MyGate®

Trust Circle

A wholistic view on the
paradigm shift among our
social support systems
and the re-introduction of
close-knit neighbourhood
in the pandemic

MyGate | Trust Circle

Index

Executive summary

The effects of COVID-19 have changed our nation forever. The need of the hour for all governments and organisations across the globe is to adapt to the new landscape of consumers' needs, behaviours, and preferences.

At present, trust between customers and businesses, employees and employers, and amongst different members of the community is paramount. To quote a recent report, trust is an essential bond that underpins the relationships organizations have with the humans in their ecosystem— customers, workforce, and partners[1]. It's nearly impossible to build successful, lasting human experiences and relationships without trust[2].

MyGate enables a smooth exchange of information for one of the most important thresholds. There are many relationships that our application empowers that depend, to a large degree on the trust factor, for instance, trust at the gate, trust between the domestic help and their employers, landlord and tenants, etc. As a brand, trust has always been the top consideration in the design and implementation of the services that we provide. Given the changing environment and manner in which people now interact with each other, we wanted to understand the impact of these changes on the 'Trust Circle' of an individual. What were some of the strongest pillars of this circle? Whether the 'Trust Circle' for millennials differed from those of Gen Z? Is men's relationship with technology different from that of women?

Contextualising the report, Vijay Arisetty, co-founder and CEO, MyGate, stated,

"India championed through the first year of the COVID-19 virus, however, the second wave caught us all relatively off-guard. In such grave circumstances, it is crucial that we truly recognise where a trust deficit lies and work actively to ensure that we build bridges to combat challenges taking hold of a nation and communities, rather than work in isolation. At MyGate, it is our primary objective that there exists trust between residents, society support staff such as plumbers, electricians, gardeners, etc., the local community and businesses that facilitate the interaction between the members of the community."

The report is based on face-to-face and telephonic interviews conducted by Innovative Research Services (India) Pvt. Ltd.,* with over 2,867 Indians of all ages across, in Tier-1 and Tier -2 cities, namely Ahmedabad, Bengaluru, Chandigarh, Chennai, Delhi, Hyderabad, Indore, Jaipur, Kochi, Kolkata, Mumbai, Pune, and is supported by extensive secondary research.

Throughout the report, those between 18 and 24 have been referred to as Gen Z, those between 25 and 34 have been addressed as millennials or Gen Y, and those between 35 and 46 have been called Gen X.

Some of the key findings from the report are given below and many more are explored further in the report

81%

81% of the respondents claim that they would be more likely to depend on their neighbours compared to pre-Covid-19 times, in case they needed urgent help

90%

Nearly 90% of all generations claim that technology has made it easier for them to address community issues seamlessly, cutting down time and efforts

62% of men often rely on technology and their neighbourhood for any help or information they need compared to 40% of women

44%

of the respondents would turn to technology to verify/validate the credibility of service providers such as an electrician, plumber, etc.

30%

of the respondents offer tea or coffee to their maid after she completes her work, a third of the respondents (33%) claim they share some food with the maid for her and her family, and 11% of the respondents even claim that they trust their maid enough to loan her a salary of up to three months

22%

More than a fifth of the respondents (22%) mostly rely on technology for any help or information they need

A new 'Trust Circle' emerges

While 2021 and the rolling out of various vaccines are bringing with it a sense of positivity, it is interesting to note that the coping systems used by individuals and communities to navigate in these perilous times have changed as well. Social support systems, a key component of thriving communities and strong psychological health, took on a greater role in supporting a person's response to lockdowns and social distancing measures[3]. Over the past year, this has caused a recalibration of the definition of social support systems or simply put—one's 'Trust Circle'. While close friends and family were always the basis of one's 'Trust Circle', neighbourhood and technology have also gained significance recently.

The neighbourhood now plays a vital role in supporting one's self

The pandemic changed the way we view and interact with our neighbourhoods forever. With stress at an all-time high there has been an increased need for social support. **According to a study by PwC, 38% of respondents say that their local community has become more important to them post the pandemic, while 39% agree that it has brought their community closer[4].**

In India, neighbourhood communities have always been part of a 'Trust Circle'. Nearly half of the population—47% —leave the keys with their neighbours while going out[5]. According to our survey, 75% claim that during the current Covid-19 pandemic, their 'Trust Circle' has shifted to include people in their neighbourhood with whom they interact with every day (Figure 1). 81% of the respondents claim that they would be more likely to depend on their neighbours compared to pre-Covid-19 times, in case they needed urgent help (Figure 2).

During the pandemic, this 'Trust Circle' expanded. It became crucial for communities to come together and monitor the management of the locality, especially the health and hygiene of their building and its facilities. Furthermore, the trust and relationship built with neighbours was not just limited to the health crisis, but also reached new heights when it came to social engagement, and other regular interactions such as those related to electricity, water, etc.

Figure 1

During the current Covid-19 pandemic, do you agree with the statement – 'My 'Trust Circle' has shifted to include people in my neighborhood whom I am likely to interact with every day?

75.00%
Agree and Strongly Agree

18.21%
Disagree

6.73%
Strongly Disagree

Figure 2

As compared to pre-Covid times, at present how likely would you depend on your neighbors, if you needed urgent help?

81.00%
Likely and Highly Likely

15.59%
Unlikely

3.10%
Very Unlikely

If you were looking for information and guidance regarding emergencies like Covid-19, who would you be most likely to turn to?
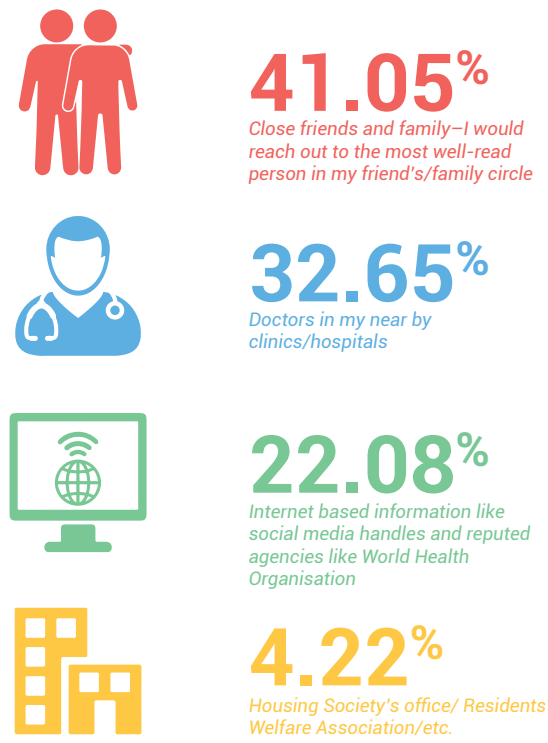
41.05%
Close friends and family—I would reach out to the most well-read person in my friend's/family circle

32.65%
Doctors in my near by clinics/hospitals

22.08%
Internet based information like social media handles and reputed agencies like World Health Organisation

4.22%
Housing Society's office/ Residents Welfare Association/etc.

Figure 3

How often do you turn to technology to verify/validate the credibility of service provider?

Always
20.33%
I never allow anyone into my 'trusted/dependable circle' without verifying their credentials online

Frequently
23.58%
Service providers with verified credentials usually do a better job

Rarely
29.05%
I usually go with service providers my neighbours recommend

Never
27.03%
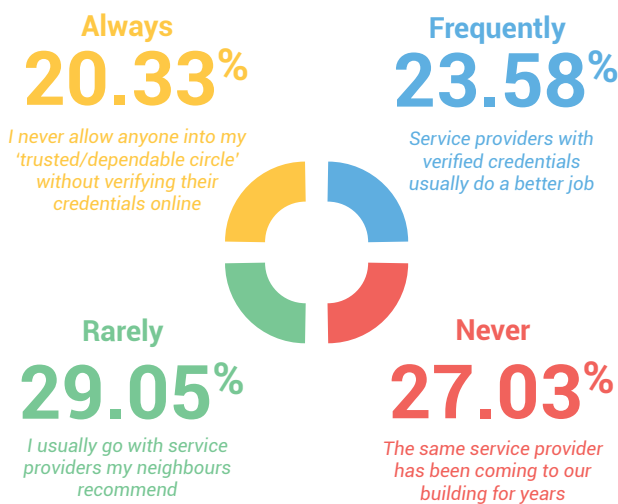*The same service provider has been coming to our building for years*

Figure 4

Technology enlarges The 'Trust Circle'

For millions of people who live alone or away from their families, communication technologies have been a vital lifeline to the outside world. Such technologies have offered people the benefit of maintaining relationships and social support as well as entertainment.

Prior to the pandemic, these services and devices were used on a need-to-need basis. However, being homebound for an extended period of time and which has become the primary way of life, technology has become essential and an indisputable part of our lives. Friends and family used everything from WhatsApp video calls and FaceTime to Skype, Zoom and Google Meet to keep in touch. The second quarter (Q2) of 2020 saw around 175 million WhatsApp downloads, followed by an equally strong 140 million in Q3 2020[6]. The video conferencing app Zoom has seen its stocks rise by 600% ever since the start of the pandemic[7]. This research shows the dependence on technology to keep up strong relations is here to stay.

Apart from facilitating communication and thereby creating a deeper connection between individuals, technology also enabled trust by assuming the role of a reliable source of information. Our data indicates, more than a fifth of the respondents (22%) mostly rely on technology for any help or information they need (Figure 3) and 44% of the respondents would turn to technology to verify/validate the credibility of service providers such as an electrician, plumber, etc. (Figure 4).

Figure 5

If you moved into a new neighborhood, which of the following people would make you feel comfortable?

30.28%
Close Friends

27.52%
*Neighbourhood people (including the immediate neighbours, and beyond, like local grocery stores, chemists, etc.)*

23.82%
Relatives

18.38%
Technology support and connects like Google

Deeper bonds with friends and family strengthen the 'Trust Circle'

Lockdowns and social distancing necessitated the social distancing from our friends and the wider community, but the emotional support and trust we attribute to our friends remains categorical. 56% of participants in a study[8] reported spending more time interacting with friends using technology during the pandemic via phone, email, or online chat. Furthermore, 7% of respondents reported an improvement in friendship quality.

According to our data, nearly 54% of our respondents claimed that if they moved into a new neighbourhood, it would be their close friends and family who would make them most comfortable in their initial days in the new society (Figure 5).
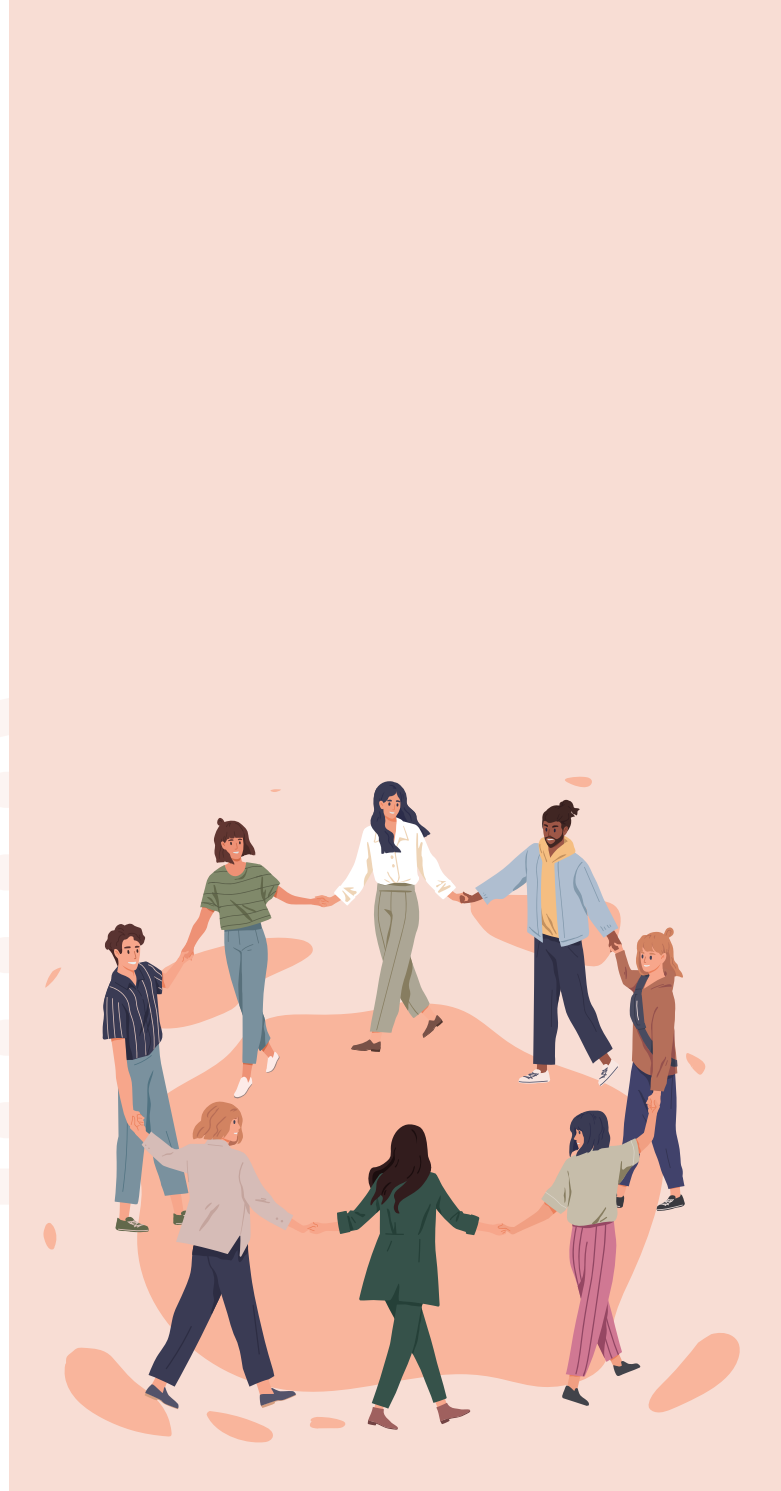
Communities emerge stronger with the new 'Trust Circle'

Although individuals and different communities have their own perspective of what constitutes their 'Trust Circle', the Covid-19 pandemic revealed that neighbourhoods, technology, and the bonding with close family and friends, helped communities survive and emerge stronger.

Trust across the ages

When the term 'millennial' was introduced by Neil Howe and William Strauss in 2000, this demographic was just 'coming of age'[9]. Today, they are one of the primary audiences for most brands and millennials are credited with tech usage. In fact, one study revealed 75% of the respondents agreed to have owned a smartphone in their teens and of them, 41% were hooked to their phones even before graduating from high school[10].

However, in India, the size of the population above the age of 60 years is fast growing although it constituted only 7.4% of the total population at the turn of the new millennium[11]. By 2025, India's 60+ population will be over 175 million[12]. Another national study by Agewell Foundation 'Changing Patterns of Income & Expenditure of Older People in India: An Assessment'[13], found elderly people are quickly spending their savings in old age and one-fifth of the elderly population took up 'after retirement' jobs.

Another **report released by Ericsson Consumer Labs[14] suggests that 89% per cent of Indians aged 60 and above agree that reliable video calling helped them to stay in touch with persons close to them during the COVID-19 outbreak**. While the millennials and Gen Z are often considered intensely dependent on technology, our research demonstrates a more complex trend where individuals from all demographics put their faith in technology. For instance, nearly the same proportion of the respondents over 45 (28%) as millennials (27%) and Gen Z (27%) admit that after the Covid-19 pandemic, they would continue to use technology to stay connected with their ecosystem showcasing the acceptance of technology usage across generations (Figure 6).

In fact, nearly 90% of all generations claim that technology has made it easier for them to address community issues in a seamless way, cutting down time and efforts (Figure 7).

Figure 6

Individuals who would continue to be connected to their friends, relative via technology instead of visiting them in person post pandemic

Figure 7

Agree that technology has made it easier for them to address community issues in a seamless way

27.00% **90.00%**

Gen Z

27.00% **90.00%**

Millennials

29.00% **90.00%**

Gen X

28.00% **91.00%**

Over 45

Interestingly, even though millennials (22%) and Gen Z (26%) do rely on technology for information, their top preference for whom they turn to when they need information is close friends and family (46% - Gen Z, 47% - millennials) and people in their neighbourhood (28% - Gen Z, 32% - millennials) (Figure 8).

Covid-19 has been a challenging time for everyone and the question of whom we include in our 'Trust Circle' has become paramount. Respondents from our survey concur. Nearly 90% of all respondents agree that they needed to create a 'Trust Circle' that focused on real relationships to combat the stress and loneliness resulting from the isolation (Figure 9).

In the present environment, neighbourhood, close friends and family, and technology have emerged as the three primary pillars of the 'Trust Circle' for all demographics.
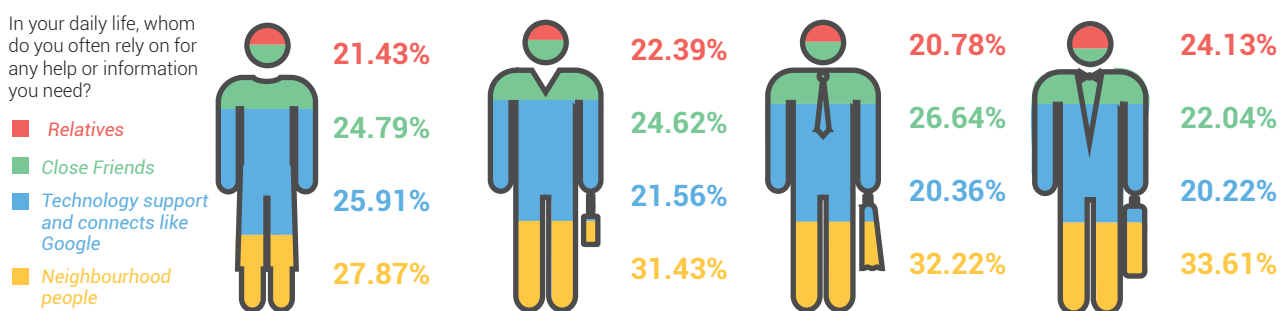

In your daily life, whom do you often rely on for any help or information you need?

- 🟥 *Relatives*
- 🟩 *Close Friends*
- 🟦 *Technology support and connects like Google*
- 🟨 *Neighbourhood people*

Gen Z
21.43%
24.79%
25.91%
27.87%

Millennials
22.39%
24.62%
21.56%
31.43%

Gen X
20.78%
26.64%
20.36%
32.22%

Over 45
24.13%
22.04%
20.22%
33.61%

Figure 8

Needed to create a 'Trust Circle' that focused on real relationships to combat the stress and loneliness resulting from the isolation

- 🟥 *Strongly Agree*
- 🟩 *Agree*
- 🟦 *Disagree*
- 🟨 *Strongly Disagree*

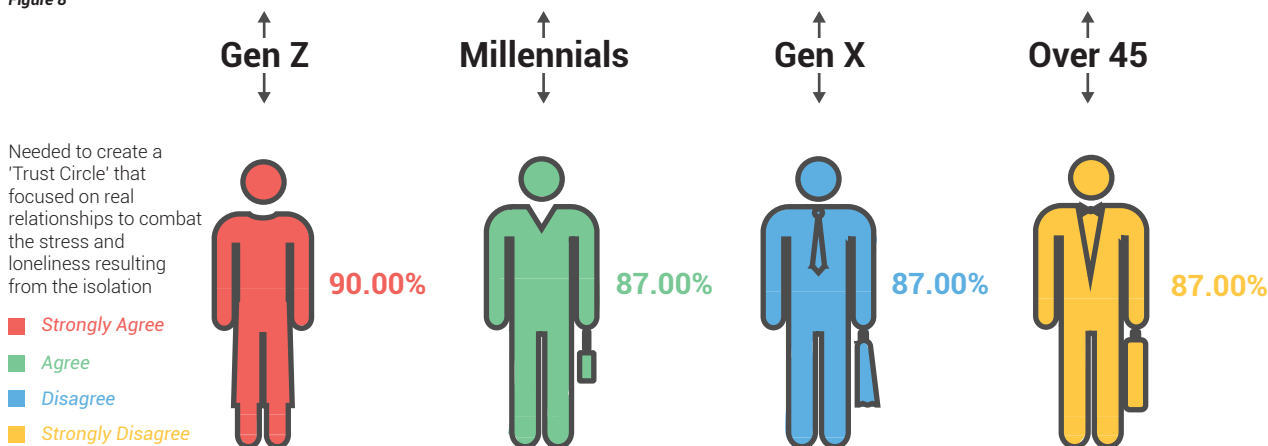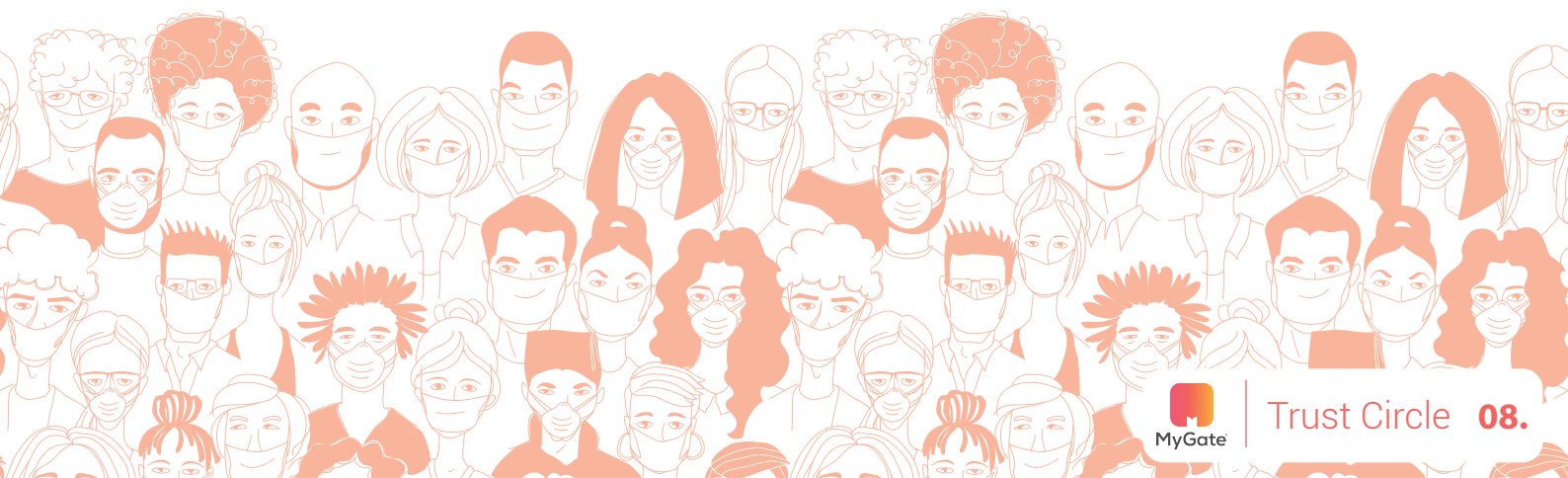Gen Z 90.00%
Millennials 87.00%
Gen X 87.00%
Over 45 87.00%

Figure 9

Men, women, and trust

According to Harvard Business Review, "We think of trust as precious, and yet it's the basis for almost everything we do as civilized people. Trust is the reason we're willing to exchange our hard-earned pay cheques for goods and services, pledge our lives to another person in marriage, and cast a ballot for someone who will represent our interests." Even though trust drives our actions in our everyday lives, we rarely value the trust built with our very basic support systems. While all individuals have their own perspective of what constitutes their support system, the Covid-19 pandemic revealed that neighbourhood, technology, close friends and family form the foundation of their innermost 'Trust Circle'.

A deeper examination of our own data reflected some significant ways in which men and women differ in who they trust and to what degree. While men's 'Trust Circle' is skewed towards neighbourhood and technology, women's 'Trust Circle' largely depends on close friends and family. For instance, in their daily lives, 62% of men often rely on technology and their neighbourhood for any help or information they need (compared to 40% women), while 60% of women rely on their close friends and family (compared to 38% men) (Figure 10).
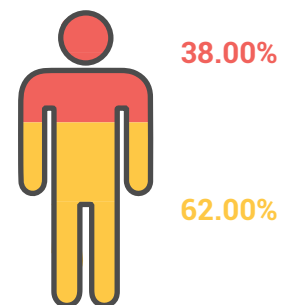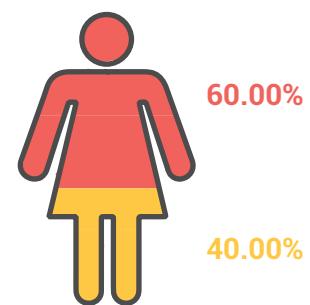
In your daily life, whom do you often rely on for any help or information you need?

- Close Friends and Family
- Technology and Neighbourhood

60.00%

40.00%

38.00%

62.00%

Figure 10

If you moved into a new neighborhood, which of the following people would make you feel comfortable?

- Relatives
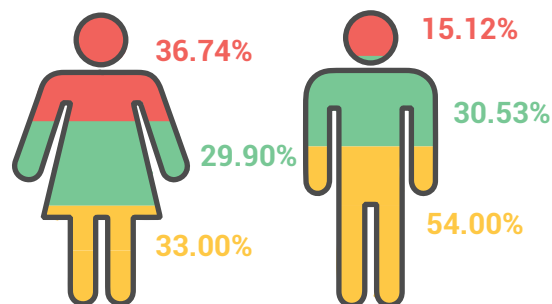- Close Friends
- Technology and Neighbhourhood

Figure 11

36.74%

29.90%

33.00%

15.12%

30.53%

54.00%

The same trend is observed when individuals shift into a new neighbourhood. More than half men (54%) would turn to either technology, or the people in their neighbourhood to make them feel comfortable (compared to 33% women), while women would turn to close friends and family (Figure 11).

Figure 12

How likely are you to work with your close neighbors to set up a joint representation for the authorities concerned in matters like water supply, waste management, sewage disposal, etc.)

🟥 *Highly Likely*

🟩 *Likely*

🟦 *Unlikely*

🟨 *Very Unlikely*

31.89%

12.82%

7.71%

47.57%

48.98%

35.14%

14.01%

31.00%
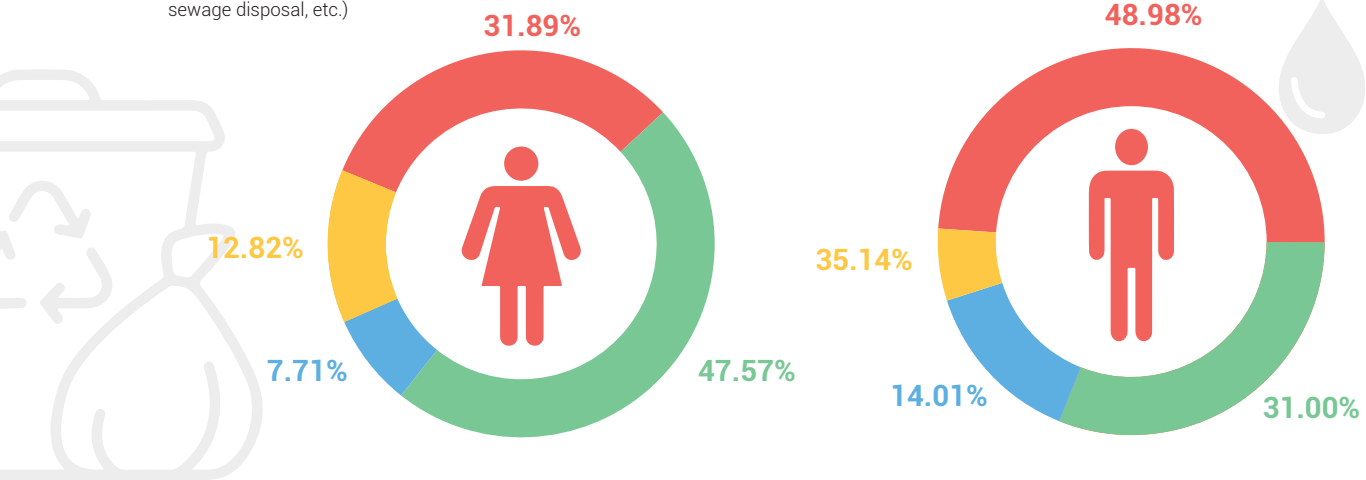
Interestingly, once men and women have established their comfort zone in their community, the trend is reversed when it comes to crisis or emergencies. To illustrate, 49% men would be 'highly likely' to work with neighbours to set up a joint representation for the authorities concerned in matters like water supply, waste management, sewage disposal, etc., the number drops to 32% for women (Figure 12). However, when looking for information and guidance regarding emergencies like Covid-19, 43% men would turn to close friends and family (compared to 39% women), while women (28%) would turn to internet based information like social media handles and reputed agencies like World Health Organisation (compared to 18% men) (Figure 13).

If you were looking for information and guidance regarding emergencies like Covid-19, who would you be most likely to turn to?

🟨 *Housing Society's office/ Residents Welfare Association/etc.*

🟦 *Doctors in my nearby clinics/hospitals*

🟩 *Internet based information like social media handles and reputed agencies like World Health Organisation*

🟥 *Close friends and family—I would reach out to the most well-read person in my friend's/family circle*

3.99%

29.64%

27.82%

38.56%

4.38%

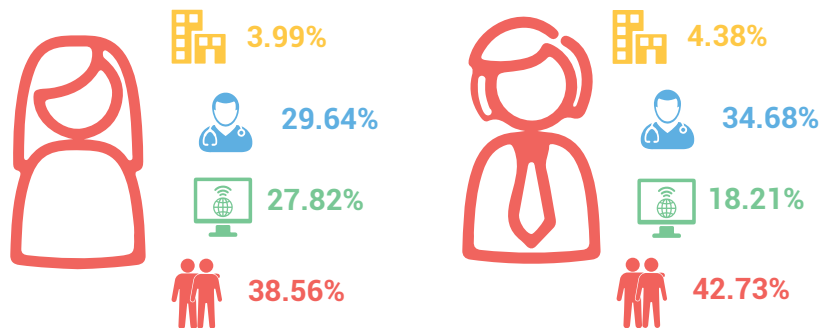**34.68%**

18.21%

42.73%

Figure 13

Under normal circumstances, how would you describe your relationship with your maid?

🟨 *I trust my maid to the extent that I would loan a reasonable amount to her (salary of 3months or more)*

🟦 *We always provide some extrafood for the maid/ her family*

🟩 *We offer tea or coffee after she finishes her work*

🟥 *I have minimal interaction with the maid. She does her work and leaves*

Female

11.87%

38.04%

30.07%

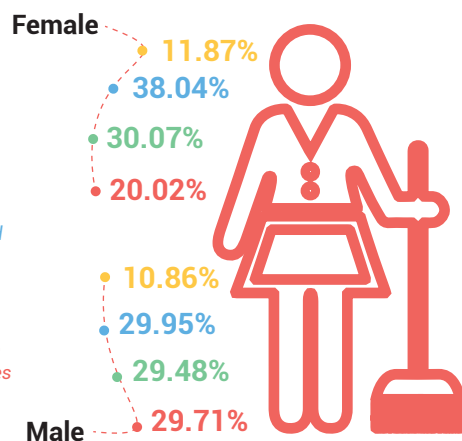**20.02%**

10.86%

29.95%

29.48%

29.71%

Male

In terms of men and women's relationship with their support staff, it is witnessed that women have a better relationship with both their maids and other service providers like electrician, plumber, etc. For instance, nearly a third of women (31%) claim that the same service providers have been coming to their building/home for years and they never need to verify their credibility (compared to 24% men). In fact, 30% of men claim they have minimal contact with their maid (compared to 20% women), in contrast, 38% of women always provide extra food for the maid and her family compared to only 30% men (Figure 14).

Figure 14

Socio-economic impact of 'Trust Circle'

During the Covid-19 pandemic, have you helped and rewarded the support staff in your housing society/neighborhood?

7.46%
No, we felt it is the government's job

16.50%
We spoke to them nicely but did nothing more

36.00%
Yes, we gave them full or part salary

40.39%
Yes, we helped them in kind (groceries, food, etc.)

Under normal circumstances, how would you describe your relationship with your maid?

11.27%
I trust my maid to the extent that I would loan a reasonable amount to her(salary of 3 months or more)

25.81%
I have minimal interaction with the maid. She does her work and leaves

33.21%
We always provide some extra food for the maid/ her family

29.72%
*We offer tea or coffee after she finishes her work*

Most remarkable—among the many vicissitudes brought on by the pandemic—is the way people adapted to the emotional, physical, and social changes. Widespread stories about empathy, charity, and the message of togetherness have emerged. And although an individual's perception of their support system or 'Trust Circle' may vary, there emerged three core elements—neighbourhood, technology and the support of close family and friends—that remained consistent foundations offering support and safety.

Neighbourhoods took centre-stage and brought people the much needed physical and emotional support. As extended lockdowns restricted the physical radius, people experienced a deepened connection within their neighbourhood. Neighbours joined hands to get groceries and essentials delivered to them in bulk. This not just helped them stay safe by avoiding unnecessary exposure, but also ensured the entire neighbourhood had easy access to necessary essentials. In India, several hypermarkets and online grocers in Gurgaon, Mumbai and Bengaluru collaborated with resident welfare associations (RWAs) to facilitate 'bulk delivery' of orders.[15]
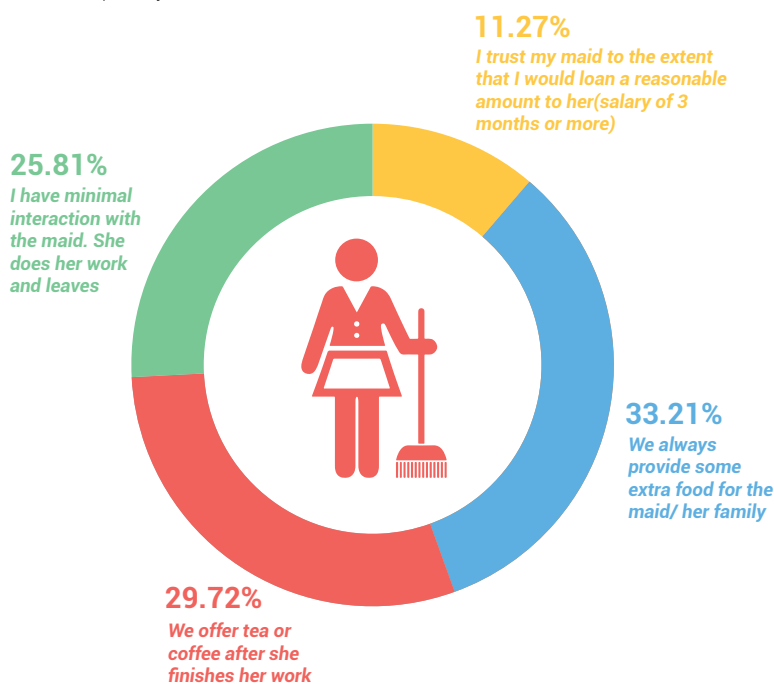
Relationships amongst community members have become significantly stronger, particularly in terms of people's realisation of the value and importance of the support from their domestic help. Security guards, plumbers, electricians, and household personnel have been part of our community for years. However, the grim nature of the pandemic and the required social distancing has impacted the community's 'Trust Circle' such that the society admin's perceived role and position has improved by leaps and bounds.

For instance, data from our survey reflects that 40% of the respondents helped their watchman, maid, plumber, etc. with groceries (Figure 15). This strengthening of community relationships is observed most in the people's relationships with their maids. 30% of the respondents offer tea or coffee to their maid after she completes her work, a third of the respondents (33%) claim they share some food with the maid for her and her family, and 11% of the respondents even claim that they trust their maid enough to loan her a salary of up to three months (Figure 16).

This trend of the new 'Trust Circle' is expected to continue long past the pandemic. Now, individuals depend on their 'Trust Circle' of their neighbours and support staff in case they need help and support in any future emergencies or crisis.

When it comes to gated and non-gated communities, although both show high value for their neighbour and support staff, those who live in gated communities show a greater consideration towards them. For instance, 80% of respondents living in gated communities agree with the statement – 'My 'Trust Circle' has shifted to include people in their neighbourhood whom they are likely to interact with every day compared to only 71% of the respondents in non-gated communities (Figure 17). Furthermore, even though respondents in non-gated communities are more comfortable leaving their keys with their neighbours, the proportion of respondents in gated communities who trust their watchman with their house keys (19%) is significantly higher than the respondents living in non-gated communities (9%) (Figure 18).
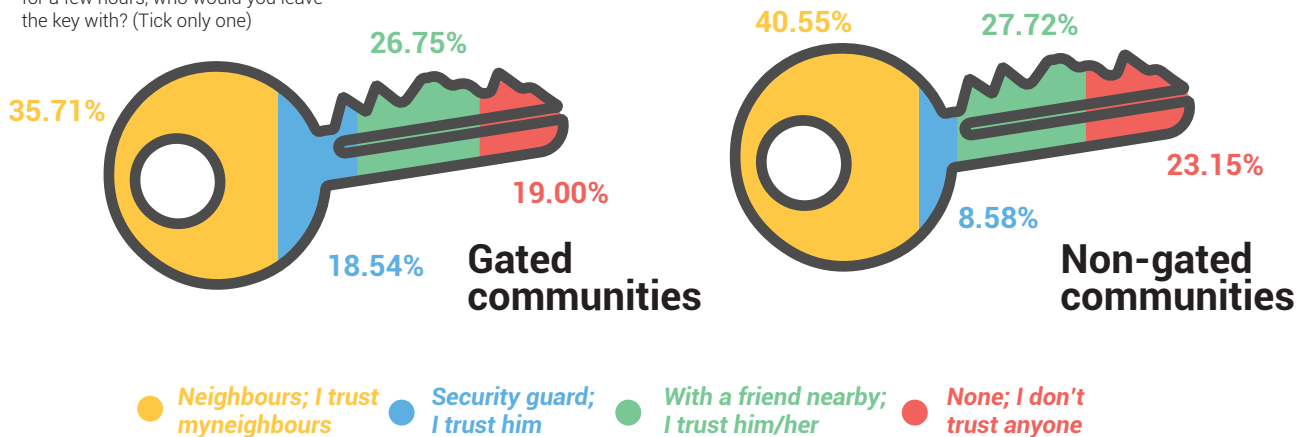
Figure 17

'Trust Circle' has shifted to people in my neighbourhood with whom I am likely to interact with every day

80%
Gated communities

71%
Non-gated communities
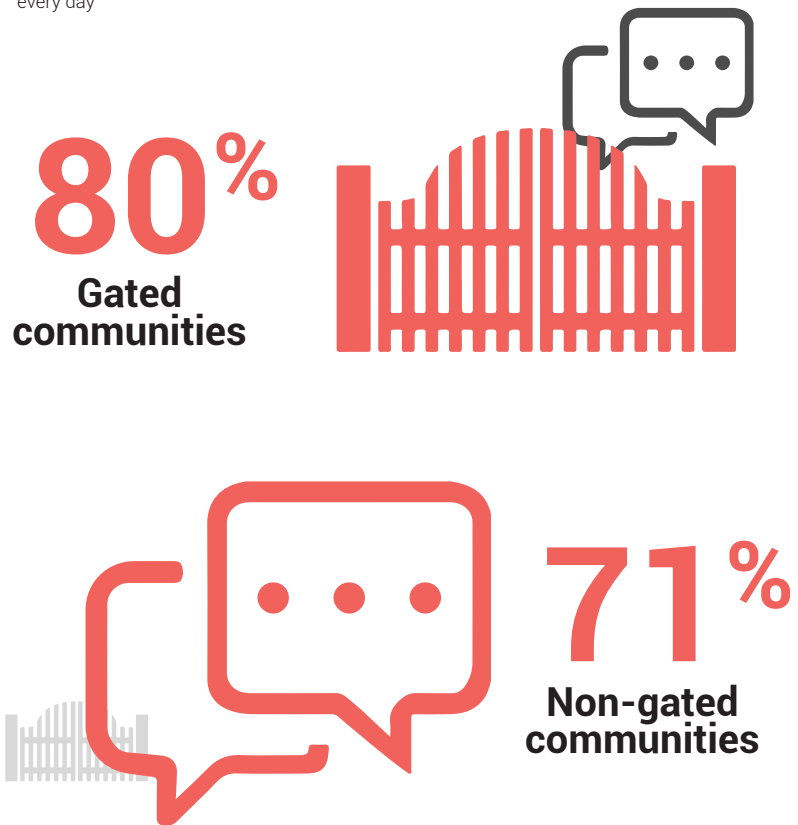
Figure 18

If you were going out of the house for a few hours, who would you leave the key with? (Tick only one)

35.71%   **26.75%**
18.54%   **19.00%**
Gated communities

40.55%   **27.72%**
8.58%   **23.15%**
Non-gated communities

● *Neighbours; I trust myneighbours*   ● *Security guard; I trust him*   ● *With a friend nearby; I trust him/her*   ● *None; I don't trust anyone*

Technology, the key enabler of business continuity during the pandemic, played an equally significant role in strengthening the individuals 'Trust Circle'. It helped nurture relationships between people across distances and within social constraints. Screens and the internet soon became our quarantine partners, facilitating both work and personal connections. Since the onset of the healthcare crisis, a leading virtual reality video conferencing platform, has seen a 1,000 percent increase in usage.[16]

Another area where there has been measurable impact is the nature of festivals. India is a country of many cultures and festivals, each with a focus on community building. In the past year, technology has streamlined a large portion of the activities involved. According to our data more than a quarter (26%) admitted a large number of ceremonies were performed virtually and more than a third (34%) revealed tech enabled groups helped them manage decoration wastage.
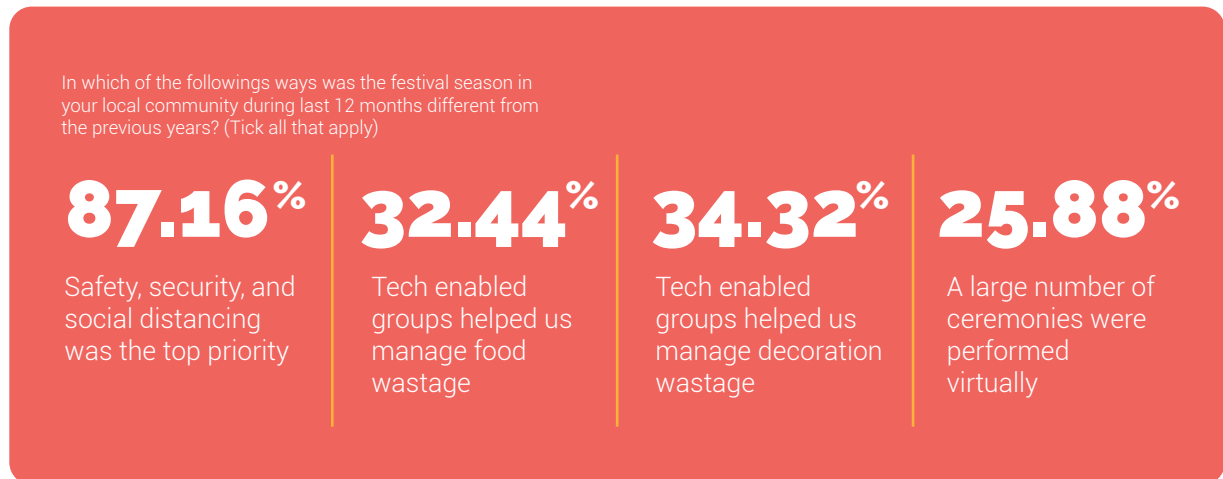
In which of the followings ways was the festival season in your local community during last 12 months different from the previous years? (Tick all that apply)

87.16%
Safety, security, and social distancing was the top priority

32.44%
Tech enabled groups helped us manage food wastage

34.32%
Tech enabled groups helped us manage decoration wastage

25.88%
A large number of ceremonies were performed virtually

Figure 19

The support of close friends and family continued to portray its role as a vital foundation of the 'Trust Circle'. Lockdowns brought friends and families closer than ever before. The bonding of friends and family has seen the rise in what is being termed 'Squad Shopping'. As friends and family find new ways to do things together without coming into contact, there has been an increase in using video calls or screen sharing technology to shop online.

From a city perspective, our data suggests that 'Trust Circle' does not remain uniform across the different cities in our country. The principles and approach of who the individuals let into their 'Trust Circles' changes depending upon the city in question. More than two thirds of respondents in Ahmedabad (68%) would leave their key with their neighbours compared to only 18% of the respondents in Kolkata. 39% of respondents in Hyderabad would trust their security

guard compared to only 1% respondents in Kochi. 44% respondents in Kolkata would trust a friend close by compared to only 13% respondents in Ahmedabad.

The Covid-19 brought to the forefront the importance of 'Trust Circles'. It reiterated the true value of human interactions and relationships. While we found empathy in our friends, family and the neighbourhood, technology helped us stay connected to the rest of the world.
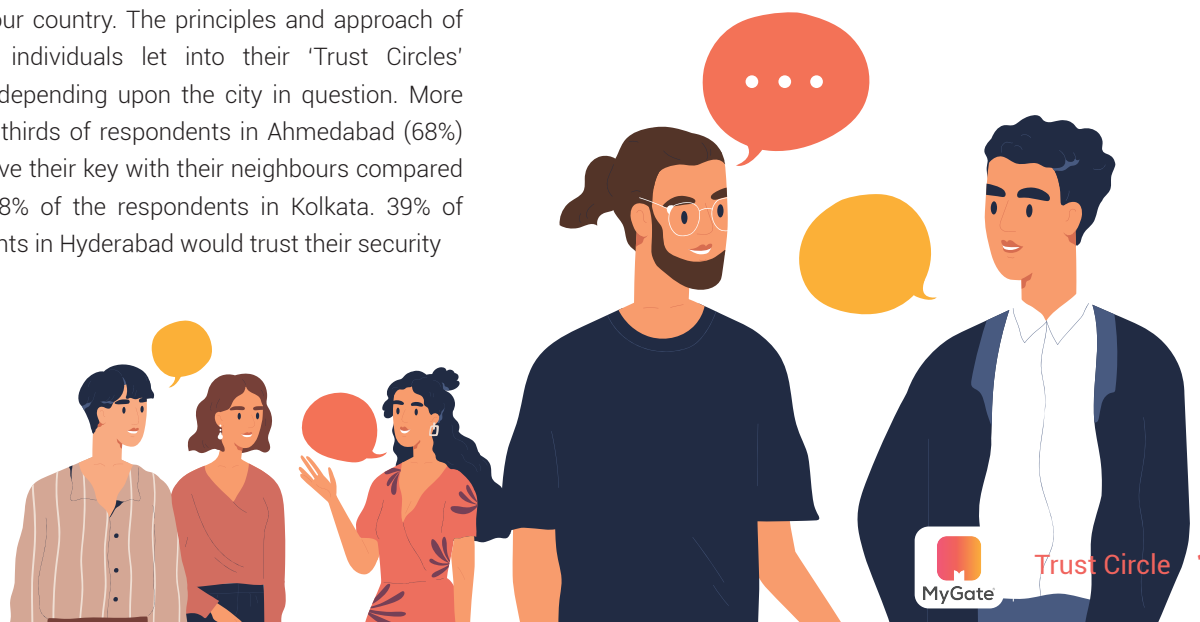
Future of 'Trust Circle'

At the beginning of the pandemic, we were confronted with many questions — What will our future look like? Will we ever be able to reclaim the old normal? During these uncertain times of stress, loneliness, and insecurity, it was our support group or the 'Trust Circle' that we formed helped us keep going forward. While individually, the entities of our 'Trust Circle' may have differed, three elements consistently remained solid foundations that we could depend on— our neighbourhood, technology, and close friends and family.

Neighbourhoods emerged as the first support hub as lockdowns and social distancing measures came into place. Resident welfare associations pooled resources to distribute cooked meals and rations for migrant labourers and the economically disadvantaged in their neighbourhoods.[17] Social experts believe that the shared efforts made during COVID have redefined communities altogether. It has created stronger neighbourhood networks built on mutual trust.

In the context, a nationwide study by one of India's leading security solutions company found that 31% of respondents knew everyone in their neighbourhood by name and 29% recognised at least half their neighbourhood.[18] This confirms a trend of the emerging relationship among neighbours in their niche 'Trust Circle'.

2020 turned almost all aspects of our life virtual. Technology became an integral part of our 'Trust Circle' as we used it as an enabler of human-to-human connections. 915 individuals from all walks of life including business and policy leaders, innovators, developers, activists and researchers responded to a survey by Pew Research[19] that highlights what life will be like in 2025. 86% of respondents said that the evolution of digital life will continue and will feature both positive and negative outcomes. This is sometimes referred to as humanizing technology—where the relationship between technology and humans will deepen as larger segments of the society rely more on digital connections for daily, commercial, and essential social interactions. Tech experts have forecasted that even after the pandemic our digital lifestyle will continue, however, the extent and pace at which it will unfold are yet to be determined.

The pandemic brought the most significant segment of our 'Trust Circle'— meaningful relationships with our close family and friends—to the forefront. A study found 60% of survey respondents stating "they cared more about their family members' feelings" after the onset of the health crisis.[20] Clearly, bonds have deepened, but only the future will reveal if these new bonds will continue.

As individuals and communities prepare their rebound from the pandemic, the 'Trust Circle' will take on an even greater role—with the neighbourhood and close friends and family offering the support and technology offering the all-important connect.

References

* http://www.irsindia.com/

[1] https://www.deloittedigital.com/content/dam/deloittedigital/us/documents/offerings/offering-20200706-hub-trust-hx.pdf

[2] https://www.deloittedigital.com/content/dam/deloittedigital/us/documents/offerings/offering-20200706-hub-trust-hx.pdf

[3] https://www.verywellmind.com/social-support-key-to-mental-wellness-in-lockdown-5096006

[4] https://www.pwc.co.uk/who-we-are/regional-sites/midlands/-press-releases/levelling-up-study-west-midlands-social-divisions-have-grown.html

[5] https://www.news18.com/news/partner-content/how-to-make-your-home-absolutely-safe-2630295.html

[6] https://www.businessofapps.com/data/whatsapp-statistics/

[7] https://northernnotes.leeds.ac.uk/covid-19-and-our-complicated-relationship-with-tech/

[8] https://theconversation.com/has-covid-cost-friendships-techno-logy-may-have-helped-people-stay-connected-during-the-pandemic-149276

[9] https://books.google.co.in/books/about/Millennials_Rising.html?id=jZK3FIYnWmwC&redir_esc=y

[10] https://economictimes.indiatimes.com/magazines/panache/indi-an-millennials-addicted-to-smartphones-spend-one-third-of-their-waking-hours-on-whatsapp-fb/articleshow/72902910.cms?from=mdr

[11] https://www.mycii.in/KmResourceApplication/64218.FinalReport.pdf

[12] https://www.mycii.in/KmResourceApplication/64218.FinalReport.pdf

[13] https://www.agewellfoundation.org/images/Changing%20Income-Expenditure%20Pattern%20of%20Older%20Persons%20Apr-2018%20-%20National.pdf

[14] https://telecom.economictimes.indiatimes.com/news/89-pc-se-nior-indian-citizens-relied-on-video-calling-to-stay-in-touch-with-close-members-in-covid-19-crisis/76656816

[15] https://retail.economictimes.indiatimes.com/news/food-enter-tainment/grocery/retailers-tap-rwas-to-bulk-deliver-to-societies-to-overcome-lockdown-restrictions/74916166

[16] https://www.cnbc.com/2020/07/04/virtual-reality-usage-booms-in-the-workplace-amid-the-pandemic.html

[17] https://www.bbc.com/news/world-asia-india-52873384

[18] https://economictimes.indiatimes.com/magazines/pa-nache/love-thy-neighbour-in-covid-times-indians-value-friendship-even-if-its-online/articleshow/74925005.cms?from=mdr

[19] https://www.pewresearch.org/internet/2021/02/18/ex-perts-say-the-new-normal-in-2025-will-be-far-more-tech-driven-presenting-more-big-challenges/

[20] https://www.bbc.com/future/article/20200601-how-is-covid-19-is-affecting-relationships