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HOW COVID-19 CHANGED CONSUMER BEHAVIOR TRENDS IN TÜRKİYE?

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Abstract

COVID-19 has altered many aspects of daily life, notably impacting shopping methods. This study examines how these changes affect consumer behavior, focusing on norm sensitivity, risk perception, and digital advertising. The purpose of this research is to understand the role of norm sensitivity, risk perception, and digital advertising as mediators in the relationship between COVID-19 and changes in consumer behavior. Qualitative data is collected from online meetings with 41 participants aged between 19 and 52 and it is

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analyzed by using MAXQDA. The unique aspect of this study is its qualitative approach and having a relatively large sample size compared to typical qualitative studies. The findings indicate higher sensitivity towards online shopping during COVID-19, perceiving traditional face-to-face shopping as risky mostly due to virus transmission, increased trust in digital channels, the undeniable effects of digital advertisements on purchasing, and the importance of making research before shopping. Furthermore, the findings revealed that shopping methods shifted from traditional face-to-face to online shopping during COVID-19 even in the early times of the pandemic. Based on these findings, businesses should prioritize enhancing their online shopping experiences by improving website usability and security measures. They may also implement safety protocols in physical stores to alleviate consumer concerns. Leveraging targeted digital advertising strategies and investing in consumer research can help businesses adapt to evolving consumer preferences and behaviors.

Keywords: COVID-19, Shopping Methods, Norm Sensitivity, Risk Perception, Digital Advertisement.

COVID-19 TÜRKİYE'DE TÜKETİCİ DAVRANIŞI EĞİLİMLERİNİ NASIL DEĞİŞTİRDİ?

Öz

COVID-19, günlük yaşamın birçok yönünü etkilemiş özellikle de alışveriş yöntemlerini değiştirmiştir. Bu çalışma, tüketici davranışı eğilimlerinin nasıl etkilendiğini norm duyarlılığı, risk algısı ve dijital reklamları odağına alarak incelemektedir. Bu araştırmanın amacı, COVID-19 ile tüketici davranışı eğilimlerindeki değişiklikler arasındaki ilişkide norm duyarlılığı, risk algısı ve dijital reklamların aracı rolünü anlamaktır. Bu bağlamda nitel veriler, 19 ile 52 yaş arasındaki 41 katılımcıdan çevrimiçi olarak toplanmış ve MAXQDA programı kullanılarak analiz edilmiştir. Bu çalışmanın özgün yanı konuyu nitel olarak ele alması ve nitel bir çalışmaya göre yüksek bir örneklem büyüklüğüne sahip olmasıdır. Bulgular, COVID-19 döneminde çevrimiçi alışverişe karşı artan duyarlılık olduğunu, geleneksel yüz yüze alışveriş virüs bulaşma riski nedeniyle genellikle riskli olarak algılandığını, dijital kanallara artan güveni, dijital reklamların satın almaya olan tartışmasız etkilerini ve alışveriş öncesi araştırma yapmanın önemini göstermektedir. Ayrıca, bulgular, alışveriş yöntemlerinin COVID-19'un erken dönemlerinde bile geleneksel yüz yüze alışverişten çevrimiçi alışverişe kaydığını ortaya koymuştur. Bu bulgulara dayanarak, işletmelerin çevrimiçi alışveriş deneyimlerini iyileştirerek web sitesi kullanılabilirliğini ve güvenlik önlemlerini artırmasının faydalı olabileceği düşünülmektedir. Ayrıca, tüketicilerin endişelerini hafifletmek için fiziksel mağazalarda güvenlik protokolleri uygulayabilir ve sürdürebilirler. Dijital reklam stratejilerini kullanmak ve tüketici araştırmasına yatırım yapmak, işletmelerin değişen tüketici tercihlerine ve davranışlarına uyum sağlamasına yardımcı olabilir.

Anahtar kelimeler: COVID-19, Alışveriş Yöntemleri, Norm Duyarlılığı, Risk Algısı, Dijital Reklamlar.

INTRODUCTION

The COVID-19 pandemic is a milestone in many parts of the world. Researchers have started to focus on various areas to explain the new normal which is affected by COVID-19 (Celik, & Dane, 2020, p. 169-173; Holmes et al., 2020, p. 547-560; Khattar et al., 2020, p. 1191-1193; Leigh, 2020). Inevitably, it also has a crucial effect on consumer behavior (Celik & Dane, 2020, p. 169-173; Leigh, 2020). In the current study, we aimed to investigate the impact of COVID-19 on consumer behavior trends in Turkey. According to a study conducted by Netcomm Suisse Observatory and United Nations (2020) which included 3,700 participants from different countries such as Brazil, China and Turkey, COVID-19 seemed to create a more digital-based world and resulted in enduring transformations in online shopping behaviors. Participants from emerging economies including Turkey showed the greatest transition to online shopping. Considering that the study was conducted in many countries, including Turkey, the present study aims to investigate how COVID-19 affected the consumer behavior in Turkey considering the effects of norm sensitivity, risk perception, and digital advertisement. Firstly, the overall influence of COVID-19 on consumer behavior will be addressed. The area of consumer behavior focuses on how and when individuals or groups consume things for satisfaction of their needs and why they make decisions to consume (Jacoby, 1976, p. 332-334; Tetteh, 2019). Recently, COVID-19 has many effects on consumer behavior. In order to restrain the transmission of COVID-19, individuals have changed their consumption behavior in many ways. For instance, Caine (2020) showed that online grocery sales increased fivefold and became approximately 10 to 15 percent of total grocery sales in the U.S. Studies demonstrated that consumers changed their shopping method from traditional face-to-face to online during COVID-19 due to the risk of transmission of the virus (Ivanovic & Antonijevic, 2020, p. 37-40; Li et al., 2020, p. 578-581; Li & Li, 2020, p. 7-8; Shaikh, 2020), time-saving quality (Ivanovic & Antonijevic, 2020, p. 37), and accessibility of online shopping and home-delivery services (Li et al., 2020, p. 580-581). Danışmaz (2020) found that the rate of online shopping especially for the online grocery has increased during COVID-19 in Turkey. Likewise, social norms influence various types of consumer behaviors (Homburg et al., 2010, p. 163-164; Kim et al., 2012, p. 11-14; Pliner & Mann, 2004, p. 231-236). On the other hand, there is a study showing that social media advertisements have a significant impact on women's cosmetics purchasing behavior (Dwivedi & Kumar, 2021, p. 5484). Also, increase in healthy food shopping by consumers (Hesham et al., 2021, p. 8-12) and increase in satisfaction from online shopping experiences (Alaimo et al., 2020, p. 8-15) can be listed as examples of these changes. In the present study, changes in consumer behavior trends have been examined in relation to norm sensitivity, risk perception,

and digital advertising, driven by factors such as overall consumption preferences in society, risks caused by COVID-19, and an increase in companies using digital advertising.

Initially, the relationship between norm sensitivity and consumer behaviors will be examined. Social norms are related to social evaluations which include statements of should or should not, sanctions which include positive or negative feedback about a behavior in order to lead some changes or both of them (Gibbs, 1965, p. 586-591). Widespread changes in individuals' expectations about a social norm lead to non-compliance and thus abandonment of a norm (Bicchieri & Mercier, 2014, p. 37-54). One of the factors affecting the norm abandonment is the low sensitivity toward that norm (Bicchieri, 2016, p. 165-167). Norm sensitivity refers to one's personal beliefs about the norm and the extent that an individual is attached to what the norm stands for. Therefore, an individual with low sensitivity is likely to abandon a norm in the first place (Bicchieri, 2006, p. 221-228; Bicchieri, 2016, p. 163-171). Social norms influence various types of consumer behaviors, such as food preferences (Pliner & Mann, 2004, p. 231-236), eco-friendly consumerism (Kim et al., 2012, p. 11-14), and approach to new products (Homburg et al., 2010, p. 163-164). A meta-analysis study examining the impact of social norms on consumer behaviors has also shown that the effect of social norms on behavior remains stable across time and cultures (Melnyk et al., 2022, p. 107-115). Thus, in this study, changes in norm sensitivity will be investigated for different shopping methods. Norm sensitivity has been relatively underexplored in the context of consumer behavior, and researchers have sought to examine its impact on consumer behavior due to its perceived prominence by researchers during the early stages of COVID-19. Researchers have examined the relationship between norm sensitivity and consumer behaviors, noting the shift from traditional face-to-face shopping, which was more prevalent in society before COVID-19, to online shopping as observed by researchers when comparing the period before COVID-19, characterized by various concerns about online shopping, with the initial stages of COVID-19.

Another variable of the study is risk perception. From a marketing perspective, risk is mainly viewed as a consciously chosen expectancy of loss. Hence, it can be inferred that, the risk that is thought to exist for a person increases with loss probability (Stone & Grønhaug, 1993, p. 39-50). Risk perception is an important construct of major behavioral change theories (Duong et al., 2020, p. 18). More specifically, in the area of consumer behavior, perceived risk is defined as the experiences of uncertainty and consequences of it in a purchase decision (Cox & Rich, 1964, p. 33-34). Since consumers relate online shopping with the notion of risk (Bhatnagar et al., 2000, p. 99-101; Naiyi, 2004, p. 177-178; Tan, 1999, p. 163-

180), change in perceived risk is a crucial factor that may cause a paradigm shift from traditional face-to-face shopping to online shopping. Perceived risks about shopping methods have changed for some reasons. They are affected by various factors such as socio-cultural and socioeconomic issues (Spencer, 2016). Kaplan et al., (1974) suggested that overall perceived risk can be predicted well from five components which are financial, performance, physical, psychological and social risk. They not only investigated overall perceived risk, but they also examined the interrelationships between various types. Hong et al., (2019) mentioned 7 types of perceived risks in online shopping. In addition to financial risk, performance risk, psychological risk, social risk, they also consider time risk, delivery risk and privacy risk and exclude physical risk. Reviewing the marketing literature, Mwencha and Muathe (2019) categorized perceived risks associated with online shopping in 5 types: financial, performance/ functional, personal/ privacy, social, time/ convenience. While financial risk refers to losing money because of the internet usage in shopping, performance/ functional risk is related to the expectations of customers about the product in their purchasing decision. Personal/ privacy risk is associated with the concerns about personal information given during online shopping. Social risk consists of the concerns about others' disapproval. Last type of online risks, time/ convenience risk may be related to spending too much time during shopping or long lead times. In the current study, development of technology in financial systems, payment methods and web design are expected as crucial factors which cause revision of perceived risk with reducing the dimensions of financial risk and time/ convenience risk during the COVID-19 pandemic. COVID-19 is also expected to have a significant effect on the change of risk perception related to traditional face-to-face shopping and online shopping. One of the aims of the present study is to observe the alteration of perceived risk levels and note whether the change in perceived risk levels about shopping habits has an influence on the paradigm shift from traditional face-to-face shopping to online shopping with qualitative methods. Given that both the virus transmission risk during COVID-19 and consumers' risk perception related to the privacy of financial and personal information in online shopping are considered significant factors influencing norm sensitivity, thus risk perception has been examined in this study.

The last variable of this study is digital advertisement. Today, the internet has become a big part of individuals' lives with the increased use of the internet over the years. Turkish Statistical Institute (2019) announced internet access rates in households as 47.2% in 2012 and as 88.3% in 2019. This remarkable increase in internet use has opened new horizons for businesses such as human resources applications, remote working systems and online marketing. With increase in internet use, digital advertising has also shown an increasing trend (Davranova,

2019, p. 30-34). With digital transformation, there has been an increase in the number of digital audiences with the quick change in the social media environment and the increase in broadcast traffic (Fulgoni & Lipsman, 2017, p. 127-131). Considering that there are more than 3.78 billion social media users and more internet users around the world, the internet is fundamental in our lives (Statista, 2021). The impact of this internet use on advertisements and marketing is seen worldwide. For instance, customers browse products on social media platforms such as Youtube videos, forums and tweets (Giamanco & Gregoire, 2012, p. 89-93). According to Kostring's study (2012), it has been found that digital channels are effective in most of the purchasing stages. Digital advertising corresponds to the message of persuasion that interacts with the consumer regarding digital media tools, products, and services (Lee & Cho, 2019, p. 107-111). Promotional messages that are sent to consumers through online media are generally included in digital advertising (IBIS World, 2016). Also, advertisements made through platforms designed for mass media are called digital advertising (Virgile et al., 2016). The purpose of digital advertising is to reach potential customers through many channels (Davranova, 2019, p. 25). Digital advertising, internet advertising and online advertising are intertwined and often used together (Lee & Cho, 2019, p. 97-115). Today, even many brands that sell offline allocate a large portion of their company budget to advertising expenditures on online channels (Lobschat et al., 2017, p. 901). The fact that digital advertisements have low cost and can reach large audiences causes companies to use more digital advertising channels (Nielsen Media Research and the Interactive Advertising Bureau, 2012). In a similar vein, as the rate of use of mobile communication tools increases, advertisers' establishing consumer relations and getting direct feedback from customers increase opportunities in digital advertising (Andrews et al., 2016, p. 17-19). More personalized communication opportunities with the customer are seen as the future of digital advertising (Lee & Cho, 2020, p. 335). To emphasize the importance of digital advertisements on the transition of consumer behavior, the last factor investigated in this study is whether digital advertisements influence the consumers in the period of COVID-19.

The present study aims to explain norm sensitivity, risk perception and digital advertising relations in the transition from traditional face-to-face shopping to online shopping in the COVID-19 pandemic. In order to investigate these aspects which affect consumer behavior we made semi-structured interviews. This study, conducted during the initial phase of the COVID-19 pandemic—a situation new to many individuals—used qualitative methods to gain deeper insights into consumers' experiences, motivations, and behaviors since to date, there has been limited qualitative research investigating this topic. This qualitative study aimed to provide a more general framework regarding many aspects of the epidemic on consumer

behavior. First, since social norms influence various types of consumer behaviors (Homburg et al., 2010, p. 163-164; Kim et al., 2012, p. 11-14; Pliner and Mann, 2004, p. 231-236), we suggest that there has been a change in the norm sensitivity. Due to COVID-19, individuals' norm sensitivities towards traditional face-to-face shopping would decrease while it would increase towards online shopping, and therefore they would have a shopping trend which is online or mixed (both online and traditional face-to-face). Second, considering various types of perceived risks suggested by Jacoby et al., (1974) with the effect of COVID-19 pandemic and improved payment systems, we expect a decrease in the perceived risk of online shopping, and this would lead to a transition toward online shopping. Finally, we hypothesize that digital advertisements would affect the shopping behavior positively as found in Kostring (2012) but have a greater impact on online shopping than traditional face-to-face shopping.

METHOD

In the current study, researchers conducted the research with 44 participants, considering the saturation point method used as a criterion for halting data collection and/or analysis in qualitative research (Yağar, 2023). The researchers determined that data collection reached saturation when participants began providing similar responses. Hence, a total of 44 participants were involved in this study, however 3 of them (participant 25, participant 26 and participant 38) were excluded because the answers of them were inappropriate to the content of the questions. After exclusion, the average age of the participants ($N = 41$) was 31.31 ($SD = 12.3$). Participants were asked to indicate their perceived income level on a three-point scale of low-moderate-high. Table 1 represents the participants' relevant demographic characteristics.

Table 1. Demographic Characteristics of Participants

| Characteristics | Full sample | |
|-----------------|-------------|-------|
| | <i>n</i> | % |
| Gender | | |
| Woman | 21 | 51.21 |
| Man | 20 | 48.78 |
| Income Level | | |
| Low | 5 | 12.19 |
| Moderate | 31 | 75.60 |

| | | |
|---------------------|----|-------|
| High | 5 | 12.19 |
| Education Level | | |
| Primary school | 1 | 2.43 |
| High school | 4 | 9.75 |
| Bachelor's degree | 29 | 70.73 |
| Postgraduate degree | 7 | 17.07 |
| Employment | | |
| Unemployed | 27 | 65.85 |
| Employed | 14 | 34.14 |

Note. $N = 41$. Participants were on average 31.31 years old ($SD = 12.3$).

Design and Procedure

The main objective of the study is to understand how COVID-19 affected consumer behavior. In addition, investigating whether these effects are related with norm sensitivity, risk perception, and digital advertisement. Thus, the present study was conducted to interpret the consumer behavior according to the data collected from participants with semi-structured interviews and demographic forms. First, approval was obtained from the Human Research Evaluation Board of TOBB University of Economics and Technology, Human Research Evaluation Board, decision dated 11.08.2020 and numbered 27393295-100. The data was collected by using snowball sampling and potential participants were reached through social media and e-mail. Snowball sampling method was used due to reasons such as ease of reaching participants, cost-effectiveness, and potential challenges in data collection during the pandemic period. Also, the majority of participants are university students due to the ease of their accessibility. After the participants were reached, informed consent and demographic information were obtained from all the participants through an online survey platform called Surveyey.com before the semi-structured interviews. Because of the COVID-19 pandemic, most of the interviews were conducted through online platforms such as Zoom and Skype; face to face interviews were not preferred considering health measurements. After the data were collected, the analyses were carried out using the qualitative data analysis program called MAXQDA Standard (MAXQDA, 2020).

Materials

In demographic form, gender, age, education level, income level and employment status were asked. After filling the demographic form, semi-structured interviews were conducted. Following a literature review (Danışmaz (2020) and Li

et al., (2020) etc.), researchers developed the interview questions. Table 2 represents the interview questions.

Table 2. Semi-structured Interview Questions

| Type | Question |
|-----------------------|---|
| General | <p>How important is shopping for you to continue your life? If you give a score between 1 and 10, what score would you give?</p> <p>Which methods do you prefer for shopping?</p> |
| Norm Sensitivity | <p>What do you think about the advantages of traditional face-to-face shopping?</p> |
| R | <p>What do you think about the disadvantages of traditional face-to-face shopping? Do these disadvantages cause risks to you? Do you have any reservations about them? If yes, what are they?</p> <p>What do you think about the advantages of online shopping?</p> |
| R | <p>What do you think about the disadvantages of online shopping? Do these disadvantages cause risks to you? Do you have any reservations about them? If yes, what are they?</p> |
| Risk Perception | <p>Have there been any changes in your shopping habits recently?</p> <p>Do you think that there are changes in your shopping habits before and after COVID-19?</p> <p>Do you think that there are changes in risk factors in your shopping? For example, there were risks that you stated before, have they changed?</p> |
| Digital Advertisement | <p>Do you prefer to buy the products in the advertisements that you encounter while using digital tools such as phones, computers, tablets? If you prefer, do you do research about the product?</p> <p>If you decide to purchase the product after doing research, do you prefer to buy it online or buy it from the store? Why?</p> <p>Can you tell us about a product that you bought because you were influenced by a digital advertisement, the digital advertisement and how you purchased the product?</p> |

Note. Some questions were related to both norm sensitivity and risk perception (starting with R).

RESULTS

Data about the importance of shopping and the preferred shopping methods were obtained from the first two questions. In order to measure the importance of shopping, participants were asked to rate the first question from 1 (indicating less)

to 10 (indicating higher). The mean score was 7.39 for the importance of shopping ($SD = 1.70$). The vast majority of the participants rated above the mean. When it comes to preferences about shopping methods, 46.3% ($n = 19$) of the participants stated that their preferences are based on the content of the product. In general, participants prefer traditional face-to-face shopping for groceries while they prefer online shopping to purchase clothes and electronic devices. In detail, 41.4% ($n = 17$) of the participants stated that they prefer online shopping more while 29.2% ($n = 12$) prefer traditional face-to-face shopping more and 29.2% ($n = 12$) prefer both online and traditional-face-to-face-shopping.

The 3 themes of the present study -norm sensitivity, risk perception and the effects of digital advertisements on consumer behaviors- were determined based on the literature review. However, extra 2 themes -consumer behavior and the COVID-19 related changes, making research about the product- emerged in the analysis. Thus, the data were analyzed under 5 themes: consumer behavior and the COVID-19 related changes (3 subthemes: changes in shopping frequency, transition in shopping methods, perceptions about risks), norm sensitivity/ comparing shopping methods (4 subthemes: online shopping-advantages, online shopping-disadvantages, traditional face-to-face shopping-advantages, traditional face-to-face shopping disadvantages), risk perception (4 subthemes: online shopping-risky, online shopping- risk-free, traditional face-to-face shopping-risky, traditional face-to-face shopping-risk free), the effects of digital advertisements on consumer behaviors (2 subthemes: having effects on purchasing process, indifference towards digital advertisements) and making research about the product (4 subthemes: methods used in research, making research before shopping, shopping method after research, the reasons behind research).

Consumer Behavior and the COVID-19 Related Changes

Consumer behavior and COVID-19 related changes were the first theme of the present study. The 7th and 8th questions were related to this theme. The theme has 3 subthemes: changes in shopping frequency, transition in shopping methods, and perceptions about risk (see Figure 1).

Changes in shopping frequency

In this subtheme, the changes in shopping frequencies of the participants are examined under 3 codes: increase in shopping frequency, decrease in shopping frequency, and stability of shopping habits. COVID-19 seemed to change the shopping methods of the participants. Among the participants, 7.3% ($n = 3$) of them stated that their frequency of both online and traditional face-to-face shopping increased due to COVID-19 while 31.7% ($n = 13$) of them stated as decreased. P30

pointed out the changes as “We shop less due to COVID-19 although we used to shop every week before.” (*Male, 48*). In contrast, 12.1% ($n = 5$) of them mentioned the stability in their shopping habits.

Transition in shopping methods

In this subtheme, the transition in shopping methods is examined under 3 codes: transition from traditional face-to-face to online shopping, increase in risk of traditional-face-to-face shopping, and increase in online shopping. Among the participants, 68.2% ($n = 28$) of them stated that they changed their shopping method online during COVID-19 pandemic and 65.8% ($n = 27$) of them stated that COVID-19 made traditional face-to-face shopping riskier. Nearly 12.1% ($n = 5$) of the participants mentioned that their risk sensitivity lowered. Participants mentioned that they prefer online shopping to traditional face-to-face shopping more than before because they think traditional face-to-face shopping is riskier than online shopping in the period of COVID-19 pandemic. Even if they usually prefer traditional face-to-face shopping, some participants emphasized that they prefer online shopping these days. P42 pointed out that “I used to prefer traditional face-to-face shopping from shopping centers and groceries. However, after COVID-19 emerged, we had to shop online.” (*Female, 43*). Nearly 19.5% ($n = 8$) of them stated that they made online shopping more frequently and stated the effects of discounts companies offered. For example, in the words of P12:

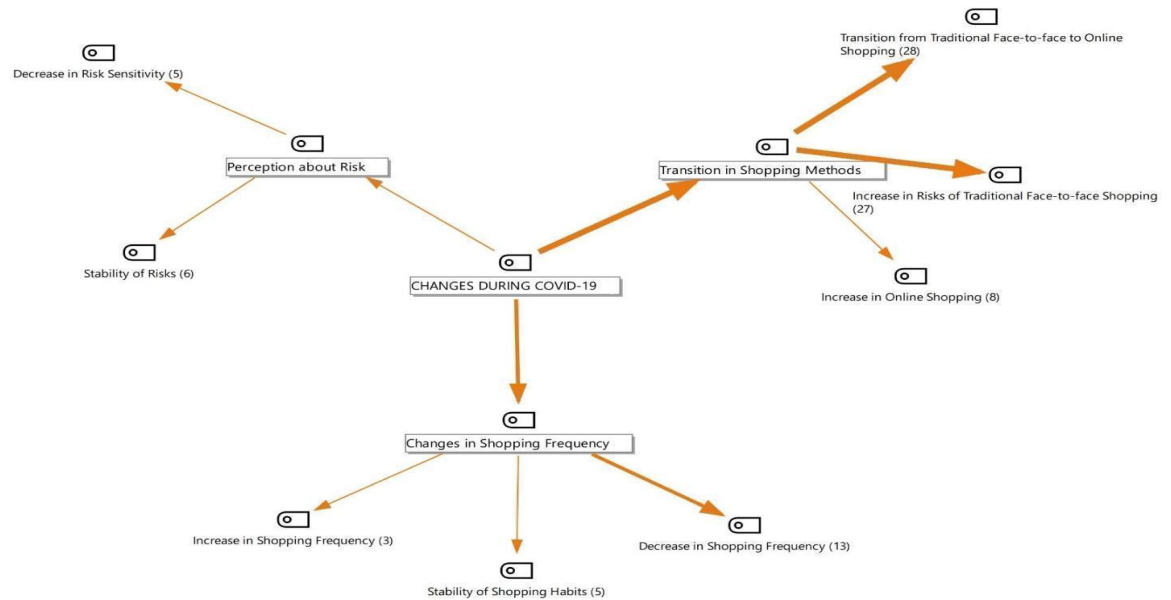
“Well, these days, I do not need anything. I do not go outside, but I want to buy clothes or shoes. I guess the reason is also due to constant discounts and I think companies offer them a lot these days. Thus, I think I shop a lot when I am at home.” (*Female, 21*).

Perceptions about risks

While some of the participants mentioned that they found online shopping risky for some reasons such as receiving missing/wrong items, unreliability of payment method, most of them still prefer online shopping which may sound contradictory with their risk perception of online shopping. This contradiction may be an indicator for risk sensitivity. P29 indicated low risk sensitivity as “These disadvantages are risks for me. I mean, for me it is not a big problem. In the end, I am shopping online considering these risks. I cannot say that it is a major problem.” (*Female, 20*). And P2 mentioned that as “Online shopping may be risky in some situations. However, it is not an obstacle for me to shop online.” (*Female, 21*). On the other hand, this uncertainty was apparent for some participants who answered the risk in online shopping question as “it is risk-free”. Even if they mentioned some risks previously or later, when it was asked if online shopping is risky, they answered

negatively. It can be caused by alteration of risk perception. While people are aware of the risks in online shopping, they may ignore these risks by comparing other risks related to traditional face-to-face shopping. On one hand, these results may indicate decreased perceived risk and risk sensitivity. On the other hand, COVID-19 risk which shades other risks may be the reason why the notions of risks have been changed. Notions of risk related to shopping behavior was investigated for online shopping and traditional face-to-face shopping and mostly mentioned aspects are reviewed under heading risk perception.

Figure 1. The Demonstration of the Effects of COVID-19 on Consumer Behavior



Norm Sensitivity: Comparing Shopping Methods

As the second theme, norm sensitivity (comparing the shopping methods) was investigated with the 3rd, 4th, 5th, and 6th questions. This theme consisted of 4 subthemes: traditional face-to-face shopping (advantage and disadvantage) and online shopping (advantage and disadvantage). When the questions about the advantages and disadvantages of online and traditional face-to-face shopping were asked, they stated more advantages for online shopping while stating more disadvantages for traditional face-to-face shopping. Figure 2 demonstrates the four sub themes of the comparison of shopping methods.

Online shopping – advantages

When they were asked to tell the advantages and disadvantages of online shopping, participants mentioned advantages more compared to traditional face-to-face shopping. The most commonly stated advantages are saving time 51.2% ($n = 21$), financial issues 48.7% ($n = 20$) and adequate product alternatives 46.3% ($n = 19$). For example, P14 described saving time as “The biggest advantage is definitely time because of the process of going to the shopping center and if we think about the time to get ready and time spent in transportation etc.” (*Female, 22*). Other advantages can be listed as performance/ price comparison 34.1% ($n = 14$), spending less energy 46.3% ($n = 19$), less risky during COVID-19 24.3% ($n = 10$), return/ refund 14.6% ($n = 6$) and a chance to look at comments and ratings 7.3% ($n = 3$). To emphasize spending less time or being easy, participants mostly use the expression “with a click, it is at my door”. Compared with traditional face-to-face shopping, online shopping is perceived as cheaper and easier.

Online shopping – disadvantages

The most commonly stated disadvantages of online shopping are product experience which consists of unknown/ unseen products 60.9% ($n = 25$), difficulty in return/ refund 43.9% ($n = 18$) and purchasing wrong or broken products 36.5% ($n = 15$). In general, participants who mentioned the unknown/ unseen products as a disadvantage exemplified it with problems about the size of the clothes 36.5% ($n = 15$). Other disadvantages can be listed as reliability 36.5% ($n = 15$) including financial issues 17.0% ($n = 7$) such as unreliable payment options and other problems 19.5% ($n = 8$), and problems with cargo 21.9% ($n = 9$). The root of unreliable payment options is giving credit card information and thus a risk of being defrauded. P16 described this disadvantage as “If it is not a reliable company, the risk of being defrauded is high. In other words, I do not shop in all the websites by giving credit card information except certain reliable sites.” (*Male, 38*).

Cargo (shipping) problems have two main domains which are in the delivery and in the return/ refund process. While some participants mentioned late delivery issues when receiving the product is urgent, other participants mentioned that when they try to make a refund, they may have hard times and spend too much time and effort.

Traditional face-to-face shopping – advantages

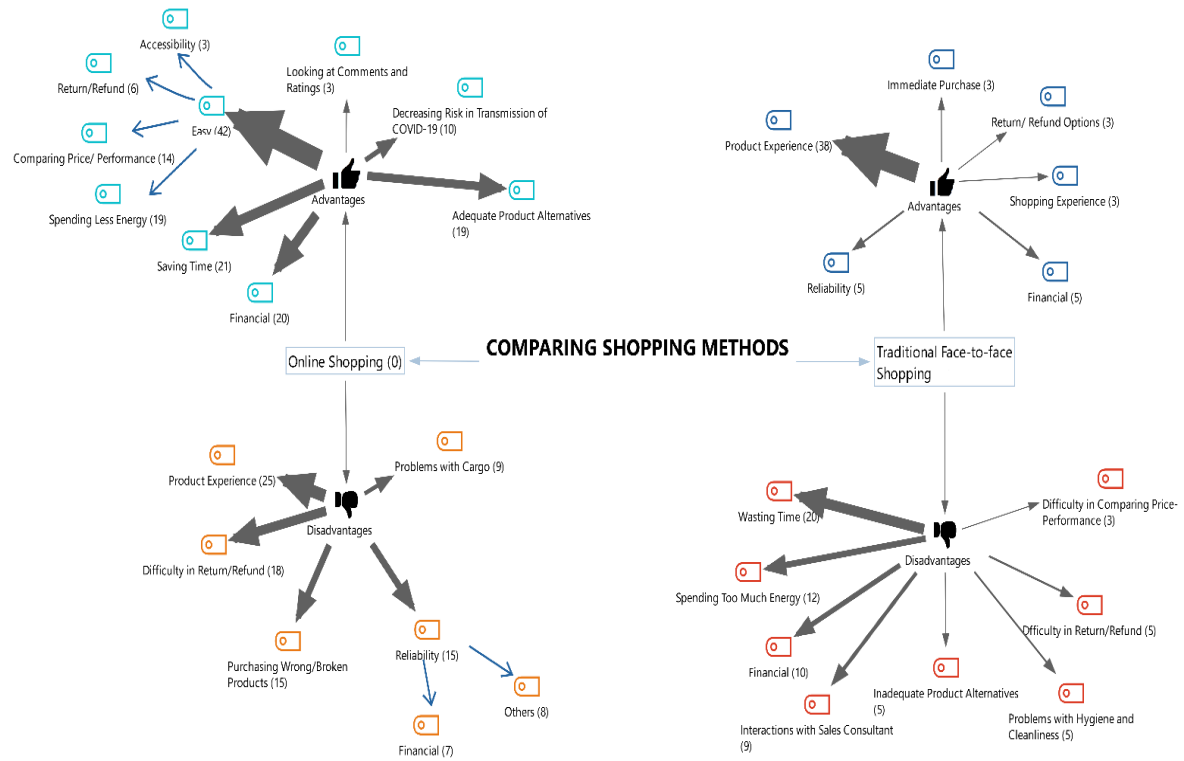
The most commonly stated advantage of traditional face-to-face shopping is *product experience* which provides an opportunity to see, touch and know the product 92.6% ($n = 38$). Other advantages are related to financial issues 12.1% ($n = 5$), reliability 12.1% ($n = 5$), return/ refund 7.3% ($n = 3$), experiences during

shopping such as spending time 7.3% ($n = 3$) and the immediate purchasing 7.3% ($n = 3$). For instance, in the words of P33: “I put the clothes on me, I look at myself in the mirror. If the product is shoes, I try them. If I have any problem such as being big or small, you have a chance to buy one size bigger or one size smaller.” (*Male, 51*).

Traditional face-to-face shopping - disadvantages

Two of the most stated disadvantages of traditional face-to-face shopping is wasting too much time 48.7% ($n = 20$), energy 29.2% ($n = 12$) and financial issues 24.3% ($n = 10$). Wasting energy consists of not only the physical tiredness due to transportation but also carrying the products. Other disadvantages can be listed as return/ refund 12.1% ($n = 5$), hygiene/ cleanliness 12.1% ($n = 5$), inadequate product alternatives 12.1% ($n = 5$), interactions with sales consultants 21.9% ($n = 9$), and difficulty in performance/ price comparison 7.3% ($n = 3$). As it can be seen, return/ refund was mentioned both as an advantage and as a disadvantage. While some participants stated that they can find someone in charge to solve their problems in the traditional face-to-face shopping, other participants stated that they may have hard times when they try to make a return/ refund. For example, in the words of the Shopping Methods.

P30: “Because you cannot make a refund. There is no sale contract, face-to-face sale contract. You went to a store and bought a t-shirt. Yes, you tried on clothes. Can you renege? Of course, you can. As you know, what is in the consumer rights? The duration is shorter (in traditional face-to-face shopping), they made the duration as 15 days because of COVID-19 pandemic (online shopping). It looks more attractive. You can renege without giving any reason within 15 days. However, in other (traditional face-to-face shopping), the shopkeeper may say that I tried on clothes et cetera and made the refund process harder. This is also a disadvantage.” (*Male, 48*).

Figure 2. The Map of the Evaluations about the Advantages and Disadvantages

Risk Perception

Third theme emerged as risk perception. 4th, 6th, 8th, and 9th questions are reviewed, and this theme consists of 4 subthemes: online shopping-risk free, online shopping-risky, traditional face-to-face shopping- risk free, traditional face-to-face shopping risky (see Figure 3).

Online shopping – risk free

Even if most of the participants stated that they think online shopping consists some uncertainties and risks such as personal risk 31.7% ($n = 13$), financial risk 31.7% ($n = 13$), performance/ functional risk 24.3% ($n = 10$) and time risk 9.7% ($n = 4$), some of them answered the question about risks of online shopping as it is not risky 21.9% ($n = 9$). For instance, P19 stated that: “No it is not risky because

return is easy, and we can change the product. So, it is not impossible to solve the problems after all.” (*Female, 22*).

Online shopping – risky

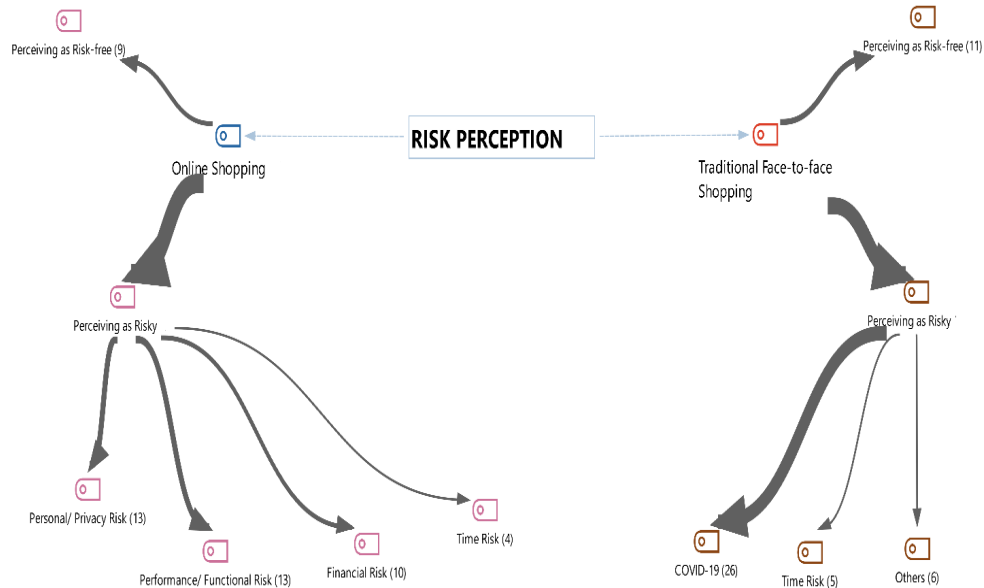
In this subtheme, 3 types of risk emerged in this study for the risks in online shopping were: financial risk 24.3% ($n = 10$), performance/ functional risk 31.7% ($n = 13$) personal/ privacy risk 31.7% ($n = 13$) and time risk 9.4% ($n = 4$). In the current study, time/ convenience was mostly mentioned by participants regarding return/ refund processes. Even if all disadvantages may not be a risk according to the definitions of risk and disadvantage in the literature, some participants evaluated the term risk as the same as disadvantage. For instance, when P32 was asked about disadvantages of online shopping answered as: “First of all, unreliability. Moreover, except for some well-known firms, products from other firms may be low quality and it may make me spend too much effort and time. When I hear negative feedback from others, I feel more insecure.” (*Male, 49*) and when the question was about risks asked to the same participant, the answer was: “I mean, as I said before, unreliability is a risk. There are no more risks.” (*Male, 49*).

Traditional face-to-face shopping – risk free

Despite the worries about pandemic, 27% ($n = 11$) of the participants stated that traditional face-to-face shopping is not risky for them. When risks of this shopping method were asked, P18 answered as “No, there are no risks. Since I can experience the product -I mean, I can see the product-, I think that traditional face-to-face shopping is more reliable.” (*Female, 22*).

Traditional face-to-face shopping – risky

The sub themes of traditional face to face shopping were COVID-19 63.4% ($n = 26$), time risk 12.9% ($n = 5$) and others 14.6% ($n = 6$). There were some concerns about price, hygiene, energy spent in the theme called others. The mostly mentioned risk in the whole study was related to COVID-19 63.4% ($n = 26$). P43 emphasized the time risk in traditional face-to-face shopping as: “It causes too much waste of time. I mean in online shopping I can buy products quickly but in traditional face-to-face shopping I need to go a lot of stores and try on clothes...” (*Female, 22*)

Figure 3. Demonstration of the Themes of Risk Perception

The Effects of Digital Advertisements on Consumer Behaviors

For the fourth theme, The Effects of Digital Advertisements on Consumer Behavior, questions 10th, 11th and 12th were examined. This theme consists of two subthemes: having effects on the purchasing process and indifference towards digital advertisements (see Figure 4).

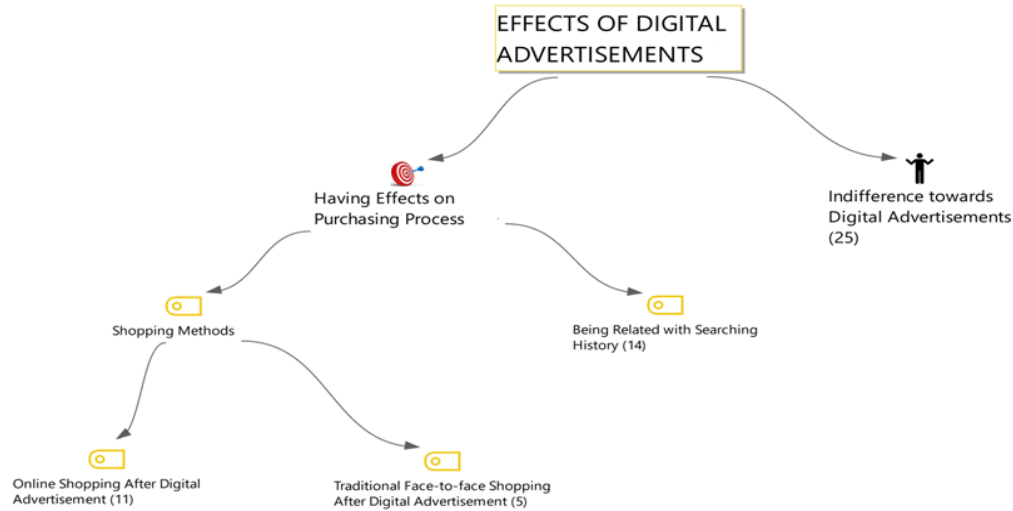
Having effects on purchasing process

In the 8th question of the study, the participants were asked whether they prefer to buy the products in the advertisements they encounter while using digital tools such as phones, computers, and tablets. Later, in the 10th question, a question asking about a product that they had seen and influenced by a digital advertisement and the purchasing process was asked and the characteristics that affect their behavior were tried to be determined. According to the results of the analysis, 34.1% ($n = 14$) of the participants stated that the digital advertisements they encountered were determined according to the sites and pages they searched or visited on the internet in the past. According to the responses of the participants about the product they are influenced by digital advertisements and shopping methods, two sub themes related to shopping methods are determined as "online shopping after digital advertisement", "traditional face-to-face shopping after digital advertisement".

While 26.8% ($n = 11$) of the participants stated that they preferred to purchase the product they saw in a digital advertisement from online platforms, 12.1% ($n = 5$) of them stated that they preferred to purchase the product by traditional face-to-face shopping method after seeing the product in digital advertisements. For example, P30 stated that: “You watch television, and you see campaign advertisements. After that, as I said, I bought this product from the store this time by researching it, provided that I do not shop online. I bought it but I did not buy it from the internet.” (*Male, 48*). On the other hand, P19 said that: “The more research on such technological products, the more reliable it is, so I buy the product from its own store, especially from the online site. I do not go to the store.” (*Female, 22*).

Indifference towards digital advertisements

At the same time, although there were 60.9% ($n = 25$) of the participants who said that they were interested in and examined digital advertisements, it was observed that there were 60.9% ($n = 25$) participants who were not interested in or examined digital advertisements. It was observed that 21.9% ($n = 9$) of the 41 participants who participated in this study gave contradictory answers according to the answers they gave to the first question when asked to explain a product that was influenced by digital advertisements and purchased in the past after saying that they are not interested in the first question. Those participants said that they are not interested in advertisements, but they buy products because they are influenced by advertisements. For this reason, this contradictory result has emerged and is thought to be a significant result. For example, P40's answers exemplified this in the 8th question as: “I generally do not prefer to purchase by being affected by digital advertisements.” (*Female, 24*) while the answer to the 10th question was “As I said, I purchase from the advertisement, but if I like the product in the advertisement, I look at other sellers.” (*Female, 24*).

Figure 4. The Effects of Digital Advertisements

Making Research about the Product

For the fifth theme, Making Research about Product, questions 10th and 11th were examined. This theme consists of four subthemes; methods used in research, making research before shopping, shopping method after research, the reasons behind research (see Figure 5).

Methods used in research

Afterwards, two codes related to the methods used while making research were formed: "looking at comments/ ratings" and "seeking advice from friends". Among the participants, 63.4% ($n = 26$) of them stated that they looked at the comments and ratings of the individuals who bought and used the product in the past while doing research. At the same time, 29.2% ($n = 12$) of the participants preferred to get the opinions of the people around them while doing research before shopping. For example, in the words of P36:

"Therefore, if a friend of mine is satisfied with a product and recommends it to me, it encourages me to shop on that website. So, for example, when shopping from a company online or not, I care a lot about the opinions of those who previously shopped there". (Male, 51).

Making research before shopping

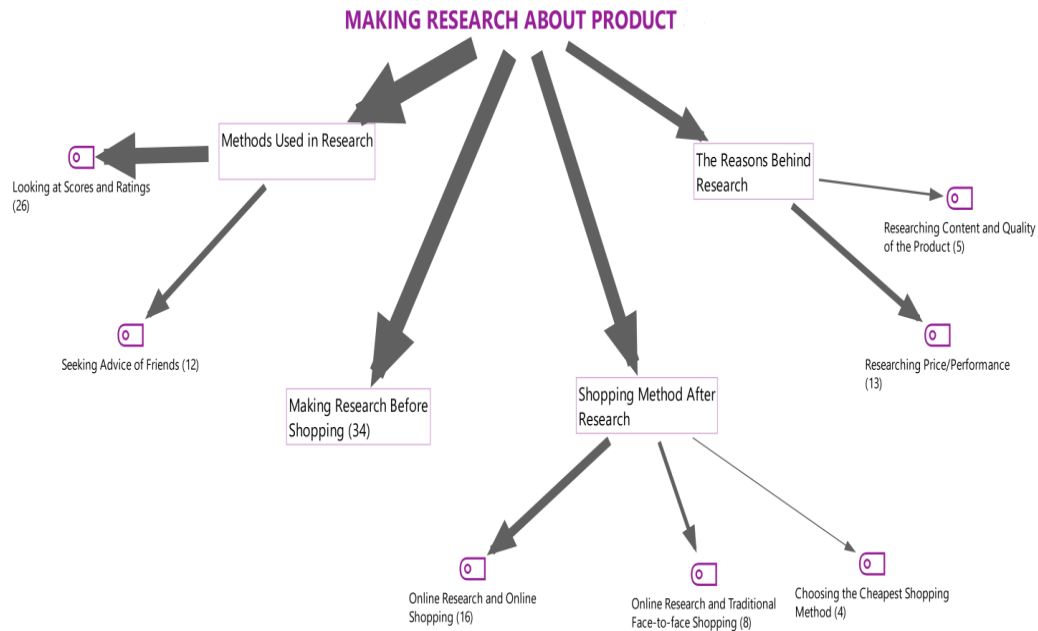
In the 8th question of the research, if they prefer to purchase a product they see in digital advertisements, they were asked whether they have done research before. Then, in the 9th question, when they decided to purchase the product after doing the research, they were asked whether they preferred online shopping or traditional face-to-face shopping methods, and their preferences regarding their purchasing behavior were examined. First of all, 82.9% ($n = 34$) of the participants mentioned that they did research before purchasing the product. When P20 was asked about making research answered as: "I usually do research, compare prices, do detailed research to see if it is reliable or how it looks, and then I order." (*Female, 25*).

Shopping method after research

After making research about the product, the participants were asked what method they preferred to purchase the product. According to the analysis, 39.0% ($n = 16$) of the participants stated that they preferred online shopping methods after researching the product on the internet, and 19.5% ($n = 8$) of them preferred to purchase the product through traditional face-to-face shopping methods after researching the product on the internet. P19 stated her thoughts on this subject as "I buy the product especially from the website, I do not go to the store." (*Female, 22*). Lastly, 9.7% ($n = 4$) of the participants said that they prefer the cheapest method after doing research about the product.

The reasons behind research

Two codes were formed as "researching the content and quality" and "price/performance comparison" as the reason for research on the product. Among these codes, 12.1% ($n = 5$) of the participants said that they did research about the content of the product, and 31.7% ($n = 13$) of them said that they did research for price/performance comparison of the product. For instance, P23 emphasized that "I make price evaluation and comparison of the products I will buy." (*Male, 25*).

Figure 5. Making Research about Product

DISCUSSION

This present study aimed to understand changes in consumption behavior during COVID-19 and to explore these changes by focusing on norm sensitivity, risk perception, and digital advertisement. The results showed that participants evaluated shopping as an important aspect to continue their life. Almost half of them stated that their shopping preferences depended on the quality of the product and the other half stated that they preferred online shopping more frequently. These results are consistent with the claim that consumer behavior is affected by the risk of virus transmission (Forster & Tang, 2005; Ivanovic & Antonijevic, 2020, p. 37-40; Jung et al., 2016; Li et al., 2020, p. 578-581; Li & Li, 2020, p. 7-8; Shaikh, 2020). In addition, the present results are consistent with Danişmaz's (2020) work that demonstrated an increase in the rates of online shopping during COVID-19. In contrast, whereas previous research showed an increase in online grocery shopping during COVID-19 in Turkey (Danişmaz, 2020, p. 83-90), the present study has shown that participants still prefer traditional-face-to-face shopping for grocery shopping. The difference between the findings may arise from the education level of the participants. Previous studies showed that education level can be crucial in terms

of online shopping behavior and adoption (Clemes et al., 2014, p. 365; Swinyard & Smith, 2003, p. 568-570). Since the education level of participants in Danışmaz's study consisted mostly of bachelor's and master's degree, this may facilitate this sample to prefer online shopping for grocery shopping which was not a salient category in Turkey before COVID-19.

The second focal theme of the study pertains to norm sensitivity. In this theme, commonly stated advantages of online shopping were related to saving time, financial issues, adequate product alternatives, and spending less energy; while disadvantages were unknown/ unseen products, difficulty in return/ refund, purchasing wrong or broken products, and reliability. On the other hand, the most stated advantage of traditional face-to-face shopping was the opportunity to see, touch and know the product. Commonly stated disadvantages were wasting too much time and energy, financial issues, and possible interactions with sales consultants. It was suggested that individuals who are highly sensitive towards a norm can find many positive aspects to follow that norm while individuals who are not sensitive follow the norm due to its prevalence in the society (Bicchieri, 2016, p. 1-49). In the present study, participants listed more advantages for online shopping while they listed more disadvantages for traditional face-to-face shopping. They also emphasized that there has been a transition from traditional face-to-face shopping to online shopping during COVID-19. This may indicate that individuals' norm sensitivities have changed during COVID-19 and became less sensitive towards traditional face-to-face shopping.

The third theme of the study pertains to risk perception. In accordance with the present results, Mwencha and Muathe (2019) found that there are 3 dimensions of risk perception in online shopping: personal/ privacy risk, performance risk and financial risk. However, unlike this study, time risk has not emerged as a component of risk in online shopping. A possible explanation for this inconsistency might be the cultural differences between Kenya and Turkey. The value given to time may be differential across cultures. Further study with more focus on cultural differences in risk perception is therefore suggested.

Previous research (Guru et. al., 2020, p. 137-152; Hille et. al., 2015, p. 1-19) suggested that individuals tend to perceive online shopping as riskier compared to traditional face-to-face shopping. However, as the present study showed, because of the health-threatening effects of COVID-19 pandemic, people began to perceive face-to-face shopping as a risky behavior. In addition, people are now likely to view face-to-face shopping as more time-consuming. These results provide further support for the hypothesis that shopping preferences are largely changed through COVID-19. Due to COVID-19 and as well as other improvements which decrease

financial risk, time risk and personal risk, there may be a shift from traditional face-to-face shopping to online shopping in the long term.

The fourth theme of this study is related to the effects of digital advertisements. Some of our participants stated that they bought the products they saw advertised on the internet, while most of them stated that they bought these products online. Also, most of our participants stated that the digital advertisements they encounter are for past internet searches. These results are an indication of customers' increasing trust in digital channels.

In the current study, two-thirds of our participants stated that they are not interested in digital advertisements. This finding is consistent with Zhang (2011) who found that consumers are highly concerned about inconvenience and privacy regarding advertisements and stated that they have not been affected by digital advertisement much and probably they will not be affected in the future either. However, when the follow-up questions about digital advertisements were asked, one third of those participants who gave negative responses said there have been times that they bought a product they have seen in advertisements. The reason for this contradiction may be that the participants are unaware of the fact that they trust digital advertisements even when they purchase products.

The last theme of this study pertains to researching the product before shopping. The observed high ratings in researching about the product could be attributed to increase in the internet use, and accessibility of information. Moreover, when deciding to purchase a product, consumers are now more likely to rely on other consumers' reviews about the product (Ludwig et al., 2013, p. 87). While most of the participants in our study made evaluations, especially by looking at their user ratings and scores, some of them stated that they preferred to get advice from the people around them. As a result, consumers care about other consumers' opinions.

Recently, the internet provided consumers the opportunity to compare products and services as well as fast and useful information (Keeney, 1999, p. 533-542). That is, it makes the purchasing process easy to compare various alternatives. It is also an important issue that consumers make research rather than the way they do research. Since some of the participants wanted to see the price/ performance comparison of the product and some stated that they did research to find out the content and quality of the product. Consumers save time with the comparison of price/ performance and product content by using technology (Özcan, 2010, p. 33-35). In this way, they have the opportunity to choose the most ideal product for them.

In the study conducted by Bilgilier (2019) with generation Y, 77.7% of the participants shop online and the reasons for these participants to shop on the internet

were found to be advantages such as price suitability, product variety, quality, ease of transportation, speed, reliability and campaigns. In our study, some of the participants stated that they usually made their research on online platforms and when they decide to purchase the product after making online research, most of them make it online, some of them make it with traditional face-to-face methods, while a small part of the participants indicate that the cheapest purchasing method is the one they prefer. Choosing the cheapest method may reflect the price/ performance research, which is one of the reasons for making research. On the other hand, because the average age of our participants represents the generation Y, online shopping behavior may be found to be more common in general.

CONCLUSION

The first theme of the present study was consumer behavior and COVID-19 related changes. Almost one third of the participants reported a decrease in the shopping frequency due to COVID-19. On the other hand, the majority of the participants stated a transition from traditional face-to-face to online shopping during COVID-19 and emphasized how COVID-19 transmission made traditional face-to-face shopping riskier. The second theme of the present study was norm sensitivity which consisted of four sub themes including advantages and disadvantages of traditional face-to-face shopping and online shopping. The results demonstrated that participants viewed online shopping more advantageous. The third theme of the current study was about consumers' perceived risks of shopping methods. The most common risks reported by the participants were financial risk, performance/ functional risk, personal/ privacy risk, and time risk. The fourth theme of the present study was related to digital advertisements. The findings of this study indicated that customers' trust in digital channels such as websites, brand social media accounts, and comments on community forums increases over time. In our study, one third of our participants stated that they usually shop online, and half of them stated that they use both online and traditional methods. The last theme of the present study was related to researching the product before shopping. Results showed that the majority of participants preferred to do research before shopping.

LIMITATIONS AND IMPLICATIONS

There are three potential limitations concerning the results of this study. First, there may have been participant and interviewer biases or misunderstandings due to the qualitative nature of the study. Therefore, it could be also beneficial to use a mixed method rather than using only qualitative research methods. So that, we can

have a better understanding about the concepts related to the meanings of the terms such as risks and disadvantages of shopping methods.

Secondly, in this study, answers of participants to questions of disadvantages and risks showed that they do not differentiate risks and disadvantages well. Since “disadvantage” and “risk” are related terms, there can be confusion while answering the questions. So, defining terms in detail before asking the related questions may be beneficial.

Lastly, data were collected from participants at a single time. Since there is no previous data about our subject, we cannot observe the change in time. Comparing different research about the same subject (qualitative data that collected in this study may also be useful to compare for future studies) or using a longitudinal design may be crucial to interpret results better. So, making research afterwards may be beneficial to understand its effects in the long term in shopping methods. This study will also lead studies to be made after the end of COVID-19 in this sense.

In terms of applications, these results may be useful for the companies and producers. Based on these findings, businesses should prioritize enhancing their online shopping experiences by improving website usability and security measures. They may also implement safety protocols in physical stores to alleviate consumer concerns. Leveraging targeted digital advertising strategies and investing in consumer research can help businesses adapt to evolving consumer preferences and behaviors. For the segmentation analysis and advertisements campaigns, the qualitative data which are collected in this study may be an important source. They could try to decrease the most striking risks and disadvantages such as refund policy, privacy policy and COVID-19 related risks. It is also crucial to consider digital advertisements since consumers are affected without noticing. It can also be a good idea to focus on their impressions on social platforms. Last of all, this study proposed the transition from traditional face-to-face shopping to online shopping during COVID-19. Therefore, companies should make more effort to use online platforms effectively.

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Data Availability

The dataset used in the current study is stored in the Open Science Framework (OSF) and can be accessed using this link: https://osf.io/3k9ug/?view_only=6b5c3b756e8547448129cf425fde0345

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