

# TRANSFORMATION OF CONSUMER ONLINE BUYING BEHAVIOR AND SAFETY FACTORS POST-PANDEMIC: IS IT TRANSITORY OR PERMANENT?

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## Abstract

The study was undertaken to get a comprehensive understanding of the impact and sustainability of safety concerns on the enhanced online buying among the retail consumers due to Covid19. The research survey incorporates the samples collected from retail consumers throughout the metropolitan cities and mostly the city dwellers of Tier-1 and Tier-2 cities of India. The survey has helped to identify the determinants of the study and primarily addresses the population considered to be Gen Y and Z. The data collection was through the attitudinal questionnaire using 5 points Likert scale. Later, the statistical tools were applied accordingly through R (version 4.2.0). The safety factors have the most significant role in transforming the buying behavior and promoting enhanced online buying along with other online store credentials and engagement factors. The mandatory lockdown curtailed movement, forcing people to resort to online purchases. Further, small help groups volunteered to help out people's daily needs. Consumer's safety concern for their family and themselves become a pivotal point of focus which has been studied. The business and strategy stakeholders of the brands need to focus on the quality and innovation in product assortment, brand availability, pricing, communication and, most importantly, the supply chain to sustain the development of online retailing and make the brand available to the doorstep of the consumer and capitalize the enhanced online spending and its addiction due to health risk perception post Covid19.

**Keywords:** E-Retailing, Online Buying, Consumer Behavior, Covid19, Safety Concerns, Marketing Strategy.

## 1. INTRODUCTION

The everyday life of an individual was turned upside down due to the onset of Covid19. The world witnessed this large-scale pandemic after SARS (Hsiang, S., Allen, D., Annan-Phan, S., Bell, K., Bolliger, I., Chong, T., ... & Wu, 2020). The nations struggled to grapple with this devastating pandemic (Dunford, M., & Qi, 2020) which is suspected to be an artificial phenomenon? (Velikorossov, V. V., Maksimov, M. I., Genkin, E. V., Prodanova, N. A., Kolesnikov, A. V., & Rakauskiene, 2020). Compulsory restrictions on movement, i.e., the lockdown, were imposed worldwide (Atalan, 2020), and the consumers were forced to shop online, setting in a new trend in domestic lifestyle (Brough, A. R., & Martin, 2021). The purpose of this study is to examine the online purchasing behavior in Kolkata following the pandemic and to see the impact of personal safety, family safety concerns

along with adherence to the government restrictions in transforming the consumer behavior and how the e-retailers can take advantage of this concern to make the growth organic or will it end up being a temporary hype. It is to understand the impact of overall safety concerns on the buying behaviour of teenagers post pandemic and to compare the impact of existing determinants on the online buying behavior along with the safety factors. The research outcome will enable retail sellers to strategize their short term and midterm sales pitch and explore the new opportunities thrown open due to online shopping practices adopted by consumers post-pandemic. Avenues will be found to further their business in FMCG, Lifestyle and other primary sectors by developing effective and sustainable supply chain strategies. Undeniably, due to the widespread use of Android smartphones and the availability of inexpensive data, mobile phones and digital platforms have increased tremendously among young people. According to Piper Jaffrey, an investing business, 70 percent of youngsters in the United States prefer to purchase their favorite stuffs online (Businesswire, 2019). Top ecommerce sites for teens include Amazon, EBay, Snapdeal (India), Flipkart (India), Nykaa (India), Alibaba (China), and more. Facebook and YouTube continue to be the most popular social media sites for teenagers, and their use of these platforms has a direct impact on their purchasing decisions (Vrontis, D., Makrides, A., Christofi, M., & Thrassou, 2021). Following Covid19, when companies, universities, schools, and everything else are online, it is unavoidable that the use of phones, online e-commerce site surfing, and social media has expanded dramatically, as has been demonstrated. Furthermore, sales through the web platform have increased by leaps and bounds. During the holiday season of 2018, internet sales totalled \$2.1 billion, rising to \$2.7 billion the following year. This year, the combined sales of Amazon and Flipkart were \$4.7 billion between 15 and 22 October'20 (Shrivastava, Aditi; Mukherjee, 2020), which is significantly higher than the predictions of Redseer in the previous year (one of the leading management consultancy in India). As a result, it can be stated that Covid19 is a significant factor in this surge (Islam, T., Pitafi, A. H., Arya, V., Wang, Y., Akhtar, N., Mubarik, S., & Xiaobei, 2021).

According to a survey, mobile and electronic accessories are among the most popular items among youngsters, as evidenced by the fact that firms such as Apple, Samsung, Xiaomi, OnePlus, Vivo, Lenovo, Asus, H.P., and L.G. saw a significant increase in online sales this year (Counterpoint, 2022). The study is centred on Kolkata and aims to determine how the purchasing decisions have changed due to Covid19's influence on them. It was carried out through an online survey that used a probability strategy and a random sampling methodology to collect data. The study was to determine whether or not Covid19 had any effect on teenagers' internet purchasing decisions and behaviors and emphasized on the impact of safety concerns. The aspects under consideration are diverse, and each has been carefully considered and strategized by e-marketers in order to stimulate teens, and each has been successfully applied in order to raise the income of the organization (Neogi & Verma, 2024). Due to the government restrictions and health awareness in the common, safety concern plays a pivotal role in transforming the consumer buying behavior. The study reveals that the online engagement has enhanced significantly.

## 2. CONCEPTUAL FRAMEWORK

Referring to the previous studies, it can be said that the impact of online store credentials, i.e., brand awareness (Yigit, M. K., & Tigli, 2018) (Filipović, 2015), product assortment (Sreeram, A., Kesharwani, A., & Desai, 2017) (Kautish, P., & Sharma, 2019), sales promotion (Hasim, M. A., Shamsudin, M. F., Ali, A. M., & Shabi, 2018) (Xu, Y., & Huang, 2014), ease of home delivery (Rahman, M. A., Islam, M. A., Esha, B. H., Sultana, N., & Chakravorty, 2018), recommendations/peer pressure (Garbarino, E., & Strahilevitz, 2004) (Chen, 2012) (Chen, J., Chen, W., Huang, J., Fang, J., Li, Z., Liu, A., & Zhao, 2020) have been the leading factors in promoting the online selling and has been one of the driving dimensions of the consumer buying process (Lohse, G. L., Bellman, S., & Johnson, 2000). With the advent of the pandemic, it is high time to revise the space and look into several other factors that might have the short term/long term impact on the online consumption along with the store credentials (Ali, 2020). It is very important to understand the safety concern that has been the key attraction of this research. Along with conceptualizing the different facets of consumer behaviour and online shopping, we need to understand the dimensions like self-regulation, crisis behaviour, consumer spirituality, risk perception and henceforth the derived safety concern about the family and oneself during or after the pandemic.

### 2.1. Consumer Behavior:

(Schiffman, L., O’Cass, A., Paladino, A., & Carlson, 2013) had stated that Consumer Behavior is the study of actions and reactions taken by consumers and customers in the course of searching for and purchasing products and services as well as using, evaluating, and disposing of those products and services to meet their needs. Several branding strategies, including store image, brand elements, influencers, and web advertising, positively affect brand equity because they influence young consumers to purchase new luxury apparel (Mukherjee & Verma, n.d.). When it comes to enticing the younger generation in Pakistan, the proper branding of aspects like price, quality, aesthetics, rarity, uniqueness, and symbolism is critical (Khan & Zahid, 2020). The Internet assists marketers in building relationships with clients and in providing value to those customers (Pitta, D. A., & Fowler, 2005); in addition to social, cultural, and lifestyle factors, the technological component has a significant impact on consumer purchasing behaviour (Gajjar, 2013). Consumers emphasize the design of websites, their privacy policies, dependability, and customer service to make a purchasing decision (Hasan, 2016). As part of their research into building a model of online shopping addiction grounded in a concept, (Rose & Dhandayudham, 2014) discovered that new drugs and conditions trigger addiction in its introductory stage and that it is a situational behaviour.

### 2.2. Online Shopping and growth of E-commerce:

The online shoppers, i.e., Gen Y and Gen Z, are more likely to understand the advantages of purchasing online than the traditional shoppers (Sun, T., & Wu, 2011). In accepting new technology, they are putting themselves in a position of challenge, and they will receive the changes due to their adaptability and flexibility as described by (Baubonienė,

Ž., & Gulevičiūtė, 2015). Generation Y & Z takes longer to decide on a purchase because they require and comprehend the information necessary to make the purchase (Rahulan, M., Troynikov, O., Watson, C., Janta, M., & Senner, 2013). They rely heavily on technology to get to a choice, and they do so quickly (Wani, Nahida Majeed and Verma, n.d.). The innovators and early adopters make purchasing decisions first from the other types of buyers because their risk appetite is higher than that of the different types of buyers, and they have, on average, greater purchasing power (Krbová, n.d.). Consumer behaviour research is primarily concerned with the demographic questions of age, education, and household income, among other things (Richa, 2012). As of the end of 2021, it was predicted that more than 2.1 trillion worldwide internet users would spend \$18.1 trillion on e-commerce sales, with 81 per cent of shoppers conducting online research before making a purchase (source: Internet Retailer). By the end of the year 2022, it is predicted that e-commerce revenue will have reached 5.4 trillion dollars worldwide. Aside from the statistics, the entire e-commerce market has grown tremendously in the last couple of years, with new and exciting ideas developing regularly (Puri, 2022).

### **2.3. Regulated purchase Behaviour:**

According to (Shokouhyar et al., 2021), some behaviors are regarded differently by different people in society, which influences the degree and consequences of compulsive buying. (Pearce III, J. A., & Ravlin, 1987) As well as, a person's ability to adjust or modify their responses/states in response to any activity may be regulated voluntarily by the individual and is referred to as Self-regulation. It has been acknowledged in several consumer behavior-related publications and research. According to (Vohs, K. D., & Faber, 2007), self-regulation is always managed by a limited set of resources that the individual relies on to govern their responses/reactions. Cognitions, behaviours, and emotions are examples of the resources discussed previously. Individuals' overall ability for self-regulation decreases with each act of self-control, which depletes the individual's resources. (Sun, T., & Wu, 2011) focuses on the relationship between Internet addiction and a lack of self-control, and they propose that a person's resource capacity for self-regulation is depleted due to a person's continuous exposure to an online environment that encourages a lack of self-control. Age significantly impacts online purchase behaviour, particularly on e-commerce sites (Verma et al., 2023). Self-regulation has prohibited the consumer from consuming such edible products, which are generally eaten in public places, and people are getting more prone to virtual purchasing and safe consumption (Mason, A., Narcum, J., & Mason, 2020).

### **2.4. Covid19 and Consumer Behavior:**

Research firm Kantar's report, titled "Market Dynamics during COVID- 19: Indian Consumer Sentiments Analysis," also shows a noticeable shift in consumer attitudes, behaviours, and expectations. According to a KPMG report on the possible impact of COVID-19 on the Indian economy, consumers' attention to pricing, product provenance, and utility-based consumption (or reduced consumption) was also seen during earlier epidemics. Before, during, and after natural disasters like SARS and MERS, consumers

showed economic elasticity in the form of fast, steady, or sluggish market recovery. Some of this behavior is ingrained in us, and it has a long-term impact on how we live, work, and shop (Mehta et al., 2020). As a result of a new order of demand and supply, coupled with a lack of certainty in the market, the need for food, clothing, shelter, safe indoors and social love and belongingness for all socio-economic classes, irrespective of segment type, was viewed by marketing professionals as reverting to Maslow's primary level needs. As the Vedas say, "health is wealth," the socio-economic pyramid collapsed, forcing everyone to rely on their basic needs to exist, which was inflected by a behavioral driver's health and healthy choices'. During the Vedic period, 'health is wealth' played a significant role at the individual and societal levels. Necessity, such as good health and nutritious food, was deemed essential by the majority and their well-being. In addition, the economic plans were developed and fine-tuned based on the current state of society, ethical principles, physical well-being, and religious beliefs (Dwivedi, Y. K., Shareef, M. A., Simintiras, A. C., Lal, B., & Weerakkody, 2016). Healthcare, personal health and well-being issues will financially impact consumers. One possibility is that a new group of migratory consumers may become thriftier because of the unique importance of "save and stockpile," which could lead to long-term behavioural change. Frugality has been identified as a guiding concept in consumer behaviour through research of Asian cultures' beliefs (Anderson, L., & Wadkins, 1991). A one-dimensional consumer lifestyle attribute, frugality can be defined as the extent to which consumers are both constrained in purchasing and resourcefully employing financial products and services to attain long-term goals. The consumer study advocates that long-term consumption goals can only be achieved by denying short-term cravings and resourceful use of existing resources (Sayantan Mukherjee, Shromona Neogi, n.d.). Consumers also noted a trend away from larger, more well-known brands to smaller, local retail businesses. These stores went beyond the call of duty to ensure that essentials were provided safely and hygienically. There is a new or renewed behavioural concept of buying, which indicates a conscious change toward spiritual consumption by the consumers, according to their submissions to the COVID-19 shock.

## **2.5. Spiritual consumption & Risk Perception during Crisis:**

'Spiritual utility' is derived from consuming market offerings (products, services, places) through practices and processes associated with the preparation of consumer spirituality (Husemann & Eckhardt, 2019). Consumer spirituality is the yearning for reverence in products, services, and experiences, as well as the pursuit and expression of personal autonomy, inner fulfilment, and self-actualization. In the marketing literature, the concept of spiritual consumption and its connection to consumer behavior in times of crisis have been introduced (Sheth, J. N., Sethia, N. K., & Srinivas, 2011). Consumers who change their habitual consumption patterns and see that they don't need more things will benefit significantly from reading 'A Buddhist Approach to Consumption' (Thich, 2019). According to his theory, this shift in consumer behavior may be traced back to how we process information through our senses and consciousness. Research and a lengthy discussion demonstrate that Indian consumers' behavior change during the shutdown may be irreversible and will be regarded as the best consumption practice for future generations.

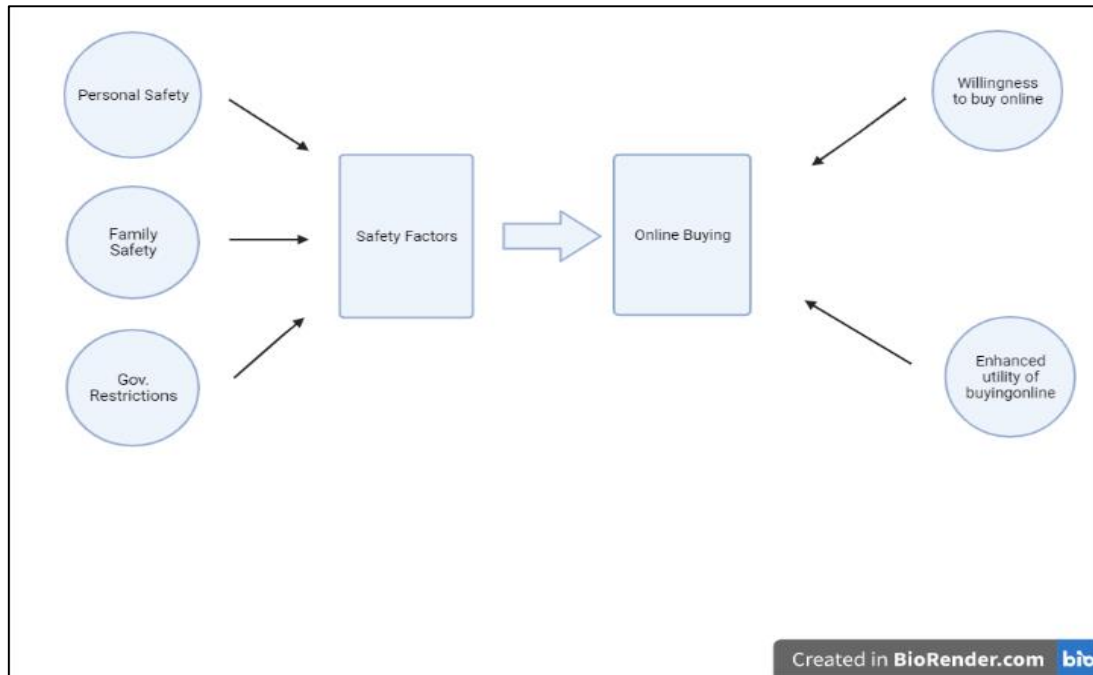


Perceived risk is the sum of one's perceived susceptibility to disease and perceived infection severity (Neuburger & Egger, 2021). Risk attitude and perception are the two most significant determinants of consumer behavior during times of crisis. Because of the consumer's perception of the risk content and the degree to which they dislike it, risk attitude can be measured. The consumer's judgment of the risk content's exposure risk is reflected in their risk perception (Mehta et al., 2020). Customers' views of COVID-19's vulnerability may influence their behavior. Those who are seen as reliable resources should be conscious of their effect on the public. Consumers are more concerned about contracting COVID-19 from individuals than their food supply. Many believe that washing hands and social distancing is more effective than food-borne infections in protecting against COVID-19 (Thomas, M. S., & Feng, 2021).

## **2.6. Effect of Safety Concerns on consumerism due to Covid19:**

When it comes to consumer indignation over a company's unethical or illegal behavior, the demand for simplicity is one of the most critical themes in crisis. Consumers want simple, value-oriented products and services that make their lives easier. The interest in consumer behavior during COVID-19 was piqued by the shifts that occur during times of crisis. The safety concerns were given the most importance. The government had imposed several restrictions along with severe to mild lockdowns in the past two years. The people got more sensitive. A massive surge in-home delivery was seen to avoid the infection and abide by the government regulations. Here in my study, Personal safety (Goh, Y., Tan, B. Y., Bhartendu, C., Ong, J. J., & Sharma, 2020), Family safety (Maves, R. C., Downar, J., Dichter, J. R., Hick, J. L., Devereaux, A., Geiling, J. A., & Christian, 2020), Government restrictions (Studdert, D. M., & Hall, 2020) have been conceptualized as variables to Safety concern during Covid19.

Based on the literature survey on different facets of consumer behaviour, along with the perceived risk of the Covid19 virus infection, it is evident that study regarding the impact of safety concern on the consumerism and transforming buying behaviour is very important to study. The different variables regarding safety concern was identified. The health concern for the family (Sinclair, R. R., Allen, T., Barber, L., Bergman, M., Britt, T., Butler, A., ... & Yuan, 2020) is a major form of identified concern along with personal safety (Lockhart, S. L., Duggan, L. V., Wax, R. S., Saad, S., & Grocott, 2020) for common man as well as the emergency service providers. Global lockdown was witnessed during the crisis period and emphasis was given on abiding the rules and restrictions. So, it was also one of the major elements of the safety concern to avoid mass transmission. The study has been proposed based on the safety concern and to understand its impact on the enhanced online buying behaviour of the target segment (**Fig 1**).



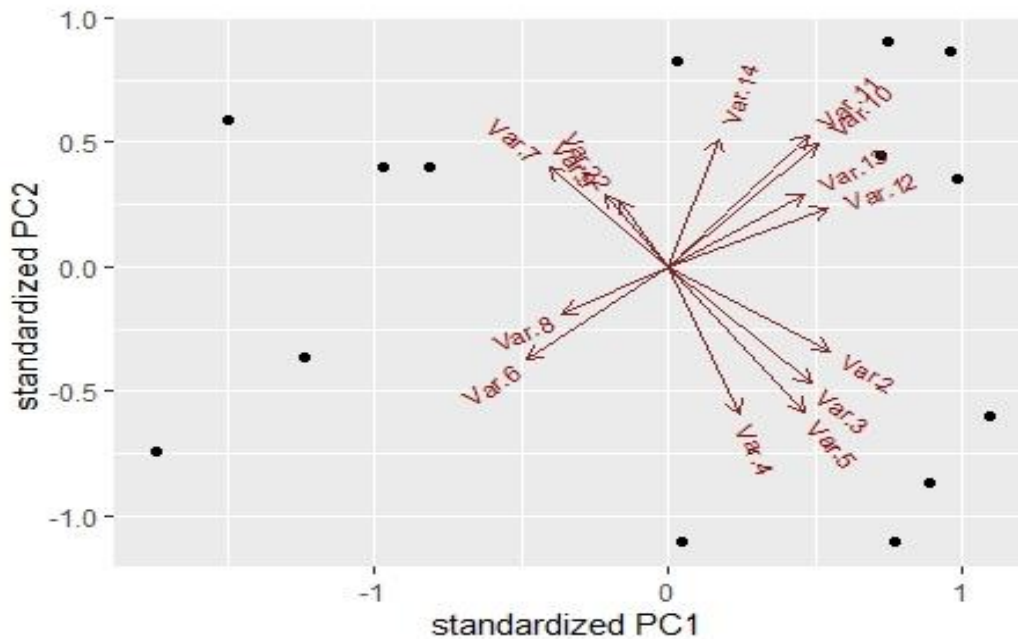
**Fig 1: Proposed Model of the study**

### 3. METHODOLOGY

The sampling technique herein is the non-probability technique; convenience sampling was done among the target segment (Gen Z). The data collection has been mostly done through the Questionnaire (Likert scale, attitudinal). The software R-Version 4.2.0 has been used to analyse the collected data and derive the managerial implications. Two hundred eighty-two samples were collected to examine the impact of safety concerns on online buying. Besides the Energy Test of Multivariate Normality Test and Chi-square Model Fitment, Principle Component Analysis has been conducted to understand the dimensionality of the dataset and to identify the linkages of the underlying variable for the constructed factors (Paul, L. C., Suman, A. A., & Sultan, 2013) along with Variance Based Structural Equation Modelling through RMSEA, SRMR, CFI estimation had been carried out to validate the statistical justification and its feasibility as a close-fit model (Shi, D., & Maydeu-Olivares, 2020).

### 4. DATA ANALYSIS

The sample size has been conceptualized (Raosoft, 2004). The Multivariate Normality Test ( $p < 0.05$ ) depicts that the variables used in the construct are non-normal, and hence Principal Component Analysis (*Fig 2*), Confirmatory Factor Analysis, Structural Equation Modelling, and Multiple Regression Analysis have been performed (Awang, Z., Afthanorhan, A., & Asri, 2015) to establish the relation and effect of the study factors, i.e. Online Spending (post Covid19), Safety Concerns (post Covid19), Personal Engagement (post Covid19) and Store Credentials.



**Fig 2: PCA plot of the variables**

The Principal Component Analysis rightly identifies the multi-dimensionality of the dataset and groups up the variable (Fig 2). Based on the correlation of the variables, they are closely placed or dispersed (Ngo, 2018).

Variable 10 and Variable 11 are the attitudinal variables used for constructing the factor: **Online spending** (i.e., Var.10: Willingness towards continuing online buying post Covid19, Var.11: Enhanced utility of buying online post Covid19), Variable 12, Variable 13, Variable 14 are used to construct **Covid19 Safety Factors** (i.e., Var.12: Personal Safety, Var.13: Family Safety, Var.14: Gov. Restrictions to avoid virus transmission).

Variable 2, Variable 3, Variable 4 and Variable 5 are the constructs for **Online store credentials** (i.e., Var.2: Home Delivery, Var.3: Product Assortment, Var.4: Pricing & Discounts, Var.5: Peer Influence). Variable 6, Variable 7, Variable 8, Variable 9 and Variable 22 are used to identify **Personal Engagements** during the pandemic (i.e., Var.6: Willingness to Entertainment Outing, Var.7: Indulged in acquiring new skills, Var.8: Willingness to Basic offline Shopping, Var.9: Spending quality time inside, Var.22: Enhanced Internet Dependency).

The PCA plot depicts that the willingness to outing for entertainment (Var.6) or even essential offline Shopping (Var.8) remained negatively correlated to the concern regarding personal safety (Var.12), family safety (Var.13), and government restrictions (Var.14) as we can see that the vectors are diverged and form a large angle almost equivalent to 180 degree whereas if we try to analyse the Online spending variables (Var.10 & 11) and Safety concern due to Covid19 (Var. 12-14), we can see the angle are



much less as the vectors are close hence creating high correlation. The variables of online store credentials are also closely related to the Online Spending and Safety factors.

Among the other variables for online store credentials, the ease of Home Delivery (Var.2) vector is incredibly close to the leading variables of Safety concern, i.e., Personal Safety (Var.12) and Family Safety (Var.13). (Movarrei, R., Vessal, S. R., Vessal, S. R., & Aspara, 2021) states that during the pandemic, the consumers are forced to rely on home delivery and has also transformed their basis of motivations into protection motivators. The companies also responded to the need for hygienic delivery, directly affecting consumers' intention to continue online buying post-pandemic.

The multiple dimensions of consumers based on their adoption of the usage of technology and exploring home delivery gives further insights into their initial use or adoption and their intention of continuance (Wang, X. C., Kim, W., Holguín-Veras, J., & Schmid, 2021).

Since the world has turned to electronic transactions in all areas, especially in education, teaching and learning systems have become entirely reliant on e-learning, particularly during the coronavirus disease (COVID-19) pandemic. Focussing on to the variables of Personal Engagement during pandemic, we find that the involvement in acquiring new skills (Var.7) has a great relevance.

The most commonly used technology includes online training courses such as massive open online courses (MOOCs). It is incredibly beneficial to distant learning since it can make learning easier by varying the content through media such as text and video.

MOOCs have proved to be offering the most popular and efficient online courses during the pandemic (Aljarrah, A. A., Ababneh, M. A. K., & Cavus, 2020). There are other online course delivery platforms as well as the virtual operations of a mainstream activity, i.e., college classes, university classes, work from home, etc., which has enhanced the internet dependency (Var.22) and can be witnessed from their close association over PCA plot along with the perception of the segment to spend a quality time staying inside the home along with the family (Var.9).

The other variables of the Personal Engagement construct, Var.6 & Var.8, mainly focuses on the willingness of the segment to explore offline Shopping and entertaining outside and seem to be negatively correlated to the constructs of Online buying and Safety concerns as rightly identified by (Moon, J., Choe, Y., & Song, 2021). The drastic fall in the offline retail sales figure backs the phenomenon.

Post to PCA analysis on dimensionality affirmation, Confirmatory Factor Analysis was conducted to ascertain the effect of measurable variables (collected from previous studies) on the latent factors used in constructing and validating the model (DiStefano & Hess, 2005).

**Table 1: Factor Loading for Latent Variables**

<b>Factors</b>	<b>Variables</b>	<b>Loadings</b>
Online Store Credentials	Var.2 (Home Delivery)	0.814
	Var.3 (Product Assortment)	0.807
	Var.4 (Pricing & Discounts)	0.682
	Var.5 (Peer Influence)	0.796
Personal Engagement (post Covid19)	Var.6 (Willingness to entertainment outing)	0.462
	Var.7 (Acquiring new skills/Online courses)	0.654
	Var.8 (Willingness to offline buying)	0.513
	Var.9 (Spending quality time inside)	0.835
	Var.22 (Internet Dependency)	0.916
Online Spending (post Covid19)	Var.10 (Willingness towards online buying post-pandemic)	0.796
	Var.11 (Enhanced utility of buying online post pandemic)	0.842
Safety Concerns (post Covid19)	Var.12 (Personal Safety)	0.943
	Var.13 (Family Safety)	0.932
	Var.14 (Gov. Restrictions to contain transmission)	0.867

From the Factor loading score of the study ( $> 0.40$ ), it is confirmed that the above variables are valid and have a statistically significant score to consider for the study (Alrwashdeh, M., Jahmani, A., Ibrahim, B., & Aljuhmani, 2020).

**Table 2: Fitness of the study**

<b>Item</b>	<b>Value</b>
Rmse	0.028
CFI	0.998
Srmr	0.028
P-value (Chi.sq.)	0.0029

Further, the model fitness was studied with the help of the Chi-square test ( $p = 0.029 < 0.05$ ) and hence depicts the statistical significance of the study. Along with the chi-square test, RMSEA (=0.028), CFI (=0.998), and SRMR (=0.028) scores justify the fitness of the data to the model (Taasobshirazi, G., & Wang, 2016).

**Table 3: Study model (Z-Score & P-Value)**

<b>Item</b>	<b>Coefficient</b>	<b>Cl. Lower</b>	<b>Cl. Upper</b>	<b>S.E.</b>	<b>Z</b>	<b>P-Value</b>
Online Spending – Safety Factors	0.104	0.587	0.703	0.052	2.74	0.003
Online Spending – Personal Engagement	0.194	0.372	0.654	0.062	1.89	0.032
Online Spending – Online Store Credentials	0.050	0.465	0.571	0.055	2.65	0.004

Along with Personal engagement factors and Online Store Credentials, the newly perceived safety concerns due to Covid19 significantly affect the enhanced online spending. The risk perception in the consumer's mind has created consumer spirituality, i.e., sensible buying focussing on more minor hazardous involvements. The p-value shows the cumulative significance of each factor in studying the enhanced online buying phenomenon. Lastly, the Multiple Linear Regression was conducted to understand the overall importance of the model (Gupta, I., Mittal, H., Rikhari, D., & Singh, 2022).

**Table 4: MLR (Outcome variable vs Predictor variable)**

<i>Item</i>	<i>Value</i>
<i>Multiple R<sup>2</sup></i>	<i>0.7266</i>
<i>Adj.R<sup>2</sup></i>	<i>0.7144</i>
<i>F-stat</i>	<i>59.56</i>
<i>d.f</i>	<i>269</i>
<i>p-value</i>	<i>2.2e-16</i>

The p-value of the F-stat is highly significant ( $< 0.05$ ). It depicts that the predictor variables are statistically significant to study the outcome factor, i.e., enhanced online spending post Covid19. The adjusted  $R^2$  value (= 0.714) specifies a considerable effect of the input/predictor factor on the underlying phenomenon.

## 5. DISCUSSION

The focus of the study was to understand the influence of safety factors which has been explored and to find how they affect the outcome variable, i.e., Enhanced online buying (Barnes, 2020) post Covid19. As earlier mentioned, due to the prevailing crisis, a lot of transformation has been noticed in consumer buying behaviour throughout the entire period. Internet dependency has increased multi-folds (Ma, Y., & Kwon, 2021). Because of the COVID-19 pandemic, buyers' product needs, buying practices, purchasing habits, and levels of post-purchase satisfaction have transformed. Since the beginning of the crisis, customers have resorted to avoiding products enjoyed in public places and have increased their propensity to shop virtually and make purchases online. The activities promoted by the states were witnessed, government regulations and restrictions, i.e. lockdown, social distancing and quarantines (Zhang et al., 2021), which were risk avoidance strategies. Covid19 is perceived to be a severe threat to humanity.

The process of evaluating threats requires individuals to assess their exposure level to possible risks and the intensity of the repercussions those threats might have. Perceived susceptibility to getting infected with Covid19 and perceived severity of the power of the infection to the family members and individuals was very high during the pandemic, which impacted buying behaviour. Safety concerns became one of the main focuses which were addressed by the brands strategically. The introduction of contactless home delivery, contactless payment, and other form of contactless services were seen which were incepted as the health risk reduction and convenient strategies during Covid19 transmission phase. Besides, pandemic has caused financial problems in various consumer segments and has also led to mental health distress which has impacted the purchase behavior.

A shift towards spiritual consumption was witnessed due to Covid19 in view to the decreased income, regulated operations, perceived risk, uncertainty and the associated health risk perception. The Online spending which has enhanced due to Covid19 inculcates the effect of safety concerns along with other factors. The consumer buying behaviour post Covid19 is highly affected by the factors like spiritual consumption, risk avoidance, increased health risk perception and the convenience to online buying. These

factors are making the safety concerns to be more relevant which has been rightly addressed in this study with statistical evidence of the phenomenon. Marketers' focus on several dimensions of safety concerns through their marketing initiatives will boost the sales and help in the organic growth of the brands that are in the e-commerce.

The various facets of safety concerns that have been used in the study show a positive impact on the growth of online spending and hence benefitting the e-commerce industry. The individuals are seen to be more conscious about their safety and their family's safety. They have also abided by the regulations and restrictions put by the government to avoid virus transmission. From the responses recorded in the study, a high mean value was calculated regarding the individual safety, family safety and likelihood to abide by the government restrictions to avoid virus transmission in terms of agreeableness, significantly impacting the willingness and perceived utility to buy online post Covid19.

## 6. THEORETICAL IMPLICATION

A statistically significant impact has been observed in the underlying phenomenon (enhanced online buying post Covid19) with the introduction of the safety concern. Earlier, the  $R^2$  value ( $=0.6542$ ) was recorded when the enhanced online spending was regressed with existing predictors (*Var.2 – Var.9, Var.22*), i.e. online store credentials and personal engagement variables. Later, with the newly introduced factor, i.e. safety concern (*Var.12-Var.14*), the  $R^2$  value has further strengthened ( $=0.7266$ ) with a significant p-value ( $=2.2e-16$ ). Secondly, it gives the direction to the future research in accordance to search for more dimensions of safety factors and to link their effects on the growth of online buying. The predictor variables of safety concerns being identified can be used to study the mediation phenomenon in different segments of e-commerce to compare its feasibility, the difference in applicability, and its implication for long-term online buying behaviour adoption. Further, a longitudinal research study across the target segment will help to understand the stability and intensity of the impact of the predictor variable on the underlying phenomenon.

## 7. MANAGERIAL IMPLICATION

With the gradual shift in the different aspects of consumer buying behaviour, it is imperative to address those transformations and strategize the road ahead. Post Covid19, awareness and practice toward health consciousness has increased, undoubtedly (Kumari, P., & Bhateja, 2022). The health risk perception and the tendency toward risk avoidance have significantly impacted the sales of grocery (necessary items) over e-commerce post Covid19 (Warganegara, D. L., & Babolian Hendijani, 2022). Besides these, this research study reveals that safety concerns are a strong call for the marketers and marketing/selling strategies addressing these factors will differentiate the business operations. Covid19 has proven to be a fatal virus (Maleki, M., Norouzi, Z., & Maleki, 2022). (Mohapatra, R. K., Kuppili, S., Kumar Suvvari, T., Kandi, V., Behera, A., Verma, S., ... & Dhama, 2022) Claims that this pandemic is never-ending and it will exist in some form or the other.

The successful adoption of digital and green marketing has accounted for sustainable development in the arena. The recently developed safety concern in the mind of consumers can be strategically milked by promoting products in a bio-friendly manner and conducting the business in a more hygienic way by innovating supply chain and distribution techniques.

## 8. CONCLUSION

The focus on rigorous digital marketing and initiatives for strengthening online store credentials, i.e., improving doorstep delivery through blockchain-enabled supply chain management, proper merchandising and appropriate product assortment in accordance to the consumer's safety concerns, along with focussing on pricing and communication strategies. It will create a winning edge for the brands and assist in exploring the maximum out of the prevailing situation due to the pandemic.

## 9. LIMITATIONS

The survey data is limited to the responses from the city dwellers and excludes the rural population. Online retailing and its distribution in India has reached a large rural area which can be considered by conducting further cross-sectional research. The comparative behavioural adoption study on interdependency, mediation and effect of the predictor variables can be carried out based on various socio-demographic and geographic factors, which might be feasible per the study requirement.

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