

# Consumer buying behaviors towards online shopping in Turkey during Covid-19

MADIHA NAVIN WALIZAD<sup>1,2</sup>

<sup>1</sup> This Study is derived from Madiha Navin WALIZAD Master Thesis Study “Online Shopping Trend and Its Effects on Consumer Buying Behavior in Turkey During COVID-19”.

<sup>2</sup> MBA, Istanbul Aydin University, Institute of Graduate Studies, Department of Business Administration, Turkey, [madihawalizad@stu.aydin.edu.tr](mailto:madihawalizad@stu.aydin.edu.tr) / [madihanavinwalizad@gmail.com](mailto:madihanavinwalizad@gmail.com) : ORCID 0000-0002-8004-0138

---

**Abstract:** Pandemics leave permanent scars on society's memories and have long-term effects. They can have consequences in a variety of areas, the most important of which are psychological, social, and financial, in addition to being a cause of sickness or death. The Covid-19 epidemic, which started in China and has spread over the world by the first months of 2020. The pandemic had a global impact. Turkey has been affected by the COVID-19 epidemic because to its geographic location as a crossroads between Asia and Europe. COVID-19 has had a significant good and bad impact on worldwide e-commerce, yet e-commerce is growing rapidly as a result of the outbreak. E-commerce has evolved as a viable alternative and is now often regarded as the best choice in such a circumstance, with e-retailers selling items that would typically be purchased at a supermarket. COVID-19 has changed customer purchasing habits across several digital platforms. Customer behavior, sales volume, and the larger supply chain have all been affected by the outbreak. The goal of this study is to assess online shopping trends in Turkey and their impact on consumer buying behavior during COVID-19. Structure questionnaires were developed to achieve this goal. The information was gathered from 384 respondents in Istanbul, Turkey. SPSS was used to conduct the analysis. Trust and confidence, convenience, privacy, and product variety were used to assess the impact of the pandemic on consumer buying behavior. As a result, it can be stated that customer buying behavior is favorably affected by trust and confidence, convenience, privacy, and product variety.

**Keywords:** COVID-19, Consumer buying behavior, Trust and Confidence, Convenience, Privacy, and Product Variety.

---

## 1. INTRODUCTION

Businesses all across the world were affected by the COVID-19 pandemic, which disrupted service capacity, supply networks, and human availability in an organization's ability to carry out commercial activities. Communicating with customers, stakeholders, and business partners in a timely, transparent, and simple manner is critical to overcome this problem. Electronic communication is used by businesses, partners, and consumers to do business and serve their countries. Several prominent stores have shuttered their doors during COVID-19 pandemic. Aside from that, weak footfall is causing problems for medium and small businesses. In addition, online companies are not exempt from the list. Many online businesses rely on manufacturing companies for half of their product offers. As a result, this deadly virus is predicted to have a substantial impact on the internet business. The vast majority of things produced by huge firms are locked, meaning they cannot be imported or exported. Consumer satisfaction is important for business, but we don't know how well internet shopping fared during the outbreak. Even while many people are eager to transition to online shopping, there are still some who are not. Consumer buying patterns have shifted dramatically from local retailers to online marketplaces as a result of the current epidemic, according to Tyagi and Pabalkar [1]. People choose to wear masks and remain socially isolated for extended periods of time since the epidemic is still underway. Customers' purchasing behavior will not be the same as it was before to the epidemic, and businesses will need to react accordingly. Consumer purchasing habits are constantly shifting and difficult to forecast. Furthermore, each consumer has an own viewpoint on all other businesses.

The COVID-19 Pandemic has had a negative influence on the entire world. People are altering their lifestyles, shopping habits, and thinking patterns. As a result, businesses are closing their doors, and people all over the world are seeing commodities, services, and brands in new ways. COVID-19 is causing a lot of concern among consumers, both in terms of health and economics. People are reacting in a variety of ways, with a wide range of perspectives, lives, and purchasing habits. People all throughout the world are terrified as they try to adjust to a new normal. People are afraid as they consider the implications of the crisis not just for themselves but also for their families and friends, as well as for society as a whole.

Consumers have gotten accustomed to internet shopping and door-to-door delivery of items from anywhere in the world, which has revolutionized many merchants' marketing techniques in recent decades. These advancements were required for all firms to protect their employees and establish up a cross-functional reaction team during the Covid-19. To survive in the market, sellers make sure they have enough liquid assets, stable the supply chain, stay close to consumers, practice the strategy, and illustrate the goals.

Most economies are being affected by the outbreak, which is decreasing both supply and demand. Apart from some supply and demand channels, emerging-market countries such as Turkey experience capital outflows. Investors' appetite for risk reduces during a crisis, and they transfer to safer assets like cash or US government bonds, resulting in a flight from developing countries. This is particularly problematic for Turkey, as it has an external debt of almost 56% of GDP, and foreign money is leaving at a time when foreign currency revenues are falling. As a result, the need for foreign exchange funding grows, causing the Turkish lira's value to fall. Turkey's achievement during the pandemic in areas including as security, strategic commodities, supply chain, and logistics, according to experts, would give it a commanding position in e-export. Turkish enterprises that can replace China in global commerce are expected to be able to capture a portion of global trade if they move quickly in terms of production, change, financing, and supply.

## **2. ONLINE SHOPPING**

Online shopping, often known as e-shopping, is a type of e-commerce that allows users to directly purchase products or services from any seller over the internet using websites [2]. According to Zhou et al., online shopping has grown in popularity since the late 1990s, as an increasing number of buyers utilize the internet to acquire an expanding range of items [3]. Online shopping is defined by Rahman et al., as "electronic trade to directly acquire products or services from the vendor over the Internet [4]." According to Bashir et al., online purchasing is becoming increasingly popular among internet users [5]. With the aid of the internet, we can buy goods and services online with ease. Online shopping is becoming more popular in the internet world because it gives consumers with accurate data and a large selection of options, as well as the chance to compare items and pricing. It is simpler to locate desired items or services online when there are more options and diversity. Modern-day buyers who value convenience and quickness have found that purchasing online provides them with more happiness. Global online internet buying has expanded in recent years, [6]. Assume that the internet's reach and popularity expand, and that as a result, a rising number of people become familiar with it and embrace it as a means of gathering information and purchasing online. Online buying is growing more popular as internet use develops, especially in countries with well-developed marketing infrastructure. Customers get access to things that are not accessible in their location and can purchase wherever they wish [7]. In addition to their personal computers, they may access the internet via a number of sophisticated computing devices such as Palm Pilots and cellphones. Online shopping began in Mar-1995, with the digital internet, which was known as the WWW (World Wide Web) [8]. As demand for the internet grew, people realized how important it was and how much they used it in their daily lives. People started using the internet for two reasons: first, because it was an opportunity, and second, because they were ready to use it. Later on, the internet was used as a data source. Everyone felt driven to use the internet for a number of reasons, such as economic or political motives, news, business, and education, among other things. Content transitioned to a web medium with the usage of numerous search engines such as Google (1998), Yahoo (1995), and Alta Vista (1995), and consumers began seeking for information on the internet rather of hard materials.

## **3. E-BUSINESS**

As long as all of these actions and duties are accomplished electronically is called e-business. E-business maintains relationships, collaboration, communication, electronic data interchange, and workflow protocols with business partners, employees, government, customers, and other business agents [9] (CERDAN & ACOSTA, 2005: 585). There is a large need for day-to-day business conducted via the internet or through e-business, according to Amit and Zott (AMIT & ZOTT, 2001: 494). Due to its rapid expansion and competitive qualities in offering opportunities and cash, it is in high

demand. To take use of the potential given by the internet, most newly founded organizations, enterprises, or sectors develop an online presence. Through e-business, a company or a business may generate more money, especially through innovation and entrepreneurial start-up in various projects or tasks. Observations show that no single strategic management model or entrepreneurship characterizes or explains e-business value production. Because of the recent pandemic COVID-19, Hasanat et al. regarded e-business as important. E-business is the sole way to interact when it comes to export, import, and data sharing [10]. Online shopping looks to be critical in a crisis situation because people are unable to meet face to face and go around. People in business, government, and shareholders use this power to make e-commerce transactions in order to meet national demand and assist countries in surviving pandemics. E-commerce applications may generate money and profit for e-businesses while also lowering fixed and variable costs. To reduce a firm's fixed and overhead expenditures, for example, internet technology may be utilized to automate portions of the firm's functions, such as Enterprise Resource Planning (ERP). Businesses may reduce the cost of variable production and delivery processes by utilizing applications such as Electronic Data Interchange (EDI), Business to Customer (B2C), and Business to Business (B2B). These applications help to boost performance and productivity. E-business and information technology are closely intertwined, and information technology improves information technology quality (IT). It is separated into three sections: 1) those with the lowest fixed and operational expenditures, 2) those with lower product or service design and production expenses, and 3) those with reduced manufacturing, utility, and delivery costs [9]. E-business has three dimensions: e-communication, e-workflow, and e-information, all of which help a wide range of commercial organizations worldwide.

### **3.1 E-Information**

According to Tonta et al., at initially, some individuals were skeptical of the benefits of information and communication technology (ICT) [11]. Most people rely on e-information to estimate future demands and wants for their businesses [9]. COVID-19 is a nice example of this. A pandemic erupted in China in just a few months, and it has since been isolated across the world. In advance of the pandemic, the news spread information to commercial industries, business partners, and companies, and some companies, such as Lcwaikiki, a well-known Turkish company, changed their production from clothing to masks and other related materials for use in the health care system [12]. Others have made the leap to online shopping as well. Some businesses increased the amount of raw materials they utilized. Some folks began to behave differently. As a consequence of all of these changes, an online business would be unable to construct its marketing plan without the use of e-information.

### **3.2 E-communication**

The COVID-19 outbreak had an impact on businesses all around the world, disrupting service capabilities, supply networks, and employee availability in an organization's ability to conduct business [13]. Dealing with these difficulties necessitates rapid, honest, and straightforward communication with customers, stakeholders, and business partners. Furthermore, enterprises and partners rely on electronic communication to operate their operations and serve their respective countries. Internet communications are a frequent technique of connecting with several business agents in an organization, firm, or sector for both internal and external causes. Companies can save money by employing e-communication in addition to these technologies for communication. Companies communicate ideas, information, cooperate, and build close connections using this technology based on mutual commitment and trust. In this aspect, web technologies are the best way to combine graphics, music, video, and text. E-communication is one of the e-business components that allows for the two-way flow of information, which is advantageous for receiving information and providing feedback. It is more interactive, comparable to online chat features [14].

### **3.3 E-workflow**

According to Cerdan and Acosta, the global economy has changed from its conventional basis to an information-based economy during the past 30 years [9]. It has begun to transition from the creation of tangible products to the flow of information. Workflow is crucial in today's commercial company for any firm looking to make a move. Workflow is a way of automating a whole or part of an organization or business process in which information, papers, or tasks are moved from one employee to another for action in accordance with specified procedural norms and regulations. It is not the same as the previous traditional workflow and e-workflow systems. It is difficult to acquire simple input and output activities in traditional systems that describe logistics, inventory control, and other duties and interchange multiple information systems. E-workflow, on the other hand, allows for the integration of e-business activities, including e-procurement, product data processing, and supply chain management systems.

#### 4. E-COMMERCE

Electronic commerce, often known as e-commerce, refers to a variety of online economic operations for products and services [15]. It also encompasses any sort of commercial transaction in which the parties interact electronically rather than via actual transactions or direct physical contact. According to Lakshmi, e-commerce gives people with more options, information, and purchasing opportunities. In addition, e-commerce will remain a platform for online sales of products, services, and materials. Through online shopping, everyone may purchase or sell anything from anywhere at any time [16]. E-commerce, in other words, is the commercial use of digital information processing and electronic communication technology to create, communicate, and redefine value-creating agreements with or between businesses or individuals and organizations. E-commerce, according to Kshetri, has the potential to produce value for both enterprises and consumers globally, particularly in developing countries [17]. The majority of developing countries lack access to modern information and communication technologies (ICT). To leverage e-commerce, businesses must transition from the old to the new world. In the ancient days, standardizing products, regular marketplaces, and development cycles with long-life products were the norm. In today's environment, variety and customization have mostly replaced standardized commodities. To respond to the interests of a diverse spectrum of clients, businesses must provide a wide range of items with a wide range of qualities.

Customers will have more options as a result of e-commerce, which allows firms to bring products and services to them. Customers must submit additional information and select many features until they locate a product or service that satisfies their expectations and requirements. E-commerce businesses utilize consumer information to recommend things to their consumers based on a variety of factors such as bestsellers, demography, price, quality, and so on. Furthermore, the sites aggressively propose products to their consumers based on recent purchases. Based on previously collected information, these tactics allow the website to adapt to each consumer. This is also part of the customizing of a website. According to Schafer et al., there are three techniques to improving an e-commerce system [18]:

- Converting browsers to buyers: When a consumer sees a website for the first time, he or she may have no prior expertise with online buying; nonetheless, the system can help and recommend the product that the customer intend to buy.
- Cross-sell: The system suggests that the customer purchase other things. During the checkout process, for example, the site may recommend more items to purchase.
- Loyalty: In a world where competitors may disappear with the press of a button, developing consumer loyalty is a vital business strategy. The strategy enhances customer loyalty and provides value to the relationship between the consumer and the site; hence, developing a relationship with the customer is critical.

According to Nemat, e-commerce is the administration of a firm via the use of a network and the internet. A deeper examination reveals that it is a business connection between a firm and individuals. The next part will examine the numerous sorts of links that exist between e-commerce, e-business, and individuals [19].

##### 4.1 Business-to-Business (B2B)

Contracts between businesses, such as those between a seller and a wholesaler, a wholesaler and a retailer, a manufacturer and a supplier, or a supplier and a shopkeeper, are known as business-to-business (B2B). The amount of a deal between B2B is significantly more than that of a contract between B2C (Business to Customer/Consumer). There will be several B2B contracts or transactions in a product or project, but only one B2C transaction. A vehicle manufacturer, for example, will enter into several B2B contracts or transactions with other enterprises. For example, purchasing glass, tires, and seats for its autos. Only B2C will be used for the vehicle's final transaction [19]. Many companies use social media to contact with their customers (B2C); yet, they continue to use similar platforms to engage with one another inside the industry. When employees engage with one another, this is referred to as "B2B" communication. Nowadays, most organizations prefer B2C transactions or dealings since it is a direct contract with benefits and drawbacks.

##### 4.2 Business-to-Consumer (B2C)

A business-to-consumer/customer transaction is which a company, buys or sells goods or services to end-user. Consider the following scenarios: a shopkeeper and a customer. A client may purchase a pair of shoes from a retailer. B2C refers to any company that offers its products or services to customers over the internet. When most people hear the terms Amazon, online shopping, or travel services, they immediately think of business-to-consumer (B2C). According to Gupta, B2C reduces transaction costs (particularly search costs) by increasing consumer access to information and encouraging

customers to find the best bargain on a product or service [20]. Furthermore, B2C decreases market entry barriers since the cost of creating and maintaining a website is substantially lower than the cost of constructing a "brick-and-mortar" structure for a business. In the case of information products, B2C e-commerce is even more tempting since it eliminates the need for firms to incur the additional expenditures of a physical distribution network, as seen in figure 1. According to Kang et al., technical infrastructure is essential for B2C e-commerce to exist. Because installed computer capacity and internet connectivity are required for consumers and merchants to engage in B2C online commerce, they are proxies for technology adoption [21].

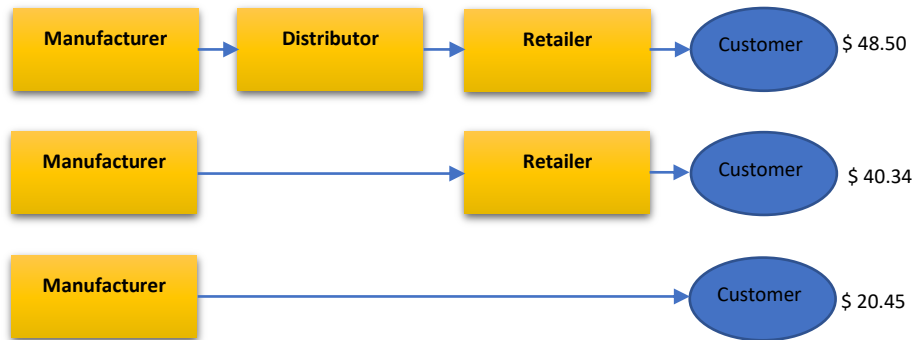


Fig 1: B2B, B2C process

Source: (GUPTA, 2014)

#### 4.3 Business-to-Employee (B2E)

B2E (business-to-employee) is a type of electronic commerce in which companies offer goods or services to their employees. Companies that provide a discount to their internal workers on specific products or services are an example [19] [20].

#### 4.4 Business-to-Government (B2G)

The difference between B2G and B2B is that B2G entails engagement with the government or public sector. Business-to-Government (B2G) is a method for businesses to interact with the government. The government may issue corporations a Request for Quotation (RFQ), Request for Proposal (RFP), Request for Issuance (RFI), or signal source bids [19] [20].

#### 4.5 Business-to-Manager (B2M)

A new e-business model is B2M (Business-to-Manager). It is a transaction or agreement between the product seller and the company's professional management. Assume a professional manager is assigned the responsibility of researching or acquiring fresh information on the internet. In such case, this task is separate from his or her day-to-day responsibilities at the company [19] [20].

#### 4.6 Consumer-to-Business (C2B)

Consumer-to-business (C2B) electronic commerce occurs when an individual, consumer, or customer sells something to a business. Instead, he/she will be compensated by the businesses. An author, for example, may submit the URL to his or her book or blog to an online business that want to acquire it (like a book on Amazon.com) [19] [20].

#### 4.7 Consumer-to-Consumer or citizen-to-citizen (C2C)

Consumer-to-consumer (C2C) electronic commerce occurs between customers via websites. For example, when an individual advertises an item for sale online, the third party (web facilitator) just charges a fee for the transaction. A online facilitator offers a particular function for placing people' products or services for sale in exchange for a fee [19].

#### 4.8 Government-to-Business (G2B)

G2B refers to online contacts between the government (local and federal governments) and corporate sectors, as opposed to private customers (G2C). Example: <http://www.dti.gov.uk/> is a government website where businesses may get e-business advice and information [19].

#### 4.9 Government-to-Citizen (G2C)

Government to Citizen (G2C) is a kind of internet communication between the government and citizens. Using e-mail, a media company, or any other type of technology [19].

#### 4.10 Government-to-Employees (G2E)

G2E is an abbreviation for online communication or interaction between the government and civil servants. This is one of the most frequent forms of e-government. For example, the government provides employees with e-learning and training, allowing them to share knowledge with one another [19].

#### 4.11 Government-to-Government (G2G)

G2G interaction and communication occur online between two governments, two organizations, two ministries, and two authorities [19].

#### 4.12 Peer-to-Peer (P2P)

Peer-to-peer (P2P) is equally privileged in all applications. Without a consistent host and the need for centralized server coordination, peers share resources like as disk storage, network bandwidth, and computer power. This peer-to-peer network is about more than simply technology. It will investigate social processes in relation to peer-to-peer dynamics [19].

During a pandemic disaster, e-commerce can help save employment. Many restaurants, for example, closed during the pandemic, but online delivery services provided a lifeline. Schools and institutions have closed, yet professors and consultants can still work via video conferencing, and in certain cases, e-commerce has created new economic opportunities. Search engine patterns now give a real-time indicator of the digital economy's role to the epidemic. People are seeking for internet shopping, supermarket delivery, and healthcare as the illness spreads over the world.

### 5. CONSUMER BUYING-BEHAVIOR

Purchase behavior refers to the decisions and activities that individuals engage in while acquiring and consuming things, and it encompasses social and mental processes [22]. Consumer behavior is the study of people, groups, or organizations, as well as the processes they use to choose, secure, and dispose of products, services, relationships, or ideas in order to fulfill preferences, as well as the impact these processes have on the consumer and society [5]. Every person's purchasing habits varies, [23]. Consumer purchasing refers to all of the thoughts, feelings, and actions that a person has or takes prior to or during the purchase of a product, service, or concept. Buyer's behavior is a philosophy that addresses why, how, where, and with whom a person purchases. As a result, the buyer dictates the buyer's conduct. The entire purchasing process entails considering what should be purchased, which brand is ideal, when or from whom the purchase should be made, where to purchase, how much to spend, and how many times to purchase, and at what intervals. As a result, the customer's final judgments on product preference, brand selection, distributor selection, time of purchase, purchase quantity, and frequency of purchase are the end outcome of buyer behavior [24]. Several authors, including Ramya and Ali and Lakshmi, stated in their reports that several factors or forces influence consumer or buyer behavior, including the following: 1) Internal or psychological factors: (a) motivation, (b) perception, (c) learning, (d) beliefs and attitude, and 2) Social elements include (a) family, (b) references, and (c) role and status. 3) Cultural elements include (a) culture, (b) subculture, (c) social class, and (d) religion. 4) Economic considerations include (a) personal income, (b) family income, (c) income expectations, (d) liquid assistance, and (e) government policy. 5) Personal characteristics: (a) age, (b) income, (c) employment, (d) lifestyle, and (e) personality [25] [16].

According to Oana, consumer behavior may be divided into three major categories: (1) Psychological Technique: This approach emphasizes the psychological influences on customer behavior, namely how the consumer responds to stimuli, activity, perception, and learning. (2) Sociological Approach: emphasizes the importance of researching how consumers react to social influences manifested in various contexts; (3) Economic Approach: emphasizes how actual consumer demands are manifested on the market in the form of demand, which is then fulfilled by confronting the market's current bid at a given time [26]. When it comes to worries about the Covid-19 outbreak, Unvan and Serbestoglu identify six consumer behavior thresholds [27]:

- Consumers are interested in products that help them maintain their overall health and wellbeing;

- Consumers prioritize things vital to virus control, health, and public safety, such as face masks, hand sanitizers, and so on;
- Consumers are storing shelf-stable foods and a broader range of health and safety products; store visits are growing; basket sizes are increasing;
- Online purchasing is increasing, while retail visits are reducing, resulting in out-of-stocks and supply chain strains.
- Shopping trips are limited, internet fulfillment is limited, and price issues arise as low supply has an impact on pricing in some circumstances.
- People resume their normal activities but with a renewed sense of health concern—changes in the supply chain, e-commerce usage, and hygiene procedures.

### 5.1 Trust and Confidence

Trust and Confidence provide a subjective assurance that the e-vendor will fulfill its part of the bargain, perform as promised, and actually care [28]. Trust and confidence fundamentally means belief, desire, anticipation, confidence, and attitude. Trust and Confidence defined as "a party's readiness to be susceptible to the actions of another based on the premise that the other will do a certain action that is important to the trustor, independent of the capacity to track or influence the other party [29]. Trust is a critical aspect in unstable and risky settings [30]. It helps to guarantee that neither party exploits the other's weakness before or after a transaction. Also, trust and Confidence is the fundamental and necessary component for establishing a partnership with customers. Lakshmi stated that while engaging with a firm, consumers trust the provider or its behavior [16]. Some effective transactions transcend trust because individuals feel comfortable and believe that this supplier is responsive to their requirements and desires. The subject who trusts the target entity is referred to as the trustor, according to Aljazzaf et al. [31]. A trusted entity, sometimes known as a trustee, is a target entity. An object might be a person, a store, a bank, a company, a commodity, or something else. The attributes of an entity, such as its name, identifier, picture, signature, storage location, and policies, can be used to identify it. A person's decision to speak with another is an act of trust. In this scenario, the trustor relies on and believes in the trustee to execute the agreed-upon assignment.

The amount of privacy and security given by an e-commerce website strongly influences its reliability. People buy goods and services because they trust the product and the sellers, whether in a physical store or online. The online shopping firm will provide third-party verification to the e-commerce website. When this privacy and protection strategy is used, consumers believe their online e-commerce purchases are safe, making the site more trustworthy to them. Aside from that, consumers will be more trusting if the e-commerce website provides information about their customer services, such as full name, contact phone number, and a help button on the website, since they will believe that the online shop exists and trusts the actions of its customers. Brand trust increases online intentions, which can be critical for boosting online sales [32]. Consumer trust has a greater effect on online intents as brand trust grows, and brand trust improves product and service values. The ease of navigation and perceived security had a significant beneficial influence on trust. Satisfaction has been shown to increase trust, which promotes consumer loyalty. Client satisfaction, which is a fundamental antecedent of trust, influences customer loyalty. The dimensionality of trust is offline and online. In terms of scope and degree of trust, they range from wide to personal [31]. The two varieties of trust are slow trust (which develops gradually over time in a long-term relationship) and rapid trust (which builds quickly). Trust is also defined as dependability; reliance on integrity; assured expectation; duty or responsibilities imposed on someone/something in whom trust or authority is placed; a fiduciary relationship; being expected to look after another; belief, rely on; dependence; certainty; faith; no fear of consequences; commit; hope. Companionship, affection, love, agreement, contentment, and warmth are all related to trust. An individual's view of others, as well as their decision to behave based on their words, actions, and choices, is characterized as trust. Assume a company wants to grow and prosper. In that circumstance, trust is crucial, and it must be maintained at all times to secure the company's survival and increase employee excitement. It has intrapersonal and interpersonal ramifications, as well as an influence on relationships within and beyond the company. Trust is both an emotional and a rational act, according to Aljazzaf et al. It's the emotional moment at which you reveal your vulnerability to others while trusting that they won't take advantage of it. It is, logically, the point at which you have determined that the individual in question will respond predictably based on hard output data. People trust people because they have seen their trustworthiness [31] [33].

## 5.2 Convenience

The key motivation for distance sales or online purchasing, is being convenience [34]. Both client and consumers have agreed that online purchasing over the internet gives shoppers tremendous convenience [30]. Customers may purchase online at any time and from any location due to Internet capabilities. Customers may shop online 24 hours a day, seven days a week from the comfort of their own homes or offices, enticing some time-crunched buyers who utilize the internet to save time shopping for items in physical stores. Additionally, the internet provides a number of ways to save money, time and provide convenience for shoppers. Customers, for example, are not required to visit a physical business, therefore transportation is not required. Convenience was defined by Ahmed et al. as performing buying through the internet, which may minimize customers' effort and time in the purchase process [2]. Copeland introduced the convenience concept in 1923, and described that identifying things that people purchase more frequently and are easily available in stores on demand are as convenience goods. Additionally, four selling options have been presented to give convenience to consumers [5]:

- Access: The customer's ability to reach the store,
- Search: The ability to find and choose items that they seek,
- Possession: The ability to purchase the desired product,
- Transaction: The ability to modify or affect purchases.

Convenience is one of the most crucial factors determining internet shopping willingness. Customer may shop online at any time of day, unlike in traditional businesses. Convenience means that online buying may be done from any location [28]. For example, sitting in one area and perusing a variety of online stores to avoid the crowds and traffic on the market. Convenience is critical for new customers who abandon their shopping midway owing to lengthy processes or complications such as money transfer or non-acceptance of money cards [32]. As a result of the internet's abundant information, ease of access, and convenience, online shops can provide a familiar buying experience. For normal or recurring orders, the site should be made more user-friendly, such as using a one-click buy technique.

Zhou et al. stated that online shopping convenience for customers includes multiple choices, low prices, original services, personal focus, and convenient access to information [3]. Three different convenience themes have been identified based on shopping results. The first theme is about convenience advantages, such as the individual commodity, the consumption of the product, and the convenience of not having to deal with a shop clerk. The second theme is concerned with how expectations of convenience influence purchasing behavior in the sense of the internet as information technology. The third 'theme' demonstrates that there is no such thing as a convenience store. Each shopping scenario establishes "the agenda" for a convenient online store due to individual demands and different situations.

## 5.3 Privacy

Privacy in e-commerce as the readiness to provide personal information over the internet in order to complete a purchase transaction [35]. Some websites have privacy policies in place to assist consumers and make them feel more at ease when it comes to the topic of privacy. Despite the fact that business-to-consumer (B2C) electronic commerce appears to have grown exponentially in recent years, numerous surveys show that a significant number of Internet users have serious privacy concerns, and that gaining public trust is the most significant challenge to continued e-commerce growth. Spam, user monitoring, data processing, preference, password, user name, and data exchange with third parties are all examples of Internet data privacy issues. Independent organizations, such as trust, can validate, inspect, and certify online privacy rules [5]. Market risk knowledge was frequently identified as one of the nine elements they uncovered that contribute to customer views of online purchasing. It discriminated between those who had already posted anything and those who had not. Online protection is defined as the consumer's expectation that his financial information would be protected, not made public, not maintained, and not utilized by unauthorized users. Even today, the secrecy of internet purchases is a big worry when it comes to online purchasing. According to Bashir et al. one of the most important elements in the expansion of e-commerce is privacy. Furthermore, privacy is a collection of concepts that encompasses the right of people to utilize their own bodies, private areas, conversations, and records [5]. Privacy is defined in cyberspace as the user's right to oversee the terms and conditions under which their personal data is gathered and utilized. Dost et al. outline four dimensions of online privacy [23]:

- Unauthorized use of personal information by a third party,
- Inappropriate access to digitally recorded material,



- Gathering of each individual's sensitive information,
- Errors in previously obtained personal records

#### **5.4 Product Variety**

Giving a diverse product variety is a common strategy for online retailers to keep customers delighted [36]. There would be a higher possibility of selling the commodity if there were more possibilities. Online retailers with a diverse selection of goods and services appear to be more popular. Dost et al. state that product diversity was a big determinant in online shopping pleasure. When it comes to online purchasing, pricing, product selection, and product quality are the most prevalent and noticeable client expectations. Increasing product variety creates a total welfare benefit that improves the overall welfare gain from decreased costs by a bigger variety than the ratio anticipated for consumer welfare benefits alone [37]. Online retailers anticipate the internet as well as the capacity to locate specific goods and services, as well as a large range of items. Customers will be more interested in a wider range of products, and e-satisfaction may increase as online retailers deliver superior product assortments. Eight components (including information quality, website architecture, product attributes, buying capacity, security, privacy, payment, delivery, and customer service) are important predictors of client loyalty in the online shopping environment, according to the study. Various items have a significant part in determining whether buyers are satisfied or dissatisfied with their shopping experience. According to the online retail sector, a wider selection of items and cheaper costs have a beneficial influence on consumer happiness.

### **6. CONSUMER CHARACTERISTICS AND ITS IMPACT ON ONLINE SHOPPING**

Consumer characteristics are impacted by a range of elements such as user purchasing preferences, socioeconomic factors, device and internet knowledge and use, market innovativeness, and psychological variables [16]. Consumer characteristics are the primary element in influencing customer acceptance of online purchasing, and the factors include personality traits, self-efficacy, demographic profiles, and approval of new IT applications [38]. Clients who buy online items demand convenience and variety [39]. They are also more inventive and spontaneous than conventional customers. They also have a less familiarity with the product's brand and a more positive attitude toward commercials and direct marketing. Researchers discovered, on the other hand, that the economic benefits of online shopping, product availability, security risks, monthly profits, product technology, opinion of leaders, and their attitude toward technological development are the most important considerations in classifying online shoppers. There are also favorable relationships between online buying behavior and five categories of factors, including logistical support given by e-stores, goods qualities, website technological characteristics, content characteristics, and homepage appearance.

### **7. COVID-19 AND ITS IMPACT ON CONSUMER BEHAVIOR**

Consumer behavior is the study of people, groups, or organizations and the methods they use to choose, protect, and dispose of products, resources, affiliations, or ideas to meet wishes [5] [22]. The worldwide pandemic influences consumer behavior [40]. During the COVID-19 epidemic, social separation drove an increase in the use of digital media. Consumers prefer to purchase things using digital information, and technology is becoming increasingly crucial in the daily lives of customers and businesses. The COVID-19 pandemic has an influence on local and national economy, as well as worldwide consumer behavior [41]. As a result of the epidemic, consumer behavior has shifted, and businesses have developed to respond.

According to a McKinsey research, the globe is progressively moving away from the COVID-19 crisis and toward recovery and economic reopening [42]. The lockout has a significant influence on people's lives. Consumer behavior was influenced for years by the period of contagion, self-isolation, and economic uncertainty. New consumer tastes have an impact on many aspects of our life, including how we work, buy, and enjoy ourselves. As a result of these abrupt developments, retailers and consumer packaged products companies face significant ramifications. During COVID-19, McKinsey observed new behaviors arise in eight areas of life, including 1) Work, where unemployment has grown and people are working remotely. 2) Campus-based learning is being phased out, and individuals are increasingly turning to online learning. 3) Communications and information, in-person communication and information are declining, with more people resorting to media instead. 4) Travel and mobility, overseas travel is down but domestic tourism and shopping are up. 5) Increased consumption and purchasing increased e-commerce preference for well-known brands, as well as less excursions to the store. 6) The amount of time spent at home, sleeping, and using the internet has grown. 7) Entertainment and play, shift in entertainment channel (e.g., cinema to streaming), and additional playing time 8) Health and well-being emphasize fitness and sanitation with an emphasis on people's behavior.

Understanding the methods that customers employ when picking a product, is a critical component of any entity's marketing plan [43]. In most circumstances, a consumer's choice to buy or not buy a product is impacted by both intrinsic and external variables. People's ideas of the value of such commodities have evolved in light of the Covid-19 outbreak, with a more emphasis on delivering food and less on the luxury goods and services industry.

All of these volatile expressions of the economic and social environment, taken together, have resulted in changes in consumer purchasing and purchase behavior. The advent of online shopping boosted media consumption as a source of knowledge or a form of leisure, causing consumers to be aware of and adapt to new sources of influence that have been

## 8. COVID-19 IMPLICATIONS ON SHOPPING IN TURKEY

The impact of Covid-19 on shopping will vary by industry; some will see an increase in demand and supply, while others would see a fall in demand and supply. Shopping for healthcare and social services has increased; yet, airline pilots and hotel employees have suffered from both a lack of supply and a lack of demand. Most economies are being impacted by the pandemic, which is decreasing both supply and demand. The loss in supply is caused by two factors: infected people are being forced out of the labor force and are unable to contribute to production, and most non-essential sectors have been forced to close, further reducing productivity. The epidemic has also resulted in major changes in consumption habits on the demand side. For starters, individuals shun shopping malls and public gatherings out of fear of contracting or spreading the illness. Second, there is a significant degree of uncertainty regarding the route of the epidemic, which leads to precautionary savings among the population because consumption and investment often dip during times of high uncertainty. Third, the reduction in overall demand is driven by revenue loss as a result of output decline.

Aside from the typical supply and demand channels, emerging-market countries such as Turkey are seeing capital outflows. Investors' appetite for risk reduces during a crisis, and they migrate to safer assets such as cash or US government bonds, resulting in a flight from emerging countries. This is especially worrying for an economy like Turkey, where the external debt is roughly 56% of GDP, because foreign money is leaving at a time when foreign exchange profits are dropping. As a result, the need for foreign exchange funding grows, causing the Turkish lira to drop [44]. Experts argue that Turkey's success in areas like as security, strategic commodities, supply chain, and logistics during the pandemic would give it a significant position in e-export. It is expected that Turkish enterprises that can replace China in worldwide commerce would be able to claim their share of global trade provided they move rapidly in terms of production, change, finance, and supply [45].

## 9. E-COMMERCE BEFORE AND DURING COVID-19 IN TURKEY

Customer behavior is continually evolving in the age of digital commerce, so companies must change their organizational and technology strategies to meet growing needs and capitalize on possibilities. As a result, brands and retailers must expand their digital businesses at a time when consumer journeys are becoming increasingly fragmented, and new touchpoints are developing. According to the Turkey Ministry of Trade report, during 2020, the number of companies operating on the marketplace increased by 331% compared to 2019 before COVID-19, and the number of companies engaged in e-commerce activities increased by 275% (Figure 6). Distribution of companies engaged in e-commerce during 2020 according to the city, Istanbul ranked at the top with 43% followed by Ankara 9%, Izmir 7%, and Bursa 4%.

According to the data from the Ministry of Trade Turkey and analysis of the market shares of retail, total e-trade e-commerce volume increased 66% in 2020 compared to 2019 before COVID-19, and e-commerce order number increased from 1.36 billion TL to 2.29 billion TL compared to 2019 which is 68% increased (Figure 7). The E-commerce domestic spending reached 207 billion TL, which is 91.4%, and purchase of Turkey from other countries 9.9 billion TL (4.4%) and purchase other countries from Turkey 9.3 billion TL (4.2%). The share of E-commerce in gross domestic income in 2020 is 4.1% compared with 2019, 51.8% increased (Figure 8). During COVID-19 in 2020 compared to 2019, the e-commerce disbursement significantly increased especially during the month of February-2020 (79%), June-2020 (94%), and August-2020 (86%) compared to 2019.

According to the Ministry of Trade (2020), the most increased industries during COVID-19 compared to 2019 in Turkey are: a) White appliances and small home appliances increased by 129% compared to 2019, b) Clothing, Shoes, and Accessories increased by 38%, c) Electronics increased by 56%, d) Food increased by 61%, e) Home, gardening, Furniture, and Decoration increased by 105%, f) Nutrient and supermarket increased by 283%, g) Education and Consultancy services increased by 43%, h) Flowering increased by 100% and, i) Metallurgy and chemicals increased by 189% compared to 2019 before COVID-19 outbreak. Also, the most decreased industries during COVID-19 in 2020

compared to 2019 are a) Airways which decreased by 40%, b) Travel decreased by 46%, c) Accommodation decreased by 37%, and entertainment decreased by 46%.

## 10. LITERATURE REVIEW AND MODEL SPECIFICATION

### 10.1 Literature Review

Dost et al. (2015) investigated the elements that influence customer purchasing behavior when it comes to online shopping. The finding of the study shows that trust and convenience have a significant impact on whether customers prefer to shop online or in brick-and-mortar businesses, whereas privacy has a lower influence on purchasing behavior [23]. Butler and Peppard (1998) claim that the advantage of online shopping is that it gives consumers precise information and a variety of options, allowing them to compare items and prices. The more the variety and ease of use, the easier it is to find what you're looking for in online shopping [46]. Ahuja et al., (2003) show that convenience and customer service may be major motivators, they can also be powerful barriers when they are absent. Security and privacy were the single most significant impediments to online shopping. These criteria were discovered to be more essential than price [47]. The study finding of Galhotra and Dewan (2020) shows that people attempt to shift and buy products online while keeping safety standards in mind, but they buy the essential goods and services more than the non-essentials during pandemics [48].

According to Stephens, (2020) everyday organizations all across the globe face uncertainties and problems, whether it will be online shopping or traditional business [49]. Hasanat et al. (2020) indicate that the coronavirus is a deadly virus that has taken many lives, slowed the country's economic growth, and the majority of retailers have temporarily closed their doors because most items are imported from China implying that there is no product import or export from China. Many e-commerce enterprises rely on China for almost 50% of their retail offerings. As a result, it is expected that this deadly virus would have a significant impact on online businesses, particularly Chinese items [10].

Some studies focus on the winners of specific sectors. For instance, the term "web-based corporation" refers to electronic commerce, and during COVID-19, India's web-based firm growth and the Indian internet business industry have anticipated growing to \$200 billion by 2026, up from \$30 billion in 2017. The Indian web-based business industry would surpass the United States to become the world's second-largest online business market [50]. Consumer perceptions were affected as well, and some studies focus on this issue. For instance, it was found that Covid-19 had a substantial influence on the Turkish population; people were very sensitive to the pandemic, made the maximum effort for protection, and social trust was above average [51]. Some other studies focus on retail relationships, such as Bhatti et al. (2020) show that e-commerce has become a replacement source of traditional shopping and was rated top, and e-retailers sell items that consumers previously purchased at superstores during COVID-19. Coronavirus has an impact on the whole e-commerce industry, some positively and some negatively [52]. According to the survey which was conducted on ten African and Middle Eastern countries by Nielsen, consumers preferred online shopping more than they did before Covid-19, with 40% of consumers in the United Arab Emirates and Saudi Arabia, and 30% of consumers in Qatar, Bahrain, Nigeria, and Kenya stating that they do more online shopping during this period than before.

There are also changes in consumer perceptions, for instance, purchasing perceptions shifted toward e-commerce sites by 46 % during the epidemic. Amazon is the most usually preferred site during COVID, followed by Flipkart, over the other online sites. Individuals prefer to pay with a credit card at 43 %, followed by cash on delivery. Post-COVID, as well as online buying, generates hassle-free efforts and makes it simple to shop with a variety of offers. During the pandemic, web-based business places provided services and products to a large number of clients. Only 1% of those polled were dissatisfied [53].

The COVID-19 pandemic is thought to have impacts on consumer behavior globally, affecting both the local and global economies. According to several studies, consumer behavior has shifted in reaction to the pandemic. As a result, many businesses are inventing (have innovated) to adapt to the changing conditions. Notably, technology has grown in importance in the daily lives of consumers and enterprises. COVID-19 affected both supply chains and sales channels all around the globe. During COVID-19, most individuals used digital platforms for various indications based on their wants, needs, and requirements, such as digital media, entertainment OTT platforms, and platforms for purchasing online. The majority of consumers felt at ease installing the programs, and they were wowed by the user-friendly atmosphere and features supplied by the applications. People attempted to shift and buy goods/services online while keeping safety standards, payment methods, and connivance in mind, but they needed more essential goods and services than the non-essentials.

### 10.2 Methodology, Conceptual Framework, and Research Design

The study aimed to investigate the online shopping trends and their effects on consumer buying behavior in Turkey during COVID-19. The independent variable in this study is trust and confidence, convenience, privacy, and product variety. The dependent variable of the study is consumer online buying behavior. Control factors are the demographic variables of age, education, online shopping experience.

A structured questionnaire was used to collect data from the residence of Istanbul, Turkey. For this research, a convenience sampling technic was used. Also, the questionnaire employed a 5-point Likert-type scale ranging from 1 (strongly agree) to 5 (strongly disagree). The whole questionnaires are composed of 13 items of demographic questions and 38 items of online shopping trends and their effects on consumer buying behavior in Turkey during COVID-19.

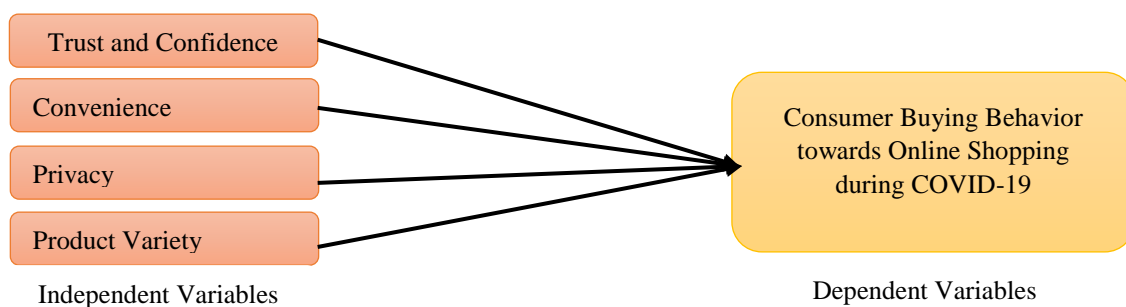
Sampling is the method of using a small number of items or portions of a greater population to draw conclusions from the whole population. For this research, a convenience sampling technic is used. As a result, a sample size of 384 was chosen, with a confidence level of 95% and a marginal error of 5% in the Cochran formula.

$$\text{Sample size, } n = N * \frac{\frac{z^2 * p * (1-p)}{e^2}}{[N - 1 + \frac{z^2 * p * (1-p)}{e^2}]}$$

The population for this study was residence of Istanbul province of Turkey.

The dependent variable for this study is consumer buying behavior toward online shopping during COVID-19, with trust and confidence, convenience, privacy, and product variety serving as independent factors in the conceptual framework.

**Table 1: Research Model**



HA1: There is a significant and positive relationship exists between trust/confidence and consumer buying behavior towards online shopping during COVID-19

HB1: There is a significant and positive relationship that exists between convenience and consumer buying behavior towards online shopping during COVID-19.

HC1: There is a significant and positive relationship that exists between privacy and consumer buying behavior towards online shopping during COVID-19.

HD1: There is a significant and positive relationship that exists between product variety and consumer buying behavior towards online shopping during COVID-19.

While conducting research, researchers frequently received no responses or inaccuracies in responses due to respondent mistakes, unclear questions and answers, and errors in formulating responses. To limit the chance of receiving an erroneous response, researchers need to keep two important principles in mind and pay close attention to them: reliability and validity. The degree of accuracy of the obtained data is referred to as reliability, whereas validity is concerned with the extent to which the research object is measured as it was meant to be.

Among the 384 responders who answered the questionnaire, 209 (54.4%) were males while 175 (45.6%) of them were females. As a result, there were marginally more male than female responders. It is essential to mention that all 384 respondents live in Turkey, none of the respondents live outside Turkey.

**Table 2: Gender**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	209	54.4	54.4	54.4
	Female	175	45.6	45.6	100.0
	Total	384	100.0	100.0	

According to the demographic profile for age groups, six categories were selected for this survey. Considering the survey data, 195 (50.8%) of respondents out of 384 are from generation Z (Age between 1997-2012), 168 (43.8%) are from generation Millennials (Age between 1981-1996), 17 (4.4%) of respondents come from generation X (Between 1965-1980), 4 (1.0 %) others are from generation Boomers II (Age between 1955 – 1964). It is worth mentioning that there are no respondents from generation Boomers I (Between age 1946 – 1954) and Post War (Between age 1928 – 1945). Numbers show that generation Z's (Between 1997-2012) participation in the survey is much more than any other generation.

**Table 3: Respondents Age**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1997 – 2012 (Gen Z)	195	50.8	50.8	50.8
	1981 – 1996 (Millennials)	168	43.8	43.8	94.5
	1965 – 1980 (Gen X)	17	4.4	4.4	99.0
	1955 – 1964 (Boomers II)	4	1.0	1.0	100.0
	Total	384	100.0	100.0	

In terms of educational attainment, participants include in five different levels. The majority of respondents were 170 people, with a percentage of (44.3 %) held Bachelor's Degree. Followed by 169 (44%) of the percentage who had a Master's Degree, 18 of them made the percentage (4.7%) said they have High School or Associate Degree. The 16 responders were minorities with a percentage of (4.2%) of respondents had a primary or secondary diploma, whereas 11 of them with (2.9%) percentage did not have any diploma. In conclusion, most participants held Bachelor's degrees, and the minorities did not have any degree.

**Table 4: Educational background**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No diploma	11	2.9	2.9	2.9
	Primary or Secondary	16	4.2	4.2	7.0
	High School or Associate Degree	18	4.7	4.7	11.7
	Bachelor's degree	170	44.3	44.3	56.0
	Master's or Higher degree	169	44.0	44.0	100.0
	Total	384	100.0	100.0	

Regarding participants' average (net) monthly income, 191 (49.7 %) of respondents out of 384 had less than the (TL 2. 825) minimum wage. 115 (29.9%) respondents had an average (net) monthly income between TL 2. 825 to TL 5. 650. Respondents have an average (net) monthly income between TL 5. 650 to TL 11. 000 are 57 (14.8%) while 17 (4.4%) respondents had average (net) monthly income between TL 11. 000 to TL 20. 000 and lastly, 4 (1.0%) respondents had an average (net) monthly income over TL 20. 000+. The study results show that most people in Turkey have a net monthly income of less than 2.825 TL, and only 1% of people's net monthly income is above 20.000 TL.

**Table 5: Average (net) monthly income**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than the minimum wage (TL 2. 825)	191	49.7	49.7	49.7
	TL 2. 825 to TL 5. 650	115	29.9	29.9	79.7
	TL 5. 650 to TL 11. 000	57	14.8	14.8	94.5
	TL 11. 000 to TL 20. 000	17	4.4	4.4	99.0
	TL 20. 000+	4	1.0	1.0	100.0
	Total	384	100.0	100.0	

In consideration of the number of family members that respondents live with, including him/herself, 92 (24%) live with more than five members of the family. 46 (12%) live with four members of the family, 22 (5.7%) live with three members of the family, 69 (18%) live with two members of the family, and 155 (40.4%) live single without family members. The finding shows that most respondents in Turkey, 155 (40.4%), live single without any family member; secondly, about half the respondents, 92 (24%), live with more than five family members.

**Table 6: The number of your family members you live with, including yourself**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single, no family member	155	40.4	40.4	40.4
	2	69	18.0	18.0	58.3
	3	22	5.7	5.7	64.1
	4	46	12.0	12.0	76.0
	5+	92	24.0	24.0	100.0
	Total	384	100.0	100.0	

In terms of average (net) monthly family income, 12 (3.1%) of respondents had a family income of less than the hunger limit (TL 2. 900). In comparison, 130 (33.9%) of respondents had between poverty and hunger limits (TL 2. 900 to TL 9. 500). The 220 (57.3%) respondents had net monthly income between (TL 9. 500 to TL 20. 000) while 14 (3.6%) respondents had between (TL 20. 000 to TL 50. 000). Lastly, 8 (2.1%) respondents had more than 50.000 TL average (net) monthly family income. Only a few respondents, which makes the 8 (2.1%), had more than 50.000 TL average (net) monthly family income. However, most of the respondents, 220 (57.3%), had net monthly income between (TL 9. 500 to TL 20. 000). It is worth mentioning that (3.1%) of respondents had a family income of less than the hunger limit (TL 2. 900).

**Table 7: Average (net) monthly family income**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than the hunger limit (TL 2. 900)	12	3.1	3.1	3.1
	Between the poverty and hunger limits (TL 2. 900 to TL 9. 500)	130	33.9	33.9	37.0
	TL 9. 500 to TL 20. 000	220	57.3	57.3	94.3
	TL 20. 000 to TL 50. 000	14	3.6	3.6	97.9
	TL 50. 000+	8	2.1	2.1	100.0
	Total	384	100.0	100.0	

With the demographic research of respondents with their income, four sections of needs were answered. 160 (41.7%) respondents stated that I could not afford my basic needs, 101 (26.3%) respondents mentioned that I could only afford my basic needs, 101 (26.3%) respondents mentioned that I could afford my basic needs and some other needs, 22, (5.7%) respondents mentioned that I could afford my basic and some other needs, and I save some amount. The result shows that more respondents (41.7%) cannot afford basic needs with their income, and only a few 5.7% can afford their basic and some other needs while they can save some amount.

**Table 8: With my income:**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	With my income, I cannot afford my basic needs	160	41.7	41.7	41.7
	With my income, I can only afford my basic needs	101	26.3	26.3	68.0
	With my income, I can afford my basic needs and some other need	101	26.3	26.3	94.3
	With my income, I can afford the basic needs and some other needs, and I save some amount	22	5.7	5.7	100.0
	Total	384	100.0	100.0	

Regarding the demographic research of respondents' family income and managing their basic needs, a significant number of respondents, 129 (33.6%), answered that they could not afford their basic needs. The 122 (31.8%) of respondents mentioned that we could only afford our basic needs, although 80 (20.8%) of respondents mentioned that they could afford their basic needs and some other needs and the smallest number of respondents, 53 (13.8%) mentioned that they can afford their basic and some other needs, and they save some amount. To conclude, most respondents agreed that they could not afford their essential needs with their family income.

**Table 9: With our family income**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	With our family income, we cannot afford our basic needs	129	33.6	33.6	33.6
	With our family income, we can only afford our basic needs	122	31.8	31.8	65.4
	With our family income, we can afford our basic needs and some other needs	80	20.8	20.8	86.2
	With our family income, we can afford our basic needs and some other needs, and I save some amount	53	13.8	13.8	100.0
	Total	384	100.0	100.0	

Considering online shopping experience, 165 (43%) respondents have started their online shopping experience in the second peak of COVID-19 in 2021 ( $\leq 1$  year). About 83 (21.6%) of respondents have experienced online shopping with the COVID-19 outbreak in 2020 (1 to 2 years). 85 (22.1%) respondents have online shopping experience between 3 – 5 years, 37 (9.6%) respondents have online shopping experience between 5 – 10 years, only 14 (3.6%) of respondents have online shopping experience more than ten years. The finding shows that most respondents started their online shopping experience in the second peak of COVID-19 in 2021 ( $\leq 1$  year); furthermore, only 14 (3.6%) of respondents have had online shopping experience for more than ten years which identifies that online shopping experience has increased since Covid-19 outbreak.

**Table 10: How long is your online shopping experience?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	It has started in the second peak of COVID-19 in 2021 ( $\leq 1$ year)	165	43.0	43.0	43.0
	It has started with the COVID-19 outbreak in 2020 (1 to 2 years)	83	21.6	21.6	64.6
	3 – 5 years	85	22.1	22.1	86.7
	5 – 10 years	37	9.6	9.6	96.4
	More than 10 years	14	3.6	3.6	100.0
	Total	384	100.0	100.0	

It is worth mentioning that 227 (59.1%) of respondents have chosen the option "I got my first online shopping experience during COVID-19," and 157 (40.9%) of respondents have said that they had an online shopping experience before the COVID-19 pandemic. Therefore, the result shows that before COVID-19, respondents had already experienced online shopping.

**Table 11: Online shopping experience**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	I got my first online shopping experience during COVID-19	227	59.1	59.1	59.1
	I had an online shopping experience before the COVID-19 pandemic	157	40.9	40.9	100.0
	Total	384	100.0	100.0	

In terms of using online shopping, 118 (30.7%) of respondents do online shopping almost every day, for different reasons, 144 (37.5%) of respondents frequently do online shopping, at least once a week but not every day, 80 (20.8%) of respondents do online shopping twice or less than twice in a month, and 42 (10.9%) of respondents do online shopping rarely, once or twice a year. It should be noted that none of the 384 respondents picked the option of never doing online shopping, indicating that everyone does online shopping.

**Table 12: How frequent is your online shopping?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Almost always, every day for different reasons	118	30.7	30.7	30.7
	Frequently, at least once a week but not every day	144	37.5	37.5	68.2
	Twice or less than twice in a month	80	20.8	20.8	89.1
	Rare, once or twice a year	42	10.9	10.9	100.0
	Total	384	100.0	100.0	

Referring to the most important factor in online shopping, 228 (59.4%) of respondents mentioned that trust and confidence are more important in online shopping. Respondents referred to convenience and privacy were 63 (16.4%) and 59 (15.4%) respectively. 34 (8.9%) respondents, on the other hand, said that product variety was more important in online shopping. The result shows that during online shopping, the essential factors are trust and confidence, then comes convenience, privacy, and lastly, product variety respectively.

**Table 13: According to you, the most important factor in online shopping is?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Trust and confidence	228	59.4	59.4	59.4
	Convenience	63	16.4	16.4	75.8
	Privacy	59	15.4	15.4	91.1
	Product variety	34	8.9	8.9	100.0
	Total	384	100.0	100.0	

### 10.3 Hypothesis Testing

The table below summarizes the hypotheses tested based on the findings of coefficient correlation and regression analysis. The hypothesis is statistically significant when the p-value is less than 0.05 at a 5% confidence interval for these four independent variables (trust and confidence, convenience, privacy, and product variety) and the dependent variable (consumer buying behavior towards online shopping). All of the p-values are less than 0.05, the model is statistically significant, and all hypotheses are supported.

#### 10.3.1 Hypothesis A

*HA0:* There is not a significant and positive relationship exists between trust/confidence and consumer buying behavior towards online shopping during COVID-19

*HA1:* There is a significant and positive relationship exists between trust/confidence and consumer buying behavior towards online shopping during COVID-19

The model summary reflects the overall correlation of the model that is having a 0.827 R square value. Therefore, Trust and Confidence may explain %82 of variations in consumer buying behavior. According to ANOVA results, the significance value is 0.000 which is less than 0.05 reveals that the regression analysis supports hypothesis HA1. The degree of change in the dependent variable for every 1-unit of change in the independent variable is represented by the beta coefficient. According to the results, 1 unit development in trust and confidence will increase consumer buying behavior by .861 units.

#### 10.3.2 Hypothesis B

*HB0:* There is not a significant and positive relationship exists between convenience and consumer buying behavior towards online shopping during COVID-19.

*HB1:* There is a significant and positive relationship that exists between convenience and consumer buying behavior towards online shopping during COVID-19.

The model summary reflects the overall correlation of the model that is having a 0.734 R square value. Therefore, convenience may explain %73 of variations in consumer buying behavior. According to ANOVA results, the significance value is 0.000 which is less than 0.05 reveals that the regression analysis supports hypothesis HB1. The degree of change in the dependent variable for every 1-unit of change in the independent variable is represented by the beta coefficient. According to the results, 1-unit development in convenience will increase consumer buying behavior by .882 units.



### 10.3.3 Hypothesis C

HC0: There is not a significant and positive relationship exists between privacy and consumer buying behavior towards online shopping during COVID-19.

HC1: There is a significant and positive relationship that exists between privacy and consumer buying behavior towards online shopping during COVID-19.

The model summary reflects the overall correlation of the model that is having a 0.755 R square value. Therefore, privacy may explain %75 of variations in Consumer buying behavior. According to ANOVA results, the significance value is 0.000 which is less than 0.05 reveals that the regression analysis supports hypothesis HC1. The degree of change in the dependent variable for every 1-unit of change in the independent variable is represented by the beta coefficient. According to the results, 1 unit development in privacy will increase consumer buying behavior by .847 unit

### 10.3.4 Hypothesis D

HD0: There is not a significant and positive relationship exists between product variety and consumer buying behavior towards online shopping during COVID-19.

HD1: There is a significant and positive relationship that exists between product variety and consumer buying behavior towards online shopping during COVID-19.

The model summary reflects the overall correlation of the model that is having a 0.660 R square value. Therefore, product variety may explain %66 of variations in consumer buying behavior. According to ANOVA results, the significance value is 0.000 which is less than 0.05 reveals that the regression analysis supports hypothesis HD1. The degree of change in the dependent variable for every 1-unit of change in the independent variable is represented by the beta coefficient. According to the results, 1 unit development in product and variety will increase consumer buying behavior by .821 unit

## 11. CONCLUSION

During Covid-19, this article aimed to verify the impact of Coronavirus on online shopping trends and consumer buying behavior in Turkey. Consumer behavior has been found to be influenced by the COVID-19 epidemic over the world, influencing both local and global economy. As a result, many firms are (have) innovating in order to adapt to changing conditions, and technology has become increasingly crucial in the daily lives of customers and enterprises. COVID-19, according to research, has had a number of effects on the global economy, influencing supply chains and sales channels all over the world. People have investigated different applications as a result of COVID-19 and discovered the best solutions to address various issues, respond to requirements, and grow the economy. COVID-19 has had a significant impact on worldwide e-commerce, although a negative one was in certain circumstances, but generally, e-commerce is growing substantially as a result of the virus. As a result of the Coronavirus, customers were compelled to use the internet and incorporate it into their daily lives. Furthermore, retailers encountered a number of challenges in e-commerce, including long shipping periods, issues with movement control, social distance, and lockdown. Although the shipment and supply procedures were very delayed, people continued to buy since they had no other choice. People are leaning toward technology as a result of the infection. Furthermore, some things are in great demand in the market, such as client demands for hand sanitizers, toilet paper, disposable gloves, foodstuffs, and dairy products; yet, as a result of COVID-19's tourism industry, airlines, and international commerce are slow and stuck in a rut.

As stated previously, the primary emphasis of this research is on online shopping during COVID-19 and its impact on customer purchasing behavior. Trust and confidence, ease, privacy, and product diversity are listed as four criteria that will dominate consumer purchasing behavior during COVID-19. Each aspect correlates positively with customer purchasing behavior. Trust and confidence account for 82 % of changes in customer buying behavior, convenience for 73 %, privacy for 75 %, and product variety for 66 %. As a consequence of the research, we can infer that all four characteristics influence consumer buying behavior, with trust and confidence being the most important. Conducting survey research is not a simple task. It is constantly challenged with impediments and constraints. The same may be said of our research. It must overcome many challenges. First, while the majority of respondents in this study are from Istanbul, it may be expanded in the future to include additional provinces and countries other than Turkey. Second, while the research is now focused on the four characteristics outlined above, more aspects such as sales price, lockdown, and so on may be incorporated in the future. Third, because the researchers cannot contact each responder personally, the survey's scope may be constrained. Efforts were made, however, to improve the research survey's quality. This survey might also be utilized and expanded to cover a larger number of people from different nations and industries.

## REFERENCES

- [1] P. TYAGI and V. PABALKAR, "Impact of COVID-19 Over Purchasing Behaviour of the Consumers," European Journal of Molecular & Clinical Medicine Volume 08, Issue 02, pp. 561 - 571, 2021.
- [2] Z. AHMED, L. SU, K. RAFIQUE, S. Z. KHAN and S. JAMIL, "A study on the factors affecting consumer buying behavior towards online shopping in Pakistan," Journal of Asian Business Strategy Vol 7, Issue 2, pp. 44-56, 2017.
- [3] L. ZHOU, L. DAI and D. ZHANG, "Online shopping Acceptance Model A Critical Survey of Consumer Factor in Onling Shopping," Journal of Electronic Commerce Research, VOL 8, NO.1., pp. 41 - 62, 2007.
- [4] M. A. RAHMAN, M. A. ISLAM, B. H. ESHA, N. SULTANA and S. CHAKRAVORTY, "Consumer buying behavior towards online shopping: An empirical study on Dhaka city, Bangladesh," Cogent Business & Management, Vol 5 No 1, pp. 1 - 22, 2018.
- [5] R. BASHIR, I. MEHBOOB and W. K. BHATTI, "Effects of Online Shopping Trends on Consumer-Buying Behaviour: An Empirical Study of Pakistan," Journal of Management and Research Volume 2 no 2, pp. 1 - 24, 2015.
- [6] S. LISSITSA and O. KOL, "Generation X vs. Generation Y – A decade of online shopping," Journal of Retailing and Consumer Services Vol 31, pp. 304 - 312, 2016.
- [7] M. SALEHI, "Consumer Buying Behavior towards Online Shopping Stores in Malaysia," International Journal of Academic Research in Business and Social Sciences Vol. 2, No. 1, pp. 393 - 403, 2012.
- [8] E. ŞEN, "Global Virus of the Digital Village Covid-19 and Senism," Eurasian Journal of Researches in Social and Economics ASEAD CİLT 7 SAYI 3 (Volume 3), pp. Pages 176 - 204, 2020.
- [9] A. L. M. CERDAN and P. S. ACOSTA, "Examining e-business impact on firm performance through website analysis," International Journal of Electronic Business Vol 3, No. 6, pp. 583 - 598, 2005.
- [10] M. W. HASANAT, A. HOQUE, F. A. SHIKHA, M. ANWAR, ,. A. B. ABDUL HAMID and H. H. TAT, "The Impact of Coronavirus (Covid-19) on E-Business in Malaysia," Asian Journal of Multidisciplinary Studies Volum; 3, No. 1., pp. 85 - 90, 2020.
- [11] Y. TONTA, A. M. R. CORREIA, J. C. TEIXEIRA, M. FRAME, G. A. COTTER, W. KOEHLER, G. P. CORNISH, G. HODGE and G. D. TWITCELL, "Electronic Information Management," RTO Lecture Series PRE-PRINTS AC/323(IMC-002)TP Volume; 06, pp. 1 - 195, 2004.
- [12] [www.aa.com.tr](https://www.aa.com.tr), "Anadolu Ajansi," 18 04 2020. [Online]. Available: <https://www.aa.com.tr/tr/ekonomi/lc-waikiki-haftada-40-milyon-maske-uretiyor/1809543>.
- [13] [www.esin.av.tr](https://www.esin.av.tr), "Esin Attorney Partnership," 25 03 2020. [Online]. Available: <https://www.esin.av.tr/corona-help-desk/covid-19-and-commercial-electronic-messages/>.
- [14] A. L. M. CERDAN and P. S. ACOSTA, "Examining e-business impact on firm performance through website analysis," Int. J. Electronic Business, Volume; 3, No. 6, pp. Pages 583 - 598, 2005.
- [15] A. L. GUTA, "Organizational Learning and Performance. A Conceptual model," in Proceedings of the 7th International Mangement Conference, Bucharest, Romania, 2017.
- [16] S. LAKSHMI, "Consumer buying behavior towards online shopping," International Journal of Research - GRANTHAALAYAH Vol 4, pp. 60-65, 2016.
- [17] N. KSHETRI, "Barriers to e-commerce and competitive business models in developing countries: A case study," Electronic Commerce Research and Applications Volume; 6, pp. Pages 443 - 452, 2007.
- [18] J. B. SCHAFER, J. KONSTAN and J. RIEDL, "Recommender Systems in E-Commerce," Proceedings of the 1st ACM conference on Electronic commerce, Volume; 1, pp. 158 - 166, 1999.
- [19] R. NEMAT, "Taking a look at different types of e-commerce," World Applied Programming, Volume; (1), No (2), pp. pages 100 - 104, 2011.

- [20] A. GUPTA, "E-Commerce: Role of E-Commerce in today's business," International Journal of Computing and Corporate Research Vol 4. No 1, pp. 1 - 8, 2014.
- [21] J. W. KANG, T. WANG and D. RAMIZO, The Role of Technology in Business-to-Consumer E-Commerce: Evidence from Asia, Asian Development Bank Economics Working Paper Series, (632), 2021.
- [22] S. P. SHIH, S. YU and H. C. TSENG, "The Study of Consumers' Buying Behavior and Consumer Satisfaction in Beverages Industry in Tainan, Taiwan," Journal of Economics, Business and Management, Vol. 3, No. 3, pp. 391 - 394, 2015.
- [23] M. K. B. DOST, M. ILLYAS and C. A. REHMAN, "Online shopping trends and its effects on consumer buying behavior: a case study of young generation of pakistan," NG-Journal of Social Development, VOL. 5, No. 1, pp. 1 - 22, 2015.
- [24] M. KHANIWALE, "Consumer Buying Behavior," International Journal of Innovation and Scientific Research ISSN 2351-8014 Vol. 14 No. 2, pp. 278 - 286, 2015.
- [25] N. RAMYA and S. M. ALI, "Factors affecting consumer buying behavior," International Journal of Applied Research Vol 2 No 10, pp. 76 - 80, 2016.
- [26] D. OANA, "The Impact of the current crisis generated by the COVID-19 pandemic on consumer behavior," Lucian Blaga University of Sibiu, Romania, pp. 85 - 99, 2020.
- [27] Y. A. UNVAN and İ. SERBESTOGLU, Current Researches in Economics and Administrative Sciences, ISBN • 978-9949-46-025-9: Cetinje-Montenegro, 2020.
- [28] V. JADHAV and M. KHANNA, "Factors Influencing Online Buying Behavior of College Students: A Qualitative Analysis," The Qualitative Report, 21 (1), Retrieved from <http://nsuworks.nova.edu/tqr/vol21/iss1/1>, 2016.
- [29] S. CASTALDO, K. PREMAZZI and F. ZERBINI, "The Meaning(s) of Trust. A Content Analysis on the Diverse Conceptualizations of Trust in Scholarly Research on Business Relationships," Journal of Business Ethics, p. 657–668, 2010.
- [30] A. MITTAL, "E-commerce: It's Impact on consumer Behavior," Global Journal of Management and Business Studies ISSN 2248-9878 Volume 3, Number 2, pp. 131-138, 2013.
- [31] Z. M. ALJAZZAF, M. PERRY and M. A. M. CAPRETZ, "Online Trust: Definition and Principles," <https://www.researchgate.net/publication/224193095>, pp. 1 - 6, 2010.
- [32] P. K. KALIA, N. KAUR and T. SINGH, "A Review of Factors Affecting Online Buying Behavior," Apeejay Journal of Management and Technology Vol. 11, Number 2, pp. 58-73, 2016.
- [33] Q. A. MANZOOR, "Impact of employees motivation on organizational effectiveness," European Journal of Business and Management Vol 3, No.3, pp. 36 - 44, 2012.
- [34] M. SUNDSTROM, "The Online Retail Customer and Convenient Shopping," <https://www.researchgate.net/publication/228890681>, pp. 1 - 29, 2008.
- [35] F. BELANGER, J. S. HILLER and W. J. SMITH, "Trustworthiness in electronic commerce: the role of privacy, security, and site attributes," Journal of Strategic Information Systems Vol 11, p. 245–270, 2002.
- [36] X. GUO, K. C. LING and M. LIU, "Evaluating Factors Influencing Consumer Satisfaction towards Online Shopping in China," Asian Social Science; Vol. 8, No. 13, pp. 40 - 50, 2012.
- [37] E. BRYNJOLFSSON, M. D. SMITH and Y. (. HU, "Consumer surplus in the digital economy: Estimating the value of increased product variety at online booksellers.," Management science, Vol 49 No 11, pp. 1 - 33, 2003.
- [38] L. J. WOEI and T. M. LIN, "Effects of consumer characteristics on their acceptance of online shopping: Comparisons among different product types," Computers in human behavior, Vol 24, No 1, pp. 48-65, 2008.
- [39] E. KEISIDOU, L. SARIGIANNIDIS and D. MADITIONOS, "Consumer characteristics and their effect on accepting online shopping, in the context of different product types," Int. Journal of Business Science and Applied Management, Volume 6, Issue 2, pp. 31-51, 2011.

- [40] SAYYIDA, S. HARTINI, S. GUNAWAN and S. N. HUSIN, "The impact of the covid-19 pandemic on retail consumer behavior," *Aptisi Transactions on Management (ATM)*, Vol 5 no 1, pp. 79 - 88, 2021.
- [41] B. J. ALI, "Impact of COVID-19 on consumer buying behavior toward online shopping in Iraq," *Journal of Economic Studies* Vol 18 No 3, pp. 267-280, 2020.
- [42] S. KOHLI, B. TIMELIN, V. FABIUS and S. M. VERANEN, "How COVID-19 is changing consumer behavior – now and forever," *mckinsey*, <https://www.mckinsey.com/~media/mckinsey/industries/retail/our%20insights/how%20covid%2019%20is%20changing%20consumer%20behavior%20now%20and%20forever/how-covid-19-is-changing-consumer-behaviornow-and-forever.pdf>, 2020.
- [43] S. STANCIU, R. I. RADU, V. SAPIRA, B. D. BRATOVEANU and A. M. FLOREA, "Consumer Behavior in Crisis Situations. Research on the Effects of COVID-19 in Romania," *Annals of the University Dunarea de Jos of Galati: Fascicle: I, Economics & Applied Informatics*, pp. 1 - 26, 2020.
- [44] S. DEMIRALP, "The economic impact of COVID-19 on Turkey," <https://www.mei.edu/publications/economic-impact-covid-19-Turkey>, Istanbul, Turkey, 26. 05. 2020.
- [45] S. A. ALTUN, "The change created by Covid19 regarding the hygiene perception of consumers and the reflection of this change on e-commerce," *Graduation Proje Department of Business Administration Master of Business Administration Program T.C. Maltepe University*, pp. 1 - 24, 2020.
- [46] P. BUTLER and J. PEPPARD, "Consumer purchasing on the Internet:: Processes and prospects.," *European management journal*, Volume 16 No (5), pp. 600-610, 1998.
- [47] M. AHUJA, B. GUPTA and P. RAMAN, "An empirical investigation of online consumer purchasing behavior," *Communications of the ACM*, Volume 46 No (12), pp. 145-151., 2003.
- [48] B. GALHOTRA and A. DEWAN, "Impact of COVID-19 on digital platforms and change in E-commerce shopping trends," *IoT in Social, Mobile, Analytics and Cloud (I-SMAC)*, pp. 861-866, 2020.
- [49] K. K. STEPHENS, J. . L. S. JAHN, S. FOX, P. C. KELLY, R. MITRA, J. SUTTON, E. D. WATERS, B. XIE and R. J. MEISENBACH, "Collective sensemaking around COVID-19: experiences, concerns, and agendas for our rapidly changing organizational lives," *Management Communication Quarterly*, Volume 34 (3), pp. 426-457, 2020.
- [50] A. PATIL, "Challenges & Opportunities of E-Commerce in India during Covid-19," *International Journal of Research in Engineering Technology*, Volume 6, pp. 1 - 8, 2021.
- [51] S. BOSTAN, R. ERDEM, Y. E. ÖZTURK, T. KILIC and A. YILMAZ, "The Effect of COVID-19 Pandemic on the Turkish Society," *Electronic Journal of General Medicine*, pp. 1 - 8, 2020.
- [52] A. BHATTI, H. AKRAM, H. M. BASIT, A. U. KHAN, S. M. RAZA and M. B. NAQVI, "E-commerce trends during COVID-19 Pandemic," *International Journal of Future Generation Communication and Networking*, Volume 13 (2), pp. 1449-1452, 2020.
- [53] M. VEERAGANDHAM, N. PATNAIK, R. TIRUVAIPATI and M. GURUPRASAD, "Consumer Buying Behaviour towards E-Commerce during COVID-19," *International Journal of Research in Engineering, Science and Management*, Volume 3 (9), pp. 78-82, 2020.
- [54] N. BASIM, S. HARUN and H. KORKMAZYUREK, "A Turkish Translation, Validity and Reliability Study of the Dimensions of the Learning Organization Questionnaire," *World Applied Sciences Journal* Volume; 2 No 4., pp. Pages 368-374, 2007.
- [55] M. W. HASANAT, A. HOQUE, F. A. SHIKHA, M. ANWAR, . A. B. ABDUL HAMID and H. H. TAT, "The Impact of Coronavirus (Covid-19) on E-Business in Malaysia," *Asian Journal of Multidisciplinary Studies* Volum; 3, No. 1., pp. 85 - 90, 2020.
- [56] M. A. ELRHIM and A. ELSAYED, "The Effect of COVID-19 Spread on the e-commerce market: The case of the 5 largest e-commerce companies in the world," *SSRN 3621166*, pp. 1 - 14, 2020.

APPENDICES - A

Appendices: Questionnaire Responses

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total
1) I have preferred more online shopping than in-store shopping during COVID-19.	188 49%	109 28%	44 11%	23 6%	20 5%	384
2) COVID-19 has increased my consciousness in favor of online shopping	145 38%	151 39%	40 10%	38 10%	10 3%	384
3) COVID-19 has increased my consciousness in favor of in-store shopping.	121 32%	138 36%	46 12%	43 11%	36 9%	384
4) I became more enthusiastic about online shopping compared to in-store shopping during COVID-19 and I am most likely to keep this feeling alive as life turns to normal.	130 34%	148 39%	64 17%	23 6%	19 5%	384
5) My preferences and priorities in online shopping have changed during COVID-19.	167 43%	127 33%	43 11%	28 7%	19 5%	384
6) My preferences and priorities in online shopping have changed across different products/services during COVID-19.	127 33%	164 43%	42 11%	23 6%	28 7%	384
7) I will not change my buying behavior after COVID-19.	168 44%	101 26%	54 14%	14 4%	47 12%	384
8) Compared to my buying habit during COVID-19, I will use more in-store shopping after COVID-19.	128 33%	130 34%	46 12%	52 14%	28 7%	384
9) Compared to my buying habit during COVID-19, I will use less online shopping for fresh food after COVID-19.	190 49%	88 23%	64 17%	23 6%	19 5%	384
10) I have been feeling more confident about online shopping transactions since the COVID-19 outbreak.	164 43%	117 30%	55 14%	34 9%	14 4%	384
11) I feel more confident in online shopping since it became the new normal during COVID 19.	137 36%	166 43%	28 7%	44 11%	9 2%	384
12) My trust towards online shopping has grown during COVID-19 due to tightening new regulations.	151 39%	127 33%	51 13%	46 12%	9 2%	384
13) My trust towards online shopping has grown during COVID-19 due to exploring the already existing nature of online shopping.	145 38%	139 36%	39 10%	34 9%	27 7%	384
14) My trust towards online shopping has become controversial across financial security and quality assurance during COVID-19 due to health reasons.	127 33%	123 32%	74 19%	32 8%	28 7%	384
15) My trust towards online shopping has become multifold across different necessities during COVID-19 due to health reasons.	144 38%	134 35%	74 19%	14 4%	18 5%	384

Consumer Buying Behavior During COVID-19

Trust and confidence

	16) My trust towards online shopping has grown during COVID-19 due to its more transparent information policy and accountability which is a must for health reasons.	177	46%	105	27%	51	13%	24	6%	27	7%	384
	17) I preferred online shopping during COVID-19 because it is accessible 7/ 24 online.	197	51%	117	30%	19	5%	28	7%	23	6%	384
	18) I preferred online shopping during COVID-19 due to the easy return policy.	186	48%	90	23%	66	17%	24	6%	18	5%	384
	19) I preferred online shopping during COVID-19 due to the easy refund policy.	148	39%	140	36%	59	15%	28	7%	9	2%	384
	20) I preferred online shopping during COVID-19 due to the effective decision-making process with less time, effort, and expenditure.	172	45%	115	30%	60	16%	23	6%	14	4%	384
	21) Online shopping standards fulfill the new normal requirements better during COVID-19.	181	47%	135	35%	45	12%	0	0%	23	6%	384
	22) Online shopping was not part of my lifestyle but I have used it during COVID-19.	169	44%	135	35%	18	5%	23	6%	39	10%	384
	23) My benefits from online shopping has jumped during COVID-19 because I met online shopping after COVID-19.	160	42%	114	30%	43	11%	29	8%	38	10%	384
	24) Even if I was already an online shopper before COVID-19, my benefits from online shopping has jumped during COVID-19 due to market competition.	170	44%	129	34%	43	11%	29	8%	13	3%	384
Convenience	25) Even if I was already an online shopper before COVID-19, my benefits from online shopping jumped during COVID-19 due to having more online shopping experience.	160	42%	142	37%	54	14%	14	4%	14	4%	384
	26) My attention to privacy regulations has been lowered during COVID-19.	154	40%	120	31%	73	19%	19	5%	18	5%	384
	27) I have become less anxious about sharing my sensitive information with online platforms since I witnessed that it has not been shared with third parties without my consent during COVID-19.	157	41%	143	37%	56	15%	10	3%	18	5%	384
	28) I, comparing my observations from the pre-COVID-19 times with my post-COVID-19 observations, believe that my sensitive information will not be shared with unauthorized third parties.	149	39%	114	30%	65	17%	38	10%	18	5%	384
	29) I have become less anxious about online shopping since I believed the system was managed by AI algorithms during COVID-19.	165	43%	103	27%	61	16%	28	7%	27	7%	384
Privacy	30) The number of online ads I was exposed to during COVID-19 has jumped drastically making me more anxious about online shopping.	109	28%	160	42%	74	19%	18	5%	23	6%	384

31) The online ads I was exposed to during COVID-19 have made me less anxious about online shopping since they were confidential contents.	144	38%	119	31%	64	17%	33	9%	24	6%	384
32) I either became aware of the term sensitive information during COVID-19 or my awareness improved during COVID-19.	148	39%	110	29%	97	25%	5	1%	24	6%	384
33) The broad range of products/services offered by online platforms was my reason for shopping online during COVID-19.	162	42%	142	37%	32	8%	39	10%	9	2%	384
34) During COVID-19, it was easy to choose and make comparisons among products was my reason for online shopping.	177	46%	132	34%	43	11%	19	5%	13	3%	384
35) The reason for using online shopping during COVID-19 to me was buying unique products that are not easily available in the nearby markets.	146	38%	149	39%	51	13%	20	5%	18	5%	384
36) The reason for using online shopping during COVID-19 to me was buying new products that are not easily available in the nearby markets.	172	45%	117	30%	57	15%	20	5%	18	5%	384
37) The broad range of price and payment offers provided by online platforms was my reason for shopping online during COVID-19.	161	42%	129	34%	57	15%	24	6%	13	3%	384
38) The product variety (product and price offers) has become more important during COVID-19 than it was before since I have been shopping more online.	192	50%	121	32%	49	13%	9	2%	13	3%	384

Product variety