



**UNIVERSITY of the
WESTERN CAPE**

**UNIVERSITY OF THE WESTERN CAPE
FACULTY OF ECONOMIC AND MANAGEMENT SCIENCES
SCHOOL OF BUSINESS AND FINANCE**

**THE DEVELOPMENT OF ONLINE SHOPPING BEHAVIOUR DURING COVID-19,
CAPE TOWN, SOUTH AFRICA**

by

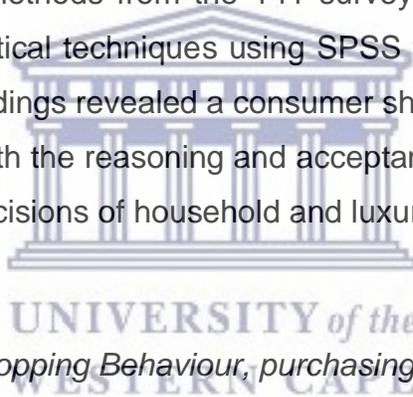
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November 2022

Abstract

The COVID-19 pandemic brought a change in the business environment across the globe since the start of 2020 which resulted in E-commerce becoming most considered and chosen form of purchasing. This research aim is to bring clarity and knowledge on the impact of COVID-19 on the consumers' buying behaviour and purchasing decisions. Further, on how E-commerce and the related benefits have replaced traditional ways of purchasing. An online questionnaire was conducted on 141 Cape Town consumers, to identify how they have reacted and changed their shopping behaviours and how their shopping preferences have changed since the COVID-19 pandemic. Due to the unforeseen COVID-19 restrictions, businesses faced some challenges moving their operations online. These findings will be able to contribute to the understanding of consumer decisions and will assist companies who are all facing similar situations. Quantitative data collection methods from the 141 survey respondents were analysed using various statistical analytical techniques using SPSS from which conclusions were drawn and discussed. The findings revealed a consumer shift to online platforms and the related benefits associated with the reasoning and acceptance for change, further noting the changes in purchasing decisions of household and luxury goods.



Key words: *E-commerce, Shopping Behaviour, purchasing decisions, COVID-19, online shopping.*

Declaration

I Beniska Tocknell declare that this research report, ***The development of online shopping behaviour during COVID-19, Cape Town South Africa***, is my work that is submitted as part of the requirements of the Bachelor of Commerce (Masters) Management programme application at the School of Business and Finance at the University of the Western Cape, Cape Town, South Africa. I confirm that all works and sources consulted in the execution and writing of this research were acknowledged and cited in the text and the reference list. Lastly, I further confirm that this report has not been submitted to any other institution.

Signed: *B.Tocknell*

Date: 11/11/2022



Acknowledgements

It is a privilege to be able to acknowledge all of those who supported me to accomplish this research work. Firstly, I would like to thank God, for enlightening my path and carrying me through all the difficulties to complete this enormous task. I have felt you by side and trusted you day by day and I will keep on trusting you in the future.

I would like to thank my respected supervisor, Dr. N. Sibinidi for his mentorship and support throughout this process of completing this dissertation.

I extend a heartfelt thank you to Maxine Norman. A debt of gratitude is owed for the continuous support, guidance, and encouragement I received from you. You have been a blessing.

I would like to thank my close friends for all the enjoyable and uplifting memories during this process. Your friendships are truly valued.

Finally, I am sincerely grateful to my parents for their undivided support, immense love and continuous encouragement in my academic achievements. I cherish the everyday check-ins and reminders of what is possible, without you none of this would have been possible. Further to my sister and brother to whom I look up to, thank you for inspiring me to be and do better. Your love for and confidence in me has no doubt contributed to my ability in completing this dissertation. I love you Tocknell family.

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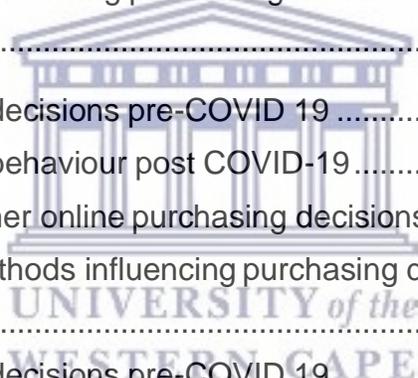
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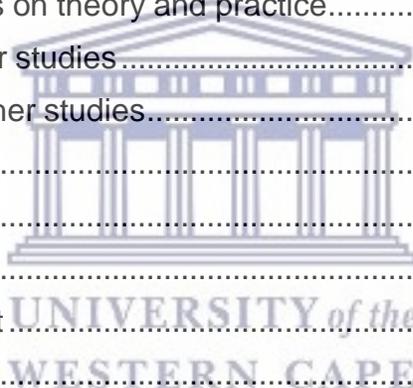
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CHAPTER 1

INTRODUCTION

1.1. Introduction to the study

Recently, online stores have been growing and gaining much interest with attractive incentives, discounts, and a wide variety of products that are easily accessible at the consumers' convenience, this has gained the interest of consumers and made an impact on traditional retail stores (Adhi, 2020). A study done at Linnaeus University, Hicintuka and Öven (2020) showed online sales internationally have increased by up to 52 percent when compared to the previous year, and that retailers are becoming more dependent on their digital strategies in order to keep business alive.

With the COVID-19 pandemic lockdown, restricting consumers strictly to their homes for several months, buying and shopping habits changed. Consumers, as well as businesses, were forced to adapt to the continuous changes happening in the environment caused by the pandemic (Morgan, 2020). Businesses that were strictly brick-and-mortar had to find new ways to sell and promote their products, these businesses had to quickly move to an online platform or take the risk of dying out. Consumers and organizations had to improvise and quickly adapt to new and much needed e-commerce habits (Sheth, 2020).

In the Cape town context, it was observed that majority of consumers agreed that the impact of COVID-19 increased online activity and accelerated a shift towards a more digital world. Although consumers have been previously rather skeptical about online purchasing and online payment methods, their mindset has since changed (Kantar Public, 2022). COVID-19 restrictions confined individuals to their homes which allowed consumers to explore online purchasing. Since Cape Town consumers now prefer to engage in online shopping, they enjoy the related benefits of online purchasing and are more comfortable making online payments.

This thesis in totality provides an overview and presents discussions of how the COVID-19 pandemic has changed the mindset of traditional customers pre-COVID-19 and their post- COVID-19 preference to shop online due to convenience, related benefits, and their perception of online payments. Furthermore, this study and the outcome of the survey indicate how consumers' online purchasing and activity have grown since the start of the pandemic.

1.2. Literature review

South Africa's e-commerce retail sector has been growing rapidly and, though smaller than internationally developed markets, the industry has massive long-term growth potential (Sheth, 2020). In previous years, travel, entertainment, and fashion categories have been the top runners in the online market, whereas grocery items and packages were far behind the charts (Walting, McCabe, & Seedat, 2021). Since COVID-19 consumer shopping has changed, purchases in items related to groceries and personal protection has surged (OECD, 2020).

1.2.1. Defining consumer behaviour

The study of consumer behaviour is important for businesses to investigate how potential buyers will respond to their products. It further determines the who, what, when where, and why to buy a particular product or service for its intended use (Kotni & Divya, 2019). Schiffman and Kanuk (2007) reason that consumer behaviour is complex, Mehta et al., (2020) further mentions that human behaviour is a subsection of consumer behaviour and should be understood first. For this study consumer behaviour will be defined as individuals or groups attitudes, buying behaviours, and purchasing decisions of a product or service as a new way of life.

1.2.2. Theories of consumer behaviour

Consumer behaviour and the related theories and models have been adopted and changed overtime. This study discusses multiple theories of consumer behaviour, including the Nicosia model (Nicosia, 1966), the Theory of reasoned action (Ajzen, 2012), the Howard Sheth model (Howard & Sheth, 1969), the Engel-Kollat-Blackwell model (Hayde, 2011), and Theory of planned behaviour (Sheppard, Hartwick, & Warshaw, 1988). The theories mentioned in this dissertation explain the processes of decision making, consumer choices, and consumer behaviour.

1.2.3. Factors influencing online consumer behaviour

Online services are developing rapidly along with the increased activity of online platforms by consumers. Since the start of the pandemic online consumer behaviour has changed, individuals have become increasingly interested in and accepting online purchasing and payments which has become an unavoidable trend amongst consumers. (Close & Kukar-Kinney, 2010, Poushter (2020) and Deloitte (2020). Cassell and Bickmore (2000) emphasizes that the most crucial element of consumer online decisions is online trust, as well as internal and external influential factors (Lumen Learning, 2016).

1.2.4. Consumer behaviour toward online platforms

Consumers enjoy that products are easily accessible, the wide variety offered at the click of a button, and the convenience of home delivery. This has gained the interest of consumers, increased online activity, and increased online purchasing and sales. According to Woolworth, since the launch of their shopping lifestyle Application, Woolworth claims they have achieved an increase in online sales by 34 percent, and an increase by 77 percent in their fashion, beauty, and home sales online within just one year (Walting et al., 2021)

1.2.5. Perception of online payments

Pre COVID-19 consumers were doubtful about ordering online and entering their banking details on an online platform (Kantar Public, 2022). On the contrary consumers are now making multiple online purchases to avoid physical stores and to minimize physical contact. A Mastercard study conducted by Malinga (2021) commends that consumers are spending 86 percent more online, further stating that e-commerce has risen 40 percent since the start of the pandemic country wide.

In recent years e-payments have rapidly increased, especially since the start of the pandemic. However, a study conducted by the United Nations Conference on Trade and Development, (Development, U. N. 2020) noted that cash delivery and services are equally as important as e-payments. According to a worldwide study, 60 percent of e-commerce companies and 70 percent of online third-party marketplaces are seeing noticeably higher growth percentages in mobile payments, followed by e-banking and credit card payments since the start of the lockdown (Development, U. N. 2020).

1.3. Statement of the Problem

The COVID-19 pandemic affected businesses and consumers worldwide Wang, Wong and Yuen (2021), with the implied restrictions of social distancing imposed by the government (Khokhar, Qureshi, Murtaza, & Kazi, 2019). Consumers were forced to make use of online platforms to conduct their daily household and luxury shopping. Thus far, few studies have explored the changes in consumer decisions and the influence on online consumer behaviour due to the pandemic. Due to the COVID-19 restrictions it is evident that online activity has increased (Abou Jeb & Choura, 2021), what is not clear is how the increased use of online platforms have changed consumer behaviour and their purchasing decisions.

1.4. Aim of the Research

This research study will focus on how online shopping has an impact on traditional stores with the growing use of technology within the retail sector, with a specific focus on the Western Cape, Cape Town. The aim of this research is to gain insight how e-commerce platforms and the increased use of technology has impacted shopping behaviour towards traditional stores, by providing reasoning through surveys and short interviews. The questionnaire used in this research will be a self-developed standardized questionnaire.

1.5. Research questions

The research question of this thesis is therefore the following:

RQ1: *How has the COVID-19 pandemic enhanced the growth of online purchasing behaviour and decisions in Cape Town, South Africa?*

RQ2: *Has there been a noticeable change in consumer behaviour pre and post COVID-19?*

RQ3: *How has the COVID-19 pandemic changed consumers' perception concerning online payments?*

RQ4: *Do consumers prefer to make an online purchase due to the related benefits of online shopping?*

1.6. Research Objectives

The study research objectives are as follows:

RO1: Observe the changes in shopping behaviours Pre and Post COVID-19.

RO2: To determine if online shopping and the related benefits influence purchasing decisions.

RO3: To determine if online payment methods influence purchasing decisions.

1.7. Research contributions

The importance of this dissertation is to contribute to current studies in an attempt to examine the impact of online consumer behaviour and to assess the changes in consumer online purchasing decisions, in Cape town, South Africa. This work will further discuss online behaviour and decisions pre COVID-19 and how, if at all, COVID-19 has increased the activity of online consumer behaviour. Moreover, this study will attempt to recognise the changes, benefits, and perceptions of consumers shopping via e-commerce platforms and the enhanced growth thereof.

1.8. Research Methodology

This dissertation adopts a quantitative research method whereby concepts and theories were formulated through statistical measures. The study further embraces a positivism methodological approach that allowed the researcher to discover and formulate consumer behavioural patterns from collected questionnaires through an online platform and further from statistical data analysed. The research answers the propositions put forth in an attempt to answer the research questions by testing the relationship between variables. The targeted population, using the non-probability technique of convenience sampling, was a total of 141 consumer who reside within Cape Town, South Africa

1.9. Conceptual Framework

The study signifies the relationship between online purchasing decisions pre and post COVID-19, through the mediating effects of online shopping related benefits and the perception of online payments. The main objective of the study was to analyse the enhanced growth of online consumer behaviour post COVID-19, Cape Town, South Africa. The variable P1, P2 and P3 have been identified as being influential in customer behaviour and customer decision making since that start of COVID-19. This study further will provide a better understanding of these variables. To fulfil the research gap, the researcher

created a conceptual model to demonstrate the effects of online consumer behaviour post COVID-19, which is proposed below:

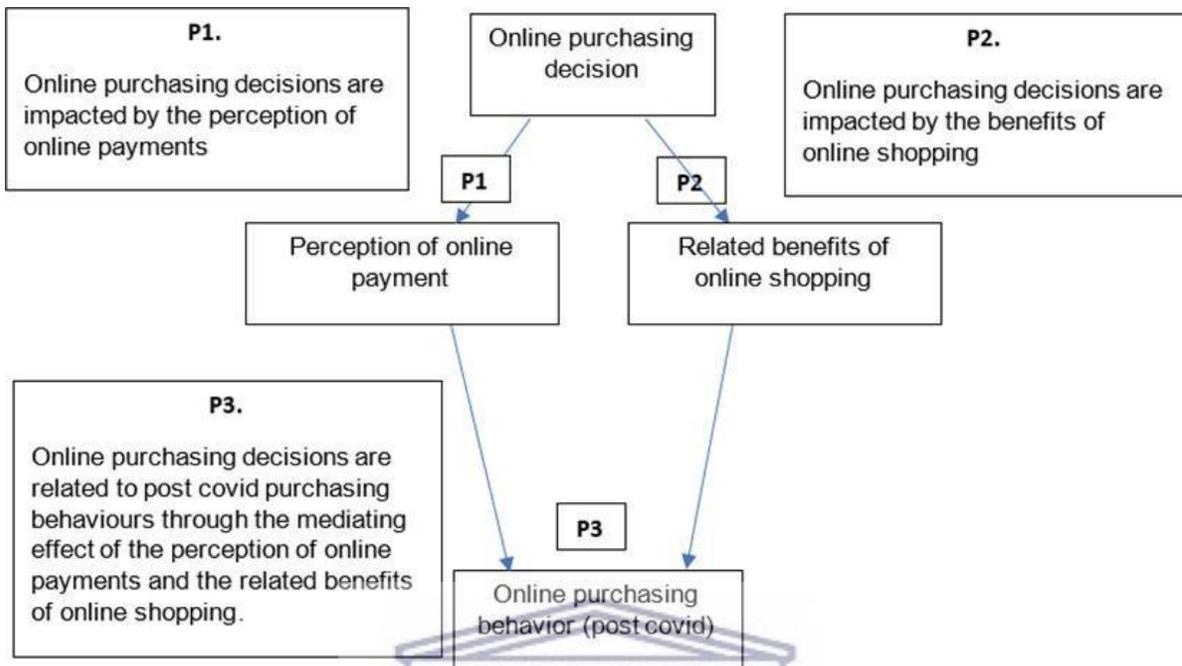


Figure 1.1: Conceptual Framework

Source: Researchers Own Construct

1.10. Significance of the study

The effects of the COVID-19 pandemic are still very much recent and are still ongoing. There have been multiple studies (World Bank 2022, Writer 2022, Jones 2021, Deloitte 2021, Alfonso et al., 2021) conducted across several countries regarding the changing trend in consumer behaviours and purchasing decisions since the start of COVID-19. However, the available literature regarding the current subject is limited within South Africa, thus this research will specifically recognise these changes and their impacts on South African consumers.

1.11. Chapter outline of dissertation

This dissertation will include a 5-chapter study that presents an overview and discussion on all aspects of the research.

Chapter 1: Introduction and background of the research topic. This chapter includes the research problem, research question, research objectives, research design, and finally the conceptual framework.

Chapter 2: Reviews existing literature concerning the research topic. The literature reviews existing approaches to consumer behaviour, contemporary models and theories of consumer behaviour and the influencing factors, changes in online consumer behaviour and purchasing decisions as a result of the COVID-19 pandemic, the effecting elements of online purchases, and lastly the development of the conceptual framework.

Chapter 3: Discusses the research design and the strategies implemented to answer the research question and objectives. Moreover, this chapter outlines the study's research methodology including sampling techniques, data collection instruments and analysis, and the ethical considerations.

Chapter 4: Integrates the data analysis with an in-depth discussion of the data results to conclude the proposed propositions, research question, and research objectives.

Chapter 5: Concludes the study and research presented, by further presenting research recommendations and gaps for the use of future studies.

1.12. Definition of Terms

E-Commerce: *Known as electronic commerce is the process of buying and selling goods and services, or the transmission of funds over an electronic network (Website).*

Shopping behaviour: *The way an individual behaves when they buy an item, where and when they buy the item, how much they spend.*

Purchasing decisions: *The thought process that leads a consumer to purchase a particular product or service.*

COVID-19: *An infectious disease called Coronavirus, caused by SARS-CoV-2 That causes an infection in your nose, sinuses or throat.*

Online shopping: *The activity of buying goods or services over the internet.*

1.13. Conclusion

The introduction chapter gives a framework of the necessary background information and context of the dissertation. The research set out to examine the growth of online shopping behaviour and the increased activity of online consumer decisions related to purchasing benefits and the perception of online payments. The research, which was derived from existing literature, allowed the researcher to create a conceptual framework that is concerned with consumers' online purchasing behaviour and decisions regarding the related benefits of online shopping and consumers' perception of online payments pre and post-COVID-19. The study takes the structure of a five-chapter dissertation that outline, analyse, and discusses the research topic.

CHAPTER 2

LITERATURE REVIEW

2.1. Introduction

This chapter will discuss theories and concepts related to consumer behaviour and the influence it has had on online consumer decision making since the start of COVID-19. The literature review will present various aspects that are most interlinked with the research topic at hand. This includes defining consumer behaviour as a concept through the examination of existing consumer behaviour models, approaches, and theories. Further to that, how online purchasing behaviour and decisions have changed during the COVID-19 pandemic. This study proposes a conceptual model outlining the effects of online consumer behaviour post COVID-19 based on an extensive and in-depth review of existing literature, theories, and models on consumer behaviour.

2.2. Contextualizing and defining consumer behaviour

Consumer behaviour is defined as how individuals make decisions on how to, and where to use their available resources (Kotni & Divya, 2019). In other words, how consumers spend their money, time, and effort to make a particular purchase for its intended use. Furthermore, it can be said that consumer behaviour involves the who, what, when, where, and why to buy and use a product or service. However, Dudovskiy (2013) argues that consumer behaviour can be complex, as it is almost impossible to predict how consumers will act in any given situation (Schiffman & Kanuk, 2007). Kotler and Keller (2009) support this by adding that buying behaviour in consumers is deeply influenced by three elements: cultural, social, and personal factors. Schiffman and Kanuk's (1994) definition is relatable, defining the three key elements as the total of learned beliefs, experiences, interactions, and customs that directly influence the consumers' behaviour in any given situation.

Walters (1974) states that consumer behaviour represents a subsection of human behaviour, therefore when dissecting consumer behaviour, concentration should first be

placed on human behaviour, which is defined as, “the process whereby individuals interact with the environment” (Walters,1974). Blech & Blech (1990) concur with Walters (1974) adding that consumer behaviour is described as the study of human behaviour in a consumer role and that there is a close link between the two. Human behaviour comprises a person's every thought, motive, action, and feeling when making a decision.

Moreover, Hardesty and Bearden (2009), MacInnis and Folkes (2009), and Taylor and Strutton (2009) all agree that human behaviour is different from consumer behaviour for three reasons: Firstly, human behaviour stimulates the exchanged relationship between buyers and sellers and in turn, produces exclusive interactive relationships. Secondly, the involvement of unique contextual features increases mass media persuasive messages, and lastly, that human behaviour comprises topics specific to a focused realm. Even though human and consumer behaviour is seen to be different, the scope involving the two on how they interact and relate is insignificant.

Table 2.1 below analyses the various existing definitions of consumer behaviour put forth by former researchers.

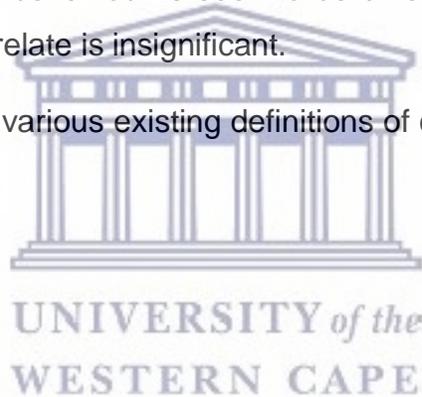


Table 2.1: Consumer behaviour definitions

Author	Consumer behaviour definition
Engel, Blackwill (1990) Miniard, Arnould, Price & Zinkhan (2002) Peter & Olson (2002)	Describe consumer behaviour as the actions directly involved in attaining, consuming, and disposing of consumer-related items, including the decision-making processes that lead to purchasing and the actions that follow thereafter.
Mowen (1993)	Describe consumer behaviour as the study of buying units and the process of exchange to acquire, consume, and dispose of goods and services, as well as ideas and experiences. This outlook takes into account, not only the individuals but also groups that purchase products and services.
Schiffman & Kanuk (1997)	Describe consumer behaviour as the display in searching for, purchasing, using, evaluating, and disposing of products, services, and ideas". Schiffman & Kanuk (1997) further define consumer behaviour as the study of how individuals make decisions on how to spend their available resources (time, money, and effort) on products and services. It further includes the analysis of when, why, where, and how often consumers purchase and how they use the product post-purchase. Moreover, it incorporates the display of the consumers' overall behaviour when searching for, using, evaluating, and disposing of the consumption-related item they expect will satisfy their needs.
Strydom (2004)	Describes that consumer behaviour is concerned with all the activities and influences that occur pre, during, and post-purchase and that it further comprises the behaviour pattern of decision making both individuals and in groups which determine the decision-making process for the acquisition of need-satisfying products and services.
Assael (2004)	Something triggered by the realization that consumer behaviour and their choices ultimately determine the organization's future success and profitability. Thus, the need for an integrated marketing communication strategy should be focused on satisfying consumers and establishing a loyal customer base. The focus of organisations should first be to enhance the profitability of the business through understanding the underlying factors of consumer behaviour which include both psychological and social factors.
Wells et al., (2006)	The study of consumer behaviour describes how individuals and groups, select, purchase, use and dispose of products, further explaining the needs that motivate and influence those choices and behaviours

Source: Researchers own work

Table 2.1 highlights that consumer behaviour relates to the action carried out by the consumer. This has two main elements: (a) the process of acquisition and/ or the disposal of goods and services and (b) factors that influence a change in behaviour pre, during, and post the decision-making process. For this reading, consumer behaviour will be defined as the study of an individual or group's attitudes, buying behaviours, and purchasing decisions of a product or service as a new way of life, in an attempt to understand purchasing activities associated with the rapid shift to online platforms caused by the COVID-19 crisis.

2.3. The evolution of consumer behaviour

According to Engel et al., (1990) and Schiffman & Kanuk (1997), consumer behaviour was deemed a relatively new field of study due to not having a previous historical body of research of its own. From a business perspective, the topic of consumer behaviour only became important and relatable after the development of the marketing concept. Assael (1995) highlights the influence of consumer behaviour on the market concept stating that according to the marketing concepts, marketers first need to define the benefits wanted and needed by consumers in the marketplace, only thereafter can businesses put forth marketing plans to support those wants and needs of consumers.

In the year 1950, marketing concepts were formulated and though they seemed to be logical, marketers previously never supported this concept. According to Assael (1995), this was because of two key reasons: firstly, marketing institutions during that time were not adequately established, as the importance of distributing products and the advertising thereof was merely to support mass production and mass marketing strategies. The implementation of marketing concepts formulated during those years was designed to meet the needs, include, promote, and distribute the products of smaller, more diverse market segments. The second, yet simpler reason for the marketing concept not being supported was simply because there was a lack of need to do so.

However, in the many years to follow, the importance of understanding consumer behaviour became of interest. Assael (1995) supports this argument, adding that consumers determine the sales and profits of the company through purchasing decisions, including that, consumer behaviour and actions determine the economic capability of the organisation. Moreover, that to be successful, organisations need to focus on and identify consumer demands and plan their marketing strategies to support those consumer needs and wants accordingly.

2.3.1. Changes in consumer behaviour over time

Broader changes in consumer behaviour have occurred over time. In the past, consumers had far fewer brand alternatives and were exposed to far fewer marketing-related messages (Schiffman, L., & Wisenblit, J, 2019). Today's modern consumers are more connected and can research offerings online, with ease of access to multiple communication platforms and promotions through multimedia (Naidoo, V., & Verma, R, 2019). Consumers today can connect and communicate with any store all-across the world without physically having to travel or even step foot inside a brick and mortar. This confirms that over time the concept of consumer behaviour has significantly transformed. More recent studies by; Schiffman & Wisenblit (2019) and Chan, E., MacInnis, D. J., Pieters, R., Hoyer, W., & Northey, G (2020), explain that it means more than just how a shopper purchases tangible products. However, it is regarded as the totality of consumers' decisions concerning the acquisition, consumption, and disposition of goods, services, activities, experiences, people, and ideas by human decision-making units overtime.





Figure 2.1: What is consumer behaviour

Source: Hoyer et al., (2016)

Figure 2.1 iterates the understanding of why, when, where, how often, and for how long consumers will buy, use, and dispose of an offering. Similarly, Solomon. M (2016) explanation of consumer behaviour can be conceptualized as the study of the processes involved when these individuals or groups select, purchase, use or dispose of a product, service, idea, or experience to satisfy needs and desires. This idea is somewhat similar to another perspective put-forward by Schiffman, Kanuk, & Wisenblit (2010).

2.4. Existing approaches to consumer behaviour

In the study of decision-making, a multitude of approaches to consumer behaviour has been adopted. The most prevalent approaches to consumer behaviour can be categorised into three focus areas: cognitive, psychodynamic, and behaviourist.

2.4.1. Cognitive

Upon reviewing existing literature, the cognitive approach focuses mainly on the information processing capabilities of consumers, explaining that environmental and social knowledge and experiences provide individuals with unlimited information to be processed, which results in individuals behaving a certain way. (Schmitt, 2003 & Dudoviskiy, 2011). According to UKEssays (2022), the cognitive approach to consumer purchasing decisions occurs through a series of five sequential stages that transpire subconsciously, namely: problem recognition, Information gathering, choice evaluation of availability, intent to purchase, and post-purchase evaluation.

However, Sofi et al., (2020) recognised a potential gap within the five stages, noting that individual factors regarding a consumer's environmental situation are not measured when these purchasing decisions are made, therefore do not influence any upcoming series of events. For example, impulse purchases versus repeat purchases of goods. Hence, Sharma (2014) recommends that when analysing the cognitive approach of consumer behaviour, it is important to understand the following: the influential factors of the purchase in question, the reason behind the purchase taking place, and, the role of society and their influence.

2.4.2. Psychodynamic

The psychodynamic approach was historically examined by Freud (1923). His view posits that behaviour is subjected to human influences through instinctive forces or motivators which act outside the conscious thought. Arnold Robertson et al., (1991) and Freud (1923)

likewise recognize three facets of the psyche namely: an individual's identification, ego, and superego. In addition to this view, McLeod (2020) and De Vries & Cheak (2014) more recently illuminate that the psychodynamic approach includes all psychological theories related to human functioning within a person. Psychological theories are constructed by an individual's interaction drivers and forces, specifically between the unconscious mind and the different structures of personality.

The unconscious mind consists of mental processes stored from past influences, decisions, feelings, or behaviours that consumers do not always understand or are even aware of (UKEssays, 2022). Conversely, McLeod (2020) also argues that the psychodynamic approach is misleading as Freud attempts to claim that human behaviour is controlled by universal processes that apply to all individuals triggered solely by unconscious factors over which an individual has no control.

2.4.3. Behaviourist

The behaviourist approach explains that consumers' reactions are essentially influenced by external events, including actions, thoughts, and feelings (Bray, 2008). An analysis by Bray (2008) further supports the notion put forth by Watson. et al., (1920) through his study known widely as the "Little Albert". This notion (Watson. et al., 1920) confirms that behaviour can be discovered by external factors to the individual and therefore, it greatly questions the psychodynamic approach that was predominant at the time. UKEssays (2022) more recently contributes to the theory expressing that this approach is the conditioning of an individual's behaviour triggered by external stimuli responses including that of past behaviours, which will either support or contradict future responses.

Loudon. et al., (2010) differentiate between the cognitive and behaviour approaches, stating that the cognitive approach is a way in which consumers understand and process external information in a perceptible manner, while the behaviour approach is viewed to be superior (Dudovskiy, 2022). Behaviour approach contributes to the explanation and

understanding of human behaviour (Stewart, 1994), and is further used to persuade and encourage consumers in a target segment to commit to the purchase.

Dudoviskiy (2022) highlights that to a certain extent, psychodynamic and behaviour approaches are related. However, the cognitive and behaviourist approaches cover a greater scope, if they stay within the boundaries of consumer behaviour. This approach has critiques from several researchers being that a strict cognitive approach may not always support or clarify the broader nature of consumer behavioural processes as it relies extensively on unobserved explanatory variables that seldom prove amicable (MBA knowledge base, 2021) and (Foxall, 1993). Further, cognitivism assumes that individuals are rational in decision making, which previously has been questioned (Bozinoff, 1982, Solomon, et al., 2006 & Schiffman, et al., 2007).

2.4.4. Approaches to consumer behaviour

A study by Assael (2004) demonstrates consumer behaviour in two different approaches: The managerial and holistic approaches. The managerial approach describes consumer behaviour as an applied social science that operates as the base for developing integrated marketing communication strategies. On the other hand, the holistic approach regards consumer behaviour as pure rather than applied social science. The holistic approach acknowledges the importance of the consumer behaviour study that, is not necessarily linked to marketing communication strategies (Duralia, 2018).

2.4.4.1. The managerial approach

Assel (2004) recommends in his study a micro viewpoint on consumer behaviours which he has characterised as the individual components of the managerial approach to consumer behaviours. These individual components refer to the individual consumer in terms of, their attitude, perspective, lifestyle, and demographic characteristics. (Hillner, 1984).

When studying the micro aspects of consumer behaviours, the key focus is on the cognitive components which are the totality of the thought process of individual

consumers, and the factors that influence their decisions (Assel, 2004). Further, Stewart (1994) explains that the managerial approach mainly puts focus on the rational cognitive systematic processes that consumers go through when pondering about a product or service that will finally meet their anticipated needs. Assel (2004) argues that such a systematic process is not always likely to occur when considering that consumers also make purchases based purely on impulse or addictive buying. Specifically, psychological behaviours, as a microelement could mistakenly yet easily overlook environmental factors such as cultural and traditional behaviours, which could significantly influence consumer behaviours (Williams, 2020).

2.4.4.2. The holistic approach

The holistic approach focuses more on the consumption experience rather than the purchasing process and less on decision making as it is often ethnically derived (Anjum, 2018 & Akgün, 2021). Assael (2004) claims that this approach underlines the broader, more culturally derived context of consumption, which is viewed as symbolic and functional, antisocial, social, idiosyncratic, and normative. On the contrary, Acharya et al., (2020) claim that purchase behaviour is of little interest to the holistic approach except for its impact on the consumption experience in the context of shopping, not decision making.

It is argued that Assael (2004) believes that consumer behaviour is to be considered on both a micro and macro scope that includes cognitive considerations ultimately influencing behaviours in a cultural setting of consumption. Furthermore, it is argued by Stephens et al., (2019) that the holistic approach concentrates more on the environmental aspects related to the consumer's present actions, whereas the managerial approach, concentrates more on the consumer's future predictions.

After reviewing and analysing the discussed research, we can say that consumer behaviour plays an important role in the field of choosing, buying, and using a product and disposing of the product after its useful life. Taking into consideration that there are plenty of classifications of consumer behaviour given by researchers as previously outlined in

table 2.1, Kumar (2016) notes that consumer behaviour is not solely about how consumers behave while buying a product or service, rather, it is more about the steps that consumers and their minds will go through before purchasing a product, the attitude, and thought process of the consumer and the environment around the consumer.

2.5. Contemporary models of consumer behaviour

Consumer behaviour models describe the decisions making or choice processes of consumers. Contemporary models of consumer behaviour include but are not limited to the Nicosia model, Howard Seth model, Engel kollar Blackwell model, and the stimulus-response model.

2.5.1. Nicosia model

The Nicosia model was one of the first consumer behaviour models which discusses the link between the organisation and its customers (Francis, 2014). This link is maintained by a continuous flow of communication from the organisation to the customer and then back to the organisation in the form of consumer response (Madhavan & Chandraskar, 2015). In the model, there is a relationship between the organisation and the customer. The organisation attempts to influence the consumer by trying to influence his decisions. Nicosia (1966) identifies four basic sections in the model. The start point is known to be zero, assuming neither the firm nor the consumer has had any previous direct interaction with the brand. Anderson (1965) explains that the relationship between these four sections can occur either in sequence or in conjunction with one another. Further, the author states that the process can commence at any stage, that being by the firm, consumer purchase experience, by failure to purchase. An article by (Francis, 2014) explains that the flow of information in Nicosia's model shows that the actions of one section influence the other section and in turn, the behaviour, this way behaviour can be seen as an adaptive process.

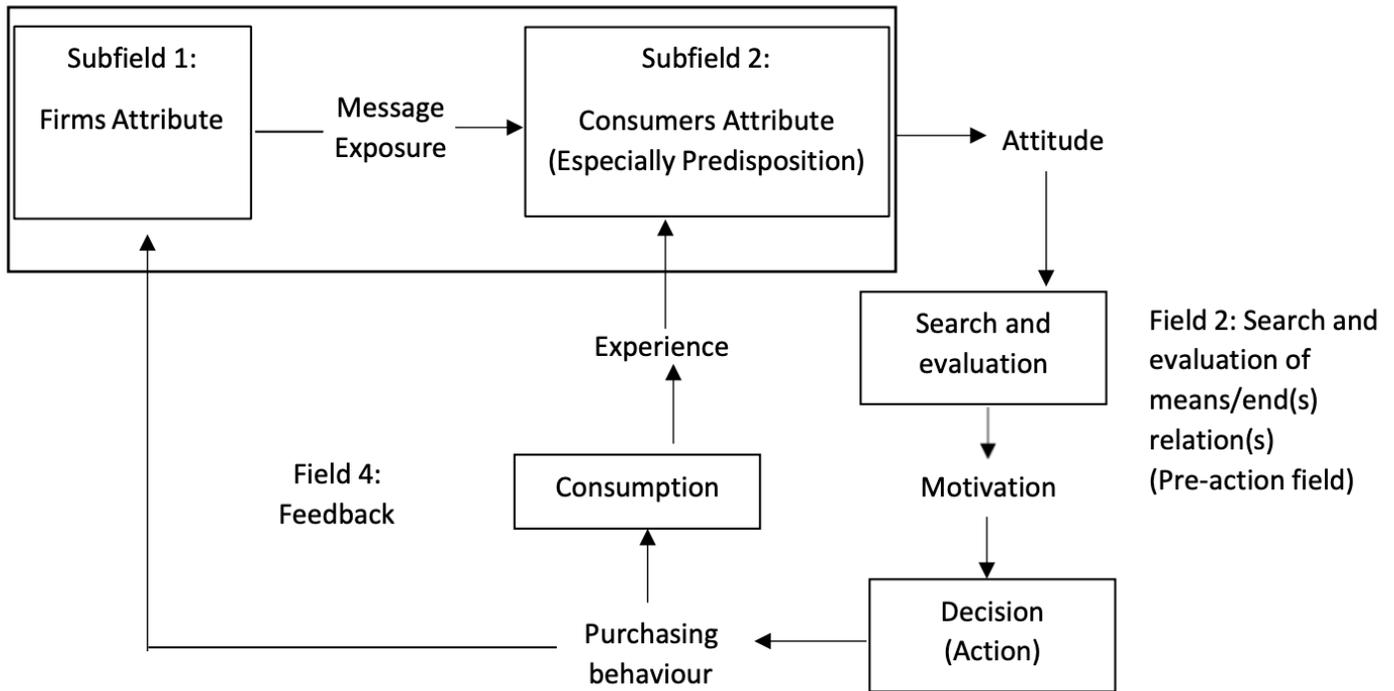


Figure 2.2: Nicosia model of consumer behaviour

Source: MBA Knowledge base (2014)

2.6. Howard- Sheth model

The Howard model is known as one of the most comprehensive consumer models of buying behaviour, Prakash (2016). This model tries to explain a consumer's brand choice behaviour by using the concept of stimulus-response over time. This model suggests that joint decision-making is more prevalent in higher perceived risk situations or uncertainty and when there is ample time for decision-making (Madhavan & Chandraskar, 2015). The model has four key components.

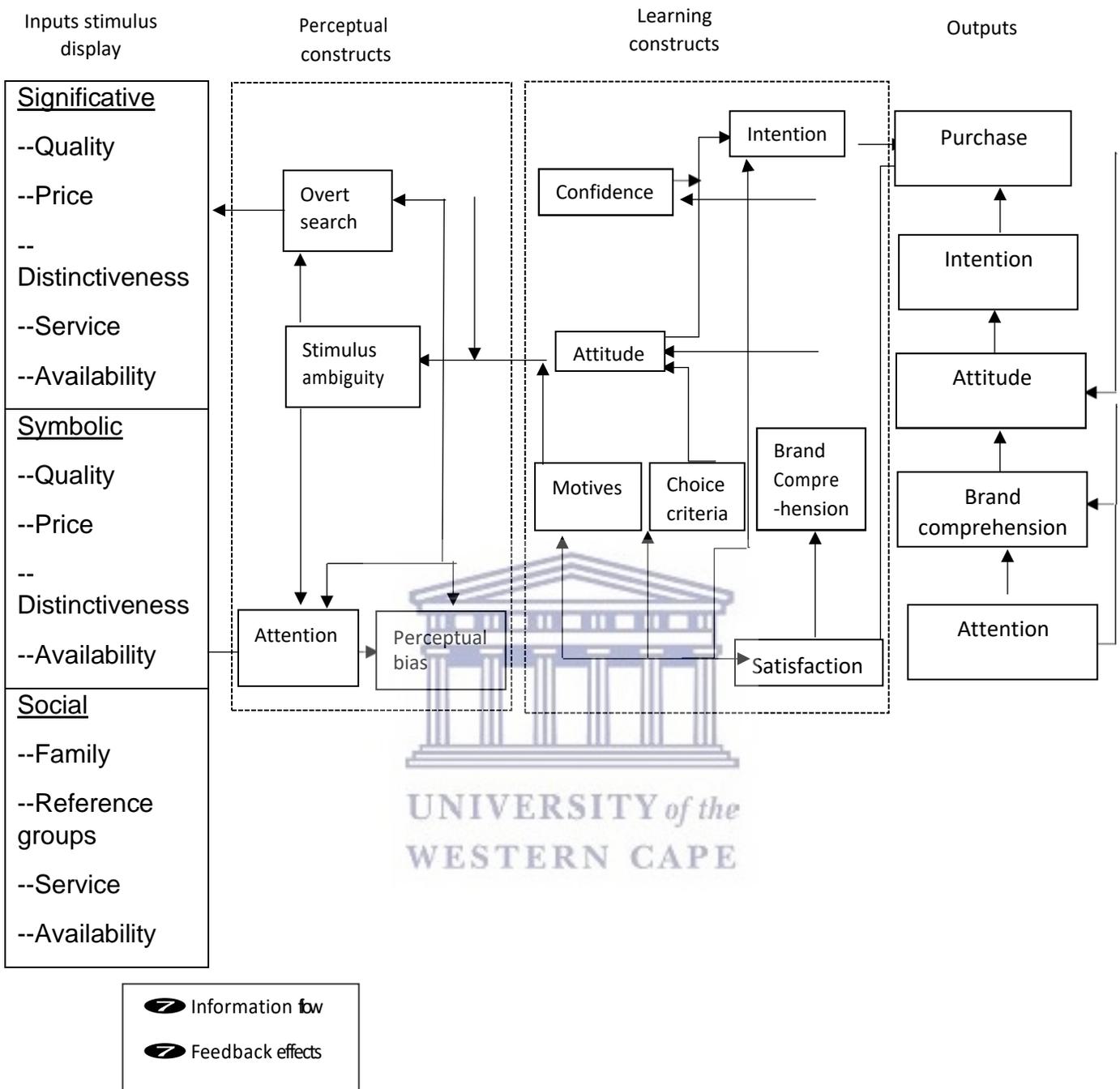


Figure 2.3. Howard Sheth model of consumer behaviour

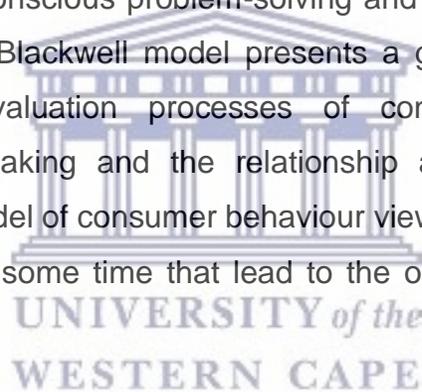
Source: MBA Knowledge base (2021)

The input variables are from the stimuli that come from the environment directly influencing the consumers' brand attributes, quality, price, availability, and service. Five

output variables are the buyer's response to stimuli, this can be seen on the right-hand side of the model. The output variables are arranged from attention to actual purchase, which is the act of making a physical purchase as a result of attention, which is the buyers' response to information intake. This has been split into two groups: perceptual constructs and learning constructs. Perceptual constructs are the way the consumer perceives and responds to information from the input variables. Where the learning constructs deals with the buyers' motives leading to the outcome of the purchase. Exogenous variables are not defined in this model; however, they are seen as a constant and can significantly affect the consumers purchasing decisions. These variables include but are not limited to financial status, social class, and culture.

2.6.1. Engel-Kollat-Blackwell model

This model is essentially a conscious problem-solving and learning model of consumer behaviour. The Engel-Kollat-Blackwell model presents a good description of effective information-seeking and evaluation processes of consumers, further providing components of decisions making and the relationship among them (Madhavan & Chandraskar, 2015). This model of consumer behaviour views their decision process and uncovers four activities over some time that lead to the outcome which can either be positive or negative.



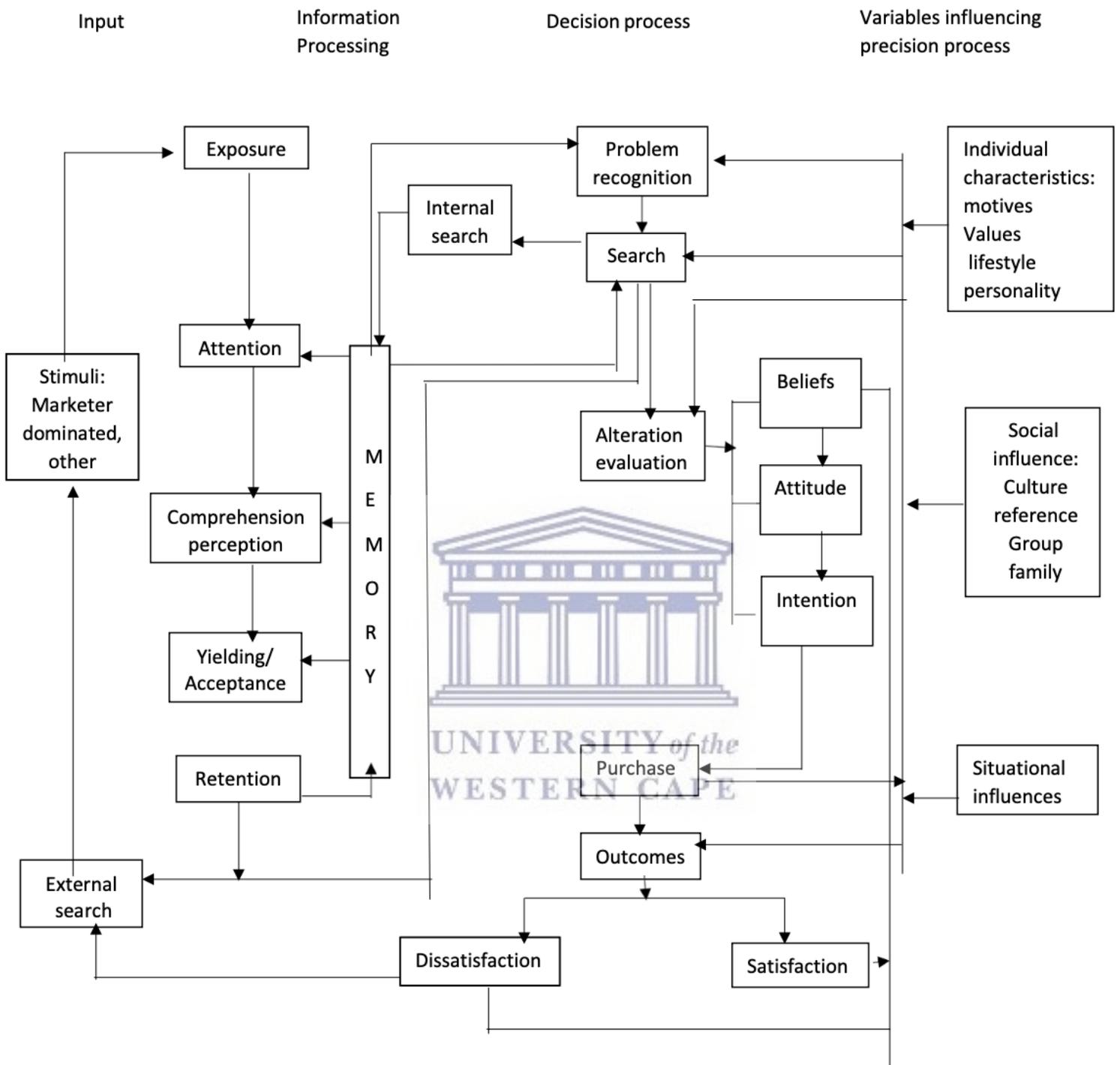


Figure 2.4: The Engel-Kollat-Blackwell model of consumer behaviour
 Source: MBA Knowledge base (2021).

2.7. Stimulus-Response model of buying behaviour

In the model presented, the marketing and other stimuli is the first stage to understanding buying behaviour, further it can be seen as the characteristics that determine the buying behaviour. The second stage is the consumers “black box” which is the result of, and influence of the consumers response to buying characteristics. The black box can be understood as the mind of the consumer and the decision process, thoughts, and actions that produce the buyer’s response.

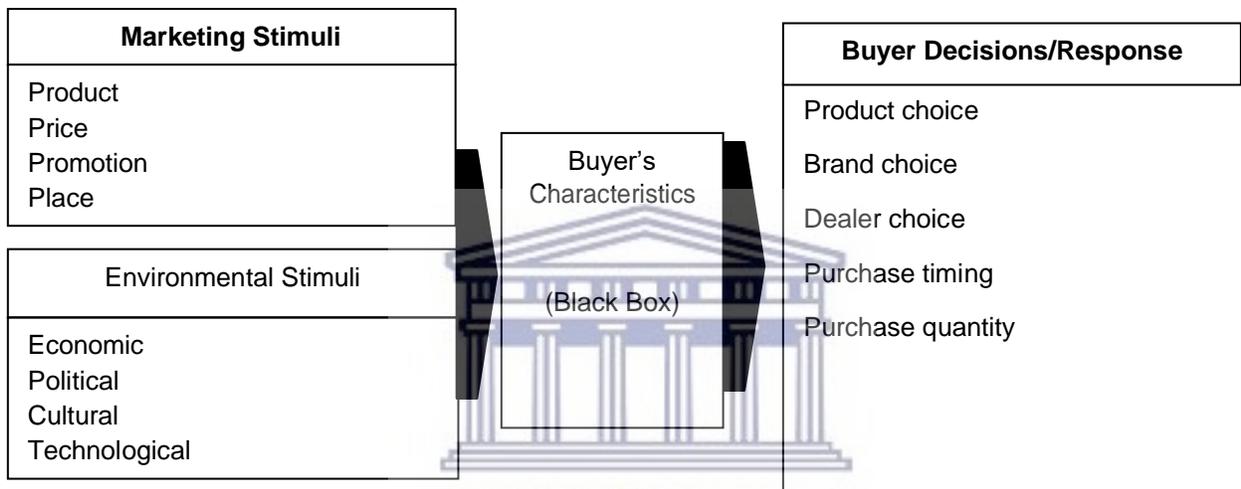


Figure 2.5: The basic Stimulus-Response model of Kotler (1997)

Source: Kanagal, (2016)

2.8. Theories explaining consumer behaviour

2.8.1. Utility theory

Following the contemporary consumer behaviour models, we dive into the utility theories. Marketing and other stimuli create the consumers' “black box” and produce specific choice/purchase responses; thus, markets need to discover what is in the consumers' black box, and how stimuli are adaptable to various responses (Madhavan & Chandraskar, 2015). Marketing stimuli can be defined by four variables known as the 4Ps

of marketing: product, place, price, and promotion. Additional stimuli include major events in the buyers' surroundings; Psychological, personal, social, and cultural.

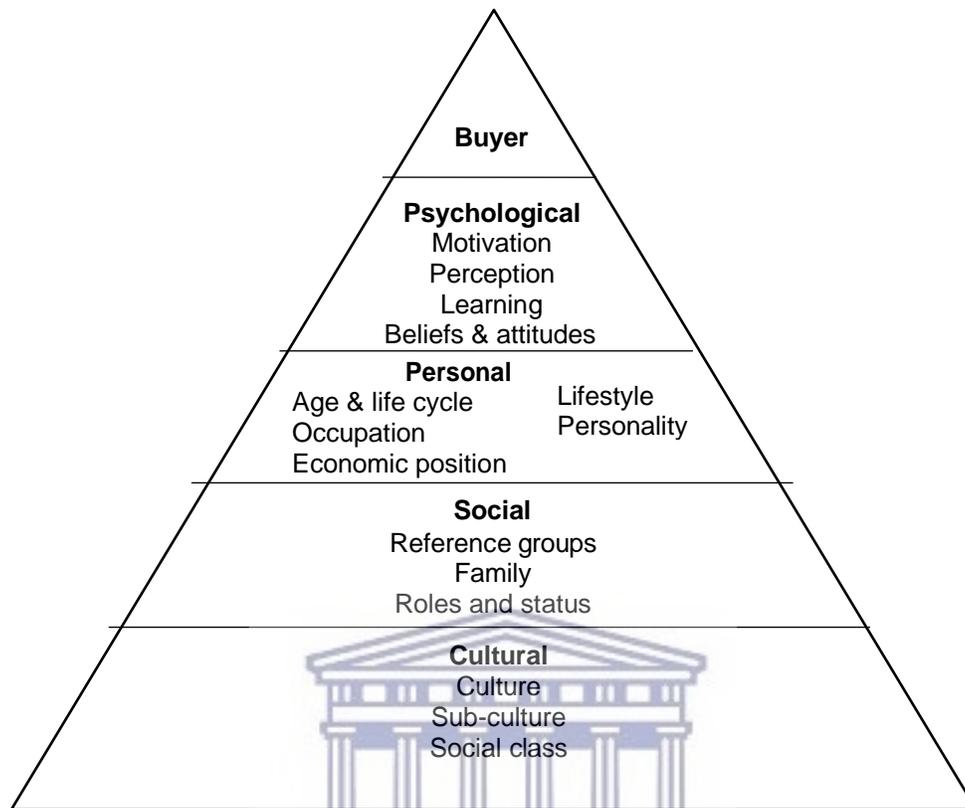


Figure 2.6: Factors influencing buying behaviour in the buyer black box
Source: Claessens (2022) JISANA

All these variables combined to impact the consumers' "black box", which will be the significance of their actions/responses. Markets must discover how and by which these stimuli are influenced. Firstly, the consumers' characteristics influence how they perceive and react to the stimuli. Secondly, the consumers' decision process will affect their behaviour.

The king of the market is ultimately the consumer. All marketing decisions are based on the assumptions of consumer behaviour, and their decisions (Madhaven & Chandraskar, 2015). To create value for the consumer and likewise profits for the organisation, marketers need to gain knowledge of the consumer's responses to a variety of products and services and understand why they behave that way. By understanding the consumer,

marketers can analyse the information needed to identify and select target markets. This will aid to evolve strategies and assist infiltration into designated markets.

2.8.2. Utility of utility theory

The significance of the utility theory is to demonstrate a model of individual or household decision-making. Today, most studies (Saylor Academy 2019, Saros 2020) present this theory by making multiple assumptions about consumer preferences; firstly, consumer preferences are assumed fixed over time and their preferences are assumed to be consistent. Secondly, the items with which the consumer is concerned and to which their preferences relate are presumed to be factors of a fixed set of possible consumption groups. Thirdly, consumer preferences are assumed to be complete by the consumer making an informed choice between product A or B, unless the consumer is indifferent between the two products (Philips 1974).

To comment on market behaviour, it must be presumed that the consumer will always act according to his preferences. Thus, the consumer's income and the price he/she is faced with will determine the consumption group based on affordability to which no other bundle is preferred. Additionally, this theory claims that preferences and behaviour are always directly related.

The resultant model is both well-designed and flexible. In previous studies, it has served as successful and rewarding (Anderson., et al. 1966). In those studies, it is usually that the community behaves as if they were maximizing a utility function subject to budget constraints (Sonnenschein, 1972).

2.8.3. Utility theory and behaviour

Utility theory provides a model of individual preferences and behaviour in a market economy, it further reveals how consumers rank their choices on a consistent basis. If it is to have a positive outcome, then the theory must further our understanding of how

individual markets function. This theory argues that utility theory fails to do this. To focus on the basic assets of the neoclassical approach, we must first introduce two recent attempts to extend the textbook model.

In response to this model's inability to handle learning or new products adequately, Lancaster (1966) has proposed that preferences be related to certain objective characteristics or attributes of commodities consumed, rather than the commodities themselves. In this theory, there is a distinction between actions, acquisition of commodities, consequences, and enjoyment of their characteristics. A new commodity then simply expands the consumer's feasible set: it does not affect his preferences. Manove (1973), seems to argue that it is neither perfectly knowledgeable nor consistent. A consumer may misperceive his current state. Models like this, in which intervening variables are important, avoid some of utility theory's long-standing problems.

In the theory, for instance, advertising can affect behaviour only by changing preferences, so a set of measures of advertising devoted to various commodities must enter everyone's utility function. Since, according to most observers, advertising is both, informative and persuasive, this representation is unattractive on several grounds. In both the Lancaster (1966) & Manove's (1973) models, advertising can affect behaviour without changing underlying preferences. Moreover, studies by Fisk (1966) & Hempe (1959), among others, indicates the complexity of individual consumer reactions to advertising. A related difficulty has to do with the nature and implications of brand loyalty. Several authors, for instance, Schmalensee (1974) have argued that advertising creates brand loyalty and that barriers to the entry of new products are thereby erected. Schmalensee (1972) has shown that conventional aggregate models of the dynamics of consumer response to advertising, models which posit a smooth, stable relationship, are not consistent with this argument.

In any real economy, households continuously receive new information and incorporate it into their decision-making process. To retain the neo-classical model, it is necessary to assume that individuals always react to new information (or its availability) as decision

theory says they should, even in cases where the decision-theoretic problem is difficult to pose or solve. This requires more than the simple consistency of textbook utility theory; it requires households to be quite sophisticated.

2.9. Theoretical framework

To determine consumer behaviour, researchers use numerous consumer behaviour models. Consumer behaviour can be defined as a person or individual who decides what, when, where how, and from whom to purchase goods and services (Mrinalini, 2021) On the contrary, Smriti's meaning of consumer behaviour is different, stating that it is an action taken by individual customers who; select, buy, use, and dispose of goods and services to satisfy needs and wants (Chand, 2014). In total there are eight theories of consumer behaviour, a content analysis of these theories is summarised below in table 2.2.



Table 2.2: Theories explaining consumer behaviour

AUTHOR	CONSUMER BEHAVIOUR MODELS	SUMMARY OF THE MODEL	SOURCE
Martin Fishbein and Icek Ajzen in the late 1960s	Theory of reasoned action	The core of this theory suggests that consumer behaviour and actions are based on their intention to create or receive a specific desired interest. Thus, from the moment the consumer intends to purchase to the time the purchasing action is completed, the consumer has the power to change their purchasing decisions. It further advocates that the consumer will only act when there is an equal expected result.	(Ajzen, 2012)
Engel, Kollet, Blackwell 1995	EKB model	The EKB Model is known as one of the fundamental theories in consumer behaviour. This theory is based on a sequential process of decision-making, claiming that consumers go through the following fixed stages when making a purchasing decision: <ol style="list-style-type: none"> 1) Problem recognition 2) Information search 3) Evaluation of alternatives 4) Purchase 5) Post-purchase evaluation 	(Ashman, Solomon, & Wolny, 2015)
Abraham Maslow, 1943	Motivation-need – theory Hierarchy of needs theory	According to Maslow’s theory, individuals act to fulfil their needs based on five priorities: <ol style="list-style-type: none"> 1) Phycological 2) Safety 3) Love 4) Esteem 5) Self-actualization Maslow argues that consumers will prioritize their purchasing decisions based on the hierarchy model and their level of need in their life stage. Maslow’s theory has effectively been used by marketers all across the globe to create a sense of need.	(van Raaij & Wandwossen, 1978)
Hawkins Stern 1962	Hawkins Stern impulse buying model	Stern established four categories of impulsive buying, arguing that impulse/sudden buying is driven largely by external stimuli and has no relation to traditional decision-making theories that have been previously studied: <ol style="list-style-type: none"> 1) Pure impulse 2) Reminded impulse. 3) Suggested impulse 4) Planned impulse. Stern further reasons that every aspect of a product has an impact on consumers’ impulsive control.	(OhioUniversity, 2020)
John Howard	The Howard model	This theory portrays the consumers’ decision-making process in six interrelated thoughts; <ol style="list-style-type: none"> 1) Information 2) Brand recognition 	(Sheth & Howard, 1969)

		<ol style="list-style-type: none"> 3) Attitude 4) Confidence 5) Intention 6) Purchase <p>Howard explains that motives represent the intention in a given situation. He states that these motives are based on price and place and availability</p>	
Engel-Blackwell-Miniard	The EBM Model	<p>The EBM model is very closely related to the EKB model however there are slight differences. The EBM model is based on six decision factors:</p> <ol style="list-style-type: none"> 1) Need recognition 2) The search for information. internally and externally. 3) Evaluate alternatives. 4) Purchasing decision. 5) Post purchase reflection. 6) Divestment. <p>The six-decision listed are based on two important aspects, firstly motivations are recognized and processed by the consumer that relates to past experiences/memories. Secondly, external factors are related to the environment or individual differences. These individual differences include cultural factors, social factors, and personal factors.</p>	(Hayde, 2011)
Martin Fishbein and Icek Ajzen in the 1970's	<p>Perspective cognitive models</p> <p>Theory of reasoned action</p>	<p>This theory focuses on the attitude towards behaviour and the physical act of buying and the measurement thereof rather than the attitude towards merely the object being purchased. This theory argues that a consumer may have a positive attitude toward a particular product but not toward the act of buying it. On the contrary, researchers have proposed that the relationship between behavioural intent and actual behaviour is naive because of secondary constraints.</p>	(Sheppard, Hartwick, & Warshaw, 1988)
Martin Fishbein and Icek Ajzen in the 1991	<p>Perspective cognitive models</p> <p>Theory of planned behaviour</p>	<p>The theory of planned behaviour is purely an extension of the theory of reasoned action. The theory of planned behaviour seeks to measure control over skill, resources and other prerequisites needed to assess behaviour through a specially designed questionnaire.</p>	(Ajzen, 1991)

Source: Researchers' own work

2.10. Factors influencing online consumer behaviour

The world wide web is rapidly developing, especially over the past few years which in turn is developing high internet connection speeds due to increased web user usage worldwide. Thus, allowing firms to promote and upload detailed products globally with

enhanced HD images of products and services on the web (Close, 2012). Consequently, detailed product information and improved services attract more customers and increase online interaction on company websites which as a result changes people's behaviour from the more traditional buyer to the comfort of exploring and increasing their use of online platforms (Close & Kukar-Kinney, 2010) With the unexpected pandemic of COVID- 19 more companies have realized that online consumer behaviour transformation is an unavoidable trend and therefore must continuously change and update their marketing strategies. Poushter (2020) & Deloitte (2020).

The South African online market was estimated to be US \$2 billion R35,453,770,000.00 in net sales in 2019 with an increasing compound rate of 13 percent on average, annually, between 2019 – 2024. As seen in other markets, COVID 19 has acted as a catalyst for e-commerce in South Africa. According to Deloitte (2021), as South African consumers gradually migrate from in-store shopping to online platforms, the growth could accelerate significantly (Deloitte, 2021).

Consumers purchase products and services based on their level of trust in these products or services, and whether there is an option to purchase at both traditional stores and online platforms. Online trust is the most basic and essential element for building a relationship with customers (Cassell & Bickmore, 2000). Later research shows that online trust is rated lower than face-to-face interactions and experiences received in a physical store (Close & Kukar-Kinney, 2010).

The result from Cheung and Lee (2006) shows that the trustworthiness of online platforms (perceived integrity, perceived competence, and perceived security control) and the external environment (third-party recognition and legal framework) have a considerable impact on consumer trust in Internet shopping. The trustworthiness of an E-commerce website is very reliant on how much privacy and security can be provided (Lee & Turban, 2001). For example, highly technical competence can be a factor to influence

trustworthiness (Singh and Sirdeshmukh, 2000). As mentioned above that the web merchant can provide third-party verification to an E-commerce website, and while these privacy and security strategies are used, customers will think their E-commerce transactions through Internet are secure and thus the site is more reliable to them.

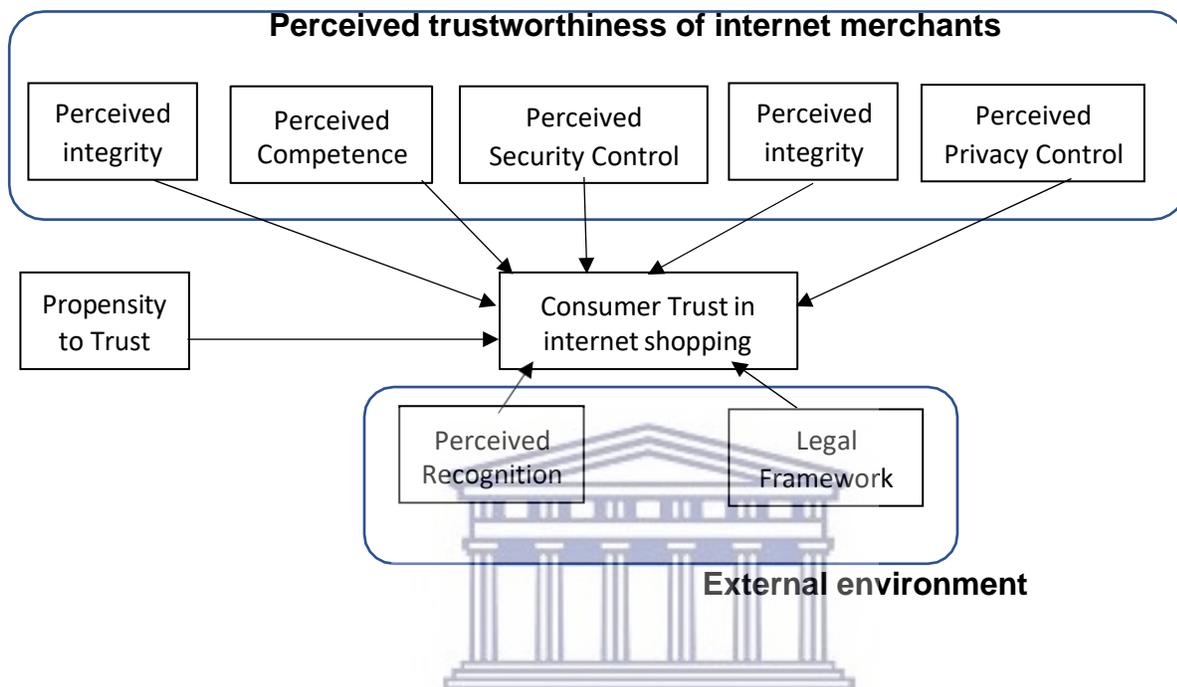


Figure 2.7: An integrated model of consumer trust in internet shopping

Source: Kumar & Dange (2012)

To support this, Fayu Zheng (2006), Mayer, Davis, and Schoorman (1995) defined trust as “the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party” (p.712) (Cheung and Lee, 2006). This definition is widely recognised and the most frequently (Rousseau, Sitkin, Burt, & Camerer, 1998). Regardless, Lohse and Spiller (1998) explain that to increase consumer's trustworthiness in the E-commerce website, companies need to be able to provide the necessary information about their customer services, location of the office, contact telephone number, and a help button on the web site, for the shopper to feel that the online retailers truly exist. (Lohse and Spiller, 1998)

Previous studies show that the influences on online consumer behaviour are often made by external and internal factors (Lancaster, 1966). External factors derive from the environmental surroundings and internal factors usually from the consumer's mind (Baird, 2014). According to Lumen Learning (2016), the external influences could divide into five sectors: Demographics, socioeconomics, technology, and public policy and culture;

The internal influences are a variety of psychological processes, which include attitudes, learning, perception, motivation, self-image, and semiotics (Mittal, 2013). In addition to these, Sheth (1983) also suggested that consumers have two types of motives while shopping, which is functional and non-functional. The functional motives are mostly concerned with the consumers' time, place, and needs, which could be like a one-stop shopping to save time, the environment of the shopping place such as free parking, lower cost of products, and availability to choose from a wide range of products (Kumar & Dange, 2012).

The non-functional motives are more related to cultural or social values, such as the brand name of the store. On the contrary, according to more recent studies, Li and Zhang's (2002) taxonomy developed are based on their analysis, there are ten impacts of relevant factors on online consumer behaviours, these ten factors could be categorized into five independent variables (external environment, demographics, personal characteristics, vendor/service/product characteristics, and website quality) and five dependent variables (attitude toward online shopping, intention to shop online, decision making, online purchasing, and consumer satisfaction). The five independent variables are a series of processing stages that are identified as personal experiences, which directly determine attitudes toward online shopping and impact overall consumer satisfaction.

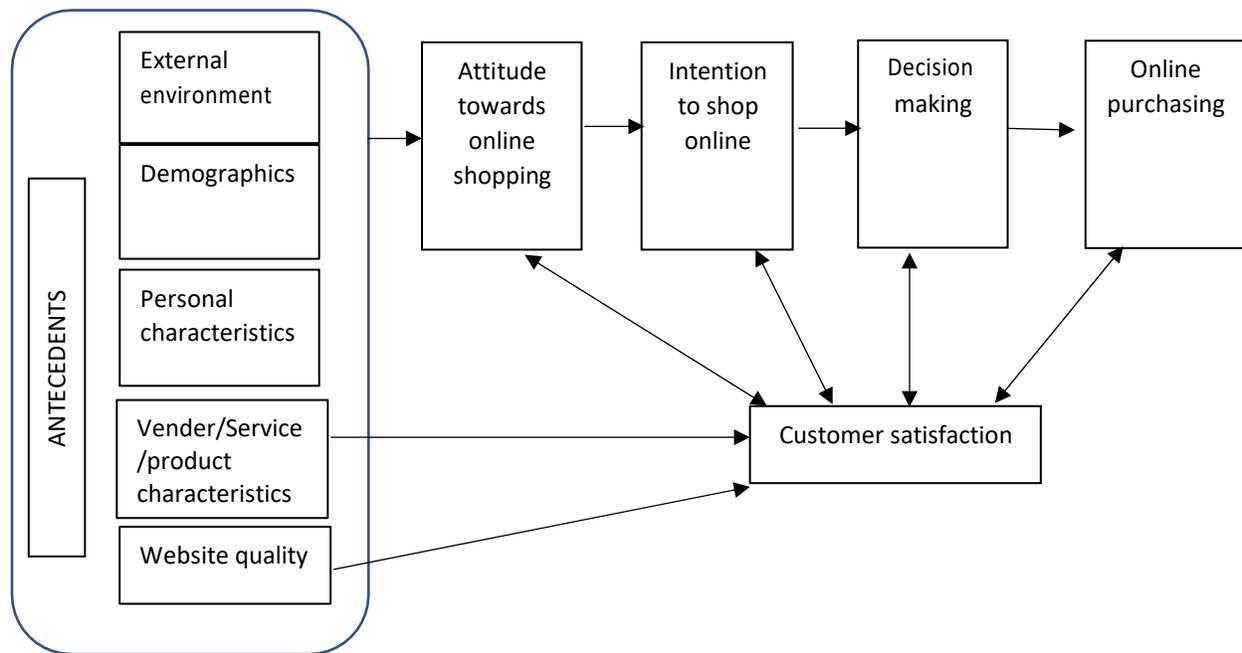


Figure 2.8: Research model of consumers' online shopping attitudes and behaviours
Source: Kumar & Dange (2012)

Figure 2.8 clearly illustrates those experiences, attitudes, intentions, decision making, and online purchasing are factors in the processing stage. It can be seen that consumer satisfaction is disconnected and links to all possible behavioural stages during the online purchasing process depending on the consumer's involvement which ultimately influences the two-way relationship of each mutually.

Fishbein's attitudinal model has been widely used in the marketing context (Lilien et al 1992), and this paradigm provides researchers with a useful overview for examining the factors explaining consumer purchasing intention and acceptance. According to this model, behaviour is predominantly determined by an intention to purchase and predicts a consumer's continuance behaviour (repurchase).

In summary, the internet offers new ways to conduct business and provides customers with a verity of options and convenient shopping experiences. Many rules and regulations need to be developed to fit the online environment. Firstly, companies with online platforms must ensure that the security of transactions completed by consumers is both safe and secure (Błaś, 2017). Secondly, the privacy of consumers must be protected by the website, and lastly, trusted online sources are a useful persuasion technique to help ensure customers trust the internet shopping environment (Fugate & Milliman, 2013).

2.11. Consumer behaviour towards online shopping during COVID

The COVID 19 pandemic abruptly changed how the world does business in every way possible, as a result of this work-life shifted into people's personal space, businesses that resisted the idea of remote work dissolved, and the lines between family life and work life blurred overnight. Even with life returning to somewhat normal, some of these changes caused by the pandemic will continue. The consumer world is distinctively changing across multiple dimensions (Saria & Abdulrahman, 2021).

The need for convenience, personalisation, shopping trends, multi-channel engagements, and bias toward a healthy lifestyle has become basic expectations. Even though some of these trends will continue throughout society as a “new norm”, few are conflicted with evolving preferences; for instance, convenience vs gradual rise in sustainability, or hyper-personalization vs rising concerns around data and privacy (Wang et al., 2021). Additionally, some of the rising trends include renting vs owning, dining out vs online delivery, and a shift towards more physical experiences including more outdoor and open space activities vs confined spaces such as malls, movie theatres, and clubs, to name a few (Rogers & Eckenrode, 2021).

Since the start of the COVID-19 pandemic, food suppliers needed to rapidly adjust and conform to the new purchasing demands, including panic buying, bulk buying, and

changes in food purchasing patterns (Khokhar et al., 2019). One of the most dramatic changes that have been seen in retail stores, must have been the early stages of the COVID-19 pandemic when supermarket shelves emptied due to panic buying creating a shortage of certain foods country-wide. Key food items include pasta, rice, flour, canned foods, bottled water, hand sanitizer, and toilet paper.

A study by Ballaben et al., (2020) discovered that there was a 33.4 percent increase in overall digital spending since the pandemic outbreak in comparison to the 21.4 percent before the pandemic, and purchasing frequency increased as well. Similarly, Deloitte (2020) found, through their survey, that more than 70 percent of their respondents indicated they shop online at least once a month, compared to pre COVID, and 2/3 of respondents indicated they will shop more online in 2021, confirming the major growth in online shopping.

The results showed an evident increase in food and non-alcoholic beverage consumption, online education services, and online content. According to the Deloitte (2021) study, approximately 22 million consumers shopped online in 2020. This number is expected to grow by 44 percent to 32 million online users by 2024. Further, research conducted by Sedibe, (2021) confirmed that online sales in South Africa grew by more than 66 percent in 2020, acknowledging that COVID-19 and the restrictions of consumers enforced by the government triggered the growth. Both retailers and consumer who did not previously consider online activity to be a method of product offering and shopping were now forced to do so.

Sedibe, (2021) further affirmed that the survey conducted on e-commerce disclosed that there was a positive reaction towards online shopping with a 30 percent increase in 2020 with a further 80 percent of consumers indicating that they intended to shop online in the upcoming months. A noticeable burden was placed on the food retail sector due to these strict governmental restrictions, with the sudden closure of all restaurants, bars, hotels, and cafes (OECD, 2020). These restrictions placed heavy pressure on retail food stores

to cater to the high demand of panicked consumers, shifting their shopping behaviour to online platforms. Sadly, a heavier burden was placed on local stores (with no online presence) to try and survive after being forced to keep their doors closed during the outbreak (Kannan, 2017).

A study by Jones (2021) discovered what the fastest growing categories were during the pandemic. Supporting the results by Deloitte (2021) also discovered that South Africans are spending far more on groceries, clothing, electronics, and household goods and spending far less on items such as footwear, stationary, furniture, and office supplies confirming that 54 percent of consumers are delaying large and unnecessary purchases. According to the same Deloitte study, the results of online purchases concluded the following increase in spending in the following selected categories.

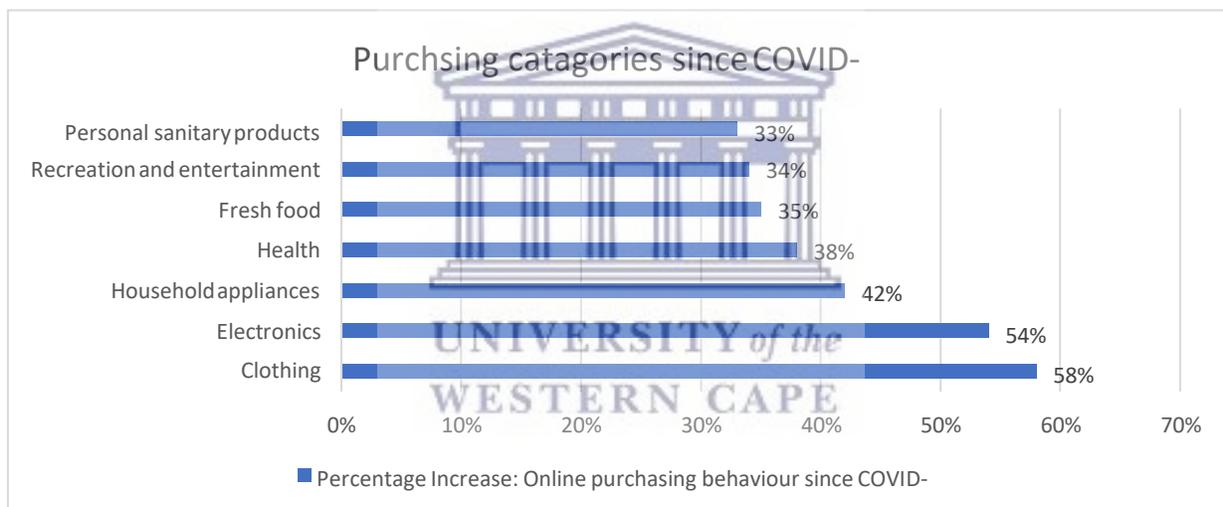


Figure 2.8.1: Increased online purchasing categories since the start of COVID-

Source: (Jones, 2021)

From the above results, it is clear to see that Clothing, electronics, household appliances, and health products are the most popular categories among South African online shoppers. These trends are similar to global increased online shopping categories. Further, their study showed the most preferred method of shopping since the COVID outbreak.

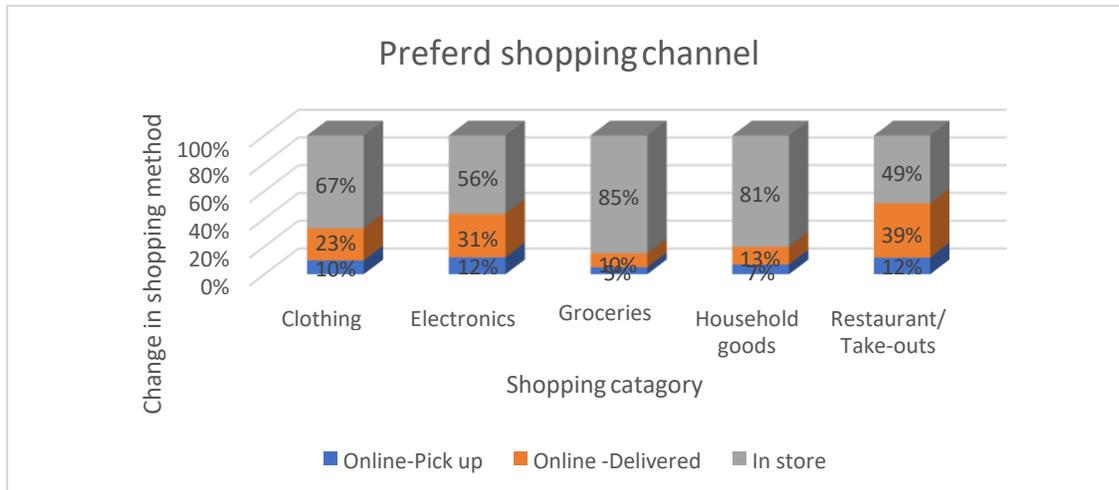


Figure 8.2: Consumers preferred shopping method since COVID-19

Source: Deloitte 2021

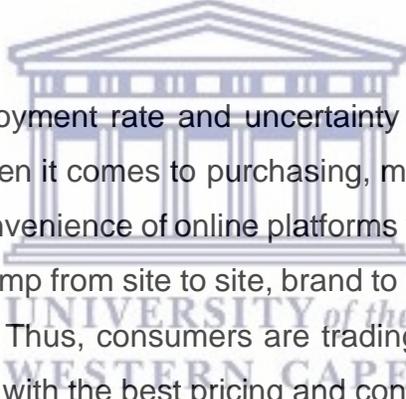
According to Deloitte (2021), Consumers' behaviour towards shopping methods will increasingly become a blend of in-store and online shopping as concerns of online payments and security concerns ease. Deloitte (2021) believes that online shopping will increase over time as consumers gain trust and familiarity with online platforms.

2.11.1. Change in consumer purchasing decisions during COVID-19

The COVID-19 restrictions imposed by the government limited the mobility of consumers to contain the spread of the virus. Because of this, the online market shifted, and the demand for goods and services online has surged (Alfonso et al., 2021). South Africans, along with the rest of the world, had to get used to wearing masks, using hand sanitiser, and having their temperatures taken wherever they go or whatever they do (Arora, et al., 2020). Even though restrictions have eased since 2020, shopping malls, as well as shops, continue to enforce these new hygiene trends to protect not only the consumer but also their staff. Since the start of COVID-19 in early 2020 recent studies have explained how scarcity of certain products can dramatically and directly impact consumers' behaviour and their purchasing choices (Hamilton et al., 2019, Laato et al., 2020). Furthermore, consumers have displayed stockpiling behaviour that significantly deviates from consumers' usual shopping behaviour (Pantano et al., 2020 and Ivanov, 2020) this, in

turn, has directly impacted and increased the demand for alternative distribution channels due to the accessibility of store premises being prohibited during lockdown phases (Redda, 2021).

While online shopping has previously been stagnant though limited online growth in the past decades (Harris et al., 2017) online activity has significantly increased during the COVID-19 pandemic (Redda, 2021). It has also been studied and seen that the older, less digitally savvy population has started discovering and enjoying online shopping more than ever before, further, they have welcomed the safety offered by technology that was once a concern. In addition to the spike in online shopping, retail options in which no physical contact or interaction is required will continue to gain interest as consumers only want to leave their house if it is of utmost importance and urgency, this, in turn, has led to a spike in online orders and at home deliveries.



Faced with the rising unemployment rate and uncertainty about what is to come next, South Africans are stingier when it comes to purchasing, making it difficult for retailers to attract customers. With the convenience of online platforms with the range of choices they offer, consumers now easily jump from site to site, brand to brand, and product to product with just the click of a button. Thus, consumers are trading down to shopping specials, markdowns, and the business with the best pricing and convenience of shopping will rise to the top (Watling, McCabe, & Seedat, 2019). McKinsey & Company Research (2020) explains how important brand relevance has become in categories that offer unlimited choices, for example, online dating, online shopping, and online travel. Based on the research, the most important brand function rated far above image benefit and information efficiency, since the pandemic, is risk reduction. Since COVID-19, businesses strive to maintain a strong brand reputation as it radiates trust and will protect the consumer from the risk of making the wrong choice.

Pantano, Pizzi, Scarpi, and Dennis (2020) point out that consumers have reviewed their shopping behaviours and have discovered the additional benefits and value-added services since their first-time shopping online. The authors noted that more consumers

are switching to online platforms, and more consumers are discovering the safety, benefits of home deliveries, cashless and contactless payments, and store pickups. Because of this, a new trend is seen in digital services and e-commerce. South Africa's digital world is expanding at a noticeably high rate and is now booming more than ever before and are likely to continue (Walting, McCabe, & Seedat, 2019). More brands and organizations have become dependent on digital platforms and had no choice but to move their communications, business, and marketing strategies to e-commerce to stay afloat (Arora, et al., 2020).

This switching behaviour comes from the COVID-19 regulations implemented by the government as well as the social distancing had an immense impact on not only the retail stores but likewise consumers' shopping decisions and preferred shopping channels Panto (2020). A study by Laato, Islam, Farooq, and Dhir (2020) support Panto (2020) in his argument by adding that the lockdown sparked fears in consumers, by having schools, restaurants, public services, and shopping malls closing. Due to these changes, one can think that consumers will change their shopping behaviour going forward. Kirk and Rifkin (2020) point out that history had repeated itself and that times of crises usually result in major transformations within society and suggest that consumer behaviour should be observed in three categories: reaction, coping mechanisms, do-it-yourself behaviours and lastly observing long-term adaptations. Findings from Accenture's (2020) regarding consumer behaviour during COVID-19 show that purchases were more focused on essential products, shopping with more intention to fulfil basic needs, and made purchases at stores more conveniently located (locally) and will most likely continue to do so. McKinsey (2020) further adds that as society came to terms with the pandemic crisis, they are also responding differently to purchasing decisions.

2.11.2. Retail stores expanding to online Platforms

The pandemic intensified a "catching-up" process in e-commerce growth among countries. Before the pandemic, there was a strong correlation between e-commerce

revenues to GDP and the innovation capacity of an economy (Auer, Lammer, Wadsworth, Frost, & Rice, 2020, Dutta, Lanvin, & Wunsch-Vincent, 2020). During the pandemic, e-commerce growth increased and containment measures were stricter (Hale. et al., 2021). Interestingly, the growth has been higher where e-commerce was less developed. The lower the level of e-commerce in each country in 2019, the higher its growth rate during the COVID-19 pandemic. This implies that countries with minimal e-commerce volumes have been catching up (Alfonso, Boar, Gambacorta, Frost, & Liu, 2021).

In South Africa, e-commerce is available across both mobile and conventional internet devices. However, a fairly high proportion of traffic originates on mobile devices with more than half of the traffic on certain websites originating on mobile devices (Kraus, 2018). However, Neboh and Mbhele (2020), claim that online retailing may pose a threat to the traditional sectors as online purchasing allows for increased flexibility, efficiency, and product awareness to consumers with knowledge and experience (Ishfaq & Mengxing, 2021). According to an assessment of current buyer behaviour in the south African market, it has been recorded that online sales have increased by 66 percent from 2019 – 2020, more than R30 billion¹ (\$1.8 billion). According to Deloitte, 2021, since the beginning of lockdown restrictions, the increase in online grocery delivery applications is tremendous. Grocery shopping alone was seen to have increased by 54 percent from 2019 as a result of the COVID-19 pandemic restrictions. Further, there was an increase in convenience / fast food delivery platforms, including platforms such as Uber Eats, Bolt and MrD.

Deloitte (2020) found that 43 percent of net sales accounted for in South Africa during 2019, were from the following top 5 online stores: Takealot, Makro, Builders warehouse, Woolworths, and Nike.

2.12. Technology acceptance

2.12.1. Determinants of online consumer information decision making process

Several of these authors have attempted to identify factors that influence and determine online consumer decision-making. According to Constantinides (2004), Kotler & Keller (2007), and Wang (2012) traditional and online purchasing decisions consist of five process stages: problem identification, information search, alternatives evaluation, purchasing decision, and post-purchase behaviour. This buying process is the most well-known and simplest model. On the contrary, Schiffman, and Kanuk (2000), Hoyer and MacInnis (2001), Smith and Rupp (2003), Leo et al., (2005), Blackwell et al., (2006), Fuller et al., (2007), Han et al., (2007), Darley et al., (2010), Maity (2010), Wyer and Xu (2010) and Kim et al., (2011) agree that the following factors can be used to apply to online information decision making, they are subsequently characterized as the determinant of consumer behaviour and will be summarized in a table format in order to contextualize the characteristics that play a role in influencing the consumers decision making process.

Table 2.3: Determinant of online consumer information decision making

Individual differences	Environmental influences	Psychological processes	Online atmospherics
<ul style="list-style-type: none"> ● Psychographics and values ● Personality ● Consumer resources ● Motivation ● Knowledge ● Attitudes ● Self-awareness ● Emotional orientation 	<ul style="list-style-type: none"> ● Culture ● Social class ● Family ● Personal influences ● Situation behaviour ● Availability of information 	<ul style="list-style-type: none"> ● Information processing ● Learning ● Attitude and behaviour change ● Ability to process information ● Individual perception ● Memory 	<ul style="list-style-type: none"> ● Website quality ● Website interface ● Website satisfaction and website experience ● Perceived risk ● Perceived benefit ● Trust ● Consumer control

Source: Schiffman and Kanuk (2000), Hoyer and MacInnis (2001), Smith and Rupp (2003), Leo et al., (2005), Blackwell et al., (2006), Fuller et al., (2007), Han et al., (2007), Darley et al., (2010), Maity (2010), Wyer and Xu (2010) and Kim et al., (2011).

2.12.1.1. Online payments influencing purchasing decisions

Recent studies by Ahmed (2020) and Leverin and Liljander (2006) highlighted that both planned and impulsive purchasing behaviour patterns are motivated primarily by emotions and practical spurs. Multiple works of literature by Addo et al., (2020), Chinazzi (2020), Kim (2020), and Wiranata and Hananto (2020), point out that the fear of the COVID-19 pandemic has significantly increased impulsive buying behaviour across the globe. For this reason, this paper will touch on the theory of fear appeal, although it has not been used frequently nor recently in past academic research, according to Ahmed et al., (2020), it is an almost forgotten theory. However, this research will indicate how this theory relates to the current COVID-19 pandemic. According to Addo et al., (2020) and Wegmann et al.,(2017), this theory is usually used in instances related to life or health insurance, however, with the COVID-19 pandemic, fear grew within communities as an instrument to safeguard from situations in which life endangered. Lai et al., (2016) support this research, adding that the theory of fear appeal consists of three key ideas; perceived efficiency, threat, and fear.

Wegamann et al., (2017) state that this fear influence can be divided into two groups: fear control and danger control. Supported by other researchers, Accenture (2020) and Addo et al., (2020) add defining fear influence control as the fear that deals with emotional consequences and reactions caused by risk, and Danger control deals with the adaptive behaviour of customers to avoid the apparent fear. Addo et al., (2020) and Jones et al., (2018) similarly argue and agree, that danger control guides adaptive behaviour to either deal with or avoid danger, while fear controls experiences of a particular reaction to a situation.

Research from multiple authors and previous studies have all come to the same conclusion and agree that being influenced by fear is an important yet, facilitating variable when observing impulse purchasing behaviour (Ahmed et al., 2020, Addo et al., 2020, Iyer et al., 2020). Moreover, studies further suggest that within any population, it is seen that the occurrence of symptoms of fear is associated with age (Chen, 2020; Slijivo et al.,

2020). Additional studies support this statement and show through research that COVID-19 and its consequences of fear have led to consumers feeling threatened, anxious, and worried which have been the contributing key factors that have negatively impacted the health and overall wellbeing of individuals across the world. Further, contributes to the recent increased death rate (Reznik et al., 2020, Ahorsu et al., 2020). The continuous evolvement of the COVID-19 virus around the world is being monitored, WHO (2021), however, the finding from these studies shows a strong relation between an individual's age and the infection fatality rate for COVID (Levin et al., 2020).

Focusing on the shift of behaviour, purchasing decisions and the choices made by consumers are the results of scrutiny of the gain and losses of specially selected products and, are moreover triggered by emotional (sentimental) and sensitive characteristics (Addo, 2020). Likewise, products that are alleged to overcome a provoked fear and are likely to be successful in reducing a consumer's perception of fear, attract the highest purchasing attention (McDaniel and Zeithaml, 1984). Multiple factors influence the way consumers purchase products however, a consumer's needs can be seen as the first step in the consumer behaviour process (Maslow 1970; Solomon, 2020).

According to Maslow's hierarchy of needs theory, the first psychological need usually appears at a time of fear or distress. In this case, the fear would be correlated to the Coved-19 pandemic. The COVID-19 pandemic fear, along with the fear of complete lockdown has created a strong impact on consumers' behaviour. This fear, combined with basic human needs, serves as a motivator for consumers to act, involving buying action (Seeley, 1992). This buying action of basic needs resulted in a drastic increase in consumer demand causing many stores to run low, or even out, of essential products and likewise causing consumers to overlook non-essential products (Accenture, 2020; Deloitte, 2020). To worsen the situation, consumers were further influenced by mass negative information being circulated by the media, word of mouth, and by observing the buying behaviours of others which all contributed to impulsive shopping behaviour (Rodrigues et al., 2021).

2.12.1.2. Elements effecting consumer behaviour in an e-commerce environment

Compared to in-store shopping, online shopping has much higher risks during the purchasing process. Internet shopping is one of many non-stores shopping platforms, including, mail order (Spence, 1970), telephone shopping (Cox and Rich, 1964), and catalogues (Reynolds, 1974), which have been proven by recent studies that consumers perceive a higher level of risk. Results by Hooda & Aggarwal (2012) have shown that irrespective of age or gender, most consumers agree and find online shopping to be an effective marketing tool, more convenient and timesaving. However, consumers are hesitant to purchase items over the internet because of security concerns about credit cards as a mode of transaction, even though it is the most preferred way of online payment (Cummins et al., 2014). While the internet provides many functional advantages, it still has some disadvantages, such as in the sections of security, privacy, trust, and trustworthiness (Ngwenya & Ngoepe, 2020).

2.12.1.3. Security

Due to the characteristics of the internet, information across the web could be lost or stolen quite easily, especially, when it comes to the customer's personal information and monetary details. In the B2C E-commerce area, many web merchants offer third-party privacy and security protection, such as encryption and password protections (Ngwenya & Ngoepe, 2020). Frik & Mittone (2019) explain that even though some customers still experience fraud by losing their money through the internet every year, there could be a wide variety of reason for this. Such as customers who have an apparent sense of using a credit card online in an insecure way, or, exposing public credit card details to unknown people and websites, or, leaving credit cards in a public place where other people can easily reach, lastly, doing internet shopping on a computer with viruses.

Customers considered this seal could make them more confident to provide their information to the site. Maignan and Lukas's research (1997) shows that financial risks have been cited as the main reason to stop internet shopping, and security has become

a major concern in online transaction relationships (Rowley, 1999). Thus, online retailers have a responsibility, to keep the monetary and personal details of customers safe during the process of online shopping. Improving the effectiveness of the internet shopping environment could benefit both sellers and buyers and make much convincing to the customers.

2.12.1.4. Privacy

Another type of risk that consumers will face is psychological risk, such as disappointment and frustration of shopping online, which, is mainly caused by the privacy Information lost. On the internet, the privacy information could be tracked and collected, and then it can be used to share with third parties, or send spam mail or emails (Britz, n.d). The Federal Trade Commission (FTC) has statutory authority to prohibit the website to acquire information through “unfair and deceptive” trade practices (Earp and Baumer, 2001). However, it cannot comprehensively, control every activity on the Internet. Overall, customers are being very careful to reveal their personal information since the legal environment of the internet is uncertain (Quach, 2022).

2.12.1.5. Trust and trustworthiness

Online trust is the most basic and essential element for building a relationship with customers (Tasin, 2017). An online consumer buying behaviour motive model (FFF Model) has been designed and suggested based on the existing review of works of literature (Joshi & Khatri, 2018). Future researchers can make use of the suggested factors (F), filtering elements (F), and filtered buying behaviour (F), (FFF Model) framework as a basis to empirically explore the factors affecting the online consumer purchasing process by testing previously suggested models by the interested researchers in the relevant area of research (Kumar & Dange, 2012).

A study by Deloitte (2021) revealed that there are seven key factors, which are listed below, that matter most to South African online consumers. Some of the factors are more related to issues or concerns, while other factors are directly linked to steps in the customer journey. These listed factors, according to Deloitte, should be the foundation of any digital commerce offering in the market, irrespective of the target segment or category. Moreover, Deloitte found through their survey that there are clear reasons for the increased rate of consumers shifting to online platforms. The study revealed that 26 percent of consumers prefer online shopping due to convenience, while 23 percent of consumers feel it saves time, 11 percent agreed that it is the safest option, due to the outbreak, 8 percent of respondents felt that online shopping is more appealing, and 7 percent that there is a wider variety available. In addition, their study confirmed that 25 percent of their respondents purchase significantly more online due to COVID-19.

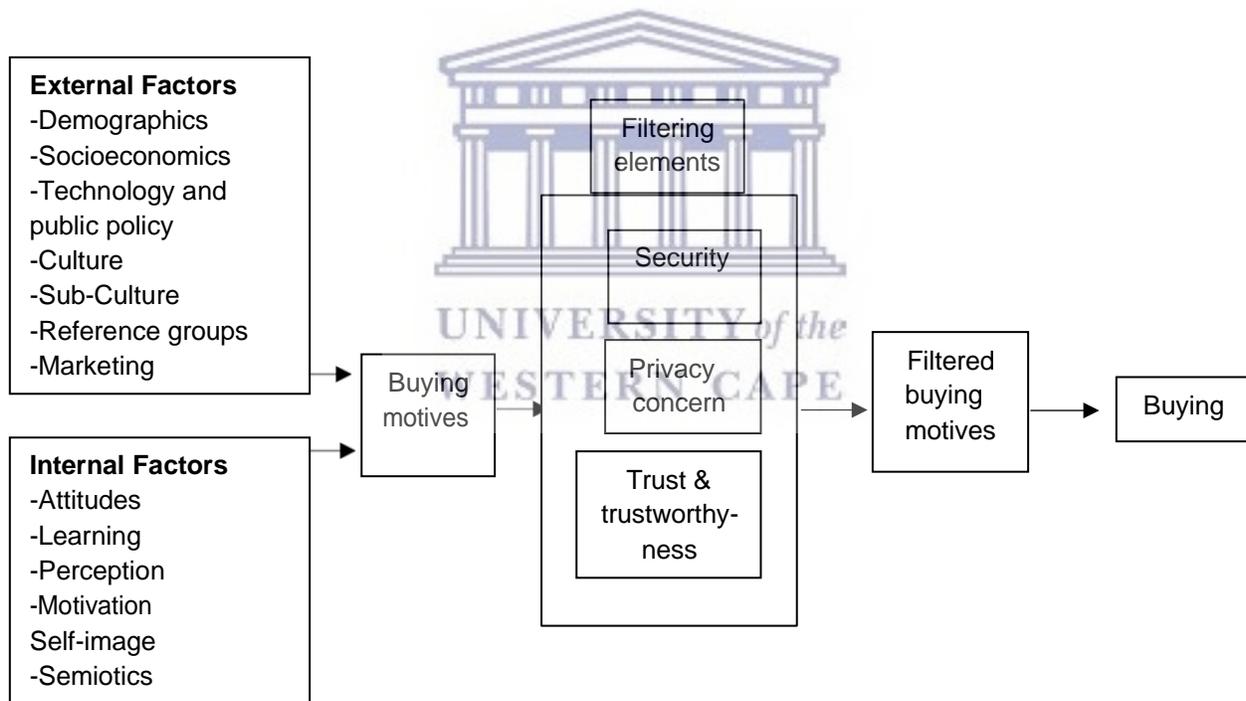


Figure 2.9: Online consumer buying behaviour motive model - FFF Model

Source: Joshi & Khatri, 2018

2.13. Technology acceptance since COVID-19

Lacking the presence of both human and social elements is said to be the key weakness that is hindering the growth of e-commerce. A new strain of e-commerce has evolved into "social commerce", which combines commercial and social activities by positioning social technologies into e-commerce platforms (Konradt et al., 2012). Although a relatively new phenomenon, social commerce has progressed rapidly in practice, and online retailers have been implementing various strategies to attract and retain customers (Mufidah et al., 2022). Consumer behaviour analysis plays a significant role in ensuring the success of e-businesses. However, consumer behaviour towards the changes in the online internet market continuously changes as consumers gain experience and expand their knowledge (Soares et al., 2022). Consumer perceptions regarding an electronic purchase will have different impacts on consumer choices because the use of information technology can change based on perceptions and attitudes (Leong & Chaichi, 2021).

Hassenzahl (2007) describes the users' experience because of the user's internal state, expectation, mood, and motivation, but also the characteristics of the proposed system, complexity, usability, purpose, and lastly, the environment in which the interaction occurs, social or organizational background, voluntary use. Consumers are more connected than ever they are empowered by technology to get what they want, when they want, and, where they want (Bamasoud et al., 2013).

Pictures and videos of products/brands posted by the company itself as well as by consumers on social networking platforms regarding users' experience, ratings, reviews, and recommendations posted online act as user-generated advertorial content (Okcu et al., 2019). Chivandi et al., (2018) support this notion, stating that social media capabilities have become the new and attractive way as it is a global entity with a wide coverage of information. Modern-day users, especially millennials, are increasingly using online tools to share their opinions about the products or services they consume (Shamshad et al., 2020). The rise of internet accessibility and the availability of smartphones has led to a

new form of what is known as electronic word of mouth (EWOM) which alternatively can be referred to as social media (Chivandi et al., 2018).

The content created, viewed, or read by consumers regarding a specific experience associated with a brand, which can be done freely over the internet by any consumer, can either promote or demote a particular product, brand, or service offered by the business (Ishfaq & Mengxing, 2021). Expressing one's views, opinions, and experiences online has become so popular amongst individuals over the past years and so widely used that it has become a great strategic tool for businesses to engage with consumers. As per the study by GCG (2020), 85 percent of consumers check at least two data points beyond the price and discounts when purchasing online, and nearly fifty percent of consumers do their in-depth online research. The information that consumers mostly look for are; reviews, manufacturing, expiration dates, and most commonly, comparing products with alternative items in the same category (Briz-Ponce et al., 2016).

E-commerce was affected by a change in the primary devices used to access online shops and the payment method used (Al-Okaily et al., 2020). The personal computer became the most preferred device (52 percent) for searching and purchasing online during the second wave of this research compared to pre-crisis greater use of smartphones and tablets. Before COVID-19, only 47 percent used a personal computer. Nearly 65 percent of digital consumers used digital payment methods (online banking, online money transfer, or mobile pay), over 20 percent more than before the pandemic. In the second wave during the pandemic, 13 percent of Generation Z used this method compared to 1 percent of Generation X and Y. Based on the survey results, (Erjavec & Manfreda, 2022), respondents prefer online shopping due to fear of the pandemic, a desire to feel safe at home, and global government restrictions. In connection with the COVID-19 pandemic, there was an increase in online transactions and changes in online searches, realized payments, and methods of delivering goods and services (Briz-Ponce et al., 2016).

The profile of online customers changed. More consumers, mainly from the small Baby Boomer and Silent Generation samples, were attracted to online shopping during the COVID-19 crisis by necessity due to closed stores and infection risk (Sakhi, 2021). Most of these consumers reported that they planned to continue online purchasing. The new reality is that customer and shop interactions have increasingly moved online.

2.13.1. Technology acceptance model

Electronic business models answer the question of how a company will generate revenue and ensure the company produces profits by operating online. An e-business model should specify the following: benefit for the customer, scope of the product or service in question, price policy, how the model will be implemented, source of revenue, and fundamental skill of the business (Köck, 2017). With the rapid development of electronic businesses, the range of existing traditional models grew.

In the beginning, online companies included e-shops or e-orders, which reflected the traditional way of conducting business activity (Alsharida et al., 2021). However, over time more innovative models appeared and started to evolve towards a more virtual market or means of networking in which dynamic and short-term relationships between producers and consumers dominate (B. A. Kumar & Chand, 2018). A more detailed review of the e-business model developed by Brzozowska and Bubel (2015) includes not only an e-shop designed to sell goods and services via the internet but also e-procurement that allows offers to be placed online and an enterprise to be supplied with goods and services.

Chaudhary-M.Phil et al., (2021) also mention a collaboration platform that provides tools and creates an IT environment that enables cooperation between companies. According to Cordente-Rodriguez et al., (2020), the TAM is an information systems theory model that was first developed by Fred Davis in 1989. Since then, the TAM has become one of the most cited models in the context of technology.

With the wide use of technologies in meeting basic life needs, researchers have tried to understand the usage patterns and behaviours of individuals involved in the adaptation, and use of technology, particularly, internet-based services (De' et al., 2020). Consumer interest in spending has decreased due to health and financial concerns that have impacted both traditional and online shopping during the pandemic (Eger et al., 2021). Due to the virus-carrying risk of banknotes and coins and the encouraging role of governments to prevent the spread of COVID-19, the use of digital payments and currencies has increased and was encouraged to help people protect their well-being (Allam, 2020). In addition, the provision of delivery services required customers to make pre-online payments through a debit or credit card which resulted in a surge in internet technology usage (De' et al., 2020). Among various theories and approaches, the TAM model has been extensively used in many studies to explore information technology and internet-based services to understand the behavioural intention (Ishfaq & Mengxing, 2021). Furthermore, the use of different technological implications and adaptation decision-making process and without integrated external variables (Hur et al., 2015).

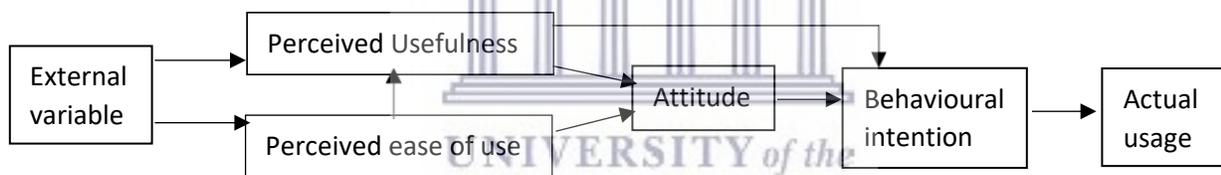


Figure 2.10: Technology Acceptance Model (TAM)

Source: Cordente-Rodriguez et al., (2020)

This model alone does not provide a sufficient explanation regarding the user's perception of adaptability and usage of new technology (WISMANTORO et al., 2020). However, this model suggests that an individual's perception of belief in the use of new technology is based on two determinant variables: perceived usefulness (PU) and perceived ease of use (PEoU). According to Davis (1989), these two variables' constructs are logically the rational points behind the decision whether to adopt a new technology or not. Numerous studies have empirically supported the relationship between facilitating conditions with

perceived usefulness (PU) and perceived ease of use (PEoU) (Nikou & Economides, 2017; Sukendro et al., 2020; Teo et al., 2019).

This model helps us to understand the behaviour of internet users behind this increasing trend of internet usage as a necessity during COVID-19 as the behavioural and usage patterns of many individuals have changed in this health crisis (Ait Youssef et al., 2020; Shuaib et al., 2020).

2.13.2. Payment Acceptance

E-commerce is driving greater use of remote payments. Around the globe, overall card transactions fell during the pandemic as economic activity contracted (Auer, Cornelli, & Frost, BIS Bulletins, 2020). Yet among card payments, card-not-present (CNP) transactions have risen (Auer, Lammer, Wadsworth, Frost, & Rice, 2020). Once again, selected sectors have seen a greater increase in the CNP transaction share (Alfonso, Boar, Gambacorta, Frost, & Liu, 2021). At present, there is a wide range of payment methods that are offered in South Africa. These include the following: Credit and debit cards (eg. Visa and Mastercard), Manual Electronic Fund Transfers (EFT), Instant EFT (through systems such as iPay and Payfast), proprietary payment systems (such as Paypal), loyalty points (such as eBucks and Discovery Miles), counter payments (eg. sCode, Pay@) (Development, 2013).

However, currently, it is estimated that 70-75 percent of payments are made by credit card, 30-35 percent by Instant EFT, and the remaining payment systems account for under 1 percent (Paelo, Nyamwena, & Goga, CCRED, 2019). Additionally, at this stage majority of consumers (70-75 percent) use credit and debit cards (Paelo, Nyamwena, & Goga, CCRED, 2019). A study by ...concluded that consumers prefer (52 percent) credit cards, while 28 percent opted for debit card transactions, 12 percent preferred payments through cheques and 8 percent preferred demand pay order service. (Hoola & Aggarwal, 2012).

Historically there have been concerns over card fraud, and consumers have been hesitant to share their credit card details over online channels. (Development, 2013). EFTs are the second most widely used system at approximately 30-35 percent (Paelo, Nyamwena, & Goga, CCRED, 2019). Customers that do not have credit cards or prefer direct payment often have the option of manual EFT transfers from their bank account.

2.14. Conceptual framework

The following conceptual framework was created in an attempt to determine the perceived outcome of this study. Based on the discussed theoretical framework and review of existing literature, this research proposes a conceptual model concerned with consumers' online purchasing behaviour and decisions regarding the related benefits of online shopping and consumers' perception of online payments pre and post-COVID-19.

The conceptual model was tested through quantitative methods, in an attempt to identify and analyse if online purchasing decisions are related to post COVID purchasing behaviour (P3), through the mediating effect of the perception of online payments (P1), and the related benefits of online shopping (P2). The purpose of this model was to provide both the researcher and the reader with an in-depth understanding of the effects that the COVID- 19 pandemic has had on online consumer purchasing behaviour.

The research propositions drawn from the conceptual model above are the following:

Proposition 1. *Online Purchasing decisions pre-COVID are related to online post-purchasing behavior through the mediating effects of online payment perception.*

Proposition 2. *Online Purchasing decisions pre-COVID are related to online post purchasing behavior through the mediating effects of related benefits of online shopping*

Proposition 3. *Online Purchasing decisions pre-COVID are related to online post purchasing behavior through the mediating effects of online payment perception and related benefits of online shopping.*

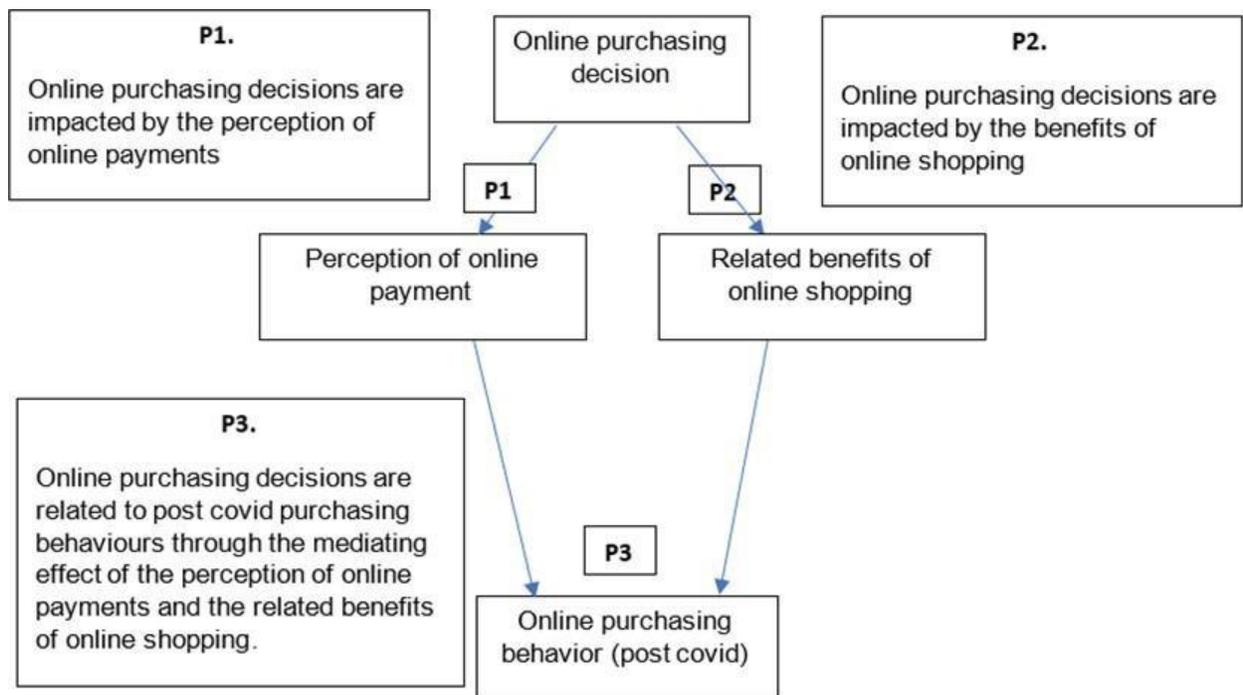


Figure 2.11: The effects of online consumer behaviour post COVID-19

Source: Researchers own work

From existing literature, it was confirmed by Kumar & Dange (2012), and Joshi & Khatri, (2018), that online trust is the most essential element for businesses to build a relationship with their consumers. This argument was further supported by Cassell and Bickmore (2000) that the perception and knowledge, pre COVID-19, regarding online payments have had a considerable impact on consumer trust when shopping online.

Close & Kukar-Kinney (2010) noted that detailed product information and improved services attract more customers and increase online interaction on company websites. As a result, the increase in online interaction changes people's behaviour to enjoy the comfort of exploring and increasing their use of online platforms. In support, Pantano, Pizzi, Scarpi, and Dennis (2020) discovered that more consumers are switching to online

platforms, and more consumers are discovering the benefits of home deliveries, cashless and contactless payments, and store pickups and delivery.

Walting, McCabe, & Seedat (2019) concluded that because of these new online benefits experienced by consumers and the ease of online shopping trends, South Africa's digital world is expanding at a noticeably high rate and is now booming more than ever. Laato, Islam, N.A.K.M, Farooq and Dhir (2020) support this statement adding that the national lockdown triggered consumers behavioural responses to COVID-19 related situations. Furthermore, stating that consumers change their shopping behaviours due to the impact of the pandemic that forced consumers to interact and make use of online platforms.

2.15. Development of research gap

Sales in the e-commerce world differ significantly compared to the traditional environment therefore, the same methods of certain processes do not work the same for the two different shopping methods. According to multiple researchers analyzing online consumer behaviour (Kwong, Cheung, Zhu, Limayem & Viehland, 2002; Li & Zhang, 2002), this field of study is still fragmented. Despite the progress made over the years, there is still a lack of clear understanding of factors specifically impacting online consumer behaviour (Limayem, Cheung & Chan, 2003). Constantinides (2004) states that most researchers have tried to model online consumer behaviour buying processes and agree that they have found no fundamental differences (Miles, et al., 2000; Liu & Arnett, 2000; Cockburn & McKenzie, 2001; Liao & Cheung, 2001; McKnight, et al., 2002; Joines, et al., 2003; O'Cass & Fenech, 2003).

However, the following researchers disagree (Lee, 2002; Liebermann & Stashevsky, 2002; McKnight, et al., 2002; Suh & Han, 2002; Liang & Lai, 2002; Hasslinger, Hodzic & Obazo, 2007), claiming that more factors impacting online consumer behaviour should be considered and analysed when attempting to gain a clear understanding of online

behaviour. Only thereafter, can a model be created that will clearly explain online consumer decision-making and behaviour.

2.16. Conclusion

Since the start of the COVID-19 pandemic the world has undoubtedly been shaken up (Wang et al., 2021), with the implementation of travel restrictions, curfews, and the increased need for people to stay at home, fewer people could go into stores/malls to shop for what they needed in an attempt to curb social interactions (Khokhar et al., 2019). Thus, consumers turned to online platforms to do their daily and luxury shopping. After examining the above models of consumer behaviour, it was concluded that purchasing decisions directly impact consumers purchasing behaviour. For this reason, the researcher will attempt to verify whether online purchasing decisions are related to online purchasing behaviours through the combined mediating effects of the perception of online payments and related benefits of online shopping. This chapter outlined existing theories, approaches, and models of consumer behaviour by further analysing the factors that influence online purchases.



CHAPTER 3: RESEARCH METHODOLOGY

3.1. Introduction

The purpose of this chapter is to discuss the research design and implement a strategy in an attempt to answer the research question and the objectives that underpin this study. The research methodology will analyse the tools, strategies, and approaches used that were most suitable to implement the research design successfully (Mallel, 2020). This chapter will further cover the sample collected, techniques that were employed and the participation, the data collection methods, and instruments used to analyse the data as well as the ethical consideration and procedures.

3.2. Research paradigm

According to Sihombing (2011), a paradigm is a theoretical framework and a basic belief system setting a philosophical platform with assumptions about 1) ontology, 2) epistemology, 3) methodology, and 4) methods. The study further states that there are three different approaches to research: 1) Positivism 2) Interpretivism and 3) Critical theory. Moreover, a paradigm further seeks causes of a phenomenon without advocating subject interruption". It further allows the researcher to understand what kind of data should be collected, methods of data analysis, and how the data should be interpreted to answer the research question.

	Positivism	Critical Realism	Pragmatism	Interpretivism
Definition	Philosophical stance of natural scientists that work with observable reality within the society, leading to the production of generalisations	Develop knowledge by recognising the role of subjective information of social actors in each context or setting	Combines the positivism and the interpretivism positions within the scope within the scope of a single research according to the nature of the research.	Truth is subjective, culturally and historically situated based on the lived experiences and understanding of them
Ontology	Belief in an external reality independent of human thought or perception.	Believes in a real world independent of people's perception, that is the world functions as a multidimensional system and that causal structures that explains a phenomenon may remain latent until activated in specific situations.	Propose that ontological views can be separated from research, and that truth is understood in terms of the practical effects of what is believed	Argue that reality is as a result of human experiences and events
Epistemology	Knowledge is derived from experience of the world and the researcher is separate from what is being investigated.	Knowledge is obtained by observing and interpreting meaning to explain the elements of reality that must exist prior to the events and experiences that occurred.	Knowledge can be obtained by the use of various methods required to achieve optimum results	Knowledge is created from the action and perception of the social actors and the researcher is not separated from what is being investigated
Methodology	Mainly applies to quantitative methods: observations, experimentation.	Typically, research design is an intensive study with a limited number of cases. Involves making observations and theorising a mechanism to explain the phenomenon.	Combination of both qualitative and quantitative approaches in order to complement each other.	Mainly applies to qualitative methods such as in-depth unstructured interviews and grounded theory research.
Task of researcher	To induce strongly supported hypothesis from empirical observation and to test and improve them in an attempt to confirm invariable laws through experimentation	To provide a rich and reliable explanation of patterns of events through the development of appropriate accounts of the causal powers, entities and mechanisms that created them	To be capable of demonstrating flexibility when formulating a methodology by offering a mix of paradigms and methods as directed by the research question	To explore and reinterpret subjective meaning mainly through the identification of discourse and their construction of meaning

Table3.1: Definitions; Assumptions of positivism, interpretivism, pragmatism and CR paradigms.

Source: Lawani (2020)

Saunders et al., (2009) points out that to develop consumer behaviour science it is important to differentiate between qualitative and quantitative paradigms. For the aim of this study, we will only discuss the importance of the quantitative paradigm characteristics.

Table 3.1: Characteristics of a quantitative paradigm

1. Logical-positivistic approach
2. Obtrusive, controlled measures
3. Distanced from the data "Outsiders perspective"
4. Ungrounded, Verification-oriented, confirmatory, hypothetic-deductive
5. Outcome-oriented
6. Reliability is critical, replicable data
7. Attempts to analyse
8. Seeks facts or causes of a social phenomenon

Source: Deshpande, R. (1983)

3.2.1. Justification of positivism approach

For the intended use of this research, the positivism paradigm is utilised. As previously indicated, positivism is guided by objectivity, knowability, and reasonable logic and assumes that reality exists independently of humans (Kavanagh, 1994). Positivism further focuses on cautious sampling, refined designs, generating numerical data, and well-thought-out analysis in hypothesis testing (Antwi & Hamza, 2015). According to the positive approach, research is only deemed to be of good quality if it has, internal validity, external validity, reliability, and objectivity (Alharthi & Rehman, 2016).

Table 3.2: Methodological approaches of positivism

Empirical testable hypothesis are derived from the conceptual framework
Hypothesis are tested in a fixed design
Data is gathered
Strict adherence to scientific protocol
Statistical analysis of data to yield an explanation
Validity and reliability

Source: Sihombing, (2011).

Based on the literature discussed regarding positivism and the understanding of table 3.2, the researcher can confirm that positivism methodological approach is most appropriate for this study. The positivism methodological approach will allow the researcher to discover and formulate patterns of consumer behaviour against the collected statistical data. (Nickerson, 2022)

3.3. Research Design

A research design is used to provide a clear and appropriate framework that addresses the primary research question in the study. Leedy (1997) defines research design as a guided plan to execute a study, by providing the overall framework of techniques and methods used to collect and analyse data. Similarly, McMillan and Schumacher (2001) describe the research design as a plan for selecting subjects, research sites, and data collection procedures to answer the research question(s). The purpose of formulating a research design in this study is to answer the research question being investigated, provide statistical results of cause-and-effect relationships between various correlated and non-correlated variables, and validate the degree of generalization that is assumed (Jang, 1980).

This design will develop research propositions in an attempt to answer the research question. This research will test the relationships between variables, their correlation, and propositions through the mediating effects of online payment

perceptions and the related benefits to online shopping to determine how purchasing behaviour has been impacted by COVID-19. Each proposal will be designed to examine an important section within the scope of the study, the results will be presented through statistical testing and reporting. Additionally, the statistical analysis, using, Chi-Squares, Cronbach Alpha, frequencies, the correlation between variables and descriptive testing, and ANOVA will aim to determine if the produced results support the outlined propositions within this study and to further identify any statistical relationships between variables.

A Conclusive, descriptive research design will be most relatable to this study as it is aimed at generating quantifiable findings in an attempt to identify and describe what has been observed, this method will allow the researcher to derive a clear conclusive understanding of the exploratory studies (Yilmaz 2013).

This design will involve self-administrated surveys of a large-sample population (Cape Town consumers) to accumulate knowledge about the changes in consumers purchasing behaviour pre and post COVID19 (Setia, 2016). Moreover, will it provide the reader with a statistical frequency of behaviours related to the research question from the survey results, (Sekaran, 2003), to deliver a reliable representation of Cape Town's online purchasing behaviour during the COVID-19 pandemic.

3.4. Research Approach

This study will adopt a quantitative research method, formulate concepts and theories through experiment, then do statistical testing to measure the validity and reliability of the data collected that can ultimately yield an explanation to the research question to further formulate a general conclusion (Hunt, 1991 & Sihombing, 2011).

3.5. Research population and sampling

3.5.1. Population

A population can be defined as a set of individuals, of the same species, living within the same geographic location (Tarsi & Tuff, 2012). The target population will be of all ages and, both males and females of various ages that reside in Cape Town, Western cape. However, the participants of this study will not be derived from a population list or online software, thus the most appropriate and realistic method of collecting survey results will be to target a sample size of the population. The ideal sample size chosen from the population would be $n=300$.

3.5.2. Sampling techniques

The non-probability technique the study adopted was convenience sampling which was determined based on easy availability and accessibility, simplicity of implementation, time constraints and financial limitations (Wiśniowski et al., 2020). The use of the convenience Sampling method will further be beneficial due to primary data collection methods being facilitated in a short time which will be distributed through an online questionnaire and assisting in proposition generation (Galloway, 2005).

3.5.3. Sample size determination

The listed factors impacted the sample size of this study.

1. **Financial constraints:** The researcher is currently a student at the University of the Western cape and thus has been limited to financial support, restricting the scope of the sample size chosen.
2. **Time limitations:** The researcher is completing a master's degree and therefore was limited in time to fulfil the submission deadline of two years. This

restricted the researcher from further exploring and expanding the study beyond the designed scope.

3. **Sample size:** Due to the restrictions imposed by the South African government in response to the COVID-19 Pandemic during the first year of the research study, the researcher was constrained, thus impacting the data collection method to obtain the desired outcome of participants willing and able to part take in the study.
4. **Data analysing techniques:** data testing and reporting were completed using multiple statistical tests including Chi-Squares, Cronbach Alpha, and frequencies on statistical relationships between variables.

Reflecting on the above, a sample size of minimum $n= 300$ respondents was considered for this study.

3.6. Development of the Data collection instrument

For this study, a self-administered online questionnaire was adopted after reviewing past studies on changes in online consumer behaviour (Jeb & Choura, 2021, Mishra et al., 2021 and Namogoo, 2021). The questionnaire was distributed through means of a cell phone and laptop for ease of distribution. The questionnaire is structured with a total of six sections (A-F) as indicated in Table 3.1 below:

Table 3.3: Measurement Instrument

SECTION	RESEARCH OBJECTIVE	ASSUMPTION	NUMBER OF ITEMS	PROPOSITIONS
A	To examine the population taking part in the study	N/A	5 (DEM1-DEM5)	N/A
B	To observe general shopping behaviours	N/A	5 (BEH1-BEH5)	P1
C	To investigate the impact of online purchasing decisions Pre COVID-19	There is a negative relationship between customer decisions and pre-COVID online shopping behaviour.	4 (PRC1 -PRC4)	P2
			5 (PRC5- PRC9)	
D	To investigate the impact of online purchasing behaviour Post COVID-19	There is a positive relationship between online purchasing and post COVID-19 purchasing behaviour	4 (POC1– POC4)	P3
E	To observe the changes in consumer online purchasing decisions	There is a positive relationship between online purchasing and the related benefits of online shopping.	7 (OPD1– OPD7)	P4
			6 (OPD8 - OPD13)	
F	To determine if online payment methods have an influence on purchasing decisions	There is a positive relationship between online payment methods and their influence on purchasing decisions	9 (POP1– POP9)	P5
			1 (POP10)	

Source: Researchers' own work

3.7. Final Instrument

A pilot study was conducted to test the appropriateness of the research instrument before the actual instrument was used in fieldwork. A sample of $n = 5$ was pulled from the target population to test the instrument. There were some amendments made post-pilot study based on consolidated feedback from the pilot study. Furthermore, the survey underwent an approval and clearance process with the University of the Western Cape's Ethics Committee.

3.8. Validity & reliability

3.8.1. Validity

Validity measures accuracy (Indeed, 2021) and is the degree to which the statistical value from a measure correlates with the element they are intended to measure or how truthful the research results are (Chiang, 2015). The researcher will determine the validity of the study by asking a series of questions, through a self-administrated questionnaire (Bolarinwa, 2015). The researcher will validate the data obtained through meaningful and appropriate interpretation and analysis of the statistical results (SÜRÜCÜ & MASLAKÇI, 2020). Criterion validity was used to analyse the results and to correspond them to secondary literature and other measures of the same concept (Middleton, 2022). Further, validity was ensured by choosing the most appropriate methods of measuring the outcome and the use of appropriate sampling methods that were chosen to participate in the questionnaire.

The questionnaire firstly pre-tests the instruments (Lani, 2021) by asking consumers who know little to nothing regarding the subject matter whether the questions are clearly worded and easily understood to increase and confirm criterion validity. The researcher further purposefully selected a series of questions that are similar yet worded differently to test for consistency in responses by the respondent (Mishra et al., 2021). Additionally, the research tested for validity by assessing the cause-and-effect relationship between dependent and independent variables (Bhandari, 2022)

3.8.2. Reliability

Reliability determines the consistency of a measure (Chiang, 2015) and refers to the extent to which the instrument yields the same results after multiple tests (Lani, 2021). According to Chiang (2015) one kind of reliability is internal reliability which determines the consistency of people's responses across the elements on a multi-item measure that should reflect the same underlying construct. According to Heale, (2015) Cronbach Alpha is one of the most used statistical tests to determine the internal consistency of an

instrument. Only once the extent to which the outcomes of the study are consistent over time, can it be reproduced under a similar methodology of related research, and results in an accurate representation of the population under the study, can the research instrument be considered reliable (Indeed, 2021). Reliability in this study was achieved by using the Cronbach Alpha Scale.

Further, by analysing the consistency of the statistical results across different observations and measurements, further, by standardizing the conditions of the research and questionnaire results (Middleton, 2022).

3.9. Data Collection

For this study, the researcher was responsible for collecting the desired data. An online platform, Google forms, was used to execute the fieldwork by distributing a link to participants online and via a cell phone. This study targeted a small sample of consumers, distributing a total of 200 online survey links, via multiple online platforms including, Facebook, WhatsApp, and Instagram. This method was decided on for several reasons, including cost efficiencies, ease of distribution, and COVID-19 restrictions to ensure all safety protocols, and time constraints.

3.10. Data analysis

Google Forms was used for the data collection, the raw data was then exported to an Excel sheet, thereafter the data was sorted and coded accordingly to match the codes given in the variables section 3.5, table 6 in this thesis. The data was then imported to a statistical platform called Statistical Package for Social Sciences (SPSS) ready to be analysed, whereafter invalid data was identified and eliminated from the research. The numbering of items was divided into two separate rows depending on whether the survey section had both scale questions and non-scale questions. For the non-scale questions, the researcher observed the frequency of responses.

Thereafter, the scale questions underwent a series of statistical tests. Through this process, it was possible to determine the direct effect on the relationship between the independent and dependent variables which measures the internal reliability or consistency of the items (Sullivan & Artino, 2013). The following statistical tests were performed on the Likert and non-Likert type scale questions (Kelley, 2022 and Bruin, 2011):

1. **Frequency tables** were used to analyse the demographic variables and to observe general shopping behaviour
2. **Reliability** analyses were conducted through Cronbach's Alpha to measure the internal consistency of the data
3. **Skewness and Kurtosis** were used to measure the data normality.
4. **Mean and standard deviation** values are measured to determine the results for non-scale (multiple choice) related questions to determine the distribution of data.
5. **ANOVA** was performed to test the general shopping behaviours through the mediating effects of perception of payments online and the related benefits to online shopping to determine how purchasing behaviour has been impacted post COVID-19.
6. **Cross-tabulation** tests are presented using Chi-square tables used to identify patterns between the respondents and their online shopping behaviour and decisions pre and post COVID-19.

3.11. Ethical considerations

Ethical considerations are often related to how people taking part in the research are treated. As the research is being conducted, one should consider four dimensions of ethical concerns, such as harm to participants, lack of informed consent, invasion of privacy, or deception is involved. (Pärson & Vancic, 2020) This study complies with the ethical requirements as stipulated by the University of the Western Cape Research Ethics Committee. Upon collecting the data,

respondents were fully informed via a carefully worded information sheet that will clearly explain the following:

- I. The purpose of the study was fully explained to respondents and what was expected of them
- II. Participants were fully informed that the questionnaire is anonymous and voluntary and that the researcher will ensure that all information gathered will be kept confidential. No information will be disclosed without the prior permission of the participants.
- III. Participants were fully informed what the collected data will be used for and what, if any, consequences there could be.
- IV. It was explained to part-takers that they can withdraw from the survey at any time without bias, including the withdrawal of data already provided.
- V. The researcher will ensure that all research obtained and used within this study does not in any manner, cause harm to the respondents taking part in the survey.
- VI. The respondents provided signed consent to taking part in the research including understanding the rights to have access to their information which will be seen as a contract between the researcher and the participants.
- VII. This research was conducted following the rules and regulations of the University of the Western Cape research guidelines.

3.12. Delamination of the study

Even though the research information provides fairly significant insight into online consumer behaviour and can be considered to be a good source of data, for the reason of using convenience sampling technique within the boundaries of Cape Town, the researcher has no true knowledge of how representative the information collected from

participants is to the population as a whole, South Africa.

3.13. Conclusion

Based on multiple theoretical approaches and the knowledge presented in the literature, propositions were formulated in an attempt to answer the research questions. Self-administrated questionnaires were distributed electronically to participants using convenience sampling. The researcher presented the results statistically using multiple tests derived through SPSS as a result of the research being quantitative.



CHAPTER 4 DATA ANALYSIS

4.1. Introduction

In this chapter, the data analysis from the sample survey results has been presented and explained using the statistical platform SPSS. First, the chapter provides an analysis of the demographic variables observed in general shopping behaviour which will be presented using frequencies. Secondly, Cronbach's Alpha will be used to test the reliability and validity of the employed data. Thirdly, changes in consumers' online purchasing decisions pre and post-COVID-19 and online payment methods influencing purchasing decisions will be tested and presented using a statistical test to determine normality through Skewness and kurtosis, mean, standard deviation, ANOVA testing, cross-tabulation using Chi Squares to test the proposed research question, research objectives and the proposed propositions in this study.

4.2. Response Rate

The higher the response rate, the lower the risk of internal validity, reliability, and sampling bias (Mwenda, 2006). According to Fincham (2008) the acceptable response rate for almost all studies should be approximately 60 percent. This study targeted a small sample of consumers, distributing a total of 200 survey links via multiple forms of online platforms including, Facebook, WhatsApp, and Instagram. From the online surveys that were distributed, the researcher collected a total of 141 responses (70.5%) from consumers who participated in the study. Thus, the number of participants who completed the survey is an excellent value and considered an acceptable threshold, both acceptable and credible.

4.3. Demographical distribution

The sample drawn for this research was in Cape Town, South Africa. The total sample size of 141 respondents was collected, and the demographic distribution of the sample collected is summarised in Table 4.1 below.

Table 4.1: Demographics of the respondents

Demographic characteristics	Percentage %	
Age	> 20 years	2.8
	21-30 years	40.4
	31-40 years	26.2
	41-50 years	11.3
	51-60 years	12.1
	60< years	7.1
Gender	Male	50.4
	Female	48.2
	Prefer not to say	1.4
Marital status	Single/ Never married	41.8
	Married	51.8
	Divorced	3.5
	Other	2.8
Education	No formal education	0.7
	High school	24.1
	Degree	39.0
	Postgraduate	24.8
	Masters/ Doctorate	11.3
Income	Prefer not to say	0.7
	>R7,000	9.9
	R7,001 - R20,000	24.8
	R20,001 - R35,000	28.4
	R35,001 - R50,000	17.0
	R50,001<	19.1

Source: Researchers own work

To understand the socioeconomic setting of the participants the researcher created Table 4.1. Noting the demographic distribution, there is a noticeably higher response with 57 responses (40.4 percent) from those aged between 21 and 30 years and 37 responses (26.2 percent) from those aged between 31 and 40 years of age. Being it worth noting that there were 71 (50.4 percent), male respondents, then that of females who were 68 (48.2 percent) respondents. Furthermore, the demographic information highlights how a bigger

portion of 73 (51.8 percent) respondents confirmed they are married further with single or never married respondents being the second highest type of respondent with a result of 59 (41.8 percent). The remaining 9 respondents were either divorced or indicated other.

In addition to that, the education levels of respondents that were gathered highlighted that majority, 55 respondents (39 percent) have some sort of degree with the remaining outcome split between postgraduate qualification (35 results, 24.8 percent), high school qualification (34 respondents, 24.1 percent), masters or doctoral degree (16 respondents, 11.3 percent) and only one respondent with no formal qualification. The last demographic measured was income, the results presented that more than half of respondents with a total of 75 participants either earned between R7,000.00 – R20,000.00 (35 respondents, 24.8 percent) monthly or R20 001- R35 000 (40 respondents, 28.4 percent). interestingly enough a very small portion with only 14 respondents, indicated they earn R7000 or less (9.9 percent).

4.4. Cross Tabulations

4.4.1. Crosstabulation of PRC1

Cross tabulation was conducted to review the results on how the various demographic variables effected the likeliness of consumers to shop online rather than in store before the pandemic. The demographic variables discussed in the crosstabulation are the following: Education, Gender, Age and Income. *PRC1: Before COVID-19 I was more likely to make an online purchase.*

4.4.1.1. Education and PRC1

Cross tabulation was created to determine if the level of education of consumers have an impact on whether they were more or less likely to make an online purchase pre COVID- 19. According to the statistical measures present below in figure 4.16, it can be determined that the highest response rate for consumers strongly disagreeing to the

statement, came from high schoolers (6.5per cent). On the flip side, there was an equal reaction between consumers with a degree or postgraduate strongly agreeing to the statement of PRC1, confirming that they were more likely to shop online before COVID-19. From the Pearson Chi-Square test the p value= .05 <, this figure concludes that there is no statistically significant relationship between the level of education and the likeliness of making an online purchase pre COVID-19.

Education	Count					Total
	1	2	3	4	5	
High School	9	14	6	2	3	34
Degree	7	18	18	6	6	55
Postgraduate	4	14	9	2	6	35
Masters/ PhD	3	5	3	3	2	16
No formal education	0	0	0	0	1	1
Total	23	51	36	13	18	141

Chi-Square Tests			
	Value	df	Asymptotic sign. (2 Sided)
Pearsons Chi-Square	16.579	16	.412
Likelihood Ratio	13.430	16	.641
Linear by Linear Association	3.433	1	.064
N of valid cases	141		

Figure 4.16 Crosstabulation: Education and PRC1

Source: Researchers own construct



4.4.1.2. Gender and PRC1

This sub section, using the chi-square test results will attempt to determine if gender has an influence on whether consumers were more likely to make an online purchase pre COVID-19. Of the 141 results, majority of respondents were male (50.4 percent). The highest male reaction with 16.3 percent, disagreed with the statement, expressing that they were less like to make an online purchase pre COVID-19. Additionally, the most predominant response in the female section with 19.9 percent selected that they also disagree with the statement. From these outcomes alone we can assume that regardless of gender, respondents disagree with statement PRC1. To influence the assumption, we

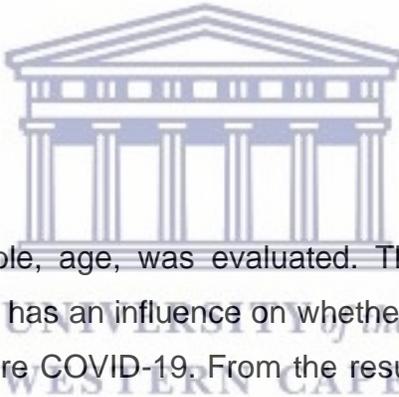
review the Pearson Chi-Square test, the p value = .05 <, this statistical figure confirms that there is no statistical significant relationship between gender and the likeliness of making an online purchase pre COVID-19.

Gender	Count					Total
	1	2	3	4	5	
Male	11	23	21	8	8	71
Female	12	28	13	5	10	68
Prefer not to say	0	0	2	0	0	2
Total	23	51	36	13	18	141

Chi-Square Tests			
	Value	df	Asymptotic sign. (2 Sided)
Pearsons Chi-Square	9.144	8	.330
Likelihood Ratio	8.837	8	.356
Linear by Linear Association	.104	1	.747
N of valid cases	141		

Figure 4.17 Crosstabulation: Gender and PRC1

Source: Researchers own construct



4.4.1.3. Age and PRC1

Next, the demographic variable, age, was evaluated. The above figure allowed the researcher to determine if age has an influence on whether consumers were more likely to make an online purchase pre COVID-19. From the results of the crosstabulation the age range with the highest response to “strongly agree” came from the 21–30-year age group (5.0percent). Interestingly, the age group who majorly disagreed with the statement also came for the 21-30 age group (5percent).

However, when grouping the result together from the strongly disagree, disagree and the strongly agree, agree of each age group, the results change slightly. The highest overall disagree response stayed majorly with the 21–30-year age group (20.6per cent). When calculating the overall agree response, the 21- 30 and 31-40 age groups shared equal majority of the results with a total figure of 8.5per cent, agreeing to the PRC1 statements made. The Pearson Chi-Square test results confirm through the statistical outcome of

$p=.05<$, that there is no significant statistical association between the two variables.

Age	Count					Total
	1	2	3	4	5	
Under 20	2	0	0	1	1	4
21-30	7	22	16	5	7	57
31-40	5	10	10	7	5	37
41-50	4	7	3	0	2	16
51-60	2	7	5	0	3	17
60+	3	5	2	0	0	10
Total	23	51	36	13	18	141

Chi-Square Tests			
	Value	df	Asympotonic sign. (2 Sided)
Pearsons Chi-Square	21.557	20	.365
Likelihood Rtaio	26.679	20	.145
Linear by Linear Association	2.409	1	.121
N of valid cases	141		

Figure 4.18 Age and PRC1

Source: Researchers own construct



4.4.1.4. Income and PRC1

Next, the research discusses the outcomes of income impacting the likeliness of online shopping before COVID-19. The crosstabulation has 5 income variables, the income variable with the highest response right, disagreeing (PRC1, Item1 + PRC1, Item2) with the statement came from the R7001-R20000 income bracket. Alternatively, the income variable with the highest response right, agreeing (PRC1, Item4+ PRC1, Item5) with the statement came from the R20001- R35000 income bracket. Again, the chi-Square statistic being $p=.12$ is far higher than $p=>.05$, thus there is no statistical significance between income and the likeliness to purchase online pre COVID-19.

income	Count					Total
	1	2	3	4	5	
>7000	4	3	3	1	3	14
7001 - 20000	6	16	9	2	2	35
20001 - 35000	1	12	14	3	10	40
35001 - 50000	5	10	5	3	1	24
50001>	6	0	5	4	2	27
Total	23	51	36	13	18	141

Chi-Square Tests			
	Value	df	Asympotonic sign. (2 Sided)
Pearsons Chi-Square	27.297	20	.127
Likelihood Rtaio	27.817	20	.114
Linear by Linear Association	.477	1	.490
N of valid cases	141		

Figure 4.19 Crosstabulation: Income and PRC1

Source: Researchers own construct

4.4.1.5. Crosstabulation of POC4

In section 4.8.1, we analysed the responses of demographic variables related to how likely consumers were to shop online pre COVID-19. In this section we analyse the cross tabulation in an attempt to see if there is change in results regarding the outcome of consumer online preference post COVID-19 taking into account to the same demographic variables: Education, Gender, Age, and Income. *POC4: Since COVID-19 I prefer to make an online purchase rather than shopping instore.*

4.4.1.6. Education and POC4

In this crosstabulation we cross examine which education level variable is more likely to make an online purchase post COVID-19 and which education level is less likely to make online purchase post COVID-19. This will allow the researcher to depict if since COVID-19 consumers are more likely to make an online purchase than before (PRC1).

According to the data displayed in Figure 4.20 Consumers with a degree had the greatest positive reaction to the question, with 12.1 percent agreeing and 11.3 percent strongly

agreeing, combined the degree education level hold a cumulative sum of 23.4 percent of consumers confirming that they are more likely to shop online since COVID-19.

On the contrary, the High school respondents had the greatest negative response to this question, with a cumulative sum (POC4, Item1 and POC4, Item2) of 8.5 percent. From this we can see that regardless of COVID-19 High schoolers are less likely to make an online purchase overall, furthermore, regardless of COVID-19, the degree education level is more like to make an online purchase. The chi square data results $p=.001$ that confirms that there is a significant positive statistical relationship between education level and shopping online rather than instore post COVID-19.

income	Count					
	1	2	3	4	5	Total
High School	5	7	12	4	6	34
Degree	2	7	13	17	16	55
Postgraduate	1	5	8	8	13	35
Masters/PhD	0	1	2	2	11	16
No formal education	1	0	0	0	0	1
Total	9	20	35	31	46	141

Chi-Square Tests			
	Value	df	Asymptotic sign. (2 Sided)
Pearsons Chi-Square	38.494	16	.001
Likelihood Ratio	28.905	16	.025
Linear by Linear Association	10.282	1	.001
N of valid cases	141		

Figure 4.20 Crosstabulation: Education and POC4

Source: Researchers own construct

4.4.1.7. Gender and POC4

Gender	Count					Total
	1	2	3	4	5	
Male	4	12	15	17	23	71
Female	5	8	20	12	23	68
Prefer not to say	0	0	0	2	0	2
Total	9	20	35	31	46	141

Chi-Square Tests			
	Value	df	Asympotonic sign. (2 Sided)
Pearsons Chi-Square	9.614	8	.293
Likelihood Rtaio	8.598	8	.377
Linear by Linear Association	.006	1	.939
N of valid cases	141		

Figure 4.21 Gender and POC4

Source: Researchers own construct

The outcome of the table above describes the consumer relationship between gender and if they prefer to make an online purchase post COVID-19 rather than shopping instore. Even though majority of respondents were male (50.4 percent) compared to female (48.2 percent), there is an equal split when reviewing the statistics in PO4, Item5, with the response to “strongly agree” both being 16.3per cent. However, when reviewing POC4, Item4, majority of respondents who “agree” to statement were male (12.1per cent). Whereas, when looking at the “strongly disagree” option (POP4, Item1) majority of females reacted (3.5per cent). The chi-Square test results indicate $p=.29$, declaring that there is no statistical correlation between the two variables; gender and the preference to make an online purchase rather than shopping in store post COVID-19.

4.4.1.8. Age and POC4

Age	Count					Total
	1	2	3	4	5	
Under 20	2	0	0	0	2	4
21-30	5	10	12	10	20	57
31-40	0	3	8	10	16	37
41-50	1	3	5	2	5	16
51-60	0	2	6	7	2	17
60+	1	2	4	2	1	10
Total	9	20	35	31	46	141

Chi-Square Tests			
	Value	df	Asymptotic sign. (2 Sided)
Pearsons Chi-Square	32.969	20	.034
Likelihood Ratio	32.169	20	.042
Linear by Linear Association	.512	1	.474
N of valid cases	141		

Figure 4.22 Crosstabulation: Age and POC4

Source: Researchers own construct

From the results of the crosstabulation the age range with the highest response to “strongly agree” came from the 21–30-year age group (14.2 percent). Similarly, the age group who majorly disagreed with the statement also came for the 21-30 age group (3.5 percent). Furthermore, when grouping the result together from the strongly disagree, disagree and the strongly agree, agree of each age group, the outcome of age group results don’t change. The highest overall agree response stays the 21–30-year age group (21.3 percent) with majority of response. When calculating the overall disagree response, the 21- 30 age groups also had majority of the results with a total figure of 10.6 percent. The Pearson Chi-Square test results however determine significance value of $p=.03$ confirming that there is a significant positive statistical relationship between the 21-30 age group and preferring to shop online rather than instore post COVID-19.

4.4.2. Income and POC4

Lastly, we determine if income has an effect on consumers making an online purchase rather than in store post COVID-19. The income variable with the highest response rate, disagreeing (PRC1, Item1 + PRC1, Item2) with the statement came from the R7001- R20000 income bracket (7.8per cent). Alternatively, the income variable with the highest response right, agreeing (PRC1, Item4 + PRC1, Item5) with the statement came from the R20001- R35000 income bracket (18.5per cent). The chi-Square statistic being $p=.02$ informs us that there is indeed a statistical positive significance relationship between income and the preference to purchase online post COVID-19.

income	Count					Total	Chi-Square Tests			
	1	2	3	4	5			Value	df	Asympotonic sign. (2 Sided)
>7000	5	1	3	2	3	14				
7001 - 20000	2	9	9	6	9	35				
20001 - 35000	0	4	10	9	17	40	Pearsons Chi-Square	34.875	20	.021
35001 - 50000	1	3	7	7	6	24	Likelihood Ratio	27.011	20	.135
50001>	1	3	5	7	11	27	Linear by Linear Association	5.907	1	.015
Total	9	20	35	31	46	141	N of valid cases	141		

Figure 4.23 Crosstabulation: Income and POC4

Source: Researchers own construct

4.5. Frequency distribution

4.5.1. General shopping behaviour

The literature indicates how brands are becoming dependent on varying digital platforms (Arora et al, 2020). With that being said, Table 4.2. outlines the frequency of responses of consumers with regards to their general shopping behaviour. BEH1 showed that 138 from 141 (97.9 per cent) of respondents agreed that COVID-19 accelerated a shift towards a more digital world. Also, consumers are spending more time online since COVID-19, which was measured with variable BEH6 allowing them to be exposed, influenced, and persuaded to longer hours of advertising information. According to results from BEH3, majority of respondents with an outcome of 102 (72.3 per cent) participants stated that at home delivery was the most preferred choice when receiving products.



Table 4.2: Frequency of general shopping behaviour

FREQUENCY VISUALISATION				ITEM	DISCUSSION
	Frequency	Valid per cent	Cum per cent	BEH 1	According to the frequency table depicting results from survey item BEH1, almost all respondents (97.9per cent) felt that COVID-19 has accelerated a shift towards a more digital world.
Yes	138	97.9	97.9		
No	3	2.1	100.0		
Total	141	99.3			
	Frequency	Valid per cent	Cum per cent	BEH2	From the 141-part takers, the majority (62) of participants agreed that fast and convenient delivery has the most influence on their online purchasing behaviour. Followed by the second highest element with 34 participants, stating that price had the most influence.
Fast delivery	62	44	44		
User friendly website	29	20.6	64.5		
Price	34	24.1	88.7		
Brand reputation	15	10.6	99.3		
Other	1	.7	100		
Total	141	99.3			
	Frequency	Valid per cent	Cum per cent	BEH3	Participants could choose from three preferred delivery methods, namely: allocated pick-up points, at home delivery and delivery to the workplace. The highest response rate came from consumers who stated that they prefer at home delivery (72.3per cent).
Pick up	11	7.8	7.8		
At home	102	72.3	80.1		
Work	28	19.9	100		
Total	141	99.3			
	Frequency	Valid per cent	Cum per cent	BEH4	Respondents were asked which form of advertising inspires them the most, the majority of members selected online advertising (84.4per cent), followed by newspaper/magazine (6.4per cent).
TV	7	5.0	5		
Online	119	84.4	89.4		
Radio	6	4.3	93.6		
Newspaper/Magazine	9	6.4	100		
Total	141	99.3			
	Frequency	Valid per cent	Cum per cent	BEH5	Participants were asked how much time on average they spend on their phone in any given day, there was an almost equal split between respondents selecting 3-5 hours (51.8per cent) and less than 3 hours, 6-8 hours, and more than 8 hours (48.2per cent) a day.
>3hrs	23	16.3	16.3		
3-5hrs	73	51.8	68.1		
6-8hrs	29	20.6	88.7		
<8hrs	16	11.3	100		
Total	141	99.3			
	Frequency	Valid per cent	Cum per cent	BEH6	According to the survey results, it is evident that online activity has drastically increased since the start of COVID-19. 108 of 141 part takers agreed that they spend more time on their phone since the start of COVID-19.
Yes	108	76.6	76.6		
No	19	13.5	90.1		
Not sure	14	9.9	100		
Total	141	99.3			

Source: Researchers own construct

Table 4.2 discusses the observed general shopping behaviour from the survey results, section B from the survey section determined how consumers in general felt towards the changes that were brought about as a result of the COVID-19 pandemic with regards to the world moving towards a more digital world.

4.5.2. Impact of online purchasing decisions pre-COVID-19

Below is an outline of the survey results in connection with the impact of online purchasing decisions before the COVID-19 pandemic. This section aimed to understand the purchasing behaviour of consumers related to their normal way of life, before the impact of COVID-19. The intention was to examine if these results will have significant difference when compared to consumers purchasing behaviour post COVID-19. To determine this, consumers were questioned about their shopping preferences.



Table 4.3: The frequency of online purchasing behaviour pre COVID-19

GRAPHIC DISPLAY				ITEM	DISCUSSION
	Frequency	Valid per cent	Cum per cent	PRC5	From the 141 respondents, almost all members (77.3per cent) selected shopping mall as their preferred answer when asked where they usually shopped for clothes pre COVID-19. Followed, by 13.5per cent choosing their local neighbourhood store.
Online	13	9.2	9.2		
Local store	19	13.4	22.7		
Shopping mall	109	76.8	100		
Total	141	99.3			
	Frequency	Valid per cent	Cum per cent	PRC6	When asked where participants usually shopped for household items pre COVID-19, responses were more distributed than the results from PRC5, From the 141 respondents, majority (53.9per cent) of members selected shopping mall as their preferred answer, followed by 39.7per cent selecting their local neighborhood store.
Online	9	6.3	6.4		
Local store	56	39.4	46.1		
Shopping mall	76	53.5	100		
Total	141	99.3			
	Frequency	Valid per cent	Cum per cent	PRC7	Part takers were asked which online channel they prefer when making a purchase, participants could choose from three variables: online store applications, online websites, or Instagram. As per the results, online website had the most frequent reaction with a total of 56.7per cent, and 41.1per cent of consumers chose online store applications.
Store apps	58	40.1	41.1		
Website	80	56.7	97.9		
Instagram	2	1.4	99.3		
Other	1	.7	100		
Total	141	99.3			
	Frequency	Valid per cent	Cum per cent	PRC8	Respondents were asked which product they were more likely to purchase online pre COVID-19. The most common selected result was electronics and equipment (42.6per cent), followed by fashion and accessories (23,4per cent), then pharmaceuticals, hygiene & health (17.7per cent)
Fashion & accessories	33	23.4	23.4		
Food & beverage	11	7.8	31.2		
Electronics & equipment	60	42.6	73.8		
Cosmetic & personal	12	8.5	82.3		
Pharmaceuticals, hygiene & Health	25	17.7	100		
Total	141	99.3			
				PRC9	According to the survey answers, there was an almost equal outcome of frequency between item 1, "1-2 times a week" (46.8per cent) and item 2, "3-4 times a week" (40.4per cent). From the results we can assume that consumers make purchases from a shopping mall/grocery store at least twice a week.

	Frequency	Valid per cent	Cum per cent
1-2	66	46.8	46.8
3-4	57	40.4	87.2
5-7	14	9.9	97.2
<7	4	2.8	100
Total	141	99.3	

Source: Researchers own construct

4.5.3. Changes in consumer online purchasing decisions

The discussion in this table expresses the observed changes in consumer online purchasing decisions. Participants were asked a series of question regarding their attitude towards online platforms and preferences and to confirm that since COVID-19 consumers have increased their online activity and further prefer to make online purchases rather than shopping at a brick-and-mortar retail store.



Table 4.4: The frequency of various online purchasing decisions

GRAPHIC DISPLAY				ITEM	DISCUSSION
	Frequency	Valid per cent	Cum per cent	OPD8	Participants were asked which platform they make the most use of when attempting to make an online purchase. Online apps had the most frequent reaction (37.6per cent) followed by websites on a mobile device (35.2per cent)
Apps	53	37.6	37.6		
Websites on mobile	50	35.2	73.0		
Website on PC	34	24.1	97.2		
Don't shop online	4	2.8	100		
Total	141	99.3			
	Frequency	Valid per cent	Cum per cent	OPD9	Almost all (91.5per cent) of consumers acknowledged that the effect of COVID-19 has increased online consumer behaviour. Moreover, 5.7per cent of respondents said they shopped online for the first time due to COVID-19, further validating that COVID-19 has increased online consumer behaviour.
Increased	129	91.5	91.5		
Decreased	4	2.8	94.3		
First timer	8	5.7	100		
Total	141	99.3			
	Frequency	Valid per cent	Cum per cent	OPD10	OPD10 questioned which related benefit (4 variables) had the most influence on their online purchasing decision. From the 141 results, there was an almost equal reaction between fast delivery (53 respondents), and price (44 respondents), followed by user friendly websites (29 respondents).
Fast delivery	53	37.6	37.6		
User friendly website	29	20.6	58.2		
Price	44	31.2	89.4		
Brand reputation	15	10.6	100		
Total	141	99.3			
	Frequency	Valid per cent	Cum per cent	OPD11	Keeping in mind the results from item BEH3, in item OPD11 respondents were asked which delivery method they prefer after the impact of COVID-19, the outcome of results were almost exact. At home is still the preferred delivery method (70.9per cent).
Pick up	12	8.5	8.5		
At home	100	70.9	79.4		
Work	29	20.6	100		
Total	141	100			
	Frequency	Valid per cent	Cum per cent	OPD12	Part takers were questioned which form of advertising inspires their online purchasing decisions the most. After reviewing the results, 121 from 141 respondents selected online advertising.
TV	7	5	5		
Online	121	85.8	90.8		
Radio	4	2.8	93.6		
Newspaper/Magazine	99	6.4	100		
Total	141	99.3			

	Frequency	Valid per cent	Cum per cent	
Yes	75	53.2	53.2	OPD13 The following question was put forth, "do you prefer to make purchases online rather than in a physical store since COVID-19?". 53.2per cent of the results indicate <i>yes</i> , 26.2per cent selected <i>no</i> , and 20.4per cent responded <i>not sure</i> . It is evident from the OPD13 results that the impact of COVID-19 has changed consumer purchasing decisions.
No	37	26.2	79.4	
Not sure	29	20.6	100	
Total	141	99.3		

Source: Researchers own construct

4.5.4. Online payments influencing purchasing decisions

Table 4.5: The frequency of payment methods regarding online purchasing decisions

GRAPHIC DISPLAY				ITEM	DISCUSSION
	Frequency	Valid per cent	Cum per cent	POP10 Participants were asked which payment method they preferred when making an online purchase, majority (69.5per cent) of respondents agreed that they favour using a card as their preferred payment method, followed by mobile banking (17.6per cent).	
Cash	3	2.1	2.1		
Card	98	69.5	71.6		
Mobile	25	17.7	89.4		
Online	11	7.8	97.2		
I don't purchase online	3	2.1	99.3		
Total	141	99.3	100		

Source: Researchers own construct

This section set out to determine consumers preference regarding online payment methods and if COVID-19 has had any impact on those decision. This above survey results confirmed that when making an online purchase consumer are comfortable enough to make use of their cards.

Rahman et al., (2018) explains that these transactional decisions are based on the individuals trust towards online shopping platforms. Rahman et al., (2018) further states that online trust can be seen as the consumers attitude, vulnerableness, and expectation towards an online situation regarding their personal information being exploited. However, since COVID-19 online transactions have increased enormously, individuals have

become increasingly acceptable and interested in committing to online purchases, and further regard online shopping as an easy and convenient method of shopping (Tang et al., 2021).

4.6. Reliability scale

For the purpose of this study a Cronbach Alpha was used as a statistical instrument to measure scale of reliability co-efficient, each question was derived using a five-point-Likert scale ranging from 1, *strongly disagree* to 5, *strongly agree*, this determined if there was an internal consistency between variables. The Cronbach's Alphas acceptable reliability coefficient usually ranges between values 0.7 to 1 (the closer the coefficient is to 1, the greater the internal consistency of item in the scale) and confirms whether or not all related questions reliably measure the same latent variable.

The importance of understanding the reliability scale is that it allows the researcher and readers to understand how closely related a set of items are within a group of selected data (Collins, 2007). a Cronbach's Alpha test was conducted on the sample size of 141 participants.

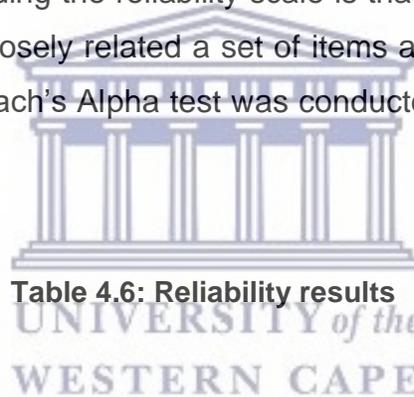


Table 4.6: Reliability results

Description	Elements	Cronbach's Alpha	Cronbach's Alpha based on standardized items	N of items
To investigate the impact of online purchasing decisions pre COVID-19	PRC1-PRC4	.769	.786	4
To investigate the impact of online purchasing behaviour post COVID-19	POC1-POC4	.788	.791	4
To observe the changes in consumer online purchasing decisions	OPD1-OPD7	.787	.813	7
To determine if online payment methods have an influence on purchasing decisions	POP1-POP9	.736	.729	9

Source: Researchers own construct.

The interpretation put forth by Glen (2021) was used as a guide to determine if the Cronbach Alpha statistical value can be considered reliable. If $\alpha < 0.5$ then α =Unacceptable (a very poor level of internal consistency, unreliable), if $\alpha = 0.5-0.6$ then α =Poor, if $\alpha = 0.6-0.7$ then α =Questionable, if $\alpha = 0.7-0.8$ then α =acceptable, if $\alpha = 0.8-0.9$ then α =good, if $\alpha > 0.9$ then α =Excellent (a very high level of internal consistency, reliable).

4.6.1. Online purchasing decisions pre-COVID 19

In section C of the survey the researcher designed a four-question sub-section, “*To investigate the impact of online purchasing decisions pre COVID-19*”. The Cronbach Alpha value shows a satisfactory internal consistency figure of $\alpha = 0.78$, considered an acceptable value between the range of 0.7 to 1.0. This concludes that the internal reliability of the data consisting of 4 questions are consistently measuring the same variables regarding the purchasing decisions of consumers pre COVID-19 and therefore can be accepted.

4.6.2. Online purchasing behaviour post COVID-19

In section D of the survey the researcher designed a four-question survey, “*To investigate the impact of online purchasing behaviour post COVID-19*”. To understand whether the questions in this survey section all reliably measure the same latent variable, a Cronbach's Alpha was run on a sample size of 141 participants. The Cronbach Alpha value shows an adequate statistical internal consistency figure of $\alpha = 0.79$. This concludes that the internal reliability of the data is consistently measuring the same characteristics, which consisted of 4 items, regarding online purchasing and post COVID-19 purchasing behaviour and therefore, can be classified reliable.

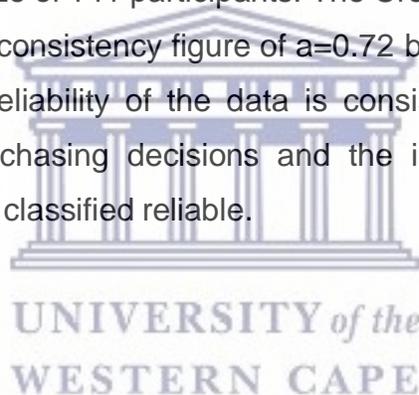
4.6.3. Changes in consumer online purchasing decisions

In section E of the survey the researcher designed a seven-question survey, “*To observe the changes in consumer online purchasing decisions*”. To understand whether section E,

consisting of 7 questions in the survey all reliably measure the same latent variable, a Cronbach's Alpha was run on a sample size of 141 participants. The Cronbach Alpha value shows a suitable statistical internal consistency figure of $\alpha=0.81$. This concludes that the internal reliability of the data is consistently measuring the same characteristics regarding the changes in consumer online purchasing decisions and therefore, can be classified reliable.

4.6.4. Online payment methods influencing purchasing decisions.

In section F of the survey the researcher designed a nine-question survey, "*To determine if online payment methods have an influence on purchasing decisions*". To understand whether this survey section all reliably measure the same latent variable, a Cronbach's Alpha was run on a sample size of 141 participants. The Cronbach Alpha value shows an acceptable statistical internal consistency figure of $\alpha=0.72$ between the 9 questions. This concludes that the internal reliability of the data is consistently measuring the same characteristics regarding purchasing decisions and the influence of online payment methods and therefore, can be classified reliable.



4.7. Correlation matrix

The ideal range of average inter-item correlation is between 0.15 and 0.50, if the value is less than 0.15, the items have no correlation and do not measure the same construct. If the value is higher than 0.50, the items are seen to be repetitive (Yeager, 2022).



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4.7.1. Online purchasing decisions pre-COVID 19

Table: 4.7 Inter-item correlation: OPD pre-COVID 19

INTER-ITEM CORRELATION MATRIX				
	PRC1	PRC2	PRC3	PRC4
PRC1	1.000			
PRC2	.442	1.000		
PRC3	.155	.249	1.000	
PRC4	.546	.146	.342	1.000

Source: Researchers own construct

According to Table 4.7 the inter-item correlation between PRC4 “before COVID-19 I was more likely to make an online purchase” and PRC2 “before COVID-19 I was less likely to make an online purchase” have a correlation value of less than 0.5 yet higher than 0.15 depicting that there is internal consistency between the two variables regarding pre COVID- 19 online shopping behaviour validating that there is a negative relationship between customers online purchasing decisions and pre-COVID.

The PRC internal correlation matrix illustrates acceptable results between several items portrayed as follows:

PRC1 has a strong internal correlation with PRC2, from this is it clear that the likeliness of consumers engaging in online purchasing decisions pre COVID-19 are related to consumers having preferred to travel a merchandising store to make a purchase. Further, PRC2 is closely related to PRC3 with a correlation value of .24, indicating that consumers were more likely to travel to a retail store to make a purchase, strongly relates to consumers being more likely to switch brands. Moreover, PRC3 has a strong correlation with PRC4. From the respondent’s outcome we can depict that there is positive correlation between, consumers being less like to make online purchase post the pandemic and the likeliness of consumers switching brands.

The results from this study support the study put forth by Dali et al., (2020) likewise finding that prior to the COVID-19 pandemic, consumers were far more reluctant to conduct online transactions to make purchases as individuals favoured to engage with retail stores directly when purchasing goods and services.

4.7.2. Online purchasing behaviour post COVID-19

Table: 4.8 Inter-item correlation: OPD post COVID-19

INTER-ITEM CORRELATION MATRIX				
	POC1	POC2	POC3	POC4
POC1	1.000			
POC2	-.372	1.000		
POC3	.355	.614	1.000	
POC4	.590	.442	.546	1.000

Source: Researchers own construct

The post COVID-19 inter-item correlation matrix confirms that one item (POC1) has an internal consistency with 2 alternative variables (POC2 and POC3). These results determine satisfactory outcomes regarding online purchasing behaviors post COVID-19 and the attitude toward consumers feeling more comfortable making online purchases, and consumers agreeing that they spend more time online browsing than before the pandemic. These result support the outcome concluded by Tang et al., (2021) indicating that society has indeed become more comfortable engaging in online transactional activities.

4.7.3. Changes in consumer online purchasing decisions

Table: 4.9 Inter-item correlation: Changes in consumer online purchasing decisions

INTER-ITEM CORRELATION							
	OPD1	OPD2	OPD3	OPD4	OPD5	OPD6	OPD7
OPD1	1.000						
OPD2	.476	1.000					
OPD3	.312	.184	1.000				
OPD4	.549	.494	.322	1.000			
OPD5	.374	.746	.197	.448	1.000		
OPD6	.129	.192	.326	.253	.255	1.000	
OPD7	.397	.636	.229	.455	.379	.379	1.000

Source: Researchers own construct

The Inter Item Correlation matrix above illustrates the relationship between variables regarding online purchasing decisions in Cape Town's retail industry, from the census collected it is clear there is a significant internal correlation between multiple acceptable elements.



The results confirm inter-item correlation between the following variables in section D, Post COVID-19 purchasing decisions: OPD1 has a strong inter correlation with items OPD2, OPD3, OPD5 and, OPD7. Further there is a strong relationship of item OPD2 with items OPD3, OPD4 and, OPD6, Moreover the consistency of item OPD3 is consistent with items OPD4, OPD5, OPD6 and, OPD7. We can further see that shopping online because one can easily do a price comparison, strongly relates to shopping online because it saves time, shopping online because it is COVID-19 friendly and preferring to shop online because one can easily do a price comparison of products.

Consumers strongly agree that they shop online because it saves them time which has a strong correlation with consumers shopping online because its COVID-19 friendly. Additionally, respondents agree to shop online because its COVID-19 friendly strong correlates to consumers choosing to shop online because they are able to shop at multiple stores at once without physically leaving their location. The positive nature of these multiple inter-item correlation matrices indicates that the variables are measuring the same underlying characteristics and confirms internal consistency of the scales, concluding that there is a positive relationship between online purchasing and the related benefits of online shopping.

4.7.4. Online payment methods influencing purchasing decisions.

Table: 4.10 Inter-item correlation: Online payment methods influencing purchasing decisions.

INTER-ITEM CORRELATION									
	POP1	POP2	POP3	POP4	POP5	POP6	POP7	POP8	POP9
POP1	1.000								
POP2	.535	1.000							
POP3	.582	.623	1.000						
POP4	.443	.397	.325	1.000					
POP5	.308	.282	.236	.644	1.000				
POP6	.482	.430	.366	.533	.554	1.000			
POP7	.208	.023	.225	.042	-.070	.060	1.000		
POP8	.089	.115	.106	.069	.023	.038	-.309	1.000	
POP9	.124	.199	.177	-.006	-.083	-.280	-.280	.799	1.000

Source: Researchers own construct

The POP Correlation matrix depicts satisfactory results between numerous internal items. Noting the following description of each element:

Using the statistical platform SPSS to analyse the finding from survey, “The development of online shopping behaviour during COVID-19, Cape Town” section E the following correlations were established: POP1, *I prefer not to make an online payment due to fraud*, depicted a high degree of relatedness with items POP4, POP5, POP6 and POP7. Further Item POP2, *I prefer not to make an online payment due to poor delivery services*, had great statistical correlations with variables POP4, POP5, POP6 and POP9.

Finally, according to the results POP3, *I prefer not to make an online payment due to it being complicated*, with the most (five) correlating variables had significant internal correlation ranges with the following items, POP4, POP5, POP6, POP7, and POP9. From the results outlined it is understood that there is a positive relationship between online payment methods and the influence on purchasing decisions agreeing with Wismantoro et al., (2020) TAM model, that an individual’s perception of belief in and use of new technology is based on two determinant variables: perceived usefulness (PU) and perceived ease of use (Sun et al., 2019).

This data analysis further contributes and agrees with the literature put forth by Hooda & Aggarwal (2012) stating that irrespective of age or gender, most consumers agree and find online shopping to be an effective tool and consider online shopping to be more convenient and timesaving than your conventional shopping method.

4.8. Measurement of Skewness and Kurtosis

Testing for data normality was achieved through kurtosis and skewness statistical tests, these tests will allow the researcher to understand where majority of the data is lying on a histogram and to analyse the extreme outliers that deviate from the normal bell curve. In statistics the data set can be either positively or negatively skewed, if not symmetrical (zero skewness) (Klima, 2021). The skewness of data being ± 1 , will allow the research to understand the direction of skewness and whether participants reacted more positive or negative towards the set of questions asked in a particular section within the survey (Frost, 2022).

According to Klima (2021) kurtosis is a statistical way of measuring whether the data is heavier, or light-tailed in a normal distribution. The kurtosis results will determine the distribution of data and its shape (in terms of height and sharpness) and measure the extent to which the spreading contains abnormal values that deviate from the rest of the results. Gawali (2021) explains there are three kinds of kurtosis: platykurtic (negative), mesokurtic (near to zero), or leptokurtic (positive). Leptokurtic take the shape of a peaked bell with long and skinny tails which conclude more outliers. Platykurtic have a flatter than normal bell shape, with lower and more stretched tails. Mesokurtic equates to normal distribution of data with a medium peaked bell shape.

The mean value will depict the average value related to the item that has the most agreed upon answer (Gupta et al., 2019). The 5-point Likert scale ranges from 1 to 5, being: 5 strongly disagree, 4 disagree, 3 neutral, 2 agree, 1 strongly agree. Further, the critical value, also known as the Z score, implies the extent to which a given value deviates from the standard deviation, allowing the research to calculate the probability of a value occurring within the normal distribution. For the purpose of this survey the researcher will be looking at a medium-sized sample ($50 \leq n < 300$), $n=141$, with an z-value ± 3.29 (Gupta et al., 2019). Z scores can be calculated by dividing the skewness or kurtosis statistic by its standard error.



4.8.1. Online purchasing decisions pre COVID-19

This section of the survey was concerned with understanding the impact of online purchasing decisions Pre COVID-19. The data was derived in an attempt to determine if there is a positive relationship between customer decisions and pre-COVID shopping behaviour. From the outcomes of figure 4.9 we first look at the highest mean variable, PRC2 ($M=4.30$) *before COVID-19 I was more likely to travel to a retail store to make a purchase*, which 56.7per cent of respondents strongly agreed and 27.7per cent agreed. These results confirm that consumers agree to statement, they were less likely to make an online purchase pre-COVID-19 but rather travel to a retail store.

Normality of each element in figure 4.9 was analysed, results for PRC1 showed that the data has individual normal distribution, with an individual skewness (.56) and kurtosis (-.56) within the ± 1 range. Critical ratio (Z value) of skewness (2.7) lies within the range of normality and the kurtosis critical value (1.39) also lies within the ± 3.29 range of normality, validating that there is normal distribution of data.

Looking at PRC2, results of the individual skewness (-1.5) and kurtosis (1.7) shows that the data is not normally distributed with values lying outside the normal distribution range of ± 1 . To validate these results, we look at the Z value of skewness (-7.5) and kurtosis (4.31) which confirm the figures to be extreme values when compared to the normal ± 3.29 z value. From this we can interpret the skewness being extremely skewed to the right and the kurtosis of distribution to be leptokurtic, having a higher kurtosis value than normal, depicting the shape of the curve to have a longer tail to the left containing more outliers.

Results for PRC3 showed that the data was normally distributed as skewness (-.01) and kurtosis (.9) individually were within range of ± 1 . The critical ratio of skewness (-.05) and kurtosis (-2.30) were also within range of ± 3.29 , further confirming normal distribution of data. Thus, the skewness of the histogram is centered and kurtosis, showing statistical significance, is mesokurtic.

The analysis of PRC4 concluded the following, individual skewness (-.5) and kurtosis (-.8) presented normal distribution values. The critical value of skewness (2.84) and kurtosis (-1.98) were furthermore within the normal range (± 3.29), evident of normal distribution displaying approximately bell-shaped and symmetric about the mean, with a slight peaked slant of data to the right.

Table: 4.11 Skewness and Kurtosis: Online purchasing decisions pre COVID-19

	N	MEAN	STD. D	SKEWNESS		KURTOSIS	
				STAT	STD.ERROR	STAT	STD. ERROR
PRC1	141	2.66	1.230	.560	.204	-.565	.406
PRC2	141	4.30	1.0122	-1.550	.204	1.753	.406
PRC3	141	2.81	1.276	-.011	.204	-.936	.406
PRC4	141	3.66	1.264	-.581	.204	-.804	.406

Source: Researchers own construct

4.8.2. Online purchasing behaviour post COVID-19

This section will investigate the impact of online purchasing behaviour Post COVID-19, the assumption made was that there is a positive relationship between online purchasing and post COVID-19 purchasing behaviour.

Reviewing the mean values of all items listed, we can see that majority of respondents had the most positive attitude towards POC3 with a mean value of 4.18, *since COVID-19 I find myself browsing online more than before*, followed by POP2, *Since COVID-19 I am more comfortable making an online purchase*, with a mean value of 4.18. This confirms that online activity since the start of COVID-19 has in fact increased as consumers are spending more time browsing online. Thus, the assumption can be made that COVID-19 has accelerated a shift to a more digital world.

Table: 4.12 Skewness and Kurtosis: Online purchasing behaviour post COVID-19

	N	MEAN	STD. D	SKEWNESS		KURTOSIS	
				STAT	STD.ERROR	STAT	STD. ERROR
POC1	141	3.43	1.238	-.370	.204	-.873	.406
POC2	141	4.01	1.056	-.916	.204	.084	.406
POC3	141	4.18	1.044	-1.356	.204	1.248	.406
POC4	141	3.60	1.253	-.447	.204	-.869	.406

Source: Researchers own construct

The analysis of POC1 concluded the following, individual skewness (-.3) and kurtosis (-.8) presented normal distribution values within the ± 1 range. The critical value of skewness (-1.8) and kurtosis (-2.1) were also within range ± 3.29 , evident of normal distribution displaying approximately bell-shaped and symmetric about the mean.

Results for POC2 showed that individual skewness (-.9) and kurtosis (.08) shows that the data is normally distributed with figures within the normal distribution range of ± 1 . In an attempt to validate these results, we first look at the Z value of skewness (-4.4) indicating that the data contains extreme outliers when compared to the normal ± 3.29 z value. From this we can interpret that most of the data is plotted on right side of the histogram, thus negatively skewed. The critical figure for kurtosis (.2) is statistically significant and within the normal range of ± 3.29 , displaying a bell-shaped curve, thus mesokurtic.

Evaluating POC3 we find that the results are abnormally distributed, with an individual skewness (-1.3) and kurtosis (1.2) value both situated outside of the normal data range of ± 1 . Critical ratio of skewness (-6.6) presents an extreme value out of the ± 3.29 normality range. The kurtosis critical value (3.0) however, lies within the normal distribution range (± 3.29). From these results, the z value of skewness can depict the data to be extremely distributed to the far right (negatively skewed) of the histogram and to have a slightly more peaked bell shape with a tail to the left.

Looking at POC4 results of the individual skewness (-.4) and kurtosis (-.8) the data demonstrates normal distribution values within the ± 1 range. The critical value of skewness (-2.19) and kurtosis (-2.14) were also within range ± 3.29 , evident of normal distribution displaying approximately bell-shaped and symmetric about the mean.

4.8.3. Online purchasing behaviour post COVID-19

In this segment the researcher will attempt to analyse the changes in consumer online purchasing decisions, the assumption is that there will be a positive relationship between online purchasing and the related benefits of online shopping.

Table 4.13 Skewness and Kurtosis: Online purchasing behaviour post COVID-19

	N	MEAN	STD. D	SKEWNESS		KURTOSIS	
				STAT	STD.ERROR	STAT	STD. ERROR
OPD1	141	4.18	.912	-1.219	.204	1.683	.406
OPD2	141	4.20	1.037	-1.345	.204	1.250	.406
OPD3	141	3.09	1.398	-.039	.204	-1.189	.406
OPD4	141	4.09	1.124	-1.148	.204	.438	.406
OPD5	141	4.28	1.044	-1.509	.204	1.591	.406
OPD6	141	3.35	1.478	-.309	.204	-1.281	.406
OPD7	141	4.28	.944	-1.374	.204	1.483	.406

Source: Researchers own construct



Section E consisted of 7 scale type questions, from the results displayed in the table above, table, we can see that the mean value for all questions, OPD1-OPD7, have a high positive outcome above 3.0. This tells the researcher that majority of the questions had the same response, further indicating that majority of respondents agreed on the same variable in each question. OPD5, *I shop online because it saves me time*, (58.2per cent of respondents strongly agreed) and OPD7, *I shop online because I can shop at multiple stores without going anywhere* (53.2per cent of respondents strongly agreed), equally have the highest mean.

Reviewing the data retrieved in figure 4.11, Results for OPD1 present abnormal distribution, with an individual skewness (-1.2) and kurtosis (1.6) value both situated outside of the normal data range of ± 1 . Critical ratio of skewness (-5.9) and kurtosis (4.14) presents extreme values out of the ± 3.29 normality range. From these results, we can interpret the data to be extremely distributed to the far right (negatively skewed) of the histogram and to have a leptokurtic kurtosis, displaying a peaked bell shape with a longer tail to the left containing a large number of outliers.

After revising the results for OPD2, we see similar results. Individual skewness (-1.3) and kurtosis (1.2) present an abnormal distribution of data with values greater than the normal range of ± 1 . Further the Z value of skewness has an extreme negatively skewed value of -6.5, with a kurtosis value (3.07) just within the normal range of ± 3.29 . This tells the researcher that the data is extremely negatively skewed with more values plotted to right side of the graph, it can further be explained that the graph is more leptokurtic is shape, with a longer tail of extreme values distributed to the left side.

Assessing the OPD3 results of the individual skewness (-.03) and kurtosis (-1.1) the data demonstrates normal distribution values of skewness but abnormal values of kurtosis. However, when analysing the critical value of skewness (-0.19) and kurtosis (-2.9) both values fall within the normal range of ± 3.29 . From the results we can conclude that the data is more evenly distributed throughout the graph, thus symmetrical. The negative kurtosis value can be interpreted as platykurtic, having a flatter bell shaped curve with shorter tails depicting fewer outliers.

Studying the results of OPD4 we can see that the data distribution of individual skewness (-1.1) is abnormal as well as the critical ratio of skewness (-5.62) showing abnormal results. As for the results of individual kurtosis (.4), within range of ± 1 , and critical value of kurtosis (1.07) both confirm normality of data distribution. To represent this on a graph it would be interpreted that the data be evenly distributed with a slight peak of data displayed on the right side of the graph, the shape of the graph can be displayed as mesokurtic confirming normal distribution of data through a bell-shaped curve.

Revising the statistical data from item OPD5, figure 4.11 it is understood that the distribution of data is abnormal, with an individual skewness (-1.5) and kurtosis (1.5) value both situated outside of the normal data range of ± 1 . Critical ratio of skewness (-7.3) and kurtosis (3.91) presents extreme values out of the ± 3.29 normality range. From these results, we can interpret the data to be extremely skewed to the far right (negatively skewed) of the histogram and to have a leptokurtic kurtosis, displaying a peaked bell shape with a longer tail to the left containing a large amount of outliers.

Evaluating the OPD6 results of the individual skewness (-.03) and kurtosis (-1.2) the data demonstrates normal distribution values of skewness but abnormal values of kurtosis with a value greater than ± 1 . However, when analysing the critical value of skewness (-1.51) and kurtosis (-3.15) both values fall within the normal range of ± 3.29 portraying normality of data. From the results we can conclude that the data is more evenly distributed throughout the graph, thus symmetrical. The negative kurtosis value can be interpreted as platykurtic, having a flatter bell shaped curve with shorter tails depicting fewer extreme figures.

Examining the results for OPD7, we can see from the statistical data that individual skewness (1.3) and kurtosis (1.4) present an abnormal distribution of data with values greater than the normal distribution range of ± 1 . Further, the statistical significance ($Z = \pm 3.29$) of skewness has an extreme negative value of -6.7, and a statistical significance of kurtosis value of 3.63, showing abnormal distribution amongst variables. These results show extremely negatively skewed data with majority of values plotted to right side of the graph, it can further be explained that the graph is more platykurtic in shape, with a flatter bell curved shape and a shorter tail with few extreme outliers to the left.

4.8.4. Influence of online payment methods on purchasing decisions

This section will attempt to determine if online payment methods have an influence on purchasing decisions by analysing the statistical results in table... to discover if there is a positive relationship between the two variables.

Table 4.14 Skewness and Kurtosis: Influence of online payment methods on purchasing decisions

	N	MEAN	STD. D	SKEWNESS		KURTOSIS	
				STAT	STD.ERROR	STAT	STD. ERROR
POP1	141	2.57	1.077	.604	.204	-.118	.406
POP2	141	2.4	1.058	.583	.204	-.226	.406
POP3	141	2.30	1.113	.647	.204	-.416	.406
POP4	140	2.99	1.196	-.063	.205	-.887	.407
POP5	140	3.30	1.245	-.135	.205	-1.010	.407
POP6	140	2.79	1.162	.456	.205	-.599	.407
POP7	140	1.41	.944	2.513	.205	5.695	.407
POP8	141	3.94	1.172	-.981	.204	.157	.406
POP9	141	4.02	1.118	-1.038	.204	.256	.406

Source: Researchers own construct

Normality of each element in figure 4.12 was analysed, results for POP1 indicate that the data has individual normal individual skewness (.60) and normal individual kurtosis (-.11) located within the ± 1 range. Critical ratio (Z value) of skewness (2.9) lies within the range of normality and the kurtosis critical value (-0.29) also lies within the ± 3.29 range of normality, validating that there is normal distribution of data. The shape of the data would be considered mesokurtic with no skewness (symmetrical).

Studying the results of POP2 we can see that the data distribution of individual skewness (-.5) and individual kurtosis (-.22) are normally distributed. Further, the critical ratio of skewness (2.85), results of kurtosis (0.55), both confirm normality of data distribution. To represent this on a graph it would be interpreted that due to the skewness having a statistical value greater than one, the data will be extremely skewed to the left, the shape of the graph can be displayed as mesokurtic confirming normal distribution of data through a bell-shaped curve.

After investigating the statistical values of POP3 it can be seen that individual skewness (-.64) and kurtosis (-.41) of data demonstrates normally distributed values. However, when analysing the critical value of skewness (2.22) and kurtosis (-1.47) both values fall within the normal range of ± 3.29 portraying normality of data. With the kurtosis being a negative value, we can interpret the shape of the curve to slightly flatter, further with the skewness value being a larger positive value, we can say that the data will be skewed extreme to the right with shorter tails depicting fewer extreme figures.

Revising the statistical data from item POP4, figure 4.12 it is understood that the distribution of data scatter is normal, with an individual skewness (-.06) and kurtosis (-.8) value both situated inside of the normal data range of ± 1 . Critical ratio of skewness (-0.3) and kurtosis (-2.17) presents acceptable values within the ± 3.29 normality range. From these results, we can interpret the skewness of data to be symmetrical with a mesokurtic shape confirming normal distribution of an almost perfect bell-shaped display.

After examining POP5 the researcher concluded the following, individual skewness (-.135) demonstrates normal distribution values of skewness but abnormal values of kurtosis (-1.01) with a value just greater than ± 1 . However, when analysing the critical value of skewness (-0.65) and kurtosis (-2.48) both values fall within the normal range of ± 3.29 . The skewness of data is presented at symmetrical and the mesokurtic.

Normality of POP6 was reviewed, signifying that the data has individual normal individual skewness (.45) and normal individual kurtosis (-.59) located within the ± 1 normality range. Critical ratio (Z value) of skewness (2.2) lies within the range of normality and the kurtosis critical value (-1.47) also lies within the ± 3.29 range of normality, validating that there is normal distribution of data. The shape of the data has a slight positive slant, with a mesokurtic bell shaped curve.

Revising the statistical data from item POP7, it is understood that the distribution of data spreading is not normal, with an individual skewness (2.51) and kurtosis (5.69) value both situated far outside of the acceptable normality data range of ± 1 . Critical ratio of skewness

(12.2) and kurtosis (13.98) presents non-acceptable values out of the ± 3.29 normality range. From these results, we can depict the skewness of data to be extremely skewed to the left, further the kurtosis represents a leptokurtic shape with a long tail containing multiple extreme outliers.

Revising the statistical data from item OPD5, figure 4.11 it is understood that the distribution of data is abnormal, with an individual skewness (-1.5) and kurtosis (1.5) value both situated outside of the normal data range of ± 1 . Critical ratio of skewness (-7.3) and kurtosis (3.91) presents extreme values out of the ± 3.29 normality range. From these results, we can interpret the data to be extremely skewed to the far right (negatively skewed) of the histogram and to have a leptokurtic kurtosis, displaying a peaked bell shape with a longer tail to the left containing a large amount of outliers.

Evaluating the OPD6 results of the individual skewness (-0.03) and kurtosis (-1.2) the data demonstrates normal distribution values of skewness but abnormal values of kurtosis with a value greater than ± 1 . However, when analysing the critical value of skewness (-1.51) and kurtosis (-3.15) both values fall within the normal range of ± 3.29 portraying normality of data. From the results we can conclude that the data is more evenly distributed throughout the graph, thus symmetrical. The negative kurtosis value can be interpreted as platykurtic, having a flatter bell shaped curve with shorter tails depicting fewer extreme figures.

Examining the results for OPD7, we can see from the statistical data that individual skewness (1.3) and kurtosis (1.4) present an abnormal distribution of data with values greater than the normal distribution range of ± 1 . Further, the statistical significance ($Z = \pm 3.29$) of skewness has an extreme negative value of -6.7, and a statistical significance of kurtosis value of 3.63, showing abnormal distribution amongst variables. These results show extremely negatively skewed data with majority of values plotted to right side of the graph, it can further be explained that the graph is more platykurtic in shape, with a flatter bell curved shape and a shorter tail with few extreme outliers to the left.

OPD8 results depict Individual skewness (-.98) and kurtosis (.15) both indicate data normality with values within the statistically acceptable distribution range of ± 1 . The statistical significance of skewness (-4.80) and statistical significance of kurtosis (0.38) show that majority of the data is distributed to the right of the graph with an extreme negative value. The shape of the data curve is seen to be normal with a positive value close to zero, thus mesokurtic.

Analysing figure 4.12, the results from OPD9 present individual skewness (-1.03) to have a non-normal distribution of data, whereas the kurtosis (.25) value displays data normality with a value within the statistically acceptable distribution range of ± 1 . The statistical significance of skewness (-5.08) and statistical significance of kurtosis (0.63) show that majority of the data is dispersed to the right side of the histogram with an excessive negative value. The shape of the data curve is seen to be normal, thus mesokurtic, a bell-shaped curve with few outliers.

The statistical results retrieved from SPSS and the analysis of data displayed, indicate that the data skewed more to the right as majority of variables were mostly positive. This confirms that COVID-19 has created a positive shift in the e-commerce environment. Overall, we can conclude through the online payment purchasing decisions analysis of skewness and kurtosis, that online payment methods have an influence on purchasing decisions.

4.9. CORRELATIONS

According to Stangroom (2019) if the F statistic is $>.05$, it can be determined that there is a significance statistical difference along the mean values, hence the proposition should then be rejected. Additionally, if $P = 0.05 <$, there is abnormality and thus the proposition is not statistically significant, consequently the proposition is accepted. If the proposition is actual, the F statistic will be nearer to 1.0 (the higher the F measurement the better).

Table 4.15 ANOVA correlation

		ANOVA				
		SUM OF SQUARE	DF	MEAN SQUARE	F	SIG
BEH	BETWEEN GROUPS	1.973	28	.070	.985	.497
	WITHIN GROUPS	7.800	109	.072		
	TOTAL	9.772	117			
POC	BETWEEN GROUPS	39.139	28	1.1398	2.070	.004
	WITHIN GROUPS	73.618	109	.675		
	TOTAL	112.758	137			
PRC	BETWEEN GROUPS	5.120	28	.183	1.138	.311
	WITHIN GROUPS	17.518	109	.161		
	TOTAL	22.638	137			
OPD	BETWEEN GROUPS	6.120	28	.219	1.371	.127
	WITHIN GROUPS	17.376	109	.159		
	TOTAL	23.495	137			
POP	BETWEEN GROUPS	10.368	28	.194	1.148	.335
	WITHIN GROUPS	45.152	109	.173		
	TOTAL	55.520	137			

Source: Researchers own construct

From the data above we can determine the correlations of each proposition, both between groups and within groups. The correlation of the purchasing behaviours of consumers has a F-value of .985, greater than .05, indicating that there is no statistical significance difference along the mean values, thus we can concur that the proposition should be accepted. Further, it can be seen that the significance value is far greater than 0.05, thus there is a deviation from the null hypothesis is statistically significant, and therefore the null hypothesis is accepted.

Purchasing decisions post COVID-19 is analysed next. From the ANOVA testing we can confirm that the F-value is 2.070, thus it is considered that there is no statistically significant difference along the mean values, in that case we can say that the proposition should not be rejected. Looking at the standard deviation for purchasing decisions post COVID-19, the significance value resulted to a value of .04, thus the proposition is statistically significant and can be accepted.

Next, we discuss purchasing behaviour pre COVID-19. From the statistically testing we can confirm that the F-value is 1.138, far greater than .05, thus it is considered that there is no statistically significant difference along the mean values, in that case we can say that the proposition should be rejected. Looking at the standard deviation for purchasing decisions pre COVID-19, the significance value resulted to a value of .311 is far greater than .05, thus the null hypothesis is statistically significant and can be accepted.

The ANOVA outcome for the statically testing conducted on online purchasing decisions had a F-value of 1.371 identifying that there is not great deal of statical significant difference and thus the proposition should be accepted, furthermore the significant value is greater than .05 with a value of .127, confirming that the proposition is not statistically significant, and thus the proposition is not rejected.

Lastly, perception of online payments is analysed. From the ANOVA testing we can confirm that the F-value is 1.148 thus it is considered that there is no statistically significant difference along the mean values, hence the proposition should not be rejected. Analysing the standard deviation for POP, the significance value resulted to a value of .335, thus its concluded that the proposition is statistically significant and can be accepted.

4.10. ANOVA

This study attempts to test the general shopping behaviours post COVID-19 through the mediating effects of perception of payments online and the related benefits to online shopping to determine how purchasing behaviour has been impacted, using ANOVA statistics also known as the Analysis of Variance.

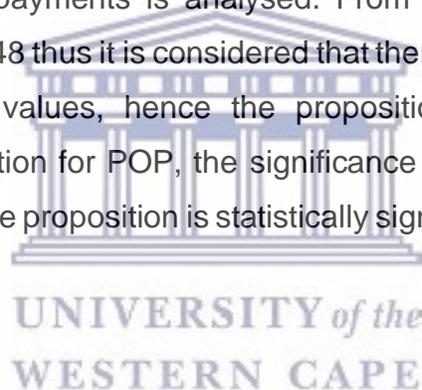


Table 4.16 ANOVA

	Sum of squares	df	Mean square	F	Sig
Regression	35.187	3	11.729	20.261	<.001 ^b
Residual	77.571	134	.579		
Total	112.758	137			

Source: Researchers own construct

The regression in data analysis is a statistical method used to measure the strength in relationship between the dependent and independent variables. The residual analysis allows the researcher to determine the differences between the actual observed value of the dependent variable and the predicted variable for each point.

The *regression DF* value indicates the number of predictors in the model, the *residual DF* value indicates the number of observations in the dataset. Furthermore, The *F* value is used to determine the hypothesis that the slope of the independent variable is zero. From the ANOVA table it can be seen that the “mean square” figure is smaller than the “F” value, indicating that there is less deviation between the dependent and independent variables. Further, the Sig figure is less than 0.05 (<0.001) indicating that the slope of the regression line may be zero, indicating that there is a strong linear relationship between the dependent and independent variable. Thus, for the purpose of this study we can confirm that there is a strong relationship between shopping behaviours post COVID-19 and the perception of online payments and the related benefits to online shopping.

4.10.1. Proposition testing

The main objective of the study was to analyse the enhanced growth of online consumer behaviour post COVID-19, Cape Town, South Africa, by testing the below propositions. The below figure 2.11 and table 4.17 depicts the three propositions tested intended to determine the outcome of this study. Multiple statistical tests were conducted on the

survey data retrieved. From the outcomes in the table, it can be confirmed that all three propositions are accepted noting $p=.05<$.

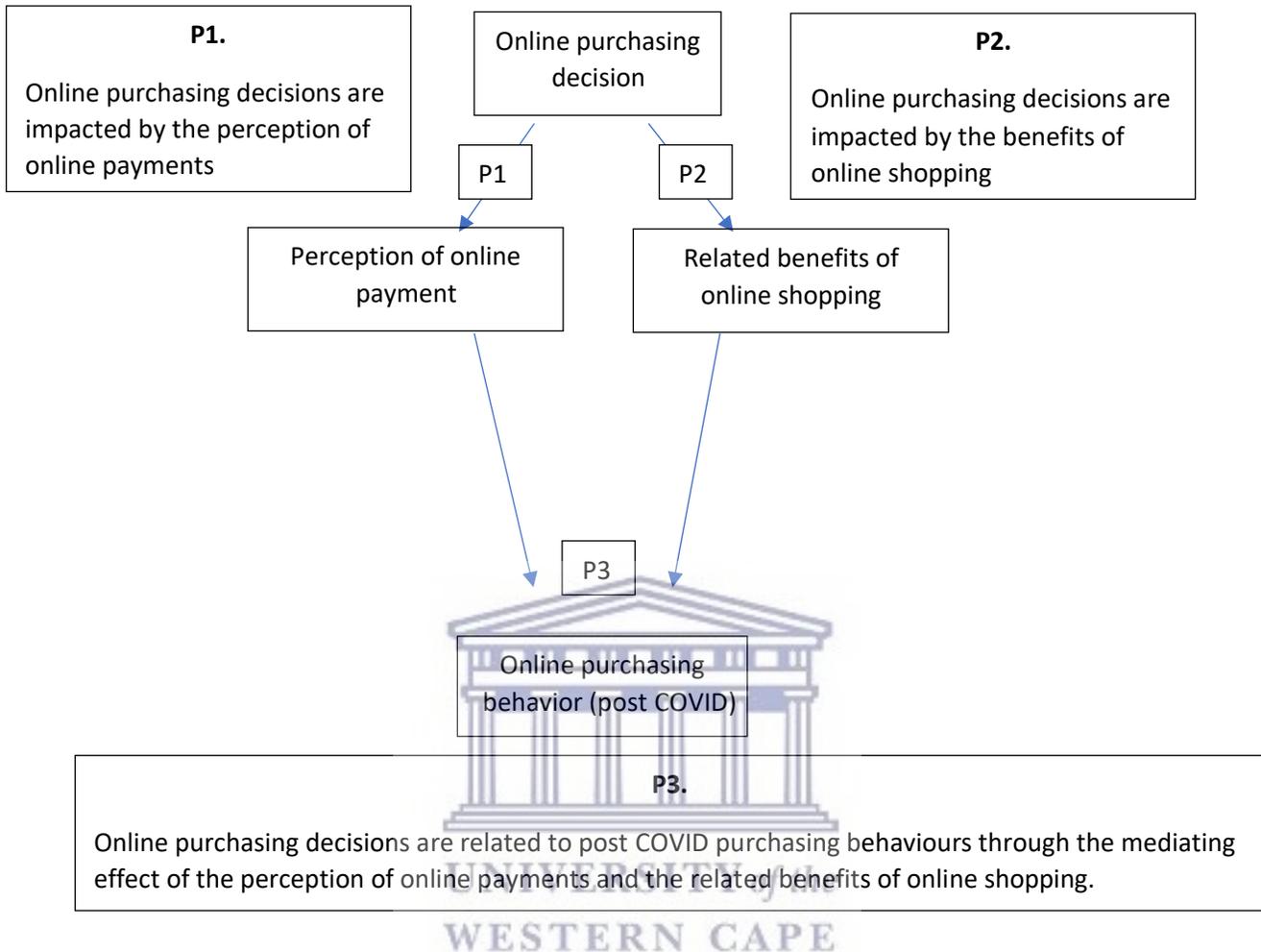


Figure 2.11: The effects of online consumer behaviour post COVID-

19 Source: Researchers own construct

4.10.2. Predicting online consumer behaviour post COVID-19

Table 4.17 Proposition Conclusion

Propositions			F-value	P-Value	Conclusion
1	BEH1– BEH5	Online purchasing decisions are related to post COVID purchasing behaviours through the mediating effect of the perception of online payments and the related benefits of online shopping.	.985	.496	Accept
2	OPD1 – OPD7	Online purchasing decisions are impacted by the benefits of online shopping	1.371	.127	Accept
3	POP1– POP9	Online purchasing decisions are impacted by the perception of online payments	1.148	.335	Accept

Source: Researchers own construct

4.11. Conclusion

To conclude, this chapter made use of a statistical platform, SPSS, that analysed the data results which were tested, analysed, and presented to test the proposed research question, research objectives and the proposed propositions in this study. The following chapter will discuss the conclusions of this chapter, express the limitations to the study, and present recommendations for future researchers.

CHAPTER 5

RESEARCH FINDINGS AND CONCLUSIONS

5.1. Introduction

This chapter discusses the findings and major themes that emerged from the data analysis concerning research questions. Chapter 5 will include a summary of the results by highlighting key findings from the research. This chapter will conclude with a description of limitations experienced during the study and potential areas for further studies.

5.2. Summary of results

The research undertaken on consumers' online purchasing behaviour and purchasing decisions as a result of the COVID-19 impact illuminate several key points, including:

5.2.1. General observed shopping behaviour

From the survey outcomes, it was confirmed that majority of consumers agreed that the COVID-19 pandemic accelerated a shift toward a more digital world. Further, it was noticed that consumers are spending far more time online since COVID-19, as a result, these consumers are increasing their use of social media allowing to be exposed, influenced, and persuaded to longer hours of advertising information from online companies. This outcome supports Deloitte (2020) explains, that households are continuously receiving new information, which is incorporated into their decision-making process, moreover, the firm is making use of a wide display of marketing conveniently promoting their products on online platforms, increasing the use of web users worldwide (Close, 2012, Poushter, 2020). According to this studies results majority of respondents prefer at-home delivery, agreeing with the outcome put forth by Walting, McCabe, & Seedat (2019) explaining that more consumers are discovering the convenience and increased benefits of online purchasing.

5.2.2. Online purchasing decisions pre COVID-19.

There is a negative relationship between customers' online purchasing decisions and pre-COVID. Literature has confirmed that overall online spending and the frequency of online purchasing (Deloitte 2021) have increased dramatically since COVID-19, confirming that pre-COVID-19 consumers were not actively making use of online platforms (Ballaben et al., 2020). Studies further noted that businesses were not previously too concerned with online platforms as a method of conducting business and providing product offerings (Sedibe, 2021). Thus, many businesses were faced with challenges due to the implementation of COVID-19 restrictions. Consumers were reluctant to make use of online shopping platforms due to factors such as online payment and security concerns, influencing their purchasing decisions (Deloitte 2021).

5.2.3 Consumer online purchasing decisions

Consumers are acknowledging that COVID-19 and the implementation of lockdown restrictions impacted the way they purchase products and use online services, (Hamilton et al., 2019, Laato et al., 2020). It can further be concluded that consumers are more conscious of the benefits related to online purchasing platforms, changing their buying behaviour as a result. Close & Kukar-Kinney (2010) stated that detailed product information and improved services attract more customers and increase the online interaction of company websites which as a result changes people's behaviour from the more traditional buyer to the comfort of exploring and increasing their use of online platforms.

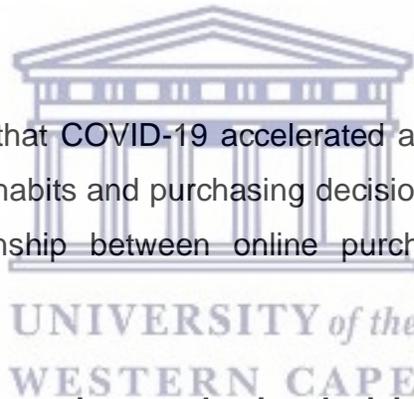
These results moreover contribute to existing literature put forth by Deloitte (2021) that since COVID-19 consumers are increasingly welcoming online purchases rather than making purchases from a physical retail store. Kraus, (2018), expressed that in South Africa a fairly high proportion of activity originates from mobile devices with more than half of consumers reacting to certain websites originating on mobile devices. This supports

the results put forth by this research, consumers reacted in favour of using online platforms and online websites when attempting to make an online purchase.

5.2.4 Online purchasing behaviour post COVID-19

Faced with the concerns of the COVID-19 outbreak and infection rates consumers were forced to deviate from their traditional shopping methods and look to alternative distribution channels, which welcomed and increased the use of online platforms (Redda, 2021). Many consumers, specifically the older generations, discovered the ease and joy of shopping online (Harris et al., 2017). With the convenience of online platforms and the related benefits; a variety of choices, convenient delivery, easy payment options, and quick comparison, consumer are changing their behaviour now more than before and consciously switching to online platforms as their preferred method of shopping (Walting, McCabe, & Seedat, 2019).

Hence it can be determined that COVID-19 accelerated a shift to a more digital world changing consumers' buying habits and purchasing decisions, concluding that there is a noticeably increased relationship between online purchasing and post COVID-19 purchasing behaviour.



5.2.5 Online payments influencing purchasing decisions

Close & Kukar-Kinney (2010) identified that online trust is rated lower than face-to-face interactions, this influences consumers' decisions concerning making online payments and online purchasing decisions. Pre COVID-19 consumers were skeptical about ordering online and entering their banking details on an online platform (Sibahle, 2021).

However, the impact of COVID-19 restricting consumers to their homes, increased the use of E-commerce and E-technology rapidly developed and the growth of online consumer interaction on company websites. To add on, people's behaviour has evolved from being

the more traditional buyer to enjoying the comfort of exploring and increasing their use of online platforms (Close & Kukar-Kinney, 2010). Results from this study confirmed that COVID-19 and its implications of confined restriction forced upon consumers created a positive shift regarding consumers concern with online payments and the digital platform.

5.3. Answering the research questions

The research question for this dissertation was formulated as:

- I. *How has the COVID-19 pandemic enhanced the growth of online purchasing behaviour and decisions in Cape Town, South Africa?*
- II. *Has there been a noticeable change in consumer behaviour pre and post COVID- 19?*
- III. *How has the COVID-19 pandemic changed consumers perception concerning online payments?*
- IV. *Do consumers prefer to make an online purchase rather than travel to a retail store post COVID-19?*
- V. *Do consumers prefer to make an online purchase due to the related benefits of online shopping?*

The research questions were answered by determining which factors have the most influence on online purchasing behaviour and decisions. The questions presented in the survey were linked to the following factors: the shopping behaviour of participants, the related benefits to online purchasing decisions, the growth of online behaviour and the perception of online payments.

In line with the propositions, the relationship between online purchasing and post COVID purchasing behaviour showed a positive correlation, further, the relationship between online purchasing and the related benefits of online shopping depicted a positive correlation and finally, the relationship between online payment methods and the influence on purchasing decisions also showed a positive relationship. Consumers identified that online activity has drastically increased (Alfonso et al., 2021) with 76.6 percent of respondents indicating that since COVID-19 they spend more time on their phones.

Furthermore, the research conveyed that 91.5 percent of respondents acknowledged that since COVID-19 online consumer behaviour has increased (Hamilton et al., 2019 and Laato et al., 2020). Consumers importantly agreed, with 53.2 percent of respondents indicating that they prefer to make online purchases rather than travel to a retail store since the pandemic, this supports the statement of Deloitte (2021) confirming that consumers are gradually migrating from in store shopping to online shopping.

5.3.1. Comments on proposition testing

As indicated previously, the primary purpose of this study was to determine how the 2020 COVID-19 pandemic enhanced the growth of online behaviour in Cape Town, South Africa. The propositions were tested based on three factors: online purchasing decisions Pre COVID-19, online purchasing behaviour Post COVID-19, and changes in consumer online purchasing decisions. The use of various statistical analysis tests was conducted to either accept or reject the propositions put forth in the study. Testing of these propositions proved to be worthy, noting that three of the four propositions were accepted (Proposition C, E, and F). The following discussions are related to the research propositions drawn from the conceptual model.

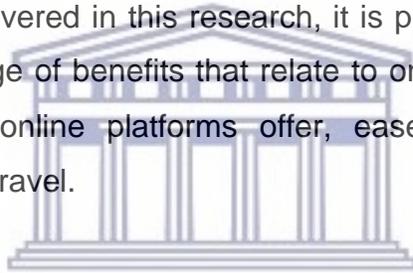
1. Online Purchasing decisions are related to online purchasing behaviour through the mediating effects of online payment perception.

Cassel & Bickmore (2000) stated that consumers purchase online products based on their level of trust, further claiming that online trust is the most essential element when purchasing online. Cheng and Lee (2006) added, noting that consumers' trustworthiness of online platforms including security and privacy have a significant effect on consumers' decision to purchase online. Pre COVID-19 it was learned that online trust was rated far lower than face-to-face interaction (Cassell & Bickmore, 2000), however, since COVID-19, as discovered in the outcome of this research, consumers have become more comfortable making payments online and doing so more willingly than before. The results

further concluded that consumers are more likely to make online purchasing going forward rather than making purchases in store. Therefore, we can conclude that online payments have an impact on online purchasing behaviour.

1. *Online Purchasing decisions are related to online purchasing behaviour through the mediating effects of related benefits of online shopping.*

Close & Kulkar-Kinney (2010) state that consumers behaviour is changing from traditional buying to online buying due to the related benefits such as comfort and convenience. Pantano, Pizzi, Scarpi, and Dennis (2020) add, stating that consumers have only recently discovered the additional benefits and value-added services of online shopping, having been forced to make use of online platforms during the peak of lockdown restrictions (Arora, et al., 2020). As discovered in this research, it is prominent that consumers are increasingly enjoying the range of benefits that relate to online shopping. This includes the range of choices that online platforms offer, ease of price comparison and convenience of not having to travel.



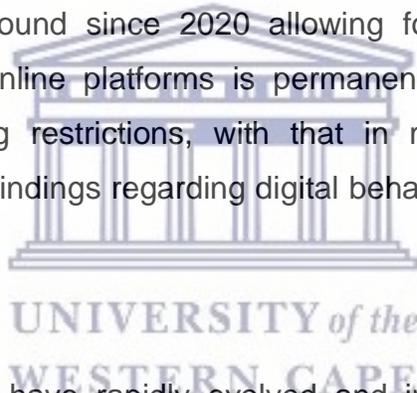
2. *Online Purchasing decisions are related to post COVID online purchasing behavior through the mediating effects of online payment perception and related benefits of online shopping.*

Before COVID-19, online shopping was considered stagnant in growth (Harris et al., 2017), however, since the start of the pandemic online behaviour has drastically increased. (Redda, 2021). McKinsey (2020) explains that as society came to terms with the new regulations of the pandemic, consumers responded differently and more positively toward online purchasing decisions. This research contributes to similar studies regarding the changes in online purchasing behaviour post COVID-19, as consumers have agreed that they prefer to make online purchases going forward, further confirming that online purchasing decisions have changed.

5.4. Research implications on theory and practice

The COVID-19 outbreak has no doubtable changed lives across the world and has caused a shift to a more digital world. Before the COVID-19 pandemic consumers were freely socializing, traveling, and going about their daily routines. However, since the start of COVID-19 government implemented social distancing restrictions in society which heavily affected consumer behaviour. Before the pandemic consumers preferred going to shopping malls to do their usual shopping for clothes. Similarly, consumers also mostly made use of shopping malls as their preferred location to purchase daily household items. However, post pandemic, consumers have confirmed that they are more actively making online purchases than traveling to a physical retail store, further proving that COVID-19 has accelerated a shift towards a more digital world.

COVID19 has only been around since 2020 allowing for little research to confirm whether this shift towards online platforms is permanent or a temporary behaviour because of social distancing restrictions, with that in mind, this allows for future researchers to illuminate the findings regarding digital behaviour and preferences in this study.



Online media and platforms have rapidly evolved and increased to suit these new restrictions and to keep business functioning. Since COVID 19 consumers are spending more time on their phones and more time browsing online than before. In turn, businesses had to rapidly change their business strategies to accommodate consumers confirmed that online advertising inspired them the most, further that they mostly make use of online websites and store applications to make online purchases, further validating that online platforms and the use there of have accelerated to both individuals and businesses. With the growth of digital browsing and shopping, consumers have been exposed to the benefits that come with online purchasing. Since the pandemic consumers are more comfortable making an online purchase than before, where pre COVID consumers were concerned with online fraud regarding payments and the distrust of products being delivered successfully, however consumers have become a lot more accepting towards

online platforms and online payment procedures positively influencing their online purchasing decisions.

Moreover, with the acceptance and increase of online purchasing and the change in consumers behaviour and decisions, consumers have realized the benefits related to online shopping. Consumers have confirmed that they prefer to make use of online platforms when making purchasing decisions due to; the wide variety available to them, convenience, easily able to conduct a price comparison, saving time, being the ability to browse and shop at multiple stores without physically leaving their house, and the unexpected fast and convenient delivery services.

With the information retrieved from this study, it was concluded that due to the pandemic accelerating the pace of digital transformation, fewer consumers prefer to go into stores/malls to shop for what they needed and alternatively make increased use of online platforms to do their daily and luxury shopping. This study highlights that COVID-19 has accelerated a shift towards a more digital world with an acceptance rate of 97.9 percent and further, that the pandemic has increased online consumer behaviour with a high response rate of 91.5 percent.

While online shopping offers convenience and safety during a pandemic, it also has potential downsides such as decreased social interaction and environmental impacts due to increased shipping and packaging waste. Therefore, it is essential for academic readers to challenge this and to think beyond the surface level benefits of e-commerce platform and consider the broader implications and potential long-term impacts of digitalization of this shift on society, including privacy, security, employment, and access to information.

5.5. Limitations and further studies

Due to the COVID-19 pandemic being very current, research regarding all aspects of the

impact it brought about across the world is very limited. This thesis contributes to the unstudied area of consumer behaviour and purchasing decisions, with specific reference to Cape town, South Africa.

Throughout this study, a few limitations were recognised, including:

1. The scope of the data collected was limited to a sample size of Cape Town consumers, which ultimately affected the generalizability of the findings.
2. The study made use of quantitative approaches and only made use only survey questions. However, due to time constraints, the research could have conducted interviews to get a deeper understanding of how COVID-19 has impacted consumer, instead, they were limited to the responses provided in the survey.
3. This study focuses mainly on the outcome of changes in consumer behaviour and purchasing decisions and not on which demographic characteristics were affected the most by the outbreak (gender, age, income)
4. This study was focused on consumers and how they were impacted by the COVID- 19 pandemic, the study did not take into account the effect COVID-19 had on business and the impact it caused in the retail sector.

5.5.1. Implications for further studies

Researchers should consider conducting a survey three to five years after the COVID-19 pandemic, further studies are recommended to intensely test and develop the COVID-19 effects of online purchasing and the perception of online payments to determine if consumers have permanently changed their shopping behaviours long after COVID-19. Further research can study and determine if any new behaviour changes should be investigated. It would further be interesting to investing whether the impact of COVID-19 has changed and brought about awareness around consumers' way of life concerning lifestyle and affordability.

Moreover, the scope of the study is limited to consumers residing in Cape Town, South Africa. Thus, a research opportunity could be to broaden the sample scope of participants and further the research on behavioural changes concerning online purchasing decisions

and the impact that COVID-19 has had on those changes.

The proposed research gaps could be used as suggestions for future research studies.

1. *Investigate how COVID-19 has affected businesses directly and how they have overcome and adapted to the changes and impact caused by the COVID-19 pandemic.* This would allow for a more in-depth analysis of how firms have been affected and the steps they needed to take to overcome their firm from shutting down.
2. *Investigate the after effect of COVID-19.* Researchers may consider conducting a study three to five years after the COVID-19 pandemic. This will allow the researcher to determine if behavioural changes from the outbreak were temporary or if are they long lasting.
3. *Investigate whether the impact of COVID-19 has brought about awareness around consumers way of life with regards to lifestyle and affordability.* This will allow researchers to study if consumers are more conscious of how they spend their money and if they changed their lifestyle to be simpler.
4. To fulfil the current research gap, future researchers may broaden the sample scope of participants.

5.6. Conclusion

In this chapter, the research findings were presented along with an outcome discussion. The chapter further offered an analysis of the research implications on theory and practice, limitations to study, and the implications for future research. This chapter concluded that the perception of online payments and the related benefits thereof have an impact on consumers purchasing decisions and behaviour post-COVID-19.



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APPENDIX

Appendix 1: Information Sheet



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E-mail: 3478933@myuwc.ac.za

Revised: 16 September 2021

INFORMATION SHEET

Project Title: The development of online shopping behavior during Covid-19, Cape Town, South Africa.

What is this study about?

This is a research project being conducted by Miss Beniska Tocknell at the University of the Western Cape. I am inviting you to participate in this research project because I would like to collect relevant information on how consumer behavior has changed towards e-commerce pre and post covid in Cape Town but also, how comfortable consumers have been with the swith to online purchasing. I believe the way in which us as consumers are shopping has changed and I would like to have real time feedback from individuals who can meaningfully contribute to this research.

What will I be asked to do if I agree to participate?

You will be asked to complete an online survey through Google Forms that focuses on factors related to whether consumers are comfortable making the shift the e-commerce when making online purchases, pre and post Covid-19. These factors will be categorized into four sections (1) pre Covid-19 purchasing decisions (2) Post Covid-19 purchasing decisions (3) online purchasing decisions (4) consumer perception on online payments. The survey will take up 10 -15 minutes of your time.

Would my participation in this study be kept confidential?

The researcher undertakes to protect your identity and the nature of your contribution. To ensure your anonymity, Google forms survey are done anonymously and no emails, names, numbers are recorded or linked in anyway. To ensure your confidentiality, the survey data will be safeguarded and stored in a password protected computer file. When this data of this study is conduct and analyzed, your identity will not be known and the information will be protected.

What are the risks of this research?

The risk for this research has been minimized as much as possible. However, should any participant feel distress or discomfort while participating in the online survey, the researcher details have been shared on the questionnaire to assist promptly to where ever needed.



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What are the benefits of this research?

This research is not designed to help you personally, but the results may help the investigator learn more about how comfortable consumer are using e-commerce to make online purchases and how their behavior has changed towards making online purchases in Cape Town pre and post-Covid-19. The hope for the future is that this research prompts further investigation into the phenomenon and able to provide suitable guidance for industry and future studies being conducted.

Do I have to be in this research, and may I stop participating at any time?

Your participation in this research is completely voluntary. You may choose not to take part at all. If you do decide to participate in this research, you still have the option to stop participating at any time. If you decide not to participate in this study, withdraw or if you stop participating through the duration of the questionnaire, the researcher will not be notified or made aware the entire process is anonymous.

What if I have questions?

This research is being conducted by Miss Beniska Tocknell at the University of the Western Cape. If you have any questions about the survey itself, please contact the researcher at 3478933@myuwc.ac.za, alternatively, bniska.tocknell92@gmail.com by using the heading "online survey" as the subject title and the researcher will respond to your question.

This data collection phase of the research will be done in accordance with all Covid-19 protocols.

Should your answers not be responded to in a timely manner, or if you wish to report any problems you have experienced related to the study, please contact:

Dr. Ntandoyenkosi Sibindi (Research Supervisor)
Email: nsibindi@uwc.ac.za

This research has undergone necessary ethical clearance.

Humanities and Social Sciences Research Ethics Committee
University of the Western Cape
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e-mail: research-ethics@uwc.ac.za



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<p>Lead Researcher: Beniska Tocknell</p> <p>School of Business and Finance, University of the Western Cape,</p> <p>3478933@myuwc.ac.za +27 61 418 9020</p>	<p>Research Supervisor: Dr. Ntandoyenkosi Sibindi</p> <p>School of Business and Finance, Faculty of Economic Management Sciences, University of the Western Cape.</p> <p>nsibindi@uwc.ac.za +27 73 134 2864</p>	<p>HOD: Prof. R Shambare</p> <p>School of Business and Finance, Faculty of Economic Management Sciences, University of the Western Cape,</p> <p>rsambare@uwc.ac.za +27 21 959 3220</p>
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Appendix 2: Consent form



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CONSENT FORM FOR ONLINE SHOPPING BEHAVIOUR IN CAPE TOWN: STRUCTURED QUESTIONNAIRE RESPONDENTS

Research Title: The development of online shopping behavior during Covid-19, Cape Town, South Africa.

Please tick in the box adjacent to each statement

1. I confirm that I have read and understood the information sheet explaining the above research project and I have had the opportunity to ask questions about the project.
2. I understand that my participation is voluntary and that I am free to withdraw at any time without giving any reason and without there being any negative consequences. In addition, should I not wish to answer any particular questions, I am free to decline (if I wish to withdraw, I may contact the lead researcher at any time).
3. I understand that my responses and personal data will be kept strictly confidential. I give permission for members of the research team to have access to my anonymized responses. I understand that my name will not be linked with the research materials, and I will not be identified or identifiable in the reports or publications that result from the research.
4. I voluntarily agree for the data collected from me to be used in future research.
5. I voluntarily agree to take part in the above research project.

Please note that this research project involves answering an online survey questionnaire through Google forms. The data collected will assist the researcher to make inferences about trends that may protrude, analyse data to answer necessary research questions and accept or reject formalised hypotheses. It is important to note that all data collected will be stored on a password protected device for which only one person knows and post the research being complete, it will be stored with the research supervisor for a five-year period. Thereafter, the data will be destroyed.



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1. I agree to answer the survey questionnaire
2. I do not agree to answer the survey questionnaire

All participants will not be able to proceed with the online question should they not agree to participant this enforces the aspect that the participant can withdraw at anytime and will not be forced to participate.

<p>Lead Researcher: Beniska Tocknell</p> <p>School of Business and Finance, University of the Western Cape,</p> <p>3478933@myuwc.ac.za +27 61 418 9020</p>	<p>Research Supervisor: Dr. Ntandoyenkosi Sibindi</p> <p>School of Business and Finance, Faculty of Economic Management Sciences, University of the Western Cape.</p> <p>nsibindi@uwc.ac.za +27 73 134 2864</p>	<p>HOD: Prof. R Shambare</p> <p>School of Business and Finance, Faculty of Economic Management Sciences, University of the Western Cape,</p> <p>rshambare@uwc.ac.za +27 21 959 3220</p>
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Appendix 3: Questionnaire



The development of online shopping behavior during Covid-19, Cape Town, South Africa.

Dear Participant,

Introduction

Thank you for participating in this research. This questionnaire is part of a study designed to assess pre and post COVID-19 online customer behaviour in Cape Town's retail industry and to determine whether consumers are more comfortable making the shift to e-commerce when doing online shipping and purchases post Covid-19.

The questionnaire should only take up to 10 no more than 15 minutes of your time. Your cooperation support is much appreciated.

General Instructions

The following instructions and conditions must be understood by all respondents:

- (a) Answer from your own perspective, as honestly as possible;
- (b) Please complete all sections, do not leave any unanswered questions;
- (c) Please note that your name is not required, hence confidentiality is assured.
- (d) Indicate your selected response by clicking appropriate option on the survey
- (e) Note there are no wrong or right answers.
- (f) By completing the survey, you indicate that you voluntarily participate in this research.

The primary investigator, Miss B Tocknell, can be contacted during office hours on her mobile phone at 061 418 6020 or email at 3478933@myuwc.ac.za

Thank you,
Miss B Tocknell

Definition of terms:

The various locations (physical or electronic) of the shop that you buy your groceries or household items include: Online retailer (e.g. Woolworths, Checkers sixty60, Pick n Pay online, Takealot), shopping centre or mall (e.g. Canal Walk, Cape Gate, Waterfront, Cavendish Square, Platteklouf centre, Kenilworth Shopping centre) and the local store in your neighbourhood.

SECTION A: Demographics

1. What is your age?

Younger than 20	1
22 – 30 years	2
31 – 40 years	3
41 – 50 years	4
51 – 60 years	5
60+ years	7

2. What is your gender?

Male	1
Female	2
Prefer not to say	3

3. What is your marital status?

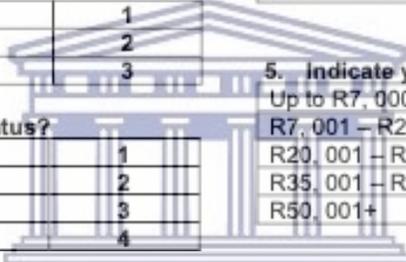
Single/ Never Married	1
Married	2
Divorced	3
Other	4

4. Indicate your highest level of education.

High School	1
Degree	2
Postgraduate	3
Masters/ Doctorate	4
No formal education	5
Prefer not to say	6

5. Indicate your Monthly Gross Income.

Up to R7, 000	1
R7, 001 – R20, 000	2
R20, 001 – R35, 000	3
R35, 001 – R50, 000	4
R50, 001+	5



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SECTION B: General purchasing information

****Please choose the most accurate answer according to your shopping behaviour**

6. Before COVID-19, where did you shop for household items?

Online retailer	1
Local neighbourhood store	2
Shopping Centre/ Mall	3

7. Before COVID-19, where did you shop for clothes?

Online	1
Local neighbourhood store	2
Shopping Centre/ Mall	3

8. Do you think Covid-19 has accelerated a shift towards a more digital world?

Yes	1
No	2

9. How do you think Covid-19 has affected online consumer behaviour?

Increased online behaviour	1
Decreased online behaviour	2
Shopped online for the first time	3
No effect	4

10. Which elements have the most influence on your online purchasing behaviour?

Fast and convenient delivery	1
------------------------------	---

User friendly website	2
The price	3
The products brand reputation	4

11. Which delivery method do you prefer?

Allocated pick up points	1
At home delivery	2
Deliver to workplace	3

12. Which form of advertising inspires you the most?

Television	1
Online advertising	2
Radio	3
Newspaper/ Article/ Magazine	4

13. How much time on average do you spend on your phone in a given day?

Less than 3 hours	1
3-5 Hours	2
5-8 Hours	3
More than 8 hours	4

14. Do you think you spend more time on your phone since the start of Covid-19?

Yes	1
No	2
Not sure	3

SECTION C: Pre COVID-19 purchasing decisions in Cape Town's retail industry.

****Please rate the extent to which you agree or disagree with each of the following statements**

Pre Covid 19		Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
PRC1	Before Covid-19 I was more likely to make online purchase?	1	2	3	4	5
PRC2	Before Covid-19 I was more likely to travel to a retail store to make a purchase?	1	2	3	4	5
PRC3	Before Covid-19 I was likely to switch brands?	1	2	3	4	5
PRC4	Before Covid-19 I was less likely to make an online purchase	1	2	3	4	5



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****Please choose the most accurate answer according to your shopping behaviour.**

PRC4. When you make an online purchase, which channel do you use the most?

Facebook	1
Instagram	2
WhatsApp	3
Other social media platforms	4

PRC5. Which products/services did you purchase online before Covid-19?

Fashion & Accessories	1
Food & Beverages	2
Electronics & Equipment	3
Furniture and household	4
Cosmetic & Personal care	5
Pharmaceuticals, Hygiene & Health	6
None of the above	7

PRC6. Do you think Covid-19 has accelerated a shift towards a more digital world?

Yes	1
No	2

PRC7. How do you think Covid-19 has affected online consumer behaviour?

Increased online behaviour	1
Decreased online behaviour	2
Shopped online for the first time	3
No effect	4

PRC8. Before the pandemic how often did you make purchases at a Mall/Grocery store?

1 – 2 Times a week	1
3 – 4 Times a week	2
5 – 7 Times a week	3
More than 7 times a week	4



SECTION D: Post COVID-19 purchasing decisions in Cape Town's retail industry.

****Please rate the extent to which you agree or disagree with each of the following statements**

Post Covid 19		Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
POC1	Since Covid-19 I am less likely to travel to a retail store to make a purchase.	1	2	3	4	5
POC2	Since covid I am more comfortable making an online purchase.	1	2	3	4	5

POC3	Since Covid-19 I find myself browsing online more than before	1	2	3	4	5
POC4	Since Covid-19 I prefer to make an online purchase rather than shopping instore	1	2	3	4	5
POC5	Since Covid-19 do you prefer to make an online purchase rather than instore?	1	2	3	4	5

SECTION E: Online purchasing decisions in Cape Town's retail industry.

Please rate the extent to which you agree or disagree with each of the following statements

Online Purchasing decisions		Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
OPD1	I shop online because of the wide variety available to me	1	2	3	4	5
OPD2	I shop online because it is more convenient	1	2	3	4	5
OPD3	I shop online because I enjoy the store packaging	1	2	3	4	5
OPD4	I shop online because I can easily do a price comparison	1	2	3	4	5
OPD5	I shop online because it saves me time	1	2	3	4	5
OPD6	I shop online because it is Covid-19 friendly	1	2	3	4	5
OPD7	I shop online because I can shop at multiple store without going anywhere	1				

****Please choose the most accurate answer according to your shopping behaviour**

OPD8. Which method do you use to shop online?

Apps on a mobile device	1
Websites on a mobile device	2
Websites on a computer/laptop	3
Don't shop online	4

OPD9. Do you think Covid-19 has accelerated a shift towards a more digital world?

Yes	1
No	2

OPD10. How do you think Covid-19 has affected online consumer behaviour?

Increased online behaviour	1
Decreased online behaviour	2
Shopped online for the first time	3

No effect	4
-----------	---

OPD11. Which elements have the most influence on your online purchasing behaviour?

Fast and convenient delivery	1
User friendly website	2
The price	3
The products brand reputation	4

OPD12. Which delivery method do you prefer?

Allocated pick up points	1
At home delivery	2
Deliver to workplace	3

OPD13. Which form of advertising inspires you the most?

Television	1
Online advertising	2
Radio	3
Newspaper/ Article/ Magazine	4

OPD14. How much time on average do you spend on your phone in a given day?

Less than 3 hours	1
3-5 Hours	2
5-8 Hours	3
More than 8 hours	4

OPD15. Do you think you spend more time on your phone since the start of Covid-19?

Yes	1
No	2
Not sure	3

OPD16. Do you prefer to make purchases online rather than in a physical store since Covid-19?

Yes	1
No	2
Not sure	3

SECTION F: Perception on online payment.

Please rate the extent to which you agree or disagree with each of the following statements

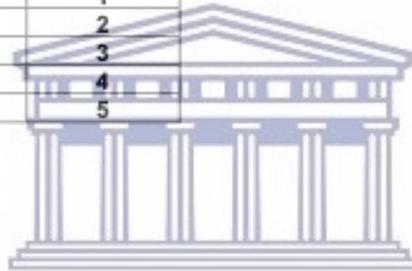


Perception on online payment		Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
POP1	I prefer not to make an online payment due to fraud	1	2	3	4	5
POP2	I prefer not to make an online payment due to poor delivery services	1	2	3	4	5
POP3	I prefer not to make an online payment due to it being complicated	1	2	3	4	5

POP4	I prefer not to make an online because I don't the quality of the product	1	2	3	4	5
POP5	I prefer not to make an online because I do not know my size (if it will fit/ how it will look)	1	2	3	4	5
POP6	I prefer not to make an online payment due to waiting time involved	1	2	3	4	5
POP7	I have never made an online purchase	1	2	3	4	5
POP8	Since Covi-19 I am more likely to make an online purchase than before	1	2	3	4	5
POP9	Since Covi-19 I feel more comfortable to make an online purchase than before.	1	2	3	4	5

POP10. Since Covid-19 which payment method have you been making most use of to shop online?

Cash	1
Credit/Debit card	2
Mobile banking	3
Online payments	4
I don't make online purchases	5



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Appendix 4: Google Form Snapshot of questionnaire

The development of online shopping behavior during Covid-19, Cape Town, South Africa.

Dear Participant,

Thank you for participating in this research. This questionnaire is part of a study designed to assess pre and post COVID-19 online customer behavior in Cape Town's retail industry and to determine whether consumers are more comfortable making the shift to e-commerce when doing online shopping and purchases post Covid-19.

The questionnaire should only take up to 5, no more than 10 minutes of your time. Your cooperation and support is greatly appreciated.

General Instructions

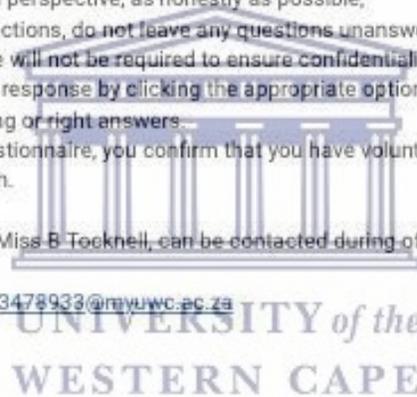
The following instructions and conditions must be understood by all respondents:

- (a) Answer from your own perspective, as honestly as possible;
- (b) Please complete all sections, do not leave any questions unanswered;
- (c) Please note your name will not be required to ensure confidentiality.
- (d) Indicate your selected response by clicking the appropriate option on the survey
- (e) Note there are no wrong or right answers
- (f) By completing the questionnaire, you confirm that you have voluntarily chosen to participate in this research.

The primary investigator, Miss B Tocknell, can be contacted during office hours on her mobile phone at

061 418 6020 or email at 3478933@myuwc.ac.za

Thank you,
Miss B Tocknell



 beniska.tocknell92@gmail.com (not shared) [Switch accounts](#)



Definition of terms

The various locations (physical or electronic) of the shop that you buy your groceries or household items include: Online retailer (e.g. Woolworths, Checkers sixty60, Pick n Pay online, Takealot), shopping center or mall (e.g. Canal Walk, Cape Gate, Waterfront, Cavendish Square, Kenilworth Shopping center) and the local store in your neighborhood.

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[Clear form](#)

SECTION A: Demographics

*Please choose the most accurate and honest answer

What is your age?

- Younger than 20
- 22 - 30 years
- 31 - 40 years
- 41 - 50 years
- 51 - 60 years
- 60+ years

What is your gender?

- Male
- Female
- Prefer not to say



What is your marital status?

- Single/ Never married
- Married
- Divorced
- Other

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Indicate your highest level of education:

- High school
- Degree
- Postgraduate
- Masters/ Doctorate
- No formal education
- Prefer not to say

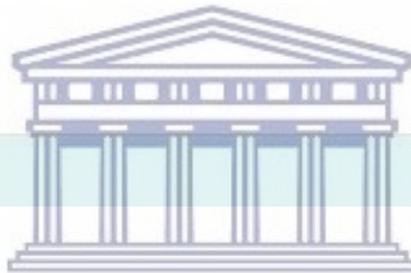
Indicate your monthly gross income

- up to R 7,000
- R 7,001 - R 20,000
- R 20,001 - R 35,000
- R 35,001 - R 50,000
- R 50,001+

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SECTION B: General purchasing information

*Please choose the most accurate answer according to your shopping behavior

Do you think Covid-19 has accelerated a shift towards a more digital world?

- Yes
- No

Which elements have the most influence on your online purchasing behavior?

- Fast and convenient delivery
- User friendly website
- The price
- The products brand reputation

Which delivery method do you prefer?

- Allocated pick up points
- At home delivery
- Deliver to work workplace



Which form of advertising inspires you the most?

- Television
- Online advertising
- Radio
- Newspaper/ Article/ Magazine

How much time on average do you spend on your phone in a given day?

- Less than 3 hours
- 3 - 5 hours
- 6 - 8 hours
- More than 8 hours

Do you think you spend more time on your phone since the start of Covid-19?

- Yes
- No
- Not sure

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SECTION C: Pre COVID-19 purchasing decisions in Cape Town's retail industry.

Pre COVID-19 purchasing decisions. Please rate the extent to which you agree or disagree with each of the following statements

Before Covid-19 I was more likely to make online purchase?

1 2 3 4 5

Strongly disagree Strongly agree

Before Covid-19 I was more likely to travel to a retail store to make a purchase?

1 2 3 4 5

Strongly disagree Strongly agree

Before Covid-19 I was likely to switch brands?

1 2 3 4 5



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Before Covid-19 I was less likely to make an online purchase

1 2 3 4 5

Strongly disagree Strongly agree

*Please choose the most accurate answer according to your shopping behavior.

Before COVID-19, where did you shop for clothes?

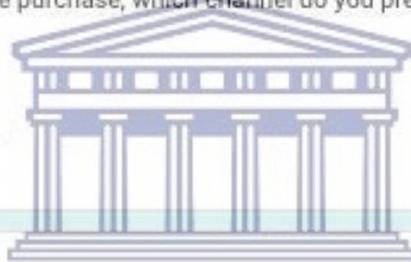
- Online
- Local neighborhood store
- Shopping center/ Mall

Before COVID-19, where did you shop for household items?

- Online retailer
- Local neighborhood store
- Shopping center/ Mall

When you make an online purchase, which channel do you prefer?

- Store Apps
- Store online websites



Which products/services did you purchase online before Covid-19?

- Fashion & Accessories
- Food and Beverages
- Electronics & Equipment
- Cosmetic & Personal care
- Pharmaceuticals, Hygiene & Health
- None of the above

Before the pandemic how often did you make purchases at a Mall/Grocery store?

- 1 - 2 Times a week
- 3 - 4 Times a week
- 5 - 7 Times a week
- More than 7 times a week

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SECTION D: Post COVID-19 purchasing decisions in Cape Town's retail industry

Post COVID-19 purchasing decisions. Please rate the extent to which you agree or disagree with each of the following statements

Since Covid-19 I am less likely to travel to a retail store to make a purchase.

1 2 3 4 5

Strongly disagree Strongly agree

Since Covid-19 I am more comfortable making an online purchase.

1 2 3 4 5

Strongly disagree Strongly agree

Since Covid-19 I find myself browsing online more than before

1 2 3 4 5

Strongly disagree Strongly agree



Since Covid-19 I prefer to make an online purchase rather than shopping instore

1 2 3 4 5

Strongly disagree Strongly agree

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SECTION E: Online purchasing decisions in Cape Town's retail industry.

Please rate the extent to which you agree or disagree with each of the following statements

I shop online because of the wide variety available to me

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	Strongly agree				

I shop online because it is more convenient

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	Strongly agree				

I shop online because I enjoy the store delivery packaging

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	Strongly agree				



I shop online because I can easily do a price comparison

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	Strongly agree				

I shop online because it saves me time

1 2 3 4 5

Strongly disagree Strongly agree

I shop online because it is Covid-19 friendly

1 2 3 4 5

Strongly disagree Strongly agree

I shop online because I can shop at multiple stores without going anywhere

1 2 3 4 5

Strongly disagree Strongly agree

*Please choose the most accurate answer according to your shopping behavior



Which method do you use to shop online?

- Apps on a mobile device
- Websites on a mobile device
- Websites on a computer/ laptop
- Don't shop online

How do you think Covid-19 has affected online consumer behavior?

- Increased online behavior
- Decreased online behavior
- Shopped online for the first time
- No effect

Which elements have the most influence on your online purchasing behavior?

- Fast and convenient delivery
- User friendly website
- The price
- The products brand reputation

Which delivery method do you prefer?

- Allocated pick up points
- At home delivery
- Delivery to work



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Which form of advertising inspires you the most?

- Television
- Online advertising
- Radio
- Newspaper/ Article/ Magazine

Do you prefer to make purchases online rather than in a physical store since Covid-19?

- Yes
- No
- Not sure

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SECTION F: Perception on online payment.

*Please rate the extent to which you agree or disagree with each of the following statements

I prefer not to make an online payment due to fraud

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	Strongly agree				

I prefer not to make an online payment due to poor delivery services

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	Strongly agree				

I prefer not to make an online payment due to it being complicated

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	Strongly agree				



I prefer not to make an online purchase because I don't know the quality of the product

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	Strongly agree				

I prefer not to make an online because I do not know my size (if it will fit/ how it will look)

1 2 3 4 5

Strongly disagree Strongly agree

I prefer not to make an online payment due to waiting time involved

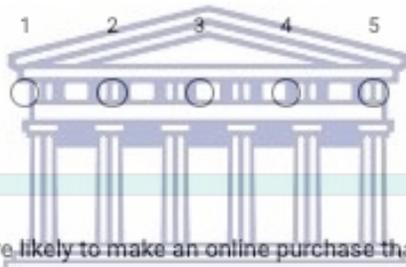
1 2 3 4 5

Strongly disagree Strongly agree

I have never made an online purchase

1 2 3 4 5

Strongly disagree Strongly agree



Since Covid-19 I am more likely to make an online purchase than before

1 2 3 4 5

Strongly disagree Strongly agree



Since Covid-19 I feel more comfortable to make an online purchase than before.

1 2 3 4 5

Strongly disagree Strongly agree

*Please choose the most accurate answer according to your shopping behavior

Since Covid-19 which payment method have you been using to shop online?

- Cash
- Credit/ Debit card
- Mobile banking
- Online banking
- I don't make online purchases

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Appendix 5: Ethical clearance



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13 April 2022

Ms B Tocknell
School of Business and Finance
Faculty of Economic and Management Sciences

HSSREC Reference Number: HS21/10/78
Project Title: The development of online shopping behavior during Covid-19, Cape Town, South Africa.
Approval Period: 13 April 2022 – 13 April 2025

I hereby certify that the Humanities and Social Science Research Ethics Committee of the University of the Western Cape approved the methodology, and amendments to the ethics of the above mentioned research project.

Any amendments, extension or other modifications to the protocol must be submitted to the Ethics Committee for approval.

Please remember to submit a progress report by 30 November each year for the duration of the project.

For permission to conduct research using student and/or staff data or to distribute research surveys/questionnaires please apply via:
<https://sites.google.com/uwc.ac.za/permission-research/home>

The permission letter must then be submitted to HSSREC for record keeping purposes.

The Committee must be informed of any serious adverse events and/or termination of the study.

Ms Patricia Josias
Research Ethics Committee Officer
University of the Western Cape

NHREC Registration Number: HSSREC-130416-049

Director: Research Development
University of the Western Cape
Private Bag X 17
Bellville 7535
Republic of South Africa
Tel: +27 21 959 4111
Email: research-ethics@uwc.ac.za

FROM HOPE TO ACTION THROUGH KNOWLEDGE.

Appendix 6: Editor's letter

Joyleen Gogodo
13 Flowers Street
Capital Park
0084
2022/11/11

Dear Mrs Beniska Tocknell

beniska.tocknell92@gmail.com

+27 61 418 9020

CONFIRMATION OF PROOFREADING

This letter serves to confirm that I have proofread the thesis by Mrs Beniska Tocknell entitled:

**THE DEVELOPMENT OF ONLINE SHOPPING BEHAVIOUR DURING COVID-19,
CAPE TOWN, SOUTH AFRICA**

Should you have any questions, please contact me on jtg@topido.co.za

Kind Regards



Joyleen Gogodo