FROM PHYSICAL TO DIGITAL: UNDERSTANDING CONSUMER BEHAVIOR AMIDST COVID-19

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Abstract: An interpretative situation or condition shifts or forces human behaviour into several directions which some characteristics which cannot be brought back. Crises like Covid 19 pandemic doesn't occur frequently, to control the spread of the Covid virus several steps at different levels were carried out for utmost safety and wellbeing. Lockdown was one such measure that was adopted globally to prevent the disease from spreading. Thus, everything interrelated to public health, resulted in economic vulnerability and effecting it to roots. Market dynamics were shaken by the global shutdown. Consumers in an industry are the touchpoints of the competition, productivity and economic mix of the market. Consumers are already witnessing a shift in conduct in the face of economic uncertainty, but it is a matter of how many transitions they can sustain through the crisis. This research finds out consumer behaviour amidst COVID-19 crises and what consumers perceive in the lockdown for the mobile aggregator platform, which flourished even at the time of crises. Meanwhile, the study also presents the normal wellbeing of consumers using the mobile aggregator however the Standard operating procedures confined them to sustain in a regulated home environment. Giving them the alternate of the mobile aggregator to shop for gourmet and groceries. There have been several consumer shifts reports and which brings in a hypothesis about consumer behaviour such as, Perceived Usefulness, Perceived Ease of Use, Attitude and Behavioral Intention. Finally, the study tries to determine consumer shift amidst covid 19, which introduced a change in consumer buying behaviour for grocery and gourmet food products. The differences in consumption patter before the Covid pandemic outbreak and amidst is been explored across age gender and occupation.

Index Terms – Coronavirus, COVID-19, Consumer Behavior, Grocery, Gourmet, E-Commerce, Mobile Aggregator

I. INTRODUCTION

On January 30, 2020, India registered the very first case of the disease. As then, cases have progressively and substantially increased. Considering the nature of the extremely contagious disease, regulatory actions including the implementation of social distance, self-isolation at emergence are the ways to contain the expansion. The closure of community and government facilities, mobility restrictions and even the lockdown of the whole country.

The world has changed swiftly and so is business. As we move into the 21st century, it becomes of utmost importance for all business to make their statements, promotion campaigns, appeals and offers pronto along with creativity and distinctiveness against competitors. While e-commerce in India currently accounts for less than 3% of total retail sales in the country, its current trajectory of growth (estimated at 1200% from 2016 to 2026) has led to advertising and marketing campaigns by e-commerce companies aimed at convincing offline shoppers to embrace online marketplaces. (Priyank Chandra, 2019).

All of sudden there has been a surging demand for daily essentials and categorized commodities, with grocery in the bold circle, The Indian retail market is highly fragmented between organized and unorganized sector which includes nearly about 13.8 million traditional runs by family neighbourhood stores. Along with its organized sector of retails consists of less than 10% of it. In India, a great majority of B2C e-commerce mobile applications retailers draw customers to them because of heavy discounts free delivery above upon amounts and BOGO offers. Meanwhile, the majority population is cost-conscious and conservative as well. Amidst the coronavirus pandemic increased shopping usage globally, In India, it had lead to a rise in the percentage of FTUs the first time e-commerce users, people started accepting the online medium and shifted from the traditional brick and mortar model of purchase.

The surprise increment in the frequency of online purchase grew overnight due to the confined environment and prevailing situation i.e, COVID-19. Meanwhile, it consisted of two groups one, who are the regular consumers by online medium and the other segment that had never been before to this medium and shifted with the inhibiting circumstances because they were ignorant of the online medium of purchase or did not have any medium or device to access through. It is really interesting to check, what are the different measures factors and habits that led to switch and accept online shopping.

The recent extraordinary growth of smartphones and tablets gives rise to the mobile application market. It opens up the opportunity for a new type of entrepreneurs to tap into the fast-growing mobile application market. (Tiarawut, 2013) Food delivery aided through digital apps has emerged as one of the fast-growing developments in the e-commerce space. (N. Thamaraiselvan, Digital Food Delivery Apps Revolutionizing Food Products Marketing in India, 2019). However, retaining customers and facilitating their continued purchase is crucial for food aggregators. (Anuj Pal Kapoor, 2018)

Aggregators: Provide a platform for customers to discover restaurants, with the ability to navigate through menus of different cuisines (Mustafa Abbas Bhotvawala, 2016). The revolution of mobile phone innovations has opened the doors for companies to gain purchasers through downloadable smartphone applications. (Telang, 2018)

1.1 Retail sector growth:

Retailing can be defined as procurement of varied products in large quantities from various sources/manufacturers and their sale in small lots, for direct consumption to the purchaser. Elaborating on the types of the retail industry, Brick-and-Mortar Store Retailers – Those engaged in the sale of products from physical locations that warehouse and display merchandise with the intent of attracting customers to make purchases on site. Supermarkets, Hypermarkets, Departmental stores, Specialty stores, Convenience Stores, Discount Stores, Factory Outlets and Shopping Malls. (Dr.N.Vijayakumar, 2018). There has been surge growth in the consumer goods and grocery segment. (Singh, 2018). The last five years have seen a rise in the number of companies enabling e-commerce technologies and the internet in India. Favoured demographics and growing internet users' base helped in adding growth. Growth shown by Indian players like Flipkart, India Times, Snapdeal etc. and huge investors' interest around these companies showed the immense potentials of the market. (Kumar, 2018).

1.2 The new hype Mobile tech:

Multiple tech companies are attempting to break into the mobile commerce market by leveraging the ubiquity of cell phones to tap into the hyper-localized commerce niche, centred around mobile platforms utilizing the real-time location. (Keating, 2018). The Indian e-commerce industry has been on an upward growth trajectory and is expected to surpass the U.S to become the largest e E-commerce market in the world by 2034. (Kumar Anuj, 2018). Food diversity in India is an implicit characteristic of India's diversified culture consisting of different regions and states within. Today, the fast-food industry is getting adapted to Indian food requirements and is growing in India. It is gaining acceptance primarily from Indian youth and younger generations and is becoming part of life (Dr.V.Umamaheswari, 2018)

1.3 Business Model and Delivery System:

The business format of delivering ready-to-eat food over a digital platform either through a web portal or mobile apps has captured more customers to its ambit particularly in places like retail malls, housing apartments and office locations. The sector is very competitive, and the growth of online food ordering via digital platform made the businessmen and entrepreneurs awake and took notice. Some popular 'food aggregators' like Zomato, Swiggy, Food Panda and UberEats are feeding the Indian cities online and making decent profits. (N. Thamaraiselvan, 2019)

Through interviews with buyers who are still shopping at traditional markets and have not completely transitioned to online marketplaces. (Chen, 2018). E-commerce is emerging as a medium to help SMB(small to medium businesses). The emergence of a robust payment gateway, new mobile technologies and Cloud-based application has enhanced e-commerce business application. (Nitirajsingh Sandu, 2018). Here in the paper focuses on the new M-commerce- A watchword of the era. As the process of digitalization has been set into action, the next set of internet users, which include the rural and semi-urban population are coming online using accessible smart devices. (1Dr. A. Michael John, 2019)

1.4 E-Commerce in India:

Deploying e-commerce resources upon which unique, specialized e-commerce marketing capabilities are developed is essential for achieving marketing efficiencies as a path to export venture performance. (Gary D. Gregory, 2017). India's retail sector is in the throes of massive and ongoing transformations, with forces at work from both ends of the store-size spectrum. The small Kirana stores are introducing new services, technologies and services – to forestall customer migration to large modern stories. Mobile aggregator platforms are becoming the new technologies for the new consumer base. (Ruby R. Dholakiaa, 2017). Mobile services contributed 4.2% of the GDP worldwide in 2015, forecasted to contribute close to 5% in 2020. By 2020, there could be close to 5.8 billion smartphones used by almost 90% of all Internet users. (Springler, 2018). Future of E-commerce giving a boost to the mobile aggregator platforms. It has been predicted that the future of e-commerce in 2020 will be seamless, easier, more convenient and powerful. (Dr. Sanjay Mishra, 2018). The use of mobile apps in e-commerce retailing is analysed from the perspective of consumer online shopping behaviour patterns. Moreover, the measurement process of the ease of use of mobile apps with multiple selection steps is viewed as an information operation process with multiple information-state transitions. (a, 2020).

1.5 Mobile Aggregators:

Mobile is the primary means to access the internet and with retailers looking at an omnichannel strategy to retain consumers or gain new consumers, mobile remains the most viable option for retailers. (Seedat, 2017). Online retailers can use partnerships to tackle industry dynamics and break into foreign markets. This type of "piggy-back internationalisation" can be an effective strategy for handling foreign market dynamics in the entry phase: that is to say, the short term. Reliance upon relationships, however, may paradoxically inhibit retailers' abilities to stay competitive in the post-entry phase (i.e. the long term) since they become cut-off from the first-hand market learning. Since to be universal in all fields the use of mobile aggregator is increasing day by day. (Sara Melén Hånell, 2019). The mobile aggregator has created re-intermediation in this sector. From the supplier's point of view, it provides them with an opportunity to offer their products and services across the globe 24*7 by updating the pricing policies, product and offers on daily measures. (NAZIR, 2017)
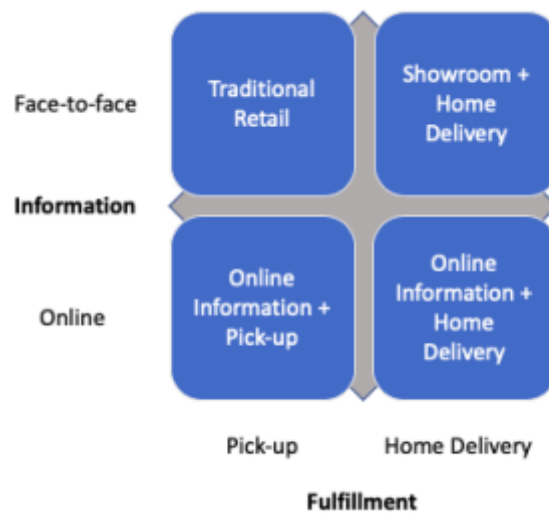
Figure 1: Omnichannel Retail Matrix

Consumers have turned progressively mobile and channel-agnostic. They switch from channel to channel, from online to offline, and assume a continuous and consistent experience without an apparent disconnect: three main trends are now emerging in the omnichannel environment. (Borelli, 2018). The small Kirana stores are introducing new services, technologies and services – to forestall customer migration to large modern stories. (Ruby R. Dholakiaa N. D., 2018). The emergence of Cloud Kitchens and availability through mobile aggregators. It is also called a delivery-only restaurant. It essentially involves small eateries, sharing a kitchen facility from where deliveries can be made easily. (Dr CHETAN PANSE, 2019).

II. PROBLEM STATEMENT

COVID-19 pandemic breakout globally put a lot of pressure on essential commodities buying. Consumers have only some alternatives to buy groceries and gourmet food products. With lockdown adopted as a method to curb the COVID-19 virus, various neighbourhood brick and mortar stores were closed. Hourly opening of small stores and fluctuating logistics supply could not satisfy the panic buying and triggered demands of consumers. According to UNCTAD (United Nations Conference on Trade and Development), there has been a severe shift in the behavioural pattern of consumers. However Mobile aggregator platform emerged as the best alternative amidst the prevailing confined situation. There may be factors like perceived usefulness, perceived ease of use, attitude and behavioural intention which attracts consumers to use and accept the technology.

III. RELEVANCE & IMPORTANT OF RESEARCH

Mobile aggregator and services took a high spike in India amidst the COVID-19 pandemic. A virtual world is developing though crises have given ignition to the tech hype like e-commerce to check out new developments in any confined scenario. Nearly 6 out of 10 consumers were worried to visit the nearest store amidst the coronavirus pandemic (NRF Survey). The major risk was to be infected by physical touch and safety norms amidst any situation is crucial. In the new norms applicable like physical and social distancing, groceries and ready to eat food were ordered from the mobile aggregators. There has been a shift in consumer behaviour amidst new norms and this study focuses on that. Catering to consumer queries and service applicability 24/7 has lead consumers to adopt the methodologies. This study would help the mobile aggregators to tap on the focal points. To enhance the point to point system and customer-centric experiences.

IV. KEY CONCEPTS AND THEORETICAL BACKGROUND

4.1 Population and Sample

Almost every other person present in one family goes through mobile applications and several e-commerce platforms and in some way gets influenced in their purchase intent. The respondents were given a short study description and a link posted to receive more information about the study. The final sample was 360(N=360) customers of all classes consisting of questions related to products of grocery and gourmet based on demographic distributions.

And secondary data from literature reviews of various research papers. The link took the participants to a safe online questionnaire once they clicked.

4.2 Data and Sources of Data

The questionnaire had two sections: the first section consisted of demographic questions and those related to identify their behavioural intention. Amidst the COVID 19 pandemic situation globally. The measurement constructs include Technology Acceptance Model Characteristics External Variables (Demographics and Covid-19 Situation), Perceived Usefulness, Perceived Ease of Use, Attitude towards use, Behavioral intention & Recall with a 5-point Likert scale from 1 to 5 to present Strongly Disagree, Disagree, Neutral, Agree, and Strongly Agree. The convenience sampling technique is used to collect data where primary data has been collected by a well-designed questionnaire prepared in google docs/ Offline and was circulated through social media application like WhatsApp, LinkedIn etc. and also through an in-person meeting.

The population of interest for this research are male and female online purchasers who use various e-commerce platforms and mobile applications to order their preferred grocery and gourmet product. Close-ended questions were asked to the respondents measured five-point Likert scale (5 strongly agree to 1 strongly disagree), which would measure each variable of our model to find out if the variables influenced technology acceptance. This will be tested by performing a Reliability test for the collected data using

the Cronbach's alpha test, regression analysis will be done to analyze the relationship between our variables for further analysis of the data using SPSS 26. Also, the Annova test was conducted to test various groups to see if there's a difference between them.

4.3 Theoretical framework

Technology Acceptance Model (Prof. Sandeep Salunkhe, 2018) is a theory of information systems which explains how user accepts new technology. TAM also helps in identifying various factors that influence the user's decision in accepting new technology. Basic TAM comprises two important dimensions, which are ease of use and usefulness concerning information system or technology. Usefulness states the behaviour of the user towards particular technology and how his or her work will be effectively done. Ease of use states that how user believes that his or her work would be effortless (Davis 1989).

Here in this paper some of the study-based questions were related to the covid scenario relatively being cost consciousness, the utmost import for the consumer from heath to economic, precautionary measures and the standard SOPs decided by the govt of India. What medium of aggregator one consumer would choose from a set of options available. Perceived ease of use shows the extent to which a user expects the use of the system will not need effort on his/her side (Davis et al., 1989). Perceived usefulness is the extent to which an individual believes the use of a certain system will improve his/her performance. (Nargesh Khatun Jokar) . According to the TAM, an individual's perceived usefulness of a system is affected by his/her perceived ease of use (Venkatesh and Davis, 2000). Both perceived ease of use and perceived usefulness are important for predicting behaviour (Bandura, 1982). Knowing only these simple generic variables used in the TAM would allow proper manipulation towards promoting medicinal herbs acceptance and consumption. External variables may also be exploited to help and train individuals' subjective perceptions of usefulness and ease of use (Davis et al., 1989).
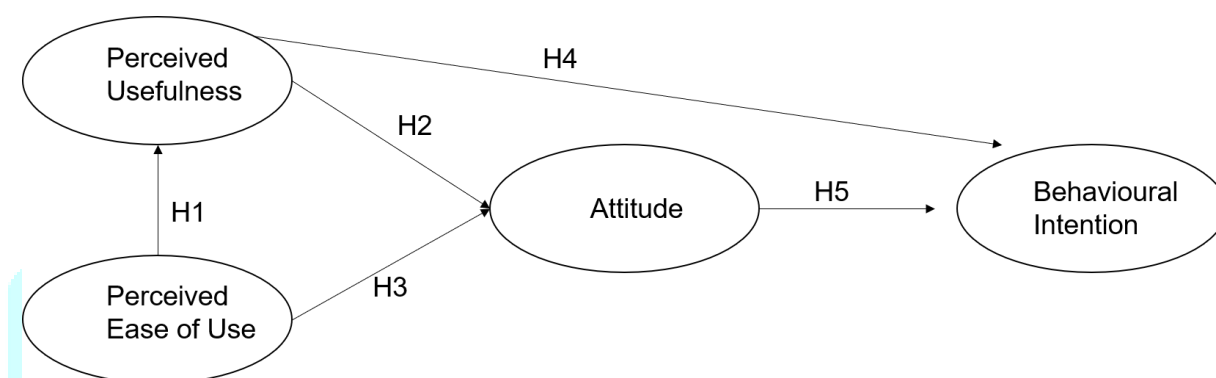

Figure 2: Conceptual Model

V. RESULTS AND DISCUSSION

5.1 Results of Descriptive Statics of Study Variables

Table 5.1: Descriptive Statics

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Age	360	1	4	1.06	.324
Valid N (listwise)	360				

Here in (1= 18-28, 2=29-39, 3=40-50, 4=50+) Meanwhile the minimum age is 18 while the maximum is 50+. The standard deviation of .324 shows the coded mean of 1.06 (Age in Years).

5.2 Study Specific Results

A study-specific question was to know about the most used online aggregator platform for gourmet and groceries amidst coronavirus outbreak. 46.2% of people marked Zomato as their preference for ordering gourmet food in such a scenario. Meanwhile, 24.4% of people chose Big Basket followed by 13.4% with Jio mart to order groceries for their daily conception. 25.2% of people ordered through this because it saved their time and 21% said that it is good because of easier home delivery amidst the corona pandemic.

5.3 Results of the measurement model

It is essential to prove the validity and reliability of the instrument. After studying the profile of the respondents, the data is used for further analysis. The table represents the result of the Reliability test done on the collected data and the value of Cronbach's alpha. Cronbach's alpha is done for pilot testing and to check the reliability of the data analyzed. After the transformation of the constructs, reliability analysis was performed by using SPSS. The value of Cronbach's alpha represents the internal consistency of the items. From the table, we can see that the Cronbach's Alpha obtained is 0.958 which is greater than 0.6. This shows the data collected for the research is reliable and further research can be done using the data.

Table 5.3 Reliability Statistics

Reliability Statistics			
	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
All Variables	.958	.959	23
Percieved Ease of Use	.842	.847	7
Percieved Usefulness	.849	.850	5
Attitude	.842	.843	5
Behavioural Intention	.921	.921	6

5.4 Kaiser-Meyer-Olkin Measure of Sampling Adequacy

The **Kaiser-Meyer-Olkin Measure of Sampling Adequacy** is a statistic that indicates the proportion of variance in the variables that may be caused by the underlying factors.

Typically, high values (close to 1.0) suggest that a factor analysis might be useful for your details. If the value is less than 0.50, the results of the analysis of the factor may not be very useful. The table shows the value obtained for KMO and Bartlett's Test is 0.937 which is more than 0.50. This infers that the data collected is adequate for structure detection and further analysis.

Table 5.4 KMO Bartlett Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.937
Bartlett's Test of Sphericity	Approx. Chi-Square	6156.683
	Df	253
	Sig.	.000

5.5 Anova

Variance Analysis (ANOVA) is a set of statistical models and their related estimation techniques (such as the "variation" among and between groups) used to evaluate group mean differences in a sample. The one-way variance analysis (ANOVA) is used to assess if there are statistically significant variations in the average of three or more distinct (unrelated) groups. There was no statistically significant difference between groups as demonstrated by one-way ANOVA.

The value of F & significance with p-value is greater than the .05 alpha level. This means there is no statistically significant difference between the means of the different levels in the case of Annual Income. A Tukey post hoc test was also conducted to show that there is no Annual Income group which is statistically significantly further than the other in terms of the variables. And it was found out that there was no statistically significant difference between the various Annual Income groups.

Table 5.5.1 Influence of the study variables on Annual Income

ANOVA		Sum of Squares	df	Mean Square	F	Sig.
PEU	Between Groups	7.182	3	2.394	7.190	.000
	Within Groups	118.540	356	.333		
	Total	125.722	359			
PU	Between Groups	7.497	3	2.499	5.966	.001
	Within Groups	149.123	356	.419		
	Total	156.620	359			
AT	Between Groups	5.672	3	1.891	4.118	.007
	Within Groups	163.447	356	.459		
	Total	169.119	359			
BI	Between Groups	11.739	3	3.913	7.093	.000
	Within Groups	196.410	356	.552		
	Total	208.149	359			

The value of F & significance with p-value is greater than the .05 alpha level. This means there is no statistically significant difference between the means of the different levels in the case of Occupation. A Tukey post hoc test was also conducted to show that there is no Occupation group which is statistically significantly further than the other in terms of the variables. And it was found out that there was no statistically significant difference between the various occupation groups.

Table 5.5.2 Influence of the study variables on Occupation

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
PEU	Between Groups	4.170	2	2.085	6.124	.002
	Within Groups	121.552	357	.340		
	Total	125.722	359			
PU	Between Groups	7.715	2	3.858	9.249	.000
	Within Groups	148.905	357	.417		
	Total	156.620	359			
AT	Between Groups	5.004	2	2.502	5.442	.005
	Within Groups	164.115	357	.460		
	Total	169.119	359			
BI	Between Groups	4.893	2	2.447	4.297	.014
	Within Groups	203.256	357	.569		
	Total	208.149	359			

5.6 Results of Crosstabs - Chi-Square

The **Chi-Square Test** of Independence determines whether there is an association between categorical variables (i.e., whether the variables are independent or related).

Hypothesis:

H0: There is no association between preferring online shopping for food and groceries and for groceries the individual would prefer (Mobile Aggregator)

H1: There is an association between preferring online shopping for food and groceries and for groceries the individual would prefer (Mobile Aggregator)

Table 5.6.1 Chi-Square Details between preferring online shopping for food and groceries and groceries

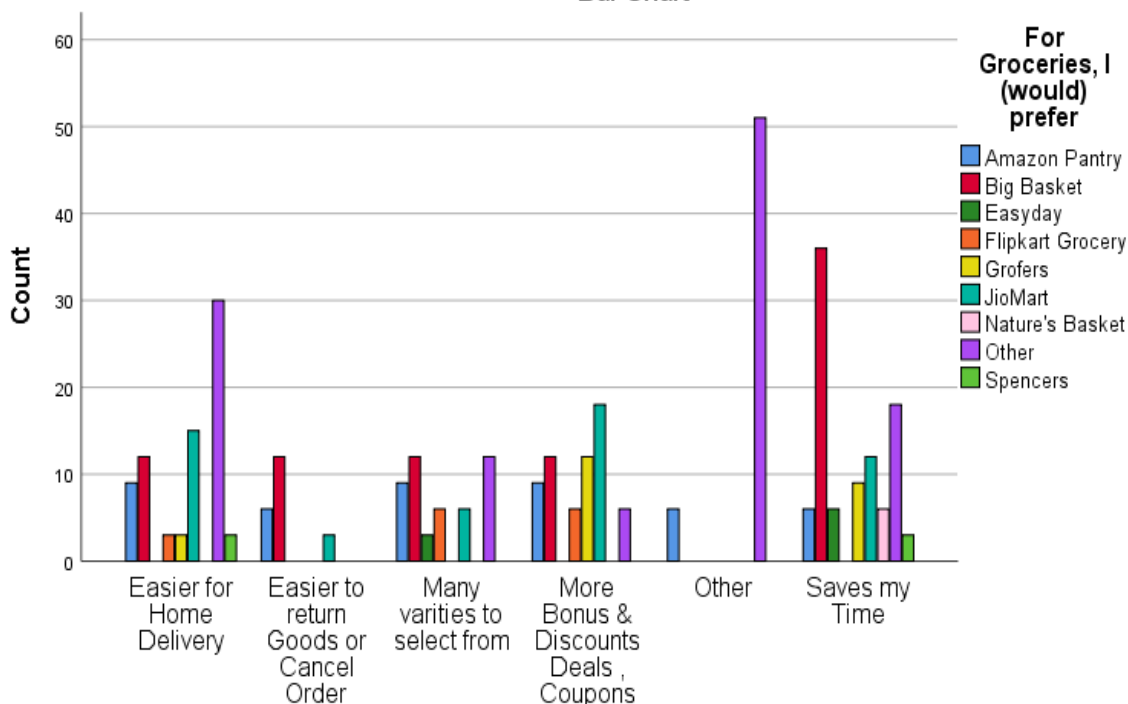| Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	224.325[a]	40	.000
Likelihood Ratio	244.297	40	.000
N of Valid Cases	360		
a. 31 cells (57.4%) have an expected count of less than 5. The minimum expected count is .35.			

Since the sig value is .000 < .05. Hence accepting the alternate hypothesis. It can also be seen that the JioMart and Other as a mobile aggregator platform is been preferred more by the consumers and a serious shift could be noticed amongst all the available platforms through different value is been perceived by them.

Table 5.6.2 Chi-Square Details for online preference and Groceries

I prefer online shopping for food & groceries * For Groceries, I (would) prefer Crosstabulation										
Count										
		For Groceries, I (would) prefer								Total
		Amazon Pantry	Big Basket	Easyday	Flipkart Grocery	Grofers	JioMart	Nature's Basket	Other	Spencers	
I prefer online shopping for food & groceries	Easier for Home Delivery	9	12	0	3	3	15	0	30	3	75
	Easier to return Goods or Cancel Order	6	12	0	0	0	3	0	0	0	21
	Many varities to select from	9	12	3	6	0	6	0	12	0	48
	More Bonus & Discounts Deals , Coupons	9	12	0	6	12	18	0	6	0	63
	Other	6	0	0	0	0	0	0	51	0	57
	Saves my Time	6	36	6	0	9	12	6	18	3	96
Total		45	84	9	15	24	54	6	117	6	360

Figure 5.6.1 *Bar* chart for Chi-Square test between online shopping for food and groceries

Hypothesis:

H0: There is no association between preference for online shopping food and groceries and Ordering preference for gourmet foods.

H1: There is an association between preference for online shopping for food and groceries and Ordering preference for gourmet foods.

Table 5.6.3 Chi-Square for online shopping for food and groceries and ordering preference

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	160.488 a	30	.000
Likelihood Ratio	128.533	30	.000
N of Valid Cases	360		
a. 21 cells (50.0%) have an expected count of less than 5. The minimum expected count is .18.			

Since the sig value is .000 < .05. Hence accepting the alternate hypothesis. It can also be seen that the Zomato as a mobile aggregator platform is been preferred more by the consumers and a serious shift could be noticed amongst all the available platforms through different value is been perceived by them.

Table 5.6.4 Chi-Square Details for online preference of food and groceries and ordering platform

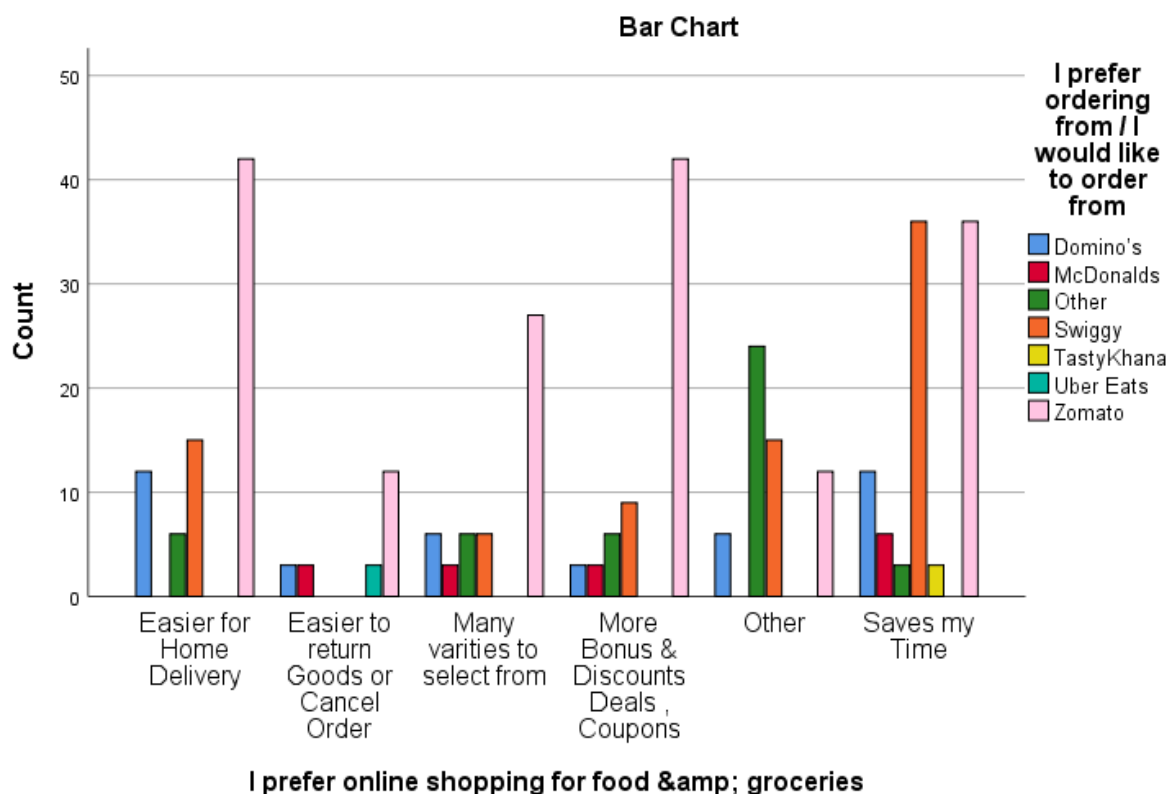| *I prefer online shopping for food & groceries * I prefer ordering from / I would like to order from Crosstabulation*								
Count								
		I prefer ordering from / I would like to order from						Total
		Domino's	McDonald's	Other	Swiggy	TastyKhana	Uber Eats	Zomato	
I prefer online shopping for food & groceries	Easier for Home Delivery	12	0	6	15	0	0	42	75
	Easier to return Goods or Cancel Order	3	3	0	0	0	3	12	21
	Many varities to select from	6	3	6	6	0	0	27	48
	More Bonus & Discounts Deals , Coupons	3	3	6	9	0	0	42	63
	Other	6	0	24	15	0	0	12	57
	Saves my Time	12	6	3	36	3	0	36	96
Total		42	15	45	81	3	3	171	360

Figure 5.6.2 *Bar Chart for online preference for food and groceries*

5.7 Regression Analysis

Regression analysis is a powerful statistical method that allows you to examine the relationship between two or more variables of interest. We are performing the regression analysis to identify the relation between the Independent Variable & Dependent Variable.

Perceived Ease of Use (PEU) & Perceived Usefulness (PU)
H1: There is a significant relationship between Perceived Ease of Use and Perceived Usefulness

Perceived Usefulness (PU) & Perceived Ease of Use (PEU) & Attitude (AT)
H2: There is a significant relationship between Perceived Usefulness and Attitude
H3: There is a significant relationship between Perceived Ease of Use and Attitude

Perceived Usefulness (PU) & Attitude (AT) & Behavioral Intention (BI)
H4: There is a significant relationship between Perceived Usefulness and Behavioral Intention
H5: There is a Significant relationship between Attitude and Behavioral Intention

5.7.1 Result of the structural model

5.7.1.1 Antecedents of Perceived Usefulness
The variable Perceived Ease of Use with a high level of explanatory power, (β= 0.972; $p<0.01$) showed the significant and essential antecedents of Perceived Usefulness.

5.7.1.2 Antecedents of Attitude
The two variables Perceived Usefulness and Perceived Ease of Use with a high level of explanatory power. Perceived Usefulness (β= 0. 408; $p<0.01$) and Perceived Ease of Use (β= 0. 528; $p<0.01$) showed the highest significance of Attitude, wherein Perceived Ease of Use more convenient to the customers with the highest beta and lowest p-values. Thus, both the two variables are significant and essential antecedents of Attitude in the context of mobile aggregator platforms amidst coronavirus pandemic outbreak for the customers in the prevailing scenario and surrounding. Thus H2, H3 are supported.

5.7.1.3 Antecedents of Behavioural Intention
The two variable Perceived Usefulness and Attitude with a high level of explanatory power. Perceived Usefulness (β= 0.436; $p<0.01$) & Attitude (β= 0.578; $p<0.01$) showed the highest significant predictors of Behavioural Intent. The R^2 values hold adequate prediction power in marketing research and discussion reveals that all circumstances prevailing defined by the model variables adequately explain the Behavioural Intent of the customer. Thus, all hypothetical relational bonds are significant and essential antecedents of the sense of community in the context of mobile aggregator grocery and gourmet purchase. Thus, H4 and H5 are supported.

Table 5.6.1 Regression Table for Hypothesis Testing

Regression Analysis					
Hypothesis	Relation	Unstandardized β	R square	Significance	Decision
H1	PEU→PU	.972	.758	.071	Accept H1
H2	PU→AT	.408	.672	.000	Accept H2
H3	PEU→AT	.528	.672	.000	Accept H2
H4	PU→BI	.436	.726	.000	Accept H3
H5	AT→BI	.578	.726	.002	Accept H3

5.8 Discussion

The mobile aggregator applications had already revitalized the world with their presence and the COVID-19 has increased is reliability and trustworthiness amidst several Standard operating procedures (SOPs) for the general public. The prevailing period of COVID-19 taught a lot many things to a lot of people, meanwhile, household management was a tough job in this pandemic period. The immediate shutdown of brick-and-mortar shop nearby brought several groups of people to adapt to the new technology of ordering groceries and gourmet food products from these online aggregator platforms. The research and the data collection started in November 2020. Though the corona lockdowns just ended in September, partially while containment was still under the strict jurisdiction of administration. The severe effect of the virus is been monitored. Certainly, this period of 8-12 months has bought a serious change in consumer behaviour and shopping pattern for groceries and gourmet. There has been the rise of the mobile aggregator and delivery system alongside an increased spike in grocery ordering by consumers of different ages. This study continued till February end where things are getting to the normal scenario, but still, it's a new normal which consumer has adopted with the technological shift to mobile platforms for to be safe and secure than to be vulnerable to COVID-19. However, the findings of this study are confined to the scenario and limited to the prevailing situations. Entering the new normal scenario speeding towards post covid situation. Major public gathering places are still closed. Market place, community halls, public parks are redundant with people. Strong norms and policies are imposed to wear a mask while going out and social distancing to be practised. Consumer behaviour shift towards to attain everything being at there safe zone i.e has increased this has to lead to a sudden spike in the e-commerce industry. Different businesses have evolved at pandemic encashing it as an opportunity and market filled with the mobile aggregator platforms. Surge development of his area effected and provided alternative ways for a consumer to ease and avoid going to be vulnerable to spreading the virus. Bulk buying termed as panic buying between this month increased via different medium and channels available.

5.8.1 Emotional Solidity and Worries

Meanwhile, the phase-wise unlock levels started consumers became more attentive and active towards health and hygiene. Indians have unity in diversity and stand tall amongst any crises period. When asked about health and hygiene how conscious they are about it, 95.9% of consumers strongly posed their opinion to be yes. COVID-19 bought economic crises where cost savings became efficient means to lifestyle sustainability and henceforth the late majority and laggards were shifted ahead with an early majority to adopt the technology acceptance model with the medium of mobile aggregators for their convenience grocery and gourmet purchase. 74.4% of consumer agreed that they shop more consciously during this pandemic period. Meanwhile, 93.4% of consumer posed there opinion to be yes for them that the impact of the covid-19 pandemic is of utmost importance for them from a health and economic perspective. Government following up different procedures to unlock different sectors of the economy lead consumers to follow their responsibility 97.5% of people agreed and followed precautionary measure by the government to prevent the spread of the disease.

5.8.2 Change in buying behaviour

Consumer behaviour changed tremendously and consumers at home started browsing different mobile aggregators to get their food and groceries delivered to there household admits the crises. Consumers perspective of value differed from the traditional purchase of gourmet and groceries as done before from brick-and-mortar stores or the small Kirana shops near-by the area. The majority of the consumers started to prefer ordering online as per their convenience, 24.4% said they would order from Big Basket, with the evolution of Jio Mart 13.4% said would order from it. 12.6% with Amazon Pantry,6.7% from Gofers, 4.2% from Flipkart Supermart,1.7% with Natures basket and Spencer's, 2.5% went with easy day and 32.8% with remaining or other mobile aggregator platforms.

5.8.3 Consumer Perceived Values

Consumer Behaviour shifts with interest and values attained from adapting to new things available in the surrounding. Consumer Shifted to online mobile aggregators accepting to new normal with technology, 25.2% saying to avoid going out amidst pandemic and decreasing the vulnerability, 21% posing for easier home delivery options available, 17.6% posed opinion saying to collect More bonus, Discount Deals and coupons to redeem later, though the situation. 17.6% said that the confined with the COVID-19 scenario mobile aggregator platform gave them options to chooses from while browsing. Meanwhile, 16% went with their value perceived choosing mobile aggregator platforms for there purpose.

5.9 Managerial Implication

The year 2020 with the CORONA pandemic outbreak has been a roller coaster ride for all the segments of society. Business right from the micro level to giants have been engulfed by the pandemic. Businesses are still under the dilemma of uncertainty and many had not been able to sustain such losses. Technology and mobile platforms have been revamped amidst the pandemic. The colours of the e-commerce industry and the value of mobile aggregator supported by logistics had been highlighted. The mobile aggregator platforms have evolved rapidly with great connectivity and the highest in trends. The forthcoming years and the technological change to shop online for groceries and gourmet food will be changed.

Within consideration of the prevailing situation, the e-commerce and the mobile platform tech-driven approaches are changing the face of how consumers to shop and meanwhile consumer behaviour toward this is been greeted with acknowledgement. Every field of the digital medium is enhancing day by day and so the mobile platforms. Mobile technology and applications platform has always been with the surprise element with regular updates.

5.9.1 Mobile Application drivers are Accelerated Mobile Pages and Progressive Web Application.

By the end of 2021, it's been estimated by analysts that 53.9% of the e-commerce sales primarily groceries and gourmet food will take place on mobile devices. The important and valuable fact to note here is the offerings by a mobile application or the aggregator platform has to offer could not be possible with the website as the experiences differ. Convenience through the mobile application for the consumer is better and handy in any mobile device. The rate of conversion in any handy devices like the mobile application is far more than any website available for groceries or gourmet food. Researches also resulted that 53% of the consumers browsing for there necessity leave the website if the webpage doesn't load in 3 seconds. Observation also states that the bounce rate for any consumers browsing via a mobile device is up to 20% higher than on any computer system.

5.9.2 Mobile tech searches a new hype

Research by OC&C Strategy Consultancy estimated that spending on voice retail will increase to around $40 billion in 2022 alone, as compared to $2 billion at moment. Consumer Behavior with the expanded usage of Amazon Alexa, Apple Siri, Microsoft Cortana, and Google Assistant, the voice-oriented user interface and the production of natural language will take over a large portion of the placing of e-commerce orders through mobile aggregators. In the field of electronic commerce, it is one of the most thought about technology phenomena. Perhaps the second-best thing to happen for the online shop is this pattern. In 2020, this will improve the future. Not only is voice control useful for improved customer service, but it is also SEO's growth.

According to UNCTAD, the pandemic has changed the consumption habits globally, the proportion of mobile aggregator has risen tremendously over the period, it has also led to the increasing use of internet facilities for buying essential products particularly food and beverages segment throughout the world.

VI. CONCLUSION

India's online retail thorough surge increase in the use of mobile aggregators by consumers has crossed all the limits of the decade. No sector in the industry has been able to match the increasing trends of the market. The E-commerce market through mobile aggregators in mature and bigger markets namely the United States and China has seen hype. Despite the coronavirus pandemic consumers have made the there best alternative move from traditional buying means to acceptance of technology model through mobile aggregators. E-Commerce sales rise was evident with near about 10% increase in 2020, compared to almost 20% growth at the beginning of the year 2021. Even China and the US whose government made maximum use of contactless buying alternatives available to stabilize the economy of the country, (Forrester Research). (Peermohamed, 2021)

Mobile aggregators and giants in consumer retail are expected to go ten-time manifold in the coming five years. There have been positive shoppers in the different categories within considering primarily for shopping essential goods and ready to eat items. Though consumer shift has been in the confined scenario wherein consumer adopted new technology for purposeful use. The global economy may take time to recover and be on track. Meanwhile, the mobile aggregator for last-mile delivery will continue to operate for shown positive consumer behaviour towards the purchase of groceries and gourmet.

VII. ACKNOWLEDGEMENT

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