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**STUDY OF CHANGES IN CONSUMER BEHAVIOUR TOWARDS
ONLINE SHOPPING BEFORE AND AFTER COVID-19**

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Abstract:

This coronavirus (COVID-19), which influences the lives of millions of people, is the first and most important human disaster in the world. The international economy has been profoundly influenced. The goal of this work is to facilitate leaders with an overview into success and consequences for customers, too. The pandemic is impacting and affecting any domain. A positive improvement in online retail patterns was generated before home lockout job. But for a long time it couldn't reside. The Indian online shopping and advertisement patterns have dramatically affected unforeseen 21-day lockdown. Coronavirus was originally widely unknown regarding its effect on customer purchasing behavior, products and online tools. This paper is intended to focus on numerous themes and viewpoints in COVID-19 web marketing. Many more uncertainties exist to foresee the effect on the planet, both individually and professionally, of revenues over the next couple of months.

This study studies the influence of the several important everyday goods via online shopping. Although some businesses have been able to work by social trading, e-commerce and social media marketing are required. 46% of users recognize that social networks are essential for the exchange of knowledge and for product preference. But the findings suggest that internet marketing and shopping will quickly become common, but the loss and downsizing induced by the pandemic cannot be overlooked.

Introduction:

There is no part of our lives that has not been touched by the pandemics. The speed of certain people's growth has also been random and unexpected, such as social masking, barring the use of public transport, as well as financial, technological, and government regulations. Through the eyes of some, it has simply set-in motion behaviors which were already gaining momentum, e.g., with the increased penetration of internet retail, digital banking, and shopping."

For short-term or long-term?

Will this all these shifts be temporary, or will customers' preferences stay in place even after CO-19 is put to bed? Behavioral history studies and past behavior may help to clarify questions.

Any customer action or inaction has strong location and temporal consequences. 1 It varies by location, and so much that one must understand the different contexts in which behavior occurs to fully comprehend it. We are seeing a degree of complexity in this category of user behavior that hasn't been seen in this many previous dimensions; for example, bodily activity has prevented people from coming into virtual environments and has introduced them to a lot of different influences they haven't seen before. For example, we will have to broaden our scope of study to include unorthodox modelling of their conduct.

The greater the amount of time you spend in an area, the more quickly your behavior and habits can adapt in that environment, as your brain adjusts to it. It has been shown that it takes approximately three months to develop a new habit; but, on average, this number rises to between 66 and 254 days. 2 We may see this most clearly in our own behaviors, where people are more receptive to changing habits that do not dramatically alter their normal behavior. The second stage of this pandemic is changing behavior and habits long dependent on short duration, and they have now been shown to have settled into their current routines for lengthy periods of time to react to several successive waves. As a result, it provides fertile ground for new habits to develop.

Modularity makes it possible for insurance goods and providers to do so, offering the ability to make separate component parts available or taking the business apart into its constituent values, features, and applications. In the latter case, a kind of travel insurance policy may be adjusted to suit the times that individuals are not travelling so that it may have reduced compensation during the outbreak of a disease. We can often note product or service granularity in models, which is where we see little changes and small differences in product or service features across models. as an example, reduced mileage policy is a perfect for those who work from home, because it can be calculated by a mileage according to the amount they ride less, whereas comprehensive insurance policies reduce a person's coverings according to how far they drive. Any of these characteristics all serve to improve adaptability.

Insurers ought to include personalized insurance propositions as well as including value-added features like screening and management and management to incorporate the prevention and predictive functions of their commercial policies. There are plenty of programmed designed to aid citizens inactivity or childcare if you are unable to participate in an exercise regimen in prison, such as wellness initiatives to counteract people's lack of physical energy while confined, or something for the parents to use their time like playgrounds. and maybe that would improve, or even one which may vary with time and which may be customized and personalized. In the future, consumers will have a long-term, mutual understanding with

insurance providers that entails deeper levels of commitment, strength, communication, and connection (empathy). 48

The motivations for introducing new insurance products and services may include:

Expanding danger: change in the risk domain occurs; for example, to provide a different source of life risk. More granular would be required than a better, particularly for providing modular product with an expandable product often needs. A simple example will be individuals operating from home when people have less freedom than before, which results in less driving, which contributes to less miles, less traffic, and less space, thus differentiating the risks for insurers. Similarly, insurance products and services need to adapt with the changing reality in the case of further continuation and extension of pandemic.

Another new danger field is explicitly shifting and often intersects with the current lines of commodity dependence as workers operating from home usage becomes common, though, cyber and property threats are mitigated by the employee's own reduced mobility, companies don't need to invest in adequate home protection as much. Conversely, the climate influences mental wellbeing as well, and the fact that people's health is evolving often means people's vulnerability to health risks. The interdependence of product (property and casualty) and the latest needs could expand to address this threat, but these changes in product development trends may mean that another property and casualty line is required.

It impacts corporates to working by being away from the office, since working from home has a variety of possible threats. This concept may be interpreted to mean that an increased connection between private and commercial life will provide for greater access to stores and commercial facilities. This increases the likelihood of business prospects, for example, to take off for a longer period, because of issues like tension and worry.

LITERATURE REVIEW:

PergMckin anticipates that e-percent development across categories will increase due to online purchasing during the pandemics (as previously stated by McKie), as well as a likelihood that shoppers will retain that level of online shopping regardless of whether brick-and-mortar retailers are operational. On a global scale, almost one in five of the shoppers who have bought their last few groceries have ordered them digitally for the first time. This number is accurate, said Accenture, in a survey released in April of adults over the age of 56, who claimed that it was one in three, in three, according to them. In the past, consumers would purchase a single package and either increase its quantity in pack size to meet their requirements or go for several packs or several items in a single device.

The reduction in spending on things such as groceries and household goods for people's non-expendable income is helping Indian consumers to expand their basic purchasing power while the decrease in clothing spending power is reducing their luxury purchasing options for people. In terms of spending money conscious, the McKinsey & Co. study has concluded that approximately 61% of Indians are now more aware of where they are spending their money, and approximately 45% are becoming more price conscious.

People in the U.S. living on reservations do not stop purchasing anything related to movies, food and household necessities and appear to be eager to invest on cultural and recreational activities like music, painting, film, and theatre (from TV to streaming websites). We project that more online services will be used to help assist people with their personal health and wellbeing, but our departure from traditional face-to-face learning will increase. Companies instead of the traditional ones in part because they trust virtual service providers

rather than traditional companies and avoid traditional service options like salons and department stores" (such as fitness and meditation apps). A total of 50% of those surveyed have spent more time on self-care and mental health is estimated to be the case, said Accenture.

And due to that, there has been an increase in self-reliant beliefs, there has been an increase in the number of user activity including shopping through applications and websites in the city, the usage of 'super apps' for anything from basic needs to advanced tasks has grown. We really cannot tell with certainty the extent to which consumers' behavior can be sustained in the long term, said Harsha Raz, a partner and head of KPMG in India's Consumer Markets and Internet Sector division, to The Indian Express.

When citizens come to know their near neighbors, the concept of "buying local" (i.e., buying food, goods, and services from local sources) is on the rise. When more and more people have become conscious of their use, they have become more aware of what they are purchasing. Better and more concerned with food waste, as well as improving their purchasing habits and buying less-ecologically-sustainable options are among the things companies' new goals outlined in a recent study by Accenture.

Neha Rawla, brand relations manager for Forest Essentials, told the Indian Express, said that, "Covid-19 has created two big shifts in the consumer behavior: an unwillingness to go to store shopping in a crowded environment and a greater inclination to buy online." We may estimate that other cosmetics companies, such as SoulTree and Kaya have seen a total growth of about 30% from online purchases. This month Myntra offered their "End of Reason" sale to from 7 million new customers, a big increase over the prior month. 56% of the sales were made in the cities of Guwati, Bhubaneswar, Dehun, and Panchkula, the highest percentage for the first two cities of the Top Ten-to-Under two thousand region.

Even though online shopping is on the increase, many customers choose to get their orders curbside or to have them drive-through, and more businesses are opting for more mobile or app-based order fulfilment options. Others call it progress on the progress of other problems: problems will resolve, but certain behaviors that people have developed will last, according to the Accenture study, forever altering how we regard success and what counts, how much we trust, as well as where we live and function and even our routine. Digital reality is projected to become increasingly common as ancillary to e-commerce, with businesses and brands using it to make their customers feel more involved in the consumer experience.

During COVID 19, empty shelves generated major market issues (Lufkin, 2020). COVID 19 pressured customers to adjust their way of buying. Market behaviour from physical retail to online shopping has shifted gradually (Reddy, 2020). In addition to the growing number of consumers who take part in online shopping, the choice of items that customers buy using this online tool has been seen. Most consumers have begun to buy more personal care and medical kits than to purchase apparel goods.

"Consumer behaviour can be defined as an analysis of individuals, groups or organisations and of the processes they employ to pick, ensure and dispose of goods, facilities, experiences or ideas to fulfil their desires and their effect on society and customers." Gross total global e-commerce revenue rose in 2011 to about US\$ 961 billion or EUR 690 billion. (Küster, 2012; p. 110). In 2013 the revenues are estimated to hit €1 trillion by 2013, up 20 percent and the 2013 forecast. As with more developed markets like the US, the UK, Japan and Europe, etc, demand in the Asia-Pacific Area is higher. In 2011, the Asia-Pacific region saw a 130% rise in revenue, with China having the largest contribution. Internet transactions are also a core

component of the economy. There was evident and rising customer confidence in online shopping in the world. (Aad, 2013) (Aad, 2012).

You can quickly shop goods and services online using Internet. Online shopping has become quite common in the Internet world (Bourlakis et al., 2008). A benefit of Online shopping is that customers may evaluate goods and costs digitally to have accurate details and several options. The simpler it would be to locate your product or service online (Butler & Peppard, 1998). The more convenient it would be. Internet shopping has been found to please today's shoppers in need of ease and speed (Yu & Wu, 2007).

Theoretical models of household market reactions have been suggested by Gourinchas & Parker Study (2002); Kaplan & Violante (2014); Kaplan et al. (2020). At the beginning of March, COVID-19 situation in the USA and India revealed no immediate impact but a good understanding of the potential harm in the foreseeable future. Agency analysis supports significant consumer storage and purchasing responses, which is in accordance with perceptions of household use and medical choices.

While the advent of the Internet helped to expand the number of online users, there are still many people who hesitate because of worries regarding privacy and protection. Online shopping tends to be a part of the business as the franchise and store grow more sophisticated (Lian & Lin, 2008). This depicts that the way people shop goods and services is now undergoing a drastic transformation (Li, Kuo & Russell, 1999; Shergill & Chen, 2003).

Burke (1992) suggested that the three fundamental determinants of consumers' approach to online shopping are influenced by four related demographic variables. Age, education, the gender and income are the four determinants. "Comfort," "value" and "pleasure" are essential determinants.

Mayer, Davis and Schoorman, established the first trust (p. 709-734) in 1995: "The" trust "principle implies the party's wish to be open to another party's behaviour on the grounds that another party is required to conduct a specific activity significant for the trustee, regardless of whether the other party will supervise or monitor it."

One of the first and most successful e-commerce confidence tests, the Mayer, Davis, and Schoorman Study (1995) saw that the key trustee predictors expect to fear and interpret the trustee's characteristics. Even, getting your own brand name such as Amazon (Korgaonkar & Karson 2007) is a smart idea. The confidence quotient may be strengthened by retaining and even promoting brand goods. The name of the company also has a major impact on the final consumer purchasing decision (Lim & Dubinsky, 2004).

The decision-making mechanism is nearly similar if the user is offline or online. Yet retail climate and marketing coordination are one of the main differences. In the conventional customer decision model, consumer procurement decisions usually start with understanding, then quest for details, alternative judgments, buying decisions and eventually post-buying behaviour. In terms of online contact, these commercials may catch attention of consumers and encourage their fascinating unique items as they see banner advertising or online promotions. You need more details to guide you before you decide to order. They can check online platforms, including online catalogues, online search engines or web pages (Laudon and Traver, 2009) if they do not have adequate information).

When consumers have ample details, certain goods or services must be compared. They might look for product reviews and consumer input in the quest stage. You can find out which brand or business better fits the specifications. During this process, well-organized

layout and appealing nature of the website are critical to convince customers to purchase goods and services ((Koo et coll., 2008)). In addition, it can impact the purchasing behaviour of knowledge sources ((Bigné-Alcañiz et al., 2008)). Internet supports the pre-compilation stage (Maignan and Lukas, 1997) by allowing customers to evaluate numerous possibilities (Dickson, 2000) is the most helpful function of the internet. The product selection, distribution resources and knowledge content appear to be most relevant point during the transactions process in order that customers determine which product to pick from or from which vendor to buy ((Koo et al., 2008)). After your online shopping, the actions after you buy may become more relevant.

Often customers have a complaint or an issue with the product or may want to alter or refund the product they have purchased. Return and trading facilities at this point are therefore increasingly essential (Liang and Lai, 2002). External vulnerability and confidence considerations influence both the above five levels (Comegys et al. 2009). A big factor in the online purchasing behaviour of the consumer is the quest process (Seock and Norton, 2007). In the information search and assessment process, the source risk is provided since the information on the websites which involve such errors. Some websites enable clients to register prior to their website queries. As such, users face the challenge of identity protection as well as product risk (Comegys et al., 2009; Wang et al., 2005). Owing to the nature of internet buying, consumers accept the gamble that they cannot review the product before ordering. In payment, they also risk sharing personal details, like credit card number. They will also have to supply information. The protection concern should not stop at the buying point but proceeds to end because their personal details may be misused.

Service convenience is one of the most important variables in customer effort and time, according to Berry et al.(2002) and Sieders et al.(2007). When it comes to purchasing or utilising a facility, there are multiple attitudes to it. Comfort in services is an effort save in the context that it minimises internet products and services purchasing from consumers physical,mental, and cognitive behaviours (Berry et al, 2002).

According to Bélanger et al.(2002), the ability to exchange personal details on the Internet may be described as eCommerce privacy, enabling an acquisition transaction. Some websites have privacy policy in place to promote people's thought about the topic of privacy (McGinity, 2000). Certain independent firms, such as TRUST (Ranganathan & Ganapathy, 2002), can check, inspect and then certify online shopping privacy policies. Vellido et al.(2000) have demonstrated that the impression of danger to customers is often illustrated in the nine variables relevant to customer views on on-line shopping. It identified the users who took something online and the ones who did not.

Protection online is described, according to Flavián and Guinalú (2006), as the consumer's belief in safeguarding and not sharing their financial data to the public, in store and usage by unauthorised persons. Still today, online protection remains a big concern with respect to online shopping (Park and Kim, 2003; Elliot &Fowell, 2000; Liao & Heung, 2001; Szymanski &Hise, 2000). Kesh, Ramanujan and Nerur (2002) reported that protection is a crucial factor in the growth of e-commerce. The word Collier (1995) applies typically to the community in which individuals have the right to their own privacy, private rooms, correspondence, and knowledge. Private information is described by Collier (1995). In cyberspace, the user's right to monitor the terms and conditions by which their personal information is gathered and utilised can be defined as privacy (Flavián&Guinalú, 2006).

According to Pan and Zinkhan (2006), the consumer's trust in the online retailer has a significant impact on privacy concerns. Indeed, some studies suggest that the key bump in

Internet shopping growth is privacy (Hoffman et al., 1999; Hou and Rego, 2002). The lower the likelihood of information sharing, the longer the customer is protected and secure when shopping online.

Some items, like apps, books, can be conveniently bought and delivered online. Some items, on the other side, are difficult to determine online. In terms of the frameworks suggested (Laudon and Traver, 2009) web site characteristics, firm ability, marketing stimulus and customer skills are also relevant. If buyers wish to acquire the commodity, they analyse the product or service 's name and its characteristics. Some items, like apps, books, can be bought or delivered conveniently online. In the other side, such items are challenging to determine digitally. One of the main elements in the internet buying of the website is that it will affect customers. In order to impact customer views of the network climate, e.g., online retailers should use high-tech to develop their websites (Prasad and Aryasri, 2009).

If the website is too sluggish, not browsable or not stable enough, the consumer's ability to attempt or purchase goods would be adversely affected. Online retail experience (Broekhuizen&Huizingh 2009) or users' awareness of the commodity that the user has and how online shopping functions (Laudon and Traver, 2009) often impacts online shopping habits. Online shopping experience is the same. Another significant feature of online activity is Clickstream activity. This applies to the conduct of customer search details on several websites concurrently, then one platform, and one page, and eventually a buying decision (Laudon and Traver, 2009). (Laudon and Traver, 2009). Both these aspects contribute to some behaviours and habits, and to the feeling that they will monitor their shopping environment in the world of the internet.

RESEARCH PHILOSOPHY:

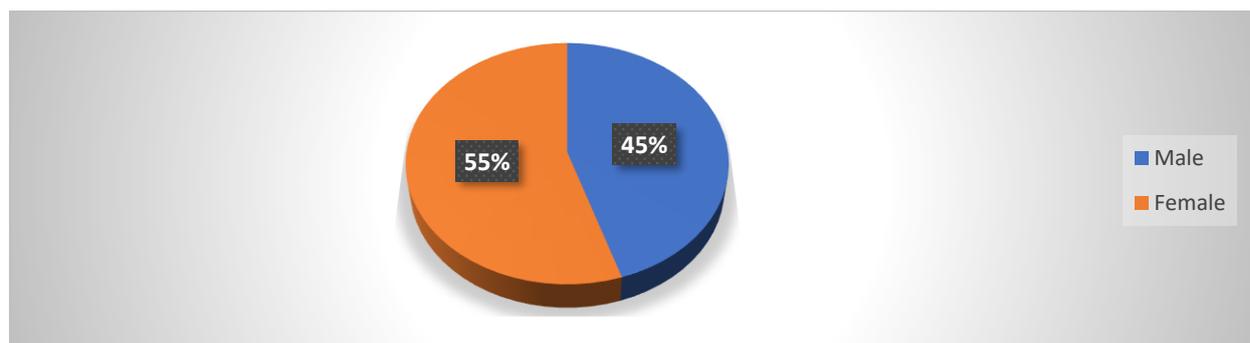
This research explores the interaction between various factors that affect customer behavior towards online shopping before and after COVID-19 pandemic. Internet shopping relates to new developments of being able to purchase anything from home. The aim of this study is to clarify the impact of five key variables extracted from literature.

DATA ANALYSIS:

Questionnaire

1. Name(s)
2. Sex

| Responses | Number of Respondents |
|-----------|-----------------------|
| Male | 45 |
| Female | 55 |

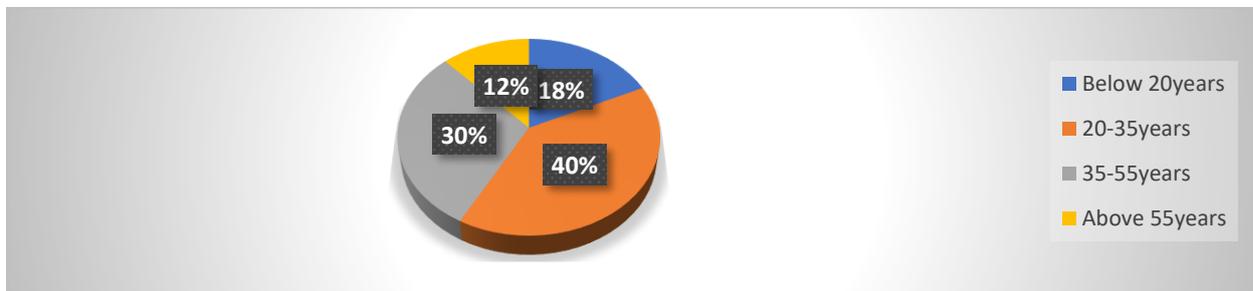


Data Interpretation

The survey was undertaken for the research on the changes in the consumer behaviour towards online shopping and of all the respondents, 45 respondents were male while 55 respondents were female.

3. Age group

| Responses | Number of Respondents |
|---------------|-----------------------|
| Below 20years | 18 |
| 20-35years | 40 |
| 35-55years | 30 |
| Above 55years | 12 |

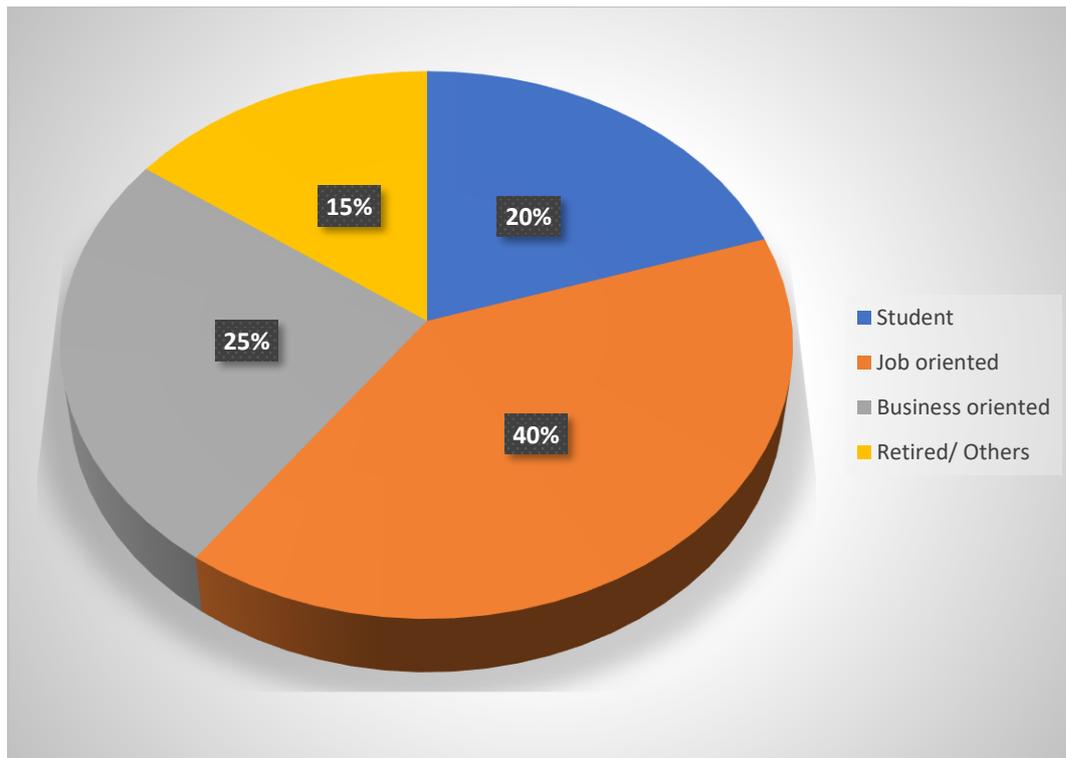


Data interpretation

The survey was undertaken for the purpose of research on changes in the consumer behaviour towards online shopping and of all the respondents, 18 respondents recorded that they are below 20 years, 40 respondents are of age group between 20-35 years. There are another 30 respondents who are between 35- 55 years while 12 respondents responded with above 55 years.

4. Occupation

| Responses | Number of respondents |
|-------------------|-----------------------|
| Student | 20 |
| Job oriented | 40 |
| Business oriented | 25 |
| Retired/ Others | 15 |

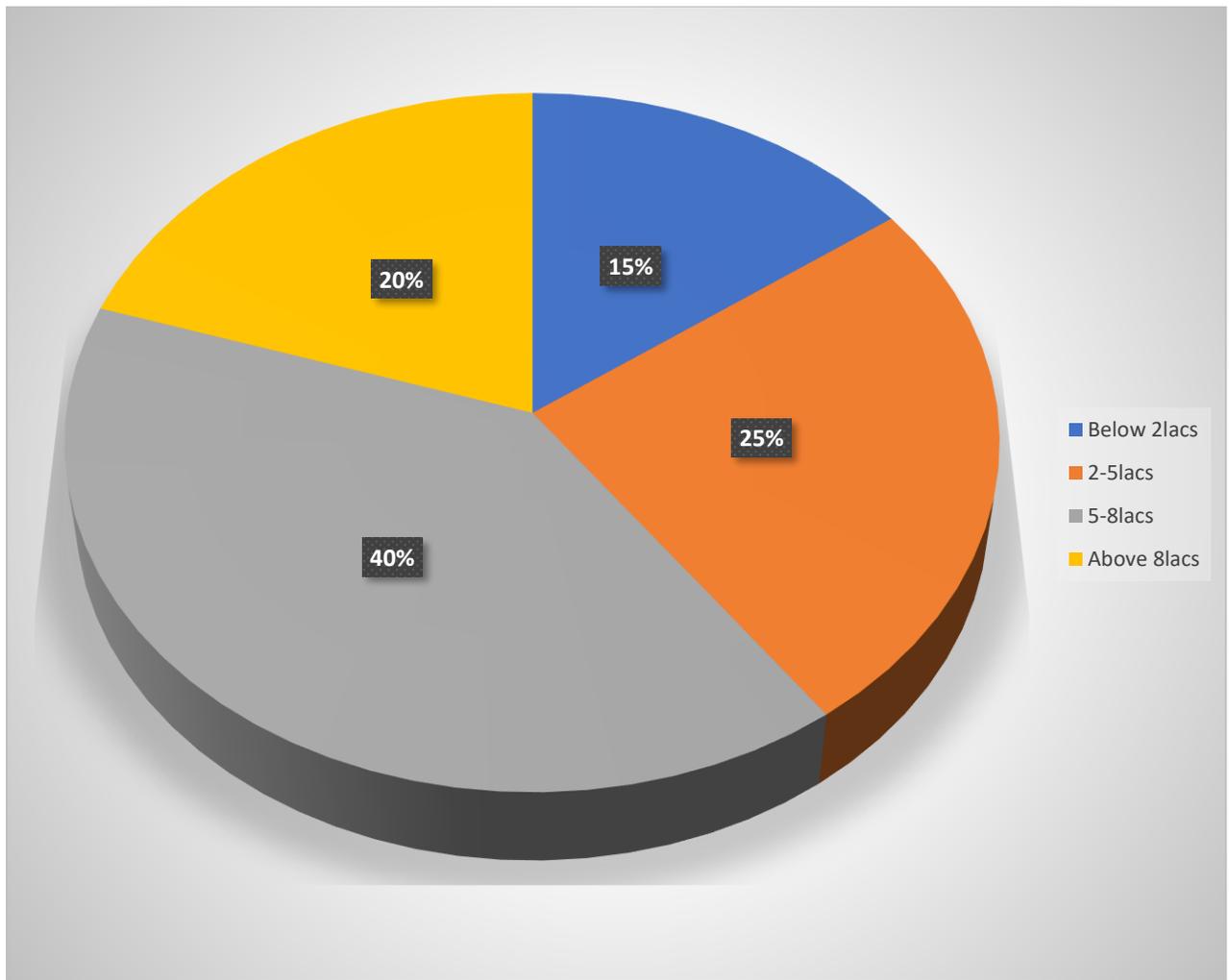


Data interpretation

The survey was undertaken for the research on the changes in the consumer behaviour towards online shopping and of all the respondents, 20 respondents recorded with student while 40 respondents recorded with job and 25 respondents recorded business oriented as responses and 15 respondents responded with others.

5. Annual income

| Responses | Number of Respondents |
|-------------|-----------------------|
| Below 2lacs | 15 |
| 2-5lacs | 25 |
| 5-8lacs | 40 |
| Above 8lacs | 20 |

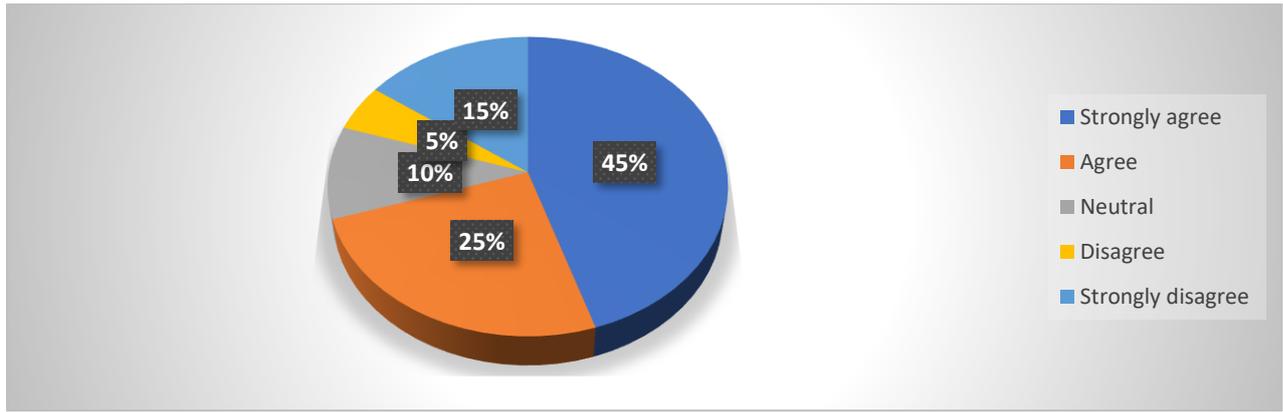


Data interpretation

The survey was conducted for research on the changes in the consumer behaviour towards online shopping and 15 respondents chose that their annual income is 2lacs and low while 25 respondents chose that they have annual income of 2-5lacs and other 40 respondents chose that they have annual income of 5-8 lacs. The last 20 respondents chose above 8lacs.

6. Do you think that consumers are expecting to spend less on shopping and eating out and more on savings and investments?

| Responses | Number of respondents |
|-------------------|-----------------------|
| Strongly agree | 45 |
| Agree | 25 |
| Neutral | 10 |
| Disagree | 5 |
| Strongly disagree | 15 |



Data interpretation

The survey was undertaken for the research on the changes in the consumer behaviour towards online shopping. 45 respondents responded that they strongly agree that the consumers are expecting to spend less on shopping and eating out and more on savings and investments while 25 respondents agreed with this fact and 10 respondents responded with neutral. Other 5 respondents responded that they disagree and last 15 respondents responded with strongly disagree.

7. Do you think that online purchase of products by you has increased during this Covid-19 pandemic situation?

| Responses | Number of respondents |
|-------------------|-----------------------|
| Strongly agree | 40 |
| Agree | 20 |
| Neutral | 5 |
| Disagree | 20 |
| Strongly disagree | 15 |

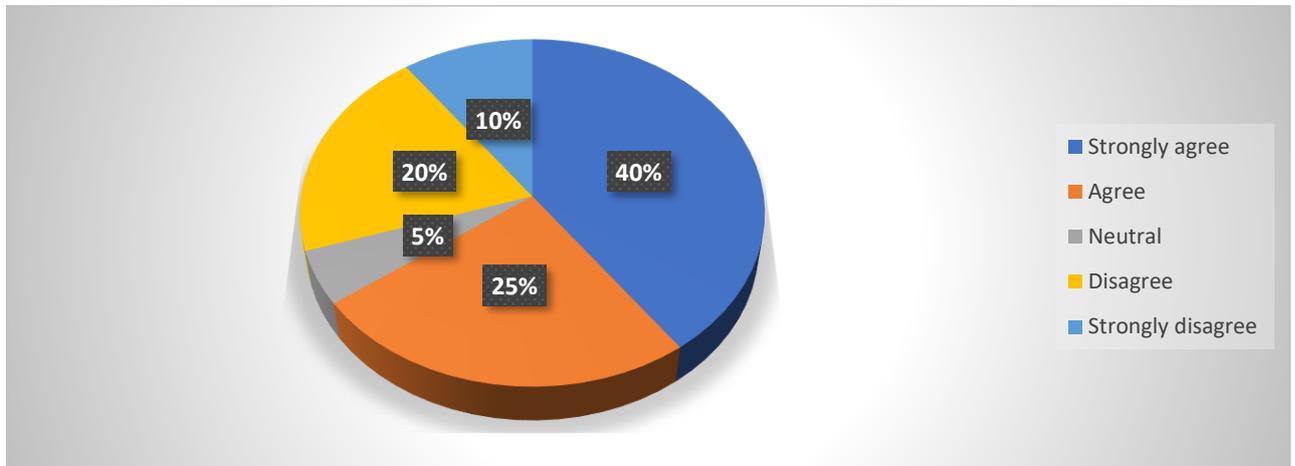
Data interpretation

The survey was conducted on the changes in the consumer behaviour towards online shopping. 40 respondents responded that they strongly agree that the online purchase of the products by us has increased during this Covid-19 pandemic situation.

8. Do you agree that companies are encouraging more and more customers by giving attractive discounts to the customers after the COVID-19 situation?

| Responses | Number of respondents |
|----------------|-----------------------|
| Strongly agree | 40 |
| Agree | 25 |
| Neutral | 5 |
| Disagree | 20 |

| | |
|-------------------|----|
| Strongly disagree | 10 |
|-------------------|----|

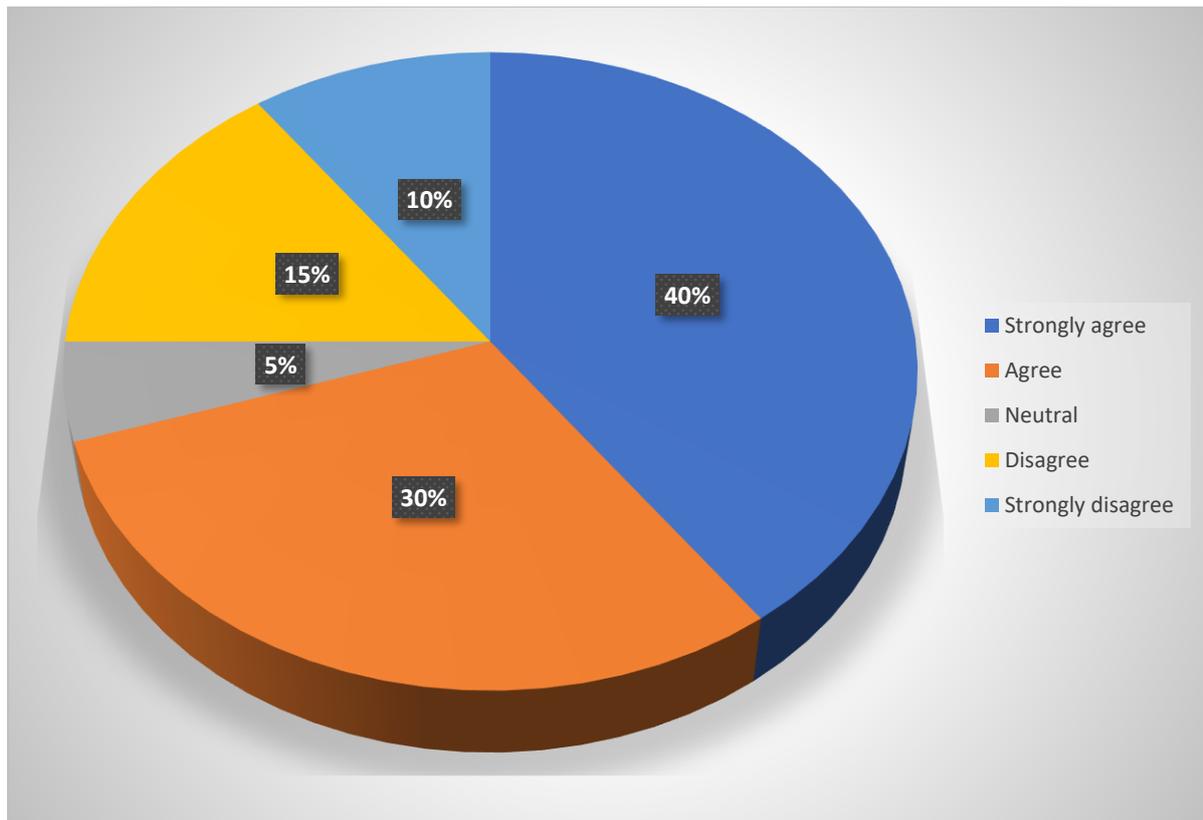


Data interpretation

For changes in the consumer behaviour towards online shopping, 40 respondents recorded that they strongly agree that the companies are encouraging more and more customers by giving attractive discounts to the customers after the Covid-19 situation while 25 respondents agreed with this fact and 5 respondents responded with neutral response. Another 20 respondents recorded that they disagree with this fact and remaining respondents that they strongly agree with this fact.

9. Do you agree that online sales of product and services and product purchase through E-commerce websites was higher before covid-19 pandemic or after the pandemic?

| Responses | Number of respondents |
|-------------------|-----------------------|
| Strongly agree | 40 |
| Agree | 30 |
| Neutral | 5 |
| Disagree | 15 |
| Strongly disagree | 10 |

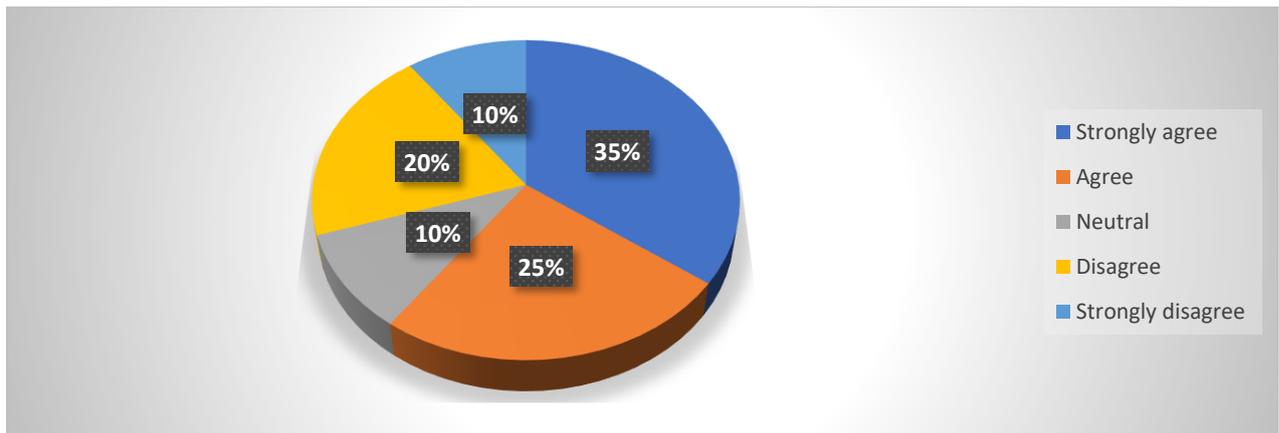


Data interpretation

Of all the respondents, 40 respondents recorded they strongly agree while 30 respondents recorded that they agree, and 5 were neutral to this. Another 15 respondents recorded that they disagree while 10 respondents responded with strongly disagree.

10. Do you think that the discounts offered on online ecommerce websites have increased as compared to before the covid-19 situation?

| Responses | Number of respondents |
|-------------------|-----------------------|
| Strongly agree | 35 |
| Agree | 25 |
| Neutral | 10 |
| Disagree | 20 |
| Strongly disagree | 10 |



Data interpretation

The survey was carried out for the research on the changes in the consumer behaviour towards online shopping and out of all the respondents, 35 respondents recorded they strongly agree with this while 25 respondents responded that they agree, and 10 respondents responded neutral. Another 20 respondents recorded that they disagree with this and remaining 10 respondents responded that they strongly disagree with above fact.

Conclusion:

The "Current World Order Altered," as we see, has transformed people's thoughts, fresher weather, cooler skies, healthier rivers. This is either a lasting improvement or not, however like everybody has already concealed the blessing. When global markets experience sustainability strain because they expect significant sales loses, future strategy analysts are acting and customer expectations can dictate the direction of the current evolving society, such as who is the new emperor, survivor and delay? This disease has certainly given a lifetime lesson and has changed every aspect of life. There are also no exceptions to this internet advertisement and customer shop tastes.

In these uncertain days, the stronger strategy of guidance to be changed or survived is to adjust to evolving customer desires, since the need of the hour is not luxurious, or luxury items sold in a fixed price range. Thus, tastes have shifted from travels across the world to sit at home to shop comfort online to buy food for life. Although the global pandemic has been changing owing to the consequences of the coronavirus (COVID-19), user behaviour, and customers, at the same time, are increasingly shopping digitally.

Any findings came to light after doing this study. The factor(s) most important to the purchasing behaviour of the shoppers with regards to online shopping in the younger generations tends to be the factor of confidence. You are prone to purchasing more from this website if you trust the service. However, the sense of privacy does not appear to influence customer behaviour contrary to common opinion. The respondents were not very worried that the Cash on Delivery (CoD) purchasing system would allow the purchasing of the personal information, such as addresses, online. Convenience was also a big factor in internet purchasing, when people tended to sit at home and buy rather than venture out and visit the shops.

The key variables of ease and confidence are regarded as factors that impact customers when shopping online and control satisfaction, the next significant ones are costs and quality of goods. For customers as they plan to buy digitally, certain factors are the most significant

ones. Furthermore, according to the findings, if there are strong prior customer experience, if customers are happy with goods and services and if there is a minimal degree of danger that they will purchase more in the future, then they will be loyal. For the customer when shopping online, site design and delivery times are not relevant. Online shopping in the younger generation, including students and professionals, is becoming more common. Students generally tend to purchase items from their initial source and prefer to shop digitally.

As customers search digitally to purchase something, a number of variables influence them. Price, trust, protection, ease, time, post sales and reduced offers have been described as key influence factors. The price factor occurs since prices always fall in competition with physical retail in the market through online shopping. In terms of comfort, time and resources, online shopping may be of tremendous value to customers.

There have been several new problems in industry groups after foreign boundaries have been closed for the trade of products. It may be an excuse for some firms to quit running in the near term, and for few to finish forever. This causes in financial instability for workers. Financial insecurity among markets, businesses, workers along with the chances of simpler and longer-term recession that would backfire the long-term economy. It would have a long-standing effect on the understanding and actions of customer buying patterns.

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