Perception of Consumers Towards Online Buying During COVID-19 Pandemic Era

Ruma Pal, Pulkit Trivedi

Abstract
Because of COVID-19, 2020 will be recognised as a year that had a profound effect on all aspects of human life. The economy will never be the same as it was prior to the implementation of COVID - 19. From the 23rd of March, our country was placed under complete lockdown. Nearly all services and production facilities were shut down on March 23rd, the first day of the lockdown. There has been surge in online shopping complications, which may be dangerous. Customers will be encouraged to shop online, taking advantage of the conveniences that come with it. Consumers are shifting their purchasing habits from traditional to online shopping, as well as where and how they shop. It boosted the amount of money spent on purchasing through websites and mobile applications. The growing threat of the corona virus is causing customers to avoid public locations, which is increasing their interest in doing their shopping through the internet. Now is the time for e-commerce companies to improve their rules in order to fulfil the changing expectations of consumers. As a result, in order to provide the best possible service to our customers, we must evaluate the impact of this epidemic on their online purchase habits. The second objective of this paper is to assess the effect of Covid-19 on the sales of chosen Indian FMCG companies. A total of 1000 consumers situated in Gujarat have been targeted for this study, with secondary data analysis conducted on the HUL and Dabur Limited enterprises. There is no correlation between consumers' perception of online shopping during the pandemic time (Covid 19) and their demographic profile, and there is no statistically significant difference in sales before and after the pandemic, implying that there was no effect of the Covid-19 pandemic on sales of the selected companies prior to and following this outbreak.

KEYWORDS: Covid-19, Sales, Consumers, Online Shopping

JEL Codes : M30, M31, M37

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INTRODUCTION
Almost every part of our lives has been touched by the pandemic. Some developments, such as social separation, donning masks, halting public transportation, and limits on travel, have been sudden and unintentional. In fact, it has accelerated the adoption of already-established behaviours like e-commerce and online banking. Geographical location and chronological context have a significant impact on consumer behaviour. People's behaviour can differ drastically from place to place be conditional on geography, culture and other factors. Because of the Covid-19, consumer behaviour is becoming more multifaceted; as such, individuals are growingly flocking to virtual reality, where they are unveiled to new ascendancy because of the limits on physical movement. As a result, this could entail a shift in how we approach replicating their actions. People's routines and behaviours are shaped by their experiences in a variety of settings. In general, new habits take 66 days to form, but they can take anything from 18 to 254. New behaviours can be adopted more easily if present habits are not drastically altered. A new way of life is already taking hold due to the numerous waves of the epidemic, which will likely persist for some years. This is an excellent spot to begin a new routine.

RISE OF INDIAN E-COMMERCE MARKET
- According to a Payoneer analysis, the Indian e-commerce business is valued at $16 billion and ranks ninth in the world in terms of cross-border growth rate.
- India's e-commerce market is expected to grow from 4% of total retail exchange in 2020 to include everything from groceries and fashion to technological goods in 2025.
- E-commerce in India is booming, as evidenced by the fact that more than 60% of Indians now prefer to shop by clicking rather than go out into the real world. A Mckinsey survey found that 96% of consumers had tried an alternate offline purchasing behaviour; 60% of consumers are projected to migrate from in-store to online shopping over the holiday season and continue to do so even after the COVID-19 pandemic has passed.
- The e-commerce sector is seeing investments from both international and indigenous companies, including Facebook, which has invested in Reliance Jio as well as other domestic companies. The $4.5 billion investment in Jio Platforms by Google was eventually made public. Once Future Group was acquired, it boosted Reliance Retail's position in the e-commerce market.
- When it comes to the GeM public procurement platform, which delivers goods and services to government organisations and the public sector, Mr. Piyush Goyal invited registered start-ups to identify themselves in the month of 2020. (PSUs).

CONSUMERS BEHAVIOUR CHANGING
Lockdowns were put in order around the globe because of the spread of COVID-19. In an effort to make an end of the spread of the virus, the governments of many countries established limitations on human movement. It was decided to keep the country's borders closed and only allow essential services to operate within the country. Many employees lost their employment as a result of decreased economic turnovers, and many workers had to take salary cutbacks as a result. There was a lockdown, which meant businesses were closed, manufacturing was suspended, and transportation was restricted. E-commerce, on the other hand, was permitted. A various activities, which includes sporting events and social and religious meetings, were previously held in the open air. There were either stringent social-distancing rules or a ban on such activities. Everything was closed, from movie theatres to malls to restaurants to schools. These sectors were affected by the economic downturn.
Medical and sanitary items, on the other hand, became more popular with the general public. Surgical masks, surgical gloves, sanitizers and Personal Protective Equipment (PPE) kits have all seen a rise in demand, which has led to an increase in their manufacture. E-commerce portals were the only way to get your hands on books, furniture, electronic devices, and footwear, while car production was completely ceased. Working from home (WFH) has been the norm in many businesses, some of which will remain so in the future. Consumer behaviour changes can be observed as a result of these situations and the findings of this research report.

As a result of COVID-19, people's behaviour has changed significantly, and here are five tendencies that have emerged:

- People are growingly relying on digital platforms to meet their day-to-day demands.
- Changes in how people get around: fewer people taking public transportation, more people working from home, etc.
- Value-based purchasing and online shopping are transforming the way people buy goods and services.
- Wearing face masks, practising good hygiene, and eating healthfully are all examples of health-conscious behaviour.
- Changes in interpersonal behaviour, such as more divorces, more adoptions of pets, etc.

Below figure shows how these patterns are intertwined and overlapping. As the virus spreads, more people are relying on technology to keep connected in a world that is more separated from one another. There is an obscure of boundaries between work, lifestyle, and social contact, and between domains like health, transportation, and finance. We expect this tendency to continue in the post-COVID-19 period.

Fig. 1: “Key trends in consumer behaviour changes pre-Covid-19”

“Source: Swiss Re Institute”
LITERATURE REVIEW

Huynh & Hawley, respectively (2020), In March 2020, when Covid-19 took place, Nielsen research found that more over half of customers reduced their frequency of physical store visits, 80% reduced their out-of-home consumption, and 39% increased their frequency of online buying channels. According to Covid-19, 76 percent of searches for hygiene supplies, 63 percent of travel reservations (however 22 percent were cancelled), and home-cooking and dining have been more popular since the release of the product (63 percent ). The results of a recent poll show that 64 percent of Vietnamese people are open to continuing their newly acquired practises such as ordering food online or purchasing things over the internet once the pandemic has ended.

According to a recent study, the most common reasons for preferring online shopping are the availability of a large number of brands, the flexibility to buy at any time, and the ability to get high-quality products.

According to a study by Kanupriya and Anupreet Kaur (2016), buyers prefer online buying because of the time savings, ease of purchasing, and ease of comparing products.

Customers favour online purchasing for five reasons: convenience, ease of use, perceived utility, pleasure, and security, According to a study by Pritam et. al. (2016).

When it comes to online shopping, rapid access, quality displays, and clear product information are all factors that entice customers to make purchases. Consequently, they discovered that customers prefer to buy cosmetics and footwear online.

Consumers' online shopping buying behaviour is influenced by a various factors like the look and feel of a website, its speed, security, and the presence of a sitemap, according to research conducted by Mehrdad Salehi (2012).

As part of her research, Sita Mishra (2007) examined the "Consumers Attitude towards Online Buying Clothing" and concluded that demographic aspects of online customers, as well as their attitudes and perceptions of online purchasing behaviour for clothing, were examined. After interviewing 200 people in the NCR, the findings of this study Research shows purchasers have a favourable view regarding online shopping, but a low attitude for online purchases of apparel. Consumers' attitudes aren't affected by city or gender, but they are strongly associated with age and wealth, according to the study. Consumers appear to be concerned about the difficulties of establishing confidence and the trial policy, yet convenience and technical innovation play a vital part in online shopping.

Attitude toward online purchasing was found to have a considerable correlation between age and attitude toward online shopping in Agarwal Seema (2013)'s study. Attitudes toward internet buying and educational attainment go hand in hand.

Following the World Health Organization's (WHO) declaration of Covid-19 as a worldwide pandemic and need for international cooperation, a number of countries have taken drastic measures to contain its spread (WHO, 2020). It is imperative that all social activities be restructured in the face of government mandates on social distance or social lockdown. Shopping activities are directly impacted by the disease's beliefs and perceptions among individuals. An important mediator variable for understanding if consumers' attitudes toward online purchasing are changing is whether consumers are aware of the Covid-19 epidemic.

People's understanding of the market position in many nations when a pandemic occurs has grown shaky, resulting in uncontrolled shopping. It's not uncommon for people to worry when they're out shopping (András & Tamás, 2020), but it's also happened in countries like USA, UK and Australia (Bekiempis, 2020).
RESEARCH METHODOLOGY

RESEARCH OBJECTIVE

1. To assess the perception of consumers towards online buying during Covid-19
2. To analyse the impact of Covid-19 on sales of selected FMCG companies

SAMPLE SIZE

In this research study, 1000 consumers from Gujarat state, India have been targeted to analyse their buying behaviour during Covid-19 pandemic. Below mentioned 2 FMCG companies have been targeted in this study.

1. Dabur Limited
2. Hindustan Unilever Limited

RESEARCH QUESTIONS

1. How the demographic factors affects online shopping behavior?
2. Is there any relation between consumers’ perception towards buying online during Covid-19 and demographic profile of the consumers?
3. What is the impact of Covid-19 health issue on consumers' buying behaviour?

SOURCES OF DATA

Primary data has been collected by targeting 1000 consumers based in Gujarat state. Secondary data has been gathered from annual reports of companies, articles, published reports etc.

Sample Size

| Stated by                      | Criteria                          | Suggested Sample as per Criteria |
|-------------------------------|-----------------------------------|----------------------------------|
| Heir et al, 1999              | Number of factors X 25            | 9 X 25= 225 Sample size         |
| General Thumb Rule            | Number of Items X 5               | 37 X 5 = 185 Sample size        |
| Nunally, 1979; Fiedel, 2001  | For factor analysis, 330 sample size is adequate | 330 Sample size |

PERIOD OF DATA COVERAGE

Financial statements of selected FMCG companies has been analysed for the years 2019-20 to 2020-21 to determine the effect of Covid-19 on the sales of these businesses. Primary data collected from the period November 2021 to January 2022
RESEARCH HYPOTHESIS

Below mentioned hypothesis has been tested in this study

H01 : “There is no association between consumers’ perception towards buying online during Covid-19 and education of the consumers”

H02 : “There is no association between consumers’ Perception towards buying online during Covid-19 and age of the consumers”

H03 : “There is no association between consumers’ perception towards buying online during Covid-19 and gender of the consumers”

H04: “There is no significant difference in sales of the companies before and after Covid-19 pandemic”

H05 : “There is no relation between respondent have faced Covid-19 related health issue and respondents would like to buy goods online after Covid-19 pandemic over”

H06 : “There is no relation between respondent have faced Covid-19 related health issue and respondents buying only essentials goods during Covid-19”

H07 : “There is no relation between respondent have faced Covid-19 related health issue and respondents belief that shortage of goods in nearby stores leads to online buying”

DATA ANALYSIS

In this study, the primary data was analysed using the chi-square test, and the secondary data was analysed using the T-test.

1. “Relationship between consumers’ perception towards buying online during Covid-19 and education of the consumers”

| “Chi-Square Tests”          | “Value” | “df” | “Asymptotic Significance (2-sided)” |
|-----------------------------|---------|------|-------------------------------------|
| “Pearson Chi-Square”        | 7.004   | 12   | .857                                |

H01 : “There is no association between consumers’ perception towards buying online during Covid-19 and education of the consumers”

INTERPRETATION

The significant p value is greater than 0.05, implying that there is no link between consumers’ perception towards buying online during Covid-19 and education of the consumers.
2. “Relationship between consumers’ perception towards buying online during Covid-19 and age of the consumers”

Table 3: Chi-Square testing - Consumers’ perception towards buying online during Covid-19 and age of the consumers

| “Chi-Square Tests” | “Value” | “df” | “Asymptotic Significance (2-sided)” |
|--------------------|---------|------|-------------------------------------|
| “Pearson Chi-Square” | 9.626$^a$ | 12   | .649                                |

H$_0^2$ : “There is no association between consumers’ Perception towards buying online during Covid-19 and age of the consumers”

INTERPRETATION

The significant p value is greater than 0.05, implying that there is no link between consumers’ perception towards buying online during Covid-19 and age of the consumers

3. “Relationship between consumers’ perception towards buying online during Covid-19 and gender of the consumers”

Table 4: Chi-Square testing - Consumers’ perception towards buying online during Covid-19 and gender of the consumers

| “Chi-Square Tests” | “Value” | “df” | “Asymptotic Significance (2-sided)” |
|--------------------|---------|------|-------------------------------------|
| “Pearson Chi-Square” | 4.699$^a$ | 4    | .320                                |

H$_0^3$ : “There is no association between consumers’ perception towards buying online during Covid-19 and gender of the consumers”

INTERPRETATION

The significant p value is higher than 0.05, implying that there is a link between consumers’ perception towards buying online during Covid-19 and gender of the consumers
4. Impact of Covid-19 on sales of the companies

Table 5: T-test testing - Impact of Covid-19 on sales of the companies

|                      | Before Covid-19 | After Covid-19 |
|----------------------|-----------------|----------------|
| Mean                 | 22291.4         | 26247.865      |
| Variance             | 510823077       | 726806232      |
| Observations         | 2               | 2              |
| Pooled Variance      |                 |                |
| Hypothesized Mean Difference | 0       |                |
| df                   | 2               |                |
| t Stat               | -0.159048       |                |
| P(T<=t) one-tail     | 0.4441205       |                |
| t Critical one-tail  | 2.9199856       |                |
| P(T<=t) two-tail     | 0.8882409       |                |
| t Critical two-tail  | 4.3026527       |                |

H₀₄: “There is no significant difference in sales of the companies before and after Covid-19 pandemic”

**DECISION**

P value greater than 0.05 which suggest, no statistically significant change in sales before and after the Covid-19 pandemic, this suggests that the Covid-19 pandemic had no effect on sales at the companies examined in this study.

5. Relation between “respondent have faced Covid-19 related health issue and respondents would like to buy goods online after Covid-19 pandemic over”

H₀₅ : “There is no relation between respondent have faced Covid-19 related health issue and respondents would like to buy goods online after Covid-19 pandemic over”
Based on the above spearman correlation table it is seen that there is negative relation between these two variables. Value of Spearman’s rho is -0.028 which indicates that there is negative correlation between respondent have faced Covid-19 related health issue and respondents would like to buy goods online after Covid-19 pandemic over”

6. Relation between “respondent have faced Covid-19 related health issue and respondents buying only essentials goods during Covid-19”

Table 7: Correlation testing - Covid-19 related health issue and buying only essentials goods during Covid-19

Based on the above spearman correlation table it is seen that there is negative relation between these two variables. Value of Spearman’s rho is -0.028 which indicates that there is negative correlation between respondent have faced Covid-19 related health issue and respondents would like to buy goods online after Covid-19 pandemic over”

6. Relation between “respondent have faced Covid-19 related health issue and respondents buying only essentials goods during Covid-19”

Table 7: Correlation testing - Covid-19 related health issue and buying only essentials goods during Covid-19
Based on the above spearman correlation table it is seen that there is negative relation between these two variables. Value of Spearman's rho is -0.033 which indicates that there is negative correlation between respondent have faced Covid-19 related health issue and respondents buying only essentials goods during Covid-19”

7. Relation between “respondent have faced Covid-19 related health issue and respondents belief that shortage of goods in nearby stores leads to online buying”

Table 8: Correlation testing - Covid-19 related health issue and shortage of goods in nearby stores leads to online buying

| Correlations | Have you faced Covid-19 related health issues? | Shortage of goods in nearby stores leads to online buying |
|--------------|-----------------------------------------------|---------------------------------------------------------|
| Spearman's rho| Correlation Coefficient Sig. (2-tailed) N    | Correlation Coefficient Sig. (2-tailed) N               |
| Have you faced Covid-19 related health issues? | 1.000 -.041 . 1000 | -.041 1.000 . .197 1000 |
| Shortage of goods in nearby stores leads to online buying | | |

H₀7 : “There is no relation between respondent have faced Covid-19 related health issue and respondents belief that shortage of goods in nearby stores leads to online buying”

Based on the above spearman correlation table it is seen that there is negative relation between these two variables. Value of Spearman's rho is -0.041 which indicates that there is negative correlation between respondent have faced Covid-19 related health issue and respondents belief that shortage of goods in nearby stores leads to online buying”

DISCUSSION OF THE STUDY

Customers' perceptions of shopping through clicking during the pandemic (Covid-19) were found that no correlation with their demographic profile, implying that the pandemic did not have an impact on the company's pre-pandemic sales and that there was no statistically significant difference in sales before and after pandemic. During the Covid-19, respondents bought their products online for reasons of safety, but they want to return to brick-and-mortar establishments after the epidemic is ended. Sales before and after the Covid-19 pandemic show no statistically significant difference, indicating that the pandemic had no impact on sales at the companies included in this analysis.
RECOMMENDATION

- Businesses must focus on the four Ss: employee and customer safety, employee supply, product sourcing, and customer trust.
- If you deal with services or products online, you should take advantage of the current trend toward order fulfillment innovation, whether it's through an Online-to-Offline platform or sophisticated digital logistics and payment reconciliation capabilities.
- Because marketing's most challenging duty is retaining value, organisations must find ways to cut expenses without losing value. They must focus on recovering their clients' trust. Marketers must reduce service costs without sacrificing value. They must. So rebuilding client trust should be a primary focus.
- For a low-cost online visibility increase, brands should also exploit current consumer data. Effective retail CRM and marketing automation tools are crucial, as is leveraging existing customer data.
- The affluent Indians are incorporating hygiene items into their daily routines. In India, hygiene as a normal aspect of daily life is heavily influenced by one's socioeconomic standing.

CONCLUSION

During the Covid-19 pandemic, it was observed that customer behaviour and purchasing patterns drastically changed, and the majority of these changes are expected to persist in the post-pandemic period as well. In the pre-lockdown, lockdown, and post-lockdown periods, the purchase of essential necessities such as milk and milk products and food items such as vegetables, fruits and pulses did not alter. While the country was in lockdown, sales of a variety of goods including paper and furniture as well as a variety of technological devices and appliances as well as a variety of books and stationary fell. There has been a shoot up in the sales of some products such as medicines and immune boosters, face masks, internet/net packs, sanitizers, and disinfectants. That people care more about health and hygiene is evidenced by the fact that this is the case. Net packs and internet usage soared as more people began working from home or attending school when the country was under martial law.

Online retailers in India have a great opportunity to expand into previously untouched markets because of the country's rapid growth in e-commerce. Consumers expect fast delivery, high-quality goods at affordable rates, and easy returns for defective products. E-retailers must constantly assess their consumers' demands, address challenges they encounter while shopping online, and provide full-service products and services for maintaining and gaining new customers.

SCOPE FOR THE FUTURE STUDY

As a result of Covid-19's epidemic, Indian customers' purchasing behaviours were studied for the first time, which was previously unknown.

- An in-depth study of the Covid-19 outbreak in India could be done by comparing the impact on rural and urban consumers.
- Following the Covid-19 outbreak, consumers either resume their prior purchasing habits or do not.

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## APPENDIX

### INCOME STATEMENT OF SELECTED COMPANIES

#### Hindustan Unilever Limited

|                           | Standalone | Consolidated | Standalone | Consolidated |
|---------------------------|------------|--------------|------------|--------------|
| PROFIT & LOSS ACCOUNT     | MAR 22     | MAR 21       | MAR 20     | MAR 19       |
|                           | MAR 18     |              |            |              |
| **INCOME**                |            |              |            |              |
| Revenue From Operations   | 50,336.00  | 45,311.00    | 38,273.00  | 37,660.00    |
| (Gross)                   |            |              |            |              |
| Less: Excise/Service Tax  | 0.00       | 0.00         | 0.00       | 0.00         |
| Other Levies              |            |              |            |              |
| Revenue From Operations   | 50,336.00  | 45,311.00    | 38,273.00  | 37,660.00    |
| (Net)                     |            |              |            |              |
| Other Income              | 392.00     | 513.00       | 733.00     | 664.00       |
| Total Operating Revenues  | 51,199.00  | 45,824.00    | 38,906.00  | 38,324.00    |
| **EXPENSES**              |            |              |            |              |
| Cost Of Materials Consumed| 15,869.00  | 14,951.00    | 11,572.00  | 13,240.00    |
| Purchase Of Stock-In-Trade| 9,274.00   | 7,117.00     | 6,342.00   | 4,708.00     |
| Total Revenue             | 51,586.00  | 46,509.00    | 39,518.00  | 38,888.00    |

#### Dabur India Limited

|                           | Standalone | Consolidated | Standalone | Consolidated |
|---------------------------|------------|--------------|------------|--------------|
| PROFIT & LOSS ACCOUNT     | MAR 22     | MAR 21       | MAR 20     | MAR 19       |
|                           | MAR 18     |              |            |              |
| **INCOME**                |            |              |            |              |
| Revenue From Operations   | 8,110.11   | 7,138.85     | 6,241.09   | 6,189.54     |
| (Gross)                   |            |              |            |              |
| Less: Excise/Service Tax  | 0.00       | 0.00         | 0.00       | 0.00         |
| Other Levies              |            |              |            |              |
| Revenue From Operations   | 8,110.11   | 7,138.85     | 6,241.09   | 6,189.54     |
| (Net)                     |            |              |            |              |
| Other Income              | 341.55     | 276.65       | 276.90     | 274.74       |
| Total Operating Revenues  | 8,451.65   | 7,415.50     | 6,517.99   | 6,464.29     |
| **EXPENSES**              |            |              |            |              |
| Cost Of Materials Consumed| 3,227.83   | 2,756.03     | 2,449.37   | 2,262.51     |
| Purchase Of Stock-In-Trade| 1,177.87   | 1,117.50     | 865.22     | 984.91       |
| Operating And Direct Expenses | 0.00   | 0.00         | 0.00       | 0.00         |
| Total Expense             | 5,693.53   | 4,891.50     | 4,438.93   | 4,518.21     |