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IMPACT OF COVID-19 PANDEMIC LOCKDOWN ON E-COMMERCE IN RURAL AREAS

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ABSTRACT

In this era of technological and scientific developments, our economy is growing to its higher potentials. This brought changes in business scenario as well. The emergence of e-commerce due to the powerful innovation of internet unleashed yet another revolution. E-Commerce refers to the paperless exchange of business information using electronic data interchange, e-mail, world wide web, and another network based techniques. These benefits are available in rural markets also. The rural Indian market is also growing and the rural customers are engaged in value based shopping on e-commerce sites. The outbreak of Covid-19 pandemic lockdown has caused a severe disruption in business and services across the world. As our country went to lockdown and social distancing became the new norm, the application of e-commerce has changed. This article tries to know the impact of Covid-19 pandemic lockdown on e-commerce in rural areas.

KEYWORDS

Covid-19, lockdown, e-commerce, rural areas.

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INTRODUCTION

E-commerce refers to the paperless exchange of business information using electronic data interchange, e-mail, worldwide web and other network based techniques. It means engaging commercial activities using electronic media. As more than 70% of Indian lives in rural area, the involvement of rural people may affect the faith and progress of e-commerce related industries.

With the spread of internet, the amount of trade that is conducted electronically has been extraordinary growth and has led to the innovations and developments in areas such as electronic fund transfer, electronic data interchange, and internet marketing. The e-commerce has transformed the way business is done in India. The ongoing digital transformation in the country as expected to increase India's total internet user base to 829 million by 2021 from 636.73 million in FY2019. The e-commerce giants like Amazon, Flipkart, Myntra, Jabong, and others are getting appreciable revenue coverage from rural customers. And with the penetration of the internet and smart phones, most of the villagers are using mobile applications and computers to order their goods.

As the Covid-19 pandemic lockdown outbreaks, the deployment of e-commerce has changed. The economic impact of Covid-19 pandemic in India has been largely disruptive. The World Bank and rating agencies had initially downgraded India's growth for fiscal year 2021 with the lowest figures India has seen in 3 decades since India's economic liberalisation in 1990s. In view of this it does quite worth to make a better understanding about the impact of Covid-19 pandemic lockdown on e-commerce. So the present article discusses the awareness and preference level of e-commerce in rural areas along with an analysis of covid-19 pandemic lockdown's impact on rural e-commerce.

REVIEW OF LITERATURE

A., Anooja. (2015) made a study on e-commerce and revealed that the E-Commerce is prospered and stands for booming growth in Rural India. Their success depends on the understanding of the market, quantity of consumers and offering various features. This paper gives an impact of digital India in the future of E-Commerce in Rural India; represent the various opportunities for vendors, consumers, E-Commerce Industries and factors influencing trust in rural Indians. We found that the Overall E-Commerce will increase drastically coming years in the emerging market. While rural area availability of internet or broadband is lower as compare to urban area but Government's dream project Digital India will control or fixed this gap which increases the mass of consumers for E-Commerce world through spreading business using social commerce (Face book Commerce, Twitter Commerce), mobile commerce etc. with adopting Digital India project features like creation of digital infrastructure and digital literacy. Combination of E-Commerce and Digital India project make easier contact can be made to anywhere in the world in seconds. By online trading, businesses open themselves in global marketplace. Indians should call Digital India Vision or Digital Bharat Vision or Digital Hindustan Vision projects moving forward. This paper is concerned with current scenario of internet users in India, how government campaign "Digital India" can connect maximum number of rural Indians to all over the world through Internet and how E-Commerce Industries can convert this mass of rural Indians for trading.

Rasheed. O. Shereena. (2019) observed in her paper that Customer satisfaction means the satisfaction level of customers towards the product or services provide by a business. The satisfaction of customer determines the success or failure of the business. The internet connectivity has been spread out all over the world and vanquished the human mind as well. In a timeless and fast life it is important that the system of virtual shopping as the virtual communities extremely popularized in the world all over. E-commerce facility is a system of buying and selling of goods and services over internet, by which any one can purchase or sell things from anywhere in the world and avail services. At present there is a huge number of e-commerce website for providing specialized products, i.e. for used products OLX, for new born accessories First Cry, etc.

Dr. Kumar. Vijayant (2019) in his paper analysed that Thousands of businesses have moved online to utilize the potential of the Internet for reaching a wider audience. Further, this translates into an additional revenue stream that gets you an increased ROI (Return On Investment) with less investment cost and time. Today, e-commerce has enveloped our lives in such a way that it has become a necessity rather than a passion. From the business perspective, it comes ahead as a massive opportunity and even established brick-and-mortar brands are exploring this territory today. The rural e-commerce market in India has the potential to be at \$10 billion to \$12 billion in the next four years on the back of increasing internet penetration, rising household income and the government's push on digital in rural areas, said a report from market research firm EY India. "Effective use of vernacular languages and assisted commerce will help drive the large rural online opportunity for e-commerce firms looking to accelerate growth beyond the favourable industry metrics.

Gupta. Shaifali (2019) in his paper concluded that A number of businesses are moving towards e-commerce through online by providing a wide range of services. At present e-commerce is not limited to metro cities but it has been reached to remotes areas also. Technological advancement, Government initiatives and financial enablement provides an opportunity for the rural areas to expand the E-Commerce in a proper way. Today, more than 1, 55,000 post offices in remote areas are connected to distribute the goods to the customers located in rural areas. After so many initiatives taken by Government, E-Commerce is still facing the challenges to progress in rural areas.

NEED & IMPORTANCE OF THE STUDY

The growth of information technology and communication is rapidly changing the way people interact with each other. This provides great opportunities for business growth and the development of new ventures utilising new tele communication technologies. The application of e-commerce brought wide changes in business context. But the arrival of covid-19 pandemic in India builds changes in the business of rural India as well. The social distancing and lockdown days brought forward many alterations in e-commerce transactions. Rural India also started to use e-commerce in a different way. Hence from this it would be helpful for the economy to know more about the impact of covid-19 lockdown on e-commerce.

STATEMENT OF THE PROBLEM

In this technologically advanced century, our economy has undergone many changes. Now a day, e-commerce plays a vital role in our economy. Its application is viable in large metropolitan cities to rural villagers. So it is better to understand the awareness level and preference level of e-commerce in rural areas. Our current situation with social distancing and lockdown days, the usage level of e-commerce is reshaped. So the present paper is to analyse the impact of covid-19 lockdown on e-commerce in rural areas.

OBJECTIVES OF THE STUDY

1. To understand the awareness level of e-commerce in Ananganadi Panjayath, Kerala.
2. To know the preference level of e-commerce before covid-19 pandemic lockdown.
3. To analyse the impact of covid-19 pandemic lockdown on e-commerce.

RESEARCH METHODOLOGY

This study is based on a survey, various business concerns and individual consumers were interacted for collecting information. The study is mainly confined to Ananganadi Panjayath from Palakkad, Kerala, taking 30 samples including 6 business concerns as per convenience sampling method. Sources of data include both primary and secondary sources. Primary data were collected through questionnaire and secondary data through books, journals and websites.

FINDINGS**TABLE 1: AGE OF RESPONDENTS**

Age	Percentage
Below 20	13
20 – 40	77
40 – 60	6
Above 60	4
Total	100

Interpretation: Table 1 shows that majority of respondents are in the age group of 20 – 40.

TABLE 2: GENDER OF RESPONDENTS

Gender	Percentage
Male	53
Female	47
Total	100

Interpretation: table 2 shows that 53% are males and 47% are females.

TABLE 3: OCCUPATION OF RESPONDENTS

Occupation	Percentage
Agriculture	10
Business	27
Daily wage worker	23
Govt: employee	7
Private employee	23
Others	10
Total	100

Interpretation: Table 3 shows that 50% of respondents are businessmen and daily wage workers.

TABLE 4: AWARENESS LEVEL OF RESPONDENTS

Awareness level	Percentage
Not aware	0
Aware and use	83
Aware but not use	17
Total	100

Interpretation: all respondents are aware about e-commerce, but 17% respondents are not using it.

TABLE 5: REASONS FOR PREFERRING E-COMMERCE

Preference factor	Average score	Garret ranking
Cost	51.6	2
Speed	50.3	4
Wide choice	52	1
Convenience	50.5	3
Payment policies	45.1	5

Interpretation: By applying Henry garret ranking technique, it is clear from the table that wide choice and cost are major factors for preferring e-commerce.

TABLE 6: MODE OF PAYMENT

Mode of payment	Percentage
Debit card / net banking	17
Credit card	7
Cash on delivery	33
Mobile payments	43
Total	100

Interpretation: about 43% of respondents use mobile payments for e-commerce payments.

TABLE 7: VARIOUS SERVICES OF E-COMMERCE

Business concerns	Before lock down (%)	After lockdown (%)	Individual costumers'	Before lock down (%)	After lockdown (%)
Product/service marketing	10	17	Purchase of grocery items	5	3
Product/ service delivery	8	15	Online travel booking	9	2
Payment of various bills	55	62	Purchase of electronic items	25	10
Others	27	6	Cosmetics/ garments	30	7
			Food items	10	4
			Payment of various bills	12	62
			Others	9	12

Interpretation: business concerns used e-commerce mainly for payment of various bills, and after lockdown they used it more for product/ service marketing and delivery (7% increase for each)

In the case of individual consumers, they used ecommerce mainly for cosmetics/ garments before lockdown (23% decrease after lockdown), and after lock down they used it mainly for payment of various bills (about 50% increase after lockdown).

TABLE 8: PROBLEMS FACED IN ECOMMERCE DEALINGS

Problems		
Internet connectivity problems	32.19	6
No personal contact	38.3	4
Security related issues	56.08	3
Lack of proper courier service	32.74	5
Poor quality	65.53	2
Delay in delivery	74.95	1

Interpretation: the major problems faced during ecommerce dealings were delay in delivery and poor quality of goods.

TABLE 9: WAYS OF PURCHASE AFTER LOCKDOWN

Ways of purchase	Percentage
From malls	13
Through e-commerce	10
Local retail shops	73
Others	4
Total	100

Interpretation: 73% of respondents went to local retail shops after lockdown.

TABLE 10: FREQUENCY OF PURCHASE THROUGH E-COMMERCE AFTER LOCKDOWN

Frequency	Percentage
Once in a month	24
Once in week	13
More than once in a week	13
Rarely	50
Total	100

Interpretation: 50% of respondents rarely used ecommerce for purchase.

TABLE 11: GOVT: PERMIT FOR ECOMMERCE DELIVERY AFTER LOCKDOWN.

Need for permit	Percentage
Yes	80
No	20
Total	100

Interpretation: about 80% of respondents seek Government permission for further goods delivery through e commerce.

TABLE 12: NEED FOR EXTENSION OF NECESSARY ITEMS AT HOT SPOT AREAS

Need for extension	Percentage
Yes	93
No	7
Total	100

Interpretation: it is clear from the table that about 93 % of respondents need to extend the items at hot spot areas.

RECOMMENDATIONS/ SUGGESTIONS

It is observed from the study that rural consumers are in need to get Government permission for extending the list of necessary items. This may lead to a rush situation at hotspot areas. So it is better to understand that more dealings from outside parties may create a chance to spread the pandemic's severe outbreak and it is worth to reduce the same.

CONCLUSION

At this turn of 21st century, our economy is growing faster and the technological developments brought spectacular changes in rural areas too. The present scenario with the outbreak of covid-19 pandemic has caused a severe disruption in business and services across the world. The business concerns and individual consumers reshaped their dealings in e-commerce. It can be seen from the paper that, business concerns used e-commerce as a better way to market and deliver product/ services in these lockdown days. At the same time, individual consumers avail services of e-commerce for making their payments of various utility bills like, water gas electricity, mobile recharge etc. This pandemic lockdown also paved the way to a decrease in the usage level of e-commerce for purchase of cosmetics, garments, electronic items, online travel booking etc. they mainly used e-commerce platforms for payment of various service bills. Instead of availing e-commerce services, rural consumers mainly went to local retail shops for purchasing various groceries or various necessary items. The rural consumers are of the opinion that there is a need for Government permit to extend the list of essential products and allow more e-commerce firms to deliver all goods in their areas. So. It can be concluded that covid-19 pandemic lockdown affects the rural areas in a different way; the social distancing and lockdown days changed the habits of consumers. Now their purchase pattern has changed and their attitude towards e-commerce changed in a quiet different way.

SCOPE FOR FURTHER RESEARCH

This Paper provides a base for further researches related with e-commerce in rural areas and impact of covid-19 on e-commerce. Since this paper is prepared during lockdown days and data were collected at the same time, further researches can be done to analyse the changes in behavioural pattern of rural people towards e-commerce after lockdown or covid-19 pandemic's spread.

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