IMPACT OF CORONAVIRUS (COVID-19) ON CONSUMER BUYING BEHAVIOUR: A SURVEY ON CUTTACK DISTRICT

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ABSTRACT - The entire world is in the clutch of Coronavirus. The dissemination of the virus is so colossal that it compelled the World Health Organisation (WHO) to declare it as pandemic. The outbreak of the virus has unprecedented implications on the global economy. The present study attempt to identify the consumer buying behaviour during COVID-19 special reference to Cuttack City. The objectives of this article is to highlights the relationship between COVID-19 & consumer buying behaviour and to analysis the impact of COVID - 19 on consumer buying behaviour special reference to Cuttack City. The primary data were collected through structured questionnaire from 100 respondents using Google form. Both primary data and second data are used for the purpose of the study. The research tool i.e Descriptive statistics, Chi-Square analysis and Likert scale techniques are used for analysis of data. The finding of the study indicated that the majority 68% are Male and 32% are Female. It would be seen that consumer buying behaviour fundamentally changed due to this pandemic. The consumer are spending more money on purchasing of health (41%) product and food product (24%). The majority 65% of consumer are saying price of the products increase and 42% of consumer are saying their spending habits are also increased due to this pandemic. About 74% of respondents are saying "Always" they are maintaining social distance in the market. Lastly the majority 50% of consumer are saying "Availability of product" is the main problem faced by them in the market.

Keywords- COVID-19, Consumer behaviour, Retailing, Essential goods, Expenditure,

I. INTRODUCTION

The Evolution of Coronavirus diseases has affected the world to a great extent. It has not only affecting human health but also has negative impacts on global business world. It has also affected the entire ecosystem and uprooted trade and commerce.it started first in Wuhan, China in December, 2019.

WHO has been monitoring constantly over it and providing health advisory regarding the pandemic? WHO has declared it as pandemic on 30th January, 2020? WHO has provided guidelines for social distancing and lockdown norms to prevent its further spreading? There is balance between time and location. When the consumer is unable to go the stores, then the stores have to come to the consumers. The work -life balance has been deeply affected as people work at home, study at home and they also relax at home. Time has come for the consumers to adopt e commerce application techniques to do anything.

II. COVID-19 IMPACTS ON CONSUMER BEHAVIOUR IN INDIA

Covid-19 has hit the globe. Protection of individuals, family, livelihood and way of life is important ingredients of day today life. The consumers have been deeply affected by the outbreak of Covid 19. The different aspects are social distancing, lockdown living, panic buying, restricted services, digital consumption, reaction to rumours and fake news. In this crisis, even non-essential gods or services are also engaged in communicating in social media. The demand for those non-essential goods or services depends upon on consumers choice for their survival. In this scenario, there is sea change of consumer behaviour regarding what to decide, when to buy, what to have, and why to have a specific product. It has an impact on consumer habits of buying as well as shopping and it indirectly affects both macro and micro factors. the fear of corona virus has entered into the mind and heart of public, making them fear so correct information is the need of the hour with proper counselling. New strategies have to develop for new consumers to increase sales during corona virus which in turn influence consumer behaviour. The covid-19 vaccine will act as jacket and without a life jacket, the fear of the virus may curtail the shopper's intensity of shopping to some extent.

III. RESEARCH OBJECTIVES

a) To highlights the relationship between COVID-19 and consumer buying behaviour.
b) To analysis the impact of COVID-19 on consumer buying behaviour on Cuttack City.

IV. RESEARCH METHODOLOGY

Research methodology is the systematic way to solve the research problem. A research is an art of science investigations. The present study is based on Descriptive research design. It tries to explain the cause, facts and know the characteristics of individual respondents' unit. While conducting the study following methodology followed:

Sources of data
Primary data- The primary data for the study was collected by administering well structure questionnaire among the respondents as well as with the help of personal interview & telephonic interview.
Secondary data- The secondary data for the study was collected from the journals, Newspapers and internet.

Sample design
a) **Population**- Populations refers to the finite and infinite collection of population. The population selected for the study is within Cuttack city.
b) **Sample size**- The sample size is taken for the study is 100.
c) **Sample Technique**- Descriptive Sampling technique has been used as the sample technique for the present study.

Data collection instruments
a) **Questionnaire**- Questionnaire method was used for the collection of Primary data. Questionnaire were constructed taking into account the research objectives.
b) **Personal Interview**- There were fact which could not be revealed by filling up the questionnaire so those facts were unveiled through interview and discussions with the respondents.
c) **Telephonic Interview**- This method was also applied to gather information for the research study. Some of the respondents for the study were not available for filling up the questionnaire or to conduct personal interview so the needed information being collected from them through telephonic interview.

Data analysis
The collected data have been analysed in Microsoft Excel using various diagram & pie- chat.

Scope of the study
a) **Geographical scope**- The present study has been conducted by the researcher in Cuttack City.
b) **Time scope-** The time taken by the researcher to complete the research work is 25 days (From June - July)

Limitation of the study
a) The Sample taken for the study may not be true representation of the papulation.
b) It was difficult to induce the respondents to provide complete information.
c) The survey is conducted only in selected area in Cuttack City sample size is limited to 100.
d) The data was collected through structured questionnaire and analysed based on the information given by respondents.
e) The psychological temperament varies from respondents to respondents.

Statistical tool used for data analysis
1) Descriptive Statistics (Percentage and Mean)
2) Chi square Test
3) Linkert Scale Technique

Data analysis and Interpretation
Analysis of data means computation of certain measures or indices along with searching of patterns for relationship that exist among the data group. Interpretation of data refers to the task drawing inference from the collected facts after an analytical or experimental study.

Data analysis & interpretation is one of the most interesting and challenging tasks of the research study. It facilities in finding out the outcome from the data or information those have been collected from the field survey.

A. DEMOGRAPHICS CHARACTERISTICS OF THE RESPONDENTS

The significant parameters of the study have been analysed under:
Percentage Analysis
Table -1 showing gender of the respondents:

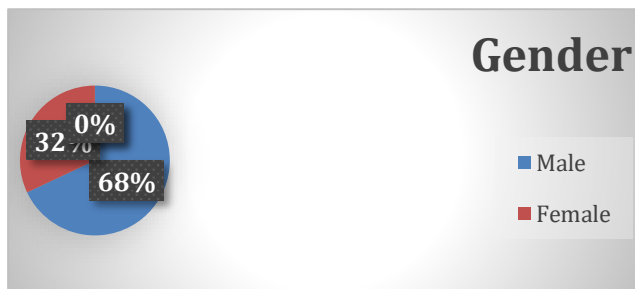| Gender	Frequency	Percentage
Male	65	65%
Female	35	35%
Total	100	100%

Gender

- Male
- Female

Table-5 showing occupation of the Respondents:

Occupation	Frequency	Percentage
Services	56	56%
Business	11	11%
Casual worker	2	2%
House wife	5	5%
Student	21	21%
Unemployed	5	5%
Total	100	100%

Table-2 showing age of the respondents:

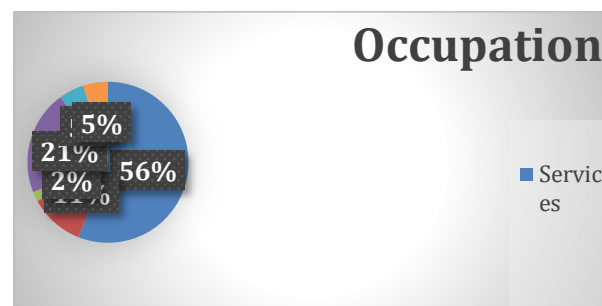| Age	Frequency	Percentage
Below 25 years	41	41%
Between 25- 40	41	41%
Between 40-60	12	12%
60 years more	6	6%
Total	100	100%

Occupation

- Servic es

Table-3 Showing martial Status of the respondents:

Martial status	Frequency	Percentage
Married	39	39%
Unmarried	61	61%
Total	100	100%

Table-6 Mode of Income of the respondents:

Mode of Income	Frequency	Percentage
Monthly	66	66%
Daily	10	10%
No Income	24	24%
Total	100	100%

Martial Sta

- Ma ed
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Mode of income

- Monthly
- Daily
- No Income

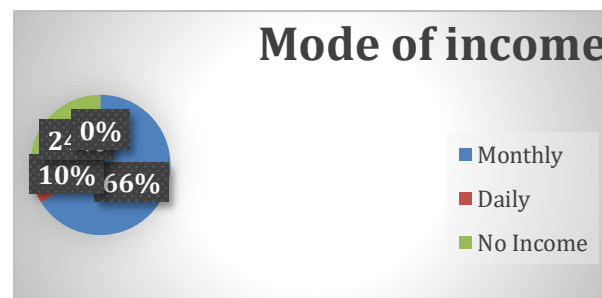**Table – 4 showing Educational qualification of the respondents:**

Educational qualification	Frequency	Percentage
Primary Education	9	9%
Higher secondary Education	8	8%
Graduation	34	34%
Post graduation	32	32%
Others	17	17%
Total	100	100%

Table- 7 Annual Income of the Respondents:

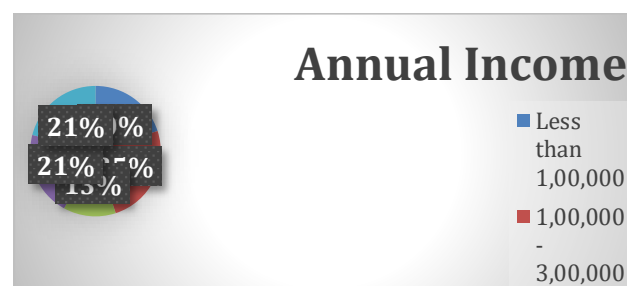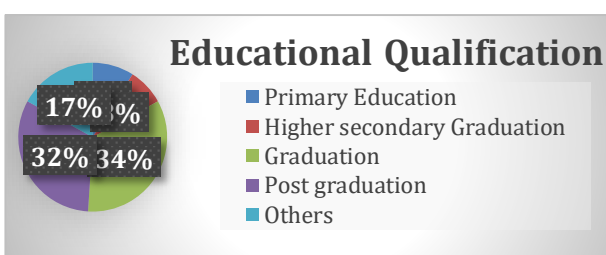| Annual Income	Frequency	Percentage
Less than 1,00,000	20	20%
1,00,000-3,00,000	25	25%
3,00,000-5,00,000	13	13%
More than 5,00,000	21	21%
No Income	21	21%
Total	100	100%

Educational Qualification

- Primary Education
- Higher secondary Graduation
- Graduation
- Post graduation
- Others

Annual Income

- Less than 1,00,000
- 1,00,000 - 3,00,000

Table-8 showing family types of the respondents:

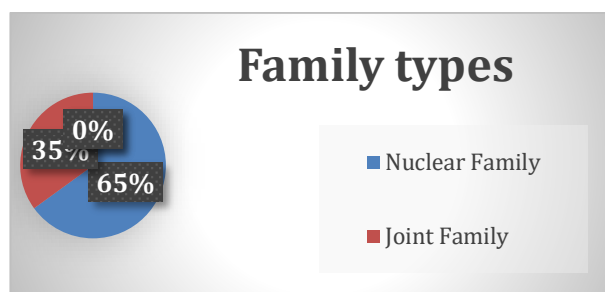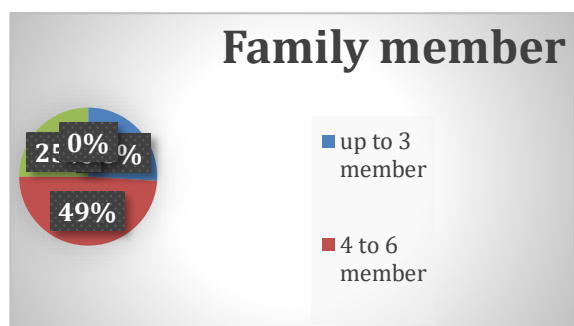| Family types	Frequency	Percentage
Nuclear Family	65	65%
Joint Family	35	35%
Total	100	100%

Table-9 showing family Members of the respondents:

No of family members	Frequency	Percentage
Up to 3 member	26	26%
4 to 6 member	49	49%
More than 6 member	25	25%
Total	100	100%

B) ANLYSING OF CONSUMER BUYING BEHAVIOUR DURING COVID-19.

Table-10 Showing the Impact of covid-19 on buying behaviour of consumers.

Impact	Frequency	Percentage
Yes	78	78%
No	22	22%
Total	100	100%

Table-11 Showing types of problem faced by the consumers in buying products during covid-19.

Problem	Frequency	Percentage
Yes	70	70%
No	30	30%
Total	100	100%

Table -12 showing the maintenance of social distance by the consumer while purchasing products in the market.

Maintenance of Social distancing	Frequency	Percentage
Always	74	74%
Sometimes	21	21%
Never	5	5%
Total	100	100%

Table-13 showing on purchasing of following types of products consumer spend more money during covid-19.

Types of Goods	Frequency	Percentage
Convince Goods	78	78%
Shopping Goods	12	12%
Speciality Goods	6	6%
Unsought Goods	4	4%
Total	100	100%

Table- 14 showing types of problem faced by consumers while purchasing products in the market during covid-19.

Types of problem	Frequency	Percentage
Availability of product	50	50%
Product pricing	25	25%
Product quality	6	6%
Maintenance of Social distance	14	14%
Others problem	5	5%
Total	100	100%

Table-15 Showing opinion of respondents regarding pricing level of products during covid-19.

Level of Price	Frequency	Percentage
Increase	65	65%
Decrease	12	12%
Constant	23	23%
Total	100	100%

Table- 16 Showing opinion of respondents regarding the main reason affecting Price of Product.

Reason	Frequency	Percentage
Bulk purchase and stocking goods	20	20%
Due to transportation system	40	40%
Due to lack in supply	19	19%
Due to supply disruption	21	21%
Total	100	100%

Table-17 showing the area in which consumers spend more money during covid-19.

Area of spending	Frequency	Percentage
Health	41	41%
Food	24	24%
House & household operation	20	20%
Education	5	5%
Transportation	3	3%
Others	7	7%
Total	100	100%

Table-18 showing level of spending habits of consumers during coid-19.

Level of spending habits	Frequency	Percentage
Increase	42	42%
Decrease	34	34%
Constant	24	24%
Total	100	100%

Table-19 Showing Satisfaction level of consumers in purchasing products during covid-19.

Level of satisfaction	Frequency	Percentage
Satisfied	26	26%
Highly Satisfied	4	4%
Neutral	39	39%
Dissatisfied	20	20%
Highly dissatisfied	11	11%
Total	100	100%

Chi-square Analysis
Gender and Types of goods purchased by consumers.
H0- There is no significant association between Gender and Types of goods purchased by consumers.
H1- There is significant association between Gender and Types of goods purchased by consumers.

Table-20 : Choice of goods

Gender/ Types of goods purchased	Convince Goods	Shopping Goods	Speciality Goods	Unsought Goods	Total
Male	56	8	2	2	68
Female	22	4	4	2	32
Total	78	12	6	4	100

Source-Researcher's Analysis
Table-21: Result of the chi-square Test

	Calculated Value	Tabulated Value	D.F	Level of Significance	Remark
Pearson Chi-Square	4.01	7.81	3	5 Percent	Not Significant

Above table Indicated that the Calculated Value i.e 4.01 which is less than the Tabulated Value 7.81 at 5% level of significance. Hence Null hypothesis is accepted and Alternative hypothesis rejected.
Conclusion- Thee is no relationship exist between Gender and Types of product purchased by consumer during covid-19.

Gender and Area of spending
H0- There is no significant relationship exists between Gender and Area of spending.
H1- There is significant relationship exists between Gender and Area of spending.

Table-22 : Gender and Area of spending

Gender/Area of spending	House hold operation	Transportation	Food	Education	Health	Others	Total
Male	15	2	19	3	25	4	68
Female	5	1	5	2	16	3	32
Total	20	3	24	5	41	7	100

Source- Researcher's Analysis
Table-23 : Result of the chi-square Test

	Calculated Value	Tabulated Value	D.F	Level of Significance	Remark
Pearson Chi-Square	3.1	11.07	5	5 Percent	Not Significant

Above table Indicated that the Calculated Value i.e 3.11 which is less than the Tabulated Value 11.07 at 5% level of significance. Hence Null hypothesis is accepted and Alternative hypothesis rejected.
Conclusion- Thee is no relationship exist between Gender and spending area of consumer during covid-19.
Spending habits and Annual Income of the respondents.

H0- There is no significant relationship exists between Spending habits and Annual Income of the respondents.
H1- There is significant relationship exists between Spending habits and Annual Income of the respondents.

Table- 24: Spending habits and Annual income

Spending habits/Annual Income	Less than 1,00,000	1,00,000-3,00,000	3,00,000-5,00,000	More than 5,00,000	Total
Increase	16	11	4	11	42
Decrease	13	6	6	9	34
Constant	12	8	3	1	24
Total	41	25	13	21	100

Source- Researcher's Analysis

Table-25: Result of the chi-square Test

	Calculated Value	Tabulated Value	D.F	Level of Significance	Remark
Pearson Chi-Square	6.88	12.59	6	5 Percent	Not Significant

Above table Indicated that the Calculated Value i.e 6.88 which is less than the Tabulated Value 12.59 at 5% level of significance. Hence Null hypothesis is accepted and Alternative hypothesis rejected.
Conclusion- There is no relationship exist between Gender and Annual Income of the respondents.

Social distance and Education level of the Respondents.
H0- There is no significant relationship exists between Social distance and Educational level of the respondents.
H1- There is significant relationship exists between Social distance and Educational level of the respondents.

Table-26: Social distance and Education level

Maintenance of social distance /Education level	Primary Education	Higher secondary Education	Graduation	Post-graduation	Others	Total
Always	6	5	23	25	15	74
Sometimes	2	2	10	6	1	21
Never	1	1	1	1	1	5
Total	9	8	34	32	17	100

Source- Researcher's Analysis

Table-27: Result of the chi-square Test

	Calculated Value	Tabulated Value	D.F	Level of Significance	Remark
Pearson Chi-Square	6.8	15.51	8	5 Percent	Not Significant

Above table Indicated that the Calculated Value i.e 6.8 which is less than the Tabulated Value 15.51 at 5% level of significance. Hence Null hypothesis is accepted and Alternative hypothesis rejected.
Conclusion- There is no relationship exist between maintenance of social distance and Education level of the respondents.

Gender and Satisfaction level of the Respondents.
H0- There is no significant relationship exists between Gender and Satisfaction level of the respondents.
H1-- There is significant relationship exists between Gender and Satisfaction level of the respondents.

Table-28: Gender and Satisfaction level

Gender/ Satisfaction level	Satisfied	Highly Satisfied	Neutral	Dissatisfied	Hilly dissatisfied	Total
Male	18	2	27	13	8	68
Female	8	2	12	7	3	32
Total	26	4	39	20	11	100

Sources- Researcher's Analysis

Table-29 : Result of the chi-square Test

	Calculated Value	Tabulated Value	D.F	Level of Significance	Remark
Pearson Chi-Square	0.78	9.49	4	5 Percent	Not Significant

Above table Indicated that the Calculated Value i.e 0.78 which is less than the Tabulated Value 9.49 at 5% level of significance. Hence Null hypothesis is accepted and Alternative hypothesis rejected.
Conclusion- There is no relationship exist between Gender and level of satisfaction of the respondents.

Likert Scale Techniques
Table- 30 showing due to COVID-19, Price of the Products Increase.

S.L. NO.	NO	OPINION LIKERT SCORE [Y]	[X] * [Y]	Rank

S.L. NO.	NO	OPINION LIKERT [X]	[X] * [Y]	Rank
1	25	Strongly Agree	5 125	
2	64	Agree	4 256	
3	5	Neutral	3 15	
4	4	Disagree	2 8	
5	2	Strongly disagree	1 2	

5 11	10	Strongly disagree	1 10	V

Table-30 showing due to COVID-19 Price of the Products Increase. Majority of the respondents (no 64-score 256) agree and got rank 1. Around consumers (no 25-score 125) strongly agree and placed in rank 11. It shows that 89% are positive, either agree or strongly agree about increase price of Product due to COVID-19.

Table- 31 showing due to COVID-19, there is shortage of essential commodities in the market.

S.L. NO.	NO	OPINION LIKERT [X] SCORE [Y]	[X] * [Y]	Rank
1	28	Strongly Agree	5 140	11
2	63	Agree	4 252	1
3	4	Neutral	3 12	111
4	2	Disagree	2 4	1V
5	3	Strongly disagree	1 3	V

Table-31 showing due to COVID-19 there is shortage of essential commodities in the market. Majority of the respondents (no 63-score 252) agree and got rank 1. Around consumers (no 28-score 140) strongly agree and placed in rank 11. It shows that 91% are positive, either agree or strongly agree about there is shortage of essential commodities in the market due to COVID-19.

Table- 32 showing due to COVID-19, spending habits of consumers Increase.

S.L. NO.	NO	OPINION LIKERT [X] SCORE [Y]	[X] * [Y]	Rank
1	40	Strongly Agree	5 200	1
2	18	Agree	4 72	11
3	20	Neutral	3 60	111
4	12	Disagree	2 24	1V

Table-32 showing due to COVID-19 the spending habits of consumers Increases. Majority of the respondents (no 40-score 200) strongly agree and got rank 1. Around consumers (no 18-score 72) agree and placed in rank 11. It shows that 58% are positive, either agree or strongly agree about level of spending habits of consumers increase due to COVID-19.

V. FINDINGS

From demographics characteristics (respondents) Analysis

a) The majority 68% are male and 32% are female.
b) Out of 100 sample, 41% of respondents belongs to " up to 25 years age" category, 41% respondents belongs to 25-40 age , 12% falls under the age group of 41-60 and only the age of 6% of respondents are more than 60.
C) 39% of respondents are married and 61% are unmarried. The majority 32% of respondent's educational qualification are P.G, 34% are graduate and 17% are coming under others category.
c) 56% of the respondent's occupation status are services, 21% are student 5% are housewife, 5% are unemployed, 2% are casual workers and 11% are engaged in business.
d) The majority of 66% of respondents are earning money on monthly basis, 10% belongs to daily basis and the balance under no income category.
e) About 20% of respondents have annual income below Rs. 1 lakh, 25% are from Rs. 1 lakh to Rs. 3 lakhs, 13% are from Rs. 3 lakh to Rs. 5 lakh, 21% are from more than Rs. 5 lakh and the rest i.e 21% of respondents are comes under 'No income' category.
f) About 65% of respondents are belongs to nuclear family and 35% are belongs to joint family.
g) 26% of respondent's family has only up to 3 members, 49% are saying there are 4 to 6 members in their family and only 25% of respondents are saying there are more than 6 members in their family.

From Consumer buying behaviour Analysis

a) The majority 78% of respondents saying "Yes" COVID-19 impacted their purchasing behaviour and 22% of respondents are saying "No''.
b) About 69% of respondents are saying ''Yes" due to COVID-19 they faced problem in purchasing products or services in the market and 31% are saying "No" they do not faced any types of problem in purchasing products or services during covid-19.
c) 74% of respondents are saying "Always" they are maintaining social distance while purchasing

products or services in the market, 21% are saying "sometimes" and 5% are saying "Never".

d) 78% of respondents are saying that they are spending more money purchasing on "Convince goods", 12% are saying purchasing on "Shopping goods", 6% of respondents are saying purchasing on "Speciality goods" and the rest i.e 4% of respondents saying they spend more money on purchasing "Unsought goods".

e) 50% of respondents saying "Availability of product'' in the market is the main problem faced by them during this pandemic. 25% of respondents are saying they faced ''product pricing ''problem, 6% are saying "product quality" problem, 5% are saying "Others problem" and the balance i.e 14% of respondents saying there is "Problem of social distancing" in the market during this pandemic..

f) About 65% of respondents saying price of the product "Increase" during this pandemic, 12% are saying price of the product "Decrease" and 23% of respondents are saying price of the product "Constant" during this pandemic.

g) The majority 40% of the respondents saying "Lack of transportation system" is the main reason affecting price of the product, 20% are saying due to bulk purchased, 21% are saying due to supply chain disruption and 19% are saying due to lack in supply price of the product affected.

h) 41% of respondents saying they spend more money on health, 24% are saying on food, 20% are saying on housing and household operation, 5% are saying on education, 3% are saying on transportation and 7% of respondents are saying they spend more money on others area.

i) About 42% of respondents are saying their spending habits are "Increase" during this pandemic, 34% are saying "Decrease" and 24% are saying "Constant".

j) About 28% of respondents are "Strongly agree" that there is shortage of essential commodities in the market, 63% are "Agree", 4% are "Neutral", 2% are "Disagree" and 3% are "Strongly disagree".

h) 26% of respondents are" Satisfied", 4% are "highly satisfied", 39% are " Neutral", 20% are "Dissatisfied" and 11% are "Very dissatisfied" in purchasing products during covid-19.

From Chi-Square Analysis

a) There is no significant association between Gender and Types of goods purchased by consumers.

b) There is no significant association between Gender and Area of spending of the consumers.

c) There is no significant association between Spending habits and Annual income of the consumers.

d) There is no significant association between Maintenance of social distance and Education level of the consumers.

e) There is no significant association between Gender and Satisfaction level of the consumers.

From Likert Scale Analysis

a) Due to COVID-19 Price of the Products Increase.

b) Due to covid-19 there is a shortage of essential commodities in the market.

c) Due to COVID-19, spending habits of people increased.

VI. CONCLUSION

The COVID-19 pandemic has fundamentally changed the world as we know it. People are living differently, buying differently and in many ways, thinking differently. Supply chains have been tested. Retailor are closing doors. Consumers across the globe are thinking at products and brand through a new lens. Consumer priorities have become centred on the most basic needs, sending demand for hygiene, cleaning and staple products, while non-essential categories slump. The factor that influences brand decision are also changing as a "buy local" trend accelerates. Digital commerce has also seen a boost as new consumers migrate online for grocery shopping- a raise that is likely to be sustained post-outbreak.

Based on findings of the study, Most of the respondents i.e 78% are saying "Yes" COVID-19 impacted their buying behaviour, the majority 50% of respondents are saying "Availability of product" is the main problem faced by them during this pandemic. The majority 65% of consumers are saying the price of product increased and 42% of respondents are saying their spending habits are increased during this pandemic. Most of the respondents i.e 41% are spending more money on health and 24% are spending on food. The majority 74% of respondents are saying "Always" they are maintaining social distance while purchasing products in the market. From Chi- square analysis it can be concluded that there is no significant relationship between gender & types of product purchased, spending habits & annual income, social distance & education level, gender & satisfaction level and lastly gender & area of spending of the consumers. From the likert Scale it can be conclude that due to covid-19 price of the product increased, spending habits of consumer increased and there is more shortage of essential commodities in the market.

VII. SUGGESTION

The lockdown implemented by the Government to prevent the spread of COVID-19 in the country has greatly affected the consumer buying behaviour as well as retail business. Consumers are responding in a variety ways and have differing attitudes,

behaviours and purchasing habits. Likewise most of the stores, except store selling essential foods and grocery have been shut across the country. Garment, saris, electronic, mobile phones, furniture, hardware etc. almost all stores are closed. The following suggestion are provided to the consumer as well as retail business to cope up with this pandemic.

To consumers –
- It should be advised to the consumer to cover your mouth and nose with mask while going to the market.
- One of the most important things to remember is to maintain distance with others in the stores. One should ensure that it is crucial to maintain a distance of six feet (approx. 2 metres) from another person at the store. The sanitizer is to be used while entering the store and while existing the store.
- Avoiding purchased of risky food associated with the corona virus and purchase fresh & unprocessed foods. For snacks, choose raw vegetables and fresh fruits rather than foods that are high in sugar, fat or salt.
- Consider on online delivery services.
- It should be advised to the consumer to washed your hand at least 20 seconds with sanitizer after return into market.

To retail business -
- Create and concern for customers.
- Putting consumers at the core.
- Companies needs to come closure to customers.
- Adjust in real times & stay informed.
- Be current and transparent.
- Stay calm & don't panic.
- Cope with staff shortage and demand drop.
- Deliver on the demand for digital but economically.
- Shift your sales strategies to online.

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