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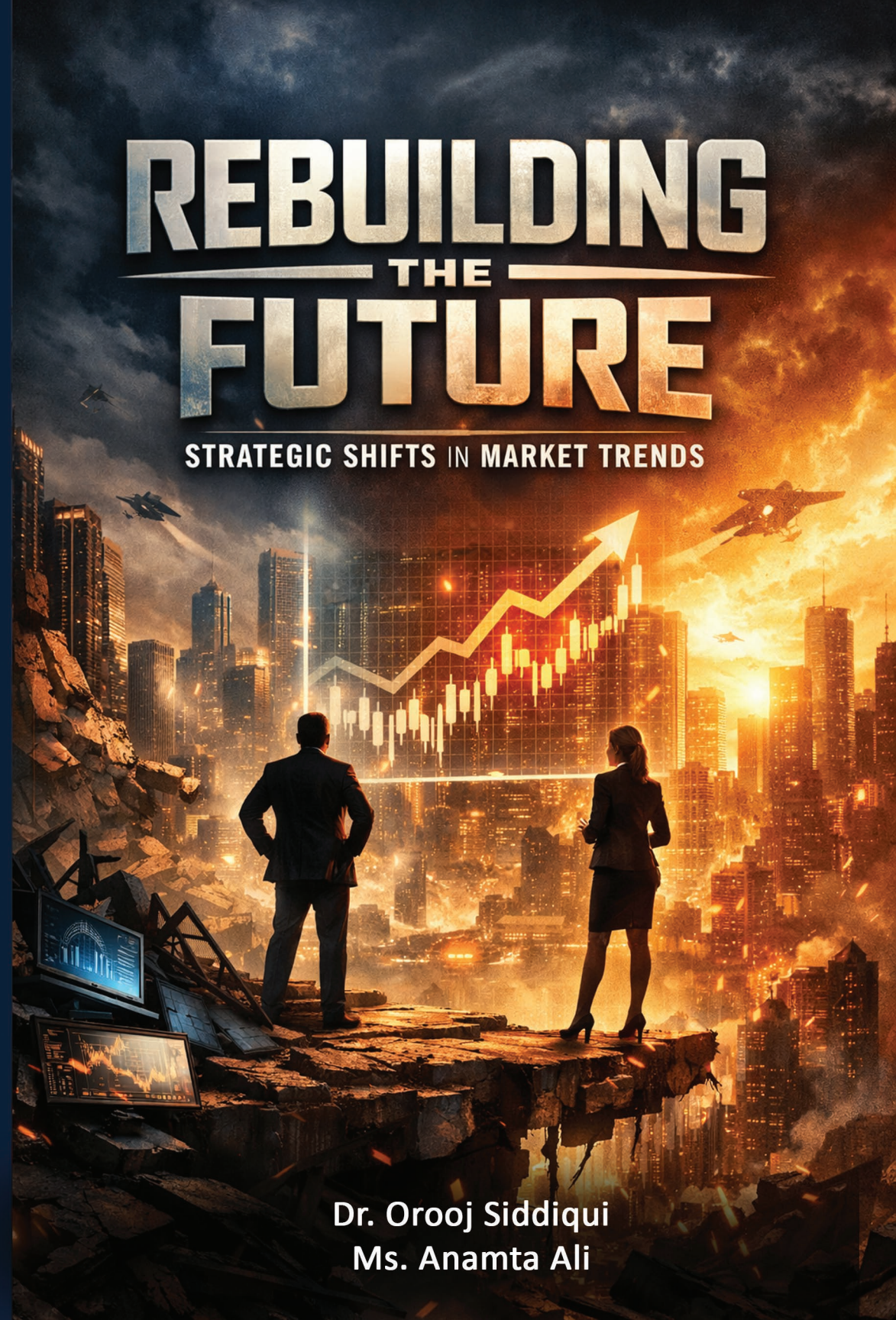
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REBUILDING THE FUTURE

STRATEGIC SHIFTS IN MARKET TRENDS

REBUILDING THE FUTURE: STRATEGIC SHIFTS IN MARKET TRENDS



Dr. Orooj Siddiqui
Ms. Anamta Ali

Rebuilding the Future: Strategic Shifts in Market Trends

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Published by: - Book Rivers

Website: - <https://www.bookrivers.com> Email:

publish@bookrivers.com

1st Print Edition - 2026

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Title: Rebuilding the Future: Strategic Shifts in Market Trends

Editors: Dr Orooj Siddiqui, Ms Anamta Ali

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ISBN: 978-93-6884-533-1

MRP: 499 /-INR

(Printed in India)

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Digital Payments and E-Commerce Growth Amid COVID-19

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1. Introduction

The global outbreak of COVID-19 brought unprecedented changes to human life and economic activity. One of the most notable transformations was the rapid shift toward digital platforms, particularly in the domain of payments and commerce. The pandemic not only disrupted conventional retail and service industries but also catalyzed the widespread adoption of digital payment systems. As physical distancing became essential, digital payments emerged as a safer, more convenient alternative to cash transactions, driving consumers and businesses to adapt at an accelerated pace.

In India, the government's *Digital India* initiative had already laid the foundation for a cashless economy. However, it was the pandemic that significantly boosted the momentum, especially in semi-urban and rural areas where digital literacy had previously posed a barrier. E-commerce platforms and digital wallet providers such as Paytm, Google Pay, Amazon Pay, and PhonePe experienced exponential growth in user adoption and transaction volume. These platforms enabled seamless, contactless payments for essential services including grocery delivery, utility bill payments, and educational fees—even during nationwide lockdowns.

This chapter examines the empirical impact of digital payment adoption on the growth of e-commerce during and after the COVID-