



From Stores to Screens: The Digital Transformation of Shopping in Albania During COVID-19: Impact of Social Media

Esmir Demaj¹
Maria Balози²

Received: August 30, 2024
Accepted: January 31, 2025
Published: April 5, 2025

Keywords:

COVID-19 pandemic;
Consumer behavior;
E-commerce;
Social media purchases;
Physical stores;
Albania

Creative Commons Non
Commercial CC BY-NC: This
article is distributed under the terms of the
Creative Commons Attribution-NonCom-
mercial 4.0 License (<https://creativecommons.org/licenses/by-nc/4.0/>) which permits
non-commercial use, reproduction and
distribution of the work without further
permission.

Abstract: The COVID-19 pandemic caused unprecedented changes in consumer behavior worldwide. This study explores the impact of the COVID-19 pandemic on consumer behavior in Albania, with a focus on the shift from physical store shopping to online purchases via social media. The research aims to understand how the pandemic influenced consumer purchasing habits and to identify the factors driving this transition.

A mixed-methods approach was employed, combining qualitative data from 4 focus groups of various participants and quantitative data from a survey of 124 respondents aged 18-39. The findings reveal a significant increase in online shopping during the pandemic, with approximately 40% of respondents showing a preference for social media purchases even after the pandemic. Key factors influencing this shift include time-saving benefits, ease of product search and comparison, a wider variety of products, and lower perceived costs.

The study contributes valuable insights into the Albanian market, highlighting the dual influence of the pandemic and digital platforms on evolving consumer preferences.

1. INTRODUCTION

The COVID-19 pandemic in 2020 brought significant socio-economic changes, drastically altering daily life and consumer behavior worldwide. The pandemic's restrictions, including job losses, quarantines, and uncertainties about the future, led to increased stress and anxiety (Turale et al., 2020). Indoor confinement and limited movement significantly impacted individuals' lifestyles, as countries imposed bans on outdoor activities (Parmet & Sinha, 2020). Social networks have become essential for communication, work, education, and entertainment, with Instagram emerging as a crucial platform not only for social interaction but also for shopping (Pokhrel & Chhetri, 2021).

In Albania, the number of social media users surged during the pandemic, with a significant increase in Instagram usage, particularly for purchasing goods (Kemp, 2022). The pandemic significantly influenced consumer spending patterns, leading to more cautious behavior. People prioritized essential items and relied heavily on e-commerce (Elmaslar Özbaş et al., 2022). Businesses, especially in Albania, had to adapt quickly to these changes, with many realizing that social media, particularly Instagram, was vital for survival. Approximately 55% of the population used social networks like Instagram to purchase products during the pandemic, highlighting the platform's significance (Kemp, 2022).

The psychological impact of social media on consumer behavior is also to be highlighted during the pandemic, noting how Instagram contributed to panic buying, particularly during the initial

¹ EPOKA University, Rr. Tirane-Rinas km.12, 1032, Tirana, Albania

² EPOKA University, Rr. Tirane-Rinas km.12, 1032, Tirana, Albania

phases of the pandemic when uncertainty was high. Media coverage of the pandemic's uncertain duration led to widespread fear, resulting in panic behavior, as seen in the rush to buy toilet paper.

This research focuses on understanding consumer behavior before, during, and after the pandemic in Albania. It aims to explore how social media influences purchasing decisions and compares online shopping through Instagram to offline shopping in physical stores. The research seeks to answer key questions about the impact of Instagram on consumer behavior during the pandemic, the reasons behind changes in shopping behavior, and the factors that influenced consumers' choices between online and offline purchases. It provides insights into changes in consumer behavior during the pandemic, particularly the increased use of Instagram for shopping, and analyzes whether these changes have persisted post-pandemic.

Finally, this study's findings are relevant, particularly for businesses and individuals interested in understanding the dynamics of online shopping through social media. The objective is to investigate the relationship between Instagram, physical stores, and consumer behavior during the pandemic, using data collected through surveys and focus groups in Albania. It will also contribute to the literature on the subject matter as there are limited studies in the context of Albania about the impact of the COVID-19 pandemic on purchase behavior.

2. LITERATURE REVIEW

The retail sector has undergone a significant transformation over the past decade, primarily driven by the rise of e-commerce and digital marketing. These developments have empowered consumers, forcing companies to adapt to rapidly changing market dynamics (Rita et al., 2019). Traditional brick-and-mortar stores have increasingly shifted towards online platforms, with Instagram playing a pivotal role in this transition. This shift has blurred the lines between physical and online retail, creating a competitive landscape where both traditional and digital storefronts compete for consumer attention (Verhoef et al., 2015). The digital revolution has provided consumers with unparalleled convenience. With just a few clicks, they can now browse, compare, order, and pay for products without leaving their homes. This ease of access has heightened consumer expectations, pushing companies to innovate and expand their digital presence, particularly on Instagram, where visual appeal and instant gratification drive consumer engagement (Verhoef et al., 2015). The shift to online platforms has not only increased customer numbers but has also allowed retailers to fill gaps in the market, thereby boosting profits. Retailers have leveraged data analytics to better understand consumer behavior on platforms like Instagram. By tracking user activity, companies can identify consumer interests and tailor their offerings accordingly, thereby enhancing the shopping experience and encouraging repeat purchases. This data-driven approach has played a crucial role in the evolution of customer behavior, as consumers are now presented with personalized product recommendations that align with their preferences and past interactions.

Consumer behavior is a multifaceted concept that encompasses the mental, emotional, and physical activities involved in selecting, purchasing, and using products and services to satisfy needs and desires (Wilkie, 1994). The process of buying behavior includes the actions taken before and during the purchase, which are influenced by various internal and external factors (Priest et al., 2013; Rita et al., 2019). There are two primary types of consumer behavior: purchasing and shopping. Purchasing is a deliberate action based on prior knowledge and experience with a product, while shopping is often an impulsive act driven by immediate desires without thorough consideration

of the product's details (Blachman, 2018). Both behaviors are influenced by a variety of factors, including the individual's personality, cultural background, and the current market environment (Juaneda-Ayensa et al., 2016). As consumers adapt to changing circumstances, their shopping behavior evolves. This adaptation can be gradual or immediate, depending on external factors such as economic conditions or technological advancements (Blachman, 2018). Understanding these behaviors is crucial for companies, particularly those operating on platforms like Instagram, as it allows them to anticipate consumer needs and tailor their strategies accordingly.

Customer behavior is crucial for maintaining the profitability of any business. Companies must understand the various factors that influence consumer behavior, which can be categorized into internal and external influences (Azad et al., 2013). Internal influences include factors such as culture and personal reasons, which vary from customer to customer. Culture, for instance, plays a significant role in shaping consumer behavior and decision-making processes. Cultural factors influence individuals' values, attitudes, and purchasing actions, making it essential for businesses to understand the cultural backgrounds of their target markets (Nayeem, 2012). Personal reasons, such as age, financial condition, and personality traits, also impact consumer behavior. As globalization continues to blur cultural lines, understanding these personal influences becomes increasingly complex (Domie, 2013). External influences instead include factors beyond the consumer's control, such as crises, social media, and motivational impacts. Crises, like wars or pandemics, have profound effects on consumer behavior, often leading to changes in spending habits and priorities (Duquenne & Vlontzos, 2013; Mróz, 2015). For example, economic downturns can lead to decreased purchasing power and increased savings, altering consumer behavior in the long term.

Motivational impacts, such as promotions and discounts, are powerful tools that retailers use to influence consumer behavior. These marketing strategies often target the consumer's subconscious, encouraging impulsive purchases that provide immediate gratification (Domie, 2013; Ling & Yazdanifard, 2015). Impulsive buying, whether online or offline, is driven by momentary decisions that are often influenced by external factors like sales promotions or peer pressure (Nayeem, 2012). Retailers employ various marketing techniques to create a sense of urgency, prompting consumers to make unplanned purchases. These techniques are particularly effective in physical stores, where the tactile experience can drive immediate buying decisions (Lee & Kacen, 2008). However, with the rise of e-commerce, online platforms have also become increasingly adept at encouraging impulsive purchases through targeted advertising and personalized recommendations (Ling & Yazdanifard, 2015).

The COVID-19 pandemic in 2020 had catastrophic effects on both global health and the economy, leading to significant changes in consumer behavior. As people were forced to stay indoors, their spending habits shifted, with a greater focus on essential goods like food, while non-essential purchases, such as clothing and travel, were deprioritized (Zhao & Bacao, 2021). The pandemic accelerated the adoption of digital platforms, particularly Instagram, as consumers turned to online shopping for convenience and safety. Retailers, recognizing this shift, increased their investments in digital channels to maintain consumer engagement and drive sales during the pandemic (Zhao & Bacao, 2021). This period also saw the development of company-specific apps and other digital tools designed to enhance the online shopping experience, making it easier for consumers to access products and services despite the ongoing crisis. The pandemic's impact on consumer behavior was profound, with lasting changes that continued even after the immediate threat had passed. These changes include increased trust in online shopping, greater social awareness, and a shift towards more integrated, digital-first shopping experiences.

In Albania, the COVID-19 pandemic struck with the same unexpectedness and severity as in other parts of the world. The Albanian government implemented strict quarantine measures in March 2020, leading to the closure of most physical retail outlets and a surge in digital commerce (Kemp, 2022). Many businesses, particularly in the apparel sector, turned to Instagram and other social media platforms to sustain their operations during the lockdown. However, not all businesses were able to adapt, and some were forced to close permanently due to the economic strain. While larger cities in Albania experienced more stringent movement restrictions, leading to a greater reliance on digital platforms, smaller areas were less affected. Despite these challenges, the pandemic catalyzed a significant shift towards online shopping in Albania, particularly through social media channels like Instagram. This shift highlighted the importance of digital adaptability in maintaining business continuity during unprecedented crises (Kemp, 2022).

In summary, the COVID-19 pandemic reshaped consumer behavior and retail strategies globally, with lasting effects on how people shop and how businesses operate. The rise of digital platforms like Instagram has been a critical factor in this transformation, offering both new opportunities and challenges for retailers and consumers alike. This posits an important frontier for research, especially in the context of Albania, which has lacked similar studies. In light of the gap in research for the case of Albania, the researchers of this study aim to provide a comprehensive understanding of consumer purchasing behavior during the COVID-19 pandemic, with a particular focus on online shopping through Instagram.

3. METHODOLOGY

The research design adopted in this study employs primary data collection methods, which are essential for comprehensive data gathering. Primary data will be collected through questionnaires and focus group discussions involving customers who were active during the COVID-19 pandemic, particularly in relation to online shopping on Instagram. The study used purposive sampling as it focuses on individuals aged 18 to 39 years, with an emphasis on understanding their shopping behaviors during COVID-19 quarantine in Albania.

The primary tool for data collection in this study is a questionnaire, which has been adapted from the research of Choura and Abou Jeb (2021) to fit the context of the Albanian market. The questionnaire is structured to include general questions, shopping behaviors (both online and offline), and participants' experiences and preferences during the transition from physical to online stores during the pandemic, with options for participants to provide additional input if needed. A pilot test of the questionnaire was conducted, which led to revisions and improvements in the questionnaire design before its formal distribution to the target population. The reliability and validity of the questionnaire are ensured through expert panel reviews. The questions are designed to be clear and easily understandable by respondents, and the majority of the questions are closed-ended. The participants for this study are individuals 18 to 39 years old who were quarantined during the pandemic, with a focus on those who engaged in online shopping via Instagram, thus purposive sampling. Participants are invited to take part in the study voluntarily, and the questionnaire is distributed both online and physically, with few reminders to fill it. Finally, the sample size is 124 participants who responded to the questionnaire.

In addition to the questionnaire, focus group discussions are conducted to gain deeper insights into the research topic. The focus groups consist of individuals purposively selected who have experienced changes in their consumer behavior during the COVID-19 pandemic. The researchers made sure that the discussions took place in comfortable settings to encourage open and honest

communication. The age range for participants is 18 to 39 years, as previous studies have shown that this demographic was more active in online shopping during the pandemic (Kemp, 2022). The focus group methodology is employed to analyze the thoughts and experiences of a specific group of individuals in relation to the research topic. The focus groups consisted of four sessions, with 12 participants, each lasting between 50-60 minutes long. The sessions were designed to explore the psychological aspects of consumer behavior and how it has been influenced by the pandemic. The focus group discussions were guided by a series of exploratory questions designed to generate valuable information from participants.

The data analysis process involves a mixed-methods approach, combining both quantitative and qualitative research methods. This approach allows for a comprehensive analysis of the collected data. The quantitative aspect involves the use of frequency tables and figures to present the results, while the qualitative aspect involves analyzing the data through descriptive statistics.

By employing a mixed-methods approach, the study aims to capture both quantitative and qualitative data, ensuring a robust analysis of the research question. The use of questionnaires and focus groups allows for a detailed exploration of participants' experiences, providing valuable insights into the impact of the pandemic on consumer behavior in Albania.

4. EMPIRICAL FINDINGS

The empirical findings of this study provide detailed insights into consumer behavior regarding shopping both in physical stores and online through Instagram. By analyzing responses to the questionnaire combined with the outcomes from the focus groups, the study sheds light on the motivations, influences, and constraints associated with these different shopping channels. The findings reveal that shopping in physical stores is often driven by social engagement, the need for experiences like touching and trying products, and the desire for entertainment. Conversely, online shopping through Instagram is favored for its convenience, time-saving features, and the ability to easily search for and compare a wide variety of products. These findings highlight the complex relationship of factors that shape consumer choices in the evolving retail landscape in Albania, especially in the context of changes brought about by the COVID-19 pandemic.

Concerning shopping/buying from physical stores participants highlighted various motivations. The most common reason, accounting for 41% of participants is social engagement—shopping as an activity to spend time with friends. Another significant motivation, selected by 36% of participants, is the desire to touch, look at, and try products before purchasing. A smaller portion indicates shopping as a means of entertainment or stress relief. The rest indicate other reasons at non-significant levels. Instead, when it comes to understanding the discouraging factors from shopping/buying products at stores in-person during COVID-19, it appears that 35% of participants were concerned about social responsibility, and 36% of participants view a reduced entertainment value in physically visiting stores during this period. Other discouraging factors included the time and effort required for shopping, the low variety of products, and the distance to the stores. Additionally, they were asked to select some statements describing their purchasing behavior in physical stores. The results showed that 43% of them typically know what they want to buy when visiting malls, while 51% are influenced by factors such as price, promotions, and product appearance.

Participants were asked about their motivations for shopping online, where participants provided various reasons. A majority of 56% of participants mentioned the convenience of searching for

and comparing products and found it easier to browse and click on their preferences. Additionally, 25% of participants primarily felt that online shopping saved their time and effort, and 17% of them primarily appreciated the wide selection of products available via online shopping. When asked specifically about what influenced them to buy via Instagram, 40% of participants indicated the platform's suitability for apparel/clothing purchases mainly. 28% of participants highlighted that some products were only available on Instagram and that Instagram stores offered more affordable prices. 15% of participants noted that spending more time at home during the pandemic increased their desire to shop online. Meanwhile, they were asked about whether there were discouraging factors from purchasing via Instagram. It results that a significant deterrent for Instagram shopping, indicated by 67% of participants, was the inability to touch, try, and assess the quality of products. The rest mentioned factors like online shopping being less entertaining than visiting physical stores, long delivery times, the complexity of the return process, etc. When asked to describe their Instagram shopping behavior, 42% of them indicated that their purchases were influenced by what they saw in the stores, such as price, promotions, and product appearance. An equal number of participants mentioned that they had clear specific criteria, and they knew what they wanted to buy before navigating through stores on Instagram.

Concerning the migration from physical stores to online purchases via Instagram during the pandemic, it is interesting to see that 40% of participants claimed that COVID-19 has encouraged them to be more oriented towards online purchases via Instagram than physical stores. Another 40% of participants indicated that they continued to shop in physical stores, unaffected by the pandemic, and 16% of them claim that nothing changed as they have been online Instagram purchasers even before the pandemic. Participants were asked about their future purchasing behavior once COVID-19 restrictions are fully lifted. Interestingly, 67% of participants stated that they would not return to physical stores at all, or they would rarely return. The rest of the participants indicated they would moderately or fully return to physical stores. When asked about a possible future with fewer physical stores and shopping centers, their main concern was the loss of the fun aspect of shopping, followed by concerns about higher unemployment levels and the fear of social skills reduction.

4.1. Factors Influencing Purchasing Behavior

The reasons, including internal and external factors, how consumers act in relation to their choices, and what influences them were investigated. Respectively, internal factors are different for each consumer, like culture, customer loyalty, personal aspects, etc. (Wadera & Sharma, 2018; Vebrová et al., 2016; Hoyer & Krohmer, 2020). On the other hand, external factors are those factors that the consumer can't change, like social media, crisis, etc. Understanding the factors that influence customer behavior is critical to comprehend how and why consumers make purchasing decisions, particularly in the context of Instagram shopping.

In terms of internal factors influencing purchases via Instagram, the researchers highlight the time and effort saving of Instagram. One of the primary internal factors that influence consumers to shop on Instagram seems to be the convenience of saving time and effort. This is in line with the findings of Juaneda-Ayensa et al. (2016) who claim that shopping in physical stores can be time-consuming and exhausting. In this study, a considerable amount of respondents cited time-saving as a key reason for choosing Instagram over physical stores. In terms of external factors influencing purchases via Instagram, the researchers list the ease of searching and comparing products, together with the wide variety and cheaper options of products. In this context, Instagram offers an easy platform for searching and comparing products, which influences consumer behavior significantly as confirmed

by the findings of this study. These findings are consistent with the works of [Wadera and Sharma \(2018\)](#) and [Azad et al. \(2013\)](#), who emphasize the convenience of online platforms in facilitating product comparisons. Additionally, Instagram's wide range of available products is another factor that attracts consumers. This contrasts with physical stores, where usually the variety is limited. Price too is a significant consideration for consumers, and many perceive Instagram shopping as a more affordable option. [Juaneda-Ayensa et al. \(2016\)](#) also point out that digital transformation has made it easier to find cost-effective solutions online, further supporting this finding.

The COVID-19 pandemic introduced new social responsibilities that impacted consumer behavior. [Hassan and Soliman \(2021\)](#) observed that the pandemic heightened social awareness, leading many to avoid physical stores to prevent the spread of the virus. In this study too, social responsibility prevailed as a reason not to visit physical stores during the pandemic. COVID-19 also brought significant lifestyle changes, with more people spending time online for work, entertainment, and shopping. This shift in behavior was reflected by a majority of respondents who reported increased online shopping during the pandemic. [Alaimo et al. \(2020\)](#) similarly observed that consumers adopted online channels more readily during this period, leading to a notable increase in Instagram purchases. The pandemic also reduced the entertainment value of shopping in physical stores due to restrictions and health concerns. It was confirmed in this study too as many respondents indicated that shopping in physical stores had become less enjoyable. This aligns with findings by [Laato et al. \(2020\)](#), who noted that COVID-19 significantly impacted entertainment and purchasing behaviors.

5. CONCLUSION

This study aimed to examine the shift in consumer behavior during the COVID-19 pandemic, particularly focusing on the preferences of individuals aged 18-39 in Albania when choosing between physical stores and Instagram purchases. The research aimed to uncover the reasons behind these changes and identify the factors influencing consumer decisions during this period of crisis. Through a combination of focus groups and a questionnaire, the study provided valuable insights into how the pandemic reshaped consumer behavior.

The research findings highlight two key observations. Firstly, there has been a significant increase in consumer orientation towards shopping via Instagram post-COVID-19. The study found a strong preference for purchasing through Instagram after the pandemic began. This shift suggests that the convenience, accessibility, and product variety offered by online platforms during the pandemic have had a lasting impact on consumer habits. Secondly, the study identified new behaviors influenced by the pandemic, which were closely tied to factors such as social responsibility, lifestyle changes, and reduced opportunities for entertainment. These factors have either motivated or discouraged consumers from returning to their previous physical shopping habits. The findings suggest that COVID-19 has not only temporarily altered consumer behavior but has also introduced new elements that continue to shape purchasing decisions.

The research methodology was heavily consumer-oriented, relying on direct input from participants through focus groups and questionnaires. The study involved four focus groups with 12 participants and a questionnaire completed by 124 individuals. This approach ensured that the findings were grounded in the real experiences and perspectives of the target age group.

The study emphasizes the value of its findings for companies. Understanding the changes in consumer behavior—whether it involves a preference for Instagram shopping or continued

loyalty to physical stores—can help businesses better navigate the post-pandemic market. By responding quickly to these shifts, companies can enhance their customer engagement strategies and improve their overall market performance. However, the study acknowledges some limitations like the limited sample size. A larger sample size could have provided more robust data, allowing for more generalizable conclusions. Additionally, some of the focus groups were conducted in online settings, which might have influenced the discussions and introduced variability in the responses.

Looking ahead, the study suggests that future research should explore post-COVID-19 consumer behavior because it is important to examine whether the changes observed during the pandemic period persist or if consumers have reverted to their pre-pandemic behaviors. In this way, the long-term effects of the pandemic on consumer behavior would be better understood. In summary, this study provides valuable insights into how COVID-19 has transformed consumer behavior among young adults in Albania. The findings underscore the growing importance of online platforms like Instagram for purchases and highlight the lasting impact of the pandemic on consumer preferences.

References

- Alaimo, L. S., Fiore, M., & Galati, A. (2020). How the COVID-19 Pandemic Is Changing Online Food Shopping Human Behaviour in Italy. *Sustainability*, 12(22), 1-18.
- Azad, N., Azizi, B., Asgari, H., & Bagheri, H. (2013). A study on important factors influencing customers' impulsive buying behavior: A case study of Shahrvand food chain. *Management Science Letters*, 3(2013), 1415–1420.
- Blachman, A. (2018). My Total Retail. Retrieved May 02, 2022, from <https://www.mytotalretail.com/article/the-difference-between-buying-andshopping-and-why-it-matters-for-retailers/>
- Choura, A., & Abou Jeb, S. (2021). The Impact of COVID-19 on the Change of Customer Buying Behavior.: A study on the change of Swedish millennials' buying behaviour for fashion products with respects to selecting between online and offline retail channels. *Jonkoping University (Jonkoping International Business School)*, 100.
- Domie, S. P. (2013). Assessing the Factors Influencing Consumer Switch from Local to Imported Products. Vaasan ammattikorkeakoulu. Retrieved April 18, 2021, from <http://urn.fi/URN:NBN:fi:amk-2013052310385>
- Duquenne, M.-N., & Vlontzos, G. (2013). The impact of the Greek crisis on the consumers' behavior: some initial pieces of evidence? *British Food Journal*, 116(6), 890- 903.
- Elmaslar Özbaş, E., Akın, Ö., Güneysu, S., Özcan, H. K., & Öngen, A. (2022). Changes occurring in consumption habits of people during COVID-19 pandemic and the water footprint. *Environment, Development and Sustainability*, 24(6), 8504-8520.
- Hassan, S. B., & Soliman, M. (2021). COVID-19 and repeat visitation: Assessing the role of destination social responsibility, destination reputation, holidaymakers' trust and fear arousal. *Journal of Destination Marketing & Management*, 19, 100495.
- Hoyer, W. D., & Krohmer, H. (2020). The Retirement Planning Crisis: Finding A Way Out With A Consumer Behavior Perspective. *Review of Marketing Research*, 17(1), 77–85.
- Juaneda-Ayensa, E., Mosquera, A., & Murillo, Y. S. (2016). Omnichannel Customer Behavior: Key Drivers of Technology Acceptance and Use and Their Effects on Purchase Intention. *Frontiers in Psychology*, 7(1117).
- Kemp, S. (2022). Digital in Albania: All the Statistics You Need in 2022. *DataReportal – Global Digital Insights*. Retrieved from <https://datareportal.com/reports/digital-2022-albania>

- Laato, S., Islam, A. N., Farooq, A., & Dhir, A. (2020). Unusual purchasing behavior during the early stages of the COVID-19 pandemic: The stimulus-organism response approach. *Journal of Retailing and Consumer Services*, 57(1).
- Lee, J. A., & Kacen, J. J. (2008). Cultural influences on consumer satisfaction with impulse and planned purchase decisions. *Journal of Business Research*, 61(3), 265–272.
- Ling, L. P., & Yazdanifard, R. (2015). What Internal and External Factors Influence Impulsive Buying Behavior in Online Shopping? *Global Journal of Management and Business Research: E-Marketing*, 15(5), 25-32
- Mróz, B. (2015). The Implications of The Economic Crisis for Polish Consumer Behaviours. *Modern management review*, XX(22 (4/2015)), 115-128.
- Nayeem, T. (2012). Cultural Influences on Consumer Behaviour. *International Journal of Business and Management*, 7(21), 78-91.
- Parmet, W. E., & Sinha, M. S. (2020). COVID-19—the law and limits of quarantine. *New England Journal of Medicine*, 382(15), e28.
- Pokhrel, S., & Chhetri, R. (2021). A literature review on impact of COVID-19 pandemic on teaching and learning. *Higher education for the future*, 8(1), 133-141.
- Priest, J., Carter, S., & Statt, D. A. (2013). Consumer behaviour. Edinburgh Business School, Harington–Watt University, UK.
- Rita, P., Oliveira, T., & Farisa, A. (2019). The impact of e-service quality and customer
- Turale, S., Meechamnan, C., & Kunaviktikul, W. (2020). Challenging times: ethics, nursing and the COVID-19 pandemic. *International nursing review*, 67(2), 164-167.
- Vebrová, T., Venclová, K., & Rojik, S. (2016). Customer Segmentation by Factors Influencing Brand Loyalty and Customer Involvement. *Acta Universitatis Agriculturae et Silviculturae Mendelianae Brunensis*, 64(5), 1797-1804.
- Verhoef, P. C., Kannanb, P., & Inman, J. J. (2015). From Multi-Channel Retailing to Omni-Channel Retailing Introduction to the Special Issue on Multi-Channel Retailing. *Journal of Retailing*, 91(2), 174–181.
- Wadera, D., & Sharma, V. (2018). Impulsive buying behavior in online fashion apparel shopping: An investigation of the influence of the internal and external factors among Indian shoppers. *South Asian Journal of Management*, 25(3), 55.
- Wilkie, W. L. (1994). Consumer Behavior. New York: John Wiley & Sons Inc.
- Zhao, Y., & Bacao, F. (2021). How Does the Pandemic Facilitate Mobile Payment? An Investigation on Users' Perspective under the COVID-19 Pandemic. *Int. J. Environ. Res. Public Health*, 18(3), 1-22.

