

TALLINN UNIVERSITY OF TECHNOLOGY

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**THE EFFECT OF COVID-19 ON MOTIVATIONS BEHIND
THE PURCHASING DECISIONS OF THE FINNISH
STUDENTS**

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I hereby declare that I have compiled the thesis independently and all works, important standpoints and data by other authors have been properly referenced and the same paper has not been previously presented for grading. The document length is 9773 words from the introduction to the end of conclusion.

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ABSTRACT

This study focuses on the motivations behind Finnish students purchasing decisions before and during the pandemic. The main aim of the study is to find out how the Covid-19 pandemic affected the motivations behind the purchasing decisions of the students. In order, to achieve the aim of this study an online questionnaire was conducted and used as a research instrument for this study. The main findings in this study are that the motivations behind students purchasing decisions before the pandemic were connected to how they felt in the moment, the financial situation, and lastly the comfort they felt when purchasing the items. Furthermore, during the Covid-19, the students made purchases because they saw it in an ad, the items are available, and they want to make the purchase and need the items they are purchasing.

Keywords: Covid-19, motivation, purchasing decisions, consumer behavior, empirical problem

INTRODUCTION

Since the coronavirus was detected amongst people in western countries at the beginning of 2020, a worldwide health crisis was declared by the World Health Organization, in the text, the author shall use the abbreviation WHO. In less than 3 months, after the first confirmed case in Wuhan, China in December of 2019, COVID-19 spread rapidly across the world, spiraling into a pandemic affecting more than 200 countries (WHO, 2020). At the beginning of 2020, schools, supermarkets, and different workplaces had been informed by the governments of countries to take action in lessening the spread of coronavirus by letting people that were using the services provided in these places wash or disinfect their hands, have a 2-meter distance from each other, and practice social distancing. By March of the same year, when WHO declared it to be a pandemic, governments in the European countries, reacted to reducing the spread of the virus by creating restrictions such as imposing lockdowns, closing the borders, restricting trade, and limiting the number of people that could be at one gathering in places like small shops, supermarkets, and conferences (WHO, 2020a; Sohrabi et al., 2020; THL, 2020)

The government issued a statement that led to a lot of parties in different fields digitizing their working environment (THL, 2020). Many institutions of higher education, upper secondary schools, some daycares, retail shops, and even supermarkets closed. The question about the supply of goods such as paper towels, potatoes, and bread arose, and it could be seen in the shelves of the stores as they were empty. The circumstances led to consumers re-evaluating which goods were worth spending money on and risking their health by going to the store to buy them.

The lockdowns in different countries had major effects on the logistics industry in such a way that the supply chain disruptions became frequent due to the closing borders and the lack of employees. This initially led to governments prioritizing which goods were considered to be important and were worth opening borders for. At this time of health crisis, food security is associated with consumers' access to food rather than food availability (OECD, 2020b). In a country like Finland, this led to the reduction of the supply of items that are viewed in Maslow's

Hierarchy of needs as wants (Maslow, 1970). Furthermore, the current COVID-19 crisis has changed the food trade policies of some governments, moving towards restricting exports and facilitating imports. The main reason that countries impose export restrictions is to ensure the maintenance of the number of products in the domestic market (Aday & Aday, 2020)

In this study, the author has decided to focus on examining how the ongoing pandemic has affected the purchasing habits of Finnish students because she wants to understand how the students' purchasing behavior changed due to external forces such as, in our case, a health crisis. This topic is not only timely but relevant because we are currently living in a pandemic. Understanding how the purchasing behavior of most Finnish students has changed during the pandemic can help local companies to not only better their products but to add important items into their product lines. In the future, should there be circumstances that allow the western markets to face another health crisis such as COVID-19, the results in this research might help a small local company that operates in a market that is similar to Finland reach its customers.

This research paper focuses on examining what were the student's motivations for making the purchasing decisions they made before the government set the restrictions and the lockdowns began. Secondly, the author examines how the currently ongoing health crisis, COVID-19, has affected their motivations to buy things at the present moment. The main aim of the study is to find out the effect that the pandemic has had on Finnish students purchasing decisions. In this research paper, the author aims to answer the question: "How have the motivations behind the purchasing decisions of the Finnish students changed due to the ongoing COVID-19 pandemic?"

Research questions are:

- Research question 1: What were the motivations behind the purchasing decisions of students before the pandemic?
- Research question 2: How has the COVID-19 pandemic affected the motivations behind the purchasing decisions of the students?

This research focuses on Finnish students between ages 18-30, that is the age group that the data is gathered from. The method that is used to conduct this research is an online questionnaire. The questionnaire is a multilevel survey that has multiple choice questions and some open-ended questions. The author chose to use a quantitative method because it makes it easier for me to emphasize the universal causes in the change of the motivation behind how the

students make their purchase decisions during the pandemic. The survey enables me to differentiate participants into different types of consumers and therefore gather information on factors that affect their purchasing decisions and behavior. In the sample size, based on open-ended questions the author will examine the differences between the answers of male and female students and junior students (under 25-year-olds) and senior students (over 25-year-olds).

1. THEORETICAL BACKGROUND

1.1 Pandemic and CSARS-CoV-2

Since 2003, the world that we live in has experienced severe acute respiratory syndrome SARS, which is almost a pandemic. Unlike Covid-19 this pandemic was faced mainly in China. Other pandemic-like diseases that have been faced since then are the influenza pandemic: H1N1pdm in 2009, a chikungunya pandemic in 2014, and a Zika pandemic in 2015. Characteristics such as wide geographic extension, disease movement or spread via a transmission that can be traced from place to place, minimal population immunity, and the contagiousness of the disease are seen as a part of a definition of a pandemic (Morens, Folkers & Fauci, 2009). Furthermore, the pandemic can be defined in the Dictionary of Epidemiology as “an epidemic occurring worldwide, or over a very wide area”(Harris, 2000). This means that the epidemic arises across international boundaries, which leads to it usually affecting a large number of people. The pandemic happens at a global level. It is caused by the outbreak of a new virus in people that are very different from current and currently circulating seasonal viruses that people are familiar with. Thus, seasonal epidemics are not considered pandemics (WHO, 2020). The classical definition does not include anything about population immunity or disease severity, therefore, some scientists say that pandemics occur annually in each of the temperate southern and northern hemispheres, given that seasonal epidemics cross international boundaries and affect a large number of people (WHO, 2020).

COVID-19 is caused by a virus that is known also as SARS-CoV-2. According to the researchers, the virus spreads for the most part from person to person easily and sustainably, in the end, it leads to respiratory illness and deaths of older adults (Guan WJ, Ni ZY, Hu Y, et al, 2020; CDC, 2020). Other people of any age will end up having serious underlying medical conditions and some will not have any symptoms (CDC, 2020; THL, 2020). The first case of infection was confirmed in Wuhan, China in December 2019. Since then COVID-19 virus has spread rapidly across the world, spiraling into a pandemic that is currently affecting over 190

countries and claiming more than two million lives. As of March 2021, more than 270 million doses of the COVID-19 vaccine have been administered worldwide based on official reports from national health agencies (WHO, 2021).

1.2 Consumer attitudes and buying behavior

In order for us to know what were the motivations behind the purchasing decisions of students before the pandemic and how they've changed due to it, we have to understand the basic components of consumer behavior: consumer attitudes and buying behavior. According to Ajzen (2008), there is general agreement that first and foremost consumer behavior refers to the act of buying a good, which can be classified as a service or a product. Researchers define consumer behavior as the study of consumers' actions during searching, purchasing, using, evaluating, and disposing of products and services that they expect will satisfy their needs (Schiffman & Wisenblit, 2015). To elaborate, it is the study of how groups, individual customers, and/or organizations and how they proceed to select, buy and use different services and products that meet their wants and needs (Schiffman & Kanuk, 1997).

Consumer behavior is mainly concerned with psychology, motivations, and behavior. It refers to the actions of the consumers in the marketplace and the underlying motives for those actions (Schiffman, Kanuk & Wisenblit, 2010). Brands and companies need to understand how and why the customers and consumers, in general, act the way they do, from the perspective of marketing. Understanding customers' and consumers' behaviors, attitudes, and factors that affect them are important when a brand or a company is trying to formulate a marketing strategy that will appeal to the consumers. Knowing customer's attitudes and how they behave makes it easy to market certain goods. Many marketing agencies have an agenda: they try to create campaigns that have the main goal of affecting and/or influencing consumers' attitudes towards certain products or services. Moreover, marketers first need to define benefits sought by consumers in the marketplace, before they start drafting marketing plans that support the needs of consumers.

An attitude is defined as a persons' general feeling of favorableness or unfavorableness toward some stimulus object by Fishbein and Ajzen (1975). Meanwhile, Eagly and Chaiken (1993) define attitudes as follows: "an attitude is a psychological tendency that is expressed by

evaluating a particular entity with some degree of favor or disfavor" (p. 1, emphasis in original). Neither one of the definitions contradicts the fact that the object of attitude can be almost anything from the person's life for example behavior (Ajzen, Fishbein, 2009, 76). Moreover, it is noted by the researchers that at least some beliefs can be verified or falsified with external, objective criteria, while on the contrary attitudes have more difficulty facing such criteria (Eagly and Chaiken, 1993).

While defining attitudes Ajzen formulated a study of the theory of planned behavior, TPB, which he derived from the theory of reasoned action (TRA) which was conducted earlier by himself and Fishbein in 1975. Both of these studies have a similar main idea; individuals' intent to perform a certain behavior. Although intentions are defined as the motivators that influence a certain type of behavior and intentions are seen as indicators of how much effort an individual is willing to put into behavior by these researchers, much newer research has argued that intention or "behavioral intention" can be defined as the degree to which a person resolves to act in a certain way by (Morwitz and Punz, 2021). There is no dispute between these definitions because they support and contribute to each other. Generally, the possibility that an individual will perform a behavior gets higher when the stronger the intention gets. According to Ajzen himself, the major difference between the two theories is that the TPB includes actual and perceived behavioral control as additional determinants of intentions and behavior (Ajzen, 2020).

The theory of planned behavior model assumes that behavior is planned, therefore it predicts that individuals act deliberately (Ajzen, 1991). This model acknowledges that the behavior of an individual cannot always be planned because the behavior is not always completely voluntary and cannot always be controlled. The theory suggests that the intention to act in a certain way is a function of three factors: attitude toward the act, subjective norms, and perceived behavioral control (Ajzen & Fishbein, 1980). The model makes it easier to understand the reasons behind why some people decide to purchase certain services and goods. The theory helps answer the questions about an attitude towards a product or a service, for example, does an individual buy something because they wanted to or because everybody around them had bought the product or service and referred it to them.

Ajzen states that a great deal of research in the area of consumer behavior has focused on the structure and determinants of brand attitudes and on persuasion and other techniques designed

to change the attitudes of the consumers. Furthermore, according to him, many studies are based on an assumption that consumers' attitudes toward competing brands are important determinants of their buying decisions (2008). Therefore he suggests that the issues related to attitude theory and measurement must be examined first.

Nevertheless, the TPB model has limitations such as the time frame between “intention” and “the behavior” is not addressed by the theory and it assumes that behavior is the result of a linear decision-making process, and does not consider that it can change over time. A limitation that the TPB model has is that it sees behavior as a starting point and therefore ignores the role of goals. Including goals is important since they are central sources of motivation. On the other hand, the lack of including goals makes the TPB particularly useful in cases where individuals have different goals (Ajzen, 2020).

1.3 Motivation

In generating a conceptual framework for this study, the author draws on previous work explaining human behavior as being determined by three groups of factors: motivation, ability, and opportunity. In order to determine how the ongoing pandemic has affected students' purchasing behavior, the author thinks it is essential to understand the motivations behind it. In an attempt to explain the reasons behind the motivations of customer's purchasing behavior the researchers have started by utilizing Maslow's Hierarchy of Needs model (1970), the Attitude-Behaviour-Context theory (ABC) (Stern, 2000), and the theory of planned behavior (TPB) (Ajzen, 1991). These theories are used because they make it easier to examine the multiple factors, such as characteristics in demographics, in particular, location, age, education level, and employment that motivate people to make the purchasing decisions that they make. Some researchers proposed that human motivation is defined as purposeful behavior that may also be measured in terms of individual differences in covarying categories of behaviors and interests (Bernard, Mills, Swenson, Walsh, 2005).

The differences appearing in the categories are called motives by the researchers. In the dictionary, a motive is described as a cause to why someone has done something. Consumers tend to have a reason behind why they make their purchasing decisions, therefore motives explain motivation. Moreover, there is not a universal explanatory set of motives because every

social situation is different and requires an independent analysis (Britt, 1950). Furthermore, researchers describe motivation as the driving force within individuals that impels them to action (Schiffman, Kanuk & Wisenblit, 2010). When consumers are motivated, they tend to be ready for an act or engagement in a goal-oriented activity. The act can be described as making a purchasing decision that later on leads to reaching a state of satisfaction, for example buying a scarf because one feels the need to cover their neck. In marketing, it is essential to understand the motives behind consumers purchasing behaviors, thus it makes formulating a successful marketing campaign that reaches a mass of consumers that much easier.

The Hierarchy of Needs model which was created by Abraham Maslow (1970) provides a fundamental concept that states the different human needs. The model is from one of Maslow's most famous books called *Motivation and Personality* (Maslow, 1970). According to the book, the hierarchy of needs shows, from bottom to top, consists of physiological needs, safety needs, belongingness and love needs, esteem needs, and lastly, the need for self-actualization. The needs tend to usually play vital roles in shaping consumers' purchase behavior towards a particular product or service. Psychological needs are seen as things that people need to survive such as air, water, and sleep. Whereas the need for safety is seen as things that make an individual feel secure such as having a secure job, a home, and being healthy. Therefore, these two needs are often called the basic needs. Belongingness and love needs are the needs of wanting to feel loved by and connected to family and friends. This need amongst other esteem needs, such as the feeling of accomplishment is seen as psychological needs. Last but not least the need for self-actualization which is about one achieving one's full potential. These needs have a lot to do with a person doing activities that lead to self-fulfillment, such as spending money on luxurious experiences such as a vacation in Bora Bora.

Maslow's Hierarchy of Needs model can be effortlessly implemented when studying consumer purchase motivation and consumer purchasing behaviors since there is a correlation between these two topics. As stated in the hierarchy of needs, the lack of satisfaction motivates the consumer to make the purchasing decision. The theory expresses the importance of satisfying the lower level needs before higher-level needs occur. The lower level needs are physiological necessities. These are the most necessary things a person needs to survive (water, food, and rest). The higher-level needs are self-actualization needs.

The Attitude-Behavior-Context model, also known as the ABC theory sees behavior as a multifaceted interactive outcome of internal attitudinal variables and external elements caused by one's circumstances (Stern, 2000). The theory implicates that a person's behavior (B) is 'an interactive product of one's attitudinal variables (A) such as a person's norms, personal beliefs, and values in private life and contextual factors (C) such as the amount of money one has at their disposal, social norms (interpersonal influence) and legal factors (Stern, 2000). It is suggested that when circumstantial factors play a weak part, the attitude-behavior link is strong, thus, the link is weak when circumstantial factors have a bigger influence on one's decisions (Okumah and Ankomah-Hackman, 2020). The statement argues that situational factors moderate the relationship between attitude and behavior hence, for example, pro-environmental behavior might change as situational factors change over time and in different locations. There is an extensive amount of evidence from past empirical studies that support the link between attitude and behavior in different pro-environmental behaviors, for example, Wesselink, Blok, and Ringersma (2017) found that environmental attitudes were related to sustainable waste management behaviors.

1.1.1 Consumer motivation

Consumer motivation is defined as an internal state that drives individuals to identify and buy products or services that fulfill unconscious and conscious needs or desires. This can occur when customers buy the food they like very much, services they need, or experiences that they want. The feeling of fulfillment of those needs and wants can in the future motivate them to make a repeat purchase or to find different goods and services to better fulfill those needs and wants. Some researchers say that consumer motivation in shopping can be divided into motivation because of the need and motivation to purchase to fulfill personal pleasure (Wagner & Rudolph, 2010). The motivation behind the purchase decisions made by consumers is seen not only from the motivation they have but also from the goals they have made, are aiming to achieve and the activities they carry out when shopping. The two factors in consumer motivation in shopping are firstly the desire to enjoy the shopping experience and secondly the overall need to reach needs through shopping activities, whether they are conducted online or in person. Some of the researchers have found out based on previous studies and their research that the more motivated consumers are, the

more they are willing to put effort into understanding the labels and using them in the trade-offs of various product attributes that finally determine their choice (Grunert, Hieke, & Wills, 2014, p. 187)

1.4 Views of the consumer decision-making process

Since the author desires to find out what the current motivations for students buying behavior are, it is necessary to understand the consumer decision-making process. One definition for the consumer decision-making is the “behavior patterns of consumers, that precede, determine and follow on the decision process for the acquisition of need satisfying products, ideas or services” (Du Plessis, Rousseau & Blem, 1991). A purchase decision confronts the consumer with a host of potential challenges. Most important, perhaps, is the problem structuring that occurs before making a decision. The process begins with the customer becoming aware of the need for, a new product or service; collecting information about the alternatives; identifying likely future events and other circumstances relevant to the purchase decision; and considering possible outcomes contingent on the decision (Albert, Aschenbrenner, & Schmalhofer, 1989). After structuring the problem, the consumer processes the obtained information, chooses a preferred course of action, and implements the decision when the opportunity presents itself. Finally, consumers can use feedback resulting from purchase to reevaluate their decision, perhaps reversing it by returning a purchased product to the store or by writing a complaint. Both consumers and companies can use the information in the future: consumers when making purchase decisions and companies when creating marketing campaigns.

At the end of the 1960s, a few complicated models were developed regarding consumer behavior and the consumer-decision-making-process. Professor Francesco M. Nicosia developed the Nicosia model (1966). This model had four fields of action in the decision process: consumer attitude-formation, information search and evaluation, the act of purchase, and post-consumption feedback. The focus in this model is on the communication process that occurs between a brand and a consumer. It uses a flow of events through different stages that are identified as a field. However, this model has a major limitation: it focuses on the marketer’s perspective rather than the consumer’s, it defines the consumer activities widely to the marketer (Milner & Rosenstreich, 2013).

Researchers Howard and Sheth also introduced their model (1969). This model also had four sets of variables that are taken into account. These variables were classified as inputs (motive, motivation); perceptual and learning constructs; outputs (consumer behavior, purchase decision); and external variables (for example social, psychological, and marketing factors). The Howard & Seth model suggests that there are three levels of consumer decision-making: extensive problem solving, limited problem solving, and habitual response behavior. Researchers have found that there are problems with the model's depiction of consumers moving from one step to another in a linear way, therefore the model is too complicated for routine purchases because consumers do not always follow the entire linear path of the model (Olshavsky & Granbois, 1979; Milner & Rosenstreich, 2013).

EBM model, formerly known as the EBK model, is one of the most well-known and commonly-used standard models in consumer behavior research (Karimi et al., 2015). It was first introduced by Engel, Kollat, and Blackwell in 1968. The model consists of information input, information processing, decision stages, and decision process variables. The stages and phases in the model are influenced by psychological processes, individual characteristics, and environmental factors. According to Engel, Blackwell, and Miniard (1990), the decision-making process of customers consists of phases that are related to each other:

- need recognition,
- the search for information,
- evaluation of the alternatives,
- purchase phase: choosing to purchase or not purchase,
- post-purchase outcomes

These three models were referred to as the “grand models” of consumer behavior. The models managed to capture the stages of the purchase process but differ in their emphasis on different variables and their presentation (Voramontri & Klieb, 2019). However, the models have received criticism. Some researchers suggest that there is a timely need to re-examine the appropriateness of consumer decision-making models (Parsons and Descatories, 2016). Nevertheless, the relevance of these models can't be denied because many researchers are still using these models as a foundation for a framework for “moments that matter” in the decision-making process (Stankevich, 2016).

2. METHODOLOGY

2.1. Research plan and design

The main aim of the study is to find out how the Covid 19-pandemic affected and changed the motivations behind the purchasing decisions of the students. This study will focus on Finnish students between ages 18-30. This group of students was chosen because the median age for most university and college students starting a degree program was 22 years in Finland in 2019 (ISYY, 2020). Furthermore, the audience the author knew she was able to reach through her social media channels was within the age group. In Finland people within the chosen age group prefer to go out with friends and enjoy life, therefore the author figured that this is the age group that would be affected the most by Covid-19. Hence it would make it easier to see the effect that the ongoing pandemic has had on the motivations behind students purchasing decisions. Due to the ongoing health crisis, the regulations imposed by the government of Finland, and the fact that most students are scattered all around the country, the author thought that it would be convenient to conduct this study by using a quantitative method: an online survey.

The quantitative approach was chosen because the author wanted to emphasize the universal causes in the change of the motivation behind the purchasing decisions of the students. Moreover, this method was chosen because of how uncomplicated it made it to reach a significant amount of people. The chosen quantitative method made it easy to collect data in such exceptional circumstances and helped draw a relevant and broad picture of consumers' motives and motivations that have played a part in the change of their purchasing habits during the ongoing Covid-19 pandemic.

First, the author developed the question topics based on the information the author needed to answer the research questions. Then the questions were developed, and the author determined

the order that the questions in the questionnaire were going to be on. After that the author designed the layout and appearance to match the topic and make it easier and clearer for participants to answer. When the questionnaire was finished, it was sent to the supervisor and a selected pilot audience. A pilot test was performed on a selected audience of the author's siblings, cousins and friends that are also college and university students. The pilot audience only consisted of five people. Two of them took the survey and the rest looked through it. They all gave suggestions. Then the author gathered suggestions from the supervisor and pilot audience and later used them for the questions and layout of the online questionnaire. As a final point, the author corrected the survey according to the suggestions and then made sure that the final, upgraded version of the survey was ready to be sent to the real audience.

The study was conducted through a survey because the questionnaire had been proven to be the most suitable option to use as a research tool. The author designed and conducted the questionnaire through Google forms as a design tool because of the convenience of the specific platform and most importantly the author found it to be trouble-free to share with the participants. The survey took approximately 7 minutes to complete and consisted of 16 questions; multiple-choice questions with single and multiple responses, an open-ended question, an interval scale question, and three likert-scale questions. The first two questions were about students' demographics, students' gender and age were gathered to construct a space for a comparison between male, female, senior students (students over 25 years) and junior students (25 years olds and under).

The following five questions are about how many times students left their houses to go spend money on different activities with their friends before and after the pandemic hit and how students behave in general before they make their purchasing decisions. Also, factors that caused the change or the lack of change in students purchasing behavior during the pandemic were collected. The next six questions were about the effects of the pandemic on students purchasing behavior. These questions measured the motives behind students purchasing behavior before and while in the pandemic. The following two questions were about the effects that the restrictions have had on students purchasing behavior. The final question was a statement that enabled the participants to either fully agree or fully disagree with it. The questionnaire was conducted in English so that it would reach a larger audience: the Finnish

students that study abroad and the Finnish students in Finland that are fluent in English had an opportunity to be part of the sample. There were no questions about students' income level, location (where they live), education level or other nationalities because they were not significant regarding the research questions.

2.2. Data collection and analysis

To draw an audience the author shared the questionnaire on her different social media platforms such as Linked-in, a Facebook group of Finnish students in Tallinn, the author's own Instagram, and Snapchat. Using these different social media platforms, the author is able to provide a wide range of respondents from different age groups. The data collection period was two weeks. 143 students Finnish students participated in this questionnaire. The requirements to participate in this study were first to be a Finnish student and secondly to be of age between 18 to 30 years old. Since all of the respondents matched the requirements to participate in this study the sample size remained the same for further analysis. Two of the participants' answers were not taken into account because the author edited the answer options to some questions and therefore the participants' answer options were not in the final questionnaire. These answers were useless to the study that the author conducted and therefore they were rejected. The final sample size became 141.

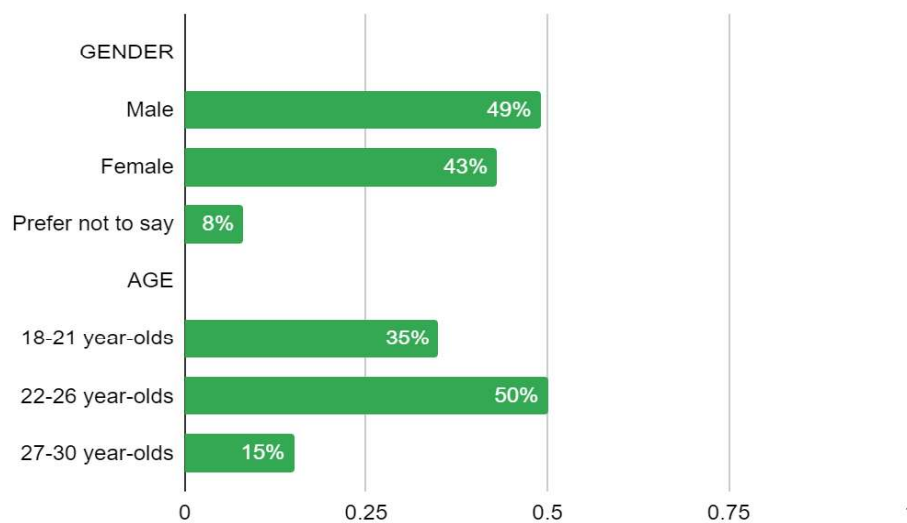


Figure 1. General characteristics of the respondents

Source: Composed by the author

Approximately 43% of the respondents were female, while 49% of them were male and around 8% did not prefer to say their gender. Most of the respondents were from the age group of 22-26 year-olds, accounting for approximately 49% of all the respondents. When the collection period ended, the data was gathered to be analyzed in Microsoft Excel. The author broke the data into pieces using a descriptive statistical analysis method and constructed the charts. In the beginning, the author investigated the data, because she wanted to be sure that there were no errors; no answers from the pilot test were used in the analysis. Then the author analyzed the data by creating comparisons between male and female students and different age groups responses to different questions. Lastly, the author chose the information she considered to be the most valuable for the research.

The data was then categorized and gathered before composing visuals through tables and charts. Analyzing the data was rather slow when individually going through the respondents and all their answers because the sample size was not small. The author decided to create different charts to simplify the results of the online questionnaire and the results of this study.

3. ANALYSIS

3.1 Research results and analysis

The effect that Covid-19 had on the motivations behind the buying behavior of Finnish students was researched in the questionnaire. The questions were formed to give a comprehensive picture of how students make their purchasing decisions in general, and before the pandemic began and during the pandemic. Using a descriptive statistics method, the author separated the data in Excel into smaller groups and was able to establish that most of the respondents were in the age range of 22–26-year-olds. Range of the ages of all the respondents is 12 years. The range in this group was calculated using the range formula: $\text{Range}(X) = \text{Max}(X) - \text{Min}(X)$ in Excel. There were no outliers that would affect the range and direct median of the age of students in this group was harder to establish because students' ages were not directly asked in the questionnaire.

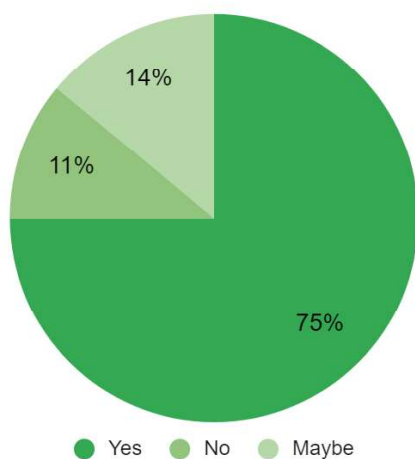


Figure 2. Has the Covid-19 pandemic affected what you bought and consumed? (N=141)
Source: composed by the author

After the first two demographic questions, the respondents were asked if the Covid-19 pandemic affected what they bought and consumed. *Figure 2* shows that 75% of the students

said Yes while 11% said No. The remaining 14% of the students said maybe, which indicated that they are not sure whether the pandemic has had an effect on what they buy and consume. Could be that some student’s consumption and purchasing habits might not be easily affected by external factors. The figure shows that most of the respondents did see a change in their purchasing and consumption habits. The result can also indicate that the Covid-19 had an effect on the student’s attitudes regarding their own purchasing behavior.

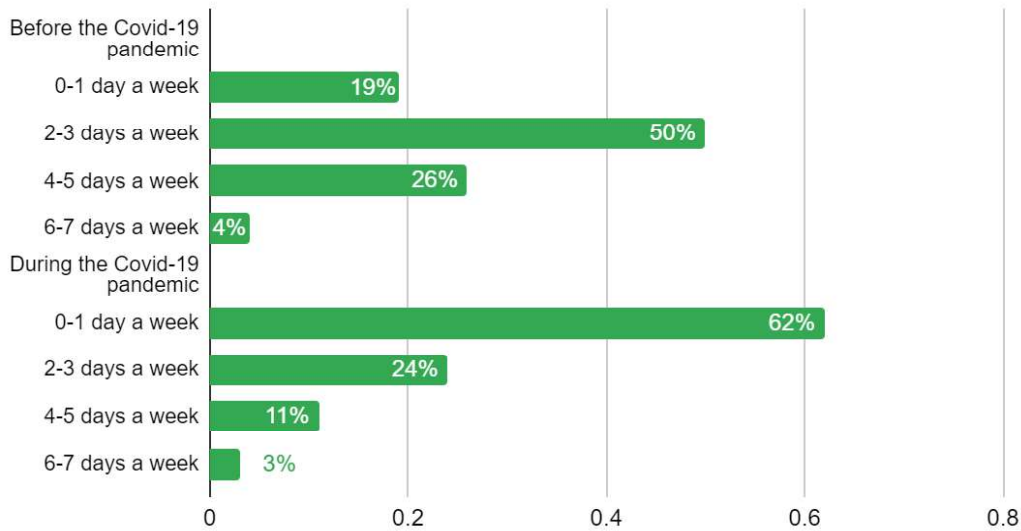


Figure 3. “How often students go out to spend money on different activities with their friends before and during the pandemic?”, (N=141)

Source: composed by the author

The following two questions focused on how often did the students go out to spend money on different activities with their friends before and after the Covid-19 pandemic. Figure 3 focuses on how many nights during the week did the students go out with their friends before the pandemic. In figure 3, we can see that before the pandemic began 19% of the respondents would go out 0-1 night a week, approximately over half, 50%, of the respondents, said they went out 2-3 nights a week, while 26% went out 4-5 nights a week, and lastly, only 4% went out 6-7 nights a week. This figure continues to show how often the students go out to spend money on different activities with friends currently, while we are living in the pandemic. As figure 3 shows, 62% of the students go out with their friends only 0-1 day a week.

The increase in the number of students who decreased the time they spent outside with their friends can be explained by different factors such as the restrictions imposed by the different governments, students' financial situations that may have led to a change in their attitude towards spending, and the availability of the items the students want. The ongoing pandemic has not slowed down some students because on the same figure we can see that some students still go out regularly: approximately 24% of the respondents go 2-3 times a week, 11% go out 4-5 times a week and 3% go out 6-7 times a week.

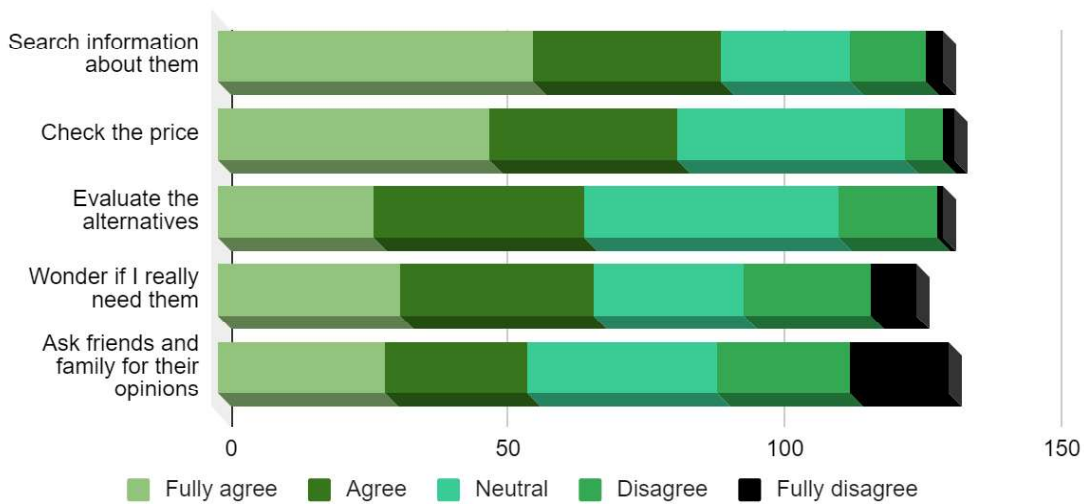


Figure 4. This figure shows students general behavior before buying goods (process before making the purchase decision), (N=141)

Source: Composed by the author

Next up are the questions that help distinctify the students' purchasing behavior in general: how they behave in general before buying goods and what causes them to make the purchasing decisions they do when buying goods. Figure 4 above shows how Finnish students behave in general before buying goods. This figure highlights the process that students go through before making their final purchasing decision. As it is shown on the Likert-scale, most students search for information about the products that they want to buy. Secondly, the students check the price, although some had a rather neutral attitude to checking the price, which can indicate that some students already know that they are either going to buy the product or not buy it after looking for information for the product. Many students had a neutral attitude towards evaluating the alternatives and asking for the opinions of their family and friends. Thus, it indicates that most

students do not always care about the opinions of others and the alternatives that are being offered.

Most students either agreed or fully agreed when it came to wondering if they actually needed the items they were buying. The result can be understood as the students planning how they act before making their purchasing decisions: they think about whether they are buying items because they need them or just because they want to. This indicates that the theory of planned behavior (TPB) applies generally, the possibility that an individual will perform a behavior gets higher when the stronger the intention gets.

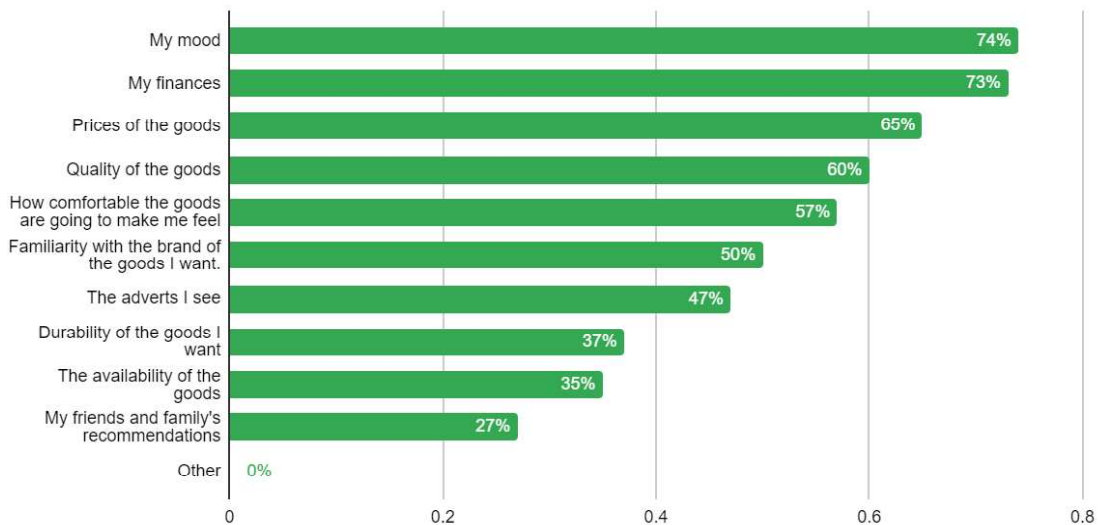


Figure 5. Results for “In general, I buy goods based on...” (N=135)

Source: Composed by the author

This question was posed in such a form that students could check boxes on the suggestions that applied to them the best. Figure 5 helps the author do a further investigation of the reasons behind students purchasing behavior in general. In this figure, we can see that over 72% of the respondents said, “In general I buy goods based on my mood and finances”. Students' mental state and financial situation affected their purchasing decisions heavily while over 65% said

that the price of the item affected their purchasing decisions. According to almost 60% of the respondents, the quality (60%) of the goods and the level of comfort (57%) that the item they bought was bringing to them was a part of the reason why they bought things. 50% of respondents said the familiarity of the brand played an important part when it came to their general buying behavior. Only 47% of the respondents were affected by the adverts they saw. This means that adverts matter because they have an impact on students buying behavior. They can be seen as the final push in the students' decision-making process. Less than 40% of the respondents found durability, availability, and family and friends' recommendations to be key reasons why they make the purchases that they do.

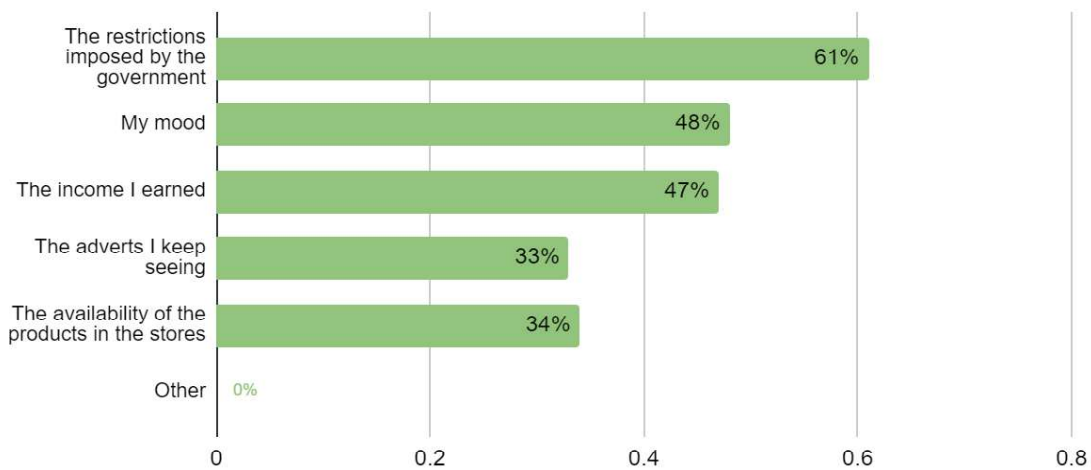


Figure 6. Shows what affected the change in students purchasing and consumption habits during Covid-19, (N=141)

Source: Composed by the author

Precisely like the previous question, this question was posed in such a form that students could check boxes on the suggestions that applied to them the best. Over 60% of the respondents checked the box that said the restrictions imposed by the governments had a major effect on their purchasing behavior. These restrictions were caused by the spread of the coronavirus. According to the restrictions, large gatherings were banned: most of the restaurants, libraries, and clubs are closed. Therefore, there were no large student parties where students could spend money and meet new people. This indicates that the restrictions imposed by the government of each country that the Finnish students resided in played a vital role when it comes to students changing their behavior. The second and third most checked boxes by the respondents were

“My mood” and “The income I earned”. This backs the author’s claim about student finances and mental state playing a key role when it comes to their purchasing decisions process and final purchasing decisions.

Focusing on the third most answered question about income: the cause for the change in the income of the student could come from the fact that some students lost their part-time jobs or job opportunities when the restrictions were imposed. Some students might have lost their part-time jobs as waiters or bartenders or summer job opportunities as tour guides, this may be the reason why students’ finances, including their savings, changed during the pandemic. This could explain why 46% of respondents checked the box for “the savings I had”. Approximately 34% of the respondents said their purchasing and consumption habits during the ongoing pandemic were affected by the availability of the product in the store. Only 33% of the students said that the adverts they saw affected their purchasing and consumption habits. 0% of the respondents chose “Other”.

After the previous question, the question that followed was an open-ended question. As it was stated earlier, Covid-19 did not influence all of the respondents purchasing and consumption habits. As a matter of fact, 11% of the respondents answered “No” and 14% answered “Maybe”. In this question, the author wanted to further investigate what affected the lack of change in the students purchasing and consumption habits during Covid-19. This question received 43 answers. Students stated in their own words that the changing interest, their attitudes towards spending, wanting to live comfortably, the existence of home deliveries, open society system, the lack of change in the financial status, and their need for the items regardless of the pandemic was part of the reason why there wasn’t a change in their purchasing and consumption habits. To quote some students, one of the respondents said “The goods I purchase did not get affected by the lockdown”, while the other explained that “It isn't the end of the world and I can still get the things I need, by other means such delivery, etc..”. A couple of the respondents admitted to not purchasing a lot of things by stating “I just don't buy that much generally” and “I am a homebody, so Corona is just another excuse to stay at home”.

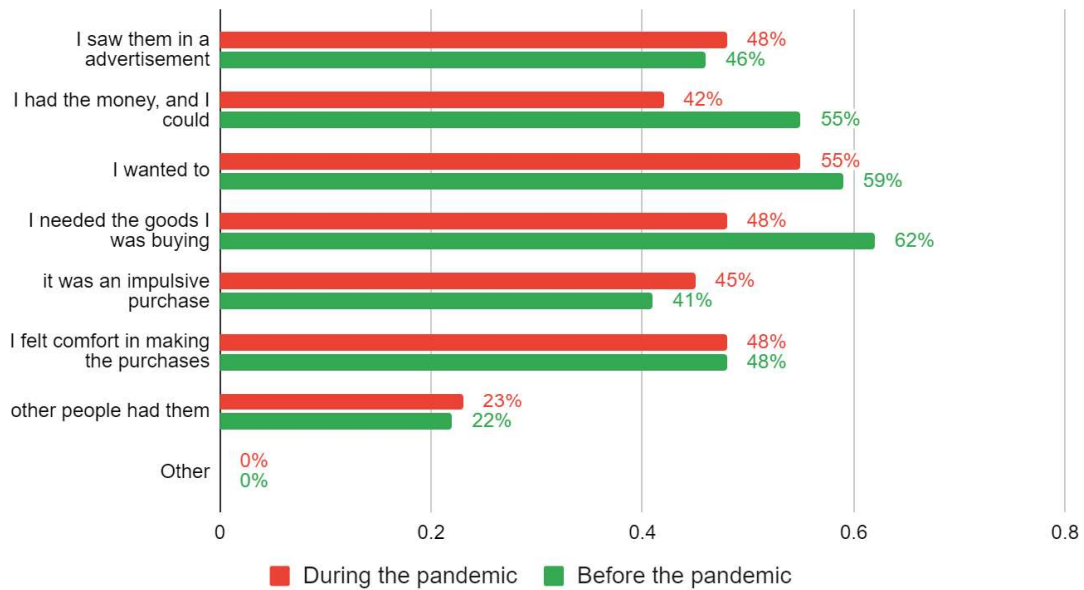


Figure 7. “ Before the pandemic, I bought goods because...” and “During this pandemic, I am buying goods because...”, (N=141)

Source: Composed by the author

As we can see in Figure 7, before the pandemic 62% of the respondents bought goods because they needed them, 59% because they wanted to and 55% because of the money they had and they could. During the pandemic, these values were respectably 48%, 55%, and 42%. The major drop in the value for “I needed the goods I was buying” can be explained by the fact that there might have been a change in the attitudes and consumption habits of the students. Perhaps the students started buying what the government recommended them to buy (such as hand sanitizers and masks) instead of what they wanted to buy (for ex. concert tickets). The students may have felt like they themselves didn’t need these items. This claim is backed by the fact that there is an increase of 2% in the option “ I saw them in an advertisement” during the pandemic.

Furthermore, before the pandemic, 48% of the respondents bought goods because they felt comfort in making the purchases, 46% bought goods because they saw an ad, 41% admitted to their purchases being impulsive and 22% admitted to buying goods because other people had them. As it is shown in the figure, during the pandemic, comfort in making the purchase stayed

the same, 48%, while there was an increase of 2% in buying things because of seeing an ad, an increase of 4% in impulsive purchases and an increase of 1% in other people had them. The increase in “I was an impulsive purchase”, “Other people had them” during the pandemic can be linked with the fact that there was an increase in “I saw them in an advertisement”. Students may have felt like they needed to buy items, such as masks and hand sanitizer because others had them and since the pandemic began most of the adverts on the bus stops, tv, and online have had something to do with combating Covid-19.

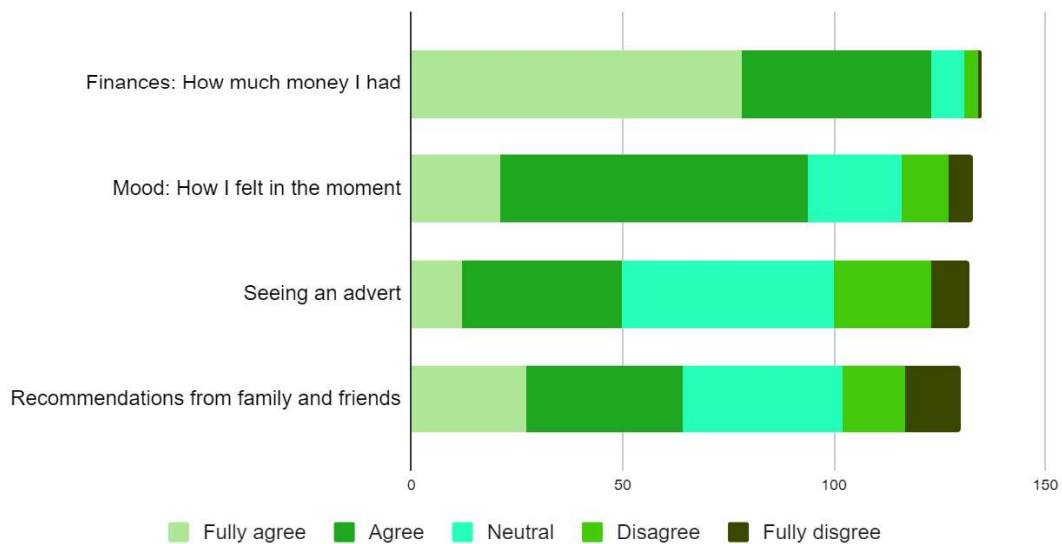


Figure 8. Results to the question “Before COVID-19 my purchase decisions were based on...”, (N= 141)

Source: Composed by the author

As the figure 8 shows, before the pandemic, over half of the respondents chose “Fully agree” and “Agree” when it came to finances. In this statement a very small portion of the respondents chose “Disagree” or “Fully disagree”. Most of the respondents chose “Agree” when it came to “Mood”, while the second largest group was “Neutral”. When it came to seeing an advert most of the respondents chose “Neutral”, the second largest group in this statement was “Agree”. This indicated that ads play a part in students purchasing behavior. How big the part

that the ads play in a student's decision-making process depends on an individual: some people are easily persuaded to purchase something while others are not. Lastly, in the statement “Recommendations from family and friends” most of the respondents chose “Neutral”, second largest was “Agree”. This is the statement that had the most “Fully disagrees”. This indicates that some students did not care for recommendations from friends and family before the pandemic.

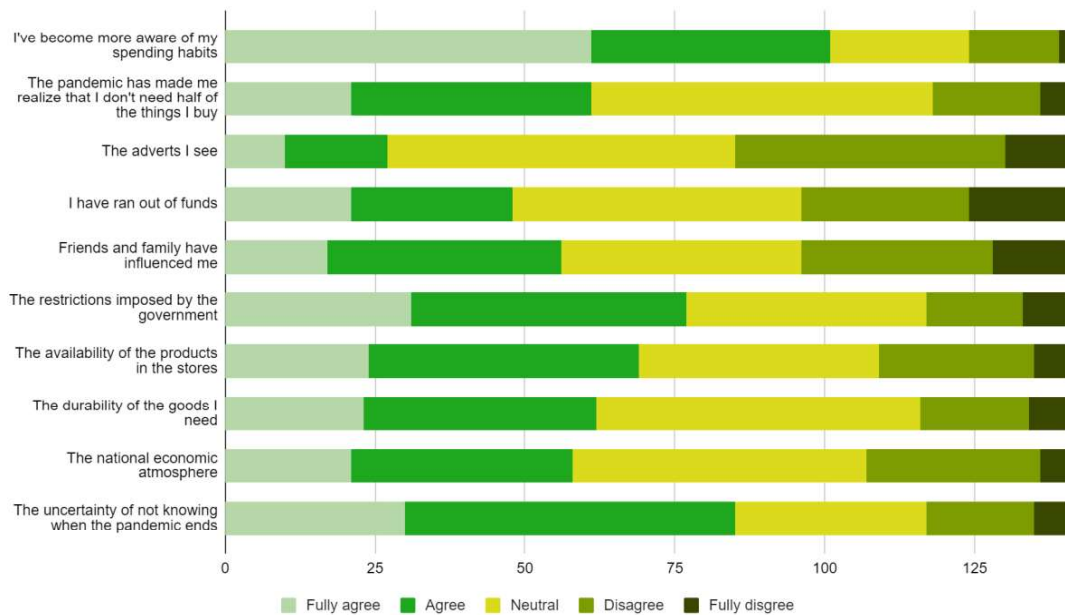


Figure 9. Results to the question: “What are the motives behind you NOT making those purchase decisions anymore?”, (N= 141)

Source: Composed by the author

Figure 9 shows the effect that the covid had on students purchasing behavior. In figure 8 it was shown that the students' finances and mood played a major role when it came to the reasons behind their purchase decisions. Figure 9 further investigates how students' motives for making their purchasing decisions changed when the pandemic began. Looking at the distribution of the colors, the least chosen alternative was “Fully disagree” in all of the categories, while “Neutral” was the most chosen in most of the categories. The exceptions were the first and last statements. Over half of the respondents chose “Fully agree” in the first statement: “I’ve

become more aware of my spending habits”, the second-most chosen alternative in this statement was “Agree” while only a few of the respondents chose “Disagree” and “Fully disagree”.

Most respondents in the second statement “The pandemic has made me realize that I don't need half of the things I buy” chose “Neutral”. The second and third largest groups in this statement were respectively “Agree” and “Fully agree”. The most chosen answers in the following statement “The adverts I see” were “Neutral” and “Disagree”. Unlike the rest of the categories, in the fourth statement “I have run out of funds” has the most “Fully disagrees”. The reason why we have this result might be linked to the fact that some students' finances didn't change that much.

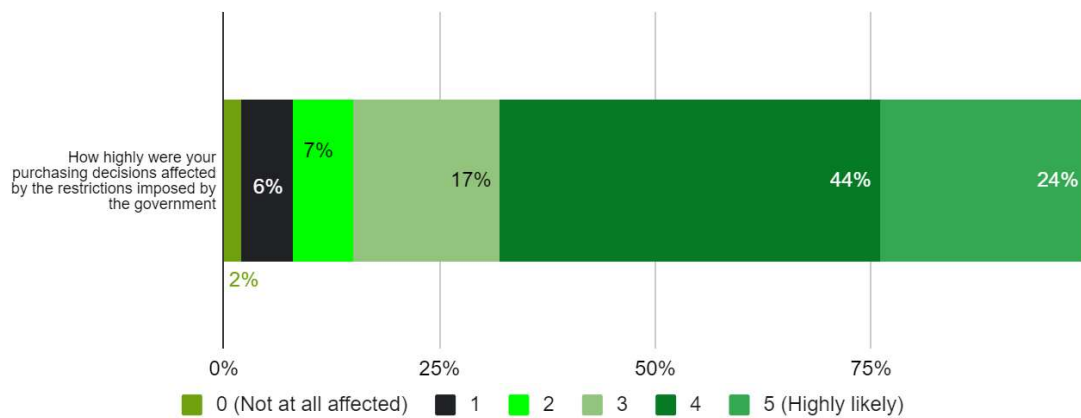


Figure 10. Results for “How highly were your purchasing decisions affected by the restrictions imposed by the government”, (N= 141)

Source: Composed by the author

This question focused on finding out how high were the students' purchasing decisions affected by the restrictions imposed by the government due to Covid-19. As Figure 10 shows, over half of the respondents' purchasing decisions were affected by the restrictions of the governments of the countries they studied in. The results indicate that the restrictions may have affected the attitudes of students towards their own consumption habits when it came to their purchasing decisions. The author found the range to be 5 using the range formula: $5-0=5$. The mode of this

data set is the most frequently appearing value 4. To find the median, the author ordered all values from low to high, then chose the values in the middle. Since there were two middle numbers 2 and 3, using the median formula in Excel $\{(n + 1) \div 2\}$ the author found $(2+3) \div 2 = 2,5$ to be the median.

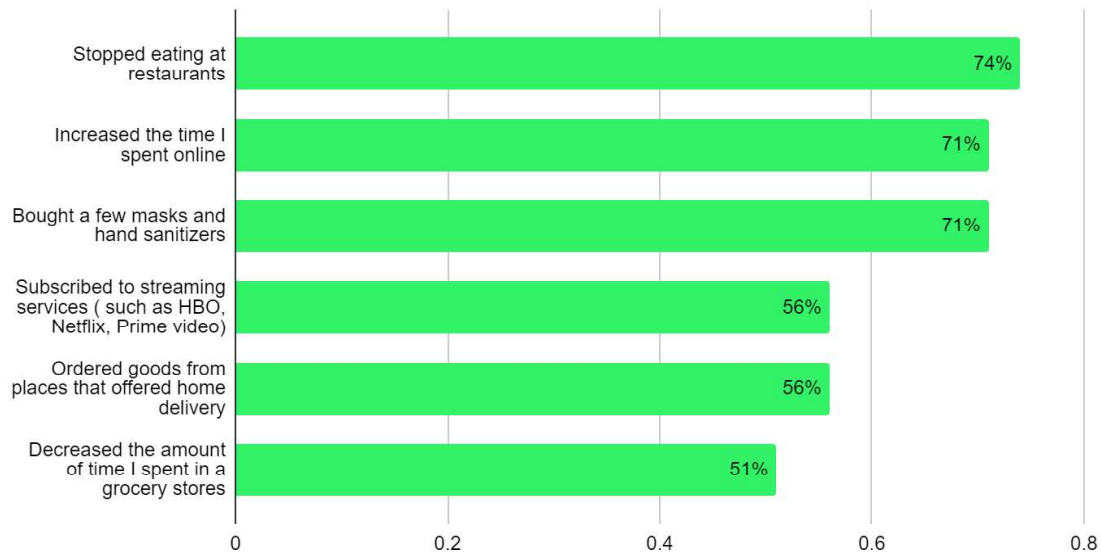


Figure 11. “When the restrictions regarding the pandemic were imposed, I...”, (N= 141)

Source: Composed by the author

Figure 11 illustrates the distributions of the answers in the second last question of the questionnaire. This question focuses on showing how the students reacted when the restrictions regarding the pandemic were imposed by different governments. As mentioned earlier the students may have had to follow the restriction of different governments depending on where they study. Over 70% of the respondents stopped eating at restaurants, increased the time they spend online, and bought masks and hand sanitizers. Approximately 56% of the respondents ordered goods from places that offered home delivery and subscribed to streaming services. 51% of the respondents admitted to decreasing the time they spent in grocery stores. Option “Other” received 0 answers. These results show that the restrictions had an effect on the student’s attitudes regarding their own purchasing behavior: they stopped eating at restaurants, bought masks and hand sanitizers.

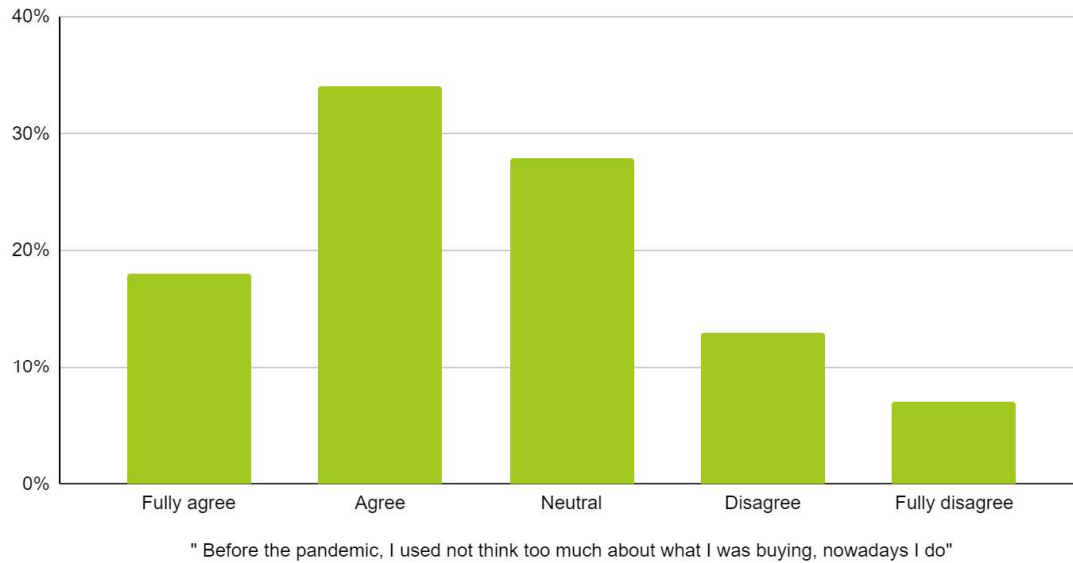


Figure 12. Results to the final question in the questionnaire, (N= 141)

Source: Composed by the author

Final question of the questionnaire was “How much do you agree with the following statement: " Before the pandemic, I used not to think too much about what I was buying, nowadays I do””. As the figure shows over of the respondents either “Agreed” or “Fully agreed”, then others were neutral. Lastly around 20% of the respondents “Disagreed or “Fully disagreed”. The responses this question received, shows that there was a change in students' attitude after the pandemic. Before most of the students were not thinking about their consumption habits. After the pandemic began, they started doing so.

To find the range, the author digitizes the categories as follows 1 = Fully disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Fully agree. The range is $5-1=4$. The mode of this data set is the most frequently appearing value “Agree”. To find the median, the author ordered all values from low to high, then chose the value in the middle. Median as a value is “Neutral”. When the mean and the median are the same, $Mean=Median$, the dataset is nearly evenly distributed from the lowest to highest values. In this data set we can see that the data is not evenly distributed.

3.2 Discussion

Some limitations arose while conducting this research. Firstly, the study only examines the effect the Covid-19 has had on purchasing behavior of students with Finnish nationality, where they reside is not known. Since not all governments in the world had similar types of restrictions, this factor can play a part in their consumption and purchasing habits not being affected by the pandemic. Secondly, not all Finnish students have Finnish roots meaning that ethnically their heritage is from elsewhere. Their consumption habits may have been affected by their culture and family and friend's recommendations. Lastly, the questionnaire did not include income level, location, and education level, because the author did not see the convenience of these factors when it came to determining the motivations behind the purchasing decisions of students before the pandemic and how the pandemic affected the motivations behind the purchasing decisions of the students. Most importantly this study disregarded all of the Finnish students that were above 30-year-olds. Perhaps a larger age group would have provided more variance to the results.

Looking at the results of the analysis most of the respondents of the age group of 27–30-year-olds were males. Their answers were varying. Most of the respondents had similar answers to the age group of 22–26-year-olds, to which many of the respondents belong. Let us look at figure 9, the main difference to other groups is that in this group the respondents were more likely to choose “Fully disagree” when it came to the statement “I’ve run out of funds”. 18–21-year-olds had varying answers as well. This age group's answers correlated with the answers of the 22–26-year-olds.

Most of the respondents said that the Covid-19 had influenced their purchasing and consumption habits. As the pandemic began different governments imposed restrictions, to slow down the spread of coronavirus. Figure 6 shows that 61% of the respondents said that the restrictions by the governments played a major part when it came to what affected the change in their purchasing and consumption habits during Covid-19. This indicates that the restrictions had an effect also on students' attitudes towards their own consumption habits: most of the students admitted that after the pandemic began, they started to think about what they were buying.

A combined total of 68% of the respondents admitted that their purchasing decisions were highly affected by being (highly) affected by the restrictions imposed by the government (Figure 9, Figure 10). This straightforwardly explains why the students decreased the amount of time they spent going out with their friends and spending money on different activities after the pandemic began (Figure 3). After the restrictions were imposed students found other ways to spend their money. Over 70% of the respondents stopped eating at restaurants but increased the time they spend online. Some students admitted to subscribing to streaming services. Figure 9 shows one of the main reasons why students did not make those purchase decisions anymore was “The uncertainty of not knowing when the pandemic ends”. This goes to show that the ongoing pandemic had an effect on students' attitudes towards their own purchasing and consumption habits.

The main findings in this research are that before the pandemic, in general, the student's motives were based on

- their mood and finances
- the prices, quality, and the comfort purchasing the items brought them (Figure 5)
- the fact that they either needed and/or wanted the items they were purchasing (Figure 7). Familiarity with the brand of the goods students wanted also played a part.

Therefore, it is fair to presume that the main motivations behind students the purchasing decisions before the pandemic were how they felt in the moment (before they chose to make the purchase decision), the money students had at their disposal and the comfort purchasing the items brought them

During the Covid-19, these motivations have been affected in such a way that the students

- purchase something because they saw it in an ad
- because the items are available and they want to make the purchase,
- need the items they're purchasing

The Covid-19 pandemic has affected the motivations behind the purchasing decisions of the students in such a way that: before the pandemic, the decisions of the sample of the students in this study were less dependent on other people's opinions and the government's restrictions and recommendations. As it is shown in figure 7, there was an increase of 2% in buying things because of seeing an ad, an increase of 4% in impulsive purchases, and an increase of 1% in other people having them. The increase in impulsive purchases can be linked with the availability of the items, and the fact that the students increased the time they spent online and therefore ordered items from places that offer home delivery. Therefore, it might have been easier to just click buy after seeing an advert online. Students may have felt like they needed to buy items, such as masks and hand sanitizers because the government recommended purchasing them.

Based on these findings in this analysis, the author suggests small businesses that are specialized in selling items for college and university students should consider the government's restrictions, student's decision-making processes and the quality, availability and uniqueness of the products that they sell. One thing this pandemic has proved has been the importance of online presence. Students in this study admitted that the time they spent online had increased. Therefore, besides having a website, small businesses should focus on creating an online presence and making high quality content to different social media platforms such as Snapchat, Instagram and TikTok. These businesses can thrive by making ads and ensuring the availability of the items in their stock. Through their online platforms the businesses can provide the students with the information and that small push that the students need, to make that final purchase decision.

CONCLUSIONS

This study aimed to find out how the Covid 19-pandemic affected and changed the motivations behind the purchasing decisions of the students. The pandemic has caused a change in the customer databases of different companies in different fields. For example, companies that operate in the field of logistics (they offer home deliveries) have become more popular amongst customers due to Covid-19 while others such as companies that operate in the hospitality industry (restaurants) have lost customers. In order, to achieve the aim of this study an online questionnaire was conducted. and used as a research instrument for this study.

In this study the research questions were 1) What were the motivations behind the purchasing decisions of students before the pandemic and 2) How has the COVID-19 pandemic affected the motivations behind the purchasing decisions of the students? The main findings were that 62% of the respondents said that the restrictions imposed by the governments had a major effect on their purchasing behavior. Over 70% of the respondents stopped eating at restaurants and increased the time they spend online, also there was an increase in making impulsive purchases During the pandemic students decreased the number of times they went out to spend money on different activities with their friends. The main motivations behind students purchasing decisions before the pandemic were firstly, how they felt in the moment, secondly, the money students had at their disposal and lastly, the comfort purchasing the items bought them. Furthermore, during the Covid-19, the students made purchases because they saw it in an ad, the items are available and they want to make the purchase and need the items they're purchasing.

In this study, it was confirmed that the restrictions that were imposed to combat the spread of the coronavirus had an effect on the respondents' purchasing decisions. The restrictions caused a decrease in the number of huge gatherings and the length of keeping the stores open. When the students couldn't spend time outside with their friends, they turned into spending more time

online. These results show that the restrictions had an effect on the student's attitudes regarding their own purchasing behavior. Spending more time online could explain the increase in impulsive purchases that the students made. This can be seen as an advantage for marketers that are specialized in online marketing. According to the article "How people decide what to buy lies in the 'messy middle' of the purchase journey" on Google consumer insights, the goal isn't to force people to exit the loop shown in the model, but to provide them with the information and reassurance they need to make a decision. To succeed at this, marketers should focus on finding ways of closing the gap between trigger and purchase so that their existing and potential customers spend less time exposed to competitor brands.

On that account, this study suggests that, for example, small businesses should take into account the government's restrictions and change their strategies to sell more products to fit them. One thing this pandemic proved was the importance of online presence. Therefore, the small business should create an online presence, because students in this study increased the time they spent online. That can be seen as an advantage for marketers that are specialized in online marketing. Through their online platforms' marketers can provide the students with the information and reassurance they need to make the final purchasing decision.

Future research and more narrow topicality should be conducted to fully understand the motivations behind the Finnish students' purchasing decisions of students during the pandemic. These studies should be conducted based on a country. The research would help us see how the restrictions of different governments affected purchasing decisions of the Finnish students. To obtain a further analysis, there should be a study with a comparison on how the restrictions affect Finnish students purchasing behaviors in for example Estonia and Finland. These studies would compare the similarities and dissimilarities in the behavior of Finnish students that live in Finland and students who live elsewhere. In conclusion to this research, the author must state that some work has been done since the pandemic began a year ago, but a lot more in-depth research is needed to understand how students make their decisions during the pandemic.

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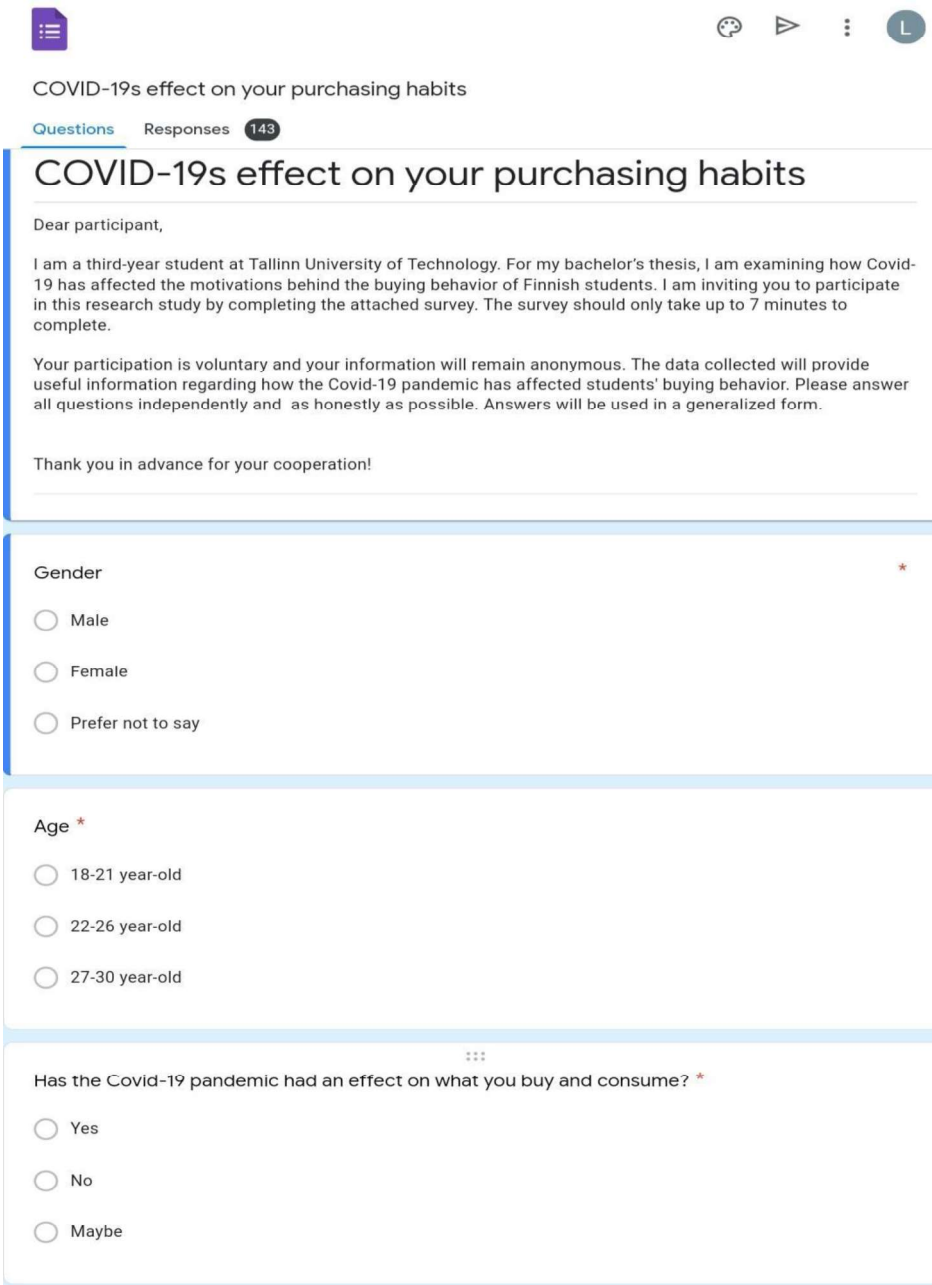
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APPENDICES

Appendix 1. Questionnaire



The image shows a screenshot of a survey questionnaire. At the top, there is a purple document icon and navigation icons (refresh, play, list, and a profile icon 'L'). The title of the survey is "COVID-19s effect on your purchasing habits". Below the title, there are two tabs: "Questions" and "Responses" with a count of "143". The main content of the survey is as follows:

COVID-19s effect on your purchasing habits

Dear participant,

I am a third-year student at Tallinn University of Technology. For my bachelor's thesis, I am examining how Covid-19 has affected the motivations behind the buying behavior of Finnish students. I am inviting you to participate in this research study by completing the attached survey. The survey should only take up to 7 minutes to complete.

Your participation is voluntary and your information will remain anonymous. The data collected will provide useful information regarding how the Covid-19 pandemic has affected students' buying behavior. Please answer all questions independently and as honestly as possible. Answers will be used in a generalized form.

Thank you in advance for your cooperation!

Gender *

- Male
- Female
- Prefer not to say

Age *

- 18-21 year-old
- 22-26 year-old
- 27-30 year-old

⋮

Has the Covid-19 pandemic had an effect on what you buy and consume? *

- Yes
- No
- Maybe

In general, I buy goods based on... (Please check all the boxes that apply)

- My mood
- My finances
- Prices of the goods
- The adverts I see
- The availability of the goods
- Quality of the goods
- How comfortable the goods are going to make me feel
- Durability of the goods I want
- Familiarity with the brand of the goods I want.
- My friends and family's recommendations
- Other...

...

What affected the change in your buying and consumption habits during Covid-19? *

- My mood
- The savings I had
- The income I earned
- The restrictions imposed by the government
- The adverts I keep seeing
- The availability of the products in the stores
- Other...

What affected the LACK of change in your purchasing and consumption habits during Covid-19?
(Please explain in your own words)

Short-answer text

How often did you go out to spend money on different activities with friends before the Covid-19 pandemic? *

- 0-1 day a week
- 2-3 days a week
- 4-5 days a week
- 6-7 days a week

⋮

How often do you go out to spend money on different activities with friends NOW during the Covid-19 pandemic? *

- 0-1 night a week
- 2-3 nights a week
- 4-5 nights a week
- 6-7 nights a week

In general before buying goods I... *

	Fully agree	Agree	Neutral	Disagree	Fully disagree
Search informat...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Check the price	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Evaluate the alt...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Wonder if I reall...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Before the pandemic I bought goods because... *

- I saw them in a advertisement
- I had the money, and I could
- I wanted to
- I needed the goods I was buying
- it was an impulsive purchase
- I felt comfort in making the purchases
- other people had them
- Other...

...

During this pandemic I am buying goods because... *

- I saw an ad about the product
- I have the money so I can
- I want to
- I need the goods I'm purchasing
- It is an impulsive purchase
- I feel comfort in making the purchase
- Other people have them
- Other...

Before COVID-19 my purchase decisions were based on (please select the most suitable option)

	Fully agree	Agree	Neutral	Disagree	Fully disagree
Finances: How ...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mood: How I fel...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Seeing an advert	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Recommendati...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

⋮

What are the motives behind you NOT making those purchase decisions anymore? Please select * the most suitable option.

	Fully agree	Agree	Neutral	Disagree	Fully Disagree
I've become mo...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The pandemic h...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The adverts I see	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have ran out of...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Friends and fa...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The restrictions...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The availability ...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The durability o...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The national ec...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The uncertainty ...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

When the restrictions regarding the pandemic were imposed I... (Please check all the boxes that * apply)

- Stopped eating at restaurants
- Ordered goods from places that offered home delivery
- Bought a few masks and hand sanitizers
- Subscribed to streaming services (such as HBO, Netflix, Prime video)
- Increased the time I spent online
- Decreased the amount of time I spent in a grocery stores
- Other...

How highly were your purchasing decisions affected by the restrictions imposed by the government

	0	1	2	3	4	5	
Not at all affected	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Highly affected

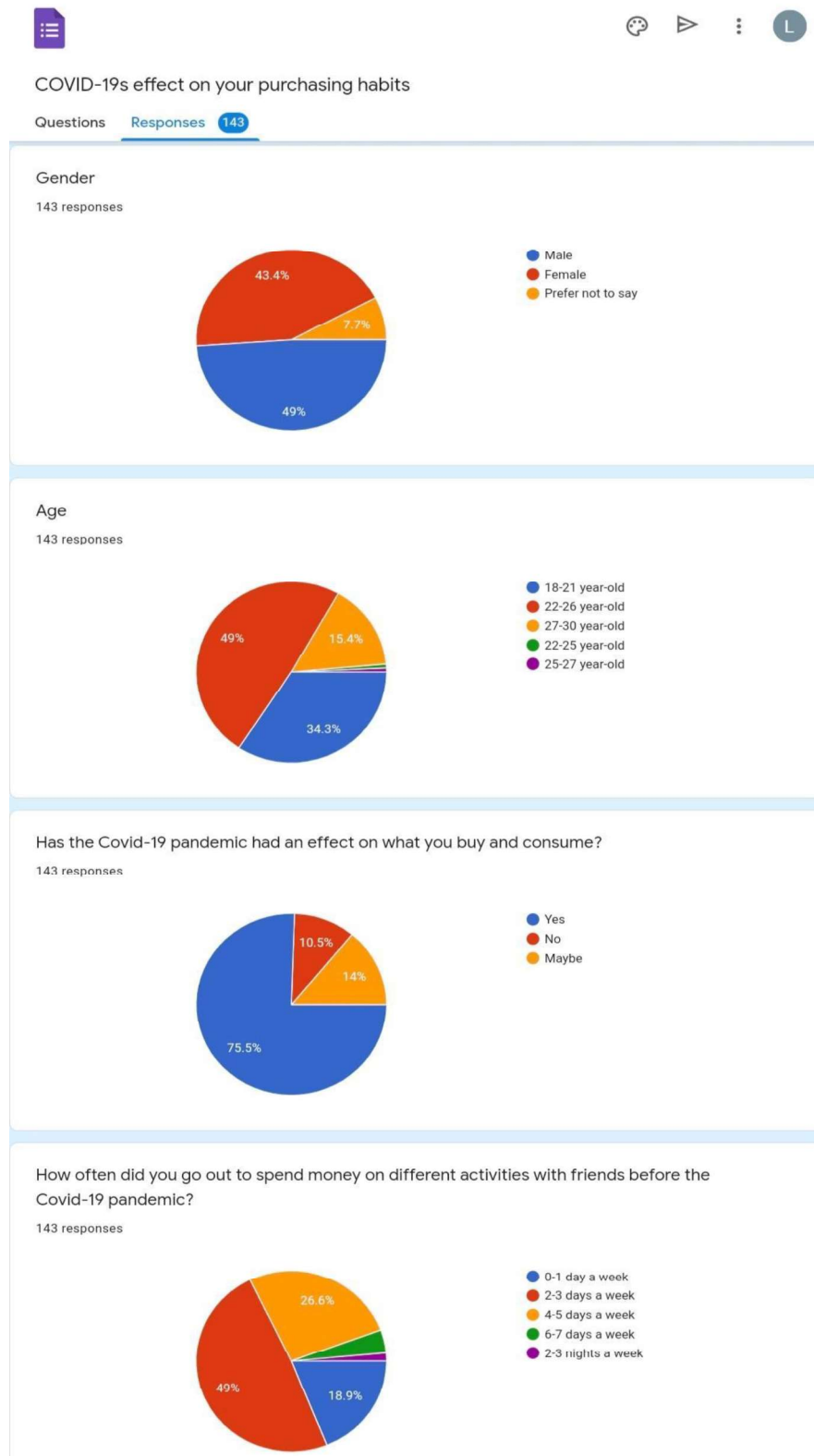
How much do you agree with the following statement: " Before the pandemic, I used not think * too much about what I was buying, nowadays I do".

- Fully agree
- Agree
- Neither agree nor disagree
- Disagree
- Fully disagree

Thank you for participating on this survey!

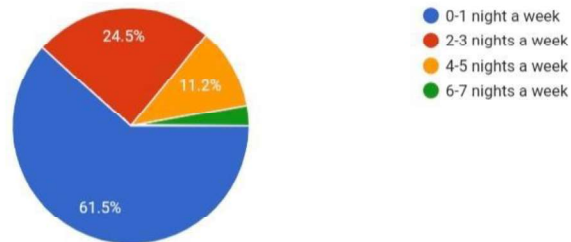
Description (optional)

Appendix 2. Questionnaire results

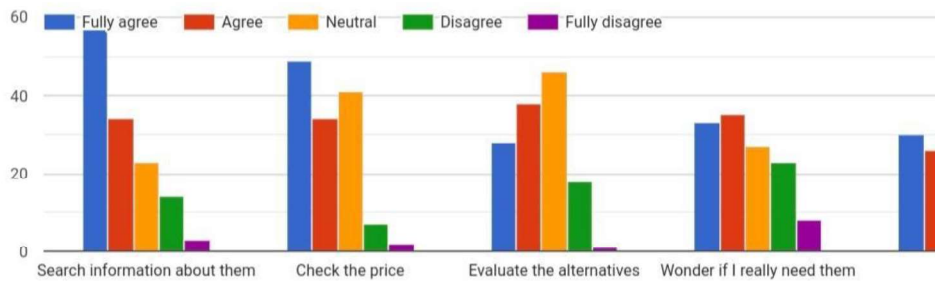


How often do you go out to spend money on different activities with friends NOW during the Covid-19 pandemic?

143 responses

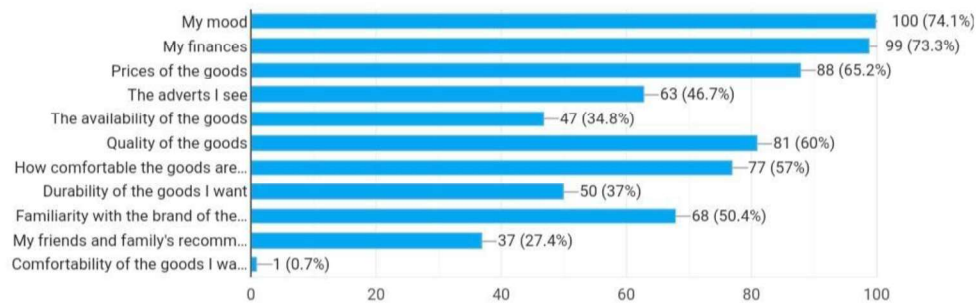


In general before buying goods I...



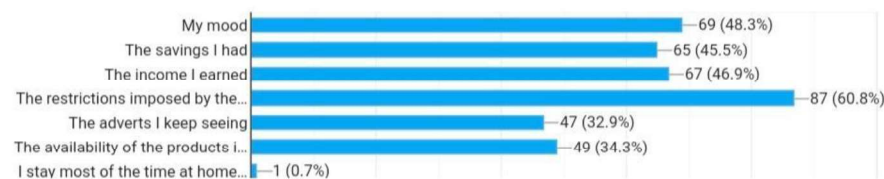
In general, I buy goods based on... (Please check all the boxes that apply)

135 responses



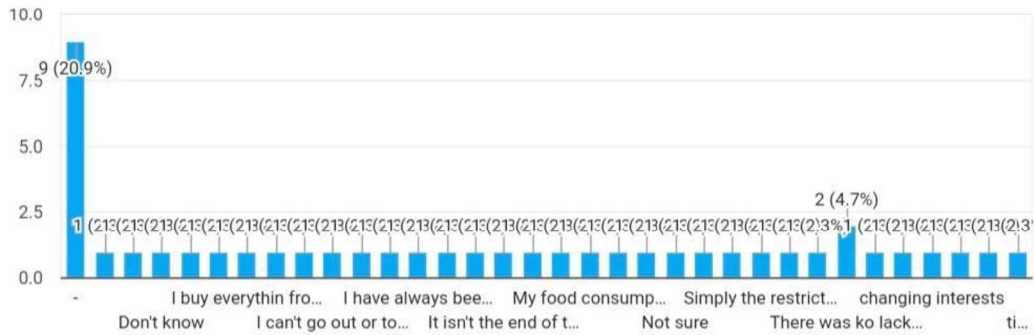
What affected the change in your buying and consumption habits during Covid-19?

143 responses



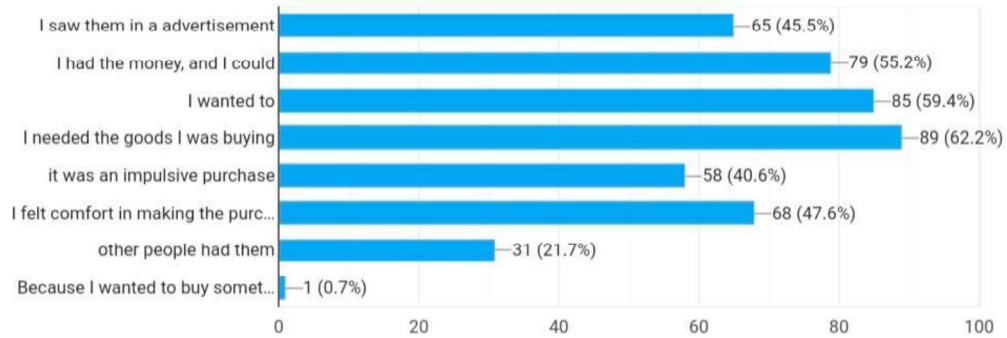
What affected the LACK of change in your purchasing and consumption habits during Covid-19? (Please explain in your own words)

43 responses



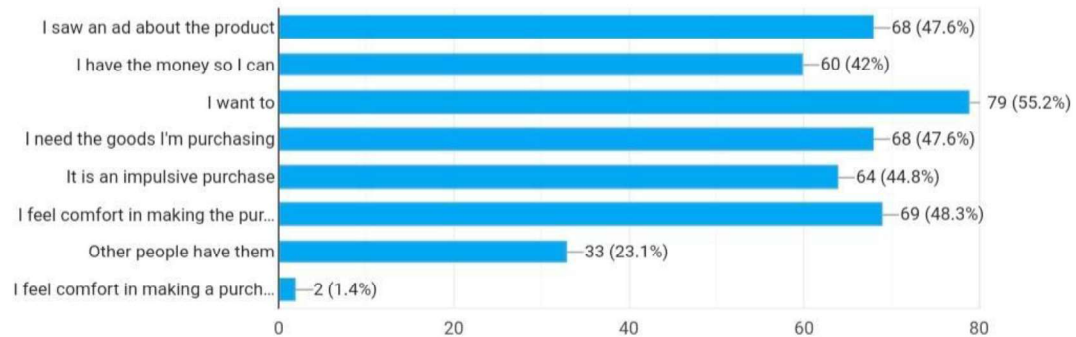
Before the pandemic I bought goods because...

143 responses

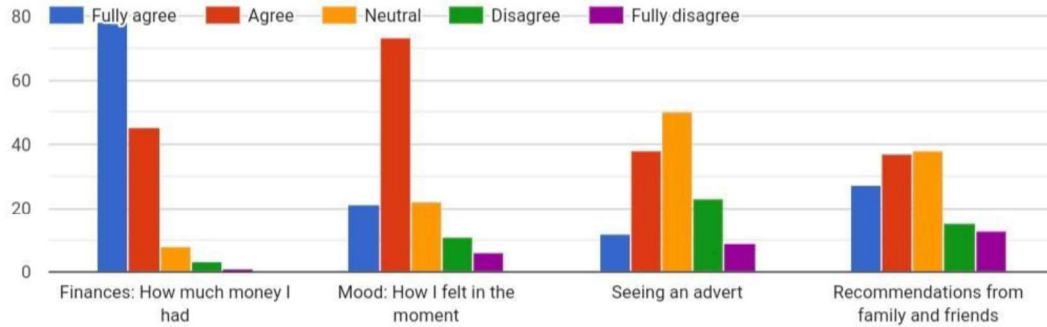


During this pandemic I am buying goods because...

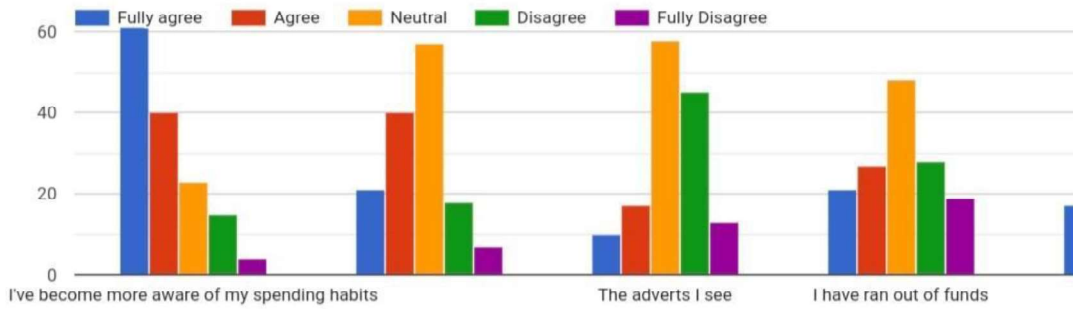
143 responses



Before COVID-19 my purchase decisions were based on (please select the most suitable option)

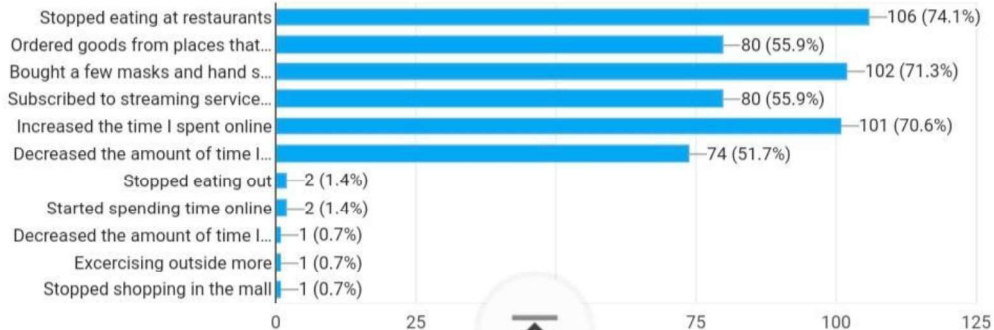


What are the motives behind you NOT making those purchase decisions anymore? Please select the most suitable option.



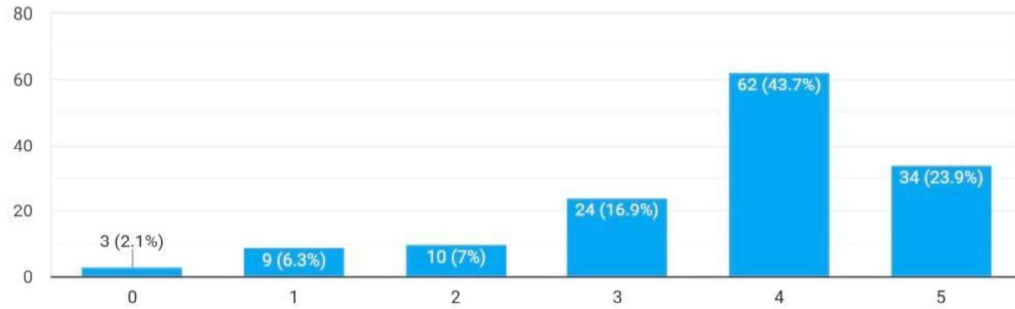
When the restrictions regarding the pandemic were imposed I... (Please check all the boxes that apply)

143 responses



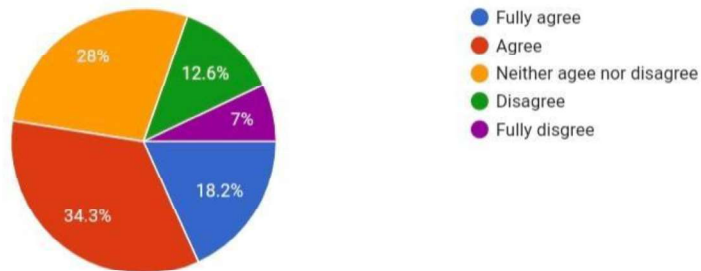
How highly were your purchasing decisions affected by the restrictions imposed by the government

142 responses



How much do you agree with the following statement: " Before the pandemic, I used not think too much about what I was buying, nowadays I do".

143 responses



Thank you for participating on this survey!

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