Impact of COVID-19 on Consumer Buying Behavior Reaction, Survival, and Adjustment Due to the Pandemic

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**ARTICLE DETAILS**

<table>
<thead>
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<tbody>
<tr>
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</table>

**ABSTRACT**

**Purpose:** The rationale of this research study is to explore the change in consumer buying behavior (CBB), their reaction, which is measured by consumer hoarding behavior (CHB), rejection of behavioral directives (RBD), survival, which is measured by social connectedness (SC), do-it-yourself behavior (DIY), and adjustment, which is measured by lifestyle changes (LSC), due to the outbreak of the novel pandemic of COVID-19. The spread of COVID-19 affected the well-being of consumers, and the lockdown initiatives across countries created widespread panic and anxiety.

**Research Design:** Research was conducted through an adopted questionnaire, and the sample size for the study was 384. Data analysis was done through SPSS, where the hypotheses were empirically tested to reach the novel findings.

**Findings:** Results indicated that CHB was the significant determinant of CBB, whereas RBD, SC, DIY, and LSC were found to be insignificant, causing no impact on CBB. This paper emphasizes analyzing the impact of COVID-19 on CBB, their reaction, survival, and adjustment due to the novel pandemic.

**Practical Implication:** The implications of this research paper are to propose and create awareness for marketers regarding the permanent shifts in consumer buying behavior in response to COVID-19 and the way forward into the future lives of consumers post-COVID-19.

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Introduction

The outbreak of the global Coronavirus (COVID-19) crisis emerged in the city of Wuhan, China in December 2019 which instigated the global pandemic (Rifkinc & Kirk, 2020). Witnessing the spread, the pandemic redefined the lives of consumers all around the globe at the beginning of the year 2020 creating massive difficulties for the business environment (Rao & Moorthy, 2020). Following the outbreak in December 2019, the authorities erected severe preventive measures which incorporated a complete lockdown to control the spread of COVID-19, businesses and individuals faced numerous challenges (Rao & Moorthy, 2020).

Consumer buying behavior (CBB) took a severe hit and witnessed a drastic change on a superior level due to the global pandemic (Rao & Moorthy, 2020; Rifkinc & Kirk, 2020; Singh & Rakshit, 2020). Uncertainty about the situation created panic and consumers were forced to do bulk buying of items since they were concerned about the availability of the necessaries (Rao & Moorthy, 2020). Another reason for the panic among the consumers was the closure of local shops and markets (Zwanka & Buff, 2020). Financial uncertainty and the expected global recession took a toll on people's lives which has led to an impact on panic buying behavior among consumers all around the world (Rao & Moorthy, 2020). All the previous similar events have made dramatic consumer behavioral and social changes (Reeves, Szlezak, Whitaker, & Abraham, 2020).

The present research study aims to identify the impact of consumer reactions, coping behavior, and adjustments made in their lives due to the COVID-19 pandemic on consumer buying behavior in the country of Pakistan. The author intends to document the changing behavioral patterns that dominated the lives of consumers and gave emergence to unusual behavior. Provided that the world has not witnessed a pandemic for over a decade there is a lack of existing literature regarding the changes in consumer behavior to direct our work in this context (Jones, Waters, Holland, Bevins, & Iverson, 2010).

Extant studies reveal it to be a natural phenomenon for when consumers get awareness regarding any crisis or shortfall, they first attempt to react towards it by defending themselves against the threat and trying to retain their freedom (Rifkinc & Kirk, 2020). Over time, they accept the reality and start to figure out a way to keep with the reality in our case the pandemic of Covid-19 and lastly, since the situation is pertinent and seems to persist for a longer duration, consumers tend to make adjustments in their lives by making permanent changes in lifestyle and adopting new behaviors (Rifkinc & Kirk, 2020). They move on from denial to the acceptance level by being more resilient.

Emphasizing the above-stated context, the present study engages consumer reaction through the variables of consumer hoarding behavior and rejection of behavioral directives by authorities. Coping behavior has been observed by taking into account do-it-yourself behavior and maintaining social connectedness. Lastly, adjustment behavior is observed in the lifestyle changes that have occurred in the lives of the consumer due to the COVID-19 pandemic. It is important to study and develop an understanding of the post-pandemic re-shaping of consumer behavior and social changes in Pakistan which has not been explored yet.

The Objective of the Study

1. To study and explore the reaction of consumers in response to Covid-19.
2. To explore the coping mechanism of people in response to the Covid-19 pandemic.
3. To investigate the adaption of new norms by the consumer in response to Covid-19.
4. To study and explore the impact of consumer reaction, coping, and adaption of new norms over consumer buying behavior due to the Coronavirus outbreak.
Scope of the Study
This study focuses on analyzing the impact of COVID-19 on Consumer panic buying behavior among the people of Pakistan and their reaction, survival, and adjustment due to the novel pandemic. The respondents of this study could be of any age and gender residing in any of the cities of Pakistan. The factors understudy is reacting, coping, and adapting behavior in the novel pandemic of Covid-19.

Problem Statement
The covid-19 pandemic has hit the world dramatically which is way more frightening than fiction. The cost of living is changing at a high-speed mounting to the worst high levels. The changing world has forced a drastic change in consumer behavior. The implied lockdown by government authorities with physical and social distancing being the new norm globally has led to the growth of virtual buying and social togetherness. Consumers have withdrawn themselves from luxurious spending such as dine-outs, personal grooming, leisure travel trips, trips to cinemas, fashion apparel, and home décor.

On the contrary, consumers are indulgent in panic buying behavior with a focus on personal health and hygiene-related products, medical supplies, and grocery essentials. Based on the stated phenomenon, this study focuses on consumer behavioral shifts towards panic buying and their reaction, coping mechanisms, and adjustment behavior due to the COVID-19 outbreak.

Research Questions
i. Is there an impact of consumer hoarding behavior in response to COVID-19 on consumer buying behavior?
ii. Is there an impact of rejection of behavioral directives in response to COVID-19 on consumer buying behavior?
iii. Is there an impact of maintaining social connectedness in response to COVID-19 on consumer buying behavior?
iv. Is there an impact of do-it-yourself behavior in response to Covid-19 on consumer buying behavior?
v. Is there an impact of lifestyle changes in response to Covid-19 on consumer buying behavior?

Hypotheses
H1: There exists a significant impact of consumer hoarding behavior over consumer buying behavior.
H2: There exists a significant impact of rejection of behavioral directives over consumer buying behavior.
H3: There exists a significant impact of maintaining social connectedness over consumer buying behavior.
H4: There exists a significant impact of do-it-yourself behavior over consumer buying behavior.
H5: There exists a significant impact of lifestyle changes on consumer buying behavior.

Literature Review
Covid-19 in Pakistan
The route through which Covid-19 made its way to Pakistan was through patients with a travel history from various countries such as China, Iran, Afghanistan, and India. Extent literature exposed that 78 percent of the COVID-19 cases in Pakistan were due to visitors who came from Iran and the remaining cases accumulated due to religious gatherings of Raiwind along with other local transmissions (Government of Pakistan, 2020). In response to the spread of the pandemic, Pakistan issued the directives for a country-wide lockdown in March to control the spread of the coronavirus pandemic and also established quarantine facilities, special testing units, and separate hospital treatment facilities dedicated to corona patients.
The initiation of lockdown directives enormously dented the financial condition of daily wage labor which is the most vulnerable during the times of the Coronavirus pandemic. Furthermore, the Higher Education Commission’s online initiation of education proved to be ineffective due to connectivity issues (Khan, Salman, Ul Haq, & Khaliq, 2020).

### Consumer Reaction in Response to Covid-19

#### Consumer Hoarding Behaviour

The spread of Coronavirus started in December 2019 in the city of Wuhan, China with the global spread starting from January 2020 posing a severe threat to consumers (Rifkinc & Kirk, 2020). This alarming threat provoked the extreme survivalists known as "preppers" to indulge in bulk buying and stocking up (Austin, 2020). With the substantial spread of the COVID-19 pandemic in the following months of February and March, there was a wave of preparedness for the said crisis all around the globe. Where consumers were engrossed in extreme buying behavior due to the prevailing panic which caused consumer household spending to spike by 845% for toilet papers, 124% for fresh vegetables and herbs, 72% for whole fresh fruits, 302% for water, 766% for multi-purpose cleaners, 394% for boxed prepared food, and 394% for liquid soaps; the demand was not able to meet by suppliers thus leaving behind empty shelves and product shortages (NC Solutions, 2020). Buyers promptly bought off all sorts of disinfectants, cleaners, wipes, sanitizers, and antibacterial as cleaning and sanitizing became the need of current times (NC Solutions, 2020) (Kaigo, 2012).

Hoarding behavior (HB) is defined as an act of stocking up, collecting, and preserving bulk quantities of goods that are more than the requirement of a household (i.e. exceeding the needs of a family) for future consumption (Chu, 2018). HB is a result of a natural human reaction in response to a crisis or a threat (Frost & Gross, 1993). HB is triggered by the fear of being run out of necessities and converts into extreme behavior when involved in a risk aversion attitude (Frost & Gross, 1993; Cameron & Shah, 2015). In addition, as per the psychological reactance theory, consumers tend to experience a loss of control when they perceive a threat to the availability of products in the market due to a crisis or a natural disaster (Mona & Wicklund, 1980). Furthermore, ownership of commodities reinstates this loss of control contributing to the sense of being secure, self-sufficient, and relieved (Gross & Frost, 1993).

To prepare for a crisis there is an accepted level of hoarding which is warranted but as extreme fear, consumers react and engage in HB which is way beyond their requirement creating a shortage and hurdle for others who can’t stock up due to shortage of funds (Sneath, Lacey, & Kennett-Hensel, 2009). This HB is in response to the reaction of the emotional state (Sneath, Lacey, & Kennett-Hensel, 2009).

### Rejection of Behavioural Directives

To control the spread of the Coronavirus COVID-19 pandemic, the government issued directives to observe social distancing and wearing masks while going out (Rifkinc & Kirk, 2020). Beginning with, the initiation of country-wide lockdown worldwide through implementing stay-at-home directives, many consumers were in a state of denial and continued with their social outings which resulted in public areas being packed and crowded (Rifkinc & Kirk, 2020). Noticeably, one factor that could motivate consumers to comply with such directives is the source through which it is coming (White, Thorseth, Dreibelbis, & Curtis, 2020). Recommendations solicited from a reputable official are suggested to persuade the citizens easily (Fitzsimons & Lehmann, 2004).

On the contrary, if consumers perceive it to be a threat to their beliefs and behavioral independence; it leads to state psychological reactance and as a result, they reject such directives ignoring the fact that it is beneficial for them in the long run (Fitzsimons & Lehmann, 2004). In the case of Australia, there were several Covid-19 related campaigns one of which was an online appeal of medical
professionals and personnel that went viral recommending its people stay indoors and at home so they could perform their duties (Rifkinc & Kirk, 2020).

**Consumer Coping Behavior in Response to Covid-19**

**Maintaining Social Connectedness**

The COVID-19 pandemic introduced the idea of social distancing globally and has been the major directive to control the spread (Rifkinc & Kirk, 2020). Accordance to the Centers for Disease Control (CDC), social distancing limits exposure to personal contact with others, taking necessary precautions like wearing masks and gloves, and limiting social contact as it lowers the risk of catching the virus (BATES, 2020). The major fundamental of social distancing was confinement at home or stay-at-home directives and only leaving for getting necessities of living however ‘the need to belong’ is a primary human motivation and as a result of this instinct consumers explored and opted for new ways to meet the need (Baumeister & Leary, 1995).

Social connectedness was achieved using the virtual world (Rifkinc & Kirk, 2020). Individuals catered to their social needs by having virtual gatherings, virtual dinners, virtual birthday celebrations, virtual hangouts, workout sessions, online educational classes, and virtual weddings are a few of the many social events that took place through the use of technology (Roose, 2020). With the government directives to lock the e-commerce industry took a vast boom where individuals started using virtual realities for entertainment (Roose, 2020). The applications of Zoom, Google Classroom, and Google Meet skyrocketed during this novel pandemic when these programs were used for work and educational purposes (Rifkinc & Kirk, 2020).

On the other hand, with such an unexpectedly prolonged time frame for maintaining social distancing, consumers are finding it difficult to tackle the technological glitches being faced during their virtual sessions (Schoenberg, Raake, & Koepp, 2014). Moreover, the cognitive strain faced due to unnatural way of communication, more attention requirement when video chatting, and a restricted environment has added to an additional stress level (Ferran & Watts, 2008). Prolonged working hours due to work-from-home scenarios, long-lasting Zoom meetings causing Zoom fatigue, and 24/7 obligation of being available due to lockdown are creating difficulties for individuals causing pressure and anxiety (Ferran & Watts, 2008).

**Do-it-yourself Behavior**

Directives of lockdown and stay-at-home, people were confined at home with ample amount of time in their hands hence platoon of consumers directed their way to do-it-yourself projects and home-bound activities such as the renovation of the house, painting, cooking, baking, gardening, blogging, playing games, solving puzzles, indoor games and family movie nights or game nights (Rifkinc & Kirk, 2020). Globally, people began cooking at home due to safety reasons and the closure of dine-ins, takeaways, restaurants, and cafes. Social media hashtags for arts, crafts, painting, and home renovation spiked with the initiation of the lockdown in the first few weeks of March 2020 (Taparia, 2020). Cooking at home became a deal breaker for people as the stereotype of eating out was broken and people started to enjoy cooking, had more confidence in their healthy ingredients, and expected to cook more even after the pandemic passed (Hunter, 2020).

According to the literature, the shortfall of any product provokes the customers to find other ways to get over this lack of availability and they engage in do-it-yourself ventures to meet their utilitarian needs thus creating the product themselves i.e. cooking, baking, making their work stations, making customized protective gears (Wolf & McQuitty, 2013). It is evident from previous research that consumers have higher worth for self-created products like workstations, shelves, outdoor play stations, and other self-assembled things or designing customized apparel and other home décor items (Norton, Mochon, & Ariely, 2012). Additionally, the creation of products boosts their morale and makes them feel proud as well as competent (Norton, Mochon, & Ariely, 2012).
Sharing self-created products virtually and getting positive remarks gives them great pleasure (Belk, 2014).

**Adjusting to the New Normal**

**Lifestyle Changes**

Consumers first reacted to the pandemic, going into denial, then the second step was accepting the reality of the pandemic and learning to cope with the situation followed by the third step of adjusting and adopting the new norms during the times of pandemic (Rifkin & Kirk, 2020). The homes transitioned into workspaces, educational classrooms, fitness areas, and socializing platforms beyond immediate family members (Rifkin & Kirk, 2020). Personal computers, tablets, and mobiles became the gateway of communication from the shelter of homes where all the socializing and human interaction was taking place (Rifkin & Kirk, 2020). Do-it-yourself became the new adjustment in the lives of consumers and technology became an essential player in maintaining social connectedness (Belk, 2014; Kaigo, 2012).

Technological advancements were adopted at such a fast pace in response to the needs of the current times of pandemic thus transformational technologies which took ample amount of time to be adopted in previous times were adopted overnight, for example, zoom video chats, Google classrooms, Google meet and online telemedicine services (WSJ, 2020). The technological adoption curve took an instant spike giving a massive boom to the industry of e-commerce (Roose, 2020; WSJ, 2020).

**Conceptual Framework**

![Conceptual Framework Diagram]

**Methods**

This current study is quantitative and is based on primary data. Data collection was done through an adopted structured questionnaire which is modified as per the circumstances in Pakistan. The questionnaire consists of seven parts where six parts where one part covers the demographic profile of the consumer and the other six parts are dependent and independent variables which are consumer buying behavior, consumer boarding behavior, rejection of behavioral directives, social connectedness, do-it-yourself behavior, and lifestyle changes.

The conceptual framework for the study includes one dependent variable of consumer buying behavior and five independent variables which are consumer boarding behavior, rejection of
behavioral directives, social connectedness, do-it-yourself behavior, and lifestyle changes. The included demographics of the respondents were age, gender, city, occupation, education, and income category.

The sample size for this study is set at 384 respondents since the population is unknown and the number being at 384 is categorized as optimal. In addition, based on the above-stated sample size of 384, the reliability of the data increases, and also, we will be able to generalize the results of this study. The present study is cross-sectional where a non-probability, purposive sampling technique is adopted for data analysis.

A structured questionnaire is the only instrument being used for data collection for this study. The questionnaire consists of separate constructs for all independent and one dependent variable. The items of the questionnaire are consumer buying behavior (Rifkinc & Kirk, 2020) (Rao & Moorthy, 2020) (Singh & Rakshit, 2020) (Chronopoulos, Lukas, & Wilson, 2020), consumer hoarding behavior (Rifkinc & Kirk, 2020), rejection of behavioral directives (Rifkinc & Kirk, 2020), social connectedness (Rifkinc & Kirk, 2020) (Zwanka & Buff, 2020), do-it-yourself behavior (Rifkinc & Kirk, 2020) and lifestyle changes (Rifkinc & Kirk, 2020).

The impact of the independent variables over the dependent variable is measured by using a 5-point Likert scale where 1 is the lowest level of agreement and 5 is the highest level of agreement whereas demographics are measured by the nominal scale on SPSS. The chosen statistical technique is multiple regression as we are focusing on the impact of independent variables over dependent variables. Multiple regression is done by using the software of SPSS.

Results and Discussion
Results
Data for the current study is collected through an adopted questionnaire which was circulated over Google form. A total of 453 responses were received, after filtration of irrelevant responses 378 were taken into consideration. The participants of the study were individuals based in Karachi, both males and females above the age of 18 years. The demographic profile included age, gender, city, education level, marital status, employment status, and family income.

Reliability

<table>
<thead>
<tr>
<th>Constructs</th>
<th>Cronbach’s Alpha</th>
<th>No. of Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Consumer Buying Behaviour</td>
<td>.880</td>
<td>4</td>
</tr>
<tr>
<td>2 Consumer Hoarding Behaviour</td>
<td>.858</td>
<td>4</td>
</tr>
<tr>
<td>3 Rejection of Behavioural Directives</td>
<td>.788</td>
<td>4</td>
</tr>
<tr>
<td>4 Social Connectedness</td>
<td>.713</td>
<td>4</td>
</tr>
<tr>
<td>5 Do-it-yourself Behaviour</td>
<td>.838</td>
<td>4</td>
</tr>
<tr>
<td>6 Lifestyle Changes</td>
<td>.707</td>
<td>5</td>
</tr>
</tbody>
</table>

Cronbach’s Alpha illustrates the internal consistency of the instrument. According to the results of reliability statistics of the constructs of CBB, CHB, RBD, SC, DIY, and LSC scale, it shows good internal consistency with a Cronbach alpha coefficient reported at CBB = 0.880, CHB = 0.858, RBD = 0.788, SC = 0.713, DIY = 0.838 and LSC = 0.707 respectively. As per the standards, the reliability coefficient of 0.60 or above is assumed to be ‘acceptable’, henceforth all five variables are considered acceptable and reliable whereas all values of the coefficients are greater than 0.7.
Inferential Analysis
Pearson’ Correlation
After instituting the measurement model, Pearson Correlation has been used in this study to determine the strength of the relationship between two or more variables and to explore their association with each other. Correlation helps in finding out if there exists a positive, negative, strong, or weak relationship between the independent and dependent variables. Pearson correlation is considered the most effective and frequently used inferential technique for data analysis in the research and has also been utilized in this study. There is also the need for data analysis to explore whether the variables are strongly or weakly paired with each other. The values of the correlation which lies below 0.3 show weak correlation, the values which lie between 0.3-0.5 are considered moderately correlated and the values which lie between 0.5-0.7 are termed as strongly correlated that is they have a strong association between them.

The Pearson Correlation Coefficients for the relationship between the independent and dependent variables are significant at 0.01 level. CBB is significantly correlated with CHB, SC, DIY behavior, and LSC which is significant at a 1% level of significance. However, CBB is not correlated with the variable of RBD and is not significant. All of the variables are positively correlated with each other. Looking at the strength or weakness of the correlation, where the values are above 0.7 it is said to be strongly correlated. In the current study, only CHB is strongly correlated with CBB, whereas all the other variables have a weak correlation with CBB as none of them are above 0.7. RBD variable is significant at a 5% level of significance with CHB. In addition, when the correlation is above 0.7, we assume that there is a symptom of multicollinearity which is the only case with CHB.

<table>
<thead>
<tr>
<th></th>
<th>CBB</th>
<th>CHB</th>
<th>RBD</th>
<th>SC</th>
<th>DIY</th>
<th>LSC</th>
</tr>
</thead>
<tbody>
<tr>
<td>CBB</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CHB</td>
<td>.733&quot;</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>RBD</td>
<td>.050</td>
<td>.113*</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SC</td>
<td>.233&quot;</td>
<td>.262**</td>
<td>.316&quot;</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>DIY</td>
<td>.226&quot;</td>
<td>.268&quot;</td>
<td>.208&quot;</td>
<td>.486&quot;</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>LSC</td>
<td>.139&quot;</td>
<td>.190&quot;</td>
<td>.239&quot;</td>
<td>.375&quot;</td>
<td>.494&quot;</td>
<td>1</td>
</tr>
</tbody>
</table>

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

Multiple Regression
Multiple regression is used in this study to measure the impact of the independent variable (CHB, RBD, SC, LSC) over the dependent variable (CBB) among individuals over the age of 18 years based in the metropolitan city of Karachi, Pakistan.

<table>
<thead>
<tr>
<th>Model Summary</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. The error in the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.737a</td>
<td>.542</td>
<td>.536</td>
<td>.61659</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), LSC_Mean, CHB_Mean, RDB_Mean, SC_Mean, DIY_Mean

Table 3 shows the value of the adjusted R-square which elaborates on the change in dependent variable caused by independent variables. The adjusted R-square value being at .542 means 54% of the variation can be incurred in the dependent variable due to the change in independent variables.
Table 4: ANOVA Statistics

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>167.671</td>
<td>5</td>
<td>33.534</td>
<td>88.205</td>
<td>.000^</td>
</tr>
<tr>
<td>Residual</td>
<td>141.429</td>
<td>372</td>
<td>.380</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>309.100</td>
<td>377</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: CBB
b. Predictors: (Constant), LSC, CHB, RDB, SC, DIY

Table 4 shows the F-ratio in the overall ANOVA table tests whether the overall regression model is a good fit for the data or not. As shown in the above table, the F-statistics value is 88.205 which is excessively greater than 4 hence it is said to be highly significant. Sig-value is significant at 0.000 which is less than a 5% level of significance. This implies that the test of ANOVA is highly significant and the model is valid for given predictors.

Table 5: Coefficient Statistics

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Constant)</td>
<td>.810</td>
<td>.259</td>
<td>3.121</td>
<td>.002</td>
</tr>
<tr>
<td>CHB</td>
<td>.704</td>
<td>.036</td>
<td>.721</td>
<td>19.551</td>
</tr>
<tr>
<td>RDB</td>
<td>-.079</td>
<td>.061</td>
<td>-.049</td>
<td>-1.306</td>
</tr>
<tr>
<td>SC</td>
<td>.056</td>
<td>.044</td>
<td>.054</td>
<td>1.280</td>
</tr>
<tr>
<td>DIY</td>
<td>.027</td>
<td>.045</td>
<td>.027</td>
<td>.615</td>
</tr>
<tr>
<td>LSC</td>
<td>-.023</td>
<td>.046</td>
<td>-.021</td>
<td>-.497</td>
</tr>
</tbody>
</table>

a. Dependent Variable: CBB

Table 5 is a Coefficient table that shows the significance of individual independent variables in explaining the dependent variable. The unstandardized coefficient (B) value shows the magnitude and relationship between the dependent variable (CBB) and independent variable (CHB, RDB, SC, DIY, and LSC). The standardized B for RDB and LSC indicates a negative relationship with CBB whereas CHB, SC, and DIY behavior has a positive relationship with CBB. The sig value of CHB is significant and the predictor (CBB) is making a significant contribution to the model. Whereas RDB, SC, DIY, and LSC are insignificant and shown to have no impact on the dependent variable of CBB.

Hypothesis, Assessment, and Summary

This study is based on testing the impact of independent variables (CHB, RDB, SC, and LSC) over the dependent variable (CBB). The hypotheses were structured to assess the above-mentioned impact. These hypotheses are directional and are retained or rejected by running multiple regression statistical techniques on SPSS.

Table 6: Hypotheses Summary

<table>
<thead>
<tr>
<th>Hyp</th>
<th>Statement</th>
<th>Sig</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>H1</td>
<td>There exists a significant impact of consumer hoarding behavior over consumer buying behavior.</td>
<td>0.000</td>
<td>Retain</td>
</tr>
<tr>
<td>H2</td>
<td>There exists a significant impact of rejection of behavioral directives over consumer buying behavior.</td>
<td>0.192</td>
<td>Reject</td>
</tr>
<tr>
<td>H3</td>
<td>There exists a significant impact of maintaining social connectedness over consumer buying behavior</td>
<td>0.201</td>
<td>Reject</td>
</tr>
<tr>
<td>H4</td>
<td>There exists a significant impact of do-it-yourself behavior over consumer buying behavior.</td>
<td>0.539</td>
<td>Reject</td>
</tr>
</tbody>
</table>
H5 There exists a significant impact of lifestyle changes on consumer buying behavior. 0.619 Reject

As per the regression analysis statistical table was run to test the impact of IV over DV based on which hypotheses were retained or rejected. Table 8 shows that hypothesis H1 indicated that CHB has an impact over CBB at a 0.01 level of significance where the sig-value is 0.000. Taking into consideration the hypothesis of H2, it indicates that RBD has no impact on CBB as the sig-value is insignificant hence the hypothesis has been rejected. Hypothesis H3 also shows to have no impact of SC over CBB where the sig-value is 0.201, hence it has been rejected. Similar is the case with hypotheses H4 and H5, where the IVs of DIY and LSC indicate no impact over CBB with sig-values at 0.539 and 0.619 respectively. Henceforth the hypotheses of H4 and H5 have been rejected.

Discussion
Coronavirus has threatened the freedom of consumers all around the globe including the USA, China, Europe, The UK, and the Middle East (Akhtar, Akhtar, Usman, Ali, & Siddiqi, 2020). Consumers' first response was a reaction towards the pandemic of Covid-19 where they got involved in excessive hoarding behavior of necessities and hygiene items out of fear. They assumed that with the initiation of a country-wide lockdown, they may not be able to get hands-on necessities irrespective of being assured by authorities of the availability of the needful. The wave of mass buying behavior was witnessed which resulted in leaving the shelves empty and the demand that was outside the capacity of the suppliers hence leaving the markets with stock-outs (Rifkin & Kirk, 2020). Shoppers were found to be under the threat of unpreparedness and they quickly emptied the shelves of all sorts of anti-bacterial cleaning products and disinfectants which were hoarded as a first sign of the spread of the Coronavirus disaster (Kaigo, 2012).

With the initiation of lockdown directives, consumers' freedom of choice was also threatened as malls and other supermarkets were ordered to close down until further notice. According to psychological reactance theory, whenever there is an expected threat to the availability of products consumers experience a loss of control (Gross & Frost, 1993). Therefore, hoarding behavior provides them with a sense of security, restores control, and contributes to their comfort. Concerning the results of this study, hoarding behavior in response to the advent of COVID-19 has resulted in a significant impact on consumer buying behavior as their reaction to the novel pandemic. Consumers engaged in the hoarding of products way beyond their requirements as an emotional reactance in response to COVID-19 (Sneath, Lacey, & Kennett-Hensel, 2009).

The second aspect explored about the response of consumers towards COVID-19 is that of rejection of behavioral directives. In response to the pandemic, the government initiated a country-wide lockdown where offices, restaurants, dine-in, cafes, shopping malls, cinemas, fitness gyms, recreational activity centers, clubs, marriage halls, and all the educational institutions were closed to control the spread of the novel Coronavirus. The directives of social distancing and wearing of masks were enforced and people were ordered to stay at home and were only allowed to go out to buy groceries and medical supplies as these were the only stores operating under the criteria of supplying the day-to-day necessities. Initially, people went into rejection behavior towards the directives and kept on indulging and going out to public gatherings, rejecting to follow social distancing and wearing masks as literature has predicted to be against human nature (BATES, 2020).

Following consumer reaction, the next step was that of coping with the current situation of Covid-19 which was measured through social connectedness and do-it-yourself behavior. With the directives of stay-at-home and social distancing, consumers found themselves stranded at home
with no take-out options and away from family and friends. The cope-up situation inclined them towards other means of keeping themselves busy such as cooking entirely at home, baking, arts and crafts projects, and exploring out-of-the-box recipes and cooking options, which all became part of their DIY behavior (Rifkinc & Kirk, 2020). The next step was coping with social distancing where they were not allowed to engage in social gatherings, hence the virtual connectedness took a sharp spike with the usage of virtual software like Zoom and Google Meet (Kitchen, 2020). Working from home became the new normal and the home setting was transformed into workstations.

The adoption of virtual gatherings provided consumers with a path to staying socially connected (BATES, 2020). The physical distancing that prevented individuals from meeting each other due to the pandemic was abridged by technological means which necessitated the consumers maintain social connectedness (Azlan, Hamzah, Sern, Ayub, & Mohamad, 2020). Virtual dinner parties, workout classes, meetings, interactive sessions, online educational classes, and family interaction were all of the few reasons individuals wanted to stay connected (Roose, 2020). Internet usage skyrocketed during the current times of pandemic of Covid-19 with Zoom and Google Meet. The use of video conferencing technologies during the pandemic skyrocketed becoming part of the routine in consumers' daily lives. Consumers needed to find activities to stay busy while confined at home for an indefinite period as a result they turned towards DIY projects and other home-based activities like cooking, baking, gardening, video games, jigsaw puzzles, and family reading time. With the closure of restaurants, consumers meet their fancy eating needs by cooking all sorts of fast-food items and desserts at home including, pizza, burgers, ice-creams, pudding, etc (Norton, Mochon, & Ariely, 2012).

Next was the acceptance of the current existence of Coronavirus and adjusting to survive in present times. Consumers made adjustments to their lifestyle by adopting online means of shopping, transitioning their homes into office spaces, and opting for technology that otherwise would have taken a decade to become part of daily routine (Baumeister & Leary, 1995). Online transactions for shopping for goods and services were made easier and widely available for the masses which is another change witnessed by the current times of pandemic and became the need for controlling the virus (Ferran & Watts, 2008). All these were the major changes opted for by consumers globally in precaution to avoid contracting COVID-19 (Azlan, Hamzah, Sern, Ayub, & Mohamad, 2020).

Conclusion
It is evident from history that at times of crisis or a natural disaster, the dynamics of society take a 360-degree shift (Rifkinc & Kirk, 2020). The same footsteps were followed by consumers during the time of Coronavirus (COVID-19) when consumer behavior showed a major transformation. In this current research study, we took into consideration some of the changes that may have impacted consumer buying behavior as a result of Covid-19 which has been documented. The authors took motivation and moved forward with the current study by focusing on changes in consumer behavior in the initial times of lockdown and closure of amenities to control the spread of Covid-19.

According to the extant literature, some of the changes that took place in the current times of the novel pandemic of Coronavirus will become permanent in consumers' lives and ultimately revolutionize the life in future. This research has addressed consumer behavior in three phases; first, the reaction of consumers in response to COVID-19 which was measured through consumer hoarding behavior and rejection of behavioral directives, second the coping behavior of the consumer in response to COVID-19 measured through social connectedness and DIY behavior and lastly the adjustments in lives made by the consumers in response to the novel pandemic measured through the lifestyle changes which has been made by the consumers. The results of the study indicate that consumer hoarding behavior has a significant and positive impact on CBH. With the advent of COVID-19, the first response of the consumers was to get their hands on the necessities
due to panic caused by the directives of lockdown. They excessively indulged in hoarding behavior and ended up buying way more than what are their need and requirements. This HB left behind empty shelves along with crowded supermarkets and grocery stores despite the assurance of concerned authorities for the constant availability of day-to-day necessities in times of lockdown. The HB resulted in high demands which made it difficult to meet suppliers on an immediate basis leaving behind the vulnerable poor people empty-handed.

The construct of rejection of behavioral directives results in having no impact on consumer buying behavior. Similarly, social connectedness and DIY behavior have also been shown to have no impact on consumer buying behavior. The third phase which is the adjustments made by the consumers in their lifestyle shows to not affect CBH as well. However, these are the major factors having immense weightage and are the result of Covid-19 which forced consumers to bring dramatic changes in their lifestyles.

Fifty percent of the respondents of this study belong to the age group of 29-39 years, literature suggests this age group is the prime age where you have a family, a stable career, and probably a routine where you are independent and run your errands for a living (Awan & Abbas, 2015). The hoarding behavior which resulted in being a significant player in consumer buying behavior is practiced by consumers between the age bracket of 29-39 years. Where they are the family heads or guardians, who need to run the errands for home, buy day-to-day necessities, and take care of the major decisions concerning the household. They are the caretakers of their spouse, children, and elders if any in their living situation they are solely responsible for providing the daily necessities. Thus, they are the ones involved in excessive buying behavior beyond the needs of the household in response to the novel pandemic of Covid-19. The Coronavirus pandemic has transformed the dynamics of our daily living, education, and workplace operations which went from physical to completely virtual overnight. Businesses made the transition to the virtual world in a very short period. How consumers have started to adopt the new norms and made adjustments in their living situations to accommodate the new normal. In this research study, we explored how the pandemic has affected consumer buying behavior and the other factors that come under the criteria of coping and survival in the current times of the pandemic.

References


