

Impact of Covid 19 Induced Conditions on the Consumer Behavior on A Short, Mid and Long Term, for Consumption of Services

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Abstract

The covid-19 pandemic has demonstrated the interconnected and quiet picture of the nation with humans without their human touch – and that no one is safe until everyone is safe. With this pandemic different changes taken place and after fighting and juggling with it for around 4 months, consumers accepted the fact “this is new normal”. But this pandemic affected as well as changed the pattern of consumer behavior in so many ways be it behavioral change or psychological change. As the current situation made us all come across a lot of newness and to study that change in consumer behavior, my internship was an attempt to do a research on the impact of Covid19 induced conditions on the consumer behavior on a short, mid and long term impact for consumption of services. This research was taken out to understand the same in better way.

In the tenure of two months of my internship was to carry out a detailed analysis of consumer behavior in terms of services and their impact. This project’s primary objective was to perform set of task in order to study different psychological changes taking place in consumer for achieving the same I have giving following task which needs to be followed in the mentioned sequence itself.

The tasks were mainly divided into five sets:

1. Background study and collection of information related to covid-19.
2. Preparation of questionnaire on the basis of study.
3. Primary data collection from respondent (min.300) on telephonic interview.
4. Analysis of data and key findings
5. Formation of report on the collected information

This market research was carried out with constraint, provided from the external mentor in terms of the selection of respondent. Covid-19 made a great impact on the consumer behavior in just a course of few months as few restrictions were imposed on the Indian citizen by the government of India to make sure health and safety of the people. This study in only recited to consumer of India who reside in India itself for a focused study and targeted group of people. Alongside this there was great learning regarding some technical knowledge like working on excel and analysis of the respondent’s response.

Keywords: juggling, pandemic, Covid 19

1. Objectives

1. To investigate the impact of covid-19 on consumer behavior.
2. To analyze increase in demand of services that consumer are availing in recent time.
3. To compare the consumption pattern during pre and post covid-19 era.
4. List of following were taken into consideration while working on the project:
 - Banking services
 - Mode of payment, investment and saving
 - Travel/tourism services
 - Travel and holiday, mode of traveling and tourism
 - Digital services
 - Entertainment pack, educational courses and hobbies

1.2 Significance of study

- **This Study contributes in understanding individuals on the basis of criteria:**

This project gives an analysis of consumer that come under different criteria like gender, city (metro, large and small) and age group with restricted number of respondent from each type.

- **This study is restricted to consumers of India:**

This makes the research even more precise as this report only collected information and data from the citizen of India in order to gain a clear perspective.

- **It provides insight about psychological and behavioural impact both on consumer:**

As this study is recent it made a psychological impact on the mind of the consumer as many people are in different state of mind which is important to study for future study and changes.

- **This research Considering different services and recent trend on them:**

How few services are on booming stage in the recent time and how other services are making changes to survive can made change on the consumption pattern of the consumer.

1.3 Scope

- This study was restricted to consumer of India only for more specific and detailed research purpose.
- The survey was done through calling so it was taking a lot of time for respondent to answer each and every question.
- As this survey was done on call mainly people were not available at the given time slot.
- As there were few constraint given by the company we were not allowed to have female more than 50% of the total respondent.
- For detailed study there were criteria given for cities and follow that in given percentage.

2. Literature Review

▪ Background

Effect of Covid-19 in India

(mohan, 2020) India has endured an assortment of plagues and pandemics, for example, flu, cholera, dengue, smallpox and a few others have been recorded since forever. In year 1817, first pandemic condition named Cholera was distinguished in eastern and western costal region of India, on 23 august 18 and caused around 40 to 50 million death rate in all over India. Followed by different pandemics. Anyway we were destroy a large portion of them and others are vanishes with time. (malik, 2020) Aside from wellbeing, it likewise causes extreme effect on the economy of the tainted nation. Just in India, the exchange sway different segments is synthetic compounds part (129 million dollars), materials (64 million dollars), cowhide industry (13 million dollars) and so forth this happens on the grounds that India buy 1/3 hardware, 65 to 70% of active pharmaceutical ingredients, 90% cell phones and two-fifths of natural synthetic compounds from China as it were.

▪ How consumer behaviour will change post lockdown

(Kadam, 2020) Because of existing medico pleuralism in India, messages containing counterfeit cases about utilization of home grown what's more, insusceptibility promoter drugs, strict and otherworldly ways for anticipation and treatment were generally coursed which added to the confusion. The disarray was likewise because of absence of information about non-drug mediations like social separating, isolate and disengagement in light of which explorers from abroad furthermore, their contacts confronted social shame in the regions they remained. The frenzy was heightened by counterfeit news, for example, mass murdering of patients in China and probability of expanding the lockdown, which brought about people escaping from isolate or disconnection offices and pointless travel preceding lockdown or in any event, during lockdown for bringing hometown back.

(Sachin, 2020) Lamentably, logos and site connections of public and global wellbeing offices, news channels and driving papers are being abused in such counterfeit news. There were a couple of rates where medical care suppliers associated with giving consideration to COVID-19 cases moreover confronted segregation. People from North-Eastern piece of India who may look like Chinese locals experienced prejudice. The above perceptions underscore a pressing requirement for India's Government to viably control the online media looking for a cautious parity of its utilization and abuse.

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▪ COVID 19 in India – An Opportunity in Disguise

(Pulla, 2020) Since India announced its first Coronavirus positive patient on 31 January, the legislature has steadily been augmenting measures to keep worldwide travelers from bringing the infection into the nation. India would need to test indicative individuals with no movement history also. As indicated by an examination distributed on 22 March by the COV-IND-19 Study Group, a group of disease transmission experts situated in the US, India could see between around 100 000 and 1.3 million affirmed instances of Coronavirus by the center of May if the infection keeps on spreading at its current rate.

(Ray, 2020) The novel COVID 19 pandemic is known to the world for around a half year now. With a long hatching period, asymptomatic transmission and high irresistibility, it has spread quickly, and has caused a large number of passing in a brief period. inclinations of physical distancing, limitations on spitting, rehearsing hand cleanliness, utilizing removal tissue or napkins while hacking and wheezing out in the open and rehearsing the Indian custom of Namaste will be significant in breaking the chain of transmission in other airborne diseases also, similar to tuberculosis. (Bodbey, 2020) Making of many isolate offices in metropolitan urban communities and development of negative pneumatic stress disengagement wards in the clinics will be required for effective control. Exploration directed in obscure regions like vaporized contagiousness of the infection and its surface steadiness in the Indian conditions will be anticipated for undertaking sanitization.

▪ Urban Consumer Buying Behaviour

(rithvikaa, 2020) It is very important to study consumer purchasing behavior because there are many factors which affect the buying behavior of the consumer. Urban consumer behave differently due these factors like income, pattern in purchasing, their knowledge about the products, contents etc.

(ramchander, 2020) The rural markets provide a wide array of opportunities due to their vast size and changes that have taken place over the years. (Atre, 2020) increased food prices, reduction in the opportunities for the jobs, depression about the existing jobs and other factors which affects the consumer behavior. It becomes almost impossible for low income family groups to fulfil their basic needs of day to day life. (kumar, 2020) Recession does not affect all types of products. It only the demand of luxury product sale which is affected by the recession. Essential products does not affect much. It is only the gold which doesn't affect due to its high possibility of returns.

3. Research Methodology

This chapter focuses on research Methodology that was employed in the study. It provides an in depth description of the research methodology used during the study are as follows:-

3.1 Statement of Problem

In the current scenario due to covid-19 consumer behavior is changing rapidly because of dynamic changes in the policies imposed by government. To understand the same it is important to study consumer behavior.

- a) Impact on different service sector due covid-19
- b) Consumer behavior towards changes.
- c) Recent trends in the marketplace due to preference of consumer.

3.2 Research Hypothesis

The first step towards development of research plan and collection of data is the assumption of null and alternative hypothesis, the null and alternative hypothesis assumed for this project is as follows:

Step 1: Set null & alternate hypothesis

Ho: There will be no significant change in the consumption of services by people of different family income level post covid-19.

H1: There will be significant change in the consumption of services by people of different family income level post covid-19.

H0: μ (below 10 lacs) = μ (10-20 lacs) = μ (20 lacs and above) H1: μ (below 10 lacs) \neq μ (10-20 lacs) \neq μ (20 lacs and above) Where,

Below 10 lacs: represents the population who comes under family income of below 10 lacs. 10-20 lacs: represents the population who comes under family income of 10-20 lacs.

20 lacs and above: represents the population who comes under family income of 20 lacs and above.

Step 2: Choose desired level of significance

Level of significance: $\alpha = 0.05$

Step 3: Choose suitable test of significance

Anova: Single Factor

Step 4: Compute test statistics or p value

P value: 0.004314

Anova: Single
Factor

SUMMARY

<i>Groups</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>	<i>Variance</i>
below 10 lacs	151	220	1.456954	0.423135
10-20 lacs	121	151	1.247934	0.27135
20 lacs and above	27	43	1.592593	0.635328

ANOVA

<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>
Between Groups	4.21853	2	2.109265	5.547211	0.004314	3.026257

Within Groups	112.5507	296	0.380239
Total	116.7692	298	

Step 5: Conclusion

Since, $p > 0.05$, we accept the null hypothesis and conclude that people of different family income level will have change in consumption of services post covid-19.

3.3 Research Design

a) Explorative research design

A problem which is not defined properly can be investigated by explorative research.. It is conducted to have a better understanding of the existing problem, but will not provide conclusive result. When the problem is at preliminary stage such kind of research is used.

b) Descriptive research design

The research design used for this research is Descriptive Research. “Descriptive analysis involves gathering information that describes the data collection. Descriptive research is defined as a research method that describes the characteristics of the population or phenomenon studied. This methodology focuses more on the “what” of the research subject than the “why” of the research subject”.

3.4 Data Collection Tool

1. Questionnaire Survey

A questionnaire is a research instrument consisting of a series of questions for the purpose of gathering information from respondents. Questionnaires can be thought of as a kind of written interview. They can be carried out face to face, by telephone, computer or post.

Questionnaires provide a relatively cheap, quick and efficient way of obtaining large amounts of information from a large sample of people.

Data can be collected relatively quickly because the researcher would not need to be present when the questionnaires were completed. This is useful for large populations when interviews would be impractical.

2. Secondary data

Collected through various article website and research papers from different journals. All the papers referred through these journals helped gain more insights about how covid-19 impacted consumer behaviour. These papers also highlight the issue of covid-19 and how service industry can grow by using it in strategic ways.

3. Personal Interviews

Personal interviews take place in a variety of settings-in homes, at shopping malls, in a business office. This type of research is relatively costly, because it requires a staff of interviewers, but it provides the best opportunity to obtain information through probing for clearer explanations. The personal style (tone of voice, rewording of a question) and biases of each interviewer can affect how the participants respond and how the responses are recorded. It is the best technique to use early on in the research process when the researcher is not yet sure which questions need to be asked, because new and better questions can come out of the dialogue.

3.5 Sample Frame

It is a list of all those within a population who can be sampled, and may include individuals, households or institutions. A sampling frame includes a numerical identifier for each individual, plus other identifying information about characteristics of the individuals, to aid in analysis and allow for division into further frames for more in-depth analysis.

Sampling- Sample Size

A sample size of 300 was taken for the research purpose and a survey containing series of question created and telephonic interview is taken from them.

3.6 Data –Type of Data with method/sources

The types of data collected are:

- **Primary Data:** Collected by conducting online survey using Google Forms.
- **Secondary Data:** Collected through various article Website and research papers from different journals. All the papers referred through these journals helped gain more insights about how the use of digital Marketing for their Business. These papers also highlight the use of Digital Marketing and how companies can grow by using it in strategic ways.

3.7 Data collection Method & Analysis Used

Data analysis in a research project is the stage when qualitative data, quantitative data, or a mixture of both, is brought together and scrutinized in order to draw conclusions based on the data. These are responses occurred through Questionnaire & through Research Journal, articles etc. The data is analyzed with the help of charts.

3.8 Limitation

- The research carried in a limited time period due to a time constraint.
- As the source of information is primary so there could be chances of biasness and error
- Respondent who will be surveyed might be reluctant to answer questions due to time crunch and might feel it as just a waste of time

Data- Analysis Techniques Used

“Data collection is defined as the procedure of collecting, measuring and analyzing accurate insights for research using standard validated techniques. A researcher can evaluate their hypothesis on the basis of collected data. In most cases, data collection is the primary and most important step for research, irrespective of the field of research. The approach of data collection is different for different fields of study, depending on the required information”.

4. Data Collection Method

• Telephonic interview

The data is collected through **telephonic interview and filled/recorded on the questionnaire** prepared on google form and then formulated graphs on the basis of the responses on MS Excel. Descriptive data was used to summarize the data in tabular form and displayed using percentage values.

• Criteria for respondent selection:

Gender

- Male: 67%
- Female: Min 33%

Age group

- Under 25: Max 50%
- 25-40: Min 25%
- 40-60: 15%
- Above 60: 10%

City

- Metro: Max 60%
- Large: Min 25%
- Small: Min 15%

Total no of respondents = 300

- **Tabular representation of data collected by respondents:**

Table 1. Respondent summary table

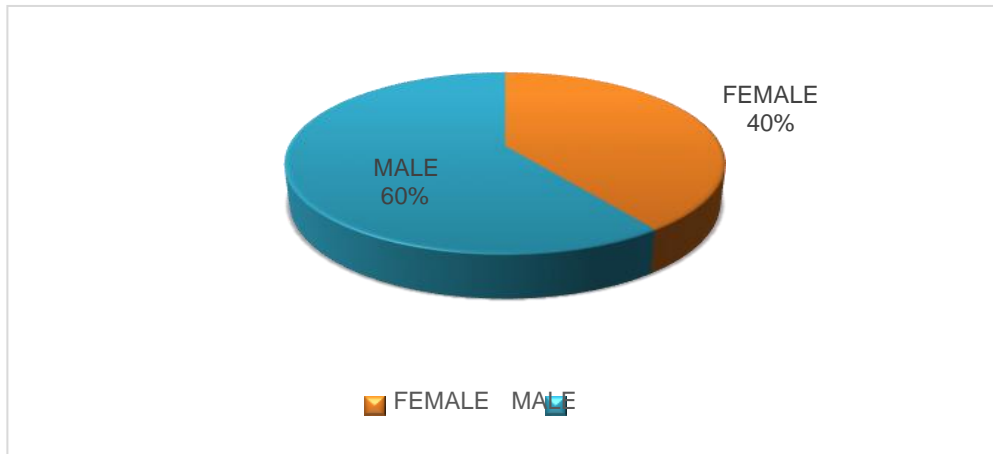
Sr. No	Demographic Criteria	Category	Frequency	Percentage (%)
1.	Gender	Male	182	60
		Female	118	40
		Total	300	100
2.	Age	Under 25	144	48
		25-40	79	26
		40-60	47	15
		Above 60	30	10
		Total	300	100
3.	City	Metro	169	56
		Large	76	25
		Small	55	18
		Total	300	100
4.	Income	Below 10 lakhs	152	51
		10-20 lakhs	121	40
		Above 20 lakhs	27	9
		Total	300	100
5.	Profession	Student	130	43
		Working	108	39

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		Business Person	39	13
		Homemaker	15	5
		Total	300	100

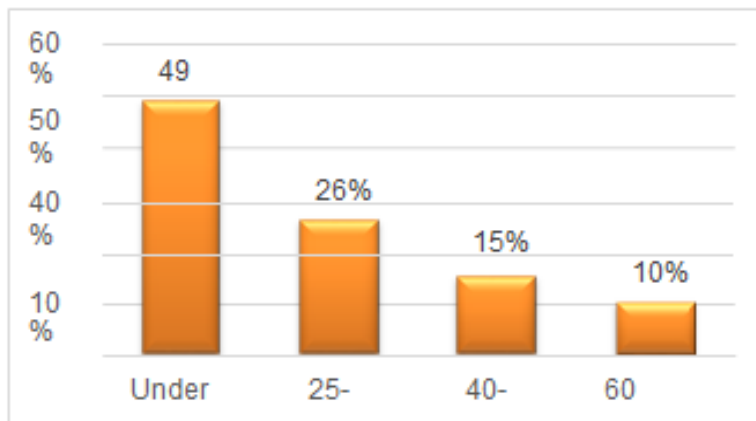
5. Data Processing and Analysis

Gender



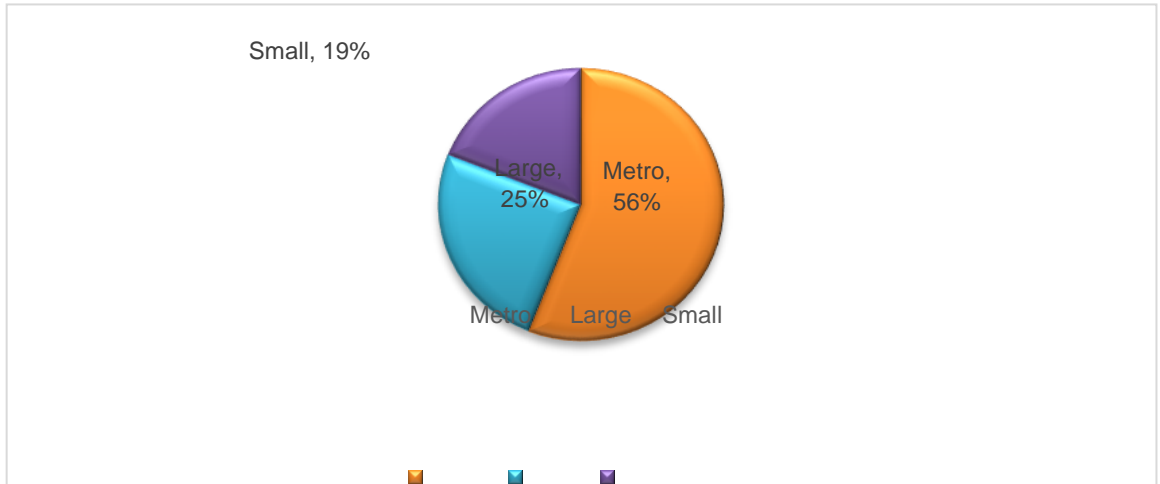
In the collection of primary data 40% were female and 60% were male, to understand perspective of both the gender in different time frame.

Age



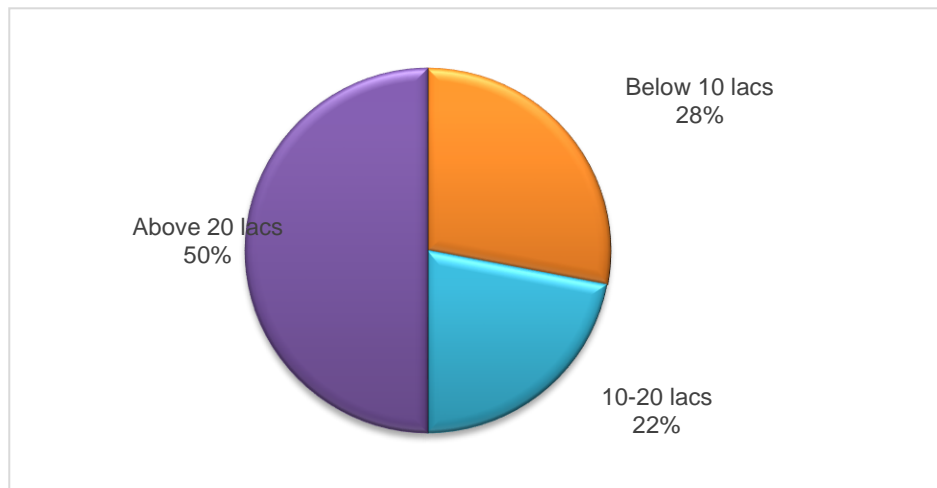
For the age group, there were maximum number of under 25 age group (49%) followed by 25-40 (26%) then 40-60 (15%) and last was above 60 (10%).

City



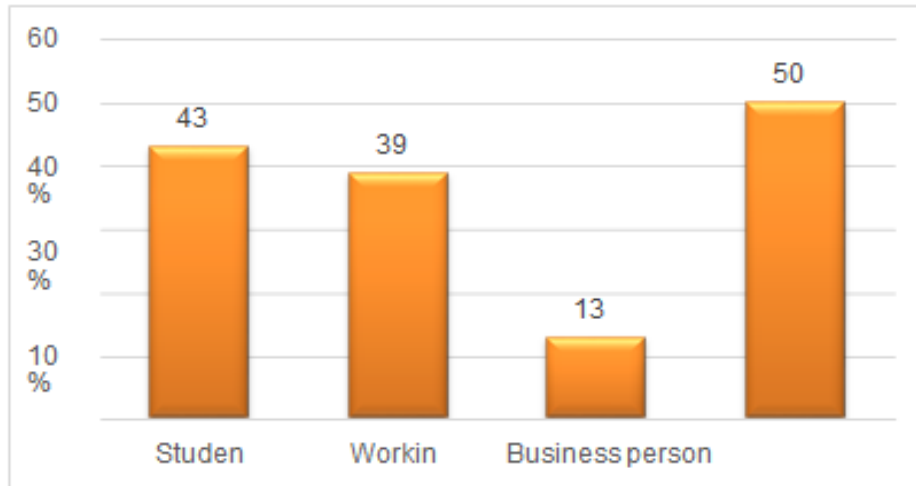
In accordance with the criteria given, major portion of the research is conducted on people of metro city by 56% followed by large city (25%) and then small city by 19%.

Income



In income level maximum family income, those who contributed in the research are in the bracket of above 20 lacs by 50 % and other 50% in contributed by below 10 lacs (28%) and 10-20 lacs (22%).

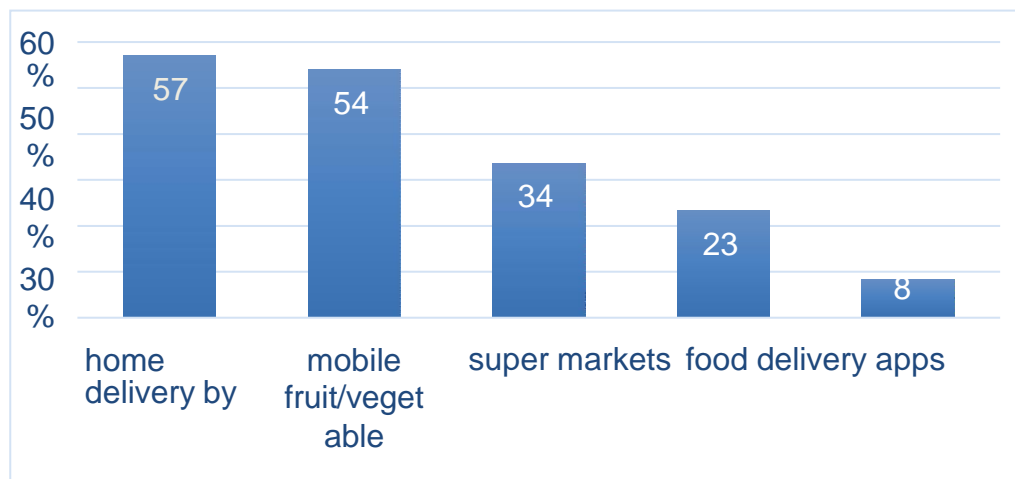
Profession



In term of profession majority are homemaker by 50% and then students with 43% followed by working by 39% and lastly business person by 13%

6. Questionwise Analysis

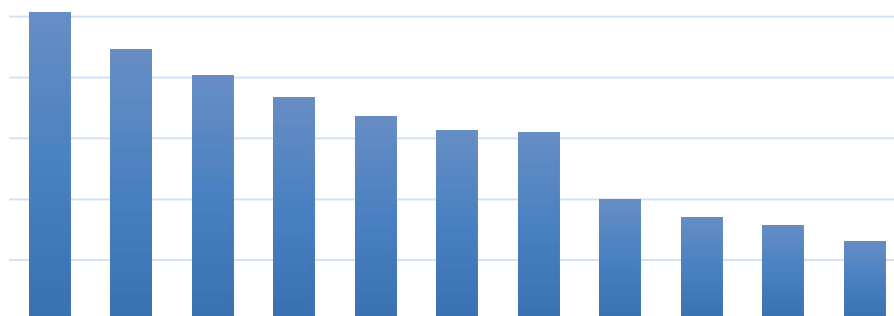
Q.1 During the lockdown, which food service you come across the most?



- In the survey, it is shown that most of the people by 57% prefer home delivery by local ration store for food services available, followed by mobile fruit/vegetable store with 54%.

- This show that consumers rely on the nearest and feasible food service rather than going to crowded place like super market.

Q.2 After the lockdown, which are the services will you immediately go back to?

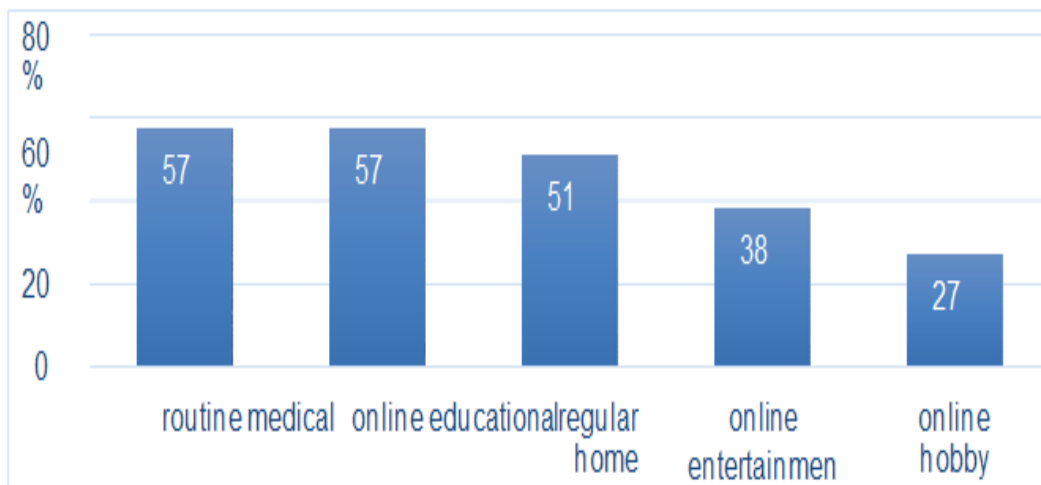




Then consumers were asked about the service which they immediately go back to, majority of people by 51% selected salons/parlours followed by medical check-up with 45% and then some essential services like banking, rail travel and restaurants

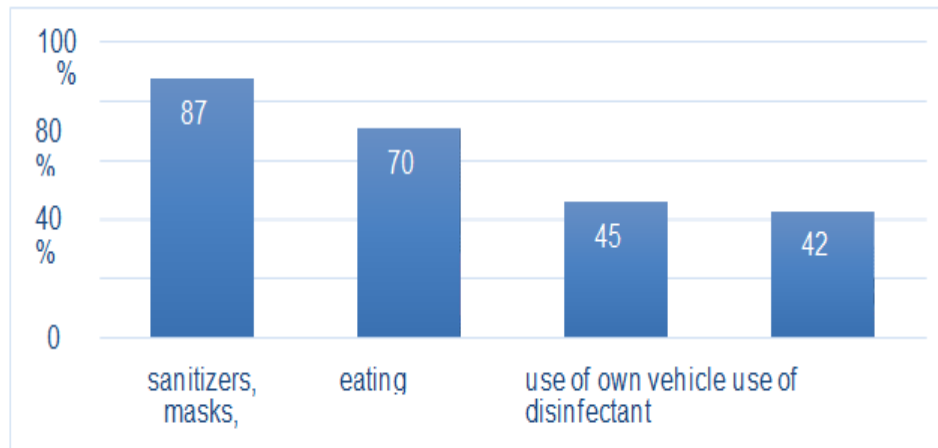
- This shows that people are waiting for the necessity that is salons/parlours without thinking about the hygiene factor and maybe because of the current pandemic consumer are more aware or medical check-up to ignore any emergency.

Q.3 Services we never/rarely used but will use quite often now



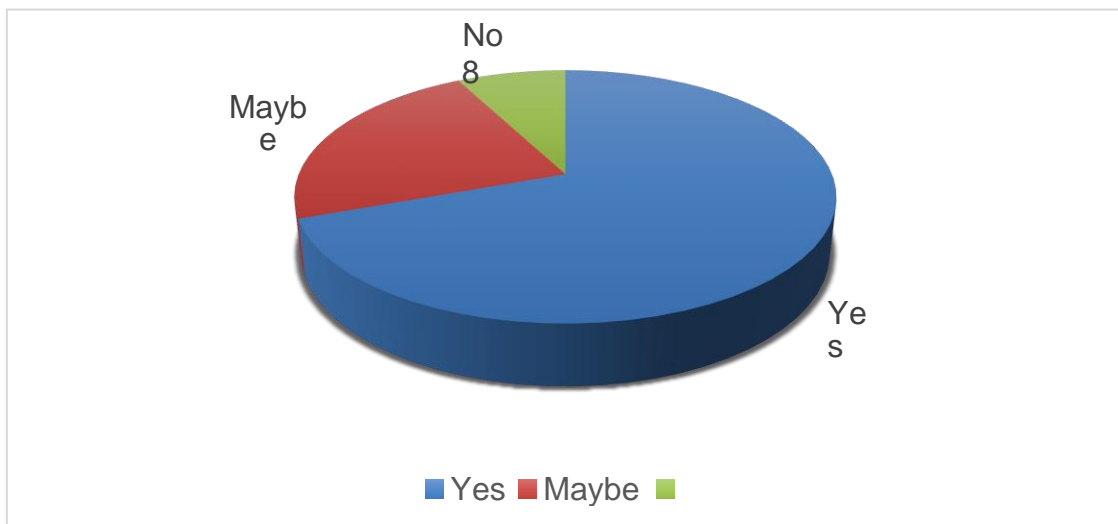
- Covid-19 has changed the perception of thinking in consumers which made them use few services more often than usual they use, that include medical check-up and online educational courses as 57% for each category is selected by consumers and then 51% selected regular home deep cleaning as people are more conscious about hygiene.

Q.4 After lockdown what habit will you still continue?



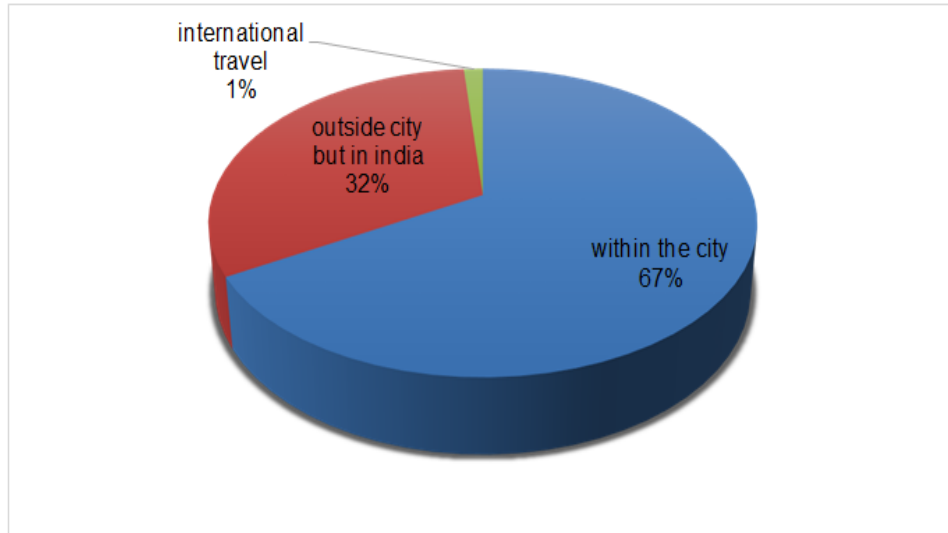
- Covid-19 made few habits regular for us due to everyday routine, which consumers will continue post covid-19 as well. First is mask and sanitation which is selected by 87% people as consumer will still have the fear of covid-19.

Q.5 After the lockdown is over would you still have fear of going out in crowded place?



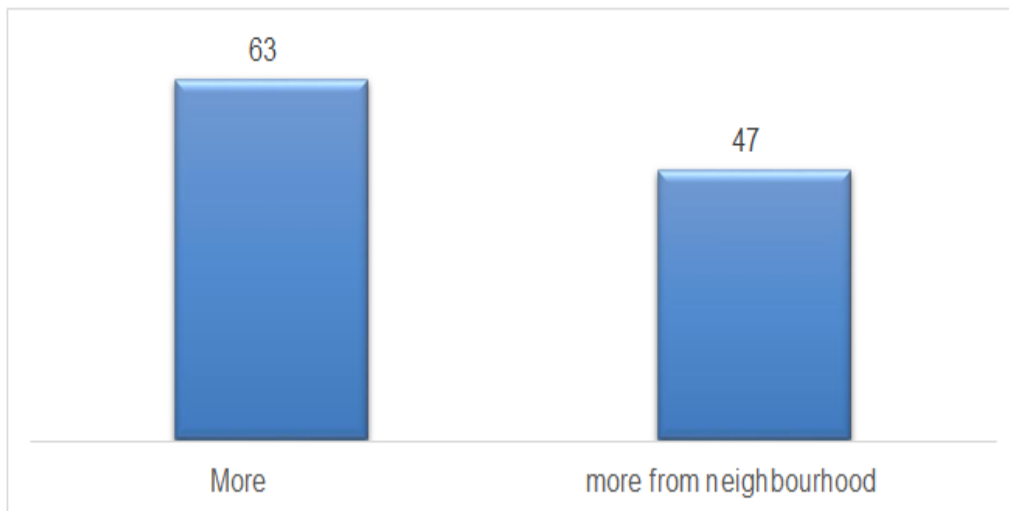
- From the survey it is clear that most of the people will have the fear of crowded place post covid-19 as well. That signifies the level of awareness that has been created in the minds of consumer.

Q.6 After lockdown what will you prefer the most for outing purpose



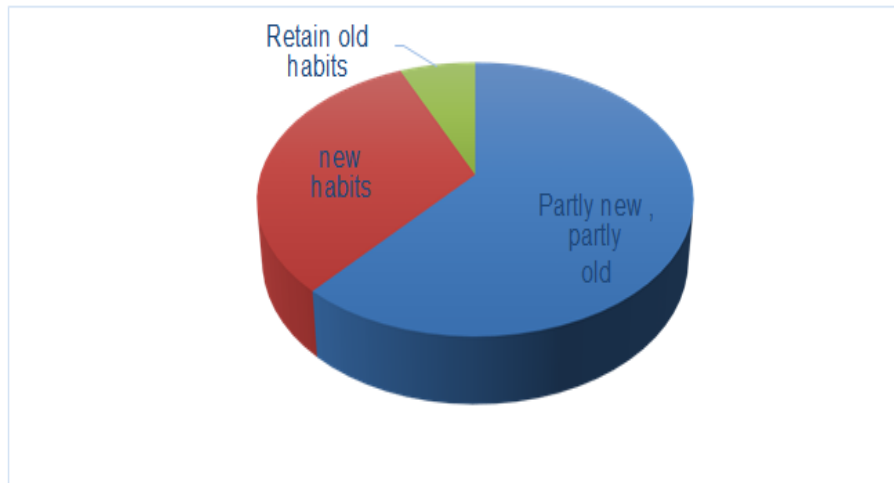
- When it comes to travel and tourism choices, 67% people selected within the city option as people are not even sure to travel outside the city but in India as only 32% selected that option.
- When it comes to international travel least number of people selected the option as only 1% are thinking of international travel in long run as well.

Q.7 My shopping after lockdown will be



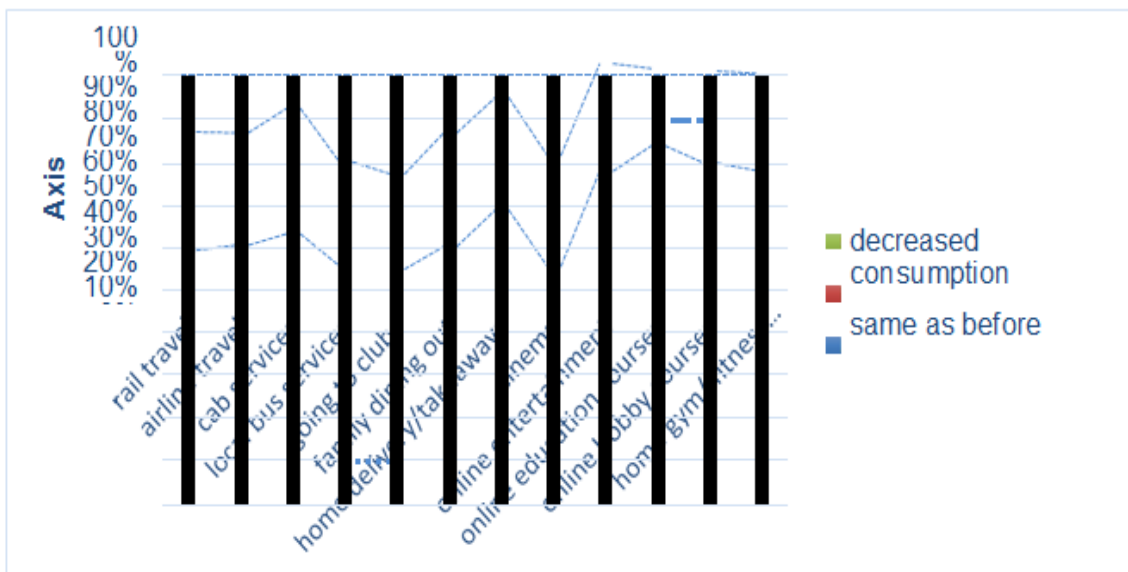
- Covid-19 has changed the thinking pattern of the consumer as most of the consumer due to the pandemic preferring shopping from online than neighborhood store as 63% selected digital platform for shopping and only 47% selected neighborhood stores.

Q.8 Lockdown forced new habits in us, post lock down will you continue with?



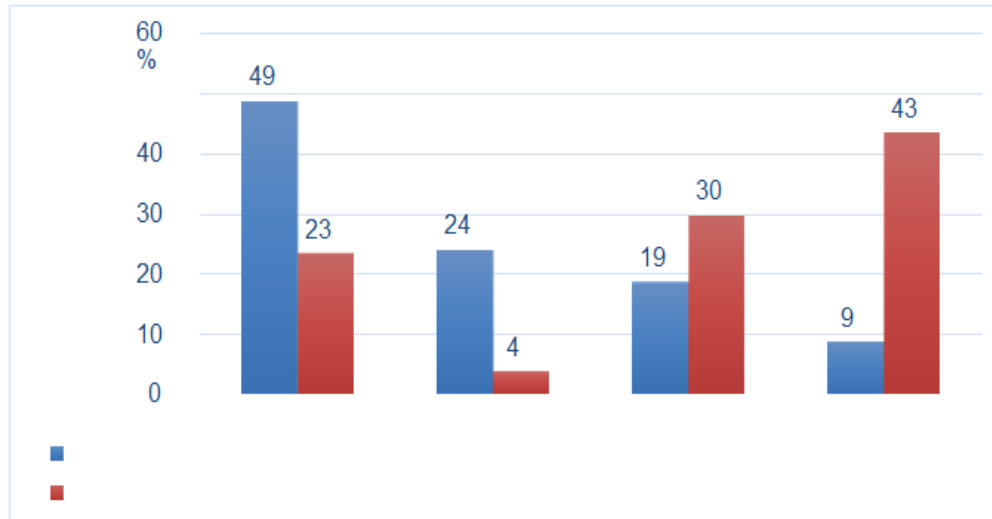
- Lockdown has forced new habits on all the consumer minds when asked about their habit continuation most of the people by 61% said they continue with partly new, partly old habits. As consumers now consider few habits as essential and necessary to continue in long run as well.
- Whereas only 7% will retain old habits which means most of the people will not go back to the old habits post covid-19 as well.

Q. 9 How do you think your approach towards these services will be in long term?



- When consumers were given a choice of preference in services that they avail in long run, in increased consumption most of the consumer selected digital services for education, entertainment and hobbies as well, while in decreased consumption people selected bus travel, going to club, and cinema option. This show people will continue their approach towards these services in long term as well.

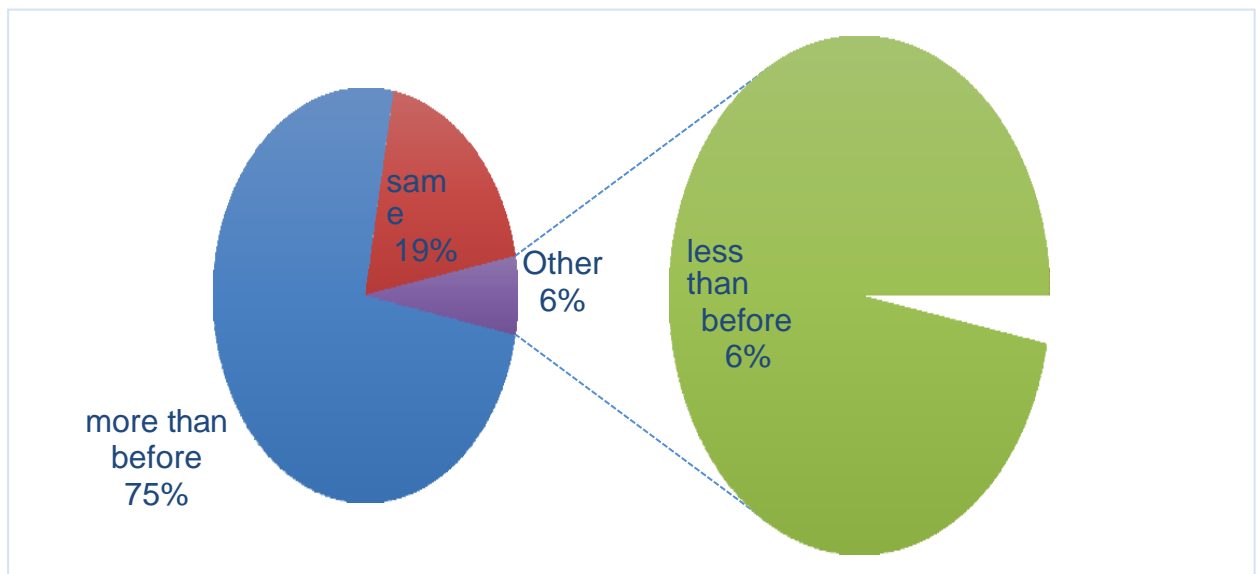
Q.10 How would you consider your holidays?



	same	more	less	no holiday
domestic	49%	24%	19%	9%
international	23%	4%	30%	43%

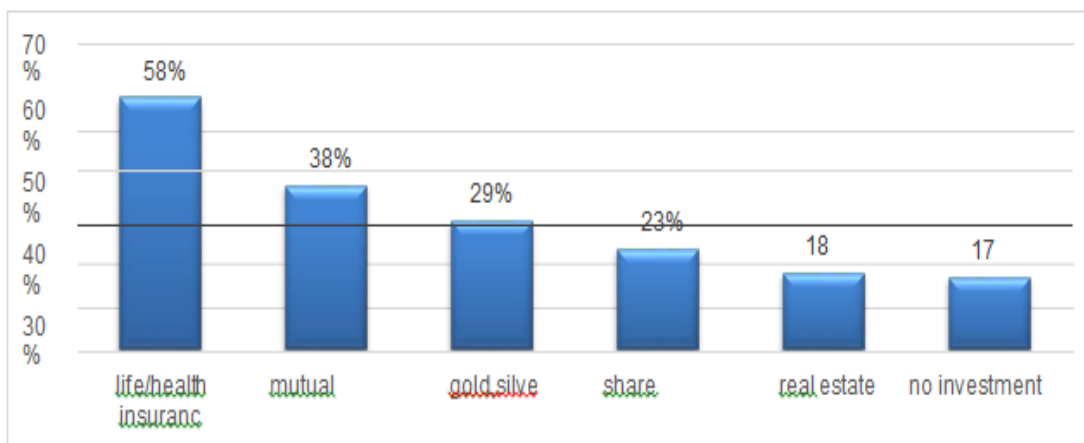
• For holiday purpose as well consumer shown a consistent behaviour towards domestic travel as 49% selected domestic travel consumption will be same as before while international travel most of the people selected no holiday option as 43% selected that.

Q.11 What will be your approach towards savings?



• Consumers are more oriented towards saving as 75% people selected more than before saving option which is the majority that shows the dynamic situation of today’s time taught consumer about the importance of saving. Only 6% said they will go for less than before saving.

Q.12 After lockdown what investment plans will you avail in the long run?



- Consumers shown a great interest in investment plan as most of the people are now taking insurance in this time because changing situation and unpredictability. That is seen in the survey as well, 58% of the audience said they will consider life/health insurance followed by mutual funds with 38%.

7. Major Findings

Digital Service

- The lockdown have given an opportunity for people to work on the areas which were left underdeveloped. The work from home culture and the online classes have changed peoples' perspective towards the digital platform. Through our research, we have observed that 57% people have shown more interest in online courses over offline. 34% individuals from 25-40 age group are more interested in working on their hobbies and interests, while working and business professionals are seen interested and inclined towards their side hustle with their work.

Travelling Preferences

- One of the major industries that have been affected by Covid19 pandemic was the tourism industry, as all the national, international operations were closed. While understanding consumers' behaviour towards travelling, we have observed that 67% people will consider within the city outing rather than going out of the city or international, as they consider it safer and better option when threat of Covid19 is still there.

Approach towards Services

- Lockdown changed the approach towards different services, as a part of that we have come across that there will be increased consumption for online services like education courses, hobby and entertainment as well by 58%, 51%, and 48 respectively while there will be decreased consumption of local bus service, clubbing and cinema by 48%, 53% and 46% which prefer online services in long term as well.

Change in Behaviour

- There will be same as before consumption pattern followed for services like rail travel, airline travel, cab services, family dining and home delivery by 48%, 45%, 51%, 46%, and 45% respectively which shows that in long term people will get back to their previous choices and it won't get effected by much, but in female there will be decline in rail and airline travel by 49% and 47% respectively.

Holiday Preference

- In long term it has been observed that people will prefer domestic travel over international travel as 24% people selected domestic travel while 4% people selected international travel which shows that there will be fear of international travel for long term as well.

Investment Choice

- People of India are very much aware about savings for future which we found very useful in the hard times of lockdown. When we asked people about their approach towards savings in the long run, we have observed that most of the people said it will be in health/life insurance by 58% while specifically women selected gold/silver as better option for saving by 61%.

8. Conclusion

- In this internship, it was a great learning experience as I got the opportunity to gain the knowledge related to market research which shaped me for my future career and reformed my concept in better manner to fulfil the objective of this two months tenure. In this time I was able to put my theoretical knowledge into practicality which led to clearing my raw knowledge and information regarding the subject even clearer.

- Moreover this opportunity given me a platform to give my opinions and ideas and make me aware about the industrial aspects of the topic for future goals. It provided me different through which I was able to find my strength and weakness in this internship which gave me a new vision to work on my skills and make them prepared for the industry.

- Covid-19 brought a wave of panic and anxiety in consumer with government shutting the whole nation to accepting the new polices, it was all new and different to every individual who hence made consumer react in different manner that calls for the study of the change in perception and thinking.

- Situation like create a strong stimulus in the pattern of consumption like recession or world war II, these were the time which bought a new lens for every individual to look the world and times like these make changes constant and people also react in very rapid way possible.

- From only availability of essential services and goods to slowly finding new ways to completing all jobs, every sector is trying their ways to survive to this storm in the sea this made virtual a new reality where every organization going for virtual platform to keeps the boat floating from education sector to entertainment sector.

- As this study is a recent situation that has made whole world to re think about their pattern of working and strategies which they used to follow so this study and report can have wider usage in terms of understanding the new and recent marketplace.

- Covid-19 made consumer altogether a new being as people are thinking differently and so as companies to make their business going, with this study it is easy to understand some part of the consumer behavior in order to predict their choices.

- This report selected people from different criteria which covers all the type of consumer available and that makes this study even more detailed, as the end of the report it is easy different changes in different individual coming from different criteria.

- In the current scenario digital platforms are booming, people are going for all thing digital and online for avoiding any personal contact with any person possible.

- Study made this clear that consumers are very careful and worried at the same time because of the situation but slowly getting used it and making it their permanent choice.

Contribution

- **Background of consumer**

As a first step, it is really crucial to understand background of consumers in order to note down all the type of changes i.e. psychological and behavioral changes in consumer behavior which gets introduced by a strong stimulus like World War II, Recession or recent pandemic Covid-19. For that purpose as a researcher I included and studied all the consumer behavior and contributed the same in organization's report.

- **Collection of responses**

For primary data collection, I collected responses from respondent through questionnaire which helped the report with relevant and significant data of targeted audience as per the norms given by the company. This data projected few facts related to the behavioral changes in consumer and made the report more genuine and understandable.

- **Depiction of data on graph**

To show the data more precisely and clearly I followed the first step analysis by preparing graph of each criteria of each demographic which made it more clear to know responses and preference of every consumer aligning in different demography.

- **Preparation of final company's report**

After all the raw data collection I started aligning my objective with my predetermined outcome and objective of the report and organized the data accordingly and made finding related to the same.

Learnings of A Researcher

- Process of formulating a questionnaire in accordance with research objective.
- How to take telephonic interview with respondent for professional purpose.
- Analysis of responses from questionnaire and google form
- Formulation of graph on MS excel and analysis of data.
- Preparation of organization report.