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**"Ethical way of conducting business of e-commerce companies during
COVID19 pandemic - An investigation of e-commerce shoppers of Pune"**

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Abstract

Since March 2020, India has seen the surge in COVID19 infection throughout the various sections of the society across all states and union territory. The COVID19 pandemic has affected all sectors in India. During the lockdown, migrant laborers went back to their own native places resulting in stoppage of manufacturing, assembling, trading and construction activities. The pandemic also affected the trade. Many of the middle level channel and e-commerce establishments faced the problem of delivery transactions. Due to wide spread of the corona virus in the society, government at center and at state took a decision of lockdown in the regular activities with a purpose of breaking the chain of spreading the virus. These trade establishments have forced to look into new ways to complete their transactions.

Purpose: The purpose of the study is to study and understand the conduct of e-commerce business and their business ethics during the COVID19 pandemic situation in Pune City. This research paper tries to relate the significant aspects of e-commerce and ethics. One of the objective of this paper is to investigate whether the e-commerce sellers using ethical way of conducting business to build loyalty amongst their customers. This study also investigates the various factors that impact consumer trust on e-commerce companies in Pune City. The assignment further studies different ethical factors that affect consumer perceptions during the COVID19 pandemic.

Methodology:

The researcher adopted descriptive research method for this research paper. Literature review was

carried out to understand the e-commerce ethics and factors influencing the perception of consumers towards the e-commerce business as against the traditional brick-and-mortar business method. The secondary data was collected through various articles and research papers published in journals. The primary data was collected through a structured questionnaire. The questionnaire was circulated amongst the e-commerce customers in Pune City by using Google Forms. The sample size of 200 was taken for drawing objective related findings. The researcher used statistical tools such as MS excel and SPSS 21 for analyzing the collected data.

Findings: Based on the data gathering and analysis, it was observed that the ethical way of conducting e-commerce business has a positive impact on consumer perception. During the COVID19 pandemic situation, e-commerce companies had faced lot of challenges and at the same time they had lot of opportunities. The ethical performance of the companies have facilitated in building the customer loyalty.

Introduction

Online shopping – web based or app based, B2B online trade, mobile commerce, e-mail marketing, social media marketing, electronic fund transfer are the some of the e-commerce examples. E-commerce is the application of ICT for the exchange of products / services between business to business, business to consumers. E-commerce is based on the 5C's i.e. Commerce, Collaboration, Communication, Connection and Computation(Vladimir, 2014)¹. E-commerce business is growing at rapid pace in India over the last 2 to 2.5 decade. India has seen upward surge in E-Commerce business during last two years. India registered \$22 billion GMV (Gross Merchandize Value) in the year 2018, which has increased to grossing \$27 billion in the year 2019. It is expected to register 40% growth and to reach \$38 billion in the year 2020(Chengappa, 2020)². Online shoppers in India have increased to 160 million in the year 2020 from 135 million in the year 2019. During the COVID19 pandemic situation, all the business activities got affected and same with the retail business. Substantial increase in the partnering of online seller registration(which is more than 50%)has seen in the tear 2020.

Due to nationwide lockdown, Indian citizens got impacted with respect to buying essential products. It was observed that people were timid to go out and shop for their day-to-day requirements. The COVID19 pandemic situation forced people to switch from traditional retail buying to online buying. People have adopted the online retail during this period and most of FTUs (First Time Users) on e-commerce sites were seen online buying.

“Customers want to avoid stepping out unless it’s very critical. We are helping customers who are stuck in that situation, and we are able to play a small part in helping (cater) to their needs,” – Gopal Pillai, Vice President for Seller Services at

¹Vladimir, Z. (2014). The Framework and the Big Ideas of E-Business. In Z. Vladimir, & F. J. Martínez-López (Ed.), *Handbook of Strategic e-Business Management* (pp. 3-14). Springer, Berlin, Heidelberg.

²Chengappa, S. (2020, September 18). *Pandemic tailwinds: E-commerce sales set to double in 2020*. Retrieved March 2021, from The Hindu - BusinessLine : <https://www.thehindubusinessline.com/info-tech/pandemic-tailwinds-push-e-commerce-growth-estimate-to-40-in-2020/article32620816.ece>

Amazon India(The Impact of Covid-19 E-Commerce in India, 2020)³.During this period initially, BigBasket had to put message like “We'll be back soon! We are currently experiencing unprecedented demand. In light of this, we are restricting access to our website to existing customers only. Please try again in a few hours.” It shows that there were lots of FTUs joined in to buy online stuff. Somewhat similar message was put on the Grofers app which says “Due to the sudden rush, we have stopped servicing many locations, but we are working to increase capacity and will be resuming operations shortly.” At the same time Amazon declared that based on the availability and the logistics possibilities, they would deliver the goods to their customers.

This research assignment is an attempt to investigate how these e-commerce companies conducted their ethical way of doing business by registering the opinions of online buyers in Pune City. The researcher also made an effort to understand whether abiding to the ethics of e-commerce business has increased the loyalty amongst the customers during the COVID19 pandemic. Security and privacy are very significant issues in e-commerce business, researcher also posed question to customers and validated the same against the loyalty.

Role of Ethics in E-Commerce

Due to incremental growth in E-Commerce business in India, ethical issues in E-Commerce business became the buzz word. E-Commerce is a new phenomenon in the Indian business world, the ethical way of conducting business and related legal norms are in evolution mode. Such issues are very important for the success of business and to gain the loyalty of consumers. It is also observed that implementing business ethics in the organization will contribute to upsurge in employee commitment and trustworthiness towards the organizational goals. Further to that advantages adhering to business ethics towards employee engagement, company can get benefitted through gaining customer trust and customer satisfaction. Ethical behavior of the organization means as per consumers' perspective that organizations share correct information about the products and/or services that company deals in and satisfying needs of consumer by making available products and/or services to them wherever and whenever they want.

Responsibility, Accountability and Liability are the basic ethical concepts of E-Commerce business(Nguyen, 2016)⁴. Responsibilities in E-Commerce are to follow the basic guidelines of the business which are obligatory in nature and carrying out the defined duties. In E-Commerce accountability is very significant in the success of business. Accountability in E-Commerce defines the individual roles to be performed, as this business format is virtual in nature. So, defining and performing individual role becomes very vital. The last Liability is extension to Responsibility and Accountability with legal regulations.

Positioning the ethics in E-Commerce

From the above discussion, it is very much clear that Business Ethics is very important aspect of E-Commerce to gain the trust and loyalty of the e-commerce

³*The Impact of Covid-19 E-Commerce in India.* (2020, Sept). Retrieved March 2021, from Razorpay: <https://razorpay.com/learn/impact-covid-19-e-commerce-india/>

⁴Nguyen, K. (2016). Business Ethics in E-commerce. *Seinajoki University of Applied Sciences.*

shoppers. Following are some the important points to be remembered by the E-Commerce companies:

- Gain consumer trust
- Establish core values of the E-Commerce business
- Secure customer data
- Eliminate online data theft
- Follow data compliance norms
- Follow e-Consumer privacy laws
- Abide by online marketing laws
- Adhere to product specific regulation
- Create ethical web content
- Avoid selling counterfeit products
- Regulate company to environmental concerns
- Beware and eliminate email spamming and fishing

Literature review

Himani Grewal and Shivani (Shivani, 2012)⁵, in their research article titled ‘A Study of Ethical and Social Issues in E-Commerce’ tried to identify the major ethical and social issues in E-Commerce and also investigated about online threats to the consumers. Some of the major findings of this research indicated that if company applies the good ethical standards in their online / e-commerce business, it will reflect in their brand image and increase in their revenue and profits of the organization. Also, it was observed that ethics affects employees, and results in how the employees represent the company online, on the phone, in person. Ethical conduct in E-Commerce in the areas of customer service and customer relations while dealing with buyers is an important aspect, which is to be addressed suitably by the companies.

Gomaa Agag (Agag, 2017)⁶, has taken up a research with the objectives to understand E-Commerce ethics, especially the SMEs B2B E-Commerce aspect with special reference to Egyptian Business. The aim of researcher in this paper was to develop and empirically test a framework that explains the impact of SMEs B2B e-commerce ethics on buyer repurchase intentions and loyalty. Major findings of the research paper titled ‘E-commerce Ethics and Its Impact on Buyer Repurchase Intentions and Loyalty: An Empirical Study of Small and Medium Egyptian Businesses’ are:

- Buyers’ perceptions about the online e-commerce company ethics is based on the six dimensions such as security, non-deception, fulfillment/reliability, service recovery, shared value, and communication and it is strongly predictive of online buyer repurchase intentions and loyalty.

⁵Shivani, H. G. (2012, July). A Study of Ethical and Social Issues in E-Commerce. *International Journal of Advanced Research in Computer Science and Software Engineering*, Volume 2(Issue 7), 167-174.

⁶Agag, G. (2017). E-commerce Ethics and Its Impact on Buyer Repurchase Intentions and Loyalty: An Empirical Study of Small and Medium Egyptian Businesses. *Springer Science+Business Media Dordrecht*.

- It is also observed that reliability/fulfillment and non-deception are the most effective relationship-building dimensions

Komal Sharma (Sharma, 2020)⁷ in her Research article titled 'A Surge in E-Commerce Market in India after Covid-19 Pandemic' had aimed to understand the growth of E-Commerce post Covid-19 and also tried to investigate whether E-Commerce has substituted traditional retailing. From the data, she derived certain findings such as there is a substantial growth seen in E-Commerce business after Covid-19 pandemic in India. It was also observed that electronics and home appliances, fashion and accessories, health and pharmacy, and Fast Moving Consumer Goods (FMCG) sectors grew their E-Commerce business during and after Covid-19 Pandemic. The consumer electronics sector had contributed to the maximum revenue growth in India's E-Commerce industry post lockdown.

Sahana Dinesh and Dr. Y. MuniRaju (MuniRaju, 2021)⁸ in their research paper 'Scalability of E-Commerce in the Covid-19 Era' investigated scalability factors in E-Commerce business during Covid-19 pandemic. Researcher examined online consumer behavior during Covid-19 situation. It was observed that online shopping grown during Covid-19 due to hesitation of the consumer to buy their requirements offline. The results from this research articles show that more customers are buying kitchen essentials, personal care products and groceries online. The demand for essentials and hygiene products has increased and the online platforms have ensured that the customer demand was met effectively.

Objectives of the study:

1. To study the ethics in E-Commerce business
2. To understand the opinion of citizens of Pune City about ethical factors and its compliance during the COVID-19 pandemic situation
3. To investigate the online buyers perception on the E-Commerce companies ethics during COVID-19 pandemic
4. To study the dependency of purchase intention and loyalty of online shoppers with respect to ethical issues in E-Commerce business

Hypothesis of the study:

1. Adhering to ethical factors of E-Commerce business dose have positive impact on the online shoppers' loyalty
2. Purchase intention of online shoppers is dependent on Security and Privacy issues of E-Commerce companies

Scope of the study:

Geographical scope: The study is limited to Pune city

Temporal scope: The study was confined to 1st November 2020 to 31st January 2021

Respondent scope: Online shoppers of Pune city (Limited to grocery buying apps) Researcher confined their research to online purchases of grocery items. Gofers,

⁷Sharma, K. (2020, October – December). A SURGE IN E-COMMERCE MARKET IN INDIA AFTER COVID-19 PANDEMIC. *GAP GYAN A GLOBAL JOURNAL OF SOCIAL SCIENCES*, Volume - III(Issue IV), 54-57.

⁸MuniRaju, S. D. (2021, January). SCALABILITY OF E-COMMERCE IN THE COVID-19 ERA. *International Journal of Research -GRANTHAALAYAH*, Vol 9(1), 123-128.

JioMart, BigBasket, Amazon, Flipcart, DMart Ready and Big Bazaar were few of the online shopping Apps were considered for the research assignment.

Results and discussion:

Hypothesis Testing:

Hypothesis 1: Adhering to ethical factors of E-Commerce business does have positive impact on the online shoppers' loyalty

H₀: Adhering to ethical factors of E-Commerce business does not have positive impact on the online shoppers' loyalty

H₁: Adhering to ethical factors of E-Commerce business does have positive impact on the online shoppers' loyalty

Ranks	
	Mean Rank
Reduced reliability / fulfillment	2.63
Improved revenue and profits of the organization	3.56
Adhered to business ethics and transparency	6.97
Increased employee engagement	4.11
Enhanced trust of online shoppers	5.11
Cybersquatting	3.90
Reduced privacy invasion	3.70
Enhanced trust on E-Commerce companies regarding the protection to E-mail spamming and Fishing	6.02

Test Statistics ^a	
N	200
Chi-Square	1198.926
df	7
Asymp. Sig.	.000

a. Friedman Test

Scaling technique for variable measurement: Data were collected using 8 items scaled independently on a five point measurement scale.

Level of Significance: 0.05

Since Friedman test is significant, the null hypothesis is rejected and hence it is concluded that Adhering to ethical factors of E-Commerce business does have positive impact on the online shoppers' loyalty.

From the rank table, it can be seen that Adhered to business ethics and transparency has the highest mean rank of 6.97 amongst all the variables considered. Thus it can be concluded that for companies adhering to ethical factors of E-Commerce business leads to online shoppers' loyalty.

Hypothesis 2: Purchase intention of online shoppers is dependent on Security and Privacy issues of E-Commerce companies

H₀: Purchase intention of online shoppers is not dependent on Security and Privacy

issues of E-Commerce companies

H₁: Purchase intention of online shoppers is dependent on Security and Privacy issues of E-Commerce companies

Correlation

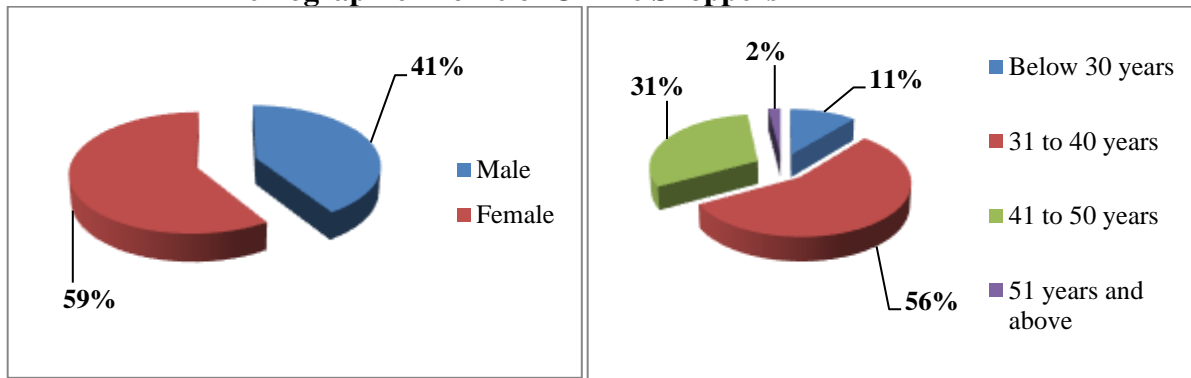
	O_01	O_02	O_03	O_04	O_05	O_06
O_01 Pearson Correlation	1	.928**	.864**	.925**	.913**	.907**
Sig. (2-tailed)		.000	.000	.000	.000	.000
N	200	200	200	200	200	200
O_02 Pearson Correlation	.928**	1	.915**	.823**	.915**	.889**
Sig. (2-tailed)	.000		.000	.000	.000	.000
N	200	200	200	200	200	200
O_03 Pearson Correlation	.864**	.881**	1	.834**	.913**	.932**
Sig. (2-tailed)	.000	.000		.000	.000	.000
N	200	200	200	200	200	200
O_04 Pearson Correlation	.925**	.913**	.881**	1	.834**	.945**
Sig. (2-tailed)	.000	.000	.000		.000	.000
N	200	200	200	200	200	200
O_05 Pearson Correlation	.913**	.897**	.823**	.897**	1	.863**
Sig. (2-tailed)	.000	.000	.000	.000		.000
N	200	200	200	200	200	200
O_06 Pearson Correlation	.907**	.945**	.889**	.862**	.934**	1
Sig. (2-tailed)	.000	.000	.000	.000	.000	
N	200	200	200	200	200	200

** Correlation is significant at the 0.01 level (2-tailed)

The above data indicates that the null hypothesis is rejected and alternative hypothesis is H₁ is accepted and strongly correlated. There are indications that Security and Privacy issues in E-Commerce are very significant in the purchase decisions for online shoppers. The data shows that online shoppers are aware and concerned about the Security and Privacy issues in online shopping and making payments are vital aspects. Hence, E-Commerce companies need to protect the privacy and ensure the adequate security while online shopping by the buyers.

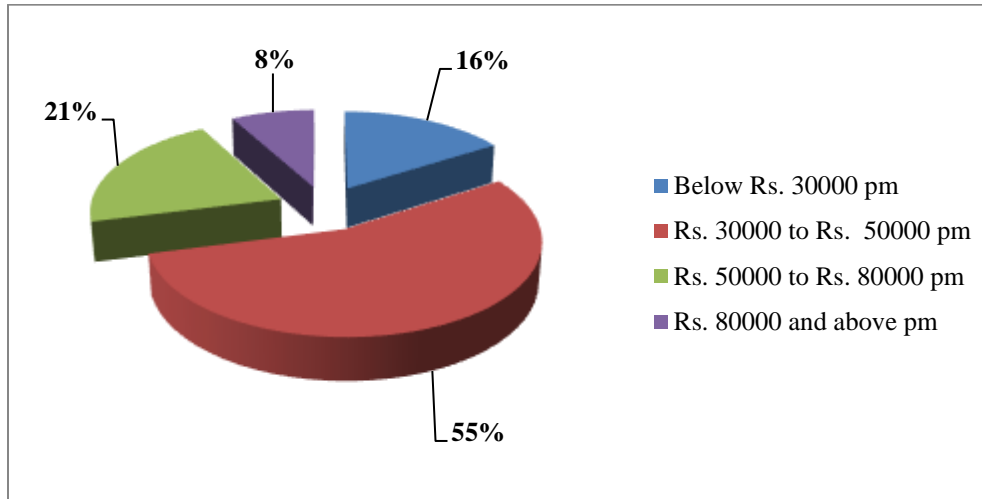
Data Analysis and discussion

Demographic Profile of Online Shoppers



Gender

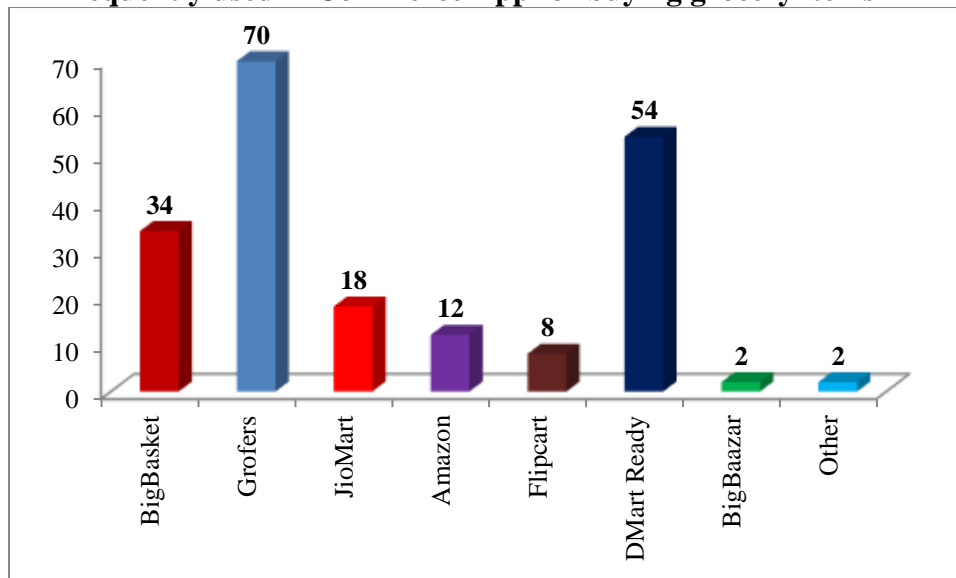
Age distribution



Income distribution

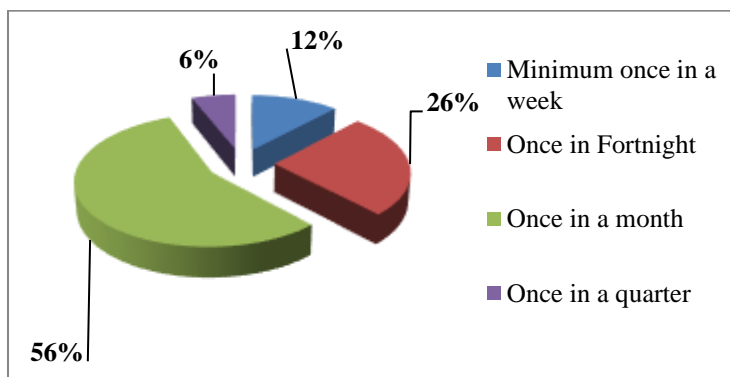
The above graphs indicate the demographic profile of the respondents of 200 online shoppers from Pune City. 59% respondents are female, who are the buyers of grocery items for their homes. The maximum % of respondents i.e. 56% of all falls under the age group of 31 to 40 years. 87% of respondents are aged in between 31 to 50 years, who takes the decision of buying the grocery products online. 55% of respondents have income slab of Rs. 30000 to Rs. 50000.

Frequently used E-Commerce App for buying grocery items



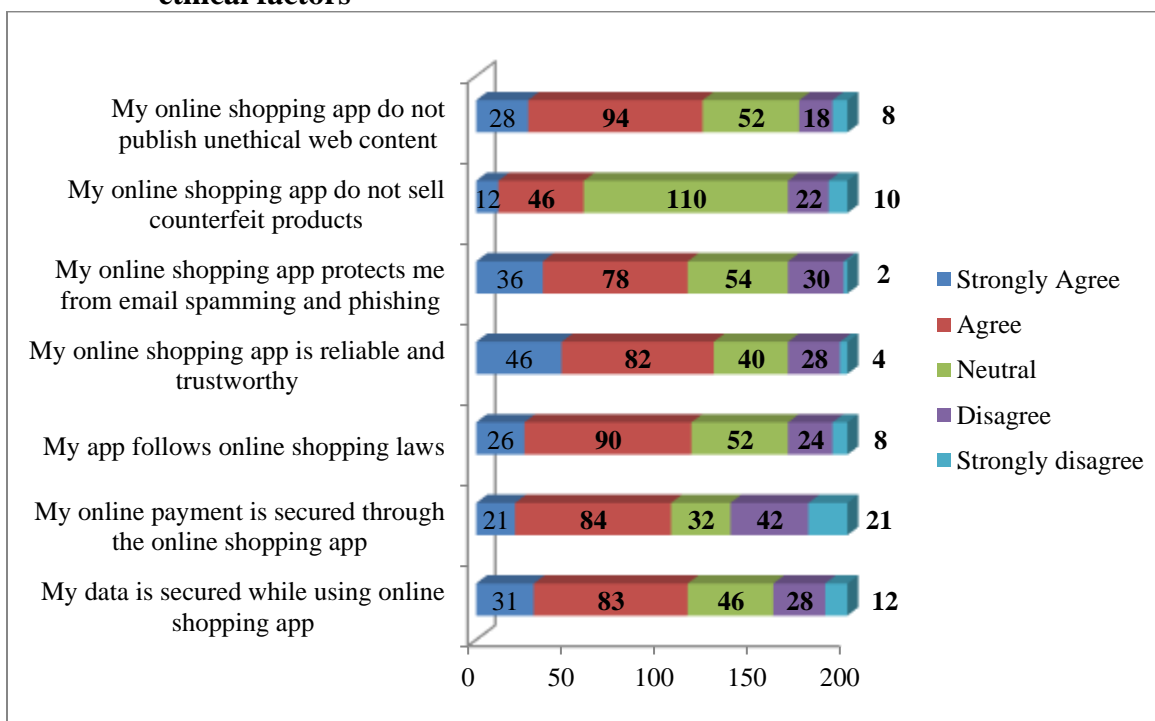
From the above graph, it is observed that BigBasket, Gofers and DMart Ready are the most popular online shopping apps for grocery product purchases during COVID-19 pandemic period. 70 respondents frequently use Grofers as their preferred app for the grocery requirement buying during the COVID-19 lockdown. DMart Ready is the second most popular app for online shopping of grocery items. Interestingly Amazon and Flipcart, which are the most popular apps in overall online shopping experience, are not so popular amongst the grocery online buyers.

Frequency of online buying during COVID-19 pandemic



The above graph indicate the frequency of online shopping (in general) of grocery items. 56% respondents mentioned that they generally bought grocery products online once in a month and 26% respondents buy their grocery requirements fortnightly.

Opinions of online shoppers during the COVID-19 pandemic period about the ethical factors

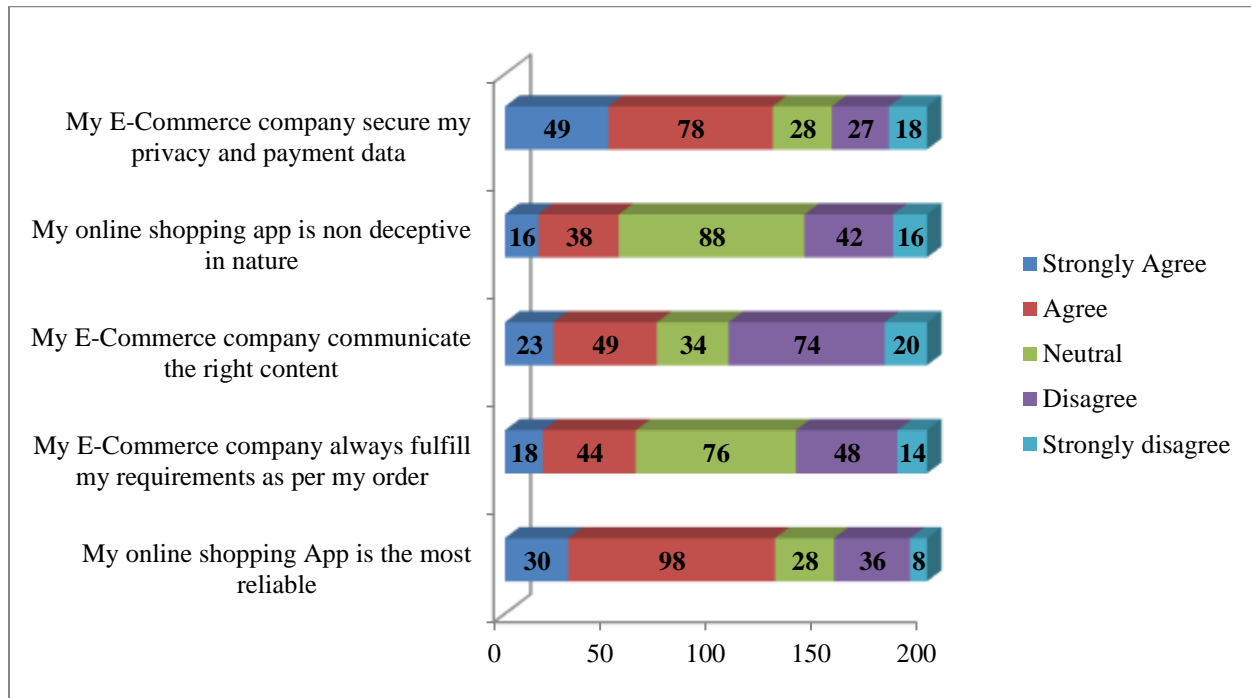


Researchers conducted a structured online survey to understand the online shoppers opinion about the ethical factors in the E-Commerce business during the COVID-19 pandemic and lockdown period. From the above graph it is observed that the online shoppers believe that ethical factors govern the mood of the buyers. Most of the respondents accept that their E-Commerce company follows the ethical parameters in their business process. 128 respondents agreed that their online shopping app is reliable and trustworthy and hence they used it during the lockdown period. Only 58 respondents mentioned that their online shopping app do sell counterfeit products.

Buyers’ perception about E-Commerce company ethics

Researchers tried to investigate the buyers’ perception with respect to E-Commerce company ethics during the COVID-19 pandemic period. Here, the opinion was

sought from the respondents with respect to ethical issues in E-Commerce business.



The above graph indicates that buyers perceive that their online shopping app is the most secure app and their privacy and payment data is secured with this app. 128 respondents felt that they strongly agree and agree that their app is reliable and hence they used for their online purchase of their grocery requirements during the COVID-19 pandemic period. Also, 127 responses agreed and strongly agreed that their payment data and mode is secured through their online shopping app. But at the same time 88 respondents felt that they are not aware about their app is non-deceptive or not.

Buyers’ online purchase intention during the lockdown

Ranks	
	Mean Rank
I purchase on my preferred online shopping app because of the quality of grocery items	6.64
I purchase on my preferred online shopping app because of the price of grocery items	9.34
I purchase on my preferred online shopping app because of the availability of grocery items	6.12
I purchase on my preferred online shopping app because of the effective promotion of grocery items	5.59
I purchase on my preferred online shopping app based on the schemes on grocery items	6.24
I purchase on my preferred online shopping app because of my immediate requirements of grocery products	7.61
I purchase on my preferred online shopping app because my privacy is secured	5.28

I purchase on my preferred online shopping app because I believe my online payments are secured	6.23
I purchase on my preferred online shopping app because of the shared value (social) of E-Commerce company	3.15
I purchase on my preferred online shopping app because I feel service recovery is excellent	5.00
I purchase on my preferred online shopping app because reliability and fulfillment of my requirements are taken care effectively	4.82
Test Statistics^a	
N	200
Chi-Square	1448.597
df	10
Asymp. Sig.	.000
a. Friedman Test	

Scaling technique for variable measurement: Data were collected using 11 items scaled independently on a 5 point measurement scale.

Level of Significance: 0.05

It is found that the online shoppers' ethics related E-Commerce perception significantly differ in magnitudes of purchase intention.

From the rank table, it can be seen that the price of grocery items has a mean rank of 9.34 and my immediate requirements of grocery products has a mean rank of 7.61. The quality of grocery items has a mean rank of 6.64, the schemes on grocery items has a mean rank of 6.24.

Thus it can be concluded that out of several variables price of grocery items has the highest impact on online shoppers buying intention rather than the ethical factors involved in the E-Commerce business.

Major findings

- During the COVID-19 pandemic period, the E-Commerce business has grown substantially
- There were additional First Time Users (FTUs) joined the online shopping due to restrictions and hesitation in offline buying
- Companies like Gofers, Amazon, BigBasket etc. communicated to the customer about the inability to cater to all the customers and tried to build their capabilities to serve their customers
- It was found that there are three basic E-Commerce ethical concepts namely Responsibility, Accountability and Liability plays very vital role in building the trust amongst the customers
- Adhering to ethical factors of E-Commerce business does have positive impact on the online shoppers' loyalty
- There are indications that Security and Privacy issues in E-Commerce are very significant in the purchase decisions for online shoppers
- Online shoppers are aware and concerned about the Security and Privacy issues in online shopping and making payments are vital aspects
- E-Commerce companies need to protect the privacy and ensure the adequate security while online shopping by the buyers

- BigBasket, Gofers and DMart Ready are the most popular online shopping apps for grocery product purchases during COVID-19 pandemic period
- Interestingly Amazon and Flipcart, which are the most popular apps in overall online shopping experience, are not so popular amongst the grocery online buyers
- Most of the respondents accept that their E-Commerce company follows the ethical parameters in their business process
- Online shoppers feel that their online shopping app is the most secure app and their privacy and payment data is secured with this app
- Price of grocery items has the highest impact on online shoppers buying intention rather than the ethical factors involved in the E-Commerce business

Conclusion

This research article is an attempt to understand the mood of the online shoppers from Pune City during COVID-19 pandemic period. Online shoppers felt that the ethical factors of E-Commerce business such as Privacy, Security, Online marketing laws, Reliability, Accountability and Liability are very significant in creating trust amongst the customers. During the lockdown period, it was observed that the buyers were hesitant in shopping grocery items offline and they felt that their grocery requirements can be fulfilled by online shopping. Price and the requirement of grocery items were the major driving force behind the online shopping instead of ethical factors of E-Commerce business.

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