



## **Impact of COVID-19 On Sustainable E-Commerce**

*Syed Hasheem Khan<sup>a</sup>, Neha Kumari<sup>b</sup>, Dr. Minie Bhalla<sup>c</sup>*

<sup>a,b</sup> Student, Department of Management, Lovely Professional University, Phagwara, Punjab

<sup>c</sup> Professor, Department of Management, Lovely Professional University, Phagwara, Punjab

---

### **ABSTRACT**

This research aims in examining effect that COVID-19 & eco-friendly online trade have had on the Indian economy. COVID-19 caused chaos upon economies throughout globe, costing billions of dollars and thousands of jobs. As a consequence of the impacts of COVID-19, the subsequent economic collapse, and the reduction in people's lifestyles, there have been consistent changes in spending priorities from non-essential to important items. However, e-commerce may be a superior way to control the spread of COVID-19 due to its actual benefits and efficiency in addressing difficulties. The large and positive effects of the growth of online shopping during COVID-19, when food, masks, & medical supplies are the most often bought items. The development of e-commerce platforms like link in justifiable e-commerce have made this conceivable following huge commotion in international supply chain because of absolute lockdown. Despite the spread of the COVID-19 pandemic, e-commerce has grown as a viable platform..

**Keywords:** COVID-19, E-Commerce, Digitilisation, Social Media Marketing.

---

### **1. Introduction**

COVID-19 epidemic accelerated the shift to digitalisation. Some social and commercial activities are growing more and more reliant on digital technologies. They have shown to be crucial for telemedicine, telework, online learning, as well as maintaining our social connections when we are physically apart. Expanding e-commerce has been seen in less developed nations as well, with lasting effects. On the other hand, if they aren't successfully addressed, current digital divides are likely to get wider.

Analysis identifies a significant global policy challenge: extra policies are required to close existing gaps in national e-trade readiness. E-commerce has to contribute positively and significantly to regional and global recovery efforts, and this is in the interests of governments, enterprises, consumers, and foreign development partners. When allocating resources, that goal should be given top priority.

The outbreak has also highlighted the importance of preserving global consistency and reducing redundancy. The eTrade for All project has shown the value of partnerships during the past four years, especially in LDCs. The project will continue to promote sound legislative approaches, aid in conducting national assessments of e-commerce environment, and encourage partnerships between domestic and international stakeholders, all of which are crucial to maximizing the synergies which could support e-commerce for development..

#### **1.1 Covid E-Commerce trends**

Even at the height of the COVID-19 pandemic, the digital economy saw explosive growth. As a means of coping with their feelings of alienation, an all-time high number of consumers made purchases over the internet. COVID reports that customers have changed their spending habits in 67% of cases. To combat the issue, stores pushed for an increase in online purchases and used new technologies to better communicate with and serve their clientele.

#### **1.2 New Product Categories in the market**

Internet sales of food staples increased dramatically during the second week of March 2020. "Supermarket e-commerce into North America developed by 3-5 years in a handful of months," said McKinsey specialists..

- 20–30% of the workforce switched to online during the pandemic's height.
- Online grocery penetration was 9 to 12 percent by the end of 2020.

eMarketer predicts that Walmart will overtake Amazon in the digital grocery market in 2021 as a result of an increase in sales and a broader selection of products that consumers are willing to purchase online. The number of persons making mobile payments in close proximity rose by 22.2%.

There has been a rise in the sale of both domestic and fitness equipment. The price tag on fitness equipment has driven an 18% growth in spending on leisure products, while the price tag on furniture and household essentials has only risen by 5.75%. While some experts predict a growth in fitness and home goods expenditure over the next three to five years, others predict a decline in supermarket e-commerce penetration of 14-18 percent..

### 1.3 Lower loyalty

Consumers are growing less loyal to established businesses for a number of reasons. By mid-2021, eMarketer predicted, more than 80% of customers will have bought a new brand due to the epidemic. Lower pricing (cited by 65% of respondents) and lack of availability are the most common explanations provided nowadays (51 percent ).

### 1.4 Contactless Payment

The idea that people would no longer make purchases in person because they can do it only online is just ridiculous. Because of this, several different contactless payment technologies saw significant development over the duration of epidemic. In 2020, eMarketer predicts a 22.2% rise in the number of people utilizing proximity mobile payments over the previous year.

### 1.5 Coronavirus-Friendly Fulfillment

Some customers opted for online purchases, whereas other took advantage of store pick-up & delivery services being available by neighborhood businesses. To improve turnaround times, supermarkets have partnered with Instacart and other third-party delivery services. Meanwhile, food delivery firms like Swiggy and Uber Eats have expanded their offerings to include grocery delivery. Curbside pickup, which allows consumers to pick up their orders from restaurants and brick-and-mortar retailers without ever having to interact with a salesperson, has becoming more popular.

### 1.6 Social Media Shopping

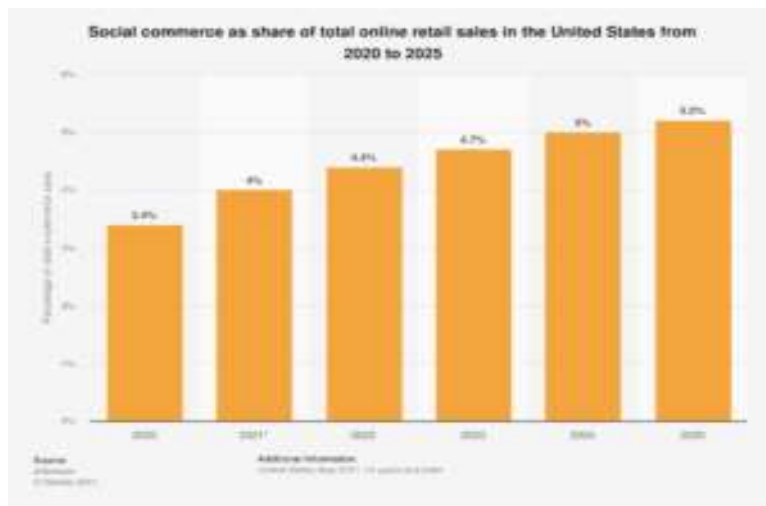


Fig 1 Online retail sales in US

As online purchasing has grown in prominence, many social media sites have added shopping features so that consumers can shop at partner stores without exiting the site. Online merchants can easily promote their products across multiple networks as those networks are frequently linked in e-commerce platforms. It is projected that by 2020, social commerce will generate 3.4% of all e-commerce sales.

### 1.7 Impact Of Covid-19 On E-Commerce Sector

Growth of e-commerce business has been tremendously supported by government initiatives, and the industry itself has a fascinating history. COVID-19 had severe effect upon all sectors of the economy. Because of government lockdown, which hinders production and shipping, the crisis has also affected the e-commerce industry. After getting permission from federal and state authorities, firms are already accepting orders for essentials through electronic commerce platforms. Despite weaker supply & demand disruptions, e-commerce segment expected slower growth; nonetheless, as of assistance with good regulations & business policies, enterprises improved their operations.

**Amazon:** Jeff Bezos started Amazon, the world's biggest online bookstore, in 1994. Books, furniture, toys, video games, movies, and more can all be found at this online shop. The largest online retailer makes a lot of money over time. Nonetheless, Amazon's revenue is being affected by the current pandemic crisis, & company's net income for first three months of 2020 was smaller than corresponding period in 2019. First-quarter net income was \$3.6 billion in 2019, and \$2.5 billion in 2020.

The data shows the outcomes of the leading e-commerce organizations, and it is clear that the pandemic scenario has an effect on the market leaders and reduces their total income. Once the nation is free, however, e-commerce is a great way to bring goods to consumers.

### ***1.8 COVID-19 Epidemic's Effect On SMEs***

It was recorded in a wide range of countries. It had a profound effect on China's economy, which was exacerbated by the country's decision to erect new trade barriers. According to Lu et al. (2020), SMEs in China suffered greatly as a result of the country's lockdown approach to contain the virus. According to research by Keogh-Brown et al. (2020), British startups were hampered by the pandemic's impact on the availability of venture finance. Additional research revealed that US SMEs were financially precarious (Juergensen et al., 2020; Bartik et al., 2020). As a result of dwindling supplies of key commodities, many global companies have severely curtailed their business operations. Companies of all sizes are experiencing impacts of virus, but especially SMEs that operate on business agreements with limited periods. (Tairus, 2021)

The effects of COVID-19 on SMEs and their workers were devastating. Understanding the needs of SMEs and the factors that contribute to catastrophes is vital for providing effective aid to them in the future. Research on SMEs in epidemic indicates that several forms of assistance were offered. Gourinchas et al. (2020) find that stopping interest payments is not significantly associated with company failure. Strictly individualized therapies provide a much greater effect for a much lower price. To determine the revenue and solvency needs of SMEs together with if these companies had money to take on additional debts, a cross-country poll of businesses was performed. Findings indicate that SMEs in each nation face a different set of difficulties when trying to gain access to money. Liu and Parilla (2020) claim that the financial challenges faced by small enterprises throughout the United States vary considerably depending on location. For helping SMEs in Indonesia in COVID-19 pandemic, the International Labor Organization (ILO) (2020) has recommended several strategies. Increased availability of grants, low-interest loans, and temporary tax benefits may assist with short-term cash flow. The second is an increase in interest in services associated with COVID-19 interim conversions.

All societies were on lockdown, and people were urged to remain inside and avoid leaving their homes. Because of our social nature, isolation may be harmful to human health (Cacioppo & Hawkley, 2009). Poor mental health, ineffectiveness, loneliness, and increased vulnerability to community threats have all been associated with spending significant amounts of time alone.

Over the last two decades, the availability of more products has greatly contributed to the growth of online shopping. There is an almost endless number of brands and items to choose from, so consumers aren't limited to what is available in their immediate area. Shipping and sourcing from all around the world is feasible. Intriguingly, a recent poll found that buyers are becoming frustrated with e-commerce platforms that provide too many options. Having more choices, regardless of their relative merits, has likely been advantageous. Forbes found that although women are more likely to be worried about the impacts of COVID-19, men are more likely to be affected by the virus. The pandemic affected the purchasing habits of 33% of males and 25% of women. Furthermore, 36% of men and 28% of women respectively said it affected how much money they spent on experiences.

### ***1.9 COVID-19 Impact On the Whole E-Commerce Of the World***

It has changed way commerce is done. Data shows that 52% of consumers prefer not to shop in crowded areas or traditional retailers. In addition, 36% of people avoided going shopping until after they had been vaccinated against the coronavirus. COVID-19 has a high effect on certain items and a minimal impact on others due to the varying ways in which the virus affects the different product types (Andrienko, 2020). Online food purchases at Walmart are up 74%, proving that individuals are avoiding social situations and preferring to stay home and work as a consequence of this virus. During this time, media consumption has risen, and both Google and Facebook have improved their features to make it easier to connect more users at once. As an example, Facebook has released Messenger, a service that competes with Zoom.

### ***1.10 Impact Of COVID-19 Retail Sales Of E-Commerce***

A \$6.5 trillion increase in online sales is anticipated by 2023 as a direct result of this phenomenon (Jones, 2020). Conversely, coronavirus may infect a wide variety of everyday goods, including suitcases, briefcases, cameras, bridal gowns, men's formal clothes, rash guards, gym bags, boys' sports shoes, lunch boxes, wallets, watches, girls' coats and jackets, and boys' shirts.

---

## **2. Literature Review**

Internet is a tool and a collection of technology that has shown to be very useful to commercial enterprises. The Internet experienced a revolution in the 1960s, and it is continually changing today to take advantage of new advancements and technologies that make possible more widespread usage of the underlying infrastructure..

1. As a result of the rise of the Internet, human rights advocates and society at large have more power than ever before and may disseminate information without prejudice through digital and traditional media platforms (Curran et al., 2013).

2. The spread of democracy and the freedom to express oneself freely are additional outcomes of the Internet revolution. According to Gomes's (2019) research, countries all around the world need to evaluate their level of preparedness to use innovative technologies like electronic commerce (Gomes, 2019).
3. The potential of remote employment and the ways in which businesses might use technology were discussed in a separate research. (Yusoff et al., 2019).

---

### 3. Objectives

Science's principal function is to unearth ground-breaking new concepts. While every study has its own unique objectives, the following represent the overarching aims of this one:

1. To evaluate current state and trends of e-commerce
2. To identify important factors driving rise in e-commerce.

---

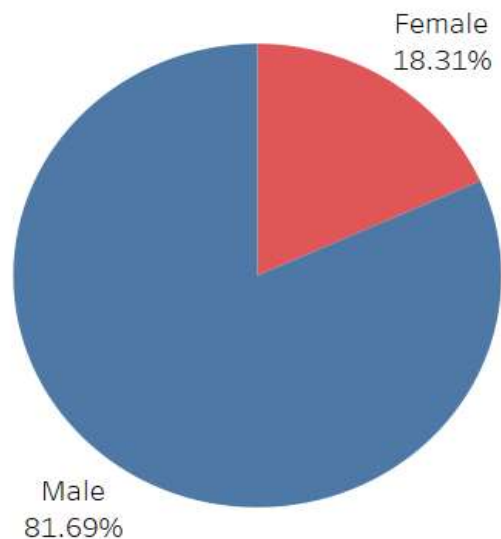
### 4. Research Methodology

Goal of the present study is speculative. The behavior of a phenomena is observed without being able to alter it. Covid-19's influence on the evolution of the e-commerce industry is studied. Because of its descriptive character, this research analyzes data before and after of covid pandemic, making heavy use of quantitative methods. Participants' responses to the online survey titled "Impact of COVID-19 on Sustainable E-Commerce" are the basis for this study's findings. Approximately one hundred residents of Jalandhar, in the Indian state of Punjab, took part in the study. Probability sampling is used for the sampling process. We'll be using Tableau to pull out the keywords. In light of Covid, this survey was designed to elicit responses that would provide light on consumers' attitudes on online shopping. The key goals of this research are to (1) examine shifting patterns in e-commerce, (2) evaluate the rationale and affective investment behind online purchases, and (3) examine the impact of Covid on consumers' spending habits. We designed the survey in such a manner that it yields findings that are in line with the objectives.

#### *Data Collection*

Statistics were gathered, and a full log of data was saved. A comprehensive report on text was created for analytical purposes. Google forms were shared on various social media sites to collect the data. Excel and Tableau are used to examine the gathered data.

#### *4.1 Gender of respondents*



**Fig 2 Gender**

In all, 71 people filled out the survey. There were 58 males (81.69 percent) and 13 females (18.31 percent). The survey subjects are made up mostly of college kids.

4.2 Age of respondents

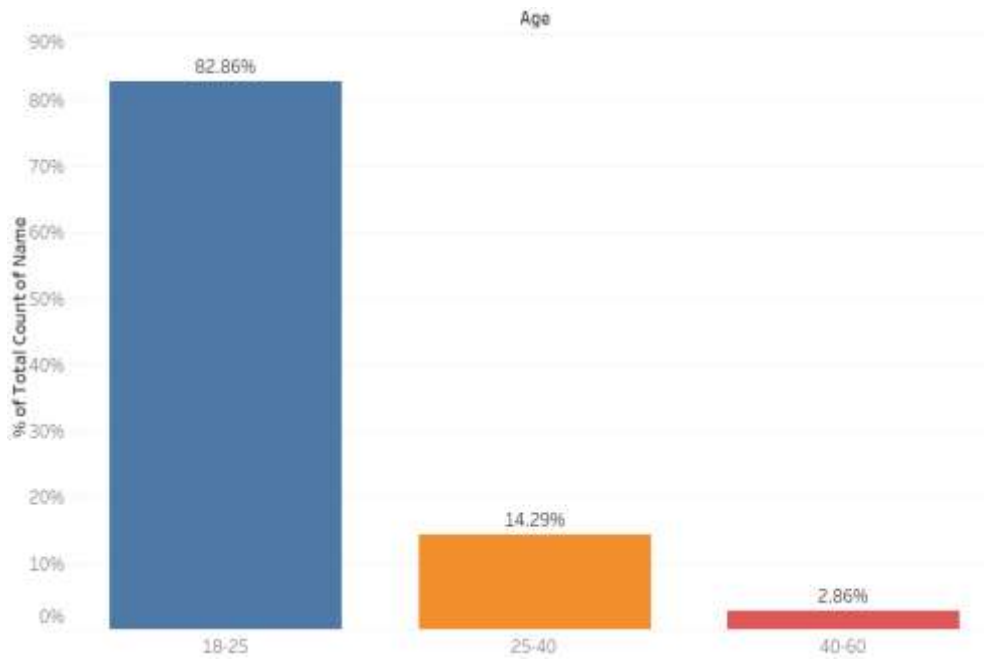


Fig 3 Age

We utilized a Bar chart to display the aforementioned data visually, allowing us to quickly see any recurring patterns. In this sample, 58 people (or 82.86%) are between the ages of 18 and 25, 10 people (14.29%) are between the ages of 25 and 40, and 2 people (or 2.86%) are above age of 40. People under age of 25 make up a significant share of the responses, perhaps reflecting the demographics of the survey's primary demographic: students.

4.3 Preference to shop online

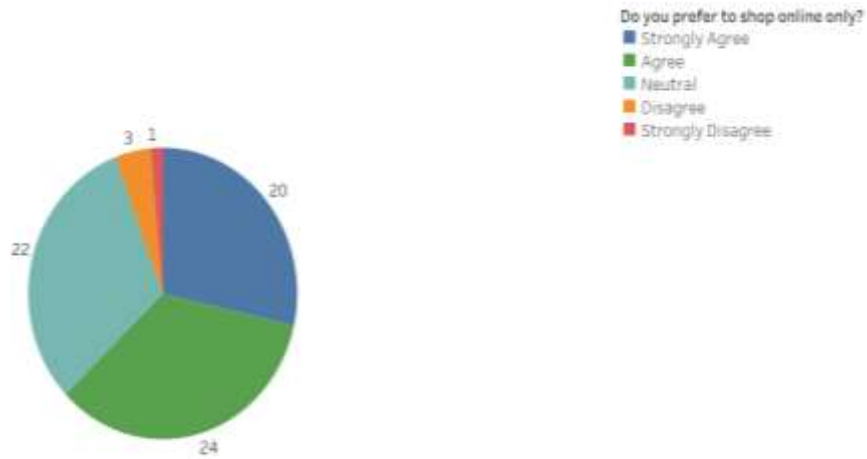


Fig 4 Preference to shop online

Above pie chart, we received 44 favorable replies, representing roughly 63 percent of those who agree or strongly agree with preference for online shopping. 22 (31%) remain neutral, while 4 disagree. As a result, majority of consumers choose to purchase online.

4.4 Online shopping increased during Covid



Fig 5 Online shopping increased during Covid

Following bar graph depicts the public's assessment of if or not internet purchases increased in covid epidemic. Only 12.86 percent of those polled agreed. While 17 (24%) are doubtful, 63 percent believe Covid 19 has boosted online purchases in nation. External facts and reports back this up, and popular opinion agrees.

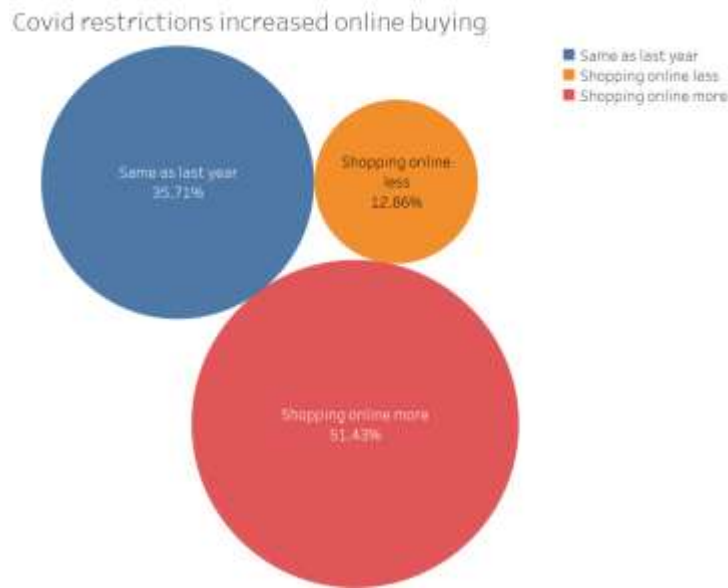
4.5 Reasons to shift to online shopping



Fig 6 Reasons to shift to online shopping

The study asked respondents to specify which online retailer they were most likely to purchase from and why they planned to make several purchases. Convenience, Covid limitations, specials and price cuts, and a selection of high-quality products were all on the table. While reactions were varied, most individuals seemed to agree that convenience was the main driver; digital revolution in India was already flourishing before the epidemic, and Covid has merely sped it up. Almost 35% of the general population agrees that Covid was among the reasons they began utilizing online shopping more often, therefore the assertion is quite clear among the general public as well.

**4.6 Covid restrictions increased online buying**



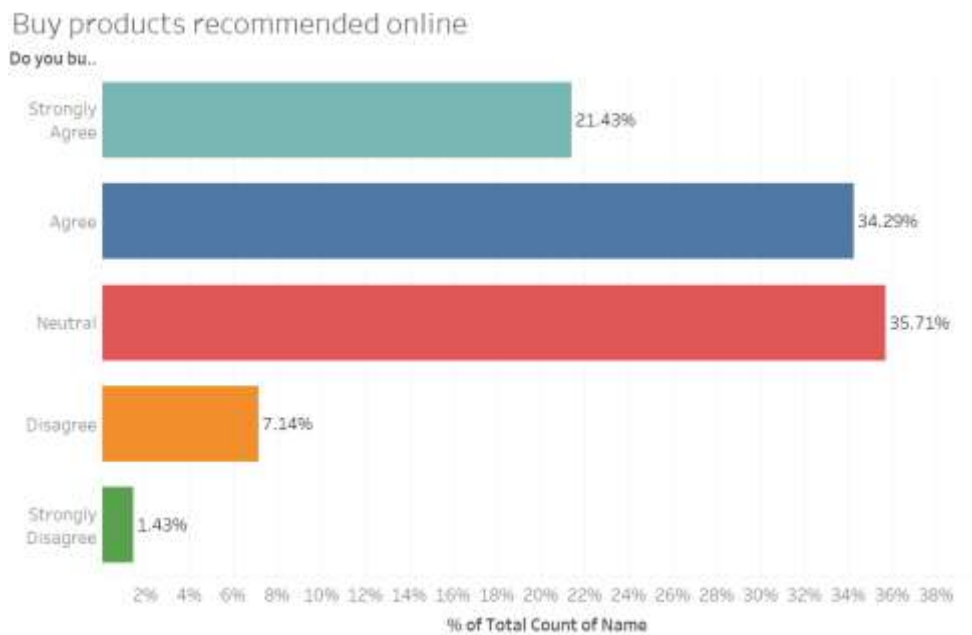
**Fig 7 Covid restrictions and online buying**

When asked whether they were buying more under the COVID restrictions, the majority (36, or nearly 52 %) replied yes. This is due to the constraints and closed circumstances that existed during the epidemic..

**4.7 Social media active on**

The question was included in the survey to help researchers learn which social networks their target audience uses the most. It shed light on a variety of popular tastes. Social media platforms such as Facebook, Instagram, Snapchat, LinkedIn, Pinterest, YouTube, Twitter, and many more were mentioned in the comments. They tended to choose social media platforms like Instagram and Snapchat. Facebook is next, then all the rest. Since this research mostly relied on primary data from the younger age, platforms like Instagram and Snapchat naturally ranked well.

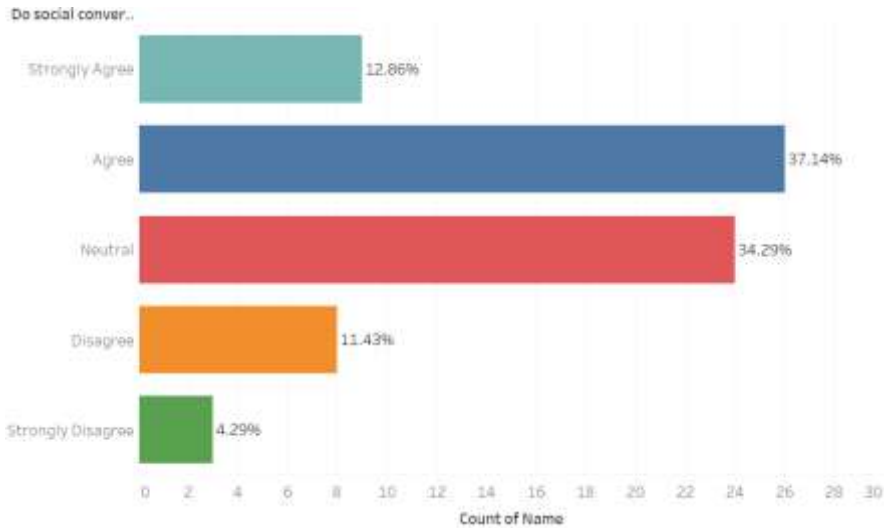
**4.8 Buy a product recommended online**



**Fig 8 Buy products recommended online**

According to above data, many respondents chose indifferent (almost 36%), however the majority either agree or strongly agree that they purchase things based on recommendations. 24 (34%) agree and 15 (21%) strongly agree, whereas a smaller number of individuals vote differently, disapproving. This demonstrates that product advertising and suggestion are beneficial in terms of public perception.

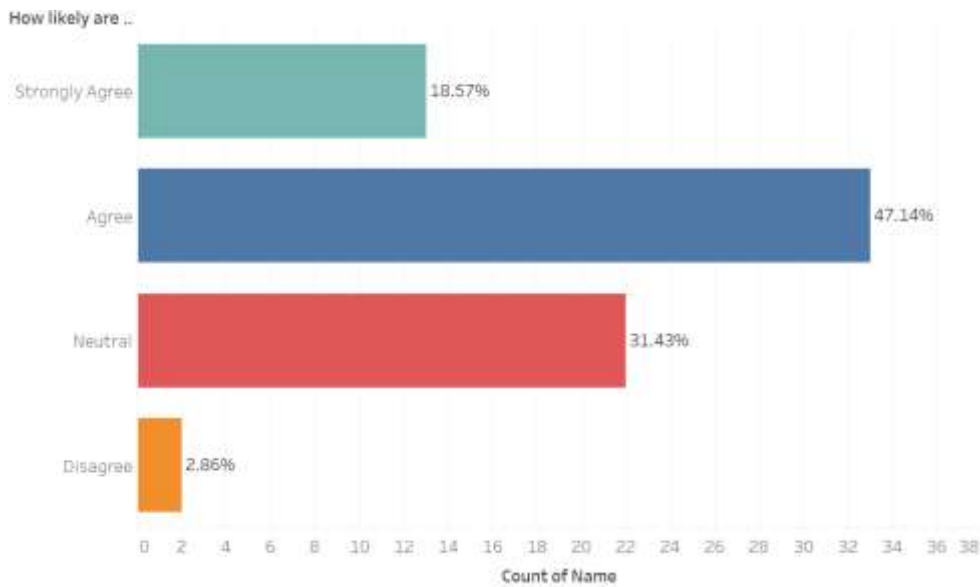
**4.9 Social conversations influence product choices**



**Fig 9 Social conversations influence product choices**

People's opinions on whether social dialogues impact their product decisions are displayed in the above chart. This allows the researchers to determine if social media debates about companies and goods influence consumer purchase selections. And as we can see, 12.86% highly agree on this issue, while 37.14% agree. 34.29 percent are undecided, whereas roughly 15 percent disagree or strongly disagree. As more individuals agreed on it, we may infer that social dialogues do affect product decisions..

**4.10 Recommend a product to online community**



**Fig 10 Recommend a product to online community**

According to graph above, 18.57 % believe that they suggest things to their online network, and 33 (47.14 percent) agree that they do so on social media. Only 2 people said they don't recommend it, while 31% are ambivalent. There is no point in passionately disagreeing. As a result, we may conclude that the majority of customers promote products to both known and unknown persons in the online community.



4.11 Hours spent on social media

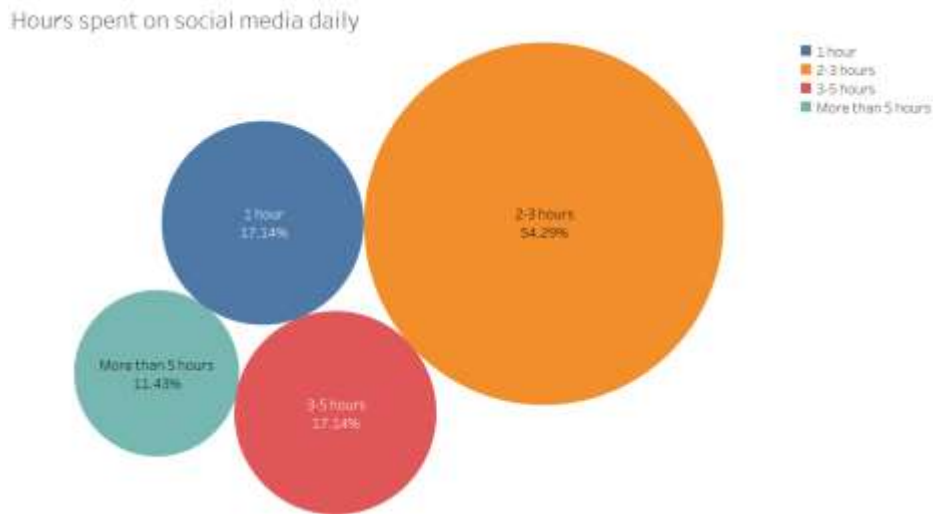


Fig 11 Daily hours spent on social media

Bubble chart above depicts how long individuals spend on social media in their everyday lives. Only 1 hour per day is spent on social media, with responders accounting for only 17 percent of the total. The majority, almost 55 percent, spend 2-3 hours every day on social media. Another 17 percent use social media for 3-5 hours, & 11 percent use it for more than 5hrs. This demonstrates how much social media has become a part of people's everyday lives, and marketers are undoubtedly taking advantage of this reality.

4.12 Social media influence your purchase

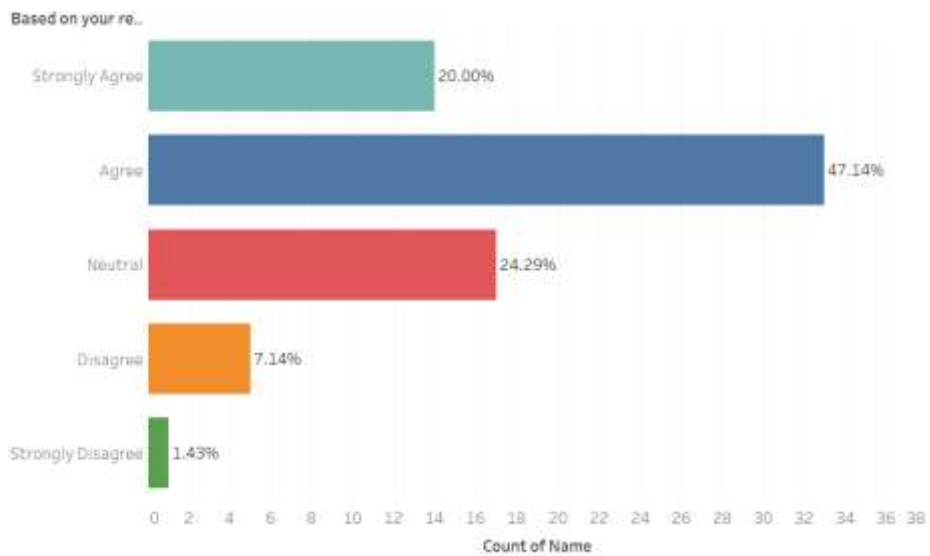
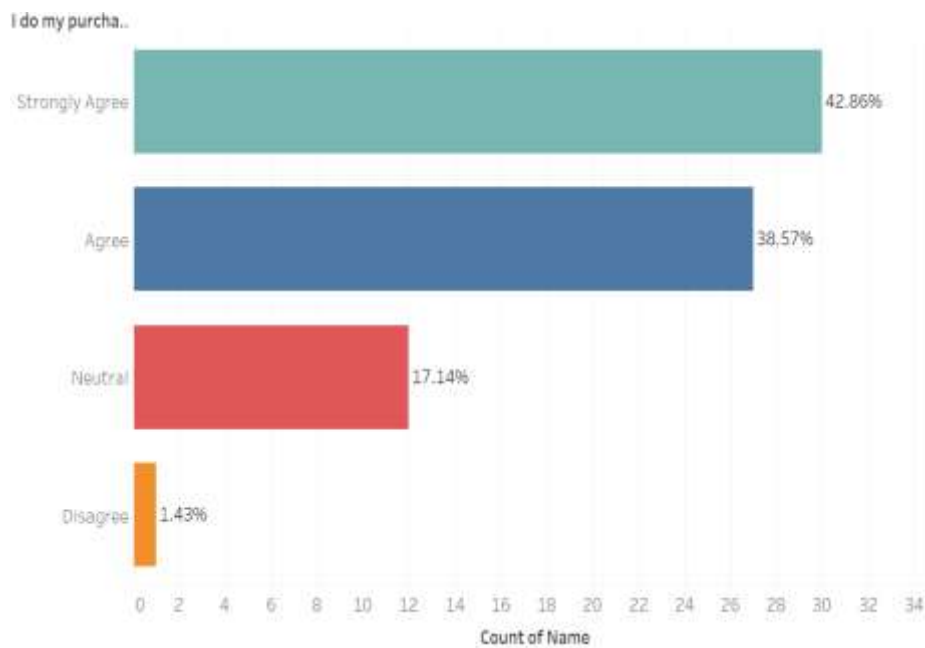


Fig 12 Social media influence your purchase

According to the horizontal bar chart above, 47 (67 %) of people agree or strongly agree that social media influences their purchasing decisions. This viewpoint received a 24 percent neutral vote. 5 (7.14%) disagree, with 1.43 percent strongly disagreeing. We may infer that the majority of people believe that social media influences their purchasing decisions..

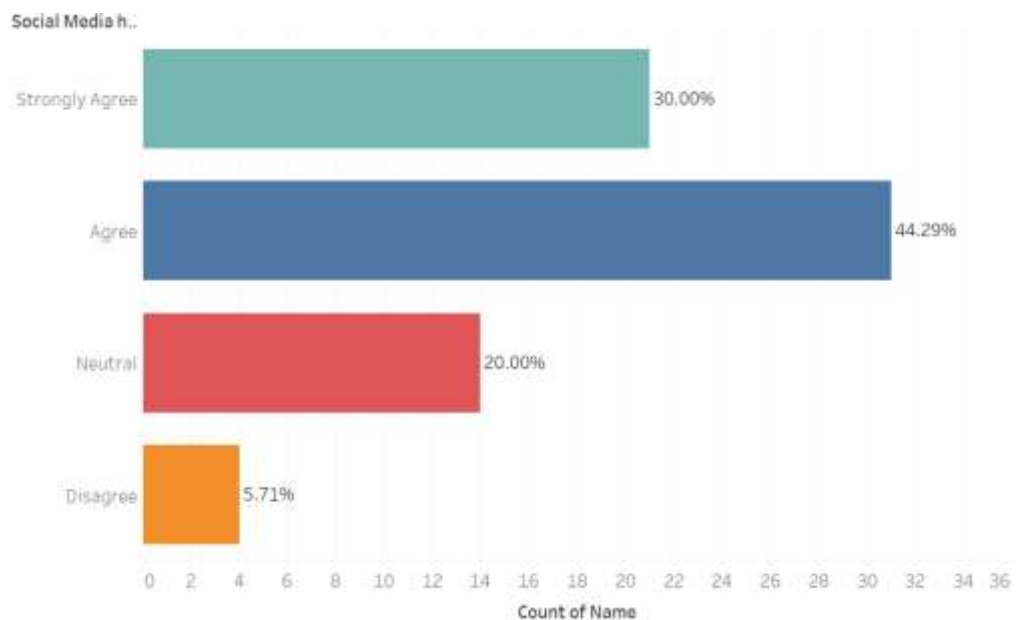
#### 4.13 Purchase after watching reviews



**Fig 13 Purchase after watching reviews**

Reviews allow shoppers to acquire authentic testimonials from previous customers about the goods and read objective evaluations and descriptions of the product before purchasing it. It's quite useful, and people rely on it all the time. We posed the question, and the graph above shows that 30 (almost 43 percent) strongly agree to read some reviews before making an online purchase, and 27 (38.57 %) agree. 12 (17.14 %) chose neutral, which may indicate occasionally, while 1.43 % disagreed. The majority of people agree to read internet reviews before making an online buy.

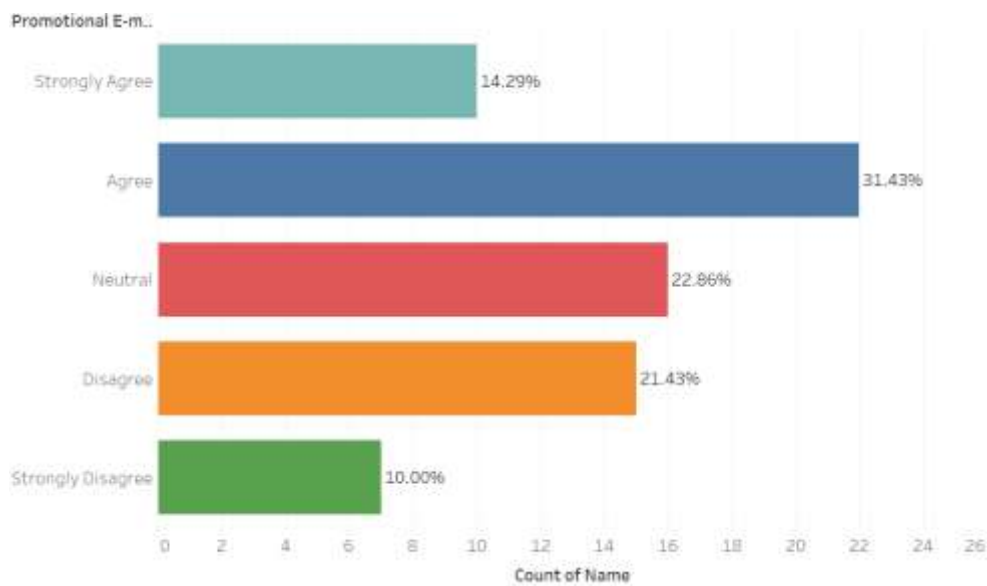
#### 4.14 Social media helps to find new products



**Fig 14 Social media helps to find new products**

According to the graph above, 21 (31%) highly agree and 31 (44.29%) agree that social media helps people locate new items. Through social media, they become aware of previously unknown items and services. 20% believe they are neutral, while 5.71 percent disagree. This means that social media advertising may be beneficial and successful since many people become aware of companies via social media.

#### 4.15 Promotional emails gets my attention to buy



**Fig.15 Promotional emails gets attention to buy**

In the graph above, about equal proportions of respondents agree and disapprove. 10 (14.29 %) highly agree, and 22 (31.43 %) believe that promotional emails sent to them pique their interest sufficiently for them to purchase their items. A substantial proportion of respondents picked neutral (22.86 percent ). 7 (10%) strongly disagree, whereas 15 (21.43%) disagree. Although there are mixed reactions, many people think that promotional emails are effective.

## 5. Findings

- There were a total of 71 responders. There were 58 men (81.69 percent) and 13 women (18.31 percent). The comments are largely from university students.
- Only 12.86 percent of those polled agreed. While 17 (24%) are doubtful, 63 percent believe Covid 19 has boosted online purchases in the nation.
- We heard a wide range of responses, but the consensus seemed to be that ease is the key factor; digital change in India was already flourishing before the pandemic hit, and Covid has merely sped up this process. About 35% of general public concur with the statement, citing Covid as a reason they started using online purchasing more often.
- When asked whether they were buying more under the COVID restrictions, the majority (36, or nearly 52 percent) replied yes. This is due to the constraints and closed circumstances that existed during the epidemic.
- Facebook, Instagram, Snapchat, LinkedIn, Pinterest, Youtube, Twitter, and others were among the answers. They mostly used Instagram and Snapchat. Then comes Facebook, and then others. Because the research focused on the youthful generation and the bulk of primary data was acquired from them, Instagram and Snapchat were among the top selections.
- We can observe that many respondents chose indifferent (almost 36%), yet the majority also agree or strongly agree that they purchase things based on recommendations. 24 (34%) agree and 15 (21%) strongly agree, whereas a smaller number of individuals vote differently, disapproving.
- This is a point on which 12.86 percent strongly agree and 37.14 percent agree. 34.29 percent are undecided, whereas roughly 15 percent disagree or strongly disagree. As more individuals agreed on it, we may infer that social dialogues do affect product decisions.
- 18.57 percent of respondents strongly believe that they suggest things to their online network, and 33 (47.14 percent) also agree that they make social media recommendations. Only 2 people said they don't recommend it, while 31% are ambivalent. There is no point in passionately disagreeing.
- Only 1 hour per day is spent on social media, with responders accounting for only 17 percent of the total. The majority, almost 55 percent, spend 2-3 hours every day on social media. Another 17 percent use social media for 3-5 hours, and 11 percent use it for more than 5 hours.
- 47 (67%) agree or strongly agree that social media influences their purchasing decisions. This viewpoint received a 24 percent neutral vote. 5 (7.14%) disagree, with 1.43 percent strongly disagreeing.

- we got 30 (almost 43 percent) strongly agree to read some reviews before making an online purchase, and 27 (38.57 percent) agree. 12 (17.14 percent) chose neutral, which may indicate occasionally, while 1.43 percent disagreed. The majority of people agree to read internet reviews before making an online buy.
- 21 (31%) highly agree, and 31 (44.29%) believe that social networking helps people discover new items. Through social media, they become aware of previously unknown items and services. 20% believe they are neutral, while 5.71 percent disagree.
- 10 (14.29 percent) highly agree, and 22 (31.43 percent) believe that promotional emails sent to them pique their interest sufficiently for them to purchase their items. A substantial proportion of respondents picked neutral (22.86 percent ). 7 (10%) strongly disagree, whereas 15 (21.43%) disagree.

---

## 6. Conclusion

This study employs a descriptive research strategy, since this kind of inquiry is often used to ascertain facts about the existing state of affairs. It gives an account of "what is" in terms of the factors or circumstances at play.

Gen Z, roughly defined as those between the ages of 18 and 25, are the primary focus of this study proposal since their behaviors have an effect on purchasing behavior under the influence of Social Media Marketing.

This proposal's sample size is based on a survey of teens and young adults (aged 10-30) about their attitudes and opinions on a variety of marketing topics, such as the influence of social media on their purchasing decisions, the effectiveness of different types of online advertising, and the types of marketing they find most engaging. University campuses provide the optimal setting for our study since we are more likely to recruit a large sample of Gen Z students.

## REFERENCES

- Abhijit Mitra 2013. "E-commerce in India- a review", *International Journal of Marketing, Financial Services and Management Research* ISSN 2277- 3622 Vol.2, No. 2 February (2013).
- Alzahrani, J. (2019). The impact of e-commerce adoption on business strategy in Saudi Arabian small and medium enterprises (SMEs). *Review of Economics and Political Science*, 4(1), 73-88. <https://doi.org/10.1108/REPS-10-2018-013>
- Anderson, R. M., Heesterbeek, H., Klinkenberg, D., & Hollingsworth, T. D. (2020). How will country-based mitigation measures influence the course of the COVID-19 epidemic? *The Lancet*, 395(10228), 931-934. [https://doi.org/10.1016/S0140-6736\(20\)30567-5](https://doi.org/10.1016/S0140-6736(20)30567-5)
- Awiagah, R., Kang, J., & Lim, J. I. (2016). Factors affecting e-commerce adoption among SMEs in Ghana. *Information Development*, 32(4), 815-836. <https://doi.org/10.1177/0266666915571427>
- Bartik, A. W., Bertrand, M., Cullen, Z. B., Glaeser, E. L., Luca, M., & Stanton, C. T. (2020). How Are Small Businesses Adjusting to COVID-19? Early Evidence from a Survey (NBER Working Paper No. 26989). Retrieved from [https://www.nber.org/system/files/working\\_papers/w26989/w26989.pdf](https://www.nber.org/system/files/working_papers/w26989/w26989.pdf)
- Juergensen, J., Guimón, J., & Narula, R. (2020). European SMEs amidst the COVID-19 crisis: Assessing impact and policy responses. *Journal of Industrial and Business Economics*, 47, 499-510. <https://doi.org/10.1007/s40812-020-00169-4>
- ILO. (2020). Supporting small and medium enterprises through the COVID-19 crisis. Retrieved from [https://www.ilo.org/jakarta/info/public/pr/WCMS\\_741502/lang--en/index.htm](https://www.ilo.org/jakarta/info/public/pr/WCMS_741502/lang--en/index.htm)
- Andrienko, O. (2020). Ecommerce & Consumer Trends During Coronavirus. from <https://www.semrush.com/blog/ecommerce-covid-19/>
- Bhatti, A. (2018). Consumer Purchase Intention Effect on Online Shopping Behavior with the Moderating Role of Attitude. *Internat. J. Academic Management Sci. Res.(IJAMSR)*, 2(7), 44-50.
- Bhatti, A., Saad, S., & Gbadebo, S. M. (2018). Convenience Risk, Product Risk, and Perceived Risk Influence on Online Shopping: Moderating Effect of Attitude. *Science Arena Publications International journal of Business Management*, 3(2), 1-11.
- Hasanat, M. W., Hoque, A., Shikha, F. A., Anwar, M., Hamid, A. B. A., & Tat, H. H. (2020). The Impact of Coronavirus (Covid-19) on E-Business in Malaysia. *Asian Journal of Multidisciplinary Studies*, 3(1), 85-90.
- Jones, K. (2020). COVID-19 The Pandemic Economy: What are Shoppers Buying Online During COVID-19? , from <https://www.visualcapitalist.com/shoppers-buying-online-ecommerce-covid19/>
- Rehman, S. (2018). Impact of financial risk, privacy risk, convenience, and trust on online shopping with mediating role of consumer purchase intention in Pakistan. *International Journal of Academic Multidisciplinary Research*, 2, 27-34.