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## Economic and Social Issues that Determine Consumer Behavior in the Covid-19 Pandemic

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### Abstract

The COVID-19 pandemic brought significant changes to both the economy and buyer attitudes in many market sectors. The dynamic dynamics and uncertainty about the future led to numerous consumer reactions, such as refusal to purchase certain goods and services and delayed spending. The impact of the pandemic can be considered in the context of the factors that make up consumer behavior: economic, such as income levels and sources, supply, price level, and relationships, as well as non-economic. This article analyzes consumer behavior throughout the pandemic and discusses the economic and social factors influencing purchasing decisions. The article is theoretical, but at the time reviews several Polish and foreign investigations. The aim of the publication is to determine to what extent the COVID-19 pandemic has altered the behavior of Polish consumers taking into account economic and social factors. In particular, how purchasing behavior, spending structure, saving, and final decisions made by consumers influenced.

**Keywords:** Behavior, Buying, Consumer, COVID-19, Economic, Market

### Introduction

In today's market conditions—the growth of production, the growth of market supply, and changes in civilization and culture—the problem of consumer behavior is becoming especially important, both theoretically and practically. The consumer, as an important participant in the market, participates more and more actively in the process of purchasing and consuming goods and services. Their behavior is increasingly complex and characterized by great variability. Due to the dynamic development of civilization and culture, consumer behavior has for many years been a space of scientific interest, like economics, management, sociology, psychology, and security. Changes in the economic, social and cultural conditions of consumption generate new trends in social consumption behavior and are understood as a specific direction of changes in the preferences of market participants, as a consequence of continuous changes in the market environment.

The diversity of these priorities is due to external factors that are directly generated in the environment, i.e. the existing value system, the main habits, the traditional forms of behaviour and the mechanisms and institutions that regulate the contemporary economy. Each individual's decision is also based on their individual characteristics (attitudes, motives, identity). In addition, special situations in the area, such as the pandemic, can alter or modify many of them. The aim of this research work is to analyze the relevant economic and social factors that influence consumer behavior in a situation caused by the SARS-CoV-2 virus.

### Method

Consumer behavior is most often defined: the process of selecting, purchasing, using, accepting, or excluding products, ideas, or experiences to meet the needs or desires of an individual or group (Solomon, 2006). In general, they group the mental and physical activities that individuals and groups engage in the consumption cycle to achieve their goals and values, including their causes and causes, in satisfaction and well-being, taking into account the individual and social consequences of these attitudes. Consumption and consumer behavior are determined by environmental variables that depend on the consumer.

Internal (i.e., consumer-dependent) factors are: disposable income, professional activity, wealth and savings, current level and structure of consumption, etc. The external determinants are constituted by the socio-economic situation of the country and by the influence, globalization and globalization of the international environment and the use of information and communication technologies.

A very different view of internal and external factors can also be found in the literature. Internal factors: needs and wants, attitudes and priorities, personality, learning (experience), risks related to purchasing. It seems to be the last one least appreciated. The purchase decision has been made when the buyer hesitates and sees the risk of making a wrong decision. Customers' purchasing decisions can be related to the following types of risks: functional risk (concerns about the functions of the product), physical risk (safety), economic risk (related to the consumer's doubts about the price of the product). External conditions that determine consumer behavior include economic, social, and cultural factors; Marketing Incentives and Lack of Marketing: Environment.

## Results and Discussion

According to the researchers, economic factors can be divided into three groups: macroeconomic, microeconomic, and demographic. Macroeconomic factors relate to the subsequent economic environment, which does not directly affect the consumer. They adapt the consumer to these conditions and create conditions for purchasing decisions. This group includes the supply of goods, so the capacity and usefulness of decision-making is a fundamental tool in shaping consumption (Żelazna *et al.*, 2002) [92]. Factors that do not depend on the consumer include the price of a given product, the characteristics and quality of the product, and the advertising activity carried out by entrepreneurs. The basic microeconomic factors, on the other hand, are the income level of the consumer, which is responsible for meeting needs. Other items are directly related to the income category: expenses, savings, and property. Economic factors can be considered essential because they determine the possibilities of the consumer. The last group of demographic factors includes those that describe the consumer (age and gender) and the household (size, composition). The age of the consumer is important when analysing behaviour, as needs, expenditure and consumption change. Consumer income is the most important economic factor. It is a means of satisfying needs, affecting consumer spending and the level and structure of consumption. Changes in consumer behavior are due to changes in the level and structure of income. This increase has led to an increase in demand and, conversely, a reduction in demand.

The social factors that influence consumer behavior are, first and foremost, roles and social status, along with reference groups. The consumption of products of certain brands, the use of certain services or the purchase in certain places and situations increase the social status of consumers, as well as their membership in a certain group. Activities related to the process of acquiring and consuming goods and services acquire a social dimension that contributes to meeting needs in many situations, such as establishing interpersonal relationships or having leisure time with family and friends. This group also includes cultural factors, especially those that determine the consumption patterns of members of society, i.e. their culture, i.e. their entire spiritual and material heritage, customs, beliefs and behavioural patterns. The

cultural changes that are taking place are significantly affecting the evolution of the values, attitudes, motivations and perceptions of modern consumers. Traditional values such as family, cultivated habits, and the desire for sacrifice are increasingly equated with new values such as individualism, self-actualization, material comfort, or health. Consumption depends on the processes of globalization, linked to the homogeneity of buyers' needs and the homogenization of consumption models, which are spreading beyond borders and creating a global consumer culture. The factors described determine consumer behavior and, ultimately, lead them to make purchases.

The purchasing process is the set of activities related to the purchase of products and services, as well as to the previous decisions conditioned by these activities. It has five phases: becoming aware of the need, looking for information, evaluating alternatives, making purchases, making purchases and making purchases and making post-comparisons. The role of consumers in shaping the market is decisive, regardless of their situation, whether economically stable or in crisis. It is therefore particularly important to know all the factors influencing consumer behaviour and adapt them to the prevailing environment.

## Pandemic and Selected Determinants of Market Behaviour

The crisis caused by the pandemic and its consequences have had a decisive influence on consumer behaviour and market participation processes. Regardless of the factors that have caused the crisis, economic, political, natural or biological, they cause pandemics that threaten society's sense of security in many dimensions: economic, psychological and social. The new and unknown state generates uncertainty and fear of existence.

The crisis is related, among other things, to the growth of the economy's indebtedness, the increase in unemployment and the reduction in demand and investment. In addition to the economic consequences, the social dimension must be taken into account, as it affects the realm of social life, for example by worsening the mood of the population aware of the collapse of the economy. According to the report prepared by the Congressional Research Service on 04.05.2020, the pandemic has hit individual economies through many channels. It has stunted or completely paralyzed production and consumption, cut off supply chains, and cut off trade flows. In fact, it has changed many markets, including oil, and shaken up stock markets. Unemployment, intense activity, extreme poverty and food shortages have increased. In addition to the solvency of some companies, it has also threatened the solvency of governments in many countries. Researchers at Harvard Business School in Boston distinguished four customer segments during the crisis (Anning-Dorson *et al.*, 2020) [21]:

- Painful but patient, pragmatic, more optimistic than consumers in the first segment, but still focused on distance and savings. They represent the largest group of consumers. In the event of a deep crisis, they move to the first category
- Comfortably wealthy – "Financially secure", optimistic about their future, the recession did not significantly affect their consumer behavior.
- For today's consumers: "in the current environment", not fully driven by changes of real economic depth, they are not used to it, they value fixed values, they do not save.

This category is characterized by grassroots youth who have their emotional and personal bones.

As a result of the coronavirus pandemic, people in households have found themselves in a unique and extraordinary situation. Family, work or social life has changed, but probably to a greater or lesser extent for each member of society. It should be noted that consumer behavior has shown significant differences in the different phases of the pandemic and colleagues summarized the study on the impact of the coronavirus pandemic on food purchases. In the initial period, increased purchases and stockpiling, due to fear and uncertainty, were characteristic features of most consumers. Accustomed to the situation, shopping habits, and attitudes with COVID-19, personal experiences are very different, the economic situation, and much more. Along with the pandemic, there was more interest in home cooking, buying from local suppliers, buying food online, buying healthy food (although they fear future income), and reducing waste.

The KPMG report shows that some economic factors have decisively influenced consumer behavior. According to the study, for 44% of respondents, the financial situation has worsened or worsened considerably. For these consumers, the buying process has become more complex, as purchasing decisions have been made intentionally. 75% of Poles said the explosion caused by the pandemic affected spending habits, and half of those surveyed acknowledged that they had paralyzed non-essential spending as a result of COVID-19. Reports from other countries affected by the pandemic also confirm the importance of these factors. The study carried out by EIT Food in 10 European countries highlighted the worsening financial situation of many buyers. In the survey, 55% of respondents said they were short of money at the end of the month and 34% of respondents lost all their income. Consequently, 1/3 of respondents admitted that price is the determining criterion for food purchases<sup>2</sup>. Another confirmation of the importance of price levels and the need to buy is the PwC report. According to the study, consumers significantly reduced spending on non-food purchases (consumer spending fell by 51% compared to the pre-pandemic situation). In addition, the PwC report showed that, in a pandemic situation, consumer behavior was highly variable and that buyers' expectations about the low price and value of purchased goods and services were constant.

Research firm McKinsey & Company has outlined changes in consumer behavior since the start of the pandemic. Reduced household incomes, both in Europe and the United States, will reduce the number and quality of purchases, as well as delays and delays. The consumer, fearful that his economic situation will harm him, can reduce the tendency to consume and ensure future consumption. A Polish study has shown that, in addition to inflation, the high price of high-quality food is the main obstacle to limiting the growth of food demand, especially among low-income consumers. The higher the income number of consumers, the higher the proportion of people who consume more fruits and vegetables and protein-rich products. Lower-income families increased their consumption of energy-rich foods (composed of carbohydrates and pasta).

The professors of the Krakow University of Economics, źbikowska, A and Chlipała, had interesting consequences on attitudes defined by socio-economic factors. A large group of consumers (43%) tend to delay purchases due to the

pandemic. At the same time, a similar proportion to respondents purchased goods or services for altruistic reasons to help producers or sellers. Other prosocial consumer behaviors did not change significantly. The delay in purchases is also related to the fear of a pandemic: people who fear the disease the most have a better chance of buying in the future. Especially, a significant proportion of respondents (more than 70%) gave time to reflect on the problem of excessive consumption of goods affected by the coronavirus. One in two respondents said that once the pandemic was over, they would buy fewer products than before.

Therefore, consumer behavior is increasingly considered and reasonable, and decisions to purchase products are made from the point of view of the utility that the good in which it is consumed can give. Limited resources and the attempt to maximize satisfaction from an economic crisis mean rationalizing consumer behavior. The dilemma facing the consumer has been divided between several objectives. G. Cato has more conservatism and prudence in the decisions made by the consumer according to the theory of consumer behavior. In times of crisis, these characteristics seem especially significant, especially when these decisions are made over a longer and more serious period of time, and require a more detailed analysis of possible consequences, as well as an assessment of the consumer's current and future financial situation. Social factors must be eliminated from society at the educational level. First, higher educational attainment affects wage levels and income growth. Second, increased educational attainment is associated with increased health awareness, which influences society's expansion to new consumer trends and changes in the structure and quality of purchased goods, including food.

## Conclusion

From the above considerations, it can be deduced that the pandemic has significantly influenced the behaviour of market participants and has forced consumers not only to change their lifestyles, but also to modify habits, routines and patterns with regard to the purchase and use of consumer goods or services. Taking into account the economic factors mentioned above, in the current stage of market exercises, the role of inflation, i.e. the generalized increase in the prices of goods and services in the long run, combined with the reduction in the value of money, is worth highlighting.

The material situation, income and job security of the population are one of the most important economic factors influencing the demand for food, goods and services. These factors determine the size of purchasing power and, at the same time, differentiation in proportion to indirect employment influences the structure and level of consumption among certain population groups. Rising food, energy and fuel prices have forced consumers to change their behavior and continue to spend and live more productive lives. Economic and social factors have had a decisive influence on consumer behaviour; As a result of the pandemic, the financial situation of most households worsened, which affected the savings process. As a result of the Covid-19 pandemic, spending was limited to what was necessary and the number and quality of purchases, as well as delays, were reduced. Consumer behavior became more thoughtful and rational, and product purchase decisions were made from the point of view of the utility that the good consumed could give; Members of society with a higher level of education and social found it easier to orient themselves to

the new situation, and they had more awareness and knowledge, it was easier to find a new job if they lost their jobs. The pandemic situation has undergone numerous socio-economic changes in the consumption environment and in households, so researchers have only been interested in consumer behaviour, changes in priorities or the structure of consumption.

### Conflict of Interest Statement

As the author of the article: I declare that the research was conducted in the absence of any commercial or financial relationship that could be construed as a potential conflict of interest.

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