

E-Commerce Business amidst Covid-19: Opportunities and Challenges in India

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Abstract

The spread of Covid-19 pandemic to worldwide has disrupted the buying and selling activities among the buyers and the sellers. During the period of pandemic each and every sectors existing in the country got affected due to nationwide lockdown and business is operating with certain restrictions. This paused the pace of growth and development of the economy. In this scenario E-Commerce business is also comes under the purview of Covid-19 pandemic. This paper emphasizes on E-Commerce and the objective of the study is to analyze the challenges and the opportunities of E-Commerce amidst Covid-19 pandemic in India. The Information and Technology i.e. IT sector plays a tremendous role in the ease of doing business and has brought various changes in the life of human beings by adding the term convenience. E- Commerce assists human beings to deal with goods and services from anywhere at any place at any time according to the convenience through the internet. The outbreak of Corona Virus has divert the mindset of the individuals towards the online shopping which will help in maintain social distancing, mass gathering and to follow stay home, stay safe guidelines to break the chain of Covid-19.

INTRODUCTION

Overview

Over the last few years the business of e-commerce is increasing at a increasing rate due to easy and convenient way of exchanging goods and services domestically and globally. In the rise of e-commerce the changing consumption of human behavior is the huge factor. Besides that the rate of the products in e-commerce platform are quite affordable, elimination of middleman. E-Commerce is the process of buying and selling of goods & services through the medium of internet and makes payment online or at the door step as per the convenience and conditions of the buyers and sellers. E – Commerce which stands for Electronic Commerce, used for conducting business or commercial transaction with the help of technology, which makes it possible to buy or sell anything, at any time from any corner of the region. The buying and selling of goods and services takes place through e-commerce websites and it can be accessed from anywhere, so it possesses the feature

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of universality in itself. As compared to traditional commerce, e-commerce provides a wide range of choice to their customers with respects to price, size, design, etc. the business of e-commerce is not only connected to urban areas but also the villages too. There are different types of e-commerce viz. a) B2B (Business to Business), b) B2C (Business to Consumer), c) B2G (Business to Government, d) C2C (Consumer to Consumer, e) M-Commerce (Mobile Commerce). In the 19th Century, developing a website was very expensive but with the passes of time it becomes less expensive as compared to early days. As of now small businesses are also able to adopt their own websites for their business transactions. The non-Indian brands i.e. international brands are also successful in reaching to the Indian customers through the channels of e-commerce and also assist in trading of goods and services across the borders. A committee has been set up, which is chaired by Piyush Goyal, Ministry of Commerce, to provide alternatives to proprietary e-commerce sites and to democratize digital commerce (**Mukherjee, 2021**).

History of E-Commerce Business

In the year 1991, when internet doesn't exist fully in practical in India, the concept of e-commerce first emerged. At that time individuals do not expect that the act of buying & selling of services and goods would be spread widely in the near future as it seen at present time. Only few people are there to appreciate the tradition of buying and selling of goods and services over the internet and for the rest of the nation it remained as a luxury way of living. In the true sense, it was IRCTC, who initiated the online ticket reservation for the first time in 2002 and on the very first day 29 tickets were only booked over the internet and then slowly and slowly people found it something convenience and fruitful and were ready to accept the concept of buying and selling of goods and services over the internet as a result of which now IRCTC booked more than 13 lakh tickets a day. (**Dubhudu, 2016**). In India, Rediff was the first company, who introduced the concept of e-commerce. After that IndiaTimes Shopping was launched along with Baazee.com and with that India got it first e-commerce platform, which was later on acquired by the eBay, a foreign company

(**Vardhman, 2021**). Today the use of smartphones and laptops are increases rapidly in India with that buying and selling of goods and services through internet become common place for the individuals in India. Flifkart was one of the major companies, who in the real sense step stone towards setting off the e-commerce juggernaut (**Binu, 2019**). Till then internet was not as of now have the accessibility to blow up. After that, the richest person in India, the owner of Reliance Industries Limited launches Reliance JIO and started to sell the SIM cards with free internet data and talk times in free of cost for a period of time, as a business strategy to acquire as soon as possible 100 million customers, which change the scenario of internet totally in India (**Tech Desk, 2016**). This free internet pack act as a poison for the users because these usages / consumption of data becomes a daily habit for the individuals specially the young stars. However, this significant step of the Reliance Owner had several implications over the cost of price for data and talk times. The rivals in the market were forced indirectly to drop down their price which will be more affordable for the population of India. By this time e-commerce business was just raising up in India but a miles to achieve. And now the online business has reshaped the retail market globally. The future of e-commerce business is more competitive because of increase in the number of customers globally with the passage of time. The safety and security of the customers, who buy and sell goods and services through online mode, will pave the way for the growth of the e-commerce business in the country, India.

E-Commerce in India

The E-Commerce has changed the environment of buying and selling habits of the buyers and sellers in India. The market size of E-Commerce in India in the year 2017 was US\$ 38.5 billion and was expected to rise to US \$ 200 billion by 2026. The online grocery market in India is US\$ 1.9 billion in 2019 and estimated to reach in 2024 to US\$18.2 billion (**IBEF, 2021**). In the year 2020 during the festive seasons, there was a tremendous growth in the gross merchandise value, which was recorded at US\$ 8.3 billion, it was 66% more than the previous festive season (**IBEF, 2020**). There was also growth in the number of

users during the festive seasons. The credit goes to the idea of Prime Minister Sri Narendra Modi, who took various decision and initiatives such as Start-up India, Digital India, Skill India and Innovation Fund, Make in India Programme, etc. which is the cause of recording a significant growth in the size of e-commerce and users of e-commerce. Besides these, the Government of India from time to time introduces and takes various initiatives to promote and developed the e-commerce in India such as GeM (Government e-Market place). Under the Lucky Grahak Yojana and Digital Dhan Vyapar Yojana, the government has distributed rewards to 1 million customers for clutching digital payment around US\$ 23.8 million (**U.S. Embassies**). Paytm Payment Bank has been launch, where no minimum balance is needed to be maintained and zero charges for online trading with free virtual debit card. The government of India has allowed up to 100 percent FDI in E-Commerce business in order to increase the participants in e-commerce industry. The e-commerce industry is growing at a faster rate and moving with a target to become the second largest e-commerce market by 2034 in the world after USA. In 2021 the business of e-commerce in India is at all time high. It records on May about 780.27 million internet users (**IBEF, 2021**). Online e-pharmacy, social commerce and grocery are expected to see a bulk of action in the year 2021. It is also noted that 100% FDI is allowed in B2b e-commerce. Despite the challenges of Covid-19, according to NASSCOM, India's e-commerce market continues to grow at 5% in 2021 with expected sales of US\$ 56.6 billion. In 2020 October, amending the equalization levy rules of 2016, the government made it mandatory for the foreign companies, operating e-commerce platform in India to have permanent account number (PAN). In the financial year 2021 budget, a 2% tax is imposed on the sale of goods and delivery of services through a non-resident e-commerce operator (**IBEF, 2021**).

Types of E-Commerce Business

Within a very short period of time internet has brought the experience of offline shopping at our fingertips because of advance technologies. The development in Information and Communication Technology has revolutionised the way of buying and selling of goods and services in the market.

Before commencing the e-commerce business, one has to go for various researches due to availability of various types of e-commerce business models which assists in exchange of goods and services and a selection of suitable model which fits for the business will ensure the journey of success. Following are the various types of e-commerce platforms are available for business.

B2B (Business to Business)

Business to business means a transaction between the manufacturer and a distributor or a distributor and wholesalers or a wholesalers and retailers rather than company and individual directly. Here, the two businesses market and sell their products and services in an online mode. The development of digital commerce assists the companies in cost reduction and improving the efficiency via e-commerce automation.

B2C (Business to Consumer)

Business to Consumer means transactions between the business and consumers rather than manufacture to distributors and then distributors to wholesalers and wholesalers to retailers and then retailers to consumer. Here, the goods and services are delivered directly to the end-users instead of delivering to the end-users via intermediary involvement in an online mode. The B2C model eliminate the additional cost of electricity, infrastructures, employees salaries, etc. it paves the way to communicate with the consumers directly.

C2C (consumer to Consumer)

Consumer to Consumer means transactions of goods and services between the consumers. Here, the one consumer is selling to another consumer, the goods and services via online. The pros of C2C for vendors are highly profitable due to absence of intermediary i.e. direct sales and convenience whereas the cons of C2C is quality control and trust while making payment to someone, who is unknown completely. It is better to think something out of the box to market C2C e-commerce. E-Bay, OLX, etc. are the popular C2C e-commerce models.

C2B (Consumer to Business)

Consumer to Business mean a business model where consumer creates value for the business i.e.



products and services and then businesses and organization consume that value. In this business model, the portal is the intermediary through which both the individuals and the organization get connected. The best examples of C2B are Google AdSense and Shutterstock. It is the reverse model of Business to Consumer (B2C). It is an innovative business model that permits consumers to initiate transactions with the business organization.

B2A (Business to Administration)

Business to Administration also known as Business to Government means trade between the business sector as a supplier of goods and services and government, who act as customers. The example of B2A is tax, which is received by the government through the third party. Unlike the other business model of trading the goods and services B2A is something different in the sense that this model involves government intervention and supervision, which is complex and requires strict compliances with various conditions and laws.

C2A (Consumer to Administration)

Consumer to Administration business model is a model where transactions take place between consumer and government. This model simplifies the way to communicate between the consumer and government by posting their queries and request regarding the public sectors directly from their local authorities. The examples of C2A are payments for public administration costs such as taxes, health services, paying tuition fee for higher education. This model ensures flexibility, transparency and efficiency in the public administration.

Objectives of the Study

The objectives of the researcher are –

- To study the opportunities of the e-commerce business during the Covid-19 pandemic.
- To study the challenges come across by the e-commerce businesses during the Covid-19 pandemic.

Research Methodology

The present study is based on the objectives like to understand the status of e-commerce in India and about the various opportunities that come across

and challenges faced by the e-commerce business during the Covid-19 pandemic. To fulfill all the above set objectives data has been gathered from various secondary sources. The main sources of secondary data are Articles, Journals, Newspapers and internet.

Significance of the Study

E-commerce plays an important role in the in both the market viz. national and international. It is becoming the fastest growing business, where one can plan his/her future career. The significance of the study is to present current scenario of e-commerce in India and the challenges and opportunities come across by the e-commerce business during Covid-19 pandemic and to study the factors that have influenced the purchased decision of online shopping.

REVIEW OF LITERATURE

Agarwal & Rajasekar (2016). In their paper entitled, "A study on impact of E-commerce on India's Commerce" lay emphasizes on impacts of e-commerce on India's Commerce. The study reveals that IT security system is needed to be strengthened in order to have a growth of e-commerce to a large extent. The trust of the consumers towards the e-commerce is needed to be gaining besides that the government norms and policy must ensure cost effective methods and provides multiple benefits for the individuals.

Shettar R. (2016). In this paper, an attempt has been made to study the concept of e-commerce and to analyze the present trends of e-commerce in India, paper entitled, "Emerging trends of e-commerce in India: An empirical study." This study disclose that when the producers starts selling their products direct to the retailers and consumers then the wholesalers are at greatest risk or the middle men who are between the producer and consumer. The study suggest that in order to reduce or eliminate that kind of risk the wholesaler should also link his business with the online by contacting with reputed producers. It is providing various kinds of opportunities to the producers, wholesalers, retailers and consumers too.

Panigrahi et. al. (2016). In their paper entitled, "E-commerce services in India: Prospects and

Problems” laid down that due to the growth in internet use and low cost of the PC is one of the basic reason for the growth of e-commerce business in India. The backbone for the development of the industry is the innovation in technologies in electronic and IT applications. The researchers disclose that in India the majority of population consists of young people, who doesn't have much time to go out and shop, which shows high potential in the growth of online business as well as much exciting offers and discounts attracts the hearts of the young people towards the e-commerce for their daily or non-daily used items.

Kumar & Khosla (2017). In their paper entitled, “Growth of E-Commerce in India: An analytical review of literature” put emphasizes to explore the evolution of e-commerce and identifies the various factors and challenges, which are responsible for the growth and development of e-commerce in India in the future. The study reveals that better mobile infrastructure, content should be developed in local languages, better network connectivity are some of the factors through which opportunities will emerge in the rural area. The researchers also view that it's a challenge for the e-commerce business to survive in a dynamic environment in a country like India.

Mahipal & Shankaraiah (2018). In their paper entitled, “E-Commerce growth in India: A study of segments contribution” an attempt has been made to examines the different segment of e-commerce and it growth in India. The researchers concludes that if the government provides better security and frame work and the international & domestic trade are permitted to expand their basic rights such as prevention of fraud, intellectual property, consumer protection, privacy, etc. then there is a high prospective for the growth of e-commerce business in India.

Agarwal & Kapoor (2020). In their paper entitled, “A study on influence of Covid-19 pandemic on customer's online buying behavior”, discussed that the Corona Virus has changed the behavior of the consumers towards online shopping due to digital transformation, convenience, save in time are some of the key factors that influence the consumers or the customers to go for online shopping. The researchers concluded that e-commerce business

has a very bright future because attitude of the consumers towards e-commerce business is more positive after the Covid-19 pandemic and the goods which are especially found in super markets is also available in the e-shopping.

Wardhawan & Arya (2020). In their research paper entitled, “ Understanding E-Commerce: A study with reference to competitive economy” an attempt has been made to understand the last 10 years trends in e-commerce business, the product which is mainly dealt on e-commerce and to study the pattern of investment in e-commerce business. The researcher found that the standard of living, the financial literacy, nature of habitation, etc. are some of the basic factors upon which the growth of the e-commerce business is dependent on. The paper also that the goods which are branded and standardized are more popular than the daily used items in the e-commerce business.

Chawla & Kumar (2021). In their paper entitled, “E-Commerce and Consumer Protection in India: The Emerging Trend” analyses the current Indian legal framework that protects online consumer interest. The researcher analyses the Consumer Protection Act, 2019 and Consumer Protection (E-Commerce) Rules, 2020. The researchers found that in order to work successfully by an e-business firm secure and reliable system is very necessary. Besides that customers service, warranty, security, laws governing consumer rights protections influence the customers trust in e-commerce business. The researchers view that “The Consumer is the king with power”.

Tyagi & Pabalkar (2021). In their paper entitled, “Impact of Covid-19 over purchasing behavior of the consumer” laid emphasizes on consumers purchasing behavior and its effects over the strategies of the business industries. The researchers reveal that the perspectives of the consumers have changed to a large extent due to effects of Covid-19. In order to maintain social distance and Covid-19 protocols the purchaser shifts themselves towards online shopping from physical shopping. The researchers also stated that every customer have their own perspective with respect to different business and the buying behavior of consumers are changing rapidly and therefore a deep level of study



is needed to understand the impact of pandemic over the purchasing behavior of the customers.

ANALYSIS AND FINDINGS OF THE STUDY

Impact of Covid-19 on E-commerce in India

The Covid-19 pandemic doesn't left behind the E-commerce too from its effects. It has its impact during the first as well as second wave. The second wave of Covid-19 in India has a serious influence on human being. The people are afraid of stepping out of their home. The pandemic has dipped the volumes by 11% in April, 2021 **(Mishra & Peermohamed, 2021)**. The non-essentials segments such as fashion and accessory sales were reported decline while FMCGs, health & pharmaceuticals, agri sectors reported growth during the pandemic. It is believed that people will avoid offline shopping's and malls and will prefer online shopping's as it provides safety and convenience to the customers and consumers by delivering the goods at the door step. Also in some geographical location movement of individuals is fully restricted due to lockdown, which creates hesitation among the people for their daily needs and goods to survive, the situation paves the way towards-commerce. Here, consumers can switch over from offline shopping's to online portals to maintain social distance and stay home policy for buying goods and services, where all kinds of commodities are available ranging from general commodities to top brands goods. The Covid-19 brought about a structural shift in shopping behavior with more businesses and customers relying on e-commerce. It is found that 64% are the first time grocery shoppers and 20% were newly step into e-commerce **(PTI, 2021)**. The Covid-19 encourages the small and medium size businesses to switch themselves from offline option to online option too. The founder and chairman of Local Circles view that after the pandemic when the situation is normal, the one who offers zero delivery charges, fast delivery, ratings and reviews, etc. will act as key factors in the growth of e-commerce business in India. In 2016, according to the research of Google India Research,

the online retail revenue in 2021 is expected to grow to over \$100 billion **(Wikipedia, 2017)**.

Findings

Growth Opportunities for e-commerce in India

The E-Commerce industry in India will mark gain due to impact of Covid-19 pandemic, during the period of pandemic E-Commerce is one of the most preferred sector in India and abroad too. The MD of Asia Pacific said that E-Commerce businesses have a substantial room for growth in the near future and the role of Covid-19 is significant. In the next four years mobile shopping will accelerate the growth rate by 21 percent annually. During the year 2020, the most common modes of payment used by the individuals were Digital wallets (40 percent), Credit cards (15 percent) followed by Debit cards (15 percent) **(BS Reporter, 2021)**. Here, the people are more convenient with cashless payment. The e-commerce business has the opportunities to grow because people now days are more busy with their works and activities and due of lack of time they opt for online shopping. It also provides better facilities such as variety of products, price with various ranges, doorstep delivery, easy return policy, any time anywhere, anything's and many more services. This pandemic asked to maintain social distancing and stay home policy and e-commerce is the only option for every individual to maintain the rules for curbing the spread of Corona Virus. The E-Commerce is going to be a game changer in the near future for every businessman. The pandemic became the trigger for the online business. Under a single platform individual can get lots of daily use items as well as lots of other than daily use necessary things. It is observed that in India number of Smartphone and internet users is increasing at a rapid pace which is positive sign for E-Commerce business in India, which stimulates the growth of E-commerce. The development in logistics support, Research and Development in IT infrastructure and financial structure pave the way for the development of E-Commerce in India. It's acting as an all-in-one store from anywhere to anybody with various facilities in terms of payment price. The experts

expected that the online businesses will go beyond 350 million in the upcoming five years, which will boost the e-commerce business because more customers mean more revenue will be generated through e-commerce transactions. At present there are more than 19000 e-commerce companies are operating in India as compared to USA, there are 28000+ e-commerce business are present. India is not far behind to USA, which is expected to cover in the near future very soon **(Vardhman, 2021)**.

Challenges for e-commerce in India

The population of India is second largest in the world and maximum depends on agriculture and that's the reason that India's per-capita purchasing power is low. At present, doing business is not a cup of tea for everyone, just have it in the cup and intake it. The retailers are still facing problems to fix their legs in the Indian market because of competitive nature and number of challenges. The maximum population of India lives in rural areas, which are not much familiar with the online businesses. And they prefer to deal in cash instead of cashless because these people do not have trust over the online payment. In the era of digital India, the most favored mode of payment is cash on delivery. The challenges for the growth of E-Commerce businesses in India are poor network connectivity which is going to solve in the coming years. Some of the E-commerce companies' do not deliver their products to every part of the country, where the E-Commerce fails to cover that large part of the population under its umbrella. In order to reach the buyers in the rural part of the country the companies should make investment in building the warehouse and make a contract with the suppliers, so that the goods can be delivered to the nearest of the buyers. Maintaining customers trust and loyalty is also one of the biggest challenges for the E-commerce business to survive in the future market. In the absence of trust and loyal on the part of the customers, the e-commerce business will have to struggle achieve its goals and objectives. The E-Commerce business must ensure them that their businesses are safe and secure from the cyber attacks and their customer's data are protected and encrypted, the e-commerce business is taking appropriate step and precautions

to curb threats. Since the covid-19 have triggered the growth of e-commerce businesses in India at the same time it gives rise to number of competitors and in order to gain the customers trust and to capture the market, analysis and evaluation of the rivals firms for better understanding the market and the customer's needs is the challenge for the e-commerce business. The business selling their products through e-commerce must ensure that their businesses are ready to accept and make online transactions because online shopping is becoming a trend now days. Internet is considered to be the backbone of online business. And especially in the rural areas the internet facilities are found to be poorer and less speedy. Improvement in internet connection is one of the primary challenges to boost the e-commerce transactions.

RECOMMENDATIONS AND CONCLUSION

Recommendations

The fear of Covid-19 is not going to disappear overnight, even the lockdown turns to unlock process, so it's better to connect with the customers and share your difficulties regarding delay in delivering, rising costs of certain item in order to win their hearts. The Covid-19 has shifted the customers from market, supermarkets, and malls to online store from basics good to branded commodities. So the shopping habits are changing fastly of the consumers. The e-commerce market should cover both essential and non-essential goods, so that consumers can get availability of their required items. The e-retailers should increase their exchange time policy and try to deliver the goods with a short period of time not exceeding one week. Since many of them are fresher's users, they move to online because of restrictions and hesitation in offline buying. The e-commerce organizations should ensure adequate privacy and should provide security to the online shoppers while shopping their goods digitally. These days the competition among the companies are increasing and everyone's primary objectives is to increase the customers and for these the companies should provide better quality and



service to their loyal customers in order to retain their trust and to the new ones in order to gain their trust towards the company. As the Covid-19 policies have changed the lifestyles of human beings and also transferred the business processes, performing proactively and customer service responsibilities is very important. Because during this challenging period, if the companies will show their love, care and importance to their customers then it would act as an opportunity for the companies to gain maximum number of customers. And for these, the brands or the company's must increase their volume of inquiries and handle the concern with care and try to solve the solution as soon as possible. Besides that the government needs to prioritize national digital readiness so that more and more numbers of local businessmen can become producers in the digital economy.

CONCLUSION

The outbreak of Corona Virus has changed the way of living and way of behaving in the environment. Everything is looked and treated as pre-Covid-19 and post Covid-19. Stay at home, stay safe and work from home to maintain social distance is becoming a new trend in the society and in the market. The government after coming into the power in 2014 gave more priority to digital India and at that time it may fail to gain true value from the customers but after the outbreak of Covid-19, true value of it is visualizing. The Virus has changed the mindset of each and every individual. The government is introducing and undertaking various initiatives to encourage the retailers to sale their products through e-commerce platforms efficiently and effectively, which may increased their sales and those retailers can sale their products at anytime, to anyone and anywhere without physical presence. During the time of Covid-19 pandemic, e-commerce act as a helping hand by asking people to stay at home to maintain the social distance in order to curb the chain of Covid-19 virus and procure the goods which they wants at their doorstep without stepping out until and unless it is emergency. E-commerce is one of the fastest growing industries for commercial transactions in India and the smart

phones penetration and increasing internet is one of its reasons to trigger the growth for e-commerce business in India. India is the second largest online market in the world after china, who is the leader in online market. The year 2020 have changed everything as amid Covid-19 crisis nowhere unforeseen and unprecedented growth have been occurred as observe in the e-commerce and digital payment.

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