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**DISSERTATION TITLE**

**Consumer Behaviour Regarding the Clothing Industry**

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NICOSIA, MAY 2021

# **Open University of Cyprus**

**School of Economic Sciences and Management**

**Postgraduate (Master's) Programme of Study**  
***Master's in Business Administration***

**Postgraduate (Master's) Dissertation**



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The present Postgraduate (Master's) Dissertation was submitted in partial fulfilment of the requirements for the postgraduate degree.

In Master's in Business Administration  
Faculty School of Economic Sciences and Management  
of the Open University of Cyprus.



## **Summary**

**Background** - This dissertation expects to contribute to consumer behavior in the clothing industry. Empirical results give sellers and buyers recommendations and help sellers better understand the consumer behavior and buyers to better understand themselves as a consumer and why he decides to proceed with the decision-making and purchase. The findings are compared with those of previous research. Finally, based on the research methodology, the data analysis, the results and the conclusions, this dissertation provides relevant and appropriate recommendations for further study.

**Method** - To analyze and understand the consumer behavior, their habits and preferences, the secondary research carried out through the literature review of books and journals as it was a useful method to be mentioned. The relevant literature review laid the foundations for the formulation and design of research and research questions. Subsequently, the type of research was finalized as to the exploratory research of consumer behavior of the specific respondents' sample. The research questions were finalized. The target groups for the research were selected and the structured questionnaire was chosen as the research tool for conducting the research.

**Findings** - Finally it is mentioned that the most female participants agreed and strongly agreed with the statement that they usually shop when they feel sad/disappointed whereas most male participants disagreed and strongly disagreed with this statement, the most under-graduates and graduates participants disagreed and strongly disagreed with the statement that they usually buy clothes online whereas most post-graduates participants agreed and strongly agreed with this statement and most participants with monthly salary  $\leq 850$  € disagreed with the statement that the Pandemic affected their interest in purchasing clothes, most participants with monthly salary from 851 – 1200€ neither agreed nor disagreed whereas most participants with monthly salary from 1201 € and up, agreed and strongly agreed with this statement.

**Discussion** - According to what mentioned above, it should be said that as evidenced by the data presented in the literature review, the pandemic in general has a negative impact on retail due to two main factors: the recession caused by changing employment relationships and the reduced income of a large portion of consumers and the problems caused by protection and social distancing measures imposed that make it difficult for customers to be physically present in stores.

## **Περίληψη**

**Ιστορικό** - Αυτή η διατριβή αναμένεται να συμβάλει στη μελέτη της συμπεριφοράς των καταναλωτών στη βιομηχανία ενδυμάτων. Τα εμπειρικά αποτελέσματα θα προσφέρουν στους πωλητές και τους αγοραστές προτάσεις και βοηθούν τους πωλητές να κατανοήσουν καλύτερα τη συμπεριφορά του καταναλωτή και οι αγοραστές να κατανοήσουν καλύτερα τον εαυτό τους ως καταναλωτή και γιατί αποφασίζει να προχωρήσει στη λήψη αποφάσεων και την αγορά. Τα ευρήματα συγκρίνονται με αυτά της προηγούμενης έρευνας. Τέλος, με βάση τη μεθοδολογία της έρευνας, την ανάλυση δεδομένων, τα αποτελέσματα και τα συμπεράσματα, αυτή η διατριβή παρέχει σχετικές και κατάλληλες συστάσεις για περαιτέρω μελέτη.

**Μέθοδος** - Για την ανάλυση και κατανόηση της συμπεριφοράς των καταναλωτών, των συνηθειών και των προτιμήσεών τους, η δευτερογενής έρευνα πραγματοποιήθηκε μέσω της βιβλιογραφικής επισκόπησης βιβλίων και περιοδικών, καθώς ήταν μια χρήσιμη μέθοδος για να αναφερθεί. Η σχετική βιβλιογραφική ανασκόπηση έθεσε τις βάσεις για τη διατύπωση και το σχεδιασμό ερευνητικών και ερευνητικών ερωτημάτων. Στη συνέχεια, ο τύπος της έρευνας ολοκληρώθηκε ως προς τη διερευνητική έρευνα της συμπεριφοράς των καταναλωτών του συγκεκριμένου δείγματος των ερωτηθέντων. Οι ερευνητικές ερωτήσεις ολοκληρώθηκαν. Επιλέχθηκαν οι ομάδες στόχοι για την έρευνα και το δομημένο ερωτηματολόγιο επιλέχθηκε ως ερευνητικό εργαλείο για τη διεξαγωγή της έρευνας.

**Ευρήματα** - Τέλος αναφέρεται ότι οι περισσότερες γυναίκες συμμετέχοντες συμφώνησαν και συμφώνησαν απόλυτα με τη δήλωση ότι συνήθως ψωνίζουν όταν αισθάνονται λυπημένοι / απογοητευμένοι, ενώ οι περισσότεροι άνδρες συμμετέχοντες διαφωνούσαν και διαφωνούσαν έντονα με αυτήν τη δήλωση, οι περισσότεροι απόφοιτοι και απόφοιτοι συμμετέχοντες διαφωνούν και διαφωνούσε έντονα με τη δήλωση ότι συνήθως αγοράζουν ρούχα στο διαδίκτυο, ενώ οι περισσότεροι από τους μεταπτυχιακούς συμμετέχοντες συμφώνησαν και συμφώνησαν απόλυτα με αυτήν τη δήλωση και οι περισσότεροι συμμετέχοντες με μηνιαίο μισθό 50850 € διαφωνούσαν με τη δήλωση ότι η πανδημία επηρέασε το ενδιαφέρον τους για την αγορά ρούχων, οι περισσότεροι συμμετέχοντες με μηνιαίος μισθός από 851 - 1200 € ούτε συμφώνησε ούτε διαφωνούσε, ενώ οι περισσότεροι συμμετέχοντες με μηνιαίο μισθό από 1201 € και άνω, συμφώνησαν και συμφώνησαν απόλυτα με αυτή τη δήλωση.

**Συζήτηση** - Σύμφωνα με όσα προαναφέρθηκαν, πρέπει να λεχθεί ότι, όπως αποδεικνύεται από τα στοιχεία που παρουσιάζονται στη βιβλιογραφική ανασκόπηση, η πανδημία γενικά έχει αρνητικό αντίκτυπο στο λιανικό εμπόριο λόγω δύο βασικών παραγόντων: της ύφεσης που προκαλείται από την αλλαγή σχέσεων εργασίας και τη μείωση εισόδημα μεγάλου μέρους των

καταναλωτών και τα προβλήματα που προκαλούνται από μέτρα προστασίας και κοινωνικής απόστασης που επιβάλλουν που καθιστούν δύσκολη την παρουσία των πελατών σε καταστήματα.

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# Chapter 1

## Introduction

Nowadays, more and more people pay more attention to their apparel. Thus, the clothing and textiles industry become a diverse sector that plays an essential role in the European manufacturing industry, employing 1.7 million people and producing a turnover of €166 billion. The industry has undergone a radical change recently to maintain its competitiveness by moving towards high value-added products. (European Commission, 2021)

The analysis of consumer behaviour affects almost every aspect of our lives. From the time we wake up, brush our teeth, and have a breakfast of our beloved cereal until the time we go to bed for sleep and setting the alarm on our cellphone. We are consumer during the whole waking day. Many of our daily actions are part of consumer behaviour study, such as: how we perceive advertising, how our attitudes formed, how we make decisions and what factors influence these decisions. The actions collectively make us part of consumer groups, and much of the meaning in our groups derive from our actions as either buyers or sellers. Thus, the study of consumer behaviour can help us realise the business of marketing and be a better-informed consumer. (Noel, 2009)

Even though there is significant academic and commercial research, many uncertainties remain regarding how consumers behave in the clothing industry and how their behaviour changes under external events. More specifically, changes referred to the recent COVID-19 pandemic that affects the whole world and markets. As the world begins its slow turn from managing the COVID-19 crisis to recovery and the reopening of economies, the period of lockdown has had a profound impact on how people live. Self-isolation, working from home, and economic uncertainty will change the way consumers behave in future. The option to work from home will affect shopping and choices of specific items of clothing. These rapid changes have important implications for retailers. Many of the longer-term consumer behaviour changes are still form, allowing companies to adjust to the new normal. (Sajal Kohli, 2020) These facts create a question of how ready

the clothing industry is to adapt to external changes and predict consumer behaviour under these circumstances.

All the above referred to this dissertation's scope: to analyse more profound consumer behaviour regarding the clothing industry, which factors affect consumer behaviour, and how they change after external events. It will also examine the importance of consumer psychology for the decision-making of their purchase of clothing. The impact of the fashion influencers in social media and how they respond to marketer-initiated stimuli such as advertisements, sales promotions, prices, and products consumers' values moderate such responses. And finally, but not least, how the pandemic affects consumer behaviour and their interest in clothing. Using literature review and academic articles will examine the above topics with a combination of the quantitative method, using questionnaire surveys with 130 participants.

Finally, this dissertation expects to contribute to consumer behaviour in the clothing industry. Empirical results will give sellers and buyers recommendations and help sellers better understand the consumer behaviour and buyers to better understand themselves as a consumer and why he decides to proceed with the decision-making and purchase. The findings are compared with those of previous research. Finally, based on the research methodology, the data analysis, the results and the conclusions, this dissertation provides relevant and appropriate recommendations for further study.

# Chapter 2

## Literature Review

### 2.1 The Role of the Textiles and Clothing Industry in Europe

The textile and clothing (T&C) area is a key element of the European manufacturing industry, playing a crucial role in the economy and social well-being in many regions of Europe. The sector includes ca. 160,000 companies (of which 99.8% are micro & small companies), employing 1.5 million people and generating a turnover of €162 billion. The textile and clothing industry covers a wide range of activities, from the transformation of natural or human-made fibres into yarns and fabrics to the production of various products such as hi-tech synthetic yarns, bedlinens, industrial filters, and clothing and fashion. (EURATEX, 2020). This industry's critical role creates the idea to develop this dissertation and analyse consumer behaviour based on this industry.

### 2.2 Who is the Consumer?

When we think who the Consumer is, usually we believe a person who identifies a need or desire, searches for a product to satisfy this need, buys the product and then consumes the product to fulfil the requirement. But, in many cases, different people may be involved in this chain of events. A parent will purchase clothing for their kid, and a husband will buy a dress for his wife as a gift. (Noel, 2009).

### 2.3 Definition of Consumer Behavior

As a consumer we are all different and this distinctiveness is shown in the consumption pattern and the procedure of purchase. The analysis of consumer behaviour presents reasons why consumers vary from one another in make use of products and services. We receive motivations from the environment and the specifics of the marketing strategies of

different products and services and responds to these motivations in terms of either buying or not buying product. In between the stage of receiving the motivations and responding to it, the consumer goes through the process of making his decision. (Rai Technology University, n.d.)

## **2.4 The Consumer Psychology**

One of the key characteristics of consumer behavior, is his/her psychology. The psychological factor is especially important for purchases made by impulse or compulsion. As Dr. Hexadactylus (1996) characteristically says, the choice to buy a product is influenced by four psychological factors: Motivation, perception, learning, and beliefs and attitudes).

### **2.4.1 The Psychology Incentives**

At a theoretical level, Lesser and Kamal (1991) developed the revised higher-strata model that brings together and organizes all possible shopping motivations as well as the relationships between them. The relationship between the two dimensions (reward / non-reward) is indirect, which shows that consumers take on multiple roles at the same time when shopping.

These roles can be governed by a control system based on "awakening", "arousal" of energy and interest in buying action. Factors such as aversion to shopping, shopping pleasure and motivation for shopping compliance, mean that psychoanalytic theories about defense mechanisms apply to the consumer buying process. The model takes into account the existence of activation and intensity mechanisms, proposing a communication system between the left hemisphere (reward) and the right (non-reward) (Siomkos, 2002).

For some people, shopping is a very therapeutic way to spend the day. Shopping for clothing, such as women's clothing, is fun, and can make their shopping experience more efficient. Everyone loves to makes purchase either one thing or a variety of things. Women, in particular, love shopping for clothes. As a result, it becomes a kind of entertainment that makes people feel good, no matter how much money they have to

spend. Some researchers have argued that fashion and shopping have become a way of life for women in affluent Western societies (Banim, Green & Guy, 2001).

Certainly unofficial data show that the markets are used by many women as a way to improve their mood and enjoyment, also known as "shopping therapy". In fact, there are many aspects of shopping for clothes that can degrade the enjoyment of the activity, especially for women who are heavier and who have negative feelings about themselves or their bodies.

First, experience basically revolves around what a person's size is, either if the clothes do not fit or if the clothes do not look good. So shopping for clothes, will inevitably prove to be a frustrating experience for women who can not find a garment that fits or suits them. Second, the process of testing the garment itself involves the strictest of normal checks by both, those who are almost naked and those who are dressed in a wardrobe equipped with a full-length mirror and bright lighting. Experimental research has shown that these conditions can lead to a state of self-objectification, feelings of shame about the body, and stress (Fredrickson et al. 1998).

Third, there will probably be posters of models wearing the previous stock of clothing that already exist and appear in stores, and certainly fashion mannequins are in very small sizes. Some research (Grabe, Ward, Hyde, 2008, Groesz, Levine, Murnen, 2002) has shown that exposure to such subtle idealized images leads to lower body mood and satisfaction. Therefore, for many women, shopping and trying on clothes can simply serve as a strong reminder that their body is not "right".

In particular, it was predicted that women with high body image management - BMI (Body Image Management) or body dissatisfaction, will not make clothes shopping enjoyable. Nevertheless, it has been found that women who shop for fashion and individuality enjoy shopping clothes (shopping) more. In contrast, older women with high body dissatisfaction or self-esteem enjoy buying clothes less. This is not surprising, because with the purchase of clothes (shopping) the focus is on the bodies of women, e.g. from the bright lights and large mirrors in the rehearsal rooms, to the posters on the wall, the size of the clothes on the label and on the shelves.

The difficulty of many older women in finding clothes that suit them and make them look better makes it clear that shopping for clothes will be a negative experience (Tiggemann,

Lacey, 2009). Thus, a study by Tiggemann and Lacey in 2009, found that the degree to which women were not motivated to pay attention to their appearance was associated with a more negative experience than buying clothes, while the degree to which women they were motivated to pay attention to their appearance was associated with a more positive experience than buying clothes.

It is argued, however, that clothing and other appearance-management behaviors can become increasingly and more important for women as they grow older (Jackson & O'Neal, 1994; Tiggemann, 2004), provided that the inevitable and largely uncontrollable changes are related to body age (Webster & Tiggemann, 2003). Older women may be less likely to choose fashionable clothes. Instead, to the extent that clothing is used as an appearance management technique to enhance the effects of an apparent aging of the body, older women are more likely to use clothing for concealment and self-improvement purposes.

Qualitative causes (Damhorst, 1999) document the complex relationship that older women have with their clothes e.g. his anxiety not to show their age but also not to be out of fashion. So far, there has been little systematic examination of what older women's clothing choices are. The possible relationship between body image and clothing preferences is more likely to be directed at younger women.

Women with higher satisfaction for body image chose clothes that accentuated the body and people with lower satisfaction chose to hide their body with clothing. Thus with this finding, Kwon and Parham, (1994) have shown that in overweight people, clothes have been chosen more for camouflage, and less based on their personality, than in underweight people. Several studies have been conducted and concluded that all women are more likely to socialize to focus on clothing and fashion on a daily basis. Finally, a qualitative survey of body image by Rudd and Lennon in 2000, from about 30% of the female sample, found that clothing was "spontaneously" characterized as a means of self-expression or a strategy to cover one side of the body.

In general, clothes can meet the need for warmth and coverage of the human body, there can be many types of clothing and clothing can be characterized as a symbol of individual role. But more specifically, and especially women, can choose clothing for different purposes (fashion, individuality), so there are various incentives that push them to buy clothes. In order to be motivated there must be a need and therefore a desire to fulfill that



need. However, the mechanism by which the consumer operates to satisfy this desire is not so clear to third parties, especially when we do not refer to biological needs or functional motivations.

As Wilkie (1994) characteristically states, consumer behavior consists of a multitude of motivations, "... some of them are obvious (as consumers we all understand the reasons that direct our behavior) while others may be hidden in the subconscious of consumers (consumers themselves do not realize what these incentives are) "(Wilkie, 1994). According to Freud (Statt, 1997) and the theory of subconscious motives - which is based on three basic concepts, identity, ego and superego - the individual is unable to state many of the real motives of his behavior, since he is essentially unaware of them.

At the first level the consumer is aware of his motivations. At the second level, the motives are not obvious, but they can be realized if we make an effort to recall them and bring them back to our consciousness. At the third level, the motivations are not only not obvious, but they are also very difficult to identify. In such cases, only qualified individuals - psychologists and psychiatrists - can detect them. The most practical explanation of this theory refers to events where a consumer indulges in purchases without realizing all the reasons that led him to the particular product, such events refer to purchases that are made either spontaneously or by coercion.

#### **2.4.2 The Volume Decrease**

This approach provides the main reason why people adopt behaviors during their life. According to Wilkie (1994), the idea of reducing intensity comes from research into the biology of the human body and the tendency for it to adapt and remain in as stable a state as possible. However, a situation in which there is no balance creates feelings of tension and when the tension increases, it creates feelings of anxiety. For example, when we feel hungry we are motivated by the process of finding food to reduce the tension we feel from lack of food.

Therefore in the behavior of the consumer the concept of reducing the intensity is self-evident. In general, consumers try to meet their needs, which are based on the desire to reduce the tensions born of unfulfilled "want". Based on this theory we could treat impulse buying (mechanisms by impulse buying) as mechanisms to reduce psychological tensions that are created in consumers.

### **2.4.3 Maslow Hierarchy of Needs**

Abraham and Maslow, the founders of the school of humanistic psychology, attempted to analyze human behavior and why they are motivated by disabilities at specific times. Some preconditions for this approach have been formulated, which are analyzed by Wilkie (1994). Initially, the environment is very important for determining the needs that the person will have at a particular time. Second when a need satisfied, is no longer active (recurrence is possible). Third, there is a gradation of basic needs a person can not feel a second level need until he meets the needs of the first level (Siomkos, 2002).

Maslow's "hierarchy of needs" is the basis for many motivational theories. With this theory he argued that while every human being is unique, all human beings have common needs, which begin in order, with the biological ones and reach more complex non-biological ones (Siomkos, 2002).

### **2.4.4 Physical Needs**

There are needs that come from our body for its survival and maintenance, such as the need for air, food, water, body temperature, love. They are the basic primary needs of the individual, created by his normal life and are necessary for his survival and perpetuation (Exadaktylos, 1996). They are the most prevalent needs of the individual, as these must first be met in order to activate the rest. In other words, in order to be able to evolve to higher levels of culture, individuals must have faced the problem of their basic needs.

### **2.4.5 Safety Needs**

Protection and safety from dangers such as life insurance, protection against disease, protection of work, old age, etc. Along with the need for physical security, Maslow also pointed out mental security (Wilkie, 1994), as the need for stability, familiarity and predictability. For example, ensuring the satisfaction of basic needs for the future is a need that comes after we have initially secured the present.

#### **2.4.6 Needs for Social Participation**

If the normal and security needs are met by the individual, the need for social participation and the exchange of feelings of love with those around us is the next one that comes to the fore. If these needs are not met the person is likely to feel lonely and often depressed (Wilkie, 1994). Such needs are expressed in various events of the individual such as for example in the gift market, at work, in participation in cultural events (Exadaktylos, 1996).

#### **2.4.7 Evaluation Needs**

They are the needs of the individual for appreciation and recognition by the wider or narrower social environment. Maslow distinguished the needs of evaluation into two sub-categories: the internally directed, which refers to desires for competition and self-confidence, and the externally directed needs, which refer to the evaluations of others, such as recognition and appreciation. If these needs are met the person feels superior and capable, while otherwise he feels inferior and weak (Wilkie, 1994).

#### **2.4.8 The Perception of Consumer Behavior**

Usually a motivated person is ready for action. But there is also the case of two people with the same motivation reacting completely differently, because they perceive the situation from a different angle. Perception is defined as the psychological processing of information and how it is received by the senses of each individual (Mullen & Johnson, 1990).

In this paragraph, the emphasis will be on the way in which the consumer is informed and understands the external messages he receives for each product. Since buying and consuming activities involve interactions with the outside world, the issue of perception is central to understanding consumer behavior (Wilkie, 1994). As mentioned above, however, people may have a completely different perception on the same subject and this can be seen in the description of the three perceptual processes described below, in the way analyzed by Hexadactylus (1996).

Selective Choice: People daily expose themselves to stimuli from the external

environment that may seem important and interesting to them, while avoiding others that they may find unpleasant. Consumers use the selective option to decide which situations and stimuli will be exposed or not exposed at all. Usually the messages that consumers and people in general will pay attention to, are those that are about a current need but also the stimuli they expect (Exadaktylos, 1996). For example, if a hypothetical consumer wants to satisfy the need to buy a car, it is normal to pay special attention to the ads related to that product.

Selective Distortion: Many times in the stimuli faced by consumers they do not always find what they want, with the result that consumers try to adjust the inflow of new audiovisual information into their already formed point of view. Selective distortion describes the tendency of people to distort information according to their personally formed opinions (Exadaktylos, 1996).

Selective Restraint: In many cases, people emphasize some features of a person or an object, while in others we can give less weight. For example, a certain date may be remembered very vividly, while some other events of the past may not be remembered at all. In other words, as Exadaktylos (1996) argues, people tend to hold information that supports what they believe and desire, and this is due to selective restraint. These three factors - choice, distortion and restraint - can describe how consumers' perceptions work.

#### **2.4.9 The Aspect of Learning in Consumer Behavior**

As Mullen & Johnson (1990) characteristically report, learning is defined as a relatively permanent change in behavior, as a result of practice or experience. It is a fairly broad and general definition, as the very concept of learning is so complex that it leaves no room for a more specific definition. Many have tried to analyze and describe the meaning of learning, but two approaches have prevailed. The first, the behavioral approach, which comes from a general theory of behavioral psychology and was founded in the early 20th century by Watson. The second is the cognitive approach and is a branch of the general theory of psychoanalysis.

#### **2.4.10 Behavioral Restraint Approach**

Unlike Freud, Watson did not embrace the theory of the existence of the unconscious, the subconscious or even the conscious. He argued that in psychology you receive what you can see and what you can not see simply does not exist. In the experiments, it provided stimuli and then analyzed what exactly was happening in the intermediate stages (Statt, 1997).

Ivan Pavlov, on the other hand, was interested in what was going on between the stimulus and the final reaction. In the research conducted in the late 19th century in the digestive system of dogs, he managed to prove that between the stimulus and the reaction, processes with psychological content take part. In these experiments, he fed dogs while ringing a bell at the same time. Over time he discovered that with the ringing of the bell the dogs were preparing for their food (their saliva was growing). Pavlov thus concluded that dogs can learn with the help of association. For more details and information regarding Pavlov's experiment (Six Finger, 1996).

In Pavlov's experiment the impulse was hunger, the stimulus was food, the hint was ringing, the response was preparation for food, and reinforcement took place with the repetition of the experiment. Pavlov's learning experiment is of great importance for modern marketing, as Characteristically states by Hexadactylus (1996). It first connects the impulses of consumers with goods, thus indicating which goods meet the needs of consumers and then the separation of needs according to consumers. Marketing can also influence consumer behavior, using stimuli and hints.

For example for the urge of hunger, a sandwich is the stimulus while its brand, its taste, its packaging are the hints. Reinforcement is a very important factor in marketing success, as only in this way is it possible for the consumer or stay loyal to its markets. The model may have provided some marketing guidelines, but it does not take into account potential needs changes (such as acquired momentum) and that more analysis and research is needed to better predict consumer behavior and more consistent results. In Behaviorism, two theories prevailed, classical conditioning and instrumental conditioning, which we will analyze very briefly below, as mentioned by Wilkie (1994).

### **2.4.11 The Classical Submission**

As mentioned above, in Pavlov's experiment the dogs had reached the point where, upon hearing the bell, saliva was produced by their glands, regardless of whether they were given food or not. This stimulus-response behavior (ringing causes saliva to leak out) can be described as conditioned. However, at this point some remarks should be made regarding the classic submission. Initially, the "consumer" reacts, in other words, the learning process "comes" in response to stimuli from the external environment. In addition, learning is based on an already existing stimulus-response relationship, such as that of food causing saliva to leak out.

In conclusion, in the classical submission, one who is aware of pre-existing stimulus-response relationships can shape the stimuli in such a way as to use them for a purpose. From a marketing point of view, it is difficult to say that consumers can be manipulated in a similar way to Pavlov - perhaps because the marketer does not have control over the lives of consumers, so he can not promote and the right stimuli at the right time. But there are several cases where marketing opportunities arise where they can stimuli are presented in such a way that we have examples of classical submission.

The multinational company Coca - Cola bases its advertising strategy on the principles established by Pavlov. She tried to combine an optimistic phrase, a photo and a song with her name so that her consumers would associate the name Coca - Cola with the meaning of fun. Associating a brand with feelings of consumer satisfaction is a process that requires some pre-determined actions by advertisers. In the first step, the advertiser combines the brand with a popular image to consumers, which in turn creates feelings of joy, excitement and love for the consumer. After a few repetitions of the first two steps, the consumer has probably associated the brand with positive and optimistic emotions. At this point we can say that the theory of classical submission is already applied in the field of marketing with visible and optimistic results for the market.

### **2.4.12 The Coefficient Submission**

It is a theory that was developed to explain that learning is driven by specific purposes.

The rate submission has two main differences with the classic one. While the "student" of the classical submission is reactive, the student of the factor is active. The classical submission depends mainly on the relationship between stimulus, response, while the factor is based on amplification. In essence, factor submission does not focus on the stimulus but on the individual's behavior. The appearance of a box of Coca - Cola, for example, may push the consumer to buy it immediately, but he will not do it every time he sees it, but only when his behavior indicates it (for example, to quench his thirst). Skinner (Wilkie, 1994) is the main and most important supporter of this theory. His view is that humans and animals behave with "expediency" for example, we buy products to meet needs and benefit, we ask to get answers.

Since reinforcement is the key to this learning theory, it is very important for the student to find out exactly which response produces the reinforcement. In this way he will acquire the knowledge of how he will be able to obtain what he wants and not what the external stimulus simply indicates. Thus, through his experience he will be able to learn to claim what he desires by deciphering the "cause" of the aid, which he causes and ends up achieving his goal.

Such a pattern of behavior can be detected in the behavior of the consumer in his daily activities. Consumers through their daily experience learn which products and stores create them positively emotions and what not. As a result, they avoid making purchases that discourage them in the past, but often return to products that have satisfactorily met their needs and desires.

There is a general disagreement among psychologists as to whether the theory of instrumental submission to consumer purchasing decisions is applicable. As Statt 1996 characteristically puts it, "at least for products that have little personal value or importance to the consumer, the simple theory of behaviorism could be said to be sufficient." There are also several psychologists who believe that for major purchasing decisions, the theory of behaviorism is not enough and that for complex decisions of this type, behaviorism offers a simple description of behavior and not an explanation of how and why the consumer came to a possible decision.

### **2.4.13 The Cognitive Approach**

When faced with complex and important decisions most psychologists would turn to the definition of learning mentioned above. The difficulty that most researchers face with this approach is that they can not really know for sure exactly what knowledge one may have, but they can guess the thoughts and feelings of the object of study from his actions (Statt , 1996). From the point of view of consumer behavior, until a consumer buys a product or discloses his preferences to a market researcher, his consumer preferences and dispositions do not exist. But when we learn in one way or another the preferences and moods of the consumer, we face the problem of interpreting his behavior.

## **2.5 Beliefs and Responses on Behalf of Customers**

Through action, learning and knowledge people acquire beliefs and responses, which when visible can offer a lot of information to the people who trade in the market. For example, by knowing the attitude and mood of consumers, an expert can understand why the current sales of a product are high or low. For this and many other reasons, the beliefs and responses of individual consumers are closely monitored by marketing people so that they can influence them as much as possible. It is understandable that producers and manufacturers are particularly interested in the beliefs that people have in mind about products and services, as these beliefs can guide the final image and composition of the product. Response, *“are the predispositions acquired through learning that respond to an object or a product category in a favorable or unfavorable manner”* (Allport, 1935 as cited in Wilkie, 1994).

People have responses that apply to almost everything, religion, politics, clothing, music, food, etc. According to Six Fingers (1996), response means a predisposition to feel or act in a given way in relation to a particular person, group, object, institution or idea. From the consumer's point of view, the response is linked to their knowledge of the product offered but also to their understanding and awareness of it.

Since the time of the Greek philosophers, the view has prevailed that human behavior is a combination of spiritual, emotional and material dimensions. From this point of view, the "view" of the three components of the response emerged: the cognitive, the emotional and



the constituent element. These three elements interact with each other, thus forming the responses or otherwise, attitudes of consumers.

**The cognitive element:** The cognitive element (Cognitive Component) of a response refers to the beliefs and knowledge of the individual about a particular object of a response, as typically stated by Nikolaos Exadaktylos (1996).

**The emotional element:** The emotional element (Affect Component) of a response is related to the emotional factor and reflects emotions related to the object of the response, positive and negative. These emotions are driven by personality traits, motivations, social factors and other stimuli (Nikolaos Exadaktylos, 1996; Wilkie, 1994).

**The component:** The component (Conative Component) reflects behavioral tendencies towards the object of the response, in other words it concerns the willingness of an individual to take part in some kind of action. These three elements are not independent of each other, but there is a cognitive consistency (Wilkie, 1994) between them. The emotional element of the response cannot be positive for a particular product and the cognitive element referring to the same product cannot be negative. In other words, we expect there to be an elementary coherence between the elements which are the consumer responses. Therefore, knowing how to form a response to a "rational" consumer, we can say that it is easy for advertisers to intervene in this process and possibly influence consumer responses.

## **2.6 The Season of Mass Consumption**

Today, mainly Western countries are going through a period of transition not only in terms of political events and the economy, but also society as a whole, with prominent elements in architecture, art, literature, music, cinema and even act of consumption. According to Professor van Raaij, (1993) people are in a transitional process, from the age of modernism to the age of postmodernism. According to Toffler (1980), there are three periods in the history of civilization: the agricultural, the industrial and the information revolution (van Raaij, 1993).

The period that preceded the modern period is characterized by its agricultural orientation. Hunting tribes began to engage in agriculture. The ruling class consisted of kings, military leaders and priests, while most people were engaged in agriculture and did

not have the time and opportunity for education or participation in cultural events other than their religious duties. Also, the culture of that time was aristocratic.

This was followed by the modern period which dates back to between 1450 - 1960, where the industrial revolution gradually took place. In the 19th century the labor force was concentrated mainly in mass production factories, while this phenomenon gave birth to the separation of the working classes from each other, but also the strict distinction of the working class with the capitalists. These distinctions in turn gave birth to the political ideologies of socialism, communism and liberalism.

The modern period is a period characterized by mass production and consumption of products. The transition from the modern to the postmodern period was not without political, economic and social unrest. The materialistic values of the previous generation emphasized the acquisition of material goods, the existence of law and order, power and the existence of an easily controllable structure. The younger generation, on the other hand, demands freedom of expression and speech, the existence of secularism and harmony in the coexistence of opposite concepts and values.

In the postmodern world, there is an increase in the supply of new jobs that create, transform and disseminate information. The workers' clientele is being replaced by office workers, who are employees, secretaries, teachers, students, administrators, researchers, advertisers, writers, bankers, insurers, etc. and who handle various forms of information. According to Toffler (1970) and Firat (1993), the main causes of the postmodern period are social and technological. Among the main social changes are: individualism, the fragmentation of political and social values and the paradoxical coexistence of opposites.

Individualism is a central phenomenon of our time. Nowadays the household consists of fewer members and the percentages of single member households have an increasing tendency. There are more consumers who decide on their personal purchases and more goods that are consumed individually. The advertising space must follow the news era when the woman works and the new role of the man, which extends into the household itself. Extra families who own two cars are no exception. Children owning their own stereo systems, televisions and computers are commonplace.

Another trend of the time is the fragmentation of political and social values. Prevailing ideologies tend to disappear and are replaced by the simultaneous existence of multiple

values and rules. Another phenomenon is the paradoxical coexistence of sometimes opposite concepts, values and phenomena. For example, in a mall, it is possible for a bank to coexist next to a pornographic shop, a gay bar near a church. It is reasonable to argue from the above that the era we are going through could be characterized as the era of mass consumption. As Rifkin (1996) characteristically states, "from the culture of the producer the world of capital passed to the culture of the consumer". Instead of pursuing a better life tomorrow, "everyone started chasing immediate consumption", "the organized creation of dissatisfaction". Instead of the immediate goal of satisfying his needs, the citizen became a victim of the dilemma "with fashion and the modern or not?".

## **2.7 The Significance of Consumer Behavior**

It has already been mentioned the basic characters consumer behavior. One of these characteristics is the external factors of consumer behavior, such as culture, subculture, family, wider social environment, external situations and marketing environment and how they can affect it. Apart from the social reality that characterizes each country, consumption certainly depends on its economic situation and demographics.

Some general changes that have taken place in recent decades in Western countries are worth noting to see the evolution of mentality and lifestyle. These changes in turn have created market opportunities in some industries and reduced demand in others. For example, the growing number of working women has helped create and grow markets such as frozen foods. Declining family size due to divorce and declining birth rates has led to changes in food consumption, product packaging, and home buying habits. Rising unemployment has also led to cuts in spending on personal and home purchases. As Pinson & Jolibert (1998) characteristically point out, an aging population (120 million Europeans over the age of 50) has become one of Europe's most pressing problems. According to a survey conducted

In France (Darmon et al, 1991), aging has significant effects on health, food, leisure and transportation (Pinson & Jolibert, 1998). It makes sense that older consumers usually buy in small quantities, in neighborhood stores, have different eating habits and are over-consumers of television, radio and newspaper. But it is certainly not a group with homogeneous behavioral characteristics, since each person is unique and has unique

needs, just at this point we list some consumer trends that are more evident in this group.

Through a survey (de Rada, 1998) in a region of Spain he tried to define different types of consumers, depending on their consumption habits. He notes that despite developments in communication (media) and transport (extensive use of private and public vehicles), the differences between rural and urban consumer habits have not diminished. And this is due not so much to the economy as to the social and spiritual mentality of consumers in relation to the environment in which they have learned to operate.

In the same research, a distinction has been made between traditional consumer behavior (buying products out of necessity, taking into account price and product quality, product use until it is "exhausted") and new consumer behavior that focuses on the individual and the prestige acquired from the use of specific products (mainly young people: they usually buy branded products, enjoy the "act" of the market, buy goods that they may not use). According to the researcher, this new consumer behavior is a product of a specific social development that can be differentiated depending on external factors that may affect consumers, but will reappear when these factors are eliminated. This raises the question of whether the above two types of consumer behavior are influenced by factors such as age, gender, education and social status.

Williams (2002) states in a relevant research that the importance of market evaluation criteria is influenced by gender, income and social status of the consumer. From the above, it is obvious that the social, political, economic and demographic reality of a country are important factors influencing the consumer behavior of individuals. It is reasonable to conclude that the more economically developed a country is, the more intense will be the phenomena of mass production and consumption, since stimuli for consumable products are everywhere, while the largest percentage of the population has access to shops and department stores.

## **2.8 The Impact of the COVID-19 Pandemic and Related Measures on Consumer Behavior**

The reality of this new pandemic found the population as well as the local authorities generally unprepared. People around the world are still trying to adapt to the idea of prolonged isolation imposed by the implementation of pandemic prevention and

treatment measures. In countries severely affected by COVID-19, consumers store food and other basic items while away from the crowds. Nielsen (2020) conducted a buyer behavior survey that began at the onset of the pandemic in China and has spread to other affected countries. They followed consumer trends as COVID-19 news reached the general public and found that consumers were taking six behavioral steps based on raising awareness of the spread of COVID-19 in their communities:

Health-oriented preventive market: Increased interest in acquiring products that maintain prosperity or health.

Reactive health management: Prioritize products to reduce infection (eg face masks).

Cabinet preparation: Higher purchases of products that are safe on the shelf and increased visits to the store.

Living preparation: Increased online shopping, reduced store visits and first signs of pressure on the supply chain.

Limited living: Possible price increase due to limited supplies.

Living in a new regularity: Increased awareness of health even when people return to their normal daily activities.

The study also found that consumers typically move from one stage to another over a two-week period in areas close to the original epidemic. However, this happened much faster in other countries where the outbreak started later, such as Italy and the USA (Nielsen, 2020). Currently, the only country where consumers are starting to move to the sixth stage is China, while the US is starting to move towards limited living. It is still too early, but clear trends are emerging, which, if maintained, could lead to significant changes in the way consumers shop in the future (Nielsen, 2020).

When consumers face market constraints, they find and adopt newer ways of shopping through technology. This is especially true for health and basic items. In 2019, the online grocery market generated about \$ 28.68 billion, or a 20% increase from 2018. Despite this growth, food and beverages were still one of the smallest categories of e-commerce. Last year, it was mainly the younger segment that tested online grocery shopping, with 55% of 25- to 34-year-olds considering it likely to buy groceries online, compared with 35% of 45- to 54-year-olds reporting the same (Nielsen, 2020).

However, due to the pandemic, the older generations are beginning to see online shopping as a valid and safe option for grocery shopping. For example, Alibaba reported that in China, online grocery orders from people born in the 1960s were four times higher than normal during the Spring Festival or as China continued to discover new cases of COVID-19 each day (Nielsen, 2020).

With so many consumers entering limited living conditions, there has been a rise in other categories, especially entertainment and the media. This is not surprising since staying at home increases the content that people watch by 60%. Video games and online video game traffic have grown by 75% since restrictions were imposed in the United States. Of course, not everyone sees an increase in traffic or shopping, in fact travel sites do the opposite (Nielsen, 2020).

Do these changes signal a change in how consumers will behave in the long run? If the holidays are a sign, even short-term behavioral adjustments can have long-term effects. For example, during the holidays, there is an increase in the number of consumers who shop online or on their mobile devices. Then we see this behavior being maintained as new holiday seasons are introduced, which means that new habits have been created. Despite the increase in e-commerce activities due to the pandemic, most retailers have ominous outlook for the rest of the year. This is because e-commerce usually accounts for only about 16% 7 of sales revenue inuç. With many stores closing their doors, it is in the interest of businesses to maintain and develop their e-commerce strategy.

## **2.9 Conclusions on Literature Review**

After this brief but comprehensive attempt to analyze consumer behavior and the external factors that influence it using various theories and approaches already formulated, it could be said that by its nature it is an inexhaustible issue, since it refers to the human "rational" being. which, throughout its course on this planet, is constantly evolving, as a result of which its habits are also evolving. One thing that people can talk about for sure, is that the consumer environment is constantly changing. Trying in this chapter to analyze the psychology of consumer behavior, we inevitably lead to the analysis of models and theories that give us the impression of some stagnation.

The reality, however, is more complex. In the near future a large part of people's consumer behavior will continue to act in the same way, or at least it will show, but on the other hand there will certainly be some changes which in the distant future will take on greater proportions.

# **Chapter 3**

## **Description and Justification of the Research Methodology**

For the needs of the present research, a methodological framework of four (4) specific phases (stages), it was chosen as follows:

### **3.1 Research Design:**

To analyze and understand the consumer behavior, their habits and preferences, the secondary research carried out through the literature review of books and journals as it was a useful method to be mentioned. The relevant literature review laid the foundations for the formulation and design of research and research questions. Subsequently, the type of research was finalized as to the exploratory research of consumer behavior of the specific respondents' sample. The research questions were finalized. The target groups for the research were selected and the structured questionnaire was chosen as the research tool for conducting the research.

### **3.2 Questionnaire Design**

The tool used to conduct the research and collect the primary data, was the questionnaire. The questionnaire is considered one of the most common methods of



collecting primary information. It also enables the researcher to get to know the views, thoughts, and habits of the respondent. For the above reasons, the type of questions that will be included in the questionnaire was determined. The final questions were formulated and answered easily. Usually in specific questions, the respondent answers honestly, as in demographic questions, stating gender, age, and financial status. There are also questions of opinion or belief where in this category of questions the respondent is asked to present his opinion and point of view on a topic.

The questionnaire was created upon the assistance of the research theme, to answer questions about advertising, online shopping, and consumer habits in general. The questions included in the questionnaire were selected to be closed type (with predefined answers) in order not to cause fatigue and dissatisfaction to the respondents. All answers were given on a Likert scale with incredibly positive to extremely negative opinions.

The questionnaire consists of three sections. In the first part of the questionnaire, the demographic data are requested such as gender, age, etc. The second part consists of main questions, which concern the ways consumers choose to use their money and the reasons they choose different services and products. Finally, the third part of the questionnaire consists of twelve questions that observe the consumer behavior of buyers, in the market, as well as some suggestions where it is noted whether buyers agree or not.

### **3.3 Data collection**

The distribution and collection of the questionnaires took place between February and March 2021. The convenience sampling method was chosen as the sampling method and to find the consumers the researcher approached the sample at central points of the citizens in Cyprus cities, as in courtyard area where they are living.

During the contact with the respondents, reference was first made to the ability of the researcher to the subject of research. The questionnaire was then given to complete the

questionnaire or the researcher herself addressed the questions to the sample.

The questionnaires that were initially distributed were 150. At this point it is worth noting that most of the sample was willing to participate in the survey, as there were very few people who did not have time to complete the questionnaire. One difficulty that was observed that some respondents filled in the questionnaire, by giving wrong answers. The invalid questionnaires were twenty (27) and were not included in the result, while the valid ones were 123 questionnaires.

### **3.4 Processing and Analysis**

After collecting the questionnaires, a file was created in Microsoft Excel IBM SPSS where the coding and statistical processing and analysis of the results (Charts, media calculations, etc.) took place. For the needs of the coding of the answers some specific values were used for the selection answers based on Likert scale. Specifically, the values given for the Likert five-point scales used were of the type Strongly Disagree, Disagree, Neither Disagree nor Agree, Agree, Strongly Agree.

### **3.5 Population Participating in the Research**

The 74% of the participants were female and the rest 26% were male. The 71,5% of the participants were from 26-40 years old, the 13,8% were from 41-55 years old, the 8,9% were from 18-25 years old and the rest 5,7% were from 56-70 years old.

The 85,4% of the participants had a full-time job, the 8,1% has a part time job and the rest 6,5% were unemployed. The 59,3% of the participants were married, the 22,8% has a part time job were in a relationship and the rest 17,9% were single. The 53,7% of the participants were postgraduates, the 35% were graduates, the 9,8% were undergraduates, and the rest 1,6% has a Doctorate degree.

The 31,7% of the participants said that their monthly income was from 1201 – 1800€, the 24,4% had a monthly income of 1801 – 2500€, the 15,4% from 851-1200€, the

14,6% had a monthly income of  $\leq 850\text{€}$  and the rest 13,8% had a monthly income of  $\geq 2500\text{€}$ . The 61% of the participants live in Limassol, the 26,8% live in Nicosia, the 6,5% live in Paphos, the 4,9% live in Larnaca and the ,8% live in Famagusta. The 62,6% of the participants shop in Limassol, the 28,5% shop in Nicosia, the 4,9% shop in Paphos and the 4,1% shop in Larnaca. Finally, the 44,7% of the participants said that usually shop once a month, the 20,3% shop usually during Christmas/Easter holidays, the 19,5% shop usually discounts and the rest 15,4% shop once a week.

# Chapter 4 Presentation and Analysis of the Research Data

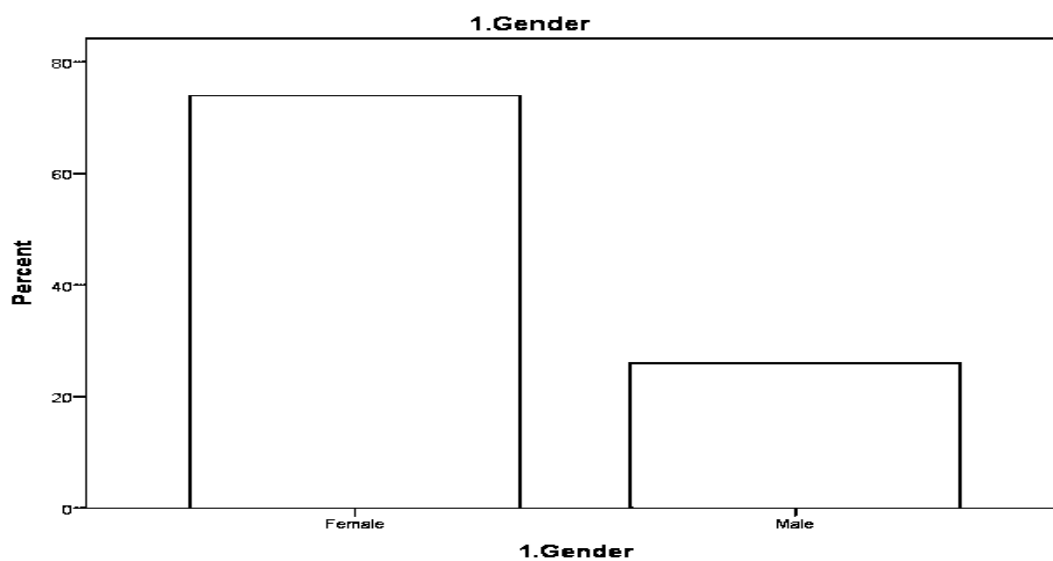
## 4.1 Demographical characteristics

### 4.1.1 Gender

The 74% of the participants were female and the rest 26% were male.

1.Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	91	74,0	74,0	74,0
	Male	32	26,0	26,0	100,0
	Total	123	100,0	100,0	



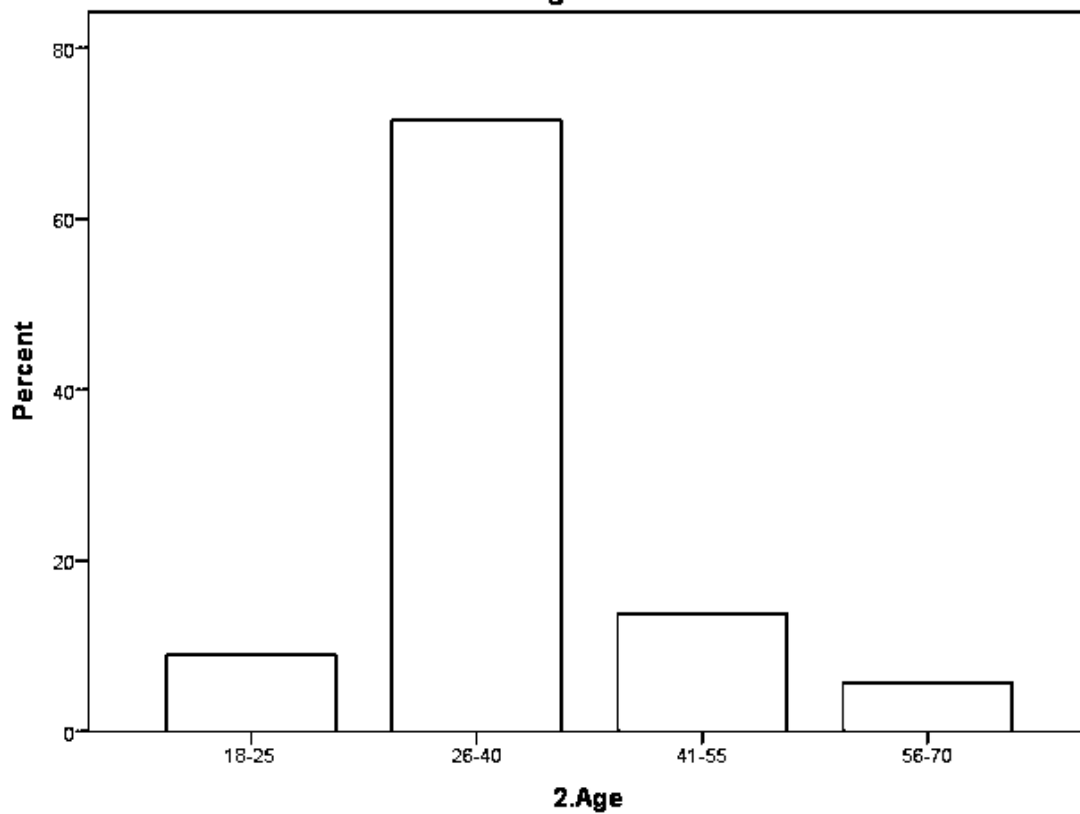
### 4.1.2 Age

The 71,5% of the participants were from 26-40 years old, the 13,8% were from 41-55 years old, the 8,9% were from 18-25 years old and the rest 5,7% were from 56-70 years old.

**2.Age**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-25	11	8,9	8,9	8,9
	26-40	88	71,5	71,5	80,5
	41-55	17	13,8	13,8	94,3
	56-70	7	5,7	5,7	100,0
Total		123	100,0	100,0	

**2.Age**

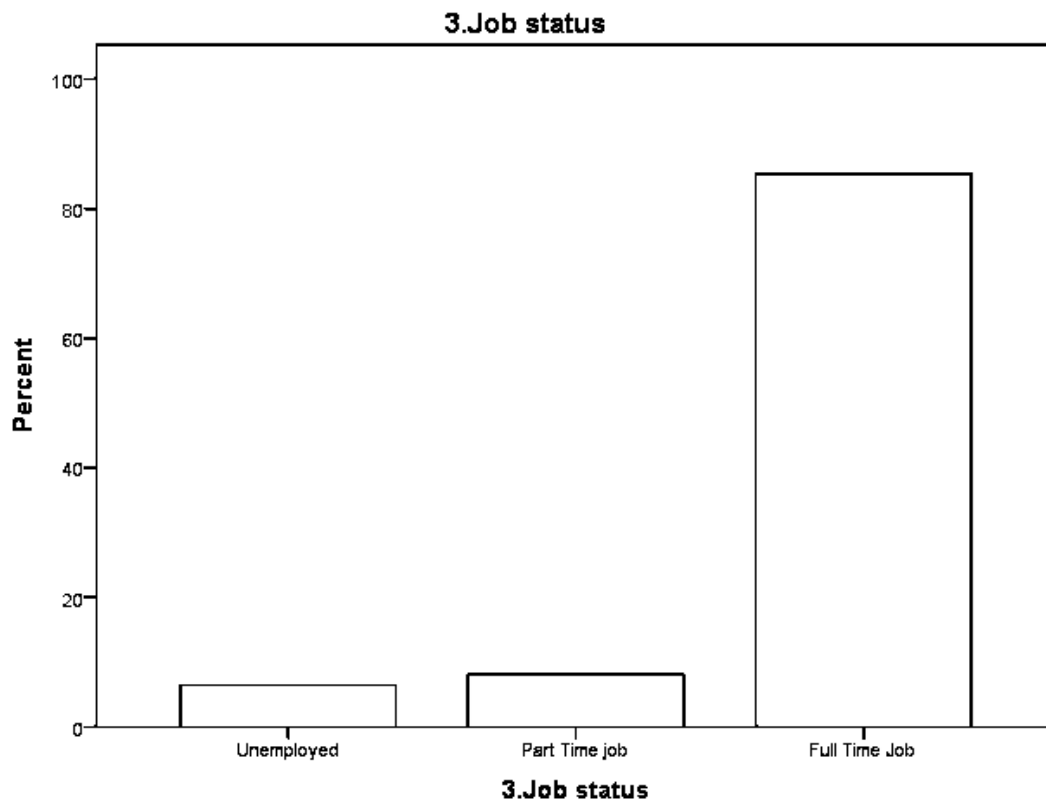


### 4.1.3 Job Status

The 85,4% of the participants had a full-time job, the 8.1% has a part time job and the rest 6,5% were unemployed.

**3.Job status**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Unemployed	8	6,5	6,5	6,5
	Part Time job	10	8,1	8,1	14,6
	Full Time Job	105	85,4	85,4	100,0
	Total	123	100,0	100,0	

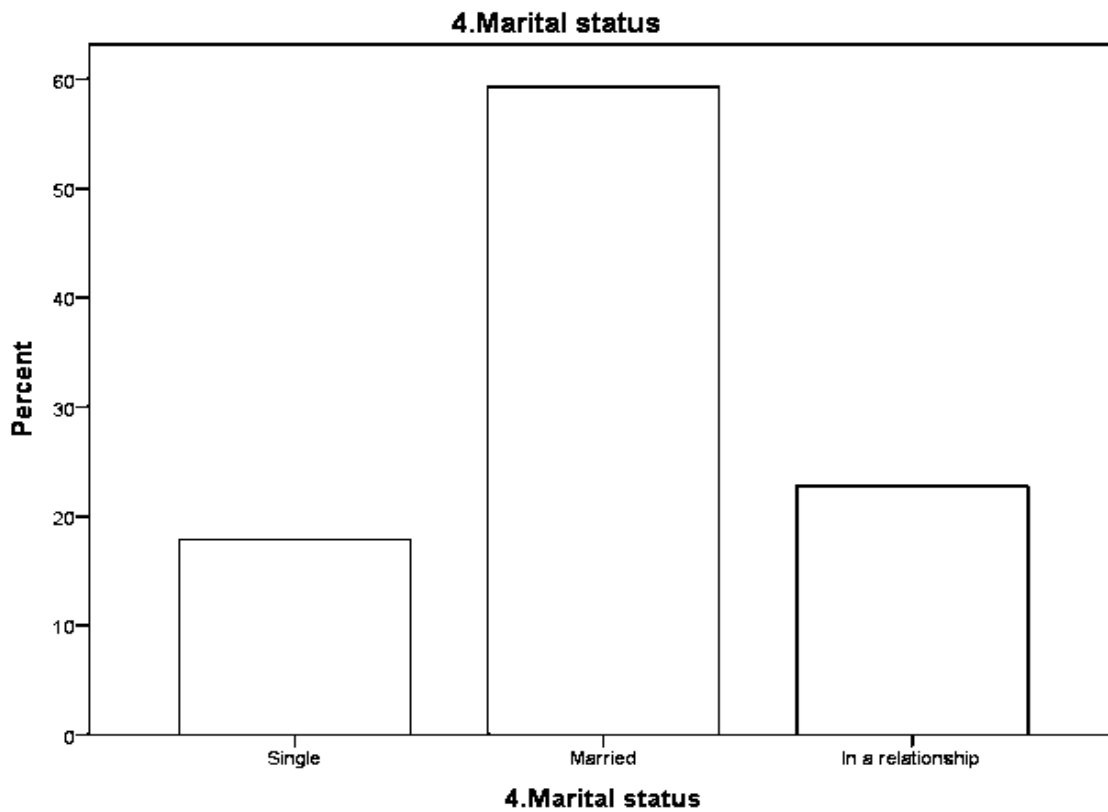


#### 4.1.4 Marital Status

The 59,3% of the participants were married, the 22,8% has a part time job were in a relationship and the rest 17,9% were single.

**4.Marital status**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	22	17,9	17,9	17,9
	Married	73	59,3	59,3	77,2
	In a relationship	28	22,8	22,8	100,0
	Total	123	100,0	100,0	

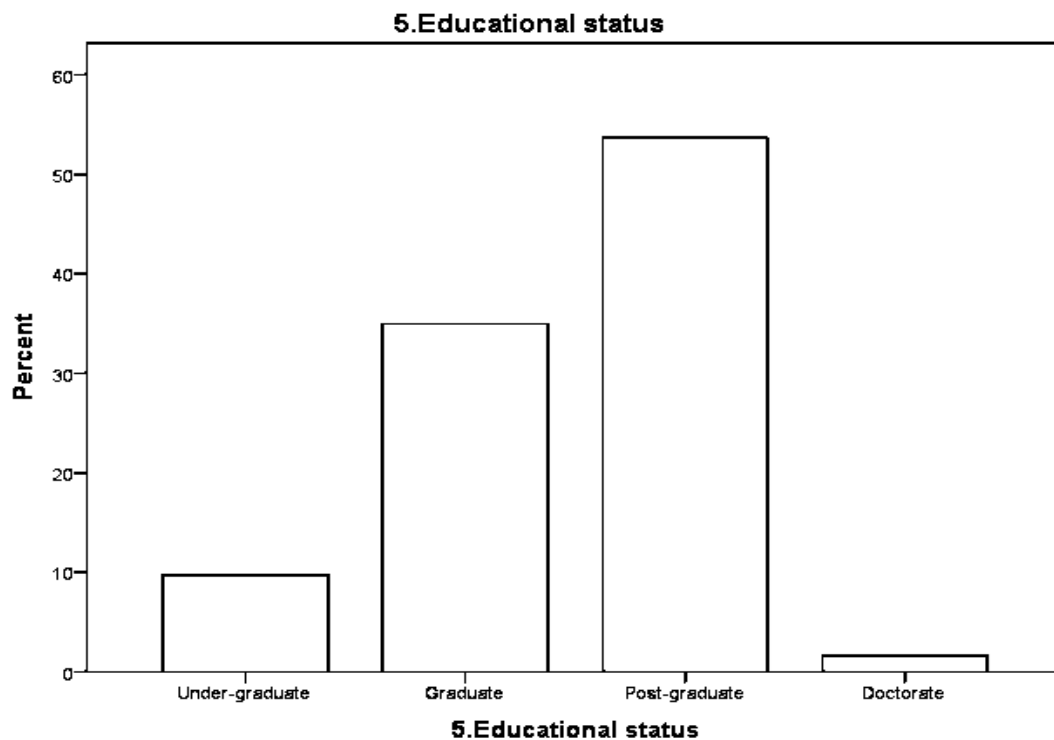


#### 4.1.5 Educational status

The 53,7% of the participants were postgraduates, the 35% were graduates, the 9,8% were undergraduates, and the rest 1,6% has a Doctorate.

**5.Educational status**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Under-graduate	12	9,8	9,8	9,8
	Graduate	43	35,0	35,0	44,7
	Post-graduate	66	53,7	53,7	98,4
	Doctorate	2	1,6	1,6	100,0
	Total	123	100,0	100,0	





#### 4.1.6 Monthly salary in (€)

The 31,7% of the participants said that their monthly income was from 1201 - 1800€, the 24,4% had a monthly income of 1801 - 2500€, the 15,4% from 851-1200€, the 14,6% had a monthly income of ≤850€ and the rest 13,8% had a monthly income of ≥2500€.

**6.Monthly salary in (€)**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	≤850	18	14,6	14,6	14,6
	851 - 1200	19	15,4	15,4	30,1
	1201 - 1800	39	31,7	31,7	61,8
	1801 - 2500	30	24,4	24,4	86,2
	≥2500	17	13,8	13,8	100,0
	Total	123	100,0	100,0	

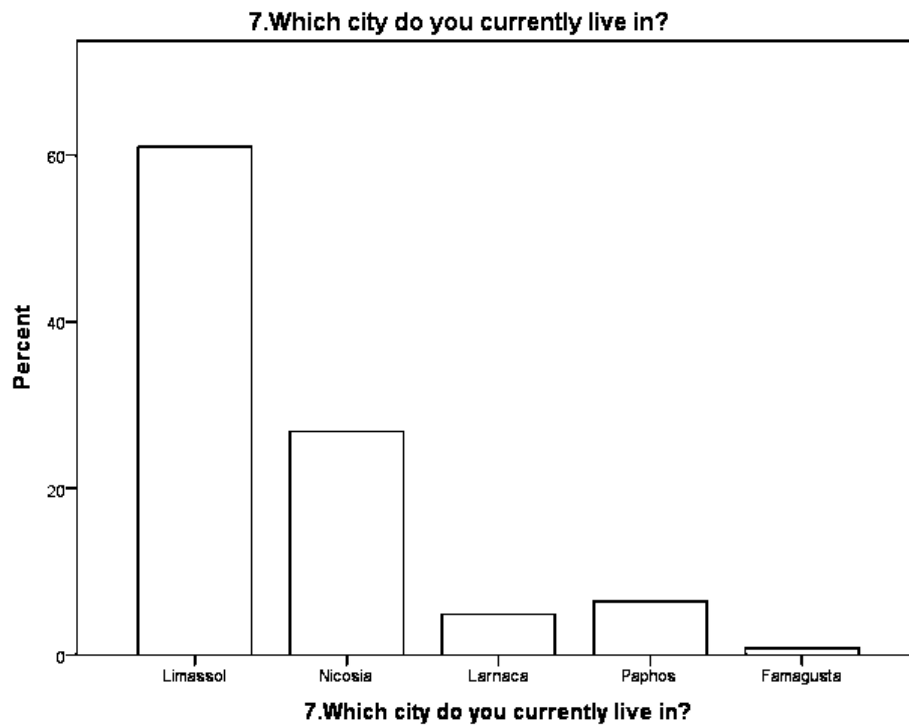


#### 4.1.7 Which city do you currently live in?

The 61% of the participants live in Limassol, the 26,8% live in Nicosia, the 6,5% live in Paphos, the 4,9% live in Larnaca and the ,8% live in Famagusta.

#### 7.Which city do you currently live in?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Limassol	75	61,0	61,0	61,0
	Nicosia	33	26,8	26,8	87,8
	Larnaca	6	4,9	4,9	92,7
	Paphos	8	6,5	6,5	99,2
	Famagusta	1	,8	,8	100,0
	Total	123	100,0	100,0	

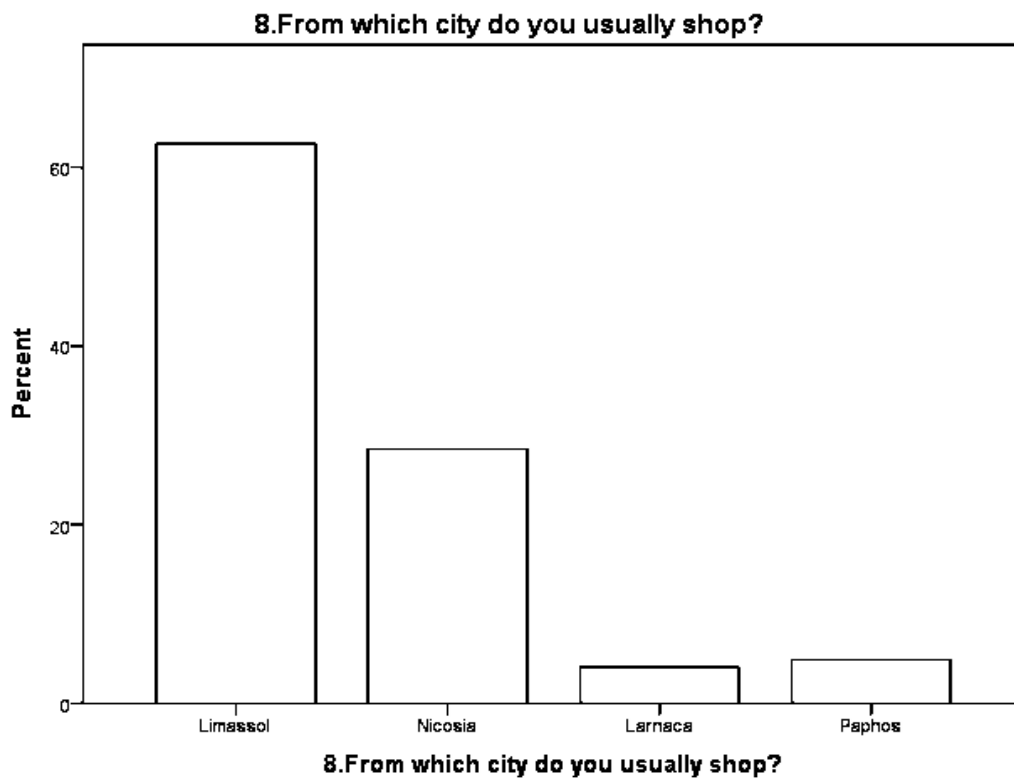


#### 4.1.8 From which city do you usually shop?

The 62,6% of the participants shop in Limassol, the 28,5% shop in Nicosia, the 4,9% shop in Paphos and the 4,1% shop in Larnaca.

**8.From which city do you usually shop?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Limassol	77	62,6	62,6	62,6
	Nicosia	35	28,5	28,5	91,1
	Larnaca	5	4,1	4,1	95,1
	Paphos	6	4,9	4,9	100,0
	Total	123	100,0	100,0	



#### 4.1.9 How often do you usually shop?

The 44,7% of the participants said that usually shop once a month, the 20,3% shop usually during Christmas/Easter holidays, the 19,5% shop usually discounts and the rest 15,4% shop once a week.

**9.How often do you usually shop?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Once a week	19	15,4	15,4	15,4
	Once a month	55	44,7	44,7	60,2
	Usually I shop during Christmas/Easter holidays	25	20,3	20,3	80,5
	Usually, I shop during discounts	24	19,5	19,5	100,0
	Total	123	100,0	100,0	



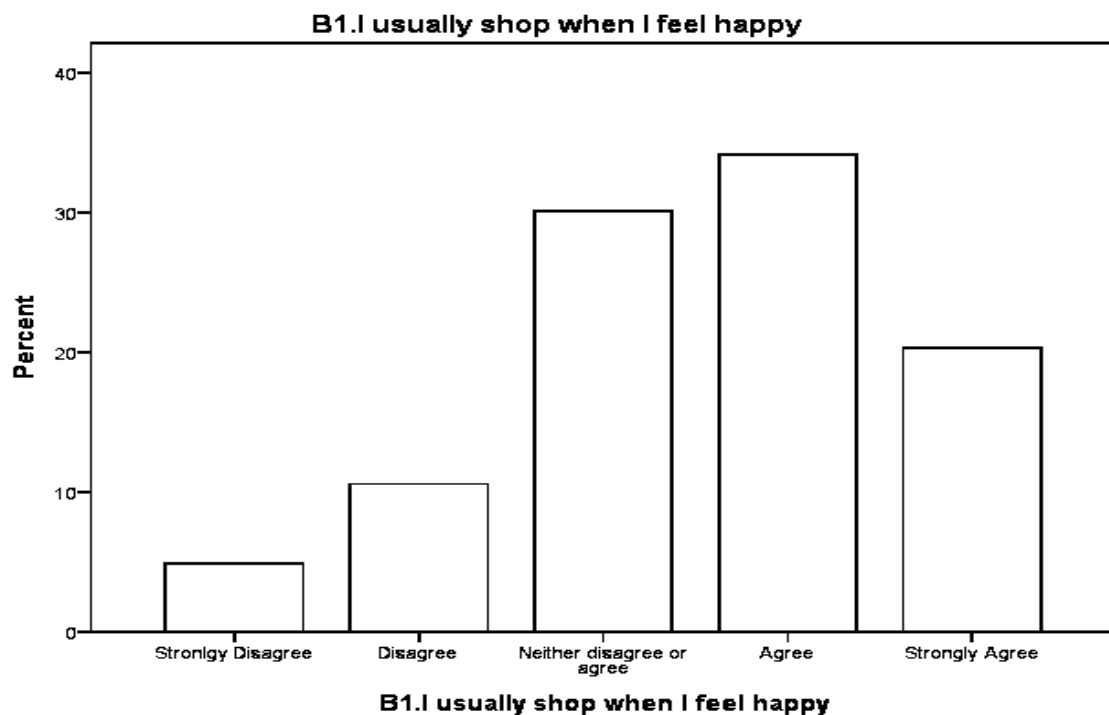
## 4.2 Main Questionnaire Analysis

### 4.2.1 Question 1

The 54,4% of the participants said that they either agree or strongly agree with the opinion that they usually shop when they feel happy and the 30,1% neither disagree nor agree with the above opinion.

**B1.I usually shop when I feel happy**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	6	4,9	4,9	4,9
	Disagree	13	10,6	10,6	15,4
	Neither disagree nor agree	37	30,1	30,1	45,5
	Agree	42	34,1	34,1	79,7
	Strongly Agree	25	20,3	20,3	100,0
	Total	123	100,0	100,0	



## 4.2.2 Question 2

The 39% of the participants said that they either disagree or strongly disagree with the opinion that they usually shop when they feel sad/disappointed, the 33,3% said that they either agree or strongly agree and the 27,6% neither disagree nor agree with the above opinion.

**B2.I usually shop when I feel sad/disappointed**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	26	21,1	21,1	21,1
	Disagree	22	17,9	17,9	39,0
	Neither disagree nor agree	34	27,6	27,6	66,7
	Agree	25	20,3	20,3	87,0
	Strongly Agree	16	13,0	13,0	100,0
	Total	123	100,0	100,0	



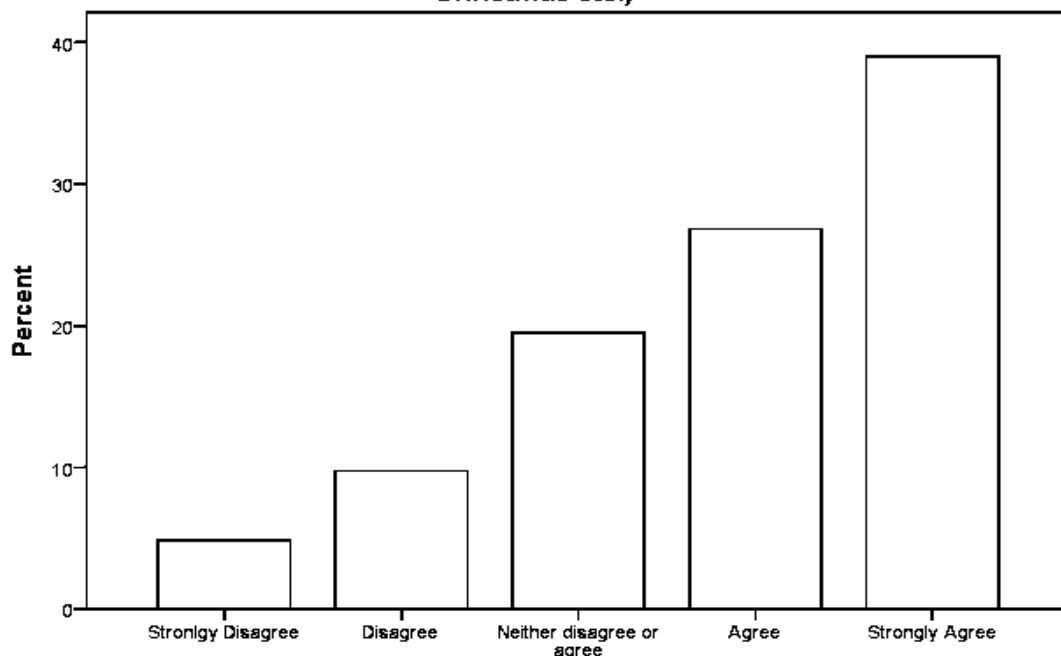
### 4.2.3 Question 3

The 65,8% of the participants said that they either agree or strongly agree with the opinion that they usually shop when they need a specific item for a specific occasion and the 19,5% neither disagree nor agree with the above opinion.

#### B3.I usually shop when I need a specific item for a specific occasion (Wedding, Christmas etc.)

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	6	4,9	4,9	4,9
Disagree	12	9,8	9,8	14,6
Neither disagree nor agree	24	19,5	19,5	34,1
Agree	33	26,8	26,8	61,0
Strongly Agree	48	39,0	39,0	100,0
Total	123	100,0	100,0	

#### B3.I usually shop when I need a specific item for a specific occasion (Wedding, Christmas etc.)



B3.I usually shop when I need a specific item for a specific occasion (Wedding, Christmas etc.)

#### 4.2.4 Question 4

The 39% of the participants said that they either disagree or strongly disagree with the opinion that they usually shop when they feel sad/disappointed, the 33,3% said that they either agree or strongly agree and the 27,6% neither disagree nor agree with the above opinion.

**B4. My purchases are usually affected by a fashion icon/fashion influencer**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	36	29,3	29,3	29,3
Disagree	30	24,4	24,4	53,7
Neither disagree nor agree	34	27,6	27,6	81,3
Agree	21	17,1	17,1	98,4
Strongly Agree	2	1,6	1,6	100,0
Total	123	100,0	100,0	





### 4.2.5 Question 5

The 38,2% of the participants said that they either agree or strongly agree with the opinion that they shop because they are interested in fashion, the 29,3% neither disagree nor agree with the above opinion and the 24,4% disagree.

**B5.I shop because I am a person that is interested in fashion**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	10	8,1	8,1	8,1
	Disagree	30	24,4	24,4	32,5
	Neither disagree nor agree	36	29,3	29,3	61,8
	Agree	33	26,8	26,8	88,6
	Strongly Agree	14	11,4	11,4	100,0
	Total	123	100,0	100,0	



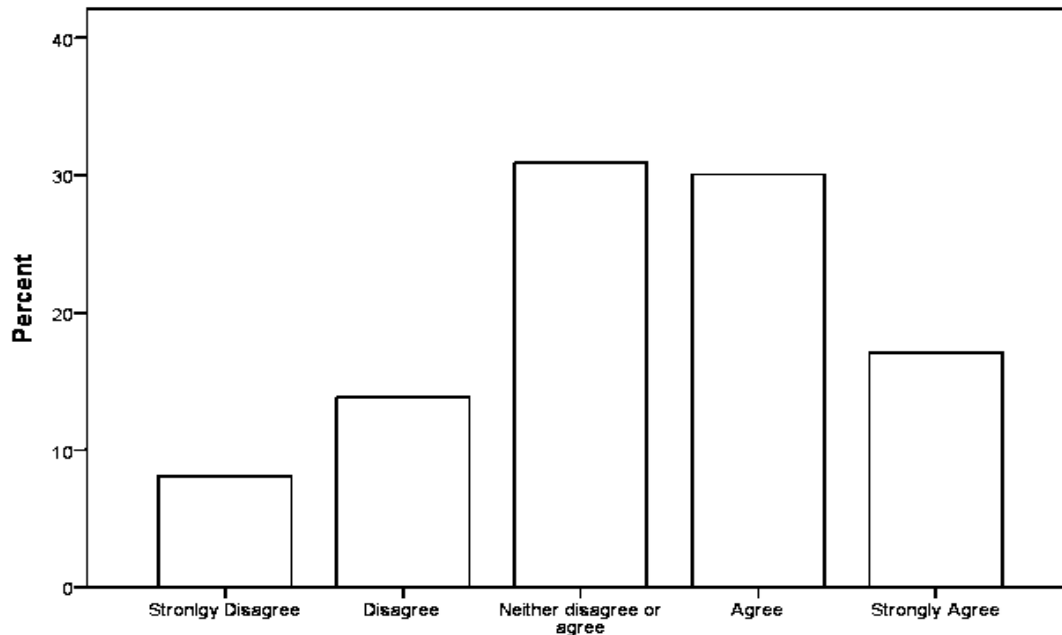
### 4.2.6 Question 6

The 47,2% of the participants said that they either agree or strongly agree with the opinion that the quality of clothes are important to them that is why they prefer to make their purchases from famous brands, the 30,9% neither disagree nor agree with the above opinion and the 13,8% disagree.

#### B6. Quality of clothes is important to me that is why I prefer to make my purchases from famous brands

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	10	8,1	8,1	8,1
Disagree	17	13,8	13,8	22,0
Neither disagree nor agree	38	30,9	30,9	52,8
Agree	37	30,1	30,1	82,9
Strongly Agree	21	17,1	17,1	100,0
Total	123	100,0	100,0	

#### B6. Quality of clothes is important to me that's why I prefer to make my purchases from famous brands



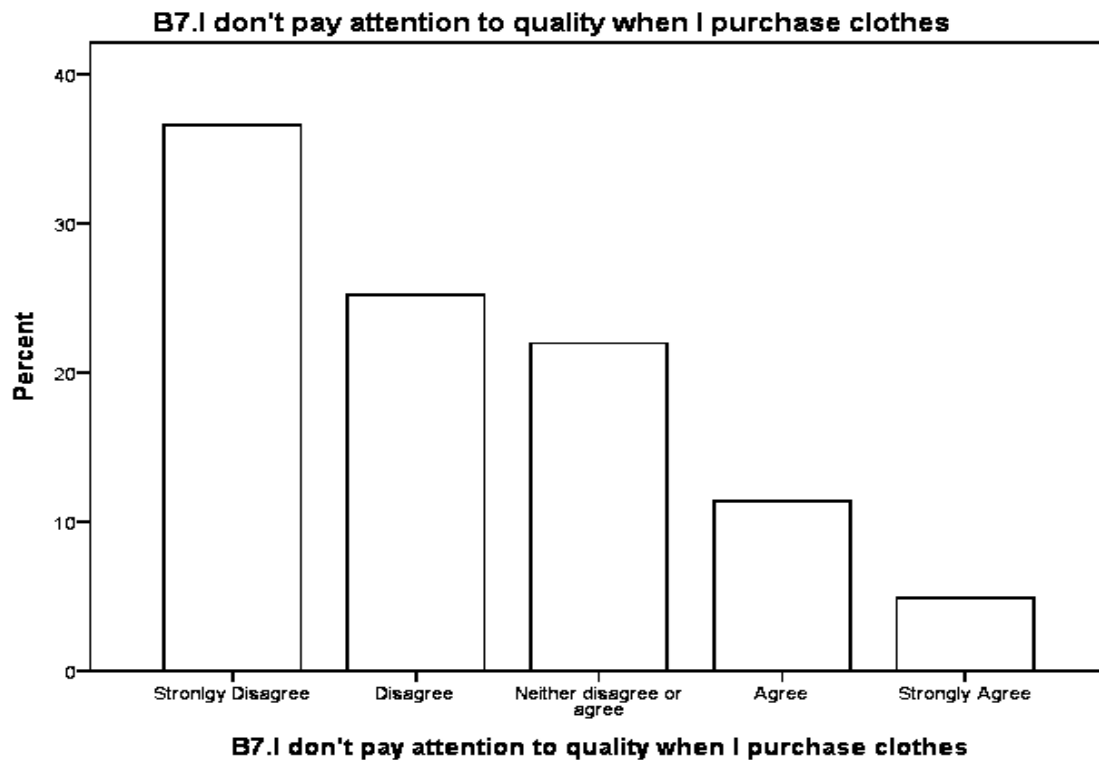
B6. Quality of clothes is important to me that's why I prefer to make my purchases from famous brands

### 4.2.7 Question 7

The 61,8% of the participants said that they either disagree or strongly disagree with the opinion that they do not pay attention to quality when they purchase clothes, the 22% neither disagree nor agree and the 16,3% said that they either agree or strongly agree with the above opinion.

**B7.I do not pay attention to quality when I purchase clothes**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	45	36,6	36,6	36,6
Disagree	31	25,2	25,2	61,8
Neither disagree nor agree	27	22,0	22,0	83,7
Agree	14	11,4	11,4	95,1
Strongly Agree	6	4,9	4,9	100,0
Total	123	100,0	100,0	

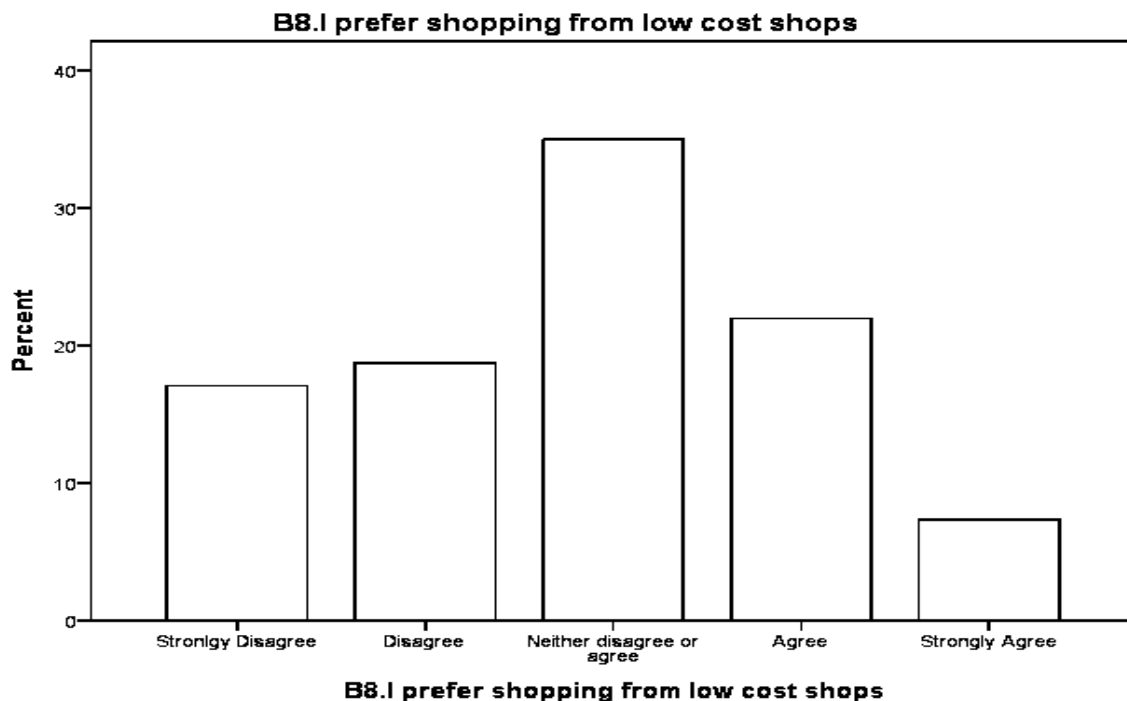


### 4.2.8 Question 8

The 35,8% of the participants said that they either disagree or strongly disagree with the opinion that they prefer shopping from low-cost shops, the 35% said that they neither disagree nor agree and the rest 29,3% either agree or strongly agree with the above opinion.

**B8.I prefer shopping from low-cost shops**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	21	17,1	17,1	17,1
	Disagree	23	18,7	18,7	35,8
	Neither disagree nor agree	43	35,0	35,0	70,7
	Agree	27	22,0	22,0	92,7
	Strongly Agree	9	7,3	7,3	100,0
	Total	123	100,0	100,0	

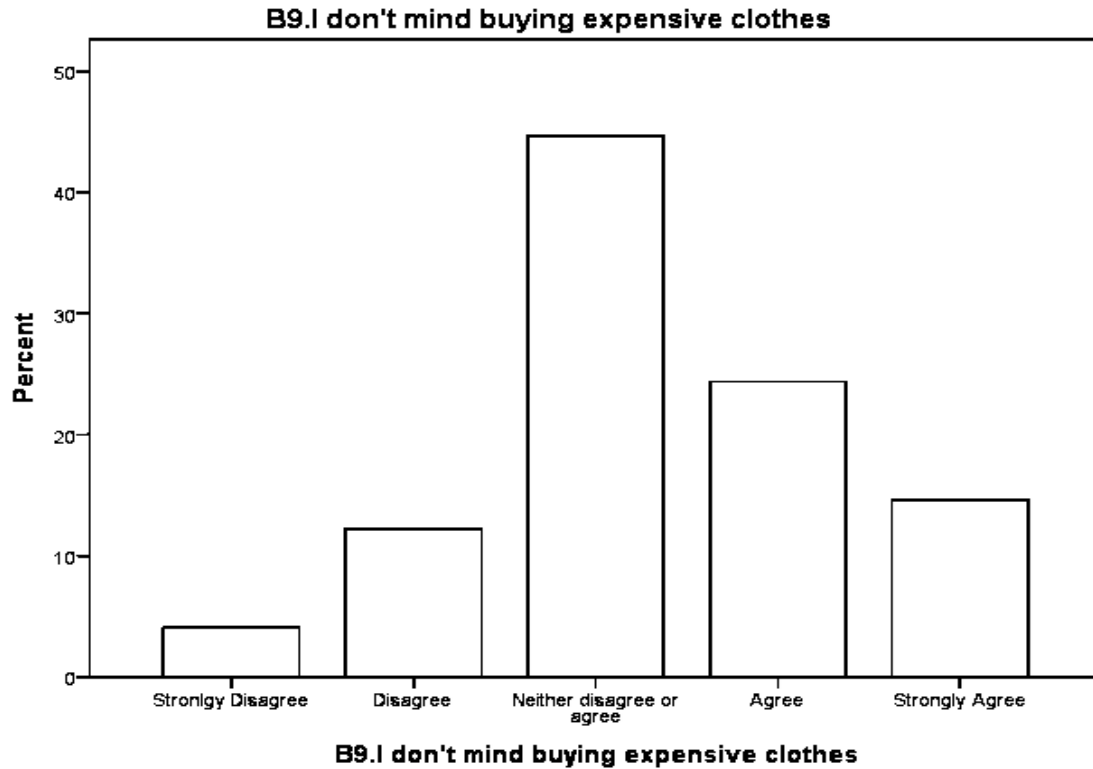


### 4.2.9 Question 9

The 44,7% of the participants said that they neither disagree nor agree with the opinion that they do not mind buying expensive clothes, the 39% either agree or strongly agree with the above opinion and the 16,3% either disagree or strongly disagree.

**B9.I do not mind buying expensive clothes**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	5	4,1	4,1	4,1
	Disagree	15	12,2	12,2	16,3
	Neither disagree nor agree	55	44,7	44,7	61,0
	Agree	30	24,4	24,4	85,4
	Strongly Agree	18	14,6	14,6	100,0
	Total	123	100,0	100,0	

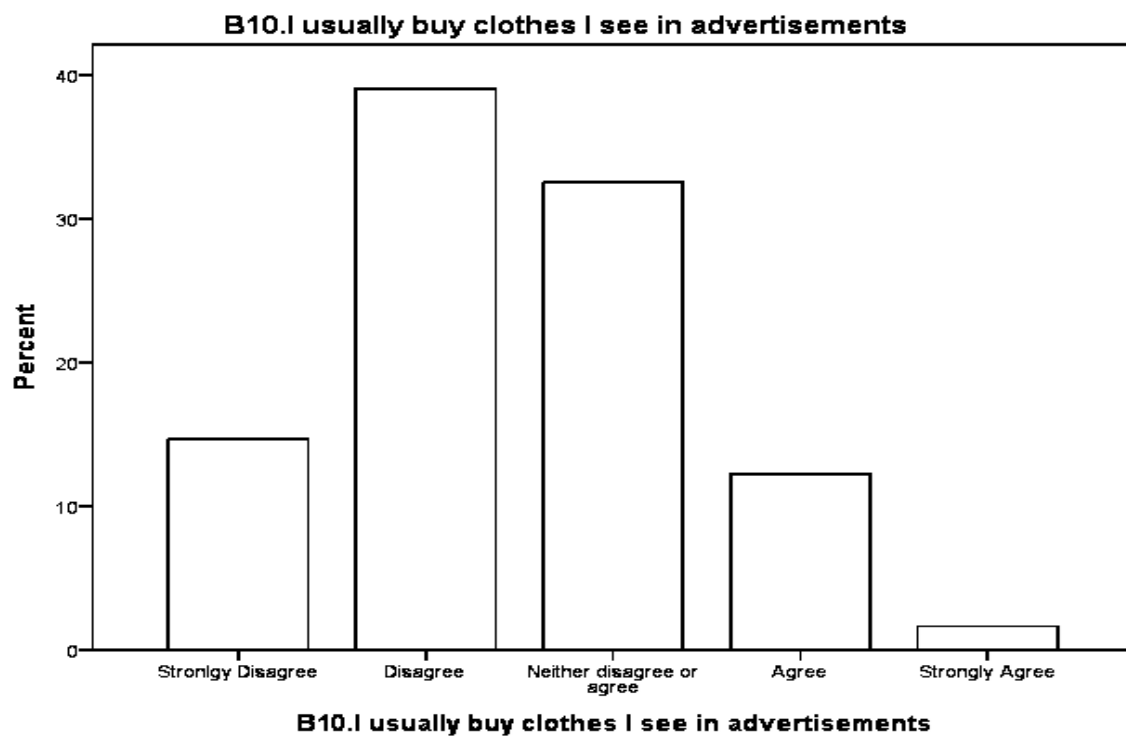


#### 4.2.10 Question 10

The 53,6% of the participants said that they either disagree or strongly disagree with the opinion that they buy clothes they see in advertisements, the 32,5% said that they neither disagree nor agree with the above opinion and the rest 13,8% said that they either agree or strongly agree with the above opinion.

**B10.I usually buy clothes I see in advertisements**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	18	14,6	14,6	14,6
	Disagree	48	39,0	39,0	53,7
	Neither disagree nor agree	40	32,5	32,5	86,2
	Agree	15	12,2	12,2	98,4
	Strongly Agree	2	1,6	1,6	100,0
	Total	123	100,0	100,0	

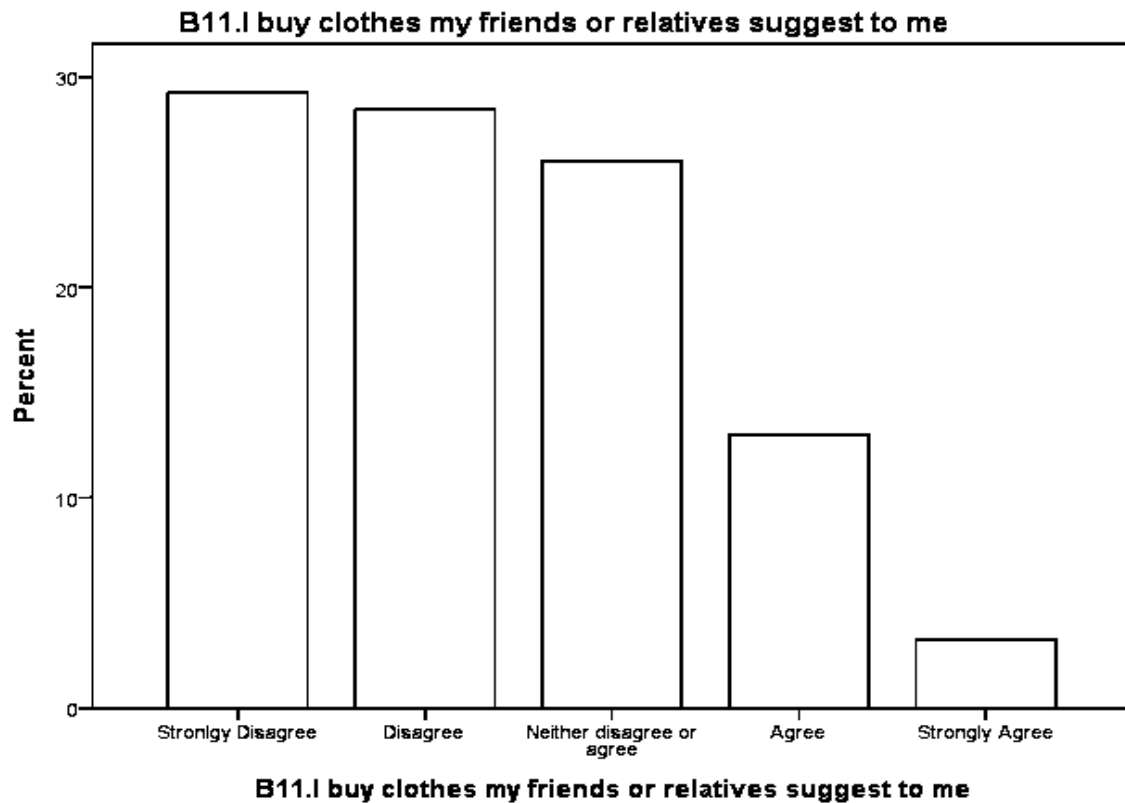


### 4.2.11 Question 11

The 57,8% of the participants said that they either disagree or strongly disagree with the opinion that they buy clothes their friends or relatives suggest to them, the 26% said that they neither disagree nor agree with the above opinion and the rest 16,6% either agree or strongly agree.

**B11.I buy clothes my friends or relatives suggest to me**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	36	29,3	29,3	29,3
	Disagree	35	28,5	28,5	57,7
	Neither disagree nor agree	32	26,0	26,0	83,7
	Agree	16	13,0	13,0	96,7
	Strongly Agree	4	3,3	3,3	100,0
	Total	123	100,0	100,0	

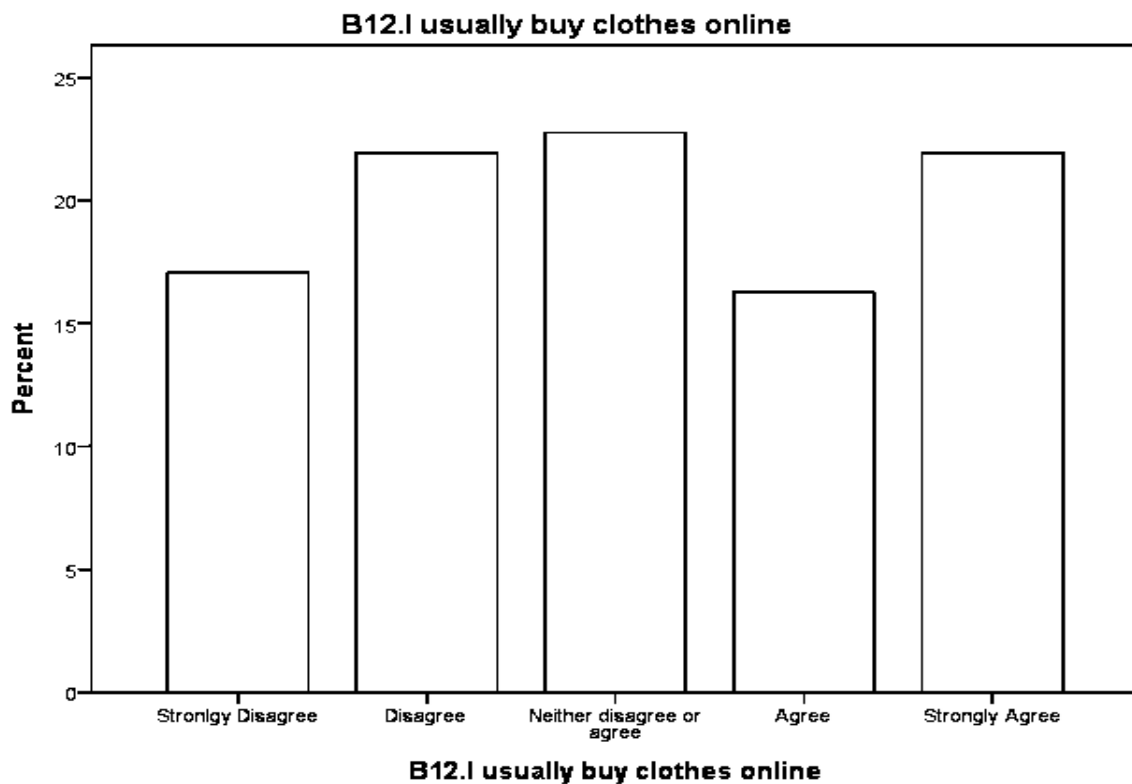


#### 4.2.12 Question 12

The 39,1% of the participants said that they either disagree or strongly disagree with the opinion that they buy clothes online, the 38,3% said that they either agree or strongly agree with the above opinion and the rest 22,8% neither disagree nor agree.

**B12.I usually buy clothes online**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	21	17,1	17,1	17,1
	Disagree	27	22,0	22,0	39,0
	Neither disagree nor agree	28	22,8	22,8	61,8
	Agree	20	16,3	16,3	78,0
	Strongly Agree	27	22,0	22,0	100,0
	Total	123	100,0	100,0	



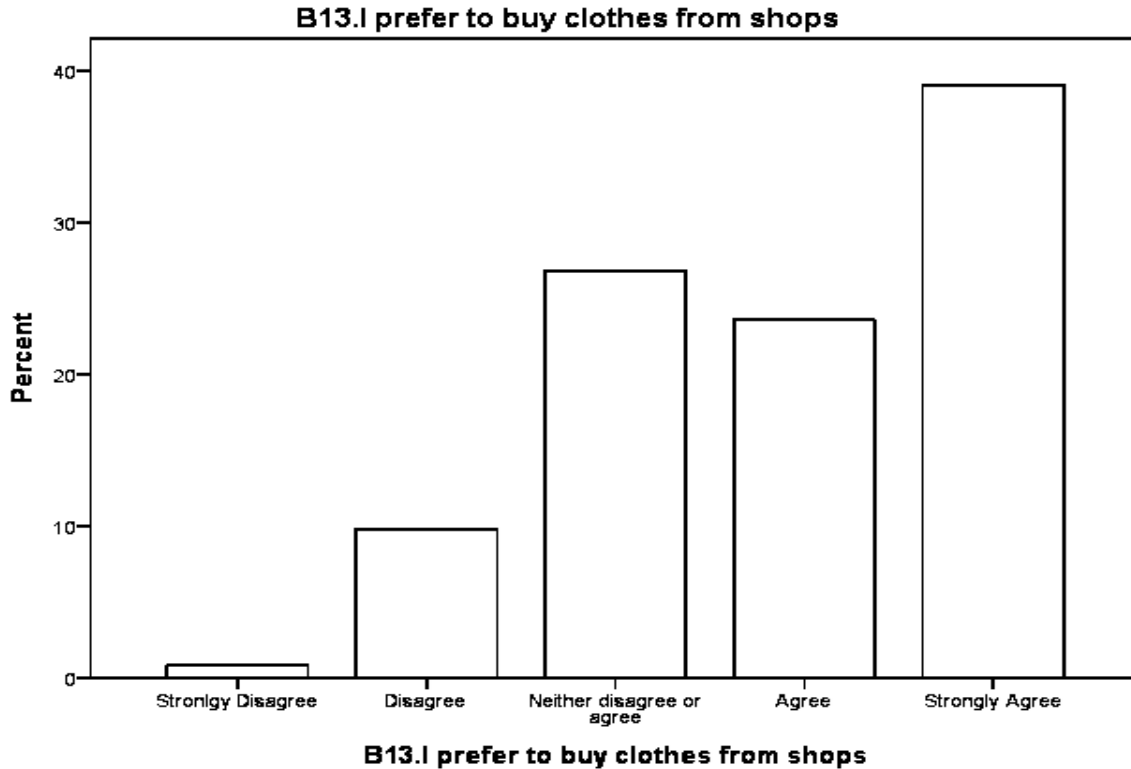


### 4.2.13 Question 13

The 62,6% of the participants said that they either agree or strongly agree with the opinion that they prefer to buy clothes from shops and the 26,8% neither disagree or agree with the above opinion.

**B13.I prefer to buy clothes from shops**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	1	,8	,8	,8
Disagree	12	9,8	9,8	10,6
Neither disagree nor agree	33	26,8	26,8	37,4
Agree	29	23,6	23,6	61,0
Strongly Agree	48	39,0	39,0	100,0
Total	123	100,0	100,0	



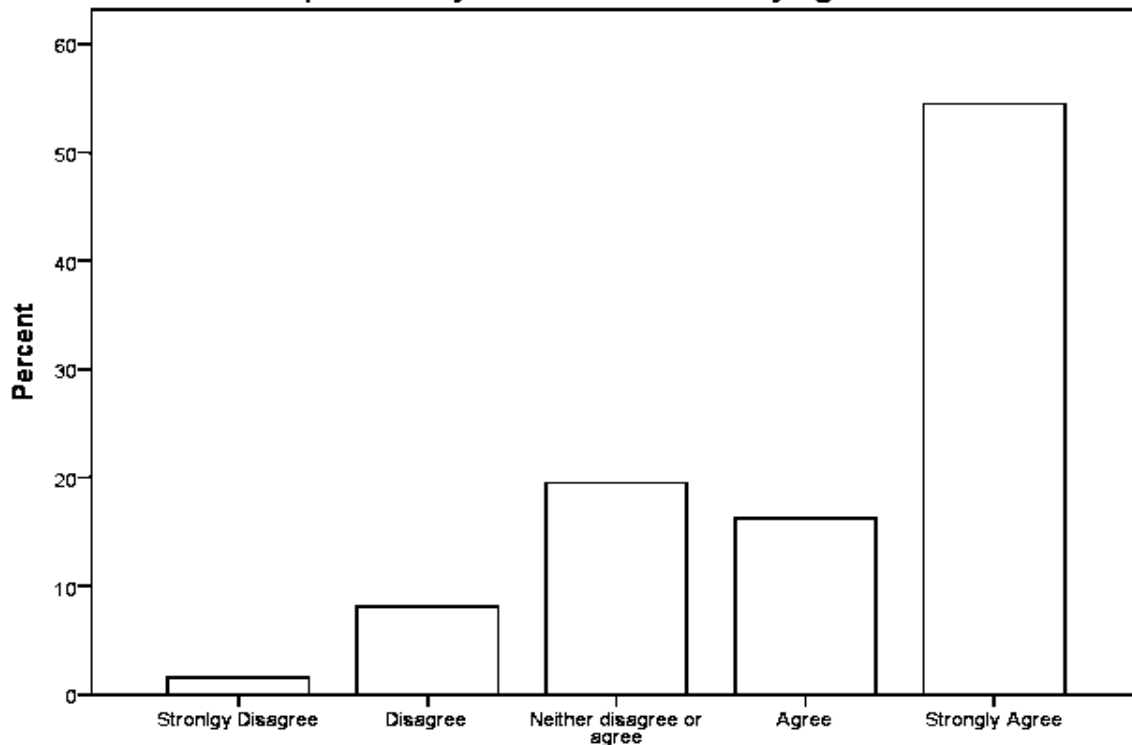
#### 4.2.14 Question 14

The 70,8% of the participants said that they either agree or strongly agree with the opinion that they prefer to try on clothes before buying them and the 19,5% neither disagree nor agree with the above opinion.

**B14.I prefer to try on clothes before buying them**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	2	1,6	1,6	1,6
Disagree	10	8,1	8,1	9,8
Neither disagree nor agree	24	19,5	19,5	29,3
Agree	20	16,3	16,3	45,5
Strongly Agree	67	54,5	54,5	100,0
Total	123	100,0	100,0	

**B14.I prefer to try on clothes before buying them**



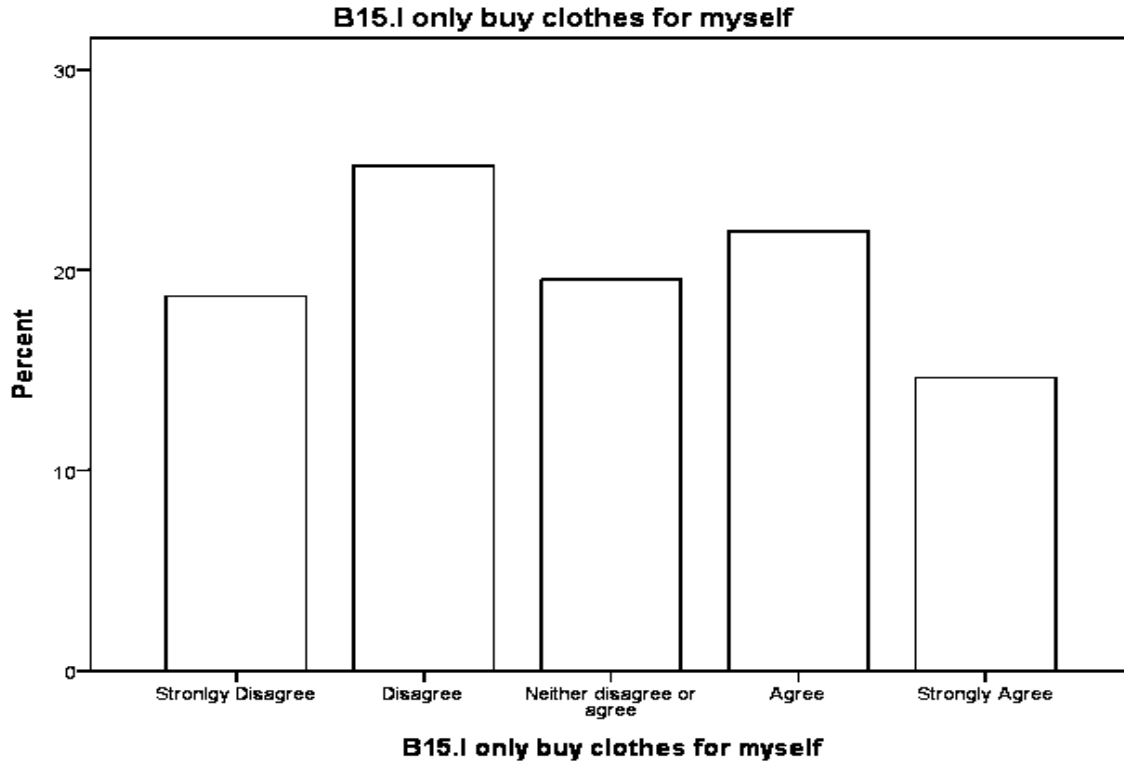
**B14.I prefer to try on clothes before buying them**

### 4.2.15 Question 15

The 43,9% of the participants said that they either disagree or strongly disagree with the opinion that they buy clothes for themselves, the 36,6% said that they either agree or strongly agree and the 19,5% neither disagree nor agree with the above opinion.

**B15.I only buy clothes for myself**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	23	18,7	18,7	18,7
	Disagree	31	25,2	25,2	43,9
	Neither disagree nor agree	24	19,5	19,5	63,4
	Agree	27	22,0	22,0	85,4
	Strongly Agree	18	14,6	14,6	100,0
	Total	123	100,0	100,0	



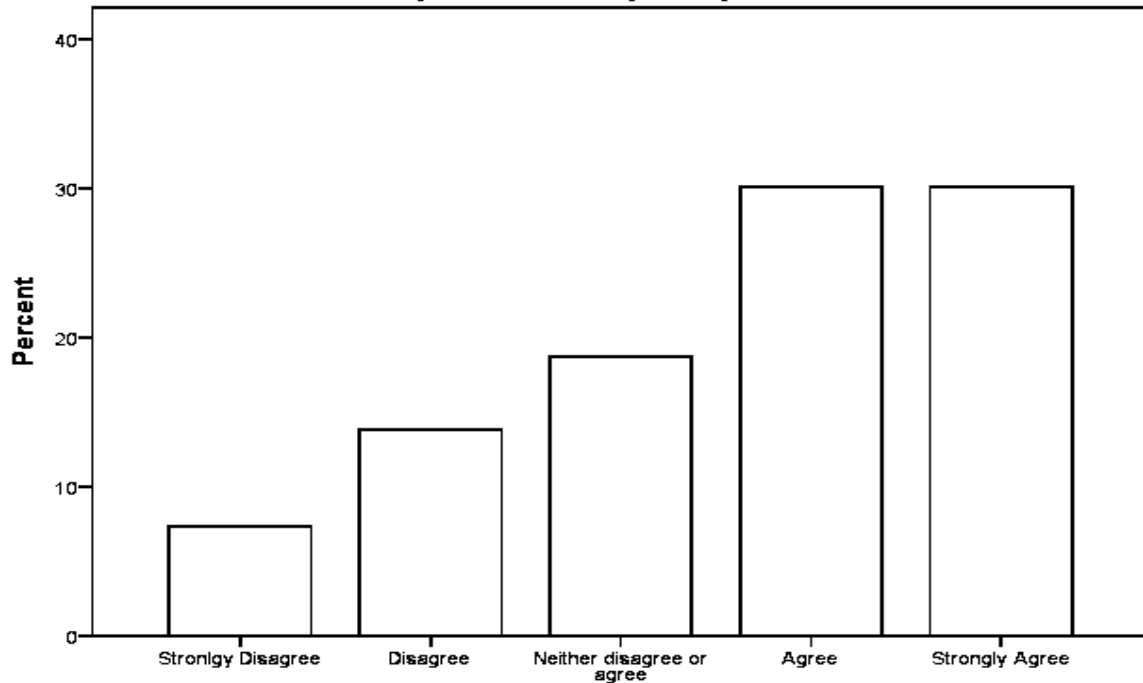
#### 4.2.16 Question 16

The 60,2% of the participants said that they either agree or strongly agree with the opinion that they buy clothes for their family/friends and the 18,7% neither disagree or agree with the above opinion.

**B16.I buy clothes for my family/friends**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	9	7,3	7,3	7,3
	Disagree	17	13,8	13,8	21,1
	Neither disagree nor agree	23	18,7	18,7	39,8
	Agree	37	30,1	30,1	69,9
	Strongly Agree	37	30,1	30,1	100,0
	Total	123	100,0	100,0	

**B16.I buy clothes for my family/friends**



**B16.I buy clothes for my family/friends**

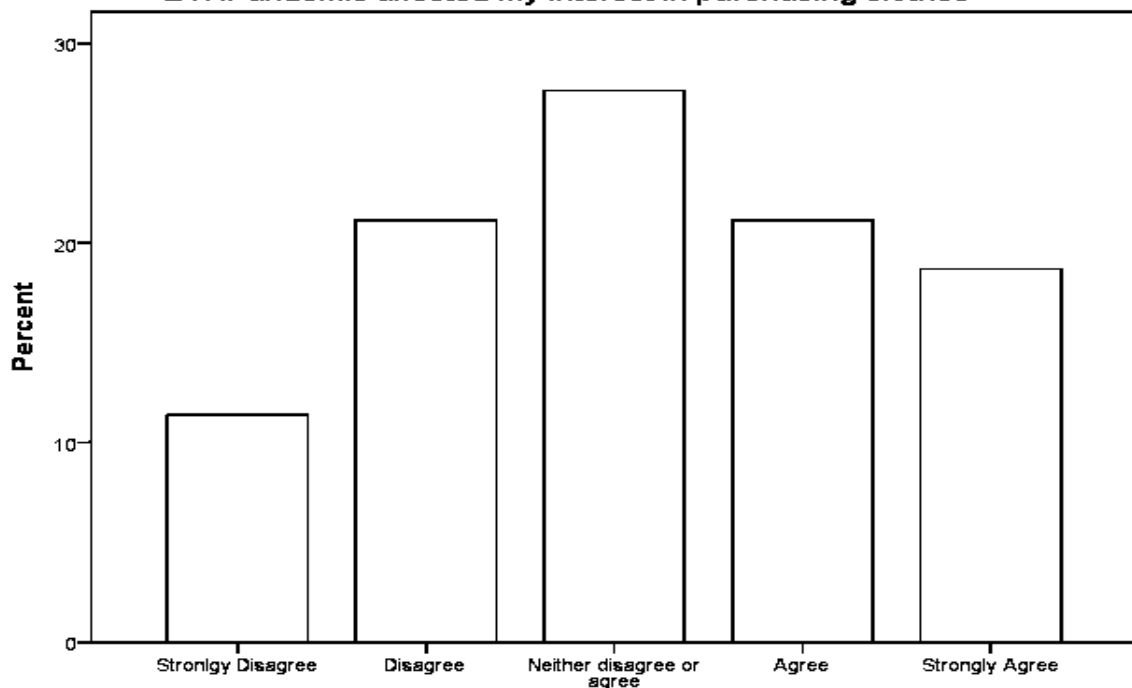
#### 4.2.17 Question 17

The 39,8% of the participants said that they either agree or strongly agree with the opinion that the Pandemic affected their interest in purchasing clothes, the 32,5% said that they either disagree or strongly disagree and the rest 27,6% neither disagree or agree with the above opinion.

**B17.Pandemic affected my interest in purchasing clothes**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	14	11,4	11,4	11,4
	Disagree	26	21,1	21,1	32,5
	Neither disagree nor agree	34	27,6	27,6	60,2
	Agree	26	21,1	21,1	81,3
	Strongly Agree	23	18,7	18,7	100,0
	Total	123	100,0	100,0	

**B17.Pandemic affected my interest in purchasing clothes**



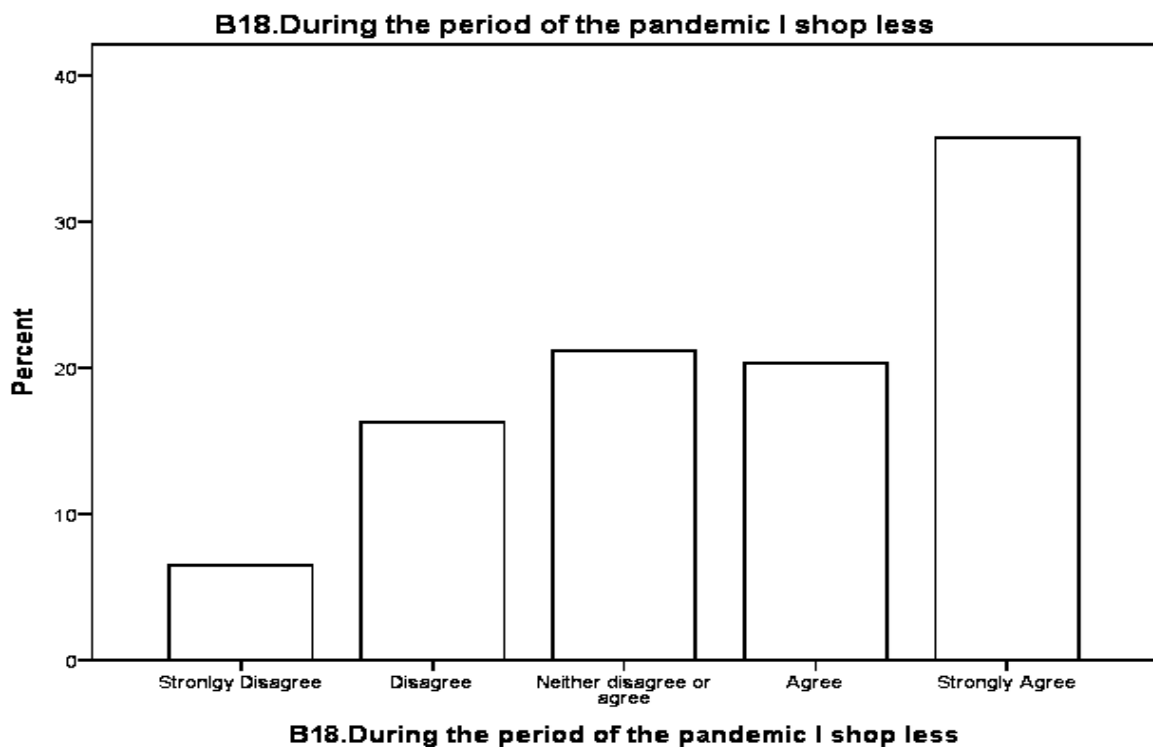
**B17.Pandemic affected my interest in purchasing clothes**

### 4.2.18 Question 18

The 56,1% of the participants said that they either agree or strongly agree with the opinion that during the period of the pandemic they shop less, the 23% either disagree or strongly disagree and the rest 21,1% neither disagree nor agree with the above opinion.

**B18.During the period of the pandemic I shop less**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	8	6,5	6,5	6,5
	Disagree	20	16,3	16,3	22,8
	Neither disagree nor agree	26	21,1	21,1	43,9
	Agree	25	20,3	20,3	64,2
	Strongly Agree	44	35,8	35,8	100,0
	Total	123	100,0	100,0	

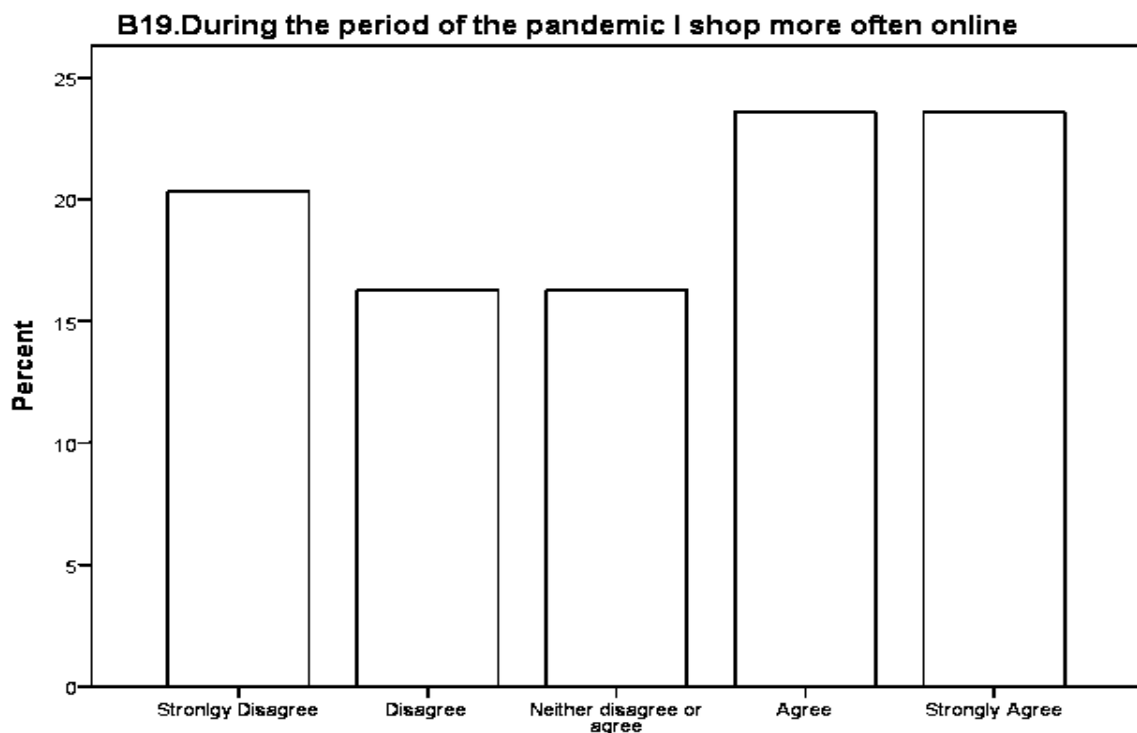


#### 4.2.19 Question 19

The 47,2% of the participants said that they either agree or strongly agree with the opinion that during the period of the pandemic they shop more often online, the 36,6% either disagree or strongly disagree and the rest 16,3% neither disagree nor agree with the above opinion.

**B19.During the period of the pandemic I shop more often online**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	25	20,3	20,3	20,3
Disagree	20	16,3	16,3	36,6
Neither disagree nor agree	20	16,3	16,3	52,8
Agree	29	23,6	23,6	76,4
Strongly Agree	29	23,6	23,6	100,0
Total	123	100,0	100,0	



**B19.During the period of the pandemic I shop more often online**

## 4.3 Crosstabs X<sup>2</sup>

### 1<sup>ST</sup> Crosstabulation

#### Comparing Gender with the question B2.I usually shop when I feel sad/disappointed.

To see whether we have a statistical importance among our compared variables, we want our Pearson chi-square rate to be smaller or equal to 0,05. We can see from the chi-Square tests table that we have a statistical significance between the two variables as sig=,001 that is sig.< than Pearson rate 0,05. Our crosstab chart shows as that most female participants agreed and strongly agreed with the statement that they usually shop when they feel sad/disappointed whereas most male participants disagreed and strongly disagreed with this statement. Below follow the relevant charts.

**Crosstab**

Count

		B2.I usually shop when I feel sad/disappointed					Total
		Strongly Disagree	Disagree	Neither disagree nor agree	Agree	Strongly Agree	
1.Gender	Female	12	19	23	23	14	91
	Male	14	3	11	2	2	32
	Total	26	22	34	25	16	123

**Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	18,658 <sup>a</sup>	4	,001
Likelihood Ratio	18,797	4	,001
Linear-by-Linear Association	10,261	1	,001
N of Valid Cases	123		

a. 1 cells (10,0%) have expected count less than 5. The minimum expected count is 4,16.



**2<sup>ND</sup> Crosstabulation**

**Comparing Educational status with the question B12.I usually buy clothes online.**

We can see from the chi-Square tests table that we have a statistical significance between the two variables as sig.=,006 that is sig.< than Pearson rate 0,05. Our crosstab chart shows as that most under-graduates and graduates participants disagreed and strongly disagreed with the statement that they usually buy clothes online whereas most post-graduates participants agreed and strongly agreed with this statement. Below follow the relevant charts.

**Crosstab**

Count

		B12.I usually buy clothes online					Total
		Strongly Disagree	Disagree	Neither disagree nor agree	Agree	Strongly Agree	
5.Educational status	Under-graduate	1	6	3	2	0	12
	Graduate	11	11	10	6	5	43
	Post-graduate	9	10	15	10	22	66
	Doctorate	0	0	0	2	0	2
Total		21	27	28	20	27	123

**Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	27,906 <sup>a</sup>	12	,006
Likelihood Ratio	26,330	12	,010
Linear-by-Linear Association	9,859	1	,002
N of Valid Cases	123		

a. 10 cells (50,0%) have expected count less than 5. The minimum expected count is ,33.

### **3<sup>RD</sup> Crosstabulation**

#### **Comparing Monthly salary in (€) with the question B17.Pandemic affected my interest in purchasing clothes.**

To see whether we have a statistical importance among our compared variables, we want our Pearson chi-square rate to be smaller or equal to 0,05. We can see from the chi-Square tests table that we have a statistical significance between the two variables as sig.=,031 that is sig.< than Pearson rate 0,05. Our crosstab chart shows as that most participants with monthly salary ≤850 € disagreed with the statement that the Pandemic affected their interest in purchasing clothes, most participants with monthly salary from 851 – 1200 € neither agreed nor disagreed whereas most participants with monthly salary from 1201 € and up, agreed and strongly agreed with this statement. Below follow the relevant charts.

**Crosstab**

Count

		B17.Pandemic affected my interest in purchasing clothes					Total
		Strongly Disagree	Disagree	Neither disagree nor agree	Agree	Strongly Agree	
6.Monthly salary in (€)	≤850	1	8	3	3	3	18
	851 – 1200	0	5	10	3	1	19
	1201 – 1800	6	6	12	6	9	39
	1801 – 2500	4	5	4	12	5	30
	≥2500	3	2	5	2	5	17
<b>Total</b>		<b>14</b>	<b>26</b>	<b>34</b>	<b>26</b>	<b>23</b>	<b>123</b>

**Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	28,036 <sup>a</sup>	16	,031
Likelihood Ratio	28,743	16	,026

Linear-by-Linear Association	1,026	1	,311
N of Valid Cases	123		

a. 16 cells (64,0%) have expected count less than 5. The minimum expected count is 1,93.

## Chapter 5 Discussion of the Findings and Results

According to what mentioned above, the 54,4% of the participants said that they either agree or strongly agree with the opinion that they usually shop when they feel happy and the 30,1% neither disagree nor agree with the above opinion, the 39% of the participants said that they either disagree or strongly disagree with the opinion that they usually shop when they feel sad/disappointed, the 33,3% said that they either agree or strongly agree and the 27,6% neither disagree nor agree with the above opinion and the 65,8% of the participants said that they either agree or strongly agree with the opinion that they usually shop when they need a specific item for a specific occasion and the 19,5% neither disagree nor agree with the above opinion.

In advance, the 39% of the participants said that they either disagree or strongly disagree with the opinion that they usually shop when they feel sad/disappointed, the 33,3% said that they either agree or strongly agree and the 27,6% neither disagree nor agree with the above opinion, the 38,2% of the participants said that they either agree or strongly agree with the opinion that they shop because they are interested in fashion, the 29,3% neither disagree nor agree with the above opinion and the 24,4% disagree and the 47,2% of the participants said that they either agree or strongly agree with the opinion that the quality of clothes are important to them that's why they prefer to make their purchases from famous brands, the 30,9% neither disagree nor agree with the above opinion and the 13,8% disagree.

In advance, the 61,8% of the participants said that they either disagree or strongly disagree with the opinion that they don't pay attention to quality when they purchase clothes, the 22% neither disagree nor agree and the 16,3% said that they either agree or strongly agree with the above opinion, the 35,8% of the participants said that they either disagree or strongly disagree with the opinion that they prefer shopping from low cost shops, the 35% said that they neither disagree nor agree and the rest 29,3% either agree or strongly agree with the above opinion and the 44,7% of the participants said that they neither disagree nor agree with the opinion that they don't mind buying expensive clothes, the 39% either agree or strongly agree with the above opinion and the 16,3% either disagree or strongly disagree.

The 53,6% of the participants said that they either disagree or strongly disagree with the opinion that they buy clothes they see in advertisements, the 32,5% said that they neither disagree nor agree with the above opinion and the rest 13,8% said that they either agree or strongly agree with the above opinion, the 57,8% of the participants said that they either disagree or strongly disagree with the opinion that they buy clothes their friends or relatives suggest to them, the 26% said that they neither disagree nor agree with the above opinion and the rest 16,6% either agree or strongly agree and the 39,1% of the participants said that they either disagree or strongly

disagree with the opinion that they buy clothes online, the 38,3% said that they either agree or strongly agree with the above opinion and the rest 22,8% neither disagree or agree.

Moreover, the 62,6% of the participants said that they either agree or strongly agree with the opinion that they prefer to buy clothes from shops and the 26,8% neither disagree or agree with the above opinion, the 70,8% of the participants said that they either agree or strongly agree with the opinion that they prefer to try on clothes before buying them and the 19,5% neither disagree or agree with the above opinion and the 43,9% of the participants said that they either disagree or strongly disagree with the opinion that they buy clothes for themselves, the 36,6% said that they either agree or strongly agree and the 19,5% neither disagree nor agree with the above opinion.

In advance, the 60,2% of the participants said that they either agree or strongly agree with the opinion that they buy clothes for their family/friends and the 18,7% neither disagree or agree with the above opinion, the 39,8% of the participants said that they either agree or strongly agree with the opinion that the Pandemic affected their interest in purchasing clothes, the 32,5% said that they either disagree or strongly disagree and the rest 27,6% neither disagree or agree with the above opinion, the 56,1% of the participants said that they either agree or strongly agree with the opinion that during the period of the pandemic they shop less, the 23% either disagree or strongly disagree and the rest 21,1% neither disagree or agree with the above opinion and the 47,2% of the participants said that they either agree or strongly agree with the opinion that during the period of the pandemic they shop more often online, the 36,6% either disagree or strongly disagree and the rest 16,3% neither disagree or agree with the above opinion.

Finally it is mentioned that the most female participants agreed and strongly agreed with the statement that they usually shop when they feel sad/disappointed whereas most male participants disagreed and strongly disagreed with this statement, the most under-graduates and graduates participants disagreed and strongly disagreed with the statement that they usually buy clothes online whereas most post-graduates

participants agreed and strongly agreed with this statement and most participants with monthly salary  $\leq 850$  € disagreed with the statement that the Pandemic affected their interest in purchasing clothes, most participants with monthly salary from 851 – 1200€ neither agreed nor disagreed whereas most participants with monthly salary from 1201 € and up, agreed and strongly agreed with this statement.

## Chapter 6

# Conclusions

According to what mentioned above, it should be said that as evidenced by the data presented in the literature review, the pandemic in general has a negative impact on retail due to two main factors: the recession caused by changing employment relationships and the reduced income of a large portion of consumers and the problems caused by protection and social distancing measures imposed that make it difficult for customers to be physically present in stores.

In relation to the Cypriot reality and projecting the results of the research in the general population, it is obvious, however, that there is no significant difference in relation to the previous situation. In contrast, consumer choices remain largely the same as their consumer behavior.

At the same time, while there is a generally positive attitude towards online shopping, this is not reflected as a competitive axis towards the category of stores examined, the supermarkets. Therefore, the main conclusion that emerges is that the crisis of the COVID-19 pandemic in Cyprus, did not significantly affect the consumer behavior of

citizens regarding the use of supermarkets and therefore there was no significant difference in the movement of these stores.

# Appendix

## Questionnaires

### 1. Please indicate your gender:

Female

Male

### 2. Which range includes your age?

18-25

26-40

41-55

56-70

71+

### 3. Please indicate your job status:

Unemployed

Part Time job

Full Time job

### 4. What is your marital status?

- Single
- Married
- In a relationship

**5.What is your educational status?**

- Under-graduate
- Graduate
- Post-graduate
- Doctorate

**6. Indicate your monthly salary in (€)**

- ≥850
- 851 – 1200
- 1201 – 1800
- 1801 – 2500
- ≤2501

**7.Which city do you currently live in?**

- Limassol
- Nicosia
- Larnaca
- Paphos
- Famagusta

**8.From which city do you usually shop?**

- Limassol
- Nicosia
- Larnaca



Paphos

Famagusta


### 9. How often do you usually shop?

Once a week

Once a month

Usually I shop during Christmas/Easter holidays

Usually, I shop during discounts

Strongly Disagree  Strongly Agree					
	1 Strongly Disagree	2 Disagree	3 Neither disagree nor agree	4 Agree	5 Strongly Agree
I usually shop when I feel happy					
I usually shop when I feel sad/disappointed					
I usually shop when I need a specific item for a specific occasion (wedding, Christmas etc.)					
My purchases are usually affected from a fashion icon/fashion influencer					
I shop because I am a person that is interested in fashion					

Quality of clothes is important to me that's why I prefer to make my purchases from famous brands					
I don't pay attention to quality when I purchase clothes					
I prefer shopping from low-cost shops.					
I do not mind buying expensive clothes					
I usually buy clothes I see in advertisements					
I buy clothes my friends or relatives suggest to me					
I usually buy clothes online					
I prefer to buy clothes from shops					
I prefer to try on clothes before buying them.					
I only buy clothes for myself.					
I buy clothes for my family.					
Pandemic affected my interest in purchasing clothes.					
During the period of the pandemic, I shop less.					
During the period of the pandemic, I shop more often online.					

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