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## ARAŞTIRMA MAKALESİ / RESEARCH ARTICLE

CHANGES IN CONSUMER BEHAVIOR OF GEN Y'ERS IN COVID-19 PANDEMIC<sup>1</sup>Cemal AKSOY<sup>1</sup><sup>1</sup>cemalaksoy222@gmail.com ORCID No: 0000-0003-1234-6722Assoc. Prof. Dr. Ahu ERGEN<sup>2</sup><sup>2</sup>Bahçeşehir University, Vocational School,  
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## Abstract

The economic challenges in different countries from past to present have global effects affecting the whole consumers. Today, especially young consumers are at the centre of the economy and understanding their consumer behaviour deeply in especially economically challenging days such as this pandemic of COVID-19 enables companies to make the right decisions. In this study, the effects of the economic challenges and the changes in the consumer behaviour of Generation Y'ers in the COVID-19 pandemic are examined both theoretically and practically. This study was conducted with 12 consumers from Generation Y living in Istanbul. The analysis shows that they prefer cheap and discounted products. They are more careful about spending money and they avoid extravagance. The results show that consumers are negatively affected by the economic consequences of COVID-19.

**Keywords:** Consumer Behaviour, COVID-19, In-depth Interview, Generation Y, Economic ChallengesCOVID-19 PANDEMİSİNDE Y KUŞAĞININ  
TÜKETİCİ DAVRANIŞINDAKİ DEĞİŞİMLER

## Özet

Geçmişten günümüze farklı ülkelerde meydana gelen ekonomik yavaşlamalar ya da durgunluk dönemleri tüm dünyayı etkileyen küresel boyutlara sahiptir. Tüketiciler böyle ekonomik değişimlerden önemli ölçüde etkilenmektedir. Günümüzde özellikle genç tüketiciler ekonominin merkezindedir ve onların COVID-19 pandemisinde olduğu gibi ekonomik olarak zorlu zamanlarda tüketim davranışlarını anlamak işletmelerin doğru kararlar vermelerine yardımcı olmaktadır. Bu çalışmada, COVID-19 salgını nedeniyle yaşanan ekonomik sıkıntıların etkileri ve tüketici satın alma davranışında meydana getirdiği değişim hem teorik hem de pratik olarak incelenmiştir. Bu çalışma İstanbul'da yaşayan Y kuşağından 12 tüketici ile gerçekleştirilmiştir. Bulgular tüketicilerin bu dönemde ucuz ve indirimli ürünleri tercih ettiklerini, COVID-19 salgınından ekonomik olarak olumsuz etkilendiklerini ve bundan dolayı, para harcama konusunda daha dikkatli davrandıklarını, savurganlıktan kaçındıklarını göstermektedir.

**Anahtar Kelimeler:** Tüketici Davranışı, COVID-19, Derinlemesine Mülakat, Y Kuşağı

<sup>1</sup> Bu makale Doç. Dr. Ahu Ergen'in danışmanlığında Cemal Aksoy'un Bahçeşehir Üniversitesi Lisansüstü Eğitim Enstitüsü'nde hazırladığı yüksek lisans tezinden üretilmiştir.

## 1. INTRODUCTION

Consumer behaviour can be described as a process that includes decisions and activities linked to choosing, buying, expending and positioning products and services to meet the desires and requirements of individuals or groups (Ogbeide, 2015, p. 337). Changes and developments in the economic structures of countries affect the consumer behaviour. Especially the economic downturns, cause a change in the consumers purchasing behaviour; on the other hand, affect the priorities of the consumers in purchasing. During the economic downturn, consumers seek to purchase fewer goods, postpone purchases or prefer to buy cheaper goods in order not to lose their quality of life levels (Voinea and Filip, 2011, p. 15). The economic downturn are the events that suddenly and unexpectedly arise in the economy and have a serious impact on the economy of the country in macro terms and the companies on the micro aspect. Economic crises have been experienced at certain periods in the world from time to time. For example; the economic downturn of 1929, the Asian crisis in July 1997 and the global financial crises that occurred in the United States (USA) in 2008 come to the fore. Today, Coronavirus (COVID-19) pandemic seems to cause a global economic recession so consumer behaviour is changing quickly. While consumers tighten belts during a recession, businesses are developing strategies to increase demand and discourage consumers from making savings. In other words, consumers' expectations and opinions about wages, products and services, prices and lifestyles change their attitudes and behaviours during these periods (Marangoz and Uluyol, 2010, p. 83).

This qualitative research aims to explore the effects of the economic challenges and the changes in the consumer behaviour of Generation Y'ers in the COVID-19 pandemic. The paper is structured as follows. After the introduction, the literature review provides various findings and terms of consumer behaviour, Y Generation and its consumption, also consumption in COVID-19 pandemic. The methodology describes the data collection process and the participants. Then the findings are presented, followed by the conclusion that provides a summary of the relevant findings, limitations of the research, and future research directions.

## 2. LITERATURE REVIEW

### 2.1 Consumer Behaviour

A consumer is defined as a person or organization that purchases and uses goods or services produced by a company. Consumers are end users and can decide whether they want to buy goods or services and where, when, what and how they want to buy, based on the comparison between competitors and their production (Güvendiç, 2019, p. 2). The behaviour of any consumer depends on numerous causes that are very significant for any marketing management team in any commercial or any organization. The American Marketing Association (AMA) defines consumer behaviour as the dynamic interaction of cognitive, behavioural and environmental phenomena in which people change directions of their lives with diverse public and emotional variables (Barmola and Srivastava, 2010, p. 268). In other definition, consumer behaviour is the process of individuals' choices about which goods and services to buy, from whom, how, where, when and whether to buy or not. The proportional weight of each factor affecting this process varies from one purchasing behaviour to another. Consumer behaviour emerges as a result of a

decision, which has an impact on marketing components and socio-cultural factors as well as motivating factors. Numerous models have been advanced to explain consumer behaviour. Although no tangible results can be obtained in this regard, significant progress has been made in the processes that have taken place until the consumer purchase decision has been formed and disclosed as an action (Öz, 2011, p. 97). According to Akturan (2007, p. 238), consumer behaviour is defined as one's decisions and events connected to buying and using economic products and services. From a broader perspective, consumer behaviour is activities related to obtaining, using and consuming products or services and involving a decision-making process before and after. It is possible to summarize the characteristics of consumer behaviour under six main headings:

- i. Consumer behaviour is a behaviour that is motivated to achieve a goal. The aim is to satisfy the needs and demands that create tension when not met.
- ii. It is a dynamic process that includes consumer behaviour, emergence of need, selection, purchasing and usage stages.
- iii. Consumer behaviour includes a number of activities before, during and after the purchase.
- iv. Consumer behaviour has a complex structure and varies over time. Moreover, consumer behaviour differs from individuals.
- v. There are diverse roles in the consumer behaviour procedure. The consumer may come up with compositions different from these roles.
- vi. Environmental issues affect consumer behaviour. In other words, consumer behaviour can adapt to external factors or change according to external factors.

## 2.2 Generation Y'ers Consumption

Generation Y includes people born since 1981. This is a generation that is open to innovations as it grows with technology. He began to see technology like generation X not in adulthood but as a child and adapted to technology immediately. With these aspects, a technologically equipped generation has emerged. Generation Y wishes to have a strong knowledge instead of purchasing a product they need. Generation Y has an effect on their progress by considering their parents deferential to generational authority X, which pays very long-term debts. This influence indications generation Y to escape long-term debt and like the earth. That is why the idea of buying a 10-year home scares generation Y (Gökmen, 2019).

There are many studies in the literature on the consumption of Y generation. Ladhari et al. (2019, p. 113) examine Generation Y'er online female customers based on their psychographic, demographic and behavioural features. The data were gathered from members of two customer panels of a women's fashion retailer. The results reveal four approaches to online shopping, and these approaches are trend shopping, pleasure shopping, price shopping and brand shopping. Six shopping profiles, each with different goals, are also defined: These are price customers, discovery customers, sensitive shoppers, tactical shoppers, fashion lovers and shopping fans. Çelebi and Bayrakdaroğlu, (2018, p. 11) aim to reveal the conscious consumption behaviour of the Gen Y'ers based on the knowledge that the generations have different characteristics. According to the findings of the study, it is seen that Gen Y consumers highlight ethical

behaviour and socially responsible behaviour in their conscious consumption behaviours. Dölekoğlu and Çelik (2018, p. 55) purpose to reveal the food purchasing, decision and behaviour characteristics of this generation, which constitutes a significant part of the consumers. In this context, a survey was conducted with 300 people in the 18-37 age group living in Adana. 60.7 percent of the participants eat outside the house at least once a week and 84 percent of the participants spend 100-500 Turkish Liras (TL) monthly for out-of-home meals. Traditional cuisine (kebab, liver, doner, etc.) with meat is determined as the most preferred type of food. Giovannini and Thomas (2015, p. 22) aim to examine Generation Y consumers' luxury fashion consumption. Generation Y is an extremely significant segment for the luxury market in the USA. It has been discovered that both public self-awareness and self-esteem have an important effect on brand consciousness of Generation Y consumers, and consequently luxury consumption motivations and brand trustworthiness. Kim and Jang (2014, p. 39) discuss why Generation Y'ers maintain position consumption as a lifestyle, although many of them still rely on parental fiscal support and regulated income. This paper provides an interdisciplinary bridge between consumption psychology, economic mental accounting, and evolutionary biology research by analysing the hypotheses assessed in a luxurious food service setting. In particular, they discovered that "income source accounting" affects attitudes towards consumption when people are extremely money-oriented, social comparison objectives are stimulated or the want for reputation is strong. In addition, the cost signalization indicators of the situation consumption by Generation Y women lead to higher spending on luxury and publicly purchased purchases. Ultimately, this study confirms the moderating role of Generation Y's income source. Sun (2010) tries to examine the behaviour of Chinese young customers in purchasing luxury fashion branded products. The paper describes the results of 309 surveys from Beijing and Shanghai in China. The findings of the study display that there is no important difference in the luxury consumption of the consumers according to which cities they came from, the age, gender or education background of the consumers. As anticipated, the paper established that fiscal capability is an important element for luxury consumption. Participants also purchase luxury products fitting their personality and personal taste rather than to suit their peers.

### 2.3 Changes in Consumer Behaviour in Economic Challenges

The consumer behaviours tend to change during difficult and stressful times, such as economic downturns. The customer responds to the economic condition by altering his consumption. This is due to a change in risk perception levels. The financial downturns or slow-downs impact consumers not only economically but also psychologically. Therefore, even if the customers can afford it, they do not want to spend money on premium products. He/she only buys its needs and switches to cheaper brands. In addition, he/she begins to compare dissimilar products and makes a choice based on the quality that compromises the price. In this case, the purchasing process can be transformed from being a programmed behaviour or a controlled decision-making habit to become a comprehensive decision-making purchasing habit. The impact of the crisis on people is also reflected in the consumption behaviour (Sharma and Sonwalkar, 2013, p. 39).

Consumers reorganize their purchasing behaviour according to economic conditions throughout the crisis period. Not having enough money to meet the needs makes it compulsory to reallocate income

among the needs in order of importance. Therefore, while some factors such as quality and prestige lose importance in the purchasing decision process, some factors such as price suitability come to the fore. In times of crisis, consumers are more cautious about spending and saving than before. Thus, they try to protect themselves against the bad effects of the crisis by saving more and spending less. For this reason, the consumer tends to buy less goods than before and to choose goods that are cheaper when buying. The most obvious change of the crisis period on the behaviours is that consumers become more sensitive to the price. The change in the purchasing strategy that consumers will create against economic shrinkage and sudden price increases first appears in the price area. Consumers' perceptions about prices directly affect the buying behaviour. It is possible to summarize the consumers purchasing behaviours in times of crisis as follows (Hayta, 2012, p. 20).

- i. Decrease in total consumption and wastefulness
- ii. Extended information research on products
- iii. Substitution with cheaper brands
- iv. Buying local products rather than foreign brands
- v. Prefer informative ads over visual ads
- vi. Intense interest in discounted stores and promotional goods

During the economic challenges, changes of consumer purchasing behaviour are observed in the form of buying cheap brands, choosing retail outlets, reducing the amount of purchases, paying more attention to the price and searching for the product to be purchased. These are explained in the following sub-headings.

i. *Brand Switching*: Customers are changing their buying behaviour during economic crisis periods. At the beginning of these changes, the brand switching comes first, because the customer does not want to spend a lot of money on shopping during the economic crisis. Therefore, it is constantly replacing a brand it bought with a cheaper brand (Grundey, 2009, p. 15).

ii. *Retail Venues*: Customers change their choice of merchandising locations during an economic crisis. Customers become more unrestrained following an economic crisis by shopping in a broader diversity of supplies. Specifically; cheaper, discount-oriented stores become more popular among customers who are looking to save money by purchasing lower priced products. For example, after the economic crisis in 2008, consumers started gathering to discount and they were more willing to travel for good prices (Einarsdóttir, 2016, p. 28).

iii. *Increased Price Consciousness, Thriftiness and Quality*: During an economic crisis, customers become more price aware than they were before economic crisis. Price becomes a big concern when disposable income decreases and so in economic crisis when occupations and wealth become indefinite in consumers' lives, price becomes a more concern. Moreover, the economic crisis made frugality both acceptable and fashionable. Customers were economizing and becoming thriftier, even in areas where they did not always want to (Einarsdóttir, 2016, p. 30).

iv. *Purchase Reduction*: During the economic crisis, customers make fewer buys and buys of selected goods are delayed. The effect of economic crisis on products that are not classified by the customer as requirements but rather luxury, nonessential goods tends to be more serious than on products. For instance, sale of electric goods, travel, clothing and cosmetics have been found to reduce during economic crisis. In other words, customers have been found to postpone buying that would demand a considerable share of their flexible income during an economic downturn (Einarsdóttir, 2016, p. 31).

v. *Impulse Purchasing, Buying Planning and Knowledge Research*: Impulse purchasing is a quick want that hints the customer to buy instantly with no pre-shopping purposes. During the economic crisis when customers' income decreases, they are less likely to make impulse buys. Planning before buying, customers make spending list, also decreases the possibility of impulse buys. In other words, customers' increased thriftiness and consciousness of value, customers are doing more investigation before the buying to make more educated purchased decisions. Consumers would like to find to deep search as an online for vulnerable bargains. In addition, consumer would like to find to look for more simple product alternatives to match their desire for a simple lifestyle after an economic crisis and during the economic downturn (Einarsdóttir, 2016, p. 31-32).

## 2.4 COVID-19 pandemic and consumption

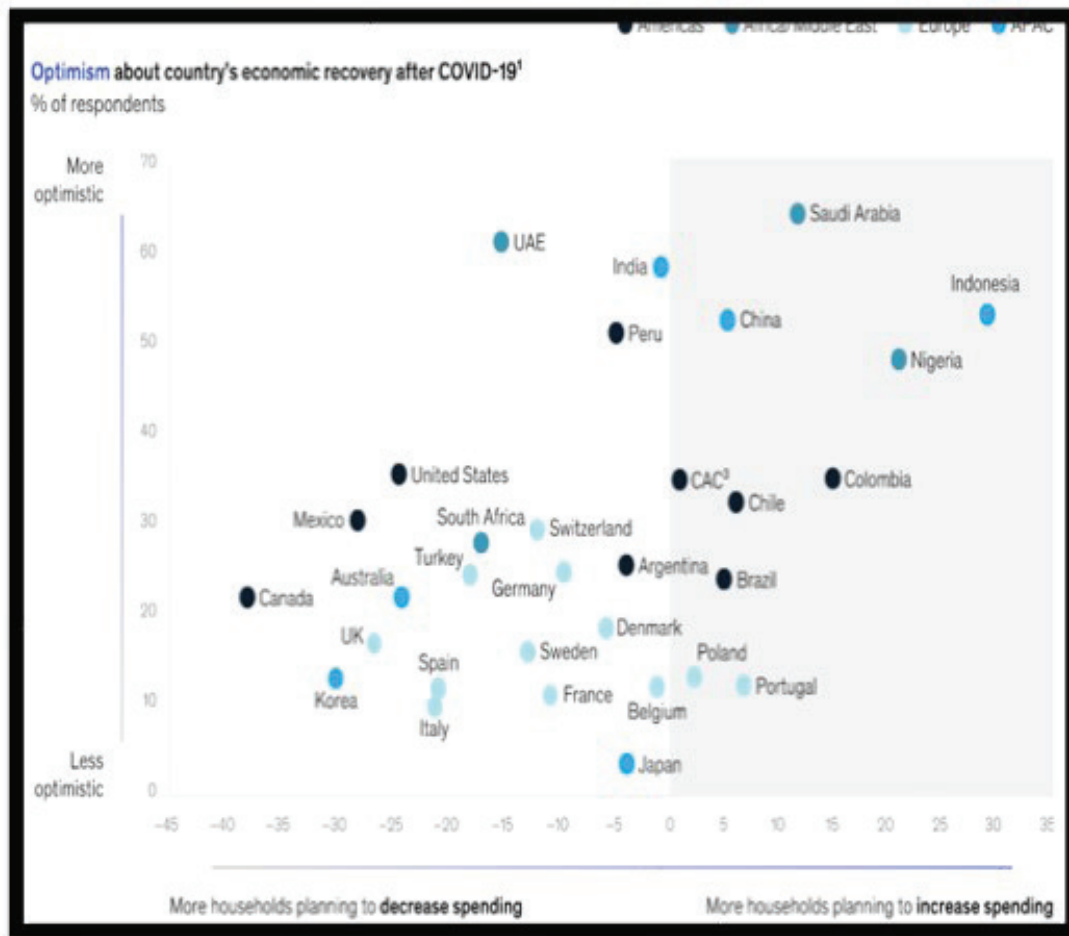
The coronavirus epidemic that happens in Wuhan, China, affecting the disease so-called COVID-19 regenerates to spread through the earth. The COVID-19, which was first seen in December and called "2019-nCoV", is recognised as the Coronavirus or Corona Virus. The World Health Organization (WHO) named the coronavirus-induced illness COVID-19 on February 11. It was following acknowledged a pandemic, which means a worldwide epidemic (BBC, 2020).

As financial markets turn due to COVID-19 pandemic, international supply chains are challenging, encouraging managers to find local fabricated material resources to sustain manufacturing production. Tourism comes to a standstill as travellers cancel travel, as airlines interrupt flights and hotels become more and more wasted. Sports events, concerts, theatre shows, museum demonstrations, and other community vitrines are delayed. An increasing number of businesses are getting free leave from their employees. Economic estimators warn that the gross domestic product for many countries will shrink in the coming months, perhaps significantly (Cohen, 2020, p. 1). Essentially, governments and organizations continue to work to control COVID-19.

Meanwhile, consumers around the world are feeling their economic impact and still appear to have left discretionary spending substantially. Consumers' spending was generally directed towards digital products and services, but this change was not effective in offsetting the overall reduction in spending. Consumer spending has fallen across America and Europe since mid-March. Consumption levels have fallen to 25 percent from European consumers, especially since mid-March in the UK, France, Spain and Italy. US consumers have fallen by 10 percent since mid-March. Globally, consumers still spend (and sometimes more) spending on home entertainment as well as basic information such as food,

household items and personal care items. Consumers significantly withdraw voluntary expenditure in most countries except China. Some of the fastest decreasing categories include restaurants, clothing, shoes, jewellery, accessories, travel and outside entertainment. This behaviour is consistent with large-scale on-site housing orders from around the world and consumers' expectations for a reduction in spending. Consumers expect to spend more on basic issues such as groceries, home appliances and personal care products in some countries. When consumers are also used to, new brands are in denim. Larger brands with stronger supply chains are growing faster as a result, giving them the opportunity to gain consumer trial and loyalty (McKinsey&Company, 2020). Consumer spending expectations in COVID-19 is shown in Figure 2.6 below. Expenditure in some regions increases expectations for increased spending in all regions.

Figure 2.6: Consumer Spending Expectations in COVID-19

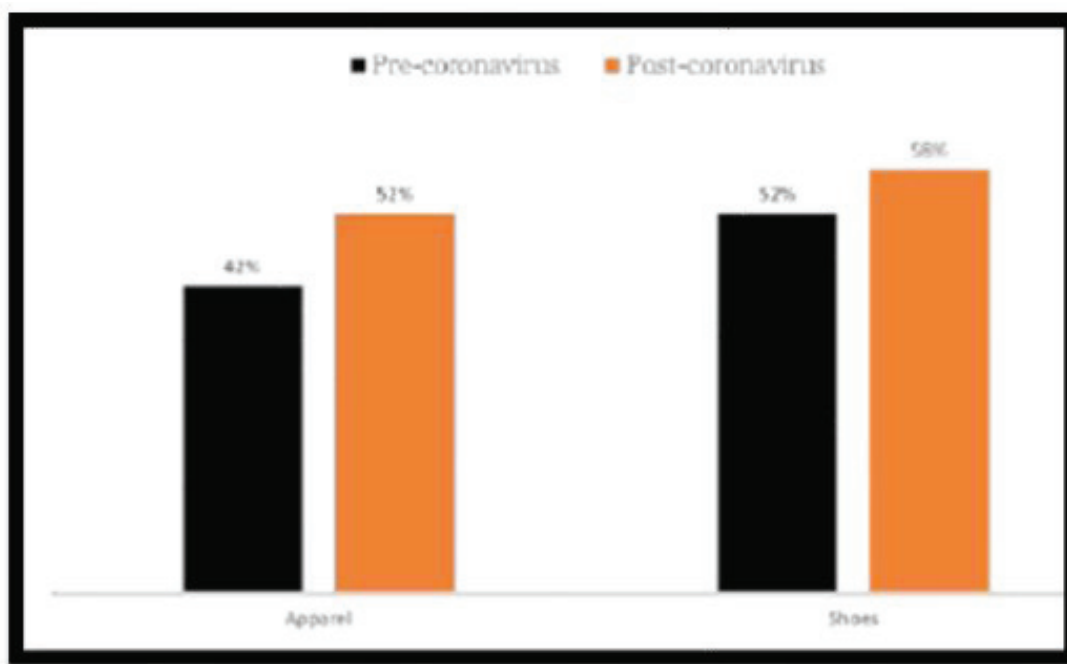


Source: McKinsey&Company, (2020).

As seen in Figure 2.6, while expenditures are expected to decrease in many European countries; In some countries like China, Saudi Arabia, Nigeria and Indonesia increase in consumer spending is expected. The countries with the lowest levels of expected consumption expenditures are Italy, Spain, Korea, UK and Canada respectively.

The COVID-19 is progressively focusing on the global customer sentiment, and in March the Eurozone saw its biggest monthly decline since registrations began in 1985. Its impact on the luxury sector is mainly clear. High wealth customers are more likely to suppose COVID-19 to affect their personal financing from an average adult. In the light of this growing economic alarm, Bain proposes that luxury brands should be advanced in pricing constructions to reflect the declining spending power of many middle-class consumers. When China gradually returns to normal, analysts speculate on how far this phenomenon will support the post-pandemic luxury market. On the one hand, when the high-level Hangzhou Tower in the Chinese mall was reopened for five hours on February 22, it had accomplished more sales a year ago compared to the same date. According to Vogue Business's research in China, both shoes and clothing have seen an increase in their intention to purchase before the pandemic and are shown in Figure 2.7 below (Gray, 2020, p. 14).

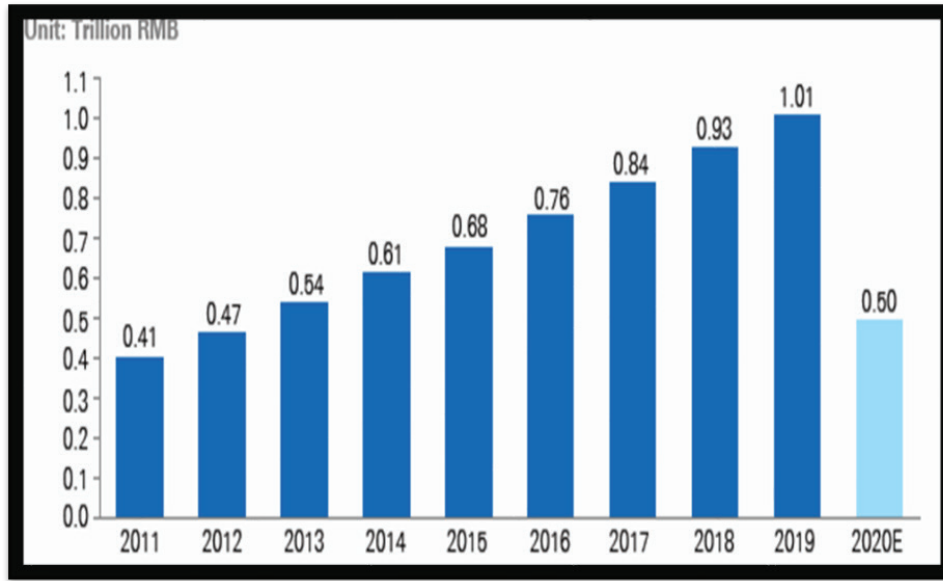
Figure 2.7: Luxury Shoes and Clothes in China



Source: Gray, (2020: 15).

According to Figure 2.7, there is an increase in the purpose of purchase after Coronavirus. However, the effect of the coronavirus outbreak on different retail formats is quite different. On the one hand, while the traditional shopping malls and large stores have been hit hard, the volume of online stores has increased (KPMG, 2020). The comparison of the total retail sales in the week of Chinese New Year in 2020 with the other years is shown in Figure 2.8 below.

Figure 2.8: The Comparison of the Total Retail Sales in the Week of Chinese New Year



Source: KPMG, (2020: 1).

According to Figure 2.8, China's retail sales are growing steadily from 2011 to 2019. In 2020, the amount of retail sales amounted to 0.50 Trillion Chinese Yuan (RMB).

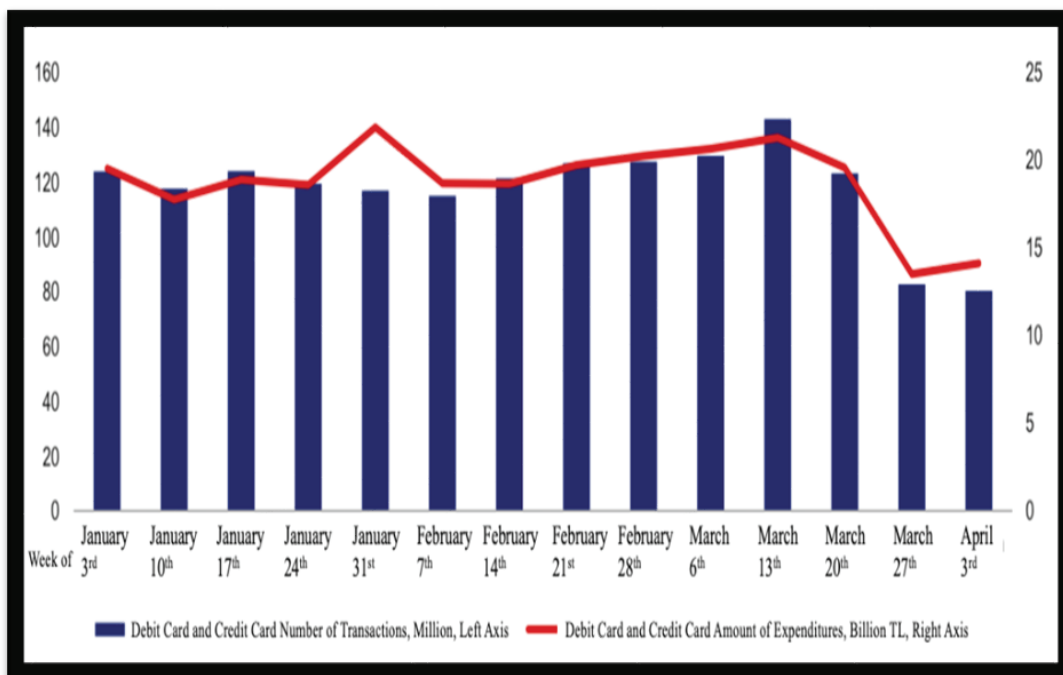
135

The Deloitte Consulting team has examined the impact of the global COVID-19 outbreak on a consumer and by category basis in Turkey. This study, carried out at a time when the effects of the epidemic were felt, shows the pioneering changes. According to the study, this category of clothing shoes, which practiced a decrease in the second week when the epidemic started to be on the agenda, shows a rising trend in the last two weeks with aggressive discount operations. In this period when social interaction is limited, this increase is considered to be temporary. Although e-commerce has increased during the epidemic period, the total change in the epidemic process is negative since sales in this category are predominantly done through the store. It is observed that companies that have adapted to e-commerce early are less affected. The strong performance of the personal care and cosmetics category in early March decreased in the second week. After the third week, the interaction increased rapidly with the aggressive campaigns of firms and highlighting e-commerce and the increase continues. In the underwear category, it performed lower than other clothing and shoe categories. As we observe in sports shopping products, this category also shows positive divergence in the home wear and underwear category. In addition, with the increased risk perception, as expected from the durable consumer goods categories, the interaction change in the furniture category was negative. It affected consumers at a time when the need for in-house installation increased hygiene concerns. It is anticipated that the negative trend will continue if the outbreak affects consumer expectations more. The most negatively differentiated category among all examined categories was the Culture-Cinema category, which includes cultural community activities such as cinema, concerts and theatre.

The sharp decline that started in early March before the incoming protection measures continued in the following weeks and lost 95 percent of the interaction in the compared January period. This trend is unfortunately expected to continue (Deloitte, 2020).

Furthermore, it is possible to follow the consumption trends on the supply and demand axis through various data, but it is important to follow the data as instantly as possible during the COVID-19 process. In this context, the weekly data of the Central Bank of Turkey (CBRT) Debit Card and Credit Card Spending Amounts allows the tracking of consumer spending. According to the data of the Interbank Card Center (BKM) Card Monitor survey, 7 out of 10 people prefer credit cards in their payments and it is known that many people prefer especially credit cards in payments due to COVID-19. In Turkey, amounting to 14.1 billion TL was spent using a debit card and a credit card on April 3rd week in 2020. Compared to the previous week, spending amount has increased by 626 million TL (5 percent). The number of transactions decreased by 3 percent to 80 million. Compared to the same period of the previous year (15 March - 5 April 2019), the amount of expenditures made on 13 March - 3 April 2020 decreased by 2 percent and the number of transactions decreased by 7 percent (TEPAV, 2020: 1). Figure 2.9 below shows the amount of expenditures and transactions made with credit card and debit card during COVID-19 period in Turkey.

Figure 2.9: The Amount of Expenditures and Transactions Made with the Credit Card and Debit Card during COVID-19 Period in Turkey



Source: TEPAV, (2020: 1).

According to Figure 2.9, since March 13, when the COVID-19 case was first seen, debit and credit card transactions and spending amount have been decreased. Furthermore, 3.8 billion TL (27 percent) of the total expenditures made in the week of April 3 were made via internet, and 898 million TL (6 percent) were made by letter/phone. In addition, 3 percent (355 million TL) of total expenditures constituted customs tax payments. Compared to the previous week, online shopping increased by 24 percent, letter / telephone shopping increased by 7 percent, and customs tax payments increased by 16 percent in the week of April 3.

### 3. METHODOLOGY

The aim of the research is to understand consumer insights regarding the economic effects of COVID-19 pandemic and the changes in the consumer behaviour. For this purpose, in-depth interview technique was used to get deeper consumer insights. The interview questions prepared within the scope of the study were directed to the respondents from Y generation. The interviews are conducted in person, and all the interviews were recorded in the sound and the sound recordings were later reported. The universe of the study is Generation Y'ers living in Istanbul Province. The sample consists of 12 Gen Y'ers. In this research, semi-structured interview technique was used to express qualitative approaches that are theoretically or methodologically open, often involving interviews and observations. Such papers classically include methodical, iterative coding of verbal data, frequently supported by data from other methods. With this technique, it is allowed to ask additional questions to the interview questions prepared during the interview flow, where necessary, other than those interview questions. In this respect, it provides flexibility to the researchers and this method was preferred in this research (Blandford, 2013).

In the analysis of the research, descriptive and content analysis techniques were used according to the interview answers. In the study, the data obtained from the interview forms with 12 people were read several times and the coding was made for this purpose. Later on, combining the coding made descriptive and content analyses and creating themes that would outline the research findings.

Descriptive analysis is a kind of qualitative data analysis method that comprises summarizing and understanding data attained with several data gathering methods according to predefined matters. In such an analysis, the researcher may involve guiding the suggestions to reflect the opinions of the participants whom they see or observe. The chief aim of this type of analysis is to present the findings to the reader in a reviewed and interpreted manner. Descriptive analysis is applied in four phases (Özdemir, 2010).

- i. The researcher provides an outline for data analysis based on research questions, the theoretical background of the research or the lengths of the interviews and annotations. Thus, it is determined which data will be given under which theme.
- ii. The researcher then analyses and categorizes the data based on the background created. In this formation, it is very vital to gather the data in a expressive way.
- iii. The researcher explains the data it edits.
- iv. Finally, the researcher reveals, associates and makes sense of the findings. In this step, the researcher also gives the cause-effect relationship between the findings in order to further strengthen their findings and compare various cases if necessary.

The main purpose of this type of analysis is to present the conclusions obtained in a summarized and interpreted form to the reader. Descriptive analysis takes place in four stages. In the first stage, the researcher creates a framework for data analysis based on the dimensions obtained from the research questions, the conceptual context of the research and the literature review. In this way, it is determined under which themes the data will be organized and presented. In this procedure, it is vital to collect the data in a significant and reasonable approach. The researcher reads, organizes and digitizes the data based on the context it has previously created. After this stage, the researcher identifies the data he has prepared. At the end of this procedure, the scientist clarifies, acquaintances and makes sense of the findings he has identified. At this stage, the scientist describes the cause-effect relationships between the results to further strengthen his comments and if necessary, makes comparisons between different cases (Özen and Hendekçi, 2016, p. 625). Content analysis is similar to descriptive analysis, but the data that are reviewed and interpreted in descriptive analysis are exposed to a more in-depth procedure in content analysis, and thoughts and topics that cannot be recognized by a descriptive method can be noticed with this analysis. The purpose of content analysis is to reveal the relationships between concepts by explaining the collected data. The main procedure in content analysis is to gather alike data within the context of certain thoughts and arguments and interpret them in a way that the reader can understand (Selçuk et al. 2014). Content analysis is one of the preferred methods in cases where textual data or documents need to be examined systematically. Although the content analysis method has been widely used in many fields of social sciences for a long time, it has been used in the field of business and management in recent years (Ateş, 2016, p. 408). In short, the content analysis method is one of the most frequently used qualitative research methods. In the content analysis, a certain number of written, visual or audio materials are examined according to pre-determined criteria and these materials can be summarized with those categories according to certain coding rules (Özbük and Öz, 2017, p. 580).

### 3.1 Data Collection and Sampling

The semi-structured interview form used as data collection tool (Appendix 1). The semi-structured interview form, which is preferred for obtaining comparative results, has been developed for Generation Y'ers in line with the research questions and the information in the literature. In the interview form, the questions addressing the issues of "the economic difficulties and the change in consumer behaviour during COVID-19" were addressed. In order to provide the reliability of this prepared interview form, the opinions of the people who are experts in this subject were taken and a preliminary application was made with 2 people in the Y generation before starting the main negotiations. As a result of the expert opinions and pre-application, the interview form was finalized and the main interview was started.

The in-depth interviews were conducted in quiet environments where the participants could express themselves comfortably and the interviews took place during the time when the participants gave an appointment. The interviews are conducted in May 2020 and each interview took approximately 45 minutes. Interview questions were tried to be directed to each participant with the same words and same meanings. During the interviews with people in the Y generation, voice recording and note-taking technique were used together, where necessary. Then, the sound recordings were analysed and transcribed

due to the ease of analysis. As an outcome of the analysis of the interviews with sound recordings, it was seen that approximately 2 pages were interviewed with each interviewer and a total of approximately 24 pages of data were obtained. Firstly, transcribing the data and sound recordings provided the accuracy of the data. Then, the data is evaluated according to the themes determined and the comments are made with direct quotations.

In this research, criterion sampling technique was used to determine the participants. The criterion sampling method is that the sampling consists of individuals, actions, objects or conditions with defined characteristics related to the problem. In other words, criterion sampling is the study of all situations that meet a predetermined set of criteria. The criterion was created by the researcher or allows the use of previously prepared criteria. The main point in the criterion example is that the cases to be selected are rich in information (Baltacı, 2018, p. 255). The main criterion determined in this research is how the people in the Y generation are affected by the economic recession and the consumer behaviour from COVID-19. It was tried to determine how the spending habits were affected by the economic downturn and the COVID-19 situation.

### 3.2 Findings

The demographic features of the interviewees are shown in Table 3.1. The names of the participants are shown as I1, I2... etc. (Interview 1, Interview 2... etc.) within the framework of privacy.

**Table 3.1: Demographic Characteristic of Participants**

Participants	Age	Gender	Education Level	Profession	Monthly Income (TL)
I1	36	Woman	BSc (Undergraduate Degree)	Business Manager	11.000
I2	27	Man	MSc (Graduate Degree)	Pharmacist	4.500
I3	25	Man	BSc	Actor	2.500-3.000
I4	30	Woman	MSc	Housewife	5.000-6.000
I5	26	Man	BSc	Civil Engineer	3.500
I6	27	Man	BSc	Dentist	4.000
I7	32	Woman	BSc	Architect	4.500
I8	37	Woman	High School	Housewife	10.000
I9	29	Man	BSc	Mechanical Engineer	5.000-8.000
I10	29	Woman	PhD (Doctoral Degree)	Endodontist	10.000-15.000
I11	36	Man	BSc	Mechanical Engineer	8.000-12.000
I12	29	Man	BSc	Psychology	3.000

According to Table 3.1, the age range of the people participating in the study is between 25 and 37 years old. In terms of gender, 5 are women and 7 are men. In terms of educational status, 1 of the participants has doctorate education, 2 of them have master education, 1 of them has high school and the remaining 8 of them have undergraduate education. Participants are in different professions, which are engineer, dentist, housewife, architect, actor, business manager, pharmacist and psychology. Finally, considering the monthly earnings of the participants, it is seen that the earnings vary between 2,500 TL and 15,000 TL.

The themes and sub-themes obtained from the descriptive and content analysis for this thesis are summarized in Table 3.2 below.

**Table 3.2: Theme and Sub-Themes Obtained from Data**

<b>Theme 1</b>	<b><i>Consumer Behaviour and Shopping Frequency</i></b>
	<i>Basic Needs</i>
	<i>Shopping Frequency</i>
<b>Theme 2</b>	<b><i>Shopping Platform during the COVID-19 and Preferences</i></b>
	<i>Online</i>
	<i>Preferences</i>
<b>Theme 3</b>	<b><i>COVID-19's Impact on the Budget</i></b>
	<i>Loss the Job</i>
	<i>Income Reduction</i>

In Table 3.2, the themes and sub-themes were created according to the data obtained from the interviews. At this stage, these interviews were read separately and 3 main themes were created independently of each other and an average of two sub-themes were created for each main theme. Under the heading "Consumer Behaviour and Shopping Frequency", which is the first main theme, opinions about these consumer behaviours and shopping frequency come to the forefront in the interviews due to basic needs and shopping frequency were formed as sub-themes. Under the second main theme, "Shopping Platform during the COVID-19 and Preferences", two sub-themes have been created to be in other shopping places, while online shopping is usually on the foreground. Under the third main theme, "COVID-19's Impact on the Budget," the loss of jobs and the decrease in income of the participants emerges as.

The opinions of the interviewees are conveyed under these three themes, under the principle of confidentiality, without being given their names. In this framework, as stated above, the interview with each participant is coded as "I" because it refers to "interview" and the numbers of the participants in each interview are given as "I1, I2, I3 ..... I12" next to their code, respectively. In this part of this thesis, the findings obtained by classifying the questions in the interview form according to the themes and sub-themes are given.

#### Theme 1: Consumer Behaviour and Shopping Frequency

Questions in the interview in line with this main theme: "Did your consumption habits change during the pandemic period? If yes, what kind of changes happened?" and "Did your shopping frequency change during the pandemic process? If yes, what kind of change?" Format. Two main sub-themes emerged in

line with the answers received from the interview flow questions. When the concepts that make up these two sub-themes are analysed, the most emphasized point among the participants is that they receive basic needs and restrict their consumption behaviour due to economic conditions.

#### Basic Needs

One of the common opinions of the participants regarding the change in consumer behaviour is that the basic needs are given priority and other needs are postponed. Some of the opinions highlighted by the participants under this sub-theme are as follows. The opinion of the participants on I1 is "I get basic needs. I have never started to shop for clothes and accessories." It has been. Similarly in I8 and I10, it was said, "We started to spend only on the kitchen in this process" and "food and basic needs have gained priority" respectively. Participant I2 said, "My intake of cleaning products, legumes, fruits and vegetables has increased" and "I started to buy healthy food more than before and I use cleaning products more than before." one of the participants said in I7.

#### Shopping Frequency

Regarding the shopping frequency, while there was an increase in the shopping periods of some participants; some have decreased. For example, I8, I11, I12 from the participants declared that they shop more. On the contrary, I1 I2, I3, I6, I7, I10 say that the shopping frequency is decreasing all kinds. But in general, while there is an increase in the market shopping of the persons, there is a decrease in the clothing, accessories and other shopping categories. Otherwise, there was no change in the shopping frequency of I5 from the participants. In addition, during this period, 12 participants do not want to buy a house or car and do not plan to go on vacation.

#### Theme 2: Shopping Platform during the COVID-19 and Preferences

In line with this theme, the question for the student in the interview form is, "Has there been a change in the channel (store, online, market, phone order etc.) where you shop during the pandemic process? If yes, what kind of change happened? " It was asked in several sub-questions within the framework of the main question. Regarding brand and product preference, "Has your brand preference changed during the pandemic process? If yes, what kind of change happened? "And" Did your product preferences change during the pandemic process? If yes, what kind of change happened? " In the form of questions were asked. Within the scope of the answers received in line with these questions and interview questions, two sub-themes emerged as online shopping and preferences.

#### Online

One of the sub-themes, online shopping, is very popular in this process. The answer of the participants about why I1 did online is as follows. "My shopping is almost entirely online. I order only some needs over the phone." I4, I6, I7, I9, I10, I11, who are in the same opinion as I1, they prefer online shopping. One of the participants, I2, I3, and I12, said that they did not make any changes in the shopping platform. These participants declared that they still buy their food shopping at the market.

Unlike these, I5, one of the participants said “Before my pandemic, I was ordering my shopping online most of the time. It’s still the same.” In other words, shopping habit is online and continues online. One of the contractors, I8, said that it was the first time that they had made online shopping.

### Preferences

I1’s response on brand and product preferences is “I have turned to higher quality brands and my basic needs have become my priority”. While I2, one of the participants, in terms of brand preference, “I did not have an intentional change in my brand preferences. The reason for this is that the products are finished very quickly and having the remaining products is more important than having the brand I want”. Also, I2 said about product preference “I buy more legumes and vegetables than before, because I have not been eating at restaurants and ordering home since the pandemic started.”

In the product preference, while I3 preferred products with longer shelf life; I4 and I7 stated that they are based on food and cleaning products. Among the participants, I6 prefers products with less cost. Similarly, I8 stated that it preferred only kitchen products. Regarding the product preference, I11 said, “I am thinking of reducing arbitrary, hobby and market shopping and buying more durable and economical products”. Participants who say that there is no change in brand preference are I3, I4, I5, I6, I7, I8, I9, I10, and I12.

### Theme 3: COVID-19’s Impact on the Budget

The question posed in line with the third theme stated in the study presented is “Can you evaluate the effect of COVID-19 outbreak on your budget?” has been in the form. It is targeted to expose whether COVID-19 is economically affected by customer behaviour related to this question. The sub-question asked within this framework is “Did you lose your job or have a decrease in your income during the pandemic period?” In line with these main themes and questions, two sub-themes emerged and within the scope of this sub-theme, it is to determine the degree to which the sector is affected by the economic downturn in 2018. When these two sub-themes are analysed, there are opinions that the most emphasized points of being affected by COVID-19 are loss of business and decrease in income.

### Loss the Job

Participants have stated that the most evident feature of COVID-19, which emerged in 2020, in consumer behaviour and economy, is that job loss by I1, I3, I6 and I12 participants. Accordingly, the response of the I1 participant is “I have no income right now because my shop is closed”. Similarly, I3 was very impressed with the participants and said, “As I mentioned, I am not working regularly in an institution. However, as you can imagine, while there is an epidemic that has surrounded the whole world, some sectors have stopped. Even companies do not advertise because of this epidemic”. He is among those who lost their jobs in I6. On the other hand, I12 made a statement in the form of “There was no decrease in my income because there is no job that I actively work for”.

### Income Reduction

This sub-theme has decreased the income of many people during COVID-19. In the participants, I4 stated that their income decreased. For example, I4 said, “The decrease in income was due to the cessation of

the economy together with the pandemic." I10 is one of those who do not lose her job in this process. Because she was granted unpaid time off by her workplace. "I did not lose my job but there was a fall in my income" he said in I11.

Unlike these, the response of the participants I2 is "I have not lost my job. My income has not decreased". So, there are people who are not affected by this process. In the participants I5, I7, I8, and I9, this process was not affected by both income reduction and job loss.

#### 4. CONCLUSION

As a result of the social and financial improvement of modern humanities, studies on customer behaviour have been concentrated. Consumer behaviour generally results from the merger between economic and human behaviour.

According to the findings of this study, consumer behaviour seems to be highly affected by the economic downturn of COVID-19. Many people lost their jobs due to the pandemic and incomes shrank. It is observed that during the economic downturn, people first changed their consumption behaviour and they purchase basic needs rather than luxury needs. In addition, it is seen that some people go for brand changes and prefer cheaper brands. Finally, it is observed that the economic downturn during COVID-19, the specific sector and the working class, which are their own businesses, are more affected, and that this process does not financially affect public employees. In addition, the most prominent feature in consumer behaviour is that people give priority to online shopping.

When the global effects of the COVID-19 epidemic are evaluated, it is now accepted by many that it is a radical, deadly disaster that has dealt a major blow to the existing capitalist social system and the health systems of countries. With this epidemic, social areas (cinema, theatre, parks, etc.) have come to a halt. It is clear that such a deadly disaster caused social change due to its social dimensions. When we look at the assumptions that may arise in our daily life, it is seen that daily routine life is radically shaken from daily social relationships to consumption culture, from technical use to economy, from education to health, from entertainment to art. COVID-19 epidemic has given important messages to nations to question and plan their future. But the destructive capitalist social system will unfortunately continue to feel its existence during the epidemic, as well as its appetite and ambition after the epidemic. Likewise, domination over nature will intensify further and will continue where pollution, looting and destruction occur. Social disintegration, isolation, loneliness, alienation, violence, conflict, exploitation, migration, unemployment, poverty, rupture will suffer even more. A new human centrism will be built against nature, and this human centrism will be accompanied by egoism and hedonism. Xenophobia based on nationalism, racism and ethnicity will continue from where it left off. The difference between home and workplace will disappear further and houses will turn into workplaces. Digital communication, e-commerce will become more common than ever.

Within the scope of the study, the suggestions to be made to protect consumers from both the economic downturn and the effect of COVID-19 are as follows.

- i. Especially in these difficult processes, people should plan their consumption, except for essential consumption, in order not to suffer.
- ii. People who lose their job due to COVID-19 should do their best to protect them by the state and to be least affected by the economic challenges.
- iii. Incentives packages should be explained for the sectors straightforwardly affected by the economic challenges. Especially sectors such as tourism and airlines were affected in this process.
- iv. During COVID-19, everyone's health is very important. To get rid of this pandemic as soon as possible, the public must be made aware of the rules that must be followed.

In addition, recommendations for researchers, companies, industry, and government that will work on this issue in the future are as follows.

- i. It is seen that companies should always have an emergency plan. Because many sectors (such as tourism, aviation, restaurants, import-based companies) are unprepared against COVID-19 and have experienced heavy blows. The government should increase its incentives in order to get rid of this negative effect with the least damage.
- ii. In order to minimize the risk of disease, both the public and private sector's home offices are recommended. Thus, in any case, it will be done via telephone or Internet instead of one-on-one conversation.
- iii. Especially, it is very important for businesses to go online (e-commerce) in such situations to survive and to survive in the national and international market. Because, in this period, businesses that have a good infrastructure in online sales are expected to get out of the economic downturn with the least damage.
- iv. It is important to revise the cash flow estimates and assumptions of companies and to analyse the liquidity needs according to alternative scenarios. It would be beneficial to consider alternative options to ensure sustainable financing.
- v. Finally, those who want to conduct research on the economic downturn and COVID-19 are offered to analyse by collecting data from a wider segment, especially by taking their opinions from people who have had this disease.

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**APPENDIX-1, Interview Questions**

1. Pandemi döneminde tüketim alışkanlıklarınızda değişim oldu mu? Cevabınız evetse, ne tür değişimler oldu?
2. Pandemi sürecinde alışveriş sıklığınızda değişim oldu mu? Cevabınız evetse, nasıl bir değişim oldu?
3. Pandemi sürecinde ürünlerin fiyatlarına yönelik hassasiyetiniz değişti mi? Cevabınız evetse, nasıl bir değişim oldu?
4. Pandemi sürecinde alışveriş yaptığınız kanalda (mağaza, online, pazar, telefonla sipariş vb.) değişim oldu mu? Cevabınız evetse, nasıl bir değişim oldu?
5. Pandemi sürecinde marka tercihinizde değişim oldu mu? Cevabınız evetse, nasıl bir değişim oldu?
6. Pandemi sürecinde ürün tercihlerinizde değişim oldu mu? Cevabınız evetse, nasıl bir değişim oldu?
7. Pandemi sürecinin uzaması halinde olası bir ekonomik daralmada, tüketiminizde ne tür değişiklikler öngörüyorsunuz?
8. Bu yıl içerisinde ev, araba almayı planlıyor musunuz?
9. Bu yaz tatil planınız var mı?
10. COVID-19 salgının bütçeniz üzerindeki etkisini değerlendir misiniz?
11. Pandemi döneminde işinizi kaybettiniz mi veya gelirinizde bir azalma oldu mu?

- Yaşınız:
- Cinsiyetiniz:
- Eğitim Durumunuz:
- Mesleğiniz:
- Aylık Geliriniz:

