

COVID Paving way towards E-Health

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Abstract:

From the Study we could understand that Pandemic Situation has helped the E-Healthcare Sector to have a Good growth due to the Lockdown or Restriction on Movement of People. People preferred the E-Health Service over the Traditional Mode as the Consumer believed it was giving much more Safety and Faster Service. Consumers were satisfied and felt it convenient to use such Services. We could also understand people preferred the Aarogya Setu App Frequently to get Data about COVID and they found it Helpful. Pandemic has helped the E-Healthcare sector to grow as per the Research conducted among 101 Respondents over different parts of India.

Keywords: COVID19, E-Healthcare, Aarogya Setu, E-Healthcare Sector, Consumer Behavior

Introduction:

Corona Virus also known as COVID is a Severe acute respiratory Syndrome. The SARS-CoV-2 causes mild to moderate respiratory illness. This Outbreak Happened in China during the end of 2019 and while this Outbreak started effecting the whole world by early 2020. The first case was registered in Wuhan City which is situated in Hubei Province of China where the WHO found it was a New Type of Coronavirus and from where it all began and the COVID was announced as a Pandemic. Virus mainly spreads through person to person contact and as per the guidelines Mass Gatherings has been avoided so that COVID can be bought under Control. The main symptoms of the COVID are High Fever, Dry Cough, Sore Throat and Breathing difficulty. Well all these can be prevented with just precautions it's all mainly about the Personal Hygiene of a Person and using alcohol-based sanitizer and washing hands with soap from time to time, Wear mask, avoid touching face and avoid mass gatherings.

COVID19 Pandemic has turned out to be one of the greatest challenges ever the Humans have faced. We still have no cure for it and research is way under speedy process to find a cure against the SARS-CoV-2.

During this period the E Health Services such as the Pharmacy, Consultancy or even Wearables of different Brands have been used more in Service during this Lockdown in Various Parts of our Country. As People were not able to Visit Doctors many used the Online Consultancy apps to get to the Doctor while in the ePharma Sector there has been a surge in demand and the server traffic. Many of these Companies have ensured to provide the customer with all necessary Medical



Essentials and that too with Full Safety Measures. Even people have started preferring Wearables to Monitor or Track their Heartbeat and Recording it. So, COVID has took the E-Health sector by a Boom as people started understanding more about the Services and how helpful it can turn out to be. Few of the Benefits that turned up were eHealth services including safety of the patient as well as the staff and doctors, allocation of physical treatment bandwidth towards crucial cases, rapid access to doctors in critical situations and effective record maintenance of the doctor consultation through internet portals and services.

Opportunities in E-Health Sector has turned out to increasing in significant manner since the COVID19 and people using the Service for consultation is expected to increase followed by people using the service for Pharmacy is also expected to Increase and even many Small or Medium Enterprise are trying to come up with New Mobile Applications to set up their Business in Certain Locations.

The government has announced some guidelines for eConsultancy and bifurcated it into medicinal groups namely O, A, B and prohibited. But in this pandemic situation the assistance and convenience that was enabled by eHealth Services had smoothened the consultancy and diagnosis and has inspired the government to change their reforms making it more practical for usage.The government acknowledgement regarding the importance of eHealth services may lead to greater transparency for all involved and ultimately benefit whole ecosystem in long run.

In India the E-Health has a Huge scope and it's a Large Opportunity that has Opened up for startups to Build in the re Enterprises. Healthcare system can be transformed from its Traditional way into a Digitalized Form. It will also help out to promote healthcare in places where the Doctors are not able to reach out suddenly within matter of just few clicks. E-Health is going to see a huge rise in their business even after the Pandemic.

Purpose:

India being one of the Biggest Healthcare Industry in the world the Upcoming trend is the E-Health which is on Growth from past few years and is expected to grow a lot more in the coming years. Especially during the Pandemic, the growth has been much higher with people facing restrictions to move out and people using such Digital Facilities.

The Main Purpose of this Study is to Understand the Impact that the Pandemic has bought in and How are the consumer behavior changed during such situation. Studies being conducted in this Sector has been very less and this mainly tries to know the insights of the Consumers and understand how the Pandemic has helped the E-Health sector.

Sector Profile:

India as always is a land with full of opportunities for players in any Industry it's the same in E-Health Sector too. E- Health sector is mainly categorized into services like the Pharma, Consultation and also the Diagnosis. With Technology being updated every day and this sector has high scope in coming future especially during this Pandemic.

According to the reports of RedSeer Consultant the eHealth Sector is currently at \$1.2 Billion and by financial year 2025 it is expected to grow at a compound rate of 68% to \$16 Billion. Presently its reaching out 4.3 Million Households as per the Volume:

latest data and expected to reach out to 57 million households in the coming five years.

During these period customers we get more awareness about these Digital Platforms and will especially help out in those places where quality of service is less and maybe such services can be Provided in more affordable Manner.

E-Healthcare is mainly categorized into various services:

• E-Pharma:

These are Web Portals which mainly allows the customers to purchase medicines with just a Few Clicks through the Smartphones and not visiting any Physical Stores. These stores would help the customers and it will be much easier to get the Medicines by just uploading the Doctors prescriptions and getting it delivered in front of your House Gates. Demands for such Platforms have been increasing since the Introduction.

• Online Consultation:

This is one of the Other Main service being provided in the E-Healthcare Sector with taking the advices of Doctors just being at home through your smartphones in very less time. The Main advantage of such facility is that its time saving and less cost too. These service helps in times where a Health Professional can be suddenly reached out.

• E-Diagnosis:

As Digitalization is being a Trend in India, the usage of Mobile and Wearable devices is also increasing which will help towards growth of eHealth Market. As per the data in 2017 approximately 2 million units were sold out and going further in 2030 it is expected to reach 129 Million Units.

Wearables mainly keep in track the heart rate, pulse rate and keeps reminding you on time to time to have even a Glass of Water. So, all these Data's will help mainly through out in Various diagnosis and understanding the Data recorded automatically in such Devices or the smartphones to which it is connected with.

Literature Review:

1. Kemp, E. Jillapalli, R., & Becerra, E. (2014). Healthcare branding: developing emotionally based consumer brand relationships. Journal of Services Marketing

Brands can saturate special importance to shoppers, such significance and and individual involvement in a brand can make a passionate association and connection between the shopper and the brand. Similarly, the same number of specialist organizations have embraced marking systems, advertisers are marking the medical care administration experience. Medical care is a private assistance experience and feelings assume a vital part in medical care choice making. The motivation behind this paper is to look at how passionate or influence based buyer brand connections are created for medical care associations. Making sincerely based buyer brand connections can bring about significant compensation for administration associations. This research analyzed how passionate or influence based shopper brand connections are produced for medical care associations. Discoveries show that trust is a key variable



in setting up full of feeling responsibility in buyer brand connections. Medical care is a private help. In numerous cases, the individual not just acquiescence individual data to the medical services supplier, yet additionally their physical and mental prosperity; hence, trust is basic. Results exhibit that trust is predicated on a shopper's mentality toward the brand, seen quality and client situated conduct. Discoveries were not noteworthy for the proposed connection between brand glory and trust. The absence of essentialness may have been because of the item classification. Glory has been utilized as a substitute for steadfastness and unwavering quality for different items (Vigneron what's more, Johnson, 1999). Nonetheless, since medical services is such a individual now and again fundamental help, factors identified with genuine execution might be more grounded predecessors of trust.

2. Ray, S., & Mukherjee, A. (2007). Development of a framework towards successful implementation of e-governance initiatives in health sector in India. International journal of health care quality assurance.

The Information and Communications Technology (ICT) has an enormous capability of changing the scene of administration conveyance over the globe. It goes about as an impetus for the quick conveyance of administrations. an idea paper dependent on optional information gathered from government sites and records, different public and global Journals and private sites. The current paper talks about the idea of e-Governance, mainstays of e-Governance,

targets of e-Governance, sorts of association in e-Governance, core values for e-Governance and advantages of eGovernance. The paper presents a survey of development of e-Governance in India. It gives a nitty gritty record of e-Governance activities in India. The report lays explicit accentuation on eGovernance activities in medical care in India, both at the National and State level. Further, the key difficulties related e-Governance in India are talked about. The administration of India has made striking strides towards execution of e-Governance in India. Be that as it may, the organization of e-Governance on scale and particularly at the root level needs cautious grass key methodology. It is suggested, to distinguish and investigate grass root real factors before execution of e-Governance activities in provincial territories, to create citizen centric approach in usage of e-Governance to construct powerful components to prepare also, assemble limits of the included partners, form vital collusions over associations to handle the moves identified with computerized isolate, to distinguish and investigate grass root real factors before execution of e-Governance activities in provincial territories.

3. Hebbar, P. B., Sudha, A. N. G. E. L., Dsouza, V. I. V. E. K., Chilgod, L., & Amin, A. D. H. I. P. (2020). Healthcare delivery in India amid the Covid-19 pandemic: Challenges and opportunities. Indian J Med Ethics, 1-4.

During the first stage of pandemic or during the march 1st week the total cases were around 10000 Cases so the healthcare nations



have given lockdown but due to poor understanding of the disease among medical imaging profession may result in rapid spread of infection. There were different factors such as Age and Occupation that were associated with inadequate knowledge as poor perception about COVID19. Findings suggest that (medical imaging profession) MIPs, have poor knowledge, attitudes, and appropriate practices towards COVID-19 during the rapid rise period of the COVID-19 outbreak. However, the MIPs had good knowledge about the symptoms and general awareness on COVID-19.

4. Aishwarya, A., Kavitha, T. C., & Nayak, S. (2019). E-healthcare services–Actual usage and intention to use among Indian consumers. International Journal of Innovative Technology and Exploring Engineering, 8(11), 2735-2740.

By the use of internet today there has been change in the lifestyle of the people and also it has changed the buying behavior of the people this happen due to the boom in the information and technology and by the use of the internet. Nowadays people Download different apps which are related to the healthcare such as Dieting App, Fitness App. Due to the E-Healthcare the consumer saves money and time. Earlier individual relied on doctors and practitioners for any advice related to health now E-Healthcare services are described as a health service platform whose primary goal is to medical advice and data to any customer using IT Infrastructure such as Mobile Phones, Laptops etc.

The aim of this study was to understand the factor that influence the behavior intension of E-Healthcare services among consumer.

5. Verma, P., Kumar, S., & Sharma, S. K. (2020). e-Healthcare service quality: consumer satisfaction and its association with demographic characteristics. International Journal of Health Care Quality Assurance.

Use of technology for quality healthcare has developed "E-Healthcare Services" generally the healthcare provider judges their services by the satisfaction of the consumer. In this case study it was to recognize the importance predictors of quality which is significant for consumer satisfaction with e-health services by using 5Q model. By this analysis they identified quality of interaction, quality of hospital atmosphere these were the main points for the consumer satisfaction towards E-Healthcare.

Methodology:

• Statement of Problem:

In this Study we are basically trying to understand what Impact has COVID19 bought into the E-Healthcare Sector and what are the consumer behavior towards this Sector even after this Pandemic.

• Research Hypothesis:

• H₀: It was not Convenient for the user to use the Pharma/Consultation Apps

• H₁: It was Convenient for the user to use the Pharma/Consultation Apps



• H_{01} : Customers are not Satisfied with the E-Health Applications.

• H₁₁: Customers are Satisfied with the E-Health Applications.

- \bullet $H_{02}{:}\ It$ was not Convenient to use AarogyaSetu Application
- H₁₂: It was Convenient to use AarogyaSetu Application

• Research Design:

Type of Research: Quantitative Research

This Research paper is done using Quantitative Research method as it is to understand the Consumer Behavior towards the E-Health Sector during COVID and are they satisfied with the Services being provided.

The Data has been collected through Questionnaire which was formed in a Structured Manner via Google Forms.

Types of Research Design: Descriptive Research Design

This is a Descriptive Research as we have a Well-Planned Objectives and defining what the Problem is and Data is being collected through a structured questionnaire and Hypothesis is formed to understand the Impact and Consumer Behavior and the Data is analyzed using the statistical Tools.

• Population/Universe:

The Data is collected from a Population within the Age Group of 18-50 Years living across Various Parts of India.

• Sampling Technique:

Sampling Technique used under this research is Convenience Sampling due to the Time Constraint and Cost Constraint because of the ongoing Situation. The Researchers approached the population under the convenience area. Hence, Data was Collected through a structured questionnaire via Google Forms.

• Sampling Unit:

It's the Respondents who fill out the Questionnaire from where we collect the Data. In this Research study the Main Sampling unit are Students, Business People, Housewife etc.

• Sampling Size:

Sample Size is of **101** People which comprised of People from various parts of India.

Age Group: 18-50& Above.

• Type of Data:

Primary Data:

It is the Data collected by the Researches through various methods such as the Interview, Survey, Questionnaire etc.

Data was collected by the researchers by preparing a structured questionnaire using Google Forms. It was collected from 101 people in different age groups who are from various parts of India.

Secondary Data:

It is the Data that is available already on Online, Newspapers, Academic Research etc. and are taken for the Help for study purpose.

In this Research Paper data has been taken from various Journals, News Websites and few details from Online E-Health Platforms.



Analysis & Interpretation:

Table 1: Demographics Data

Parameter	No. of Students	Percentage		
Gender				
Male	56	55.45		
Female	45	44.55		
Total	101	100		

Age 18-25		
18-25	94	93.07
26-30	7	6.93
Total	101	100

Profession		
Employed	20	19.80
Self-Employed	7	6.93
Student	71	70.30
Unemployed	3	2.97
Total	101	100

State		
Andhra Pradesh	1	0.99
Bihar	1	0.99
Chhattisgarh	1	0.99
Delhi	2	1.98
Gujarat	7	6.93
Karnataka	12	11.88
Kerala	14	13.86
West Bengal	1	0.99
Madhya Pradesh	21	20.79
Maharashtra	32	31.68
Rajasthan	6	5.94
Uttar Pradesh	3	2.97
	1	



Total

101

100

Taking Gender into consideration out of 101 Response we received 56 were Male and while 45 were Female.

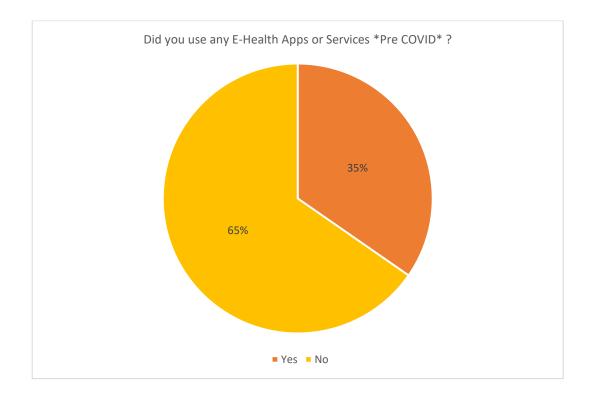
Looking into the Age most of the Response came from between 18-25 Years with 93% People responding under that category and 7% from 26-30 Years Category.

As we look into Professions, we understand that 71 people who responded were students while 20 were employed, 7 were self employed and 3 were unemployed.

States from where we got the Maximum Response were from Maharashtra which was 32 followed by Madhya Pradesh (21), Kerala (14) & Karnataka (12). We also got 7 Responses from Gujarat while we had 6 response from Rajasthan. We got 3 Response from Uttar Pradesh and 2 from Delhi. We had 1 response each from States Andhra Pradesh, Bihar, Chhattisgarh & West Bengal.

Table 2:

Did You Use E-Health Services Pre COVID?	Count	Percentage
Yes	35	34.65
No	66	65.35

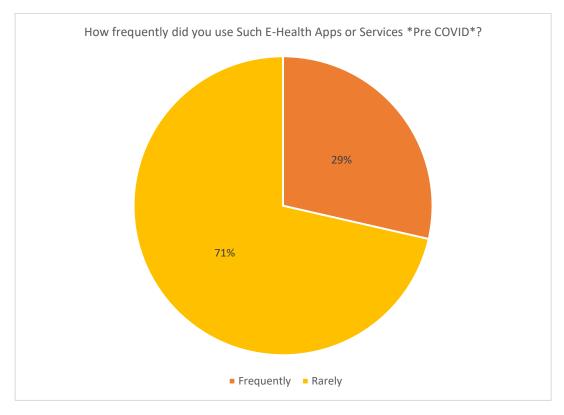




When asked Respondents whether they use to Avail E-Service before the Pandemic arrived out of which 35 said they have used and while 66 of them said they didn't avail the E-Health Services.

Table 3:

How frequently did they avail the Service?	Count	Percentage
Frequently	10	28.57
Rarely	25	71.43

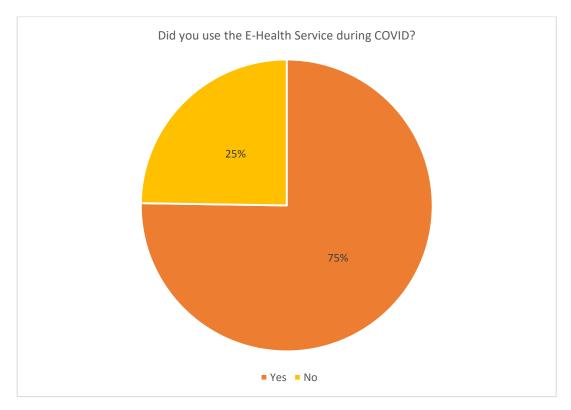


As most of the respondents didn't use the app before COVID we also wanted to know how frequently the People had used if they had said Yes and we could figure out from the Data that only 10 out of the 35 Respondents used the E-Health Services frequently while 25 rarely used the service provided.



Table 4:

Did you use the E-Health Service during COVID	Count	Percentage
Yes	76	75.25
No	25	24.75

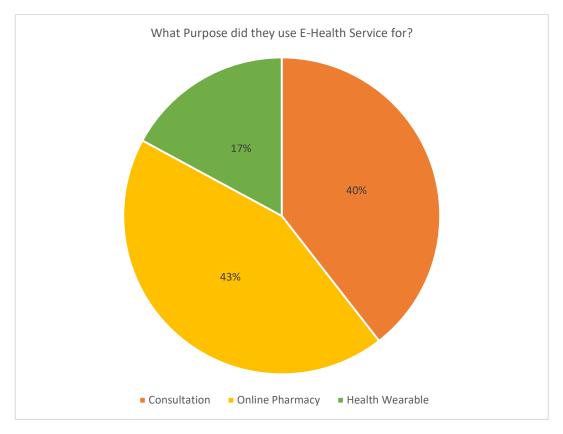


When asked did they start using E-Health Services to the 101 Respondents we could analyze that 41 respondents started using the Service during the COVID and taking it to a total of 76 Respondents using the Service during the COVID while 25 of the Respondents didn't use it during the Pandemic Situation also.



Table 5:

What Purpose did they use E-Health Service for?	Count	Percentage
Consultation	30	39.47
Online Pharmacy	33	43.42
Health Wearable	13	17.11



When asked the Respondents forwhat purpose did, they use the E-Health Service from which we could analyze that Most of the them used it for Online Pharmacy which was 33 Respondents while 30 Respondents said for Consultation. Only 17 responded for Health Wearables.



Table 6:

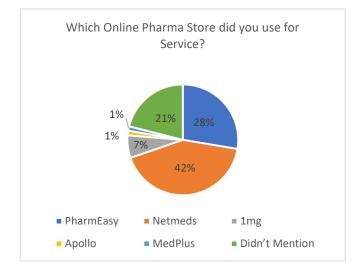
Rate the Service Provided by the E-Health Apps during the COVID Situation (Average)				
Consultation	Consultation Delivery Time Delivery Safety Payment Customer			
	of Medicine		Gateway	Service
3.32	3.36	3.59	3.46	3.39

While asking the Respondents to Rate the Service provided by the E-Health Apps during the COVID Situation. We had received the Response from 76 Respondents while we considered the Average of all the Response we had received and, in each situation, it was above 3 and out of 5 and we could Understand that the Customers were satisfied with the Services provided by E-Health Apps.

Maximum customers were satisfied with the Delivery Safety which had a score of 3.59 while the average was considered while the least was for Consultation which had a score of 3.32 as average out of 5.

Table 7:

Which Online Pharma Store did you use for Service?	Count	Percentage
PharmEasy	21	27.63
Netmeds	32	42.11
1mg	5	6.58
Apollo	1	1.32
MedPlus	1	1.32
Didn't Mention	16	21.05

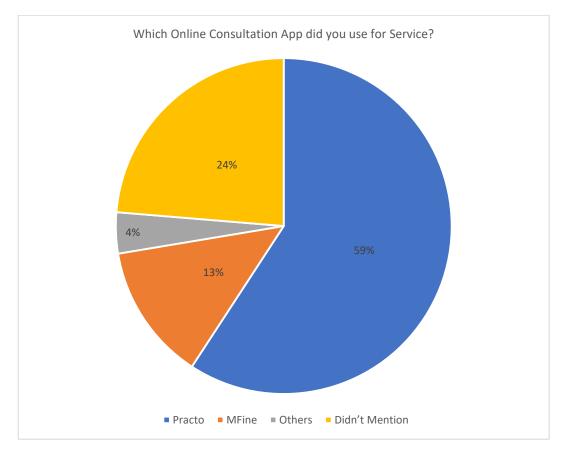




Most of the respondents used Netmeds for the Online Pharma Service with 32 people using it while 21 respondents used the PharmEasy App and 1mg was used by 5 Respondents. 16 Respondents didn't mention about their Preference of Online Pharma Store while 1 each used Apollo as well MedPlus.

Table 8:

Which Online Consultation App did you use for Service?	Count	Percentage
Practo	45	59.21
MFine	10	13.16
Others	3	3.95
Didn't Mention	18	23.68

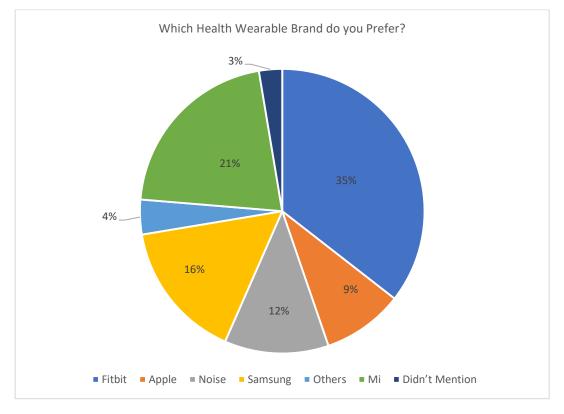


Practo was the most Preferred Online Consultation Application by 45 Respondents while 10 of them used MFine Application and 18 Others didn't mention about their Choice while 3 respondents went for Other Choices.



Table 9:

Which Health Wearable Brand do you Prefer?	Count	Percentage
Fitbit	27	35.53
Apple	7	9.21
Noise	9	11.84
Samsung	12	15.79
Others	3	3.95
Mi	16	21.05
Didn't Mention	2	2.63



Most of the Respondents preferred to use Fitbit as the Health Wearable (27 Respondents) in order to track their Heart Rate, Walk Distance etc. Mi and Samsung were the preferred brand by 16 and 12 Respondents respectively. 9 of them Preferred Noise Brand and 7 of them preferred Apple as their Wearable.



Table 10:

When asked to the customers on how Convenient was it to use the Pharma/Consultation Apps or Services we received 76 Responses from which we have done the T-Test to analyze the Data.

t-Test: Two-Sample Assuming Unequal Variances

		Convenience	Dummy
Mean		7.592105263	0
Variance		2.351403509	0
Observations		76	2
Hypothesized	Mean		
Difference		7	
df		75	
t Stat		3.366217215	
P(T<=t) one-tail		0.000602188	
t Critical one-tail		1.665425373	
P(T<=t) two-tail		0.001204376	
t Critical two-tail		1.992102154	

Null Hypothesis: H0: It was not Convenient for the user to use the Pharma/Consultation Apps Alternative Hypothesis: H1: It was Convenient for the user to use the Pharma/Consultation Apps

Since P<0.05 At 5% Level of Significance, the Null Hypothesis is Rejected It was Convenient for the User to use the Pharma/Consultation Applications.

So according to the Analysis we understand that Most of the Users were convenient to use the Pharmacy/Consultation Applications.



Table 11:

We also asked the Respondents in overall how satisfied were they with the E-Health Applications. We have done the analysis of Data using T-Test.

t-Test: Two-Sample Assuming Unequal Variances

		Overall	
		Satisfaction	Dummy
Mean		7.381578947	0
Variance		2.745789474	0
Observations		76	2
Hypothesized	Mean		
Difference		7	
df		75	
t Stat		2.007509383	
P(T<=t) one-tail		0.024149136	
t Critical one-tail		1.665425373	
P(T<=t) two-tail		0.048298272	
t Critical two-tail		1.992102154	

Null Hypothesis: H0: Not Satisfied with the E-Health Applications Alternative Hypothesis: H1: Satisfied with the E-Health Applications

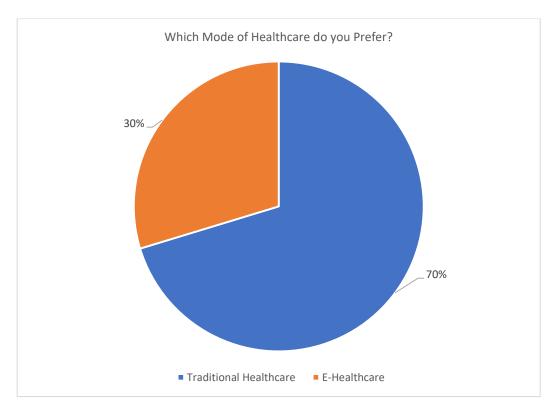
Since P<0.05

At 5% Level of Significance, the Null Hypothesis is Rejected **Respondents were satisfied Overall with Regard to E-Health Applications.**



Table 12:

Which Mode of Healthcare do you Prefer?	Count	Percentage
Traditional Healthcare	71	70.30
E-Healthcare	30	29.70

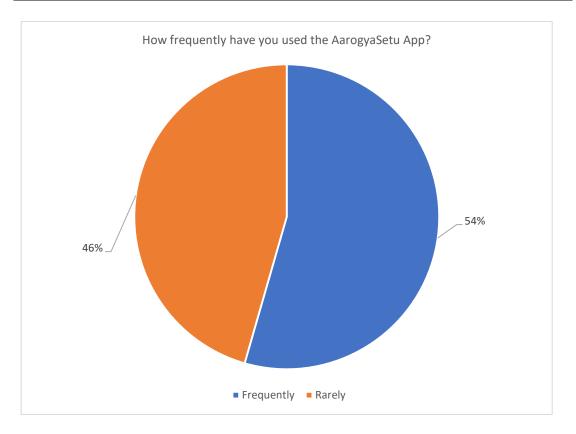


Respondents mostly Preferred the Traditional Healthcare Method with 70% people going for it while only 30% responded they Preferred E-Healthcare Mode of Service.



Table 13:

How frequently have you used the AarogyaSetu App?	Count	Percentage
Frequently	55	54.46
Rarely	46	45.54



We also took a Survey to look into How frequently did they use the AarogyaSetu App. We could understand that only 55 People Frequently used the AarogyaSetu App while 44 of them used it Rarely.



Table 14:

Response was collected on How easy it was to use the Aarogya Setu App using a Rating Format and we analyzed the Data using T-Test.

t-Test: Two-Sample Assuming Unequal Variances

		AarogyaSetu	
		Convenience	Dummy
Mean		6.934211	0
Variance		5.368947	0
Observations		76	2
Hypothesized	Mean		
Difference		6	
df		75	
t Stat		3.514851	
P(T<=t) one-tail		0.000375	
t Critical one-tail		1.665425	
P(T<=t) two-tail		0.00075	
t Critical two-tail		1.992102	

Null Hypothesis: H0: It was not Convenient to use AarogyaSetu App Alternative Hypothesis: H1: It was Convenient to use AarogyaSetu App

Since P<0.05

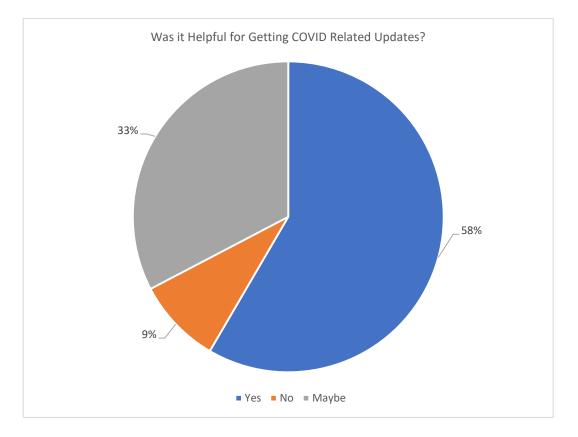
At 5% Level of Significance, the Null Hypothesis is Rejected

The Respondents found it Convenient to use the AarogyaSetu App to know COVID related information in India.



Table 15:

Was it Helpful for getting COVID Related Updates?	Count	Percentage
Yes	59	58.42
No	9	8.91
Maybe	33	32.67

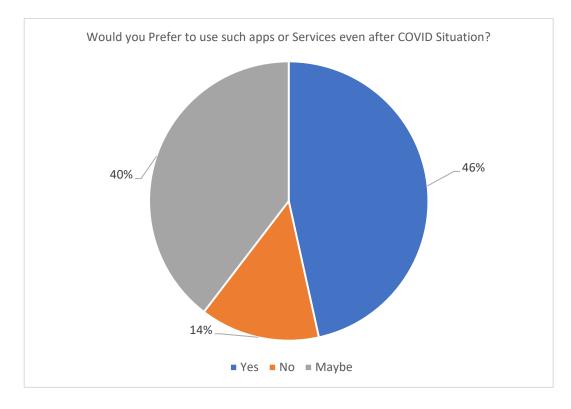


Most of the Respondents found the AarogyaSetu App useful to get COVID Related updates in their Surroundings. 59 Respondents were in favor of it. While 33 said Maybe and 9 of the respondents said it wasn't helpful at all to get any COVID related Updates.



Table 16:

Would you Prefer to use such apps or	Count	Percentage
Services even after COVID Situation?		
Yes	47	46.53
No	14	13.86
Maybe	40	39.60



Respondents had an Opinion that they would prefer E-Health Apps/Services even after the COVID Situationhas ended with 47 Respondents supporting it while 40 of them went with Maybe and 14 of them Said they would not prefer to use it.



Findings:

- Most of the Respondents didn't use the E-Health Applications/Services before the Pandemic arrived and even if they had used it was very Rarely.
- We could analyze that out of the respondents Majority used the Service during the COVID Situation for various Purposes.
- Most of them used the E-Health Service for Online Pharmacy.
- We could analyze that most of the Respondents preferred Netmeds for Online Pharmacy Service while Practo was preferred for Online Consultation Service and Maximum respondents preferred Fitibit as their wearable to get a Keep of track on their Health.
- Received a Satisfactory response for the Service provided by the E-Health Application from the Respondents for the Consultation, Delivery time of Medicine, Delivery Safety, Payment Gateway and Customer Care Service.
- Respondents even when they were using E-Healthcare most of them still Preferred the Traditional Healthcare mode.
- Respondents felt it convenient to use as well as felt satisfied with all the Services provided by the E-Health Applications.
- We could also analyze that more than 50% of the People frequently used the AarogyaSetu Application to know about their surroundings and to get Updates on COVID.
- Respondents also found the Application very convenient to use to get the Information.

- 59% of the Respondents found that AarogyaSetu App was convenient for get the COVID Related Updates.
- When asked the Respondents would they prefer to use the E-Health Apps/Service post COVID Situation we could understand that 46% said they would while almost 40% was in a Dilemma whether they would continue to avail the Services.

Practical Implications:

The findings of the research will help in Understanding the consumer behavior towards the E-Health pre, during and after COVID which will help the Service Providers to do the necessary. Also, Respondents have rated the Services so taking that into consideration such service providers can try to Improve their operations and also the Companies can improve their marketing Strategies in order to get a Good amount of Market Share in this Sector.

Conclusion:

COVID19 has been one of the biggest threats the entire humankind has ever felt and all the Business Sectors are going through the Tough time with many restrictions for their Business. E-Health Sector is one of them were the Business has grown in during the recent times due to the Lockdown and movement restrictions that has been set up the Government to control the Cases.

People started preferring more of Online Pharma Stores or Online Consultation Apps in order to get advice from doctors for Various Purposes. As



per our Research we could understand that Respondents were using the E-Health Apps less in the Pre COVID-Situation while when the Pandemic came people preferred mode of Online mode in order to be safe and sound.

We could prove from various tests that COVID has got positive Impact on the E-Healthcare Sector as people preferred this mode more frequently for Healthcare Services and majority of the respondents were satisfied with all the Services provided by the Providers.

- 7. <u>https://www.livemint.com/science/health/i</u> <u>ndia-s-e-health-sector-to-grow-to-16-bn-</u> <u>by-fy2025-redseer-report-</u> <u>11580908321967.html</u>
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