

Covid-19 is driving fear and greed in consumer behaviour and purchase pattern

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Abstract

Purpose – This research aims to study the recent changes in consumer behaviour and purchase pattern during the Covid-19 pandemic. Covid-19 pandemic has forced consumers to stockpile, which has its own consequences. The article proposes the importance of “minimalism in consumption” to avoid greed in consumer behaviour.

Design/methodology/approach – The data are collected from consumers across India using an online survey during the first lockdown from March 2020 to May 2020. A simple random sampling technique is used for data collection, and the collected data are analysed using SPSS version 26.

Findings – The study states that there will be a shift in the purchase pattern of the consumers if lockdowns are imposed in the future or during any other crisis. However, at present, consumers have developed a stockpiling mentality fearing the unavailability of essentials.

Research limitations/implications – Pandemic has stimulated a drastic change in consumer behaviour, which is a situational effect. Each crisis affects consumer behaviour in a different way. In this research, we have considered only fear, greed and anxiety in the light of Covid-19. On the other hand, the research intends to draw realistic conclusions based on consumers’ experiences during the lockdown.

Practical implications – The study proposes solutions that will help marketers frame exclusive strategies for a future crisis. Analysing the change in consumer behaviour and the shift in purchase patterns will emphasize the importance of market research to know consumer expectations during a crisis situation in order to cater to their new demands.

Social implications – Consumers who stockpile should realize the unavailability of goods to other consumers who are in need. They also have to understand the importance of “minimalism in consumption” during a crisis.

Originality/value – The data are collected during the most taxing crisis, the Covid-19 pandemic. Data are collected at the peak time of the first wave of Covid-19 in India, during a major shift in consumers’ behaviour and purchase pattern. The article brings to the larger consciousness and also preaches a life lesson to all consumers to execute their responsibilities in consumption without over-demands and expectations.

Keywords Consumer psychology, Consumer behaviour, Purchase pattern, Fear and greed, Anxiety, COVID-19, Stockpiling

Paper type Research paper

1. Introduction

The Covid-19 pandemic has created an unprecedented situation for the whole world as the number of infected cases due to this disease had reached very high across the globe. This outbreak has created a huge economic challenge because most business organizations either

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do not function or ran out of funds due to several restrictions. The flow of income has come down affecting the spending pattern of the consumers (Kumar and Abdin, 2021). Moreover, the pandemic has a massive psychosocial impact among all individuals, creating psychological stress and anxiety of living through the pandemic. In this pandemic, it is difficult to accept reality, self-isolate and restrict oneself from consumption and frequent purchase (Banerjee, 2020). In addition to this, Redman (2020) quotes that the severity of Covid-19 has given rise to the stockpiling behaviour among consumers, who restrict the number of visits to the store and purchase products in large quantities. There are also cases where consumers have purchased goods that are of no use to them in the present. For example, consumers purchase fresh meat when it is available and store it in the refrigerators for a week fearing its unavailability in the next week. However, stockpiling behaviour is considered to be an unhealthy practice in light of a crisis. Stockpiling is also seen as a negative emotion that is against a person's moral values and integrity and is called "Greedy Behaviour". Consumers who stockpile may not fully use the goods bought by them because a few goods will lose their original quality when stored for a long time. In this situation, consumers may have to dispose of the spoiled goods and/or the old stock occupying majority of the shelf space. However, this behaviour tends to continue until consumers understand the value of money (see Figure 1).

In this research, we study consumer behaviour in three different phases, that is, before the pandemic, during the pandemic and post-pandemic. We have also talked about how to analyse the situational shift in consumer purchase behaviour and redefine the demand pattern for goods in an uncertain situation. The results of this research article will help different stakeholders in various dimensions. We have taken efforts to study the fear and greed in consumer behaviour during the Covid-19 pandemic and most importantly to identify and analyse different psychological factors influencing the greed purchase behaviour of consumers. This will help us understand and capture consumers' experiences in a realistic manner.

2. Theoretical underpinning

2.1 Planned purchase behaviour theory

This theory plays a vital role in understanding an individual's behaviour and social values (Ajzen, 1991). The theory is an extension of the "theory of reasoned action", which states that a person's behaviour is influenced by the intention to perform a behaviour. The theory explains intentions developed in the consumer to perform the behaviour by adding more variables such as attitude, subjective norm and perception of behavioural control (Jain *et al.*, 2017). It provides a practical framework to analyse the consumer's underlying values and beliefs influenced by personal norms.

2.2 Psychological reactance theory

Psychological reactance theory states that the obstacles arising in a consumer prevent them from performing the desired behaviour (Brehm and Brehm, 1981). Obstacles are the restrictions that avert the freedom to perform the desired action by a consumer. People tend to behave adversely when a threat is imposed on their freedom (Brehm, 1966; Kim and Runyan, 2011). Psychological reactance theory also postulates that consumers always believe that they have some sense of freedom and control over their behaviour. Consumers end up doing the opposite action, against the normal routine and practice when a threat is imposed on their freedom (Tang *et al.*, 2015). The theory focuses on three important variables: perception and threats to freedom, reactance and freedom restoration.

2.3 Stimulus-organism-response theory

Stimulus-organism-response theory states that an environmental stimulus (S) will result in an emotional response (O) stimulating a behavioural response (R). SOR theory helps to

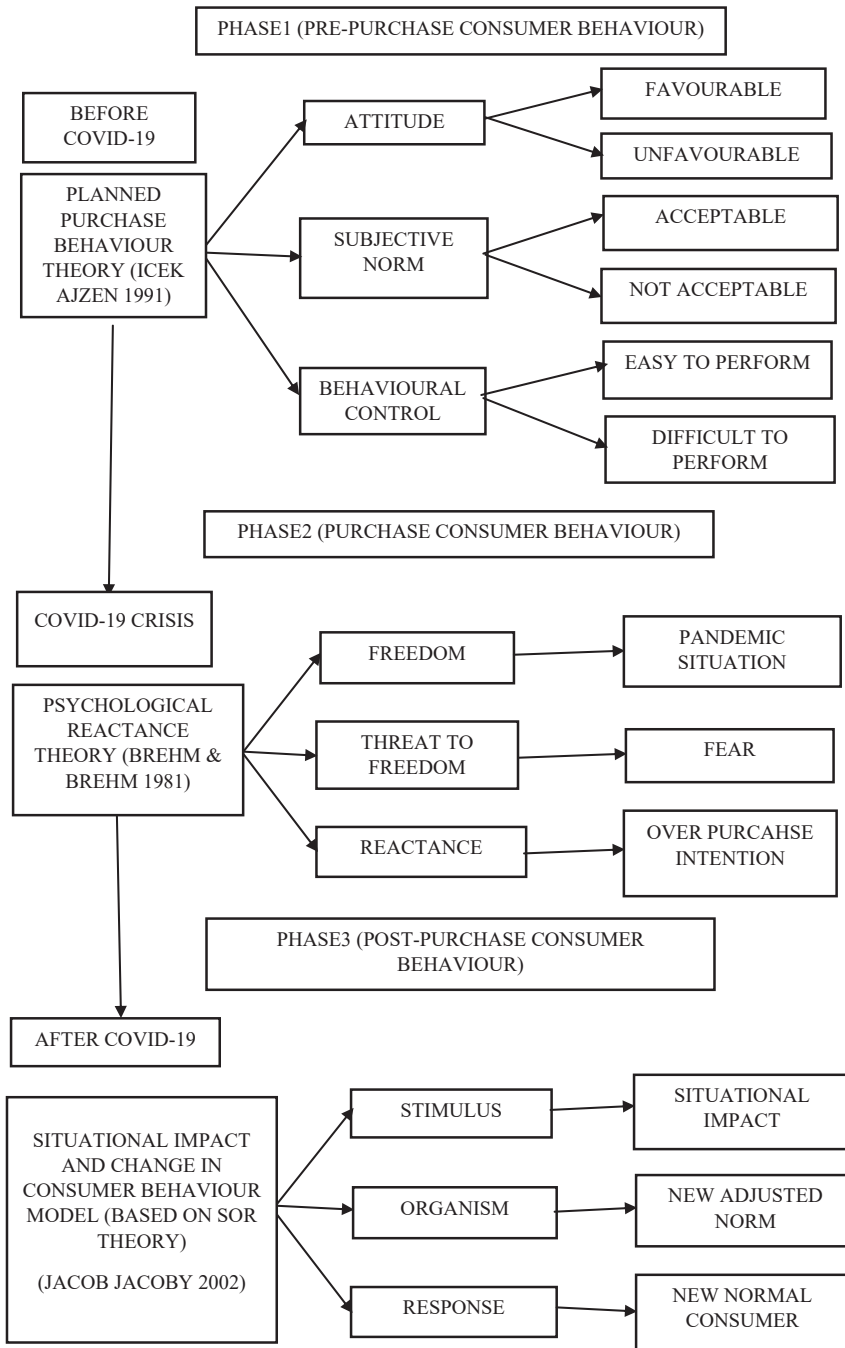


Figure 1. Showing the conceptual model on consumer behaviour in the pre, present and post-Covid-19 pandemic

understand the relation between the emotional response and consumer response in terms of intention, purchase, consultation and return (Jacoby, 2002). The organism in the SOR theory reflects the cognitive and affective state of the consumer and acts as an intermediary in influencing a particular behavioural outcome (Zhu *et al.*, 2019). The theory is developed from environmental psychology and provides a framework for analysing the effects of situational impacts on consumer behaviour. The stimuli influence the emotional states of the consumer, stimulating the approach or avoidance behaviour of the consumers (Yan *et al.*, 2016). Furthermore, the theory also focuses on the consumption, emotion and value paradigm occurring in the behaviour of the consumers due to affective reactions (Dikćius *et al.*, 2019). The theory helps in understanding consumer behaviour through a three-dimensional perspective with three main components, that is, stimulus, organism and response, which are not mutually exclusive (Grace *et al.*, 2015).

2.4 Contributions from the base theories to understand consumer behaviour and purchase pattern in the light of Covid-19 pandemic

From the above theories, it is observed that planned purchase behaviour theory, on the one hand, considers only the impact of personal, social and cultural factors on consumer behaviour. The theory fails to recognize the impact of psychological factors on consumer behaviour and pattern. Even though this theory is used to predict the consumers' future buying patterns, it would not be relevant to ascertain and predict consumer behaviour during the Covid-19 pandemic situation. On the other hand, psychological reactance theory is concerned with the effect of psychological influences on consumer behaviour. This theory would be more pertinent to estimate consumer behaviour during the Covid-19 situation because it focuses on the effects of threat on consumers' freedom and consumer actions to restore that freedom. However, the theory fails to understand how a situational impact can have a long-term effect on consumer behaviour. The theory accounts for the effect of psychological factors such as threat, fear and anxiety on consumers. Still, it does not address the degree to which these factors can influence purchase decisions and patterns. Therefore, planned purchase behaviour theory can be used as a base to determine the key factors influencing consumer behaviour and buying patterns before Covid-19. On the other hand, psychological reactance theory can be taken as a base to estimate the important factors influencing consumer behaviour during the Covid-19 situation. By analysing the key factors influencing consumer behaviour before and during the Covid-19 situation, the extent of change in consumer behaviour and pattern can be observed and determined. This estimated change in buying patterns can be named the situational change caused by the Covid-19 pandemic. The combination of variables from two theories, that is, planned purchase behaviour theory and psychological reactance theory, will help determine the situational change in consumer behaviour and buying patterns in the current pandemic scenario. Will the situational change have a long-lasting effect on consumer behaviour? Is it an important question to be acknowledged? Since there are no existing theories to determine the influence of pandemic situations on consumer behaviour, there is a need to develop a model. Stimulus, organism and response theory can be taken as a base to develop a new model to explain the impact of the Covid-19 pandemic on consumers' present and future buying behaviour. The reason for choosing this theory is that it focuses on how situational stimuli can cause a long-lasting impact on consumer behaviour and purchase pattern. It considers the changes in the environmental factors and assumes that the consumer buying behaviour will change over time with the change in the environment. The primary purpose of developing a new model is to extend the meaning of the variables to cover the current trends and predict future changes in consumer behaviour and purchase pattern based on the situational impact caused by the Covid-19 pandemic.

3. Literature review

3.1 *Understanding the factors influencing consumer behaviour in planned purchase behaviour theory*

First, to understand the consumer's purchase behaviour before Covid-19, three essential variables that include attitude, subjective norm and perceived behavioural control should be well explored. Attitude is the prime and important variable in influencing the intention to buy among consumers (Awaluddin and Hamid, 2019). Attitude is the immediate antecedent that forecasts the intention of the individuals to perform a certain behaviour (Warshaw, 1980). It is described as the subjective evaluation of the consumer in performing the intention as it analyses the outcome of the actual behaviour. Attitude is determined by two variables: behavioural beliefs and evaluation of outcome (Ajzen, 2005). Subjective norms are the social pressure that a consumer encounters while deciding on purchasing goods. The consumer's beliefs vary with the influence of norms and standards followed by peers and social groups, that is, whether important people such as family and friends approve or disapprove of the intention to perform the behaviour (Alexa et al., 2021). Perceived behavioural control considers the level of difficulty in performing the behaviour by the consumer. It determines the perceptions and control beliefs that limit the purchase intentions (Dixit et al., 2018; Redda, 2019). The person's greatest beliefs develop the attitude of an individual. The subjective norm is stimulated in a person by the normative beliefs developed in him or her through the perceptions of the closest people's preferences (Asare, 2015). Perceived behaviour control is the individual access to necessary resources such as skills, opportunities and time to engage or perform a particular behaviour. It influences both the intention and the actual behaviour of the consumer. The variable is adaptable as it gives a better understanding of the fluctuation in the perceptions of consumers from time to time based on the circumstances (Chen, 2009; Farida et al., 2016; Tommasetti et al., 2018).

3.2 *Understanding the factors influencing consumer behaviour in psychological reactance theory*

To analyse consumer behaviour during the Covid-19 crisis, it is necessary to explore and understand the variables such as freedom, threat, and reactance. Freedom is the liberty to perform the desired behaviour by a consumer (Varman and Vikas, 2007). Conversely, threats are the forces that restrict the desired behaviour's performance, which includes interpersonal influences, social influences and impersonal barriers (Steindl et al., 2015). Reactance is the adverse action taken by the individual to restore the freedom to perform the desired action (Argouslidis et al., 2018). The effect of the reactance diminishes as and when the freedom to achieve a particular behaviour is not subjected to limitations and restrictions by external factors (Vansteenkiste et al., 2020). The reactance variable effectively determines the amount of dissatisfaction created in the consumer when freedom is limited (Nogueira and Luiz Lopes, 2019). A consumer will elicit a negative emotional response when the external forces exert pressure to follow a particular behaviour against the desired behaviour. Restrictions on individual freedom give way to a motivational shift in a consumer to find ways to restore freedom (Flores and Vasquez-Parraga, 2015). Consumers dislike marketing promotions when they perceive that the promotions or loyalty programs limit their freedom of choice. For example, when a consumer evaluates a loyalty program negatively, the consumer's psychological reactance will be aroused. The occurrence of psychological reactance in a consumer motivates to achieve the desired action by overcoming the various imposed restrictions (Chang and Wong, 2017; Trump, 2016).

3.3 *Understanding the factors influencing consumer behaviour in stimulus-organism-response theory*

Finally, to predict consumer behaviour after the Covid-19 situation, it is essential to explore variables such as stimulus, organism and response. Motivation is the environmental cue that

influences the consumer's emotional states, altering the consumer's overall behaviour (Min *et al.*, 2019). Positive emotions encourage an approach attitude in a consumer, whereas negative emotion results in avoidance behaviour in a consumer. Therefore, the organizations need to identify the triggers that provoke positive emotions and promote the consumer's approach behaviour (Hunt and Johns, 2013). Stimuli alter the consumer's mental and organismic states, changing the consumer's approach and behaviour. It consists of the external environment, which could be perceived, processed and interpreted by the consumer. Similarly, an organism creates a particular responsive behaviour in a consumer and is responsible for stimulating the formulation of purchase intention (Anisimova *et al.*, 2019). The external stimuli consist of an environment that influences consumer behaviour through thought-provoking internal emotions and cognitions (Amarnath and Jaidev, 2020). Response to the stimuli depends upon the situational descriptors. The three situational descriptors, that is, pleasure, arousal and dominance, capture the emotional responses to an environmental stimulus. Pleasure is an indicator of likeability to perform a particular behaviour. Arousal is an indicator of motivational power to achieve the desired goal estimated by a consumer. Dominance is an indicator of consumers controlling power to perform the desired action (Mazaheri *et al.*, 2012).

4. Research methodology

In this research, an online survey is used to collect the data using social media platforms. Since lockdowns were imposed across the nation it was difficult to collect face-to-face data from the respondents. Henceforth, social media, a hub for networking and sharing information, gave us the opportunity to connect with a wide range of respondents. The data are collected from 1,038 respondents who are consumers of various age groups ranging from 18 to 60 years. Since the pandemic has affected the consumption and purchase patterns, the experience of the respondents captured during the lockdown is more realistic and gives us an opportunity to drive new thoughts.

4.1 Survey construction

In this research, we collected data using a survey. A systematic process of developing the survey was considered. To construct a standard survey three major requirements, that is, problems, opportunities and decisions, pertaining to the survey were considered. There were 36 question statements framed after an in-depth screening of the literature review. The 36 question statements were carefully constructed to ensure that respondents understand and clearly provide the response. This helps in receiving reliable, transparent and suitable spread of responses from the respondents. Covid-19 pandemic is an unfavourable situation and the majority of the retail outlets do not cater to the needs of consumers and there is an imbalance between demand and supply. Henceforth, the unfavourable retail environment acts as a constraint towards the purchase attitude of the consumer (Joshi and Rahman, 2015). In addition, the unfavourable information received from internal and external environments reduces the probability of consumers involving themselves in purchases (Jerath and Ren, 2020). However, consumers are in need of certain products and services because they fear the unavailability of goods due to lockdown. In the pre-Covid-19 pandemic, consumers carefully selected the products and made rational decisions. They interacted with social groups and purchased products that satisfied their needs (Bock *et al.*, 2013; Chow and Luk, 2006; Tarabashkina *et al.*, 2017). Unusual purchase behaviour is due to the severity of the pandemic and its quarantine preparations because consumers fear a limited supply of goods and services during lockdowns (Laato *et al.*, 2020; Loxton *et al.*, 2020). Fear of the pandemic has resulted in decimated income, panic buying, food hoarding and supply chain disruptions

(Shanks *et al.*, 2020). This is quite natural because the perceived knowledge of Covid-19 among individuals has integrated a heightened level of psychological risk (Han *et al.*, 2020). Thus, in this research, we collected responses to capture their experiences in three different phases (pre-pandemic, amidst pandemic and post-pandemic). The responses were marked on a Likert's three-point scale: 3, agree; 2, neutral; 1, disagree (Alaimo *et al.*, 2020; Jacoby and Matell, 1971; Pooja and Mittal, 2019). Open-ended questions are also a part of the survey to collect data from respondents using their own thoughts on the given theme without restricting their responses to a couple of questions (Ponizovsky-Bergelson *et al.*, 2019).

4.2 Respondents selection criteria

From the data collection, the missing values were eliminated and the final data for analysis responses from 1,038 respondents were included. Due to the Covid-19 pandemic and lockdowns in the very initial stages, the economy faced consumerism issues in all means. Henceforth, to capture consumers' realistic experiences, the data were collected between April 2020 and June 2020. Drawing data from the respondents during the pandemic is a challenge but the pandemic gave us an opportunity to get new insights that are based on the experiences of the respondents as consumers.

4.3 Analytical procedure

There are few research areas such as consumer behaviour where the collected data cannot be quantified. Researchers have to give importance to qualitative inquiry. Pandemic is a social phenomenon influencing the opinion, attitude, behaviour, personality, etc. of people. Thus, there is a need to collect data on a larger consciousness. Henceforth, a mixed research approach is used in this research (Uprichard and Dawney, 2019). A survey instrument is developed covering a wide range of variables to know and understand consumer behaviour in three different stages (pre-Covid, amidst Covid and post-Covid). Thus, the dimensions are initially large and factor analysis is employed to quantify and write meaningful discussions, which helps in generalization. Later, as per the criteria and assumptions followed in running a factor analysis, certain question statements were removed to refine and reduce statistical bias and errors. Based on further analysis, inferences were written and conclusions drawn.

5. Data analysis and interpretation

In this research, the collected data were analysed using SPSS version 26. It enables social science researchers to conduct complex statistical analysis at ease independently without being dependent on statisticians. For the purpose of data collection, the survey included demographic questions such as name, age, gender, marital status, occupation, family income, total family members, sources of income and monthly expenditure. Questions related to consumption, such as frequency of purchase, budget spent for purchasing, time and place of purchases and a few questions related to the type of products being purchased are used to draw more insights into the respondents. The collected data were initially coded to check if there are any missing values. Based on the authenticity of the data, statistical analysis was performed. The sample size being 1,038, it was mandatory to check data normality. The data were normally distributed, which is a positive sign to proceed further. Therefore, factor analysis was found to be the most appropriate tool to capture the essential factors influencing the change in consumer behaviour during different phases of the Covid-19 pandemic.

5.1 Reliability analysis

Cronbach's alpha reliability is a measure of analysis that indicates a set of scale's internal consistency. The reliability test is suitable for the data collected from the consumers

($N = 1,038$) with a Cronbach's alpha of 0.880 (as shown in [Table 1](#)) as the coefficient is more significant than 0.70. The instrument used for data collection consisted of 36 statements in total, and the data were tested normal. Henceforth, the data collected were more apt and reliable to run a factor analysis.

5.2 Factor analysis

Factor analysis was used for the research study to reduce the extensive dimensions and identify important factors influencing consumer behaviour before the pandemic, and during and after Covid-19. Factors with higher factor loadings (i.e. more significant are equal to 0.5) were considered for further analysis, and others with lower factor loadings were omitted. The Kaiser–Meyer–Olkin measure of sampling adequacy is a statistic that indicates whether factor analysis will be suitable for the data collected. High values with variance approximately closer to 1.0 indicated that the factor analysis would be valuable and useful for data interpretation helping the researchers recommend and suggest meaningful strategies. Therefore, the data collected are fit for factor analysis as the variance obtained through running the Kaiser–Meyer–Olkin test was 0.910 (closer to 1.0). Bartlett's test of sphericity indicates whether the variables in the correlation matrix are highly unrelated and not suitable for structure detection. A significance level of less than 0.05 means that the factor analysis will be helpful to analyse the collected data. Hence, the data collected were suitable for structure detection, as the significance level obtained was 0.000 (less than 0.05), because the data gratifies sampling adequacy norms, as shown in [Table 2](#). Factor analysis was run on the survey data collected, and the results were tabulated and analysed to generate the results (see [Table 3](#)).

6. Discussions

A factor analysis was performed with Varimax rotation on 32 items. From the analysed results it is found that, out of all the 32 items exposed to factor analysis 4 items had factor loadings below 0.4 and the remaining 27 items had factor loadings of more than 0.4 which are considered for further process. The deleted items are Reduced Buying Desire (RBD3), Drastic Price Change (DCP15), Survival Goods (SG26), Nearest Local Shops (NLS28), Online Shopping (OS29). In the practical world buying desire always increases. However, there is a transformation in the buying pattern but the desire to purchase is high. For example, consumers have opted digital applications for shopping, purchase of new products with health benefits are more preferred. Henceforth Reduced Buying Desire (RBD3) is proven wrong. Few essential products were priced high in the initial days of the pandemic, however due to government rules and regulations the pricing of essentials and other goods remain the same. Thus, price is not a realistic component to change consumer behaviour during the

	Cronbach's alpha	No of items
Table 1. Reliability statistics	0.880	32

	Kaiser–Meyer–Olkin measure of sampling adequacy	Approx. chi-square	0.910
Table 2. KMO and Bartlett's test	Bartlett's test of sphericity	df	7333.407
		Sig.	496
			0.000

	1	2	3	Component 4	5	6	7
Fear caused by the pandemic is the main reason behind my panic buying and stockpiling (Q23)	0.702	0.157	0.042	0.172	0.010	0.104	-0.008
My loyalty to a particular brand is lost due to the threat caused by Covid-19 (Q19)	0.678	0.082	-0.116	0.162	0.195	-0.063	0.055
I hold more stock than usual to have a sense of control over the pandemic (Q22)	0.636	0.242	-0.026	0.125	-0.041	0.050	0.092
Fear and anxiety caused by the pandemic has altered my purchase pattern (Q20)	0.621	0.109	0.227	0.057	0.096	0.104	0.116
My level of fear and anxiety has increased due to updates of Covid-19 from different sources (Q18)	0.610	0.150	0.137	0.011	0.153	0.080	0.006
I fear that the Covid-19 pandemic and lockdown has limited my freedom to buy goods (Q17)	0.544	0.093	0.410	-0.067	0.033	0.153	-0.064
My income level has become unstable due to Covid-19 (Q21)	0.520	-0.002	0.241	0.172	-0.041	-0.185	0.184
I will prefer cashless transactions during and after Covid-19 (Q31)	0.151	0.686	0.001	-0.020	0.119	0.157	0.089
Hygiene buying will be my priority and a lifelong habit during and after Covid-19 (Q32)	0.092	0.632	0.217	0.187	0.019	0.126	0.138
I will focus on buying goods that cater to health and hygiene measures even after Covid-19 (Q27)	0.051	0.595	0.306	0.107	0.039	0.000	0.141
The Covid-19 pandemic has limited my spending on non-essential goods and has encouraged my saving habits (Q30)	0.260	0.573	0.230	0.093	0.033	0.030	0.041
My usual routine and lifestyle have changed due to lock down and Covid-19 (Q16)	0.221	0.145	0.639	-0.079	0.065	0.170	-0.012
The consequences of the Covid-19 pandemic have encouraged me to be cautious about my health and hygiene (Q24)	-0.076	0.409	0.587	0.092	0.213	0.088	-0.029
I feel easy to purchase a product that falls under my income capability (Q12)	0.049	0.104	0.528	0.180	0.055	0.102	0.332
My spending pattern has changed due to situational impact caused by Covid-19 (Q25)	0.274	0.224	0.524	0.121	0.097	-0.060	-0.014
Comfortable and affordable prices encourage me to buy a product (Q13)	0.014	0.166	0.522	0.263	0.109	0.034	0.291
I restrict myself from buying products that are considered unethical by my peers, friends and family (Q10)	0.079	0.184	0.082	0.597	0.199	0.163	-0.151

(continued)

Table 3.
Rotated component
matrix

	Component						
	1	2	3	4	5	6	7
The absence of clearly mentioning how to use the product discourages me to buy (Q9)	0.211	0.116	0.043	0.567	-0.096	0.181	0.085
I avoid buying products not disclosing precautions and harmful effects (Q11)	-0.007	0.268	0.233	0.535	0.028	0.134	0.117
I do not buy products that are against my culture and personal beliefs (Q14)	0.164	0.012	0.023	0.506	0.308	0.028	0.078
I buy those products that are positively assessed by society (Q7)	0.040	0.139	0.156	0.027	0.740	0.024	-0.002
I get influenced by peers and parents while buying a product (Q8)	0.310	0.042	0.006	0.219	0.551	0.067	0.055
Positive information about a product heard through word-of-mouth encourages me to buy (Q6)	0.034	0.134	0.170	0.134	0.551	0.148	0.238
The unpleasant environment in retail shops will reduce my enthusiasm to shop (Q2)	0.038	0.005	0.070	0.037	0.048	0.759	0.007
Negative thoughts and prior beliefs about a product or a service reduces my excitement to buy (Q1)	0.181	0.067	-0.027	0.185	0.098	0.610	0.024
Advertisement mentioning product features in detail motivates me to buy (Q5)	0.155	0.104	0.071	0.171	0.168	-0.022	0.693
Good presentation of the product encourages me to buy (Q4)	0.058	0.241	0.102	-0.094	0.009	0.216	0.678
Extraction method: Principal component analysis Rotation method: Varimax with Kaiser normalization							
Note(s): ^a Rotation converged in 7 iterations							

Table 3.

pandemic. In this regard, Drastic Price Change (DPC15) is not applicable to the present pandemic. Though pandemic has taught a life lesson to consume less, consumers still continue to get involved in heavy purchase. Thus, consumers purchasing survival goods/ services is not relevant in the light of Covid-19 pandemic Survival Goods (SG26). During the initial lockdowns imposed across the country consumers had to visit the nearby stores to purchase goods. However, when lockdowns were relaxed consumers gathered in shopping malls and involved in normal purchase pattern. Henceforth a change in consumer behaviour to purchase in the nearest location (NLS28) is proven wrong. Moreover, consumers fearing the spread of virus preferred e-commerce platforms. Later, consumers preferred to get back to the physical stores to undergo shopping experience. Thus, it cannot be strongly stated that consumers prefer online purchase in the post-pandemic Online Shopping (OS29). The remaining 27 items were retained and represented with a suitable tag. Suitable factor names have been assigned for those items that are grouped under each iteration (Refer [Appendix](#)). Based on the components obtained from factor analysis, it is understood that consumers' purchase behaviour is not constant; it changes from time to time. Most importantly during the Covid-19 pandemic, consumer behaviour is influenced by a few factors such as fear, greed, anxiety, stockpiling mentality, etc. Consumers are irrational during the Covid-19 pandemic and did not involve themselves in a rational decision-making process. Moreover, consumers

bought goods and consumed services which are new to them. Thus, there is a major shift in the purchase pattern of the consumers during the pandemic. Consumer's purchase behaviour has been explained in three different stages:

6.1 Normal consumer (pre-Covid-19 pandemic)

Normal consumer describes the characteristics of the consumer and his/her purchase behaviour before the Covid-19 pandemic. Normal consumer purchase behaviour is influenced by personal beliefs, culture, peer evaluation of products, disclosure of precautions and harmful effects, positive assessment, peer encouragement, lively information through word of mouth, retail stores, new thoughts and beliefs, good advertising and presentation skills. Before the pandemic, consumers made use of their cognitive and emotional elements to make the final purchase. Some decisions are based on cognitive abilities and some decisions are based on emotional abilities and sometimes it is a combination of both. Consumers have ample time to visit the stores of their choices to find suitable products/services. Consumers also indulge in social shopping accompanied by their peers. Pre-pandemic gave freedom to every consumer to visit any stores, anytime, even for the purpose of window shopping. Consumers purchased in small quantities and never over stockpiled. They planned and estimated their budget for buying goods and services and spent quite a lot because there was a constant flow of income. Consumers never considered the implications of threat and fear while making purchases of goods. Decisions on buying products are purely based on past trends and assumptions on goods and services.

6.2 Abnormal consumer (during the Covid-19 pandemic)

This situation describes the greed purchase behaviour of the consumer during the Covid-19 crisis. Consumer behaviour during Covid-19 is influenced by fear, anxiety, lockdown, stockpiling, panic buying, stress on losing a sense of control, loss of personal freedom, changing routine, hygiene measures, spending pattern and income capability. Under this category, observation is made on the factors triggering the greed purchase behaviour among the consumers during the Covid-19 pandemic. It is understood that psychological factors such as fear, stress and anxiety are the important factors that influence panic buying among consumers. Consumers showcase more of a future-oriented approach and focus more on securing their sense of control by stockpiling goods. Consumers did not consider the past trends of the products and did not consider a few factors such as physical product appearance, negative beliefs on the product and information spread through word of mouth while making buying decisions. Their main goal is to be in a secure position and handle the pandemic situation with a sense of control over the environment in the present and in the future by stockpiling the required amount of goods to meet their family needs. There are situations where consumers have to buy products of unrecognized brands. The very famous quote "something is better than nothing" goes well with the pandemic crisis. It is essential to know that consumers neither focus on personal beliefs nor peer evaluation for procuring goods. Purchasing goods is based entirely on how well the hygiene measures are maintained in the retail stores, consumers' family income and spending capability. Furthermore, it is noticed that the greed purchase behaviour among the consumers is only on the essential goods and not on the luxury products.

6.3 New normality (post-Covid-19 pandemic)

In this situation, the consumers determine the permanent shift in the consumer behaviour embarked by several functions which consumers have learned as valuable lessons. Consumer behaviour is influenced by online buying, cashless transactions, health and hygiene, limited

spending and saving habits. There is a separate segment in the survey with a set of questions about whether the consumers would follow certain behaviour when the pandemic settles down. From the collected consumer responses, it is more evident that consumers will follow a few habits in the new normality, such as the consumers will follow a life-long practice of focusing on hygiene conditions in the retail environment, minimalistic consumptions and no stockpiling as the government has asked the store owners to keep the stock available continuously. Thus, it has to be concluded that the Covid-19 pandemic has taught moral values and life lessons to every consumer.

7. Conclusion

The major effort in this article is to study consumer behaviour and purchase patterns keeping in mind the impact of a pandemic. The threat caused by the pandemic is the situational stimuli that have aroused new habits and adjusted norms among consumers, such as hygiene buying, online buying to reduce the contract of viruses, cashless transactions, and spending more on essential goods. Consumers have permanently shifted their focus on buying goods that are safe to receive and consume and give importance to products that enhance health and immunity (Borsellino *et al.*, 2020). This mentality is absent in the pre-Covid pandemic as consumers have just understood the value of life, health, and nutritious food. In a way, this is good as it motivates consumers to buy and consume healthy products but suddenly increases the demand and causes an imbalance between demand, supply and consumption. This new consumer behaviour and purchase pattern have affected the business units and industries leading to demand-side-shock and supply-side-shock (Maria del Rio-Chanona *et al.*, 2020). It is going to be a tough time for marketers to determine customer expectations, needs, demands, wants and desires during any future crisis. Since consumer purchase behaviour has taken a new avatar due to the impact of pandemic, marketers and business agents have to find new strategies to please the consumers. Importance has to be given to safe retailing, building on customer experiences, improving delivery capabilities, enhancing digital channels and being more empathetic to consumers (Rana, 2021; Vader, 2020).

8. Limitations of the study and scope for future research

Future research can understand and explore the psychology of the marketers who faced the Covid-19 situation. Marketers have to consider empathy as well as not lose on the profitability position which is a tough job. We see many successful business firms providing free products and services and have increased business profits and loyalty. This is the time for marketers to realize the role of being empathetic and valuing the consumer relationship and its worthiness. In simple terms, studying consumer trust and its impact on purchase action will be useful. There are also a few limitations, though there are equal opportunities to explore more. Our research study only focuses on determining the change in consumer behaviour, restricting to Indian consumers. Since the data were collected through an online survey, the doubts and clarifications raised by the respondents could not be identified.

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Further reading

- SN Supermarket News (2021), "Consumer buying habits for meat shift during pandemic, as sales increase 34%".

Items	Underlying factors	Abbreviations
<i>Factor label 1: Negative influence of Covid-19 on consumers behaviour</i>		
Fear caused by the pandemic is the main reason behind my panic buying and stockpiling (Q23)	Panic buying and stockpiling	PBS23
My loyalty to a particular brand is lost due to the threat caused by Covid-19 (Q19)	Lost brand loyalty	LBL19
I hold more stock than usual to have a sense of control over the pandemic (Q22)	Control over pandemic	COP22
Fear and anxiety caused by the pandemic has altered my purchase pattern (Q20)	Altered purchase pattern	APP20
My level of fear and anxiety has increased due to updates of Covid-19 from different sources (Q18)	Fear and anxiety	FA18
I fear that the Covid-19 pandemic and lockdown has limited my freedom to buy goods (Q17)	Limited freedom	LF17
My income level has become unstable due to Covid-19 (Q21)	Unstable income	UI21
<i>Factor label 2: Consumer behaviour in the new normal</i>		
I will prefer cashless transactions during and after Covid-19 (Q31)	Cashless transaction	CT31
Hygiene buying will be my priority and a lifelong habit during and after Covid-19 (Q32)	Hygiene buying	HB32
I will focus on buying goods that cater to health and hygiene measures even after Covid-19 (Q27)	Health and hygiene	HH27
The Covid-19 pandemic has limited my spending on non-essential goods and has encouraged my saving habits (Q30)	Encourages savings habit	ESH30
<i>Factor label 3: Situational impact on consumer behaviour</i>		
My usual routine and lifestyle have changed due to lock down and Covid-19 (Q16)	Routine lifestyle	RL16
The consequences of the Covid-19 pandemic have encouraged me to be cautious about my health and hygiene (Q24)	Health and hygiene	HH24
I feel easy to purchase a product that falls under my income capability (Q12)	Income capacity	IC12
My spending pattern has changed due to situational impact caused by Covid-19 (Q25)	Situational impact	SI25
Comfortable and affordable prices encourage me to buy a product (Q13)	Comfort and affordable price	CAP13
<i>Factor label 4: Immorality in consumer behaviour</i>		
I restrict myself from buying products that are considered unethical by my peers, friends, and family (Q10)	Unethical products	UE10
The absence of clearly mentioning how to use the product discourages me to buy (Q9)	Absence of product information	API9
I avoid buying products not disclosing precautions and harmful effects (Q11)	Harmful effect	HE11
I do not buy products that are against my culture and personal beliefs (Q14)	Culture and personal beliefs	CPB14
<i>Factor label 5: Social influence in consumer behaviour</i>		
I buy those products that are positively assessed by society (Q7)	Society relevance	SR7
I get influenced by peers and parents while buying a product (Q8)	Peer influence	PI8

Table A1.
Covid-19 driving fear and greed in consumer behaviour and purchase pattern

(continued)

Items	Underlying factors	Abbreviations
Positive information about a product heard through word-of-mouth encourages me to buy (Q6)	Positive information	PI6
<i>Factor label 6: Negative experience in consumer purchase process</i>		
The unpleasant environment in retail shops will reduce my enthusiasm to shop (Q2)	Unpleasant shopping environment	USE2
Negative thoughts and prior beliefs about a product or a service reduces my excitement to buy (Q1)	Negative thoughts	NT1
<i>Factor label 7: Attractive features influencing consumer behaviour</i>		
Advertisement mentioning product features in detail motivates me to buy (Q5)	Advertisement influence	AI5
Good presentation of the product encourages me to buy (Q4)	Product presentation	PP4
<i>Deleted factors due to factor loadings below 0.4</i>		
My desire to buy a product gets reduced with negative reviews (Q3)	Reduced buying desire	RBD3
I switch brands when there is a drastic price change in products (Q15)	Drastic price change	DPC15
I prefer buying more essential goods which are vital for my survival rather than luxurious goods due to the situational impact caused by Covid-19 (Q26)	Survival goods	SG26
I prefer buying from the nearest local shops rather than big retail stores during and after Covid-19 (Q28)	Nearest local shops	NLS28
My frequency of online shopping has increased due to social distancing (Q29)	Online shopping	OS29

Table A1.

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