

BEHAVIOURAL INTENTION & THEIR ACTUAL BEHAVIOUR IN BUYING JEWELLERY ONLINE INFLUENCING CONSUMERS: A MODEL DEVELOPMENT

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Abstract

Research indicates that consumer behaviour is shaped by a multitude of factors, encompassing personal, societal, and environmental effects. Individual factors such as attitudes, perspectives, and values affect consumer behaviour, whereas societal factors such as family, friends, and social networks exert a social influence on consumer behaviour. Consumer behaviour is shaped by environmental factors such as cultural norms, economic conditions, and technological progress. The objective of this study is to investigate the factors that impact consumers' behavioural intentions and actual purchase behaviour while buying jewellery through online platforms. The study aims to ascertain the impact of individual, societal, and environmental factors on consumer behaviour. Moreover, the study aims to examine how trust, perceived risk, and perceived value influence customers' behavioural intention and actual behaviour.

This study is essential as it elucidates the factors that impact customer behaviour while buying jewellery through online platforms. The study's findings can aid online jewellery vendors in devising strategies that enhance consumer confidence, reduce perceived uncertainty, and elevate perceived worth. Moreover, the research can aid policymakers and marketers in gaining a deeper comprehension of the factors that impact consumer behaviour and formulating policies and tactics to promote the growth of online jewellery retail.

Keywords: Behavioural Intention, Buying Behaviour, Online Jewellery purchase, Consumers behaviour

1. Introduction

In today's always changing and fluid business landscape, companies need to have a comprehensive knowledge of, and foresight into, the purchasing behaviour of various consumer groups for different products in order to meet the requirements that their customers have. Because of this knowledge, they are able to develop effective tactics for recruiting new clients

and keeping the ones they already have (Yimer, et al. 2023).¹ According to Sheth,² the constraints of place and time have an effect on the behaviour of consumers. Consumers tend to fall into habits over time about when, where, and what they eat, as well as what they buy, how they seek for information, and how they get rid of waste after consumption. However, according to Hanaysha JR (2018),³ people's consumption patterns are impacted by four primary contexts: the social, the technological, the legal, and the political spheres, as well as unforeseeable natural disasters such as earthquakes, hurricanes, and global pandemics.

All the times, the purchase intention of consumers and immediately following the onset of the recent epidemic, there was a discernible shift observed in purchasing habits all around the world. Consumers in the area under study have altered their shopping habits as a result of the statewide lockdown, which has led to changes in the way they shop at supermarkets, grocery shops, pop stores, and small stores. Shop owners are now required to implement social distancing, personal hygiene, and sanitisation measures because customers place a higher priority on having a safe shopping experience. In addition, precautions are taken to limit the amount of time spent in close proximity to frequently touched surfaces when shopping. In a similar vein, the scenario would continue to be fraught with a great deal of unpredictability, and the experiences of various consumer segments substantially diverged from one another. It is essential for marketers and businesses to have a solid understanding of the elements that drive consumer buying behaviour in order to successfully align their strategies with customer expectations and efficiently sustain their market dominance during times of crisis. Because of changing consumer behaviour, businesses need to modify their tactics and come up with new ways to engage with their customers (Gereffi, 2020).⁴ During the lockout, there was a significant increase in the demand for non-perishable food items, while there was a significant decrease in the supply of perishable goods. In addition, as Ivkovic (2021)⁵ emphasised that it is essential for businesses to know the feelings and actions of their customers in order to distinguish distinctive prospects within their industry. This is because doing so enables businesses to differentiate between similar prospects. In addition, they should continually explain their attention to the safety of their customers and fulfils the demands of consumers for both value and simplicity in all situations.

¹ Yimer, A.M., Dessie, T.S., Oumer, S.H. et al. Factors influencing consumers purchase intention during Covid-19 pandemic in the case of Dessie Town, Ethiopia. *Futur Bus J* 9, 82 (2023). <https://doi.org/10.1186/s43093-023-00238-9>

² Sheth J (2020) Impact of Covid-19 on consumer behaviour : Will the old habits return or die? *J Bus Res* 117:280–283

³ Hanaysha JR (2018) An examination of the factors affecting consumer's purchase decision in the Malaysian retail market. *PSU Res Rev* 2(1):7–23

⁴ Gereffi G (2020) What does the recent pandemic teach us about global value chains? The case of medical supplies. *J Int Bus Policy* 3:287–301

⁵ Ivkovic N (2021) Beyond the pandemic—a new era of consumer behaviour . economic and social development: *Book of Proceedings*, pp 6–17

In addition, numerous industry professionals have already investigated the purchasing habits of customers under normal conditions, which is a fact that is generally acknowledged. Nevertheless, government officials impose a wide range of restrictions on travel and activities that take place outside the home when a pandemic is active. This is notably the case with the recent pandemic. As a direct result of this, customers are now confronted with the unusual circumstance of being required to conform to safety laws when making purchases. Customers' evolving purchasing habits now include socially isolating themselves, donning face masks, and keeping a regular sanitisation routine. Unpredictably, the pandemic and its effects not only caused unease and discontentment among consumers, but they also led to the shutdown of businesses and caused disruptions in their operations. According to Yu et al., (2021)⁶ the implementation of stay-at-home measures and social distancing has resulted in considerable difficulties for a wide variety of companies and industries. According to Nseobot et al., (2020)⁷ the effects of this had a negative impact not only on social lifestyles but also on national economic activity and international markets. According to Sheth (2020),⁸ consumer habits in buying and shopping activities have changed dramatically throughout the pandemic. These changes have affected many parts of life, including work, shopping, and leisure activities. Consequently, there has been a drop in consumer demand as a result of people reducing the number of times they go to the market and their overall spending levels. They are also depleting their savings and other assets due to the growing public anxiety and increased unpredictability in the environment. According to Sheth,⁹ the recent outbreak created an increase in consumer concern, which in turn resulted in a change in the preferences of consumers. Consumers now place a higher priority on essential products such as those related to hygiene, cleaning, and staples, while demand in non-essential product categories has decreased. Some of the factors that may be contributing to these changes include societal impact and value, concerns related to store safety, consumer preference regarding brands, and consumer attitudes. The epidemic has, once more, led to significant job losses, financial instability, and a reduction in consumer expenditure on non-essential things. Therefore, in this particular setting, conducting research on the topic of customer behaviour is not only recommended but also required to achieve the desired level of success.

⁶ Yu Z, Razzaq A, Rehman A, Shah A, Jameel K, & Mor RS (2021) Disruption in supply chain and socio-economic shocks: a lesson from recent for sustainable production and consumption. *Oper Manag Res* 1–16

⁷ Nseobot IR, Ahmed Soomro M, Effiong AI, Muhiyuddin Solangi G, Idongesit M, Ali Soomro F (2020) recent: a situation analysis of Nigeria's economy. Abere, OJ, survival analysis of novel corona virus (2019-Ncov) using Nelson Aalen survival estimate. *Int J Bus Educ Manag Stud* 3(1):30–40

⁸ Sehgal R, Khanna P, Malviya M, Dubey AM (2021) Shopping Safety Practices Mutate Consumer Buying Behaviour during recent Pandemic. *Vision* 09722629211010990

⁹ Sheth J (2020) Impact of Covid-19 on consumer behaviour : Will the old habits return or die? *J Bus Res* 117:280–283

According to Prasad and Jha (2014),¹⁰ a variety of elements, including demographic, economic, social, cultural, legal, technological, psychological, ecological, and environmental difficulties, are all capable of having an effect on the purchasing behaviour of customers. Even though each of these characteristics is an extensively researched component of consumer behaviour, the vast majority of them have been investigated within the context of a traditional market. As a result of this, the limited empirical study that was carried out during a crisis revealed changes in customer behaviour (Puellas et al., 2016).¹¹ It is vital to focus on consumer behaviour within the context of a crisis if one wishes to have an understanding of the role that consumer behaviour plays in a pandemic.

2. Consumer buying behaviour

Consumers' propensity to make purchases can be swayed in a number of ways, including by demographic, economic, social, cultural, legal, technological, psychological, ecological, and environmental pressures (Puelles et al. 2016).¹² Despite the fact that these characteristics are thoroughly researched components of consumer behaviour, the examination into them has been centred on a traditional market environment. As a consequence of this, the limited empirical study that was carried out during a crisis situation revealed that there were shifts in the behaviour of customers (Puellas et al., 2016).¹³ As a direct result of this, the primary focus is placed on researching consumer behaviour in the context of a crisis situation in order to acquire a more in-depth understanding of how consumer behaviour behaves during a pandemic.

Consumer buying behaviour in recent times

Enterprises that are functioning in emerging economies are today faced with a wide variety of challenges, particularly in circumstances that are unpredictable, complicated, and uncertain. Because of the myriad of political, environmental, social, technical, economic, and legal forces, businesses are required to adapt to the complex and ever-changing environments in which they operate. In spite of these challenges, businesses have to adapt to ever-changing environments and come up with innovative marketing tactics if they want to survive and thrive (Mahajan and Sonwaney, 2020).¹⁴ As a result, it is possible to anticipate how customers will behave in a competitive market and affect their long-term purchase patterns. These patterns are influenced by customers' cognitive and emotional processes, which are driven by the requirements and

¹⁰ Prasad RK, Jha MK (2014) Consumer buying decisions models: a descriptive study. *Int J Innov Appl Stud* 6(3):335

¹¹ Puelles M, Diaz-Bustamante M, Carcelén S (2016) Are consumers more rational and informed purchasers during recession periods? The role of Private Labels and retailing strategies. *Int Rev Retail Distrib Consum Res* 26(4):396–417

¹² Puelles M, Diaz-Bustamante M, Carcelén S (2016) Are consumers more rational and informed purchasers during recession periods? The role of Private Labels and retailing strategies. *Int Rev Retail Distrib Consum Res* 26(4):396–417

¹³ *ibid*

¹⁴ Mahajan S, Sonwaney V (2020) After markets close in panic: investigating consumer online apparel shopping behaviour and influencing factors. *Psychol Edu J* 57(9):1938–1943

preferences of the customers. According to Duygun et al (2020),¹⁵ the concept of demand is described as an inclination or want toward something, characterised by passion and a craving for an object or scenario believed to meet a specific want. On the other hand, the concept of need is described as an important or necessary requirement. As a result, in this day and age, it is of the utmost importance to acknowledge that requests are frequently construed as necessities, particularly within the context of consumer culture. This is especially significant when taking into account the new normal notions that are being called into question in the midst of the recent pandemic catastrophe (Adnan and Anwar, 2020).¹⁶

In the middle of the epidemic, people are investing a lesser share of their incomes toward discretionary or non-essential things, such as clothing, footwear, cosmetics, jewellery, video games, and technology. This trend is expected to continue for the foreseeable future. Following the stockpiling of supplies caused by the recent epidemic, wealthy countries around the world are moving towards more consistent purchasing patterns. According to the results of the survey, the demand for edible products is expected to go up, whilst the demand for non-food categories including personal care products, home care products, and cosmetics is expected to expand only little. McKinney conducted research on the mental state of customers. According to the findings of the study, the vast majority of consumers who participated in the survey gave their unwavering assent to the notion that they should make smart spending decisions and cut their expenses.

3. Consumer's purchase intentions

The term "purchase intention" refers to the likelihood that a consumer would buy a product or service in the relatively near future. This probability is closely related to the customer's perspective. It's possible that the buyer's desire will have a big impact. There is a tendency to purchase the items the next time there is a desire for this thing, and the behavioural intention to act might validate the particular individual conduct. Additionally, there is a possibility that the particular individual conduct will validate the behavioural intention to act. In order for sellers to effectively nurture and sustain customers in a market that is both large and highly competitive, they need to obtain knowledge about the qualities of their customers, their buying patterns, and the reasons that inspire their customers to raise their intention to make purchases.¹⁷

4. Exploring Behavioural Intention & Actual Behaviour in Buying Jewellery Online Influencing Consumers

¹⁵ Duygun A, Şen E (2020) Evaluation of consumer purchasing behaviors in the recent pandemic period in the context of Maslow's hierarchy of needs. *Pazarlama Teorisi ve Uygulamaları Dergisi* 6(1):45–68

¹⁶ Adnan M, Anwar K (2020) Online learning amid the recent pandemic: students' perspectives. *Online Submiss* 2(1):45–51

¹⁷ Narwal P, Nayak JK (2019) How consumers respond to social norms: an evidence from pay-what-you-want (PWYW) pricing. *J Consum Market* 36(4):494–505

The purpose of the research is to provide useful insights into the online jewellery market and to assist jewellery retailers in better comprehending the aspects that influence consumers' decision-making processes when they are shopping for jewellery on the internet. The purpose of this study is to provide a contribution to the existing body of research on e-commerce and consumer behaviour by analysing the primary elements that influence customers' behavioural intention and actual behaviour when it comes to the purchase of jewellery over the internet. The scope of the study is restricted to the online jewellery sector, and the primary focus is on the factors that influence consumer behaviour within this particular market. This study does not explore additional elements that may influence consumer behaviour in the context of the broader e-commerce business.

5. Review of previous work

The research that was carried out by Makudza, Mugarisanwa, and Siziba (2020)¹⁸ looked at the client's purchase intention. Purchase intention refers to the likelihood of purchasing a product or service in the near future, and it is strongly connected to the customer's point of view. It's possible that the buyer's desire will have a big impact. It is possible that the behavioral purpose to act validates the particular individual conduct, and there is a tendency to buy the item again the next time there is a need for it. According to the findings of research carried out by Nisson C, & Earl A (2020),¹⁹ individuals will acquire the abilities, knowledge, and attitudes necessary for consumption from their parents, peers, and the media. When it comes to purchasing private-label brands, customers will follow the lead of the media, their parents, and their friends. Through their research on social media, Eti et al.²⁰ demonstrated that there is a statistically significant and favorable correlation between social influence and the intention to make a purchase. As a result, social influence might be considered a component that affects the customer's intentions to make a purchase. Culture has a huge influence on the purchasing decisions of consumers. One definition of culture is "the collective set of learned beliefs, values, and customs that influence the consumer behaviour of individuals belonging to a certain society" (Sehgal et al. 2021).²¹ Culture may also be thought of as "the way people do things rather than the things that people say they do." The research conducted by Mahajan and Sonwaney (2020)²² demonstrates that cultural factors have a significant impact on the purchasing decisions made by customers.

¹⁸ Makudza, Mugarisanwa, and Siziba (2020). The Effect of Social Media on Consumer Purchase Behaviour in the Mobile Telephony Industry in Zimbabwe. December. DOI:10.29333/djfm/9299

¹⁹ Nisson C, & Earl A (2020) The theories of reasoned action and planned behaviour . The Wiley Encyclopedia of Health Psychology, pp. 755–761

²⁰ Eti IA, Horaira MA, Bari MM (2021) Power and stimulus of social media marketing on consumer purchase intention in Bangladesh during the recent. Int J Res Bus Soc Sci (2147–4478) 10(1):28–37

²¹ Sehgal R, Khanna P, Malviya M, Dubey AM (2021) Shopping Safety Practices Mutate Consumer Buying Behaviour during recent Pandemic. Vision 09722629211010990

²² Mahajan S, Sonwaney V (2020) After markets close in panic: investigating consumer online apparel shopping behaviour and influencing factors. Psychol Edu J 57(9):1938–1943

As early as a study was undertaken by Jansson-Boyd (2010).²³ A person's way of living might have a significant impact on their buying preferences. A person's social existence is manifested in the things and components that are present in their immediate environment, and this is what we mean when we talk about their lifestyle. The customer's general behavioural pattern in the environment can be collectively defined by a number of elements, including their interests, opinions, hobbies, and other factors. The topic of customer motivation was the focus of an investigation that was carried out by Sheth (2020).²⁴ customer motivation refers to the internal force that compels consumers to take action. Tension, which is the outcome of a desire that is not being fulfilled, is the source of motivation. Every single person has their own unique set of requirements, some of which are more time-sensitive than others. According to the findings of P. Mehta et al.,²⁵ the primary prerequisites for achieving happiness within families and society during that time were recognised as health, well-being, and food. This was the case regardless of the time period. All signs point to the notion that the degree to which a customer is motivated towards a brand plays a significant part in the decisions that consumers make regarding their purchases.

6. Gap and Exploring research opportunity

The majority of the studies that have been carried out have focused primarily on the field of online retail, in particular on the fields of fashion, electronics, and other related items and services. On the other hand, there is a striking dearth of research that is exclusively devoted to luxury goods, most notably jewellery. The investigation of the aspects that influence customer behaviour while they are purchasing jewellery online is still in the early stages of its development. An additional area of study involves looking into the wide variety of elements that influence consumer behaviour and analysing how those aspects influence the actions of people who buy jewellery online. There hasn't been a lot of research done on the attitudes of customers, trust levels, and risk perceptions around jewellery e-commerce.

7. Objectives of the study

A conceptual model that addresses consumers' behavioural intentions as well as their actual behaviour when it comes to purchasing jewellery online has been established and validated. This model influences consumers. The purpose of this study is to determine the factors that affect the purchasing decisions of customers shopping for luxury goods online. Further, to investigate and examine the perspectives and attitudes of consumers with regard to the practice of jewellery shopping online and the elements that influence the purchasing decisions of customers shopping for jewellery online. However, the purpose of this study is to determine

²³ Jansson-Boyd CV (2010) Consumer psychology: What it is and how it emerged. *Consumer psychol* 1–13

²⁴ Sheth J (2020) Impact of Covid-19 on consumer behaviour : Will the old habits return or die? *J Bus Res* 117:280–283

²⁵ Mehta P, McAuley DF, Brown M, Sanchez E, Tattersall RS, Manson JJ (2020) recent: consider cytokine storm syndromes and immunosuppression. *The Lancet* 395(10229):1033–1034

the effects of a variety of factors on customer behaviour in relation to the purchase of jewellery online.

8. Hypothesis formulations

Subjective norm is connected to behavioural intention due to the fact that individuals may choose to participate in an action, despite the fact that they have their own personal beliefs against it, if influential persons who they respect believe that it is vital. When a person has the perception that prominent people inside the organisation expect them to use the system, they integrate (internalise) the belief of the influential person into their own belief framework. This happens when they use the word "expect." On the other hand, there is a theoretical connection between the subjective norm and the perceived usefulness of something as a result of the process of internalisation. Hence the hypothesis:

Hypothesis 1: Subjective norm positively influences behavioural intention.

Hypothesis 1a: Subjective norm positively influences perceived usefulness.

The true significance of perceived risk in the decision-making process of customers can be better understood by conducting an in-depth investigation of the simultaneous influence of various distinct aspects of perceived risk on purchase intentions. This type of analysis can offer additional insight into the topic. Consumers frequently rely on risk mitigators, such as well-known brands or businesses with a good reputation, in order to reduce the amount of uncertainty in their lives (Derbaix, 1983). In addition, customers have a tendency to perceive a greater amount of danger when purchasing things online as opposed to when they acquire utilising conventional ways (Bhatnagar and Ghose, 2004).

In a study undertaken by Forsythe and Shi (2003), the authors found three substantial risk categories that are connected with internet purchasing. These risk categories are product performance risk, financial risk, and time risk. Product risk, as defined by Forsythe and Shi (2003), is the potential for a negative consequence to be experienced by customers following the purchase of a product when those customers' post-buy expectations of the product are not satisfied. According to Bhatnagar et al. (2000), the key factor contributing to this risk is that consumers who shop online are unable to conduct a hands-on examination of the things they intend to buy before completing their transactions. According to Forsythe and Shi (2003), when there is a lack of information about the product, high prices, and the consumer is unable to evaluate the product correctly, the consumer's perception of the risk associated with the product is likely to grow. The exact product category and the sales channel via which the product is offered both play a role in determining the level of risk associated with the product. Due to the limited availability of online examination for jewellery products, customers typically choose well-established brand name products from trusted retail websites in order to reduce the risk associated with the performance of the jewellery they purchase. The image of a product brand communicates certain product characteristics related to performance, whereas the image of an

online business communicates the quality of the product. It is anticipated that the image of the product brand as well as the image of the online store will effect product risk in the online setting.

Hypothesis 2a: Product brand image negatively influences the perceived financial risks.

Hypothesis 2b: Product brand image negatively influences the perceived product risks.

Hypothesis 2c: Product brand image negatively influences the perceived time risks.

Hypothesis 3a: Online Store image negatively influences the perceived financial risks.

Hypothesis 3b: Online Store image negatively influences the perceived product risks.

Hypothesis 3c: Online Store image negatively influences the perceived time risks.

Hypothesis 4: Financial Risk negatively influences the perceived usefulness.

Hypothesis 5: Product Risk negatively influences the perceived usefulness.

Hypothesis 6: Time Risk negatively influences the perceived usefulness.

Perceived Usefulness (PU) refers to an individual's conviction that utilising a specific technology would enhance their job performance. According to the Technology Acceptance Model (TAM), PU is expected to impact attitude towards usage. This is because individuals tend to develop a positive attitude towards a new technology (such as using the Internet to purchase Jewellery) when they believe it would enhance their performance in Jewellery Shopping.

Hypothesis 7: Perceived usefulness is positively related to attitude toward use.

Perceived ease of use (PEOU) is the extent to which an individual believes that utilising a certain technology will require minimal effort. According to Davis et al. (1989), PEOU is suggested to have a good impact on attitude and PU. Perceived ease of use (PEOU) is linked to attitude, as a more user-friendly device leads to heightened self-efficacy in relation to the technology. An individual with heightened self-efficacy with the new equipment possesses a strong belief in their competence to operate it. Consequently, this ultimately results in a more favourable outlook towards utilising internet technology for purchasing jewellery.

Hypothesis 8: Perceived ease of use is positively related to attitude toward use.

The Theory of Reasoned Action defines attitude towards usage. Fishbein and Ajzen (1975) describe attitude toward behaviour as an individual's evaluative sentiment towards performing the desired behaviour. According to TRA, the hypothesis states that a good attitude towards using a technology has a direct influence on the intention to use it. This is because a more

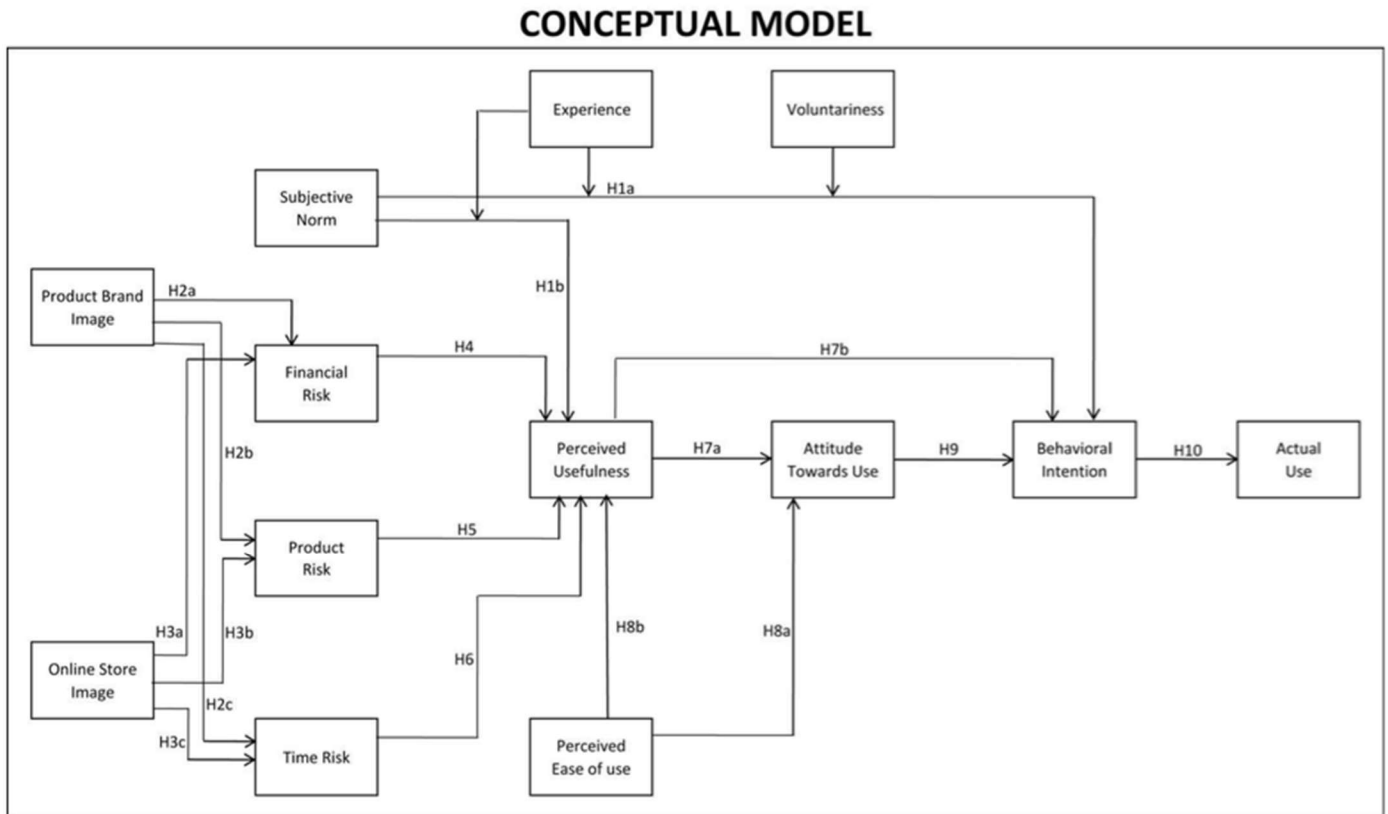
favourable attitude towards the system leads to a stronger intention to actually utilise the system, as suggested by Fishbein and Ajzen (1975).

Hypothesis 9: Attitude toward use is positively related to behavioural intention.

The perceived utility and ease of use facilitate the cultivation of a positive disposition towards utilising new technologies (such as the internet) for purchasing jewellery online. Consequently, this fosters a compelling inclination to access the internet and engage in the process of browsing, selecting, and buying jewellery through online platforms, ultimately compelling individuals to utilise the internet for their jewellery acquisitions.

Hypothesis 10: Behavioural intention positively influences the Actual usage of internet for buying jewellery among consumers.

9. Conceptual development



10. Managerial Implication of Model development

According to the findings of the study, social influences played a significant part in influencing customers' purchasing decisions in favour of a specific brand. Consequently, it is vital for various stakeholders to encourage conformity and greater media exposure as a result of the fact that these elements contribute to consumers exhibiting unusual behaviour and indulging in

panic buying during the pandemic. In addition to this, they encourage the development of a modern trend in which families give increased importance to food and health products. It is absolutely essential to increase the customer value of sustainable brands. In the process of providing necessary services to customers, business organizations are an extremely valuable resource. The in-depth analysis and establishment of the relationship between these duties and obligations and the prospective governmental and regulatory measures that may be taken in the future is an essential component of developing resilience against potential future catastrophes. This is a crucial step in the process.

Because the supply of food and sanitary products can be unpredictable during a pandemic, retail establishments should make every effort to stock their shelves with recognisable and well-known brand names. This will allow them to more successfully address the needs of their customers. Because customers have a limited familiarity and awareness of these items, marketing can be an effective method for hygiene companies to enlighten consumers about the quality of their products. This is especially true because traditional marketing has had a large impact in this field due to the fact that traditional marketing has had a significant impact in this field. The perspectives of customers on in-store safety in relation to contactless and sanitary precautions might provide valuable business insight if marketing professionals and other stakeholders were to take them into consideration. This indicates that hygienic transparency is required not only in online settings but also in physical institutions, both during and after the recent epidemic. This is the case both during and after the pandemic. The significance of connectivity for businesses in the process of developing an electronic marketing plan to preserve the faith of customers in the midst of the unpredictability brought on by recent. Consumers' positive predisposition toward the acquisition of important products must be strengthened by the government and corporate entities, with an emphasis placed on the monetary value of products, the viability of products, and online shopping. It is anticipated that the firms dealing with food, health, and hygiene products will fare well. Products for personal hygiene, such as hand sanitisers and other similar items, have emerged as an integral component of our day-to-day activities and hold a great deal of promise.

11. Theoretical Implications

Understanding how consumers respond to adversity and adjust their purchasing patterns has major theoretical implications for analysing the factors that influence customers' intention to make purchases during an abnormal period of time. The findings and model development of this study have the potential to establish theoretical frameworks that shed light on the cognitive processes that are underlying consumer decision-making during times of uncertainty and crisis. In addition to this, it may provide insightful perspectives on the long-term effects of the crisis on the behaviour of consumers and their intentions to make purchases.

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