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The Impact of COVID-19 on Consumer Behavior: An Application on Shopping in the Clothing Sector in İstanbul*

Chaimae TAMKIDDA¹ Evrim İldem DEVELİ²

ABSTRACT

The purpose of this study is to investigate changes in consumer behavior and purchasing patterns during the COVID-19 crisis. This research is about the impact of COVID-19 on consumer shopping behavior regarding the population who was staying in İstanbul between the 1st of December 2020 and the 1st of June 2021. Nowadays, our consumption's frequencies have been changing. As we become more encouraged to purchase more online than what we used to be before COVID-19 with such an impulsive behavior. Concerning clothes, people purchasing in-doors clothes more than out-doors clothes because of lockdown regulations, which state the necessity of staying home. In this context, a review of the literature on COVID-19 and consumer behavior is conducted. The study's goal is to analyze how COVID-19 changed consumer-purchasing behavior. The quantitative research techniques are employed. The primary data was gathered from İstanbul residents. A structured questionnaire was suitable for this research. The sample size was 150, and the sample consisted of consumers who stayed in İstanbul between December 1, 2020 and June 1, 2021. According to the findings of the study, the independent variable has a significant influence on the purchasing and pondering patterns of customers.

Keywords: COVID-19, Consumer-Shopping Behavior, Online Shopping, Clothes, Impulsive Behavior

JEL Classification Codes: E21, E71, M30

COVID-19'un Tüketici Davranışlarına Etkisi: İstanbul Giyim Sektöründe Alışveriş Üzerine Bir Uygulama


ÖZ

Giyim sektörü dünya ekonomisine önemli bir katkı sağlamaktadır. Bununla birlikte, koronavirüs pandemisi, sektörün planlanan değer büyümesinde önemli bir yavaşlamaya neden oldu ve tekstil endüstrisinde faaliyet gösteren işletmeler için önemli bir zorluk oluşturdu. Bu çalışmanın amacı, COVID-19 krizi sırasında tüketici davranışlarında ve satın alma kalıplarında meydana gelen değişiklikleri araştırmaktır. COVID-19 döneminde giyecek konusunda, evde kalmanın gerekli olduğunu belirten sokağa çıkma yasağı düzenlemeleri nedeniyle insanlar açık hava kıyafetlerine göre daha fazla ev içi kıyafet satın almışlardır. Çalışma kapsamında COVID-19 ve tüketici davranışları ile ilgili literatür taraması yapılmıştır. Çalışmanın amacı, COVID-19'un tüketici satın alma davranışını nasıl etkilediğini keşfetmektir. Çalışmada nicel araştırma teknikleri kullanılmıştır. Araştırmacının birincil verileri İstanbul'da yaşayan tüketicilerden alınmıştır. Bu araştırma için yapılandırılmış bir anket kullanılmıştır. Örneklem büyüklüğü 150 olup, örneklem 1 Aralık 2020 ile 1 Haziran 2021 tarihleri arasında İstanbul'da yaşayan tüketicilerden oluşturulmuştur. Bu çalışmada bağımsız değişken COVID-19, bağımlı değişken ise tüketici-alışveriş davranışdır. Araştırmanın bulgularına göre, bağımsız değişken, müşterilerin satın alma ve düşünme kalıpları üzerinde anlamlı bir etkiye sahiptir.

Anahtar Kelimeler: COVID-19, Tüketici Alışveriş Davranışı, Online Alışveriş, Giyim, Dürtüsel Davranış

JEL Sınıflandırma Kodları: E21, E71, M30

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1. INTRODUCTION

COVID-19 epidemic had tremendous impact on everyone's life in terms of socializing, healthcare, and, in certain circumstances, the way people worked and even the way they shopped. With around 20 million confirmed cases and a death toll of over 700,000 as of August 9th, 2020 (WHO, 2021), the pandemic is currently endangering lives on a daily basis all across the world. Such stark numbers compelled governments and people to explore and implement actions that are not part of "normal" living. Many governments responded to the remaining danger by instituting quarantines, obligatory facemask zones, curfews, suspending and/or digitizing schools/universities, postponing sporting events, and other measures. Many individuals are avoiding busy locations, staying at home unless absolutely necessary, and wearing facemasks in public and at work. Given that the epidemic affects everyone's social, professional, and daily life, it is reasonable to predict a shift in consumer behavior. Under the current circumstances, it is only natural for many customers to be hesitant to leave their homes to go shopping. As a result, restrictions, curfews, and other variables that limit consumer mobilization should have a noticeable influence on daily visits to e-commerce sites.

The retail business plays a crucial role in defining and developing the gross domestic product of various countries (GDP). Retail is seen as an important source of employment as an industry (Syaglova & Salamovska, 2019). Customers' needs and desires are met by the retail business (Juaneda-Ayensa et al., 2016). Since the 1930s, marketers have sought to analyze customer purchase behavior in order to forecast customers' behaviors and future purchases (Waguespack & Hyman, 1993; Srivastava & Barmola, 2010).

Yet, the retail industry has expanded dramatically in recent decades. Customers reacted differently as a result of the many channels that were built. In the twenty-first century, new alternatives to brick-and-mortar stores for purchasing and shopping were developed and made available to customers (Reinartz & Imschloß, 2017). Due to fast technical progress, a noteworthy cultural shift was observed; as a result, the retailing sector underwent increased expansion, which provided new retailing channels, quick growth as e-commerce, and digital marketing (Rita et al., 2019). Because of the shift in consumer behavior, the digital revolution pushed customers to migrate away from brick-and-mortar retailers, causing many stores to progressively close and shift to e-commerce (Verhoef et al., 2015).

Consumer buying behavior is a psychological aspect that pertains to the customers' personalities and purchasing habits (Srivastava & Barmola, 2010). Customers' purchasing habits and methods of selecting items and shops are influenced by their own purchasing habits (Priest et al., 2013). As the number of services and possibilities supplied by online channels rose, so did the number of new and current customers draw to newly created online retail solutions and alternatives (Rita et al., 2019). In the internet shopping business, there is constant development and transformation. The most recent was caused by the COVID-19 worldwide outbreak, which struck without warning (Zhao & Bacao, 2021).

COVID-19 epidemic had a significant impact on the retailing business because it fostered the rise of a new customer behavior pattern. (Laato et al., 2020). The unexpected shift of consumers to online channels because of need was seen. New preventative techniques and regulations were developed in response to the observed rise in social awareness linked with anxiety and stress (Hassan & Soliman, 2021). The pandemic was a catalyst for shifting customer behavior toward a new style of purchasing that had previously been uncommon (Laato et al., 2020). The current consumer purchasing experience, on the other hand, influences future customer behavior toward certain alterations and adjustments (Rita et al., 2019). Consumer new ways of behaving and acting during a crisis impact their conventional purchasing behavior, which is passed down to future generations (Duquenne & Vlontzos., 2013).

The research's goal is to obtain a great understanding of the changes in consumer purchasing behavior brought about by COVID-19 in the retailing industry. The scope of this study is confined to customer purchasing behavior for in-doors or out-doors clothing in terms of choosing between online and offline retailers. An online survey is used to gather responses of customers. Based on current ideas of consumer purchasing behavior. Furthermore, the focus of this research is confined to clothing. This is an experimental and productive paper. The focus of this research is to go over the changes in customer purchasing behavior during COVID-19 pandemic in greater detail. On the one hand, this paper is expected to deliver a set of new behavioral patterns that will broaden theoretical knowledge about

current customer purchasing behavior. The findings of this paper, on the other hand, are expected to serve organizations in the fashion retailing sector in order to deeply understand the change in customer buying behavior during COVID-19, which will assist retailing organizations in exploiting current and future opportunities as a result of the change in customer behavior.

2. LITERATURE REVIEW

For a long time, the COVID-19 pandemic put people under a lot of pressure. As a result, researchers have grown increasingly interested in assessing social and community turmoil in order to give psychiatric assistance to the general people. This increased attention could help with the current crises and also any possible diseases and pandemics. People's reactions to the safety measures put in place to combat the epidemic varied according to their socioeconomic class. Because they are more prone to stress, certain people are more likely to experience anxious, depressed, or post-traumatic symptoms (Saladino et al., 2020).

2.1. COVID-19: Implications for Business

It has had been a year that nearly every company in the globe has been touched by COVID-19. Nonetheless, performance has varied widely between nations and businesses (The World Bank, 2021). COVID-19 crisis has forced businesses all around the world to, temporarily close their doors in order to prevent or limit the disease's spread. Many companies, on the other hand, may be able to continue operating at a lesser volume by having their personnel work remotely while maintaining social distance or self-isolation (McKinsey, 2021).

2.2. Fashion Industry

COVID-19 and sustainable fashion are events that change our planet and people's value perspectives. When shoppers grow more conscious of environmental goals and place more conscientious orders, fashion firms and merchants must ensure that, their production and activities are environmentally aware. As quick fashion has entered the market, clothing manufacturing has nearly doubled since 2000, and the fashion sector is blamed for 10% of global greenhouse gas emissions (McFall, 2020).

2.3. Consumer Behavior

To understand better customer behavior, consumer behavior analysis blends behavioral psychology, behavioral economics, and marketing science (Foxall, 2016). According to Kotler and Keller (2011), consumer's purchasing behavior is the study of how people, communities, and organizations buy and sell products, services, ideas, and experiences to meet their needs and wants. In the 1950s and 1960s, consumer behavior was a relatively new subject of research. Marketing theories borrowed substantially from concepts generated in other scientific fields since it lacked a history or field of study of its own. This new marketing sector includes disciplines such as psychology (the analysis of people), social science (the examination of communities), social psychology (the studies of how individuals operate in groups), anthropology (the study of culture's influence on individuals), and economics. Many early consumer behavior theories were founded on economic theory, which held that people act rationally in order to maximize their satisfaction while purchasing products or services. Consumers are more inclined to buy impulsively and are affected not just by family and friends, advertisements, and role models, but also by mood, circumstances, and emotion, according to later studies. All of the components come together to meet the entire requirements model of consumer behavior that takes into account both the cognitive and emotional aspects of consumer decision making (Schiffman & Lazar, 2004).

2.4. Factors Affecting Consumer Buying Behavior

Consumer behavior is a complicated system that marketers and advertising are attempting to understand in order to answer fundamental issues such as what customers buy, how, when, why, and how much they spend, among other things. The better marketers understand customer behavior, the more likely a brand will be selected. Although the answers to these questions are tough to come by since they are frequently hidden in the consumer's thoughts. Numerous elements have an impact on the customer. Cultural, social, personal, and psychological aspects are among the uncontrolled elements (Kotler & Armstrong, 2012).

2.4.1. Personal Factors

Personal factors are the first to influence customer-purchasing behavior. Personal factors that influence consumer-purchasing behavior include age and life cycle phases, employment, personality, lifestyle, and values. (Kotler & Keller, 2016) These are the results of a mix of direct and indirect personal variables. Some of these have direct effects on consumer purchasing behavior, while others have indirect effects on consumer purchasing behavior. Businesses should prioritize the human aspect, which is typically relevant in both every day and specific items (Kotler et al., 2017).

- **Age**

Age is a unit of time that measures how long an object or creature has been alive. Age and marital status, according to Paulins and Geistfeld (2003), influence store selection and purchasing time. New born baby child, kid, young, teenagers, maturing adults, senior citizens, and so on. Our wants, interests, and desires all change as we get older (Kumar, 2019). A buyer's lifestyle influences his behavior and purchasing decisions. A customer with a sound and balanced way of life, for example, will want to consume natural things and go to precise shops, will run often, and will thus purchase shoes, outfits, and so on (Rani, 2014)

- **Personality**

Personality influences how we see our environment and ourselves as well as how others perceive us. Self-concept is a multidimensional and multifaceted phrase, as illustrated by Kardes et al. (2011). "Self-concept is sometimes defined as the sum of an individual's ideas and feelings about himself/herself as an object." He implies that the image people have of themselves is shaped by their ideas and convictions. Numerous businesses have developed a persona and image that contrast with the traits and features of their customers. It enables customers to communicate with one another through brand selections.

- **Occupation**

An individual's occupation has a significant impact on his purchasing behavior. A marketing administrator of an organization, for example, will strive to purchase business suits, whereas a low-level expert in the same organization will purchase difficult work clothing. A buyer's employment and purchasing power influence purchase decisions and behavior. The salary level determines what buyers can afford and their attitude toward money. Individuals with similar vocations have similar tastes in music, clothing, and relaxation activities. They typically socialize with one another and have similar characteristics and beliefs. Salary level influences what a buyer can afford and their attitude toward money (Solomon, 2004).

- **Lifestyle**

Consumer lifestyle describes how a person is living and spends money. It is built on past experiences, current circumstances, and intrinsic characteristics. Customers' goods purchases are associated with their way of life. A person's life style is made up of numerous lifestyle metrics (Khan, 2006). These dimensions are activities, which explain how consumers spend their time, such as work, hobbies, or vacations, preferences and priorities of consumers, such as family, home, or food, and views of consumers' sentiments about various circumstances, such as politics or products (Plummer, 1974).

2.4.2. Psychological Factor

Psychological variables can impact consumer purchasing behavior. Other term for it is an internal factor. Ramya and Ali (2016). People are typically influenced by the purchases of other product or service buyers. A consumer could be a friend, close relative, or colleague. (Rani, 2014) Consumers may be passionate about a new product that has been introduced to the market as a result of the environment. Psychology and the environment are inextricably intertwined. Certain firms are concerned about this. The four psychological factors are: Ambition, perspective, education, and memorization. (Kotler & Keller, 2016).

3. METHODOLOGY

The following chapter will explain how the research is designed and carried out while upholding the methods and hypothesis.

3.1. Aim of the Study

The objective of this paper is to discover, expose and analyze the coronavirus impact on consumer behavior, and more precisely regarding the clothing purchase pattern. The resident of İstanbul city concerned the research. This chapter explains the approach and method of analysis utilized in the research proposal and evaluation. The chapter establishes a framework within which the study will be done in a certain time. The method is founded on empirical studies, research variables, hypotheses model analysis for research, data collecting equipment and procedures, scales, sample methodologies, and data analysis methods.

3.2. Research Questions

1. How is the attitude of consumers towards purchasing clothes during the COVID-19 pandemic?
2. How can we describe the impact of COVID-19 on customer purchasing behavior of clothes in İstanbul city?

3.3. Sampling of Research

The data for this research was gathered using Google Forms, an online application tool. A prepared questionnaire was distributed to 150 respondents through email and social media platforms. Between the 11th of January and the 1st of February 2022, participants were asked to complete the questionnaire. It's used the snowball approach by asking responders to share the survey with their own network of contacts on social media. By doing so, it's obtained a considerably larger number of responders in a short time. For this study the approval of ethical committee no E-65836846-044-235468 dated 07.01.2022 was taken from the Istanbul Commerce University Ethical Committee

3.4. Research Model

By developing the proposed research model, the current study seeks to well understand the consumer purchasing behavior during the exceptional periods of COVID-19, by merging the information gathered after the examined literature and the preceding debate. An online survey is employed in this study to obtain information by sharing it through social media networks. As a result, social media, which serves as a hub for networking and information exchange, allowed us to engage with a diverse group of people. The information was gathered from 150 respondents who are customers ranging in age between 18 and 55 years old. The experience of the respondents gathered during the lockdown is more relevant and provides us an opportunity to push fresh thinking since the virus has changed consumption and purchasing patterns.

A research design is a comprehensive strategy that defines the tools and approaches that will be utilized to collect and analyze data for a study. The most common research designs are exploratory, explanatory, descriptive, and analytical. Exploratory research is the first stage in developing a study plan. Its objective is to discover a problem and create ideas and suggestions for further research (Bryman & Bell, 2015).

The study employed descriptive research using a descriptive design to allow for the narration of a variety of actions and their occurrences. It allows for the explanation of events that occur in the population without causing excessive impact on the individuals. In this example, the descriptive design is utilized to characterize COVID-19 as a factor influencing consumer behavior regarding clothes shopping. Descriptive research is focused with the examination of descriptive analysis for the researched elements, such as frequency, percentages, means, and standard deviations. These are used to estimate the strength of a factor that influences a customer's purchase behavior. Furthermore, using surveys was the most efficient approach to collect a large number of responses needed for this research.

3.5. Hypotheses

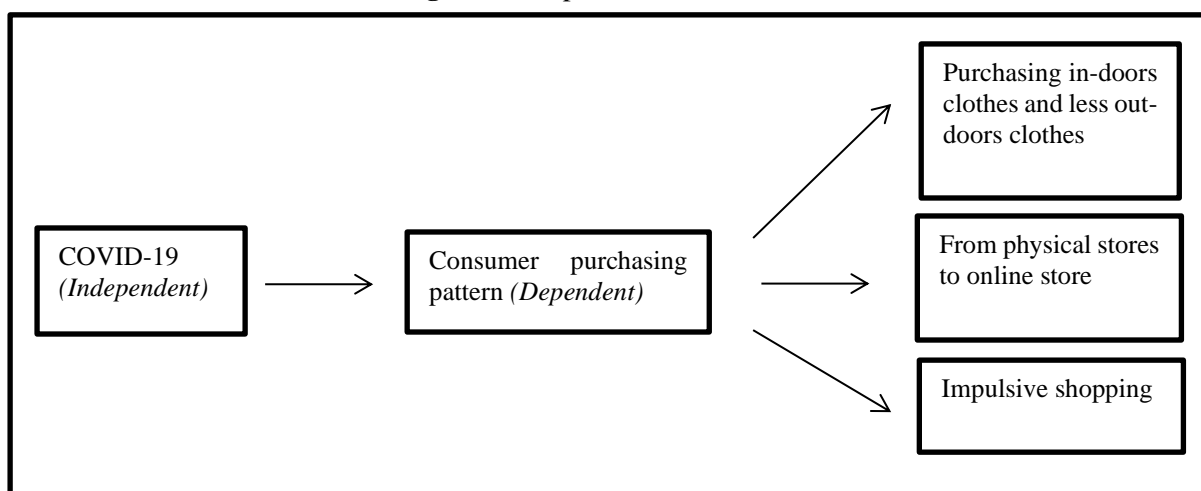
These hypotheses were determined to analyze the impact of COVID-19 on customer purchasing behavior specifically towards clothes regarding İstanbul population.

- **H₁**: COVID-19 has significant effect on, consumers turning from in-store to online customers.
- **H₂**: COVID-19 has significant effect on, customers purchasing less out-doors clothes and more in-doors clothes.
- **H₃**: COVID-19 has significant effect on, customers to become impulsive shoppers.

3.6. Conceptual Model

The Figure 1 expose the propped research model according to thesis subject and purpose. It explains the sequence of the impact of the independent variable (COVID-19) on the dependent variable (consumer purchasing pattern), which leads to the appearance of new consumer's behaviors.

Figure 1: Proposed Research Model



Source: Created by author

3.7. Data Collection Method

A survey is used to collect data for this study. A systematic approach to survey development was examined. Three primary needs, respectively, challenges, opportunities, and decisions, were taken into account when creating a standard survey. There were 17 questions that were carefully crafted to ensure that respondents understood the questions and responded clearly. This contributes in the collection of credible, transparent, and appropriate replies from respondents. The questionnaire was reviewed between the **03rd and 08th of December 2021**, during this phase, the sections were restructured and numerous questions were rewritten to introduce responders to new response options. Information was collected among the **11th January and the 1st of February**. Participants were asked to fill out an anonymous English-language questionnaire that was delivered to them via social media posts. The participants were informed about the study's scope and aims in the first segment, who volunteered to take part in the study. There are three components to the questionnaire. This section illustrates the distribution method via which respondents acquire apparel. The first portion depicted the retail consumption pattern. The second section represents the distribution route through which respondents purchased clothing. Further research on whether subjective standards influence customer behavior would be valuable. Because the responses will offer a better understanding of the motives behind the consumer's choice of purchase method and the manner in which customers like to shop. Furthermore, it will be shown if the existence of e-commerce would divert a portion of sales volumes away from direct stores, and whether internet tendencies and software are developed enough to exclusively turn shopping to an ultimate connected technology.

The part two will look into how important COVID-19 was and still is in terms of customer purchasing behavior. This section attempts to build a knowledge of the psychological triggers that contribute to impulse clothing and shoe purchases, as well as the sentiments and emotional states that emerge when consumers finish their purchases before and after the lockdown period. In addition to the preceding, this section asked participants about their attitudes and behaviors regarding sustainable clothing. The answers will provide information about the person's personality, sensitivity, emotional expenditures, and motives for purchasing clothes.

The purpose was to be completely informed of the survey's participants' profiles due to the pandemic nature. The demographics component was necessary considered. In the last section, demographic questions were constructed to disclose the respondent's social, economic, and educational background. Understanding clothing purchasing behavior is essential not just for assessing if and how to change purchasing behaviors under increasing challenges like COVID-19, but also for offering beneficial suggestions for some company management activities. To encourage respondents to participate, the online survey was intended to be simple and quick to complete and involve them in providing honest and accurate responses, several sorts of questions were employed throughout.

The occurrence of two pre-defined statements on customer motives while purchasing in physical or online stores was examined using a 5-points Likert scale extending from 1 (Strongly Disagree) to 5 (Strongly Agree). The survey includes open-ended questions to get data from respondents who wish to express themselves on the issue without being confined to a few questions. There are three separate scales on this survey. The first scale is nominal, which is used to categorize data like gender; the second is the ratio scale, which is used to rank data like age between (25-30). Finally, interval scales, such as Likert type scales, are used as a third form of data scale. There is a total of twelve (12) questions prepared to expose the respondents' history, psychographic profile, and purchase intention. The data was gathered via the Google form platform, and will be analyzed through IBM SPSS statistics version 24.

3.7.1. Questionnaire Structure

The Table 1 below shows the references used to adapt the necessary scales, as well as and the number of questions to measure the research's variables.

Table 1: Questionnaire Structure

Number	Variables	Number of questions	References
1	Online shopping	1-8 (8)	(Hashmi, Attiq, & Rasheed, 2019) (Abou Jeb & Choura, 2021)
2	Shopping in COVID-19	9&13 (2)	(Abou Jeb & Choura, 2021)
3	Out-doors/ in-doors clothes	10-11 (2)	(Hashmi, Attiq, & Rasheed, 2019) (Abou Jeb & Choura, 2021)
4	Impulsive behavior	12 (1)	(Hashmi, Attiq, & Rasheed, 2019)

4. RESULTS

In this part, the data collected from the survey presented and interpreted into several sections according to the categorization of the survey.

4.1. Reliability Analysis (N=30)

In this research, a Cronbach alpha test is applied to exam the reliability of the instrument. The Cronbach values is 0.793 (Table 2) which means that the questions are reliable. After the reliability test, the questionnaire forms are sent to 200 people. And 150 of them answered the survey.

Table 2: Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.793	.805	11

First Section: Shopping Consumption Pattern Questions:

The **Table 3** shows the first question in the conducted survey. It is considered as a warm up question that help the respondents feel relaxed while answering the questionnaire. Out of 150 respondents, 96 respondents that present 64 percent, admit that they do love shopping. While 50 respondents that represent 33.3 % choose to be *Neutral*. Only four people that represent 2.7 % said “*No*”.

Table 1: Do You Love Shopping?

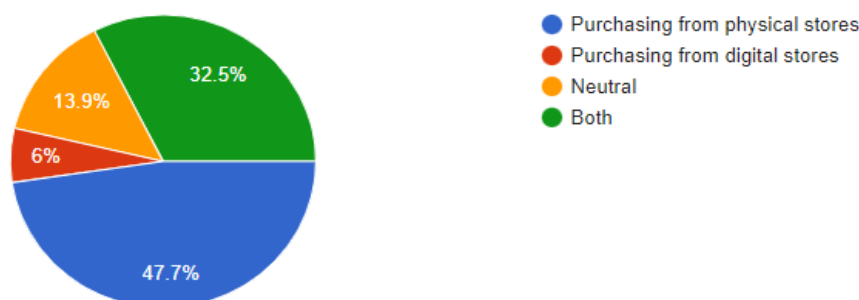
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	4	2.7	2.7	2.7
	Neutral	50	33.3	33.3	36.0
	Yes	96	64.0	64.0	100.0
	Total	150	100.0	100.0	

Table 4: Usually What Motivates You for Shopping?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	When I have a need	103	68.7	68.7	68.7
	Entertainment	15	10.0	10.0	78.7
	Promotions	24	16.0	16.0	94.7
	Brand loyalty	8	5.3	5.3	100.0
	Total	150	100.0	100.0	

The second question represents some main factors that are considered as a source of motivation to do shopping. The respondents can choose more than one option as they can add more factors expressed by them. As shown in the **Table 4**, the most chosen factor was “when I have a need” with a 68.7%. Promotions factor came in the second place with a 16%. Following by the third factor, which is entertainment that came with a percentage of 10%. The last given factor; brand loyalty represents 5.3%.

Figure 2: Which One of These Alternatives You Prefer?



The participants respond to which alternatives they do prefer to do shopping like the following: As presented in **Figure 2**, 72 (47.7%) choose to purchase from physical stores, in the other hand out of 150 participants only 9- (6%) choose to purchase from online stores. While 49 (32.5%) choose the both alternative, physical and online stores. 21 (13.9%) participants choose to be neutral, which means they have no typical preferences in terms of how and where they purchase clothes.

Table 5: How Often Do You Do Shopping?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Daily	5	3.3	3.3	3.3
	Once a week	35	23.3	23.3	26.7
	Once a month	74	49.3	49.3	76.0
	Once a year	19	12.7	12.7	88.7
	Rarely	17	11.3	11.3	100.0
	Total	150	100.0	100.0	

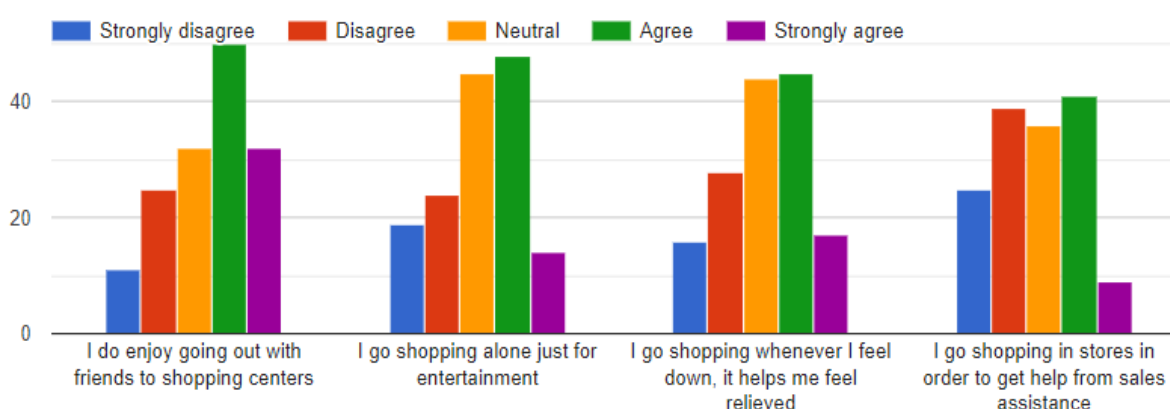
In **Table 5** it is shown that the mainstream of participants 74 (49.3%) they do purchase clothes once a month, followed by 35 respondents (23.3%) they purchase once a week, 17 (11.3%) participants purchase rarely. In the other hand, there is a chunk of respondents who purchase once a year, that represent a percentage of 12.7% (19 participants). An interesting response was marked regarding this question that based on studying the frequency of shopping, which is 5 participants (3.3%) they purchase daily. We can say that they may purchase one item per day to fulfill the purchasing desire. This case, remind us that the customer’s behavior is not predictable because it always changes.

Table 2: How Much Time Do You Do Usually Spend During Shopping?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	15-30 minutes	7	4.7	4.7
	30-1 hour	47	31.3	36.0
	1 hour-2 hours	55	36.7	72.7
	More than 2 hours	41	27.3	100.0
	Total	150	100.0	100.0

The **Table 6** demonstrates how much time participants spend while purchasing clothes. Four ranges were given, the most chose range was from 1 hour to 2 hours with a percentage of 36.7% (55). In the second place, comes the range of 30 minutes to 1-hour chose by 47 participants (31.3%). More than 2 hours chose by 41 participants (27.3%) and the short period range 15 to 30 minutes was chose by 7 participants (4.7%).

Figure 2: How Would You Rate These Motives When It Comes to Shopping in Physical Stores?



As seen in **Figure 3**, in order to measure the motives behind the shopping in stores, some specific characteristics were selected and the sampling group was asked to degree each one of them from *strongly disagree* to *strongly agree* according to their point of view.

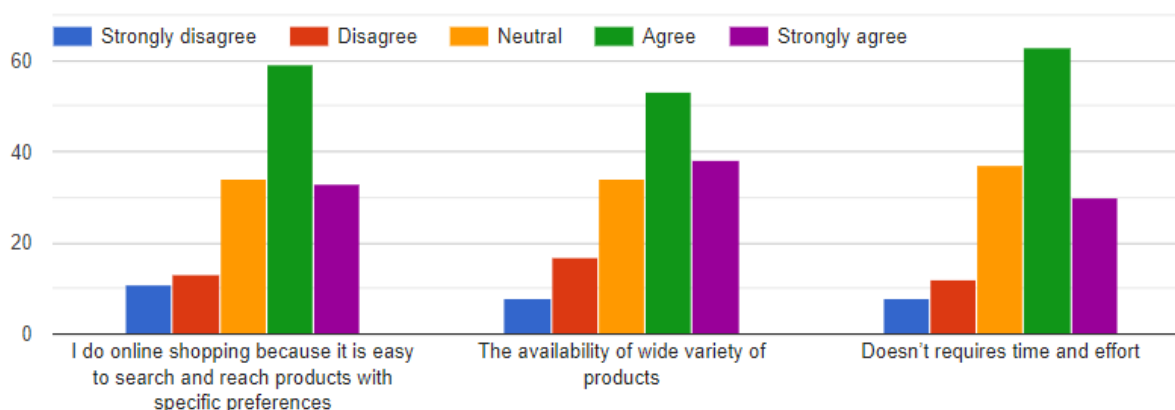
“I do enjoy going out with friends to shopping centers”: (50 participants) *agreed* with this statement and 32 of them *strongly agreed*, while 25 participants *disagree* with it and 11 respondents *strongly disagree* with it. In the other hand 32 respondents choose to stay *neutral*.

“I go shopping alone just for entertainment”: the majorities (48 participants) agree with the following statement and 45 of the sampling group choose to play neutral, while 24 respondents disagree with the presented characteristic and 19 participants strongly disagree with it.

“I go shopping whenever I feel down, it helps me feel relieved”: (45 participants) agree with it and 17 respondents strongly agreed. While 28 disagree and 16 participants strongly disagree. Almost the majority were neutral 44 participants.

“I go shopping in stores in order to get help from sales assistance”: concerning this statement, three main different items were selected with a high rating. Agree (41 participants), disagree (39 participants), neutral (36 participants).

Figure 3: How Would You Rate These Motives When It Comes to Shopping in Online Stores?



In **Figure 4**, respondents were asked to rate the giving motives regarding shopping online behavior.

I do online shopping because:

“It is easy to search and reach products with specific preferences”:

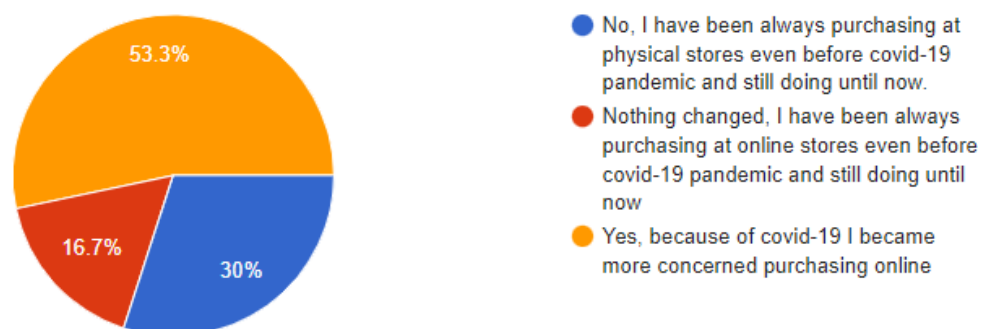
The majorities (59 participants) agreed with the statement and (33 respondents) strongly disagree. A small number of participants disagreed (13) and strongly disagree (11) with this factor. While 34 of the sampling, choose to play neutral regarding this statement.

“The availability of wide variety of products”: Out of 150 respondents 53 agree on the second motive and 38 of the sampling strongly agree. Fewer respondents disagreed. Only 17 disagreed and eight participants strongly disagree. For the neutral sample, consist of 34 respondents.

“Doesn't require time and effort”: the same case is repeating with this motive. A fewer participants disagree (12) and strongly disagree (8). Instead, an important number of participants (63) agree and (30 respondents) of sampling group strongly agree with the statement.

Second Section: The Impact of COVID-19 on the Consumer Buying Behavior:

Figure 4: During COVID-19 Pandemic, Do You Think the Crisis Have Cheered You to Increase Your Online Shopping?



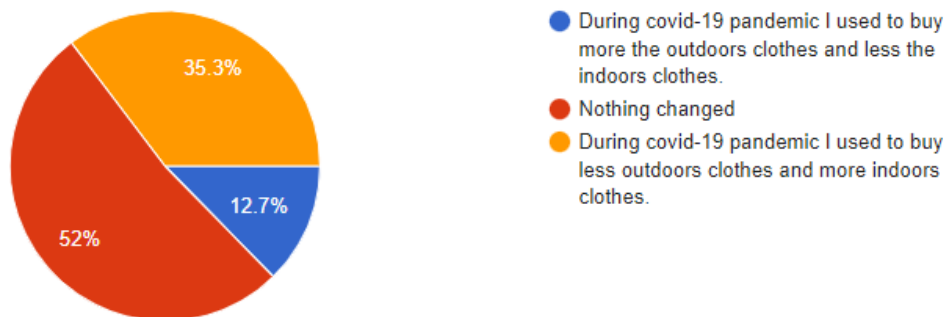
In the **Figure 5**, the respondents were asked if their behavior changed regarding online shopping. In other words, have COVID-19 pandemic cheered them to increase their online shopping or not. As seen in figure 9, the majority 53.3% (80 participants) answered, *“Yes, because of COVID-19 I became more concerned purchasing online*. While 45 of respondents (30%), choose to refuse the statement, because they have been always purchasing at physical stores even before the COVID-19 pandemic and still doing it until now. A chunk of people that represent 16.7% (25 participants), have been always purchasing from online stores even before the pandemic and still doing it until now, which means their shopping pattern didn't change.

Figure 5: Which of the Following Statements Describes You the Most?



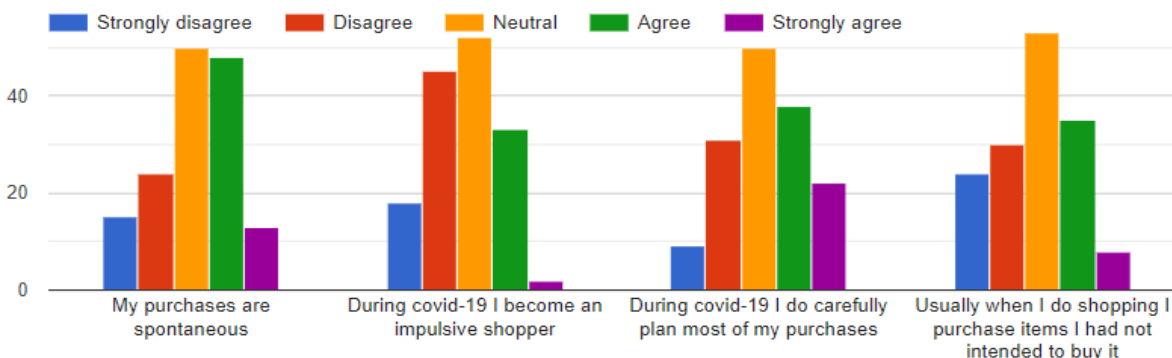
This phase comes to check on clothes purchasing behavior. As **Figure 6** shows the respondents were asked about out-doors/ In-doors clothes regarding before the pandemic period. Out of 150 participants 69 (45.1%) before COVID-19 used to buy, more outdoors and less indoors clothes. In contrast, the majority 72 participants (47.1%) answered, “*Nothing changed*”. This means whatever the circumstances were, when it comes to clothes, they likely purchase both categories with a normal frequency and quantity as well.

Figure 6: Which of the Following Statements Describes You the Most?



The sampling group was asked if they used to buy more outdoors and less indoors clothes during the pandemic. As seen in **Figure 7**, the majority 78 (52%) answered with “*Nothing changed*”. It can be said, the pandemic did not change their clothes-purchasing pattern. Nevertheless, still the question gathers an important number of participants 53 (35.3%), who admit that, during COVID-19 pandemic they used to buy less outdoors and more indoors clothes. In the other hand, also a small range of the sampling group 19 (12.7%), expressed that during pandemic they used to buy more the outdoors clothes and less the indoors clothes.

Figure 7: To What Extent Do You Agree or Disagree with Theses Following Statements?



The **Figure 8**, present the generated data regarding the giving statements, as the population was asked to choose between the five giving scales. From “strongly disagree” until “strongly agree”.

“My purchases are spontaneous”: 48 respondents agree with this criterion, when 24 participants disagree with it. However, almost the majority 50 respondents were neutral in this case, and 15 participants strongly disagree with it.

“During COVID-19, I become an impulsive shopper”: the participants who disagree (45) with this statement are more than the participants (33) who agree on it. While the majority 52 respondents stayed neutral. Only two participants who strongly agree with it

“During COVID-19, I do carefully plan most of my purchases”: an important number of sampling group agree (38) and strongly agreed (22) with this statement. In contrast, only 31 participants disagree and nine respondents strongly disagreed with it. While the majority (50), stayed neutral.

“Usually when I do shopping, I purchase items I had not intended to buy it”: in the last given statement, again the majority (53 participants) chose to be neutral. Followed by the (35 respondents) agreed on the statements. Then comes in the third place 30 participants who disagreed along with 24 respondents strongly disagreed. Only eight people strongly agree with it.

Table 3: In General, Do You Think COVID-19 Crisis Affected Your Purchasing Behavior?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	24	16.0	16.0	16.0
	Neutral	42	28.0	28.0	44.0
	Yes	84	56.0	56.0	100.0
	Total	150	100.0	100.0	

After answering the detailed questions about purchasing clothes (indoors/ outdoors) in two different periods before and after COVID-19 pandemic, here comes the main question. The respondents were asked if they think the pandemic affected their purchasing behavior regarding indoors/ outdoors clothes. Surprisingly the majority 84 respondents (56. %) answered “Yes “as seen in **Table 7**, admitting the impact. While only 24 participants (16%) answered “No”, the crisis didn’t affect their purchasing behavior. 42 participants that represent 28% chose to be neutral in this case, they not admitting nor refusing the effect. They are likely belonging to consumers who adapt quickly with the environment’s changes.

Third Section: Identification Part

Table 4: Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	73	48.7	48.7	48.7
	Male	73	48.7	48.7	97.3
	Prefer not to say	4	2.7	2.7	100.0
	Total	150	100.0	100.0	

In this study, sample’s size was 150 respondents. The respondent was asked about gender. The **Table 8** present the results of the distribution by gender show that the number of females 73 and males 73 are equal. In fact, four participants (2.7%) prefer not say.

Table 5: Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-25	54	36.0	36.0	36.0
	26-35	66	44.0	44.0	80.0
	36-45	22	14.7	14.7	94.7
	46-55	6	4.0	4.0	98.7
	<55	2	1.3	1.3	100.0
	Total	150	100.0	100.0	

The **Table 9** reflects the age group distribution of participants. It is seen that 66 (44%) respondents are between the ages of 26-35. 54 (36%) respondents are between the ages of 18-25, 22 (14%) participants are between the ages of 36-45. Six (4%) participants are between the ages of 46-55. Finally, two (1.3%) participants their age is more than 55 years.

Table 6: Income in Turkish Lira Currency

	Frequency	Percent	Valid Percent	Cumulative Percent
	>2500	20	13.3	13.3
	2500-4599	32	21.3	34.7
	4500-6499	33	22.0	56.7
Valid	6500-8499	18	12.0	68.7
	8500-10000	15	10.0	78.7
	>10000	32	21.3	100.0
	Total	150	100.0	100.0

The **Table 10** presents the circulation of monthly income of respondents. It is seen that 20 respondents (13.2%), have less than 2500 TL as a monthly income. 32 participants (21.2%) their monthly income is between 2500 TL and 4499 TL. Followed by 33 participants (21.9%) have a monthly income between 4500 TL and 6499 TL. 18 of the sampling group (11.9%) have a monthly income between 6500 TL and 8499 TL. 15 respondents reached a monthly income between 8500 TL and 10.000 TL. Lastly, 32 participants (21.2%) have monthly income more than 10.000 TL.

Table 7: Education

	Frequency	Percent	Valid Percent	Cumulative Percent
	Junior high school or lower	2	1.3	1.3
	Senior high school	10	6.7	8.0
	University or college	38	25.3	33.3
	Graduated/ master	90	60.0	93.3
Valid	PHD or higher	8	5.3	98.7
	I just took my P in bachelor but intending to continue when I'm ready	1	.7	99.3
	Just looking for a scholarship	1	.7	100.0
	Total	150	100.0	100.0

Results in **Table 11**, indicate that majority of the respondents are master's degree students representing 90 (60%) followed by university or college students' respondents, representing 38(25.3%), senior high school level followed with 10 (6.7%) and PHD or higher students with 8 (5.3%). By providing the participants, the chance to add their personal response "Other", two interesting responses was added. One participant (0.7%) wrote that he is looking for a scholarship, and the other participants (0.7%) wrote "I just took my bachelor but intending to continue when I'm ready again". Only two respondents (1.3%) are junior high school students. This means that the respondents are well educated, and hence the information gathered from them may be trusted for this study. There is no question that information is obtained from highly educated respondents.

Table 8: Occupation

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	55	36.7	36.7
	Employed	39	26.0	62.7
	Business owner	25	16.7	79.3
	Government staff	7	4.7	84.0
	Private sector staff	14	9.3	93.3
	Unemployed	6	4.0	97.3
	Others	4	2.8	100.0
	Total	150	100.0	100.0

The gathered result indicates the occupation distribution of sampling group. It is seen in the **Table 12** below those 55 (36.7%) respondents are students. Therefore, 39 (26%) respondents are employed. 25 (16.7%) participants are business owner. 6 (4%) respondents are unemployed. 7 (4.7%) work as government staff. 14 (9.3%) respondents work as private sector staff. The ability to add specifics answers was given to participants. Hence, four more occupations were added to the result by choosing "Others" option. One "doctor" (0.7%), one "house-wife" (0.7%), one "software engineer" (0.7%), one "pensioner or retired" (0.7%), as a total of 4%.

4.2. Descriptive statistics

For each variable the mean and default variances have been calculated and the results are shown in **Table 13**. The average was calculated primarily for each variable by calculating all items for a given structure or metric in their total value. The term "maximum, minimum, average and standard deviation" is the maximum and the minimum value of answering questions on a particular framework given by participants as mentioned below in **Table 13**. The average score (between M=2.55 and M=3.29) for all structures is also worthwhile finding. The maximum and minimum values will both be 1.20 and 0.98 with a standard deviation. When we look at the average of the answers, the highest average of mean=3.29 with Sd=0,98 was "During COVID-19 I become an impulsive shopper". We can say that most of the participants become impulsive shoppers during COVID- 19. The question with the lowest average is "During COVID-19 pandemic, do you think the crisis have cheered you to increase your online shopping?". Looking at the average mean=2.23 with Sd=0.88, it can be said that most of the participants increased their shopping online because of COVID-19.

Table 9: Descriptive Statistics

Items	N	Range	Minimum	Maximum	Mean	Std. Deviation
During COVID-19 pandemic, do you think the crisis have cheered you to increase your online shopping?	150	2.000	1.000	3.000	2.23333	.885503
before COVID-19 outdoor clothes and indoors clothes	150	2.00	1.00	3.00	2.5133	.51471
My purchases are spontaneous	150	4.00	1.00	5.00	2.8667	1.10318
During COVID-19 I become an impulsive shopper	150	4.00	1.00	5.00	3.2933	.98680
During COVID-19 I do carefully plan most of my purchases	150	4.00	1.00	5.00	2.7800	1.11650
Usually when I do shopping, I purchase items I had not intended to buy it	150	4.00	1.00	5.00	3.1800	1.12369
In general, do you think COVID-19 crisis affected your purchasing behavior?	150	2.00	1.00	3.00	2.4000	.75084
Valid N (listwise)	150					

4.3. Reliability analysis for (N= 150)

Table 10: Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.757	.759	11

After conducting reliability analysis for N=30, the result showed that the questions are reliable. Thereby, after gathering the data of 150 respondents, the reliability test has been done again for N=150 (**Table 14**), a Cronbach alpha test is applied to assess the reliability of the instrument. The Cronbach values is 0.757 which means that the questions are reliable.

4.4. Factor Analysis

In this part, based on these findings, principal component analysis method and varimax rotation with Kaiser Normalization, were applied as a descriptive factor analysis of the 11 item.

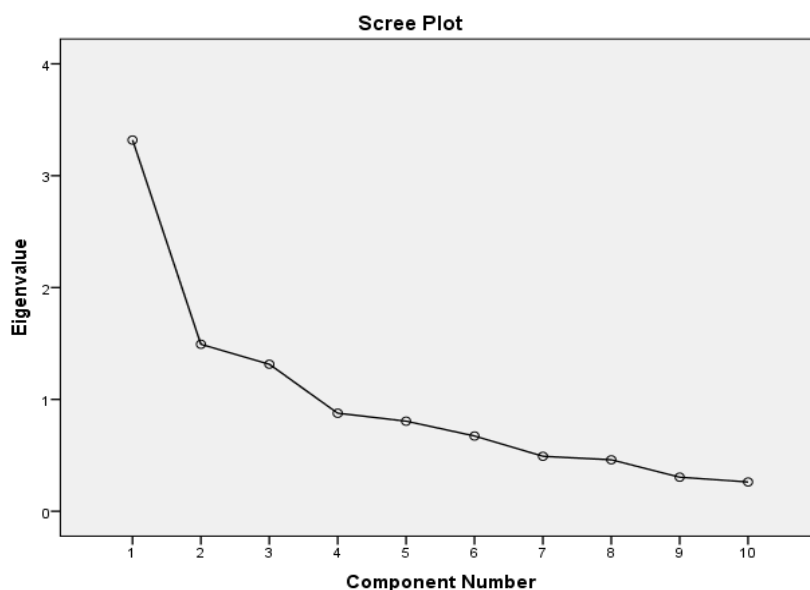
Table 11: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.731
Approx. Chi-Square		417.561
Bartlett's Test of Sphericity	df	45
	Sig.	.000

As it is presented in **Table 15**, Kaiser-Meyer-Olkin measured sampling adequacy yielded 0,731 which is over the minimum value of 0,5.it means the sample size is enough to make factor analysis on the scale Besides, Bartlett's Test of Sphericity produced significant results which supports that sampling is

enough to conduct further analysis (Chi-square:417.561; df:45; Sig:0.000) reflects that the scale is suitable to perform factor analysis.

Figure 8: Scree Plot



When the scree plot test graph is examined (**Figure 9**), it is seen that the initial eigenvalues show that there are three factors with greater values than 1 and their cumulative percentage as seen in (**Table 16**), is 61.260 % which means it is acceptable for further analysis. The explained variance of factor 1 is 33.186%, and for factor 2 the explained variance is 14.930% as well as for factor 3 the explained variance is 13.144%.

Table 12: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.319	33.186	33.186	3.319	33.186	33.186	2.450	24.495	24.495
2	1.493	14.930	48.116	1.493	14.930	48.116	1.925	19.250	43.746
3	1.314	13.144	61.260	1.314	13.144	61.260	1.751	17.515	61.260

Extraction Method: Principal Component Analysis.
 **. Correlation is significant at the 0.01 level (2-tailed).

Table 13: Rotated Component Matrix

	Component		
	1	2	3
The availability of wide variety of products	.865		
I do online shopping because it is easy to search and reach products with specific criteria	.845		
Doesn't require time and effort	.826		
I go shopping whenever I feel down, it helps me feel relieved		.840	
I go shopping alone just for entertainment		.788	
I do enjoy going out with friends to shopping centers		.542	
Usually when I do Shopping, I purchase items I had not intended to buy it			.779
IS			.771
SP		.343	.503
DPP		.393	-.418

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.
 a. Rotation converged in 5 iterations.

As presented in **Table 17**, the first factor is associated with “the availability of wide variety of products”, “I do online shopping because it is easy to search and reach products with specific criteria” and “Doesn’t require time and effort”. Moving to the second factor, is connected with “I go shopping whenever I feel down, it helps me feel relieved” and “I go shopping alone just for entertainment”. Finally, the last third factor is linked with “Usually when I do shopping, I purchase items I had not intended to buy it” and “Impulsive shopping (IS).

4.5. Correlation analysis

In this part, tables of correlation analysis are presented. In order to interpret the output, we have to consider following points; strength, nature and the significance.

The following **Table 18** shows different values. The Pearson correlation value, significance level value and sample size. The relationship between the two variables has been calculated, CPB (Consumer purchasing behavior) and CISO (COVID-19 increasing shopping online). The Pearson correlation value is (0.424), it lies between (0.3) to (0.7). Thus, we can conclude that the relationship between CPB and CISO is moderate. The second point is about nature. The nature of the relationship between the CPB and the CISO is positive, because of the help of Pearson correlation we can conclude it is positive, since the number (0.424) it is positive and there is no negative sign. The last point to interpret is the significance. The significance level value is about (0.000), which is less than (0.05). This means, the relationship is significant.

Table 14: Correlation Analysis Between CPB and CISO

		CPB	CISO
CPB	Pearson Correlation	1	.424**
	Sig. (2-tailed)		.000
	N	150	150
CISO	Pearson Correlation	.424**	1
	Sig. (2-tailed)	.000	
	N	150	150

The following **Table 19** shows the relationship between the two variables, CPB (Consumer purchasing behavior) and DCO&IC (During COVID-19 less Out-doors more in-doors clothes). The Pearson correlation value is (0.223), it is less (0.3). Accordingly, we can conclude that the relationship between CPB and DCO&IC is weak. Following to the next point is nature. The nature of the relationship between the CPB and the DCO&IC is positive, because of the help of Pearson correlation we can conclude it is positive since the number (0.223) it is positive. The significance level value is about (0.006), which is less than (0.05) this means that the relationship is significant.

Table 15: Correlation Analysis Between CPB and DCO&IC

		CPB	DCO&IC
CPB	Pearson Correlation	1	.223**
	Sig. (2-tailed)		.006
	N	150	150
DCO&IC	Pearson Correlation	.223**	1
	Sig. (2-tailed)	.006	
	N	150	150

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

The **Table 20** shows the relationship between the two variables CPB (Consumer purchasing behavior) and IS (Impulsive shopping). The Pearson correlation value is (- 0.141), it is less than (0.3) Consequently, we can conclude that the relationship between CPB and IS, it is weak. The nature of the relationship between the CPB and IS is negative, because of the help of Pearson correlation we can conclude it is negative since the number (- 0.141) has a negative sign. The significance level value is about (0.085), which is more than (0.05) this means that the relationship is insignificant.

Table 20: Correlation Analysis Between CPB and IS

		CPB	IS
CPB	Pearson Correlation	1	-.141
	Sig. (2-tailed)		.085
	N	150	150
IS	Pearson Correlation	-.141	1
	Sig. (2-tailed)	.085	
	N	150	150

4.6. Regression analysis and hypotheses results

The study seeks to investigate the impact of COVID-19 on consumer purchasing pattern towards clothes. Following hypotheses were proposed.

- **H₁:** COVID-19 has significant effect on consumers turning from in-store to online customers.
- **H₂:** COVID-19 has significant effect on customers purchasing less out-doors clothes and more in-doors clothes.
- **H₃:** COVID-19 has significant effect on customers to become impulsive shoppers.

Table 16: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.448 ^a	.201	.184	.67805

a. Predictors: (Constant), IS, DCO&IC, CISO

Table 17: ANOVA a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16.876	3	5.625	12.236	.000 ^b
	Residual	67.124	146	.460		
	Total	84.000	149			

a. Dependent Variable: CPB

b. Predictors: (Constant), IS, DCO&IC, CISO

The dependent variable consumer purchasing behavior (CPB) was predicting variables of consumer turning from in store to online consumer, during COVID-19 customers purchasing less out-doors clothes and more in-doors clothes (DCO&IC) and impulsive shoppers (IS). The independent COVID-19 significantly predict a change in consumer purchasing behavior. As shown in ANOVA **Table 22**, $F(3,146) = 12.236$, $p < .01$, which indicates that the three factors under study have a significant impact on consumer purchasing behavior. Moreover, in Model summary table 6, the $R^2 = .201$ depicts that the model explains 20.1% of the variance in consumer purchasing behavior.

Table 18: Coefficients a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.380	.334		4.138	.000
	CISO	.330	.065	.390	5.072	.000
	DCO&IC	.161	.087	.141	1.844	.067
	IS	-.023	.058	-.031	-.398	.691

a. Dependent Variable: CPB

Additionally, as seen in **Table 23**, coefficients were further assessed to ascertain the influence of each of the factors on the dependent variable (consumer purchasing behavior). H_1 evaluate whether COVID-19 significantly and positively affects consumer purchasing behavior ($B = 0.330$, $t = 5.072$, $p = 0.000$). hence, H_1 was supported.

H_2 evaluate whether COVID-19 has significant positive effect on customers purchasing less out-doors clothes and more in-doors clothes ($B = 0.161$, $t = 1.844$, $p = 0.067$). Consequently, H_2 was supported. For the H_3 it evaluates whether COVID-19 has significant positive effect on customers to become

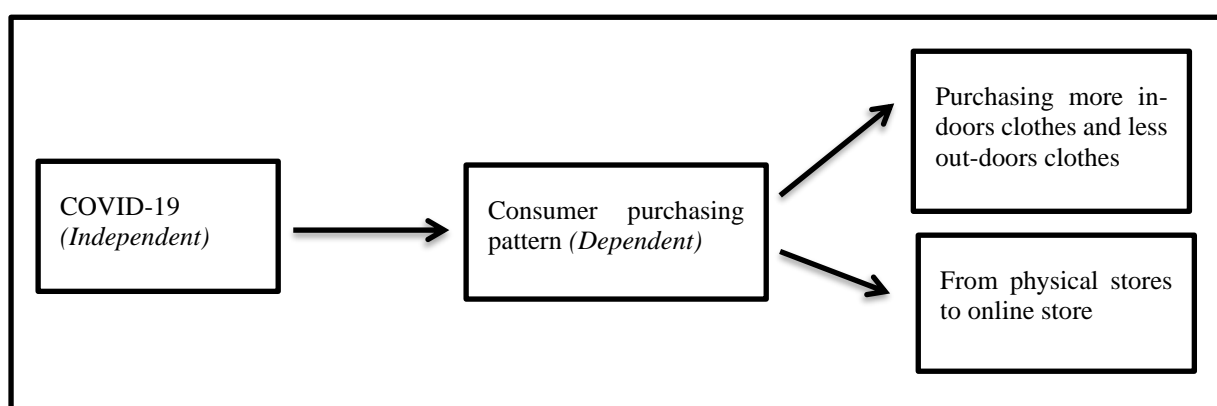
impulsive shoppers ($B = -0.023$, $t = -0.398$, $p = 0.691$) since the p-value of the stated relation yielded 0,691 which is far above the significance threshold of 0,050. Consequently, H_3 is rejected.

Table 19: Summary of Hypotheses Test

Hypothesis	Statement	Status
H_1	COVID-19 has significant effect on consumers turning from in-store to online customers	Supported
H_2	COVID-19 has significant effect on customers purchasing less out-doors clothes and more in-doors clothes.	Supported
H_3	COVID-19 has significant effect on customers to become impulsive shoppers.	Rejected

After conducting all the necessary measurements to analyze the gathered data. Starting from calculating the reliability, presenting the descriptive statistics, factor analysis and finally regression analysis. After reaching to a result concerning the hypothesis test, the research model has been revised. As it is presented in **Figure 10**.

Figure 9: Revised Research Model



Source: Own

5. DISCUSSION AND CONCLUSION

Our society is today confronted with new difficulties that must be met with patience and persistence. Humanity confronts the threat of a disease; wherein civilian lives are often lost. COVID-19 has had a significant effect on everybody's lives, and there has been a determined attempt in recent months to discover a cure for such a syndrome. The pandemic appears to be under control in Turkey due to the precautions and activities. Knowing the society's attitude toward the situation and developing strategies and modifying habits accordingly are critical in these circumstances. Consumer behavior has been significantly disrupted as a result of the lockdown and social separation imposed to prevent the COVID-19 virus. All usage is time and place limited. Consumers have learnt to improvise in unique and imaginative ways with time freedom but geographical rigidity. People increasingly work, study, and relax at home, blurring the line between work and life. Because the customer is unable to get to the business, the store must go to the consumer.

This study investigates the function of COVID-19 in affecting consumer purchasing behavior while picking clothing and deciding between online and offline channels. The scope of this study is confined to individuals residing in İstanbul, their purchase habits for both outdoor and indoor clothing, and whether their conduct was impulsive or typical. Changes in consumer purchasing behavior have been investigated on samples from the identified community, in accordance with the social restrictions imposed by the COVID-19 pandemic. Online survey was used in collecting data from consumers for this study, and the appropriate replies of (150) participants were examined. However, the investigation yielded two major results and helped to the development of the conceptual model. The study's beneficial findings are summarized in the following headlines:

The first finding: COVID-19 has significant effect on consumers turning from in-store to online customers. It has been approved analytically that a vast segment of the study's population has shifted their purchases towards online channels because of the pandemic. The survey's result illustrates a

majority of 53.3% (80 participants) answered, “*Yes, because of COVID-19 I became more concerned purchasing online*”.

The second finding: COVID-19 has significant effect on customers purchasing less out-doors clothes and more in-doors clothes. It has been confirmed in the study that an important number of participants 53 (35.3%), who admit that, during COVID-19 pandemic they used to buy less outdoors and more indoors clothes. Due to the change of their lifestyle and COVID-19 restrictions, people are spending more time at home, exercising their daily and necessary activities like working, studying and socializing online. have resulted that people started to consider buying less out-doors clothes since they will not go out and more indoors-clothes, using online channels as well.

These findings will be useful for companies in the fashion retailing industry, assisting them in predicting demand on their platforms. Furthermore, the insights will support fashion retailers in dividing their resources between the various online and offline channels. Not even to add that understanding customer purchasing behavior can help businesses acquire a competitive advantage by allowing them to adapt to market shifts effectively.

6. RECOMMENDATIONS AND LIMITATIONS

This study sheds light on customer behavior by comparing pandemic purchase intents and profiles to COVID-19 consumer purchasing personality profiles, with the goal of gaining understanding and potentially assisting clothing companies in estimating the probability, or tendency, Forecasting potential future activities at the consumer level Consumption portfolios, both traditional and digital. This study focuses on individuals' behavior during the initial quarantine period. The current study can considerably contribute to the existing research by providing academics and students with beneficial insights. Despite the fact that the clothing retail industry was expanding rapidly prior to the arrival of COVID-19, this study will undoubtedly reveal insights on consumer and company reactions throughout the pandemic. Future study should incorporate a bigger sample size and more questions regarding attitudes, cultures, views, and lifestyle to offer additional insights about consumer purchase choice motive and process. The results of the study may be used by marketing executives in the fashion sector to determine which market categories to target potential clients.

Because of the impact of the virus has changed consumer purchasing behavior, marketers and business agents must devise new ways to satisfy customers. Safe retailing, increasing customer experiences, boosting delivery capabilities, strengthening digital channels, and being more responsive to customers must all be prioritized.

Furthermore, the examination was obtained by an online survey approach. The example in this examination, like the other online surveys, includes only those who are eager to reply to the questions in the study, resulting in the limitation. Furthermore, because the members' mental states and moods are unknown, the consistency of suitable replies might be inaccurate. The last research limitation is the propensity of the testing approach. Because it was difficult to reach all of the populations under investigation, I employed a convenience sampling strategy to generate. In any event, the example cannot be used to represent the entire population. As a result, generalization is not permitted.

DECLARATION OF THE AUTHORS

Declaration of Contribution Rate: The first author contributes 70% while the second author contributes 30%

Declaration of Support and Thanksgiving: No support is taken from any institution or organization.

Declaration of Conflict: There is no potential conflict of interest in the study.

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