İSTANBUL BİLGİ UNIVERSITY
INSTITUTE OF SOCIAL SCIENCES
MARKETING (ENGLISH) MASTERS
DEGREE PROGRAM

CHANGES IN THE CONSUMER NEEDS AND ONLINE CONSUMER BEHAVIOUR DURING POST PANDEMIC ERA

Şayan Tomris Örs
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Asst.Prof. Neşenur Altıniğne Ekici

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Tezin Onaylandığı Tarih : 26/01/2021

Toplam Sayfa Sayısı: 118

Anahtar Kelimeler (Türkçe)

1) Covid-19
2) Consumer Behaviour
3) Lifestyle
4) Perceived Stress
5) Efficiency Gain

Anahtar Kelimeler (İngilizce)

1) Covid-19
2) Tüketici Davranışı
3) Yaşam Tarzı
4) Algılanan Stres
5) Verimlilik

ACKNOWLEDGEMENTS

I would like to state my blessings in this part to the ones that helped me to start and live this great journey. First, I would like to express my indebtedness to my advisor Asst.Prof. Neşenur Altınığne Ekici for her unceasing help, support and motivation throughout this process. Of course, I also would like to thank to all my professors who taught me and helped me to develop myself. In addition, I would like to thank and express my gratitude to Prof. Dr. Selime Sezgin who supported me to start this program, welcomed me to Bilgi University and taught me.

I also would like to state that my mother's support and her belief to me made this possible. I would like to express my gratitude to her as well. And finally, I would like to thank to my company since all my peers and managers continuously encouraged and supported me.

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ABSTRACT

In the COVID-19 pandemic, restrictive factors and quarantines taken by regulatory authorities have led consumers to different shopping habits during this period. The risks of the crowd in the stores and the temporary closure of the stores have necessarily led consumers to e-commerce. Shopping during this period has become a reflection of our changing lifestyles. Especially, individuals working from home realized their new needs during this period. However, in the period when the effects of the pandemic, which we consider as the new normal, decreased, these new needs have turned into our habits. As a result of the survey conducted with white-collar employees working from home, the transformation of shopping to e-commerce from the traditional way was examined and an empirical study was conducted on whether new habits were permanent after the pandemic. As a result of the analysis made, the new needs that emerged from the pandemic created the intention to buy in the post pandemic consumers. This purchase intention is also in a positive and significant relationship with online shopping.

Keywords: Covid-19, consumer behaviour, lifestyles, perceived stress, efficiency gain

ÖZET

İçinde bulunduğumuz COVID-19 pandemisinde düzenleyici otoriteler tarafından alınan kısıtlayıcı unsurlar ve karantinalar bu dönemde tüketicileri farklı alışveriş alışkanlıklarına yöneltmiştir. Mağazalardaki kalabalığın taşıdığı riskler ve geçici bir dönem mağazaların kapatılması tüketicileri zorunlu olarak e-ticarete yönlendirmiştir. Bu dönemde yapılan alışverişler değişen yaşam tarzlarımızın bir yansıması haline gelmiştir. Özellikle evden çalışan bireyler bu dönemde yeni ihtiyaçlarının farkına varmıştır. Ancak yeni normal olarak nitelendirdiğimiz pandeminin etkilerinin azaldığı dönemde de bu yeni ihtiyaçlar alışkanlığımız haline dönüşmüştür. Evden çalışan beyaz yakalı çalışanlar ile yapılan anket neticesinde alışverişin geleneksel yoldan e-ticarete dönmesi incelenmiş ve yeni alışkanlıkların pandemi sonrasında da kalıcı olup olmadığı üzerine ampirik bir çalışma yapılmıştır. Yapılan analizler neticesinde, pandemi ortaya çıkan yeni ihtiyaçları pandemi sonrası tüketicilerde satın alma niyeti oluşturmuştur. Bu satın alma niyeti de internetten alışveriş ile pozitif ve anlamlı bir ilişki içerisindedir.

Anahtar Kelimeler: Covid-19, tüketici davranışları, yaşam tarzları, algılanan stres, verimlilik

CHAPTER ONE

INTRODUCTION

Consumer behaviour has undergone a rapid and major change along with the pandemic process. People have started to move away from crowded places, especially retail points, in order to be protected from virus risk by focusing on basic needs along with isolation measures. Consequently, consumers have had to abandon their usual consumption routines, as many businesses have had to close their doors. In other words, the methods used to protect against the COVID-19 virus have created a new normal in consumer behaviour. It is very difficult to predict where consumer behaviour will go, as we do not experience a situation similar to the epidemic we are going through right now. According to economy analyst Katie Jones, consumers' lives will be divided into life after and before the epidemic, and there will be a significant difference between the two lives (Jones, 2020).

Individuals living in a society economic, social, cultural and so on. It is inevitable that it will be affected by events and changes. Ideas, beliefs, values, habits and behaviours evolve from both good and bad experiences; In this sense, it is expected that the Covid-19 outbreak will have a profound effect on all of these (He and Harris, 2020:179). Therefore, it can be said that this process will have an impact on lifestyles. Although it is a popular concept and is known by many what it means in general terms, there is no general definition of lifestyle accepted by all researchers (Berkman and Gilson, 1974:189). However, in this study, theoretical approaches about how the new needs of people's changing lifestyles become permanent will be presented.

1.1 SCOPE AND SIGNIFICANCE OF THE STUDY

When it comes to crisis, economic crises come to mind. Financial crises, like heart attacks, come suddenly and grow as a result of the markets not trusting each other in an environment of uncertainty. Outbreaks are also global cases where people do not trust each other, uncertainty occurs, unemployment increases and consequently consumption expenditures decrease, as well as global cases. Therefore, pandemic processes can also be compared to crises. In addition to these uncertainties, consumers are also driven to different uncertainties under stress. Increasing concerns about the availability of products have fuelled panic and brought along uncalculated, wholesale buying behaviour. In this process, consumers tend to exhibit more wholesale purchases, low-contact shopping and crowd avoidance in order to protect themselves. However, with this pandemic process, there are also new habits that consumers experience for the first time. In this study, in which the cause of this change will be examined, especially the effect of changing lifestyle and stress on consumption behaviour will be emphasized.

Online shopping has continued without slowing down during the pandemic and even in a period when its effects begin to wane. Initially, the shopping on food, hygiene and personal care differed after the prolongation of the process and the change in our work-home balance. Especially, most consumers who continue to work from home needed technological devices to improve working conditions at home. Since the time spent at home in general is more, technological products that can replace socialization have become a necessity. In addition to these, most of us have noticed the lack of home clothes in our wardrobes with this pandemic. Our changing lifestyles and habits have affected our purchasing tendencies and made this change permanent. To this end, this study will reach the participants through a questionnaire and reveal how the post pandemic changes their consumer behaviour and purchase intentions. When we consider that pandemic is a new issue, this study might give a contribution to the literature which focus pandemic era.

1.2 ORGANIZATION OF THE DISSERTATION

Regarding the purpose of the study, a theoretical and conceptual framework will be presented in the Chapter Two. Understanding the theory behind the concepts and their relationality is important for the hypotheses to be established in the analysis section of the study. The other part of the study namely Chapter Three will focus on online shopping, consumer behaviour and purchase intention that has changed with Covid-19 and will examine the reasons behind these effects. In this also provide previous theoretical and empirical studies in the literature will be examined before the analysis part. Chapter Four will be organized as an analysis part to reach purpose of the study.

CHAPTER TWO

LITERATURE REVIEW

The first part of the study is useful for understanding the theoretical background and concepts for the study purpose. The relationality of the established model and the developed hypotheses will become meaningful with the theory and concepts that will be explained in this section. In addition, understanding what this study will do differently or by improving it from empirical studies in the literature will emerge with the concepts and theories here. Finally, the theoretical background for the interpretation of the study findings will be drawn in this section.

2.1 CONSUMER BEHAVIOUR

In this part of the study, it is tried to include detailed information about the groups, parties, concepts, facts and processes that are in contact with the consumer in order to better understand the consumption, consumer and behaviours. In addition, information on online shopping usage / behaviours as well as the relationship between the consumer of the period with internet technology, one of the most important developments of this century, is included.

2.1.1 Definition of Consumer and Consumer Behaviour

Before the start to definition these two concepts, it may be appropriate to clarify the confused concepts. At this point, briefly looking at the concepts of buyer, consumer and customer is important for the comprehensibility of the subject.

Considering the purchasing process, it is necessary to consider the situation from a point of view beyond the person making the purchasing process. The first important point is that people do not always buy products / services for their own use. For example, a mother does things that she would not consume, at least to some extent,

in line with the needs of her children and spouse, while shopping for her family in the supermarket. Therefore; the effect of her children or spouse on the purchase of the mother's shopping. In this context, even if the buyer is different from the user, as individuals who buy only for themselves, they will still be exposed to the same effects at the point of purchase in terms of price, quality, packaging (Priest et al., 2013,p.4).

In a general framework, the consumer is known as the person who has needs and wants and who purchases and then consumes the product / service by researching products / services to satisfy these needs (Noel, 2009, p.11). Consumer is a more general concept than the customer. Consumer refers to people who buy food, clothing, furniture without loyalty to a particular brand or product, rather than people who are constantly shopping from a particular brand, who only buy a family car that will meet their needs rather than a Ford brand vehicle. Customer usually refers to a long-term relationship between a brand or retail outlet and a buyer (Priest et al., 2013, p.4).

After getting to know the target audience of a business, it should understand the steps it takes while making a purchasing decision. The trick is to understand what / what consumers or prospective customers think about the purchasing cycle, who or what is involved, and the information needs at each stage (Handley and Chapman, 2015, p.189). In order to understand this, it is necessary to first determine the consumer and their behaviour and the factors affecting them.

Consumer behaviour encompasses physical activities such as evaluating, searching, purchasing, using and disposing of products / services that individuals think may meet their Personal needs and requirements or the needs and requirements of others, and decision-making processes that affect those activities (Buruonu, 2014, p.91).

Consumption has both emotional, cognitive and behavioural dimensions. The modern consumer buys products not for their performance but for their meaning. It is claimed that consumers establish various ties with their products. These are generally; identification, nostalgia, addiction and love. Some products / brands

undertake to introduce the person. The consumer gives clues about his personality using that product or brand. In some cases, the product or brand acts as a reflection of the person's background. It connects the past and the present self. Many products have become a part of life and life without it is unthinkable. It has created a great addiction in the consumer. Consumers have strong feelings such as not only liking but affection towards the products or brands they use (Solomon, 2007, p.15).

As in every subject, it is necessary to examine some assumptions and characteristics of the field in the analysis of consumer behaviour. It is possible to collect the characteristics of consumer behaviour in seven main subjects (Wilkie, 1986):

i. Consumer behaviour is a motivated behaviour. In other words, it is the aim to bring solutions to the consumer's problems. Products, services, shopping places are possible solutions of people, and consumers act to reach these solutions.
ii. Consumer behaviour is complex and varies in terms of timing. Complexity describes the number of variables influencing a decision and the difficulty of the decision. Timing describes when the decision was made and how long the process took.
iii. Consumer behaviour deals with different roles. While in some purchasing situations a separate person is required for each role, in some cases all roles can be collected on one person. There is a general tendency to see the consumer as the decision maker. In fact, decision-making should be considered within a range that extends from the person to the whole family. While choosing a holiday destination or buying a new home is a concern for all family members, buying detergent likely requires the mother to take on all roles alone.
iv. Consumer behaviour is affected by environmental factors. The ability of consumer behaviour to be affected by external factors acknowledges that it can both change and adapt. We are all affected by environmental factors at different stages of the purchasing process. For example, throwing our umbrella with broken wires on a rainy day, buying an

umbrella from the first suitable store, delaying or speeding up our purchases due to an economic expectation are among the experiences of many of us. As an example of external factors; culture, family, marketing environment can be given. The effects that these factors can have are naturally different.

v. Consumer behaviour may differ for different people. The characteristic that consumer behaviour differs for different people should be considered as a natural consequence of personal differences. We all have thoughts, decisions, experiences and evaluations as consumers. Some of these are carried out willingly and planned, while some can be done accidentally. Navigating the stores, collecting information, or making a purchase decision are examples of activities carried out by requesting and planning.

vi. Consumer behaviour consists of a variety of activities. As consumers, we all have our thoughts, decisions, experiences and evaluations. Some of these are carried out willingly and planned, while some can be done accidentally. Navigating the stores, collecting information or making a purchase decision are examples of activities carried out by requesting and planning.

vii. Consumer behaviour is a dynamic process. In consumer behaviour, the purchasing process and the reasons why this process differs are examined, as well as the behaviours that occur after purchasing. The emergence of need can be regarded as a process of choosing, purchasing and using.

2.1.2 Consumer Buying Behaviour Decision Process

Consumer decision making takes place within a certain process. This process is defined as the consumer decision-making process. A conscious consumer does not act with an instant decision to purchase any product / service. It makes its purchasing decision within a certain process. This process reveals a structure that

includes before and after the consumer exhibiting the purchasing behaviour. There are important factors affecting the consumer or driving the behaviour in the emergence of this purchasing process and structure. Swarbrooke and Horner (2007) classify these elements in two categories as motivators and determinants in general. Motives are what motivates consumers to buy a product. The determining factors are the factors that determine to what extent they can buy the products they desire (Swarbrooke and Horner, 2007, p.53) In the context; the awareness of the problem, the awareness of the product, the search for information and the evaluation of alternatives, testing and product selection, purchasing and purchasing information about post-acquisition behaviours will be included to consumer purchasing process and structure

2.1.2.1 Recognizing / Arising the Problem (Need)

Whenever the consumer sees a difference between the desired or real situation and the state of his current functioning, then the problem (need) arises. (Solomon et al., 2006, p.263). The real situation is the way a person perceives their emotions and situation in the present time. The desired state is what an individual wants or wants to feel at that moment. For example, an individual may not want to be alone on the weekend evening and not want to be bored. The individual feels lonely and thinks he is bored and sees this as a problem because his real situation (being bored) and his desire to spend a pleasant time with his friends on the weekend, that is, the desired situation is different. To solve this problem, he can plan to watch a television show for the weekend, plan to go to the movies with a friend, go out for a ride, or do other things (Hawkins and Mothersbaugh, 2010, p.501).

The problem (need) is recognized when there is any discrepancy between a consumer desire and the perceived real situation. When the desired situation is perceived to be greater or less than the actual situation, it creates a situation for the consumer to fulfil a need / requirement (Hawkins and Mothersbaugh, 2010, p.501). The nature of this current situation of the consumer can be reduced by consuming

the product, purchasing products for unsatisfied needs or creating new needs (Solomon et al., 2006, p.264)

Emotions such as boredom and anxiety may emerge quickly or slowly over time. Such feelings are generally accepted as problems solved by purchasing behaviour (Hawkins and Mothersbaugh, 2010, p.500). In this context, the problem or need should arise in the first stage of the consumer purchasing process and it should be motivated to solve this problem (need). The problem should not always be perceived as negative. At this stage, the problem is to meet the feeling of need. In addition; it is important for the business or firm to obtain important information about the consumer problem (need), desire or what they value most (Doyle, 2008, p.140).

The pandemic period pushed stressed consumers to shop more. Therefore, with the emergence of the pandemic, although some fixed products related to hygiene and health have entered everyone's list, this study will focus on this study on white-collar workers.

2.1.2.2 Being Aware of The Product / Service

With the information and communication revolution, the consumer being bombarded with information messages makes it difficult to take the message into account (Silverman, 2007, p.85). Because the consumer is exposed to more information than ever before, some of them are crushed by this excessive information, while others can process this information well. The focus here is that consumers are careful in defining and perceiving the slice of information about them (Simonson and Rosen, 2015, p.43).

Since the internet usage of people increased during the pandemic period, consumers indirectly became aware of many products in these channels. For example; anti-

virus products, immune-enhancing vitamins, equipment that will enable them to work at home and in the office, etc.

2.1.2.3 Searching for Information and Evaluating Options

Seeking information is a process in which the consumer searches for appropriate information to perform appropriate behaviours by observing from his environment in order to make a rational decision (Solomon et al., 2006: 265). Providing information in the purchasing decision process of the consumer is at the centre of these stages. Essentially, the consumer wants information in decision making and the marketer / business must also provide the necessary information. (Butler and Peppard, 1998, p.605; Mittal, 2013, p.136). However, when the problem or need arises, it first looks at the available information in order to meet the consumer need (solve the problem) and decide (Hawkins and Mothersbaugh, 2010, p.524). The consumer does not feel obliged to use this information when it comes across random information. Consumers who hear something about the product / service of interest and conduct research need to decide in a certain direction because they are doing research consciously (Simonson and Rosen, 2015, p. 47).

The difficulty of accessing information on the Internet is seen directly and indirectly by the number of different tools available to help consumers navigate the sea of information. These tools include search engines such as Google and Bing, suppliers 'and manufacturers' websites, comparison websites, discussion forums and ads (Muller et al., 2011, p.61).

Seeking information, the consumer first reviews the information in his memory and remembers his past experiences and information. However, this is not always enough. External sources of information, personal resources such as friends, relatives, independent sources such as magazines, consumer groups, information in advertisements, market-controlled sources such as personal sales, experiential sources such as reviews and experiments, public resources such as magazines resources, newspapers, reports on TV Personal experiences such as checking,

testing are also used. The consumer conducts information research before using any product / service or choosing a brand. In today's digital age where it is difficult to make choices due to time constraints and too many alternatives, the internet also carries the mission of a tool that helps information research and evaluation of alternatives. It is a tool that has a very wide influence, making purchasing behaviour online by conducting consumer research through the internet, or buying online by doing an offline research, or by doing research in both ways, it turns the purchasing decision into a behaviour. (Moon, 2004, p.105; Solomon et al., 2006, p.167; Punj, 2012, p.792).

2.1.2.4 Testing and Selection of a Product / Service

After the relevant alternatives in a category have been collected and evaluated, a selection should be made by the consumer (Putsis and Srinivasan, 1994, p.395). The choice may be influenced by the integration of information from sources of similar past experiences, knowledge available at the time of purchase, and beliefs about products / services or brands created by marketing efforts (Smith, 1993, p.209). Consumer preferences are influenced by many personal factors such as mood, time pressure and the specific situation or context in which the product is needed. In some cases, such as buying a car or home, the salesperson or reference group can play an important role in the final selection (Solomon et al., 2006, p.300). If the product / service to be purchased in the same way will be used by family members, the positive or negative opinions of the family members about the product / service during the test can play an important role in the product selection. Because everyone’s expectation from the product or service may be different. In such a case, if family members or individuals who will use as partners cannot find a common point in choosing a product / service by everyone, the choice may change.

2.1.2.5 Purchasing Process

The purchasing phase of the process includes decisions about where and how to buy. It is a decision regarding where to buy the product / service and the seller's choice (Butler and Peppard, 1998, p.607). While companies' other types of non-store retailing (catalogues, telemarketing, direct mail, television, etc.) continue to be important, they attribute great value to internet retailing with its increasing importance and rapid development due to the advantages it provides in many aspects (Hawkins and Mothersbaugh, 2010, p.584). In Internet marketing, the shopping experience should be made easy and enjoyable for consumers and customers. Ease of order, payment and delivery is key during this purchasing phase. Understandable, simple routines with minimal complexity and maximum compatibility of behaviour with market patterns can help spread online purchasing at the consumer level (Butler and Peppard, 1998, p.608). In addition, the size and reputation of the online store / site perceived by the consumer affect trust differently depending on the type of the store / site (Jarvenpaa et al., 2000, p.62). The shift of the purchasing behaviour to the online environment has actually occurred as a result of the quarantines applied.

2.1.2.6 Post-purchase Feelings

Given the emphasis on marketing on the transformation of consumers into customers and the development of ongoing relationships with customers, real sales should be perceived as a starting point, not the end. Therefore, the customer's product delivery, how the product is used, the degree of satisfaction, the quality of the service dimensions, customer complaints and suggestions are critical to understanding the consumer's behaviour (Butler and Peppard, 1998, p.609).

Consumers, who are newly aware of their needs during the pandemic period, can continue to buy this product as a result of this feeling they feel after purchasing.

The study will investigate whether this purchase becomes a habit rather than an instant purchase.

2.1.2.7 Post-Purchase Conduct

After some purchases, the consumer is faced with a situation called incompatibility. This occurs when a consumer doubts whether a purchase they make is wise. In these cases, the consumer may not use the product or return it back (Hawkins and Mothersbaugh, 2010, p.622). Once the purchase is made, it is possible for the consumer to use one or more of the following approaches to reduce non-compliance (Hawkins and Mothersbaugh, 2010, p.624):

i. Increasing the desirability of the purchased brand,
ii. Reducing the desirability of the rejected alternatives,
iii. Reducing the importance of the purchase decision,
iv. Reversing the purchase decision (returning the product without using it).

After the purchase, the consumer can perform the behaviours mentioned above by Hawkins and Mothersbaugh (2010), as well as take other actions: (1) Changing brand / product, (2) Suppress regret, (3) Product / Service Disposal, (4) Refund.

This work will focus on the consumption that the consumer will continue to take instead of the negative actions mentioned above.

2.2 EARLIER THEORETICAL MODELS

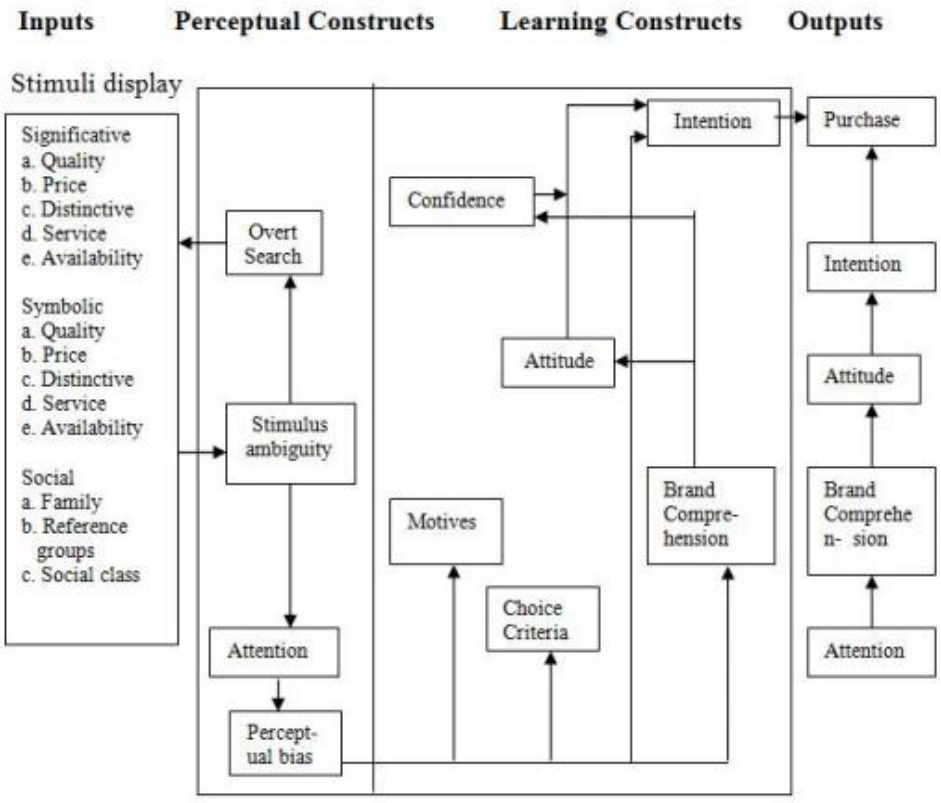
In this part of the study, some theories and models will be examined, and it aims to reveal which ones overlap with this study.

2.2.1 Howard-Sheth Model

The Howard-Sheth model, which is a very comprehensive model in consumer behaviour, was developed by John Howard in the early 1960s and then took its final form in collaboration with Jagdish Sheth (Howard and Sheth, 1969).

The focus of the model is on psychological variables that consist of perceptual and learning elements. These variables assume that the consumer will act during decision making. Some of these have perceptual features (Figure 1.1). It deals with how the consumer perceives and processes information. While there is a complexity of stimuli when there is no clarity about the information obtained by the consumer, it is perceptual conditioning that the consumer adapts to his own needs and experience by changing the information. In this model, output variables took place in a process. In addition to purchasing, issues such as attention, brand-related experience, attitude and intention were dealt with interdependently. Environmental variables in the Howard-Sheth model are a direct part of the decision-making process. Environmental variables in this model are as follows: the importance of purchasing is the consumer's personality, social class, culture, time pressure, financial situation and social and organizational position (Howard and Lyman, 1973; Howard, 1997).

Figure 2.1 A Simplified Description of the Theory of Buyer Behaviour



Source: Howard and Sheth (1969, p.32)

Within the scope of this study, the impact of the pandemic on consumers can be explained with the environmental variables suggested by the Howard-Sheth Model. Because in the model, it has been seen that there are reactions or outputs in the consumer at the end of all these stimulating processes these outputs bring about three different types of purchasing behaviour (Kotler, 2003):

i. Automatic Buying Behaviour: The consumer needs little or no new information about the product or brand to be purchased.
ii. Limited Problem-Solving Behaviour: It describes the behaviour that the buyer has a great deal of knowledge about the product or brand he wants to buy.

iii. Unlimited Problem-Solving Behaviour: The consumer knows very little about the product he wants to buy. It must make a decision when purchasing a high-risk product.

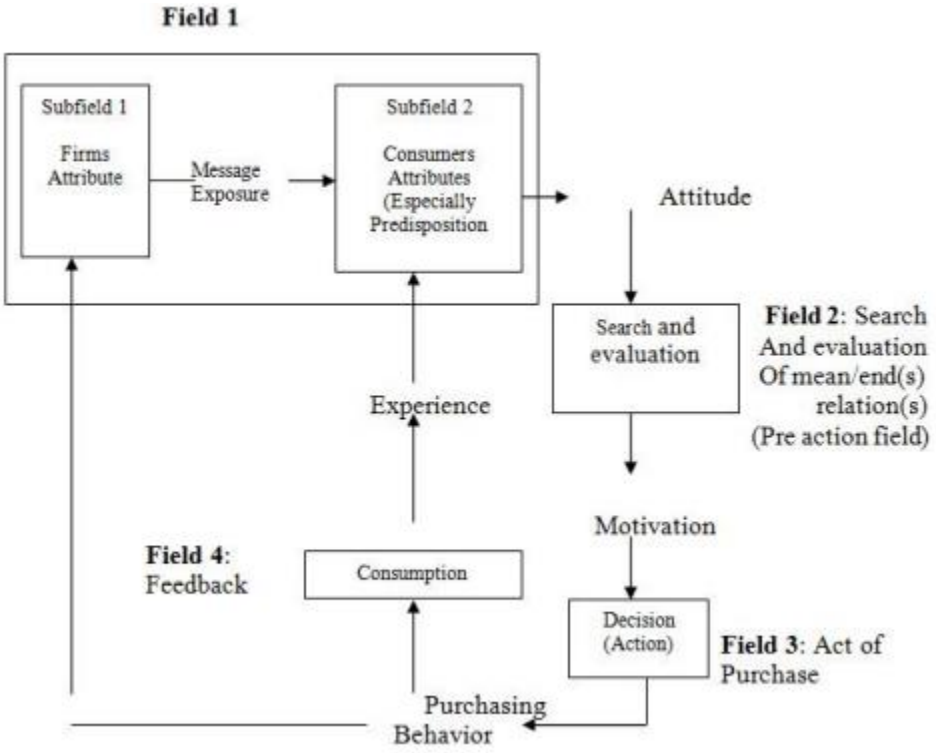
When we consider the pandemic period; urgent needs may have pushed consumers to automatic purchasing behaviour. In addition, the fact that people who cannot socialize during the quarantine resort to online solutions or people who work from home want to have the materials they use in the office at home may be due to limited problem-solving behaviour.

2.2.2 Nicosia Model

It was developed by Francesco Nicosia in 1966. In the model, consumer reactions to a product that has never been advertised are considered. However, this situation is not possible in today's dense advertising environment. It is assumed that the consumer will want to buy a certain brand from the business by being affected by the advertisement. After the acquisition, information regarding the capability arising from this transaction is sent to the company through the feedback system. Since no explanation has been made about the data and theories on which the Nicosia model is based, the validity and reliability of the model has not been proven by research (Nicosia and Robert, 1976).

The model consists of four main areas (Figure 1.2). These are (1) consumer attitude exposed to messages, (2) consumer product research and evaluation, (3) purchasing behaviour, and (4) feedback based on consumer experience for both the firm and the consumer.

Figure 2.2 Nicosia Model of Consumer Decision Process



Source: Nicosia and Robert (1976)

The distinguishing feature of the Nicosia approach, which explains the purchasing act as only a component of decision making, which is a complex and continuous process, is that it tries to explain it by shifting to the decision process that includes the before and after action rather than the purchasing action itself.

This model can be associated with the customers who turned to online shopping in the pandemic period, giving the seller an idea about the products to be exhibited in this market. However, the purpose of this study is not concerned with this relationship but with the behaviour of the consumer. However, the "experience factor associated with the satisfaction or dissatisfaction of the consumer" presented in the last stage of this model can be used in the explanation of the ongoing need of this experience.

2.2.3 Engel-Kollat-Blackwell Model

Engel-Kollat-Blackwell model (EBM) states the relationship between input, information processing, decision making process, influencing factors that affect decision making and external factors. Depending on the complexity of the problem, consumers involvement to the stages change (Engel et al., 1995).

An important point of the model that can be associated with our study is that if the stimulus coming from the external environment is satisfying any need or reality, it will be taken into consideration by the consumer and processed in terms of perception, and in the opposite case, perception will not be made (Engel et al., 1995). In this context, when we consider the stimulating effects such as contactless shopping, quarantine and working from home that emerged during the pandemic period, it can be expected that individuals will respond to these stimuli.

2.3 FACTORS INFLUENCING CONSUMER BEHAVIOUR

Behaviour is a phenomenon that is not random, does not occur without any reason. Because an internal or external stimulus is required for the consumer to act. Consumer behaviour includes the customers or buyers who use the products (Priest et al., 2013, p.4). The determinants of consumer behaviour are sophisticated and diverse. These include personal identifiers that differ for each consumer (Swarbrooke and Horner, 2007, p.68). In other words, some consumers may act by being influenced by all factors, and some may act by being affected by certain factors. Under this title of the study, it is tried to include factors affecting consumer behaviour within the scope of determinants that emerged as a result of previous research.

2.3.1 Psychological Factors

They are the factors created by the mental and mental processes of the consumer. The psychological factors / elements that affect consumer behaviour are composed of motivation, perception, learning, personality and attitude.

Motivation: It can be expressed as a confusion of rational or irrational elements that fires and drives the consumer at the point of making purchasing decisions (Walker, 2010, p.6). Motives cause changes in perceptions, judgments, reactions to objects, events and people, in other words, behaviour to the extent allowed by external stimulating conditions (Hawkins and Mothersbaugh, 2010, p.360). As a result of the deterioration of the balance, it is seen that the consumer acts with the intention of meeting the needs he lacks. In other words, it is seen that the needs or needs occurring in the consumer reveal the impulse, the impulse to reveal the motive and the motive to the behaviour (Kotler, 2003).

Motivation issue is quite sophisticated and depends on several factors: (Swarbrooke and Horner, 2007: 53);

i. The lifestyle and personality of the consumers who are likely to become customers in the future,
ii. Past experiences,
iii. With whom the consumers make or plan the shopping or purchasing action,
iv. Demographic characteristics of consumers,
v. How long the purchasing process took to develop.

In order to understand how the consumer is motivated, it is necessary to know what the needs are. The most widely accepted theory on this subject is Maslow's Hierarchy of Needs Theory. In this context, the needs set forth by Maslow according to its stages are as follows (Maslow,1943):

i. In the first stage (physiological needs): Food, shelter, drinking, reproduction, etc.
ii. In the second stage (security needs): Protection against external dangers and so on.
iii. In the third stage (love and belonging needs): Affection, friendship, kinship, friendship, acceptance, etc.
iv. In the fourth stage (the need for dignity): dignity, fame, respect, interest, independence, etc.
v. In the fifth stage (self-actualization needs): self-confidence, belief, creativity, success, etc.

In order to ensure the consumption of a product / service or brand, the motive that plays a role in purchasing them must be determined and presented to the consumer in a suitable environment and vehicle (Kotler, 2003). Therefore, trying to provide a product / service within the scope of security needs to the consumer who is seeking to satisfy his hunger from his physiological needs may make it impossible for the business or firm to achieve success.

In this study, it is assumed that during the pandemic period, people turn to e-commerce with the need to meet their physiological needs, and even face situations that will create new needs for this part of the pyramid, and it is thought that this need is settled after the pandemic. This assumption will be tried to be supported by various theories in the following sections.

Perception: It is the observation of the object, the environment, people, smells, sounds, tastes, visuals and colours, placing it in a certain place, interpreting it and presenting it. The information process is a series of activities where perceived stimuli are transformed and stored into information (Hawkins and Mothersbaugh, 2010, p.278). The consumer stores the information perceived about products or services for their current or future needs in their memory for reuse when needed. But this installation is not happening in a random way, but in a more disciplined way. In addition, consumers perceive some events and objects more easily

according to their needs, priorities, interests and attention. In this case, it is defined as selectivity in perception (Kotler, 2003).

Perception is based on physiological basis as it requires the use of one's five senses. However, although people have the same sense organ, they can have different perceptions of the same events, objects, phenomena, people, institutions or anything. This situation shows that perception is also a social and psychological phenomenon and can be controlled and guided by external influences (Bilge and Göksu, 2010, p.140).

In terms of marketing, great expenditures and efforts are made to create correct and positive product / service and brand image through communication activities. By trying to determine the perception style of the consumers, the effects of experiences, images and emotions on perception are tried to be revealed (Odabaşı, 2012, p.57). Purchasing a product / service depends on how that product / service is perceived by consumers, in other words, how the communication message is interpreted. Marketing components must be perceived in a desirable way for them to be accepted through motivation. Learning without perception, attitude without learning, behaviour cannot occur without attitude (İslamoğlu and Altunılık, 2013, p. 96). On the other hand, not only the perceptions of the product / service but also the perceptions of the purchasing tool can play a role in the consumer's purchasing behaviour towards that product / service. For example, considering that today's consumers, as stated by Triznova et al. (2015), do not trust corporate advertisements as before, how they receive the message through which means can have an impact on their behaviour.

Learning: It can be expressed as a sophisticated process that includes cognitive, motor, sensory and neurophysiological changes that occur in the individual as a result of his interaction with his environment. Especially, today's consumers who use the internet also act by learning almost everything related to the availability of the product, its performance, usability, values, preference and so on (Hawkins and

Mothersbaugh, 2010, p.350). Learning has three main characteristics (Islamoğlu and AltunıŞık, 2013, p.114; Odabası and BarıŞ, 2016, p.78):

i. Learning creates a change in behaviour.
ii. Learning is the changes that occur as a result of repetitions and experiences.
iii. Behaviour gained as a result of learning must be long-term or permanent.

Learning is the impulse that brings the person to a general state of being aroused, the stimulus or clues that guide these impulses, the behaviour response that can be observed by including the attitudes, familiarity, perception and other sophisticated elements, reinforcement and knowledge, which are expressed as all stimuli that strengthen the possibility of the behaviour to occur in the future. Storage process for use is affected by memory. Memory is the result of learning that includes the information process (Hawkins and Mothersbaugh, 2010, p.350). The memory holds information about products, services, sales and product usage experiences. It helps to recall this information stored in the brain by being remembered when the time comes (Noel, 2009, p.20). Consumers prefer to learn the best consumption practice in order to satisfy their needs. It acts by learning how to make a purchase, how and where to consume. In order to make this behaviour positive, marketing management tries to help consumers build brand loyalty by trying to make their experiences positive. Thus, customer loyalty is tried to be achieved through learning that occurs as a result of a repetitive behaviour (Odabası, 2012, p.56).

Personality: It can be defined as an integrated holistic state of an individual's behaviour and thinking styles, interests, priorities, mental state and skills. It is observed that personality plays an important role in purchasing or using products / services. For instance; when the consumer wants to send a greeting card to his loved ones, relatives, family members or other people for the New Year, choosing one among many options is influenced by the personality of himself and the other

person. Consumer self-confidence can also have an impact on their purchasing behaviour. For instance, a consumer with low self-confidence can choose a store with a more traditional structure and in the immediate vicinity, while the consumer with high self-confidence can choose prestige stores. In addition, due to the independent nature of the consumer, he / she can expect to have a shopping experience without the intervention of sales staff against his / her own will (Odabaşı and Barış, 2016, p.203). In addition, thriftiness (the non-wasting characteristic of the person) is seen as another personality factor affecting consumption behaviour. Frugality (not wasting, displaying balanced economic expenditure) is meant; to purchase useful products / services for long-term goals and objectives. Because while some consumers waste at the point of purchasing the product / service, some consumers may exhibit a thriftier, that is, a balanced economic spending behaviour.

Different personality characteristics of the consumer play a role in his / her purchase or use of the product / service. One of them is that it has an inward or outward looking personality (Odabaşı and Barış, 2016, p.198). If the consumer has an outward looking, entrepreneurial personality, they can easily communicate with the customer representatives, either face-to-face or over the internet or by phone, to obtain information about the product / service or to convey their problems. However, a consumer with an introverted personality can postpone the product / service or anything he needs because he is reluctant to communicate or choose the way to meet his needs by putting another tool. Especially those who have an introverted personality, hesitate to report their problem when they experience any problems after the purchased product / service, or avoid the behaviour of returning and replacing the product and turn to another product / service.

Attitudes: Attitudes consist of three components: cognitive, emotional and behavioural (OdabaŞı, 2012, p.57; İslamoğlu and Altunışık, 2013, pp.134-136);

i. Cognitive component expresses the ideas, knowledge and beliefs of an individual towards an object. The more realistic the information is, the

more it is permanent and effective on attitude. In case information changes, the attitude also changes.

ii. Emotional component expresses a person's feelings, thoughts and feelings towards an object.

iii. Behavioural dimension is the verbal or planned operational expression of attitude.

Compared to the cognitive dimension, the emotional dimension contains more general evaluation tendencies. In other words, it is not a product / service or a characteristic of the brand, but a general assessment that is developed for the brand in question (beautiful-ugly, good-bad, positive-negative, cheap expensive, quality-ordinary, etc.) (İslamoğlu and Altunışık, 2013, p.135).

It may be highly probable that the consumer will behave positively as a result of the first two components being positive and realize the purchasing action. Attitudes do not exist naturally and are formed by learning throughout life. Parent, colleague, family and friend influence, the influence of mass media and experiences / experiences are the most obvious influencers in this regard. (Odabaşı, 2012: 57).

The three elements of attitude affect each other as well as attitude. Cognitive components play a role in emotional components, and emotional components play a role in the behavioural manifestation of attitude (İslamoğlu and Altunışık, 2013, p.136). Therefore, if the consumer encounters any problem in the context of cognitive factors, he / she may not be able to perform the purchasing behaviour by not using the product / service or communication channel. For instance; a consumer who does not have information about using the internet or shopping on the internet is safe in terms of emotional components, offers affordable prices, facilitates shopping, offers a lot of options, comparisons, etc. It cannot be expected to have a positive or negative opinion about such situations. As a result of this, it is unthinkable for the consumer to put this into the dimension of behaviour. At this point, the consumer may have an information or perception of the internet through those who convey their senses and experiences about the internet. However, since

there is no real positive experience, behaviour within the emotional and behavioural dimension may not occur.

In this study, a hypothesis will be created that some attitudes become permanent after the pandemic. The consumer realized some of his needs with the new lifestyle brought by the pandemic. Previously, his attitude towards not fulfilling his needs has changed.

2.3.2 Socio-Cultural Factors

In this part of the study, social class, family, culture, counselling groups, beliefs / values and rituals, which are socio-cultural factors that affect consumer behaviour, are included.

Social Class: People prefer to say yes to the people they know, know and love, that is, people with whom they socially interact, and value their opinions. (Cialdini, 2014: 268). Socially active consumers are defined as those who influence the ideas, thoughts and behaviours of their friends and friends. These come to the fore as the people that individuals turn to get their suggestions in all kinds of social networks and societies. (Earls, 2009, p.170).

Family: The smallest association, group or structure of the society, which is made up of people connected by blood or legal ties and woven through intimate relationships. Individuals in the family can play different roles in different decisions. The roles undertaken by family members in the purchasing decision process are listed below (Hawkins and Mothersbaugh, 2010, p.208):

i. The promoter (initiator) is the family member who starts the purchasing process first or becomes the first to realize the need.
ii. An information aggregator is someone who has the expertise and interests in a purchase. Different people may request information from this individual at different times or different aspects of the purchasing process.

iii. The influencer is the person who evaluates the criteria, alternatives and final selection determined.
iv. The decision maker is the person responsible for making the joint decision or making the final decision.
v. The buyer is the person who purchases the product. The user is the person who uses the purchased product / service. There may be more than one user of a product / service in the family.

Culture: The behaviours of the individual arise as a result of the cultural value structure. Cultural value structure, on the other hand, develops in the process as the individual begins to socialize. Therefore, the behaviour style learned, or the attitude acquired through the socialization process can affect the daily experiences / memories and consumption behaviours of the individual (Bilge and Göksu, 2010, p.130).

Reference Groups: According to the social proof principle, an individual usually decides what to do based on what people like him do. Often times, a movement that is popular in any situation or consumption can become important at the point of making decisions or performing other processes because it is functional and appropriate (Cialdini, 2014, p.359). For instance, friends of the same age can be effective in purchasing behaviours because they are similar to each other in the use of products / services, otherwise they feel inadequate (Noel, 2009, p.16). Advisory groups have three important roles on consumer behaviour (Hawkins and Mothersbaugh, 2010, p. 256):

i. The first of these is the informative effect, in which various information is obtained from daily conversations and relationships.
ii. The second is the normative effect in which group members expect other members to behave in accordance with the norms / values adopted by the group.
iii. Thirdly, it is important how it is perceived by the society or other people in the eyes of the consumer, how it plays roles, and its resemblance to

the group it is in has an identifying effect on it by adding a value, an image.

Virtual consumption communities are composed of people united by a common bond and become effective in creating a request or sharing information about a product or service (Solomon et al., 2006, p.380).

Belief / Values and Rituals: An individual's ideas and thoughts about any event, phenomenon or anything are expressed as belief. Beliefs / values are formed as a result of obtaining information and ideas. Value can be defined as the belief that directs preferred behaviours beyond other factors (Schwartz and Bilsky, 1990, p.888). Beliefs / values are different from attitudes. They just cannot be applied to certain situations. A person's set of beliefs / values can play a role in his consumption activities. Because it is thought that it will help the consumer reach a value-related goal (Sirsi et al., 1996, p.346; Noel, 2009, p.15).

2.3.3 Individual Factors

Under the title of personal factors affecting consumer behaviour, age, gender, income, occupation, ethnic origin, education, knowledge / skills and lifestyle are included. The factors to be included in this section will be used to explain whether the relationship differs according to the demographic variables that will be included in the analysis section of the study.

Age: The age and age of the consumer may be influential on what kind of products / services and goods, and which models and styles he chooses. Because the age factor not only differentiates the needs and desires of the consumer, but also affects the selection among the products / services and brands that will meet these needs and desires (Noel, 2009, p.16). Just as different age groups do not have the same approach to different areas and dynamics such as daily life activities, understanding styles, entertainment and sports, their needs and expectations for consumption may

differ. The expectation of a young consumer studying at a university in his twenties from life and the product / service to be used is not the same as his family father in his sixties and an elderly consumer. Here, the age factor effective in consumption is not only numerical size or smallness. Age also refers to a periodicity. The consumer who spent his childhood in the seventies and whose many personal tendencies and consumption habits were formed under the conditions of that period, and today's young consumer, who was born in two thousand years, have separate consumption trends due to the effects of socio-cultural, economic, technological change and business-economy approaches in different periods. can exhibit. Because the conditions and possibilities of the age can play a role in all attitudes and behaviours towards life, the environment and other groups in the following periods, as well as on consumption habits.

Gender: Men and women have different qualities in terms of attitude, understanding and comprehension, hormone, physics, psychology, and even the divisions of the working brain lobes by nature. This important detail has significant effects on the differentiation of their consumption understanding and behaviour. For many different reasons, most of the shopping is done by women. As a result, they become the target of both businesses offering products / services and consumption tools (Ritzer, 2011, pp.253-254). Women pay attention to emotional confidence first and then gains they will gain. Therefore, it can be said that the differences in the existence of men and women are reflected in their consumption habits (Kanner, 2004, p.170).

Education: It clearly directs income in today's economy. Considering that individuals tend to have spouses with similar educational levels, it causes an increase in income, thus playing an important role on purchasing behaviour and tendencies (Hawkins and Mothersbaugh, 2010, p.117). It is observed that individuals or target group groups with a high level of education tend more towards products with technical content, complicated qualities and aesthetically different. (Elden et al., 2009, p.113). Therefore, the element of education level may differ on both the expectations and demands for the product / service and the products used.

Income: A household's income level and accumulated wealth determine its purchasing power (Hawkins and Mothersbaugh, 2010, p.119). Today, although not as much as the male ratio, it is observed that with the participation of women in the workforce, the household income increases, and the increasing income situation has started to play a role on consumption trends and tendencies. (Solomon et al., 2006, p.428). Income is an important element in understanding the personal economy factor in consumer behaviour. It is observed that individuals with low income have economic restrictions, especially in the face of high prices of products / services (Weatherill, 1996, p.96).

Occupation: A person's job provides him with status and income. In addition, the type of job a person has and the personality of the individuals in the professional environment over time also directly affect the values of the person, his lifestyle and all aspects of the consumption process. Consumption differences between occupational classes extend to the products they consume such as beverages, detergents, dog food, shampoo and paper towels. In addition, media preferences, hobbies and shopping styles are affected by the professional class (Hawkins and Mothersbaugh, 2010, p.117). As it can be understood from here, different occupational groups may have different consumption tendencies due to the differences in education level, social environment and the products / equipment used by each occupational group. In addition, it can be said that consumers in the same occupational groups may display more similar consumption behaviours when considering their interactive environments with each other.

Considering the purpose of this study, it is thought that occupational groups who started working from home during the pandemic period will also exhibit different consumption behaviours. For instance; an individual who goes to work with a formal attire gets more comfortable clothes when working from home with the pandemic period. Again, occupational groups suitable for working from home started to buy technological products in this period in order to prepare themselves a working environment like in the office.

Ethnicity: The symbol of a person's belonging to the group in the context of ethnicity can be the colour and language of the people of that group, as well as their food, lifestyles and even consumption patterns (Wagner, 2002, p.1).

Knowledge and Skills: It is associated with learning knowledge and skills that affect consumer behaviour change. Therefore, sufficient information should be given about a concrete product in order to observe a change in the behaviour of the consumer. The learning process can also reveal a simple relationship between impulse and reaction to the product / service (Stavkova et al., 2008, p.277). In this context, the more the consumer's knowledge and ability to use about a product / service or his curiosity about using it, the more likely it is to perform a consumption-oriented behaviour.

Lifestyle: In modern society, some people in cities try to organize their lives according to the point of view of the people in the social environment they are in, with the idea that "this is not what is admired". The lifestyles of individuals in the social environment they are in are under the messages of brand wars intensely. Therefore, while the lifestyle of the person can be shaped with the influence of the individuals who make up his / her environment, in this case, consumption can play a determining role on behaviours and habits. For example, living in luxurious residential areas or districts, buying any product / service or buying a house is a phenomenon with high cost. Apart from this, there are various fees such as the maintenance of the environment and the environment, the cost of entering golf and tennis clubs, and other costs of such a lifestyle. Therefore, the current lifestyle becomes a determining factor in what extent the consumer consumes or will consume. For this reason, consumption areas and levels, from new consumption tools to the product / service used, may differ from those with an upper-class lifestyle and those in the middle and lower classes (Ritzer, 2011, p.239).

This factor is strongly associated with our study. Consumers, who necessarily changed their lifestyles with pandemic, made these changes into habits after the pandemic.

2.4 PURCHASE INTENTION

The stage of purchase intention is one of the most critical stages that will reveal the determinant response of consumers to stimulants. The product involves the choice of brand, the time of purchase and the determination of the amount to be bought. Purchase intention is the decision that turns the instincts of the consumer into a consumption movement and makes him a customer (Bergeron, 2004, p.117). A person, who is a prospective customer for the future, reaches the decision and intention of purchasing after feeling various motivations and obligations to meet his needs. However, this intention does not immediately turn into a consumption movement. Many elements shape it either individually or collectively (Bergeron and Laroche, 2009).

Regardless of what the consumer is motivated by, the important point from the moment he moves and acts; the highest satisfaction for himself as a result of the selection. However, the form and level of this satisfaction may differ from consumer to consumer. In fact, a logical and rational consumption behaviour for any consumer may be negative for another and may reverse to his own consumption process (Dillard ve Pfau, 2002).

Attitude, intention, and behaviour are concepts that affect each other and often occur in a certain order. Fishbein and Ajzen (1975) stated that intention is the best determinant of an individual's behaviour and developed the "Causal Action Theory", which predicts that behaviour is determined by intention and is based on the field of social psychology. This theory has been developed to better understand the relationships between attitudes, intentions, and behaviour. According to the theory, attitudes and subjective norms are the determinants of intention. Intention affects the emergence of the behaviour. According to the theory, a certain behaviour of a person is determined by the behavioural intention of that person and at the same time behavioural intention is determined by the person's attitude and subjective norm. From this point of view, Causative Action Theory argues that the intention to purchase a product or service can lead the consumer to the purchasing behaviour.

At this stage, it is also important to determine the factors that will positively or negatively affect consumer purchase intention, which are thought to have an impact on purchasing decisions. However, it would not be wrong to say that this theory is insufficient in explaining unplanned, spontaneous, habit-based purchasing behaviours. Because these kinds of purchases are often not realized consciously or voluntarily. For example, there is often no prior intention for a product purchased unplanned or, in reality, a product with a negative image may have been purchased with an instant decision, so it would not be correct to expect the theory to be valid in such cases.

Many researchers show that purchase intention and purchasing behaviour are positively related concepts. Tobin (1959), one of the pioneers of this subject, first revealed the positive relationship between purchase intention and purchasing behaviour. Juster (1966), who conducted a study on the transformation of intent into behaviour, examined customers' intention to buy a car and found that more than half of the participants who claimed to buy a car definitely or possibly in the next six months showed buying behaviour. Based on this result, it is possible to say that the Causal Action Theory is valid within the scope of the research. Similarly, Morwitz, Johnson, and Schmittlein (1993) found that customers' intentions directly affect their purchasing decisions, and purchase intention increases purchasing a product.

Some purchases may deviate from normative rationality despite the consumer's value, or the typical utility may be related to price or function, but for some consumers there is also a special value associated with the purchase action can be (Baumeister, 2002, pp.670- 671). Affected by many social, psychological, economic and personal factors, purchasing behaviour may vary based on the factors that are dominant in an individual's decisions. This situation makes us think that consumers will not always behave the same in all kinds of shopping. For this reason, whether a purchase intention created by the pandemic effect will turn into a continuous buying behaviour will be examined in this study.

2.5 ONLINE SHOPPING

As a result of the worldwide transition to the information society, e-commerce has emerged as a new job opportunity in the stagnating economy. In its simplest definition, e-commerce can be defined as electronic commerce. Trade is divided into foreign trade and domestic trade. With the development of technology, after the internet entered our lives, the concept of electronic commerce (e-commerce) has become extremely important in commercial life, because every job has become even simpler through the internet. As electronic commerce applications increased, commercial life quickly adapted to this process. Here, a serious technological infrastructure and chain of rules were needed. The design, production, marketing and distribution of e-commerce products and / or services have been made easier to shop through digital networks (Yamamato, 2013, p.3).

As a result of the modern age, the widespread use of the internet has brought the transfer of shopping from the physical market environment to the virtual environment. The increase in the number of Internet users has enabled businesses to sell products and services electronically, and consumers to buy products and services, and this type of trade has become popular. The reasons behind these developments are that it allows internet shopping to be carried out 24 hours a day, the goods or services can be delivered home without going to the physical store or market, and to benefit from discounts and the convenience of payment plans. With the introduction of the internet in our lives, shopping on the internet has increased. People can easily access anything they want over the internet. The fact that there are few obstacles to entering online markets has increased the desire of both classical and modern companies to operate in this field (Tsao and Tseng, 2011, p. 1008).

CHAPTER THREE

EFFECTS OF COVID-19 PANDEMIC ON CONSUMER

The COVID-19 epidemic, which emerged in 2019 and affected the whole world, came to the agenda on December 31, 2019, when China reported to the World Health Organization that a respiratory illness with an undetected source emerged in the city of Wuhan and spread rapidly (Anadolu Ajansı, 2020). World Health Organization (WHO) first announced that the reason for these complaints was a new type of corona virus named 2019-CoV on January 12, 2020, and then on February 11, 2020, this new virus was named SARS-CoV-2. The disease, which was identified as COVID-19 (Coronavirus Disease 2019) by WHO after its first report in Wuhan, rapidly spread to the world by creating a global epidemic. The contagiousness of COVID-19, which has spread rapidly in more than 30 countries around the world in recent months, is considered to be one of the important features that distinguish it from other infectious diseases. Confirmed deaths from COVID-19 have been reported in all G7 countries. In the process, it is possible to say that the epicentre of the epidemic first shifted from China to Europe, and then the United States took the first place in the world in the number of cases (Lounis, 2020).

First seen in the subsequent restrictions on public meetings pitch of cases in Turkey, the whole face of the interruption of education, not the curfew in certain periods, entrance and exit of the closure of the city, wearing masks mandatory, most workplace outbreaks switching to home working model along with lifestyle our completely changes are factors (Budak and Korkmaz, 2020). Consumption preferences have changed in line with these factors. In this part of the study, determinations about how this consumption changes are compiled.

3.1 COVID-19 PANDEMIC CRISIS AND E-COMMERCE

Covid-19 has shut down entire industries, forcing industries to go online almost entirely, and has revolutionized the nature of consumer spending. Other sectors, such as housing and vehicles, have also been severely affected. In the meantime, it can be said that during the pandemic, consumers who previously made demands for world famous brands were limited to local markets, sales points and products (He and Harris, 2020, p.180).

During the crisis and home isolation, a new area of retail, online shopping, has been on the rise. Due to the difficulties in the use of modern technology, the preference of choosing fresh food products individually, the consumer segment that preferred traditional shopping had to resort to modern trading methods based on online shopping, and experts foresee the continuation / continuity of commercial behaviour. In this sense, companies need to understand consumer needs and fears and adapt their products and distribution systems; In this way, new consumption restrictions will be reduced, and the sales action will be facilitated. Companies with elements such as quality and efficiency, local production, and the ability to adopt new retail technologies can persuade consumers and create customer loyalty in the post-pandemic period. (Stanciu et al., 2020, p.12).

In a survey during Covid-19 for the online shopping habits in Turkey, it is stated that an increased propensity to shop online in the process of research participants. It is stated that online grocery shopping has increased significantly during the pandemic process, applications where urgent needs are delivered to home are used, and the most purchased product group online during the epidemic is food products (clothing products before the epidemic). At the same time, it is stated that consumers are satisfied with the purchasing process of online shopping, and that their dissatisfaction occurs due to the problems experienced in the shipping process (Danışmaz, 2020, pp. 89-90). Another study indicates the increase in the propensity to buy a product during the pandemic process that can help people make use of their free time in online shopping. Nguyen et al. (2020) tried to reveal the effects of the

Covid-19 pandemic process on consumers' intention to buy books online. Research findings reveal that the Covid-19 pandemic situation has a positive and significant impact on consumers' intention to buy books online. Covid-19 outbreak effects include the closure of physical bookstores, health risks associated with visiting such stores, the online shopping trend, and additional marketing efforts of online bookstores during the pandemic. These factors fully increase the likelihood of consumers purchasing books from online channels (Nguyen et al., 2020, p.6).

3.2 COVID-19 PANDEMIC CRISIS AND CONSUMER BEHAVIOUR

The uncertainty experienced in the global markets has an effect on the consumers' perception of the world and their way of action. It can be said that the consumption phenomenon often arises as a need or, in some cases, a reason for desire. Needs include all the things necessary for the individual to survive and express a necessity. If these requirements are not met sufficiently, the individual may face the risk of not being able to survive. Desire, on the other hand, is related to the desires, wishes, aspirations and tendencies of the individual rather than necessity and does not constitute a necessity (Bakirtas and Demirhan, 2015). It was considered that it would be more appropriate to address the issue especially based on needs due to its necessity.

As is known, there are two approaches that are frequently used when defining human needs in the literature. These are Maslow (1943)'s hierarchy of needs consisting of five steps and Alderfer (1969)'s three-step model.

The pandemic experienced could prevent the needs of the five needs levels defined in the Hierarchy of Needs by Maslow and changed the needs of each base of this pyramid. These steps and the reasons for adverse effects are given below;

i. Physiological needs step due to the possibility of damaging body health,
ii. Security needs step as it threatens the economic opportunities of the individual;

iii. The step of belonging / needing love due to the social distance that occurs due to isolation and quarantine practices,
iv. Dignity and self-realization step as the usual flow of life is interrupted.

In Alderfer's VIG model, three levels of need of the individual are mentioned; existential, relational and developmental. When viewed from the window of Alderfer, it can be said that all three need steps are under threat during the pandemic process.

i. The need to exist is threatened, as the pandemic can be fatal,
ii. The relational need step may not be fully met due to isolation and social distance,
iii. In developmental needs, the usual flow of life is interrupted, and there may be difficulties in eliminating it.

According to Starr (2011), consumer spending for unmet needs such as food, shelter and health increases in times of economic recession. The reason for this is that during the recession, consumers are increasingly anxious about whether they will be able to meet their basic needs such as rent and loan payments, food, goods and medicines, with or without income. Bohlen et al. (2010) argue that in times of economic recession, consumers shift from arbitrary or expensive expenses to existential needs. In fact, to summarize the situation, it would be appropriate to say that consumers strategically determine their behaviour according to their financial resources.

Reed and Crawford (2014) found that consumers' tendency to cook at home during recession periods increased, they avoided buying durable consumer goods and gave more importance to paying rent in their study on the behaviour of consumers towards the boom, recession and recovery periods of the economy.

The fact that consumers are negatively affected by Maslow's Hierarchy of Needs window and Alderfer's VIG model window due to the economic recession caused by the pandemic will also reflect on their consumption behaviour. Consumers can

be expected to make efforts to meet their physiological, existential needs with the definition of Alderfer, to supply resources to meet these needs and to prevent them from falling below a certain level by defining Maslow, which are the primary needs in order to sustain their existence. This situation may lead to consequences such as postponing or updating the fourth and fifth step needs.

3.3 PREVIOUS EMPRICAL AND THEORATICAL STUDIES

Past research identifies four main factors in the user of online shopping: consumer characteristics, personal perceived values, website design and product (Li and Zhang, 2002, p.514; Keisidou et al., 2011, p.33). In this context, when viewed from a broad perspective, there must be a motive / motivation presence, which is a driving force for the emergence of a problem (need) beyond the personal characteristics and perceived values, which are important factors in the purchasing of the consumer, and the realization of the action to solve this problem. Because it is the motive / motivation that enables the consumer to pass the step of solving the problem. As a result of the realization of the need, purchasing behaviour can be realized through the driving force, consumer characteristics, perceived values and external effects, web design and product features. Since internal and external influences are widely covered under the heading of factors / factors affecting consumer behaviour, only Li and Zhang, (2002) and Keisidou et al. Consumers can perform purchasing behaviour on the internet within the scope of different needs and motives / motivations.

The main reason for the emergence of the situation identified as a problem by the consumer is that he feels a need and seeks to overcome it. This situation causes the consumer to feel uncomfortable and thus acts as an incentive to take action to eliminate this situation immediately (Noel, 2009, p.135). The consumer also acts urgently with the motive of owning and as a result of the product / service meeting their expectations, a satisfaction is created. In fact, this is one of the starting points of our study. White-collar employees discovered some new needs when they left

their offices and returned home, unable to socialize with their friends. Although these needs make them feel as an urgent need at first, this study will reveal how this effect changes when the course of the pandemic changes.

Since the pandemic has not yet completed even a year, the number of studies is not very high. However, the reports published by some institutions during this period are useful in understanding changing consumer behaviour. Therefore, this thesis also contributes to the literature.

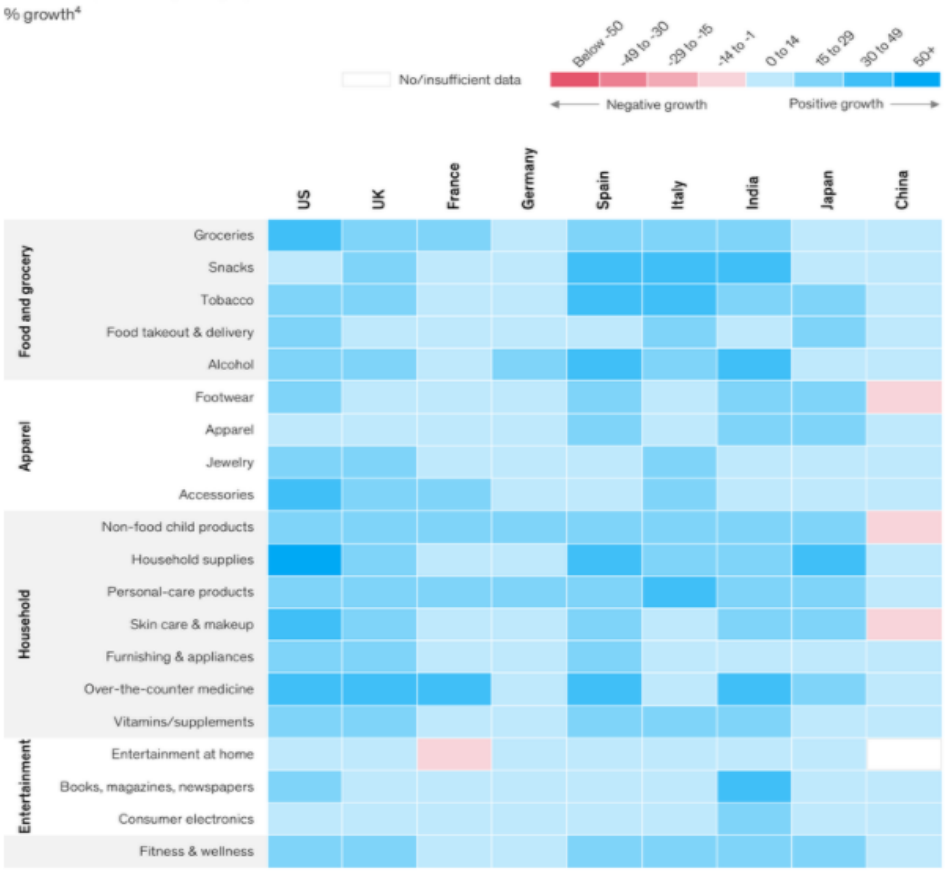
For the purpose of this study, the testability of the model also refers to changing lifestyles. That is to say, the pandemic is a period that will allow the change of lifestyle. People will also be able to exhibit different behaviours for new lifestyles than before the pandemic. There are many studies in the marketing literature on lifestyles. Daghfous, Petrof and Pons (1999) examined the effects of lifestyles on new product presentation. Shao (2002) identified the lifestyle groups of those using sports services, and Witchel (2002) used this variable to determine the personal characteristics of faculty using computers. Lin (2002) made a comparison of demographic and lifestyle variables in brand preference. There are many studies in the literature where lifestyle and purchasing decision process variables are used separately, this study wants to touch the role of lifestyles in purchasing. The rest of this section will look at the literature within the framework of variables in the research model.

In order to return to the core of this work, consumer behaviour in the corona pandemic is discussed below. This chapter therefore contains more practical and up-to-date results and statements. Crises have a clear impact on consumer behaviour. Several studies and survey results are already available on the current pandemic of the corona virus. Unfortunately, it is difficult to find sources on the topic of consumer behaviour in the corona pandemic, which have been proven and proven in their statements by several studies. Some of the following sources are therefore information that have not been controlled and published by a publisher and that are not available in bookstores. Furthermore, incomplete studies,

conference proceedings or discussions are included. Nevertheless, very interesting and current studies have been published online, which are described below. Accordingly, e.g. the market research platform Appinio is using a survey to investigate the effects of the corona pandemic on consumer behaviour in Germany. The Appinio study suggests that around a quarter of Germans postpone major investments, such as buying a car or house. However, the clear majority of those surveyed stated that the general purchase volume has not changed. Furthermore, it was found that products such as household appliances, entertainment products and also certain foods e.g. fresh fish and fresh meat, are consumed less. The foods that are in increasing demand as a result of the pandemic include pasta, canned food and frozen products. However, the increase in demand can be observed for many more foods (Richter and Shilov,2020).

According to the study by McKinsey (2020), the consequences of the corona pandemic cannot be foreseen. For many companies, this crisis is associated with negative consequences, whether it is the economic situation of a company or the health of its employees. Furthermore, the authors state in their whitepaper that a normal return of consumer behaviour after the pandemic is not to be expected immediately. An important point in this study is that consumers now question the question of the meaning of a consumer good and pay attention to honest and fact-based communication when buying a good. Furthermore, consumers now expect more transparency regarding supply chains and the manufacture of products. Another very interesting point found in this study is that industries and companies can use this crisis to strengthen their confidence in consumers. McKinsey research also give online spending per category during pandemic Figure 2.1. More people expect to make a portion of their purchases online post-Covid-19 than before.

Figure 3.1 Consumers Purchasing Category Online



Source: McKinsey,2020.

McKinsey expect a change on consumer online behaviour for post pandemic but some researches state that the Corona crisis has already changed consumer behaviour due to restaurant closings and work in the home office. The Agricultural Information Service (LID) in Switzerland reported an increase of 20-30% in the consumption of vegetables and an increase of 40% in the consumption of potatoes.

According to LID, the increased demand for potatoes and vegetables can be justified by the fact that consumers had to stop eating out of the home due to closings of restaurants and work in the home office and are now increasingly using fresh goods for cooking at home. This behaviour led to a shift in the consumption of processed products towards fresh ones, e.g. the currently very popular vegetable, the potatoes. It should also be added that the market for fries has collapsed, as these

are almost only consumed outside the home (INGOLD, Corona swirls potato market, 2020). Even if the information in the LID is about Switzerland, it gives an insight into the effects of the corona pandemic on a country that is economically and geographically comparable to Germany and, like Germany, is struggling with the corona pandemic. The LID refers on a study by the Institute for Communication and Marketing of the Lucerne University of Applied Sciences, which examined whether the corona virus promotes sustainable consumer behaviour. The representative study was carried out with a survey in which 1009 Swiss people took part. The study shows that consumers are increasingly asking for regional products and visiting a farm shop more often. But the purchase of items that are currently available also increased significantly (+ 13%). Even if the increase in the consumption of ecologically sustainable (3%) and fairly traded (2%) products is low, an increase that should not be disregarded was noted. It should also be noted that the answer options “much more often” and “much less often” were given, which, through their statements, make the increase or decrease in percentage points much clearer and more interesting. In addition, consumers indicated that cheaper (-3%) or promotional (-2%) items were bought less. The authors of the study interpret their results as “consumers reflecting on the essentials” and “increased appreciation of regional and local providers” (Zbinden, et al., 2020).

Swiss Farmers' Association sees the current situation as an opportunity and hopes that the development will be sustainable and that consumers will continue to pay attention to regionality and seasonality in the future. The Swiss Farmers' Association (SBV, 2020) gives the reason for the changed consumer behaviour that it became clear to consumers that short transport routes and regional production are less susceptible to crises (Ingold,2020).

Basically, the "new need", which emerged with the change of lifestyles, the changing consumer behaviour under stress, and the "efficiency gain", which is thought to occur with the pandemic, will be examined both with the studies carried out during the COVID-19 period and previous studies.

3.3.1 Emergence of New Need Due to Change in Lifestyles

The only real known with the Covid-19 outbreak is that the world has changed. Like other global events with a worldwide impact, Covid-19 can also change the way individuals / consumers see the world, think, and lead their lives. Regardless of the human tragedy of lost lives, disintegrating families and injured communities, the economic and social changes caused by a pandemic-focused quarantine will create a long-lived cultural legacy in the memories of individuals and future generations. The short-term impact of Covid-19 is felt due to widespread quarantine and social distance measures globally. Although the pandemic will end, it will have long-lasting, profound economic, social, political and cultural effects (He and Harris, 2020, p.176). The effects of this situation on both national levels and households are beginning to be seen. Baker et al. (2020) stated that there was an increase in spending when the epidemic first started, and a decrease in general expenditures after this increase, but a further decrease in grocery shopping. It is stated that this situation coincides with the stocking behaviour of consumers upon the understanding of the increasing number of virus cases. In the research, it was found that there was a sharp decrease in airline, public transportation and restaurant expenditures. In addition, it is emphasized that food and beverage and retail expenditures continue at high levels. According to the study, there is an increase in food distribution expenditures, which is consistent with eating at home instead of eating at restaurants. In addition, it is claimed that young people save less on their spending than older consumers. As a result of the research, it is also suggested that unemployed retail employees work in newly demanded sectors such as home delivery services (Baker et al., 2020, pp.10-15).

The finding that consumers turn to basic needs during the pandemic process is supported by the research findings made by Nielsen Research Company. According to the research conducted by Nielsen Research Company during the Covid19 process, it shows that practices aimed at keeping consumers at their homes due to an emergency significantly reduce the social activities of consumers and carry out

activities to meet the basic needs of consumers. Consumers' health (buying drugs or visiting a doctor), food supply or financial activities in banks are the main motivations for consumers to leave their homes. The research indicates that sports activities or visiting relatives are at the lowest level at this point (Stanciu et al., 2020, p.12).

According to He and Harris (2020), the area with increased consumption is health and wellness. The sudden increase in purchasing and consumption is related to nutritional and medicinal products such as vitamin supplements, pain relievers, fever reducers that are directly linked to the coronavirus. It is argued here that the extent to which consumers are shifting to more health and wellness consumption in the long term is important, but a strong change in health and wellness consumption is expected not only in the food and nutrition sectors but also in the fitness sector (He and Harris, 2020, p.178). In other words, as the lifestyle of the individuals in the society changes, the products offered to the consumers and the distribution tools should also change. In this case, all social institutions / practices may face the danger of losing their value now of rapid change. Lifestyle analysis can help marketers and companies to reduce the risk of falling back from cultural needs and to provide more effective marketing services in the current environment. It reminds us that the consumer is a complex person operating in a complex world. This approach accelerates the examination of the goals and values of individuals in the social environments where the consumer lives. While determining the lifestyles of consumers, many questions about themselves are answered and the information obtained helps to make consumer-oriented marketing decisions (Kelley, 1973, p.123).

Before the pandemic, consumers recognized that their basic needs such as food and shelter could be easily met through the wide availability of various products and services that could help meet those needs. In fact, consumers have remained in excess of options. The epidemic has affected consumers with the idea that the basic needs of consumers cannot be met in the sense that they may not be available. While basic consumer needs are likely to be met in the developed world, there will be

some changes in how consumers assess these met needs. At the same time, this situation changes the perspective of consumers on how to fulfil their higher social and self-actualization needs. There may be a significant transformation towards responsible and prosocial consumption in the sense that consumers consciously think about how to make and consume product / brand choices in order to be more responsible to themselves, others, society and the environment. While responsible and prosocial consumers will become a larger consumer segment, the pandemic will also develop a distinct consumer segment focused on instinctive gratification satisfaction (He and Harris, 2020, p.178). The important point here is that consumer needs are a part of their values. In other words, based on consumer needs, information about the values of consumers can be obtained (Rokeach, 1973, p.20). This can lead to gaining important lifestyle information about the pandemic process and post-process consumers, as values are an important aspect of lifestyle. In this way, it may be possible to reveal the trends in the society formed by individuals.

As quarantines were implemented and travel was restricted, the means of communication between buyers and suppliers have changed. The use of Skype, WhatsApp and Zoom (and many others) has increased, and the digital age of online, mobile and social media marketing has shown rapid progress within weeks. (He and Harris, 2020: 179). Therefore, individuals whose lifestyle has changed have tried to socialize through these platforms.

Shaikh (2020) argues that after the Covid-19 pandemic, there will be permanent changes in consumer behaviour and some aspects of marketing responses, and that brands that are aware of this situation and prepared for this situation will emerge more strongly from the epidemic. According to Shaikh (2020), until everything improved after Covid-19, this changed the lifestyle habits of consumers. This means important new arrangements for shopping travellers who cannot stimulate the economy, cannot spend, have to stay in their homes, people who like to taste different food outside, shoppers, cinema-theatre audiences (Shaikh, 2020, p.408).

Goddard (2020), as a result of his research on the impact of Covid-19 on food retailing and food services, reveals the reality of the emergency actions taken to deal with the pandemic in Canada, the reality of food purchasing and the consistent food and market. It states that it has changed its confidence in its ability to remain available. It has been argued that some of the responses of consumers, such as increased online purchases with grocery deliveries, will continue after pandemic restrictions are over, but there are uncertainties about how consumers will react in terms of restaurant visits and the types of food to be purchased through food retailing once the disaster is lifted (Goddard, 2020, p.4). Post-pandemic food democracy (a model for multilevel food management to be followed after coronavirus with a wide range of actors involved in the design and distribution of future food systems), local consumption promoting seasonal and healthy products (along with longer food supply chains and the provision of sustainable products) and with an emphasis on regional production; It can create a strong framework for multilevel food management by establishing better relationships between agricultural workers and producers and retailers, while ensuring food safety and diversity (Petetin, 2020, p.336).

The global pandemic, which has affected the whole world, has created a process in which modern consumption theories are almost inadequate. A number of psychological factors brought about by the panic and the possibility of not reaching physiological needs in this process, which is called the Covid-19 pandemic, point to a new "need"-based period in consumption practices. The rate of spread of the virus and the pandemic process all over the world have made new practices, especially precautionary bans. Implementation of curfews, making masks and social distance mandatory in metropolitan cities with high population density are among the main measures taken. Statista (2020) listed the changes in daily life practices along with the Covid-19 pandemic process in the study, which included Germany, the United Kingdom and the United States between 25-31 May 2020, with 2137 participants aged 18 and over. As a result of the research, the increasing rates of online shopping draw attention. In order to meet the needs of individuals

with increased time to stay at home, they prefer more online shopping than before the pandemic. Therefore, this situation points to a change in individuals' consumption preferences and purchasing practices. A little more detail in the research revealed that this behaviour creates efficiency in people. In this period when modern consumption theories are insufficient, individuals give the signals of a new era with their changing purchasing behaviours and consumption practices. The demands focused on food have created various spiritual outputs such as buying, storing and purchasing more than needed, feeling safe and relaxing. Especially in food production, it is seen that the importance of the "local" has increased even more. The closed borders of the countries during the epidemic period have affected the volume of imports and exports and caused the consumer need for the local to increase.

3.3.2 Perceived Stress

Stress can be defined as a real or perceived threat that disrupts physical, cognitive or emotional balance, or as a “response pattern resulting from situations that disrupt a person's balance and function or exceed their ability to cope” (Monat and Lazarus, 1991; Goldstein and Kopin, 2007). Responses to stress situations are greatly influenced by how individuals evaluate potential stressors and the methods they use to cope with these stressful events (Folkman and Lazarus, 1980).

Our decision-making processes are affected not only by the real risk encountered but also by the perception of risk (Rauhofer, 2008, p.190). Perceived risk is a part of purchasing decisions such as which products to choose, where and when to buy, and it is defined as the uncertainty that consumers face when they cannot predict the consequences of their purchasing decision (Shiffman and Kanuk, 2000, p.153). There are two components of perceived risk that can be considered as possible consequences of the alternative; uncertainty as to whether the absolute result will actually occur and the results are bad / harmful (San Martin et al., 2009: 49). In the literature perceived risk is considered in six dimensions as functional, physical,

financial, social, psychological and time risk rather than as a whole (Shiffman and Kanuk 2000; Odabaşı and Barış, 2003; Crespo et al, 2009).

In today's modernist and consumption-based world, people behave more impulsively. With a hedonistic attitude, consumer groups, who are in instant and impulsive shopping behaviour, compensate their stress and tension by shopping. Individuals displaying compulsive buying behaviour use purchasing or shopping as a way to reduce their stress. Although people feel discomfort and satisfaction after shopping, these positive feelings at first may turn into guilt, irritability, unhappiness or feeling as if there has been no change.

The reasons for shopping for relaxation are explained as avoiding stress, getting out of a negative mood, making you feel comfortable and a method of self-treatment. Most of the consumers stated that they shop in order to relieve stress or forget the problems they encounter, and thus people have rested, calmed down, relaxed, felt better and relieved of their negative mood. This type of consumer sees the shopping experience to treat themselves. In the literature, this shopping category is emotion-oriented and is included as a way of avoiding stress, coping with negative events and purifying one's mind from all these thoughts. Consumers here shop to avoid stress and problems in their minds.

It is the quality of anxiety, which is a stress-related factor that affects the behaviour of consumers and thus consumer spending, and the anxiety experienced with it. In order to understand the psychological conditions of consumers during the pandemic process, this situation is expressed as follows in the findings of a study conducted in England and America. According to Widjaja and Chipeta (2020), British people tend to be more anxious, while Americans tend to be happier and have a somewhat calmer nature. In addition, while consumers were worried about getting the virus, they have completely changed their shopping habits under stress. In this study, which suggests that household expenditures have also changed with the stress and anxiety experienced during the pandemic process, the average family expenditures related to the early period and post-period of Covid-19 were examined and it was

determined that a significant part of the household's income was allocated to market expenditures during the pandemic process. Another important finding of this study is that most of the market expenditures made are online (Widjaja and Chipeta, 2020). In the normalization process, although everything is perceived as fine by some individuals, a significant portion of consumers continue to have serious concerns about contamination. This situation leads consumers to stay away from areas where physical contact is likely to occur as much as possible, and this situation is expected to increase online shopping.

In another study conducted in April 2020 in the field of changing consumer behaviour with the participation of 4,859 consumers in America, Canada, England, France and Germany, it was stated that four different consumer profiles emerged after Covid-19 due to perceived stress (Rogers and Cosgrove, 2020):

- Consumers who stock up (35%): Those who are worried about their families during the pandemic process and who think pessimistically about the process in the long term. These consumers are the ones who spend the most in the market sector.
- Cautious consumers (27%): Those who have experienced the pandemic most difficult and are the most pessimistic about the future. These consumers, generally over the age of 45, spend the least in all categories. Especially 33% of consumers who have to leave their jobs temporarily or permanently and tend to buy only the "necessary" think that brands are less important to them after the epidemic period.
- Stable consumers (26%): They are those who do not have significant changes in their consumption habits, are not affected much by the pandemic period and are concerned about those who make stocks.
- Guarantee consumers (11%): It is the consumer profile between the ages of 18-44 and worried about the pandemic. While 42% of these consumers, who are optimistic about the "future" and that the process can be coped, say that the products they buy after Covid-19 have

changed significantly, 46% state that brands have become more important for them in this process.

3.3.3 Efficiency Gain

Efficiency gain in online shopping is defined as a decrease in behaviour costs perceived individually. What is meant by behavioural cost here is behavioural price determined according to behavioural budget. Perceived behavioural efficiency gain is the ease perceived by an individual in performing a behaviour (Ajzen, 2002). Individuals who had reservations about e-commerce before the pandemic turned to online shopping with the driving force of the pandemic and realized the convenience of shopping with this method (Frick and Matthies,2020).

When the e-commerce sales realized in March 2020 in the USA, which is one of the countries most affected by the pandemic process, the ranking of the fastest growing categories and decreasing categories clearly shows that individuals turn to products that will give them efficiency (Stackline, 2020).

In many studies, it has been determined that individuals staying at home with curfews and mandatory quarantine processes spend more time in the kitchen, spend more time on personal care and hobbies, and increase the time they spend on the internet. All these data show that the individual staying at home is one of the main reasons for the increase in online shopping and e-commerce sector. Online shopping is practical in the sense that it does not require a contact in terms of spatial and payment. In addition, it is also possible for the individual who is at home to find the product that is looking for and make a comparison.

Criteo Survey (2020) published lots of survey results and the rise of e-commerce are visible for most researches. Globally 53% increase in e-commerce is noted in this survey. In addition, 39% of the USA population experienced online shopping

for the first time in this period. In addition, the 52% of the global population changed their lifestyles, habits and purchasing behaviour (Criteo,2020).

CHAPTER FOUR

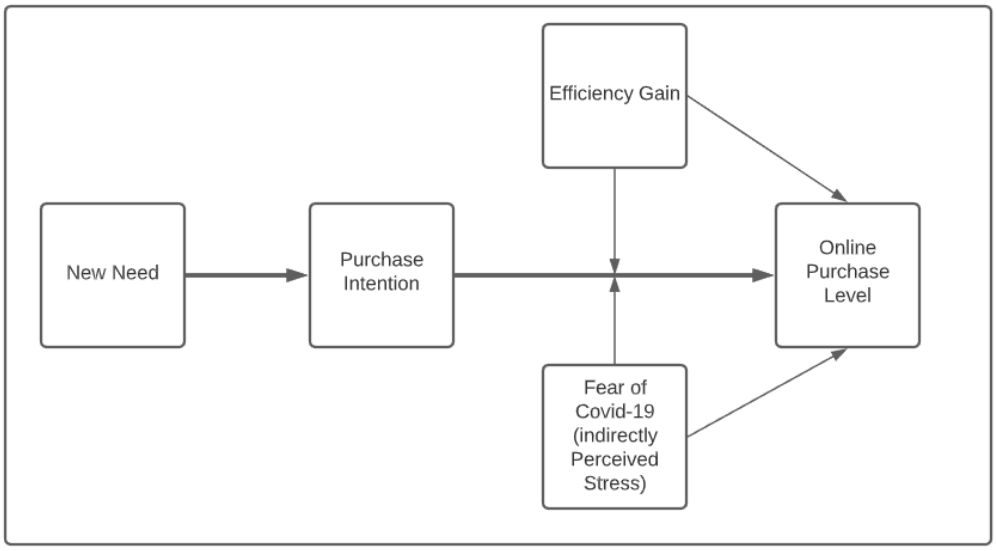
PROPOSED MODEL AND HYPOTHESES

Based on theoretical part, this Chapter Four will be designed to propose a model with hypotheses. The methodology to be followed in line with the purpose of the study which will be given this chapter contribute to empirical results of the study.

4.1 PROPOSED MODEL

In order to understand changing consumer behaviour on post pandemic era, Figure 4.1 is proposed based on theories and models which are previously discussed.

Figure 4.1 Proposed Model



4.1.1 New Need

Events that change the lifestyle of consumers can create new needs. In the current pandemic, there are some factors that will make a change in our lifestyles. However, the fact that the subject of the study is related to the pandemic has enabled us to focus on environmental factors, not individual factors that change lifestyle.

These include working from home, quarantine, curfew, etc. factors are coming. The selection of these factors is that the pandemic is also an external factor. In a study conducted by Carman (1978), it is argued that the factors that change the lifestyle may be outside of personal factors. Within the framework of this, the study will seek an answer to the following hypothesis:

H1: New needs has an impact on Purchase Intention

4.1.2 Purchase Intention and Online Purchase

When researching consumer behaviour, it is not only the externally observable behaviour that is important, but also the "how" and "why" a consumer makes a purchase decision. In order to be able to investigate the behaviour of a consumer, an multiple perspectives must be taken, because many aspects to be taken into account come into play. Factors that play a role are psychological, economic, sociological and also philosophical in nature, but biological behaviour research also has its share in consumer behaviour research. (Hoffmann and Akbar, 2019). First, the following explains in principle what exactly a consumer is and what shows consumer behaviour. The behaviour of a consumer is much more than the purchase of a product. In addition, there is his role as a consumer in the use and consumption and also in the disposal of goods and services. So, a person only behaves as a consumer as soon as he assumes the role of a consumer. The behaviour of those who can be categorized and classified by typical behaviour and opinions of certain population groups. Parts of the population have the same behaviour and opinions, and it is precisely these that can be divided into behavioural groups. This knowledge is used by advertising producers or market researchers who want to address very specific population groups with products or services (Hoffmann and Akbar, 2019).

This study will be based on the continuity of new shopping habits in e-commerce as a result of the changing lifestyles of white-collar workers with the pandemic. As white-collar workers work from home during the pandemic, they can shop online

to improve technological devices or for more comfortable clothes. In addition, since they cannot go out to socialize, they spend time at home with game consoles etc. which are purchased through online. In the light of these assumptions, the realization that these needs that emerged during the pandemic period became permanent after the pandemic. People realize necessity of these items and this relationship was a starting point of this study. In order to see effect of purchase intention on online purchase level, H2 will be analysed:

H2: Purchase Intention has an impact on Online Purchase Level

4.1.3 Fear of Covid-19 / Perceived Stress

During the pandemic period, customers' orientation to new products as a result of the change in their lifestyles and the persistence of this need after the pandemic can be supported by Carman. In this perspective, some pressure or encouragement / support, which is a social factor might create a new attitude. Therefore, when a person feels as if he / she needs to buy a product and wants to buy, both the stimulating (e.g. home office) and suppressive (quarantine, curfew) elements around him can push the person to purchase. Within the framework of this, the study will seek an answer to the following hypothesis:

H3: Fear of Covid-19 has an impact on Online Purchase Level

4.1.4 Efficiency Gain

As shown in the research design of this study, efficiency gain in online shopping will investigate the relationship between consumption levels of goods and services in two consumption areas (clothing, technological device). Inspired by the work of Fritch and Matthies (2020), perceived behavioural efficiency gain which is defined as decreased perceived behavioural cost individually, in the study will be tried to be measured and the answer to the following hypothesis will be investigated:

H4: Efficiency Gain has an impact on Online Purchase Level

Besides these, the last two dimensions might affect the H1 hypothesis as a moderator effect. In order to see this, the following hypotheses will be investigated:

H5: Fear of Covid-19 moderates the effect of purchase intention on online purchase level

H6: Efficiency Gain moderates the effect of purchase intention on online purchase level

CHAPTER FIVE

RESEARCH DESIGN AND METHODOLOY

The methodology to be followed in line with the purpose of the study. This chapter involves research design and methodology. At the beginning, research objective is expressed with the research design. Then, the operationalization of variables will be explained. Questionnaire development is discussed in the data collection part. Lastly, sampling and data analysis method will be introduced.

5.1 RESEARCH OBJECTIVE

In the pandemic we are in, especially the quarantine process has led consumers to different shopping habits during this period. The risks of the crowd in the stores and the temporary closure of the stores have necessarily led consumers to e-commerce. The aim of this study is to analyse whether these new needs create a purchasing intention and increase the tendency towards e-commerce even when the effects of the pandemic, which we consider as normal, are decreasing.

5.2 RESEARCH DESIGN

This study is an empirical study because of that reason, it tries to test the effects on new need on purchase intention and online purchase level in post pandemic era. Also, the moderator effect of perceived stress and efficiency gain is also proposed. In order to observe effect of this concepts, linear design is applied. Moreover, survey research is chosen as a method owing to collecting data from high number participant in an appropriate way. Besides, survey method is meaningful to enhance the results of the study based on managerial view (Swaminathan et al., 2001).

5.3 OPERATIONALIZATION OF VARIABLES

Based on literature, multi-item scales are more appropriate rather than single-item scales due to reliability issue (Churchill, 1979). In statistical approach, minimum three items per construct is are recommended (Cook et al., 1981). Therefore; multi-item scale will be chosen for this study. All of the variables will be measured seven-point Likert type scale (strongly disagree, disagree, somewhat disagree, neither agree nor disagree, somewhat agree, agree, strongly agree) except socio-demographic and one-answer question in the survey.

All the variables and measurement tools are provided from previous empirical and theoretical studies in the related field. For a proper measurement, short and simple scales are preferred to reach higher reliability and understanding based on participants.

The details of variables and measures will be details on the rest of this chapter.

5.3.1 New Need

It is stated in the literature that the events that change the lifestyle of the consumers also create new needs for them. Accordingly, the pandemic we are experiencing now can be examined in this perspective, as it contains certain factors that will make a change in the lifestyles of all of us. However, at this point, we may need to focus on external factors rather than individual factors that change lifestyle. Because the pandemic is an external factor. In a study conducted by Carman (1978), it is argued that the factors that change the lifestyle may be outside of personal factors. In addition, Mitchell (1983) stated that individuals' needs may change in the face of an event that occurs in their lives. Ajzen (1991) stated that when a person feels as if he / she needs to buy a product and wants to buy, both the stimulating and suppressing factors that he / she lives around at that moment can push the person to this behaviour in a planned way. With these three theoretical gains in the literature,

we will measure to what extent the need is settled with the pandemic with the following three questions:

Table 5.1 Operationalization of New Need

Statements	**Source**
My lifestyle has changed with the pandemic	Carman (1978), Mitchell (1983), Ajzen (1991)
My changing lifestyle brought new needs with it	Carman (1978), Mitchell (1983), Ajzen (1991)
After the pandemic, I needed products that I do not usually use	Carman (1978), Mitchell (1983), Ajzen (1991)

5.3.2 Purchase Intention

In order to analyse purchase intention of respondents are asked to rate how strongly they agree or disagree with each item considering the clothes and electronic devices. Purchase intention for new products included two self-constructed items that capture the motivation to buy new products and services regularly are preferred based on Gwozdz et al., (2017). Furthermore; based on sufficiency-oriented consumption, these items are preferred as a result of related literature such as Speck and Hasselkuss, 2015; Jenny, 2016. The final decision of following statements is taken from Frick and Matthies, 2020.

Table 5.2 Operationalization of Purchase Intention

Statements (I intend to..)	**Source**
… often dress differently according to new needs (home-office, online based sport etc).	Frick and Matthies (2020)
… buy new clothing regularly.	Frick and Matthies (2020)
to continue to use these new products (purchased during pandemic; yoga/jogging pants, sweatshirts etc) even though the pandemic is over.	Frick and Matthies (2020)
… always be able to use digital devices with the best available technology. (new product)	Frick and Matthies (2020)
… buy new digital devices regularly. (new products)	Frick and Matthies (2020)
… be able to replace digital devices when new models come on the market. (new products)	Frick and Matthies (2020)
To continue to use these new products (purchased during pandemic; office work chair, monitor etc) even though the pandemic is over.	Frick and Matthies (2020)

5.3.3 Online Purchase

In order to analyse online purchase level of respondents are asked to rate how strongly they agree or disagree with each item considering the following statements.

Table 5.3 Operationalization of Online Purchase

Statements	**Source**
I do make more online purchases compared to pre-pandemic period.	Frick and Matthies (2020)
I do use online channels more compared to pre-pandemic period,	Frick and Matthies (2020)
Compared to pre-pandemic period, I do use online channels more to purchase clothing	Frick and Matthies (2020)
Compared to pre-pandemic period, I do use online channels more to purchase digital devices	Frick and Matthies (2020)

5.3.4 Perceived Stress

In order to analyse fear of COVID-19 of respondents are asked to rate how strongly they agree or disagree with each item considering the following statements.

Table 5.3 Operationalization of Perceived Stress

Statements	Source
I am most afraid of coronavirus-19	Durante and Loran (2016)
It makes me uncomfortable to think about coronavirus-19	Durante and Loran (2016)
My hands become clammy when I think about coronavirus-19	Durante and Loran (2016)
When watching news and stories about coronavirus-19 on social media, I become nervous or anxious	Durante and Loran (2016)

5.3.5 Efficiency Gain

In order to analyse efficiency gain of respondents are asked to rate how strongly they agree or disagree with each item considering the following statements under perceived efficiency gain.

Table 5.5 Operationalization of Efficiency Gain

Statements	Source
It is convenient to make online shopping	Frick and Matthies (2020)
It is uncomplicated to find information about offered products	Frick and Matthies (2020)
It is effortful to find the right product	Frick and Matthies (2020)
Compared to pre-pandemic period, I do use online channels more to purchase digital devices	Frick and Matthies (2020)
One quickly finds the right products	Frick and Matthies (2020)
It is time-consuming to make online shopping	Frick and Matthies (2020)
You can buy any product whenever it suits you.	Frick and Matthies (2020)
One can find low-cost products	Frick and Matthies (2020)

5.4 QUESTIONNAIRE DEVELOPMENT AND DESIGN

For the purpose of this study questionnaire was formed in appropriate way as seen in Appendix A. The questionnaire used in this study is a standard form of questions is applied to all participants. These questions are fixed-alternative and close-ended. However, one of them is designed a giving a percentage to response a question called “Please evaluate the following statement based on your online purchase level; Compared to pre-pandemic period, please state how much your online purchase changed? (range between 0% and 100%)”. Furthermore; questionnaire involves socio demographic questions based on gender, age, income level, education level, marital status and the existence of children. As a result, questionnaire include seven parts.

5.5 QUESTIONNAIRE AND DATA COLLECTION

The questionnaire form is prepared in a survey website to get a standard link and share in an official way. Social media accounts, e-mail and dome texting applications was used to share this link.

This study will be based on the continuity of new shopping habits in e-commerce as a result of the changing lifestyles of white-collar workers with the pandemic. Therefore, of white-collar workers are chosen as a participant. Main instructions were provided to these participants in an official form. The whole questionnaire takes 8-10 minutes per participant. The questionnaire link was open in two weeks.

5.6 SAMPLING

Within the scope of the increase, it is very important to determine the sample size in order to represent the population effectively. In this case, the size of the sample that will represent the universe must be determined. Sampling error occurs as a

result of insufficiently large sampling. A sufficient sample is a sample that includes enough elements to provide reliable results. Based on the literature, several approaches exist for an appropriate sample size. Some suggestions are based on larger sample size (Maxwell, 2010), whereas Cook et al. (1981) states that larger sample size is meaningful in case of non-normality. A convenience sampling method is implemented. Therefore; questionnaire is prepared on online platforms where respondents with an eligible access to internet are targeted. Based on these considerations, the sample size of 300 is found appropriate and 304 successful answers were gathered.

5.7 DATA ANALYSIS METHOD

Survey method is used to reach research target group. The questions which is done based on scales and theoretical background are prepared as Appendix A. On the survey questions, the answers are designed based on 7-Likert to catch more normalisation. The survey responds are exported to Excel and transferred survey data to 20.0 version of SPSS (Statistical Package for Social Sciences) program. First of all, frequency distributions and descriptive statistics are disseminated. Then, reliability and normality analysis are applied. Regression analysis is done to test the hypotheses.

The details of the questions used in the questionnaire are included in the next topic of the study along with the validity and reliability analysis. In addition, the previous tables will be used in analysis part to organize data easily.

Table 5.4 Survey Items and Their Item Code

SCALE	ITEM CODE	ITEM
Fear of Covid-19	Fear1	I am most afraid of coronavirus-19
	Fear2	It makes me uncomfortable to think about coronavirus-19
	Fear3	My hands become clammy when I think about coronavirus-19
	Fear4	I am afraid of losing my life because of coronavirus-19
	Fear5	When watching news and stories about coronavirus-19 on social media, I become nervous or anxious
New Need	NN1	My lifestyle has changed with the pandemic
	NN2	My changing lifestyle brought new needs with it
	NN3	After the pandemic, I needed products that I do not usually use
Online Purchase Level	PL1	I do make more online purchases compared to pre-pandemic period
	PL2	I do use online channels more compared to pre-pandemic period,
	PL3	Compared to pre-pandemic period, I do use online channels more to purchase clothing
	PL4	Compared to pre-pandemic period, I do use online channels more to purchase digital devices

Table 5.5 Survey Items and Their Item Code (cont.)

SCALE	ITEM CODE	ITEM
Efficiency Gain	EG1	It is convenient to make online shopping
	EG2	It is uncomplicated to find information about offered products
	EG3	It is effortful to find the right product
	EG4	One quickly finds the right products
	EG5	It is time-consuming to make online shopping
	EG6	You can buy any product whenever it suits you.
	EG7	One can find low-cost products
Purchase Intention	PUIN1	… often dress differently according to new needs (home-office, online based sport etc).
	PUIN2	… buy new clothing regularly.
	PUIN3	to continue to use these new products (purchased during pandemic; yoga/jogging pants, sweatshirts etc) even though the pandemic is over.
	PUIN4	… always be able to use digital devices with the best available technology. (new product)
	PUIN5	… buy new digital devices regularly. (new products)
	PUIN6	… be able to replace digital devices when new models come on the market. (new products)
	PUIN7	To continue to use these new products (purchased during pandemic; office work chair, monitor etc) even though the pandemic is over.

CHAPTER SIX

DATA ANALYSES AND RESULTS

This chapter will be designed based on data collected through questionnaire. It begins with the analysis of demographical questions. Then, factor analyses of each item will be demonstrated. Finally, the hypotheses will be analysed.

6.1 DEMOGRAPHIC PROFILES OF THE RESPONDENTS

In this part of the study, it is aimed to analyse general participant's behaviour for each question in the survey, profile of participants and some descriptive statistics of scales. Demographic information of participants' is shared in Table 6.1.

In terms of gender, survey participants are distributed, normally. 56% of participants are female and %44 are male. When the shopping frequency of females is considered, it is good to have more female participants.

When age information of participants is taken into account, half of the participants are 31 years old and older (75,9%) and 24,1% of participants below 30 years old. It can be considered that people who are 31 years old and older are possibly in the middle- and high-income group because of their experience in their current job. People in these groups are more likely to tend online shopping.

More than half of the survey participants are at 8.000 Turkish Lira and higher income groups. As it is said before, it can be assumed that people in this income group are more likely to use online shopping independently from pandemics.

93,4% of attendees' education level is at least a bachelor's degree. While 52,6% of participants have a postgraduate degree, %40,8 have a bachelor's degree. Only 20 participants have an associate degree or below.

Table 6.1 Demographic Information of Participants

GROUP NAME	GROUP ELEMENTS	#	%
GENDER	Female	169	56
	Male	135	44
AGE	31 - 35	81	26,6
	41 and Above	80	26,3
	36 - 40	70	23
	26 - 30	56	18,4
	21 - 25	17	5,7
MONTHLY INCOME	10.000 and above	124	40,8
	6001 - 8000	74	24,3
	8001 - 10000	47	15,5
	4001 - 6000	30	9,9
	2500 - 4000	29	9,5
EDUCATION	Postgraduate Degree	160	52,6
	Bachelor's degree	124	40,8
	Associate Degree and below	20	6,6
MARITAL STATUS	Married	178	58,6
	Single	126	41,4
CHILDIREN	None	178	58,6
	1	79	26
	2	40	13,2
	3 and above	7	2,2

In terms of marital status, the number of participants is distributed normally like gender. 58,6% of Survey data consists of married people and other participants are single (%41,4). Person who is single has less responsibility than married persons in terms of pecuniary liability. Whereas, married people have much more need than single people.

Lastly, %58,6 of participants do not have children while %26 of participants have 1, 13,2% have 2 and 2,2% have 3 and more than 3 children. It can be said that when the number of children increases, people's shopping power decreases due to the expenses of children.

After the demographics give some information about online shopping habits of participants, it is very beneficial to look at generalized participants' answers for each scale. The reason to look for this is to see how participants are distributed for each question in scale.

First of all, participants' distribution of the "Fear of Covid-19" scale was analysed, and the related figure is shared below.

Figure 6.1 Distribution of Answers of Participants For "Fear of Covid-19" Scale

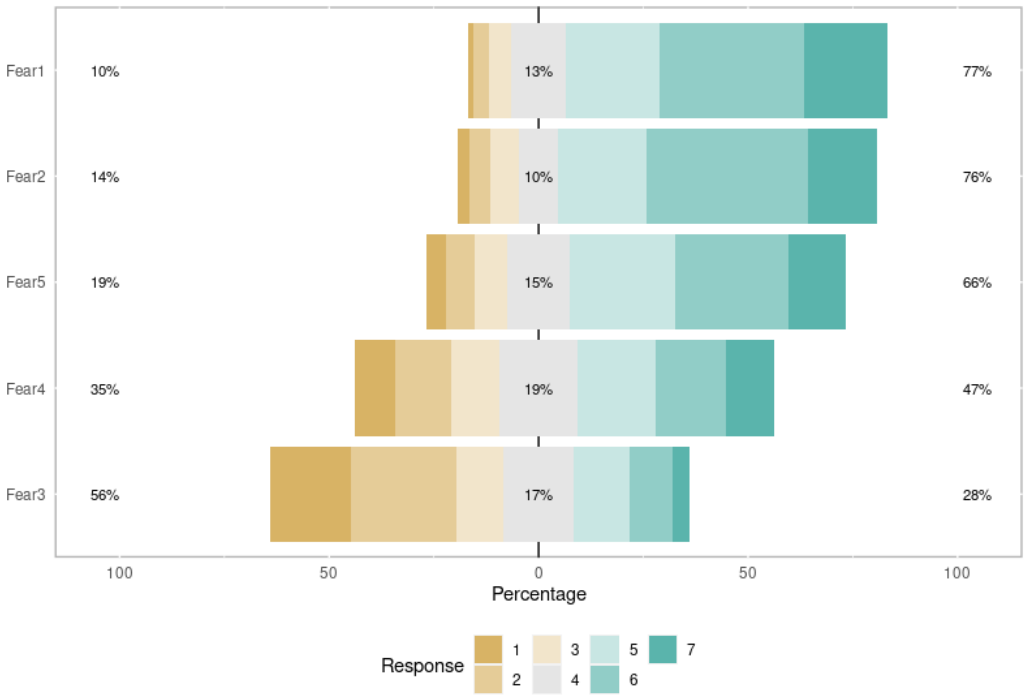
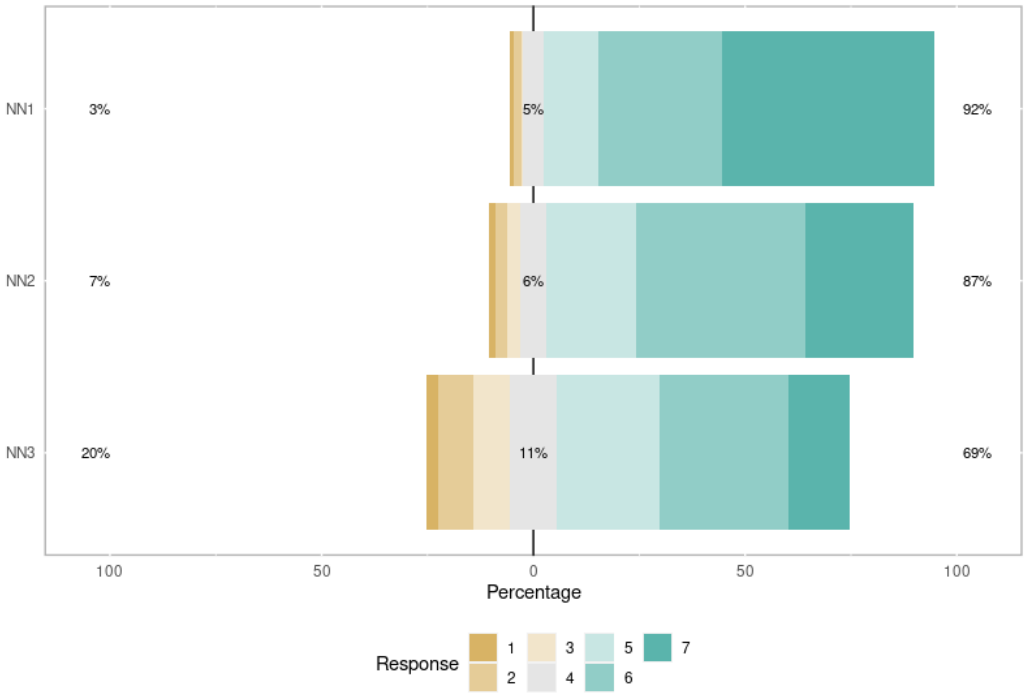


Figure 6.2 shows that at least 70% of participants are afraid and feel uncomfortable to think about Coronavirus. In addition to this, 66% of participants are highly and negatively affected from news about Coronavirus. Moreover, approximately half of the people who attend this study have dead fear due to Coronavirus. Lastly, half of the participants do not have obsessive behaviour when thinking about Coronavirus.

Distribution of answers about “New Need” is figured out in Figure 6.3.

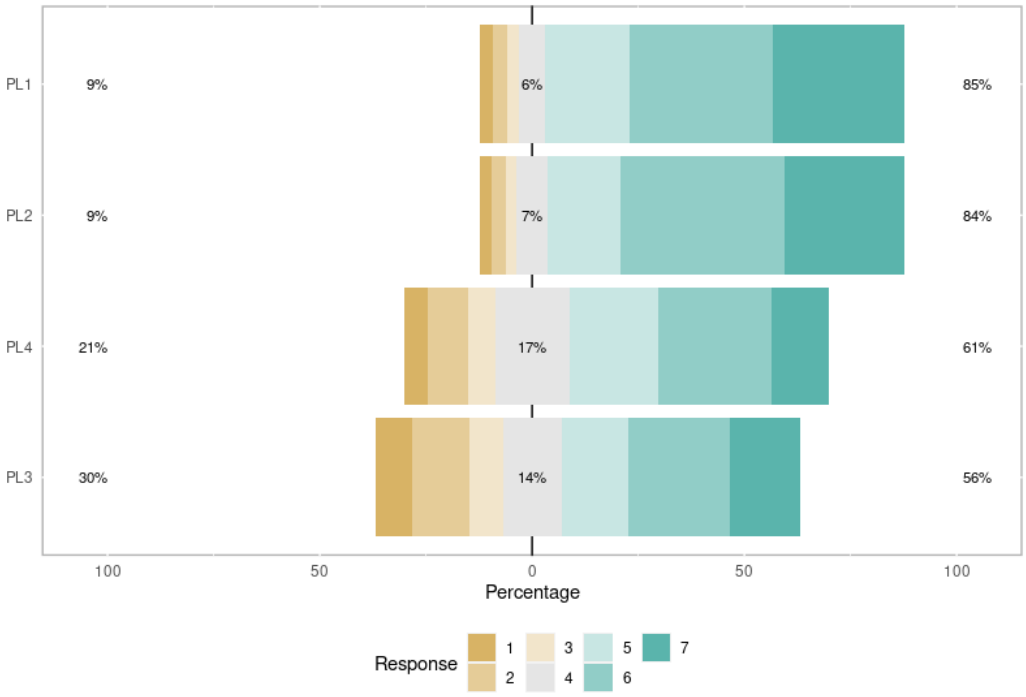
Figure 6.2 Distribution of Answers of Participants For “New Need” Scale



According to the Figure 6.3, Most of the participants say that their lifestyle has changed due to pandemic (92%) and 87% of participants agree that this change in lifestyle causes new needs. Whereas, compared with lifestyle change and new needs, 69% of customers need materials with the effect of pandemics that they do not usually use in their pre-pandemic period.

Total share of participants for “Online Purchase Level” scale is shown at Figure 6.4.

Figure 6.3 Distribution of Answers of Participants For "Online Purchase Level" Scale



According to Figure 6.4, most of the participants (85%) agree that they are doing more online purchases compared to the pre-pandemic period. Moreover, 84% of participants agree with using more online channels to purchase anything compared with the pre-pandemic period. Compared participants' usage of online channels for shopping, a fewer participant agrees with more online channel usage for buying clothing (64%) and digital devices (56%) when comparing pre-pandemic and post-pandemic periods.

Participants' share about "Efficiency Gain" scale can be seen in Figure 6.5.

Figure 6.4 Distribution of Answers of Participants For “Efficiency Gain” Scale

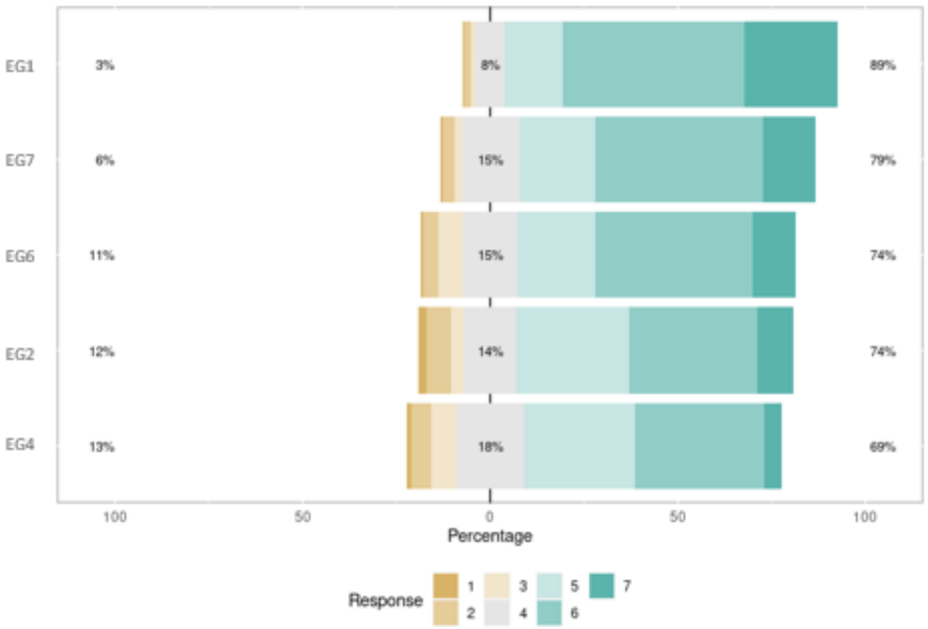
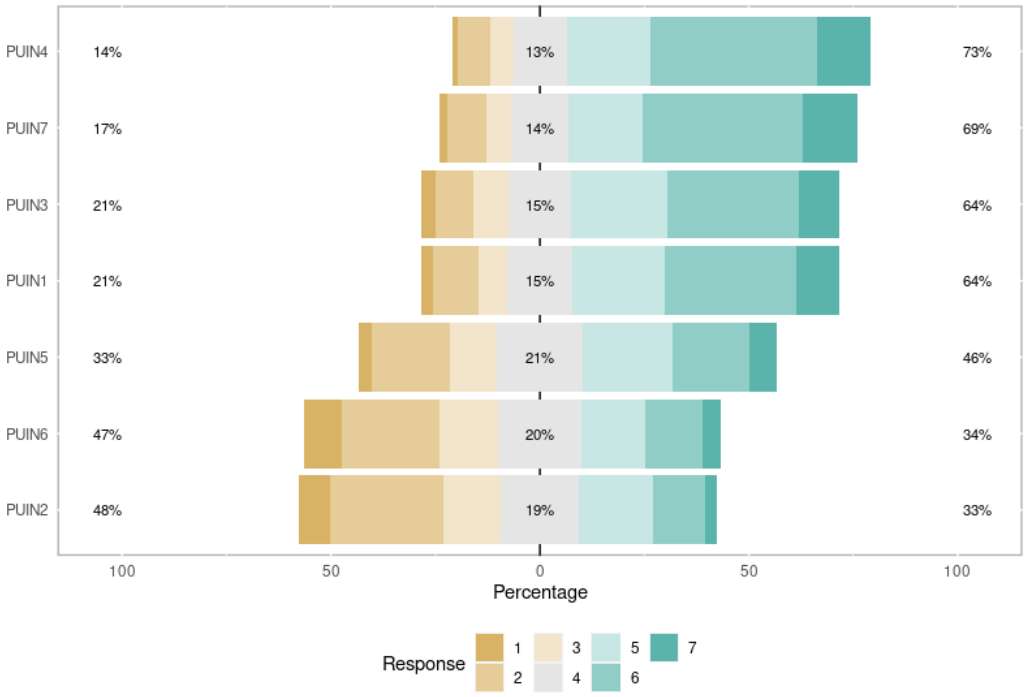


Figure 6.5 shows that for 90% participants online shopping is convenient. Furthermore, 79% of participants believe that someone can find a low-cost product with online shopping. Parallel with usability of online shopping, 74% of participants agree with the time advantages of online shopping and finding information about products is not complicated during online shopping for the same percentage of participants. Finally, 69% of attendees agree that someone can quickly find the right product on online shopping.

Lastly, sample’s concepts about purchase intention are shared with Figure 6.6.

Figure 6.5 Distribution of Answers of Participants For "Purchase Intention" Scale



According to Figure 6.6, the majority of the participants intend to buy the best available technology (73%) and continue to use new products even if the pandemics are over (69%). Furthermore, participants think that they intend to buy a new product of clothing even though the pandemic is over and offer dress differently according to new needs (64%). On the other hand, approximately half of the participants (46%) agree with the intention of buying new digital products regularly. In addition to this, the minority of the participants (34%) intend to buy a new model of digital device which they have an older model (34%). Moreover, 33% of participants intend to buy new clothing regularly after pandemic.

The descriptive statistics about scales are shown in Table 6.2.

Table 6.2 Descriptive Statistics of Scales

	Min	Max	Mean	Standard Deviation
Fear of Covid-19	1,0	7,0	4,6	1,3
Online Purchase Level	1,0	7,0	5,1	1,3
Efficiency Gain	1,0	7,0	5,4	0,8
New Need	1,0	7,0	5,6	1,1
Purchase Intention	1,0	7,0	4,2	1,2

Minimum and maximum scores of all scales have the same values. On the other hand, the average of scales is different from each other. While the lowest mean (4,5) belongs to the purchase intention scale, the highest mean (5,6) belongs to the New Need scale. The table can be evaluated as all participants are at agree level (Mean > 4,0) at different levels. Peoples' "Purchase Intention" and "Fear of Covid-19" are slightly higher than Neither agree nor disagree level (4,5 and 4,6 respectively). On the other hand, peoples' "Online Purchase Level", "Efficiency Gain" and "New Need" have higher mean scores (5,1, 5,3 and 5,6).

Finally, it is important to look at how much change online shopping behaviour participants. The related Table is shared in Table 6.3

Table 6.3 Pandemics Effect on Online Purchase Behaviour of Participants

	Min	Max	Mean	Standard Deviation
Please evaluate the following statement based on your online purchase level; Compared to pre-pandemic period, please state how much your online purchase changed	0,0	100,0	62,9	26,4

Table 6.3 shows that pandemics affect participants' online purchase frequency average 63 out of 100. This shows that pandemic has a high effect on people's online purchase behaviour.

6.2 EXPLORATORY FACTOR ANALYSIS AND RELIABILITY ANALYSES

Factor analysis is used to transform a large number of interrelated variables into few, meaningful and independent factors. The aim of factor analysis usage can be exploratory or confirmatory perspective; to investigate the structure between variable, data reduction or to investigate whether the data meet the expected structure. (Hair et al., 2010).

The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy is an index that is calculated to check whether factor analysis is applicable. The KMO rate must be over 0.5. It can be said that the higher the ratio, the better the data set is for factor analysis. KMO values and comments are as follows (Hair et al., 2010).

A reliability analysis should be conducted to examine the internal consistency between items in a scale and to determine the relationships between these items. For this purpose, the Cronbach's Alpha Coefficient of each scale used in the study was calculated. It is stated that the alpha coefficient calculated by Cronbach (1951) was used to calculate the reliability levels of measurements made up of more than one component. As the Cronbach alpha coefficient approaches 1, it is concluded that the internal consistency level of the items in the scale is high (Hattie, J. 1985).

Overall results show that the data of the research have meaningful KMO statistics and this means that scales are proper to be applied exploratory factor analysis. Furthermore, in order to evaluate the reliability of scales, Cronbach's Alpha coefficients are computed for each variable. General criteria to evaluate Cronbach's Alpha coefficients is $\alpha \leq 0.70$: scale is reliable (Sipahi, Yurtkoru, Çinko, 2006), but in some studies coefficients $\alpha \leq 0.60$ is also accepted as reliable (Özdamar, 1999; Akgül and Çevik, 2005).

According to these criteria, Cronbach's Alpha coefficients of fear of Covid-19 (Cronbach α:0,823), new need (Cronbach α:0,705), online purchase level (Cronbach α: 0,786) and purchase intention (Cronbach α: 0,760) are highly reliable.

Cronbach's Alpha coefficients of efficiency gain (Cronbach α: 0.636) is higher than 0.60 of acceptable lower limit (Nunnally, 1978) and they are quite reliable.

6.2.1 Factor and Reliability Analyses for Fear of COVID-19

KMO and Bartlett tests results were satisfactory with KMO = 0.79, 2 Bartlett test = 551,237 and $p < 0.001$.

Table 6.3 KMO and Barlett Test Statistics of Fear of Covid-19

KMO and Barlett's Test Results		
Kaiser - Meyer - Olkin Measure of Sampling Adequacy		0,79
Barlett's Test of Sphericity	Approx. Chi-Square	551,237
	df	10
	Sig	< 0.001.

Then principal component analysis to the data sets is employed. In order to test the internal consistency, reliability analysis is applied, and Cronbach's alpha is estimated as 0.82. Consequently, the factor analyses result for fear of Covid-19 is provided in Table 6.4 where total variance explained is found to be 59,31%.

Table 6.4 Factor Analysis Results for Fear of COVID-19

Factor Item	Factor Loading	% Variance	Reliability (Cronbach's Alpha)
Fear1	0,766		
Fear2	0,815		
Fear3	0,710	59,31	0,82
Fear4	0,791		
Fear5	0,766		

6.2.2 Factor and Reliability Analyses for Purchase Intention

For purchase intention scale, factor analysis is applied. When factor loadings are analysed, factor loadings of PUIN1, 3 and 7 are very low. In addition to this if these items dropped, higher internal consistency is satisfied by the scale. So, the factor analysis to the rest is applied.

KMO and Bartlett tests results were satisfactory with KMO = 0.68, Bartlett test = 408,319 and p = 0.000.

Table 6.5 KMO and Barlett Test Statistics of Purchase Intention

KMO and Barlett's Test Results		
Kaiser - Meyer - Olkin Measure of Sampling Adequacy		0.68
Barlett's Test of Sphericity	Approx. Chi-Square	408,319
	df	6
	Sig	0,000

Then principal component analysis to the data sets is employed. In order to test the internal consistency, reliability analysis is applied, and Cronbach's alpha is estimated as 0,76. Consequently, the factor analyses results for purchase intention scale is provided in Table 6.6 where total variance explained is found to be 59,03%

Table 6.6 Factor Analysis Results for Purchase Intention

Factor Item	Factor Loading	% Variance	Reliability (Cronbach's Alpha)
PUIN2	0,41		
PUIN4	0,46		
		59,03	0,76
PUIN5	0,48		
PUIN6	0,56		

6.2.3 Factor and Reliability Analyses for New Need

For New Need scale, KMO and Bartlett tests results were satisfactory with KMO = 0.63, and Bartlett test = 199.777 and p = 0.000.

Table 6.7 KMO and Barlett Test Statistics of New Need

KMO and Barlett's Test Results		
Kaiser - Meyer - Olkin Measure of Sampling Adequacy		0,63
Barlett's Test of Sphericity	Approx. Chi-Square	199.777
	df	3
	Sig	0,000

Then principal component analysis to the data sets is employed. In order to test the internal consistency, reliability analysis is applied, and Cronbach's alpha is

estimated as 0,71. Consequently, the factor analyses results for new need scale is provided in Table 6.8 where total variance explained is found to be 64,09%.

Table 6.8 Factor Analysis Results for New Need

Factor Item	Factor Loading	% Variance	Reliability (Cronbach's Alpha)
NN1	0,78		
NN2	0,87	64.09	0,71
NN3	0,75		

6.2.4 Factor and Reliability Analyses for Online Purchase Level

For Online Purchase Level scale, KMO and Bartlett tests results were satisfactory with KMO = 0.72, and Bartlett test = 416,685 and p = 0,000.

Table 6.9 KMO and Barlett Test Statistics of Online Purchase Level

KMO and Barlett's Test Results		
Kaiser - Meyer - Olkin Measure of Sampling Adequacy		0,72
Barlett's Test of Sphericity	Approx. Chi-Square	416,685
	df	6
	Sig	0,000

Then principal component analysis to the data sets is employed. In order to test the internal consistency, reliability analysis is applied, and Cronbach's alpha is estimated as 0,79. Consequently, the factor analyses results for online purchase level scale is provided in Table 6.10 where total variance explained is found to be 61,21%.

Table 6.10 Factor Analysis Results for Online Purchase Level

Factor Item	Factor Loading	% Variance	Reliability (Cronbach's Alpha)
PL1	0,82		
PL2	0,84		
		62,21	0,79
PL3	0,77		
PL4	0,72		

6.2.5 Factor and Reliability Analyses for Perceived Efficiency Gain

For efficiency gain scale, factor analysis is applied. When factor loadings are analysed, factor loadings of EG3, 4 and 5 are very low. In addition to this if these items dropped, higher internal consistency is satisfied by the scale. So, the factor analysis to the rest is applied.

For efficiency gain scale, KMO and Bartlett tests results were satisfactory with KMO = 0.67, and Bartlett test = 105,29 and p = 0,000.

Table 6.11 KMO and Barlett Test Statistics of Perceived Efficiency Gain

KMO and Barlett's Test Results		
Kaiser - Meyer - Olkin Measure of Sampling Adequacy		0,70
Barlett's Test of Sphericity	Approx. Chi-Square	151,989
	df	6
	Sig	0,000

Then principal component analysis to the data sets is employed. In order to test the internal consistency, reliability analysis is applied, and Cronbach's alpha is estimated as 0,64. The results are shown in Table 6.12.

Table 6.12 Factor Analysis Results of Perceived Efficiency Gain

Factor Item	Factor Loading	% Variance	Reliability (Cronbach's Alpha)
EG1	0,72		
EG2	0,61		
		48,47	0,64
EG6	0,76		
EG7	0,68		

6.3 CORRELATION ANALYSES

Before correlation analyses, it is checked whether scale averages satisfy normality assumption. For testing normality assumption, skewness and kurtosis was controlled. As it was stated by George and Mallery (2010) skewness and kurtosis values between -2 to +2 is acceptable. Pearson-Sperman Correlation Coefficient Methodology is used to investigate correlation among scales.

Table 6.13 Skewness and Kurtosis Results of Scales

Scale	Skewness	Kurtosis
Fear of Covid-19	-0,318	-0,201
New Need	-0,993	1,081
Efficiency Gain	-0,999	1,266
Online Purchase Level	-0,855	2,112
Purchase Intention	0,144	-0,441

The correlation between scales is shown in Table 6.15. The aim of the correlation analysis between scales is to investigate whether there is a bivariate relationship between scales. Looking at correlation between scales is also important because it gives insights about existing multicollinearity problems or not.

If the absolute value of Pearson correlation is greater than 0.8, collinearity is very likely to exist (University of Washington, 2007).

Table 6.14 Correlation Analysis Results Between Scales

	Fear of Covid-19	**Online Purchase Level**	**Efficiency Gain**	**New Need**	**Purchase Intention**
Fear of Covid-19	1				
Online Purchase Level	0,281**	1			
Efficiency Gain	0,104**	0,316**	1		
New Need	0,413**	0,360**	0,266**	1	
Purchase Intention	0,301**	0,360**	0,208**	0,221**	1

** indicates significance level in 99%

First, according to the results, there are no scores that can result in the multicollinearity problem in regression analysis (<0,80).

The most correlated scales are observed between Fear of Covid-19 and New Need correlation score (r=0,413, p<0,01). This shows that Fear of Covid-19 and New Need have correlation at intermediate level. A similar relationship with slightly fewer scores (r=0,360, p<0,01) is between Online Purchase Level and New Need an also between Online Purchase Level and Purchase Intention. This can be interrupted as increase of the New Need causing an increase in the Online Purchase Level and increase in the Purchase Intention causing an increase in the Online Purchase Level.

Online Purchase Level and Efficiency Gain has also a positive correlation (r=0,316, p<0,01). A weaker but similar relationship exist between Fear of Covid-19 and Purchase Intention (r=0,301 and p<0,01).Online Purchase Level and Fear of Covid-19 has a positive statistically significant correlation (r=0,281, p<0,01) which indicates that as fear of Covid-19 increases, online purchase level increases.

Efficiency Gain has a positive statistically significant correlation with New Need (r=0,266, p<0,01) and Purchase Intention (r=0,208, p<0,01). New need has also a

positive correlation with Purchase Intention (r=0,221, p<0,01). Finally, Efficiency Gain has a weak but positive correlation with Fear of Covid-19 (r=0,104, p<0,01).

6.4 REGRESSION ANALYSES

In this part, the hypothesis of this research will be examined with linear regression and moderation analysis.

The first hypothesis is "New Needs has an impact on Purchase Intention". To investigate the impact of New Need on Purchase Intention, linear regression analysis was applied. Results were shared below.

Table 6.15 Linear Regression Model of New Need Effect on Purchase Intention

Dependent Variable	Independent Variable	Beta	Standard Error	T-Stats	P-Value
Purchase Intention	New Need	0,25	0,063	3,990	0,000
	Intercept	2,757	0,356	7,745	0,000
R-Squared		0,22			
F-Statistics		15,92			
P-Value		0,000			

The results show us that, the regression model of purchase intention that new need used as independent variable has statistically significant (R^2=0,22, F-statistics=15,92 and P<0,01). In addition to this, new need is a statistically significant variable to predict purchase intention (p<0,01). The results can be interpreted as 1 unit increase in new need will cause 0,25-unit increase in purchase intention of people. Thus, this result can be summed up as H1 is supported.

The linear regression model for the second hypothesis, "Purchase Intention has an impact on Online Purchase Level", was shared in Table 6.17.

Table 6.16 Linear Regression Model of Purchase Intention Effect on Online Purchase Level

Dependent Variable	Independent Variable	B	Standard Error	T-Stats	P-Value
Online Purchase Level	Purchase Intention	0,379	0,056	6,787	0,00
	Intercept	3,556	0,242	14,699	0,00
R-Squared	0,13				
F-Statistics	46,059				
P-Value	0,00				

Table 6.17 shows that the linear regression model of H2 has statistically significant values (R^2=0,13 , F-statistics=46,059and P<0,01). According to the result of the second regression model, purchase intention is a statistically significant (p<0,01) predictor of online purchase level of people. Results show that a one unit increase in purchase intention will result in an increase of 0,38 unit in the online purchase level of people. All in all, with these results, H2 is supported.

For analysing the relationship between how Fear of Covid-19 affects Online Purchase Level, the third linear regression model was developed, and results are below.

Table 6.17 Linear Regression Model of Fear of Covid-19 Effect on Online Purchase Level

Dependent Variable	Independent Variable	B	Standard Error	T-Stats	P-Value
Online Purchase Level	Fear of Covid-19	0,289	0,056	5,147	0,00
	Intercept	3,813	0,265	14,373	0,00
R-Squared	0,079				
F-Statistics	26,496				
P-Value	0,00				

According to the results, the overall model is statistically significant (R^2=0,079, F-statistics=26,496 and P<0,01). On the other hand, the explanation power of the

model is very low (R2=0,079). This shows online purchase level needs more independent variables. Whereas, Fear of Covid-19 is a statistically significant predictor of online purchase level (p<0,01). One unit increase in Fear of Covid-19 will result in 0,29 unit increase in Online Purchase Level. Thus, the H3 is supported.

To test H4, a linear regression model of online purchase level that explained the efficiency gain was shared in Table 6.19.

Table 6.18 Linear Regression Model of Efficiency Gain Effect on Online Purchase Level

Dependent Variable	Independent Variable	B	Standard Error	T-Stats	P-Value
Online Purchase Level	Efficiency Gain	0,472	0,081	5,853	0,00
	Intercept	2,590	0,439	5,894	0,00
R-Squared		0,097			
F-Statistics		34,259			
P-Value		0,00			

The fourth regression model is found as statistically significant just like other regression models (R^2=0,097, F-statistics=34,259and P<0,01). Efficiency gain is a statistically significant predictor of purchase intention (p<0,01) but explanation power of efficiency gain on online purchase level is very low by itself. According to the results, if perceived behaviour increases by 1%, the online purchase level increases by %0,47. All in all, the fourth hypothesis was supported.

6.5 MODERATING EFFECTS OF FEAR OF COVID-19 AND PERCEIVED EFFICIENCY GAIN

In the fifth hypothesis, it is analysed the moderator effect of Fear of Covid-19 between Online Purchase Level and Purchase Intention. The results are shown in Table 6.20.

According to the results, while the overall model is statistically significant (R^2=0,16 , F-statistics=19,862 and P<0,01) and purchase intention and fear of Covid-19 are

also statistically significant, the interaction term (purchase intention * fear of Covid-19) is not statistically significant. This shows that fear of Covid-19 does not moderate the purchase intention effect on online purchase level. Therefore, H5 is not supported.

Table 6.19 Multiple Regression Analysis of Fear of Covid-19 on Online Purchase Level and Purchase Intention Relationship

Dependent Variable	Independent Variable	B	Standard Error	T-Stats	P-Value
Online Purchase Level	Intercept	2,911	0,304	9,582	0,000
	Purchase Intention	0,319	0,058	5,534	0,000
	Fear of Covid-19	0,196	0,056	3,463	0,000
	Purchase Intention * Fear of Covid-19	0,06	0,059	0,095	0,925
R-Squared	0,163				
F-Statistics	19,862				
P-Value	0,000				

Lastly, to test H6 the shared multiple regression model below is developed.

Table 6.20 Multiple Regression Analysis of Efficiency Gain on Online Purchase Level and Purchase Intention Relationship

Dependent Variable	Independent Variable	B	Standard Error	T-Stats	P-Value
Online Purchase Level	Intercept	1,783	0,452	3,946	0,000
	Purchase Intention	0,325	0,055	4,627	0,000
	Fear of Covid-19	0,372	0,080	5,870	0,000
	Purchase Intention * Fear of Covid-19	-0,015	0,057	-0,257	0,797
R-Squared	0,19				
F-Statistics	24,105				
P-Value	0,000				

Table 6.21 indicates the same situation with H5. While the linear regression model that was developed for H6 is statistically significant, efficiency gain does not

moderate the effect of purchase intention on online purchase level (p>0,10). This can be seen from the importance level of interaction term (purchase Intention * efficiency gain). Therefore, H6 is not supported.

Overall hypothesis results are summed up in Table 6.22.

Table 6.21 Hypothesis Test Results of the Study

# Hypothesis	Hypothesis	Result
H1	New Needs has an impact on Purchase Intention	Supported
H2	Purchase Intention has an impact on Online Purchase Level	Supported
H3	Fear of Covid-19 has an impact on Online Purchase Level	Supported
H4	Efficiency Gain has an impact on Online Purchase Level	Supported
H5	Fear of Covid-19 moderates the effect of purchase intention on online purchase level	Not Supported
H6	Efficiency Gain moderates the effect of purchase intention on online purchase level	Not Supported

CHAPTER SEVEN

DISCUSSION AND CONCLUSION

As a result of analysis part and knowledge from literature, this study will be concluded in this chapter. This part involves discussion to compare result previous studies and conclusion part to give managerial and theoretical implications and also suggestions for future researches.

7.1 DISCUSSION

In this study, consumer behaviours for the post-pandemic period were investigated in line with our changing habits related to online shopping with covid-19. As a result of the hypotheses presented in this context, it has been argued that the new needs arising from the changing lifestyles of people will continue after the pandemic. In addition, the moderator effect of perceived stress and efficiency gain in this behaviour was also investigated. Within the framework of the research design, white-collar employees working from home were selected almost since the beginning of the pandemic. The reason for this is that they are one of the groups that experience the restrictive elements of the pandemic the most and they stay at home for a long time that can change their attitude or behaviour as a consumer.

Due to the lack of empirical studies measuring the impact of consumer behaviour in the Covid-19 period, similar previous studies were also included in the comparison of the findings of the study.

As with most studies in social sciences, the socio-demographic characteristics of the participants were revealed first. The normal distribution of the participants in the survey in terms of gender, age and marital status also facilitated the study to produce a hypothesis independent of these two variables. However, the fact that most of the participants (40%) have high income (TL10.000) in terms of monthly income may have decreased the effectiveness of perceived stress and efficiency

gain, which are set as moderator variables in the research model. When the relevant literature is examined, it has been supported in many studies that high-income people currently have a higher rate of online shopping. The reason is that people with low income do not like to take risks because they have limited income and prefer to buy products by seeing and touching them more (Case et al., 2001; Porter and Donthu, 2006; Kotler and Armstrong, 2012). Hence, people with high income have achieved the benefit of shopping online. In addition, the living standards of high-income people are favourable to cope with the stress caused by the negative effects of the pandemic. Another important socio-demographic variable among the participants is the education level. 52% of the participants have postgraduate level education. In this context, the intellectual knowledge of these people will enable them to manage Covid-19 stress. In addition, studies in the literature confirm that people with a high level of education prefer online shopping more. In these studies, it was found that people with higher education level tend to and trust online shopping more. Another aspect that we feel the influence of the participant mass under the influence of the moderator is the state of having children. The fact that 59% of the participants have no children may reduce the share of stress experienced during the pandemic process. In addition, since having a child can be a driving force in shopping habits, it can be a determining factor in the model.

In the study, apart from the scales used for socio-demographic and hypothesis analysis, the participants were presented in a section containing only one question. Participants “left a percentage answer to the question How Much Change Online Purchase After Pandemics". Just according to the answer to this question; It is possible to say that online shopping of the participants increased by 60%. This question is answered in different ways by the relevant literature and research companies. This high rate is similar to most studies.

As a result of the first hypothesis directed in line with the purpose of the study, it was concluded that the new need in the purchase intention created a positive effect. In other words, the intention of purchasing the new needs of white-collar workers emerging in the changing lifestyles due to the pandemic has increased after the

pandemic. In the second hypothesis, it shows that the purchasing effect that emerged during this period transformed into behaviour. This purchase intention increases the level of online shopping. In line with the results of these two hypotheses, we can say that white-collar employees started a purchasing action after the pandemic in line with the new needs (clothes and electronics) that emerged after they started working from home. Therefore, the pandemic process has led to the emergence of new needs and their settlement in the consumer. This result is similar to most studies examining the effects of changing lifestyles on consumer behaviour during the Covid era. For example, Stanciu et al. (2020) draws attention to the new needs of people in line with new activities that people can spend time at home as a result of decreased social interaction with the pandemic. One of the studies that think that this new need in the literature will not be effective after the pandemic belongs to He and Harris (2020). In this study, there is an opinion that this orientation is the result of the shock experienced and that if it continues, it will not be possible to have a long-term effect because it will harm many sectors. Similarly, Goddard (2020) has been sceptical about whether consumers will continue the products and services they discover in their changing lifestyles after the pandemic.

In line with the fifth and sixth hypothesis of the study, the moderator variable effect of perceived stress and efficiency gain was analysed separately. However, there is no moderator effect in perceived stress or efficiency gain in purchasing intention and online shopping relationship. The reason for not achieving a meaningful result in these two variables can be attributed to the participants' issues related to income, education and having children. A detailed explanation has been made before, but it is thought that repeating the model established for these two variables with a different group of participants may change the results. The reason for this is the empirical results for both concepts in the literature. For example, Baker et al. (2020) argue that in this period, people took a more stocking behaviour with the fear of covid-19 and their purchasing intentions mostly turned into online shopping. Again, Widjaja and Chipeta (2020) found that shopping habits will be online under stress.

The fact that the moderator effect in the fifth and sixth hypotheses of the study was not significant in terms of the three socio-demographic variables mentioned above may be due to the fact that people have different living standards and styles as a result of these characteristics. Resources; It includes income, education, self-confidence, health, willingness to buy, intelligence and the level of energy owned (Witchel, 2002). Personal orientation consists of three parts: harmony of principle, status and activity. First of all, those who enjoy and believe are in line with the principle that includes lifestyle groups and make purchasing decisions relying on their own knowledge and experience. The second part consists of those who are successful and those who try and who take other individuals as references and examples while making their decisions. The third is the activity-compatible section consisting of groups of experienced and constructors. Consumers in this section attach importance to social activities and act risky in their purchases (Riche, 1989) Based on this theoretical framework, it can be said that the participants in this study are in the first group. Therefore, being under stress does not affect their decisions. Or their previously experienced efficiency does not change during this period.

The aim of the study involves whether the moderation variable effect of perceived stress and efficiency gain. However, we also analysed these two concepts with online purchase level with regression analysis in the hypotheses of third and fourth. These were accepted as a result of analysis. Therefore; of perceived stress and efficiency gain has an impact on online purchase level as a similar of literature whereas; these are no influence as a moderator variable as previously discussed.

7.2 MANAGERIAL IMPLICATIONS

As a result of the study, it was found that as a result of the constraints imposed by the pandemic, the consumer shaped the changing lifestyle with his new needs and continued this when the effects of the pandemic diminished. Based on this finding, it will be useful to remind the companies that sell online that consumers buy the product or service to meet their physical and psychological needs. Considering the

fact that the impact of the pandemic has not finished yet, it would be an appropriate decision for companies to make a new customer and market analysis in this period. Because the tendencies and habits of existing customers have necessarily changed with the pandemic, and these customers tend to continue their newly discovered products after the pandemic.

Based on the fact that the participant group used online shopping frequently before the pandemic, this group's online shopping increased by 60% with the pandemic. In this context, it is clear that companies that follow the traditional shopping method need digital transformation. Digitalization was a part of our lives even before the coronavirus. However, the digitalization of consumption and the importance of e-commerce should gain an exponential momentum. In addition, the fact that certain age groups who do not have e-commerce habits are now turning to e-commerce, it is important that these digital consumption behaviours are followed by companies and that they undergo digital transformation that will appeal to all age groups with user-friendly interfaces.

7.3 THEORETICAL IMPLICATIONS

The coronavirus poses a number of challenges for brands and decision makers. As consumers increasingly take protective measures against the virus, their health or financial concerns and the resulting behavioural adaptations will continue to have enormous social and economic implications. In the regions affected by the virus, we are already observing drastic changes in consumer behaviour, such as: an increase in low-contact trading or the avoidance of crowds.

When we do familiar activities, we move in a world of certainty with established traditions and routines that enable us to make decision-making easier. As soon as we learn how something works, our behaviour becomes more and more carefree and automatic. If we are learning to ride a bike, this is done intentionally at first, but the more we master it, the more routine our actions become. Marketing often aims to influence subtle changes in our environment in order to reinforce or

gradually shape automated behaviour. That works well as long as the overarching context, overall structure and logic of the options available to us are fundamentally stable. The coronavirus has caused massive disturbance and created unstable conditions worldwide. As the disease spreads, so does uncertainty, so that in many areas' operations are now performed without a familiar context or predictable pattern. People adapt to their changing, unstable environment and make different decisions. We know that there are several factors that determine our behaviour and changes in behaviour, including those that affect brands as well. However, the foundation for such decision-making processes is currently fundamentally affected. The way we navigate through these uncertain times with challenging market conditions is no longer based on automated behaviour, because automated behaviour requires a stable context - which currently no longer exists. Brands also have their place in this unstable environment. We now need to think about new ways of branding in the light of a changing context and changing consumer behaviour. Brands should ask themselves how they can act in the light of this new reality and create added value.

Many brands right now have a healthy fear of being viewed as inappropriately opportunistic. Even providers of relevant health products are unwilling to mention the coronavirus because they do not want to give the impression that they are benefiting from the current situation. It is correct that companies should under no circumstances be perceived as crisis profiteers. At a time when a changing context means that people have to adapt their behaviour to stay healthy, brands can play an important role in people's lives. Building on the decision-making framework described above, there are a number of ways in which brands can support people's behavioural changes.

Brands can find it tempting to go into containment mode and sit out the storm during tough times. However, in times of high uncertainty, companies have a unique opportunity to gain trust by maintaining their presence and creating real value for customers. Brands can build deeper consumer relationships by positioning

themselves as a trusted source of information and consumer-centric advisor in uncertain times.

7.4 LIMITATIONS AND RECOMMENDATION FOR FUTURE RESEARCH

This study with limited for white-collar workers which worked as home office during COVID-19 pandemics. Also, all successful respondents are limited with 304 participants. This study will assume that all answers are given are reliable.

Since this study is aimed at determining how the consumer behaviours changed with the pandemic will go after the pandemic, it can be repeated with different participant groups in periods when the effects of the pandemic decrease even more. Because this study was limited to white-collar workers, and the reduction in the impact of the pandemic did not affect most of them returning to their previous lifestyle. In addition, the high level of income and education of the participant group prevented significant results in the concepts of perceived stress and efficiency gain in which we investigated the moderator effect. For this reason, it is recommended that future researchers continue to work with a more normal group of participants, especially in terms of income, education and having children. In addition, since the lifestyle of each occupational group is affected differently in the pandemic, the fact that the participant segment is more diverse may bring this issue to a different dimension in the literature.

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APPENDIX

APPENDIX A: QUESTIONNARIE

Welcome to our study!

Dear Respondents,

This survey is a part of our research, which we are conducting for academic purposes at Istanbul Bilgi University. The aim of our study is to investigate customers' views about online shopping in the post-pandemic era. We very much appreciate your willingness to help.

There are no right or wrong answers.

All your answers will only be used for academic purposes. All the information collected in this survey will be kept entirely confidential. If you have any question, you can contact us via tomrisors@gmail.com

We much appreciate your help !!!

The survey takes approximately 8-10 minutes to finish.

- **Socio-Demographic Features**

Please select your gender:
☐Female ☐Male ☐Other
Please select your age range:
☐21-25 ☐26-30 ☐31-35 ☐36-40 ☐41 and above
Please select your monthly income range:
☐ 2500 TL and below ☐2501-4000 TL ☐4001-6500 TL ☐6501-8000 TL ☐8001-10000 TL ☐10000 TL and above
Please select your education level: (Last graduated degree)
☐Associate Degree and below ☐Bachelor Degree ☐Postgraduate Degree
Please select your marital status:
☐Married ☐Single
How many children do you have?
☐None ☐1 child ☐2 children ☐3 children and above

- **Compared to pre-pandemic period, please state how much your online purchase changed? (range between 0% and 100%)**

- **Emerging of a New Need**

Please evaluate the following statements	**1 Strongly Disagree**	**2 Disagree**	**3 Somewhat Disagree**	**4 Neither Agree Nor Disagree**	**5 Somewhat agree**	**6 Agree**	**7 Strongly Agree**
My lifestyle has changed with the pandemic							
My changing lifestyle brought new needs with it							
After the pandemic, I needed products that I do not usually use							

- **Fear of Covid-19**

Please indicate how much you agree with the following statements	**1 Strongly Disagree**	**2 Disagree**	**3 Somewhat Disagree**	**4 Neither Agree Nor Disagree**	**5 Somewhat agree**	**6 Agree**	**7 Strongly Agree**
I am most afraid of coronavirus-19							
It makes me uncomfortable to think about coronavirus-19							
My hands become clammy when I think about coronavirus-19							
I am afraid of losing my life because of coronavirus-19							
When watching news and stories about coronavirus-19 on social media, I become nervous or anxious							

- **Online purchase level**

Please evaluate the following statements based on your online purchase level	**1 Strongly Disagree**	**2 Disagree**	**3 Somewhat Disagree**	**4 Neither Agree Nor Disagree**	**5 Somewhat agree**	**6 Agree**	**7 Strongly Agree**
I do make more online purchases compared to pre-pandemic period							
I do use online channels more compared to pre-pandemic period,							
Compared to pre-pandemic period, I do use online channels more to purchase clothing							
Compared to prepandemic period, I do use online channels more to purchase digital devices							

- **Efficiency Gain**

Please evaluate the following statements about online shopping	**1 Strongly Disagree**	**2 Disagree**	**3 Somewhat Disagree**	**4 Neither Agree Nor Disagree**	**5 Somewhat agree**	**6 Agree**	**7 Strongly Agree**
It is convenient to make online shopping							
It is uncomplicated to find information about offered products							
It is effortful to find the right product							
One quickly finds the right products							
It is time-consuming to make online shopping							
You can buy any product whenever it suits you.							
One can find low-cost products							

- **Purchase Intention**

Clothing **After the pandemic, in my future decisions on clothing purchase, I intend to…'**	**1** **Strongly Disagree**	**2** **Disagree**	**3** **Somewhat Disagree**	**4** **Neither Agree Nor Disagree**	**5** **Somewhat agree**	**6** **Agree**	**7** **Strongly Agree**
… often dress differently according to new needs (home-office, online based sport etc).							
… buy new clothing regularly.							
To continue to use these new products (purchased during pandemic; yoga/jogging pants, sweatshirts etc) even though the pandemic is over.							
Digital Devices **After the pandemic, in my future decisions on digital devices purchase, I intend to…'**	**1** **Strongly Disagree**	**2** **Disagree**	**3** **Somewhat Disagree**	**4** **Neither Agree Nor Disagree**	**5** **Somewhat agree**	**6** **Agree**	**7** **Strongly Agree**
… always be able to use digital devices with the best available technology. (new product)							
… buy new digital devices regularly. (new products)							
… be able to replace digital devices when new models come on the market. (new products)							
To continue to use these new products (purchased during pandemic; office work chair, monitor etc) even though the pandemic is over.							