

## Review on Shopping in the Fear of Covid 19 and Consumer Attitudes

Muhammad Saeed\*

Department of Business Administration, Istanbul Arel University, Istanbul, Turkey

## \*Corresponding Author

Muhammad Saeed, Department of Business Administration, Istanbul Arel University, Istanbul, Turkey.

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**Abstract**

*This study explored Istanbul internet buyers' COVID-19 concerns. Epidemic, financial, and internet shopper futures were analysed. The pandemic has increased online shopping. Evaluated consumer spending. The study acknowledges financial, time, and audience limits. Istanbul's internet shoppers were evaluated before, during, and after an outbreak. The study affects governments, e-commerce corporations, and others. It emphasizes how corporations must accommodate client preferences and attitudes. Customer behaviour research builds trust and adapts to internet purchase patterns. COVID-19 affected online buyers. Health and safety have increased online shopping. Post-pandemic consumers are cost-conscious and value-oriented. Predict online customer behaviour. However, the pandemic promoted e-commerce. Consumers choose simplicity, digital platforms, and economic growth. TPB, EBM, influential purchasing attitudes, and COVID-19 internet shopping examined customer behaviour. The study found COVID-19 fear affects online shopping. TPB claims subjective norms, attitudes, and perceived behavioural control affect customer intentions and behaviour during and after the pandemic. Price and quality matter during outbreaks. They want cheap, good solutions. Data reveal firms, organizations, and stakeholders must comprehend and adapt to customer attitudes and behaviours. These data help e-commerce enterprises satisfy customers. The findings can help authorities promote and regulate e-commerce for customer safety and convenience.*

**Keywords:** Covid19, Consumer Attitudes, Fear, Shopping.

**1. Introduction**

In late year 2019, the world witnessed a new, mutated form of a virus previously known as coronavirus. The virus was understood to be highly contagious easily infect people and was able to be transmitted through human contact. The disease that resulted from its infection was named COVID-19 or SARS-CoV-2 which was another version of the already known disease of SARS-CoV (Naming the Coronavirus Disease (COVID-19) and the Virus That Causes It, n.d.). The infected individual may experience various symptoms that depend on the individual's immune system and health situations. Among common symptoms are mild flu, dry cough, fatigue, and others [1].

As per WHO, the risk level of this disease differs from person to person to person, mainly depending upon a person's particular health conditions and the ability of their immune system to deter. While many people experienced mild symptoms, some experienced no symptoms at all, and few had weaker immune systems and already existing health situations such as lung diseases or diabetes embraced lethal outcomes i.e., deaths around the world. Since its emergence in late November in Wuhan, a city in China, the virus brusquely spread all around the world, leaving no part unaffected. The normal travel of

people from one infected part of the world to another infected part was traced to be a primary cause of the spread [2]. This was the reason that prompted WHO to update the level of the highly contagious virus as a pandemic on the 11th of March 2020 [3]. Furthermore, governments all around the world rushed to take necessary measures to restrict and limit the spread of the virus. The first measure on the list was border closings. The international borders were started to be closed firstly for highly infected areas and later were scaled up with different strategies to combat the spread of the virus [4].

The world witnessed absolute chaos as the fear of COVID-19 grappled people around the world. The main factor that contributed to the rising fear was the limited information about the nature of the virus. There were very limited studies regarding coronavirus and this created uncertainty about the risk factor and the future of unprecedented events. Countries around the world started to declare health emergencies as incredibly fast-spreading viruses filled the hospitals. The outcomes from the disease which ranged from mild to lethal created even more disturbance among people as the unpredictable nature of the virus took lives daily. The healthcare systems around the world started to collapse. This havoc took a toll on people's minds as

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this all contributed to future uncertainty and death anxiety [5].

Covid-19 forced government and business authorities around the world to take effective steps on an emergency basis to stop the spread of the virus. Timely attention was required as the highly contagious disease could have formed even more lethal outcomes than it provided. Mass lockdowns, closures of businesses, work-from-home employment, travel restrictions, and others were among the common measures adopted globally. The global economy was hit after these measures were employed very hard. It was one of the most challenging times for physical businesses in near history. The closures of business or the curtailed and restricted allowance of businesses impacted not only business effectiveness but at the same time, people had to face the financial crisis. Nonetheless, at the same time, this crisis also made the world realize the importance of digitization. COVID-19 is credited with urging governments to embrace the digital economy as digitized systems helped many in these uncertain times. As the disease was spreading with person-to-person contact, the digital systems assisted to work in an environment that assure from this dangerous disease. COVID-19 reshaped the world and urged people to work differently in a more careful and changed environment. While purchasing essentials is one of the basic needs of people, COVID-19 made it difficult for them to make purchasing in the normal way. The lockdowns, travel restrictions, and other measures opened the doors of online purchasing. People made a digital step forward as many of them shifted to online shopping partially or completely with time. With this, the already expanding e-commerce has witnessed an exponential rise around the world [6].

Several studies conducted around the world have confirmed the rising level of online purchasing since the pandemic emerged. (COVID-19 Digital Transformation & Technology | McKinsey, n.d.) Showed the emergence of online purchasing in the US market. His study asserts that there is 30% of total consumers embraced digital adoption across the United States. Another study conducted in Ukraine also claims that there is a 45% increase in online purchasing in one year (1, n.d.). This is as Consumers have enacted online purchasing most often than ever as the fear of COVID-19 infection rises. During the global pandemic, offline purchasing has largely been impacted because people wanted to stay away from crowded places amid curfews and lockdowns [7]. People abstained from stepping into crowded places as they might have caught the virus and later bring the disease at home. Especially, the retail business was significantly hit due to business closures and the problem arising in the supply chain due to curfews and other preventive measures employed by authorities. This is the point where trade shifted from physical or offline to virtual or online modes.

However, since the emergence of the pandemic, mobile apps, and social media platforms have reshaped consumers' purchasing behavior to a greater extent. As the studies examine different spheres of COVID-19, consumer behavior for online purchasing has also been investigated around the different e-commerce markets of the world. As per in Jordan, the consumer's preference during the pandemic has largely shifted to e-payment

methods along with online purchasing. Another study asserts that there is a significant variance in consumers' mentality and their shopping attitudes which may include cost awareness, item preference, and others [8, 9].

Consumer behavior in online purchasing amid COVID-19 largely varied based on different items. For example, the study conducted in Iran shows a significant drop in online transactions for durable goods during the pandemic, whereas another study confirms the rise in online transactions for grocery purchasing (COVID-19 Digital Transformation & Technology | McKinsey, n.d.) [10]. Fear is characterized as an emotional and adaptive characteristic that serves to adjust energy that deals with a particular potential threat. However, when fear is not well-adjusted, it may result to be maladaptive. For example, the excessive level of fear may result in deteriorating an individual's mental health which may include various phobias and social anxiety or panic shopping.

COVID-19, as per the study, is a highly contagious disease that acts differently on different individuals. The data shows that people with older age or weaker immune systems are at greater risk of severity and consequences than people with younger age and stronger immune systems After the availability of different vaccines, the chaos and fear associated with covid-19 were stabilized. Still, the threat was there as the highly contagious virus kept coming with different variants like delta, omicron, and others. The new variant required further restrictions. Therefore, the situation remained safe and physical sales were the victim of new restrictions employed by governments and business authorities. explained the fear of Covid-19 by developing Coronavirus Stress Scale (CSS) that is based on four key factors that include Danger and contamination, fear about economic consequences, coronavirus-related xenophobia, and compulsive checking. In another study, the fear of COVID-19 is explained as the psychological vulnerability of people which depends upon an individual's idiosyncrasies [11]. The fear is derived from health anxiety. Health anxiety refers to the perception of a person to believe that one has or is getting a serious disease, without the presence of any actual disease (WHO, 2021 This anxiety is strong among old people, and those possessing various health-related complications. This greatly creates fear among this group of people and also in the general public.

Another potential indicator of fear, particularly in the case of COVID-19 is the intolerance to uncertainty which is defined as the inability of an individual's disposition to undergo the aversive response that emerged from a perceived lack of salient and important information and continued by a linked perception of uncertainty. Another factor that constitutes the collective fear triggered by the coronavirus pandemic is worrying. Worrying is simply described as a process of maintaining negative and dangerous thoughts and that has been associated with depression and several anxiety-related complications [12]. As per, there has been a sharp and unparalleled rise in the fear associated with coronavirus. Also, another study has confirmed the harmful impacts of COVID-19, the fear hit the world and impacted people's mental health [13]. The resulting fear also paved the way for various phobias related to the pandemic Online purchasing,

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however, has seen an encouraging rise in purchasing amid various fear-related factors but at the same time, the attitude of purchasing by the consumer has noticed significant variance. As compared to normal circumstances, the pandemic has witnessed greater consideration of budget which has been incorporated as a key variable in this research. Also, behavioral intention is studied to trace out what the future holds in the e-commerce market after the pandemic.

While lockdowns and health safety measures were enforced by governments around the world, purchasing attitudes also witnessed a change. In such situations, online shopping was believed to be a bio-secure and convenient method for mass consumers. E-commerce is already one of the fast-growing sectors for businesses, the covid-19 further accelerated the market. The fear to be infected with COVID-19 or the fear to spread this disease among various elements of society urged people to opt for online purchasing. The uncertain crises of COVID-19 heavily impact the attitude of these consumers as emotional, financial, and consequential factors make their way [14]. Unemployment, lesser working hours, and uncertainty about the nature and duration of the crises play their role significantly in the consumer's attitudes. The fact that COVID-19 created an economic crisis around the world, and even the world's top economies also struggled for a fair amount of time. This sudden financial crisis has urged people to ponder over their purchasing while maintaining their budget in these uncertain times. The psychological attitude toward online purchasing after the pandemic ends is also taken as a key variable in this study. Therefore, the budget consideration and future behavioral intention for online purchasing along with the general preference of people have been studied as three key variables. Attitudes are defined as the personal perception of consumers for online information about products [15]. In general aspects, consumers possess a positive attitude toward online shopping [16]. This greatly contributes to the exponential rise of e-commerce as it provides better convenience to the public as compared to offline purchasing. Moreover, the rise of e-commerce is also evident from a business point of view and a large influx of markets are adopting digital platforms, especially in times of the global pandemic. This research attempts to examine the change in the general attitude of the consumer in the wake of COVID-19 fear and circumstances and how this attitude projects future behavioral intention in the post-COVID era. While budget consideration has a role to play in online purchasing during COVID-19, the aspect of how it might shape the consumer's future behavioral intention is also examined in this study. The behavioral intention in this particular study refers to the perception of people for online purchasing after the pandemic ends. The behavioral intention aims at finding out whether consumers' attitudes remain the same for online purchasing or if it may take a shift to offline purchasing. Also, behavioral intention is employed to investigate the consumer's attitude toward budget consideration after the pandemic.

### 1.1. Problem Statement

It has been long investigated what impacts purchasing attitudes as a fundamental part of consumer behavior. Its models can

be traced back to as early as 1960. The existing models have largely researched several factors that are hypothetically believed to be influencing consumers' attitudes. These factors include demographics, social, financial, cultural, and others [17]. In normal circumstances, the most studied sub-factors are prices and quality. From a historic point of view, the price has been determined as the most prominent factor that influences the consumer's purchasing attitude [18]. There is a significant variance in consumers' attitudes toward purchasing in normal circumstances and in times of crisis. Crises bring the factor of uncertainty that plays a major role in impacting consumer attitude [12]. The life-threatening disease has brought immense fear to the general public's life and not only purchase behavior but purchasing platform has also been influenced.

However, the global pandemic has initiated completely different types of challenges for the public, governments, and market owners. This type of crisis is believed to be greatly influencing consumers' purchase behavior with more vigor than that is normal societal conditions. In these types of crises that are supposedly concerned with consumers' health and financial aspects, the price or quality depends on crises significantly. Rickson argues in his study that the current pandemic has significantly posed major challenges to businesses and households as they are subjected to face a point near bankruptcy amid lockdowns and an increased scale of unemployment. Furthermore, this pandemic has brought everything to a standstill and uncertainty that differentiates it from other crises in history [19]. COVID-19 as compared to other health crises is highly contagious and has significant proportionality of spreading through communities [20]. There is extremely limited study on challenges posed by pandemic crises in terms of consumers' attitudes, especially in e-commerce. Also, behavioral intention for future purchasing attitudes after the pandemic ends. Thus, it greatly causes research challenges, in an attempt to apply or adapt the existing theory to completely unknown situations to get new insights. However, it is recognized that there are some common factors involving pandemics and other financial crises that may include employment, government support, and others [21].

As COVID-19 has changed everything we do commonly in our routines, the significance of this research is to draw the attention of online marketers toward changing the attitude of consumers. This research aspires to help firms, governments, and concerned organizations be informed about the relationship of COVID-19 with consumers' attitudes toward e-commerce so they could shape their strategies accordingly. E-commerce played a vital role during mass lockdowns as COVID-19 fear urged people to stay at their homes. With this online purchasing witnessed a rapid rise along with changing trends of online purchasing (Truong & Truong, 2022). People were predicted to prioritize certain things over others on normal days. This creates opportunities for qualitative studies like this to make e-commerce firms aware of changing trends as online purchasing works functionally well when done according to the choice of consumers. Also, to make them informed to identify the areas they need to gain their trust. This research implies a questionnaire approach, followed by qualitative interviews and surveys from a large number of

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consumers and firms in Istanbul to investigate the scaling relationship between COVID-19 fear and consumer's attitude toward online purchasing.

### 1.2. Literature Review

This chapter particularly reviews existing comprehensive literature on the subject. It discusses various theories of consumer behavior in general and would compare various studies that present theories on online purchasing behaviors in normal circumstances. Furthermore, the chapter includes how online purchasing behavior changes in the uncertain times of the COVID-19 crisis. Based on the various factors presented in existing literature regarding online purchasing and consumer behavior alteration, the conceptual model would be formed to further discuss the subject to find out its implications in Istanbul – Turkey. Finally, a summary of the overall literature is presented that subsequently differentiates purchasing behavior between other crises in the past and Covid-19.

### 1.3. Purchasing Behaviour

The existing literature is rich with studies where consumers and their behaviours have been studied for various purposes in organizational science, marketing, business analytics, research surveys, and others. Scholars strongly consider understanding consumer purchasing behavior as significantly important for shaping strategies and setting goals to attain sustainable and meaningful business outcomes, especially in today's highly competitive market.

Solomon [17] described a consumer as an individual identified by organizations as a desirous buyer who is potentially willing to purchase a product, or service, or make a business deal with them. Moreover, according to the researcher, the consumer consumes a product or service or is having strong desire and passes three stages of the consumption process that are Pre-purchase service encounter, and post-encounter stages. In the first stage, the consumers generally possess awareness where they identify a need, search relevant information, explore various solutions based on need, evaluate alternatives, and make a decision regarding consuming a particular product or service.

Next, at the service encounter stage, consumers request service from elected providers, and the delivery process is initiated. The last stage of post-encounter refers to the general evaluation of consumers to rate the service of chosen providers based on quality, the satisfaction of expectations, and timely deliverance of the quality and service.

Furthermore, the existing literature provides various study models that evaluate the buying behavior of consumers amid different events happening around the world. These models help in predicting and describing changing behaviors of consumers and how different factors influence these behaviors on economic and other social norms and values of consumers, in particular, their habit of buying [22]. Three of the most prominent models present in the existing literature which are discussed in this section are the model presented by the Theory of planned behavior (Ajzen, 1985), The EBM Model by, and Factors influencing buying behavior by [23, 24]. In the next section, these models are discussed in detail along with various variables and factors which are studied as important for the evaluation of buying behavior of a large number of customers.

### 1.4. Buying Behaviour Models

Engel, Kollat, and Blackwell provided a theory regarding buying behavior of customers and introduced a model termed EKB in 1968. This theory provided a five-stage model that explains buying behavior process and the decision-making of customers. According to the model, a customer faces the first stage of problem recognition followed by information search, evaluation of alternatives, purchase decision, and post-purchase evaluation respectively [25]. Furthermore, the EKB model was improvised by Engel, Blackwell, and Miniard in 1995 and was termed as EBM model. The newly developed model incorporated information input processing and several other factors that were considered to be influencing customers' decision-making process regarding buying a particular product or service. Eventually, the model was further developed and several new factors were included in 2006 by the same scholars that explain the decision-making process in a more meaningful way. The model is given in Figure 2.1 as under:

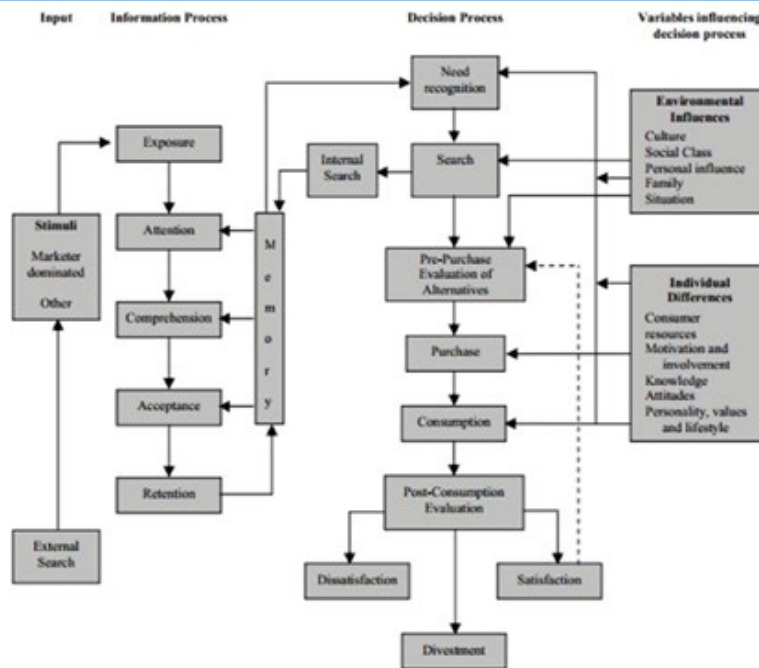


Figure 1: EBM Model [23].

The EBM model, in general, states that customers' purchasing behavior is influenced by several factors. The authors classified these factors into three extensive classes which are named psychological processes, individual differences, and environmental influences. The first class which is the psychological process includes five factors which are originally explained in the first model EKB, developed in 1968.

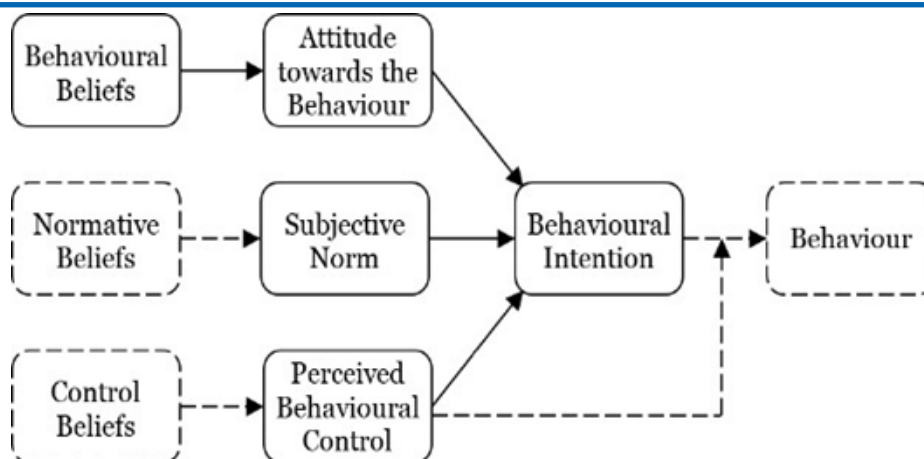
The outcomes from these three classes and their respective factors generally evaluate what behavior consumers possess for purchasing and how it changes with time and concerning different crisis-like events happening at the local or global level [23].

While EKB has believed to be a very promising model in the sense that it presents a comprehensive conceptual framework to study the buying behavior of a large number of consumers. The model is praised widely as it contains various essential factors at the individual and environmental levels and includes key decision-making factors which are highly regarded as significant

in understanding the marketing trends of the industry. However, this model has also noted critique in the literature. Brug et al., called the model too complex having undefined variables, and argued that it had ignored several important factors that are required to evaluate buying behavior [26]. The authors further proposed another study model namely the Theory of planned behavior (TPB) and argued that it presented broad simplified variables and easy-to-evaluate factors to study buying behavior.

### 1.5. Theory of Planned Behaviour (TPB)

Boateng (2018) presented a theoretical model to study buying behavior which he named the theory of planned behavior (TPB). The model was based on a previously developed model named the theory of reasoned action (TRA) 1975 by. TPB model presented the factors that evaluate buying behavior of customers based on normal circumstances. The model considered the attitudes of customers, norms, values, and perceived behavior control in performing and showing the intention of buying [27]. Figure 2.2 shows the pictorial representation of the model.



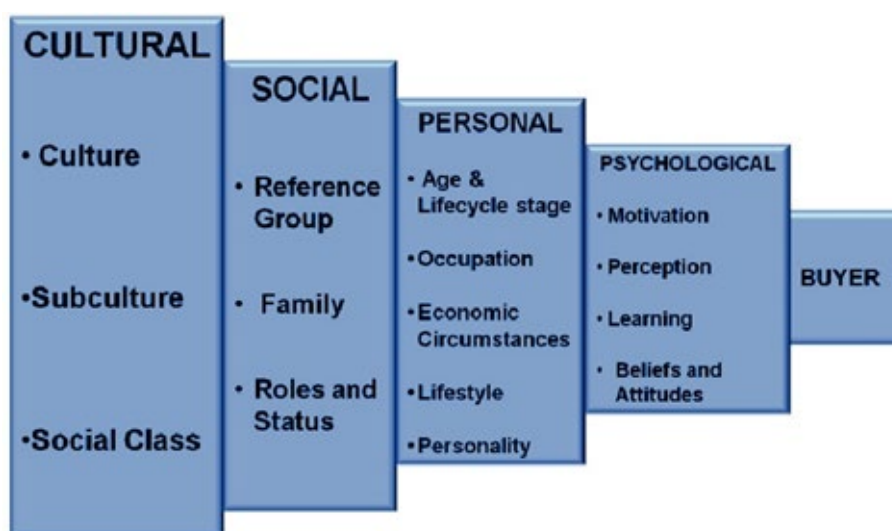
**Figure 2:** The Theory of Planned Behaviour [27].

The model presented by Ajzen includes three beliefs that lead to the possessed behaviors of consumers. Behavioral beliefs point to attitudes toward behavior explain individuals generally feel about a specific behavior, and how these beliefs are supported by various factors that lead an individual to act. This section of the model particularly describes the motivation of an individual behind the prospective consequences of their behavior. The second section of the model is based on the normative belief that points to subjective norms. This section refers to the behavior of people which is commonly accepted and not accepted by social groups. Consequently, the individual’s motivation would later decide whether to comply with the beliefs and opinions of a social circle or not. Finally, the last section of the model is perceived behavioral control refers to the intention of individuals based on subjective and normative beliefs.

Despite critiques, The EKB and TPB models have been used by several scholars in the literature to predict, determine and evaluate buying behaviors of consumers concerning different products and services. The models were also employed by various study to study buying behaviors during various crisis that points to uncertainty same as triggered by covid-19. For example, the EKB model was employed to explain buying

behaviors of food from larger perspectives during several food crisis events [28]. The authors used the model for brand identification from suppliers to consumers when as overall food supply chain was affected during the crisis. Similarly, Brug et al., used TPB to evaluate behavior regarding food consumption in several age groups in normal circumstances [26]. Also, a comparative analysis was performed to compare how different age groups possess buying behaviors [29].

Similarly, as these models significantly helped other studies to understand the factors influencing buying behavior of consumers, the variables in EKB and TPB can be used to effectively study, understand, determine, or evaluate consumers' purchasing behavior during any local or global crises including covid-19 that triggers potential uncertainty. Influential factors of consumer attitude. The purchasing attitude of customers is impacted effectively by various factors at different levels. The factors incorporate broad aspects that include environmental, cultural, social, personal, psychological, motivational, and others [24]. The factors that affect the attitudes of customers can be internal or external, and can also be varied based on the scale of influence they possess on their attitudes [30]. These factors impact buyers differently concerning different circumstances.



**Figure 3:** Influential factors of purchasing attitude [24].

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The model presented in Figure 2.3 is developed from EBM and TPB with the difference that it takes a more general approach to consumer behavior. The EBM model regards all these factors as environmental influences. Kotler and Armstrong's model states that these factors influence the attitude of consumers whereas, EBM regards these factors as making an impact on the decision-making process of consumers concerning buying a product or service or not.

Similarly, as defined in the TPB model, the motivation to purchase a particular product or consume a service was influenced by consumer needs, this model describes motivation as a display of a particular attitude based on several motives, including need. In general, both models agree that the motivation of the buyer for purchasing serves to fulfill needs. The need fosters an attitude of buyers and is described by Maslow's hierarchy model which is based on the human need to perform a particular action. The model conceptually argues that a higher need for certain actions impacts the attitude of individuals to satisfy their needs. Kenrick et al., asserted in their theory named the principle of relative priority that a high scale of need in hierarchy led to the action-taking attitude by an individual faster, and could differ more easily [31].

#### **1.6. Online Purchasing in the Times of Covid-19**

In the early days of 2020, World Health Organization (WHO) declared the highly spreading disease Covid-19 a pandemic. The disease was studied as highly contagious and was able to spread through humans' physical contact, infected object contact, and through the air as well [12]. This triggered an emergency all around the world as countries started to take necessary measures to stop the spread of viral diseases. Amid strict yet meaningful policies employed by different governments around the world, people started to purchase things online rather than visiting retail stores where they could be exposed to infected objects. Andrienko further asserted that the Covid-19 crisis changed the dynamics of business organizations [32]. The increasing demand for online purchasing urged them to do e-commerce and those who already availed of e-commerce were improving their service quality. Nanni et al., asserted that the global pandemic of covid-19 increased the scope and significance of online businesses and enhanced their potential as it seemed the viable solution to purchase items for people amid highly restrictive regulations implemented by respective authorities.

In the existing literature, several studies present prominent theories to determine consumers' attitudes toward online purchasing. The studies integrate several factors which are believed to be essential to compressively evaluate two key variables of the study which are online purchasing and consumer attitude. In this regard, various factors have been analyzed to evaluate the variable online attitude of consumers. The theories include the theory of reason action (TRA), the theory of acceptance model (TAM), the theory of planned behavior, and others [33]. The factors involved in these studies confirm that the attitude of the consumer when they are purchasing online is not decisive effectively in all situations rather, they are different in different conditions [34]. Therefore, it is important to integrate

situational variables into these studies to accurately determine the online attitude of consumers. For instance, the current study determines the change in the online attitude of consumers in the wake of the current situation of covid-19. [35].

TRA specifies an individual's belief in performing a particular action. Vallerand et al., assert that it affects attitudes and other norms and values of the consumers along with perceived control of behaviors. Based on these assumptions, it significantly indicates that consumers when performing online purchasing acts according to their perception regarding it, and consequently planned behaviors control shapes their habit which is believed to be having a positive relationship with change in attitudes on consumers when purchasing online [36]. Similarly, the TAM model which was developed back in 1989 by Fred D, Davis presents the role of the perception of consumers about using technological platforms like e-commerce for purchasing [37, 38]. The theory states that it is easy to use technology that pushes consumers to go online for purchasing. Moreover, it also confirms that the perceived usefulness and effectiveness of e-commerce shapes users' attitudes to find online purchasing more immaculate and conclusive when compared to visiting retail stores physically.

Consequently, it is evident in the literature that the perception of consumers regarding online purchasing provides a meaningful advantage to the e-commerce industry. One such example is obvious during covid-19 pandemic where there is an exponential increase in online purchasing has been witnessed in the world including in Istanbul - Turkey. The rate of purchasing during covid-19 was highest than before the pandemic This was caused by fear of highly contagious diseases when people practiced social distancing and followed governments' regulations of staying at home [39, 40].

#### **1.7. Fear of Coronavirus (Covid-19)**

Fear, in general concept, is referred to the emotion that is adapted in the wake of a potential threat. Adaptive emotion assists in dealing with the triggering threat and mobilizes an individual's energy to deal with it Mertens, [41]. is important for an individual to deal with fear celibately to avoid its maladaptive effects of it. The level of fear is significant as it has both positive and negative impacts on individuals and society in general, specifically in case of threat initiated by the coronavirus. Concern exists about how the coronavirus (Covid-19) may affect the healthcare system, the economy, and society. The Coronavirus (Covid-19) pandemic has an effect on household spending at the transaction level as a result of this worry. The tastes of customers for grocery shopping have significantly changed during this pandemic [42]. It is claimed that during an epidemic, people are more focused on meeting their necessities, conducting more online purchases, and using digital devices. Therefore, the Coronavirus (Covid-19) pandemic has a severe influence on online purchasing [43, 44]. Among several causes of fear of coronavirus, the fear of being infected with coronavirus when going out is directly correlated with stress, anxiety, and depression among people of different age groups around the world [41].

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Consumers' emotional and symptomatic responses to their fear of the coronavirus (Covid-19) have been demonstrated by research [14]. Online purchase intentions and online behavior are affected by the perception of coronavirus (Covid-19) sentimentality, symptoms, or repercussions [43]. Although the emergence covid-19 is still in its early stage, there are studies in the literature that confirm the Fear of Covid-19's evidence among people. Among such studies that evaluate fear of covid-19 is developed by Tayler et al., which he named as coronavirus stress scale (CSS) [11]. The scholars included five factors to determine the fear namely danger and contamination, fear of economic consequences, coronavirus-related xenophobia, compulsive checking and reassurance seeking, and finally traumatic stress symptoms. Similarly, another study conducted by Schimmenti et al., included four factors to study the fear which is named as fear for the body, fear of lesser knowledge, fear of significance, and fear of inaction [45]. These two studies, particularly CSS, enriched the existing literature to study and understand the fear factors triggered by the emergence of the lesser-known viral infection of coronavirus.

### **1.8. Attitude for Online Purchasing During and After the Covid-19**

Attitude is defined as the perception of liking and disliking possessed by consumers about online services and products [15]. In general, consumers are believed to be having a positive attitude toward better online services that provide value and desired outcomes to them [46]. Several studies confirm that attitude is significantly liked with emotional connotations in the context of purchasing online [47, 48].

In the context of using technology (internet) for purchasing items, the technology acceptance model (TAM) asserts that there is a positive correlation between consumer attitude and usage of technological platforms for purchasing. Correspondingly, this study includes examining consumers' preference for online purchasing during covid-19 and how this preference is expected to be changed after the covid-19 pandemic ends [49].

## **2. Conclusion**

This study sought to investigate the association between internet shoppers' attitudes in Istanbul, Turkey, and their fear of the COVID-19 virus. It concentrated on three main issues: consumer attitudes regarding online shopping in the face of the pandemic, consumer budget considerations for online shopping, and consumer behavioral intentions for future online shopping. According to the survey, the global pandemic has had a substantial impact on consumer behavior, especially in the e-commerce sector. Consumer attitudes have changed as a result of the panic caused by COVID-19, with more consumers choosing to make purchases online owing to convenience and worries about contagion. As many people faced unemployment or reduced working hours, the study also underlined the influence of budget concern on consumer purchase behavior for their purchases. It is significant to highlight that the COVID-19 epidemic presents distinct difficulties for businesses and people, in contrast to other financial and health catastrophes. The virus's high level of contagiousness, prolonged duration, and pervasive

uncertainty have disrupted markets and brought everything to a stop. Due to these characteristics, the present pandemic differs from other crises and calls for a new understanding of consumer attitudes.

The research study was aware of its limitations, which included time constraints, adherence to COVID-19 safety regulations, restricted access to a sizable audience, and a lack of funding. Despite these drawbacks, the survey offers insightful information about how Istanbul customers' views towards internet shopping changed before, during, and after the epidemic. The findings of the research have applications for e-commerce companies, governments, and other key players. It emphasizes how businesses must modify their tactics to reflect consumers' evolving views and preferences. Businesses may identify areas where trust has to be created and adapt to shifting patterns in online shopping by analyzing the elements impacting customer behavior. Consumer views have been significantly impacted by the COVID-19 epidemic, particularly in the area of internet shopping. Businesses and organizations may modify their strategy to match the changing demands of customers and prosper in the e-commerce industry by recognizing and comprehending these developments. Engel, Blackwell, and Miniard created the EBM Model, commonly referred to as the Consumer Behaviour Model, in 2006 [23]. This model offers a framework for comprehending and examining consumer behavior by taking into account several variables that affect how decisions are made.

A consumer passes through every phase of the EBM Process before making a purchasing decision. These phases include issue identification, information gathering, appraisal of possible solutions, purchase choice, and post-purchase assessment. Problem Recognition: The customer is aware of a need or issue that has to be resolved. Both internal triggers (like hunger or thirst) and external forces (like advertising, and suggestions) might cause this urge to arise. Information Search: After identifying the issue, the customer does information research to compile pertinent data about prospective remedies. This may entail looking for information online, through advertisements, through friends and family, or from other sources. Evaluation of Alternatives: The customer assesses the alternatives based on several factors, including price, quality, features, and personal preferences. Comparing and contrasting many solutions is done at this step to discover which one best meets the defined requirement.

purchase choice the customer chooses to purchase after weighing the available options. Price, brand reputation, availability, and personal preferences are just a few examples of the variables that may have an impact on this choice. Post-Purchase Evaluation: Based on expectations and personal experiences, the customer assesses the good or service after making the purchase. Future purchasing choices and general brand or product satisfaction may be impacted by this evaluation. The EBM Model also includes further stages and several variables that affect customer behavior. Three categories can be used to group these factors: Personal qualities such as demographics (age, gender, and



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income), lifestyle, personality traits, and attitudes are examples of individual factors. Consumer perception, motivation, and decision-making are influenced by individual characteristics.

Social effects have a big impact on how people behave as consumers. Family, friends, peer groups, and cultural conventions are a few of them. The consumer's tastes, attitudes, and purchase decisions may be influenced by social circumstances. Advertising, branding, price, and product attributes are examples of marketing factors that influence customer behavior. These elements influence how consumers view a certain brand or item and how aware they are of it. The EBM Model considers both internal and external elements that affect the decision-making process to give a thorough knowledge of consumer behavior. It assists companies in identifying customer demands, creating efficient marketing strategies, and producing goods and services that are in line with customer preferences.

The results of the study have demonstrated that customer views towards online shopping have been greatly influenced by the anxiety caused by the COVID-19 epidemic. Consumers are prioritising their health and safety, which has resulted in a shift to online buying, due to their fear of getting the virus and the ambiguity surrounding the issue. The accessibility, ease, and perceived safety of online venues have been the driving forces behind this transformation. Budgetary factors have also been found by the research as a significant element affecting consumer behavior throughout the epidemic. Consumers are now more conscious of their spending and take financial limits into account when making decisions about what to buy as a result of the economic crisis's effects, such as increased unemployment or shortened workweeks. Their views towards internet shopping have changed as a result, as they look for inexpensive options and value for money. The study also highlights how crucial it is to comprehend consumers' upcoming behavioral intentions in the Internet market. Although the pandemic has hastened e-commerce's development, it is still unclear if the trend towards online shopping will persist after the epidemic. Future consumer attitudes and preferences will be influenced by elements including convenience, faith in internet platforms, and the general economic recovery.

For companies and regulators, it is essential to comprehend the dynamics of consumer behavior in the context of online shopping during and after the COVID-19 epidemic. As customer demands and tastes change, e-commerce companies may adapt their tactics with the aid of the insights from this study. Additionally, it offers crucial data that policymakers may use to properly promote and oversee the e-commerce sector. When examining consumer behavior in the context of online purchases before, during, and after the COVID-19 epidemic, the EBM Model provides a useful framework. The EBM Model the Theory of Planned Behaviour (TPB), influential factors of purchasing attitude, and the particular context of online purchasing in the times of COVID-19 have all been incorporated into research on purchasing behavior during the COVID-19 pandemic, providing useful insights into consumer attitudes and behaviors [23, 24]. The results demonstrate the considerable influence of

COVID-19 fear on customer behavior. The pandemic's instilling of dread has caused attitudes toward internet shopping to change as people seek to prioritize their health and safety. As a safer alternative to brick-and-mortar establishments, consumers are turning to online platforms, taking advantage of the accessibility and convenience that e-commerce provides.

The elements influencing customer attitudes toward internet shopping have been clarified by the Theory of Planned Behaviour (TPB). The significance of subjective standards, individual attitudes, and perceived behavioral control in influencing customer intents and behaviors has been noted by the study. These elements were very important in determining whether or not customers choose to make online purchases during and after the COVID-19 outbreak. The Kotler and Armstrong list of the influencing elements of purchasing attitude has been proven to be applicable in the context of internet shopping during the epidemic [24]. Consumer views are still primarily influenced by price and product quality, with buyers seeking inexpensive solutions without sacrificing the quality of the goods. The economic effects of the pandemic have impacted customers' purchasing power and their preferences for affordable solutions, which has further underlined the importance of fiscal concerns. These elements have contributed to a major shift in consumer behavior when taking into account the fear of COVID-19 and the attitudes towards internet shopping both during and after the epidemic. Due to fear, convenience, and the need to adjust to the new normal, online shopping has rapidly increased throughout the epidemic [50-59].

These findings highlight the necessity for enterprises, governments, and other stakeholders to comprehend and adjust to customers' shifting views and behaviors. These insights can help e-commerce companies adapt their strategy to the changing demands and expectations of customers in the online industry. These results may be used by policymakers to properly promote and regulate the e-commerce sector, providing consumer safety and supporting a flawless online shopping experience. A thorough insight into customer attitudes and behaviors towards online shopping both during and after the COVID-19 epidemic has been provided by the research. The study has provided useful insights into the dynamics of consumer behavior by merging the EBM Model, TPB, important determinants of purchasing attitude, and the dread of COVID-19., contributing to the existing literature and providing practical implications for businesses and policymakers alike.

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