

IMPACT OF COVID-19 PANDEMIC ON CONSUMER BUYING BEHAVIOR: EVIDENCE FROM JALALABAD, AFGHANISTAN

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ABSTRACT

The purpose of this study is to investigate the effect of COVID-19 factors on consumer behavior. The study examines the effect of economic affordability, lifestyle change, COVID-19 fear and health fear on consumer purchase behavior. For this purpose, a self-administered survey questionnaire was distributed among 300 consumers in different shopping store, universities and private sector organization using convenience sampling. The data was then analyzed by applying different statistical techniques, such as descriptive, correlation and regression analysis using SPSS 23 software. The finding of the study revealed that COVID-19 related factors have a significant effect on consumer purchase behavior. The economic affordability, COVID-19 fear and health fear has a negative effect on consumer purchase behavior. Whereas, lifestyle change has positive and significant effect on consumer purchase behavior. The study concludes, that pandemic like COVID-19 has had direct and indirect effects on lifestyles, purchasing power, desires, and the general consumption of goods and services. This shift in consumer behavior negatively impacts the purchase intentions of consumers.

Keywords: COVID-19, Consumer Behavior, Impacts, Evidence, Jalalabad, Afghanistan

INTRODUCTION

Unlike previous public health crises such as the SARS epidemic of 2002 or the Ebola outbreak, the COVID-19 pandemic has compelled a large portion of the world's population to make drastic lifestyle changes in the form of lockdowns, stay-at-home orders, and social distancing directives (Mehta et al., 2020). People's livelihoods and daily lives have shifted dramatically as a result of the government's strict restrictions on population movement. More people are experiencing despair and loneliness, and some have sought consolation through alcohol, drugs, or even self-harm (Joia et al., 2020). As a result, the COVID-19 pandemic is effecting various changes in purchase behavior as a social element. In the early stages of the COVID-19 epidemic, scholars believe that a high number of consumers displayed panic buying behavior or impulsive buying behavior

which may have been accompanied by compulsive buying behavior. In the middle of the COVID-19 epidemic, buying behavior is marked by movement. The use of digital technology has provided ideal conditions for customers to engage in online purchasing, and online purchase activity has expanded dramatically (Cici and Bilginer zsaatc, 2021). However, the above literature's changes in purchase behavior focus on changes in a particular dimension and do not sort out the changes in consumer purchasing behavior under the COVID-19 pandemic in a systematic way. As a result, this study systematically sorts out the multiple dimensions of changes in consumer purchase behavior under the COVID-19 pandemic, and improves the items of purchase behavior changes in each dimension, in order to provide supplements for

the theory of consumer behavior, according to the basic theory of marketing.

Despite the fact that the outbreak of the pandemic was unprecedented in every country on the planet, political instability exacerbated the situation in Afghanistan. The purpose of this article is to examine changes in consumer shopping behavior as a result of the country's altered economic status as a result of the COVID-19 pandemic. The goal of this article is to highlight the negative aspects of consumer life that have been impacted by the pandemic, such as changes in financial situations, changed purchase preferences as a result of store and product availability, and the effects on shopping patterns.

Scope and Limitations

The focus of this paper is on the shift in customer purchasing behavior during the Covid-19 pandemic. The scope of this study is limited to consumer purchasing behavior in Jalalabad, Afghanistan; nevertheless, this study will not be observing any other customer segments than Jalalabad in Afghanistan. Furthermore, in order to obtain more data, the study has focused on the Jalalabad consumer living in Afghanistan before and during the Covid-19 pandemic. The data collection was restricted to persons who lived in Afghanistan before to the onset of Covid-19.

Furthermore, the study's scope is confined to fashion retailing, with these merchants focusing on products such as clothing, footwear, and accessories. Cosmetics and personal care products are not included in this study. Other types of shops that aren't in the fashion business are also excluded from the study.

Literature Review

Despite its origins in the Chinese city of Wuhan, the virus soon spread over the world, affecting every region. Italy was the first country in Europe to have a big outbreak, prompting many countries to impose travel restrictions to and from the country. To slow the spread, countries were forced to close their borders and restrict movement. In the early spring of 2020, the European Union closed its external and internal borders. The governments of the countries were unable to respond soon enough due to the extraordinary nature of the occurrences. Because there was no reliable way to diagnose the virus at initially, and because the number of tests available

was limited, only the elderly, medical staff, and infected people in critical condition were tested. As a result, there was misinformation about the number of people infected and, as a result, the rate of transmission. On March 11th, 2020, the World Health Organization designated COVID-19 to be a pandemic (Alsukah et al., 2020). Many countries began to impose limits on daily activities only after this declaration. The metrics varied greatly from one country to the next.

COVID-19's social and economic repercussions are being felt more strongly in least developed, developing, and emerging market economies, regardless of their income level. The majority of them will see a decline in GDP, as well as job and income losses, leading to increased poverty, food insecurity, and hunger. At the same time, global capacities and resources for combating the epidemic and its interrelated health, social, and economic effects differ.

With nearly two billion people, South Asia is one of the world's most populous areas, riven by political instability and a lack of economic progress. The region does not yet have a well-developed health-care infrastructure. Due to the high frequency of multidimensional poverty throughout the region, combating a significant pandemic like COVID-19 will surely present a big challenge for any country. India and Pakistan had the highest number of reported Covid-19 cases in South Asia, followed by Bangladesh, Afghanistan, Sri Lanka, and the Maldives. The number of COVID-19 positive patients in Nepal and Bhutan is minimal.

A variety of objective and subjective factors influence purchasing behavior. The pandemic was one of these factors in pandemic years. The spread of COVID-19 and its implications (such as quarantine, isolation, social isolation, and community containment) had an impact on people's attitudes toward health as well as their purchasing behavior (Loxton et al., 2020).

People in lockdown were ordering more frequently than usual online. They also cut back on discretionary spending, were more picky, and transferred their loyalty to local companies (Sumarliah, Khan and Khan 2021). Digital technology (such as satellite broadband and video conferencing applications) are in high demand

(Joiat et al., 2021). Because most people were compelled to eat at home during the lockdown, the food was in short supply.

Online sales in the food and beverage business have increased. With many online buyers reporting a drop in income (Hobbs, 2020), it's no surprise that budget products were more popular at the time (Cai, and Leung, 2020). If a consumer basket previously included a wide range of goods and services, vital items, medication, antiseptics and disinfectants, delivery services, and so on were prioritized during the epidemic (Rai, 2021).

Overall, there was a major movement in expenditure toward e-commerce. The amount of time spent shopping has also increased (Armando, 2021). Strong and persistent growth in the number of Internet users, increased awareness of online purchasing, increasingly active online product releases, reduced costs owing to mass buying, and other factors are driving online consumer behavior during the COVID-19 pandemic (Barbu et al., 2021). Consumers are likely to shop online as a result of the COVID-19 pandemic, social distancing, and remaining at home. Consumer demand uncertainty and supply chain concerns, on the other hand, may have an impact on the e-commerce industry. Large retailers may be impacted by the COVID-19 pandemic, which are seeing a drop in casual shopping, supply chain disruptions, and increased purchasing of critical hygiene and disinfection products, groceries, and other items (Filimonau, et al., 2021).

In recent years, the Fear Appeal hypothesis is not being widely employed in educational studies. It is used in marketing and advertising efforts, particularly in health and life insurance and product safety features. According to Addo et al. (2020) and Wegmann et al. (2017), fear evolved as a tool to protect against life-threatening conditions. According to Lai et al. (2016), Dread Appeal consists of three major concepts: perceived efficacy, danger, and fear.

According to Wegmann et al. (2017), Fear Appeal may be divided into two categories: fear management and danger management. Fear management concentrates upon emotional responses generated by hazard, whereas danger regulation leads consumers' adaptive behaviour to prevent it. Similarly, Addo et

al. (2020) contend that fear management leads emotional reactions to risk whereas danger management guides adaptive behaviour to deal with or avoid danger.

Individual and household earnings and spending habits have been considerably changed by COVID-19. However, these economic difficulties differed according to their occupation, job level, and socio demographic background. The negative consequences are expected to be greatest in jobs with lower levels of skill, education, and income, less opportunities for working remotely (Adams-Prassl et al., 2020).

Researchers have seen that many individuals have earned less than their usual wage in their current position, while others have lost their jobs due to lockdowns, reducing their ability to support family spending. Many studies have found that family income, personal savings, and job position all have an impact on a household's capacity to sustain pre-COVID expenditures. Furthermore, the capacity to sustain household expenditures is discovered to be dependent on the number of earning individuals, which represents a family's earning potential (Addabbo, 2000)

Due to decreasing affordability, many consumers are limiting their spending to basic staples and health supplements, while reducing on non-discretionary items. As a result, sales of numerous non-essentials have decreased. However, the pandemic has resulted in a considerable increase in consumption for wellness and entertainment items offered via digital channels (Bakhtiani, 2021).

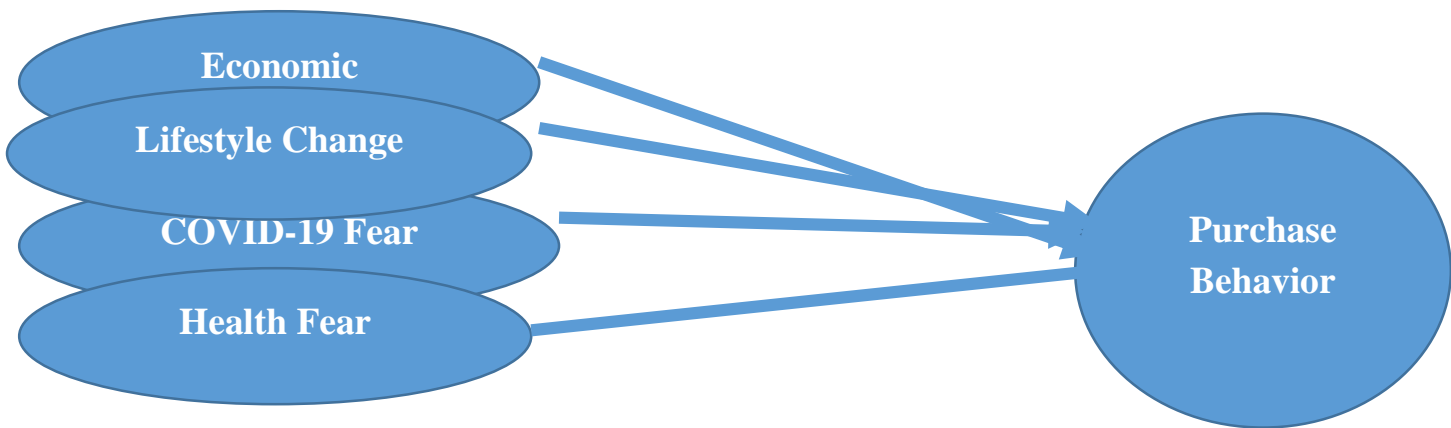
Households have experienced a range of economic shocks since schools were closed and emergency stay-at-home orders were issued, some of which are linked to the closures and others which are simply part of the intrinsically precarious lifestyles of many households in low-income nations. Job losses, business closures, farm activity disruptions, rising input prices, declining output prices, rising food prices, or an income earner's illness or death are examples of these shocks. Further, the government of all the countries in South Asia announced the temporarily shut down of all institutions educational in the month of March, 2020. However, with the spread of covid-19 pandemic, the governments

extend the time frame of closure of the educational institutions.

Table 1: COVID-19 Measure and its Impact on Social Life

COVID-19 Safety Measure	Implementation
Lockdown and Social Distancing	Starts from 22 March to 24 May 2020
Closure of Educational Institute	Closure form 14 March 2020
International Travel	Open for immigrants only
Land Transport	Neighbor countries imposed passive restriction at border

Schematic Diagram:



Hypotheses of the Study

- H1: Economic Affordability has a significant negative impact on consumer purchase behavior.
- H2: Lifestyle change has a negative and significant impact on consumer purchase behavior.
- H3: COVID-19 fear has a significant negative impact on consumer purchase behavior.
- H4: Health fear has a significant negative impact on consumer purchase behavior.

Research Methodology

The positivist research philosophy will be applied in the current study. Positivist is a research philosophy in which researcher believe that reality exist externally and can be interpreted objectively. Further, a quantitative research design will be used in this study, because the data will be collected numerically and statistical test will be applied on the data set. The deductive research approach will be used in the explaining the relationship among the variables. Further, the study will cross sectional research coving only a point in a time.

The aims of this paper is to analyze the impact of COVID-19 pandemic on consumer purchase behavior in Jalalabad, Afghanistan. Therefore, population of the study comprised of all consumer visiting Jalalabad market in Jalalabad, Afghanistan. Collecting data from whole population is difficult and time consuming, therefore the survey question will be distributed among 200 customers in Jalalabad, Afghanistan.

The data will be collected through a self-administered survey questionnaire. This survey questionnaire will be adopted from previous research studies the same construct in different context and different level.

RESULTS

Internal Consistency Reliability

The table 2; shows that all the variable has an acceptable level of internal consistency reliability. Because, the Cronbach's Alpha value for all the variable is greater than 0.70; hence providing evidence for greater internal consistency reliability.

Table 2 Reliability Analysis

Variable	No of Items	Cronbach's Alpha
Economic Affordability	03	0.732
Lifestyle Change	04	0.826
COVID-19 Fear	06	0.866
Health Fear	04	0.820
Purchase Decision	05	0.869

Correlation Analysis

Table 3 shows statistic regarding correlation analysis among the study variables. The correlation analysis statistic shows the relationship among the study variables. Further it also shows the direction and magnitude of the relationship between variables. According to Cohen criteria correlation value greater than 0.10 indicate weak relationship; correlation value ranges between 0.20 to 0.50 shows moderate relationship and correlation value greater than 0.50 indicate strong relationship between the variables. The statistic depicted in the correlation table indicates that all the variables have a significant positive and strong correlation with the consumer purchase behavior. The economic affordability has a

correlation value of 0.684 and p value less than 0.05 indicating that economic affordability has a significant strong relationship with consumer purchase behavior.

Similarly, lifestyle change has a correlation value of -0.816 and p value less than 0.05 indicating that lifestyle change has a significant strong negative relationship with consumer purchase behavior.

Further, the COVID-19 fear has a correlation value of -0.844 and p value less than 0.05 indicating that COVID-19 fear has a significant strong negative relationship with consumer purchase behavior.

Finally, the health fear has a correlation value of 0.905 and p value less than 0.05 indicating that health fear has a significant strong relationship with consumer purchase behavior.

Table 3 Correlations

		Purchase Behavior	Economic Affordability	Lifestyle Change	COVID Fear	Health Fear
Purchase Behavior	Pearson Correlation	1	.684**	-.816**	-.844**	.905**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	252	252	252	252	252
Economic Affordability	Pearson Correlation	.684**	1	.664**	.689**	.730**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	252	252	252	252	252
Lifestyle Change	Pearson Correlation	-.816**	.664**	1	.802**	.795**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	252	252	252	252	252
COVID Fear	Pearson Correlation	-.844**	.689**	.802**	1	.861**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	252	252	252	252	252
Health Fear	Pearson Correlation	.905**	.730**	.795**	.861**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	252	252	252	252	252

** . Correlation is significant at the 0.01 level (2-tailed).

Regression Analysis

This study also applied regression analysis for determining the impact of COVID -19 related factors on consumer purchase behavior.

For this purpose, economic affordability, lifestyle change, COVID-19 fear and health fear are treated as independent variables, whereas consumer purchase behavior is the dependent variable.

Model Summary

The model summary in the regression analysis shows the statistics regarding R and R Square value. The R

statistic shows the correlation of all the variables. The R value shows that all the independent variables has 0.921 correlation with consumer purchase behavior.

Further, the R square value determine the explanatory power of the study variables. The R square value is 0.849; indicating that 84.9 percent of variation in consumer purchase behavior is explained by COVID-19 related factors.

Table 4 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.921 ^a	.849	.846	1.60431

a. Predictors: (Constant), Health_Fear, Economic_Affordability, Lifestyle_Change, COVID_Fear

ANOVA Model

ANVOA model in regression analysis is used for measuring the model fitness; that is regression parameters are good fitted or otherwise. The results

shows that F Statistic is significant (F = 346.735; sig = 0.000); indicating that regression model is good fitted in terms of their parameters.

Table 5 ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	3569.701	4	892.425	346.735	.000 ^b
	Residual	635.727	247	2.574		
	Total	4205.429	251			

a. Dependent Variable: Purchase_Behavior

b. Predictors: (Constant), Health_Fear, Economic_Affordability, Lifestyle_Change, COVID_Fear

Regression Coefficient and Hypotheses Testing

Regression coefficient are used for hypotheses testing of the study. The coefficient values along with their T statistic and P value are presented in the table.

Hypothesis 1: Economic Affordability has a significant negative impact on consumer purchase behavior.

The statistic regarding economic affordability as shown in the coefficient table indicates; that beta value for economic affordability is B= -0.418; with a significant value of p = 0.000; showing that economic affordability has a significant negative effective on consumer behavior. This conclude that when consumer economic affordability reduces so as

their purchasing behavior. Hence, providing evidence in support of hypothesis 1 and conclude that economic affordability has a negative effect on consumer behavior.

Hypothesis 2: Lifestyle change has a negative and significant impact on consumer purchase behavior.

The table shows that coefficient value of lifestyle change is B= 0.282; with a significant value of p = 0.000; showing that lifestyle change has a significant positive effective on consumer behavior. This conclude that when consumer lifestyle changes so as their purchasing behavior. Hence, providing evidence in support of hypothesis 2; however, we conclude that lifestyle change has a positive significant effect on consumer behavior.

Hypothesis 3: COVID-19 fear has a significant negative impact on consumer purchase behavior.

The statistic regarding COVID-19 fear as shown in the coefficient table indicates; that beta value for COVID-19 fear is $B = -0.135$; with a significant value of $p = 0.004$; showing that COVID-19 fear has a significant negative effective on consumer behavior. This conclude that when consumer have COVID-19 fear their purchasing behavior effect negatively. Hence, providing evidence in support of hypothesis 3 and conclude that COVID-19 fear has a negative effect on consumer behavior.

Hypothesis 4: Health fear has a significant negative impact on consumer purchase behavior.

The statistic regarding Health fear as shown in the coefficient table indicates; that beta value for health fear is $B = -0.820$; with a significant value of $p = 0.000$; showing that health fear has a significant negative effective on consumer behavior. This conclude that when consumer have health fear their purchasing behavior effect negatively. Hence, providing evidence in support of hypothesis 4 and conclude that health fear has a negative effect on consumer behavior.

Table 6 Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.945	.754		-1.254	.211
	Economic Affordability	-.418	.088	-.327	-5.545	.000
	Lifestyle Change	.282	.059	.214	4.800	.000
	COVID Fear	-.135	.046	-.155	-2.932	.004
	Health Fear	-.820	.074	-.606	-11.105	.000

a. Dependent Variable: Purchase Behavior

Summary of Hypotheses

The analysis revealed that all the four hypotheses of the study have been supported; because the coefficient value for all the variables are significant.

This concludes that COVID-19 pandemic ha a significant effect on consumer behavior in Jalalabad, Afghanistan

Table 7 Summary of Hypotheses

Hypotheses	Decision
<i>H1: Economic Affordability has a significant negative impact on consumer purchase behavior.</i>	Supported
<i>H2: Lifestyle change has a negative and significant impact on consumer purchase behavior.</i>	Supported
<i>H3: COVID-19 fear has a significant negative impact on consumer purchase behavior.</i>	Supported
<i>H4: Health fear has a significant negative impact on consumer purchase behavior.</i>	Supported

Discussion of Major Findings

The uncertainty produced by the global epidemic of COVID-19 has mostly influenced customer behavior today. The global consumer response to the crisis involves a shift in and disruption of their typical behavior. Population restrictions and tight government rules have pushed trade into the realm of digital technology. As a result, there are various obstacles that society as a whole must tackle responsibly in order to realize the benefits of the COVID-19 pandemic's improvements in our life.

The pandemic's termination cannot be predicted in the near future, according to estimates of its progression. However, the longer the restrictive restrictions remain in place, the worse the financial condition of consumers becomes.

The findings shows that economic affordability has a significant negative effect on consumer behavior. This conclude that when consumer economic affordability reduces so as their purchasing behavior. These findings in consistent with previous study such as Laato et al. (2020) where they found that COVID-

19 has an adverse effect on the economic affordability of consumer; which in turn influence their purchase behavior.

Further, lifestyle has also a significant positive effect on consumer behavior. This conclude that when consumer lifestyle changes so as their purchasing behavior. This result is consistent with study conducted by Pakravan Charvadeh et al., (2021) where they argue that COVID-19-induced behaviors such as consumption shifts which has a direct effect on lifestyle change and consumer purchase behavior. The analysis further shows that COVID-19 fear has a significant negative effective on consumer behavior. This means that when consumer have COVID-19 fear their purchasing behavior effect negatively. The Covid-19 fear originate from the factors that individual start caring more regarding their health compared to other person health; therefore, they usually cautious much more in avoiding gathering; which in turn effect their purchasing behavior negatively.

The statistic further revealed that Health fear has a significant negative effective on consumer behavior. This conclude that when consumer have health fear their purchasing behavior effect negatively. This is because COVID-19 has a negative correlation with individual health; and these adverse risks became more and more; since, negatively affect consumer visit to shopping store and ultimately their purchasing behavior.

Conclusion

During the Global epidemic, individuals developed the habit of purchasing or consuming commodities that aren't preferred, such as supplementary commodities to link hobbies, choosing local products or brands that have been identified to get certainty of availability, easiness, and quality of healthcare, as well as using digital tech facilities in their shopping experience. When linked with colleagues or distant family during a pandemic, efficiency and effectiveness are attained because it has many good characteristics, such as reduced costs, shorter time, frequency may be more frequent, simpler methods, safer, more convenient, and lowers danger. Working from home is perceived to be more productive for a group of people due to more time, lower costs, a broader reach, and the fact that the office does not

need to provide a large space to accommodate employees to work will most likely be a consideration to be maintained or continued in the post-pandemic era.

The purpose of this study is to investigate the effect of COVID-19 factors on consumer behavior. The study examines the effect of economic affordability, lifestyle change, COVID-19 fear and health fear on consumer purchase behavior. For this purpose, a self-administered survey questionnaire was distributed among 300 consumers in different shopping store, universities and private sector organization using convenience sampling. The data was then analyzed by applying different statistical techniques, such as descriptive, correlation and regression analysis using SPSS 23 software.

The finding of the study revealed that COVID-19 related factors have a significant effect on consumer purchase behavior. The economic affordability, COVID-19 fear and health fear has a negative effect on consumer purchase behavior. Whereas, lifestyle change has positive and significant effect on consumer purchase behavior. The study concludes, that pandemic like COVID-19 has had direct and indirect effects on lifestyles, purchasing power, desires, and the general consumption of goods and services. This shift in consumer behavior negatively impacts the purchase intentions of consumers.

Contribution of the Study

The proposed methodological toolset for measuring consumer purchasing behavior, which includes a correlation and regression analysis, is the study's contribution. It enables the identification of the most relevant elements influencing customer purchase behavior. In purchasing decisions, these include economic affordability, lifestyle change, COVID-19 fear, and health fear. The suggested method assesses purchasing behavior in dynamics, allowing investigators to discover major patterns at the global, regional, and country levels. It will offer enterprises with an opportunity to change their policies and plans to improve sales in the event of a pandemic.

Limitation and Future Research Directions

The conclusions of this study are limited since they are dependent on the opinions of surveyed customer's only one point in time. Consumer

behavior and objectives tend to shift in a fast-changing environment. The more people who take part, the more accurate the results. However, there is a problem with the survey data. To overcome this constraint, it is required to gather data from a vast number of sample sizes over a variety of time intervals, allowing for regular diagnosis of consumer behavior.

The second limitation of the study is small sample size; therefore, future research needs to conduct this study on large sample size. Third, the study investigates consumer behavior in relation to COVID-19 Pandemic; future study should investigate pre-pandemic and post-pandemic and compare their behavior. Fourth, the study determine the direct effect of COVID-19 related factors on consumer behavior; therefore, future research should include intervening variable such as income level, social status and hygiene factors between the relationship of COVID-19 related factor and consumer behavior.

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