Awareness Level Of Women Consumer Towards Online Grocery Shopping In Haryana Ncr

Mrs. Anita Devi (Research Scholar), Dr. Jaspreet Dahiya (Associate Professor)

¹(Department Of Commerce And Management/ Baba Mastnath University, Rohtak/India)

²(Department Of Commerce And Management/ Baba Mastnath University, Rohtak/India)

Abstract

Background: The purpose of the study is to the awareness level of women towards online grocery shopping according to the occupational status and the difference between awareness level of women online grocery shopping according to the occupational status in Haryana NCR.

Materials and Methods: Exploratory research method is used. Online Survey has been conducted for data collection. Structured questionnaire has been prepared for collection of data which include occupational status of women and awareness level of women towards online grocery shopping including return policy, feedback mechanism of the company, star rating of the respondents, tracking facility of the company, credit points of the company, comparative analysis of the respondents, product descriptions, delivery and replacement of products and product choice & availability online has studied. The sample consisted of total 800 respondents who does online grocery shopping in Haryana NCR. Convenience sampling method is used. Factor analysis method has been used for data interpretations.

Results: Finding of the study shows that online grocery shopping factors like return policy, feedback mechanism of the company, star rating of the respondents, tracking facility of the company, credit points of the company, comparative analysis of the respondents, product descriptions, delivery and replacement of products and product choice & availability online effect women online grocery shopping behaviour. The occupational status and awareness level of women has significant difference for online grocery shopping in Haryana NCR. **Keywords:** online grocery, Online Grocery Shopping, women consumer behaviour

Date of Submission: 30-01-2024 Date of Acceptance: 10-02-2024

I. Introduction

Internet is playing and outstanding role in our daily life. Today's widespread access of internet has strongly impacted on consumers as well as marketing environment. Consumers can purchase or sale almost any product through using the internet. They used the internet not only to buy or sale products, but also to compare product prices, features and after sale service facilities. During COVID-19 many people start to buy their essentials from online portals because of the way of spreading infection. A country wide lockdown in India was imposed on March 21 with an initial duration of three weeks, which was later extended till May 31st. During the lockdown phase only essential services were allowed to function across the nation. With grocery being one of the essential items consumers had options to either purchase them online or visit to nearest retailer. During lockdown time a steep rise in demand of essential goods specially groceries.

Online grocery shopping :-Online Grocery Shopping have changed the attitude of consumers with the food market and making a service that may have once felt luxurious into everyday convenience. Online grocery shopping becomes more popular and helpful during COVID-19 (Pandemic). Food stuffs and Groceries have the fundamental daily want of every household. An online grocery store is a website that allows users to purchase food over the internet to be delivered the person at a later time. Ordering food on internet is similar to ordering another product – desired food product can be searched for specifically, or one can browse through listing of products, similar to sections to go at a normal grocery store. There are various websites such as AaramShop.com, Fresh N Daily, Zopnow.com, Farm to Kitchen.com, Local Baniya.com, Ekstop.com, Big Basket.com, shoppingmantraonline.com, erationstore.com, pepertap.com are operating e-commerce in NCR.

Woman consumers behaviour towards online grocery shopping :- At today time due to change in Economic Environment both working and non working women play an important role in online grocery shopping due to lack of time, convenience and other many factors which have facing shopping through other traditional modes of shopping. Women are most powerful consumers in the world as they control almost 80 percent of the household spending. And no longer can the women's spending powers and influence be neglected. The role of women in the society and their effects has changed. They are the central focus/ character in any buying process. Whether they are working or non working, their decision influences the purchasing process. It suggests that due to their multiple role they influences their own and of their family member's buying behavior.

They are great influencers when it comes to buying decision of the family. The present research will help to portray a detailed picture of women consumer buying behaviour towards grocery shopping in emerging retail formats like convenience stores, departmental stores, hypermarkets, supermarkets, discount stores, and specialty stores. The research will assist the grocery retailer in knowing the women consumer mindsets about price, quality and duration of the products in their purchase of grocery products. The study covers all the important aspects women consumer shopping behaviors in grocery retailing.

II. Literature Review

From the various research paper there were common factors that influence or motivate the people to go for online grocery shopping as well as there were some of the same reason why people are not obtaining online grocery shopping overall the factors and reason in all research paper were being common in some or other way around. So by going into more detail when it comes up grocery shopping we connect it to the women because of the common phenomena that most of the women do online grocery shopping. For online grocery shopping what are the factors and reasons that motivate or influence the women to go for online grocery shopping and what are the reason for obtaining the online grocery shopping. To explore more about this concept, Furthermore, Bhaskara and Mallika, (2018) found out in their research that majority of female online shopping customers are students between the age of 21-25 and most of them are unmarried. The most significant factor to attract women towards online shopping found out to be ease of use and convenience. Other factors such as security of online transaction, customer rating, source credibility of supplier, product review, effective time management and return policy are also important. Online grocery shopping particularly in women has done by those who are educated unmarried. Anu Chopra, (2014) found out that women take more time than men due to backward spiral during purchase process. Women rely more on personal trust and open for inputs at various stages while making buying decision. They found out that Ambience, Billing speed, Discount, Availability of product, promotional strategy and festival offers are the most significant factors to influence women's purchase behavior towards grocery shopping and depend up on these factors women made their purchase decision. Satyam, Avinash and Kusum, (June, 2017) found in their research that the usage of computer and internet by women has significant impact on online shopping. Women who buy online use computer and internet more regularly than the rest. It was also observed that the magnitude of online shopping is depending up on the computer and internet exposure for the age group of 20-45. For 45-55 age groups, they showed the least interest in online shopping due to difficulties in cop-up with the technological changes and lack of computer knowledge. Difficulties in exchange of money were found out to be the most significant hurdle for all women irrespective of online shopping. More opportune, time saving and availability of large product selection were considered to be the top three benefits of online shopping. They came with the solution that to increase the customer base and attract more and more women towards online shopping; price, catalogue and advertisement were the main components and apart from these three product description, feedback, ratings and review, suggestion by actual customer were also considered the attractive factors for women to take purchase decision. Krunal Punjnai, (2017) found out that the reluctant behavior towards online grocery shopping by Female is due to factors like Trust, credit facility, opportunity of bargain and self-satisfaction. Majority of the customers who prefer online grocery shopping is in the group of 26-40, 41-55. Due to the hectic schedule of working women, they prefer online grocery shopping. Time saving and ease of ordering are the major drivers for women to do online grocery shopping. Promotional offers and advertising have major impact on customers when it comes to online grocery shopping brand.

Objective of the study:-

- 1. To study the awareness level of women towards online grocery shopping according to the occupational status in Haryana NCR.
- 2. To find out the difference between awareness level of women online grocery shopping according to the occupational status in Haryana NCR

Hypothesis of the study: -

 $\rm H0$: There is no significant difference between awareness level of women online grocery shopping according to the occupational status in Haryana NCR

H0 There is significant difference between awareness level of women online grocery shopping according to the occupational status in Haryana NCR.

III. Research Methodology

Understanding the factors which influence customers for buying grocery online has been studied and investigated through primary and secondary data. The demographics of customer's age, gender, monthly

income of respondents, frequency of shopping, amount of money spend on grocery shopping has been investigated with the help of primary data and Secondary Data.

Sampling design:

Sampling design provides information on how to choose and gather sample data. Design of Sampling for Questionnaire:

Population:

All of the women in the Haryana National Capital Region (HNCR) who buy for groceries online are included in the study's population, or universe.

Sub-Region	Name of the Districts	Area (in sq kms)
Haryana	Faridabad, Gurugram, Nuh, Rohtak, Sonepat, Rewari, Jhajjhar, Gurugram, Panipat, Palwal, Bhiwani, Charkhi Dadri, Mahendragarh, Jind and Karnal (fourteen districts).	25,327
Uttar Pradesh	Meerut, Ghaziabad, Gautam Budh Nagar, Bulandshahr, Baghpat, Hapur,Shamli and Muzaffarnagar (Eight districts).	14,826
Rajasthan	Alwar and Bharatpur (two districts).	13,447
Delhi	Whole of NCT Delhi.	1,483

Sampling Unit:

Sampling unit refers to the party on whose behalf the statements were used to acquire the replies. Thus, the study focuses on the women in the Haryana National Capital Region (HNCR) who buy for groceries online.

Sample Size:

The study's population might be both unlimited and finite. The population in this study is both unlimited and unknowable. The researcher had no influence over the number of women in the Haryana National Capital Region (HNCR) who buy for groceries online. Here is the research that provide information on sample size when the population is unknown.

Minimum sample size for the research is calculated in the following manner:

Acc. to Cochran's Sample size formula, appropriate/minimum sample size can be calculated as

Sample Size = z^2 * p * q / e 2 I choose to work with a 95% confidence level so the values are as under: z 2 = 1.96, a standard deviation(p) is 0.5, q = 1-p, and a confidence interval (e) of ± 5%; just put the values in the formula: ((1.96)2 x .5(.5)) / (.05)2 (3.8416 x .25) / .0025 .9604 / .0025

384.16

So Minimum sample size should be 385.

However, the researcher used a sample size of 800 for this study, which is about twice the minimum number of samples needed. This helped to reduce the chance of sampling errors, and a larger sample size will be more representative of the population and yield more accurate results. Every district's set of data has an equal quantity of samples.

Sample Area:

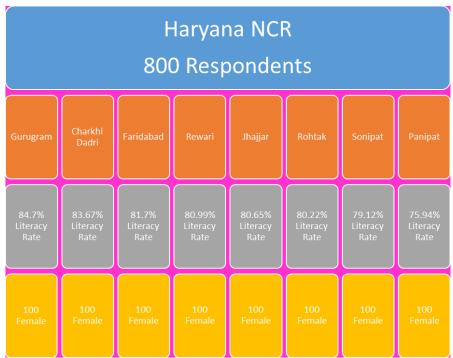
Here is the table showing the base for the selection of eight districts out of fourteen districts of Haryana NCR:

	Districts	Population Size	Distance From NCD		Literary
		as per census		Remarks	Percentage
		2011			
	Faridabad	1,414,050	49.3 km from NCD	Faridabad has been described as the	81.7%
				eighth fastest growing city in the	
				world and is an Industrial hub	
	Gurugram	1,153,000	30 Km from	India's second largest IT Hub. It	84.7%
Haryana NCR			southwest of NCD	accounts for almost 70% of the total	
				annual economic investments in	
				Haryana state	
	Nuh	1,089,263	77 Km from NCD	Ancient ruins	69.62%

Rohtak	374,292	70 Km from North west of NCD	Sixth most populous city in Haryana and Largest Cloth Market of Asia	80.22%
Sonepat	1,450,001	44 Km from NCD	Major bicycle-manufacturing centres	79.12%
Rewari	900,332	82 km from <u>NCD</u>	Traditional Metal Work	80.99%
Jhajjhar	1,332,183	55 km west of <u>NCD</u>		80.65%
Panipat	1,202,811	95 km north of NCD	Textile City	75.94%
Palwal	1,042,708	60 Km from NCD	Cotton Trade	69.32%
Bhiwani	1,634,445	128 km west of NCD		75.21%
Charkhi Dadri	502276	90 km from NCD		83.67%
Mahendragarh	922,088	100Km from NCD		74.72%
Jind	167,592	143.4 Km from NCD		71.44%
Karnal	286,827	117.1 Km from NCD		74.73%

Source: National Capital Region Planning Board and Census 2011

The above table describes the literacy rate of all the districts of Haryana NCR. The districts of Haryana which come under the NCR are as follows:



Source: Secondary Data collected by the researcher.

Sampling method:

As the women of the HNCR- Haryana NCR region being the target population of the study, the districts from the Haryana-NCR region are included in the research. According to National Capital Region Planning Board, Haryana NCR includes Gurugram, Faridabad, Charkhi Dadri, Rewari, Jhajjar Rohtak, Panipat and Sonipat. Haryana is one of an important parts of NCR regional plan. The respondents from these eight districts are selected with the help of Judgment and convenient sampling technique.

Methodology of data collection:

In order to better understand the online grocery shopping habits of women in the Haryana National Capital Region (HNCR), this study makes use of both primary and secondary data. A self-structured

questionnaire created by the researcher is used to gather primary data for the study. As far as we are aware, the female respondents provide the primary data. Thus, the claims also pertain to how women purchase when they shop for groceries online.

Data collection:

The proposed study intends to find out the satisfaction level of online grocery shopping of women consumers in Rohtak city. The researcher collected the data from primary as well as secondary source of data. Secondary data was collected from different websites and journals. The researcher has also collected the primary data with the help of scheduled questionnaire prepared with the help of experts. The details like residential areas, satisfaction level was collected and assessed with five-point Likert scale through 10 statements.

IV.	Data	Analysis	And	Interpretation:
-----	------	----------	-----	-----------------

Occupational status of the respondents.

Table – 1								
	Occupational status							
	Frequency Percent Valid Percent Cumulative Percent							
Valid	Student	187	23.4	23.4	23.4			
	Housewife	399	49.9	49.9	73.3			
	Service	214	26.8	26.8	100.0			
	Total	800	100.0	100.0				

Interpretation:

Table 1 shows the occupational status of women respondents The respondents belonging to the category of students were found to be 23.4%, the respondents belonging to the category of a housewife were found to be 49.4%, the respondents belonging to the category of service sector were found to be 26.8%.

Awareness level of online grocery shopping:

1.Level of awareness towards return policy

Table 2

	Are you aware of the return policy of the company?							
	Frequency Percent Valid Percent Cumulative Perce							
Valid	Highly Aware	225	28.1	28.1	28.1			
	Aware	172	21.5	21.5	49.6			
	Neutral	240	30.0	30.0	79.6			
	Less Aware	25	3.1	3.1	82.8			
	Very Less Aware	138	17.3	17.3	100.0			
	Total	800	100.0	100.0				

Interpretation:

Table 2 shows the answer to the statement "*Level of awareness towards return policy*" of 800 women respondents. 28.21% respondents were found to be highly aware of the return policy of the company, 21.5% respondents were found to be aware of the return policy of the company, 30.0% respondents were found to be neutral of the return policy of the company, 3.1% respondents were found to be less aware of the return policy of the company, 17.3% respondents were found to be very less aware of the return policy of the company.

2 Awareness towards the feedback mechanism of the respondents.

Table 3

Tuble 5								
	Are you aware of the Feedback Mechanism?							
	Frequency Percent Valid Percent Cumulative Percent							
Valid	Highly Aware	7	.9	.9	.9			
	Aware	219	27.4	27.4	28.2			
	Neutral	337	42.1	42.1	70.4			
	Less Aware	198	24.8	24.8	95.1			
	Very Less Aware	39	4.9	4.9	100.0			
	Total	800	100.0	100.0				

Interpretation:

Table 3 shows the answer to the statement "Awareness towards the feedback mechanism of the respondents" of 800 women respondents. 0.9% respondents were found to be highly aware of the feedback mechanism of the company, 27.4% respondents were found to be aware of the feedback mechanism of the company, 42.1% respondents were found to be neutral of the feedback mechanism of the company, 24.8%

respondents were found to be less aware of the feedback mechanism of the company, 4.9% respondents were found to be very less aware of the feedback mechanism of the company.

		Ta	able 4				
Are you aware of star rating?							
		Frequency	Percent	Valid Percent	Cumulative Percent		
Valid	Highly Aware	144	18.0	18.0	18.0		
	Aware	275	34.4	34.4	52.4		
	Neutral	345	43.1	43.1	95.5		
	Less Aware	5	.6	.6	96.1		
	Very Less Aware	31	3.9	3.9	100.0		
	Total	800	100.0	100.0			

3 Awareness towards star rating of the respondents.

Interpretation:

Table 4 shows the answer to the statement "*Awareness towards star rating of the respondents*" of 800 women respondents. 18.0 of % respondents were found to be highly aware of the star rating of the respondents, 34.4% respondents were found to be aware of the star rating of the respondents, 43.1% respondents were found to be neutral of the star rating of the respondents, 0.6% respondents were found to be less aware of thestar rating of the respondents, 3.9% respondents were found to be very less aware of the star rating of the respondents.

4 Awareness towards tracking facility.

	l able 5							
	Are you aware of tracking facility							
	Frequency Percent Valid Percent Cumulative Percent							
Valid	Highly Aware	201	25.1	25.1	25.1			
	Aware	309	38.6	38.6	63.7			
	Neutral	217	27.1	27.1	90.9			
	Less Aware	72	9.0	9.0	99.9			
	Very Less Aware	1	.1	.1	100.0			
	Total	800	100.0	100.0				

Table 5

Interpretation:

Table 5 shows the answer to the statement "*Awareness towards tracking facility*" of 800 women respondents. 25.1 of % respondents were found to be highly aware of the tracking facility of the company, 38.6% respondents were found to be aware of the tracking facility of the company, 27.1% respondents were found to be neutral of the tracking facility of the company, 9.0% respondents were found to be less aware of the tracking facility of the company, 0.1% of the respondents found to be very less aware of the tracking facility of the company.

5 Awareness towards credit points of the company.

	Table 6 Are you aware of credit points?						
Frequency Percent Valid Percent Cumulative Percent							
Valid	Highly Aware	100	12.5	12.5	12.5		
	Aware	45	5.6	5.6	18.1		
	Neutral	113	14.1	14.1	32.3		
	Less Aware	236	29.5	29.5	61.8		
	Very Less Aware	306	38.3	38.3	100.0		
	Total	800	100.0	100.0			

Interpretation:

Table 6 shows the answer to the statement "*Awareness towards credit points of the company*" of 800 women respondents. 12.5 of % respondents were found to be highly aware of the credit points of the company, 5.6% respondents were found to be aware of the credit points of the company, 14.1% respondents were found to be neutral of the credit points of the company, 29.5% respondents were found to be less aware of the credit points points of the credit points of the credit points of the cred

	Table 7 Are you aware of comparative analysis?						
	Frequency Percent Valid Percent Cumulative Percent						
Valid	Highly Aware	68	8.5	8.5	8.5		
	Aware	104	13.0	13.0	21.5		
	Neutral	221	27.6	27.6	49.1		
	Less Aware	343	42.9	42.9	92.0		
	Very Less Aware	64	8.0	8.0	100.0		
	Total	800	100.0	100.0			

6 Awareness towards comparative analysis.

Interpretation:

Table 7 shows the answer to the statement "*Awareness towards comparative analysis of the respondents*" of 800 women respondents. 8.5 of % respondents were found to be highly aware of the comparative analysis of the respondents, 13.0% respondents were found to be aware of the comparative analysis of the respondents, 27.6% respondents were found to be neutral of the comparative analysis of the respondents, 42.9% respondents were found to be less aware of the comparative analysis of the respondents, 8.0% of the respondents found to be very less aware of the comparative analysis of the respondents.

7 Awareness towards company reviews of the respondents.

	Are you aware of the company reviews?							
	Frequency Percent Valid Percent Cumulative Percent							
Valid	Highly Aware	203	25.4	25.4	25.4			
	Aware	246	30.8	30.8	56.1			
	Neutral	174	21.8	21.8	77.9			
	Less Aware	70	8.8	8.8	86.6			
	Very Less Aware	107	13.4	13.4	100.0			
	Total	800	100.0	100.0				

Interpretation:

Table 8 shows the answer to the statement "*Awareness towards company reviews of the respondents*" of 800 women respondents. 25.4 of % respondents were found to be highly aware of the company reviews of the respondents, 30.8% respondents were found to be aware of the company reviews of the respondents, 21.8% respondents were found to be neutral of the company reviews of the respondents, 8.8% respondents were found to be less aware of the company reviews of the respondents, 13.4% of the respondents found to be very less aware of the company reviews of the respondents.

8 Level of Awareness towards partner offers.

Table 9												
Are you aware of partner offers												
		Frequency	Percent	Valid Percent	Cumulative Percent							
Valid	Highly Aware	337	42.1	42.1	42.1							
	Aware	215	26.9	26.9	69.0							
	Neutral	106	13.3	13.3	82.3							
	Less Aware	76	9.5	9.5	91.8							
	Very Less Aware	66	8.3	8.3	100.0							
	Total	800	100.0	100.0								

Interpretation:

Table 9 shows the answer to the statement "*Level of Awareness towards partner offers*" of 800 women respondents. 42.1 of % respondents were found to be highly aware of the partner offers of the company, 26.9% respondents were found to be aware of partner offers of the company, 13.3% respondents were found to be neutral of the partner offers of the company, 9.5% respondents were found to be less aware of the partner offers of the company, 8.3% of the respondents found to be very less aware of the partner offers of the company.

Hypothesis testing difference between awareness level of women online grocery shopping according to the occupational status in Haryana NCR

H0 There is no significant difference between awareness level of women online grocery shopping according to the occupational status in Haryana NCR

Table – 10											
Multiple Comparisons											
Dependent Variable: Awareness											
Tukey HSD											
					95% Confidence Interval						
(I) Occupational status	(J) Occupational status	Mean Difference (I-J)	Std. Error	Sig.	Lower Bound	Upper Bound					
Student	Housewife	04178	.27136	.987	6789	.5954					
	Service	.09943	.30651	.944	6203	.8191					
Housewife	Student	.04178	.27136	.987	5954	.6789					
	Service	.14121	.25944	.849	4680	.7504					
Service	Student	09943	.30651	.944	8191	.6203					
	Housewife	14121	.25944	.849	7504	.4680					

Interpretation:

According to the table 4.24 showing Tukey's post hoc test on the basis of occupational status, there exists no significant difference between the occupational status of respondents because p-value is found to be greater than the level of significance (0.05). Thus, the null hypothesis (H01.4) -there is no significant difference between awareness level of women online grocery shopping according to their occupational status in Haryana NCR on the basis of selected demographic variables of the respondents is *accepted*.

V. Conclusion

The results of the study on to study the awareness level of women towards online grocery shopping according to the occupational status and the difference between awareness level of women online grocery shopping according to the occupational status in Haryana NCR." are compiled in the section that follows. The study's key conclusions are they are based on research done on 800 respondents and a variety of data analysis methods.

Occupational status of women respondents also impacts the scenario of online grocery buying behaviour of the women respondents belonging to the category of students were found to be 23.4%, the respondents belonging to the category of a housewife were found to be 49.4%, the respondents belonging to the category of service sector were found to be 26.8%. Now a day online grocery is the fastest growing segment within e-commerce. It has been increasingly gaining consumers interest and acceptance because of good quality products, speedy delivery and convenience. The innovative and young group of internet user's practices from grocery shopping sites like Amazon grocery, big basket, D-Mart Online, Grofers, Nature basket, Zopnow.com etc. which provides various offers and discount coupons on daily bazaars shopping. Getting a loyal customer base online for grocery market is attractive due to high customer lifecycle. E-commerce companies were moving their existing customers online along with acquiring new one from market. The present study is done with the objectives to study the awareness level of women towards online grocery shopping according to the occupational status and the difference between awareness level of women online grocery shopping according to the occupational status in Haryana NCR. Study shows that return policy, feedback mechanism of the company, star rating of the respondents, tracking facility of the company, credit points of the company, comparative analysis of the respondents, product descriptions, delivery and replacement of products and product choice & availability online was the major factors for online shopping. E-markers can structure their marketing strategy based on these important parameters for crating unique and excellent shopping experience for their customers.

References

- [1]. Chopra, A. N. Factors Affecting Purchase Behavior Of Women Grocery Con-Sumer-An Insight.
- [2]. Hanif, K., & Ravi, M. K. R. (2015). An Empirical Study On Consumer Spending Patterns On Online Groceries Portals. Journal Of Management (Ijm), 6(9), 85-92.
- [3]. Ms Fatima Bee Khan (2018). " A Study On Consumer Perception With Reference To Online Grocery Stores." Multidisciplinary Peer Reviewed Journal, Vol-3, Issue-3, Issn 2394-8922. April-2018.
- [4]. Punjani, M. K. K. A Study On Female Consumer's Perception Towards Online Grocery Shopping With Special Reference To Kalyan-Dombivli City.
- [5]. S. Sathiyaraj, A. Santosh Kumar And A.K. Subramani (2015). "Consumer Perception Towards Online Grocery Stores, Chennai." Zenith International Journal Of Multidisciplinary Research Issn 2231-5780 Vol.5 (6), June 2015.
- [6]. Noor, A. M., Zaini, Z. M., Jamaluddin, M. R., &Zahari, M. S. Exploratory Studies On Online Grocery Shopping. In The 3rd International Conference On Information And Financial Engineering (Pp. 423-427).
- [7]. Pincha, D. S., Pareek, A., & Joriya, K. L. An Empirical Study On Online Purchasing Behaviour Of Women. International Journal Of Commerce And Management Research, Issn, 2455-1627.
- [8]. Rao, M. B., Hymavathi, C. L., & Rao, M. M. (2018). Factors Affecting Female Consumer's Online Buying Behavior. Academy Of Marketing Studies Journal.
- Shankar, S., & Kumar, N. (2018, March). A Descriptive Analysis Of Consumer Perception On Online Grocery Shopping. International Journal Of Research And Scientific Innovation, 5(3), 14-18.
- [10]. Sherah Kurnia And Ai-Wen Jenny Chien (2003). "The Acceptance Of Online Grocery Shopping" 16th Bled E-Commerce Conference E-Transformation Bled, Slovenia, June 9-11-2003.

- [11]. Noor, A. M., Zaini, Z. M., Jamaluddin, M. R., &Zahari, M. S. Exploratory Studies On Online Grocery Shopping. In The 3rd International Conference On Information And Financial Engineering (Pp. 423-427).
 [12]. Saurabh Ravi Kulkarni (2020). "Effect Of Covid-19 On The Shift In Consumer Preferences With Respect To Shopping Modes
- [12]. Saurabh Ravi Kulkarni (2020). "Effect Of Covid-19 On The Shift In Consumer Preferences With Respect To Shopping Modes (Offline / Online) For Groceries: An Exploratory Study."International Journal Of Management (Ijm) Volume 11, Issue 10, October 2020 Issn 0976-6510.