

Table-3: Frequency Distribution for Buying Behavior of the Respondents (n=583)

Variable	Category	Frequency	Percent
Buying Behavior	Daily	18	3.1
	Monthly once	183	31.4
	Rarely	149	25.6
	Two Weeks once	108	18.5
	Weekly once	125	21.4
	Total	583	100.0

Sources: Authors Compilation

The table-3 illustrates the buying behavior of the online consumers. Majority (31.4 percent) have used the online Apps and websites at least once in a month. While 25.6 percent has rarely used the online websites and applications for their purchase. About 21.4% of consumers have weekly once purchased from online platform at the same time 18.5% of consumers have purchased two weeks once. Consumers purchasing daily on online was just 3.1%.

Table-4: Association between Demographic Characteristics and Buying Behavior

Variables	Pearson Chi-Square		Strength of Association	
	Value	P	Cramer's V	Strength
Gender * Buying Behavior	6.889	.142	.109	Small
Age * Buying Behavior	15.724	.003	.164	Moderate
Marital status * Buying Behavior	15.450	.004	.163	Moderate
Education Qualification * Buying Behavior	4.220	.377	.085	Small
Experience * Buying Behavior	26.679	.001	.214	Moderate

Sources: Authors Compilation

The table-4 shows that, there is no association exists between the gender and buying behavior, Education Qualification and the buying behavior of respondents. There is a significant moderate (V=.164) association exists between age and the buying behavior of online purchasers. There is a significant moderate (V=.163) association exists between marital status and the buying behavior of online purchasers. There is a significant moderate (V=.214) association exists between Experience and the buying behavior of online purchasers.

Table-5: Correlation Coefficient between Online Purchase behavior and Covid-19 Pandemic Scales among male (n=346) and female (n=247) Consumers

Gender	Variables	PF	PB	SI	GG	IO	CC	PS	AT	SN	EU	PU
Female	Pandemic Fear	1										
	Panic Buying	.639**	1									
	Situational Influences	.598**	.642**	1								
	Government Guidelines	.516**	.554**	.757**	1							
	Information Overload	.508**	.486**	.770**	.789**	1						
	Cyberchondria	.587**	.564**	.676**	.727**	.723**	1					
	Perceived Severity	.578**	.561**	.682**	.740**	.676**	.708**	1				
	Attitude	.491**	.483**	.570**	.551**	.543**	.473**	.460**	1			
	Subjective Norms	.431**	.399**	.508**	.515**	.544**	.464**	.346**	.758**	1		
	Ease of Use	.475**	.457**	.529**	.545**	.525**	.500**	.483**	.756**	.679**	1	
	Perceived Usefulness	.376**	.483**	.527**	.525**	.496**	.519**	.494**	.610**	.578**	.780**	1
Male	Pandemic Fear	1										
	Panic Buying	.646**	1									
	Situational Influences	.530**	.666**	1								
	Government Guidelines	.508**	.670**	.742**	1							
	Information Overload	.475**	.617**	.676**	.718**	1						
	Cyberchondria	.453**	.623**	.580**	.691**	.734**	1					
	Perceived Severity	.422**	.600**	.634**	.622**	.660**	.661**	1				
	Attitude	.229**	.364**	.433**	.428**	.391**	.436**	.413**	1			
	Subjective Norms	.234**	.359**	.326**	.368**	.343**	.394**	.328**	.589**	1		
	Ease of Use	.269**	.365**	.371**	.367**	.383**	.424**	.364**	.597**	.653**	1	
	Perceived Usefulness	.157**	.328**	.362**	.385**	.364**	.413**	.367**	.582**	.521**	.712**	1

** . Correlation is significant at the 0.01 level (2-tailed).

The above table represents the correlation among the four online intention factors and six Covid-19 pandemic factors. A Pearson correlation was run to investigate the bivariate relationship among these variables. The results disclosed that, there exists a high degree of positive correlation between the scales ‘Situational Influences’ and ‘Government Guidelines’ ($r=.757$) and also between ‘Situational Influences’ and ‘Information Overload’ ($r=.770$) for female consumers. It is also observed that a high degree of correlation exists between ‘Information overload’ and Government Guidelines’ ($r=.789$) and also there exists a strong significant correlation between the scales ‘Attitude’ and ‘Subjective Norms’ ($r=.758$), ‘Ease of Use’ ($r=.756$) for female online consumers. A high degree of correlation was observed between ‘Perceived Usefulness’ and ‘Ease of Use’ ($r=.780$) for Female consumers. In the case of Male Consumers, we have not observed high degree of correlation between the variables but moderate

positive correlation was found between ‘Pandemic Fear’ and ‘Panic buying’(r= .646), ‘Situational Influences’ (r= .530), ‘Government Guidelines’ (r= .508). Result have indicated a moderate positive correlation between ‘Panic buying’ and ‘Situational Influences’ (r= .666), ‘Government Guidelines’ (r= .670), ‘Information overload’ (r= .617), ‘Cyberchondria’ (r= .623), ‘Perceived Severity’ (r= .600). Result have also indicated a moderate positive correlation between ‘Panic buying’ and ‘Situational Influences’ (r= .666), ‘Government Guidelines’ (r= .670), ‘Information overload’ (r= .617), ‘Cyberchondria’ (r= .623), ‘Perceived Severity’ (r= .600).

Table-6: Correlation Coefficient between Online Purchase behavior and Covid-19 Pandemic Scales among married (n=139) and unmarried (n=444) Consumers

Marital Status	Variables	PF	PB	SI	GG	IO	CC	PS	AT	SN	EU
Married	Pandemic Fear	1									
	Panic Buying	.691**	1								
	Situational Influences	.601**	.664**	1							
	Government Guidelines	.454**	.542**	.667**	1						
	Information Overload	.469**	.486**	.678**	.674**	1					
	Cyberchondria	.548**	.630**	.636**	.672**	.750**	1				
	Perceived Severity	.526**	.615**	.638**	.566**	.653**	.687**	1			
	Attitude	.328**	.344**	.426**	.415**	.431**	.479**	.360**	1		
	Subjective Norms	.253**	.226**	.270**	.401**	.369**	.409**	.289**	.555**	1	
	Ease of Use	.170*	.205*	.323**	.291**	.361**	.413**	.225**	.618**	.695**	1
	Perceived Usefulness	.142	.275**	.199*	.267**	.241**	.364**	.272**	.482**	.662**	.799**
Unmarried	Pandemic Fear	1									
	Panic Buying	.630**	1								
	Situational Influences	.547**	.656**	1							
	Government Guidelines	.531**	.648**	.774**	1						
	Information Overload	.498**	.592**	.731**	.776**	1					
	Cyberchondria	.498**	.594**	.617**	.718**	.725**	1				
	Perceived Severity	.472**	.577**	.661**	.706**	.671**	.678**	1			
	Attitude	.343**	.442**	.514**	.506**	.469**	.443**	.454**	1		
	Subjective Norms	.335**	.427**	.449**	.445**	.455**	.429**	.353**	.705**	1	
	Ease of Use	.407**	.471**	.477**	.494**	.475**	.469**	.476**	.689**	.656**	1
	Perceived Usefulness	.278**	.437**	.506**	.504**	.482**	.485**	.470**	.628**	.510**	.726**

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

The above table represents the correlation among the four online purchase intention factors and six Covid-19 pandemic factors. A Pearson correlation was run to investigate the bivariate relationship among these variables. The results disclosed that, there exists a high degree of positive correlation between the scales ‘Cyberchondria’ and ‘Information Overload’ (r=.750)

and also between the scales ‘Perceived usefulness’ and ‘Ease of Use’ ($r=.799$) for married Online consumers. Among unmarried online consumers, it is also observed that a high degree of correlation exists between ‘Government Guidelines’ and ‘Situational Influences’ ($r=.774$) and between the scales ‘Information overload’ and ‘Government Guidelines’ ($r=.776$). Also, many scales have shown a moderate positive correlation for married and unmarried online consumers.

Table-7: Correlation Coefficient between Online Purchase behavior and Covid-19 Pandemic Scales among undergraduate (n=427) and post graduate (n=156) participants

Education Qualification	Variables	PF	PB	SI	GG	IO	CC	PS	AT	SN	EU	PU
Post Graduate	Pandemic Fear	1										
	Panic Buying	.683**	1									
	Situational Influences	.545**	.762**	1								
	Government Guidelines	.608**	.668**	.771**	1							
	Information Overload	.559**	.656**	.742**	.735**	1						
	Cyberchondria	.607**	.653**	.641**	.700**	.796**	1					
	Perceived Severity	.551**	.583**	.617**	.609**	.651**	.770**	1				
	Attitude	.404**	.490**	.562**	.555**	.529**	.506**	.473**	1			
	Subjective Norms	.417**	.517**	.489**	.536**	.522**	.465**	.369**	.709**	1		
	Ease of Use	.413**	.549**	.634**	.579**	.606**	.603**	.526**	.757**	.602**	1	
	Perceived Usefulness	.267**	.438**	.470**	.404**	.462**	.497**	.447**	.566**	.499**	.769**	1
Under Graduate	Pandemic Fear	1										
	Panic Buying	.627**	1									
	Situational Influences	.567**	.614**	1								
	Government Guidelines	.474**	.604**	.742**	1							
	Information Overload	.461**	.523**	.706**	.757**	1						
	Cyberchondria	.461**	.577**	.616**	.713**	.701**	1					
	Perceived Severity	.452**	.586**	.673**	.701**	.676**	.635**	1				
	Attitude	.316**	.389**	.467**	.458**	.430**	.433**	.419**	1			
	Subjective Norms	.275**	.317**	.371**	.393**	.392**	.409**	.323**	.651**	1		
	Ease of Use	.329**	.344**	.361**	.392**	.375**	.389**	.367**	.638**	.692**	1	
	Perceived Usefulness	.237**	.378**	.420**	.466**	.405**	.439**	.410**	.608**	.569**	.732**	1

** . Correlation is significant at the 0.01 level (2-tailed).

The above table represents the correlation among the four online purchase intention factors and six Covid-19 pandemic factors for Educational Qualification. A Pearson correlation was run to investigate the bivariate relationship among these variables. The results disclosed that,

there exists a high degree of positive correlation between the scales ‘Situational Influence’ and ‘Panic Buying’ ($r=.750$), Government Guidelines ($r=.771$) and also between the scales ‘Cyberchondria’ and ‘Perceived Severity’ ($r=.776$), ‘Information Overload’($r=.770$) for post graduate Online consumers. Among under graduate online consumers, it is observed that a high degree of correlation exists between ‘Information Overload’ and ‘Government Guidelines’ ($r=.757$). Also, many scales have shown a moderate positive correlation for married and unmarried online consumers.

Table-8: Correlation Coefficient between Online Purchase behavior and Covid-19 Pandemic Scales among 5-10 yrs (n=542), 11-16=5 yrs (n=24) and >16 yrs (n=17) experienced consumers

Experience	Variables	PF	PB	SI	GG	IO	CC	PS	AT	SN	EU	PU
>16 yrs	PF	1										
	PB	.696**	1									
	SI	.541*	.795**	1								
	GG	.626**	.819**	.882**	1							
	IO	.537*	.763**	.884**	.965**	1						
	CC	.687**	.826**	.843**	.961**	.935**	1					
	PS	.537*	.874**	.846**	.776**	.777**	.821**	1				
	AT	.618**	.505*	.417	.678**	.652**	.649**	.309	1			
	SN	.480	.504*	.458	.515*	.559*	.486*	.350	.833**	1		
	EU	.450	.317	.265	.532*	.551*	.527*	.141	.937**	.801**	1	
	PU	.402	.456	.381	.540*	.559*	.498*	.261	.831**	.876**	.879**	1
11 -15 yrs	PF	1										
	PB	.651**	1									
	SI	.704**	.813**	1								
	GG	.547**	.734**	.740**	1							
	IO	.334	.555**	.694**	.500*	1						
	CC	.300	.645**	.660**	.509*	.794**	1					
	PS	.492*	.740**	.723**	.547**	.719**	.763**	1				
	AT	.405*	.576**	.612**	.440*	.589**	.560**	.469*	1			
	SN	.032	.164	.155	.240	.082	.096	-.100	.414*	1		
	EU	.215	.457*	.561**	.273	.559**	.583**	.507*	.770**	.403	1	
	PU	-.016	.309	.369	.093	.397	.471*	.409*	.418*	.377	.808**	1
5-10 yrs	PF	1										
	PB	.640**	1									
	SI	.553**	.643**	1								
	GG	.504**	.602**	.745**	1							
	IO	.496**	.553**	.710**	.752**	1						
	CC	.508**	.584**	.607**	.701**	.716**	1					
	PS	.480**	.559**	.640**	.674**	.658**	.667**	1				
	AT	.331**	.415**	.496**	.488**	.452**	.446**	.441**	1			
	SN	.322**	.382**	.419**	.443**	.446**	.438**	.359**	.675**	1		

	EU	.359**	.413**	.444**	.458**	.440**	.451**	.425**	.661**	.673**	1	
	PU	.259**	.407**	.443**	.472**	.424**	.464**	.434**	.595**	.547**	.737**	1

** . Correlation is significant at the 0.01 level (2-tailed).

The above table represents the correlation among the four online purchase intention factors and six Covid-19 pandemic factors for Experience of the respondents. A Pearson correlation was run to investigate the bivariate relationship among these variables. The results disclosed that, there exists a high degree of positive correlation between the scales ‘Information Overload’ and Government Guidelines ($r = .752$) for the people experienced between 5-10 years. A strong positive correlation was observed between the scales ‘Situational Influences’ and ‘Panic buying’ ($r = .813$), ‘Cyberchondria’ and ‘Information Overload’ ($r = .794$), ‘Cyberchondria’ and ‘Perceived Severity’ ($r = .763$), ‘Ease of Use’ and ‘Attitude’ ($r = .770$) and ‘Ease of Use’ and ‘Perceived Usefulness’ ($r = .808$) for the people experienced between 11-15 years. Also, many scales among people experienced more than 16 years have shown a high degree of positive correlation.

4. FINDINGS

- The first objective was to study the demographic characteristics of the consumers. Gender has shown that the males are 346 (59.3%), while females were 237 (40.7%). Age distribution shows that 82.2% of them come under the 20–29 years age. Majority (76.2%) of the online buyers are unmarried. About 73.2% of the consumers have completed their undergraduate Programme. Majority (93%) of the online consumers have experience of range between 5-10 years.
- The second objective was to find the association existing between the demographic characteristics and the buying behavior. It has been found that there is no association between gender, Education Qualification and the buying behavior of respondents. There is a significant moderate association between age, marital status, Experience of the online purchasers and their buying behavior.
- The third objective was to understand the relationship existing between consumers demographic (age, gender, marital status, education qualification and experience) and components of online purchase behavior (Attitude, Subjective Norms, Ease of Use and Perceived Usefulness) and pandemic components (Pandemic Fear, Panic Buying, Situational Influences, Government Guidelines, Information Overload, Cyberchondria and Perceived Severity). It is observed that a moderate and high degree of correlation existed between most of the demographic characteristics

(Attitude, Subjective Norms, Ease of Use and Perceived Usefulness) and Pandemic components (Panic Buying, Situational Influences, Government Guidelines, Cyberchondria) and Online Purchase intention factors (Attitude, Subjective Norms and Ease of Use).

5. SUGGESTIONS

- Various demographic factors such as marital status, age and experience of the online buyers are to be considered during tactical conclusions.
- Innovative ideas, proposals and plans can increase the frequency and buying behavior as most have opted for monthly once purchase over online.
- Creating a positive attitude in consumers through customized websites, products and services can improve the online purchase behavior.
- Subjective norms and Ease of use of technology are important factors that are to be a part of any decision taken by the firms.

6. CONCLUSION

E-commerce industry is expected to grow in upcoming years and with the pandemic is expected to be a future threat; marketers should rethink on their approach towards consumers. During Covid-19 pandemic, we have found a moderate to high degree of correlation between Covid-19 Pandemic factors (Panic Buying, Situational Influences, Government Guidelines, Cyberchondria), consumers demographic (age, gender, marital status, education qualification and experience) and components of online purchase behavior (Attitude, Subjective Norms, Ease of Use and Perceived Usefulness), that are expected to be part of future decisions taken by the marketers.

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