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Review Article

# Pandemic and cursed humanity: a psychological perspective of re-approach to traditional lifestyle

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#### Abstract

The growth of financial services in India has largely been led by the banks, changing in banking services makes the great changes in the economy of India. By digitalisation of banking system, the banking services are more easy to use for customers and there is no need to queue in banks for the basic banking services, the customer can use banking services from anywhere. With the help of digital banking the more customers are able to use banking services and this creates the remainder growth in the Indian economy. The banks provide digital banking services through mobile, internet banking, credit cards, debit cards, UPI, NEFT, IMPS etc. The study focuses on the growth of digital banking from last 5 years and also tells about the different type of digital transactions

**Keywords**- digital banking, digital payments, card payments, online banking

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#### Introduction

Human-race rediscovers themselves, their habits and lifestyles at every big challenge to survive and be ready for it in the future. This unforeseen pandemic may have made us insular, but it has also brought the world closer. Confronted with this ominous scenario of being stuck inside for an indefinite time, one saving grace has been the opportunity to rekindle the lost relationships within our families. Loaded with a huge ego, unfulfilled desires and a false sense of pride, most of us had lost our ways mesmerizing the westernized modernity. It is astounding to learn, how we were so tied up in knots with our daily work schedules; so busy chasing a future that we forget to count on our blessings. Fortunately, the traditions of eating together and enjoying dinner conversations are back. With TV classics making their way back on screen, Doordarshan brought back the golden era for us to enjoy during this lockdown. Despite such a strong presence of various OTT platforms, Ramayana Mahabharata created a significant buzz and gained huge viewership. With our favourite shows back on television, families got to spend more time together, reliving those good old days.

Amidst this lockdown, one more important change has been the realization in regards to the syndrome of obsessive consumerism. Globally, people are turning towards Indian lifestyles of minimalism;

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making more thoughtful purchasing decisions and consciously putting in efforts to both "preserve" and "conserve". People are now aware that it's only their body's resistance and mind's resilience that can enable them to cope in this vulnerable world. Trends towards Indian ancient lifestyle of vegetarianism, fertilizer free food, yoga, usage of herbs based medicine is gaining prominence.

Studies indicate that recent lifestyle changes (work from home and lack of inperson interactions) have led to a rise in psychological sufferings. Yoga meditative practices (earlier rejected as being slow, monotonous and ineffective) have proven to be particularly useful in allaying anxiety and fight social isolation. It has been an effective tool in ensuring the physiological and psycho-social care. On the spiritual and cognitive level, people (especially Indians) across the globe are resorting back to ancient Indian scriptures in search of answers. At the spiritual level, ancient Indian texts (Bhagwat-Gita and Vedas) have gained unprecedented traction. Traditional scriptures meditative practices (Dhyana) offer myriad ways for us to release ourselves from the pain and regret of what has already passed. In this world of uncertainty, where anxiety and fear get triggered by unforeseen situations or the thought of a future, such practices can be a serious source of comfort.

Recently, a new start-up named "The Ramayana School", founded by Shantanu Gupta, has gained global prominence during Corona pandemic. Their concept of the live online workshop on leadership lessons from Ramayana (for children of age 7-14 years) and Global Ramayana Olympiads has connected them with thousands of families (NRI's and foreign nationals) from over 15 countries across the globe. Their attempt to chart out a viable alternative model of polity and

leadership based on Ramayana has been appreciated and has gained them invitations from ICCR (Thailand Chapter), JNU and other prestigious institutions.

Even, the smallest of things like social etiquettes, gestures and ways of greeting have seen a radical change, keeping in mind the protocols laid down by WHO. Across the globe, people are avoiding hugs, handshakes, high-fives and resorting to 'Namaste' (an archaic Indian practice of non-contact based greeting).

In terms of diets and eating habits, the world is switching over to healthier alternatives with food industry witnessing gradual adaption. People have become more conscious of their lifestyle choices and opting for Satvik-diet (sustainable plant-based alternatives). The strong shift indicated in 2020 seems to take us back to our roots and bring back the trend towards vegan & amp; organic food. Ayurveda, an important, but often overlooked segment of healthcare has witnessed a spike in demand and regulatory global-acceptance the immunity-boosting form of supplement. In the absence of allopathic medicine offering a definite cure, the demand for naturopathy and traditional herbal medicines has been on the rise. Proving to be an effective preventive treatment, it can complement (rather than be an alternative for) modern western medicine. India is the oldest surviving civilization in the world. Its traditional knowledge around health. naturopathy and human psychology are time tested and can provide the remedy to challenges. modern global With facade modernity's glittering getting unveiled as an elusive mirage, a forgotten truth has gradually dawned onto us; we are not the only one but one of the million other species, sharing this planet. Rather than being blind to the specious privilege of living in unequalled urbanity, we should experience the world within the limits of our immediate neighbourhood; live in harmony with the environment rather than claiming supremacy over it. As we went into lockdown, nature quietly went about reclaiming itself; so should the humanity. We must move beyond the false narratives and flawed perceptions that attempts to degrade our traditional practices and understand the real reason behind certain archaic habits. Even when all the restrictions are lifted and things return to normal, our attempt should be towards crafting a sustainable way of life; eschewing exploitative practices as far as possible.

There are two major influences: staying at home (which includes digital-education, smart working, limitation of outdoors and in-gym physical activity) and stockpiling food, due to the restriction in grocery shopping. In addition, the interruption of the work routine caused by the quarantine could result in boredom, which in turn is associated with a greater energy intake. In addition to boredom, hearing or reading continuously about the COVID-19 from media can be stressful. Stress leads subjects toward overeating, especially 'comfort foods' rich in sugar, defined as "food craving". Those foods, mainly rich in simple carbohydrates, can reduce stress as they encourage serotonin production with a positive effect on mood. However, this food craving effect of carbohydrates is proportional to the glycemic index of foods that is associated with the increased developing obesity risk of cardiovascular diseases, beyond a chronic state of inflammation, that has been demonstrated to increase the risk for more severe complications of COVID-19.

This new condition may compromise maintaining a healthy and varied diet, as well as a regular physical activity. For example, limited access to daily grocery shopping may lead to reduce the consumption of fresh foods, especially

fruit, vegetables and fish, in favour of processed ones, convenience foods, junk foods, snacks, and ready-to-eat cereals, which tend to be high in fats, sugars, and salt. Moreover, psychological and emotional responses to the COVID-19 outbreak, may increase the risk of developing dysfunctional eating behaviors. It is well known how the experience of negative emotions can lead to overeating, the so-called "emotional eating". In order to contrast and respond to the negative experience of self-isolation, people could be more prone to look for reward and gratification physiologically associated with food consumption, even overriding other signals of satiety and hunger. In addition, boredom feelings, which may arise from staying home for an extended period, are often related to overeating as a means to escape monotony. On the other hand, negative experiences may lead to eating restriction, due to the physiological stress reactions that mimic the internal sensations associated with feeding-induced satiety.

Finally, lifestyle may be substantially changed due to the containment measures, with the consequent risk of sedentary behaviours, modification in smoking and sleeping habits. Of interest, different studies reported an association between sleep disturbances and obesity due to increase the secretion of pro-inflammatory cytokines by the increased visceral adipose that could contribute to alter the sleepwake rhythm. In addition, also diet seems to influence the quality of sleep, in fact very recently in a cross-sectional study included 172 middle-aged adults it has been reported that good sleepers had higher adherence to the Mediterranean diet (MD) and lower body mass index (BMI) compared to poor sleepers [21].

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