

# THE IMPACT OF COVID-19 ON CONSUMER BEHAVIOUR AND ONLINE SHOPPING: THE CASE STUDY IN THE DEVELOPING COUNTRY

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## Abstract

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The main purpose of this study is to assess the impact of the pandemic on online shopping in the case of Kosovo. Cunningham (2019) states that online shopping is an e-commerce activity that involves buying items on a seller's website through a credit or debit card and delivering the item to your home with online shopping, customers buy items from anywhere in the world through a digital platform. The data used are primary, collected through the online questionnaire and it was distributed using social media Facebook, Instagram, and Gmail to a random sample of 500 respondents from Kosovo. We have concluded that the COVID-19 pandemic has had a positive impact on online shopping because, based on the results we have obtained, online shopping has increased during this period. Online shopping clearly shows that consumers' attitudes and behaviors have changed rapidly, but the pandemic had not increased their confidence in online shopping. This is especially true for developed countries, where every store has its website from which to buy, and India seems to have adopted this trend very fast compared to Pakistan (Bashir, Mehboob, & Bhatti, 2015). The most demanded products besides food, and hygiene, there was a great demand for clothing, electronic and technological equipment, books, and others. Regardless of how many advantages we can have from online shopping, traditional shopping is still what Kosovar consumers prefer to practice. The paper also suggests some recommendations regarding online shopping in Kosovo.

**Keywords:** Online Shopping, Customers, COVID-19, Pandemic, Trust, Social Media

**Authors' individual contribution:** Conceptualization — A.I., A.M., F.V., and L.D.; Methodology — A.I., A.M., F.V., and L.D.; Data Curation — A.I., A.M., F.V., and L.D.; Writing — Original Draft — A.I., A.M., F.V., and L.D.; Writing — Review & Editing — A.I., A.M., F.V., and L.D.

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## 1. INTRODUCTION

This paper is important because it assesses the impact of the COVID-19 pandemic period on consumer behavior and online shopping in Kosovo, how people have met their needs, requirements, and

desires by shopping online and avoiding exit due to the situation in which are found, in other words, how they adapt to the changes that COVID-19 has brought.

Online shopping is the process of buying goods and services online.

With the advancement of technology, it has influenced the usual purchases that we made in stores, which we now make virtually, so online shopping is one of the most common phenomena nowadays.

In the case of the Albanian consumer, it is noticed that his behavior in the virtual market is positively influenced by the fact that using the internet is a time-saver, a great opportunity to consult a large number of offers, and an opportunity to buy more in a unit of time, opportunity to make a purchase decision without being influenced by others (Rrumbullaku & Kume, 2017).

After the emergence of COVID-19, which is a health and economic crisis that caused a change in attitudes, behaviors, and buying habits of consumers, not only in Kosovo but around the world.

Thus, we can say that the COVID-19 pandemic has accelerated its transition to digital commerce in a very meaningful way because buyers are turning more to online shopping.

Online shopping is on the rise because of this virus, people avoid going out, keeping a social distance, and shopping from home. The growing threat of this virus is a public health crisis and hinders macroeconomics as a whole. Due to the fear of exposure in open spaces with people, it is clear that they have practiced the way of buying online for products they needed or demanded by not bypassing any product.

However, given that our country is not one of those rich and economically developed countries, we can say that consumers have also been concerned about job security, the collapse of the market where they have been forced to curb their spending and start to determine their needs versus desires, focusing primarily on purchasing their needs as self-isolation continues.

This pandemic has affected the habits of domestic shoppers, who have shifted most of their online shopping to domestic e-commerce instead of foreign.

The implications for this, of course, are the closure of borders and the complexity that has manifested itself in delays in the delivery of foreign-purchased products, as well as the fear of ordering products originating mainly from countries that were infected with the COVID-19 pandemic.

COVID-19 has demonstrated the importance of digital preparedness, which allows business and life to continue as usual — as much as possible — during difficult but ongoing pandemics.

The main purpose of this paper is to address the impact of this COVID-19 crisis that we have been facing for more than 2 years now, in online shopping, specifically how it has affected online shopping during this pandemic period in Kosovo.

The objectives of the study are:

1. To study: attitudes, behaviors, and beliefs of consumers in online shopping during the pandemic.
2. To explore how and what are the advantages and disadvantages of online shopping in this period.

The following research questions are formulated for the study:

*RQ1: Which products/services were most in demand through online shopping during the pandemic period?*

*RQ2: Does online shopping will continue even after this pandemic period?*

The structure of this paper is as follows. Section 2 reviews the relevant literature. Section 3 analyses the methodology that has been used to conduct empirical research. Section 4 presents the results. Section 5 discusses the findings. Section 6 presents the conclusion of the study.

## 2. LITERATURE REVIEW

Online shopping is becoming a convenient way to make all your purchases, whether you are at home the office, or elsewhere. Through social networks, we can now easily buy products and services that we need or want or in another form, online shopping is enabling us to meet our needs from home without having to go to market, as we also had restrictions from the Government of Kosovo (DeLone & McLean, 2004). The internet has had a dramatic impact on business development. The new economy has begun to become a powerful and ubiquitous communication mechanism to facilitate the consumption and processing of business transactions, which has led to fundamental changes in traditional industries.

According to Tamta and Banoth (2020), online shopping is becoming more and more popular day by day with the increasing use of the internet and now, understanding the needs of customers and their desires for online shopping has become a challenging task to be analyzed by traders as their preferences are changing over some time.

Online shopping is easy, but it can be made more secure, then it must be implemented with a lot of privacy, another thing that is current and worrying for consumers, is the product displayed online sometimes differs from the given product, which needs to be improved (Sunitha & Gnanadhas, 2014). Indeed, this is one of the main challenges or fears when consumers decide to buy a product online.

Many studies have been done to see if the COVID-19 pandemic has pushed people to shop online and whether they will continue to shop online when the disease is over. One of them, Kashif, Aziz-Ur-Rehman, and Javed (2020) through a questionnaire, shared on social media after that the situation was unsuitable for physical study and concluded that people were not making more online purchases during the coronavirus and people also disagreed that they would continue to make online purchases at the same rate in the future when this pandemic is over, so they got the answer that 50% of people are not buying more products online during coronavirus while only 37% of people said they are making online purchases.

According to Gu, Slusarczyk, Hajizada, Kovalyova, and Sakhbieva (2021), similar research says that it should be borne in mind that the amount of time consumers spend in the digital environment increases significantly in this case of self-isolation and this directly leads to lowering the cost of attracting customers, and those innovative entrepreneurs can benefit from this, by improving their websites, social media accounts, to be active in their profiles, thus reasonably spending their marketing budget on this. These are things that are very important when we want to create a platform for consumers to shop online, constantly promote on social media, communicate online with consumers to understand the changes in their behavior during the pandemic and find ways to adapt to change.

A consumer psychologist at the University of the Arts London was quoted by CNBC as saying: “Buying panic can be understood as a game with our three basic needs of psychology” (Taylor, 2020). These needs are *autonomy* (or the need to feel in control of your actions), *connection* (the need to feel that we are doing something for the benefit of our families), and *ability* (the need to feel like smart buyers making the right choice).

Online shopping can help alleviate the spread of the virus, as it reduces crowding (Gao, Shi, Guo, & Liu, 2020). On the other hand, the increase in COVID-19 cases forces companies to close their physical stores, which can simultaneously affect people to shop online.

This has forced many companies to change their strategies, from physical to electronic in connection or survive in the market. Regarding the security of online orders during COVID-19, the blogger (Fryer, 2020) said that as it becomes even clearer how infectious COVID-19 is, some shoppers have raised questions about the security of receiving their orders online. Experts are discovering that the virus can live on the surface from three hours to three days, depending on the material (Note that final findings are difficult to reach, as experts continue to study it, those numbers may change).

In addition, it is important to build customer loyalty in this trade, where, according to Chang and Chen (2009), building customer loyalty in e-commerce is difficult, and requires online companies to differentiate themselves from their competitors and should consider focusing more on the customer, interface design as a marketing strategy, especially in improvement, convenience, interaction, personalization, and customer character.

According to a report by Ecola, Lu, and Rohr (2020), young people (those under 35) were more likely to make online purchases before the COVID-19 pandemic. Where almost half made online purchases once a week or more and this increased to more than 60% after the onset of the COVID-19 pandemic. Only 15% never buy online. The older people are, the less likely they are to shop online. However, there is an increase in online shopping by all these age groups during the pandemic period.

Then, based on the other study (Jangid, Mishra, Mathur, & Songara, 2020), online shopping is increasing day by day but on the other hand, some other issues are negatively affecting online shopping such as lack of information, cybercrime, and ignorance of online work. While Misra and Vashisht (2019) also, based on a study on consumer behavior and online shopping, showed that information retrieval and electronic word of mouth were the most important factors and had an impact on the adoption of online shopping.

The advancement of technology has its advantages and disadvantages, one of its advantages is when more businesses switch to online sales then consumers have more information about products or services regarding price comparison, product comparison, etc. Gathering information can be done from several sources that may be suggested by family, friends, or from their own experiences.

Some of the factors that hinder online shopping, according to Sohail (2014), are digital concerns, financial security concerns, and barriers in online stores. As online shopping in Saudi Arabia is

on the rise, some issues need to be addressed, such as Saudi Arabia needs to have a well-established postal address system, secondly, security concerns when using credit cards continue to be an obstacle. Many people prefer to deal with cash as they assume it is the best way to manage their expenses. Creating a trusted website will help customers in Saudi Arabia compare prices, and features of a product between only local online and international marketers.

Then, also the trust of consumers is a very important part that Kamis and Zulkiffli (2020) treat in their study on the development of trust in online shopping where they examined the factors that develop this trust in consumers: reputation, quality of the website, quality of service, risk, reference group, and business size. At the same time, this work also helps sellers to better understand the customer and helps them learn how to build trust in their customers. Many people do not apply online shopping because of many reasons (Jain & Kulhar, 2019). Jain and Kulhar (2019) point out that some of the reasons why consumers do not buy online are: sales services like poor delivery services, no warranty, and difficulty in returning and exchanging goods bought online.

We surveyed social networks, respectively in the Instagram application, regarding some factors that affect non-online shopping, which was mentioned above, that is, we asked about 400 people about the two things that they hate the most in shopping online. Specifically, for “Returns are not allowed” and “For the price contact direct message”; 60% of them answered for the first and 40% for the second. In terms of the price, it constitutes the key factor affecting electronic purchases in the Czech Republic (Pilík & Juričková, 2016). For online shopping, price is very important, followed by convenience and comparison of the chosen product or service. While comparing online shopping in the Czech Republic and European Union (EU) countries, for e-shoppers in other EU countries *convenience* is the main influencer to shopping online, e.g., in Germany — 56% compared to only 35% for the price.

The pandemic hit overcoming a shift from decades to online shopping. E-commerce sales and increase by almost 32% in 2020 compared to 2019, according to data from the U.S. Census Bureau (Boudreau, 2021).

Online shopping has also started in Bangladesh, but consumers are not yet very common to make frequent online purchases (Rahman, Islam, Esha, Sultana, & Chakravorty, 2018). This study was undertaken to understand the behavior of online shoppers through a self-constructed questionnaire of 160 respondents from Dhaka city. The survey reveals that consumers shop online to save time, and for the types of products and services available.

Consumers are deeply concerned about the impact of COVID-19, both from a health and economic perspective (Accenture, 2020). They are responding to the crisis in different ways. Some feel anxious about panicking to buy hygiene products while some consumers remain indifferent to the pandemic and are continuing their business as usual, despite recommendations from the government and health professionals. And, according to consumers, are tending to buy more

essential things like the demand for hygiene, cleaning, and basic products, while non-essential categories or luxuries fall.

The hypotheses raised in the study are:

*H1: Online shopping has increased significantly during the pandemic.*

*H2: Online shopping and fear of infection with COVID-19 have dampened the enthusiasm to go to markets.*

### 3. RESEARCH METHODOLOGY

The type of research that we have used during the realization of this paper is evaluative, as the main purpose or goal was to assess how the COVID-19 crisis has affected consumers in online shopping in our country (Kosovo) during the pandemic. The methods which are used for data collection are primary and secondary data which will help us meet the objectives of this paper, while for the presentation of the collected data we will use the SPSS program which will help us decompose and represent different results through different graphs.

As primary data, the questionnaire served through which we achieved results which inform us exactly how this period has affected our country, specifically Kosovo. This questionnaire contains 22 different questions (demographic questions, questions with options, and questions on the Likert

scale), in which participants were only consumers from the Republic of Kosovo (from different cities). The distribution of this questionnaire was done through social networks (Facebook, Instagram, and Gmail), due to the COVID-19 pandemic, it had to be applied only in these forms and not directly.

Secondary data are provided by a considerable part of the internet, namely from the literature review and studies of foreign authors who have researched the same problem. Online platforms have been used to review the literature, such as the European Online Journal of Natural and Social Sciences, The NG-Journal of Social Development (NGJSD), Elsevier, ResearchGate, and International Journal of Business Information Systems, etc. So, the study is based on the interpretation of the answers received in this questionnaire.

### 4. RESULTS

The questionnaire served as the main tool to obtain concrete information on how the pandemic has affected online shopping in Kosovo. So, the main objective of this questionnaire is to enable the comparison of data and opinions of the citizens of Kosovo with the situation we are facing in our country. So, it is a very important issue. We will see this below through some graphs we have extracted from the SPSS program.

Figure 1. Gender and age of the respondents

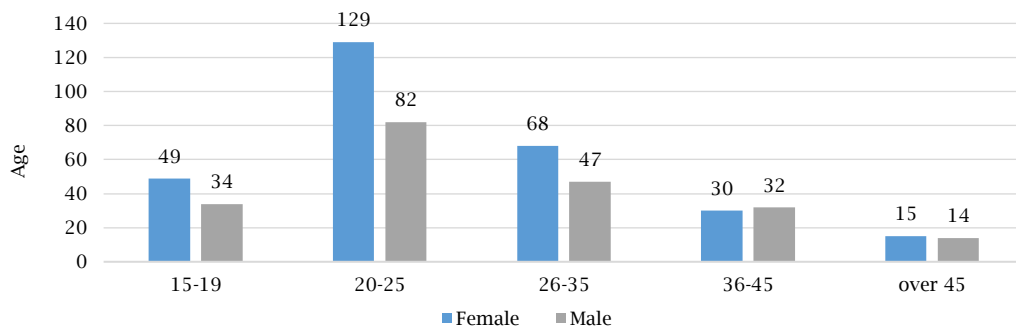
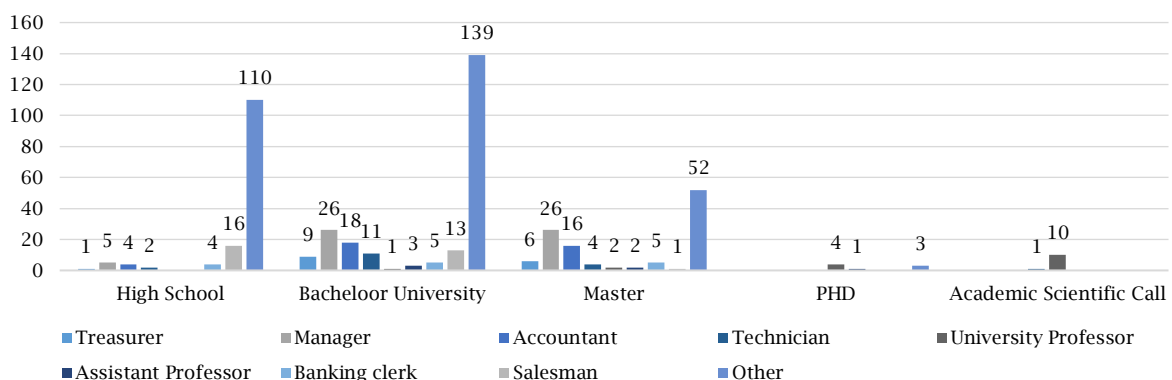


Figure 1 shows the gender and age of all respondents. Here it is seen that the total number of female participants was 291, while males were 209, and the participation of females in terms of age was more from the age of 20-25 years where they were 129, while the males had the same age more,

namely 82. Courses fewer were over the age of 45 years which are 15 females and 14 males.

Out of 500 participants from Kosovo, 300 of the respondents live in cities and 200 of the respondents live in different villages.

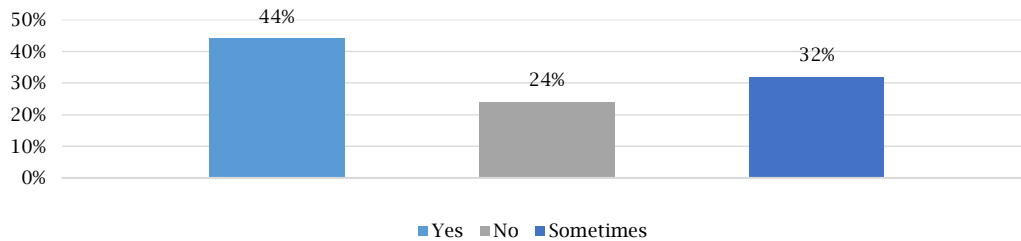
Figure 2. Presentation of the participants by level of education and by profession



Regarding the level of education (Figure 2), the participants in our research have completed the following levels: 142 high schools, 225 have completed bachelor level, 114 master level, Ph.D. — 8 persons and academic scientific call (Doctor of Science) were 11. As for their profession in

percentage, as a treasurer we had 3.2%; manager 11.4%; accountant 7.8%; technician 3.4%; University professor 3.4%; assistant professor 1.2%; banking clerk 2.8%; salesman 6%, as well as the option “Other profession” has a higher percentage of 60.8%.

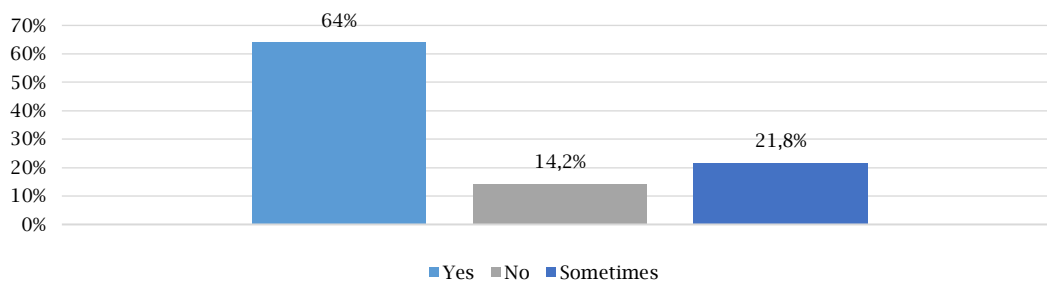
**Figure 3.** Percentage of respondents who have practiced online shopping before COVID-19



Before the COVID-19 pandemic, the percentage of those who had previously purchased online or responded with “Yes” was 44%, while those who had

not previously purchased online were 24%, and 32% of respondents answered “Sometimes”.

**Figure 4.** Percentage of respondents who have practiced online shopping after the onset of the COVID-19

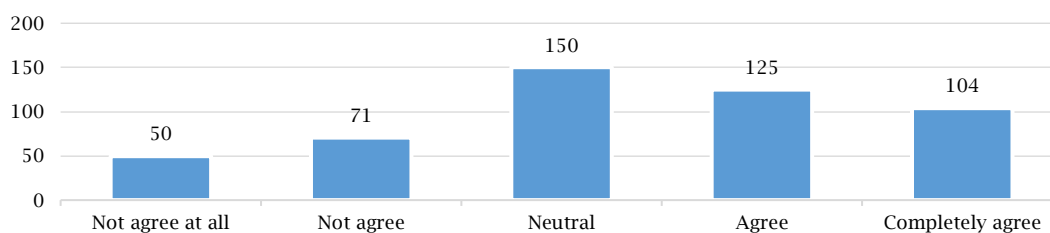


To the question of whether they practiced online shopping, compared to how much they bought online before the pandemic and how long after, it is clear that we have an increase in purchases during the pandemic by 64% or 320, while

regarding the “No” option, 71 respondents or 14.2% answered, and “Sometimes” 109 respondents or 21.8% answered.

At the same time, these answers confirm the first hypothesis (H1) raised.

**Figure 5.** Respondents’ opinions on whether the pandemic has affected their confidence to shop online



The same was answered by 500 respondents, 50 strongly disagree that the pandemic has affected their confidence to buy online, 71 disagree, while most answered neutrally which means neither influenced nor not influenced, while another significant part answered with the agreement of about 125 people, and 104 other respondents completely agree.

Another important question for us as researchers but also for those who read this was whether the pandemic had the effect that people increased their purchases, or in such a situation reduced them, the answer was more than they had not increased. So, the answers are more for “No”, but we can say that it is not a big difference because 240 were “Yes” and 260 were “No”.

**Figure 6.** Percentage of the number of online purchases during the pandemic

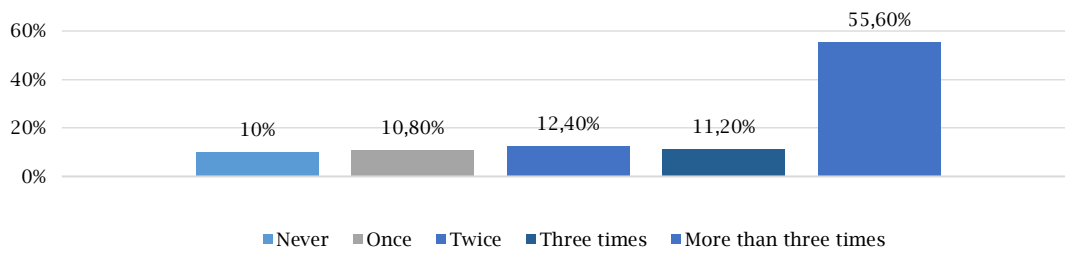
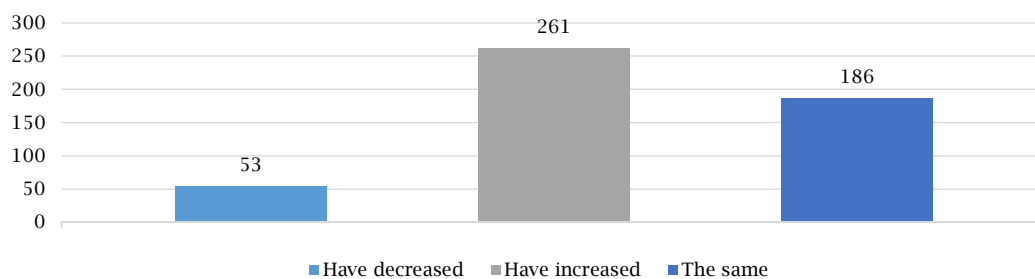


Figure 6 shows that a large percentage had made more than three times online shopping (specifically, 55.6%), the second with the high percentage was “Twice” (12.4%), while 10% of the respondents had not practiced online shopping during the pandemic.

**Figure 7.** Respondents’ assessment of how this pandemic period has affected their online shopping so far, compared to the normal situation before COVID-19.



If we analyze this presentation in Figure 7 by comparing it with Figure 4, it can be seen that people have estimated that the pandemic has had a positive impact in this regard and has made them make more purchases online, proving this with 261 responses that “Have increased”, 186 “The same” and 53 that the purchases reduced, and this again confirms the *HI* raised.

**Figure 8.** Percentage of how much people had become dependent on online shopping

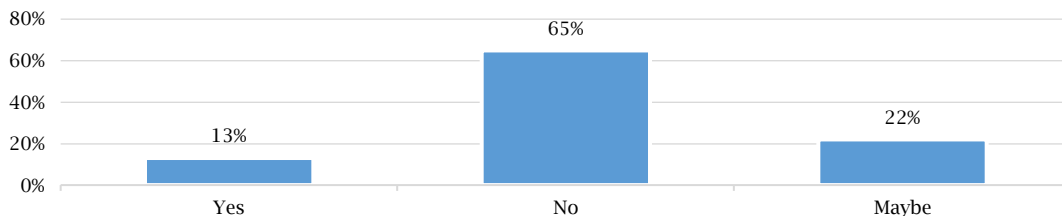


Figure 8 shows that 65% of the respondents were not addicted to online shopping, 22% probably were, and 13% of the respondents were addicted to online shopping.

**Figure 9.** Respondents’ thoughts on whether online shopping can cause the virus to spread

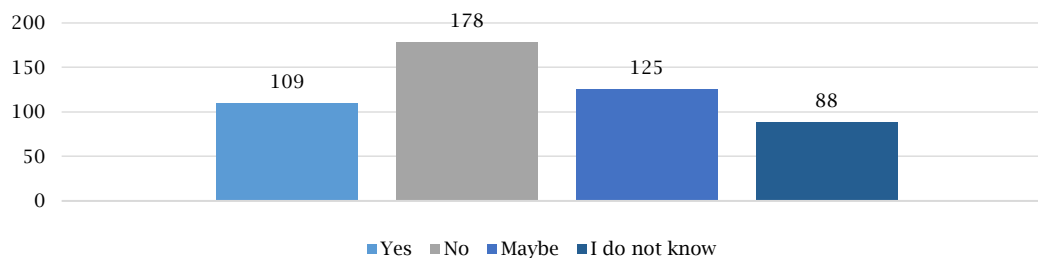
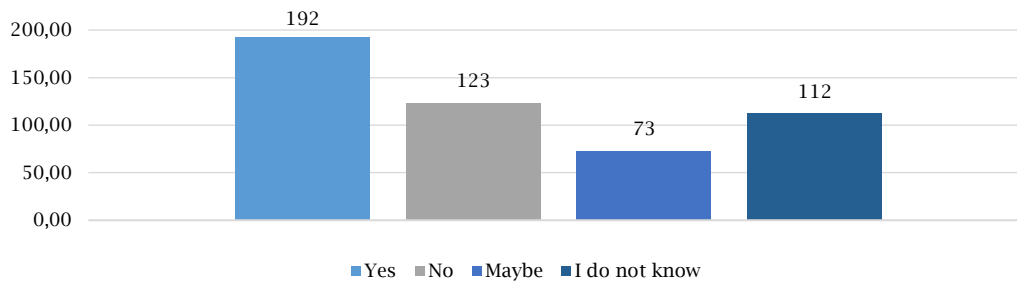


Figure 9 shows that consumers continue to make online purchases because they think they cannot cause the virus to spread, so a large part confirms this, exactly 178 respondents, 125 of them say “Maybe”, 109 answered “Yes”, while another part, 88 respondents do not know if they cause the virus to spread or not, even though they continue to buy.

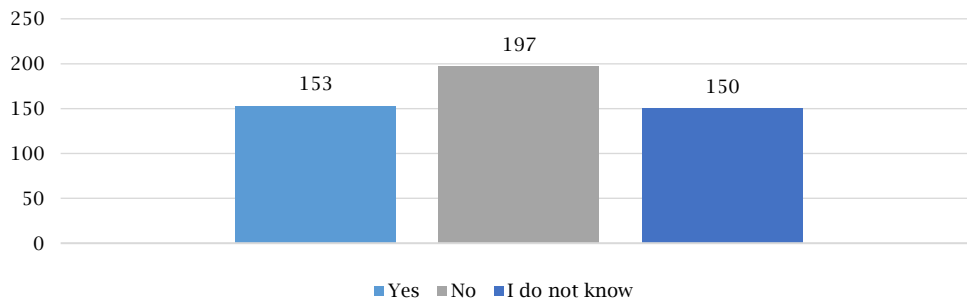
**Figure 10.** Some of the respondents' opinions if the employees of the companies that provided the service/product were sufficiently equipped with protective equipment



It can be seen from Figure 10 that when respondents from Kosovo made the online shopping, they also paid great attention to whether the business employees were equipped or adhered to the basic rules during the pandemic, i.e., whether

they were equipped with masks and gloves, this is based on the opinions they had expressed in our questionnaire where over 192 people answered that they were okay with this part, while 73 answered that they had not noticed this part.

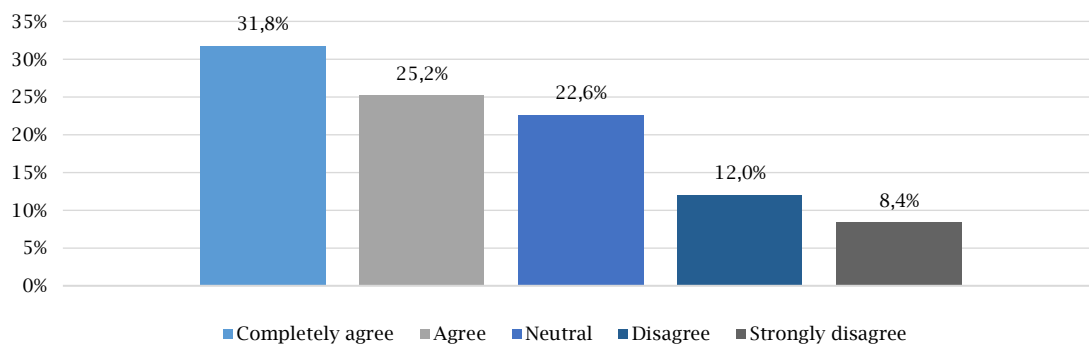
**Figure 11.** The impact of preventive measures given by the government on the provision of timely service/product



Regarding this question, the respondents had answered more that the preventive measures by the government had not influenced them to accept

the products or services on time, while with “Yes” and “I do not know” there is a small difference in opinions — between 153 and 150.

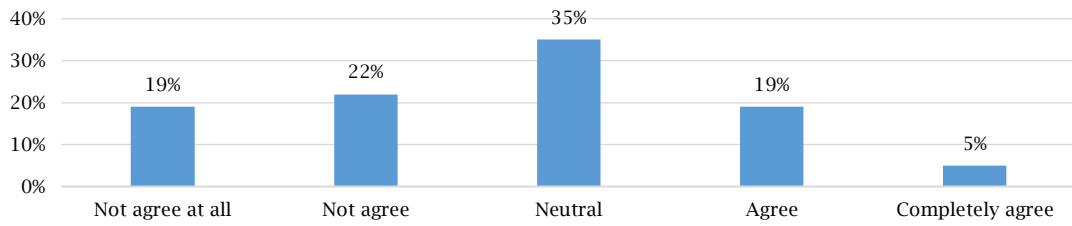
**Figure 12.** Online shopping and the fear of being infected with COVID-19 (*Had the fear of being infected diminished your enthusiasm to go to markets, malls, etc.?*)



For people not to have contacts or to feel more secure based on these results, it can be seen that the enthusiasm to go shopping physically has diminished, frequenting fewer markets, shopping malls, etc., as online shopping was a good

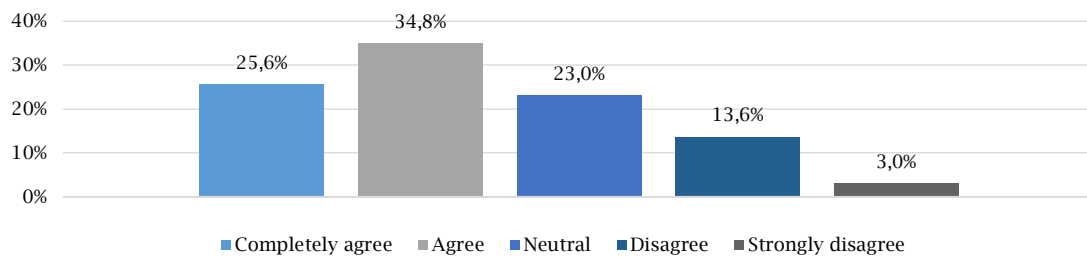
opportunity, turned more in this direction — 31.8% fully agreed with this question, 25.2% agreed, 22.6% were neutral, 12% disagreed, and 8.4% disagreed at all. These answers also confirm the second hypothesis (H2) raised.

**Figure 13.** The price of services/products have not fluctuated and they are offered with almost the same quality



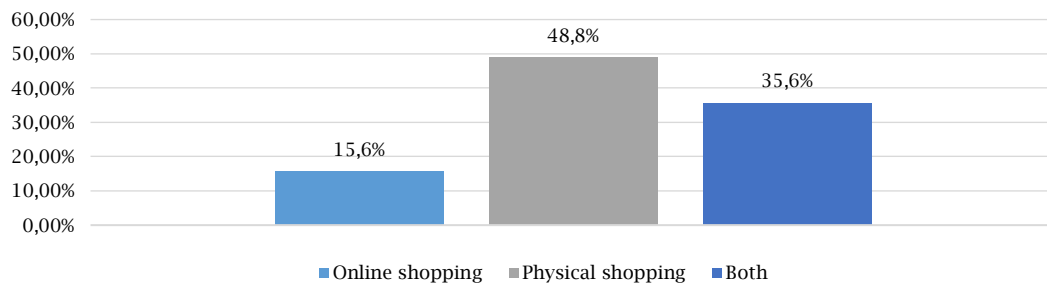
The opinions of the respondents were as follows: 19% of them disagreed at all with this, 22% disagreed, most are neutral (35%), 19% “Agree”, and 5% “Completely agree”.

**Figure 14.** Respondents' opinions on whether businesses have benefited from the price-raising pandemic case



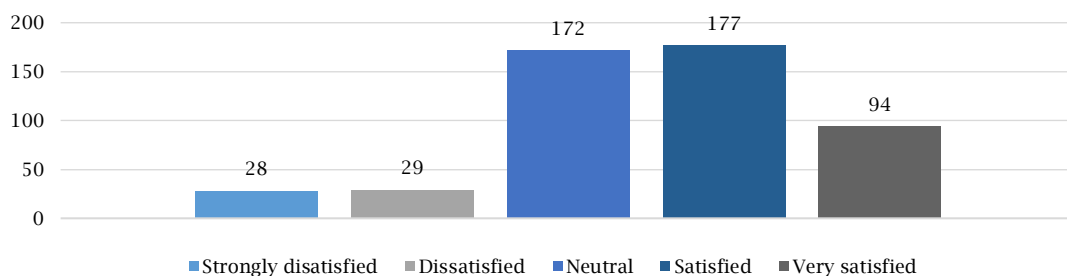
The presentation of Figure 14 gives us the result of opinions about how respondents assess whether they have paid more for certain products during the pandemic. The dominant percentage is that 34.8% agree with what many businesses have benefited during this period by raising prices, while 13,6% disagree and 3% strongly disagree.

**Figure 15.** Respondents' opinions about how they see themselves now, with online shopping or physical shopping



The results we derived from all the responses of the participants were that again there is no better than physical purchases that are also presented with a higher percentage, online purchases with a lower percentage, while “Both” answered 35.6% of the respondents.

**Figure 16.** Pleasure in online shopping during the pandemic

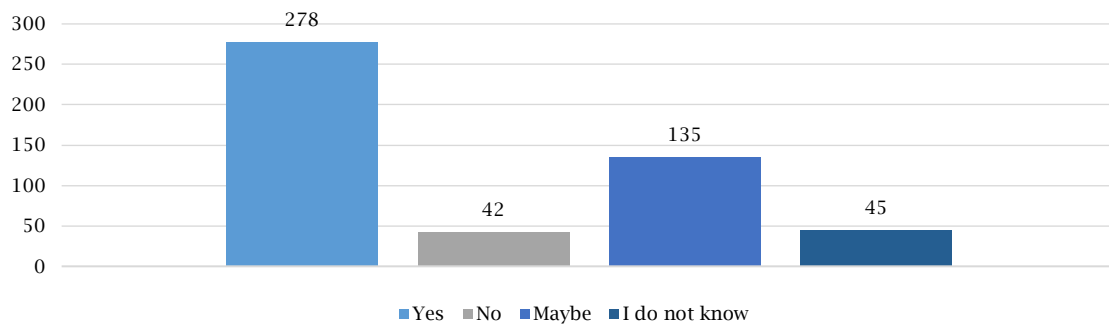




With online shopping 28 were strongly dissatisfied, 29 were dissatisfied, a large number,

exactly 172, was neutral, about 177 people were satisfied, while 94 were very satisfied.

**Figure 17.** After the end of the pandemic period, consumers will continue with online shopping



This was the last question, but very important for our research because in addition to the answers and information on how this virus has affected our country, we wanted to know if these online shopping consumers would continue to buy even in normal situations, where the percentage itself high tell us this result that they will continue to buy online, a positive thing very few have answered “No”, while “Maybe” about 135 (27%), with “I do not know” 45 (9%).

## 5. DISCUSSION OF FINDINGS

The purpose of this paper to assess the impact of the pandemic period on online shopping was achieved through a questionnaire from which we obtained results that online shopping has increased during the pandemic, people are practicing more of this online shopping, and they have adapted well to the changes that have come as a result of this virus in their purchases. These findings estimate that the pandemic has had a positive impact in terms of the possibility that consumers by practicing online shopping meet their requirements, and needs, from businesses that have offered various products or services online. However, from the findings, we can say that the trust in these online purchases has not changed in this situation, as consumers still feel insecure about buying products online, which is certainly from their previous experiences in these purchases and even during the pandemic. Still, Kosovar consumers continue to prefer physical shopping, but in such situations, online shopping has been a very good option. Another concern on the part of consumers has been the change in prices and that many businesses have taken advantage of the situation, where instead of being more sensitive to such a crisis, knowing that this period could last and the consequences would still be bigger.

## 6. CONCLUSION

This research shows us that the COVID-19 pandemic has had a positive impact in terms of online shopping because based on the results we have obtained online shopping has increased during this period. People, to avoid unsafe or dangerous

situations in the case of COVID-19, have adapted very well, and in a way have had control over that even though they could not make physical purchases they have checked in the form best possible thus making purchases through social networks. When consumers face purchasing constraints, they find and adopt new alternative ways to shop through technology, especially when it comes to maintaining health and purchasing key products. Online shopping clearly shows that consumers' behaviors have changed to adapt to change rapidly, but based on what we have mentioned above the pandemic had not increased their confidence to shop online. The most demanded products besides food, and hygiene, there was a great demand for clothing, electronic and technological equipment, books, and others. Another important thing that was discussed was the prices where according to the opinion of the respondents they said that Kosovar businesses have used the pandemic to increase prices. Regardless of how many advantages we can have from online shopping, which we can do from home, office or wherever we are, physical shopping is still what Kosovar consumers prefer to practice. Just as people are looking to change for the better in this new era, so can businesses. This is the time to focus on the opportunities that the future holds. Some of our recommendations from this paper are: businesses need to pay more attention to the clientele, recognize it, recognize the changes in their behaviors, and provide customers with services/products that best meet their needs and desires. As technology is advancing every day and every generation is using smartphones and IT then our recommendation for businesses is to pay special attention to the online shopping system. A survey was made on the Instagram application, asking which things the clients hate the most, which were the concealment of prices in the publication of products, and returns are not allowed, so we would recommend businesses to avoid this, only in those cases where certain products or services and the price can not be made public. Customers should look carefully at online stores that sell a variety of products and services because scams are present and they should also check to see if they exist as officially registered traders.

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