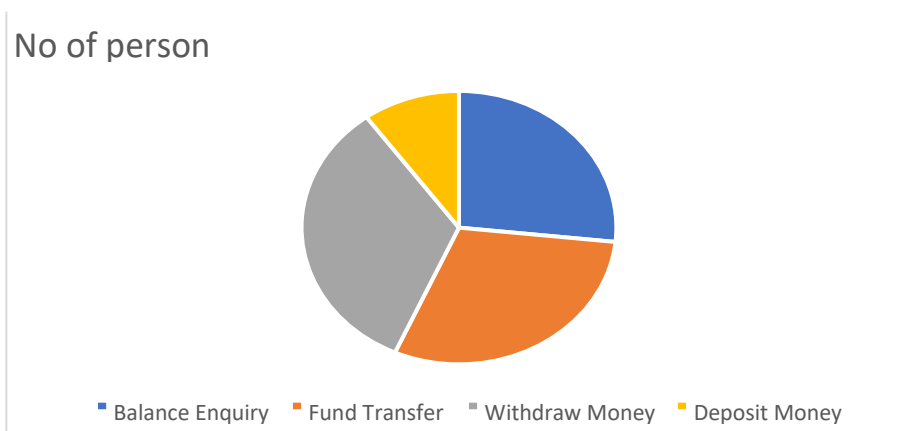
6.Awareness in digital banking

Very good	10
Good	12
Moderate	5
Poor	3



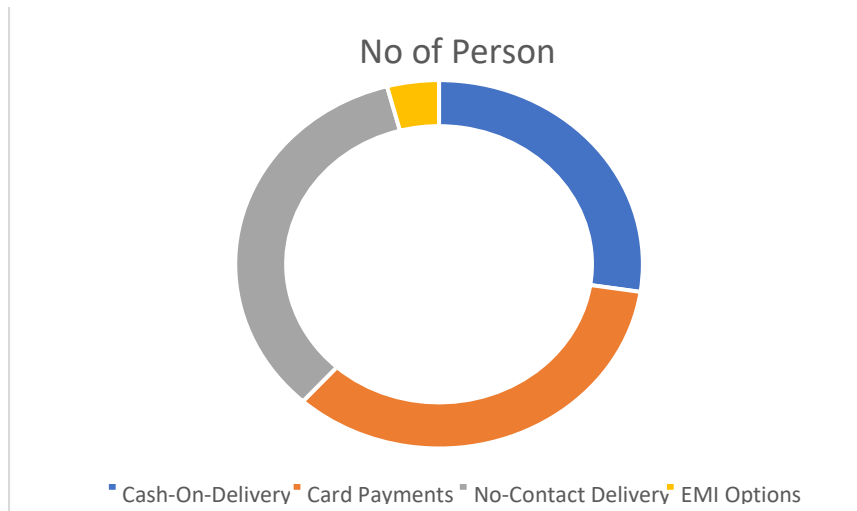
7.Purpose of using digital banking during covid -19?

Balance enquiry	8
Fund transfer	9
Withdraw money	10
Deposit money	3



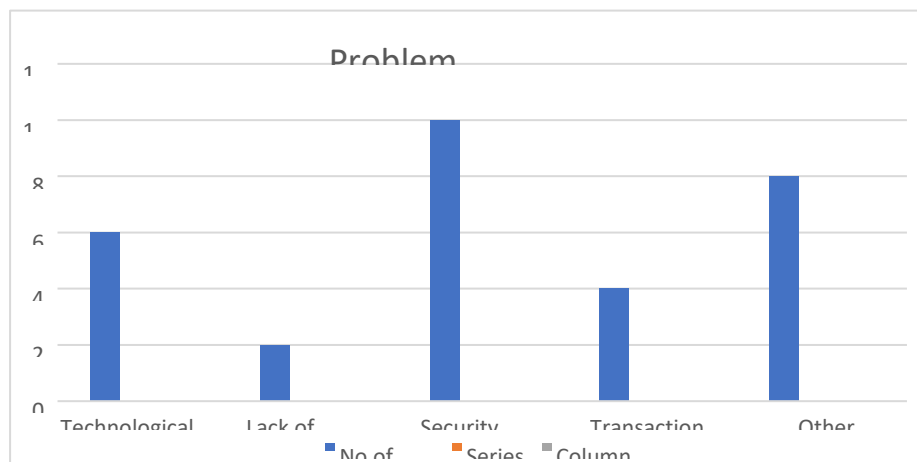
8 Preference and Perception on digital payment system during covid-19?

Cash on delivery	8
Card payments	10
No contact delivery	10
EMI options	2



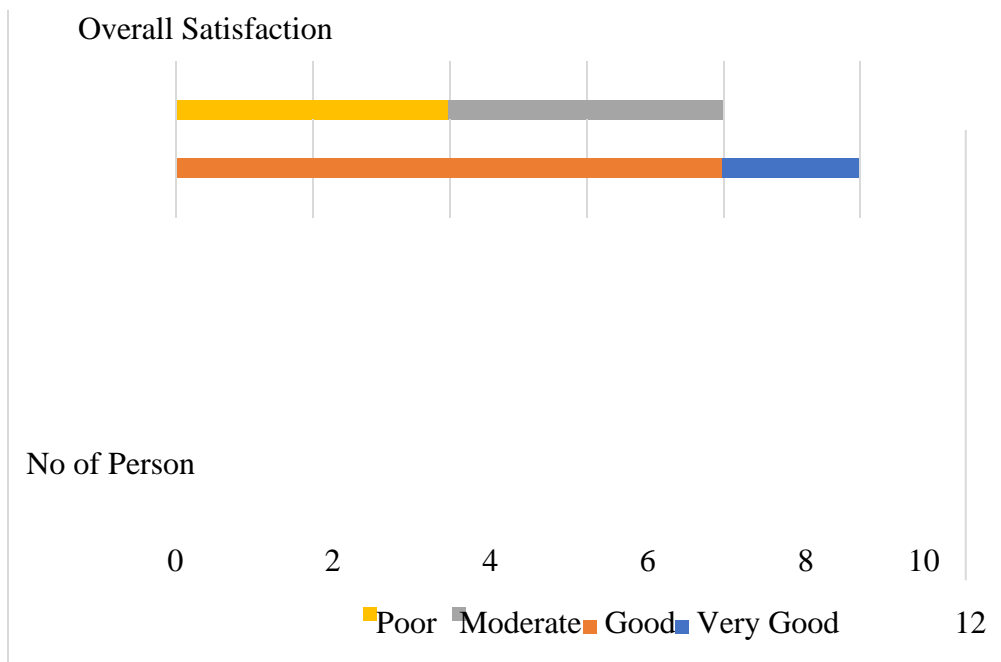
9. Major problems with digital banking system during covid-19?

Technological problem	6
Lack of awareness	2
Security problems.	10
Transaction cost	4
Others.	8



10. Overall satisfaction on digital banking system.

Very good	10
Good	8
Moderate	8
Poor	4



Conclusion.

The above study reveals that most of the people prefer digital banking over traditional banking. Now a days people are aware about digital banking. In covid-19 pandemic most of the people use digital banking for the purpose of withdraw money. For E commerce purchases respondents use card payment and no contact deliveries. Even though many people have trust and security issues in using digital banking services. The overall customer satisfaction towards digital banking are good.

So, by the above study it is clear that digital banking transactions has developed and customers perception and understandings about digital banking has changed a lot during covid-19 pandemic and so, covid-19 has positively affected the growth of digital payments.

**A STUDY ON THE INFLUENCE OF DIGITAL
MARKETING ON THE BUYING BEHAVIOUR
OF YOUNGSTERS ADMIST THE COVID-19
PANDEMIC WITH SPECIAL REFERENCE TO
MADAPPALLY PANACHAYATH**

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ABSTRACT

India is the fastest growing large economy in the world, it still popularly known as the country of villages. Digital marketing industry in India is a booming career today. In a country with a rapid growth economy, it is expected to have a very high significant growth in digital marketing career. The growth in digital marketing trends is making a very substantial impact on marketing and advertisement. Digital marketing industry of India is spread to almost all the business sectors. Some of the applications of E-commerce marketing are shopping orders and order tracking, online banking, payment systems and content management. The power of digital marketing allows geophysical barriers to disappear making all consumers and business on the earth potential customers and suppliers. It is known for its ability to allow business to communicate and form a transaction anywhere and anytime.

The global a pandemic of covid-19 while its impact on various sectors, had a considerable impact on digital marketing and digital advertising as well, in global ,regional and local level. However, this impact for most part was a positive one, rather than that was being witnessed in various other fields of economy as well. While the virus created lot of uncertainties among customers and marketers alike, with respect to health ,social life, economic stability, employment etc. the same also led to shift in offline schooling as well as work at cite to online schooling and work from home. While the digital marketing and advertising were growing at a steady pace, the outbreak of covid-19 gave it an unexpected boost, by making the people locked down at home with less or no work hand and influencing a fast paced behavior shift towards digital platforms, digital media and digital content. Digital marketing strategies involve efforts to adopt the advertising to different platforms, and to customize the

advertising to different buyers and also to different devices rather than a large coherent audience. This paper is made to analyse the impact of digital marketing among youth during the covid-19 pandemic with special reference to madappally panchayath.

INTRODUCTION

Digital marketing typically refers to marketing campaigns that appear on a computer, phone, tablet, or other device. It can take many forms, including online video, display, and social media posts. Digital marketing is often compared to “traditional marketing” such as magazine ads, billboards, and direct mail. Oddly, television is usually lumped in with traditional marketing. Digital marketing, also called online marketing, is the promotion of brands to connect with potential customers using the internet and other forms of digital communication. This includes not only email, social media, and web-based advertising, but also text and multimedia messages as a marketing channel.

Types of digital marketing

There are as many specializations within digital marketing as there are ways of interacting using digital media. Here are a few key examples.

1. Search engine optimization

Search engine optimization, or SEO, is technically a marketing tool rather than a form of marketing in itself. Others define it as “the art and science of making web pages attractive to search engines.”The "art and science" part of SEO is what's most important. SEO is a science because it requires you to research and weigh different contributing factors to achieve the highest possible ranking. Today, the most important elements to consider when optimizing a web page include:

- Quality of content
- Level of user engagement
- Mobile-friendliness
- Number and quality of inbound links

The strategic use of these factors makes SEO a science, but the unpredictability involved makes it an art. In SEO, there's no quantifiable rubric or consistent rule for ranking highly. Google changes its algorithm almost constantly, so it's impossible to make exact predictions. What you can do is closely monitor your page's performance and make adjustments accordingly.

2. Content marketing

SEO is a major factor in content marketing, a strategy based on the distribution of relevant and valuable content to a audience. As in any marketing strategy, the goal of content marketing is to attract leads that ultimately convert into customers. But it does so differently than traditional advertising. Instead of enticing prospects with potential value from a product or service, it offers value for free in the form of written material.

As effective as content marketing is, it can be tricky. Content marketing writers need to be able to rank highly in search engine results while also engaging people who will read the material, share it, and interact further with the brand. When the content is relevant, it can establish strong relationships throughout the pipeline.

3. Social media marketing

Social media marketing means driving traffic and brand awareness by engaging people in discussion online. The most popular platforms for social media marketing are Facebook, Twitter, and Instagram, with LinkedIn and YouTube not far behind.. Many brands use social media marketing to start dialogues with audiences rather than encourage them to spend money right away. This is especially common in brands that target older audiences or offer products and services not appropriate for impulse buys. It all depends on your company's goals.

4. Pay-per-click marketing

Pay-per-click, or PPC, is posting an ad on a platform and paying every time someone clicks on it. How and when people see your ad is a bit more complicated. When a spot is available on a search, also known as a SERP, the engine fills the spot with what is essentially an instant auction. An algorithm prioritizes each available ad based on a number of factors, including:

- Advertisement quality
- Keyword relevance
- Landing page quality
- Bid amount

Each PPC campaign has 1 or more target actions that viewers are meant to complete after clicking an advertisement. These actions are known as conversions, and they can be transactional or nontransactional. Making a purchase is a conversion, but so is a newsletter signup or a call made to your

home office. Whatever you choose as your target conversions, you can track them via your chosen platform to see how your campaign is doing.

5. Affiliate marketing

Affiliate marketing lets someone make money by promoting another person's business. You could be either the promoter or the business who works with the promoter, but the process is the same in either case. It works using a revenue sharing model. If you're the affiliate, you get a commission every time someone purchases the item that you promote. If you're the merchant, you pay the affiliate for every sale they help you make. Some affiliate marketers choose to review the products of just 1 company, perhaps on a blog or other third-party site. Others have relationships with multiple merchants. Whether you want to be an affiliate or find one, the first step is to make a connection with the other party. You can use a platform designed to connect affiliates with retailers, or you can start or join a single-retailer program.

If you're a retailer and you choose to work directly with affiliates, there are many things you can do to make your program appealing to potential promoters. You'll need to provide those affiliates with the tools that they need to succeed. That includes incentives for great results as well as marketing support and pre-made materials.

6. Native advertising

Native advertising is marketing in disguise. Its goal is to blend in with its surrounding content so that it's less blatantly obvious as advertising. Native advertising was created in reaction to the cynicism of today's consumers toward ads. Knowing that the creator of an ad pays to run it, many consumers will conclude that the ad is biased and consequently ignore it.

A native advertisement gets around this bias by offering information or entertainment before it gets to anything promotional, downplaying the "advertisement" aspect. It's important to always label your native ads clearly. Use words like "promoted" or "sponsored." If those indicators are concealed, readers might end up spending significant time engaging with the content before they realize that it's advertising. When your consumers know exactly what they're getting, they'll feel better about your content and your brand. Native advertisements are meant to be less obtrusive than traditional ads, but they're not meant to be deceptive.

7. Marketing automation

Marketing automation uses software to power digital marketing campaigns, improving the efficiency and relevance of advertising.

Marketing automation lets companies keep up with the expectation of personalization. It allows brands to:

- Collect and analyze consumer information
- Design targeted marketing campaigns
- Send and post marketing messages at the right times to the right audiences

Many marketing automation tools use prospect engagement (or lack thereof) with a particular message to determine when and how to reach out next. This level of real-time customization means that you can effectively create an individualized marketing strategy for each customer without any additional time investment.

8. Email marketing

The concept of email marketing is simple you send a promotional message and hope that your prospect clicks on it. However, the execution is much more complex. First of all, you have to make sure that your emails are wanted. This means having an opt-in list that does the following:

- Individualizes the content, both in the body and in the subject line
- States clearly what kind of emails the subscriber will get
- Offers a clear unsubscribe option
- Integrates both transactional and promotional emails

You want your prospects to see your campaign as a valued service, not just as a promotional tool. It can be even better if you incorporate other techniques such as marketing automation, which lets you segment and schedule your emails so that they meet your customer's needs more effectively.

The global pandemic of covid-19 while its impact on various sectors, had a considerable impact on digital marketing and digital advertising as well, in global, regional and local level. However, this impact for most part was a positive one, rather than that was being witnessed in various other fields of economy as well. While the virus created lot of uncertainties among customers and marketers alike, with respect to health, social life, economic stability, employment etc. the same also led to shift in offline schooling as well as work at cite to online schooling and work from home. While the

digital marketing and advertising were growing at a steady pace, the outbreak of covid-19 gave it an unexpected boost, by making the people locked down at home with less or no work hand and influencing a fast paced behavior shift towards digital platforms, digital media and digital content. Digital marketing strategies involve efforts to adopt the advertising to different platforms, and to customize the advertising to different buyers and also to different devices rather than a large coherent audience. This paper is made to analyses the impact of digital marketing among youth during the covid-19 pandemic with special reference to madappally panchayath.

Statement of Problem

The global a pandemic of covid-19 while its impact on various sectors, had a considerable impact on digital marketing and digital advertising as well, in global ,regional and local level. However, this impact for most part was a positive one, rather than that was being witnessed in various other fields of economy as well. Digital marketing and advertising were growing at a steady pace, the outbreak of covid-19 gave it an unexpected boost, by making the people locked down at home with less or no work hand and influencing a fast paced behavior shift towards digital platforms, digital media and digital content. Digital marketing strategies involve efforts to adopt the advertising to different platforms, and to customize the advertising to different buyers and also to different devices rather than a large coherent audience. This paper is made to analyses the impact of digital marketing among youth during the covid-19 pandemic with special reference to madappally panchayath.

Scope of study

This study is conducted in madappally panchayath .It was conducted in order to analyse the influence of digital marketing on the buying behavior of youngsters during the covid-19 pandemic.

Objective of the study

1. To analyse the influence of digital marketing on the buying behavior of youngsters
2. To study the benefits of digital marketing during covid-19 pandemic

Methodology

The study is exploratory in nature and it aims at studying influence of digital marketing on the buying behavior of youngsters during the covid-19 pandemic

Data Source

Both primary and secondary data were used for the study .Primary data were collected from youngsters in madappally panchayath using structured questionnaire method. Secondary data were collected from various websites.

Sampling and Sampling Technique

55 youngsters from madappally panchayath formed the sample size for the study. The respondents were selected using convenient sampling technique.

Data Analysis

Data collected from the respondents have been classified, tabulated and analysed systematically through statistical tool namely chi-square test.

Limitation of the study

1. since a smaller sample was chosen, so as it may not be a true representative of the population under study.
2. Data were collected from 55 respondents and hence the results desired cannot be generated.

Data analysis and Interpretation**Analysis of data using chi-square test**

Purchasing Habit/ Mode of Marketing	Purchasing Habit Before covid-19	Purchasing Habit During covid-19	Total
Influence of Digital Marketing	15	25	40
Influence of Traditional Marketing	10	5	15
Total	25	30	55

1. Null Hypothesis: There is no relation between covid-19 pandemic and modes of marketing.
2. Alternative Hypothesis: There is relation between covid-19 pandemic and modes of marketing.
3. Level of significance $(\alpha) = 0.05$
4. Table of observed values

Purchasing Habit/ Mode of Marketing	Purchasing Habit Before covid-19	Purchasing Habit During covid-19	Total
Influence of Digital Marketing	10	30	40
Influence of Traditional Marketing	10	5	15
Total	20	35	55

4. Table of expected values

Purchasing Habit/ Mode of Marketing	Purchasing Habit Before covid-19	Purchasing Habit During covid-19	Total
Influence of Digital Marketing	14.54	25.45	40
Influence of Traditional Marketing	5.45	9.54	15
Total	20	35	55

Expected values= **Row**_____ **Total *Column Total**
Expected Values

4. Calculation of chi -square

Observed value(o)	Expected value(E)	(E-O)	(O - E) ²	$\frac{(O - E)^2}{E}$
10	14.54	-4.54	20.61	1.42
30	25.45	4.55	20.70	0.81
10	5.45	4.55	20.70	3.80
5	9.54	-4.54	20.61	2.16
$\sum \frac{(O-E)^2}{E}$				8.19

5. Degrees of freedom $= (\text{column} - 1)(\text{row} - 1)$
 $= 1$
6. Table value = 3.841
 Calculated value = 8.19
7. χ^2 calculated value $>$ χ^2 tabulated value
 Hence we reject null hypothesis and accept alternative hypothesis
 That is there is relation between covid-19 pandemic and modes of marketing.

Conclusion

Digital marketing adds two very important elements to traditional marketing. First, it offers new marketing channels that are entirely online and therefore immune to the COVID-19 social distancing consequences. Second, customers leave a forensic trail of evidence in the form of digital data that enables storing, tracking and monetizing every marketing campaign through its channels. Digital Marketing has been around for a while and has gained popularity for its numerous unique benefits. However, until recently, many businesses have relied solely on traditional marketing channels.

For context, there is almost certainly a family business in every town that relies on naturally occurring word of mouth referrals to attract customers. This is the most basic form of traditional marketing in practice. On the other end of the spectrum, there are B2B companies that tend to exclusively promote their products and services at exhibitions and tradeshows that are attended by other businesses operating within the same industry. Between these two extremes of traditional marketing is another category. These are many small and medium businesses that rely on billboards and print advertising to attract customers. In most cases, they are spending significant amounts of money on these marketing channels.

These three categories of businesses that have typically relied on traditional marketing channels are among the hardest hit by the corona virus pandemic. The different social distancing measures employed by countries around the world to curb the spread of corona virus disrupt the fundamental building blocks of traditional marketing. With people avoiding close contact and interaction while also sheltering in place, most traditional marketing channels have no audience. Even the most eye-catching billboards or print ads in magazines are not effective since most people are not leaving their homes. A clear example of this shift is the cancellation of major B2B events with no indication of when they will resume. Traditional marketing channels have essentially been put on pause. So, considering this new reality, how do businesses communicate with

potential and existing customers? Well, the solution is digital marketing. Digital marketing influences the many customers especially youngsters to buy a product even if there are at home.

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IMPACT OF COVID ON THE E-COMMERCE MARKET
TOPIC: CONSUMER PREFERNCE ON E-COMMERCE
DURING COVID PANDEMIC

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ABSTRACT

E-commerce (electronic commerce) is the process of purchase and sale of goods and services, or the transfer of funds or data, over an electronic network, primarily over the internet.

In the growing era of technology e-commerce has an important role which cannot be replaced and the factors for this growth include strong and steady growth of internet users, the awareness on the advantages of online shopping and low price due to bulk purchases. The current situation of covid 19 pandemic is rapidly changing our behaviour toward online channels, and the shifts are likely to stick post-pandemic. While the companies are challenged to survive in the short-term situation, the crisis also presents opportunity. This has a great impact on E-commerce both positively and negatively. E-Commerce business is also facing some challenges which are not expected before. Initially the e-commerce companies faced a fall in the revenue during the global lockdown, but they managed to get back after the unlock. Limiting shopping for all but necessary essentials has become a new normal. The main objective of this study is to analyse the consumer preference and attitude towards ecommerce market during covid pandemic. The study also aims at analysing the goods preferred by consumers over online shopping.

1. INTRODUCTION:

2020 was a very challenging year due to the outbreak of Covid 19 coronavirus. Coronavirus disease (covid 19) is an infectious disease caused by a newly discovered virus named Corona virus. This virus is usually spread through droplets of saliva or discharge from nose from infected person. The infected person will experience mild to moderate fever to respiratory illness and can even lead to death if the severity increases. The best way to slow down the transmission and spread is wearing mask, use of sanitizer and social distancing. Covid 19 led to implementing lockdown in countries and total shut down. Transition from bulk buying to online purchase was one of the biggest impact covid had on consumers.

Ecommerce is a buying process in which the purchase and sale of goods are done through the internet. E-commerce not just includes the goods and service but transfer of funds and any sort of data or information over electronic medium.

OBJECTIVES:

1. The main objective of this study is to analyse the consumer preference and attitude towards e-commerce market during covid pandemic.
2. The study also aims at analysing the goods preferred by consumers over online shopping.

SCOPE OF THE STUDY

The study is conducted to analyse the preference and attitude of the consumer towards e-commerce market and to analyse the goods preferred by the consumer over online platform during covid 19 pandemic. The study is confined to Changanacherry, Kottayam.

RESEARCH METHODOLOGY

- Sources of the data
The data for the study was collected from both primary and secondary data.
 - ❖ Primary data: Primary data was collected from questionnaire. The questionnaire was divided into two sections, the first section included the personal information and the second section collected the specific information.
 - ❖ Secondary data: This data is mainly collected from the external sources like newspapers, magazines, journals and internet sources.
- Area and Size of the study
 - ❖ The data is limited to Changanassery, district of Kottayam, Kerala
 - The data was collected from 50 respondents.
- Tools for analysis
The tools used for analysis are percentages, graphs and pie charts.

PERIOD OF THE STUDY

The period of the study was limited to 5 days from 13th may 2021-17th may 2021.

LIMITATIONS

- Respondents are reluctant to share the information.
- Chances for personal bias.
- Sample size was small for the statistical measurement.

E-COMMERCE – INTRODUCTION

E-commerce“ and „online shopping“ are often used interchangeably but at its core ecommerce is much broader than this – it embodies a concept for doing business online, incorporating a multitude of different services e.g. making online payments, booking flights etc.

The major types of e-commerce business are:-

1. Business-to-Business (B2B)
2. Business-to-Consumer (B2C)
3. Business-to-Government (B2G)
4. Consumer-to-Consumer (C2C)
5. Mobile commerce (M-Commerce)

ADVANTAGES OF E-COMMERCE

1. **Availability.** Apart from physical purchase the biggest advantage of online shopping is that it is available 24/7 whereas in case of offline the purchase is restricted to the stipulated time frame. E-commerce also provide with a wide variety of product from all around the globe.
2. **Speed of access.** Shopping at physical store can take time due to the crowd but the purchase over online sites would barely take few clicks and seconds. Even the payment will not take much in the online platform.
3. **Easy accessibility.** Customers find it easy to access the good that they need from the category list or can even find the appropriate product by the features that they require from a product.
4. **International reach.** E-commerce has the potential to extend a business customer base as Brick-and-mortar businesses sell to customers who physically visit their stores whereas e-commerce, businesses can sell to any customer who can access the web from anywhere
5. **Lower cost.** E-commerce businesses avoid the cost associated with physical stores, such as rent, inventory and cashiers, although they may incur shipping and warehouse costs.
6. **Personalization and product recommendations.** E-commerce sites can track visitors' browse, search and purchase history. They can use this data to present useful and personalized product recommendations, and obtain valuable insights about target markets.

DISADVANTAGES OF E-COMMERCE

1. **Lack of interpersonal relationship.** There is a lack of interpersonal relationship between the customer and shopkeeper in the online platform. In case of physical store any complain can be directly lodged at the time of purchase.
2. **Not being able to touch or see.** In the case of online purchases the buyer can see the product only over the images they cannot touch or examine the product before making the purchase.
3. **Wait time.** Another disadvantage is that the purchase is not instant, ie, the product reaches the consumer only after a couple of days after making the purchase. But from the physical store the purchase is instant once the payment is made the product is in the hands of the consumer.
4. **Security.** Many people might still have a fear of security as there are skilled hackers around the data and personal information is not safe to share online. There are no such insecurity issues in the physical store.

Here are a few examples of the e-commerce platforms available:

- Amazon
- eBay
- Walmart Marketplace
- Flipcart
- Wayfair
- Newegg
- Alibaba
- Etsy
- Overstock
- Rakuten

2. LITERATURE REVIEW

Here are some literatures for this research that dealt with the impact of the Corona virus and E-commerce.

- Hasanat, 2020 aimed to find out the effect of coronavirus Covid-19 on internet business in Malaysia. This search has been cleared and the basic search has been done to get a better result. The results showed that since the maximum number of products comes from China and the maximum industries are closed, which means that there is no import and export of the product.
- Nakhate and Jain, 2020 aimed to find effect of coronavirus on e-commerce. Most of the kits are manufactured in China and hence,

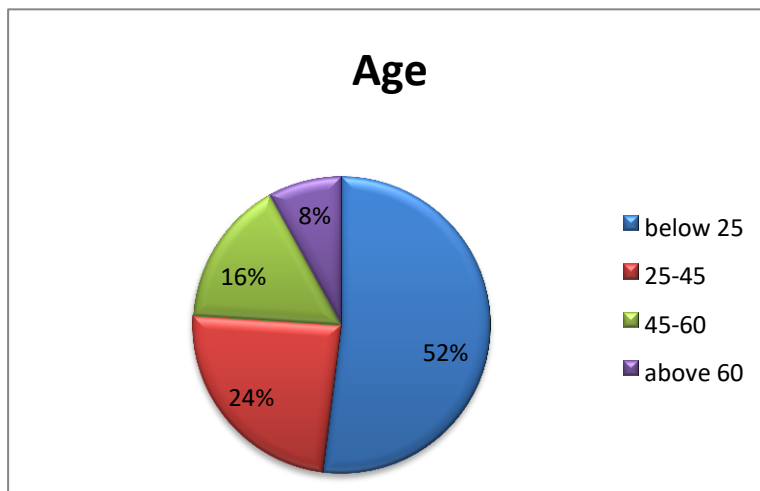
dependability is remarkable. With effect of coronavirus, all the shipments processes are hindered which lowered the e commerce growth of country and state. The research paper here comprises of the impact of the corona virus on the online business of India. On the analysing, it has found that online businesses are seriously hampered due to this pandemic disease.

- Pandey and Parmar, 2019 aimed to investigate the factors affecting consumer’s online shopping behaviour. The study results suggest that consumers’ online shopping behaviour is being affected by several factors like demographic factors, social factors, consumer online shopping experience, knowledge of using internet and computer, website design, social media, situational factors, facilitating conditions, product characteristics, sales promotional scheme, payment option, delivery of goods and after sales services plays an important role in online shopping.
- Aneesh Reddy, April 14, 2020 believe has an effect on the lifestyle, work life, shopping and the way people communicate. During lockdown and covid situation people are going out only to buy the essential item from the retail store. According to Reddy the availability of cheaper 4G and increasing wealth of the people Indian Ecommerce is expected to grow US\$200 billion by 2026 as per the covid projections. But as Covid 19 hit India, the demand for E-commerce for the past few months are so high that they could hit \$200 billion much earlier.

3. DATA ANALYSIS AND INTERPRETATION

Age classification

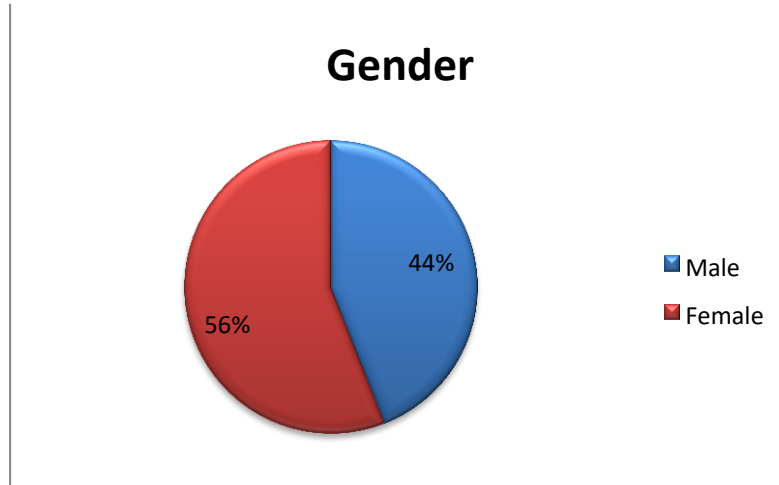
Chart 3.1



Interpretation: It shows that 52% of the respondents are in the age group below 25 years, 24% in the age group 25-45, 16% in the age group 45-60 and 8% in the age group above 60%.

Gender classification

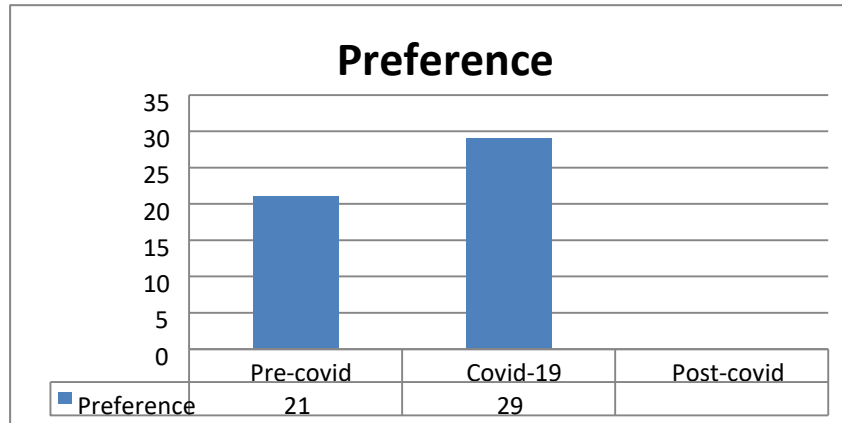
Chart 3.2



Interpretation: This shows that 56% of the respondents are female and 44% are male.

E-commerce preference

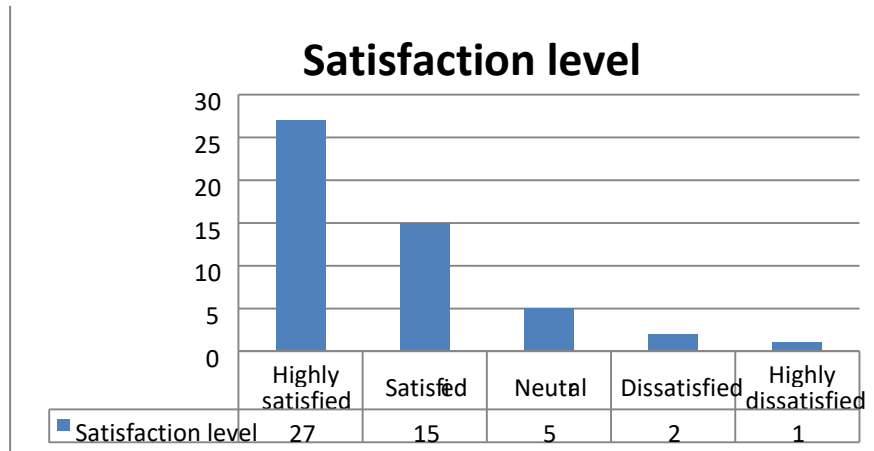
Chart 3.3



Interpretation: this shows that 29 respondents started to prefer E-commerce after the emergence of Covid-19 pandemic and 21 respondents were using even before the pandemic.

Consumer satisfaction

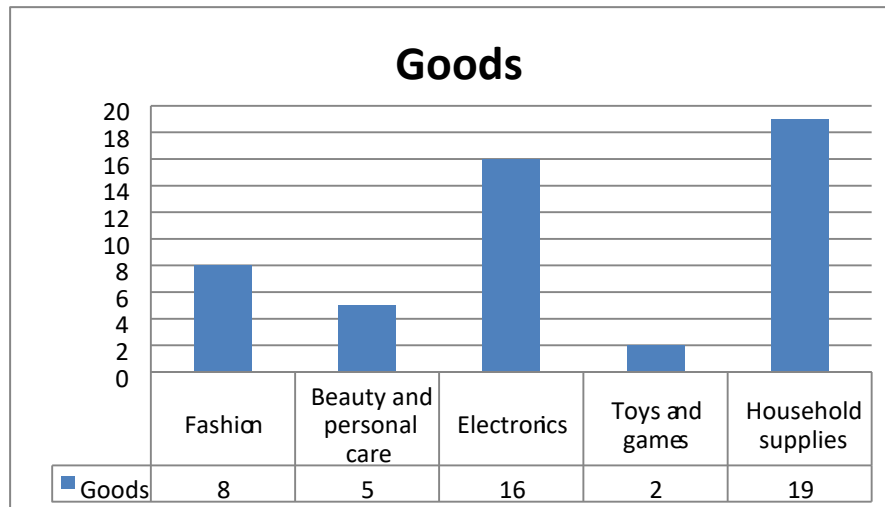
Chart 3.4



Interpretation: Out of the 50 samples collected 27 respondents are highly satisfied, 15 are satisfied, 5 have neutral satisfaction and 3 respondents are not very satisfied with the E-commerce markets.

Goods preferred

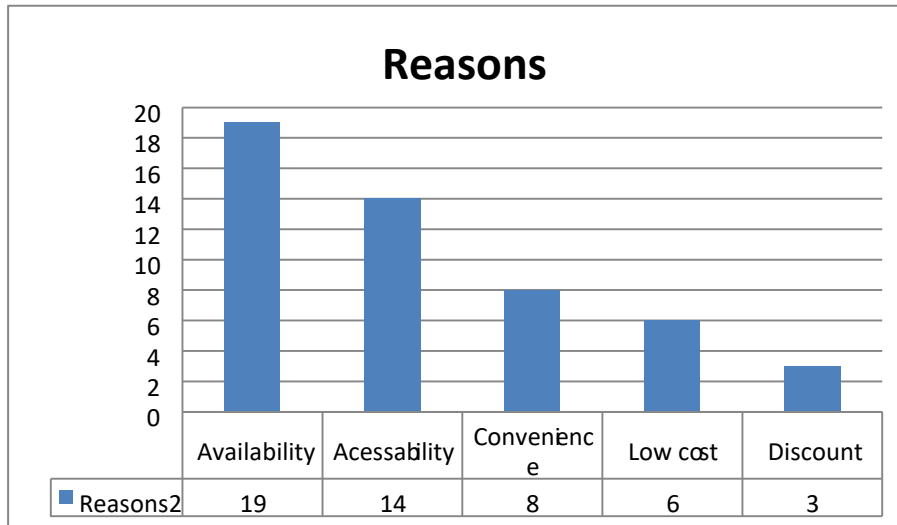
Chart 3.5



Interpretation: The above chart shows that out of 50 respondents 19 purchases household supplies, 16 purchase electronics, 8 prefer fashion, 5 beauty and personal care products and 2 toys and games during the Covid-19 pandemic.

Reasons

Chart 3.6



Interpretation: 19 respondents of 50 prefer E-commerce because of availability of goods, 14 for accessibility, 8 for convenience, 6 for low cost and 3 for discount.

4. FINDINGS

Some of the major findings from the study conducted are as follows:-

- Youngsters prefer to buy goods and supplies over internet when compared to people above 45.
- In the study conducted female respondents were comparatively more than male respondents.
- People tend to prefer E-commerce over traditional market amidst Covid19 pandemic due to lockdown situations.
- Majority of the respondents are satisfied with the E-commerce platform and market.
- In the current situation of Covid 19 pandemic, the respondents of the study household supplies and essentials over any other goods available.
- Majority of the respondents prefer E-commerce because of availability, accessibility, convenience, low cost and discount respectively.

CONCLUSION

This study aimed at analysing the consumer preference on e-commerce during Covid pandemic. From the study we could conclude that the emergence of the pandemic has a positive impact on the e-commerce markets as this led the consumers to rely on the online platforms rather than the traditional markets. E-commerce is a platform in which goods, services, funds and information is transmitted through an electronic medium over internet. When lockdown was introduced during the pandemic people feared to get out of their house to buy essentials thinking they could get infected. At this time the only option out for the consumers was online shopping. Even when the situation has become lighter, people still prefer these mediums for purchase.

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