



## Consumer Learning through Online Purchasing During Covid-19 and Future Buying Behavior

Farhana Karim<sup>1\*</sup>, Hasina Islam<sup>2</sup>, Dr. Md. Kamrul Hasan<sup>3</sup>

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### ABSTRACT

**Purpose:** Covid-19 has fetched an unusual business environment across the world. This study aims to identify consumers' learning through repetitive online purchase during the Covid-19 pandemic situation and its impact on their future purchase and brand choice decision.

**Methodology:** Data has been collected through online survey from the consumers who used to purchase online during the Pandemic and who purchased directly from the market or both. This study had a sample size of 212 people. Data from respondents were gathered through purposeful sampling. For testing hypotheses, the authors have conducted Pearson chi-square testing and chi-square test for goodness. Besides, few descriptive statistics have been calculated to make few concepts clear related to the topic.

**Findings:** The results evident that consumers' repetitive online purchase experiences during the pandemic situation significantly affect their post-pandemic purchasing behaviour. This implies that consumers' have learned from their experiences during the pandemic situation and they will apply this learning in their future purchase decision. In addition, consumers' brand switch decision has a dependency on the experiences of the brands in the situation of Covid-19.

**Originality/Value:** This work is completely novel. Most of the research have been conducted on consumers' behavior during the Covid -19. No work has been done similar to this.

**Practical Implications:** The findings also has a significant contribution to the management practices as well as to the society people. Future research can be done including more consumers in the study.

**Limitations:** Secondary data related to this topic was very few since the issue was very novel on that time.

## 1. Introduction

The whole world has been shivering at the appearance of a mighty mysterious germ "Covid-19", which is taking a huge death toll since December 2019. A dearth of knowledge about this germ and its rapid spread in each area of the world has created a vulnerable situation in any economy. Individual lifestyle has changed drastically. Fear of death has changed human behavior. They are maintaining physical distancing

\* Corresponding Author

<sup>1</sup>. Assistant Professor, Department of Business Administration, BGMEA University of Fashion & Technology, Nishatnagar, Dhaka-1230, Bangladesh. Email: farhana.karim@buft.edu.bd

<sup>2</sup>. Assistant Professor, Department of Mathematics and Statistics, Bangladesh University of Business and Technology, Rupnagar R/A, Mirpur-2, Dhaka-1216, Bangladesh. Email: hasina.i@bubt.edu.bd

<sup>3</sup>. Associate Professor, Department of Business Administration, BGMEA University of Fashion & Technology, Nishatnagar, Dhaka-1230, Bangladesh. Email: kamrul.hasan@buft.edu.bd

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from one another that has reduced social direct connectedness. There is a rapid fall in business performance except for food & beverage, hygienic products, medicine, and health-related services, and the consumers' behavior has been significantly different from the usual situation within a few months since the first appearance of Covid-19. Due to the outbreak of Covid-19, a number of famous brands in various industries have become bankrupt. Consequently, economies have collapsed (Tucker, 2020 & Donthu & Gustafsson, 2020). Few well-known US companies like JCPenney, Neiman Marcus, Sears, and so on faces a huge financial crisis. The travel and tourism services are affected significantly; hotel rooms are found empty, which is 80% (Asmelash & Cooper, 2020 & Donthu & Gustafsson, 2020). In the year 2020, Kirk & Rifkin has found that during Covid-19, consumers show reacting behavior like hoarding & rejecting, coping behavior, which depicts how they maintain social connectedness, how their perception changes about the brands and doing many jobs by own self and finally long-term adapting behavior e.g. potentially transformative changes in consumption and individual and social identity. Global preparedness by the extreme survivalist commences when coronavirus is perceived as a threat in different locations worldwide.

To maintain social connectedness and meet a few necessities like continuing the flow of the education system, all countries depend on the virtual world. To communicate with friends, family members, and relatives most people are using Zoom, Facebook, Instagram, and other social media. For doing classes and also taking higher education and certified courses they have used Zoom and Google Meet (Sheth, 2020). Due to the lockdown, in many countries like India, South Korea, China, Italy, and other nations, consumers are not visiting grocery shops; they order online and stores send products to their houses. Both consumers and retailers have learned how to improvise their way of exchanging during the Covid-19 (Sheth, 2020).

From a comparative study on Bangladesh, Pakistan, and India, it is observed that Bangladeshi and Pakistani consumers were less affected than Indian consumers. Indian consumers were extremely troubled by Covid-19 which was more disastrous than it was in the case of Pakistani and Bangladeshi consumers. Consumers with higher crisis perception behaved more differently than they do in a normal situation. Finally, Hasan, Islam & Bodrud-Doza (2021) concluded that consumers of Bangladesh, Pakistan, and India showed substantially different behavior in entertainment and outdoor expense, and individual financial situations.

Numerous studies conducted abroad during Covid-19 have shown that consumers focus more on online purchases, make larger purchases, switch to online brands, hoard things, contribute to the poor, purchase more food and hygienic supplies, and engage in virtual entertainment for refreshment. However, no study has been conducted in Bangladesh discussing consumer learning during the pandemic and its impact on future involvement in purchasing. Taking into account all of these investigations, the researchers want to discover consumers' learning during the epidemic and their future behavior in relation to that learning.

## **2. Literature Review**

In an Edelman Trust Barometer poll of 12,000 customers globally, two-thirds said that the brand's response to the epidemic will substantially affect their future decisions, and one-third have already aggressively moved from a brand based on what they judged to be an unacceptable approach to the crisis; this percentage jumped to 60% in India and 76% in Brazil (Rogers, 2020 & Kirk & Rifkin, 2020). Fan, Deng, Qian, and Dong conducted a meta-analysis in the year 2020 and discovered that the cause-related marketing effect is bigger for brands of utilitarian products that donate a larger amount of money to a lesser-known cause. Consumer habits evolve gradually. Time and location have a significant impact on all consumption. Decisions on what to eat, when to eat it, and where to eat it evolve with time (Sheth, 2020). Ivan Pavlov mentioned in his classical conditioning theory, "Conditioned learning results when a stimulus that is paired with another stimulus that elicits a known response produces the same response when used alone" (Schiffman, Kanuk & Wisenblit, 2010). In the year 2021 Chow mentioned the theory of classical conditioning in his study. He has said, "The news relevant to COVID-19 served as the conditioned stimulus where the daily infected rate, the death rate, and the accumulated infected population elicited the uncomfortable feeling resulting from the unconditioned stimulus". "Consumer learning is a process that evolves and changes as consumers acquire knowledge from experience, observation, and interactions with

others and newly acquired knowledge affect future behavior. Not all learning is deliberately sought. Though much learning is intentional (i.e., it is acquired as the result of a search for information), a great deal of learning is incidental, acquired by accident or without much effort" (Schiffman, Kanuk & Wisenblit, 2010). So, the researchers here have drawn the following hypothesis-

**H<sub>1</sub>: Online purchase experiences during Covid-19 positively influence consumers' future purchase decisions.**

Since the pandemic Covid-19 is persisted for almost two years and consumers are experiencing it for a long period, they have gained knowledge about online purchasing, brand behavior, and so on; though it was an unavoidable forceful situation. But we can compare this learning to the learning that is gained through operant conditioning which depicts consumers' learning through a trial-and-error process. According to the American psychologist B. F. Skinner, "Most learning occurs in environments where individuals are "rewarded" for choosing appropriate behavior. In consumer behavior terms, instrumental conditioning suggests that consumers learn utilizing a trial-and-error process in which some purchase behaviors result in more favorable outcomes (i.e., rewards) than others. A favorable experience is an instrument of teaching the individual to repeat a specific behavior" (Schiffman, Kanuk & Wisenblit, 2010). Hence, the researchers endeavor to prove the hypothesis mentioned below-

**H<sub>2</sub>: Consumer brand experiences during Covid-19 positively pursue their future brand choice decision.**

### **3. Research Gap**

From the literature review, it is apparent that a lot of studies have been published regarding consumer behavior during the Pandemic in various countries, but very few studies have been found related to consumer learning and their future online purchasing behavior after Covid-19. In Bangladesh, no research has been conducted on consumers' learning and their post-Covid-19 online buying decision. Therefore, in this study, the researchers want to investigate whether consumers will continue their new learning on online buying products and whether they continue with those brands with whom they experienced during the pandemic.

### **4. Methodology**

Both rural and urban respondents were surveyed by providing an online questionnaire to them. Purposive sampling was employed to acquire data from respondents who purchased things online during the epidemic and those who did not purchase products online during that time period. For this investigation. In the design of the question, it was declared that all the information will be used for academic purposes maintaining confidentiality. The sample size for this study was 212. Among all the respondents 58 were from rural and 151 respondents were from the city area. Male respondents were 134 and female respondents were 78 in number. Researchers developed two hypotheses in this study. For analyzing data SPSS 20 version has been used. The questionnaire contains only close-ended questions that explored the attitudes of consumers toward the online purchase and the brands they used to buy products during the Covid-19. A 5- point Likert scale has been used where 5 stands for 'strongly agree' and 1 stands for 'strongly disagree'. For testing hypotheses, the authors have conducted Pearson chi-square testing and chi-square test for goodness.

### **5. Result and Discussion**

To test the first hypothesis (**Online purchase experiences during Covid-19 positively influence consumers' future purchase decisions.**), the researchers have conducted the chi-square test of independence for the variables: the practice of buying during Covid-19 (How have you purchased products most of the time during Covid-19?) and the future decision of buying (How likely will you buy products through online after Covid-19?).

In the questionnaire, for the question "How have you purchased products most of the time during Covid-19?", respondents get four options (1. Through online, 2. Direct from the market, 3. Mostly through online, few times from the market directly, 4. Mostly from the market directly, few times through online).

For the convenience of the analysis the researchers have merged “Through online” and “Mostly online and a few times from market directly” as “Mostly through online”. Another two options “Direct from the market” and “Mostly from the market directly, a few times through online” merged as “Mostly direct from the market”. The future decision of buying (How likely will you buy products online after Covid-19?) has three options, one is “I will buy products online always”. The second option is “I will never buy products online” and the third one is “Sometimes I will buy products online”. So, it has produced three contingency tables.

**Table 1**

*Contingency Table for the Practice of Buying during Covid-19 and Future Decision of Buying Online Always*

		How likely will you buy products online after Covid 19? [I will buy products online always]					Total
		Strongly disagree (1)	Moderately disagree (2)	Neutral (3)	Moderately Agree (4)	Strongly Agree (5)	
How have you purchased products most of the time during Covid-19?	Mostly direct from the market	14	15	24	8	2	63
	Mostly through online	8	7	25	35	15	90
Total		22	22	49	43	17	153

Source: Authors' Calculation

The value of Pearson chi-square is 27.554 with degrees of freedom of 4, the p-value is 0.000 which indicates the future online purchase decision will be influenced by the practice of buying during the Covid-19 situation always.

**Table 2**

*Contingency Table for the Practice of Buying during Covid-19 and Future Decision of Never Buying Online*

		How likely will you buy products online after Covid-19? [I will never buy products online]					Total
		Strongly disagree (1)	Moderately disagree (2)	Neutral (3)	Moderately Agree (4)	Strongly Agree (5)	
How have you purchased products most of the time during Covid-19?	Mostly direct from the market	17	8	23	7	9	64
	Mostly through online	32	18	21	6	5	82
Total		49	26	44	13	14	146

Source: Authors' Calculation

The value of Pearson chi-square is 7.646 with degrees of freedom of 4, the p-value is 0.105 which indicates that the variables, the consumer will not buy online, is statistically independent of the purchase practice.

**Table 3**

*Contingency Table for the Practice of Buying during Covid-19 and Future Decision of Sometimes Buying Online.*

		How likely will you buy products online after Covid19? [Sometimes I will buy products online]					Total
		Strongly disagree (1)	Moderately disagree (2)	Neutral (3)	Moderately Agree (4)	Strongly Agree (5)	
How have you purchased products most of the time during Covid-19?	Mostly direct from the market	7	6	12	24	30	79
	Mostly through online	2	1	20	25	50	98
Total		9	7	32	49	80	177

Source: Authors' Calculation

The value of Pearson chi-square is 11.462 with degrees of freedom of 4, the p-value is 0.022 which indicates the decision of buying sometimes online is dependent on the practice of buying during the Covid-19 situation.

**Decision:** It is evident from the result that consumers' experiences of buying during Covid-19 will influence their future purchase decision. So, consumers have learned from the experiences during the Covid-19 period.

The respondents who will not purchase online after Covid-19 have provided a few reasons behind it. The researchers have mentioned a few reasons in the question and after receiving the data they have ranked based on the mean of the responses.

**Table 4**

*Descriptive Statistics of the Reasons behind not Purchasing Online after Covid19*

Reason	N		Mean	Std. Deviation	Rank	Mode
	Valid	Missing				
Comfortable with direct purchasing	153	59	4.03	1.138	1	5
Product Quality not match with the online ads/info	163	49	3.88	1.082	2	5
Inconsistency in maintaining product quality	146	66	3.64	1.056	3	4
Feeling insecure	142	70	3.50	1.213	4	4
Products availability	140	72	3.47	1.115	5	4
Poor service quality	141	71	3.36	1.104	6	3 and 4
Poor after sales services	138	74	3.26	1.142	7	3
Poor range of products	139	73	3.22	1.161	8	3 and 4
Not comfortable with online buying	146	66	3.08	1.400	9	4
Not reliable	133	79	3.08	1.291	9	3
Poor behavior of sales person	138	74	2.78	1.145	10	3
Online purchase system is not available here	133	79	2.11	1.247	11	1

Source: Authors' Calculation

According to ranking results, the first reason for not purchasing online is “Comfortable with direct purchasing” with a modal value of 5 which indicates most of the participants strongly agreed with the reason. The second reason is “Product Quality does not match with the online ads/info” The third reason is “Inconsistency in maintaining product quality”. The fourth reason is “Feeling insecure”. It is noticeable in this study that most of the participants strongly disagreed with the reason “Online purchase system is not available here”.

To test the second hypothesis (**Consumer brand experiences during Covid-19 positively pursue their future brand choice decision**). For identifying the defection of the consumers, the researchers have set the following question: “Will your experiences with the different brands during the Covid-19 period affect your future decision to choose those brands?”, which has three alternative answers- “Yes”, “Maybe” and “No”. For testing the second hypothesis of this research, the chi-square test for goodness has been conducted. The value of the Pearson chi-square is found 14.663 with 2 degrees of freedom and the p-value is 0.001, thus it can be concluded that the decision of defection has a dependency on the experiences of the brands in the situation of Covid-19 though most of the participants choose the option “Maybe”.

The respondents who will switch to other brands after Covid-19 have mentioned a few reasons. Those reasons have been ranked based on the mean of the responses.

**Table 5**

*Descriptive Statistics of the Reasons behind the Switch to other Brands after the Pandemic*

Reason of defection	N		Mean	Std. Deviation	Rank	Mode
	Valid	Missing				
Product Quality not match with the online ads/info	148	64	4.06	0.970	1	5
Costly	128	84	3.84	1.048	2	5
Inconsistency in maintaining product quality	127	85	3.76	0.990	3	4
Poor range of products	125	87	3.60	1.032	4	4
Not reliable	124	88	3.60	1.133	4	3
Feeling insecure	131	81	3.59	1.102	5	4
Poor service quality	127	85	3.58	1.064	6	4
Poor behavior after sales services	125	87	3.57	1.173	7	4
Product are not available	127	85	3.49	1.097	8	3
During pandemics, they do not donate to the society	125	87	3.44	1.088	9	3
Poor behavior of sales person	125	87	3.11	1.152	10	3

Source: Authors' Calculation

The first rank for the reason of defection is “Product quality not match with the online ads/info” with mode 5 (most of the respondents strongly agreed with the reason). The second rank is the product is costly with mode 5 and the third rank is “Inconsistency in maintaining product quality” with mode 4 (most of the respondents moderately agreed with the reason). The 4<sup>th</sup> ranks are “Poor range of products” and “Not reliable” with modes 4 and 3 (most of the respondents neutral with the reason) respectively. “Feeling insecure” holds the fifth position with mode. The sixth and seventh ranks are poor service quality and after-sales service poor behavior, respectively, both have mode 4.

## 6. Managerial Implication

Though covid-19 is an unusual situation, due to its longer duration, consumers have learned from it which is proved by this study. And, whatever they have learned they have the intention to practice it

in their future purchase decision like post-Covid-19 brand purchase choices. Therefore, marketers become aware of their experiences and perception of their business process during covid-19. From descriptive statistics, it is found that consumers who are not willing to purchase online after Covid-19, have mentioned a few reasons behind it like feeling more comfortable with direct purchasing firstly, and product quality does not match with the online ads/info, inconsistency in maintaining product quality, feeling insecure, products are not available to hold the second, third, fourth and fifth position, respectively. Considering these factors, businessmen should improve their products, and service processes and communicate their messages to the consumers so that consumers feel better about online buying. Similarly, all the brands should do in-depth research for reducing the post-purchase defection rate since a few factors of their business, during the pandemic, also increased the dissatisfaction of the consumers. Those factors are given in Table-5.

### **7. Research Implications**

Surrounding the Covid-19, the farrago of consumers' attitudes has been seen. Abrupt Cwtch of Covid-19 has changed the world in each pinch of activities. So, there are multiple rooms for doing research like spiritual behavior of consumers, citizenship behavior of consumers as well as by the brands, identifying the reasons behind accepting online purchasing, and so on. Besides, researchers can also identify whether consumers will prefer the brands if they provided rewards to the consumers during the pandemic. The marketers can formulate their strategies in the future considering the findings of this research whilst Government can take initiatives for rejuvenating the post-Covid-19 economic condition that will ensure the growth of their business and economy as well. It will also contribute in literature.

### **8. Conclusion**

Massive changes have been seen globally during the pandemic. The drastic usual reaction of the consumers creates vulnerability in the consumer market. The researcher has focused on whether consumers of Bangladesh have learned through repetitive online purchase during Covid-19 or not, and whether their learning influences their future brand choice decision or not.

In this study, it is evident that consumers' experiences of online purchasing during Covid-19 will stimulate their future purchase decision. That means consumers have learned from the experiences in the period of Covid-19. Additionally, it is also observed that consumers' brand switch decision has a dependency on the experiences of the brands in the situation of Covid-19. From this study, it is evident that consumers can learn from an extraordinary situation if the situation sustains for a longer period, since try and error may also happen here which complies with operant conditioning theory.

If the direct face-to-face interview can be conducted to get more consumers' behavioral insights along with surveys in remote areas, it would elicit a more realistic view. Though a direct survey would be more time-consuming and will involve more financial investment, it can be a room for further research initiation to get candid and more elaborate information about consumer learning during the pandemic and its future impact on their purchase behavior.

To recapitulate, it can be said that marketers should focus more on consumer behavior during the pandemic so that in the coming future they can smoothly handle any types of similar situations.

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