International, Peer Reviewed journal E-ISSN: 2583-3014

# TECHNOLOGY AS A COPING TOOL IN PANDEMIC: LEARNINGS FROM THE PRESENT, SUGGESTIONS FOR THE NEXT

### Dr. Asha Rani Anto

Assistant Professor & Research Scholar D.D. Choksi College of Secondary Education, Palanpur North Gujarat asharani.anto@vidyamandir.org

#### **ABSTRACT**

Due to social conventions that encourage social isolation and widespread lockdowns, the Covid-19 pandemic had inevitably resulted in a rise in the usage of digital devices. Worldwide, individuals and organisations have had to adapt to new ways of living and working. We examine potential outcomes of the digital upsurge and the related research problems. Organizations and educational institutions are converting to work-from-home policies as a result of increased digitalization (WFH). Blockchain technology will grow in importance, necessitating design and regulatory studies. The number of contract workers and the collaborative economy is anticipated to grow, raising issues with how work is distributed, how people collaborate, how people are motivated, and how work overload and reduced absenteeism are affected. With more people online, issues like workplace surveillance and technostress will surface. The effects and causes of the digital literacy may be studied. Internet freedom and zero-rating proposals will also necessitate study. The impact and repercussions of internet shutdowns, which are often used by nations, will also be a major research topic. In times of crisis, electronic money also takes relevance; research will be done on its acceptance, effects, and manner. With more people using the internet, privacy and espionage issues are becoming more important. In light of this, we anticipate that information systems will be used in a similar manner for a while into the conceivable future as they were during the lockdown. Our evaluation of these effects is predicated on the idea that, prior to the pandemic, a digital transformation was already in progress, and that, as a result of the lockdowns, it will take certain shapes. Lockdowns had resulted in an increase in the use of networks and information systems, as well as substantial changes in usage patterns and attitude. The alterations also came quickly, giving organisations and people little opportunity to plan, get ready, and put new configurations and arrangements in place. We look at various situations the increase in information technology pre-& post pandemic.

**Keywords:** Digital surge, Contract work, Internet governance, Electronic payments, Post-pandemic

#### INTRODUCTION

The investigator discusses about some of the most important concerns with the post-pandemic digital explosion. These themes highlight the variety of directions which indeed research can go in regards to effects on technology. Nearly all areas have imposed lockdowns due to the pandemic's spread, closing down places where people assemble and interact, such as colleges, schools, malls, temples, offices, airports, and train stations. Most individuals are now using the internet and world wide web services to communicate, engage, and carry out their work duties from home as a result of the lockdown. Utilization of internet services has increased from 40% to 100% as compared to prelockdown levels. The use of video conferencing services like Zoom has increased tenfold, and the use of content delivery services like Akamai has increased by 30%. (Branscombe, 2020). Internet traffic has risen by 100% in cities including Bangalore.

Lockdowns have resulted in an increase in the use of networks and information systems, as well as significant changes in usage habits and behaviour. Workers are transitioning to new "estimated parameters" when meetings move entirely online, office work is done from home, and new work cycles emerge. Most organisations, whether in industry, society, or government, have experienced these shifts. The changes also came quickly, giving organisations and people little opportunity to plan, get ready, and put new arrangements and structures in place. As a result, they had to adapt, try new things, experiment, and come up with solutions that weren't previously possible.



# International Journal of Management, Public Policy and Research

International, Peer Reviewed journal E-ISSN: 2583-3014

In light of this, the investigator anticipate that information systems will be used in a similar manner for a while into the conceivable future as they were during the lockdown. We look at various situations that could result from the increase in information technology use both during and after the epidemic. Our evaluation of these effects is predicated on the idea that, prior to the pandemic, a digital transformation was already in progress, and that, as a result of the lockdowns, it will take certain shapes. The investigator highlights some potential outcomes and research concerns for the post-pandemic world in the part that follows where the investigator examines the effects of the Covid-19 outbreak about the use of digital media. The investigator gives the results in the final part after summarising the implications for practise and research.

#### Research questions and scenarios related to the digital upsurge

The investigator goes over some of the most important concerns relating to the post-pandemic digital explosion in this part. These themes highlight the variety of directions, research can go in regards to effects on technology.

#### Rising Levels of Digitalization

Organizations will expand their technological infrastructure to accommodate the huge increase with the use of needs a suitable and audio-conferencing equipment. Increased spending on network infrastructure, bandwidth growth, and cloud-based applications will result from this. Firms will adopt work-from-home (WFH) as the rule rather than the exception as employees get used to the concept, meet and transact online, and so on. Many businesses that already have the digital infrastructure in place to handle the necessary load and bandwidth are adopting this.

Another industry that has dramatically shifted to conducting business online is education. Schools, colleges, and institutions all over the world have switched their classes over to video conferencing technologies like Zoom and Google Meet since the lockdown began. Along with these synchronous teaching methods, enrolments on reactive platforms like edX and Coursera have also increased (Shah, 2020). Some schools, including the University of Cambridge in the UK and the California State system in the US, are currently switching completely to the online method for the upcoming academic year, with the exception of sessions that call for a physical presence (New York Times, 2020). Most of the digital transformation technologies that are being used by enterprises as part of their transformation endeavour are cloud, internet-of-things (IoT), blockchain, artificial intelligence (AI), and machine learning (ML) technologies. Using blockchain (BC) technology, it is possible to develop reliable and secure information control systems (Upadhyay, 2020). Certificates, health records, medical records, and prescriptions can all be secured and authenticated using BCs as education and healthcare services move toward the digital realm. It will become more important to conduct research on the creation of such systems while still preserving their usefulness and usability. Another challenge is how to create systems that function with smart contracts, including how the contracts will be authenticated, how they will be structured in a complicated series of procedures involving numerous agents, and how contract arbitration will be handled.

#### Freelance and Home-Based Workers

Online platforms that recruit workers on an as-needed, brief-term, and largely informal basis are the engines behind the gig economy. Uber and Airbnb are well-known examples of these on a worldwide scale, and Ola and Swiggy are examples in India. These platforms have expanded greatly since cell phones became widely accessible starting in 2010. Workers employed by these platforms have suffered greatly during the lockdown as there has been no demand for their services, such as taxi rides, rents, or skilled labour (Bhattacharya, 2020). Furthermore, these workers' incomes drastically decreased because they were not promised a salary. In the medium run, it is expected that gig economy workers will slowly return in the post-pandemic scenario when manufacturing and service firms resume their previous operations. The investigator believes that in the post-pandemic future, the "evil side" of virtual teams and distributed work will also become significant. These circumstances give rise to substantive difficulties associated to technostress, including work overload and presenteeism. The design of collaborative work, evaluation, team performance and motivation, stress, and the issue of continual learning will all need to be studied.

#### Monitoring at work and technological stress

Large segments of the working population's use of digital technology also includes ongoing workplace supervision and continuous on-the-job activity. Video conferencing technology users who work from home are subject to rigorous monitoring and all interactions are "hyper-focused" (Kalia, 2020). Because they may be accessible at any time thanks to digital technology, managers and bosses find it simpler to call and find employees. Although there is



# International Journal of Management, Public Policy and Research

International, Peer Reviewed journal E-ISSN: 2583-3014

preliminary anecdotal evidence that this has increased productivity, it has also resulted in higher levels of technostress (Ayyagari, Grover, & Purvis, 2011; Tarafdar, Tu, Ragu-Nathan, & Ragu-Nathan, 2007), as workers are now required to learn new technologies, be accessible for work almost constantly, remain with digital devices constantly, and manage multitasking. After the epidemic, it's likely that labour unions will demand no-digital hours so they may escape the onslaught of job demands. The issues of job equity, balance, and stress management may be addressed via research.

#### Online infringement

Digital technology use is growing rapidly, and with it, so are online infringement, scams, invasions, and security breaches. The epidemic has produced an environment of unpredictability that encourages scammers to take advantage of the crisis by profiteering or details or by creating loopholes (Agarwal, Sengupta, Kulshrestha, Anand, & Guha, 2017) A growing number of people are starting to heavily rely on digital resources, some for the first time, making them targets for fraud and scams. Organizations and governments are aware of this problem and are acting to resist it. For instance, some governments strongly opposed the use of Zoom meetings in schools, which compelled the platform's provider to enhance security (Yu, 2020). After the epidemic, these frauds and scams are probably going to get worse. Organizations will implement extensive security measures and government departments will launch large informational efforts. The number of security-related businesses and technologies will increase. Research will probably concentrate on managing security, evaluating the reasons of breaches, and determining the monetary and social cost they result in.

#### Online Availability and The Access to Technology

In the post-pandemic future, where innovations will drive the spike in use, information technology, and notably the internet, will continue to be crucial. The administration and regulation of the internet itself will be a crucial component of this upsurge. Despite the fact that the internet is a worldwide resource and that no one nation has the power to regulate its protocols and features, local access and availability are nonetheless national issues. For various reasons, some nations have also censored internet use during the epidemic (Chhibber, 2020). The regulation of the internet will become crucial after the pandemic as it will remain a policy tool for governments. They can intercede on aspects of monitoring, bandwidth control, surveillance, intermediary liability, and e-commerce. The pandemic has brought the world to a situation where those not connected to the internet are facing total exclusion. With strict social and physical distancing measures in place, new routines require accessing the internet for most services. Hence, those on the wrong side of the digital divide are completely left out. Reasons for the divide are many: unaffordable device access, unaffordable Internet access, content relevance, access skills or government ordered Internet shutdowns (Armbrecht, 2016; Scheerder, van Deursen, & van Dijk, 2017) In developing countries, the condition is more serious. Therefore, it becomes crucial to look at the options for assuring connectivity. Although these issues have been studied and debated in the past (Warschauer, 2004), COVID-19 has created a situation in which having access to the internet appears to be essential for existence. According to certain studies, having access to or not having access to ICTs may entrench societal disparities (Ragnedda, 2017), and the postpandemic environment may make this even worse. Understanding the effects of the digital divide on social equality is crucial given the widespread use of technology to access necessities like health and education. In order to capture policymakers' attention and potentially provide suggestions for improving connectivity for improved inclusion, it is therefore necessary for researchers to investigate the impact of connectivity.

#### Net neutrality and zero rating in internet governance

People's needs for data have increased as a result of widespread internet use during the pandemic for many different causes. This increase in Internet data usage has reignited the conversation around zero-rating programmes, which is relevant given the widening digital gap in modern countries. Zero-rating plans allow businesses to provide consumers with access to data from their websites and services without charging them for the use of the data. Typically, this is not strictly allowed because it goes against the fundamentals of net neutrality, according to which all internet data must be treated equally in terms of priority and cost. For instance, India has a stellar track record of controlling zero-rating policies. The adoption of such arrangements was prohibited by the government, but following the pandemic, the telecom regulatory body of India (TRAI) decided to allow waiver of data and voice prices for specific websites (; COAI, 2020). The majority of the websites on the list were COVID-19-related, including the World Health Organization and the Ministry of Health and Family Welfare of India. Private players were also featured on the list. The main goal was to make information about COVID-19 accessible to people at all



# International Journal of Management, Public Policy and Research

International, Peer Reviewed journal E-ISSN: 2583-3014

socioeconomic levels. Research on the conditions on many criteria where enabling ZR plans may boost social welfare has tremendous practical ramifications, both for enterprises and regulators, given that zero-rating plans might be advantageous in unusual circumstances, as is obvious from the case of India. The foundation for advancing research in this area is provided by the body of literature on net-neutrality laws and zero-rating programmes (Belli, 2017; Cho, Qiu, & Bandyopadhyay, 2016). The following topics need to be looked into: building out the telecom infrastructure, offering subsidised internet devices, free additional data, or waiving membership fees for subscribers (Shashidhar, 2020)

#### **Internet Regulation: Closures**

The effects of Internet outages have gotten worse with the pandemic since it has made the internet the most vital tool available to citizens. A lot of concerns need to be researched in this area because shutdowns have serious effects on every element of life. Uncertainty's effects could deter foreign investment and have an adverse effect on a variety of industries, including e-commerce, healthcare, the press, and the education sector (Kathuria, Kedia, Verma, Bagchi, & Sekhani, 2018). It's critical to comprehend the extensive negative effects internet outages have on human rights, which are made worse by the current situation. Shutdowns are often initiated for complex political reasons, and the results are frequently uncertain. Research can concentrate on elements of dire implications of domino effects.

#### Digital asset

Digital money has been useful in the fight against the epidemic in two different ways. First, it was believed that coins and banknotes might contain the infection, and digital payments were preferred to "dirty money" (Gardner, 2020; Samantha, 2020). With mandates from the government in some parts of India, online delivery firms were urging clients to make payments through digital payment systems like a credit/debit card or mobile payments (Bhandari, 2020). This will probably lead to an increase in the use of digital payments, which will stimulate efforts to spread the technology. Second, there were employment losses during the shutdown, and governments helped via payment applications and electronic payment methods. These are a practical method of funding.

#### Privacy and monitoring

With the use of digital devices during lockdowns, privacy and shadowing concerns are becoming more prominent. As governments rely on digital tools to track the pandemic's spread, commentators like Yuval Harari have written about the possibilities for state surveillance "under the skin" (Harari, 2020). Concerns concerning governmental surveillance and privacy have been raised by civil society organisations as more governments use smartphone apps to track infected people and their contacts (Pant & Lal, 2020). These epidemiological population monitoring strategies using digital tools are anticipated to continue and spread following the pandemic. These digital platforms are the most accurate and effective means to track disease spread, despite the legitimate privacy and surveillance issues that must be addressed. The privacy concern that mobile apps, particularly Covid-19 trackers, frequently provide a hazard to users' personal information is closely tied to surveillance (Gu, (Calvin) Xu, Xu, Zhang, & Ling, 2017; Joy, 2020). For instance, while students and teachers are being recorded in their houses' private rooms during the pandemic lockdowns, there have been concerns about a "intrusion of privacy" in the online classes (Garcia, 2020).

#### **Implications for Theory and Policy**

The investigator goes over a few of the major concerns that are crucial for both research and practise in this section. Our discussion is predicated on the post-pandemic situational assumptions as well as the features of research mentioned above.

#### Relevance to research

- Understanding the ramifications of smart contracts, their integration into workflows, and their performance in complicated resource-constrained contexts, such as developing countries, will be crucial when introducing security technologies like the blockchain. Furthermore, it will be important for regulation to comprehend the implications of safe and unremovable technologies like blockchains.
- Employment-from-home and outsourcing raise many study challenges, such as aspects of trust, performance evaluation, communication efficacy, and teamwork.

# DEPARTMENT OF DEPG & GOVERNANCE B.K. SCHOOL OF PROFESSIONAL & MANAGEMENT STUDIES UNIVERSITY

# International Journal of Management, Public Policy and Research

International, Peer Reviewed journal E-ISSN: 2583-3014

- The negative aspects of freelance and virtual employment are likely to bring up concerns about stress, presenteeism, work overload, surveillance, and monitoring. It will be necessary to comprehend new and extreme types of digital surveillance and assess their repercussions.
- The world now depends entirely on digital communications and operations, thus while much study has been done to understand the boundaries and impact of the digital gap, it is still necessary to comprehend how those without access suffer more from the pandemic's effects.
- Controlling internet usage within national borders is crucial, and improving networks involves measures like gently monitoring zero-rating programmes and considering their implications for welfare as well as how they can improve access.
- Citizens who have come to rely on these services face considerable challenges when the internet is shut down during or after a pandemic. The effects of these shutdown procedures on the direct, second-order, and third-order effects must be studied in research.
- Research on the use of digital payments in managing disasters, delivering help and subsidies to affected populations, and in crisis situations. Important study subjects include surveillance difficulties related to the volume of data that contact tracking apps acquire. issues with data durability and erasure, the breadth of data collecting, data sharing between apps, and the numerous trade-offs involved.

#### **Practice implications**

- o Development of secure technology, such as blockchain-based apps, in response to the growth of online learning and healthcare.
- o Regulation of digital infrastructure is required to support growing digital transformation.
- o Technology creation for secure online transactions in the fields of education, healthcare, and payments.
- designing apps that balance privacy versus public health for contract tracking and illness detection.
- o Managers will need to comprehend staff and client opposition to technology as well as how to manage change.
- o Internet intermediaries will engage with the government and civil society to address privacy and surveillance issues for improved technology adoption given the crucial role the internet will play in the future.

#### Assertion

We are aware that a pandemic can have negative effects, such as altering the political landscape of the entire planet, overthrowing empires, and forging new states (Keys, 2000). We anticipate a significant shift in digital usage during the Covid-19 pandemic, which will have an effect on many facets of business and life. Our reactions to and shaping of the new trends will continue to have a significant impact on how this transition unfolds.

The investigator identified some major trends and research topics that the investigator believes immediate attention in this research. They will have significant repercussions down the road.

#### REFERENCES

- [1] Agarwal S., Sengupta D., Kulshrestha A., Anand S., Guha R. The Economic Times; 2017. Internet users to touch 420 million by June 2017: IAMAI report.https://economictimes.indiatimes.com/tech/internet/420-million-to-access-internet-on-mobile-in-india-by-june-iamai/articleshow/58475622.cms May 2, Retrieved from. [Google Scholar]
- [2] Aghasian E., Garg S., Gao L., Yu S., Montgomery J. Scoring users' privacy disclosure across multiple online social networks. IEEE Access. 2017;5:13118–13130. Presented at the IEEE Access. [Google Scholar]
- [3] Akala A. CNBC; 2020. More big employers are talking about permanent work-from-home positions.https://www.cnbc.com/2020/05/01/major-companies-talking-about-permanent-work-from-home-positions.html May 1, Retrieved June 6, 2020, from. [Google Scholar]
- [4] Aker J.C., Boumnijel R., McClelland A., Tierney N. Payment mechanisms and antipoverty programs: Evidence from a mobile money cash transfer experiment in niger. Economic Development and Cultural Change. 2016;65(1):1–37. [Google Scholar]

# DEPARTMENT OF DEPCE & GOVERNANCE B.K. SCHOOL OF PROFESSIONAL GUJARAT EMANAGEMENT STUDIES UNIVERSITY

### International Journal of Management, Public Policy and Research

International, Peer Reviewed journal E~ISSN: 2583~3014

- [5] Armbrecht A. World Economic Forum; 2016. 4 reasons 4 billion people are still offline.https://www.weforum.org/agenda/2016/02/4-reasons-4-billion-people-are-still-offline/ February 23, Retrieved June 6, 2020, from. [Google Scholar]
- [6] Ayyagari R., Grover V., Purvis R. Technostress: Technological antecedents and implications. MIS Quarterly. 2011;35(4):831–858. Society for Information Management and The Management Information Systems. [Google Scholar]
- [7] Barassi V. BabyVeillance? Expecting parents, online surveillance and the cultural specificity of pregnancy apps. Social Media + Society. 2017;3(2) SAGE Publications Ltd. [Google Scholar]
- [8] BBC News . BBC News; 2020. Twitter allows staff to work from home "forever"https://www.bbc.com/news/technology-52628119 May 13, Retrieved June 6, 2020, from. [Google Scholar]
- [9] Belanger F., Collins R.W., Cheney P.H. Technology requirements and work group communication for telecommuters. Information Systems Research. 2001;12(2):155–176. INFORMS. [Google Scholar]
- [10] Belli L. Net neutrality, zero rating and the minitelisation of the internet. Journal of Cyber Policy. 2017;2(1):96–122. Taylor & Francis. [Google Scholar]
- [11] Bhandari S. India TV; 2020. Ahmedabad says no to cash on delivery to stop spread of COVID-19.https://www.indiatvnews.com/news/india/ahmedabad-digital-payments-mandatory-no-cash-on-delivery-to-stop-covid19-616239 May 11, Retrieved May 28, 2020, from. [Google Scholar]
- [12] Bhattacharya A. Quartz India; 2020. Coronavirus lockdown has exposed the serious flaws of India's gig economy.https://qz.com/india/1843807/bigbasket-delhivery-reveal-indias-gig-economy-problems/ April 28, Retrieved June 6, 2020, from. [Google Scholar]
- [13] Branscombe M. The New Stack; 2020. The network impact of the global COVID-19 pandemic.https://thenewstack.io/the-network-impact-of-the-global-covid-19-pandemic/ April 14, Retrieved June 6, 2020, from. [Google Scholar]
- [14] Castell N., Kobernus M., Liu H.-Y., Schneider P., Lahoz W., Berre A.J., Noll J. Mobile technologies and services for environmental monitoring: The Citi-Sense-MOB approach. Urban Climate. 2015;14:370–382. [Google Scholar]
- [15] Chhibber M. The Print; 2020. Militancy in Kashmir peaked without 4G, but Modi govt keeps forgetting this in court.https://theprint.in/opinion/militancy-in-kashmir-peaked-without-4g-but-modi-govt-keeps-forgetting-this-in-court/415072/ May 6, Retrieved June 6, 2020, from. [Google Scholar]
- [16] Cho S., Qiu L., Bandyopadhyay S. Less than zero? The economic impact of zero rating on content competition. The Economic Impact of Zero Rating on Content Competition (September 30, 2016) NET Institute Working Paper, (16–04) 2016 [Google Scholar]
- [17] COAI . 2020. Request-for-Non-Charging-of-Data.pdf.pdf.https://www.medianama.com/wp-content/uploads/Request-for-Non-Charging-of-Data.pdf.pdf Retrieved June 6, 2020, from. [Google Scholar]
- [18] Davidson H. The Guardian; 2020. Chinese city plans to turn coronavirus app into permanent health tracker.https://www.theguardian.com/world/2020/may/26/chinese-city-plans-to-turn-coronavirus-app-into-permanent-health-tracker May 26, Retrieved May 28, 2020, from. [Google Scholar]
- [19] Gadhiya, P., & Panchal, N. (2021). Young women's continuance intentions to use communication and social media apps. Indian Journal of Marketing, 51(3), 41-55.
- [20] Gandy O.H. The surveillance society: Information technology and bureaucratic social control. Journal of Communication. 1989;39(3):61–76. [Google Scholar]
- [21] Garcia L. The Collegian; 2020. "It's a new territory": Professors and students face struggle to adapt to online classes.https://www.kstatecollegian.com/2020/05/13/its-a-new-territory-professors-and-students-face-struggle-to-adapt-to-online-classes/ May 13, Retrieved May 28, 2020, from. [Google Scholar]
- [22] Gardner B. The Telegraph; 2020. Dirty banknotes may be spreading the coronavirus, WHO suggests.https://www.telegraph.co.uk/news/2020/03/02/exclusive-dirty-banknotes-may-spreading-coronavirus-world-health/ March 2, Retrieved May 16, 2020, from. [Google Scholar]
- [23]Ghosh A.K., Badillo-Urquiola K., Guha S., LaViola J.J., Jr, Wisniewski P.J. Safety vs. Surveillance: What children have to say about mobile apps for parental control. Proceedings of the 2018 CHI Conference on Human Factors in Computing Systems—CHI' 18; Presented at the the 2018 CHI Conference, Montreal QC, Canada: ACM Press; 2018. pp. 1–14. Retrieved May 28, 2020, from. [Google Scholar]
- [24] Gilliom J., Monahan T. University of Chicago Press; 2012. SuperVision: An introduction to the surveillance society. [Google Scholar]

# DEPARTMENT OF DEPG & GOVERNANCE B. K. SCHOOL OF PROFESSIONAL & MANAGEMENT STUDIES GUJARAT UNIVERSITY

# International Journal of Management, Public Policy and Research

International, Peer Reviewed journal E-ISSN: 2583-3014

- [25]Gu J., (Calvin) Xu Y., Xu H., Zhang C., Ling H. Privacy concerns for mobile app download: An elaboration likelihood model perspective. Decision Support Systems. 2017;94:19–28. [Google Scholar]
- [26] Guynn J. USA TODAY; 2020. Apple and Google release coronavirus contact tracing technology for public health mobile apps.https://www.usatoday.com/story/tech/2020/05/20/apple-and-google-release-coronavirus-contact-tracing-mobile-app-technology/5229556002/ May 20, Retrieved May 28, 2020, from. [Google Scholar]
- [27] Harari Y.N. Financial Times; 2020. Yuval Noah Harari: The world after coronavirus | Free to read.https://www.ft.com/content/19d90308-6858-11ea-a3c9-1fe6fedcca75 March 20, Retrieved June 6, 2020, from. [Google Scholar]
- [28] ISOC . Internet Society; 2019. Policy brief: Internet shutdowns.https://www.internetsociety.org/policybriefs/internet-shutdowns/ Retrieved June 6, 2020, from. [Google Scholar]
- [29] Johnson V.L., Kiser A., Washington R., Torres R. Limitations to the rapid adoption of M-payment services: Understanding the impact of privacy risk on M-payment services. Computers in Human Behavior. 2018;79:111–122. [Google Scholar]
- [30] Joy S. Deccan Herald; 2020. Coronavirus: Centre tones down mandatory clause on Aarogya Setu app.https://www.deccanherald.com/national/coronavirus-centre-tones-down-mandatory-clause-on-aarogya-setu-app-838992.html May 18, Retrieved May 28, 2020, from. [Google Scholar]
- [31] Kalia A. The Guardian; 2020. The Zoom boom: How video-calling became a blessing and a curse.https://www.theguardian.com/technology/2020/may/21/the-zoom-boom-how-video-calling-became-a-blessing-and-a-curse May 21, Retrieved June 6, 2020, from. [Google Scholar]
- [32]Kathuria R., Kedia M., Verma G., Bagchi K., Sekhani R. Anatomy\_of\_an\_Internet\_Blackout.pdf. Indian Council for Research on International Economic Relations. 2018 https://icrier.org/pdf/Anatomy\_of\_an\_Internet\_Blackout.pdf Retrieved June 6, 2020, from. [Google Scholar]
- [33] Keys D. Ballantine Books; 2000. Catastrophe: an investigation into the origins of the modern world. [Google Scholar]
- [34]Khetarpal S. Business Today; 2020. Post-COVID, 75% of 4.5 lakh TCS employees to permanently work from home by 25; from 20%https://www.businesstoday.in/current/corporate/post-coronavirus-75-percent-of-3-5-lakh-tcs-employees-permanently-work-from-home-up-from-20-percent/story/401981.html April 20, Retrieved June 6, 2020, from. [Google Scholar]
- [35] Luo X., Li H., Zhang J., Shim J.P. Examining multi-dimensional trust and multi-faceted risk in initial acceptance of emerging technologies: An empirical study of mobile banking services. Decision Support Systems. 2010;49(2):222–234. [Google Scholar]
- [36] Lupton D. M-health and health promotion: The digital cyborg and surveillance society. Social Theory & Health. 2012;10(3):229–244. [Google Scholar]
- [37] Lyon D. U of Minnesota Press; 1994. The electronic eye: The rise of surveillance society. [Google Scholar]
- [38]Masih N., Irfan S., Slater J. Washington Post; 2019. India's Internet shutdown in Kashmir is the longest ever in a democracy.https://www.washingtonpost.com/world/asia\_pacific/indias-internet-shutdown-in-kashmir-is-now-the-longest-ever-in-a-democracy/2019/12/15/bb0693ea-1dfc-11ea-977a-15a6710ed6da\_story.html December 16, Retrieved June 6, 2020, from. [Google Scholar]
- [39] Misa T.J., Brey P., Feenberg A. MIT Press; 2003. Modernity and technology. [Google Scholar]
- [40] Morrison-Smith S., Ruiz J. Challenges and barriers in virtual teams: A literature review. SN Applied Sciences. 2020;2:1–33. Springer. [Google Scholar]
- [41] New York Times . 2020. Virus forces Cambridge to hold most classes online next year—The New York Times.https://www.nytimes.com/2020/05/19/world/coronavirus-news.html May 19, Retrieved June 6, 2020, from. [Google Scholar]
- [42] Pant B., Lal A. The Wire; 2020. Aarogya Setu App: A tale of the complex challenges of a rights-based regime.https://thewire.in/tech/aarogya-setu-app-challenges-rights-based-regime May 13, Retrieved June 6, 2020, from. [Google Scholar]
- [43]Pega F., Liu S.Y., Walter S., Lhachimi S.K. 2015. Unconditional cash transfers for assistance in humanitarian disasters: Effect on use of health services and health outcomes in low- and middle-income countries; p. 86. [PMC free article] [PubMed] [Google Scholar]
- [44] Pollach I., Treiblmaier H., Floh A. Online fundraising for environmental nonprofit organizations. Th Hawaii International Conference on System Sciences. 2005:9. [Google Scholar]

# DEPARTMENT OF DEPG B.K. SCHOOL OF PROFESSIONAL GUJARAT MANAGEMENT STUDIES UNIVERSITY

# International Journal of Management, Public Policy and Research

International, Peer Reviewed journal E-ISSN: 2583-3014

- [45]Ragnedda M. Taylor & Francis; 2017. The third digital divide: A Weberian approach to digital inequalities. [Google Scholar]
- [46] Samantha M.K. CNN; 2020. Dirty money: The case against using cash during the coronavirus outbreak. https://www.cnn.com/2020/03/07/tech/mobile-payments-coronavirus/index.html March 7, Retrieved May 16, 2020, from. [Google Scholar]
- [47] Scheerder A., van Deursen A., van Dijk J. Determinants of Internet skills, uses and outcomes. A systematic review of the second-and third-level digital divide. Telematics and informatics. 2017;34(8):1607–1624. Elsevier. [Google Scholar]
- [48] Shah D. Class Central's MOOCReport; 2020. MOOCWatch 23: Pandemic brings MOOCs back in the spotlight Class central. https://www.classcentral.com/report/moocwatch-23-moocs-back-in-the-spotlight/ May 4, Retrieved June 6, 2020, from. [Google Scholar]
- [49] Shahane G. Livemint; 2020. Opinion: Does Aarogya Setu really work? https://www.livemint.com/mint-lounge/features/opinion-does-aarogya-setu-really-work-11590636898864.html May 28, Retrieved May 28, 2020, from. [Google Scholar]
- [50] Tripathi, S. (2020). An Empirical Study of Mutual Fund Awareness Among the People of Ahmedabad. Gap Interdisciplinarities-A Global Journal of Interdisciplinary Studies.
- [51] Tripathi, S., Sharma, K., & Pandya, R. (2022). A Study of the Economic Crisis and Its Impacts with Special Reference to Sri Lanka. Towards Excellence, 14(4), 218-231.
- [52] Tripathi, S., & Chaubey, A. (2020). Stock Market Crash: A Comparative Analysis between Sub-Prime Crisis and COVID-19. SSRN.
- [53] Tripathi, S., & Dave, N. (2022). Cashless Transactions Through E-Commerce Platforms in Post-COVID-19. International Journal of Management, Public Policy and Research, 1(2), 12-23.
- [54] Tripathi, S., & Somaiya, J. (2021). A Study on Social Media Addiction Among Youth of Gujarat Using Factor Analysis. Towards Excellence, 13(3), 796-811.
- [55] Vala, V., Vala, F., & Panchal, N. (2022). THE ROLE OF DIGITALISATION IN LENDING PROCEDURE: DIGITAL LENDING VS TRADITIONAL LENDING. International Journal of Management, Public Policy and Research, 1(1), 39-46.
- [56] Vala, V., & Panchal, N. (2021). A STUDY ON PSYCHOLOGY OF YOUNG STUDENTS TOWARD THE ENROLLING THE DIGITAL EDUCATIONAL COURSES. International Journal of Management, Public Policy and Research, 1(1), 41-48.