Major Research Project Report

on

IMPACT OF COVID - 19 ON CONSUMER ENGAGEMENT WITH ONLINE SHOPPING

Submitted By

Archana

2K20/DMBA/26

Under the Guidance of

Dr. P.K. Suri

Professor

DELHI SCHOOL OF MANAGEMENT

DELHI TECHNOLOGICAL UNIVERSITY

Bawana Road Delhi 110042

DECLARATION

I, Archana, student of Delhi Technological University, hereby declare that I have worked on a dissertation titled "Impact of Covid-19 on Consumer's Engagement with Online Shopping" in the Major Research Project.

I guarantee/underwrite my research work to be authentic and original to the best of my knowledge in all respects of the process carried out during the project tenure.

My learning experience under the guidance of Dr. P.K. Suri has been truly enriching.

Signature of the Candidate

Name: Archana

Roll No.: 2K20/DMBA/26

CERTIFICATE FROM INSTITUTE

This is to certify that, Ms. Archana (2K20/DMBA/26) has satisfactorily completed the Project Report titled "**Impact of Covid-19 on Consumer's Engagement with Online Shopping".** The content of the report, in whole or part, is her original report and has not been submitted anywhere else for the award of any credits/degree whatsoever to the best of my knowledge.

The project is submitted to Delhi School of Management, Delhi Technological University, during the academic year 2020-22, in partial attainment of the essential requirements for the award of degree of Master of Business Administration (MBA).

Dr. P.K Suri   **Dr. Archana Singh**

Project Guide   Head of Department (DSM, DTU)

Date:

Place:

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Archana
(2K20/DMBA/26)

EXECUTIVE SUMMARY

The coronavirus (COVID-19) outbreak is the world's first and foremost human disaster. It has had a significant influence on the global economy. Work from home influenced the on-line buying trend in a good way, but this may not last for long. Despite the growth of the B2C e-commerce business in Asia, the majority of Indians still prefer to purchase in their neighborhood brick and mortar stores. In India, many Indian buyers are known for being cost-conscious and cautious as a part of their pricing structure.

The new coronavirus causes the highly contagious Coronavirus disease (COVID-19), which has affected over four billion people globally. This disease has a negative impact on every sector and individual. Customers' buying and research habits on the internet are also being stifled by this unsettling phenomenon. If the situation persists, huge corporations such as Myntra, Flipkart, Amazon, and others would be unable to maintain their workforces. Big Basket, a major on-line grocery retailer in India, sent out the following statement on March 25, 2020: "We'll be back soon!".

This report dives deep in understanding the impact of factors impacting the purchase decision of consumers in online shopping during covid 19. There are four factors which are taken into consideration for analyzing the report. Further a questionnaire is being prepared where 60 responses are collected and accordingly some tests like t-test are also run on the data collected to come up with the conclusion and summing up the research.

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Chapter 1

INTRODUCTION

The coronavirus (COVID-19) outbreak is the world's first and foremost human disaster, affecting a large number of people. It has had a substantial impact on the world economy. This document is intended to provide company executives with an understanding of the current situation and its consequences for customers. The epidemic affects and compacts each sphere. Prior to the shutdown, work from home influenced the on-line buying trend in a good way. However, this may not last for long, since the unexpected lockout of twenty-one days had a significant influence on Indian online purchasing and selling habits. Coronavirus's impact on customer buying behavior, attitudes toward businesses, and online tools was mostly unclear at first. Because of COVID-19, this work tries to focus on entirely various issues and perspectives of on-line marketing. There are still many unknowns to be resolved, but the transaction will have an influence on the global community in the next months, both personally and professionally. The impact of the pandemic is examined in this research, which includes everything from tissue rolls to baby gear, pet food, and a variety of other everyday requirements. Despite this, a handful of firms were able to succeed through social commerce, which involves selling through e-commerce and social networking. According to 46% of users, social media is a vital unit for exchanging information and making product decisions. However, while the results indicate that on-line selling and purchasing can revert to the old approach, the losses and downshift caused by the epidemic do not appear to be ignorable.

The unorganized retail sector, which includes around thirteen.8 million typical family-run neighborhood establishments, and the unionized retail sector, which has a 100% share of the Indian retail market, are heavily divided. All organized brick-and-mortar businesses and on-line web sites are included in the unionized sector. Despite the rise of Asia's B2C e-commerce industry, the majority of Indians still prefer to shop in their local brick and mortar businesses because they enjoy touching and feeling things and haggling over costs. Free shipping, discounts, buy-one-get-one-free, and exchange deals are among the incentives offered by a huge number of B2C e-commerce enterprises in India. Many Indian customers, on the other hand, are recognised for being cost-conscious and cautious as part of their pricing strategy, and are rarely lured to make quick selections based on bargains and marketing. Furthermore, internet buyers regularly encounter product-related issues.

Timelines for delivery and client support Customers' fear of online websites is exacerbated by many e-tailers' inadequate IT infrastructure, which leads to hacking of personal information. Enter the new coronavirus, which causes the highly contagious Coronavirus

disease (COVID-19), which has affected over four billion people globally. Because the virus disperses largely when an infected person comes in contact with another person (usually when they sneeze or cough) or when a person touches a surface which is infected or has the virus on it, the best way to avoid it is to stay away from it as much as possible. The global use of online searching has increased as a result of this. It's a result of an increase in the number of FTUs or first-time e-commerce users in Asian countries, who were previously hesitant to buy on-line. The respiratory disease outbreak in 2002, which sickened over 2700 individuals, is also thought to have had a significant impact on people's searching behaviors, since they were afraid of looking outside.

People, places, and products have begun to close as a result of globalization and technology, making them more reachable and reasonable. Everything from toilet paper to a ticket was simply a click away, so life moved quickly. As a result of the impact of COVID-19 on the world   , all business plans, meetings, and trips came to a standstill Concerns about the COVID-19 outbreak have caused many to speculate about how families have modified their defrayment and online searches, and what the features of the homes who have responded the quickest and strongest are. Customers folded food drops to stockpile durables, according to print media reports. This was a very unplanned and sudden transition from bourgeois to commoner. This disease has a negative impact on every sector and individual. Customers' buying and research habits on the internet are also being stifled by this unsettling phenomenon. If the situation persists, huge corporations such as Myntra, Flipkart, Amazon, and others would be unable to maintain their workforces, since they require high turnover that returns to an entire hault. According to current estimates, Coronavirus disease (COVID-19) has affected over two million people worldwide (World Health Organization, 2020). Because it spreads mostly through direct contact with an infected (even through coughing or sneezing) or through touching a virus-contaminated surface, the government recommends keeping quiet and staying protected. Initially, this increased the number of users of online searching throughout the world, but due to delivery delays, this has come to a halt once a week. In India, specifically, occupy home has raised the number of first-time users (FTUs) who were previously unable to purchase on-line.

Big Basket, a major on-line grocery retailer in India, sent out the following statement on March 25, 2020: "We'll be back soon! We are currently dealing with tremendous demand. In light of this, we've decided to restrict access to our website to just existing clients. Please try again in a few hours." The reaction was so tremendous that it nearly caused a collapse because of the increased demand during COVID-19. Grofers, a competitor, sent out a identical warning, saying, "Due to the unexpected rush, we've halted conjugating some places, however we're working to expand capabilities and will be restarting operations shortly "Amazon, one of the country's and the world's main ecommerce

businesses, has said on its website that customers are relying on them like never before in their social distance and self-quarantine efforts." Amazon is momentarily emphasizing fulfillment and offering capabilities to address high-priority demands such as household staples, pre-packaged food, health care, hygiene, personal safety, and many other commodities having higher priority. It is currently discontinuing the acceptance of orders for lower-priority products. Amazon has seen a spike in orders during the coronavirus natural catastrophe and is raising overtime to get associates working in its storage centers.

1.1 Objectives

- Assessing the behavioral attitude of males and females during covid-19 regarding online shopping.
- Understanding the shift in consumer purchasing habits toward online buying before and after Covid -19 pandemic.

Chapter 2

LITERATURE REVIEW

The current study presents a scientific approach for examining the impact of perceived efficiency of e-commerce platforms (PEEP) on customer perceptions of fiscal benefits in property consumption estimates, given the severe aftermath of the Covid -19 outbreaks on company operations. The abstract model for this study was highlighted in this section and that, with a pandemic worry condition added. A survey questionnaire and analysis might be the original study first analytical technique. This study indicates significant pandemic concern does have a positive moderating influence on the relationships between PEEP, economic benefits, and property consumption, that used a population of 617 online consumers and the PLS analysis approach. The research focuses on the knowledge by looking at how economic profit influences both PEEP and properties consumption link, which is altered by pandemics. Theories & managerial consequences are also examined. (Trong & Tran ,2021).

A shopper is somebody who recognises a need or desire, buys it, and then throws it away during the consumption process. Purchasing of agro - industrial items, and also services, housing, and money, constitute a typical consumer's utility. Due to a range of internal and environmental factors that influence client behaviour, everyone is unique. Consumer behaviour denotes to the course of obtaining, recognizing, utilising, assessing, and rejecting goods and services (Valaskova et al., 2015). Individual aspects are researched to reveal micro consumer behaviour drivers, (Solomon, 2016) whereas social concerns impact macro consumer behaviour. Consumers want to get the most out of their money, therefore buying consumer goods can give satisfaction or joy. (Flatters and Willmott 2009)

Customer experience in a crisis is predicted by two key characteristics: risk perception & risk attitude. The risk attitude of the customer expresses how he or she thinks well about risk component as well as how much he or she rejects it. The possibility of being exposed to the risk content is determined by the consumer's risk perception. Personality qualities may help to minimise the consequences of changes in consumption behaviour brought on by the economic crisis. Fear aversion, value consciousness, and materialism are some of the personality traits studied in consumers. (Hoon Ang et al.,2001)

In a report titled 'Market Dynamics During COVID-19: Indian Customer Sentiments Analysis,' Kantar also noted a significant shift in customer attitudes, behaviours, and expectations (2020). This poll included customers who were of the age of 18 and above and included 11,000 residences in 19 cities and 15 states across India. Consumers are

worried because of COVID-19, in which 45 percent of respondents indicated that disturbance is more concerning than health concerns (31 percent). The research also stated that expenditure on both physical and digital media had decreased significantly. The poll also revealed that people are learning to live with less, with planned purchases being postponed.

The COVID-19 has had an influence all around the world, and with the arrival of Virus, a new normal has emerged (Covid-19). Life as we know it has been thrown into turmoil by the epidemic, as has its influence on lifestyle, health, and, as a result, consumer behaviour. Disruption affects all economic, social, and technical processes and systems. The emergence of a new business cohort is being influenced by newer requirements, behaviours, and attitudes. While the threat of a pandemic remains, businesses must assess how their customers' attitudes and behaviours have changed or are changing. The pandemic, according to the study, has produced a shift in consumer purchasing behaviour while also upsetting the existing supply chain. Essentials, health goods, and locally accessible products are driving purchases, while brand awareness is decreasing. A new normal will arise, in which everyone will have to learn to live with so many changes, causing long-term structural changes in enterprises. (Samal, A. et al. 2020)

The breakout of Covid-19 pandemic is more than a health emergency as it has thrown our whole way of living life into chaos. According to sales figures, this dramatic circumstance has had a substantial impact on individual spending levels. In order to better comprehend these developments, the current study focuses on consumer behaviour and its psychological antecedents. Prior study has shown that crises have different effects on people's tendency to acquire essentials (altruistic buying) and non-essentials items. As a result, we used a fine-grained method to determine if changes in spending levels were connected to changes in consumer behaviour. Anxiety and COVID-related dread inf luenced consumer behaviour toward necessities, but sadness and fear predicted consumer behaviour toward non-essentials. Personality qualities, perceived economic stability, and self-justifications for purchase were also found to impact consumer behaviour toward needs and non-necessities. The research study added to our knowledge of how consumer behaviour changed during the COVID-19 outbreak. The findings might contribute in the creation of marketing strategies that take psychological variables into account in order to fulfil genuine customer demands and sentiments. (Di Crosta A et al. 2021)

The causes for the changes in consumer decision-making throughout periods of calamity were looked into more. In a report titled 'Market Dynamics During COVID-19: Indian Customer Sentiments Analysis,' Kantar also noted a significant shift in customer attitudes, behaviours, and expectations (2020). By employing their products and services, marketers have a significant chance to raise consciousness amongst life-threatening form for path

altering hastening toward organic life. The next normal in consumer behaviour can be investigated using the characteristics given below in market reshaping: rethinking the mystical tactic to understanding buyer actions while keeping drives like thrifts of spending, saving, and health in mind; mobilising incomes at speed and scale as the primary emphasis of business to adapt to changes in consumer behaviour; revamping the COVID generation chance to re-align the existing aware young generation with novel living philosophies and establish a new market section; and develop a new product or service story to promote to the conscious generation. (Seema Mehta et al. 2020)

For organisations that must adjust, the COVID-19 epidemic (which began in early 2020) is causing a number of short- and mid-term challenges. A few sellers have already responded to the problem by stocking a wide range of interference options. The writers want to synthesise the challenges that sellers face throughout the pandemic situation. We'll look at it from the standpoint of both customers and management, providing instances of how businesses will handle an uncommon circumstance like this(Pantanoa et al. 2020).

According to a review of the existing literature, substantial work has been done on utilitarian classes, such as groceries, to investigate merchandise buying reasons in an online (Rohm and Swaminathan, 2004) or in-store setting (Prasad and Aryasri, 2011). Experts, on the other hand, have investigated why luxury brands are interested in pursuing the e-commerce market (Riley and Lacroix, 2003). However, there is a scarcity of research on customer motivations for premium products purchases in either an online or offline retail setting. As a result, the motive of this pilot study is to examine premium brand customers' purchasing motivations as they shop on online platforms or in physical stores. This will significantly improve hypothetical understanding of customer inspirations to acquire finest items at on-line or brick-and-mortar merchants from a growing marketplace stance.

Because it would make crucial channel selections for linking the substantial premium branded opportunities easier. The Coronavirus (that started spreading in early 2020) is producing a multitude of short- and medium-term disruptions that businesses must deal with. Some firms reacted quickly to the crisis, offering an overwhelming number of different interference kinds. The writers want to create the encounters that sellers face throughout the pandemic situation. We do it from the standpoint of each shopper and manager, with the motive of provide guidance and instances of how businesses will grip this exceptional circumstance. This thesis looks into the impacts of the new coronavirus illness, on the food and beverage industry (Pantano et al. 2008). It covers the pandemic's immediate, medium-term, and long-term impacts, as well as measures to ameliorate their effects. To do so, we'll employ a qualitative, multiple-case-study technique, combining data from eight food and beverage firms in Bangladesh with fourteen respondents. While

the pandemic's short-term ramifications, such as product withdrawals, capital shortages, and distributor operating limitations, are severe, the medium- to long-term consequences are impossible to anticipate. Various performance indicators, such as business return on investment, contribution to GDP, and staff size, are expected to decrease over time (Basu & Sondhi 2021). Organizations may also require to rearrange their supply chains and form new partnerships with distributors and business partners. The research proposes a number of measures that managers in this industry may use to increase resiliency in a dynamic environment throughout and even after the pandemic timeframe. However, it neglects to include small and medium-sized food and beverage businesses. As a result, the effects and techniques we like creating may not be appropriate to small organisations. (Chowdhury et al. 2020).

Despite academics' rising interest in the traits that drive customers to purchase online, hybrid firms, where customers may select between online and physical purchasing channels, have received less attention. As an output, the main idea of this study is on establishing the significance of factors that influence customers in diverse settings. In 2019, data was collected from 1021 respondents who used a web panel provided by the IPSOS analysis business in Czechia. Two content analysis were used to get findings. The impression of brand/loyalty was also taken into consideration while moving stores to the digital or offline environment. The purpose of this article is to determine what elements and how they impact customers when choosing a purchasing channel. The findings reveal that channel selection is impacted by channel edges, product, overall perception, loyalty, and client attributes. The most common purchasing channel in hybrid stores is still the mode we have used earlier the most i.e., offline mode. However, the findings reveal that brand impression and loyalty have a significant influence on the shift of hybrid merchants to an exclusively on-line or offline environment, revealing significant prospects for selling management within property total management. (Bauerova & Braciníkova 2021).

The COVID-19 explosion serves as a stark reminder that pandemics, like other rare occurrences, have occurred in the past and will continue to do so in the future. If we are not able to stop the spread of deadly illnesses, we must always be ready to lessen their social consequences. The current eruption has had major economic effects all throughout the world, and no country appears to be immune. This special issue might be part of a bigger international effort to address a number of pandemic-related challenges impacting society. There are thirteen articles in all, covering a wide range of trade areas (e.g., higher education, retail, tourism), changes in consumer behaviour and enterprises, moral issues, and features of staff and leadership. (Donthu & Gustafsson 2020).

The authors of this paper assess the current literature on retail arrangements and recommend a customer-centric approach for businesses to concentrate in as they invent

and experiment. They look at how formats compare in terms of qualities and compete with one another, as well as the influence of client behaviour in format selection and advancements in multichannel and omnichannel marketing. They provide a paradigm for retail formats, with two options: reduce friction in the client journey or improve customer experience. (Gauri, Jindal et al 2021). They discuss the challenges that offline and online merchandisers confront, as well as the techniques that every kind of seller is doing to combat these concerns. Lastly, they make recommendations for the research that can be done in future in this field.

They end by forecasting that new digital-first and physical-first players will continue to emerge with wholly new customer-centric formats, which they anticipate will eventually transform into integrated shops, allowing new players to enter the market and keep the marketing wheel turning. The effects of the new coronavirus disease, sometimes known as the COVID-19 pandemic, on food and food commerce are examined in this paper. It discusses the COVID-19's short-, medium-, and long-term consequences, as well as strategies for mitigating these consequences. To this purpose, we're going to apply a qualitative, multiple-case-study technique, collecting data from eight sample companies with fourteen respondents in food and food industry of Bangladesh. (Chowdhury et al 2020). The results show that the pandemic's short-term repercussions, such as product discontinuation, capital shortages, and distributor operations constraints, are severe, despite the fact that the pandemic's medium-to-long-term repercussions are yet unknown. Different performance indicators, including as ROI, contribution to GDP, labour size, are anticipated to fall in the future. Corporations may also have to rebuild their distribution network and establish relationships with suppliers and other business partners.

We compare customer total loyalty in on-line and old-fashioned seeming settings for over a hundred companies in nineteen food product categories in this study. the net purchase data from a large old food distributor that also has an online store for its products The offline data correlates to the exact same brands and classes purchased in traditional retailers by ACNielsen's panel of houses for purchases made in the same town and over the same basic amount. (Danaher et al. 2019). We compare the determined loyalty to a baseline model, a fresh new segmental Dirichlet model with latent categories for comprehensive selection and an incredibly accurate purchasing behaviour model. The findings demonstrate that determined total loyalty for top market share products purchased on the internet is significantly higher than predicted, whereas the opposite is true for small share companies' brands. In contrast, the distinction between definite and forecasted total loyalty isn't related with complete share in the antique appearing environment.

This study looks into how sellers may efficiently convey information from both online and offline sources to omnichannel clients that decide how to get the information, should

it be online or offline and if they want to buy things in offline mode or virtual mode. Product price uncertainty (i.e., customers comprehend valuations after looking at the product in the future, but may return the item after purchasing online) and accessibility uncertainty are both resolved through information (i.e., customers understand valuations after looking at the product in the future, but may return the item after purchasing online) (i.e., when customers confront stockouts, store visits are pointless). Customers can be given valuations whenever they approach the store, even when the items are out of stock; Customers can access an imperfect representation of their values through virtual marketplaces; and accessibility data provides time period information. The most important findings are listed below (Gao & Su 2016). To begin with, physical showrooms may cause businesses to minimise inventory, raising the risk of accessibility and discouraging store visits. Secondly, if virtual showrooms cause excessive client migration from retail to online channels, they may boost on-line returns while hurting revenues. Third, accessible information is superfluous when the risk of accessibility is minimal, and should render physical showrooms useless if implemented simultaneously. Finally, if consumers have become more homogeneous, these strategies may lack key comparative advantages, and the desirable information structure may only require one of the three.

E-commerce has grown steadily with the growth of digital technology. However, one of the problems with online retail is that customers are unable to "touch and feel" things beforehand actually buying them, resulting in a larger percentage of returning the items. To deal with this, online businesses are increasingly employing a variety of omnichannel arrangements. We tend to study three such omnichannel configurations using an artificial model: mercantilism the merchandise on-line, establishing a panopticon whereas mercantilism the merchandise on-line), and mercantilism the merchandise through both a brick & mortar (B&M) store and also the on-line medium whereas permitting in-store merchandise returns. We prefer to promote optimal omnichannel solutions for supported product features like product standardization and value. Our findings suggest that relying on a high- end product is highly standardized & personalized, a B&M shop or a further panopticon becomes the best option for the merchant. The merchant, on the other hand, favors gap associate degree exclusive panopticon for a low-valued, highly tailored goods. Otherwise, for a low-valued, standardized goods, the merchant either creates another B&M shop or continues to regulate the merchandise return rate and valuation purely online. When the cost of delivering returned products from customers is cheap, the merchant prefers to sell the items exclusively online. Furthermore, if the on-line purchase's difficulty price is just too high, the method of in-store return becomes uneconomical. We examine the impact of customers swapping at the same time. (Mandala et al 2021).

The outbreaks of COVID - 19 has increased the demand for medical equipments and accessories, as well as everyday essentials for the safety of health-care workers. This study

attempts to know about the operational problems that sellers confront in offering cost-effective services. The research also attempted to offer a business four.0 roadmap for reducing the effect of COVID-19. In order to combat the pandemic, Industry 4.0 will be a major driver in decreasing the effect of recognised difficulties on retailers. For the proper administration of health-care requirements, trust and transparency are required. The availability chain partners and government entities should act carefully in order to increase services during pandemic and similar events. The roadmap outlines future study directions for researchers. (Kumara et al 2020).

Chapter 3

RESEARCH METHODOLOGY

The questionnaire comprised of 28 questions. In which the primary section comprised queries associated with the demographic profile of the respondents (age, gender, marital status, occupation, combined family income). Next, we identified four factors related to the objective so that we can run some statistical tool on these factors. A 5-point Likert scale was accustomed.

Further these factors were used to frame the set of questions and the factors were fear, awareness, consciousness and attitude. The data collected on the basis of these factors were further used to create hypothesis.

In this research, the analysis of the data was done on the SPSS tool. we have used test like data set frequency analysis, reliability analysis, factor analysis and t-test.
Data was collected online. Convenience sampling was accustomed to collect information, and therefore the respondents were contacted through survey links, emails and social media platforms like WhatsApp, Instagram and Facebook. A total of 60 responses were collected.
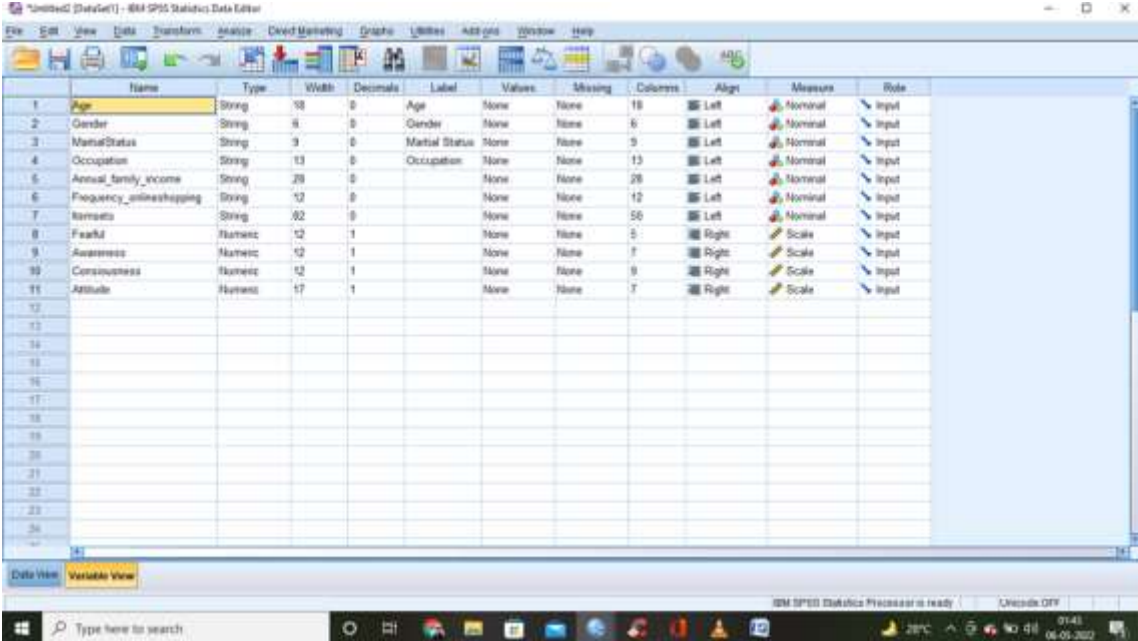
Chapter 4

DATA ANALYSIS

Data analysis is defined as the process of analysing, cleansing, manipulating, and modelling data with the goal of producing distinct usable data, informing conclusions, and assisting decision-making. Data analysis has many dimensions and approaches, as well as a large vary of techniques beneath numerous titles and being applied in a very style of business, science, and scientific discipline sectors.

4.1 Descriptive Analysis

Below is the analysis of the questionnaire with help of SPSS Tool.

**Table 4.1:** Analysis of Questionnaire in SPSS

***Source*:** *Own analysis*

This is the interface of SPSS where we have added the data of the collected respondent to further run some test on the objective we put together.

Table 4.2: Age group of respondents

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 to 24 years old	20	33.3	33.3	33.3
	25 to 34 years old	22	36.7	36.7	70.0
	35 to 44 years old	5	8.3	8.3	78.3
	45 and above	4	6.7	6.7	85.0
	Below 18 years	9	15.0	15.0	100.0
	Total	60	100.0	100.0	

*Source***:** *Own analysis*
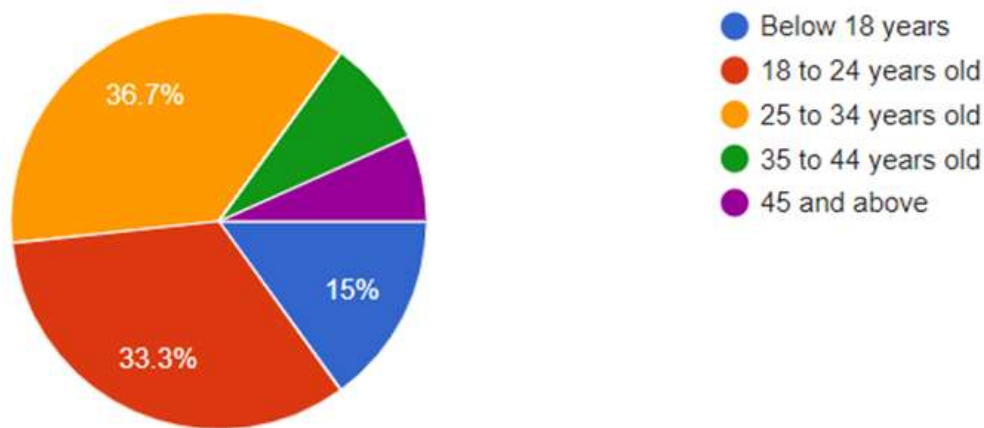
Figure 4.1: Demographic Question 1

This analysis was of age group. This question helped in finding out that which age group consumer shops online which will help in analyzing the buying behavior of buyers of different age groups. From the study, it was found that majority of the respondents were of age group 18 to 24 years and 25 to 34 years. There were 33.3% respondents of 18 to 24 years, 36.7% respondents of 25 to 34 years, 9 respondents were of below 18 years of age, 4% respondents were of 45 and above and 5% respondents were of 35 to 44 years age group. This gave an idea that the consumers of age group 25 to 34 years shop online the most.

Table 4.3: Gender of respondents

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	28	46.7	46.7	46.7
	Male	32	53.3	53.3	100.0
	Total	60	100.0	100.0	

Source: Own analysis
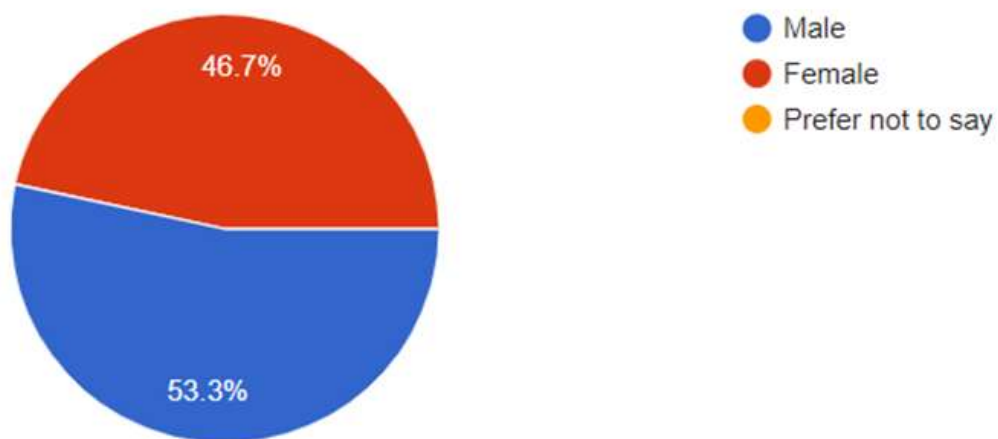
Figure 4.2: Demographic Question 2

This analysis talks about gender diversity. In which we can see that total of of male respondent were 32 that is 53.3% of the total respondent while the female respondents were 28 that is 46.7%.

Table 4.3: Income bracket of respondents

Annual_family_income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-5 lakhs per annum	9	15.0	15.0	15.0
	10 - 15 lakhs per annum	17	28.3	28.3	43.3
	15 - 20 lakhs per annum	12	20.0	20.0	63.3
	5-10 Lakhs per annum	12	20.0	20.0	83.3
	More than 20 lakhs per annum	9	15.0	15.0	98.3
	Upto10 lakhs per annum	1	1.7	1.7	100.0
	Total	60	100.0	100.0	

Source: *Own analysis*
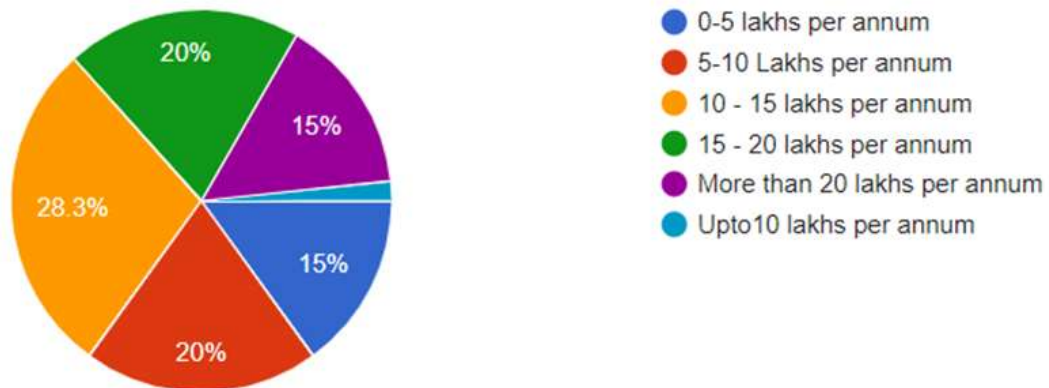
Figure 4.3: Question3

This analysis talks about the combined annual income of the family where we can see that 28.3% respondents are having income between 10-15 lakhs per annum, it been seen that the two income levels i.e., 15-20 lakhs per year and 5-10 lakhs per annum are having same percentage of respondent i.e., 20%.

Apart for that 1.7% of respondents are having income up to 10 lakhs per annum which is seen to be the lowest income in the analysis.

Table 4.5: Frequency of online shopping of respondents

Frequency_onlineshopping

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Frequently	8	13.3	13.3	13.3
	Occasionally	25	41.7	41.7	55.0
	Often	20	33.3	33.3	88.3
	Rarely	7	11.7	11.7	100.0
	Total	60	100.0	100.0	

Source: *Own analysis*
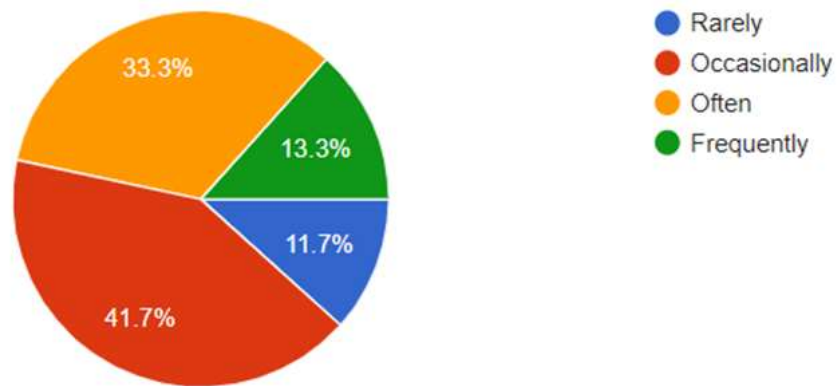
Figure 4.4: Question 4

This analysis talks about frequency of online shopping of the respondent where we can see that maximum respondent are occasionally buyers which has a count of 25 while the lowest respondents count was 7 which are rarely buyers.

After this we will do the reliability analysis to check the significance of the data so that further we can run test to find out if the hypothesis we created is correct or not to reach to a conclusion.
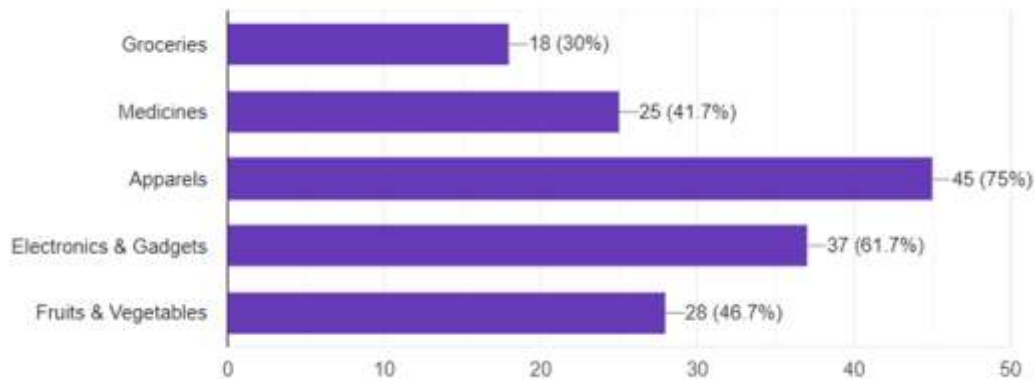
Figure 4.5: Question 5 (Items bought by respondents online)

The analysis talks about what the respondents prefer to purchase online. This question helped in knowing that which particular items did the consumers buys the most online. From the study, it was found out that 75% prefer buying apparels online, 61.7% prefer buying electronics & gadgets online, 18% prefer buying groceries online, 25% prefer buying medicines online, 46.7% prefer buying fruits & vegetables online.

Figure 4.6: Psychographic Question 1

The analysis talked about how fearful are the respondents from the complications of Covid-19. This question will help in analyzing the amount of fear in the mi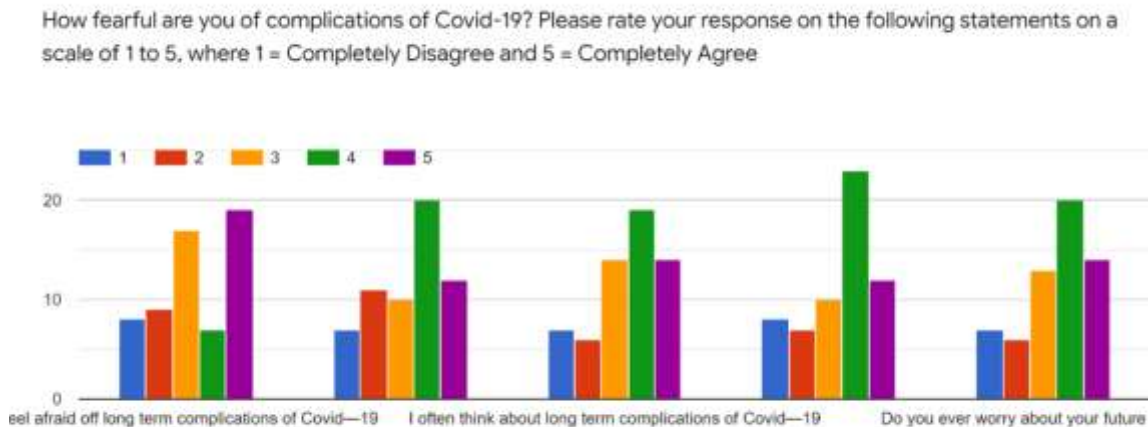nds of consumers from the Coronavirus pandemic. From the study, it was found out that most of the respondents were afraid of the Covid-19 pandemic and its complications. They worried that Covid-19 pandemic might increase their chance of lung diseases which will lead to future health complications.

How well are you aware of Covid-19? Please rate your response on the following statements on a scale of 1 to 5, where 1 = Completely Disagree and 5 = Completely Agree
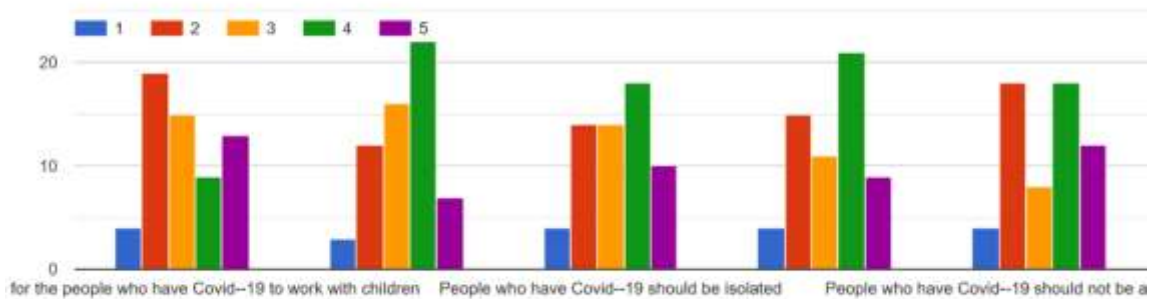
Figure 4.7: Psychographic Question 2

This analysis talks about the participants' awareness about pandemic. This question would help in analyzing the awareness and thinking of respondents regarding Covid-19 and how much aware they are regarding the pandemic. From this study, it was found out that respondents were well aware about Covid-19 and believed that the people who are affected with Covid-19 should be isolated from the people but should be allowed to work.

How conscious is you about your health? Please rate your response on the following statements on a scale of 1 to 5, where 1 = Completely Disagree and 5 = Completely Agree
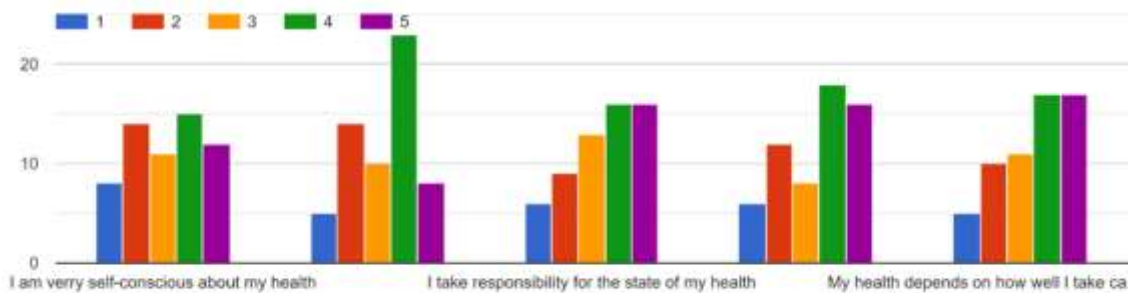
Figure 4.8: Psychographic Question 3

This analysis talked about how much people are conscious about their   health while shopping online. This question gave the understanding about respondent's concern about their health and how much they care about themselves. From this study, it was analysed that people were concerned about their health all the time and took responsibility of the state of their health.

4.2 Reliability Statistics Analysis

Table 4.6: Reliability Statistics Test

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.857	.862	4

Source: Own analysis

It is used to measure the consistency of the data. As a result of the test, we conclude that Cronbach's Alpha is 0.857, indicating a high level of internal consistency (0.857 > 0.7).

4.3 Confirmatory Factor Analysis

Confirmatory factor analysis (CFA) is a statistical method for confirming the factor structure of a set of observed variables. We would get a score for how well our data fits this model.

4.3.1 AWARENESS

To perform confirmatory factor analysis, I have labelled all five questions under the first factor which is Awareness as A1, A2, A3, A4 & A5 respectively.

Table 4.7: Confirmatory factor analysis (Taking first factor Awareness)

Communalities

	Initial	Extraction
A1	1.000	.662
A2	1.000	.856
A3	1.000	.911
A4	1.000	.875
A5	1.000	.832

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.136	82.712	82.712	4.136	82.712	82.712
2	.477	9.545	92.257			
3	.193	3.864	96.121			
4	.105	2.098	98.219			
5	.089	1.781	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component 1
A3	.954
A4	.935
A2	.925
A5	.912
A1	.814

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Rotated Component Matrix[a]

a. Only one component was extracted. The solution cannot be rotated.

Source: Own analysis

4.3.2 CONSCIOUSNESS

To perform confirmatory factor analysis, I have labelled all five questions under the second factor which is Consciousness as C1, C2, C3, C4 & C5 respectively.

Table 4.8: Confirmatory factor analysis (Taking second factor consciousness)

Communalities

	Initial	Extraction
C1	1.000	.747
C2	1.000	.831
C3	1.000	.927
C4	1.000	.798
C5	1.000	.840

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.143	82.865	82.865	4.143	82.865	82.865
2	.412	8.244	91.109			
3	.243	4.852	95.961			
4	.111	2.217	98.177			
5	.091	1.823	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component 1
C3	.963
C5	.917
C2	.912
C4	.893
C1	.864

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Rotated Component Matrix[a]

a. Only one component was extracted. The solution cannot be rotated.

Source: *Own analysis*

4.3.3 ATTITUDE

To perform confirmatory factor analysis, I have labelled all five questions under the third factor which is Attitude as AT1, AT2, AT3, AT4 & AT5 respectively

Table 4.9: Confirmatory factor analysis (Taking third factor attitude)

Communalities

	Initial	Extraction
AT1	1.000	.727
AT2	1.000	.627
AT3	1.000	.634
AT4	1.000	.761
AT5	1.000	.487

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.237	64.731	64.731	3.237	64.731	64.731
2	.828	16.567	81.297			
3	.492	9.846	91.143			
4	.291	5.816	96.959			
5	.152	3.041	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component 1
AT4	.873
AT1	.852
AT3	.796
AT2	.792
AT5	.698

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Rotated Component Matrix[a]

a. Only one component was extracted. The solution cannot be rotated.

Source: Own analysis

4.3.4 FEARFUL

To perform confirmatory factor analysis, I have labelled all five questions under the last factor which is Fearful as F1, F2, F3, F4 & F5 respectively

Table 4.10: Confirmatory factor analysis (Taking fourth factor fear)

Communalities

	Initial	Extraction
F1	1.000	.774
F2	1.000	.854
F3	1.000	.902
F4	1.000	.806
F5	1.000	.831

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.165	83.309	83.309	4.165	83.309	83.309
2	.386	7.727	91.036			
3	.192	3.844	94.881			
4	.147	2.950	97.831			
5	.108	2.169	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component 1
F3	.950
F2	.924
F5	.911
F4	.898
F1	.880

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Rotated Component Matrix[a]

a. Only one component was extracted. The solution cannot be rotated.

Source: Own analysis

INTERPRETATION: After doing this analysis, we can observe that component matrix of each question under each factor is coming out more than 0.5 which confirms the significance of the factors .

4.4 Factor Analysis

Table 4.11: Factor analysis of all factors

Descriptive Statistics

	Mean	Std. Deviation	Analysis N
Fearful	3.393	1.2011	60
Awareness	3.247	1.0888	60
Consiousness	3.360	1.1822	60
Attitude	3.481	.8443	60

Communalities

	Initial	Extraction
Fearful	1.000	.580
Awareness	1.000	.743
Consiousness	1.000	.861
Attitude	1.000	.660

Extraction Method: Principal Component
Analysis.

The communalities table displays how much of the variance in the variable is explained by the extracted factor.

For instance, fearful is accounted for 58% of the variance, awareness counted for 74% of the variance, consciousness counted for 86%, Attitude counted for 66%

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.843	71.086	71.086	2.843	71.086	71.086
2	.560	14.000	85.087			
3	.412	10.297	95.384			
4	.185	4.616	100.000			

Extraction Method: Principal Component Analysis.

As the requirement for identifying for the number of component of factors stated by selected variable is the presence of eigen values to more than 1. In the table we see that

For component 1, $(2.843 > 1)$

For component 2, $(0.560 < 1)$

For component 3, $(0.412 < 1)$

For component 4, $(0.185 < 1)$

Thus, the stated set of 4 variables represent only one component.

Further, the extraction sum of square loading % of variance depicts that the first and only factor accounts for 71.086% of the variance feature from the stated observation.

Component Matrix[a]

	Component
	1
Fearful	.761
Awareness	.862
Consiousness	.928
Attitude	.813

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Source: Own analysis

4.5 T- Test Analysis

A t-test is an inferential statistic used to determine whether there is a significant difference in the means of two groups that are related in some way.
The t-test is one of the hypothesis-testing tests used in statistics.

There are several types of t-tests that can be employed depending on the data and type of analysis required.

The formula to calculate t-test is:

$$t = \frac{m - \mu}{s/\sqrt{n}}$$

Table 4.12: T- Test

T-Test

Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Fearful	Male	32	3.650	1.2075	.2135
	Female	28	3.100	1.1450	.2164
Awareness	Male	32	3.312	1.1716	.2071
	Female	28	3.171	1.0018	.1893
Consiousness	Male	32	3.413	1.2443	.2200
	Female	28	3.300	1.1268	.2129
Attitude	Male	32	3.521	.8580	.1517
	Female	28	3.435	.8417	.1591

Source: Own analysis

Ho- No significant behavioural impact on two gender groups (μ male -μ female = 0)

H1- A significant behavioural impact is seen during covid on both the gender groups (μ male -μ female ≠ 0)

where, μ male and μ female are population mean for males and females respectively.

4.5.1 Levene's Test for Equality of Variances

This test is used to determine whether the variances are identical when:
- For Levene's test, F is the test statistic.
- Sig. denotes the p-value for this test statistic.

Table 4.13: T-Test (Levene's test for equality of variances)

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means	
		F	Sig.	t	df
Fearful	Equal variances assumed	.001	.971	1.803	58
	Equal variances not assumed			1.809	57.605
Awareness	Equal variances assumed	2.127	.150	.497	58
	Equal variances not assumed			.503	57.975
Consiousness	Equal variances assumed	.810	.372	.365	58
	Equal variances not assumed			.367	57.922
Attitude	Equal variances assumed	.003	.958	.392	58
	Equal variances not assumed			.393	57.218

Source: Own analysis

Interpretation:

Levene's test p-value is displayed as fearful = 0.971, awareness= 0.150, consciousness= 0.372, Attitude=0.958 which implies p is greater than 0.05.

Conclusion:

As a result, we accept the null hypothesis of Levene's test and conclude that males and females have similar variance and there is no significance difference in terms of fear, awareness, consciousness, and attitude.

4.5.2 T-test for equality of mean

The result of the actual independent sample t-test interpretation is provided by this test. T is the computed test statistic using the equal-variances-assumed test statistic formula (first row of table) or the equal-variances-not-assumed test statistic formula (second row of table)

The p-value corresponding to the given test statistic and degrees of freedom is Sig (2-tailed).

The numerator of the test statistic for that test Std is Mean Difference, which is the difference between the sample means, i.e., x1 x2.

The standard error of the mean difference estimate is called Error Difference, and it is also the denominator of the test statistic for that test.

Table 4.14: T-test for equality of means

Independent Samples Test

		t-test for Equality of Means		
		Sig. (2-tailed)	Mean Difference	Std. Error Difference
Fearful	Equal variances assumed	.077	.5500	.3051
	Equal variances not assumed	.076	.5500	.3040
Awareness	Equal variances assumed	.621	.1411	.2836
	Equal variances not assumed	.617	.1411	.2806
Consiousness	Equal variances assumed	.716	.1125	.3082
	Equal variances not assumed	.715	.1125	.3061
Attitude	Equal variances assumed	.696	.0863	.2201
	Equal variances not assumed	.696	.0863	.2198

Source: Own analysis

The associated p value is shown as:

Fearful 0.77, Awareness 0.621, Consciousness 0.716, Attitude 0.696

Since, P value > 0.05. Thus, we reject the null hypothesis.

Conclusion

The mean behavioural pattern (fearful, awareness, consciousness, attitude) for male and females is not significantly different.

4.5.3 Confidence interval of difference

The Confidence Interval of the Difference is a portion of the t-test output that is used to supplement the significance test results. The results are usually not significant at the specified significance level if the CI for the mean difference contains 0 inside the interval — that is, if the lower boundary of the CI is a negative number and the upper border of the CI is a positive number.

Interpretation

The 95 percent Confidence Interval is

Fearful = (-0.606, 1.1606)

Awareness = (-0.4266, 0.7087)

Consciousness = (- 0.5044, 0.7294)

Attitude = (-0.3542, 0.5268)

It has no content. This is consistent with the significant set's high p values.

Chapter 5

FINDINGS

5.1 Implications

Despite the fact that the potential advantages of online purchasing have few intrinsic findings from prior research, this may be examined more in the future. According to the data, the pandemic had no effect on customer impressions of organizations' marketing practices, hinting that simply because the outbreak happened, customers were not becoming simpler to buy for online. As a result, even during the epidemic, firms must focus on advertising strategies to boost shopper shopping desires by giving new purchasing options, particularly additional policies that allow customers to obtain items with no contact.

In Asian countries, the love of society is a crucial factor affecting purchasers' purchase selections. Consumers frequently seek the advice and opinions of their family or consult prior customers before making a purchase. It is frequently observed that the information Indian shoppers obtain from others, whether by word of mouth or other sources, has a significant impact on their buying decisions. However, since the epidemic, the impact of societal information on consumers' internet purchase intentions appears to have lessened.

This means that, even if purchasers have logged negative details regarding the product, they appear to have no alternative but to accepting payment for online purchases despite their reservations in the event of a major sickness. As a result, online merchants should either create a platform for buyers to interact with sellers as alternative patrons, or provide opportunities for customers to write reviews, comment on, or rate products they have purchased through the website and application, so that they have additional data funding to sustain their buying experience.

Companies and regulators must become more aware and adapt faster to achieve this and understand technological developments in order to better service the needs of customers not just during but also after a pandemic.

Furthermore, until the epidemic appears, a consumer's impression of the usefulness of purchasing online does not appear to have an impact on their purchase intent. Indian customers would only recognize how useful internet purchasing is if they are aware of Covid-19's presence. In addition, whether or not a pandemic occurs, customers' perceptions of how simple it is to purchase online impact their decision to do so. This demonstrates that, while the pandemic may lead people to change their purchase habits.

Furthermore, businesses must not forget the need of developing and modernising their digital services' user experience. Customers should be able to perceive, perform, and use this innovation without difficulty, while clearly exhibiting the product's worth and excellence. To enhance the experience of online purchasing clients, the method of delivery, swap, or repayment should be targeted and arranged in a straightforward manner.

5.2 Limitations of study

In course of preparing Dissertation, there were few road blocks that could be considered the study's limitation. These included:

1. Due to a time restriction, I was unable to devote the time necessary to conduct a thorough investigation into such an important topic.
2. Insufficient records, publications were unavailable, and several questions were avoided or answered incorrectly by respondents, possibly due to a lack of knowledge.
3. The analysis will be based on the current data, as such it may lose its relevance in the future.
4. As the report was prepared by one person, this report seriously suffered manpower constraint.
5. The responses of the respondent may be biased.

Despite all these limitations, individual best efforts have been put in the preparation of this report and it's been kept a priority that the report is an informative and comprehensive as possible.

5.3 Conclusion

The study examines how Indian purchasers' online buying intentions have evolved over occur as a consequence of the Covid-19 epidemic, as well as the impact of Covid-19 determinants on real-time online shopping behaviour. The assumptions were developed using data from previous research in order to have an insight into the impact of Covid-19 on Indian consumer patterns and to better plan for the future.

The tests done are valid and significant. The data demonstrate that during the Covid-19 outbreak, people's perceptions of the benefits of online shopping changed dramatically. As indicated in the result we can see that there is a substantial change in the few factors which indicated that males are more affected than women in terms of online shopping during covid-19.

The emergence of the Covid-19 outbreak at the start of 2019 has resulted in a rise in the number of aid-related studies; nevertheless, commercial research has been denied funding. The Covid-19 epidemic's consequences have mostly been examined in the United States, Germany, and the Italian Republic. Furthermore, past researches have used different factor to determine its impact on online shopping decisions. As a result, this article's contribution is that it uses Covid-19 as a parameter to see how it influences Indian consumers' perceptions of online shopping edges, whereas previous studies with a constant analysis objective failed to use any parameter, or if they did, it wasn't the Covid-19 factor used in this article. According to the findings, the Covid-19 epidemic had a substantial impact on internet browsing behaviour in India. As a result, the text's analytical purpose has been achieved, and it will assist businesses in understanding the impact of illness on online buying in order to organise an immediate assistance in the future.

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Impact of Covid19 on Consumer Engagement with Online Shopping

Form description

Age

○ Below 18 years

○ 18 to 24 years old

○ 25 to 34 years old

○ 35 to 44 years old

○ 45 and above

Gender *

○ Male

○ Female

○ Prefer not to say

⠿

| Marital Status | 🖼 | ◉ Multiple choice ▾ |

○ Married   ✕

○ Unmarried   ✕

○ Add option or add "Other"

Occupation *

○ Student

○ Self Employed

○ Homemaker

○ Other...

Please indicate your Combined Family income (per annum) *

○ 0-5 lakhs per annum

○ 5-10 Lakhs per annum

○ 10 - 15 lakhs per annum

○ 15 - 20 lakhs per annum

○ More than 20 lakhs per annum

You do online shopping ? *

◯ Rarely

◯ Occasionally

◯ Often

◯ Frequently

What do you prefer buying online? *

☐ Groceries

☐ Medicines

☐ Apparels

☐ Electronics & Gadgets

☐ Fruits & Vegetables

☐ Other...

How fearful are you of complications of Covid-19? Please rate your response on the following * statements on a scale of 1 to 5, where 1 = Completely Disagree and 5 = Completely Agree

	1	2	3	4	5
I feel afraid off I...	○	○	○	○	○
I worry that hav...	○	○	○	○	○
I often think ab...	○	○	○	○	○
I worry that I mi...	○	○	○	○	○
Do you ever wo...	○	○	○	○	○

How well are you aware of Covid-19? Please rate your response on the following statementson * a scale of 1 to 5, where 1 = Completely Disagree and 5 = Completely Agree

	1	2	3	4	5
It is safe for the...	○	○	○	○	○
People with Co...	○	○	○	○	○
People who hav...	○	○	○	○	○
I do not want to...	○	○	○	○	○
People who hav...	○	○	○	○	○

How conscious is you about your health? Please rate your response on the following statements on a scale of 1 to 5, where 1 = Completely Disagree and 5 = Completely Agree *

	1	2	3	4	5
I am verry self-...	◯	◯	◯	◯	◯
I am concerned...	◯	◯	◯	◯	◯
I take responsi...	◯	◯	◯	◯	◯
Living life witho...	◯	◯	◯	◯	◯
My health depe...	◯	◯	◯	◯	◯

Please rate your online shopping adoption behavior. (1 = Completely Disagree to 5 =Completely * Agree)

	1	2	3	4	5
I use online sho...	◯	◯	◯	◯	◯
I use online sho...	◯	◯	◯	◯	◯
I often use onli...	◯	◯	◯	◯	◯

Please rate your attitude towards online shopping. (1 = worst to 5 = best) *

	1	2	3	4	5	
Online shopping is worthless	◯	◯	◯	◯	◯	Online shopping is valuable

Please rate your attitude towards online shopping. (1 = worst to 5 = best) *

	1	2	3	4	5	
Online shopping is of no concern to me	◯	◯	◯	◯	◯	Online shopping is of concern to me

Please rate your attitude towards online shopping. (1 = worst to 5 = best) *

	1	2	3	4	5	
Online shopping is waste of money	◯	◯	◯	◯	◯	Online shopping is wise use of money