

IMPACT OF COVID 19 ON BUYING BEHAVIOUR AND PURCHASE DECISION-MAKING: AN EMPIRICAL ANALYSIS

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ABSTRACT

COVID 19 has changed the world. The way we do business, the way we study, the way we socialise, the way we travel, everything has changed. Several countries across the globe experienced lockdowns. The lockdown has forced people to stay indoors and be in survival mode. With no flights, salons, restaurants, hotels, transport, and even offices, the people were trapped in their homes. The home has been converted into a workplace, school as well as a playground. Several businesses have suffered losses and even faced shutdowns and on the other hand, COVID-19 has acted as a window of opportunity for many new products and services. Consumers are hence forced to change their purchase patterns. The grocery bill for most households has doubled during the lockdown. Dining out and travel has decreased. Generation Z is devoting the budget to education as they want to upgrade their skills and prepare themselves for the challenges that the post-COVID world will pose. OTT platforms have seen a surge in viewership as people are exploring all sorts of media to relax and rejuvenate in their homes. Groceries, automobiles, electronic gadgets, kitchen appliances, apparel, insurance, and financial investments are the major components of household spending. In this paper, we have explored the major components of household buying and how COVID-19 has impacted them. The study is based on inputs from a primary survey and existing reports and information. The primary survey helps us to understand the changes in household buying patterns, purchase

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decision-making, and gender roles. We have collected primary data using an online survey as face-to-face interaction was difficult due to the COVID-19 pandemic. The changes in household buying may become permanent changes or might fade away. Understanding this difference is crucial for marketers to formulate long-term strategies for their products and services. This study will provide insights and help marketers to understand the changing buying behaviour and purchase-decision making in households.

Keywords: COVID-19, Buying Behaviour, Buying Roles, Purchase Decision-Making

INTRODUCTION

No one ever thought that the novel Coronavirus would impact the life of people around the globe not for days or months but for many years. It was March 11, 2020, that COVID-19 was declared a global pandemic by the WHO. This was due to the multi-fold spread of virus outside China. This pandemic which started in 2019 has disturbed the world economy. As of Jan 4, 2021, there were 83,715,617 confirmed cases of COVID-19 across the globe. Some countries have declared success in the development of vaccine but administering it to the masses is a big challenge. In the past 2 years, the world has passed different phases starting from strict lockdowns to phased openings and now having a normal world with masks and sanitizers becoming part of our daily life. COVID-19 has surely changed the world. Everything has changed from the way we work, the way we study, the way we shop and the way we socialize. Most of the things have gone online and the virtual world has taken over. Though slowly things are coming back on track, there might be a couple of things which will become a permanent part of our lives. Here in this paper, we focus on the impact of COVID-19 on consumer buying behaviour and purchase decision making.

Since many countries had imposed lockdowns, several companies allowed employees to work from home, a lot of businesses faced temporary shutdown and unfortunately many lost their jobs due to heavy losses incurred by the businesses. As people were confined to their home a lot of changes were observed in their buying behaviour. Initially consumers started stocking up the essential goods out of fear of stock out but as things settled and the period of lock down

kept on extending consumers and after themselves and have been learning new ways to the new normal. As they say every challenge comes with opportunity so did COVID-19. The e-commerce sector got a boost as people shopped from their homes. E-tailers experienced abnormal increases in their revenue like Alibaba's overall revenue rose to 114.31 billion yuan (\$16.02 billion) in the quarter ended March 31, 2020 from about 93.50 billion yuan a year.[1] earlier.

Many brick and mortar companies went online as the situation demanded. Many businesses came up with new ideas and converted the threat into opportunity. For example, Washington-based merchant Malicious Women Co. used to sell finished candles. However, they adjusted their offering during the challenging times and created a special candle making kit for kids with the aim of keeping the kids occupied for a few hours. The kits proved so popular that they were sold out within days.

Buying Behaviour and Purchase Decision Making

Consumer can assume different roles. We can understand 'Consumer' as the one who identifies need, make purchase and use the product. There might be situations wherein the same person is taking all these decisions while in many cases different person might assume these buying roles. It is common to find that parents take decisions regarding purchase of products to be used by their children. In this case parent decide while children actually use or consume the product. It is common that we have influence of our friends while selecting apparels or jewellery. So, our final purchase is influenced by our friends, though we have to use it.

Buying Behaviour refers to the decision processes and acts of people involved in buying and using products. The buying behaviour is complex and influenced by their social, cultural, personal and psychological factors.

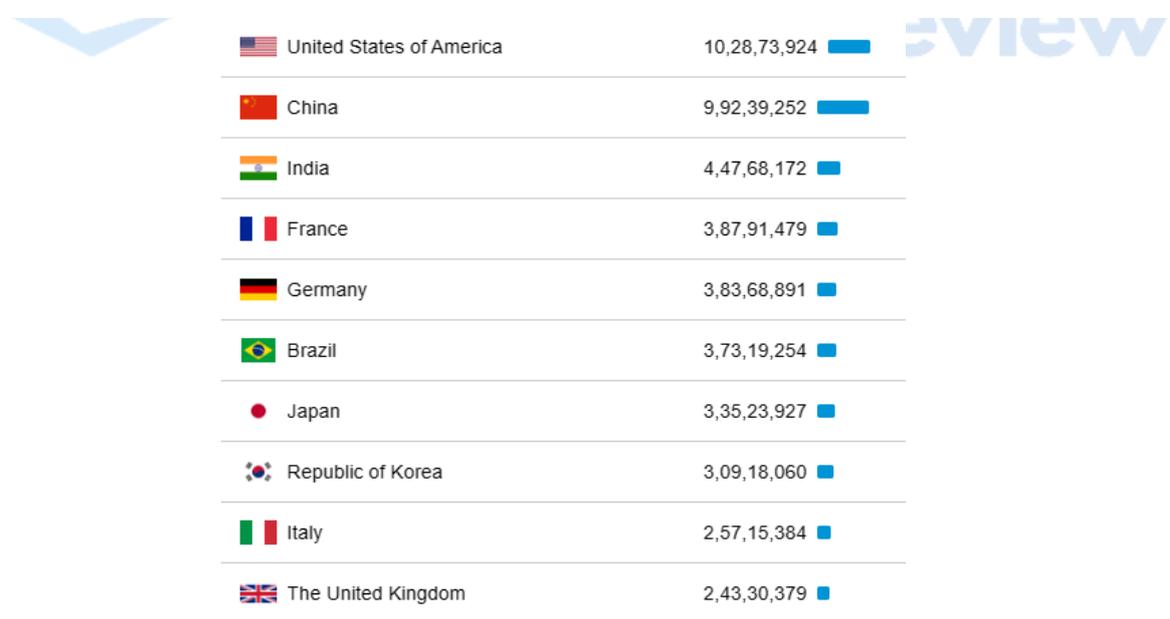
By consumer behaviour we mean the constant decision-making process of searching, purchasing, using, evaluating, and disposing of products and services (Valaskova et al., 2015). The study of individual factors is necessary to understand the micro consumer behaviour (Solomon, 2016). It is found that consumers aim to maximise their utility, joy or satisfaction by purchasing the consumer goods. (Flatters and Willmott, 2009)

Consumer may play different roles in the buying process. One person may play all the following roles or different people may play these roles while making buying decisions. Kotler (2003) distinguishes five roles people play in a buying situation. They are as follows:

- i. Initiator refers to the person who first suggests the idea of buying the product or service.
- ii. Influencer refers to the person who influences the decision.
- iii. Decider refers to the person who is involved in taking decision regarding any component of a buying decision: whether to buy or not, what to buy, where and how to buy.
- iv. Buyer refers to the person who makes the actual purchase.
- v. User refers to the person who finally consumes the product or service.

Covid-19 and the World

As per the data shared by BBC, there were 93.4 million confirmed cases of COVID-19 and 2 million deaths across the globe as on 12 April 2023.[2] Cases across different countries as summarised below.



Source: [WHO Coronavirus \(COVID-19\) Dashboard](#) | [WHO Coronavirus \(COVID-19\) Dashboard With Vaccination Data](#)

Fig. 1: COVID cases across the Globe (as on 12 April 2023)

Covid and Changing Buying Behaviour of the Consumers

As per McKinsey (2020, Dec), spending on non-essential items like games, make-up, apparels, shoes, jewellery, and electronics has declined. COVID-19 impacted all the industries but in different ways. We can understand the impact on different industries and products by categorising them into four broad groups. They are as under:

1. **Rebounding** – These include the product categories which saw a drop in demand but slowly picked up afterwards like Apparel, Baby and Maternity, Beauty, Restaurants and Cuisine.
2. **Accelerating** – Industries such as digital marketing, pet adoption etc which are in the growth segment already, experienced abnormal upward demand trend as high as 200% over the normal due to the pandemic. This means that normal promotional and stocking projections for such industries should be adjusted upward.
3. **Stabilizing** - These includes industries that experienced extreme surges but slowly stabilized like Grocery, gaming, IT Security etc.
4. **Recovering** - These are the industries that were hit adversely like the aviation sector, concerts, hospitality sector etc. For example, the way consumers experience concerts is in a state of change with more and more becoming accustomed to streaming their concerts, shows and live performances.

Hence, it is evident that COVID-19 has impacted all the industries, and this is due to the changes in preference and priority of the consumers. The consumers have become more cautious about their health, hygiene and safety. They have been on saving mode due to fear of job loss and pay cuts. As a result, the discretionary spending decreased, and many spent only on the essential items.

Surge in Online Shopping

Lockdown across the globes gave push to online shopping. Some by choice and others by force opted to shop online as there was no other alternative during the lockdown. Several reports shows that e-tailers experienced growth in revenue. But the impact varies across countries due to varying degree of online penetration and consumer preferences. The Digital Tools in Crisis

and Recovery Consumer Report by Deloitte mentioned that 48% of their survey respondents agreed that there was an increase in their online spending since the outbreak of Covid-19. This survey was done across 13 countries. As per the J.P.Morgan (2020) research findings, more shoppers are pushed online due to the pandemic. Taking the case of U.S, e-commerce sales rose to 16.1% from 11.8% in first quarter of 2020. Another survey conducted by UNCTAD highlighted the growth of online buying and some consumers even revealed that they will continue to buy online in long run too. This survey covered countries like Turkey, Brazil, Germany, South Africa, Italy, the Republic of Korea, China, Russian Federation and Switzerland. A survey report of McKinsey (Oct 2020) shows that an average of 30% growth in online customer base across the countries. If we break it country-wise, the growth varies, for example, China already had high level of online penetration before COVID-19 and hence growth during pandemic was moderate. Talking about India, findings of McKinsey (Dec 2020) report shows that many have developed new digital habits and continue to do so in the post COVID world too. 82% respondents stated they will continue to buy groceries online while 75% plan to continue to get deliveries from restaurants.

OBJECTIVES OF THE STUDY

Since COVID-19 has changed the world and impacted humans and their consumption patterns and habits, a lot is to be explored and observed. Due to time and resource constraints, we limit our study to the following objectives.

1. To investigate the changes of COVID-19 on buying behaviour and purchase decision making in Indian households.
2. To study the impact of COVID-19 on use of online medium for shopping.
3. To explore if COVID-19 has resulted in changes in the buying roles of the consumers.

HYPOTHESIS

H 1: Female and male have the same opinion with respect to selection of mode for buying specified household products.

H 2: Consumers of all age groups have the same opinion with respect to selection of mode for buying specified household products.

RATIONALE OF THE STUDY

No marketing strategy can succeed unless it is directed towards the right target. In addition to studying the changing behaviour and preferences, one must also place importance on tracking the changing buying roles. Several researches, reports and surveys are available and many are ongoing focusing on consumer habits and how they have changed. However, not much focus is on the buying roles. Here in our study, we attempt to understand the impact of COVID-19 on buying roles in the households with respect to specific products.

In our study we have selected four products namely Groceries, Kitchen Appliances, Consumer Electronics and Insurance.

Some industries experienced positive impact while some suffered losses due to COVID-19 as already discussed above. The impact also varied according to the region. However, groceries are something which experienced growth across the globe as consumers spent more on the necessities such as groceries and household supplies. With most of the people working from home, the participation in household purchases is impacted. Second product we have included is kitchen appliances, mostly used by women in our study to understand the role they play in its purchase. Third product we have selected is consumer electronics. Since people were locked at home, the gadgets became the main source of entertainment. Also demand for laptops, headphones, tabs increased with online classes and office work. Lastly, we have included insurance as the fear of COVID-19 pushed people to take cover for any unforeseen event.

RESEARCH METHODOLOGY

The current paper is an exploratory study involving inputs from existing literature and primary survey. An online survey was conducted using Google Forms to understand the buying behaviour and purchase decision making and explore if COVID-19 had any impact on the same. Articles and research papers from newspapers, journals and websites served as useful input for understanding the household buying and decision making.

A structured questionnaire using 5-point Likert scale anchored with (1) Strongly Disagree to (5) Strongly Agree. The sampling unit is an individual consumer and sampling method used is Purposive Random sampling. Total of 182 responses were collected in the month of September 2020. We have surveyed consumers about the role played by them while making purchases for the above 4 products in their household. We have surveyed about four important stages in the decision-making process- Searching alternatives, evaluation of alternatives, deciding the final brand to be purchased and making the final purchase. We were interested to know whether COVID-19 had any impact on the buying roles of consumers. So, two periods under study are- Pre COVID-19 and Since COVID. Also, as we see a surge in online shopping, we surveyed the preference of our respondents with respect to online purchasing. Comparison of consumer's role and preferences will help understand if COVID-19 had made any impact or not. Independent T-Test and One-Way Anova, Tukey's HSD have been applied to understand the differences among the groups.

LITERATURE REVIEW

Grashuis, Skevas & Segovia (2020) have studied the variability in the behavior of grocery shoppers in the United States under various scenarios of the COVID-19 pandemic. The behaviour of consumers varies depending on whether the COVID-19 cases in their area are increasing, constant or decreasing. Using an online framed choice experiment, they have surveyed 900 respondents about four consumer preferences in respect of groceries- purchasing methods, time windows, minimum order requirements, and fees. Their findings show that preferences for the curb side pick-up, home delivery, and in-store purchasing methods differ

significantly across the scenarios. Chauhan, V., & Shah, M. H. (2020) conducted their study on Sentiments, Media Consumption Habits, and Consumer Behaviour during the Coronavirus (COVID-19) Outbreak during the fourth week of the first lockdown period announced on March 20th, 2020. Out of 353 respondents, 52.2% agreed that their shopping behaviour was affected and that they have adopted a mixed mode of purchases- both, Online and In-store. Blue, A (2020) also mentioned in her article that majority of the consumers tried buying online grocery for the first time in March. Many consumers reported that they will continue to buy groceries online, at least till the pandemic continues. Mehta et al (2020) have explored existing reports and conducted in-depth interviews with consumers and marketing professionals to understand the changes in consumer behaviour due to COVID-19 and reasons for the changes. Baker et. al. (2020) in their study covering consumers from the United States found that demographic factors played an important role in consumer behaviour. For example, elderly had cut their spending more as compared to the youngsters. Households with children spent more on grocery initially but had overall decline in spending. The decline was twice when compared to households with no children. Income did not have a major impact on the spending pattern of the consumers they surveyed.

Several reports and studies across the globe have been undertaken since COVID-19 started and they have explored different aspects of consumer behaviour. The existing research shows that consumer behaviour changes and new behaviour emerge due to the crisis. Not all people react in a similar way due to difference in perception about the situation and its negative impact (Amalia et al., 2012). The changes due to crisis may be temporary or might have a long-lasting impact. Study by Flatters and Willmott (2009) reported that even rich people focused on simple living and recycling post-crisis and avoided excess consumption. Recent survey conducted by Kantar (2020) also reported that the planned purchases are being deferred and pandemic has taught us to live with less. The survey points out that the consumers are showing interest in saving through investments, insurance and health.

FINDINGS OF PRIMARY SURVEY

In this section we discuss the findings from our primary survey. Total of 182 individuals responded to the survey. The respondents were asked about the role they play in decision making while purchasing the four products mentioned earlier. We asked the same set of question- Pre-Covid-19 and since Covid-19 hit the world. This will give insights regarding the impact of Covid-19.

Demographic Profile of Respondents

The respondents belong to different gender, age groups, family structure and professions. This brings diversity in opinion and enables us to compare differences amongst the groups. The profile of respondents is summarized with the help of figures below:

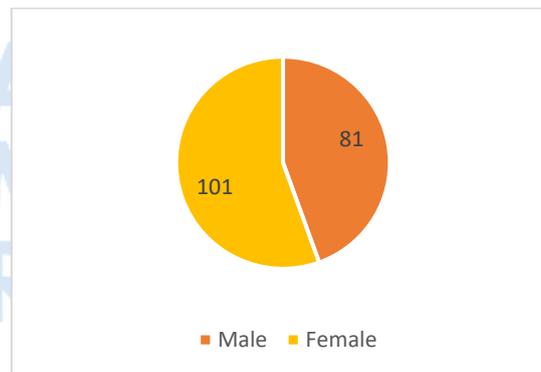


Fig. 2: Gender of the Respondents

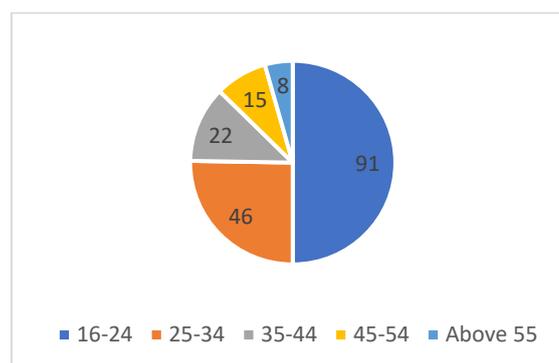


Fig. 3: Age of the Respondents

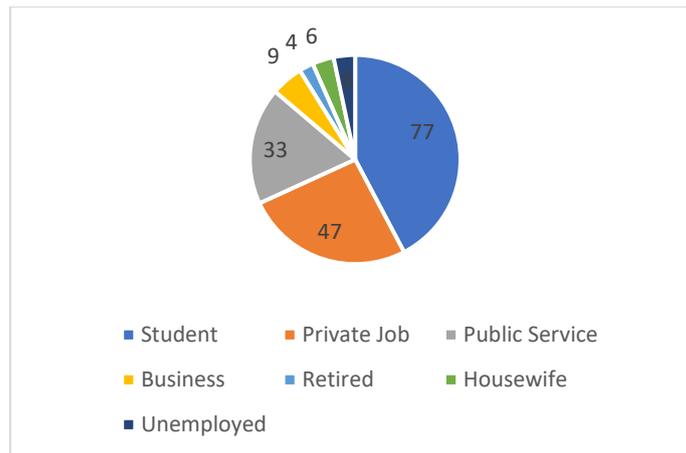


Fig. 4: Job Profile of the Respondents

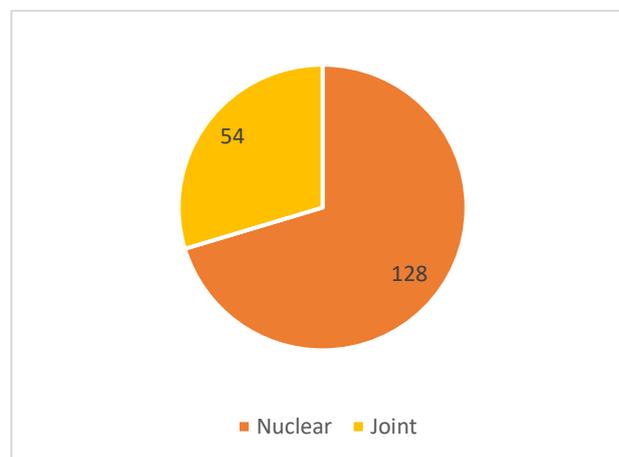


Fig.5: Family Structure

Participation in Decision-Making

For each product we asked what role the respondent played while buying and purchase decision making about four products- Groceries, Kitchen Appliance, Consumer Electronics and Insurance. The following buying roles were focused-

- i. Searching alternatives
- ii. Evaluation and comparison of alternatives
- iii. Deciding final brand
- iv. Making the final purchase

We have already discussed that these roles could be played by the same person or different persons while making decisions regarding purchasing any good or service. Table 1 and 2 shows the participation of female and male respondents respectively in the decision-making regarding these four products.

	Groceries	Kitchen Appliances	Consumer Electronics	Insurance
Search Alternative	3.67/3.78	3.84/3.88	3.80/3.87	3.50/3.53
Evaluate Alternatives	3.66/3.73	3.81/3.82	3.84/3.86	3.54/3.44
Take Final Decision	3.59/3.59	3.63/3.68	3.69/3.71	3.29/3.33
Make Final Purchase	3.54/3.59	3.29/3.39	3.31/3.40	3.09/3.19

Table 1: Average values of participation in Decision-Making (Female)

(Pre COVID/Since

COVID)

	Groceries	Kitchen Appliances	Consumer Electronics	Insurance
Search Alternative	3.31/3.27	3.56/3.50	3.88/3.77	3.58/3.38
Evaluate Alternatives	3.19/3.27	3.53/3.55	3.71/3.71	3.50/3.37
Take Final Decision	3.12/3.13	3.56/3.48	3.76/3.72	3.41/3.37
Make Final Purchase	2.58/3.06	3.22/3.24	3.43/3.54	3.23/3.19

Table 2: Average values of participation in Decision-Making (Male)

(Pre COVID/Since COVID)

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The above two tables show the average score of female and male respondents for the four decision making stages. The first score relates to pre-COVID-19 days while the second score relates to the period since arrival of COVID-19. We see the participation of females and males in two periods. The summary for each product is as follows:

- i. Groceries: We find the average score of females is higher than males in all the stages in both the periods. However, we see the participation of males has increased slightly and they are helping in purchasing groceries since COVID-19 has hit.
- ii. Kitchen Appliances: Female have more score than male, and it has increased since COVID.
- iii. Consumer Electronics: We see that participation of females has increased but male have higher scores when it comes to making final decisions and buying the products.
- iv. Insurance: an interesting observation is that participation of males has decreased in the COVID period. The role of females is on rise for searching, taking final decisions and making purchase of insurance.

Online Mode

Our results are in line with several surveys and reports which show COVID-19 resulted in an increase in online shopping.

Products	Pre- COVID-19	Since COVID-19
Groceries	2.962	3.555
Kitchen Appliances	2.989	3.456
Consumer Electronics	3.297	3.599
Insurance	2.830	3.242

Table 3: Average values for online purchases

The table above shows preference of purchasing the products online. It is clear that since COVID-19 has entered our lives, people are turning to online mode. The average value for all products has increased indicating respondents have started purchasing all the four products online more than they did in the pre-COVID times.

Products	Pre-Covid	Since Covid
	Sig (2-tailed)	
Groceries	0.633	0.009*
Kitchen Appliances	0.916	0.178
Consumer Electronics	0.118	0.850
Insurance	0.071	0.611

Table 4: T-test results for use of online mode (Female v male)

To understand the difference between male and female respondents we conducted independent t-test and summary of results is shown in Table 4. At a significance level of 5%, we conclude that gender has an impact only for purchase of groceries with significance value less than 0.05. For the other three products, there is no significant difference between male and female respondents. First hypothesis (H1) is accepted for all products except groceries.

To understand the impact of age on preference of using online mode for shopping, one-way Anova was applied. The age groups above 35 were clubbed as the groups had less respondents. The three age groups for which Anova was applied are: 16-24 years, 25-34 years and Above 35 years. The results are summarised as below:

Products	Pre-Covid	Since Covid
	Sig	
Groceries	0.057	0.001*
Kitchen Appliances	0.143	0.023*
Consumer Electronics	0.099	0.066

Insurance	0.112	0.002*
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Table 5: One Way Anova (Age groups)

Dependent Variable	(I) AGE	(J) AGE	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
GCO	1	2	-.4863*	0.200	0.042	-0.959	-0.013
		3	-.7250*	0.201	0.001	-1.201	-0.248
KACO	1	2	-.562*	0.215	0.026	-1.072	-0.053
		3	-.380	0.217	0.189	-0.893	0.133
ICO	1	2	-.5879*	0.226	0.028	-1.123	-0.052
		3	-.732*	0.228	0.005	-1.272	-0.192

Table 6: Post Hoc Analysis by Tukey's HSD (Age Groups)

From the results it is clear that age had no significant impact over decision-making for the products selected in Pre-COVID days. However, we see significant differences with respect to Groceries, Kitchen Appliances and Insurance. For further understanding, we conducted Post-Hoc Analysis using Tukey's HSD. The findings (table 6) reveal that for groceries, it is age group 1 which differs with other groups when it comes to selecting online mode for purchases. Hence, consumers falling in age group 16-24 are different from age group 25 and above. In the case of Kitchen Appliances, group 1 and 2 differ significantly while for insurance, again group 1 differs significantly from group 2 & 3. Second hypothesis (H2) is rejected for all products except consumer electronics.

RECOMMENDATIONS AND CONCLUSIONS

The American Marketing Association (AMA) defines Consumer behaviour as "The dynamic interaction of cognition, behaviour and environmental events by which human beings conduct

the exchange aspect of their lives.” As consumer behaviour is dynamic, continuous research is needed to keep a track of their behaviour and their patterns. COVID-19 has impacted everyone’s life in more than one way. Businesses, work, study and even play, all have changed. Consumers around the globe are encompassed by uncertainty and fear and this has impacted their buying behaviour too.

There are several types of decisions a consumer makes, different roles played in the buying process. The consumer takes series of decisions while making the purchase decision. Our study focused on understanding the consumer’s participation in four decisions- Searching the alternatives, evaluating them, taking the final purchase decision, and finally buying the product. We have selected four products which are important for any household.

Our sample shows that there has been a rise in online purchases for all the four selected products. The participants show active participation in all the four decisions, for all the products. However, the participation of females has increased slightly since COVID-19. Consumers in the age group of 16-24 years are significantly different to other age groups for using online mode for purchasing groceries, kitchen appliances and insurance.

The marketers can use these cues and study the role of male and females in various decisions while making purchases to formulate an effective marketing strategy. Role of men has increased in decisions regarding groceries during COVID-19. Interestingly, the contribution of females in all the decision-making stages has increased, though marginally. The marketers must take note of these points and design their advertisements keeping in mind the growing role of females in households. Portrayal of females should not be limited to kitchen and groceries. They are having equal participation in consumer electronics and insurance too. Similarly, participation of men is also on the rise with household’s groceries. So, it is a good time to break the gender barriers and acknowledge the changes in society through their advertisements.

All the small and big companies should focus on providing goods and services online with hassle free delivery and return policy as consumers will opt for online purchases till free from the fear of COVID-19. Accenture (2020) report states that the trend towards digital commerce

is expected to continue even in the post-COVID-19 world as consumers reported that their online shopping will increase from 32% to 37% in post pandemic world.

LIMITATIONS OF THE STUDY

The study was conducted using self-structured online questionnaire and non-probability random sampling was used. Hence it suffers from sampling bias. Increasing the sample size can help in generalisation of our findings. We have focused on gender and age; researchers can explore impact of other demographic factors.

SCOPE FOR FUTURE RESEARCH

As consumer behaviour is a dynamic field, continuous tracking and research is required to understand and predict the trend. It will be interesting to study the buying behaviour and purchase decision making pattern at different periods, like once people get vaccinated and return to the new normal. Whether consumers will be concerned about hygiene, safety and continue to buy online or return to their old habits?

FUNDING

This research received no external funding.

CONFLICTS OF INTEREST

The authors declare no conflict of interest.

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