



Fast-Evolving Consumer Behaviour: Physical Stores versus the COVID-19 Outbreak

By Stephannye Karolyne de Sousa Cardoso.
(10510831)

Dissertation submitted in partial fulfilment of the requirements for the degree of
Master of Business Administration (general) Marketing Stream
at Dublin Business School

Words count: 22.003
Supervisor: Caitriona Sharkey

August 2020



Declaration.

I, Stephannye Karolyne de Sousa Cardoso, declare that this dissertation that I have submitted to Dublin Business School for the award of Master of Business Administration (general), with Marketing Stream is the result of my own investigations, except where otherwise stated, where it is clearly acknowledged by references. Furthermore, this work has not been submitted for any other degree.

Signed: Stephannye Cardoso

Student Number: 10510831

Date: 25th of August 2020

Acknowledgements.

I would first like to thank God.

I would like to thank my mother Cristiane Sousa to support me to achieve my dreams. Thanks for always being there for me, Mom. In addition, I also would like to thank my family who has always supported me during my journey.

I would like to thank Neil Kirby, my boyfriend who supported me and with who I shared moments of happiness and tears by my side while I also wrote my thesis.

I would like to thank my supervisor, Caitriona Sharkey for all the support given and to help me redesign my study when I must. Your insightful feedback helped me to shape my study, thank you.

I would like to thank all my friends who have supported me.

I would lastly like to thank the library staff of DBS to assist me by searching for books and helping me with the system used during COVID-19.

Table of Contents

Declaration.	1
Acknowledgements.	2
Table of figures.	6
Tables.	7
Abstract.	8
Chapter 1. Introduction	9
1.1 Introduction to the background literature	10
1.2 Background literature	11
1.2.1 Evolution of consumer behaviour	11
1.2.2 From physical to online stores	13
1.2.3 The outbreak of COVID-19 and the retail landscape	15
1.3 Research rationale “Personal interest”	17
1.4 Aims and objectives “Problem definition and research objectives”	19
1.5 Hypothesis	20
1.6 Limitations “scope of the study”	21
Chapter 2. Literature Review	24
2.1 Introduction	25
2.2 Consumer behaviour	27
2.2.1 The definition	27
2.2.2 Purchasing behaviour	28
2.2.3 Internal and external factors and its effect on consumer purchasing behaviour	29
2.2.4 Consumer behaviour vs customer behaviour	31
2.3 Consumer behaviour theories and models	32
2.4 Digital Age	32
2.4.1 Definition	32
2.4.2 Digitalization vs. the digital transformation	33
2.4.3 Millennials and gen Z and the digital Age	34
2.4 COVID-19	35
2.4.1 Consumer behaviour during COVID-19	36

2.4.2	COVID-19 and the migration of consumers to online	37
2.4.3	Will old consumer behaviour return or die	39
2.4.4	The new normal	40
2.5	Digital Age and COVID-19	41
2.5.1	Digital boost by COVID-19	41
2.5.2	Digital Transformation in physical stores due to COVID-19	42
2.5.3	COVID-19 recovery might be digital	44
2.6	Impact of COVID-19 on physical stores and online stores	45
2.6.1	New retail habits for consumers	45
2.6.2	Increase in online purchases due to COVID-19	46
2.7	Conclusion	47
Chapter 3. Research Methodology		49
3.1	Introduction	50
3.2	Philosophy and Approach	51
3.2.1	Philosophy	51
3.2.2	Approach	52
3.3	Design	52
3.3.1	Research Strategy	52
3.3.2	Method Choice	53
3.3.3	Time horizons	54
3.3.4	Variables	54
3.4	Materials	55
3.4.1	Assessing measures	55
3.4.2	Survey Description	56
3.4.3	Type of items and ratings	57
3.4.4	Instructions to participants	58
3.4.5	Scores and meaning of the scores	58
3.4.6	Reliability and validity	59
3.5	Procedures	59
3.6	Participants	61
3.6.1	Sampling	61
3.7	Data Analysis	64
3.8	Ethics	65
3.9	Research methodology conclusion	66
Chapter 4. Results		68
4.1	Introduction	69

4.2 Descriptive Analysis	70
4.2.1 Gender	70
4.2.2 Age	71
4.2.3 Level of education	72
4.2.4 Consumer behaviour changes vs 5 years ago	72
4.2.5 Purchasing behaviour vs different types of stores	74
4.2.6 Impacted by COVID-19	76
4.2.7 Purchasing behaviour impacted by COVID-19	78
4.2.8 Reasons to purchase in physical and online stores	81
4.2.9 Preferences of shopping in-stores	85
4.2.9 Shopping in physical stores during COVID-19	86
4.2.10 Shopping after COVID-19	88
4.3 Conclusion of results	89
Chapter 5. Discussion	92
5.1 Introduction	93
5.2 Consumer migration to online stores prior to COVID-19	95
5.3 COVID-19 impacting purchasing behaviour	97
Chapter 6. Research limitations and future research	105
6.1 Research limitations	105
6.2 Future research	107
Bibliography	109
Appendices	116

Table of figures.

Figure 3.1: Research onion

Figure 4.1: Gender distribution among participants

Figure 4.2: Age distribution among participants

Figure 4.3: Highest level of education among participants

Figure 4.4: Percentage(%) of people that are more likely to purchase in online and physical stores this year compared to 5 years ago

Figure 4.5: Percentage(%) change in expenses amongst consumers this year compared to 5 years ago

Figure 4.6 Purchase behaviour pre-COVID-19

Figure 4.7 Purchase behaviour impacted by COVID-19

Figure 4.8 Purchase behaviour impacted by COVID-19 divided by age

Figure 4.9 Purchase behaviour impacted by COVID-19 divided by gender

Figure 4.10 Purchase behaviour impacted by COVID-19 divided by level of education

Figure 4.11 main reasons to purchase in physical stores

Figure 4.12 main reasons to purchase in online stores

Figure 4.13 Do you see yourself shopping in physical stores after COVID-19

Figure 4.14 What would encourage consumers to to shop in physical stores

Tables.

Table 4.1: Average purchasing frequency per type of store (low 0 - 5 high)

Table 4.2: Impact of COVID-19 on purchasing habits

Table 4.3: Main themes why purchasing behaviour has changed

Table 4.4: Impact of COVID-19 on answering "main reasons to purchase"

Table 4.5: Main themes why COVID-19 had an impact on purchasing behaviour

Table 4.5: Biggest challenges when shopping in physical stores

Table 4.6: Importance of aspects when visiting stores during COVID-19

Abstract.

The history of society has many records of pandemic outbreaks in which fear of what is to come evolves. In 2020, the ongoing pandemic has caused a huge impact on society, businesses and governments. This demonstrated the need to undertake research on the main objective of this dissertation, to identify the effects of COVID-19 on changes in consumer behaviour affecting physical stores. To answer this, a combination of a questionnaire and previous research was used. The questionnaire focused on millenials and genz, since these groups are already used to purchasing products online. The research showed that the majority of consumers mention their purchasing habits have changed due to COVID-19, with many consumers moving more towards online shopping. Many consumers are avoiding to shop at physical stores due to fear of contamination and are transitioning to online alternatives. However, the unique selling point for physical stores remains, which is the experience, being able to see, touch and try products you buy.

Chapter 1. Introduction

The first chapter of this dissertation, the introduction, aims to present the necessary background for this research. The first part of Chapter 1 gives the rationale of the background literature, followed by details of the three main topics of the background literature itself. Subsequently, this chapter indicates the research questions, aims and objectives, the rationale for the research and clarifies the possible contributions to the field. Lastly, this chapter presents the approach and limitations of this topic.

1.1 Introduction to the background literature

The background literature aims to provide suitable insights on the thesis topic and helps understand the relevance of the research problem. Consumer behaviour is an important part of major changes taking place in society, for example, the redesign of the shopping street and therefore, the thrive or downfall of businesses (Stobart & Howard, 2018).

To understand the research problem, it is essential to understand how society and businesses have changed over the years and how consumers can be led to change their behaviour based on either trends or “crises” that affect their journey towards purchasing a product. Moreover, the year 2020 has been an unpredictable year of ups and downs due to the outbreak of COVID-19, which showcases the effects external factors can have on consumer purchasing behaviour.

The outbreak of COVID-19 has caused hundreds of thousands of deaths worldwide, with millions of people being forced into lockdown. Besides that, consumers were in many cases obliged to adjust their lives, adapting to the “new normal”.

Thereby, three crucial topics must be highlighted and contextualised in the background literature, taking into consideration the influence of the digital age, starting in the 1990s until the present day. These three topics are; the evolution of consumer behaviour, the transition from physical to online stores and the COVID-19 situation.

1.2 Background literature

1.2.1 Evolution of consumer behaviour

The ability of people to make choices has shaped an entire society and its way of consuming goods and services (Singh et al., 2020). According to Foxall (1993), behaviour is shaped by the internal thinking process and mental stimulation of external factors. In general, consumer behaviour is a mix of attitudes, emotions and preferences, which leads to the purchase stage.

The discussion on consumer behaviour is not a new topic. However, the complexity of this field, as well as its fast evolution, has always been able to generate content for further discussions (Arnould et al., 2019). The debate on consumer behaviour has arisen between the late '40s and early '50s as part of several marketing studies, and over time has gained enough prestige to be studied separately.

Researchers have defined consumer behaviour as complex and difficult to predict (Foxall, 1993). However, the development of computers in the 1970s has helped simplify and speed up data collection and analysis, improving the market to better understand the decision-making process (Chrysochou, 2017).

The rise of the Internet in the late 1990s has once again changed the way consumers purchase goods. With the facilities of the Internet and customer-oriented marketing in the 2000s, the services provided became more sophisticated and personalised.

Previously, marketing strategies were focused on mass audiences with few targeting possibilities, and with the ever-increasing improvements of the internet, advertisers are now

able to target consumers much more accurately and effectively. To provide better support in marketing decisions, researchers shifted their focus from analysing data to finding the real meaning behind the data (Chrysochou, 2017).

Consumers went from purchasing goods in traditional ways, like physical stores, magazines and TV ads, to a new world of possibilities through visiting online stores, for example via their smartphones (Reinartz et al., 2019). The innovation in the digital age showcases that changes in consumer behaviour are driven by technological advancements and that this shift is concentrating power in the hands of the consumers.

Whether through websites on the internet or on social media, consumers can share their opinions and preferences of products through an extensive list of options such as unboxings on YouTube, posts on Instagram and by writing a review on an e-commerce platform. This phenomenon has built innovative relationships between brands and consumers (Chrysochou, 2017).

One of the main technological advancements that changed and speeded up the way consumers interact with brands is the introduction of the smartphone. In 10 years, global smartphone sales grew exponentially with 1017%, from 140 million sold in 2008 to over 1.5 billion phones sold in 2018 (O'Dea, 2020). In addition, research done by Deloitte states that the smartphone penetration rate in Ireland is currently 91% and that Irish people check their phone more than 50 times per day (Howard & Hanberry, 2019). The online session we were used to no longer exists because we are always connected via our phones, we no longer go online, we live online.

When people need information or want to buy something, relying on your smartphone has become second nature.

1.2.2 From physical to online stores

The technological evolution in the late '90s represented a game-changer for the retail industry as well as nearly every other industry in the market. In 1995, a shift in purchase behaviour from physical to digital was already predicted (Stobart & Howard, 2018). Nevertheless, many brands felt sceptical about the potential results of the digital revolution and therefore did not innovate.

Throughout the millennium, companies were stimulated to experiment with the web as a new retail channel. Only a few companies anticipated what the future of their businesses would look like and decided to face the internet world as an opportunity (Stobart & Howard, 2018). Physical businesses needed to be encouraged to become part of the online world, with only a small percentage of businesses engaging with the internet, while in the meantime, companies like the giant online retailer Amazon, were already operating on a large scale (Stobart & Howard, 2018). The lack of progress and innovation from the physical stores led to many businesses going bankrupt.

Research shows that 88% of the Fortune top 500 companies from the last century have failed to merge and innovate to the new way of selling and purchasing goods (Gohon, 2018). The decline of those companies represented more than just failure but a clear understanding of how the world can change with breathtaking speed.

Despite that, the slow process of businesses going digital has led consumers to be introduced and interact with new online retailers. Thus, this lack of progress by the conventional stores has

opened space to the evolution of a new relationship between consumers and online stores. Some researchers also believe that this interaction was vital to the redesign of the shopping street, as well as to the swift in consumer purchasing behaviour (Stobart & Howard, 2018).

Technology slowly became a trend that is here to stay (Kolassa, 2019). The rise of the internet became extremely relevant to society and businesses. Some examples are the internet of things (IoT), mobile phone usage, big data, hyper-connectivity and so on. Across those years of digital transformation, a comprehensive change was observed in the retail environment. Firstly, consumers were experimenting with going online. Secondly, a decrease in consumers visiting physical stores in the shopping streets were visible. Lastly, many retail outlets showed a decline in revenue and visitors during this transition (Kolassa, 2019).

The entire evolutionary process of the digital age and the transformation of retail has certainly enabled the development of customer-centric marketing (Custora, n.d). As a result, the way brands and audiences interact has changed, as have consumers' expectations regarding in-store shopping. Transforming the way consumers shop, when they shop and from who they buy (Stobart & Howard, 2018).

With the development of a customer-centric approach, some traditional stores are increasing their investments in integrating physical and digital channels (Dennis, 2020). Today, many traditional stores have embraced the omnichannel strategy of selling products in multiple channels with a physical and digital presence. For instance, in the shopping street, on their website or through digital media channels like Facebook and Google. This new model of

purchasing will most likely continue to grow further since consumers are becoming more and more familiar with online shopping.

When it comes to the evolution of online stores, e-tailers have been part of the market for approximately 25 years. In those years of its existence, e-tailers have gone through a large transformation that led it to become a key part of the economy (Khurana, 2019). In the last 5 years, the e-commerce share of total global retail sales has doubled from 7.4% (2015) to 14.1% (2019) and is expected to grow even further in the coming years (Clement, 2019).

Throughout the years, online stores have evolved with an unlimited capacity to reach consumers. Some examples are that online stores have overcome geographical barriers, that you find your customers in search engines and through social media, that prices of products are lower without a physical presence and they eliminate the travel time and costs (Khurana, 2019).

Some authors attribute the success of the online stores to the difficulty for traditional physical first stores to participate in the digital age. This gave online stores more than enough time to adapt to the needs of consumers and provide a high-quality service on the internet.

Developing the right content for the right audience has become popular in the online market, and the results are being noticed. In 2016, the e-tailer market was considered one of the fastest-growing industries (AltusHost, 2016).

1.2.3 The outbreak of COVID-19 and the retail landscape

When the COVID-19 outbreak was made public by China in December 2019, the world never expected that a disease would cause so much damage and impact to the world and society.

Many countries and their citizens have been affected in terms of the economy, their businesses, healthcare and the daily lives of their people (Eurostat, 2020).

In mid-March, the EU Member States imposed measures for the first time in which temporary restrictions were expected to be followed. At the time of writing, almost all countries in Europe have had some form of a lockdown, closed bars, restaurants, hotels & shops, with the exception of supermarkets, pharmacies and some banks (Eurostat, 2020). Therefore, these measures have caused either a positive or negative impact on different industries. The retail market has strongly experienced the effects of the lockdown, e.g. in Ireland, footfall to physical stores decreased with 21% (Google, 2020).

The months of March and April showed an exceptional decline in the sales of all non-food products (Eurostat, 2020). For example, during those months it recorded a -77.8% drop (from February to April) in clothing and shoe sales. In other sectors, such as automotive fuel, the loss was 43.2%, followed by electronics such as telephones and computers, which amounted to a decrease of more than 41% (Eurostat, 2020).

While many physical stores focusing on non-food products and services have seen a huge decline in their sales, supermarkets and pharmacies have seen their sales skyrocketing due to the increased demand by everyone staying at home (Bourlier, 2020).

While many industries, mostly those that primarily sell in physical stores, are suffering, there are also businesses besides supermarkets and pharmacies that are benefiting from the lockdown, the online stores. Whenever possible, consumers replace or supplement physical activities with digital equivalents (Emmanuelli et al., 2020).

Under the influence of COVID-19, we see an acceleration in consumers turning to engage with brands in an online world. E-commerce revenue as a share of the total retail market shows a clear increase compared to last year in every country analysed by Euromonitor (Bourlier, 2020). Many consumers were motivated to shop online for the first time due to the pandemic, which leads to permanently widening the pool of e-commerce shoppers (Bourlier, 2020).

1.3 Research rationale *“Personal interest”*

The interest in consumer behaviour and its effects on the retail industry emerged during a Strategic Marketing Analysis class by lecturer Mr Shaun Hayden. Mr Hayden always requests his students to bring news articles to his class to discuss them together. Moreover, in one of his lectures, the researcher had chosen a piece of specific news about, *“the future relevance of the physical stores in the shopping street in a post-digital world”*. Since then, the researcher dived deep into this topic and explored the complexity of a potential future for physical stores. However, in early 2020, the topic was redesigned to address the COVID-19 outbreak and its impact on consumers’ shopping behaviour.

Therefore, the rationale for this research arose from the personal interest of the researcher to have an important opportunity to develop strong knowledge about the influence of a crisis such as COVID-19 on consumer purchasing behaviour in physical stores. In addition, to evaluate whether old behaviours in-store will return after the pandemic.

According to Yule, COVID-19 and the lockdown might have changed the market structure and consumer behaviour forever (Yule, 2020). Therefore, it is crucial to develop studies on the COVID-19 crisis and the impact it is having on consumer behaviour.

The researcher believes in the importance of enhancing studies on this area and it has found support in some authors like Steve Dennis (2020) which states that “Physical retail isn’t dead, boring retail is”. Perhaps Dennis and other researchers are right about physical stores not being dead. In addition, physical stores that want to remain relevant should pay attention to research focused on the development of consumer behaviour.

The researcher Rae Yule (2020) states that “It is often uncertain whether and how many customers will return after the pandemic passes. Consumers live through the pandemic, and some changes might be long-lasting even after the situation eases”. To explore potential opportunities of the post-pandemic market, it is crucial to evaluate the impact of COVID-19 on consumer purchasing behaviour at physical stores.

In previous research findings, the researcher noted that academic studies often not focus on the effects of a pandemic crises on social and economic behaviour (Donthu & Gustafsson, 2020). Additionally, with COVID-19 ongoing in 2020, there was not enough time to produce enough academic literature such as books and deep analyses of the landscape.

What can be found are articles that individually study the impact of consumer behaviour, digital transformation and a few about physical stores. The effects of COVID-19 on changes in consumer behaviour in physical stores have therefore received little or no attention. Academic

research on this topic needs to be developed as COVID-19 represents a potential impact when considering that consumers might not come back to shop at physical stores, and as a result, more companies potentially go bankrupt.

1.4 Aims and objectives *“Problem definition and research objectives”*

The aim of this dissertation is to investigate whether consumer behaviour has changed in physical stores due to COVID-19, since consumer behaviour already appears to be in a continuous process of change as result of the digital age. Therefore, the study focuses on understanding the relationship between consumers and physical stores in the digital age during the pandemic crisis and to find out whether consumers will return to shop at physical stores post-COVID-19.

The main objective of the research is to answer the primary research questions: as respectively follow *“what are the effects of COVID-19 on the already existing shift in consumer behaviour in physical stores due to the digital age?”*.

The answers to the research question will be achieved by examining the following objectives:

- ***To assess and analyze whether consumers migrated to online stores before COVID-19, because of the digital age, or during COVID-19, because it became a major necessity.***

The first objective helps the researcher to investigate the major changes in consumer behaviour and to analyze whether physical stores are affected by these changes.

- ***To identify and analyze the changes in consumer purchasing behaviour in physical stores and online stores during COVID-19.***

The second objective aims to help the researcher to identify if there was a change and what changes are distancing or bringing consumers to physical stores.

- ***To investigate and determine what the primary reasons are for consumers to purchase in physical stores during and after COVID-19.***

The third objective will facilitate an understanding of what consumers think are the most important aspects and reasons that encourage them to visit and purchase at physical stores during and after a pandemic.

- ***To find out whether consumers will return to shop at physical stores post-COVID-19.***

The last objective was designed to identify if changes in consumer behaviour that may have occurred would lead consumers to continue with their new habits or return to their old habits after COVID-19.

1.5 Hypothesis

The impact of COVID-19 on consumer behaviour changes in physical stores represents a major transformation in society. According to Watanabi and Omori (2020) the younger generations of consumers are primarily responsible for the increasing share of online spending during the COVID-19 outbreak and lockdown. If these patterns are observed in other generations, they can negatively impact physical stores in the long run.

Nevertheless, the researchers Fletcher and Griffiths (2020) state that COVID-19 is responsible for the boost in digital transformation. Thus, the researchers have observed that different

stores are either finding innovative ways to overcome the barrier between them and consumers or struggling to develop digital maturity. For physical stores, improving digital capabilities mean meeting consumer needs (or no longer remaining relevant).

Some researchers believe that the old habits from before COVID-19 are likely to return and that there will be no successful results from the pandemic and lockdown (Sheth, 2020). Based on secondary data information, the upcoming hypotheses were designed for this study, which would be tested as follows;

- (1) COVID-19 has a significant impact on consumer behaviour, which most negatively impacts physical stores.
- (2) COVID-19 is further accelerating the digital age for consumers and businesses and therefore is changing interactions with physical stores.
- (3) Consumers will not return to the old purchasing behaviour in physical stores after the pandemic crisis.

1.6 Limitations “scope of the study”

The selected topic for this dissertation is the fast-evolving consumer behaviour: physical stores vs. the COVID-19 outbreak. The present literature has given the researcher an ample perception of the macro-trends that have aided in changes in consumer behaviour. However, there are some limitations implied to this topic:

The first limitation is relative to the time. This thesis is part of a one year Masters in Business Administration (MBA) course which only provides approximately 10 weeks for the development

of the research, data analysis, findings and recommendations. For that reason, the type of study carried out is the cross-sectional study which analyzes a specific point in time.

The second limitation relates to research literature that has little long-term evidence of the effect of COVID-19 on consumer purchasing behavior in physical stores. Even though a lot is known about the pandemic crisis, not much has developed into literature yet. In this manner, the data related to the COVID-19 outbreak has been gathered through surveys, government data and companies specialized in indexes (McKinsey, Deloitte, Google and Accenture).

The third limitation is inherent to the sampling frame. This study has defined the scope of the survey according to the social distancing rules in place due to the pandemic. Since the schools, universities and libraries are closed, it is more difficult to have access to many people for the questionnaire. Therefore, the sample was mainly based on the internet, through the Google Forms platform.

A survey study was carried out with the intention of gathering data to analyse the hypothesis of the research to rather confirm or deny a change in purchasing behaviour in physical stores due to COVID-19. The researcher has gathered information from different participants with mixed ages, education level and gender.

Moreover, the population chosen to be part of the research analysis was female, male and others, from the age bracket of 19 years to 35 years old. The age length is inherent to students and young professionals who are considered Generation Z and Millennials. The study includes several nationalities, but all European citizens or European residents either in Ireland or the Netherlands.

To be relevant, the research in the thesis focused only on the consumer view and the effects of COVID-19 in 2020. As a result, the value generated from this research may only apply to the period examined. Since customer behaviour is continuously changing according to the trends of the market.

However, it may be of extreme relevance to continue research on the topic of COVID-19 and the probable outcomes that it may generate for the business environment in a new future when COVID-19 is over or as of today poses little threat to society.

At this moment, it might be a suggestion to amplify the sample to every age rather than just a specific age bracket, since every age bracket may have been affected differently to the outbreak, but also to focus on some of the issues identified in this dissertation, for example self-isolation and purchasing behaviour on social media during COVID-19. In the future, studies will be able to compare academic studies and determine different effects based on a longitudinal design.

Chapter 2. Literature Review

The second chapter of this dissertation is intended to present the necessary literature review for this research. The next chapter examines the previous studies that led to the development of this research. The main studies showcased in this chapter highlight consumer behaviour, the digital transformation of stores, consumer behaviour in stores (physical and online) and COVID-19.

2.1 Introduction

The focus of this literature review is to identify a need for the development of this researcher. The main objective of this literature review is to gather information and understand if COVID-19 has impacted consumer behaviour in physical stores, moreover taking in consideration the impact of the digital age and digital transformation upon the previous change in consumer behaviour.

Since the 2000s, the presence of digital technologies in individuals' daily lives has been changing the way people interact, work and purchase products (Statti et al., 2019). Meanwhile, some researchers believe that the digital age has changed consumer behaviour patterns (Indahingwati et al., 2019), other researchers like Foxall (1993) argue that consumer behaviour is only undergoing a continuous process of reform based on everyday life experiences.

In general, consumers are identified as individuals with needs or desires that lead to the purchasing and consumption process (Mehta et al., 2020). Nevertheless, determining how consumers behave and how their decision-making process occurs is seen by many researchers as a complex activity that requires time and continuous research. Consequently, many studies have assessed consumer behaviour from different points of view seeking to understand the subject (Siddiqui & Dr. Agarwal, 2017).

However, what matters to this researcher is that the majority of researchers have defined consumer behaviour in a similar way. In short, consumer behaviour is defined as the study of individuals and the process of purchasing goods for personal consumption (Kotler, 2001). The

journey to purchasing products goes beyond the buying stage. The actual purchase path is influenced by several factors, both internal and external (Dawson & Kim, 2009).

Consumers are influenced by external factors such as social issues or crisis and internal factors such as needs and motivation (Dawson & Kim, 2009). According to Amalia et al. (2012), social issues like an economic crisis or any other type of crisis tend to increase the emergence of new trends in consumer behaviour. The researchers Amalia et al.,(2012) explain that people are different and often do not share the same perceptions. Therefore, the way individuals experience situations with a negative effect can have a profound impact on society (Amalia et al., 2012).

In times of crisis, consumer behaviour can be modeled on the risk of attitude and risk perception, respectively as follows: concerns about the risk and the likelihood of being exposed to the risk (Amalia et al., 2012). With COVID-19 ongoing in 2020, government measures such as lockdowns have affected many individuals (Mehta et al., 2020) as well as many businesses (Donthu & Gustafsson, 2020).

Some researchers like Donthu and Gustafsson (2020) state that COVID-19 has changed consumer behaviour and how individuals interact with the external world, subsequently influencing their regular shopping activities. According to Sheth (2020), the mobility restrictions that the government has put in place for safety have a direct impact on shopping decisions. As a result, shopping activities have mainly been relocated to individual's homes via the internet.

For the retail sector, COVID-19 represents eternal ups and downs with many stores closing and consumers adopting online shopping. Thereby, for physical stores, COVID-19 stands for digital

transformation and adoption to the new normal just as well as it does for consumers (Fletcher & Griffiths, 2020). On the other hand, for online stores, some researchers argue that COVID-19 corresponds to the increasing share of online spending by younger generations (Watanabe & Omori, 2020).

The literature review critically evaluates and compares various studies on this topic in order to increase the possibilities for interpretation of the complexity of consumer behavior in stores in 2020, a year that is clearly considered unusual. The literature review highlights significant literature of each topic (consumer behaviour, digital, physical stores and COVID-19) chronologically and thematically in order to gather sufficient understanding on the topic and observes potential lack of information that can be fulfilled.

2.2 Consumer behaviour

2.2.1 The definition

Consumer behaviour is a macro definition of the study of how individuals make decisions, as well as how products are consumed or experienced (Kahle & Angeline, 2011). Kotler (2001) and other researchers such as Siddiqui & Dr. Agarwal (2017) defined consumer behaviour in a similar way. The most updated definition describes consumer behaviour as the study of habits of individuals, groups of people, organizations and the different stages used by them to choose, obtain, use and discard products, services, experiences or even ideas to please their needs and desires (Siddiqui & Dr. Agarwal, 2017). The study of this topic covers the different aspects and stages of purchasing behaviour. Thus, consumer behaviour is also related to the social and

economic implications that purchasing behaviour has for people and society (Siddiqui & Dr. Agarwal, 2017).

2.2.2 Purchasing behaviour

Many researchers have defined consumer purchasing behaviour, and some of them have assessed the term in the same way, but added additional knowledge to the definition. Kotler (2001) defined purchasing behaviour as the process of buying goods for individual consumption. Meanwhile Foxall (1993) stated that consumer purchasing behaviour is constituted by the internal thinking process and the mental stimulation of external factors. In general, consumer behaviour is a mix of attitudes, emotions and preferences that lead to a purchase.

Likewise, another researcher (Khan, 2007) developed his concept that includes many aspects of consumer purchasing behaviour by defining it as *“the decision-making process and physical activity involved in acquiring, evaluating, using and disposing of goods and services”*. The study complements Foxall's (Foxall, 1993) idea by confirming early consumer behaviour way before purchasing the product.

In 2009, the researcher Prasad stated that consumer purchasing behaviour is the observation of *“how individuals decide to spend their resources (time, money and effort) or consumption related aspects (What they buy? When they buy? How they buy?)”* (Prasad, 2009), once again, the author complements the idea developed by the previous researchers and addresses the rapid development of consumer behaviour and the relevance of obtaining *“an in-depth knowledge of consumer buying behaviour”* (Prasad, 2009).

2.2.3 Internal and external factors and its effect on consumer purchasing behaviour

As mentioned earlier in topic 2.2.2, there are many aspects that influence consumer behaviour. The discussion of the different types of influence are relevant to the research, since these influences can shape or form consumer behaviour and the purchasing decision process, based on social experiences (Indahingwati et al., 2019). These aspects can be divided into two categories: internal and external influences.

According to Indahingwati et al. (2019), the main active component of internal influences is the mental processes of feelings and emotional responses. As observed, the definitions provided by both scholars do not differ, however, consumer behaviour studies directly target consumers' feelings when they have a close relationship with a brand or product (Indahingwati et al., 2019).

The researcher Prasad states that personal needs or motives and attitudes are important internal influences (Prasad, 2009), because consumers can either desire or lack a specific thing in their daily life. Motives can be defined as the personal inner state that stimulates them to meet a need (Boone et al., 2009).

The attitudes of consumers can determine their way of purchasing. How the individual feels or thinks about the environment or society reflects on his purchasing behaviour (Indahingwati et al., 2019). In general, many researchers believe that once an individual has developed his own attitude, it is difficult to change it if he is able to find similar thoughts or environments that encourage it (Dholakia et al., 2004).

When it comes to needs and motives, the evolution of technology has exposed consumers to a wide variety of information. This allowed consumers to store the necessary information and reflect on their decisions (Labrecque et al., 2013). In addition, consumers are more connected than ever, which is why their desires have also turned into much more sophisticated needs (Shep Hyken, n.d.).

The innovative scenario of the internet gave consumers room to express their opinion. With the development of the internet, mobile devices and connectivity, consumers have been able to express their feelings, thoughts and desires via social media (Labrecque et al., 2013). The evolution of technology has not only enabled access to global information, but has also enabled individuals to create content and speak their minds.

On the other hand, the external influences can be described as many social elements that can influence consumer behaviour, such as family and friends and culture and economy (Indahingwati et al., 2019). According to Armstrong (2014), consumer behaviour is influenced by all social factors that directly influence the purchasing behaviour. Amalia et al.,(2012) specifically mentioned that social issues like an economic crisis or any other type of crisis tend to increase the emergence of new trends in consumer behaviour.

The researcher Amalia et al., (2012) explains that different people respond to crises in different ways and therefore often do not share the same perceptions. Consequently, situations with a negative impact can be experienced by individuals in certain ways that can have a profound impact on society (Amalia et al., 2012). The researcher Prasad also agreed that the influence of those aspects can have a huge impact on purchasing decisions (Prasad, 2009).

However, Foxall argues that while people don't expect it, small changes in an individual's daily life can have a bigger impact than a major event. (Foxall, 1993). Foxall also explains that evolutionary changes usually occur when a gradual incremental process takes place. Looking at these researchers, this could mean that a macro problem such as a crisis is not always responsible for change, but perhaps something that is gradually being implemented in the consumer's life has more of an impact on consumer behaviour.

Likewise, many other aspects such as technological development and accessibility have an impact on the external factors and on purchasing decisions (Indahingwati et al., 2019). All these components are often reinvented in times of crisis, in a way that continues to support people in a transition period (Amalia et al., 2012).

2.2.4 Consumer behaviour vs customer behaviour

Since the focus of this dissertation is on understanding consumer behaviour, a short discussion should be conducted explaining the difference between consumer behaviour and customer behaviour. 'Consumer' is a term that generally defines the idea of engagement with goods or services, for instance, an individual that is the end-user of a product or service (Prasad, 2009). Whereas, 'customer' is used to determine an individual who often purchases products from a specific store, brand or company, this term is particularly connected to brands, companies and stores (Prasad, 2009).

2.3 Consumer behaviour theories and models

There are two main theoretical frameworks that explain how consumers deal with different input that might change their minds. The theory of reasoned action, developed by Martin Fishbein and Icek Ajzen in the 1960s, determines its analysis on the relevance of pre-existing behaviour in the process of decision-making. The main idea is that consumer actions are based on the intention to create or receive a certain outcome (Bray, 2007).

The Engel, Kollet, Blackwell (EKB) model elaborates on the main idea of the reasoned action theory and presents a five-stage process used by consumers in making purchasing decisions. This process mainly explains that consumers go through a wide variety of steps before they make a purchase and each stage of this process is important to make sure that consumers will not change their minds. The model observed the relevance of consumers anticipating their feelings before purchasing (Bray, 2007).

For this research, gathering information on how the theoretical framework for consumer behaviour explains the purchasing process in the minds of consumers can be a game changer to understand the motive or needs that will continue to drive consumers to purchase in physical stores.

2.4 Digital Age

2.4.1 Definition

The digital age is a term that refers to the information age as a time frame in history characterized by the rise of the internet (Tella et al., 2020). The concept refers to “The

ubiquitous nature of computing and the prolific use of technology in almost all aspects of human activity such as digital interaction” (Siu & Wong, 2016). The digital age also refers to the period when technology became easily accessible and personal computers, telephones, videos and email were introduced into society (Statti et al., 2019).

The digital age enables users to easily access and rapidly exchange information (Siu & Wong, 2016). In addition, it is known for the rapid shift from the traditional industry to a new model. The digital age has helped retail to expand into an economy based on information technology that includes online platforms, which have aided in changes in consumer behaviour (Tella et al., 2020).

2.4.2 Digitalization vs. the digital transformation

A brief discussion of the differences and effects of both digitalization and digital transformation should be strengthened, as the different concepts can lead to misinterpretation when used. Digitalization is the process of improving digital data to make work easier (Salesforce, 2018). In general, it often refers to “digitalization as the way in which many domains of social life are restructured around digital communication and media infrastructures” (Bloomberg, 2018).

Digitalization has changed society and the retail industry, since services and customer records have become easier and faster to access (Bloomberg, 2018). Historically, the digitalization process has provided businesses to be more efficient in analyzing data, handling queries and by offering a simpler solution by replacing the previous systems and paper ledgers for computers and mobile devices (Salesforce, 2018).

The main reason for gathering information about the difference between digitalization and digital transformation is the need to understand the interaction between physical stores and consumers in the digital age. Dannenberg et al., (2020) emphasizes in its research that e-commerce is part of the digitalization process and has evolved over the long term during the digital transformation. The researcher also notes that 2020 has been a year of substantial digital transformation and points to the importance of digital maturity for businesses that want to remain important to consumers.

2.4.3 Millennials and gen Z and the digital Age

Millennials and Generation Z are considered the two generations born during the rise of the Internet or during the digital transformation when businesses were already moving into the online world. According to specialists, those two generations, the millennials, born between 1981 and 1996 and gen z, born between 1997 and 2012, had the opportunity to interact with a new and different world, where information was delivered more easily and answers were just a click away. Therefore, when studying consumer behaviour and how it interacts with the digital age, it is important to emphasize how different generations have experienced the online world in a different way.

Dimock (2019) states that understanding the different attitudes between generations is an important tool for researchers, because how those generations interact with others also impacts the way they deal with problems. As a result of the different ways of interacting with the internet, it is observed that the purchasing behaviour of different generations can differ greatly (Jenkins, 2019).

2.4 COVID-19

The history of society has many records of pandemic outbreaks in which fear of what is to come evolves (Donthu & Gustafsson, 2020). Biological studies state that society cannot certainly be prevented, as the emergence of new viruses usually occurs within an interval of 10-50 years (Potter, 2001).

While society knows a lot about the history of the past pandemic outbreaks, academic researchers have not researched the impact of the pandemic crisis on social and economic behaviour enough (Donthu & Gustafsson, 2020). In the few researches that could be found, it shows that the post-pandemic period is followed by an economic crisis and decrease in the revenue of businesses (Taylor, 2020). This is a clear reflex of habits that change in times of a crisis, such as saving money instead of spending (Coibion et al., 2020).

Some studies state that the outbreak of COVID-19 has led to many unforeseeable changes in society (Mehta et al., 2020). Researchers confirm that every scale of society, from individuals to businesses, has suffered in one way or another from the outbreak of the pandemic crisis (Coibion et al., 2020). Meanwhile, others state that the COVID-19 outbreak has given a necessary boost to companies maturing digitally (Fletcher & Griffiths, 2020). Whether the situation is approached from an optimistic view or not, the reality is that society was not prepared for the crisis (Donthu & Gustafsson, 2020), but according to Nability-Grover (2020) individuals have been able to respond quite well to the new reality.

In many countries around the world, measures and regulations have taken place requiring people to stay at home, avoiding social interaction and maintaining social distancing (Williams, 2020). According to Nabity-grover (2020), COVID-19 and the different measures put in place by the government have accelerated several events in society. For example, by isolating individuals at home, an increase in usage of mobile devices, the internet and social media is visible.

In addition, with the lockdown shutting down many stores, consumers were increasingly establishing a close connection with online stores and fast delivery. Nabity-Grover et al.,(2020), states that people have moved comfortably from social distancing to spending more time online. Resulting in an enormous boost in the digital landscape, especially because of significant changes in the way people interact (Nabity-Grover et al., 2020).

Fletcher and Griffiths (2020) also agree with the statement made by Nabity-Grover et al., (2020) through showcasing their evaluation and analysis of the digital transition, which shows the importance of bringing physical stores close to consumers via the Internet by apps, social media channels, websites and so on. The study states that only physical stores that are able to adapt and address the new online realities will be able to continue to exist in the market (Fletcher & Griffiths, 2020).

2.4.1 Consumer behaviour during COVID-19

Some researchers believe that consumer behaviour is changing and people have developed new habits since the COVID-19 outbreak (Nabity-Grover et al., 2020). According to Donthu and Gustafsson (2020), the lockdown in society, the social distancing rules and the demands of governments for people to stay at home have certainly influenced consumer behaviour. Sheth

(2020) explains that the different complexities of consumer behaviour are related to changes in the daily life and home environment as a result of COVID-19.

Donthu and Gustafsson (2020) state that humans are social beings and therefore it is difficult to avoid interaction. One of the main characteristics observed was the impact of the lockdown and the increase of the need for self-isolation (Donthu & Gustafsson, 2020). The self-isolation caused by the outbreak of COVID-19 has influenced people to change many habits, starting from avoiding contact face-to-face and increasing time spent on online devices (Nabity-Grover et al., 2020).

The reduction of face-to-face contact seems to be a negative change in society. In general it was observed by the researcher Donthu and Gustafsson (2020), that individuals mainly rely on internal influences and sense when they need to make decisions. However, these internal influences generally occur as soon as people experience “real life”. Nevertheless, individuals were asked to use masks, not to touch things when it was not necessary and avoid getting close to others. Without noticing, many people have cut off contact with the outside world (2020).

The researchers Donthu and Gustafsson, (2020) state that consumer behaviour has shifted to the internet bases such as online stores, social media, online payments and so on. Nabity-Grover et al., (2020) also agrees and states that an explosive growth in online research and social media has been observed because of the lockdown.

2.4.2 COVID-19 and the migration of consumers to online

In general, consumers shape their habits over time about what, when and where they consume (Sheth, 2020). According to Sheth (2020), every step of the consumer journey until the

purchasing stage has been changed by COVID-19. Nability-grover et al., (2020) believes that those changes are likely to occur because people are spending more time home and therefore browsing on the internet.

On the one hand, the researcher Sheth (2020) examines factors prior to COVID-19, such as the increase in the number of women working full-time and the decrease in family time and personal consumption of products (Sheth, 2020). In addition, the article explores the link between the rise of women in the workforce and the increase in the use of mobile devices to consume products online (Sheth, 2020).

On the other hand, some researchers argue that people went through months of lockdown that forced them to limit their mobility and therefore stay home (Nability-Grover et al., 2020). According to Nability-Grover et al.,(2020) the measures taken to reduce the spread of the virus were the primary reason for the increase in usage of online platforms, which led to changes that are not related to previous changes, but to the behaviours currently being enforced. For example, the use of social media (WhatsApp and Instagram) has increased by 70% worldwide during this period (Nability-Grover et al., 2020). Which, according to Nability-Grover, is powered by the self-isolation caused by COVID-19.

The researcher Sheth (2020) provides a clear analysis of the increasing use of online devices before COVID-19 in order to prove that the consumer purchasing behaviour was already changing before COVID-19. However, parts of the study are irrelevant to this dissertation, since it identifies women as the center of change in consumer behaviour, which is not in the scope of this research. Meanwhile, Nability-Grover et al.,(2020) showcases that the behaviour is a

reflection of the ongoing pandemic crisis. Eventhough the insights provided by the researchers are different, it is possible to complement each other. According to Foxall (1993) consumer behaviour is in an ongoing process of reform.

2.4.3 Will old consumer behaviour return or die

When it comes to the statement ‘will old consumer behaviour return or die’, researchers have not found a common ground, some believe that the old habits will die and others believe that they will return. For instance, Donthu and Gustafsson (2020) argue that consumer behaviour is adapting and that successful outcomes of the restrictions will be noticed in society when COVID-19 crisis is over. However, not all researchers agree with this statement. Sheth (2020), for example, does not endorse that there will be a successful outcome once COVID-19 is over. The researcher states that consumer behaviour has changed because of the mandatory rules that have limited consumer’s options for shopping. Therefore Sheth believes that old habits will return and people will just get on with their lives as before (Sheth, 2020).

The researchers Watanabe and Omori (2020), like the writer Sheth, also believe that by the end of COVID-19 the old habits may return and a downfall might be observed by online stores. However, the research specifically believes that older generations will go back to their old habits whenever this is over. Sheth (2020) suggested that the government will need to develop policies that later can either promote or restrain consumption, considering the relevance of consumption to the shape of future consumer behaviour. He emphasizes that the few relevant habits that will rise from the COVID-19 pandemic are related to technology, since “digital technology is making wants into needs”(Sheth, 2020).

2.4.4 The new normal

Thinking in the immediate and long term impact, Sheth (2020) has assessed the impact of COVID-19 on the new normal through the analysis of habits and the four main contexts that can govern or disrupt consumer behaviour and consumption: changes in the social context, technological context, context of rules and regulations and context of natural disasters (Sheth, 2020).

In general, the author emphasizes that all consumptions are based on habits and contextual influences. Over time, individuals have the need to develop new habits about what they consume, when they consume, and where they consume (Sheth, 2020). According to researcher Sheth, these changes are not only limited to consumption, but to every stage of the process, such as the search for information and the post-purchase and disposal process (Sheth, 2020).

In the contextual aspects, the author believes that the context in which the individual lives is of extreme importance. The study highlights four main aspects that can govern or disrupt consumers' habits: first, changes in the social context, such as major life events. For example, changing jobs, getting married, having children and moving to another city or country (Sheth, 2020)

Second, the technological context, innovative technologies are seen as a breakthrough from old habits. The latest technological shift includes the internet, mobile devices such as smartphones and the rise of e-commerce. The researcher states that the development of online research and online ordering has had a major impact on the way consumers buy (Sheth, 2020).

Third, in terms of the context of rules and regulations, consumer purchasing behaviour is directly affected by changes in the country's rules and regulations. Sheth mentioned that rules related to public and shared spaces are different in every location and individuals are used to it in that specific way. For example rules about smoking and drinking in public areas (Sheth, 2020).

The last context is the context of natural disasters, the author noted that during disasters there is a dramatic increase in the production, supply chain and consumption of products (Sheth, 2020). According to Sheth, individuals in situations such as the COVID-19 pandemic tend to change their habits.

2.5 Digital Age and COVID-19

2.5.1 Digital boost by COVID-19

The COVID-19 pandemic has resulted in an enormous boost in the digital landscape, especially because of significant changes in the way people interact (Nabity-Grover et al., 2020). The government's measures of social distancing and staying at home have taken months and resulted in people not seeing their family, friends and colleagues (Williams, 2020). According to Nabity-Grover et al., (2020), people have moved comfortably from social distancing towards spending more time online because people seek for interaction.

During the current COVID-19 pandemic, in which social distancing has become the new normal, excessive engagement with online channels such as social media, have become a psychological necessity, forcing people to respond to the need for human interaction while coping with the pandemic (Singh et al., 2020). The internet has become an important tool for people to interact

with each other in times of a lockdown, which is seen in the large increase in media device usage during the coronavirus outbreak. Smartphone usage among internet users worldwide has increased by 70% as a result of the coronavirus outbreak, with peaks of up to 86% growth in e.g. China and the Philippines (Watson, 2020).

The topic 2.5.1 Digital boost by COVID-19 presents three different articles explaining the increase in usage of internet and social media to fill a lack of interaction. In those articles, the major focus is on the use of the internet and other digital channels. These articles emphasize the importance of digital channels for consumers during the lockdown. The relevance of this topic to the dissertation is the indirect connection between what consumers are doing now and what physical stores should be doing to maintain their relevance.

2.5.2 Digital Transformation in physical stores due to COVID-19

The emergency of a pandemic is driving an impulsive digital transformation within companies (Fletcher & Griffiths, 2020). As a result of various government measures and approaches to keep individuals safe, the researchers observed an exponential acceleration of a process called volatility, uncertainty, complexity and ambiguity (VUCA) (Fletcher & Griffiths, 2020). This process mainly consists of recognizing an unpredictable external environment by testing the strengths of a company.

The author, through the (VUCA), shows how the COVID-19 outbreak revealed the lack of a technological boost in the business world.

While analyzing the digital transformation, the researcher highlights that businesses were forced to shift because of the unpredictable pandemic period and that businesses who want to

succeed see the need to improve (Fletcher & Griffiths, 2020). The researcher argues that companies with a lack of digital maturity are unlikely to overcome the barriers of the COVID-19 pandemic, while companies with a high degree of digital maturity are likely to adapt.

Understanding the future requirements of businesses is important and makes them less vulnerable to the unexpected. High street fashion is mentioned as an example of a sector with a lack of digital mature organizations compared to supermarkets. In the UK, research found out (Fletcher & Griffiths, 2020), found that many fashion retailers already had ongoing problems prior to COVID-19.

However, an analysis of high street fashion shows that physical fashion stores cannot evolve to a digitally mature level just by developing an online website (Fletcher & Griffiths, 2020). The conditions go much further than just a website.

COVID-19 has forced all businesses and sectors to meet a certain level of digital maturity (Fletcher & Griffiths, 2020). However, it notes that digital transformation is a continuous process and retail stores that have not changed in the lights of the COVID-19 outbreak, or either do not see any reason to change, will not remain relevant for consumers. Consumer behaviour is changing and businesses that are following consumer needs are succeeding in the market (Fletcher & Griffiths, 2020).

The study examines business structures and how their organizational plans can be impacted. The study concentrates on how businesses with a certain mature level can overcome the barriers of COVID-19, while those without it are unlikely to do so. The link between this study

and the dissertation is about consumers who remain interested in a brand or physical store when a business meets the requirements of digital transformation.

2.5.3 COVID-19 recovery might be digital

The study “The COVID-19 recovery will be digital”, written by Baig et al, (2020) gives access to the relevance of businesses to update their technologies and increase the use of digital services to continue to evolve and be accepted by consumers in the market.

Businesses have rapidly migrated to digital technologies to survive (Baig et al., 2020). According to retail market consultants at McKinsey & Company, the pandemic crisis has given space for businesses to accelerate their digital capabilities within their businesses. With an unpredictable lockdown environment and waves of cases that could potentially return, businesses must be able to cope with structural changes (Baig et al., 2020).

Consumer behaviour has changed significantly in the first 4 months of the COVID-19 outbreak and might continue to evolve as consumers increasingly use digital services. This indicates that this trend may continue to increase even when COVID-19 is over (Baig et al., 2020). The study considers changes in consumer behaviour that are constantly evolving as a result of COVID-19 and mainly observes the situation for businesses. It reiterates the need for more digital transformation to meet consumer needs. The research clearly ties in with the dissertation through the relevance of keeping physical stores alive through an ongoing digital transformation.

2.6 Impact of COVID-19 on physical stores and online stores

2.6.1 New retail habits for consumers

Retail consumers have changed their mind about what really is a necessity when purchasing during COVID-19. According to Accenture Ireland (2020), consumers have some purchasing priorities, for instance, 73% of consumers as of August, 2020 still preferring to stay at home over visiting a physical store. In general, consumers are more likely to buy groceries, as well as an increase in visits to DIY stores for home improvement. Accenture (2020) states that consumers are more focused on purchasing products related to home, work and play.

An increase of 79% in local shopping activities was noticed, while 84% of consumers affirm that they are planning to continue with their current behaviour (Standish, 2020). The Accenture (2020) study presents important topics, since people are spending more time at home and therefore it makes sense that consumers are increasing their expenses for certain items.

Another finding that drives the attention of the research is that people are becoming more mindful about others, the environment and they are more aware of how they are spending their money (Standish, 2020).

According to Sheth (2020) this process happens as a result of people becoming more aware of what is happening around them, besides that, the research also states that since people were in lockdown, they had no option but to develop skills on how to purchase online.

2.6.2 Increase in online purchases due to COVID-19

COVID-19 is responsible for a substantial change in consumer purchasing behaviour towards online stores and has changed the purchasing behaviour for goods and services significantly (Watanabe & Omori, 2020).

Moreover, consumers have either stopped buying at physical stores or shifted to online alternatives. While the younger generation already bought their products online, COVID-19 was a game changer for older generations, especially for those over the age of 65 (Watanabe & Omori, 2020). Some consumers that have never or hardly ever used the internet for buying products, were forced to do it. Watanabe and Omori (2020) stated that even with the pressure to go online, online consumption is still more proclaimed by younger generations. The writers state that since the shift was compulsory, an increase in the use of online stores may falldown after COVID-19 (Watanabe & Omori, 2020).

This research investigated the change in consumer purchasing behaviour towards online stores and through analyses of different generations has proved that consumer purchasing behaviour was already changing toward online stores before the COVID-19 outbreak. Nevertheless, COVID-19 has accelerated and forced the process of moving older generations online. A significant increase in online sales of services and goods is visible due to COVID-19 (Watanabe & Omori, 2020). The connection between this study and the thesis is about the existing shift in consumer behaviour before and during COVID-19 by young generations.

2.7 Conclusion

The definition of consumer behaviour refers to how individuals make decisions, as well as how products are consumed and experienced by them. Nevertheless, the consumption process is related to the purchasing behaviour which involves the decision-making process and all physical activities around it. The discussion of those terms has been addressed in the literature review aiming to find a plausible explanation of why consumer behaviour changes the way it does.

Consumer behaviour has changed dramatically over the years as a result of the digital transformation and the way individuals have come to interact with all available information online. The review of the research literature has provided a clear outlook on the topic and its strengths and weaknesses. When diving in the concepts of consumer behaviour and purchasing behaviour it has made clear how it implicates in the social and economic environment.

One of the main reasons observed is the impact of internal (need and desires) and external (family, friends and society in general) factors on consumer behaviour, which can change over time depending on the environment people live in. This environment provides to individuals many possibilities of experiences that consequently reflects in their purchase behaviour. In this manner, the literature review concluded that external factors, such as pandemic crises like COVID-19, can drive the emergence of new trends in consumer behaviour.

In terms of COVID-19, this chapter noted that many researchers on this topic point out that the outbreak of the disease has caused unforeseeable changes in society. In which every scale of society, from individuals to businesses, has suffered in one way or another from the outbreak of

the pandemic. For instance, with the lockdown and the shut of many stores, consumers have continuously built a close relationship with online stores.

Thus, it is stated that consumers have developed different ways of interacting with each other and with physical stores during the pandemic. In addition, this chapter emphasized that the physical stores must embrace the digital transformation in order to continue to meet consumer needs while remaining relevant.

During the literature review, a lack of research into the impact of COVID-19 on changes in consumer behavior in physical stores was noted. The COVID-19 crisis is a new topic and therefore not much has been elaborated in studies. In the literature study, not all variables chosen to be studied can be found in academic literature or research.

Chapter 3. Research Methodology

The third chapter presents the necessary methodology and techniques used in the development of this research. The methodology chapter was subdivided into subsections in order to simplify and clarify the research that has been conducted. The chapter explains the tools used to verify the primary and secondary research questions in order to achieve the thesis objectives. Moreover, it states the necessary justifications and limitations of the methodology used.

3.1 Introduction

The design of a research methodology is a prerequisite for any dissertation and this chapter will explain all the techniques used to investigate the correlation between the effects of COVID-19 on consumer behaviour changes in physical stores. The methodology of this research was primarily subdivided using the dissertation guide of Dublin Business School (DBS) in six phases; Participants, Design, Materials & Apparatus, Procedure, Data analysis and Ethics.

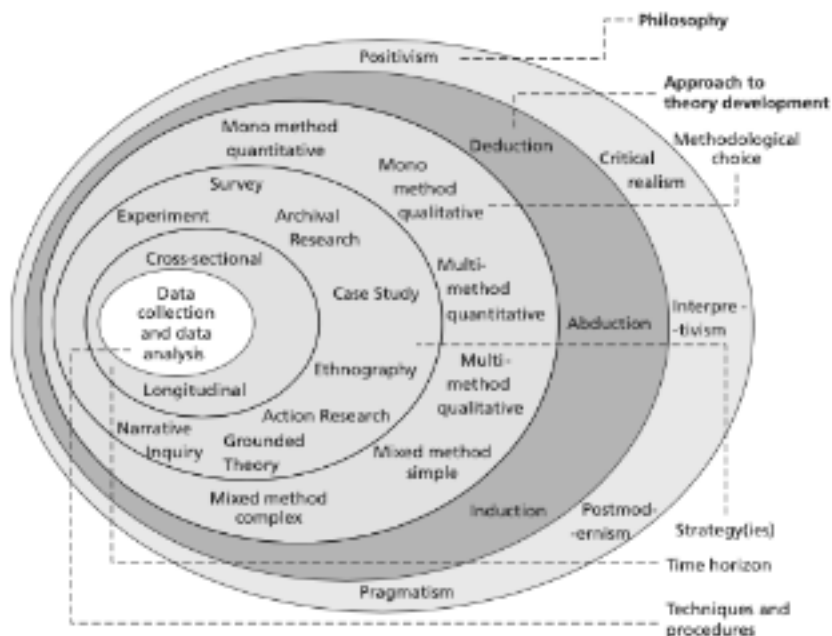


Figure 3.1: Research Onion (Saunders et al., 2019)

However, the researcher also used the Research Onion study developed by Saunders et al., (2019) to facilitate the detailed explanation of the research methodology structure and thus in the investigation of the primary question. Figure 3.1 (above) highlights the phases of the

research methodology used in this dissertation. Saunders et al., (2019) suggests that the design of the methodology should go from the outer layers to the inner layers.

3.2 Philosophy and Approach

3.2.1 Philosophy

Research philosophy is defined as the nature of knowledge and the creation of new knowledge. For the development of a dissertation, it is crucial to address the research philosophy, since the main purpose is to create new knowledge. According to Saunders et al., (2015), there are many different philosophical views, but choosing the right philosophical approach is essential to answer the research question. Therefore, the researcher has opted for the realism philosophy along with the positivism thoughts to analyse the primary question. Since, according to Saunders et al.,(2015) it is important to work with multiple philosophical positions since human beings are not limited to just one way of thinking.

The philosophy of realism has been chosen, as its definition consists of the idea that the senses are considered to be reality, whatever they are. In this regard, this philosophy is linked to the research theme through consumer behaviour and its necessity to make use of senses when purchasing a product, as well as the ability to change their minds based on the reality perceived by them.

The realism philosophy with a critical-realistic view was chosen along with the positivism approach, taking into account the COVID-19 environment that enforces a different behaviour in society, resulting in changes in consumer behaviour. For realism, "the sense is reality" and therefore the limitation of individuals' senses can certainly change their reality.

3.2.2 Approach

Saunders et al., (2014) states that two main approaches can be taken into consideration when conducting research, inductive or deductive. The researcher has opted for a deductive approach because the primary research question is based on the effects of COVID-19 on consumer behaviour changes in physical stores and the best option is to try out a hypothesis through a reliable approach such as the deductive approach. The topic is new and further research is needed, but the combination of means of consumer behaviour in physical stores with the means of COVID-19 allows for a comparison and analysis of the different concepts. The deductive approach has two major characteristics: the collection of quantitative data, which has been collected through a survey, and the hypothesis test that will be discussed in Chapter 5.

3.3 Design

3.3.1 Research Strategy

The term quantitative is defined as the process of data collection and data analysis that generates numerical data (like survey and statistics or graphs). Whereas qualitative is defined as the collection of data (non-numerical). Regarding the research strategy, the researcher has decided upon a quantitative research strategy.

The researcher aims to fulfill the objectives of the dissertation and accomplish a valid contribution that can help to eliminate the lack of academic research on the field. In the business market, many research designs are composed of a combination of quantitative and qualitative elements (Saunders et al., 2015).

The research developed is quantitative (numerical), however, some qualitative (non-numerical) insights were collected in the survey to gain further information (sampling information topic 3.4). This research has a critical realism philosophy and advocates that every experience counts (Saunders et al., 2015), which means that everyone interprets reality from their own point of view and these extra insights can therefore be used with the objective of further explaining the data. Therefore, the researcher has collected some qualitative information that will be converted into quantitative data or insights in the discussion chapter to provide deeper understanding on the data responses collected.

The researcher opted for the quantitative design and has not chosen the multiple methods because interviews and collection of other types of qualitative data were not developed in the primary question. Saunders et al.,(2015) advises the use of a survey strategy for a quantitative deductive approach, regarding the focus on the social and economic environment. The survey enables the collection of a considerable amount of data (sampling information topic 3.4) which gives the researcher more control over the research process. The nature of the research is exploratory and the survey strategy allows significant guidance towards the aim of this thesis.

3.3.2 Method Choice

The specific method chosen to facilitate in the development of the research question towards the achievement of the research objective was the mono-method data collection. This method is mainly focused on one type of study, either quantitative or qualitative. As mentioned before,

the researcher has adopted the quantitative method in which the focus is on collection and analysis of data.

3.3.3 Time horizons

The quantitative approach can be either experimental or non-experimental. In experimental, the research might have the production of a generalizable knowledge associated with a phenomenon as an objective. Whereas for non-experimental, the research might aim to observe a specific point in time. Thus, the present research is designed to conduct a non-experimental cross-sectional study.

The dissertation has adopted a cross-sectional study in which the main feature is the observation of a small sample over a period of time during COVID-19, as the pandemic is constantly changing. Thereby, the study will be a snapshot, referring to a particular time and phenomenon. In addition, the cross-sectional study normally uses survey strategies to examine different factors.

3.3.4 Variables

The study opted for the non-experimental design, using the variables predictor and criterion. Thereby, when analysing the primary question “*what are the effects of COVID-19 on the already existing shift in consumer behaviour in physical stores due to the digital age?*” it has risen to a predictor variable, COVID-19, and a criterion variable, which is the change in consumer purchasing behaviour in physical stores. Furthermore, in a cross-sectional study, both the exposure and the outcome are assessed at the same point and time (Saunders et al., 2019).

In this research, participants were not assigned to different groups, participants were treated equally. The variables for this research were COVID-19, consumer behaviour and physical stores. In addition, the relations between the three main variables were included, for example, for consumer purchasing behaviour changes before COVID-19 and reasons to return to purchase in physical stores after COVID-19.

3.4 Materials

The design of the research survey was a technique that required a lot of attention to every single detail and involved some level of complexity because a questionnaire can become too broad. Moreover, the questions were organized in a way that makes the questions structured and flow from one to another.

3.4.1 Assessing measures

This survey aimed to measure the consumer behaviour changes in physical stores due to the COVID-19 outbreak and observe if those changes were already happening as a result of the digital age.

The survey is a measurement tool and therefore is used to gather information on a specific topic. The measures were taken to gain a valid understanding of the topic. Several questions were designed to follow up a specific model that could measure the variables. High quality questions were designed to assess the main measures of this research.

For instance, the major measures assessed were demographic characteristics (age, gender and level of education), purchase habits before COVID-19, consumer behaviour changes, the

COVID-19 outbreak and reasons to return to physical stores. The measures were assessed in the designed questions through multiple items such as a likert scale.

3.4.2 Survey Description

The survey questionnaire was subdivided in 5 sections to facilitate the engagement of participants in each stage of the survey. The sections of the survey were divided in demographics, pre-COVID-19 and COVID-19 outbreak part 1, part 2 & part 3. The first section assessed the age, gender and level of education.

The second section, pre-COVID-19, asked questions about purchasing behaviour before the outbreak of the pandemic. The main idea of this section was to stimulate participants' thoughts about their habits. According to Sudman (1996) individuals generally have memory limitations and find it difficult to assess thoughts and behaviours from a long time ago. Thus, stimulating those thoughts can help participants think about the question to come and provide a more concise answer (Sudman et al., 1996).

The third section, COVID-19 outbreak part 1, aimed to determine how many people had their purchasing behaviour impacted during COVID-19. This section consisted of one question of multiple choice and a 'yes' or 'no' question. If a respondent said 'yes', the survey would take them to the last and most important section, COVID-19 part 3.

Meanwhile, the "no" answer would direct participants to an optional section (COVID-19 part 2). The researcher has designed this section to evaluate the power of decisions of participants and to judge how participants would answer a similar question differently. Therefore, this section

also counted one question, with the same process as the third section. If participants would answer with “no” a second time, they would finish the survey.

The final section, COVID-19 part 3, focused on observing and analyzing the major changes in consumer purchasing behaviour in physical stores and online stores during COVID-19. This section is designed to gather insights that can be used to compare and interpret data.

The survey counts a total of 23 questions and was designed to be answered and no option to skip a question was given to the participants. However, section COVID-19 part 2 has only appeared to respondents that said their habits have not changed due to COVID-19.

3.4.3 Type of items and ratings

The survey was designed with multiple items to assess the same variables, COVID-19 and changes in consumer behaviour, to provide reliable and valid results. The researcher used items such as multiple choice grid, multiple choice, linear scale, checkbox and paragraph. For instance, the survey used rating scale “likert scale” and responses were also given scores for statements (1-5). Some applicable examples are:

An example of likert scale is the question “Have you increased or decreased what you are spending in physical and online stores this year compared to 5 years ago?”, where respondents had to respond according to a scale from decreased a lot to increased a lot.

A example of a multiple choice grid with rating scale is the question “How important are the following aspects for you when visiting stores during COVID-19 regarding the following topics:”

in this question the respondents had to answer 7 different rows in a scale from 1 to 5 (1 = Not important - 5 = Very important).

Another example is “Do you see yourself shopping at physical stores after COVID-19?, the question was a rating question where the respondent had to answer in a rating scale from 1 to 5 (Definitely not - Definitely). Moreover the researcher has also created some open questions where the respondents could explain themselves and provide some extra qualitative insights for the research. For example, “In the future, what would encourage you to shop at physical stores?”

3.4.4 Instructions to participants

From the moment participants were invited to take part in the survey, participants were given instructions, such as Dublin Business School’s data protection rules, the time spent completing the survey and a brief summary of the dissertation explaining why the researcher was doing the final project on this specific topic and how the future results of the topic could enrich research into consumer behaviour and provide recommendations to physical stores.

3.4.5 Scores and meaning of the scores

Most of the questions were scored similarly but independent from each other. As explained in 3.4.4, most questions use some form of scale where respondents could answer anywhere between 1 and 5. For example, when respondents were asked whether COVID-19 changed their purchasing habits for a wide variety of physical and online stores, they were able to answer anywhere between 1 (Not at all) and 5 (Significantly). To determine which type of stores consumers had changed their purchasing behaviour the most, the average answer of all

respondents per type of store was calculated. The higher the score, the more impact respondents have experienced in terms of changes in purchasing habits. The individual questions were not used to create an overall score for every respondent of the questionnaire.

3.4.6 Reliability and validity

Because COVID-19 is such a new subject, with many countries still suffering from this pandemic, there is not a lot of previous research to compare the questionnaire results with. In addition, this research used a small sample size at a point in time and in a constantly changing situation. This means that the data collected can be questioned for reliability, because a similar survey at a different moment in time might show different results depending on how bad the pandemic hits the country and what restrictions the government put in place. The validity of the results in this research are ensured, because the questionnaire covers all essential aspects, including changes in purchasing behaviour before and during the COVID-19 pandemic, with more than 100 respondents that answered the same questions.

3.5 Procedures

According to the DBS dissertation guide book (2020), procedures is a term used to define the full description of the survey process, from the moment that the participants accepted to take part in the survey until the moment that the survey is responded to and submitted by the participants.

Most of the participants were invited 1 to 2 days in advance to join the survey. The researchers sent an e-mail, WhatsApp message or Instagram message to the participants explaining the

reasons why the survey was developed. The researcher sent out the survey to 120 participants in Ireland and the Netherlands.

Participants began to be involved when the researcher explained that she was finishing her master studies and as part of the final project (the dissertation) she was developing a project on consumer behaviour and the impact of COVID-19 on physical stores. The researcher has given a brief explanation about the relevance of developing a reliable dissertation on this topic and how important it was for her to get insights on consumers from different ages and how her research would impact the future of many businesses since it is a very new and crucial topic in the present days.

The researcher sent a consent form explaining to the participants that the survey was anonymous and also shared the google forms link to take part in the survey. Participants were able to fill in the survey via smartphone, tablet or computer. The first page of the survey explained who the researcher was, what the purpose of the survey was and to make sure the participants were comfortable.

Participants were able to withdraw at any point but also return whenever they wanted. They were requested to answer 5 different sections of the survey (explained in topic 3.4). Participants spent approximately 10 minutes between answering the question and submitting the survey. After the participants completed the survey, an option to submit it would appear on their screen, which would finish the survey.

3.6 Participants

3.6.1 Sampling

Sampling is a method used when conducting scientific research. Saunders et al.,(2015) states that the use of a sample conducts the results to higher overall accuracy. Therefore, to obtain reliable and valid results, the survey should be administered to more than 50 participants (Saunders et al., 2014). The sample must represent the full set of cases in a relevant and justificative way (Bekker, 1998 cited in Saunders et al., 2014).

The sampling can be subdivided in probability sampling or non probability sampling. The probability sampling is associated with the equal chance that every participant has to be part of the research (Saunders et al., 2014).

3.6.1.1 Techniques Sampling

The technique used on the development of this dissertation was the non-probability sampling. The non-probability sampling is defined by Saunders et al.,(2014) as the selection of a technique with unknown probability or chance of cases being selected. The researcher has also opted for the technique of purposive sampling, which enables the researcher to use its own judgement to select and compare the cases.

Given the vast number of qualified participants that we're able to meet the criteria to be part of the survey. The research uses the heterogeneo/maximum variation sampling which applies the researchers judgement to choose a sample with reasonable distinct characteristics to generate maximum variation data possible in the collected data (Saunders et al., 2014). The criteria of the

survey is based on the consumer focus only which has been the main topic approached in the dissertation.

3.6.1.2 Population Sampling

The four major aspects of the dissertation: consumer behaviour, digital age, physical stores and COVID-19 outbreak, were used to define the criteria for potential participants of the survey.

First, consumer behaviour, considering that consumers are an individual or a group of people who are at different stages of life and will use or purchase goods, services or experiences to meet their needs and desires (Siddiqui & Dr. Agarwal, 2017). Second, the digital age, which enables the connection between people in different parts of the world through the web and social media channels.

Third, physical stores are the main point of connection between consumers and products. People who buy or have previously bought something in stores are qualified to be part of the sample population. Lastly COVID-19, which has impacted the life of millions of people (Yule, 2020). Therefore, all individuals who have suffered the consequences of the pandemic are qualified to contribute to the survey.

The research population sampling was designed with a focus on consumers of all genders (female, male and others) from the age brackets of 19 years to 35 years old. However, the researcher has tried to gather data from other age brackets in order to provide a comparison. The priority of the survey was to gather enough data from gen Z (18-21) and Millennials (22-37), who are responsible for the majority of the respondents. The researcher was not able to gather

enough participants over 45 years to respond to the survey (only 5 responses 45+). The results of the survey shows that the age brackets with most respondents are from 19 to 25 years old (with 30 respondents) and 26 to 35 (with 62 respondents).

The reason behind the preference is that people from these age brackets have a different relationship with the internet. These age groups provide a critical look from the perspective of the researcher but can be considered as a reliable group that were able to participate in the survey at the same moment that they were contacted. All the responses were gathered in less than 3 days.

3.6.1.3 Sampling Unit

The survey results can be accounted for in the researcher's personal network that was used as the main source to collect participants. The sampling unit included female and male from two different countries in Europe: Ireland and the Netherlands.

Ireland is where the researcher has been studying her master and the Netherlands is where the researcher is currently living. Besides that, participants had to be either Irish or Dutch citizens or residents in one of the two countries. The language chosen for the survey was English and it was a prerequisite of the survey that participants would be able to speak English.

3.6.1.4 Sampling Frame

Saunders et al.,(2014) states that the internet-mediated access embraces the use of the internet to facilitate the data collection. The use of social networks and social media channels has proven to be of great fit to reach participants. To gather participants in the age bracket of

19 to 35 years old, the researcher personally contacted people through calling, WhatsApp, e-mails and social media. The costs for the research were eliminated since the survey was run online and free of charge.

3.6.1.5 Sampling Size

The intended number of participants for this research was 100 participants, but the actually completed survey has reached 108 participants. The given rate was 108% which can be considered high due to the complexity of the survey in terms of the amount of questions and time spent to finalize it.

The main reason for the success of the survey during the lockdown was the close contact established between the researcher and the participants. 108 people have answered the survey and 90% of the people contacted have responded to the survey. In the survey, all participants received the same treatment throughout the process, responding to the same survey without distinction by gender, age, or education level.

3.7 Data Analysis

The validity of the survey was tested through an experimented test to make sure that the survey would be refined enough to allow the comprehension by all participants. The pilot study consisted of a primary test by 10 colleagues or friends and provided feedback on potential flaws in the structure of the survey. These answers were excluded from the actual results. The survey was developed via Google forms, which is an electronic survey platform. Google forms has allowed the researcher to personalize the survey to fit the needs of this dissertation.

3.8 Ethics

The research has strictly followed the guidance of Dublin Business School (DBS) respecting all aspects such as informing the participants about the objective of the project, requesting a full agreement of the participants, explaining the content of the research and giving the participant the right of withdrawal at any moment.

According to Saunders et al., (2019) every university has developed its own ethics committees to make sure that the research conducted is not presenting any risk to the participants. Moreover, throughout the development of this dissertation, the supervisor has revised the survey and ensured that it would not pose any risk to the respondents.

In order to make the research liable, the survey informed participants about the name of the researcher, name of the university, name of the supervisor and the subject under research. It was also provided with the DBS standards of data protection e.g. "The data you provide as part of this study will be fully anonymous. I will not gather any direct personally identifying information about you".

The researcher has minimized data, requesting only the necessary information. The data collected in the survey has not asked for names or email and the participants were all above 18 years old which enabled them to provide consent before answering the survey.

Furthermore, the data protection together with an introductory explanation was sent to each individual. None of the questions in the survey required any private information that could damage the dignity of the participants.

3.9 Research methodology conclusion

The methodological design of the current study was developed in this chapter with the aim of conducting a valid and reliable study. Therefore, the researcher went into details of each methodological step taken to answer the research questions. For this research it was decided to follow a realism philosophy together with some insights from positivist philosophy, such as the quantitative approach. These philosophies have been selected because they take into account important variables that can be used when observing consumer behaviour.

In addition, the researcher has also opted for a deductive approach and adopted a quantitative design to conduct the study with a cross-sectional time horizon. This design was chosen due to time limitations encountered during the development of the study, but also because the researcher aimed to do a non-experimental observation of the primary research question.

In particular, this chapter highlights the main takeaways used in the elaboration of the survey, such as the measures used to assess changes in consumer behaviour in physical stores before and during COVID-19. The chapter has also described the population sampling of the survey which counts 23 questions and 108 participants from different ages and levels of education.

Nevertheless, the population sample specifies a target age of young adults, considered as millennials (26-35) and gen Z (19-26). When the survey was sent out, it took about 3 days to gather all answers from the respondents. The data collected from the participants was statistically analyzed to provide a proper interpretation of the results and thus lead to a comprehensive understanding of the primary research question. In addition, the researcher

followed ethical considerations designed by the Dublin Business School to ensure the safety of the participants.

Chapter 4. Results

The fourth chapter presents the results of the data collected through a quantitative design. This chapter highlights the main considerations of the data analysis and describes the findings related to the primary research question and hypotheses. In addition, tables and graphs were used to better understand the results.

4.1 Introduction

In this section, the main findings of the questionnaire are shared in combination with how they relate to the hypotheses. This section describes and interprets the data that is obtained from all the respondents of the study. The results section consists of a combination of tables and graphs that provide insights on how respondents answered and visualizes the results of the questionnaire.

In the questionnaire, the aim was to get a better understanding of how changes in consumer behaviour are impacting both online and physical stores over time. More importantly, the questionnaire was used to determine what the impact of COVID-19 is on purchasing behaviour of consumers and what affects these changes have on physical stores.

To address these questions effectively, a questionnaire survey was created which includes 23 questions covering consumer behaviour changes before and during the outbreak of COVID-19. The questionnaire survey was sent out to 120 potential respondents through various channels like WhatsApp and Instagram and 108 questionnaire surveys were completed on time to be included in the data analysis (representing a 90% response rate). The questionnaire consists of mostly closed questions and a few open-ended questions. The open-ended questions were analyzed by categorizing the responses and grouping similarly themed answers, even if they are worded differently.

In order to gather insights and present the results as effectively as possible, a descriptive analysis method was used to summarize the main findings of the data in an understandable

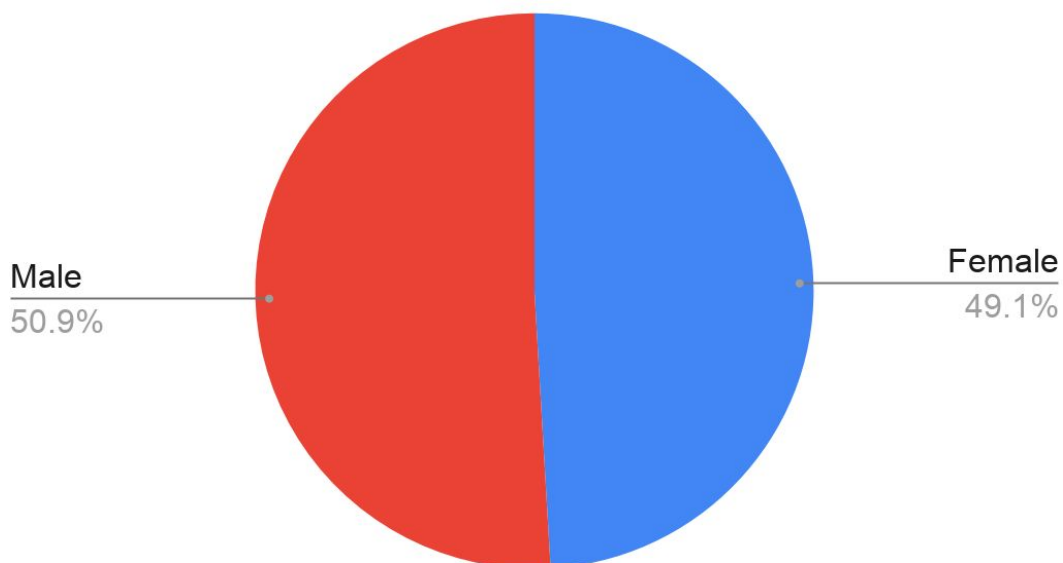
form. Inferential statistics were not used for this analysis because this research used a small sample size at a point in time and in a constantly changing situation. This is a recognized limitation of this research, but acceptable and acknowledged given the limited time frame involved. The analyzed and presented data in this section was used for interpretation and for discussion of the results in the subsequent sections. In addition, these results helped create valuable conclusions and recommendations regarding the impact of COVID-19 on changes in consumer behaviour affecting physical stores.

4.2 Descriptive Analysis

4.2.1 Gender

Of the 108 respondents who participated in the questionnaire, 50.93% (n=55) were male and 49.07% (n=53) were female. The results show an equal balance between men and women, which is effective in realizing the expected research dimensions of generalizability. The distribution of the respondents in terms of gender can be seen in Figure 4.1.

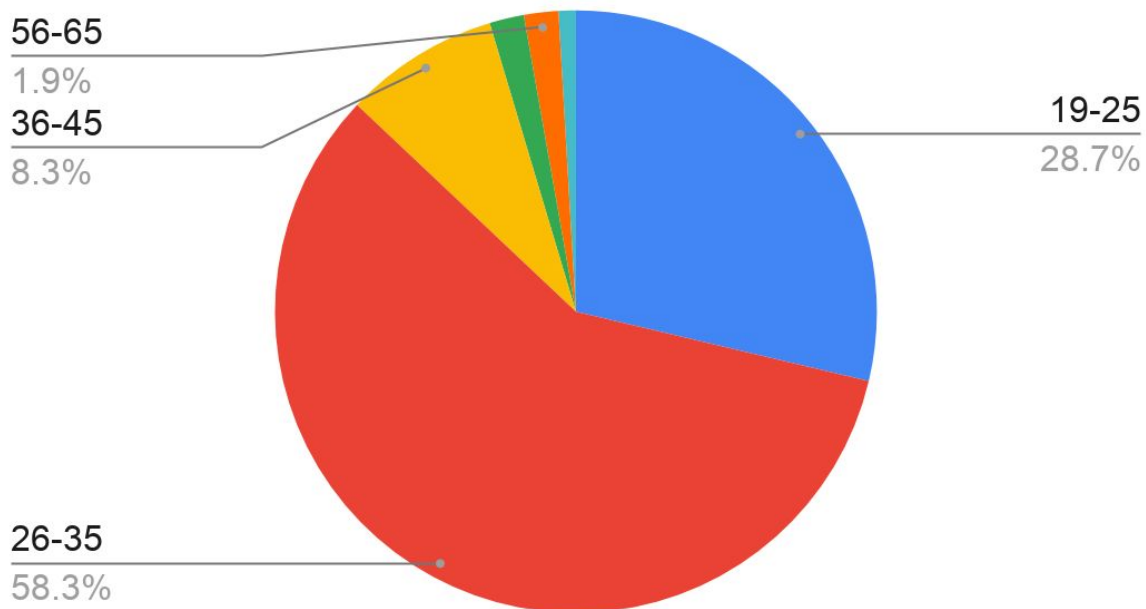
Figure 4.1: Gender distribution among participants



4.2.2 Age

Besides gender, the age of respondents was also important for this research, since there was a primary focus on gathering respondents that are millennials or Gen Z. Within these generations, large changes in consumer behaviour are visible and therefore interesting to do research on. Out of the 108 respondents, the majority falls under the 26-35 bracket, which are part of the so called “millenials” and responsible for 58.3% of respondents (n=63). Other age brackets are 19-25, which consists of 28.7% of respondents (n=31), and 36-45, who are responsible for 8.3% of respondents (n=9). Age brackets above 45 (3 in total) consist of only 5 additional respondents. The results of the age distribution among respondents of the questionnaire can be seen in Figure 4.2.

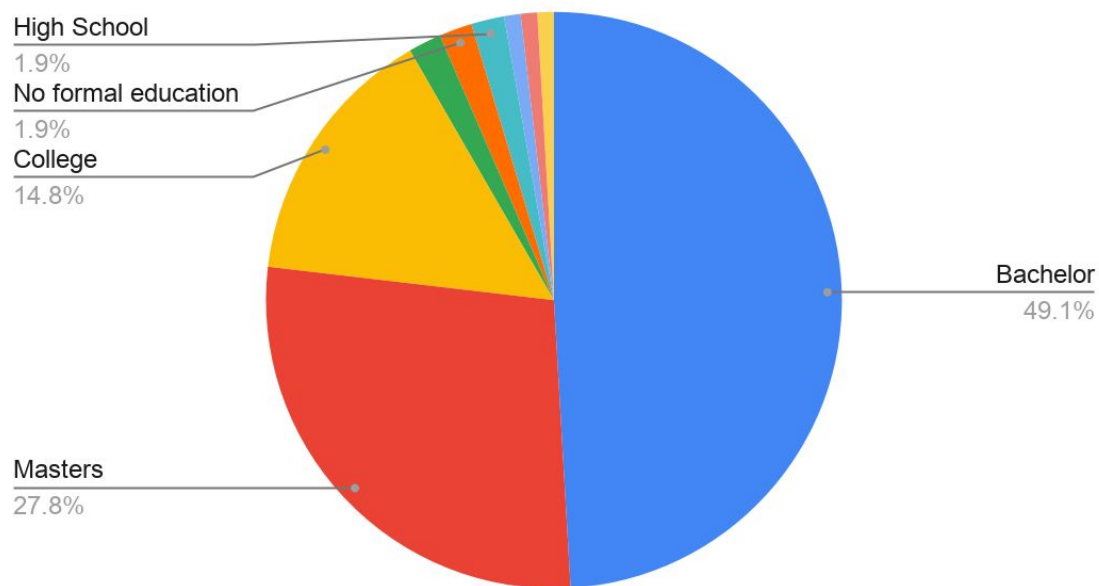
Figure 4.2: Age distribution among participants



4.2.3 Level of education

The highest level of education was also included in the research to determine how consumers in different levels of education are being affected by COVID-19 and what the effects of this are on their purchasing behaviour. Out of the 108 respondents, three main levels of education can be seen that are responsible for 92% of the answers. 49.1% of respondents fall under the Bachelor bracket (n=53), 27.8% fall under Masters (n=30) and 14.8% under College (n=16). The distribution among respondents can be seen in Figure 4.3.

Figure 4.3: Highest level of education distribution among participants

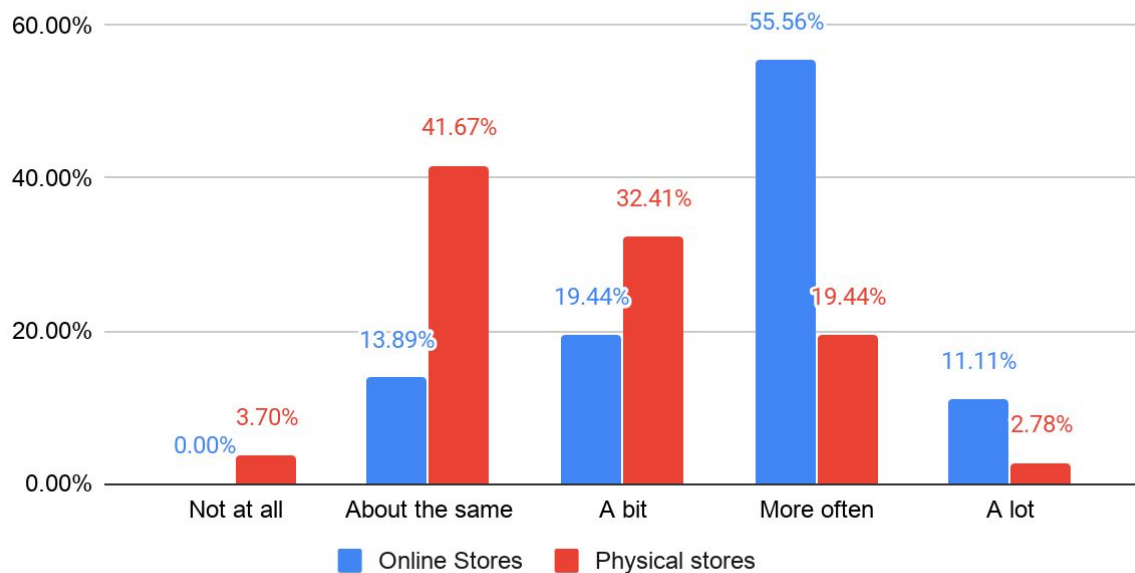


4.2.4 Consumer behaviour changes vs 5 years ago

In order to identify the impact of COVID-19 on consumer behaviour, research needed to be done on how consumer behaviour was already changing (pre-covid) for both online and physical

stores. Therefore, respondents of the questionnaire were asked whether they are more likely to purchase in physical and online stores this year compared to 5 years ago. It is important to note that respondents were specifically asked to consider their habits before COVID-19. In figure 4.4 a clear difference is visible between physical and online stores. Figure 4.4 showcases that the 108 respondents of the study are more likely to purchase in online stores this year compared to 5 years ago (55.56% more often, 11.11% a lot). Whereas the majority of the answers for physical stores are that the habits of the respondents have not changed (41.67% about the same, 32.41% a bit).

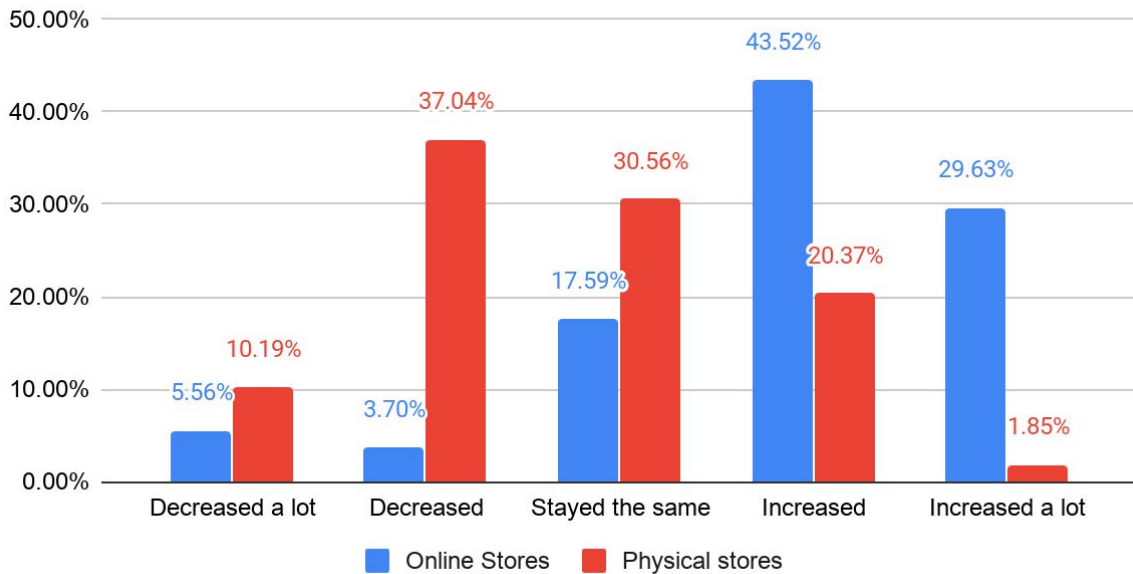
Figure 4.4: Percentage (%) of people that are more likely to purchase in online and physical stores this year compared to 5 years ago



In addition, respondents were also asked whether their expenses in physical and online stores have increased or decreased this year compared to 5 years ago. The majority of respondents answered that expenses for online stores either increased (43.52%) or increased a lot (29.63%). Figure 4.5 showcases that while expenses for online stores are mostly increasing, expenses in

physical stores have increased for only 20.37% of respondents, while 47.23% answered their expenses have either decreased (37.04%) or decreased a lot (10.19%).

Figure 4.5: Percentage (%) change in expenses amongst consumers this year compared to 5 years ago



4.2.5 Purchasing behaviour vs different types of stores

To identify how often consumers purchase at different types of stores, the respondents (n=108) were asked “How often would you purchase the following products in physical stores and online stores (Before COVID-19)”. The 108 respondents were able to answer: 0 (never), 1 (1-2/year), 2 (3-5/year), 3 (5-10/year), 4 (1-2 a month) and 5 (every week).

To determine in what type of stores consumers purchased most frequently, a calculation was done. The calculation consists of multiplying the amount of respondents with the value of every individual number (between “never = 0” and “every week = 5”) and dividing that by the total respondents in the research (n=108). For example, when 6 respondents mention they purchase

“Luxury Goods” every week (=5), the score would be 30 (=6*5). The calculation gives you an average score between 0-5, as seen in figure 4.6, the higher the score, the more often the respondents buy products in these stores.

Table 4.1: Average purchasing frequency per type of store (low 0 - 5 high)

Type of store	Physical stores (Mean)	Online stores (Mean)
Food and Beverages	4.28	1.96
Fashion (Clothes & Apparel)	2.69	2.02
Electronics (TVs, Computers, phones)	1.46	1.56
Hobby stores	2.19	1.81
Luxury goods	1.40	0.95
Home & Garden	1.40	0.79
Beauty and Health shops	2.81	1.52

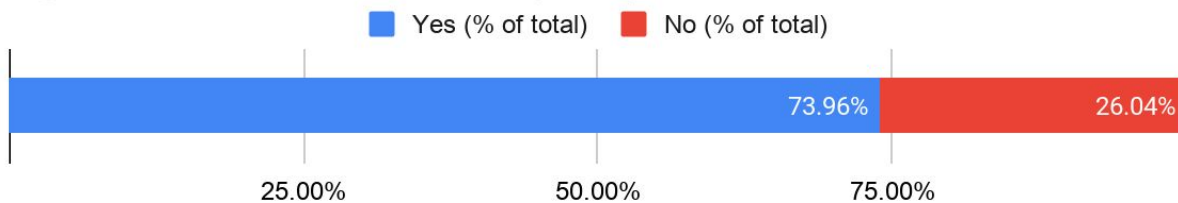
The highest score for physical stores is, not surprisingly, Food and beverages (**4.28**), whereas Fashion stores have the highest score for online stores (**2.02**). There are large differences visible in terms of how often consumers purchase products in either a physical or online store. The respondents answered that for every store, as seen in figure 4.6, they would purchase products more often in physical stores, with one exception, purchasing electronics. Electronics stores are

the only store where people purchase online more frequently, with a score that is relatively 7% higher than its score for physical stores.

4.2.6 Impacted by COVID-19

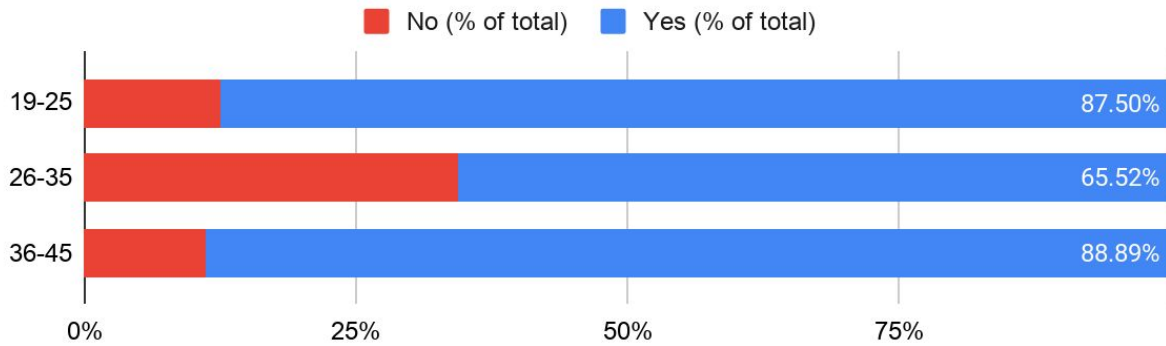
The main aim for this questionnaire was to identify how consumer purchasing behaviour is impacted by COVID-19. Among the 108 respondents, 96 answered the question whether COVID-19 changed the way they purchase products in physical and online stores. As seen in figure 4.7, 74% of respondents mentioned their purchase behaviour was impacted by COVID-19 (n=71), while 26% (n=25) mentioned they were not impacted at all.

Figure 4.7: Purchase behaviour impact by COVID-19



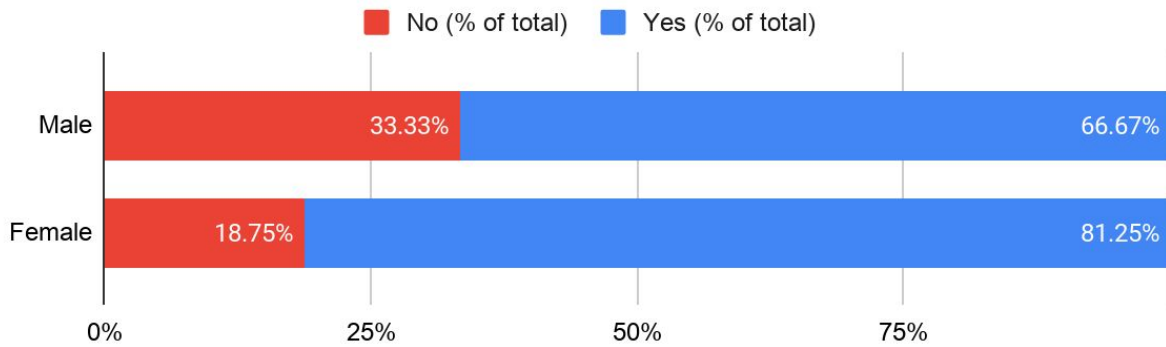
When the same question is combined with the data of the age, 88% of respondents (n=24) that fall under the 19-25 bracket are impacted, 26-35 sees 65% of people impacted (n=58) and for 36-45 the percentage impacted is 89% (n=9), as is visible in figure 4.8.

Figure 4.8: Purchase behaviour impacted by COVID-19 divided by age



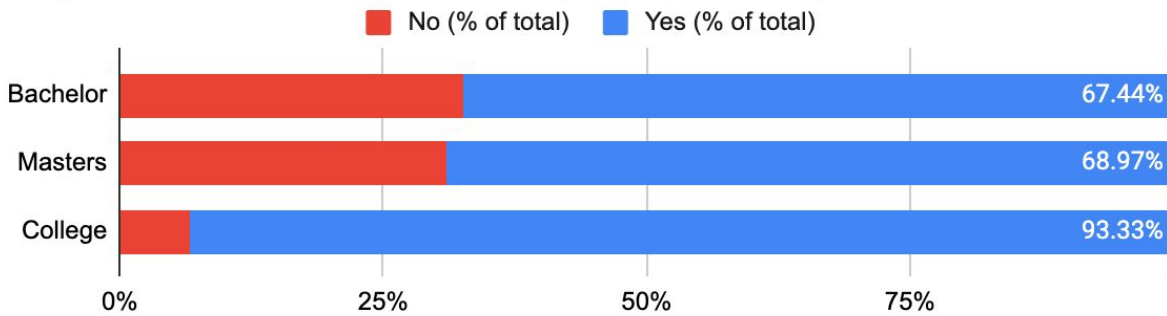
It is also possible to see differences for gender, with males being impacted only 67% of times (n=48), compared to females being impacted 81% of times (n=48), as is seen in figure 4.9.

Figure 4.9: Purchase behaviour impacted by COVID-19 divided by gender



Lastly, it was segmented the percentage of respondents impacted by COVID-19 based on their highest level of education. As seen in figure 4.10, respondents that answered "College" are impacted the most, with 93% of respondents answering yes (n=15). People with either a bachelor or a master answered relatively similarly, with people that have a bachelor being impacted 67.44% of times and with a master 68.97% of times.

Figure 4.10: Purchase behaviour impacted, divided by level of education



4.2.7 Purchasing behaviour impacted by COVID-19

When respondents were asked whether COVID-19 changed their purchasing habits for a wide variety of physical and online stores, they were able to answer anywhere between 1 (Not at all) and 5 (Significantly). To determine which type of stores consumers had changed their purchasing behaviour the most, a similar calculation was done as in table 4.1 (4.2.5).

The calculation consists of multiplying the amount of respondents with the number that they chose and then dividing this by the total amount of respondents in the survey. This means that when 20 respondents said their purchasing behaviour for luxury goods changed significantly (=5), the score would be 100 (5*20). With this calculation, an average score highlighting the impact of COVID-19 on purchasing habits per type of store is gained for both online and physical stores. The higher the score, the more impact respondents have experienced in terms of changes in purchasing habits, which can be seen in table 4.2. The "Change in %" column in table 4.2 represents the difference (in %) in impact of online stores compared to physical stores due to COVID-19.

Table 4.2: Impact of COVID-19 on purchasing habits

Type of store	Physical stores (Mean)	Online stores (Mean)	Change in % (online vs physical)
Food and Beverages	2.02	2.58	28.04%
Fashion (Clothes & Apparel)	2.36	2.84	20.40%
Electronics (TVs, Computers, phones)	1.83	2.69	46.91%
Hobby stores	2.05	2.76	35.02%
Luxury goods	1.66	2.23	34.09%
Home & Garden	1.66	2.16	30.11%
Beauty and Health shops	1.92	2.99	55.39%

As seen in table 4.2, purchasing habits in physical stores have been impacted the most for fashion stores (2.36/5). For online stores, “Beauty and Health shops” (2.99/5) have been impacted the most. When comparing the impact of COVID-19 on purchasing habits for both physical and online stores, purchasing habits changed the most for online stores in every category. The largest difference in purchasing habits changes is visible in “Beauty and Health shops”, with online stores scoring 55.39% higher than physical stores.

To gain more qualitative insights on this, the respondents were also asked open-ended questions on why they think their purchasing habits have changed for both physical and online stores. From the open-ended questions, four main themes were identified based on grouping the answers, as seen in table 4.3.

Table 4.3: Main themes why purchasing behaviour has changed (% mentioned in responses)

Themes	Physical stores (%)	Online Stores (%)
COVID-19	31% (n=27)	21% (n=19)
Risk & safety	42% (n=36)	27% (n=24)
Prefer online shopping	23% (n=20)	27% (n=28)
No change in purchasing habits	17% (n=15)	24% (n=21)

1. **Risk & Safety:** The highest percentage mentioned for both physical stores (42%) and online stores (27%) are “Risk & Safety”. Some answers of why purchasing habits have changed are *“Fear of contamination because of all the people inside the stores.”* for physical stores and *“I use online shopping more to avoid contracting covid”* for online stores.

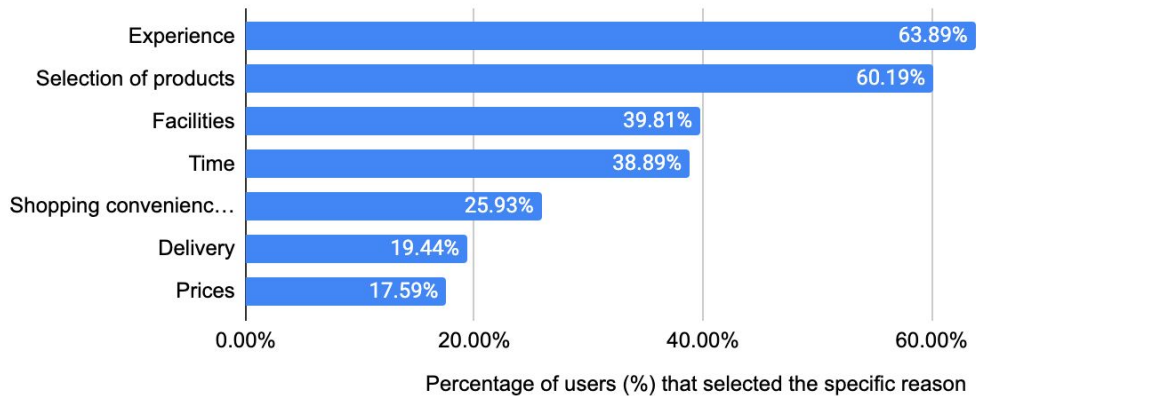
2. **COVID-19:** COVID-19 was also frequently mentioned as a reason for change in purchasing habits. For example for physical stores (31%): *“I became more concerned about things that I really need and think twice before purchasing any item”* and online stores (21%): *“Since stores were closed online shopping was the perfect option to buy the items I needed”*.
3. **Prefer online shopping:** Many respondents also mentioned they now prefer online shopping over shopping in physical stores because it is easier and more safe. For example for physical stores: *“During the lockdown, I got used to buying large amounts of food online and it's now a habit”*. And for online stores, someone mentioned: *“I'm more keen to explore online offers now, more than before thanks to the better digitization of online stores”*
4. **No change:** Lastly, quite a large group mentioned their purchasing habits have not changed at all, for physical stores, this percentage is 17% (n=15). One example is: *“Mine has not changed. I started to purchase more products online before covid.”* For online stores, this percentage is 24% (n=21). An example for online shopping is *“Items that I would shop in a physical store have now moved to online, however my online path to purchase remained the same.”*

4.2.8 Reasons to purchase in physical and online stores

To identify why consumers still go to physical stores over online stores, all respondents were asked to select their top three reasons to purchase products in physical stores. As seen in Figure 4.11, 63.89% of respondents (n=69) go to physical stores for the “experience”. In addition,

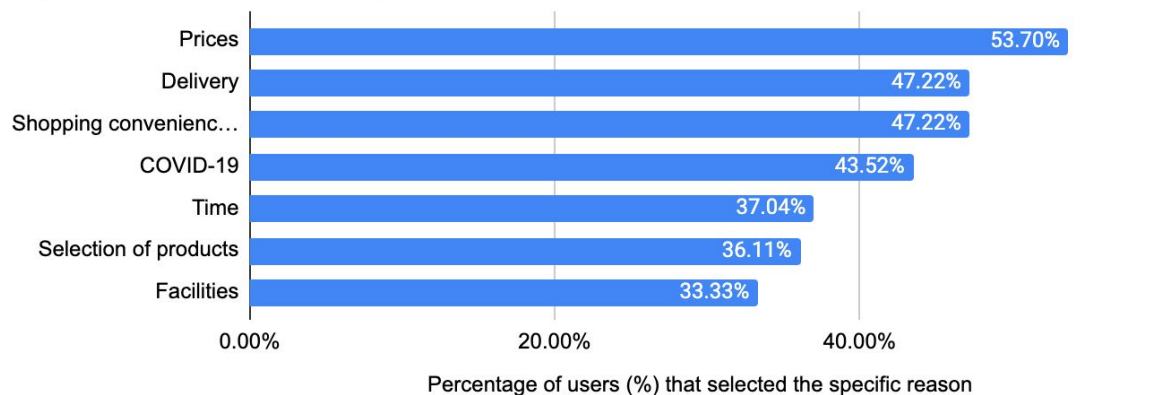
60.19% (n=65) of respondents selected “Selection of products” and 39.81% (n=43) selected “Facilities”.

Figure 4.11: Main reasons to purchase in physical stores



To identify the differences of purchasing in physical stores and online stores, the same question was asked regarding online stores: “What are the main reasons for you to purchase products online?”. In figure 4.12 an overview of the main reasons for purchasing in online stores are visible. 53.7% of respondents mentioned “prices” as their main reason (n=58), “delivery” has the second highest score, with 47.22% of respondents (n=51). The third most selected answer is “24/7 shopping convenience”, with 47.22% of respondents (n=51).

Figure 4.12: Main reasons to purchase in online stores



43.52% of respondents (n=47) answered that the reason they are purchasing online is because of COVID-19, since many physical stores were closed. Interestingly enough, respondents selected “time” almost equally for physical stores (38.89%) and online stores (37.04%).

The respondents were asked whether their main reasons have changed to shop either online or in physical stores because of COVID-19. They were able to answer anywhere between 1 (Not at all) and 5 (A lot). As seen in table 4.4, the average of online stores (3.44) is higher than that of physical stores (3.14), this means that due to COVID-19, the reasons to purchase online have changed more aggressively than for physical stores.

Table 4.4: Impact of COVID-19 on answering "main reasons to purchase"

Type of store	Mean (1-5)
Physical stores	3.14
Online stores	3.44

Lastly, the respondents were asked through an open-question why they think COVID-19 had an impact on the reason to purchase either at physical stores or online stores. The results were grouped in several themes and can be seen in table 4.5

Table 4.5: Main themes why COVID-19 had an impact on purchasing behaviour

Themes	Answers of respondents (%)
More convenient to buy online	37% (n=39)
Fear of contamination	23% (n=24)
More conscious about life	17% (n=18)
Risk & safety	22% (n=23)
No change in purchasing habits	18% (n=19)

1. **More convenient to buy online:** the most mentioned theme was the fact that consumers think it is more convenient to purchase online now, with 37% of respondents (n=39) answering this. For example, *“The lockdown has changed our way of thinking, I had to move away from an active and busy daily life from a quiet home environment. Therefore, by being at home, I had discovered different ways to spend time and different things to do or buy. Without the ability to shop in physical stores, online shopping was the best option since it was just one click away.”*
2. **Fear of contamination:** 23% of respondents mentioned the fear of contamination as a reason why purchasing behaviour is impacted (n=24). *“Once you leave your house there will always be the fear of contacting the virus even if businesses promise they have measures in place against it. Until there is a vaccine in place the nagging fear will always be there.”*
3. **More conscious about life:** 17% of respondents mentioned being more conscious about their life, money and needs because of COVID-19. *“It helps to prioritize the main needs rather than before where sometimes I used to shop more for fun”*

4.2.9 Preferences of shopping in-stores

Respondents were also asked what specific aspects they prefer when shopping in physical stores compared to online. The three themes that were answered the most can be seen below:

- The majority of the people, 68% of respondents, mentioned they prefer to be able to see, touch and try the products in physical stores (n=72). For example, *“That you can*

actually see the product in real life before buying it. You can touch it, test it, see the quality, while when you are online shopping you have to trust the seller and also the opinions of other consumers.”

- *22% of respondents mentioned the in-store experience (n=23). For example, “Food, luxury goods, basically all products which have added value when sold with a great experience.” and “I like seeing/ touching and testing certain products, and the experience of going through a store and watching the different products”*
- 14% of respondents mentioned preferring shopping in physical stores because they are able to bring the product home immediately, instead of waiting for delivery (n=14). For example, *“I don't like online shopping so much because of the delivery, I prefer to go to the store and have it directly”*

4.2.9 Shopping in physical stores during COVID-19

The way consumers shop in physical stores is heavily impacted by COVID-19. To understand how conscious consumers are of certain challenges when visiting physical stores, the respondents were asked which challenges of shopping in physical stores are most important to determine whether to visit a physical store or not. Respondents were able to answer on a scale of 1 (not conscious at all) to 5 (very conscious), with a higher score meaning it is a bigger challenge for them when shopping, as seen in table 4.5.

Table 4.5: Biggest challenges when shopping in physical stores

Type of challenge	Mean
Wearing masks	3.98
1.5 meter distancing	3.76
Crowded	3.71
Trying on clothes	3.70
Hygiene/potential virus on products	3.67
Interaction with sales staff	3.56
Interaction with other shoppers	3.51

For the respondents, “wearing masks” has the highest score and is therefore the biggest challenge when visiting physical stores (3.98 out of 5), the challenge with the lowest score, and therefore the least of a challenge, is the “interaction with other shoppers” (3.51 out of 5).

In addition, the respondents were asked how important a set of aspects were, on a scale of 1 (not important) to 5 (very important), for them to determine whether they should visit a store during the COVID-19 pandemic. The average score (mean), with a higher score meaning it is of more importance, can be seen in table 4.6.

Table 4.6: Importance of aspects when visiting stores during

COVID-19

Aspects of importance	Mean
Customer service	4.12
Safety	4.34
1.5 meter distancing	4.23
Hygiene/potential virus on products	4.39
Wearing masks	4.14

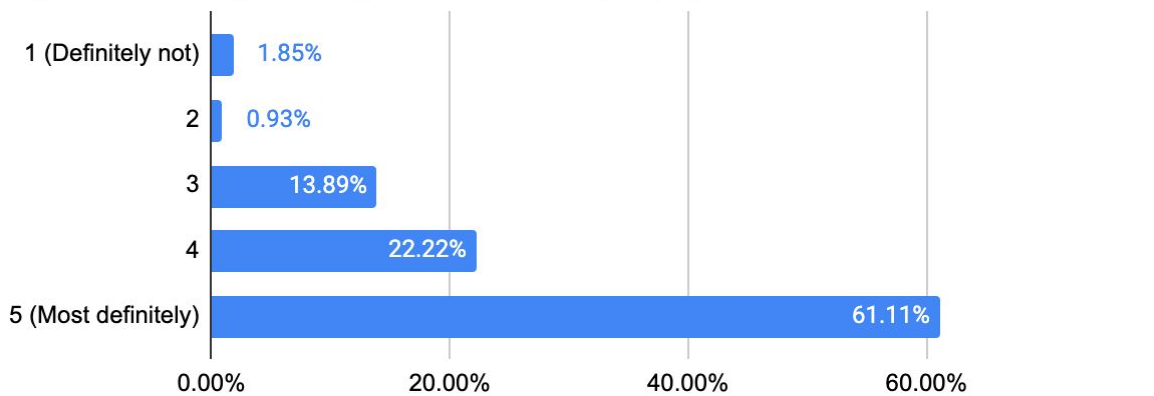
The biggest aspect that impacts whether the respondents will visit a physical store are “Hygiene/potential virus on products” (4.39) followed by “Safety” (4.34). The least important aspect is “Customer service” (4.12).

4.2.10 Shopping after COVID-19

Whenever COVID-19 is over, people would be able to go back to physical stores and have the same experience as before COVID-19. When asked whether the respondents (n=108) see themselves shopping at physical stores after COVID-19, on a scale of 1 (definitely not) and 5 (most definitely), the average weighted answer was a 4.4. In figure 4.13 you can see that the majority, 61.11% (n=66), will most definitely go back to shopping in physical stores after

COVID-19. Only a few respondents answered that they would not be going back to physical stores (1 = 1.85%, 2 = 0.93%).

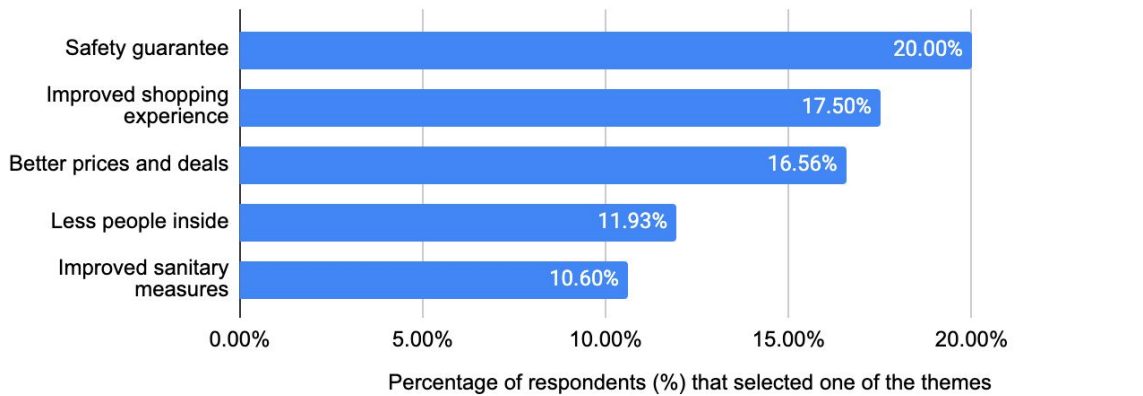
Figure 4.13: Do you see yourself shopping in physical stores after COVID-19?



As seen in figure 4.13, most consumers will go back to physical stores after COVID-19, but what happens in the meantime? The respondents were asked what would encourage them to shop at physical stores again, with several open-ended answers that were grouped in similar themes.

In figure 4.14 you see the top 5 mentioned themes that would encourage the respondents to shop in physical stores. With 20% of respondents mentioning a “safety guarantee” (n=21), “*I never had a problem with that even during COVID-19 as long as certain safety measures are set in place*”. 17.5% mentioned an “improved shopping experience” (n=19) and 16.56% mentioned better prices and deals in-stores (n=13) would encourage them to shop in physical stores. Lastly, respondents mentioned that less people inside (11.93%, n=10) and improved sanitary measures (10.6%, n=8) are also of importance for them.

Figure 4.14: What would encourage consumers to shop in physical stores?



4.3 Conclusion of results

The analyzed results from the questionnaire provide answers on the hypotheses of this research, including changes in consumer behaviour impacting both online and physical stores. In addition, the questionnaire has also provided valuable insights on the impact of COVID-19 on purchasing behaviour.

Consumers are more likely to purchase in online stores this year compared to 5 years ago, 66.67% of respondents mentioned they have increased their shopping frequency online and 73.15% of respondents mentioned their expenses for online shopping have increased.

For shopping in physical stores, only 22.22% of respondents mentioned they increased their shopping frequency and expenses compared to 5 years ago. 47.23% of respondents answered they have decreased their expenses in physical stores compared to 5 years ago.

The majority of the respondents, 73.96%, mentioned their purchasing behaviour is impacted by COVID-19. For women this percentage is 81.25% while for men the percentage is quite a bit

lower, at 66.67%. In terms of level of education, 93.33% of respondents that selected “college” are impacted. Respondents that selected bachelor or masters are impacted relatively similarly, with 67.44% and 68.97% respectively.

Beauty and Health shops are impacted most by COVID-19 in terms of purchasing behaviour changes for online stores and also have the largest relative difference in impact with physical stores (55.39% higher for online stores). For physical stores, the most impacted stores are fashion stores followed by hobby stores. The main reasons why purchasing behaviour changed are the COVID-19 pandemic, the fear of contamination (Risk & Safety) and an increased preference for online shopping.

The main reasons for consumers to purchase in physical stores are experience, the selection of products and the facilities. While for online stores, the main reasons are prices, delivery, 24/7 shopping convenience and COVID-19.

The majority of respondents highlight that being able to see, touch and try the products in physical stores are an important aspect to purchase in physical stores. Other aspects that were highlighted were the ability to bring home the product immediately and the in-store experience. Challenges that arise when shopping in physical stores include wearing masks, 1.5 meter distancing and places being too crowded. The respondents also mentioned that safety, hygiene and the potential virus on products are important factors to decide whether to shop in-stores.

The majority of respondents mentioned going back to shopping in physical stores whenever there is a vaccine, with only a small percentage mentioning they will continue to purchase only

through online channels. However, the fact that so many consumers were forced to purchase most of their goods online will have its effects on physical stores in the long run. Respondents would be encouraged to go back to shopping in physical stores when the physical stores can offer better prices and deals, improve the shopping experience, have fewer people in, improve sanitation and, above all, guarantee safety.

Chapter 5. Discussion

In the fifth chapter, an interpretation is given of the findings and how they fit in with earlier research and theories. The chapter focuses on both justification and interpretation of the research results in order to know whether the objectives have been achieved and whether the results of the research agree with previous findings or not. In addition, the main limitation of the study was mentioned at the end of this chapter, highlighting the strengths as well as the weaknesses of the research.

5.1 Introduction

While this study was being written, the ongoing COVID-19 pandemic has been playing out in society for about 8 months, as of August 2020. In this time, social interaction has shifted to online bases and social distancing has become a new trend. In the middle of a pandemic, full of uncertainty and fear, people were forced to adjust to the new normal. Whether the new normal means staying home, purchasing from home or respecting others' space doing things safely, this new way of behaviour has impacted sectors of society such as physical stores.

In this manner, a primary research question was developed in order to conduct research on this topic, which is *“what are the effects of COVID-19 on the already existing shift in consumer behaviour in physical stores due to the digital age?”*. Therefore, the current research aimed to investigate the impact of COVID-19 on changes in consumer behaviour in physical stores, by observing whether COVID-19 is primarily responsible for this change or whether it is an ongoing change process as a result of the digital age.

During the study, a survey was conducted and extensive data collection was analyzed and presented visually to obtain accurate results that could be interpreted. From the literature review, to the survey and data collection, the study followed all the steps to find a connection or a disagreement with other researchers' statements.

In that regard, the discussion chapter will focus on the interpretation of the results based on the objectives set out from the beginning of the research. These objectives are:

- *To assess and analyze whether consumers migrated to online stores before COVID-19, because of the digital age, or during COVID-19, because it became a major necessity.*
- *To identify and analyze the changes in consumer purchasing behaviour in physical stores and online stores during COVID-19.*
- *To investigate and determine what the primary reasons are for consumers to purchase in physical stores during and after COVID-19.*
- *To find out whether consumers will return to shop at physical stores post-COVID-19.*

Furthermore, this chapter will also outline the findings with the hypotheses and describe whether the hypothesis statements can be proved or disproved.

5.2 Consumer migration to online stores prior to COVID-19

One thing that became clear from all of the research that was done, is that consumer behaviour is constantly changing. In 1995, a shift in purchase behaviour from physical to digital was already predicted. Nevertheless, many brands felt sceptical about the internet and therefore did not innovate, resulting in many businesses going bankrupt.

Social issues like an economic crisis or any other type of crisis also tend to increase the emergence of new trends in consumer behaviour. However, as stated by Foxall (1993), changes usually occur when a gradual incremental process takes place and therefore small everyday changes have a bigger impact than a large event at a specific point in time. Thus, this statement represents the overall findings of this research. While much has been mentioned about the impact of COVID-19 on consumer behaviour in the reviewed literature, not much has been discussed about the continuous changes in consumer behaviour in physical and online stores prior to COVID-19.

The results of this study suggest that before COVID-19 consumers were already in a continuous process of migrating from physical to online stores. The results show that consumers spend significantly more online and are more likely to purchase in online stores now compared to 5 years ago. Two-thirds of the population sample mentioned their online expenses have increased compared to the past and before COVID-19 occurred.

At the same time that a significant increase in online shopping was observed, the majority of the consumers mentioned their expenses in physical stores either decreased or stayed the same. The research, therefore, has demonstrated a correlation with the study conducted by Sheth (2020), when the researcher observed that consumers have been replacing physical shopping prior to the COVID-19 outbreak for several reasons.

The major reasons cited by the research are the introduction of the smartphone, with smartphone adoption at all time highs across all of society, and technological transformation, which is widely known as one of the key reasons responsible for changing purchasing habits. In addition, the research shows that the e-commerce share of total global retail sales has doubled in the past 5 years and is expected to grow even further, showcasing this is a trend over a longer period.

The findings of this study also suggest that even though consumers are increasing their expenses online, the majority of expenses still occur in physical stores. The respondents answered that for every type of store, they would purchase products more often in physical stores, with one exception, purchasing electronics were more popular online.

In general, therefore, it seems that COVID-19 is not the primary reason that is affecting the migration of consumers to online stores, since it became clear that consumer behaviour is ever-changing and there are many examples that have had a large impact on the way people purchase products.

5.3 COVID-19 impacting purchasing behaviour

It is obvious that COVID-19 has some form of impact on the purchasing behaviour of consumers. In most countries in the world, there has been some form of a lockdown and many stores were therefore forced to be closed. Purchasing behaviour is directly affected by changes in the country's rules and regulations. For example, consumers that would normally purchase at physical stores needed to find an alternative way, meaning that some consumers that hardly ever used the internet for buying products, were forced to go online. While the younger generations, like millennials and gen Z, already bought their products online.

During the current COVID-19 pandemic, in which social distancing has become the new normal, excessive engagement with online channels such as social media, have become a psychological necessity, forcing people to respond to the need for human interaction while coping with the pandemic. The internet has become an important tool for people to interact with each other in times of a lockdown, which is seen in the large increase in media device usage during the coronavirus outbreak.

The results of the questionnaire show that the majority of consumers mentioned their purchasing habits were impacted by COVID-19, with data showing that women are impacted more than men. In terms of level of education, those with a college education were impacted the most. The results of this study indicate that purchasing habits changed the most for online stores, indicating that consumers are changing their habits and therefore moving towards online.

Consumers indicated that their purchasing behaviour in physical stores were impacted the most for fashion stores, whereas for online stores, beauty and health shops were impacted the most. Home & Garden was impacted the least for both physical and online stores based on the questionnaire, however, research from Accenture showed that COVID-19 would lead to an increase in consumers visiting stores for Home & Garden, which conflicts with this data.

The main reasons why purchasing behaviour changed are the COVID-19 pandemic, the risk & safety for the fear of contamination and an increased preference for online shopping due to the pandemic. Many consumers are concerned when shopping in physical stores and therefore think twice before purchasing an item. Consumers are more conscious about what they buy and when they buy it, which results in a change in their purchasing behaviour. During the lockdown, many consumers got used to purchasing products online due to the restrictions and are happy with exploring online offers more frequently than before.

Lastly, it must be mentioned that a quarter of the consumers participating in the research mentioned they were not impacted by COVID-19 at all and that they still purchase products the same way as before COVID-19. The results are not surprising, since other research noted that many of the younger generations were already purchasing most of their products online and therefore there was no significant change in their purchasing behaviour.

5.4 Reasons for consumers to purchase in physical stores during COVID-19.

“Real life” is now lived in a lockdown and this abrupt change in society has caused individuals to have less contact with the external world. In an environment where social contact is limited and

wearing masks in public places is often mandatory, shopping behaviour is severely impacted. The reasons for consumers to shop at physical stores have changed, social contact is restricted and the majority of consumers prefer to stay at home over visiting a physical store during COVID-19.

Consumers were asked which challenges of shopping in physical stores are most important to them. The biggest challenge for consumers is the need to wear masks in public places. Consumers are also conscious about crowded places, trying on clothes in fashion stores and interacting with others for fear of being contaminated. Nonetheless, consumers still want to shop at physical stores if businesses guarantee safety and less crowded places.

Even though physical stores have gone through a difficult period of adapting to the digital age and thus the digital transformation, people still buy in physical stores more often compared to online stores.

In the survey, consumers were asked their primary reasons to purchase products at physical and online stores. The primary reasons for physical stores are the in-store experience, the selection of products and the offered facilities in a shop. For online stores, the primary reasons are prices, delivery and the fact online stores are always on.

The findings of this study suggest that people still have a strong connection with physical stores. Two-thirds of the consumers surveyed have mentioned that the reason why they prefer to shop at a physical store is due to the fact that they are able to see, touch and try the products. In addition, the in-store experience is seen as an added value for consumers when purchasing products like luxury goods.

The above reasons reflect the interpretation of consumer behaviour made by Donthu and Gustafsson, stating that individuals mainly rely on internal influences and sense when they need to make decisions which generally occur as soon as people experience a brand or product in real life.

As explained by the theory of reasoned action, consumers can change their mind at any stage and shopping in physical stores is an important part of this process. As a result, even though the pandemic is a key barrier for people to go to physical stores, consumers want to experience and see the products they buy. We can conclude that physical stores are popular amongst consumers and still have several advantages over online shopping.

5.5 Shopping at physical stores post-COVID-19.

It has been made clear that there are several advantages of shopping in physical stores over online stores and that consumers will not completely switch to online shopping over a night.

The results indicate that the majority of consumers are expected to return to physical stores after COVID-19. However, it is unclear what will happen when the pandemic is over and we will need to see if it is true that consumers will go back to their previous purchasing habits.

Firstly, consumers are not sure what the real meaning is of a post-pandemic world. Consumers mentioned that safety guarantees would encourage them to go back to physical stores. Secondly, consumers mentioned that improving the shopping experiences of businesses is also an important reason. Thirdly, better prices and deals were mentioned as an indicator to more frequently go to physical stores. This is interesting, since one of the primary reasons for

shopping online is also prices, which means physical stores will need to compete with online stores to gain more consumers..

Some researchers like Sheth (2020) believe that major changes in purchasing behaviour is seen in the period of a quarantine, where mandatory rules have limited options for consumers to shop. Even so, the results of this research show that it is unlikely that consumers will return to their previous habits of shopping in-stores in a short period.

Sheth (2020) believes that old habits will return and people will just get on with their lives as before. Nevertheless, the evidence of this study suggests that even though people are likely to return to their old habits, this study is currently unable to confirm or deny whether this is true.

The main reason that it is not possible to confirm is the fact that research shows that prior to COVID-19, there was already an ongoing migration happening to online shopping. In addition, many physical retailers, like fashion stores, already had ongoing problems prior to COVID-19.

Based on the interpretation of the results, it can be concluded that new habits were developed during COVID-19 of which some will stay when the pandemic is over and some will return to previous habits.

Based on the research done, people will respond differently to shopping at physical stores after the lockdown, which can be either a positive or negative trend, depending on how stores and governments will approach this.

5.6 Supporting or Rejecting the Hypotheses

- (1) COVID-19 has a significant impact on consumer behaviour, which most negatively impacts physical stores.

The results show that the first hypothesis must be supported. The majority of consumers mentioned their purchasing behaviour is impacted by COVID-19. Physical stores are most negatively hit, since many consumers have transitioned their shopping towards online and fear being contaminated when shopping in stores. Lastly, online stores are thriving during COVID-19 while many physical businesses are forced to meet a certain level of digital maturity due to COVID-19.

- (2) COVID-19 is further accelerating the digital age for consumers and businesses and therefore is changing interactions with physical stores.

Consumers have become more involved with the internet, since the outbreak of COVID-19, according to the analysis of secondary data and the comparison with results of the research, many consumers were forced to purchase online and have therefore become used to online shopping as a habit. Consumer behaviour is changing to online and businesses that are following consumer needs have a higher chance of succeeding in the market. Online and offline can not be seen as separate channels and are directly linked to each other, therefore, the hypothesis must be supported.

- (3) Consumers will not return to the old purchasing behaviour in physical stores after the pandemic crisis.

The research shows that consumers are likely to return shop at physical stores post-pandemic, however it was not possible to conclude that old purchasing habits will return for the majority of consumers. Therefore, this hypothesis must be rejected. The results can not confirm it, since it is clear that habits of people have changed and consumers are more conscious about where they spend their money and with what they spend their money. This is a clear habit developed during this crisis and if the crisis continues for a longer period people will become increasingly careful.

5.7 Conclusion

It became clear in this research that consumer behaviour is constantly changing. Consumers were already in a continuous process of migrating from physical to online stores before COVID-19. However, this study suggests that even though consumers are increasing their expenses online, the majority of expenses still occur in physical stores. COVID-19 is not the primary reason that is affecting the migration of consumers to online stores, since it became clear that consumer behaviour is ever-changing and there are many examples that have had a large impact on the way people purchase products.

This primary research question that is investigated in this dissertation is *“What are the effects of COVID-19 on the already existing shift in consumer behaviour in physical stores due to the digital age?”*.

The main effects of COVID-19 on consumer behaviour in physical stores are that consumers fear being contaminated and avoid going to physical stores. Consumers have become more conscious

of what they purchase and have decreased shopping for unnecessary reasons. In addition, one of the primary effects of COVID-19 on consumer behaviour is that consumers generated an increased preference for online shopping due to the lockdown.

The pandemic and the measures developed by the government have forced people to live the majority of their lives at home. This unexpected change in society has caused individuals to have less contact with the external world, resulting in a decrease in visiting physical stores, one of the other effects of COVID-19. Moreover, the fear of contamination has obligated individuals to wear masks in public places and avoid crowded places while maintaining social distancing, all of which are additional barriers for consumers to visit physical stores.

The findings of this study suggest that people still have a strong connection with physical stores and consumers mention they will go back to shopping in physical stores whenever the pandemic is over. Consumers have mentioned that the reason why they prefer to shop at a physical store over an online store is due to the fact that they are able to see, touch and try the products, which will remain a unique selling point for physical stores over online stores.

Chapter 6. Research limitations and future research

6.1 Research limitations

During the development of this study, the researcher encountered a few crucial limitations. One limitation to be noted was obviously the ongoing pandemic and the government measures that have closed universities and libraries. Therefore, the research did not have unlimited access to important studies on consumer behaviour that were placed in the Dublin Business School (DBS) library. However, the researcher has been able to access chapters of important books, which have facilitated the development of the research. Thus, this limitation was overcome during the research process.

While the researcher was still working on the literature review, the researcher had issues finding academic literature that could support the research on COVID-19. Nevertheless, the lack of studies is understandable given that the topic can be considered as a new topic to be explored. The study was not compromised, since many large companies have shared COVID-19 related research regarding the retail environment and consumer behaviour changes, such as Deloitte, Accenture and Google, which was used to add information to the thesis.

One of the most critical limitations of this dissertation was related to time constraints, it was considered difficult to find and explore all the different information needed for the research in a relatively short time.

As mentioned earlier, there is not much academic literature on the topic, therefore the researcher had to look at each part of the research question individually. For example, COVID-19 and consumer behaviour, COVID-19 and physical stores, COVID-19 and online stores. The research has combined a wide variety of words to find specific literature that could in one way or another address the problem of the research question.

The researcher states that the difficulty in finding academic literature on the topic may be due to the fact that much research has been done on the health implications of COVID-19, so the term is highly connected with health issues. Therefore, with more time, the researcher would have been able to research the topic in more detail or with a more critical eye, if it would have been possible to find additional academic literature.

Another limitation was the age of the participants. When the survey was first designed, the researcher aimed to reach an equal part of society through the survey in order to provide a reliable distribution and therefore represent the entire population. However, the research had to be redesigned to mainly focus on Millennials(26-35) and Gen Z (19-26). The redesign of the study did not compromise the results, but for future research after COVID-19, the researchers would advise other researchers to expand the age range for every part of society, since it was observed that a large part of society was impacted.

Finally, there was a limitation when it came to developing and analysing inferential statistics. The study used a small sample size in a cross-sectional time horizon at a given point in time which is constantly changing. Thus, it is recognized as a limitation of this research, but acceptable and acknowledged given the limited time frame involved.

6.2 Future research

After a few months of research on the topic and based on the results of the current study, it was possible to gain a comprehensive understanding of the impact of COVID-19 on changes in consumer behaviour in physical stores. However, much of the COVID-19 crisis has yet to be investigated. The researcher points to three studies that could be developed in the near future following this study, explaining the importance of collecting information and understanding the impact on both consumer behaviour and physical stores.

By studying COVID-19, researchers will support the development of comprehensive academic databases on the various sectors of society and economy affected by the pandemic crisis. Therefore, research COVID-19 will not only provide more information about changes in consumer behaviour, but will continue to help physical stores maintain their relevance in the retail environment.

In addition, COVID-19 has also boosted the digital transformation and consequently physical stores must achieve a certain level of digital maturity to keep themselves alive. This level of digital maturity will give stores the power of adaptability and capability to reach consumers' needs faster than before COVID-19. For this reason, the researcher recommends highlighting a few themes for future research on the COVID-19 crisis. As follows:

When the government measures and rules, such as the lockdown and social distancing took place, people have become much more thoughtful and focused primarily on safety. Since the COVID-19 outbreak, individuals are more likely to avoid interacting with others for safety.

Therefore, for future research the impact of self-isolation on consumer purchasing behaviour, due to COVID-19, should be studied.

Secondly, as mentioned before people were locked down for safety measures and therefore an increase in time spent on mobile devices has skyrocketed. Individuals have started to invest extra time in social media, which has also helped increase the chances of shopping online. In this way, studies should be developed into how social media influenced online shopping habits during COVID-19 and how physical stores can do the same.

Thirdly, a major boost in digital transformation has been seen since the outbreak of COVID-19, some physical stores have taken the opportunity and forced digital transformation on their businesses to meet consumer needs. Nevertheless, the positive effects of this boost in digital maturity have not yet been exploited, as COVID-19 is still ongoing by the time this research is written. In this sense, future researchers should look at what the impact is of the digital transformation in physical stores during COVID-19 on the re-opening of stores and sales.

Finally, for researchers interested in following a similar path as this research, it is advised to look at the topic from a different perspective, as this was a cross-sectional study looking at a specific point in time. For instance, a longitudinal study might be a great fit for studying a pandemic crisis and would give the researcher the opportunity to investigate pre-COVID-19, during COVID-19 and post-COVID-19.

Bibliography

AltusHost, A. (2016). The History of E-Commerce, Online Shopping Evolution, and Buyers Behaviour. *AltusHost*.

<https://www.altushost.com/the-history-of-e-commerce-online-shopping-evolution-and-buyers-behaviour/>

Amalia, P., Mihaela, D., & Ionut, P. (2012). From market orientation to the community orientation for an open public administration: A conceptual framework. *Procedia: Social & Behavioral Sciences*, 62, 871–875. <https://doi.org/10.1016>

Armstrong, G., Adam, S., Denize, S., & Kotler, P. (2014). *Principles of marketing*. Pearson Australia.

Arnould, E., Press, M., Salminen, E., & Tillotson, J. S. (2019). Consumer Culture Theory: Development, Critique, Application and Prospects. *Foundations and Trends® in Marketing*, 12(2), 80–166. <https://doi.org/10.1561/17000000052>

Baig, A., Hall, B., Jenkins, P., Lamarre, E., & McCarthy, B. (2020). The COVID-19 recovery will be digital: A plan for the first 90 days. *McKinsey & Company*, 1, 1–8. <https://doi.org/130899013>

Bloomberg, J. (2018). *Digitization, Digitalization, And Digital Transformation: Confuse Them At Your Peril*. 6.

Boone, L., MacKenzie, Dr. H. F. H., Snow, K., & Kurtz, D. (2009). *Contemporary Marketing* (2nd Canadian ed.). Toronto Nelson Education 2009. 7/21/2020

Bourlier, A. (2020). *Retail Industry Overview: The CoronaVirus era Outlook* (Index No. 2020; Passaport, pp. 1–38). Euromonitor International.

<https://www.portal.euromonitor.com/portal/analysis/tab#>

Bray, J. (2007). Decision Making Models. In *Consumer Behaviour Theory: Approaches and Models* (Vol. 1, pp. 1–33). Bourmounth.

Chrysochou, P. (2017). Consumer Behavior Research Methods. In *Consumer Perception of Product Risks and Benefits* (pp. 409–428). https://doi.org/10.1007/978-3-319-50530-5_22

Clement, J. (2019, August 30). *E-commerce share of total retail sales worldwide 2015-2023* [Database]. Statista.

<https://www.statista.com/statistics/534123/e-commerce-share-of-retail-sales-worldwide/>

Coibion, O., Gorodnichenko, Y., & Weber, M. (2020). The Cost Of The Covid-19 Crisis: Lockdowns, Macroeconomic Expectations, And Consumer Spending. *National Bureau Of Economic Research*, 27141. <http://www.nber.org/papers/w27141>

Custora, U. (n.d). *Customer-Centric Marketing* [Schollar]. Univesity Custora.

<https://university.custora.com/for-marketers/customer-centric-marketing/basic/the-history-of-customer-centric-marketing>

Dannenberg, P., Fuchs, M., Riedler, T., & Wiedemann, C. (2020). Digital transition by COVID-19 Pandemic? the german food online retail. *John Wiley & Sons Ltd on Behalf of Royal Dutch Geographical Society*, 111(3), 543–560. <https://doi.org/10.1111>

Dawson, S., & Kim, M. (2009). What Internal and External Factors Influence Impulsive Buying Behavior in Online Shopping? *Journal of Fashion Marketing and Management*, XV(V), 230.

https://ir.library.oregonstate.edu/xmlui/bitstream/handle/1957/16015/cues%20on%20apparel%20web%20sites%20that%20trigger%20impulse%20purchases_final%20version.pdf?sequence=1

Dennis, S. (2020). *Remarkable Retail: How to Win & Keep Customers in the Age of Digital Disruption*. LifeTree Media.

Dholakia, U. M., Bagozzi, R. P., & Pearo, L. K. (2004). A social influence model of consumer participation in network- and small-group-based virtual communities. *International Journal of*

Research in Marketing, 21(3), 241–263. <https://doi.org/10.1016/j.ijresmar.2003.12.004>

Dimock, M. (2019). *Where Millennials end and Generation Z begins*. Pew Research Center' P.7. <https://www.pewresearch.org/fact-tank/2019/01/17/where-millennials-end-and-generation-z-begins/>

Donthu, N., & Gustafsson, A. (2020). Effects of COVID-19 on business and research. *Journal of Business Research*, 117, 284–289. <https://doi.org/10.1016/j.jbusres.2020.06.008>

Emmanuelli, C., Jain, N., Maechler, N., Malfara, D., & Moritz, S. (2020, May 21). *Elevating customer experience excellence in the next normal*. Mckinsey. <https://www.mckinsey.com/business-functions/operations/our-insights/elevating-customer-experience-excellence-in-the-next-normal>

Eurostat, S. (2020, July). *Impact of Covid-19 crisis on retail trade - Statistics Explained* [Government]. https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Impact_of_Covid-19_crisis_on_retail_trade#Comparison_with_2008

Fletcher, G., & Griffiths, M. (2020). Digital transformation during a lockdown. *Elsevier Ltd*. <https://doi.org/10.1016/j.ijinfomgt.2020.102185>

Foxall, G. R. (1993). Consumer Behaviour as an Evolutionary Process. *European Journal of Marketing*, 27(8), 46–57.

Gohon, F. (2018). *10 Companies That Failed To Innovate, Resulting In Business Failure*. [Enterprise Innovation]. Collective Campus. <https://www.collectivecampus.io/blog/10-companies-that-were-too-slow-to-respond-to-change>

Google. (2020). *Community Mobility Reports* [Index]. Google. https://www.gstatic.com/covid19/mobility/2020-08-11_IE_Mobility_Report_en-GB.pdf

Howard, R., & Hanberry, D. (2019). *Global Mobile Consumer Survey 2019: The Irish cut* (Global

Mobility, pp. 01–13) [Consulting, financial advisory, risk advisory]. Deloitte.

<https://www2.deloitte.com/ie/en/pages/technology-media-and-telecommunications/articles/global-mobile-consumer-survey.html>

Indahingwati, A., ASWARI, A., FIRMAN, A., Putra, A. H. P. K., LAUNTU, A., & TAMSAH, H. (2019). How Digital Technology Driven Millennial Consumer Behaviour in Indonesia. *Journal of Distribution Science*, 17(8), 25–34. <https://doi.org/10.15722/JDS.17.8.201908.25>

Jenkins, R. (2019). *5 Need-To-Know Characteristics of the New Millennial Buyer*.

<https://www.inc.com/ryan-jenkins/selling-to-millennial-buyers-5-things-you-need-to-know.html#:~:text=Buyers%20are%20influenced%20by%20consumer%20behavior&text=More%20than%20previous%20generations%20of,%2C%20personal%20network%20recommendations%2C%20etc.>

Kahle, L. R., & Angeline, G. (2011). Consumer Behavior Knowledge for Effective Sports and Event Marketing. *New York: Routledge*.

Khan, M. (2007). *Consumer behaviour and advertising management* (1st ed.). New Age International (P) Ltd., Publishers.

Khurana, A. (2019, November 20). *Why E-commerce Is Taking the Retail World by Storm*. The Balance Small Business. <https://www.thebalancesmb.com/advantages-of-ecommerce-1141610>

Kolassa, S. (2019). Forecasting the Future of Retail Forecasting. *Foresight: The International Journal of Applied Forecasting*, (52), 11.

Kotler, P. (2001). *Marketing Management, Millenium Edition: A Framework for Marketing Management*. (10th ed.). A Pearson Education Company.

http://196.43.179.3:8080/xmlui/bitstream/handle/123456789/412/Kotler_Marketing_Management.pdf?sequence=1&isAllowed=y

Labrecque, L. I., vor dem Esche, J., Mathwick, C., P. Novak, T., & Hofacker, CharlesF. (2013). Consumer Power: Evolution in the Digital Age. *Elsevier Inc*, 27(4), 257–269.

<https://doi.org/10.1016/j.intmar.2013.09.002>

Mehta, S., Saxena, T., & Purohit, N. (2020). The New Consumer Behaviour Paradigm amid COVID-19: Permanent or Transient? *Journal of Health Management*. SAGE, 1–11.

<https://doi.org/0.1177/0972063420940834>

Nabity-Grover, T., Cheung, C. M. K., & Thatcher, J. B. (2020). Inside out and outside in: How the COVID-19 pandemic affects self-disclosure on social media. *International Journal of Information Management*. <https://doi.org/10.1016>

Potter, C. W. (2001). *Potter, C. W. (2001). A history of influenza. Journal of Applied Microbiology, 91(4), 572–579.* <https://www.scopus.com/home.uri>

Prasad, V. (2009). *Consumer Behaviour*. Gennext Publication.

https://books.google.nl/books?id=-r8kaTY1YLAC&printsec=frontcover&dq=the+definition+of+consumer+behaviour&hl=en&sa=X&ved=2ahUKEwif2_WYo-3qAhXJDewKHYmwCxMQ6AEwAHoECAIQAg#v=onepage&q=the%20definition%20of%20consumer%20behaviour&f=false

Reinartz, W., Wiegand, N., & Imschloss, M. (2019). The impact of digital transformation on the retailing value chain. *Elsevier Enhanced Reader*. <https://doi.org/10.1016/j.ijresmar.2018.12.002>

S. O’Dea. (2020, February 28). *Global smartphone sales to end users 2007-2020* [Research and database]. Statista.

<https://www.statista.com/statistics/263437/global-smartphone-sales-to-end-users-since-2007/>

Salesforce. (2018). *What Is Digital Transformation?* Sales Force.

<https://www.salesforce.com/eu/products/platform/what-is-digital-transformation/>

Saunders, M., Lewis, P., & Thornhill, A. (2014). *Summary Research Methods for Business Students* [Schollar]. World Supporter.

<https://www.worldsupporter.org/nl/chapter/40519-summary-research-methods-business-students-saunders-et-al-english-version>

Saunders, M., Lewis, P., & Thornhill, A. (2015). *Research methods for business students* (7th ed.). Harlow: Pearson Education.

Saunders, M., Lewis, P., Thornhill, A., & Bristow, Alex. (2019). Chapter 4: Understanding research philosophy and approaches to theory development. In *Research Methods for Business Students* (8th ed., pp. 1–19). Pearson CSC.

Shep Hyken. (n.d.). *Impact of technological advancements on consumer behaviour* [Customer service articles]. Shep Hyken's Customer Service Blog. Retrieved July 31, 2020, from <https://hyken.com/customer-care/impact-technological-advancements-consumer-behavior/#:~:text=With%20technological%20advancements%2C%20the%20market,challenge%20to%20meet%20consumer%20expectations.&text=Technology%20has%20literally%20placed%20the%20power%20in%20the%20consumer's%20hands.>

Sheth, J. (2020). Impact of Covid-19 on consumer behavior- Will the old habits return or die? *Elsevier Inc.*, 280–283. <https://doi.org/10.1016/j.jbusres.2020.05.059>

Siddiqui, S., & Dr. Agarwal, K. (2017). The consumer's purchase decision process - A theoretical framework. *International Journal of Science Technology and Management*, 6(06).

Singh, S., Dixit, A., & Joshi, G. (2020). Is compulsive social media use amid COVID-19 pandemic addictive behavior or coping mechanism? *Asian Journal of Psychiatry*.
<https://doi.org/10.1016/j.ajp.2020.102290>

Siu, K. W. M., & Wong, Y. L. (2016). *Learning Opportunities and Outcomes of Design Research in the Digital Age* (1st ed.). IGI global publisher of timely knowledge.

Standish, J. (2020, March 27). *COVID-19: Retailers serving customers on the frontline* [Company]. Accenture.
<https://www.accenture.com/us-en/insights/retail/coronavirus-retail-rapid-response>

Statti, A. L. C., Torres, K. M., & Zheng, R. Z. (2019). Multiple Intelligence Theory in the Digital Age of Learning. In *Examining Multiple Intelligences and Digital Technologies for Enhanced Learning Opportunities* (pp. 1–18).
<https://www.igi-global.com/viewtitlesample.aspx?id=236460&ptid=227590&t=Multiple%20Intelligence%20Theory%20in%20the%20Digital%20Age%20of%20Learning&isxn=9781799802495>

Stobart, J., & Howard, V. (2018). *The Routledge Companion to the History of Retailing* (2nd edn.). Routledge.

Sudman, S., Bradburn, N. M., & Schwarz, N. (1996). *Thinking about answers: The application of cognitive processes to survey methodology* (pp. xiv, 304). Jossey-Bass.

Tella, A., Femi Quadri, Bamidele, S. S., & Olubukola Oluyemisi Ajiboye. (2020). Digital Devices for Inclusivity and Engagement in Libraries. *IGI Global Publisher of Timely Knowledge*.

<https://doi.org/10.4018/978-1-5225-9034-7>

Watanabe, T., & Omori, Y. (2020). Online Consumption During the COVID-19 Crisis: Evidence from Japan. *Central Bank Communication Design, Japan, 23*, 1–38. <https://doi.org/113-0033>

Watson, A. (2020, June 18). *Device usage increase due to the coronavirus worldwide 2020, by country* [Index]. Statista.

<https://www.statista.com/statistics/1106607/device-usage-coronavirus-worldwide-by-country/>

Williams, Z. (2020, 02). *Don't stand so close to me! England's new rules of social distancing*. [News]. The Guardian. <https://www.theguardian.com/lifeandstyle/2020/jun/02/dont-stand-so-close-to-me-the-new-rules-of-social-distancing>

Yule, K. R. (2020). The Impact of COVID-19 on Consumers: Preparing for Digital Sales. *IEEE Engineering Management Review*. <https://doi.org/10.1109/EMR.2020.2990115>

Appendices

In the appendices a copy of the survey of the Information Form and Consent Sheet can be found.

Information Form and Consent Sheet

Information Sheet For Participants Of The Survey

Research project title: The impact of the continuous growth of Amazon on the shopping street of the future

Student Researcher: Stephannye Cardoso

Student email: 10510831@mydbs.ie

Research Supervisor: Caitriona Sharkey

About the Project:

Hi, my name is Stephannye Cardoso, I am a masters student at Dublin Business School and I am carrying out my thesis project under the direct supervision of Caitriona Sharkey on the subject of Marketing (consumer behaviour).

The project aims to understand what the impact is on the way you purchase products in physical stores and online before and during the outbreak of COVID-19.

What will happen:

As a participant in the study, you would be required to answer a few questions about your purchasing behaviour and share some of your experiences and feelings about shopping at physical stores or online.

Time Commitment:

I would like to invite you to take part in this study. It won't take you longer than 10 minutes.

Participants rights:

If you agree to take part you have the right to cease participation and withdraw your data at any time for any reason without fear of penalty. The data will not be used by any member of the project team for commercial purposes.

Data Protection:

The data you provide as part of this questionnaire will be fully anonymous. I will not gather any direct personally identifying information about you or anyone close to you. You will be asked to provide optional demographic information of a broad nature about yourself. Your data will be collated into a larger dataset and analyzed at the group rather than the individual level. Your data will only be used for academic purposes and will not be shared with anyone for commercial purposes.

Consentment:

If you are interested in taking part, please review the information provided in the consent form and if you are happy to proceed with the study then please indicate your willingness to take part by ticking the appropriate box.

Consumer Behaviour

Hi, my name is Stephanye Cardoso, I am a masters student at Dublin Business School and I am carrying out my thesis project under the direct supervision of Caitriona Sharkey on the subject of Marketing (consumer behaviour).

The project aims to understand what the impact is on the way you purchase products in physical stores and online before and during the outbreak of COVID-19. I would like to invite you to take part in this study. It won't take you longer than 10 minutes.

As a participant in the study, you would be required to answer a few questions about your purchasing behaviour and share some of your experiences and feelings about shopping at physical stores or online.

***Required**



Data Protection

*** The data you provide as part of this study will be fully anonymous. I will not gather any direct personally identifying information about you or anyone close to you.

You will be asked to provide demographic information of a broad nature about yourself.

Your data will be collated into a larger dataset and analyzed at the group rather than the individual level.

Your data will only be used for academic purposes and will not be shared with anyone for commercial purposes.

1. Age *

Mark only one oval.

- 19-25
- 26-35
- 36-45
- 46-55
- 56-65
- 66+

2. Gender *

Mark only one oval.

- Female
- Male
- Prefer not to say
- Other: _____

3. Level of education *

Mark only one oval.

- High School
- College
- Bachelor
- Masters
- PHD/ Doctorate
- No formal education
- Other: _____

Pre-COVID-19

For the following questions, you must consider your habits before COVID-19

4. Are you more likely to purchase products in physical and online stores this year compared to 5 years ago? *

Mark only one oval per row.

	Not at all	A bit	About the same	More often	A lot
Online Stores	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Physical Stores	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

5. Have you increased or decreased what you are spending in physical and online stores this year compared to 5 years ago? *

Mark only one oval per row.

	Decreased a lot	Decreased	Stayed the same	Increased	Increased a lot
Online Stores	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Physical Stores	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

6. How often would you purchase the following products in physical stores? (Before COVID-19) *

Mark only one oval per row.

	Never	1-2 a year	3-5 a year	5-10 a year	1-2 a month	Every week
Food and Beverages (excl. food delivery)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fashion (Clothes & Apparel)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Electronics (TVs, Computers, phones)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Hobby stores (Books, Sporting goods, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Luxury goods	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Home & Garden (DIY)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Beauty and Health shops	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

7. How often would you purchase the following products online (Before COVID-19?)

*

Mark only one oval per row.

	Never	1-2 a year	3-5 a year	5-10 a year	1-2 a month	Every week
Food and Beverages (excl. food delivery)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fashion (Clothes & Apparel)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Electronics (TVs, Computers, phones)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Hobby stores (Books, Sporting goods, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Luxury goods	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Home & Garden (DIY)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Beauty and Health shops	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

COVID-19 outbreak - Part 1

8. Did COVID-19 change the way how you purchase products either at physical stores or online stores? *(quarantine) *

Mark only one oval. Yes *Skip to question 10* No *Skip to question 9*

COVID-19 outbreak - Part 2

9. According to Accenture, 2020, regarding COVID-19 "People are living differently, buying differently and in many ways, thinking differently." what do you think about this statement is it true or false? *

Mark only one oval.

- Yes Skip to question 10
- No
- Maybe Skip to question 10

COVID-19 outbreak - Part 3

For the following questions, you must consider your habits during COVID-19 - Part 3

10. Did COVID-19 change your purchasing habits in Physical stores for the following type of stores? *

On a scale from not at all to significantly (1 = Not at all, 5 = Significantly)

Mark only one oval per row.

	1	2	3	4	5
Food and Beverages (excl. food delivery)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fashion (Clothes & Apparel)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Electronics (TVs, Computers, phones)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Hobby stores (Books, Sporting goods, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Luxury goods	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Home & Garden (DIY)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Beauty and Health shops	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

11. Why do you think that your purchasing habits have changed in these physical stores?

In the above question

12. Did COVID-19 change your purchasing habits for online shopping for the following type of stores? *

On a scale from not at all to significantly (1 = Not at all, 5 = Significantly)

Mark only one oval per row.

	1	2	3	4	5
Food and Beverages (excluding food delivery)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fashion (Clothes & Apparel)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Electronics (TVs, Computers, phones)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Hobby stores (Books, Sporting goods, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Luxury goods	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Home & Garden (DIY)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Beauty and Health shops	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

13. Why do you think that your purchasing habits have changed in these online stores?

In the above question

14. Have you become more mindful where you spend your money in the following type of stores due to COVID-19? *

On a scale from not at all to significantly (1 = Not at all, 5 = Significantly)

Mark only one oval per row.

	1	2	3	4	5
Food and Beverages (excl. food delivery)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fashion (Clothes & Apparel)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Electronics (TVs, Computers, phones)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Hobby stores (Books, Sporting goods, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Luxury goods	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Home & Garden (DIY)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Beauty and Health shops	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

15. What are the main reasons for you to purchase products in physical stores? *

You must select 3 options from the checkboxes.

Tick all that apply.

- Delivery
- Time
- Facilities
- Shopping convenience 24/7
- Selection of products
- Prices
- COVID-19
- Experience

Other: _____

16. Has COVID-19 changed the way you answer the above question? *

Answer in a scale from 1 to 5 (1 = Not at all - 5 = A lot)

Mark only one oval.

	1	2	3	4	5	
Not at all	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	A lot

17. What are the main reasons for you to purchase products online? *

You must select 3 options from the checkboxes.

Tick all that apply.

- Delivery
- Time
- Facilities
- Shopping convenience 24/7
- Selection of products
- Prices
- COVID-19
- Experience

Other: _____

18. Has COVID-19 changed the way you answer the above question? *

Answer in a scale from 1 to 5 (1 = Not at all - 5 = A lot)

Mark only one oval.

	1	2	3	4	5	
Not at all	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	A lot

19. Why do you think that COVID-19 had an impact on the reasons for you to purchase either at physical stores or online stores? *

20. What are the aspects of in-store shopping that you prefer over online shopping? *

21. How conscious are you of the following challenges when making a decision on whether or not to visit a physical store? *

Answer 1-5 (1 = Not conscious/comfortable at all, 5 = Very conscious/ comfortable)

Mark only one oval per row.

	1	2	3	4	5
Interaction with sales staff	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Interaction with other shoppers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
1.5 meter distancing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Wearing masks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Hygiene/potential virus on products	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Crowded	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Trying on clothes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

22. How important are the following aspects for you when visiting stores during COVID-19 regarding the following topics: *

Answer in a scale from 1 to 5 (1 = Not important - 5 = Very important)

Mark only one oval per row.

	1	2	3	4	5
Customer service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Safety	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
1.5 meter distancing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Hygiene/potential virus on products	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Wearing masks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

23. Do you see yourself shopping at physical stores after COVID-19? *

Answer in a scale from 1 to 5 (1 = Definitely not - 5 = Definitely yes)

Mark only one oval.

	1	2	3	4	5	
Definitely not	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Definitely yes

24. In the future, what would encourage you to shop at physical stores? *

This content is neither created nor endorsed by Google.

Google Forms