

## Impact of Pandemic Covid-19 on Consumer Buying Behavior Intention on life: Evidence from Bangladesh

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### Abstract

In 2019, December with reports of a new virus in China. The Chinese government health authorities informed the World Health Organization (WHO) about several cases of a mysterious lung disease (Corona virus) in Wuhan, the capital of central China's Hubei province. In previous research, it has been found that income and limited income are two of the most influential factors in the consumer buying decision process, in particular, increased income sensitivity and buying quality of products concerns consumers in crisis situations. The purpose of this study is to identify and analyze factors that influence consumer buying behavior intention on the impact of pandemic Covid-19 crisis. The research identified four factors that influence consumers' purchase decision of low-income. In this case study, primary data were utilized. The primary data was collected by the combination of quantitative and qualitative approaches. Furthermore, several hypotheses were generated to examine the model. Structural Equation Modeling (SEM) is employed to test the model using data from 362 from developing country (Bangladesh). In research shown income, limited income, quality of life and consumer buying behavior intention were significant

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### 1. Introduction:

The purpose of this research paper is to examine the impact of pandemic Covid-19 on consumer buying behavior in developing country. What we do know is that the world has changed day by day. Like other global events, Covid-19 could potentially change how we see the world, the ways in which we think, and how we conduct our lives.

After Covid-19 the world will not be the same and notwithstanding numerous apocalyptic movies, purchasing intention, conspiracy theorists, and political opportunists, we cannot but help to hope that future pandemics can be avoided if we learn the lessons and we cannot help but think should have been learned before Covid-19. Will the consumers permanently change their buying habits due to lockdown and

social distancing or will they go back to their old buying habits once the global crisis is over? Will there be new buying habits consumers will acquire due to keeping new regulations related to air travel, shopping at the shopping centers and attending concerts and sports events? Will consumers find that going to a store and shopping in the mall or attending an event in person is much of a hassle, and that therefore, it is better to let the store or the event come to home? To some extent, this has been happening for quite some time in sports tournaments and entertainment by broadcasting them on television and radio. All consumption is location and time bound. Consumers develop habits over time about what to consume, when and where (Sheth, 2020). Of course, this is not limited to consumption. It is also true of shopping and

searching for information and disposing post consumption waste consumer buying behavior is highly predictable and we have many good predictive models and consumer insights based on past repetitive buying behavior at the individual level. While consumption is habitual it is also contextual. There are four major Contexts i.e. social context, technology, rules & regulations and natural disasters which govern or disrupt consumer habits. Covid-19 pandemic is a natural disaster that we are experiencing today. Pandemic covid-19 has influenced on peoples' life and naturally governs consumers' habit that we have shown in our research paper. Similarly, there are regional conflicts, civil wars as well as truly global wars such as the World War II, cold war, and Great Depression of the late twenties and the Great Recession of 2008–2009. All of them significantly disrupted consumption as well as production and supply chain. The focus of this paper is to examine both the immediate as well as the long-term impact of Covid-19 on consumption and consumer behavior.

## **2. Literature Review and Supporting Theory: The Concept of Life Style**

### **2.1. Life-Style**

Now we come to our main argument "the idea of life-style". As it stands, the term is not specific, and some of its hints may be out of place. We need to know that formally a life-style involves both a consumption set and preferences. In ordinary language life-style can be defined as the way in which people live. According to the Bohemian [or in modern (p.428) terminology the 'Hippy'] life-style incorporates a happy-go-lucky life of a non-acquisitive kind, which rates contentment and personal fulfillment above the dictates of the work ethic. We can also think styles corresponding to ways of forming social life tribal or male-controlled as opposed to the nuclear family and individualistic, for example. Or we might consider life-styles that are formed by means of forming production—rural self-sufficient or nomadic, for example. The Western life-style might be categorized as greedy and consumerist, with an importance on work as a valuable and fulfilling activity. It might be observed as embodying a high level of 'rationality' in the

sense of Max Weber rather than the economist's sense (Runciman, 1972). Ultimately the list of life-styles is coextensive with the number of separate types of station, the differences between which complicate the comparison of standards of living.

Life-style, as a combined specification of the consumption set and preferences, is closely linked to the economic growth. The work discipline of industrial societies may be considered as a character of their predominant life-style. This life-style allows for the high productivity which results in enlarged consumption choices as well as reduction choice with regard to how and how much the subject works (Marglin, 1974). We can now distinguish the formal content of the idea of a life-style with the assumptions of the classical model. The differences can be explained in two ways. First, when different life-styles are considered, preferences, prices, and consumption sets are dependent. Second, the choice of a product involves the choice of a consumption set, and also of the prices that will apply for the chosen product. For this reason consumption set is to some extent chosen by the agent but chosen jointly with prices.

In assuming that choices are determined by life-style, I am neglecting the purely idiosyncratic component of choices. (Stigler and Becker, 1977) say that many transcultural differences in tastes can be counted by comparative price differences. It is true but even more differences in tastes can be accounted by differences in comparative prices and consumption sets. The residual element of individual style then looks quite less important.

### **2.2. Community**

In ordinary sense People are not individuals they live socially and their views, their (p.429) values, and even their beliefs, as well as their abilities are formed and sustained within social groupings, families, and communities. Living a life-style and inhabiting a community are different but they can be closely interconnected. Perhaps the thinking of life-style suggests an alternative to the methodological individualism that has been held to be a weakness of traditional social science. For the

case of self-contained, even isolated, collections of similar people, to live in a community is to lodge a place together with others and to join in their social and economic activities. Nevertheless, even common usage identifies more difficult cases, for an example, the Jewish community in France. Often the community does not conduct its economic activity in isolation from the rest people of the France. The effort to prove that the smaller community is viable within the larger defines the life and the history of certain groupings: the travelers, the wandering Jews, or the monastic orders. This is partly a topic of economic viability, but value and identity reduction are often more acute problems, as the history of the Jews both as recorded in the Bible and in later history well explained. These questions are strongly focused by migration, whether forced or chosen.

### **2.3. Switches of Life-Style**

If life was unchanged we would be hunter-gatherers still. The environment, life and ideas are constantly changing. In the course of this process translation of life-style has been changed sometimes gradually and sometimes abruptly. Some switches reflect a sensible decision to change some unintended implications of other decisions. A family decides to do business, or to send a son to school, and thus boards upon a road which will change their horizons and alter their life-style whether they recognize it or not. Life-style may be changed by force, due to change of price or when the product or services are not available in the existing market. Even without force, the decision is typically made in a cloud of uncertainty, as the forward extrapolation of taste changes is measured in terms of present tastes.

### **2.4. Quality of life Comparisons across Life-Styles**

A framework on these issues has also to take into account not only these well-known current economic circumstances, but also future both short and long term consequences for young people (ILO, 2012). In one word life style is the way in which a person maintain his or her life on the other hand standard of living is availability of products or services and capability to avail this products/services. Actually prices and incomes are not everything, which means that simple

definition of standard of living a person doesn't need to wish to move from a lower to a higher standard of living. If standard of living is a part measure of the value of a life, then a high standard of living is something that a reasonable agent will not always pursue.

When we move to standard of living comparison through life-styles, what an evaluative judgment means becomes a very tough issue. The simple life-style may involve a promise of poverty and a positive commitment not to look for a high standard of living. Even in this example, it is not clear that a judgment cannot be made. One does not have any intention to live in a well decorated house to judge a dwelling to be such. An enclosed monk might be unable of appreciating what a rich man's life-style involves, so that not only does he not want it, but he cannot even judge it. Such differences of standpoint, sometimes in subtle guises, will always intrude themselves into comparisons through life-styles.

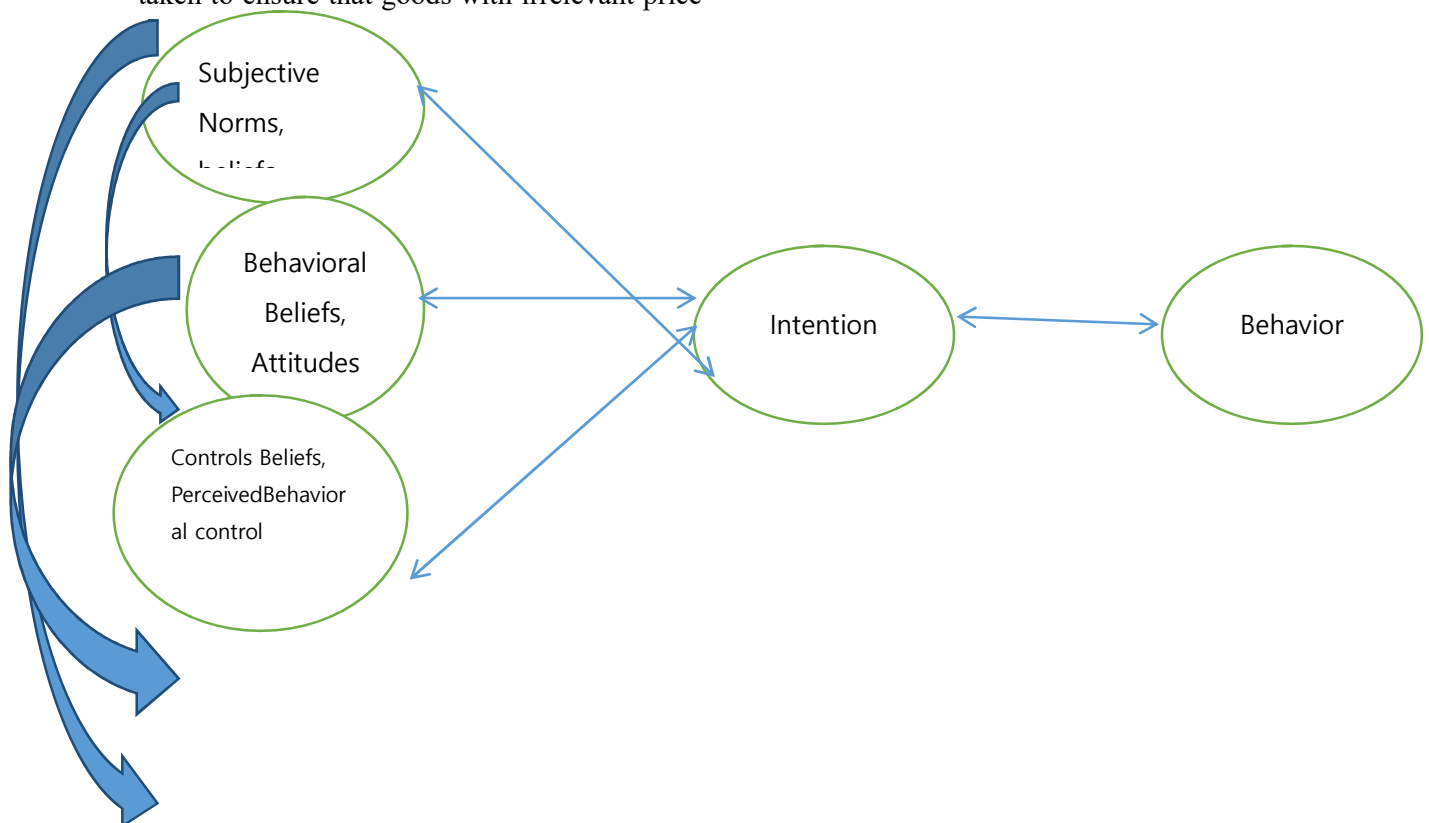
In the classical model we 'solved' the problem of myopia by stitching together a chain of locally simple steps and each step relating to comparison of the relatively together. Then it was not a preposterous act of faith to assume that meaning attached to the united sum of such steps. With standard of living comparison through life-styles, however, we may encounter discontinuities, and across borders between life-styles there may be nothing adjacent in the pertinent sense. It does not important to follow from the lack of clarity in the comparisons that there will be difference—at least as far as the ranking of stations in terms of standard of living is concerned. Perhaps the ordering will order contract, and it may even correspond to one defined by a classical actual income measure. Even then, however, we should still lack a measure of how far different are the standards of living in different stations. And when we consider the special nature of the assumptions need to provide such a quantification in the classical item, we might very well wonder why anyone should assume that the difference between the standard of living of US people and the standard of living of Burma admits of exact quantification.

### **2.5. Supporting Theory:**

Consumers and their behavior are being researched for long time both in science and in

practice all over the world. Consumer behavior research is an important factor in the field of marketing. Research for consumers' behavior was introduced in the mid-1960s. In marketing: it is important to know or understand the consumer behavior is the fundamental key to sustain in the competitive market. According to Solomon (2017), a consumer is an individual who identifies a desire or need, buys a product or service and then goes through the three stages of the consumption process. However, the role of an individual is changing in different situations, for example, when "Mr. A" buy a product for his friend as gift then "Mr. A" will be the customer and his friend will be the ultimate consumer of the product. Consumer is used as a term for the individual that consumes consume a service or product and on the other hand buyer is the individual that makes the purchase (Solomon, 2017). The buying behavior is purpose-oriented but it may not occur always consciously. Most of the customers want to be satisfied through purchase of goods and for this reason intention is neglected as because social status always influences to buy higher branded goods. However, during recession, more care is taken to ensure that goods with irrelevant price-

increasing properties are avoided to buy. It is important to note here that consumer behavior has changed significantly over the past 25 years and the changes are reflected in the generations (Solomon, 2017). This study confirmed that consumers were looking for new landmarks after the global economic crisis, making them more economical, responsible and demanding (Kar's, 2010). Models of buying behavior have helped in describing and predicting consumer behavior. Model elaborates on how people's desires and needs are influencing their satisfaction, not only at an economic level but also including cultural norms, values and emotions (Elangwe, 2021) and Theory of Planned Behavior (1985). Another model used to explain buying behavior which pays more attention to social and situational factors is the TPB model (Brug, de Vet, de Nooijer and Verplanken, 2007). Both of these models, the EBM and the TPB model, are used to show how the influence of factors can look like in terms of output. Each variable will be an important indicator for understanding the changed buying behavior in the COVID-19 crisis.



**Figure 1: The Theory of Planned Behavior model by Ajzen (1985): Attitudes Towards the Behavior**

## 2.6. Theory of Planned Behaviour

Ajzen's Theory of Planned Behavior (TPB) can be thought of as an extension of the TRA. In addition to considering attitudes, norms, and intentions, the TPB takes perceived behavioral control (PBC) into account. The theory of planned behavior, which is a cognitive signal of a person's readiness to act. The theory of planned behavior, it is an extension of the theory of reasoned action (Fishbein and Ajzen: 1975, 1980), proposes that a person's behavior is shaped by his intention to factors attitude towards behavior, subjective norms, view the behavior and the perceived control (over the ability to behave), e.g. perception of (Netemeyer et al. 1991) compared the predictive ability of theories of planned behavior and reasoned action with (Miniard and Cohen's 1983) model which suggested that influences related to information should be limited in their impact on personal attitudes and not on normative beliefs as suggested in the Theory of Planned Behavior. In implementation research, interventions are designed to change the buying behavior. According to Ambwani (2014), the comparison was based on predicting product purchases by women for their boyfriends on the occasion of valentine's day using a survey with a sample of 82 female undergraduate students and the range of standard product categories reported in the survey was limited to the five categories of flowers, clothing, dinner, candy and card. The theory of planned behavior was found to be much better at predicting the behavioral intentions in a majority of the gift categories. Hierarchical regression was used to parcel the predictive utility of the three antecedents of standard product buying behavior and the

intention was the only direct antecedent of behavior in this context of product.

## 3. Methodology:

We collect primary data to conduct the consumer survey, self-administered 5-point Likert scale Questionnaire was used. Primary data has been collected from several cities of Bangladesh that are estimated for population. Sampling is probability sampling, and people from tin-agers to aged definitely are stratified sampling according to ratio of people in different spots. Sampling is probability sampling, and 362 different aged people. A self-administered questionnaire on 5-point Likert Scale between strongly disagree and strongly agree has been developed to measure the consumer buying behavior intention on Quality of life from different related topics. A survey with a larger representative sample has taken up for causal experiment with simple random sample, where AMOS statistical package was suitable to determine the value of different categorical constructed variables and their relationship as independent-dependent variables.

## 4. Hypothesis and Hypothesis Development:

### 4.1. Hypothesis:

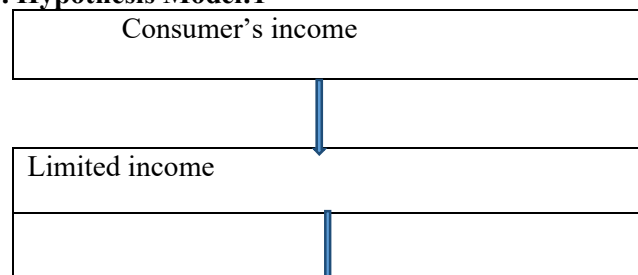
H1: Covid 19 has significant influence on consumer's income.

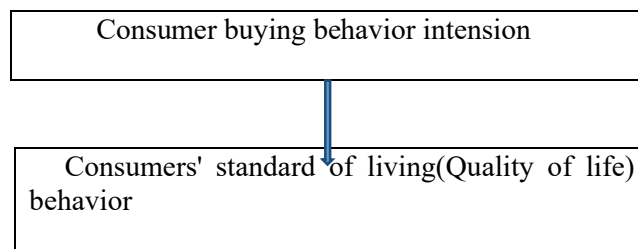
H2: Limited income significantly influence consumers to buy basic products/goods

H3: Income has significant influence on consumer buying behavior

H4: Covid 19 has significantly changed consumers' Quality of life

### 4.2. Hypothesis Model:1





*H1: Covid 19 has significant influence on consumers' income:*

According to Blundell and Preston (1996) consumption expenditure will good reflect expected lifetime resources [than income]". This builds on Attanasio et al. (2006) and Brewer et al. (2006), who directly compare relative poverty measures based on spending and income (in Great Britain), Blundell and Etheridge (2010) and Goodman and Oldfield (2004), who directly compare inequality in consumption and income (United Kingdom), and Carrera (2010), who assesses how our impression of the redistributive nature of the tax and benefit system depends on whether one uses expenditure or income to rank households. In recent years, the cause has been championed by Bruce Meyer and James Sullivan (MS) in a series of papers (Meyer and Sullivan 2003, 2004, 2008, 2011) in which they argue that the conceptual appeal of consumption goes alongside a practical advantage: that income is likely to be mis-measured for households with low resources – and, in particular, likely to be under-reported – and that spending (from which analysts derive a measure of consumption) is more likely to be measured correctly. Covid 19 pandemic situation has reduced presence of employee in the workstation due to fear and government restriction on free movement. This situation has reduced supply of raw-materials in the market that creates barriers in the smooth running of the business and production. Due to absence of employee in the workstation they lost their job. Most of the organization has reduced their working hour to follow government rules. Most of the time different organizations were closed for long time and people lost their jobs. Many countries were under shutdown for long

period. People were bound to use additional sanitation items to save them from virus. Most of the people have taken treatment after affecting by Covid 19 virus and it was too expensive at early stage. Since during Covid 19 period organization were closed, working hour reduced, people lost their jobs, free movement under restriction so, these factors has reduced consumers' income.

*H2: Limited income has significantly influenced consumers to buy basic products/goods:*

Consumer behavior is the study of the processes involved when individual or groups select, purchase, use, or dispose of the product, service, ideas or experiences to satisfy needs and desires (Solomon, 1998, p. 31). Income is superior determinant of purchasing behavior (Dorota, 2013). Level of income affects the life style and attitude of a consumer. A person with high income purchase as expensive product and these with low income prefer to buy product with lower price. Higher Income level's purchasing behavior has a negative relationship with PLBs. whereas the lower Income levels have negative relation related to purchasing PLBs products (Paul s., Trun K., & Alan, 1996).

Purchase intention is a planned behavior that a consumer willing to buy certain product (Yadav, 2017). There is a relationship between brand image and purchase intention. Advisement is a major factor to increase brand image on consumer, for that reason some companies use different kind of advertisement stimuli to capture purchase intention. Consumers who are influenced by advertisement shift their interests to the other brand which advertises the products (Hashim & Muhammad, 2013). Moreover, consumers who purchase the brand frequently

resist switching to other. (Nguyen, 2014) mentioned that consumers intend to purchase the PLB because they think they have the right price-quality relation. Covid 19 pandemic has unpredictably changed our life style. In that situation people were worried about their future since the situation so worst all over the world. It was unknown to all when it comes to the end. People were anxious about their life because every day they noticed that some of their relatives or neighbors were being affected by Covid virus even died. They were only thinking to survive in the pandemic situation and they tried to save some money from their limited income for unexpected future. They only spend for basic products/goods like food, sanitary goods and medicine etc. so that they can save some money for the unexpected future.

*H3: Income has significant influence on consumer buying behavior:*

Income and Price has been a major influence on buying behavior from a historic point of view (Kotler & Armstrong, 2018). Psychological factors are the individual motivation, attitude, perception, and individual learning behavior of each consumer (Kotler & Armstrong, 2018). Based on the price in grocery stores and circumstantial influential factors such as financial boost or deficit, the prices can be perceived differently by the consumers under different conditions. A changed perception of price is often linked to price sensitivity (Hoyer, MacInnis & Pieters, 2008). Consumers have on numerous occasions changed their standards product buying behaviors due to various crises. Crises directly connected to product can, however, cause durable, and sometimes permanent changes to consumer behavior, even after the crisis is over (Grunert, 2006; Sans, De Fontguyon & Giraud, 2008; Baker, 2009; Hampson & McGoldrick, 2013; Kosicka-Gebbska & Gebbski, 2013; Van-Tam & Sellwood, 2013). Income has tremendous power to influence buying behavior of consumers when consumer has higher income that allow the consumer to buy unlimited goods to consume including costly goods as well as less important but alluring products. On the other hand, when people have lower or middle income they tend to buy basic goods to survive in the society.

Higher disposal income allow consumers to buy costly goods even though less important for life. People with higher disposal income have the ability to buy basic goods including costly but alluring goods. Lower income makes the people bound to buy necessary/basic goods for life. During lockdown, many were unable to feed themselves and their families. During lockdown product price was higher due to unavailability of goods and poor people suffered a lot to avail basic goods in Bangladesh although government has provided subsidies to the poor.

*H4: Covid 19 significantly changed consumers'*

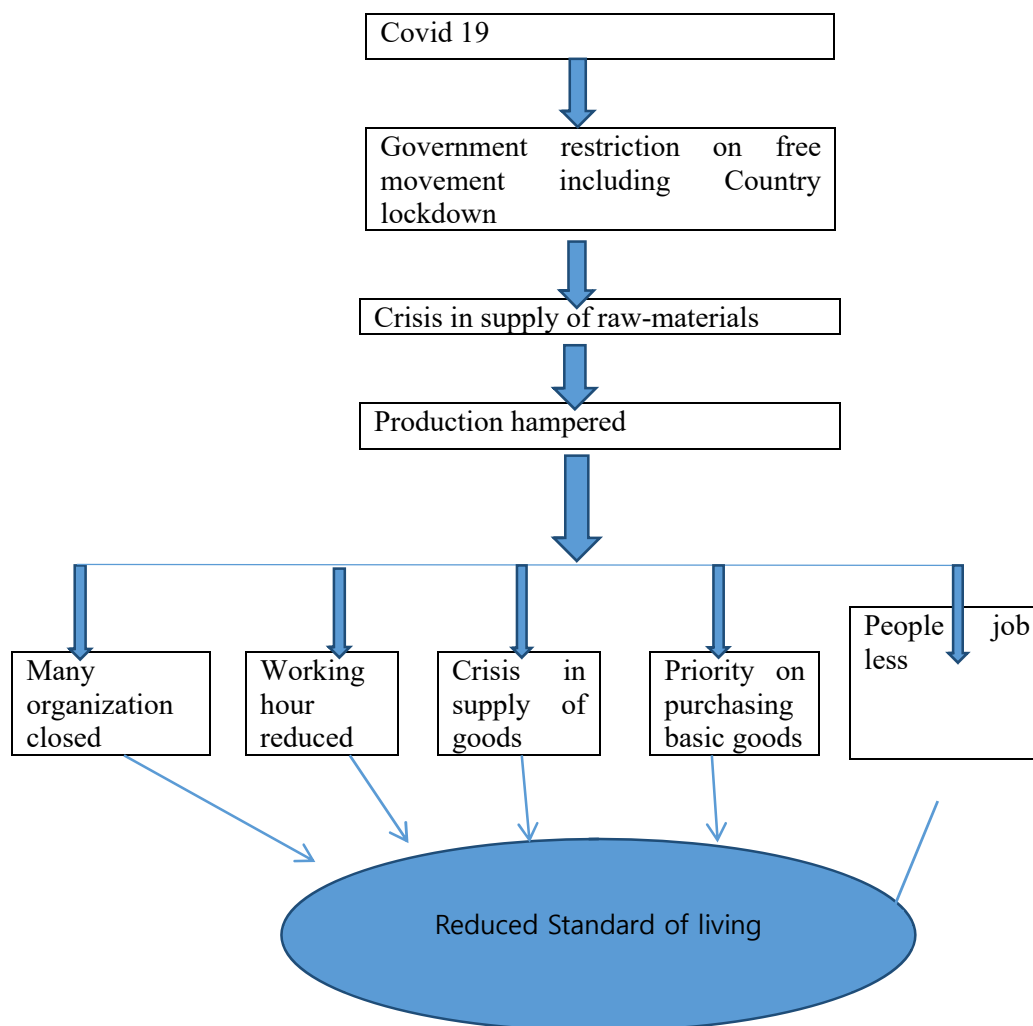
*Quality of life:*

It started in late 2019 with reports of a new virus in China. The Chinese authorities informed the World Health Organization (WHO) about several cases of a mysterious lung disease in Wuhan, the capital of central China's Hubei province. Several of the patients worked on a "wet market". A wet market can be compared to a farmers market, where local farmers sell perishable foods and animals such as rats, crocodiles, snake, and larval rollers. The term "wet" comes from the fact that vendors wash their fish and vegetables at the market and make the floor wet (Westcott & Wang, 2020). Changes were introduced in most countries quite quickly and drastically, however, countries across the globe have taken different measures such as quarantine rules, curfews, and border closures (Graham Harrison, 2020). The pandemic outbreak and its following consequences have led to changes in consumer behavior, as indicated by a Nielsen investigation (Nielsen, 2020a). The investigation suggested a model of six key consumer behavior threshold levels that show early, changing, spending patterns for emergency items, health and food supply. Standard of living is the availability of the goods and services and higher disposable income of people to avail the goods or services. Due to pandemic supply of goods and services were not sufficient in Bangladesh due to lockdown and income of people reduced as they were job less or worked for reduced time

schedule. Many shipments were cancelled due to country lockdown and world economic crisis that is why production hampered as crisis in raw-material supply and cancellation of export items which lead to economic crisis as a result people became job less. Living of standard means availability of goods and financial capability to avail the goods as per need. Since during pandemic there were shortage in the supply of goods and people were economically insolvent and which lead to poor standard of

living. As per joint statement of ILO, IFAD, FAO and WHO about 3.3 billion workforces all over the world are at risks for losing their livelihoods. We can show a chart to explain the impact of Covid 19 on standards of living

### Model: 2



### 5. Factor Analysis:

The main objective of factor analysis is reducing huge data set into several factors with factor loadings, covariance and correlation figures but significantly correlated. Thus, it is easy to calculate regression effects between groups of

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items as independent and dependent variables.

### 5.1. Reliability Analysis

The cut-off value is larger than .70; however, every construct produces value larger than .70. Since all values were close to .70 and average reliability value was also larger than .70. So, this data array was able to yield reliable result from



the respondents of pandemic covid 19, Consumer Buying Behavior in Bangladesh.

**Table: 1. Scale Reliability: Table- 1**

Factors	Items	Cronbach's Alpha	is
Covid 19, on consumer's income (CI)	6	0.97	less
Limited income, consumers to buy products/goods ( LIBP)	7	0.96	tha
Covid 19, changed consumers' Quality of life ( CCQF)	4	0.94	n
Income has on consumer buying intension behavior ( CBB)	5	0.93	0.0
Overall	22	0.95	01.
			Sig
			nifi

### 5.2. KMO Measurement

It predicts that whether the data will make factor well or not (0.6 or higher is acceptable). Statistically, it tests whether the partial correlations among variables are small. Identify matrix can be ruled out if the p-value of the test

cance test means that is at least one different correlation and form two factors. In this study with table 2.00 values, KMO value found larger than .60.

**KMO and Bartlett's Test: Table-2**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.883
Bartlett's Test of Sphericity Approx. Chi-Square	13472.271
df	210
Sig.	.000

### 5.3. Factor Extraction

By processing 32 variables or items in the SPSS software, 22 variables were found with a four factors where items in each group are strongly

correlated. Each item has sufficient factor loading according to cut-off value >.35 (shown in table 3. 00 below).

**Rotated Component Matrix<sup>a</sup>:Table:3**

	Component			
	1	2	3	4
CI1		.937		
CI2		.769		
CI3		.927		
CI4		.841		
CI5		.933		
CI7		.875		
LIBP1	.817			

LIBP2	.914			
LIBP3	.902			
LIBP4	.899			
LIBP5	.881			
LIBP6	.920			
LIBP7	.917			
CBB2				.883
CBB4				.881
CBB5				.742
CBB6				.719
CCQF5			.940	
CCQF6			.972	
CCQF7			.915	
CCQF8			.969	

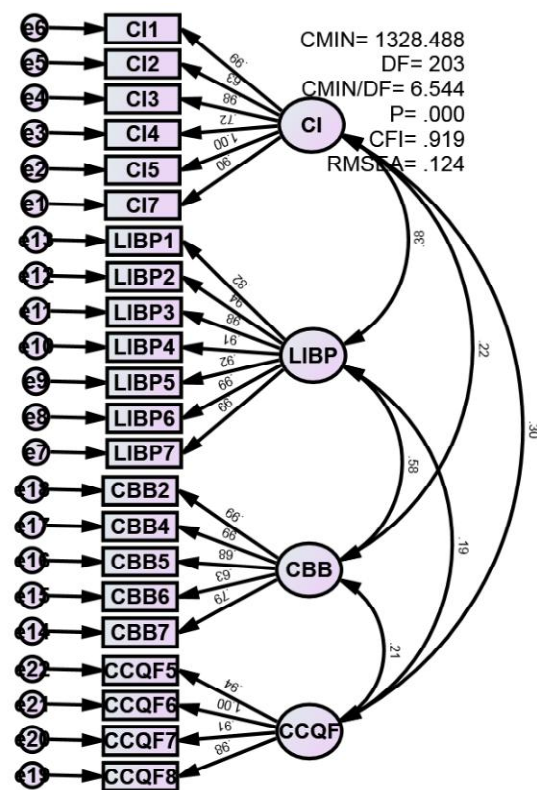
Extraction Method: Principal Component Analysis. constructs and the model re-specified. After the Rotation Method: Varimax with Kaiser Normalization adjustments an overall fitness index and satisfactory fitness was attained. In this measurement model, no modification index was seen greater than the value of 15. The reporting of the parameter estimates relating to unidimensionality, validity and reliability is important after the fitness of the measurement results model has been attained. Above the data results indicate across all three parameters satisfactory levels have been attained for the model. Load factors for unidimensionality surpassed the required cut off (0.50) value. Furthermore, for AVE the constructs cut off value of 0.50 was sufficiently met which also in turn meant the convergent validity index also passed the 0.50 threshold.

a. Rotation converged in 6 iterations.

[Note: Consumer's income (CI), Limited income, consumers to buy products/goods (LIBP), changed consumers' Quality of life (CCQF), Income has on consumer buying intension behavior (CBB)]

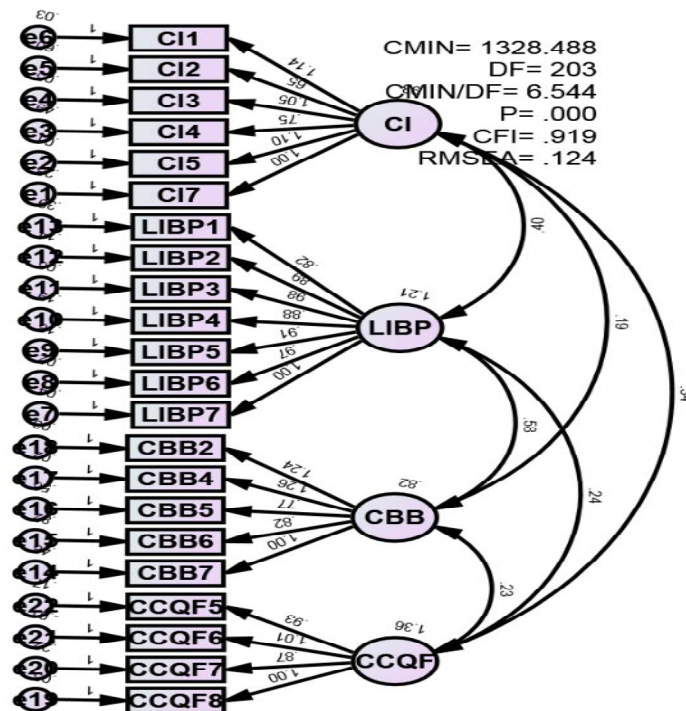
#### 5.4. Confirmatory Factor Analysis (CFA) Results of the Measurement Model

As illustrated above, the CFA was run by taking into account separately and then in combined manner concurrently all the variables in order to establish the appropriateness of the model. This was due to some high correlation error existing among certain items (i.e. MIs were greater than 15). To establish an adequate fit the poorly fitting items were deleted from each of the



**Figure- 1: Standardized Measurement Model of the Covid-19 on consumer buying behavior**

[Note: Consumer's income (CI), Limited income, consumers to buy products/goods ( LIBP) ,changed consumers' Quality of life ( CCQF), Income has on consumer buying intension behavior (CBB)]



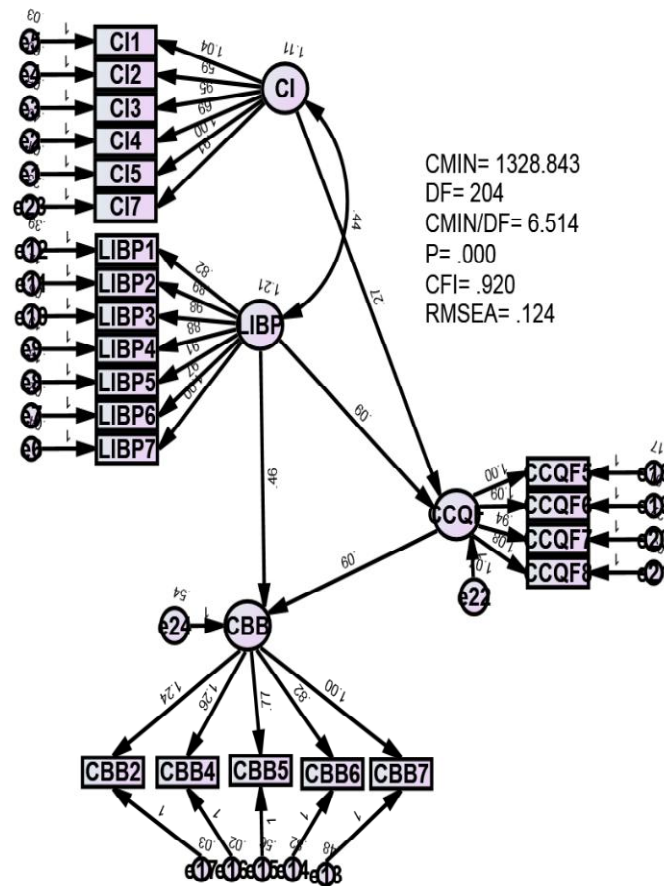
**Figure-2: Unstandardized Measurement Model of the Covid-19 on consumer buying behavior**

[Note: Consumer's income (CI), Limited income, consumers to buy products/goods ( LIBP), changed consumers' Quality of life ( CCQF), Income has on consumer buying intension behavior (CBB)]

### 5.5. Evaluation of the Structural Equation Model

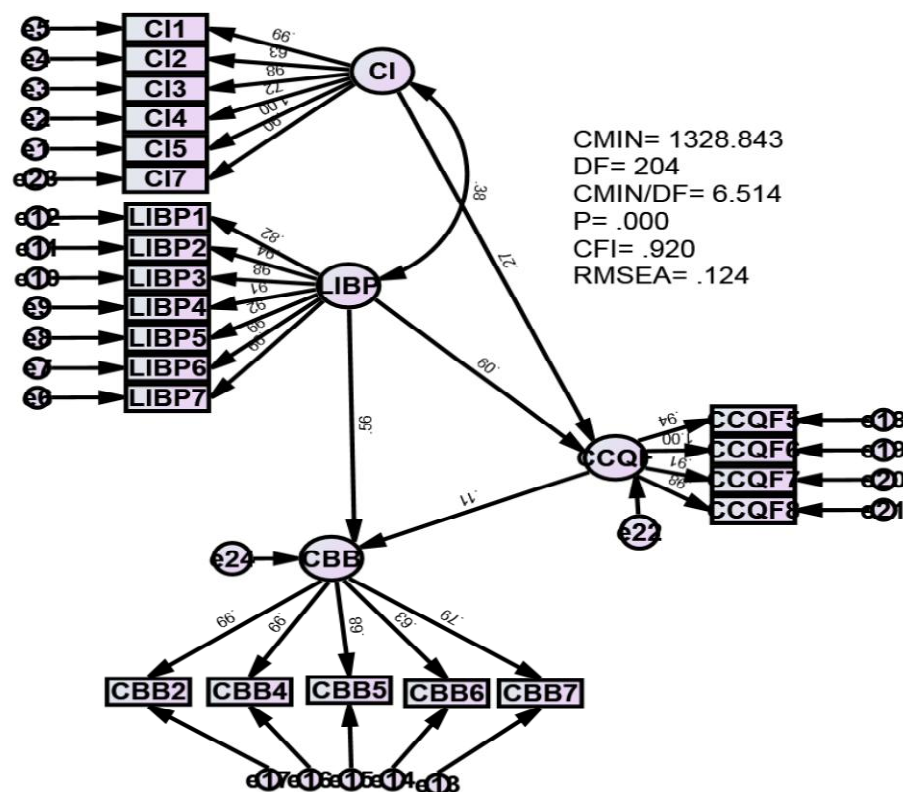
After having specified the measurement model the next stage entailed developing the the structural model which allows for the verifying of the hypothesis and specifying the relationship which exists between the constructs and connection they have (Hair, 2010). Amos software was employed for assessing the structural model with maximum likelihood estimation in particular CFI, GFI, and Normed Chisq. The hypothesized paths between the constructs were connected to each variable

through the means of single headed arrows. Initially the default model did not yield an acceptable index however this was due to the existence of high correlation between the EA and RG constructs whilst also the MIs also indicated that several constructs were correlated to each other specifically on the impact of pandemic Covid-19 on consumer buying behavior in developing country. So, Covid-19 on consumer buying behavior correlate with all other constructs adversely with significant values.



**Figure-3: Unstandardized Structural Equation Model of the Covid-19 on Consumer Buying Behavior**

[Note: Consumer's income (CI), Limited income, consumers to buy products/goods ( LIBP) ,changed consumers' Quality of life ( CCQF), Income has on consumer buying intension behavior (CBB)]



**Figure-4: Standardized Structural Equation Model of the Covid-19 on Consumer Buying Behavior**

[Note: Consumer's income (CI), Limited income, consumers to buy products/goods ( LIBP ), changed consumers' Quality of life ( CCQF), Income has on consumer buying intension behavior (CBB)]

### 5.6. Discussion of Hypothesis Testing

#### ***H1: Covid 19 has significant influence on consumer's income.***

The equity of a message has adverse effect on the pandemic covid 19, Consumer Buying Behavior which means that a consumer's income. This study affirms such a position, because the estimates of the hypothesized model reveal the same results have also been attained as noted in the following output: - standardized regression weight = .26, Standard Error = .056, Critical Ratio = 4.889, Level of significance for regression weight = significant at .000.

#### ***H2: Limited income significantly influence consumers to buy basic products/goods***

The equity of a message has adverse effect on the pandemic covid 19, Consumer Buying Behavior which means that a consumer's limited income. This study affirms such a position, because the estimates of the hypothesized model reveal the same results have also been attained as noted in the following output: - standardized regression weight = .55, Standard Error = .041, Critical Ratio = 11.267, Level of significance for regression weight = significant at .000.

#### ***H3: Covid 19 has significantly changed consumers' Quality of life***

The equity of a message has adverse effect on the pandemic covid 19, Consumer Buying Behavior which means that a consumer's Quality

of life. This study affirms such a position, because the estimates of the hypothesized model reveal the same results have also been attained as noted in the following output:-standardized regression weight = .109, Standard Error = .037, Critical Ratio = 2.483, Level of significance for regression weight = significant at .000.

#### **H4: Income has significant influence on consumer buying behavior**

The equity of a message has adverse effect on the pandemic covid 19, Consumer Buying Behavior. This study affirms such a position, because the estimates of the hypothesized model reveal the same results have also been attained as noted in the following output:- standardized regression weight = .79, Standard Error = .062, Critical Ratio = 13.140, Level of significance for regression weight = significant at .000.

#### **6. Conclusion:**

When we think to buy any things our decisions are influenced by various factors like availability of the product, economic power and so on. Due to Covid-19 pandemic people has lost their jobs, production, export & import were hampered, during lockdown peoples' movement were under restriction and these factors have controlled consumers' habits. In our research we have shown income, limited income, quality of life and consumer buying behavior intention were significant.

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