

A STUDY ON THE IMPORTANCE OF ONLINE PURCHASE AND ONLINE PAYMENT DURING A PANDEMIC PERIOD

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ABSTRACT

A pandemic is a disease that has spread across a large region, for instance multiple continent, or worldwide. The World Health Organization (WHO) has recently declared COVID19 a pandemic. Corona virus was first found in the city of Wuhan in China in the last week of December 2019. This is a type of SARS virus which has undergone genetic changes. This virus is believed to have been spread from animals which are its silent carriers. Since Wuhan is a very large trade center in china people from all over the world frequently visit this place for trade and commerce. The modern world has become a global village due to the spurge in trade and technology. This necessitated people to travel for and wide most frequently. So on line purchase and E-transactions are very important for peoples during this situation. Electronic payment systems can also be defined as a type of inter-organizational information related to transaction systems, linking various associations, and linking to individual clients. Electronic payments may be defined as an electronic value transfer of a payment from the payer to the recipient through an electronic payment mechanism. Online shopping is the process whereby consumers directly buy goods or services from a seller in real-time, without an intermediary service, over the internet. It is a form of electronic commerce. This study involves a survey on the general attitude of people towards online purchase and online payment during a pandemic period. The need of the study is to understand the problems faced by people and to know the importance of online purchase and online payment during pandemic.

Keywords: pandemic, online purchase, online payment.

INTRODUCTION

A pandemic is a disease that has spread across a large region, for instance multiple continent, or worldwide. The World Health Organization (WHO) has recently declared COVID19, a pandemic. Corona virus was first found in the city of Wuhan in China in the last week of December 2019. This is a type of SARS virus which has undergone genetic changes. This virus is believed to have been spread from animals which are its silent carriers. Since Wuhan is a very large trade center in china people from all over the world frequently visit this place for trade and vice versa. The modern world has become a global village due to the spurge in trade and technology. This necessitated people to travel for and wide more frequently.

The corona virus has an incubation period of 14 to 21 days. During this period no substantial symptoms are found in the affected persons. This characteristic of the virus is the reason for the rapid and wide spread of disease around the globe. Being a new type of RNA virus, no medicine/ vaccine is available for its treatment, the only remedy to control the spreading in taking precautions by maintaining social distance among the people and the following proper hygienic practices. The virus cannot exist alone for longer period. The best method is isolating our-selves to contain its spread. The importance of e-purchase and e-payment is significant in this point of view of social distancing.

Online shopping is the process whereby consumers directly buy goods or services from a seller in real-time, without an intermediary service, over the internet. It is a form of electronic commerce. This project is an attempt to provide the advantages of online shopping to customers of a real shop. It helps buying the products in the shop anywhere through internet by using an android device. Thus, the customer will get the service of online shopping and home delivery from his favorite shop.

Electronic payment systems can be defined as a type of inter-organizational information related to transaction systems, linking various associations and linking to individual clients. Electronic payments may be defined as an electronic value transfer of a payment from the payer to the recipient through an electronic payment mechanism. The e-payment service comes with a web-based user interface that allows customers to access manage their bank accounts and

transactions remotely. In general, e-payment refers to electronic payment in the context of e-commerce in which online transactions conducted over the Internet. Hence, Electronic payments are also referred to as a paperless payment process.

We can say that online payment is a type of service that serves the customer, who buys the goods over the internet via online shopping portals available at their local country or globally, which in turn adds value to the online shopping provider and increases the ratio of sell. As payment is an integral part of mercantile process, electronic payment system is an integral part of e-commerce.

STATEMENT OF THE PROBLEM

This study involves a survey on the general attitude of people towards online purchase and online payment during a pandemic period. The need of the study is to understand the problems faced by people and to know the importance of online purchase and online payment during pandemic. So, the problem is stated as “**A STUDY ON THE IMPORTANCE OF ONLINE PURCHASE AND ONLINE PAYMENT DURING A PANDEMIC PERIOD**”.

OBJECTIVES

- To understand the problems faced by people during a pandemic.
- To study the importance of online purchase and online payment.
- To study about the effected peoples of corona virus in Kerala.
- To study about the effected peoples of corona virus in India.

RESEARCH METHODOLOGY

This is a descriptive as well as an analytical study on the topic and have incorporated both primary and secondary data. Primary data was collected from 110 respondents and random sampling was used to collect the data. A structured questionnaire was prepared, and the data were collected by conducting telephonic interview. Secondary data was collected from various journals, publications, articles and websites. This study was conducted for a period of 5 months i.e., from January 2020 to May 2020.

LIMITATIONS

1. The study was conducted for a short period of time.
2. The area of the study was limited to Kerala.
3. Lack of proper and true responses in some cases.

REVIEW OF LITERATURE

Kaur M,2012¹E - The merchant sells the goods to customers and customers pay the price with the help of the E-Payment system. In the offline world, the payments are made with cash or through cheque. In online sales accepting payment is a crucial aspect of the transaction

Izhar A, khan A,Sikandar M² The spread of e-payment usage varies unevenly between countries partly due to differences in factors such as quality of regulatory framework and readiness of telecommunication infrastructure. New payment services based on the Internet and mobile phones proliferate in the advanced economies.

Hossein B,2002³E payment system is secure. There should be no threat to the user credit card number, smart card or other personal detail, payment can be carried out without involvement of third party, it makes E payment at any time through the internet directly to the transfer settlement and form E-business environment.

Vyas and Srinivas 2002⁴ majority of the internet users were having positive attitude towards online buying of products/services. There exists a need for developing awareness about consumers' rights and cyber laws. Marketers are required to educate consumers. It calls for developing a better distribution system for online products.

Menon and Kahn, 2002⁵ online shopping features can be either consumers' perceptions of functional and utilitarian dimensions, like "ease of use" and "usefulness", or their perceptions of emotional and hedonic dimensions like "enjoyment"

COVID 19 AFFECTED IN KERALA

The first case of COVID-19 pandemic in Kerala (which was also the first in India) was confirmed in Thrissur on 30th January 2020. Following the detection of positive cases, the government of Kerala declared a 'state calamity warning'.

The health department took immediate steps to contain the outbreak of the Covid-19 pandemic. The state had the experience of handling such a situation during the outbreak of “Nippa Virus” in 2018. The state has a well-knit health department with a chain of primary health centers, community health centers, taluk hospitals, general hospitals and medical colleges in the government sector. There are also several private hospitals starting from small clinics to super specialty hospitals.

The personnel deployed in the field consists of the Asha workers, public health nurses and the health inspectors at the grassroot level. The state government declared a mass campaign “BREAK THE CHAIN” on 15th March 2020. This was to highlight the importance of personal hygiene by means of proper hand washing with soap, the use of sanitizers and social distancing to contain the spread of the virus. This campaign was undertaken with the co-ordination of health department, local governing bodies such as Grama Panchayaths and various Non-Governmental Organization.

THEORETICAL FRAMEWORK

Online shopping or online retailing is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the internet using a web browser. Online shopping is also known by many others name such as e-webstore, e-shop, e-store, Internet shop, web-shop, webstore, online store, and virtual store. An online shop evokes the physical analogy of buying products or services at a bricks-and-mortar retailer or shopping center; the process is called business-to-consumer (B2C) online shopping. Online shopping is a growing area of technology. Establishing a store on the internet, allows the retailers to expand their market and reach out to consumers who may not otherwise visit the physical store. The convenience of online shopping is the main attraction for the consumers.

Concept of Electronic Payment Systems that use electronic distribution networks constitute a frequent practice in the banking and business sector since 1960s, especially for the transactions of huge amounts of money. In the four decades that have passed since their appearance, important technological developments have taken place, which on the one hand have expanded the possibilities of electronic payment systems and on the other hand, created new business and social practice, which make adequate use of these systems. These changes,

naturally, have affected the definition of electronic payments, which is evolving based on the needs of each period. In its most general form, the term electronic payment includes any payment to businesses, bank or public services from citizens or businesses, which are executed through telecommunications or electronic networks using modern technology. It is obvious that based on this definition, the electronic payments that will be the objects of present result, are the payment that are executed by the payer himself, whether the latter is a consumer or a business, without the intervention of another natural person.

ANALYSIS AND INTERPRETATION

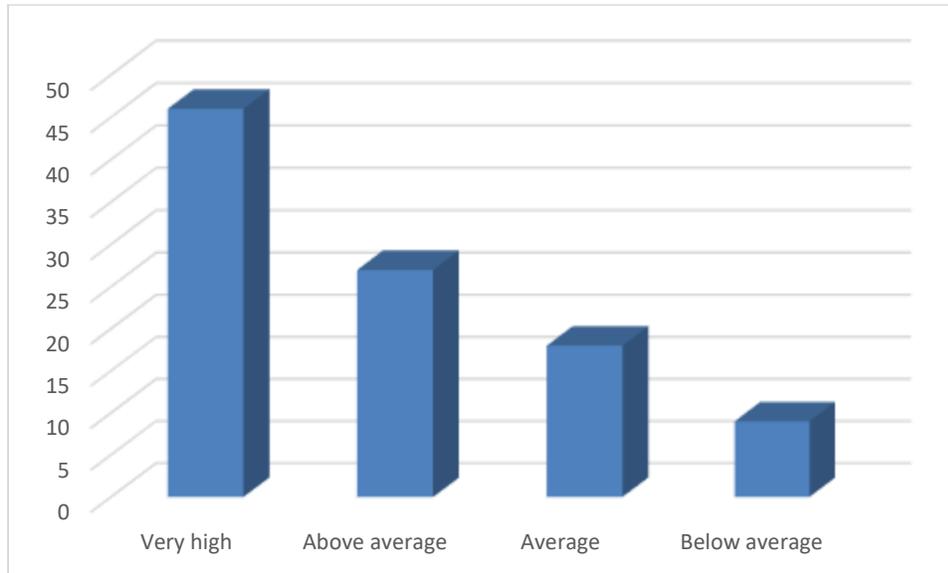
AWARENESS LEVEL ABOUT PANDEMIC (COVID 19) PERIOD

TABLE NO – 01

Source: primary data

Choice	Number of responses	Percentage
Very high	25	46
Above average	15	27
Average	10	18
Below average	5	9
Total	110	100

FIGURE NO – 01
AWARENESS LEVEL OF PEOPLE ABOUT PANDEMIC



INTERPRETATION

The above table and chart indicate that 46 percentages of respondents have very high level of awareness about pandemic period. Respectively 27 percentages and 18 percentages of respondents have above average and average level of awareness. Remaining 9 percentage of respondents have below average awareness about pandemic period.

PROBLEMS FACED BY PEOPLE DUE TO LOCKDOWN DURING A PANDEMIC (RANKING)

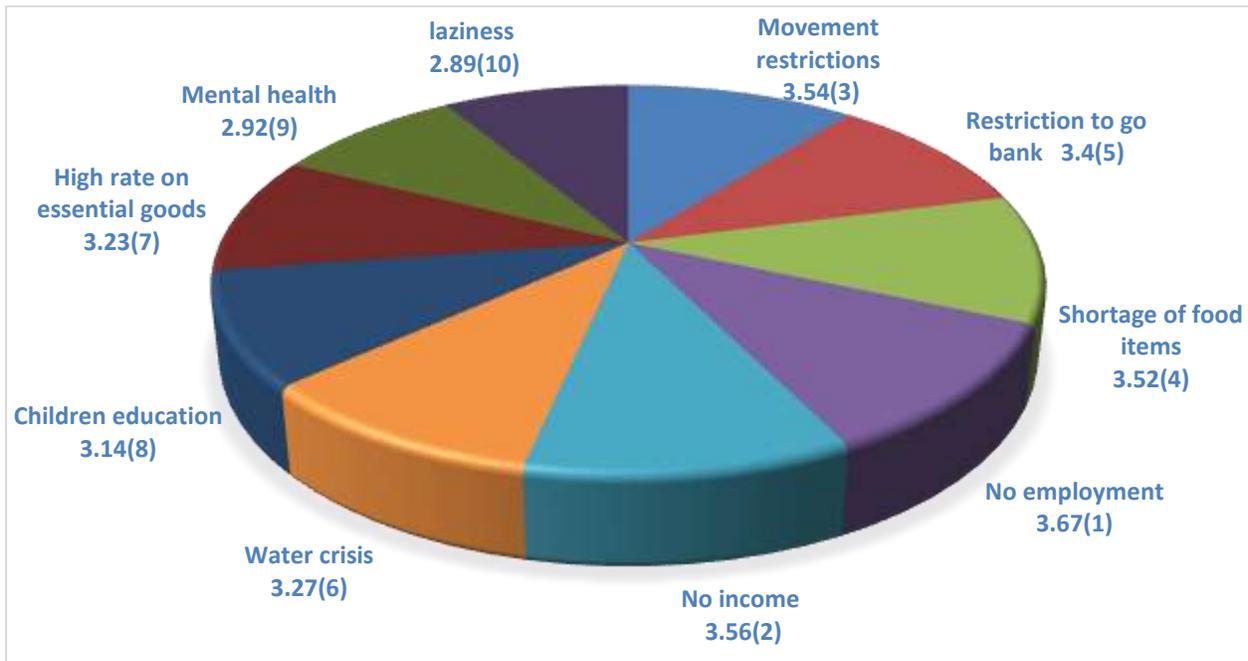
TABLE NO - 02

Sl. No.	Factors	Rank frequency					Weight	Mean	Rank
		1 (5)	2 (4)	3 (3)	4 (2)	5 (1)			
1	Movement restrictions	36	30	20	6	18	390	3.54	3
2	Restriction to go bank	26	32	24	16	12	374	3.4	5
3	Shortage of food items	34	38	4	20	14	388	3.52	4
4	Un employment	42	24	20	14	10	404	3.67	1
5	No income	40	30	6	20	14	392	3.56	2

6	Water crisis	34	20	22	10	24	360	3.27	6
7	Children education	22	30	20	18	20	346	3.14	8
8	High rate on essential goods	32	22	20	12	24	356	3.23	7
9	Mental health	10	24	36	28	12	322	2.92	9
10	laziness	16	24	22	28	20	318	2.89	10

Source: primary data

FIGURE NO - 02
PROBLEMS FACED BY PEOPLE



INTERPRETATION

From the above Table No-02 and figure shows that the first prioritized problem confronted by people during a pandemic period was ‘unemployment’ with a mean value of 3.67. Second and third problem were no income (3.56) and movement restriction (3.54) respectively. Shortage of food items was the fourth problem faced by people with a mean value of 3.52. Restriction for going to bank and water crisis were the fifth and sixth problems suffered by people with a mean value of 3.4 and 3.27 respectively. High rate of essential goods (3.23) and children education (3.14) detect as the seventh and eighth issues of the population respectively. Mental health of people ranked as ninth trouble with 2.92 of mean value and the last and tenth issue of the population was laziness (2.89) as compared to the good times.

DO YOU FEEL THAT ONLINE PURCHASE AND ONLINE PAYMENT IS BETTER THAN TRADITIONAL PURCHASE AND PAYMENT?

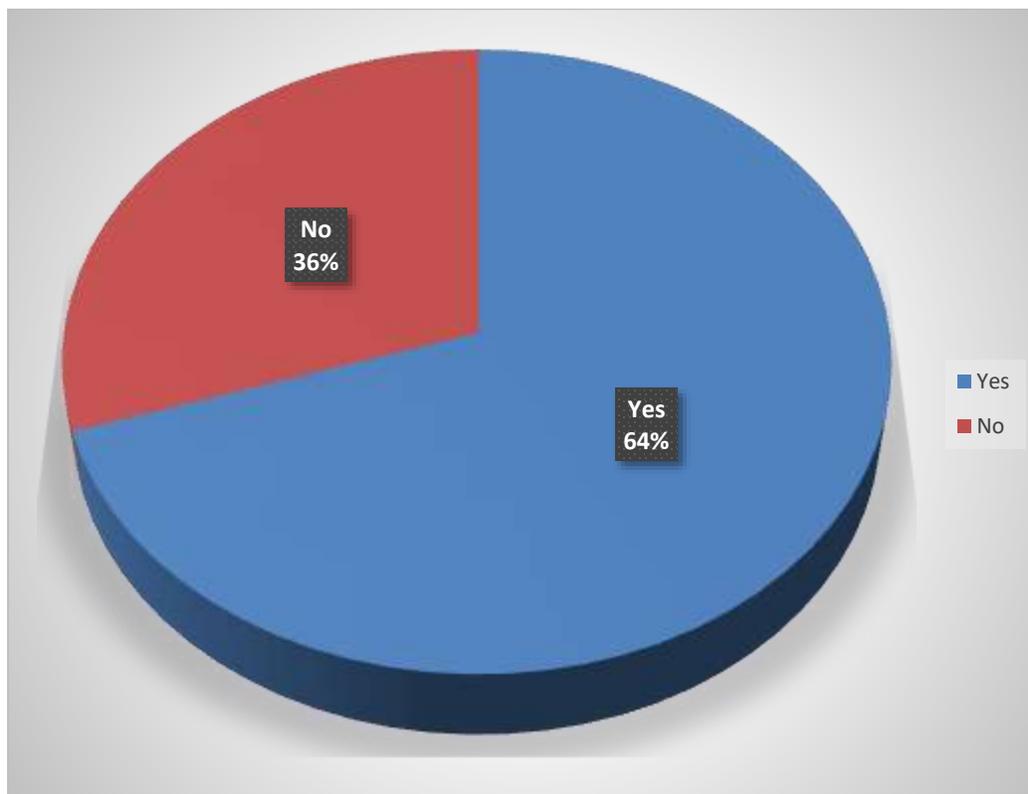
TABLE NO - 03

Choice	Number of responses	Percentage
Yes	70	64
No	40	36
Total	110	100

Souce: primary data

FIGURE NO – 03

E-PURCHASE AND E-PAYMENT IS BETTER THAN TRADITIONAL PURCHASE AND PAYMENT



INTERPRETATION

The table and figure No-03 shows that the 64 percentage of respondents have the opinion that online purchase and online payment were better than traditional purchase and payment. Remaining 36 percentages of respondents have the opinion that traditional purchase and payment is better than online purchase and payment.

THE BENEFITS OF ONLINE PURCHASE

TABLE NO- 04

Choice	No. of respondents	Percentage
No need of social contact	24	22
Govt. orders of movement restriction can easily manageable	36	33
Spread due to handling of currency can be avoid	30	27
Time saving	10	9
Avoid crowding	10	9
Total	110	100

Source: primary data

FIGURE NO- 04

BENEFITS OF ONLINE PURCHASE



INTERPRETATION

The above table No-04 shows that the benefits of online purchase. 33 percentages of respondents are of the opinion that the government orders of movement restrictions can easily manageable through online purchase. 22 and 27 percentages of respondents have the opinion that, the social contact and spread due to handling of currency can be avoided by using e-purchase system. Only a 9 percentages people have the opinion that time saving and avoiding of crowd are the benefits of e-purchase.

DIFFICULTIES OF ONLINE PURCHASE

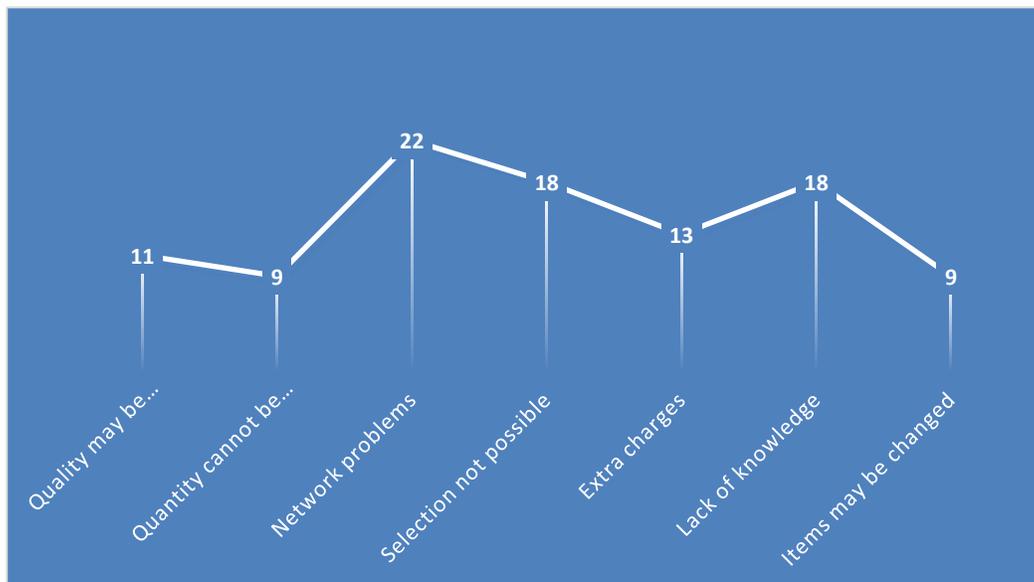
TABLE NO - 05

Choice	Number of responses	Percentage
Quality may be compromised	12	11
Quantity cannot be ensured	10	9
Network problems	24	22
Selection not possible	20	18
Extra charges	14	13
Lack of knowledge	20	18
Items may be changed	10	9
Total	110	100

Source: primary data

FIGURE NO – 05

DIFFICULTIES OF ONLINE PURCHASE



INTERPRETATION

It is clear from the above figure that 22 percentage of respondents have faced difficulties like network problem. And 18 percentages of respondents faced lack of knowledge and the selection of food items were not possible as the demerit of e-purchase. 11 and 13 percentage of respondents was faced quality problem and extra charge issues respectively. Rest of 9 percentage face problems like non ensuring of quantity of products and inter changing of ordering items.

BENEFITS OF ONLINE PAYMENT

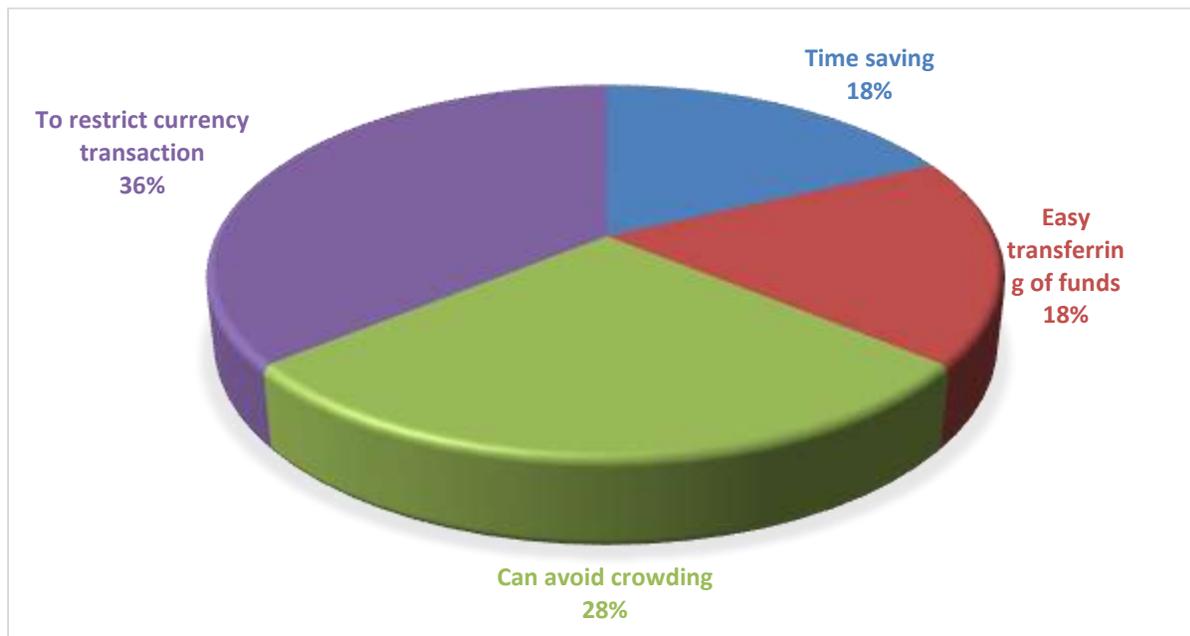
TABLE NO - 06

Choice	number of responses	Percentage
Time saving	20	18
Easy transferring of funds	20	18
Can avoid crowding	30	28
To restrict currency transaction	40	36
Total	110	100

Source: primary data

FIGURE NO – 06

BENEFITS OF ONLINE PAYMENT



INTERPRETATION

Above table shows that, 36 percentage of respondents have benefited through online payment by restricted the physical movement of currency. And 18 percentages have the benefit of easy transferring of funds and time savings respectively. Only 28 percentages responded about the benefit of avoiding crowding.

DIFFICULTIES OF ONLINE PAYMENT

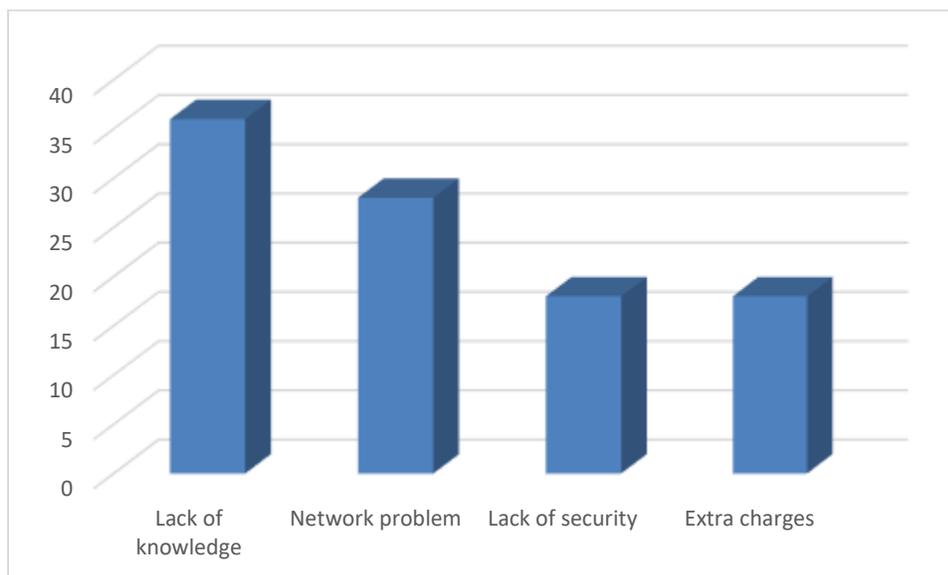
TABLE NO - 07

Choice	Number of responses	Percentage
Lack of knowledge	40	36
Network problem	30	28
Lack of security	20	18
Extra charges	20	18
Total	110	100

Source: primary data

FIGURE- 07

DIFFICULTIES OF ONLINE PAYMENT



INTERPRETATION

Table No-07 reveals that the 36 percentages of respondents faces the difficulty via online payment due to the lack of knowledge about the application. 28 percentage respondents face

network problems and 18 percentage faces lack of security about online payment system and extra charging problem respectively.

FINDINGS, SUGGESTIONS, RECOMMENDATIONS AND CONCLUSIONS

FINDINGS

- 1 46 percentage of respondents have very high level of awareness about pandemic period.
- 2 64 % of the respondents have the opinion that online purchase and payment were better than traditional purchase and payment.
- 3 Most of the respondents (33%) said that, government orders of movement restrictions can easily manageable was the benefit of online purchase.
- 4 22% of the respondents face the difficulties of online purchase was network problems.
- 5 36% of the respondents have the benefit through online payment was to restrict the physical movement of currency.
- 6 36 percentage of respondents faces the difficulty via online payment was lack of knowledge about the application.

SUGGESTIONS

- Continuing efforts are to be made by government, through local governing bodies, police, health workers and via print media and electronic medias, regarding the importance of online purchase.
- Movement restrictions is very important to prevent the spread of Corona Virus.
- To restrict the movement of people and make them stay at home, various methods like home delivery of food and other utility items can be taken up by the volunteers in the field.
- In order to attract more and more people to use online channels, they must be imparted with the knowledge in using electronic channels. For this purpose, volunteers can be utilized.
- The government should implement the wearing of mask compulsory to the public.
- People are to be made aware of social distancing.

- Should they happen to touch a material from outside sanitization of hands must be made compulsory.
- Proper knowledge should be provided for washing hands with water at least for 20 seconds and the method of washing.
- In case hand washing is not feasible the use of sanitizers must be made compulsory.
- Government can initiate through the local bodies to make the people use these methods at various public places by making arrangements for it.
- This provision should be made compulsory where people are likely to throng at places like grocery shops, vegetable shops, ration shops etc...
- Usage of currency is a great risk at this point of time in the spread of Corona Virus. There for e-payments should be encouraged to the maximum.
- Even after this crisis is over, continuing efforts are to be made to teach the people on the usage of online payments.
- The habit of personal hygiene and environmental protection should be made a part of life.
- Through this means our nation can achieve the target of cash less economy.

RECOMMENDATIONS TO THE GOVERNMENT

1. Encourage online payment and online purchase methods. Because by using online payment and purchase systems we can avoid physical contact with cash.
2. Give proper education to the people for using online platforms. We can give education through televisions and other channels.
3. Motivate people to use online methods, so we can avoid crowds then we can achieve the motive of social distancing.

CONCLUSION

During this pandemic period, online purchase and online payment are better than traditional way of cash purchase and payment. Because we can control the spread Corona Virus through currencies and other physical items. Now our world especially India is facing a critical situation because of COVID 19. In this situation, every people will take care of them self by avoiding social contact and taking care of self-cleanliness. To help this situation, e-purchase and e-payment plays a vital role to save our country. The advancement of the e-purchase and e-payment system is not a replacement of cash and trade but as a better alternative to cash and

trade barter. While working through e-channels have significantly helped to increase the overall safety of the world. When people use e-channels they can save their lives and save our world.

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