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अमृत महोत्सव



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इतिहासाचार्य वि. का.राजवाडे संशोधन मंडळ, धुळे



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Impact of Covid-19 on E-Commerce

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Abstract :

E-Commerce is most considered and chosen way of purchasing different types of products and services. Nowadays E-commerce has to be replaced with traditional purchasing. The only reason behind is a lot of variety is available to customers to choose their own product in fingertips from all over world. Due to this covid-19 pandemic, E-Commerce business also facing some challenges which are not expected before. This paper studies about how Covid-19 impacts e-commerce business and change in demand and buying behaviour of consumer all of a sudden.

The term Electronic Commerce (E-Commerce) refers to a business model that allows companies and individuals to buy and sell goods and services over the Internet. Ecommerce operates in four major market segments and can be conducted over computers, tablets, smartphones, and other smart devices.

Introduction :

The aim of this paper is to examine the impact of Covid-19 on E-Commerce. On 24 March 2020, the Government of India under Prime Minister Mr. Narendra Modi ordered a nationwide lockdown for 21 days, limiting movement of the entire 1.3 billion population of India as a preventive measure against the COVID-19 pandemic in India. It was followed by a 14-hour voluntary public curfew on 22 March, after enforcing a series of regulations in

the country's COVID-19 affected regions. Ever Since then, the corona virus positive cases are increasing at a rapid rate and hence the lockdown also got extended.

E-commerce business is taking place when buyer and seller conduct their business transactions with the help of internet. The term electronic commerce or e-commerce refers to any sort of business transaction that involves the transfer of information through the internet.

Key Words: Covid-19, Pandemic, lockdown, corona virus, E-Commerce

Methodology :

This research paper elicits different perspectives of investing in India by drawing on secondary research of academic literature, newspaper reports and government publications.

As well as the Internet helps to prepare the topic more confidently.

Aims & Objectives :

1. To know the meaning, types, Advantages & Disadvantages of E-Commerce
2. To know the benefits of online shopping to people.
3. To understand the present status and trends of E-Commerce
4. To reveal the key variables influencing the increased usage of E-Commerce.
5. To analyze the impact of Covid 19 on E-commerce in India and the World



What is E-Commerce?

E-Commerce or Electronic Commerce means buying and selling of goods, or services over the internet. E-commerce is also known as electronic commerce or internet commerce. These services provided online over the internet network. Transaction of money, funds, and data are also considered as E-commerce.

E-Commerce has a lot faster internet connectivity and also get much more powerful tools on websites.

E-Commerce is not just on the web, in fact E-Commerce was alive and well in business to business transactions before the web back in 70's via Electronic Data Interchange through value Added Networks.

Types of E-Commerce :

These business transactions can be done in four ways :

1. **Business to Business (B2B) :** In a B2B E-Commerce environment, companies sell their online goods to other companies without being engaged in sales to consumers. In most B2B E-Commerce environments entering the web shop will require a log in. B2B web shop usually contains customer & specific pricing, customer specific assortments and customer specific discounts.

2. **Business to Customer (B2C) :** Here the company will sell their goods and/or services directly to the consumer. The consumer can browse their websites and look at products, pictures, read reviews. Then they place their order and the company ships the goods directly to them. Popular examples are Amazon, Flipkart, Jabong etc.

3. **Customer to Customer (C2C) :** where the consumers are in direct contact with each other. No company is involved. Generally these transactions are conducted through a third party,

which provides the online platform where the transactions are actually carried out. It helps people sell their personal goods and assets directly to an interested party. Usually, goods traded are cars, bikes, electronics etc. OLX, Quikr etc follow this model.

4. **Customer to Business (C2B) :** This is the reverse of B2C, it is a consumer to business. So the consumer provides a good or some service to the Company. A consumer review the bids and select the company that meets his price expectations. Say for example an IT freelancer who demos and sells his software to a company. This would be a C2B transaction.

5. **Business-to-Administration (B2A) :** This part of E-Commerce includes all transactions conducted online between companies and public administration. This is an area that involves a large amount and variety of services, particularly in areas such as Fiscal, Social, security, employment, legal documents and registers, etc.

6. **Consumer-to-Administration (C2A) :** The Consumer-to-Administration model encompasses all electronic transactions conducted between individuals and public administration.

Let's look at some of the biggest Advantages (Benefits) of e-commerce:

1. **Convenience:** Online Commerce makes purchases simpler, faster, and less timeconsuming, allowing for 24-hour sales, quick delivery, and easy returns.

2. **Personalization and customer experience :** E-commerce marketplaces can create rich user profiles that allow them to personalize the products offered and make suggestions for other products that they might find interesting. This improves the customer experience by making shoppers feel understood on a personal level, increasing the odds of brand loyalty.



3. **Global marketplace:** Customers from around the world can easily shop E-Commerce companies are no longer restricted by geography or physical barriers.

4. **Minimized expenses:** Since brick and mortar is no longer required, digital sellers can launch online stores with minimal start-up and operating costs.

E-commerce is a popular term for electronic commerce or even internet. The name is self-explanatory, it is the meeting of buyers and sellers on the internet. This involves the transaction of goods and services, the transfer of funds and the exchange of data.

Examples of E-Commerce

- Amazon
- Flipkart
- eBay
- Fiverr
- Upwork
- Olx
- Quikr

Few more Advantages of E-Commerce

■ E-commerce provides the sellers with a global reach. They remove the barrier of place.

Now sellers and buyers can meet in the virtual world, without the hindrance of location.

■ Electronic commerce will substantially lower the transaction cost. It eliminates many fixed costs of maintaining brick and mortar shops. This allows the companies to enjoy a much higher margin of profit.

■ It provides quick delivery of goods with very little effort on part of the customer.

Customer complaints are also addressed quickly. It also saves time, energy and effort for both the consumers and the company.

■ One other great advantage is the convenience it offers. A customer can shop 24×7. The website is functional at all times, it does not have working hours like a shop.

■ Electronic commerce also allows the customer and the Business to be in touch directly, without any intermediaries. This allows for quick communication and transactions. It also gives a valuable personal touch.

Disadvantages of E-Commerce:

1. The start-up costs of the e-commerce portal are very high. The setup of the hardware and the software, the training cost of employees, the constant maintenance and upkeep are all quite expensive.
2. Although it may seem like a sure thing, the e-commerce has a high risk of failure. Many companies riding the dot-com wave of the 2000s have failed miserably. The high risk of failure remains even today.

3. At times, e-commerce can feel impersonal. So it lacks the warmth of an interpersonal relationship which is important for many brands and products.

This lack of a personal touch can be a disadvantage for many types of services and products like interior designing or the jewellery business.

4. Security is another area of concern. Only recently, we have witnessed many security breaches where the information of the customers was stolen. Credit card theft, identity theft etc. remain big concerns with the customers.
5. Then there are also fulfilment problems. Even after the order is placed there can be problems with shipping, delivery, mix-ups etc. This leaves the customers unhappy and dissatisfied.
6. People who prefer and focus on product will not buy online.
7. There may be hidden fees that wants show up your purchasing bill but will show up on your form of payment.



8. There is chance of delay in receiving goods also chance that your product may be lost or delivered to the wrong address.
9. Because of online trading, there is lack of interaction between buyer & seller.
10. Internet access is not free and if you are using free wifi, there is a chance of information theft over an unsecure site.

Present status and trends of E-Commerce in India :

India's e-commerce industry will grow 84 per cent to \$111 billion by 2024 as it gains from demand created by the coronavirus pandemic's impact, said a report. The 2021 Global Payments Report by Worldpay FIS, a financial technology product and services provider, tracked trends in 41 countries to find that digital commerce accelerated during the pandemic.

"The Indian E-Commerce industry has witnessed a huge upsurge due to COVID-19 and there is substantial room for future growth," said Phil Pomford, managing director of Asia Pacific, Worldpay from FIS. The report said India's e-commerce market will be driven by mobile shopping, projecting it to grow 21 per cent annually over the next four years. Digital wallets (40 per cent) followed by credit cards (15 per cent) and debit cards (15 per cent) were the most popular payment methods online in 2020.

The Indian E-commerce industry has been on an upward growth and is expected to surpass the US to become the second largest E-commerce market in the world by 2034. India ecommerce sector is expected to reach US\$ 111.40 billion by 2025 from US\$ 46.20 billion in 2020. According to Forrester Research, Indian e-commerce sales rose by ~7-8% in 2020. The Indian online grocery market is estimated to reach US\$ 18.2 billion in 2024 from US \$1.9 billion in 2019.

The India's e-commerce market is expected to reach US\$ 350 billion by 2030. By 2021, total e-commerce sales are expected to reach US\$ 67-84 billion from the US\$ 52.57 billion recorded in 2020.

Key variables influencing the increased usage of E-Commerce :

The Indian e-commerce sector is ranked 9th in cross-border growth in the world, according to Payoneer report. Indian e-commerce is projected to increase from 4% of the total food and grocery, apparel and consumer electronics retail trade in 2020 to 8% by 2025. India's ecommerce orders volume increased by 36% in the last quarter of 2020.

Huge investments from global players—such as Facebook, which is investing in Reliance Jio—are being recorded in the e-commerce market. Google also reported its first investment worth US\$ 4.5 billion in Jio Platforms. This deal was followed by the purchase of Future Group by Reliance Retail, expanding the presence of the Ambani Group in the e-commerce space.

Much of the growth in the industry has been triggered by increasing internet and smartphone penetration. As of July 2021, the number of internet connections in India significantly increased to 784.59 million, driven by the 'Digital India' programme. Out of the total internet connections, ~61% connections were in urban areas, of which 97% connections were wireless. Online penetration of retail is expected to reach 10.7% by 2024 compared with 4.7% in 2019. Moreover, online shoppers in India are expected to reach 220 million by 2025.

Smartphone shipments in India increased by ~23% to reach 38 million units in the first quarter of 2021, driven by new product launches and delayed demand from 2020. Xiaomi led the Indian smart phone market with 26% shipping, followed by Samsung (20%).



The Government of India's policies and regulatory frameworks such as 100% Foreign Direct Investment (FDI) in B2B E-commerce and 100% FDI under automatic route under the marketplace model of B2C E-commerce are expected to further propel growth in the sector.

As per the new FDI policy, online entities through foreign investment cannot offer the products which are sold by retailers in which they hold equity stake.

Through its Digital India campaign, the Government of India is aiming to create a trilliondollar online economy by 2025. It has formed a new steering committee that will look after the development of a government-based e-commerce platform.

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 power of e-commerce should not be underestimated as it continues to pervade everyday life and present significant opportunities for small, medium, and large businesses and online investors.

Impact of Covid 19 on E-commerce in India and the World

Economy will never be the same as before COVID - 19. Our country went into complete lockdown from 23rd march. On 23 March, the first day of the lockdown, almost services and factories were suspended. Now, offline shopping becomes difficult as well as risky. It will attract the shoppers to take the advantages of internet technology by shopping online.

Therefore, there is a need to understand the influence on online buying behaviour of customers due to this pandemic. The objectives of this study will be to explore drivers of Eshopping in the situation of COVID-19

pandemic and to know about preferred products that customers want to purchase more through online after COVID 19 pandemic.

Forbes survey data shows that women are more likely to be concerned about the effects of COVID-19, it also shows that men are more likely to have it impact their shopping behaviours. One-third of men, compared to 25% of women, reported the pandemic affecting how much they spend on products. In India, a great majority of B2C ecommerce retailers draw customers to shop online by offering bargains such as free delivery, discounts, buy-one-get-one-free and exchange offers. However, many Indian shoppers known to be costconscious and conservative as a part of their value system, are generally not attracted into making quick decisions based on promotions and advertisements. Moreover, online shoppers, many-a-times, come across problems concerning product delivery timelines and customer support services. Customers perception of risk toward online web sites is aggravated due to the inferior IT set-up used by several e-tailors, resulting in hacking of personal information. Enter the novel corona virus which causes a highly infectious disease Corona virus disease (COVID-19) that has infected more than 4 lakh people worldwide.

Since it spreads primarily through contact with an infected person (when they cough or sneeze) or when a person touches a surface that has the virus on it, the best way to guard against it is to stay at home. This has increased online shopping usage, globally.

The global e-commerce industry report indicated that the impact of COVID-19 on these sectors has been constant due to uncertainty in the supply chain and consumer demand worldwide. E-commerce supply chains are mainly stressful. In addition to closing factories in China, the United States and other countries.



The most affected part of the industry due to the outbreak of COVID-19 is electronics products as China accounts for most of the cases of COVID-19 and according to the International Federation, the country is the largest producer of electronics and its parts globally. A large amount of China's imports of electronic parts that are assembled into finished products, such as consumer electronic products and computers, are then included. However, due to the factory shutdown, the electronics product supply chain is now close to affecting the e-commerce electronics industry.

(Fernandes,2020). E-commerce in various regions such as America, Europe, Asia and the rest of the world has been affected by the new COVID-19 epidemic. Countries in which most cases were recorded include Italy, Spain, Germany, France in Europe and China in Asia. Chinese company Alibaba, a giant provider of e-commerce services, has struggled to maintain growth rates during the economic slowdown in its domestic market and faced the uncertainty of coronavirus outbreaks.

But after covid-19, there are various other factors or drivers which motivate the customers for online shopping. Limited movement among people, COVID-19 fear, rapid growth of mobile devices, and scarcity of products in physical stores, Convenience and Time saving and Digital transformation of local kirana shops are the main drivers of online buying post COVID-19. Covid-19 fear or risk The fear or risk due to covid-19 increases the use of online shopping. People will be worry even after the quarantine ends, and many shoppers will also favour online shopping for security purposes. Rapid growth of mobile devices There is a continuous development in the production of mobile phones and increasing awareness about the use of mobiles and internet technology leads to

shoppers to search for and shop online their preferred products and services. Shoppers can make orders at all times from their favorite websites or mobile apps. Scarcity of products in physical stores There were shortage of some products in physical stores or shops due to the lockout situation, but there were different choices for online shopping. Therefore, it is the motivator to customers to shop online. E-retailers provide the services of delivery of products or services at our home.

Purchasers would prefer buying online in the coming years rather than from shops or other offline medium. Quarantine, on the other hand, is another explanation to online buying of goods. Throughout this time, so many people have faced different problems. People do not want to go from their home to shop because of the panic of get in touch with the corona positive person.

Conclusion :

In this article, We are primarily interested in how corona virus spread and affects the e-commerce. Awareness almost this topic can countersign better information in people and deliberation to how e-commerce, business, and economies of countries effected by corona virus. How e-commerce provides alternative way to people to meet their demands. Ecommerce enhanced by COVID-19. How it impacted e-commerce will be encouraging other researchers to investigate more deeply in this area such as ecommerce trends how changed by corona and future trends.

This study will help the online shopping service providers to make better strategies for providing more satisfaction to customers, and to win the competition. The study recommended that businesses in the e-commerce sector should concentrate on making effective marketing strategies. Conclusion In India, Electronic buying



will be bright in the coming time. After COVID-19 in India, attitude towards online shopping is getting better. It will be very helpful in stopping panic of spreading the Corona from person to person. The Covid-19 pandemic has encouraged online shopping activities of consumers more active.

Now a day, E-shopping is become a better source in this situation of Corona virus, and Eretailers supply products that are normally purchased in the supermarket by consumers.

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