



Post COVID-19: Impact of Digital Transformation on Day-to-Day Spending of Consumers in Jamnagar and Ahmedabad Cities

Jayani Malde^{1*}, Diya Bulchandani², Jignesh Vidani³
L.J. Institute of Management Studies, LJ University

Corresponding Author: Jayani Malde maldejayani@gmail.com

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ABSTRACT

The COVID-19 pandemic changed global consumer behavior, especially by speeding up digital adoption. In India, the crisis altered spending habits, job structures, and lifestyle priorities, forcing both consumers and businesses to depend on digital technologies for survival. This study examines the long-term effects of digital transformation on consumer spending behavior in two urban settings in Gujarat: Ahmedabad and Jamnagar. Ahmedabad, a metropolitan and service-focused center, shows structured digital integration, while Jamnagar, an industrial area reliant on small-scale industries, reflects a need-driven digital shift. Using a comparative approach, this research investigates how demographic factors like income, education, and occupation affect the use of digital payment methods, online shopping, and changes in spending habits after COVID-19. The findings show that affordability, safety, and convenience were key factors in changing consumer preferences for digital options. Consumers from various income levels also showed cautious spending practices, focusing on essential goods, health, and hygiene while cutting back on non-essential purchases. In both cities, digital tools such as UPI, mobile wallets, and e-commerce platforms became crucial to everyday life, though the speed and style of adoption differed by region. The study helps us understand how digital ecosystems are reshaping consumer behavior after the pandemic and highlights what businesses and policymakers can do to promote digital inclusivity and resilience in emerging economies.

INTRODUCTION

The COVID-19 pandemic began in late 2019 and quickly became a global issue in 2020. It caused a significant disruption in the social, economic, and cultural aspects of our world. Countries faced immediate lockdowns, restricted movement, and widespread interruptions in production and supply chains. This pandemic was not just a health crisis; it completely changed economies, businesses, and consumer lifestyles. The impact was particularly severe in India, one of the most populous emerging economies, affecting both rural and urban communities. It shifted preferences, saving and spending habits, and employment structures, while also making digital technologies essential for trade and communication. (Bhatt, Patel, & Vidani, 2017)

What had previously been a gradual shift toward digitalization suddenly became a necessity due to the unexpected nature of the pandemic. Everyday activities, from real estate to healthcare, payment services, and education, quickly moved online. This digital transformation was not just a change from traditional methods to online practices; it became a survival strategy for both businesses and individuals. The pandemic prompted extensive digital adoption in several cities, especially in Ahmedabad, a major commercial center in Gujarat, and Jamnagar, an industrial district known for small-scale industries, influencing consumer spending behavior. (Niyati & Vidani, 2016)

This research examines how the COVID-19 pandemic changed daily consumer spending through digital transformation, focusing on Ahmedabad and Jamnagar. Ahmedabad is a diverse metropolitan hub with various industries, services, and modern retail that support its economy. Jamnagar is characterized by its industrial focus, particularly its small-scale industries. Comparing these two cities provides important insights into how different socio-economic structures, levels of digital access, and employment conditions influenced consumer behavior after the pandemic. (Pradhan, Tshogay, & Vidani, 2016)

COVID-19 and Shifts in Consumer Behaviour

The pandemic was not only a health crisis; it also led to significant changes in consumer lifestyles. According to Das, Sarkar, and Debroy (2022), affordability, lifestyle choices, and health awareness were key factors in consumer spending during this time. Their study showed that workers and families in the unorganized sector were the hardest hit, forcing them to switch to cheaper alternatives for daily necessities. (Sharma & Vidani, 2023)

At the same time, demand for wellness and entertainment products increased, though this demand largely depended on the type of employment and household income. This indicates that consumer responses varied widely. Spending habits in cities like Ahmedabad, which feature both white-collar and blue-collar jobs, differed significantly from those in Jamnagar, where small industries experienced prolonged shutdowns. However, a common thread across these contexts was the rapid shift to digital platforms. With traditional shopping options closed due to lockdowns and social distancing, people turned to e-commerce, online platforms, and digital payments, which became essential to daily life. (Modi, Harkani, Radadiya, & Vidani, 2016)

Transformation in Rural and Urban Spending

Gopal and Malliasamy (2022) focused on how rural households, which form the backbone of India's labor supply to urban economies, changed their financial habits during the pandemic. With decreasing income and job insecurity, many rural families cut non-essential spending and redirected resources to emergency savings. This cautious approach showed a heightened awareness of financial responsibility. (Patel, Chaudhary, & Vidani, 2023)

Although their study focused on rural India, its implications extend to cities like Ahmedabad and Jamnagar, where families maintain strong ties to rural areas through migration, remittances, and shared financial responsibilities. Thus, the conservative spending mindset of rural households is reflected in urban centers as well. In both cases, consumers started to prioritize affordability, durability, and necessity over luxury. Digital platforms reinforced this shift. E-commerce provided competitive prices and convenience, while digital wallets and payment apps became available to even small neighborhood stores. (Vidani, Das, Meghrajani, & Chaudasi, 2023)

In Ahmedabad, platforms like Amazon, Flipkart, and local grocery apps gained popularity. Jamnagar, which was slower to embrace e-commerce, still saw widespread adoption of digital payments like Google Pay, PhonePe, and Paytm in small shops and SSIs. (Vidani, 2016)

Digital Transformation and Trade

The pandemic prompted businesses to rethink traditional trade models. Verma et al. (2022) highlighted how digital tools, including IoT, artificial intelligence, and e-commerce platforms, became critical for survival. The use of digital methods enabled producers to bypass middlemen and sell directly to customers. Meanwhile, consumers became more comfortable with online shopping and contactless payments. (Vidani, Das, Meghrajani, & Singh, 2023)

Although the basic demand for goods remained steady, the way purchases were made changed significantly. Ahmedabad, with its prior exposure to digital banking and modern retail, adapted quickly. Consumers turned to app-based shopping, online services, and UPI payments. In Jamnagar, adjustment was slower but unavoidable, as local retailers and small industries began using WhatsApp orders, QR codes, and digital invoicing to survive. These changes demonstrate that digital adoption was not just a temporary solution but a long-term shift in consumer behavior. (Sukhanandi, Tank, & Vidani, 2018)

The Changing Face of Retail

Retail, one of India's largest sectors, was central to this transformation. Datta and Datta (2021) noticed a significant shift from in-store purchases to online shopping and digital transactions. Even traditional kirana shops, once strictly offline, started using QR codes and e-wallets. This transformation brought three major changes. First, access to products improved, allowing consumers in smaller towns to order from national and international sellers. Second, spending categories shifted, with more money going towards data plans, delivery fees, and online subscriptions, replacing expenditures on offline leisure activities like dining out or movie outings. Third, the growth of digital payments promoted financial inclusion, enabling even low-income households

to participate in the digital economy. Ahmedabad's malls and large retailers began using multi-channel strategies, blending physical and online sales. In Jamnagar, small retailers relied on WhatsApp commerce, neighborhood delivery, and UPI payments. These adaptations not only helped businesses survive during the crisis but also familiarized consumers with digital spending as a regular part of life. (Singh, Vidani, & Nagoria, 2016)

Employment, Earnings, and Urban Consumer Behaviour

Yadav, Gadhvi, and Unni (2024) discussed the impact of the pandemic's multiple waves on urban employment. (Bansal, Pophalkar, & Vidani, 2023) In Ahmedabad, wage cuts, layoffs, and job changes forced households to reassess their budgets. Women and low-skilled workers were especially vulnerable, while many individuals shifted from salaried jobs to self-employment or gig work in the post-pandemic period. These changes directly affected consumer spending. Households became more cautious, cutting back on luxury and non-essential expenses while focusing on savings. (Chaudhary, Patel, & Vidani, 2023) At the same time, digital platforms influenced not only how money was spent, but also how it was earned. Many people turned to freelancing, small online businesses, and digital services, further integrating themselves into the digital economy. Thus, consumers in Ahmedabad now navigate a dual reality. They remain cautious about spending due to job insecurity, while also becoming more engaged with digital platforms for both income generation and spending. (Mala, Vidani, & Solanki, 2016)

Small-Scale Industries in Jamnagar

Jamnagar's economy, which heavily relies on brass, steel, and small-scale industries, faced significant disruption. Panchasara and Bharadia (2020) reported that SSIs dealt with considerable financial strain, production stoppages, and long recovery times. For households, this meant less income and tighter spending limits. Interestingly, this hardship also sped up digital adoption. Small businesses started exploring e-payments, digital marketing, and online orders, while consumers who usually relied on cash transactions began using mobile wallets and UPI apps. For Jamnagar, the shift toward digital was not just consumer-driven; it became a survival strategy for businesses. (Dhere, Vidani, & Solanki, 2016)

Research Gap

Despite rich insights, several gaps remain in the existing literature:

1. City-level comparisons are rare: Few studies directly compare metropolitan centers like Ahmedabad with industrial cities like Jamnagar.
2. Everyday spending patterns are underexplored: Most studies focus on savings or broad behavior, without detailing day-to-day expenditure.
3. Unequal digital adoption: While digital growth is recognized, its differences across socio-economic groups need deeper study.
4. Post-pandemic continuity: There is limited research on whether consumer habits formed during COVID-19 have persisted afterward.

Research Objectives

1. To study the demographic profile of respondents, including age, gender, education, occupation, and income level. (Objective achieved in Questions 1-5 of the questionnaire)

2. To examine consumer adoption and preference for digital modes of payment and shopping post COVID-19. (Objective achieved in Questions 6, 7, 11, and 13 of the questionnaire)
3. To assess consumer perceptions regarding the affordability, convenience, and safety of digital platforms compared to traditional shopping and cash transactions. (Objective achieved in Questions 8 and 11 of the questionnaire)
4. To analyze the shift in spending behavior and lifestyle patterns of consumers, including increased spending on digital subscriptions, health, hygiene, and essential goods, along with cautious savings-oriented habits. (Objective achieved in Questions 9, 10, 12, and 14 of the questionnaire)
5. To explore consumer belief in the long-term role of digital transformation in shaping future spending behavior. (Objective achieved in Question 15 of the questionnaire)

LITERATURE REVIEW

The COVID-19 pandemic started in early 2020 and is often seen as one of the major global disruptions in recent history. While it was mainly a health crisis, its effects reached far beyond hospitals and homes. The outbreak changed economies, transformed lifestyles, affected business operations, and accelerated the worldwide use of digital technologies. In India, one of the largest economies and a place with a growing digital ecosystem, the pandemic became a pivotal moment. It pushed millions of consumers and businesses to adopt technology in their daily lives. (Singh & Vidani, 2016)

This review gathers important insights from past studies that looked at how COVID-19 affected consumer behavior, saving and spending habits, digital changes, retail shifts, and employment issues. It focuses on two specific places in Gujarat: Ahmedabad, a major city with a varied workforce, and Jamnagar, an industrial city centered around small-scale manufacturing. Together, these studies help us understand how digital changes are influencing daily spending patterns after COVID. (Vidani & Plaha, 2016)

COVID-19 and Consumer Behaviour

Early research on the pandemic emphasized how it made people rethink their finances, lifestyles, and health priorities. Das, Sarkar, and Debroy (2022) examined these factors in an emerging economy. They used structural equation modeling to show that a person's socio-economic background played a key role in how consumers adjusted to the changes. (Solanki & Vidani, 2016)

Their study found that workers in the unorganized sector faced the biggest challenges. This situation led to an increase in the demand for affordable alternatives to everyday goods. Many households shifted from buying premium or branded items to choosing local or generic options. At the same time, demand for health, hygiene, and wellness products rose significantly, influenced by household income and job stability. (Vidani, 2016)

Notably, consumer responses varied. Spending habits differed based on occupation, income, and lifestyle. While some households spent more on wellness and entertainment, others concentrated solely on essential health products. (Vidani, Chack, & Rathod, 2017)

These findings are particularly relevant for Ahmedabad and Jamnagar. In Ahmedabad, a diverse mix of professionals, entrepreneurs, and wage earners resulted in different spending behaviors based on job security and occupation. In Jamnagar, where small industries are prevalent, job losses and reduced wages led consumers to prioritize affordability in their daily purchases. (Vidani, 2018)

Savings and Spending Behaviour During COVID-19

The shift in household savings and expenditure during the pandemic was another significant factor in consumer behavior. In their study of rural households, Gopal and Malliasamy (2022) discovered that people began to prioritize emergency savings over non-essential spending. During this period, there was a surge in both formal savings, such as banks and insurance, and informal savings, such as cash or gold. (Biharani & Vidani, 2018)

Due primarily to employment and income instability, spending on luxuries decreased. Households were more frugal and cautious with their money as job security decreased. (Vidani, 2018)

The results are applicable to urban families in places like Ahmedabad and Jamnagar, despite the fact that their study was conducted in rural India. Changes in rural saving practices also had an impact on urban choices since many urban households maintain family links and remittances to rural areas. (Sharma & Vidani, 2023)

Even in Ahmedabad, where digital platforms made online buying simple, a lot of customers opted for inexpensive goods and digital subscriptions over more expensive recreational options. Slowdowns in regional businesses reduced disposable income in Jamnagar, resulting in more stringent budgeting and reductions in non-essential spending. (Odedra, Rabadiya, & Vidani, 2018)

This increased emphasis on conserving as opposed to spending demonstrates a long-lasting shift in consumer attitudes that has an ongoing impact on spending patterns even after the pandemic. (Vasveliyya & Vidani, 2019)

The Push Toward Digital Transformation

The rapid adoption of digital tools was one of the pandemic's most clear and lasting impacts. Verma et al. (2022) highlighted how COVID-19 pushed businesses and consumers to embrace technologies like online marketplaces, the Internet of Things (IoT), and artificial intelligence (AI). Digital technologies are now the foundation of trade. Old ways of in-person shopping became impossible due to lockdowns and social distancing. (Sachaniya, Vora, & Vidani, 2019). Digitalization changed how consumers behave, along with business operations. As digital payments, online shopping, and direct-to-consumer platforms grew, the role of middlemen decreased. (Vidani, 2019)

This shift happened quickly in Ahmedabad, where digital skills and internet access were relatively strong. It became normal to use apps for groceries, medications, clothes, and everyday items. While things progressed more slowly in Jamnagar, businesses there smartly adapted by connecting with customers through small-scale e-commerce, QR codes, and WhatsApp orders. (Vidani, Jacob, & Patel, 2019)

This change shows how the pandemic turned digital transformation—once seen as optional—into a necessity, and how it continues to shape long-term consumer habits. (Vidani J. N., 2016)

Retail and Consumption Shifts

A vital part of the Indian economy, retail, experienced significant changes. According to Datta and Datta (2021), the epidemic forced the Indian retail sector to adapt quickly. Digital payments and online transactions took the place of traditional in-person shopping. To stay competitive, even local kirana stores began using QR codes and mobile payment systems. (Vidani & Singh, 2017). Three major changes stand out:

1. Wider access: Consumers in both urban and semi-urban areas gained access to a larger variety of products online. (Vidani & Pathak, 2016)
2. Shifting categories: Spending shifted toward internet data packs, digital subscriptions, and home delivery services, while offline entertainment and travel saw steep declines. (Pathak & Vidani, 2016)
3. Greater financial inclusion: With the rise of UPI, digital wallets, and card usage, more households became active participants in the formal digital economy. (Vidani & Plaha, 2017)

Big malls and popular stores in Ahmedabad turned to combined online and offline shopping methods. Smaller businesses in Jamnagar reached customers using local delivery services and social media. These changes illustrate how stores of all sizes had to shift to succeed in the new digital-first market. (Vidani J. N., 2020)

Employment, Income, and Urban Spending

Another important factor affecting spending was job instability. In Ahmedabad, Yadav, Gadhvi, and Unni (2024) conducted several surveys during different waves of the pandemic. They found a high rate of job loss, salary cuts, and employment changes. The groups hit hardest were women and low-skilled workers. This led to decreased income and more careful spending in the short term. Many workers eventually moved from steady wage jobs to small business efforts or self-employment, often relying on online platforms. (Vidani J. N., 2018). For households, this meant two things:

- More conservative daily spending due to reduced wages. (Vidani & Dholakia, 2020)
- Deeper engagement with digital platforms for both earning (through online businesses, freelancing, etc.) and spending (through e-commerce and digital payments). (Vidani, Meghrajani, & Siddarth, 2023)

This dual role of digital technology shows how work and consumption became increasingly intertwined in the post-pandemic urban economy. (Rathod, Meghrajani, & Vidani, 2022)

Impact on Small-Scale Industries in Jamnagar

The economy of Jamnagar relied on the steel and brass sectors. It was particularly vulnerable to the lockdowns. When Panchasara and Bharadia (2020) studied the impact of the pandemic on small-scale businesses (SSIs), they found major disruptions in finances, production cycles, and operating costs. (Vidani & Das, 2021). This industrial downturn resulted in fewer job opportunities and tighter household budgets for local consumers. Families had

to look for cheaper alternatives and cut back on their spending. (Vidani J. N., 2022). Interestingly, many SSIs responded to these challenges by using digital tools to survive. They took orders online and accepted digital payments. As a result, customers in Jamnagar began engaging with digital platforms from both small businesses that had embraced the digital shift and larger e-commerce companies. (Saxena & Vidani, 2023)

Hypothesis

H1: There is a significant association between age and preference for digital transactions (UPI, mobile wallets, cards) over cash

H2: There is a significant association between age and increased reliance on online shopping post-pandemic

H3: There is a significant association between age and the perception that digital platforms are more affordable than physical stores

H4: There is a significant association between age and increased expenditure on internet, mobile data, and digital subscriptions post-COVID

H5: There is a significant association between age and becoming more health-conscious, spending on hygiene and wellness products post-COVID

H6: There is a significant association between age and the convenience of digital payment methods over cash transactions

H7: There is a significant association between age and the belief that digital transactions will continue to shape consumer spending in the future

Table 1. Validation of Questionnaire

All Statements with scale	
Since COVID-19, I prefer digital transactions (UPI, mobile wallets, cards) over cash for my day-to-day spending.	(Vidani, 2015)
The pandemic increased my reliance on online shopping (groceries, clothing, daily essentials)	(Vidani & Solanki, 2015)
I find digital platforms (Amazon, Flipkart, local delivery apps) more affordable than physical stores.	(Vidani, 2015)
My expenditure on internet, mobile data, and digital subscriptions (OTT, music apps, e-learning) has increased after COVID-19.	(Vidani, 2015)
I have become more health-conscious and regularly spend on hygiene and wellness products (masks, sanitizers, vitamins) post-COVID.	(Vidani, 2015)
Digital payment methods (UPI, Paytm, PhonePe, Google Pay) are more convenient than cash transactions.	(Solanki & Vidani, 2016)
I believe digital transformation (online shopping, digital payments, home delivery) will continue to shape consumer spending in the future.	(Vidani, 2016)

Source: Author’s Compilation

METHODOLOGY

Table 2. Research Methodology

Research Design	Descriptive
Sample Method	Non-Probability - Convenient Sampling method
Data Collection Method	Primary method
Data Collection Method	Structured Questionnaire
Type of Questions	Close ended
Data Collection mode	Online through Google Form
Data Analysis Methods	Tables
Data Analysis Tools	SPSS and Excel
Sampling Size	151
Survey Area	Jamnagar and Ahmedabad
Sampling Unit	Students, Private and government Job employees, Businessmen, Home makers, Professionals like CA, Doctor, etc.

Source: Author’s Compilation

Demographic Summary

The study included 151 respondents. In terms of gender, females made up a slightly higher percentage at 52.3% compared to males at 47.7%. Most participants, 70.9%, were in the 18 to 25 years age group. This was followed by 13.9% who were 48 years and older. Smaller segments included those aged 26 to 31 years (8.6%), 32 to 40 years (3.3%), and 41 to 47 years (3.3%). The majority of respondents lived in Ahmedabad (48.3%), while 28.5% were from Jamnagar and 23.2% came from other cities. Regarding occupation, students made up the largest group at 51%. This was followed by those employed in jobs at 27.2% and businessmen at 12.6%. Professionals and housewives each comprised 4.6% of the sample. For monthly household income, 35.8% of respondents earned less than ₹25,000. About 24.5% earned between ₹25,000 and ₹50,000, and 17.2% fell into the ₹50,001 to ₹1,00,000 range. A smaller percentage earned between ₹1,00,001 and ₹2,00,000 (7.9%) and above ₹2,00,000 (14.6%). This demographic profile shows that the study sample mainly consisted of young, student respondents from urban areas with diverse income levels.

Cronbach Alpha

The study tested the reliability of the scale using Cronbach’s Alpha. This metric checks how consistent the variables are. The Cronbach’s Alpha value obtained was 0.903 for the seven items, showing a high level of reliability. This means that the questionnaire items were closely related and consistently measured what they were supposed to. A Cronbach’s Alpha value above 0.9 reflects excellent internal consistency, confirming that the data collected is reliable and appropriate for further statistical analysis.

Table 3. Cronbach Alpha

Cronbach's Alpha	N of Items
.903	7

Source: Author’s Compilation

RESULT AND DISCUSSION

Table 4. Results of Hypothesis Testing

Sr. No	Alternate Hypothesis	Result p =	>/< 0.05	Accept/Reject Null hypothesis	R value	Relationship
1	H1: There is a significant association between age and preference for digital transactions (UPI, mobile wallets, cards) over cash	0.515	> 0.05	H01 Accepted (Null Hypothesis Accepted)	0.109	Weak Positive
2	H2: There is a significant association between age and increased reliance on online shopping post-pandemic	0.363	> 0.05	H02 Accepted (Null Hypothesis Accepted)	0.048	Very Weak Positive
3	H3: There is a significant association between age and the perception that digital platforms are more affordable than physical stores	0.386	> 0.05	H03 Accepted (Null Hypothesis Accepted)	0.099	Weak Positive
4	H4: There is a significant association between age and increased expenditure on internet, mobile data, and digital subscriptions post-COVID	0.995	> 0.05	H04 Accepted (Null Hypothesis Accepted)	0.020	No Relationship
5	H5: There is a significant association between age and becoming more health-conscious, spending on hygiene and wellness products post-COVID	0.482	> 0.05	H05 Accepted (Null Hypothesis Accepted)	0.012	No Relationship
6	H6: There is a significant association between age and the convenience of digital payment methods over cash transactions	0.482	> 0.05	H06 Accepted (Null Hypothesis Accepted)	0.058	No Relationship
7	H7: There is a significant association between age and belief that digital transactions will continue to shape consumer spending in the future	0.787	> 0.05	H07 Accepted (Null Hypothesis Accepted)	-0.020	No Relationship

Source: Author's Compilation

The current study looks at how consumers behave in digital transactions and online shopping, especially the changes caused by the COVID-19 pandemic. The data from 151 respondents offers important insights into how demographic factors and the pandemic affect preferences for digital payment methods and online shopping.

The demographics show a fairly balanced gender mix, with 52.3% female and 47.7% male. There is a strong representation of younger adults, specifically those aged 18-25 years, who make up 70.9% of the sample. This younger group tends to be more tech-savvy, which might affect their willingness to use digital platforms. Most respondents come from Ahmedabad (48.3%) and Jamnagar (28.5%), which gives a regional context to the study. In terms of occupation, students (51%) and working professionals (27.2%) make up the majority, while income levels vary, with a noteworthy portion (35.8%) earning less than INR 25,000 monthly.

One key finding is the heightened preference for digital transactions since COVID-19. About 60.3% of respondents agreed or strongly agreed that they prefer using digital payments like UPI, mobile wallets, and cards rather than cash for daily expenses. This trend aligns with the global move towards cashless transactions during the pandemic, driven by concerns about hygiene and the convenience of digital payments. Interestingly, younger respondents (18-25 years) showed a stronger preference for digital payments, but the chi-square tests did not reveal any significant link between age and digital payment preference ($p = 0.515$). This suggests that while younger users may lead in adoption, a preference for digital payments is common across age groups.

The pandemic also increased the reliance on online shopping, with around 50.3% of respondents agreeing or strongly agreeing that they rely more on e-commerce for groceries, clothing, and essential items. However, 31.1% of participants remained neutral, possibly showing differences in access or comfort with online shopping. Similar to digital payments, no significant age differences were found ($p = 0.363$), indicating that behavior has changed widely regardless of age.

Views on the affordability of digital platforms versus physical stores varied. Only 43.1% agreed or strongly agreed that online platforms are cheaper. The neutral or negative responses from others might indicate issues with delivery fees or price differences. This finding shows that skepticism still exists in digital commerce.

Another notable change is the increase in spending on internet services, mobile data, and digital subscriptions, with 65.6% reporting higher expenses. This suggests a growth in digital consumption beyond basic transactions, extending into entertainment and education. There is also an increase in health awareness since COVID-19, with over 53% stating they regularly spend on hygiene and wellness products, highlighting a shift in consumer priorities caused by the pandemic.

Convenience is a major benefit of digital payments, as 63% of respondents agree that they find digital payment methods easier than using

cash. This supports existing research on the importance of convenience in adopting digital payments.

A significant majority (66.2%) believes that digital transactions will continue to influence consumer spending in the future, suggesting that these changes are lasting rather than just temporary responses to the pandemic. The high reliability of the questionnaire (Cronbach's alpha = 0.903) adds credibility to these results.

The lack of statistically significant relationships between age and these behavioral changes might indicate a uniform trend in digital adoption, suggesting that the pandemic has sped up the digital transformation across different groups. However, limitations like sample size and geographic focus should be taken into account when applying these findings broadly.

Overall, the study shows how COVID-19 has driven a shift towards digital payment systems and online shopping, changing consumer habits in ways that matter for businesses and policymakers who want to support digital economies.

Theoretical Implications

The findings of this study offer important insights into the changing landscape of consumer behavior and digital adoption, especially during the COVID-19 pandemic. The research highlights the rapid shift toward digital transactions and online shopping. This shift supports several theories related to technology acceptance, consumer behavior, and health-conscious buying.

First, the results back the Technology Acceptance Model (TAM). This model suggests that how easy and useful people find technology affects its adoption. A significant number of people prefer digital payments over cash, with 60.3% agreeing or strongly agreeing. This indicates that consumers find digital payment methods convenient and useful in their daily spending. It supports TAM's claim that ease of use, like the convenience of UPI and mobile wallets, pushes people toward adopting technology. Moreover, the rise in spending on internet and digital subscriptions shows that technology use has deepened after the pandemic. TAM's principles apply not just to payment methods but also to content consumption and e-learning platforms.

Second, this study adds to the Diffusion of Innovations Theory, which explains how new ideas spread over time. The fact that most respondents are younger (70.9% aged 18-25 years) and many are students (51%) suggests that younger groups are early adopters. They help spread digital consumption habits to older age groups. The findings showed no strong link between age and digital preferences. This suggests that digital habits have reached various age brackets, though the intensity of adoption differs. This supports the theory that innovations attract younger or more tech-savvy users first, before going mainstream.

The research also expands on Consumer Behavior Theory by considering health consciousness after the pandemic. A significant number of respondents reported spending more on hygiene and wellness products like masks and sanitizers. This shows a changing consumer mindset where health awareness influences buying choices, creating new consumer patterns. Thus, the pandemic

has reshaped consumer priorities, supporting models that connect external events, like health crises, to changes in decision-making.

Additionally, the findings relate to Behavioral Economics, particularly how crises affect economic choices. The pandemic has increased the focus on digital shopping and payments, reflecting a shift driven by risk aversion and the need for convenience. The lack of strong associations between age groups and digital preferences suggests that behavioral changes are widespread. This challenges the idea that only younger people welcome technological change. The broad shift reinforces theories that emphasize context and situation as key factors in economic behavior.

Finally, this study contributes to the Theory of Planned Behavior (TPB) by showing positive attitudes toward adopting digital transactions in the future. Most respondents believe that digital transactions will continue to influence consumer spending. This reflects strong intentions that align with social norms and perceived control over digital platforms. This connection supports predictions of ongoing growth in the digital economy, highlighting consumer confidence in and acceptance of digital technologies.

Practical Implications

The findings of this study offer several practical insights for businesses, policymakers, and marketers looking to respond to changing consumer behavior and the digital landscape shaped by the COVID-19 pandemic.

1. For Businesses and Retailers:

The notable shift toward digital transactions and increased spending on online platforms shows that businesses need to focus on building secure and user-friendly digital payment systems. The broad acceptance of digital payment options like UPI and mobile wallets indicates that adding these methods can improve customer satisfaction and loyalty. Retailers should also use digital marketing strategies to connect with consumers who prefer online shopping, especially younger people driving this trend.

Furthermore, the rise in spending on hygiene and wellness products means that companies in these areas should take advantage of the increased health awareness by broadening their product lines and highlighting safety and wellness in their branding. Retailers might also consider subscription models and bundled packages for internet services and digital content, as higher spending in these areas reflects a growing demand for digital entertainment and remote learning.

2. For Financial Institutions and Payment Providers:

Financial institutions and digital payment service providers can expand their customer base by enhancing accessibility and convenience. Given the positive attitude toward digital transactions, these providers should work on increasing digital literacy among older or less tech-savvy individuals through educational campaigns and simpler interfaces. Additionally, ensuring transaction security and addressing consumer privacy concerns will be crucial for maintaining trust and encouraging ongoing use of digital payment platforms.

3. For Policymakers and Regulators:

The findings point to the need for supportive policies that promote the development of digital infrastructure and financial inclusion. Policymakers should make it easier for people to access digital technologies, particularly in rural and underserved areas, to address the digital divide seen across different demographic groups. Regulatory frameworks should also guarantee strict cybersecurity standards and protect consumer data to build confidence in digital financial transactions.

Moreover, changes in health-related consumer behavior highlight the importance of public health policies that encourage hygiene practices beyond the pandemic. Public awareness campaigns promoting the continued use of hygiene products could maintain demand, support public health, and create stable markets for related items.

4. For Marketers and Advertisers:

The shifting consumer preferences underline the need for targeted marketing campaigns that meet specific needs and values stemming from the pandemic. Marketers should communicate the convenience, safety, and health benefits of their products and services. Digital platforms and social media are essential channels for reaching younger consumers who are quick to adopt technology and digital spending.

Additionally, personalized marketing that uses data analytics can help businesses tailor their offerings to meet consumers' growing interest in wellness and digital content, increasing engagement and conversion rates.

5. For Educators and Content Providers:

The increase in digital subscriptions and spending on online learning indicates that educational institutions and content creators should invest in high-quality digital content and interactive platforms. The pandemic has sped up the acceptance of e-learning and digital media, and maintaining this momentum requires ongoing innovation in delivering engaging, accessible, and affordable content.

CONCLUSIONS AND RECOMMENDATIONS

The COVID-19 pandemic has significantly changed consumer behavior, sped up the use of digital payment methods, and changed spending habits across different product categories. This study shows a growing preference for cashless transactions, especially digital wallets and UPI. It also highlights increased spending on hygiene, wellness, internet, and digital content services. These changes reflect shifts in priorities around convenience and safety, along with a consumer mindset influenced by health concerns and new technology.

The results emphasize how important it is for businesses, financial institutions, policymakers, and marketers to adjust to this new digital and health-focused environment. Embracing digital payment technologies, improving digital infrastructure, and addressing consumer trust and security will be crucial in maintaining this progress. Additionally, the greater emphasis on hygiene and wellness opens up exciting opportunities for product innovation and targeted marketing.

Ultimately, this study offers useful insights to help develop strategies that support economic recovery and growth in a post-pandemic world. By proactively responding to these changing consumer behaviors, stakeholders can better meet consumer needs, promote financial inclusion, and create strong markets that are ready for future challenges.

The findings of this study show that there is no significant link between age and different aspects of post-COVID consumer behavior. This includes preferences for digital payments, reliance on online shopping, spending on digital services, and views on health and wellness consumption. While the overall reliability of the instrument was high (Cronbach's Alpha = 0.903), indicating internal consistency among the variables, the low correlation values (R ranging from -0.020 to 0.109) suggest that age alone may not strongly influence changes in digital consumption behavior after the pandemic. These results open several paths for future research.

First, future studies should broaden the demographic focus beyond age to include other socio-economic and psychographic factors. These might include education level, digital literacy, job type, and whether someone lives in a city or rural area. These factors could better explain differences in digital consumer behavior than age alone. For example, digital literacy and access to technology might directly impact comfort with and preference for digital transactions. A multivariate analysis that includes these variables could provide deeper insights.

Second, future research should take a long-term approach to see how digital behavior develops over time. The current study gives a snapshot of post-pandemic consumer trends. However, attitudes toward digital platforms and payment systems can change due to new technology, shifts in government policy (like digital finance laws), and new platforms emerging. Tracking these changes over multiple years would help identify lasting trends versus temporary changes arising from pandemic-related restrictions.

Third, a larger and more geographically varied sample would improve the generalizability of the findings. This study mainly included respondents from Gujarat (Ahmedabad, Jamnagar, and others), with a sample size of 151. Including participants from different states and income groups would allow for comparisons between city and rural populations. This could reveal regional differences in digital adoption patterns.

Fourth, future research can use qualitative methods like interviews and focus groups to gain deeper insights into consumer motivations and views. Quantitative data shows how many people adopt digital technologies, but it often overlooks the psychological, emotional, or cultural factors driving this behavior. Understanding these motives could help businesses and policymakers maintain digital engagement.

Additionally, future studies should look at the role of trust, security, and privacy concerns in shaping consumer behavior toward digital payments and e-commerce. While convenience and affordability were examined in this study, issues like data breaches, transaction fraud, and digital fatigue could impact long-term adoption and need more thorough investigation.

FURTHER STUDY

Finally, comparative studies analyzing data from before and after the pandemic would clarify the actual effects of COVID-19 on digital transformation. By examining consumer behavior trends from before and after the pandemic, future researchers could determine whether the digital shift was a short-term response to external circumstances or a lasting behavior change.

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