

**TRANSFORMATION IN CONSUMPTION BEHAVIOR AND  
PAYMENT PREFERENCES OF CONSUMERS (IN DIFFERENT  
GENERATIONS) WITH COVID-19 PANDEMIC**

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**IŞIK UNIVERSITY  
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## **ABSTRACT**

The first Covid-19 case which is called corona virus, was detected on November 17, 2019, in Wuhan, China. With the number of increasing cases, no one thought it would require such radical changes in our living conditions at first. Due to the global and severe corona epidemic, the World Health Organization (WHO) declared global pandemic in March 2020. After this date, the Covid-19 pandemic undoubtedly caused many changes in our lives from politics to economy, from education to consumption. The 21<sup>st</sup> century consumption is emerged from a system established on successful marketing, good sales skills, and persuasion of the consumer. While the concept of marketing was initially related to product's quality; then in the following period, it turned into a system based upon successful marketing, good sales skills, and persuasion of the consumer. However, recent marketing has gained a new identity and has changed its shell as "first create a need, then satisfy that need". In such periods, consumer purchasing behavior changes completely and passes to a different dimension. In this study, we will examine how the consumption behaviors and payment preferences of people have changed. It deals with the results of the studies conducted on this subject in the world.

**Key words:** Consumer Behavior, E-Commerce, Payment Instruments, Covid-19 Pandemic

# TRANSFORMATION IN CONSUMPTION BEHAVIOR AND PAYMENT PREFERENCES OF CONSUMERS (IN DIFFERENT GENERATIONS) WITH COVID-19 PANDEMIC

## ÖZET

Çin’de Wuhan kentinde ilk kez ortaya çıktığı 17 Kasım 2019 tarihinden hemen sonra Mart 2020’de Dünya Sağlık Örgütü dünya genelinde pandemi ilan etti. O günlerde Covid-19 pandemisinin bu derece global ekonomide köklü değişiklikleri doğuracağını hiç kimse öngörmemişti. Bu tarihten sonra maalesef ki siyasetten ekonomiye, sağlıktan eğitime pek çok alanı etkilediği yadsınamaz bir gerçektir. İnsanoğlu tarihin başlangıcından bu yana Covid-19 gibi pek çok salgın hastalıkla mücadele etmiştir. Salgın süresince tüketicilerin ihtiyaçlarında, faaliyetlerinde, tüketim davranışlarında değişimler yaşanmaya başlamıştır. Hem global ekonomide hem de Türkiye’de pek çok şey değişip dönüşürken, bazı şeyler de yok olmaya başlamıştır. Küreselleşen dünya ve artan tüketim çılgınlığı 2020 yılında Covid-19 pandemisiyle birlikte çok büyük bir dönüşüme uğradı 21. yy tüketicisi daha seçici olmuş, böylelikle pazarlamaya da değişim zorunluluğu getirmiştir, ilerleyen süreçte ise başarılı pazarlama iletişimi, iyi satış becerileri ve tüketiciyi ikna etmek üzerine kurulan bir sistem olarak var olmuştur. Ancak son dönemde pazarlama yeni bir kimlik kazanmış “Öncelikle “bir ihtiyaç yaratmak ve akabinde ihtiyacı karşılamak” olarak kabuk değiştirmiştir. Çeşitli ekonomik krizler, doğal felaketler ya da salgın hastalıklar gibi alışılmadık zorunlu durumlar, tüketicilerin ihtiyaçlarının daha farklı bir biçimde dönüşmesine sebep olmaktadır. Böylesi dönemlerde tüketici satın alma davranışı değişir ve farklılaşır. Covid-19 pandemisiyle beraber E-ticaret kullanımı ve tüketici davranışındaki farklılıkları yansıtmak adına bu çalışma yapıldı.

**Anahtar Kelimeler:** Tüketici davranışı, E-Ticaret, Ödeme Yöntemleri, Covid-19 Pandemisi

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## **LIST OF ABBREVIATIONS**

WHO:	World Health Organization
WTO:	World Trade Organization
TÜBİSAD:	Türkiye Bilişim Sanayicileri Derneği
BKM:	Bankalararası Kart Merkezi
AI:	Artificial Intelligence
AR:	Augmented Reality
VR:	Virtual Reality

## **SECTION 1**

### **1. INTRODUCTION**

#### **1.1 Purpose of this research**

The year 2020 has undoubtedly been a year that will not be forgotten in people memories for a long time, with the onset of the Covid-19 epidemic and the bad memories it left in our lives. In 2020, when the whole world was closed in their homes to protect their health, this naturally caused many of our habits to change. One of the areas where this change was clearly seen was in the world of consumer behavior, purchasing preferences and E-commerce.

The data and research for 2020 once again revealed the rise experienced in the E-commerce world with the effect of the Covid-19 pandemic. The results of the data also reveal that there has been a change in the consumer's perception of E-commerce, as the pandemic necessitates social distance. (Iyzico,2020)

The Covid-19 pandemic process, which has caused changes in many areas in a short time around the world, has also affected consumption practices and consumer behaviors. (Erdoğan,2020) Many factors such as curfews applied to reduce the effects of the epidemic, mandatory quarantine periods, stopping of entry and exit between countries, intercity travel restrictions, and the uneasiness of virus contamination due to the inability to maintain social distance in crowded environments have brought about significant changes in consumer behavior.(McKinsey,2020) With the increasing effect of the pandemic, the shopping activities of consumers have started to change. People who cannot physically shop around the world due to quarantine and isolation, have started to meet their needs through E-commerce sites. It can be said that the Covid-19 pandemic process, in which online shopping is on the rise, has seriously

affected the increase in E-commerce applications and the investments in this area such as digital payments. (Gençyürek,2020)

Within the scope of this study, it will be discussed how Covid-19 affects consumer behavior and how it affects E-commerce in a theoretical way. In addition to research papers, current articles and news sources on the agenda were examined, and the changes in the Covid-19 pandemic process were examined also, a summit about E-commerce is attended.

The purpose of this article, is to be a pre-analysis, meaning that researchers can use this research as a guideline and a starting point in order to further analyze with interviews and surveys. This paper which is prepared as a compilation includes the effects of changes in people's consumption habits and online spending on E-commerce in the Covid-19 pandemic, and their preferred payment methods are to conduct a comprehensive study on the sectors most affected by the process.

In the introduction chapter of the study, the scope and purpose of the study are briefly mentioned. In the next chapter, generation map on Turkey and their consumer behavior and their perspective of life also consumer behavior before Covid-19 pandemic and during the Covid-19 pandemic and their effects on E-commerce and payment preferences of customers are discussed. In the conclusion part, the analysis of the studies carried out during the pandemic and the suggestions for new studies are mentioned too.

## **SECTION 2**

### **2. GENERATION MAP ON TURKEY**

#### **2.1 Generational Concept and Basic Classification of Generations**

Generation: It is a group of people who were born in almost the same years, lived under the conditions of the same age, and therefore had similar responsibilities. First scientific method of generation theory was done by Karl Manheim (Manheim, 2011)

##### **2.1.1 Silent Generations**

It is known as those born in the period 1927-1945. They are our great grandmothers, and grandfathers. In other words, we can also interpret the "Republican Generation" for the people of this generation. The generation that works to live ...

This generation constitutes only 7 % of our country. The basic life philosophy of this generation is to obtain the earnings that will meet their needs. Therefore, the consumption behavior of this generation is need oriented. (Altuntuğ, 2012, s.205)

##### **2.1.2 Baby Boomers**

This generation is the Explosion Generation named as the "Baby Boomers" generation born between 1946-1964 years. The reason why people in this period are named this way is related to the rate of population growth of world. In other words, there was a great increase in the annual birth rate during this period. Since technology was not common, they often had to do their jobs themselves. The most important feature of BB's to a different point among all generations is that, they are the architects of the legendary 68 generation. They are also known as a "prescriptive" generation. Loyalty feelings are higher than other generations. They also have a structure that can

work in one place for a long time. Believing in the importance of working long hours in hard jobs, they work with a long-term employment approach. Loyalty also prevails in consumption behaviors. (Altuntuğ, 2012, s.205)

### **2.1.3 Generation X**

This generation members are born between 1965-1979 which are referred to as "Generation X" in the literature. The reason why this generation, called the transition period that way; it is due to the fact that the world started to experience important changes in the said years. It is defined as a generation that is compliant, loyal and gives importance to hard work. The generation X has gone through many transformations such as invention of washing machines and tape players. These generation, which is focused more on money, facts such as individualism and competitiveness have gained more importance. (Altuntuğ, 2012, s.205)

### **2.1.4 Generation Y**

Those born between 1980 -1999 are called "Generation Y". They are the generation in which the difference between generations is felt the most. It is a technology lover, friendly, individual, entrepreneurial, comfortable, and globalizing generation. Changes in living conditions brought them to have different preferences from other generations. They show a lot of respect for talent and success. Therefore, they place more emphasis on personal development and enterprise opportunities. Another feature is they are very open to creative and innovative ideas. In fact, we can call this generation the as social media generation. The reason is, they are a generation that closely follows technology, shoppers on the internet, and they can do multiple jobs at the same time thanks to computers and smart phones. (Gürbüz, 2015, s.42)

### **2.1.5. Generation Z**

Last but will not be the least, "Generation Z" which is defined for those born after 2000s, this generation is a generation that prefers to socialize via the internet rather than with games like dodgeball and hide and seek. This generation, born in the lap of technology and living with technology, adapted to perform more than one job at the same time, in a short time and meticulously. Changes in living standards have enabled the individuals of Generation Z to grow up in a completely different world.

Especially the developments in the field of technology caused the individual characteristics of this generation to be separated from other generations. Generation Z members: It draws a profile that is technology addicted, hasty, has a command of the internet, creative, has multiple attention and multiple decision-making skills, demands everything quickly and consumes instantly. (Altuntuğ, 2012, s.206)

## **2.2 Evaluation of Generation (BB, X, Y and Z)**

Considering the changes experienced over generations, it is seen that there are important developments in almost every generation cycle and there are breaks due to these developments. In this context, the first break that shapes BBs; Fordist production and Taylor has created a scientific quality to the business. (Banu Dağtaş ve Erdal Dağtaş, 2009, s.37) This period, which lasted until the 1970s, was dominated by mass production and mass consumption. While the welfare environment of the 60s ended with the energy crisis, technological stagnation and economic shocks based on these, the world was now meeting with concepts such as limitation, the end of resources and growth in the 70s.

In 1950s marketing was evaluated within the business discipline. The years of the 60s and 70s are accepted as the autonomy years of marketing depending on the understanding of the system. Since the 70's, it has been accepted that marketing is not only an economic change between the business and the customer but has many social and cultural dimensions.

The slogan of X generation was "take them all and return home". The members of this generation, in which differences, history and empathy are prominent, could not develop a realistic worldview because they idealized the past. When it comes to the 80's, it is seen that there is a break again. These years, when the social state understanding was abandoned and neoliberal policies were returned, are the years of transition of enterprises from production-based Fordism to consumption-based postFordism. (Dağtaş and Dağtaş, 2009)

The 80s and 90s periods when socialist countries started to shape the society and people with the transition to the market economy. It is directly related to the Y generation lines. In the 2000s, the world was shaped by environmental disasters, terrorist attacks, economic crises and power struggles, and the internet was a new witnessing era through the Z generation. Especially in the 80's, marketing has evolved

from a practical dimension to a theoretical dimension and with the contribution of postmodernism, there have been very important developments in marketing, consumption, and consumer identity. (Paylan and Torlak, 2009) Looking at the relationship of marketing with generations; it is seen that the consumption behavior of BBs and X's are determined as one track. Although the X generation, marketeers and mass marketing practices have been the dominant in the market. The domination of the market was transferred to the consumer with the participation of the Y generation in consumption. The Ys based on the postmodernist paradigm's approaches such as the mind and the only truth. taking advantage of the expression of differences and the globalization of an unlimited consumption understanding based on this; They have turned to different, private and personal consumption. (Solomon, 1994, s. 4-33)

### **2.3 Consumption Preferences of Generations in Turkey**

Baby Boomers; they are the generation of the post-war and post-poverty period; they approached the consumption rationally. They have behaving in accordance with mass marketing and against the product they are satisfied with them. They have developed a sense of loyalty. Baby Boomers are now the new favorite of marketers as their lifetimes are prolonged and they start to spend their pension funds in areas such as tourism and health. (Uçkan,2007)

Generation X is the first generation to acquire the product with the effect of its emotional ties with the brand, beyond its functional features. They determine its identity according to the brand loyalty. Generation X, which does not lose its loyalty to traditional values, draws a consumer profile that acts as much on emotion as it does on mind. Consumers want to get rid of this situation by developing awareness and return to human values. They emphasize the concepts of ethics and responsibility in personal and institutional structures. According to them, there should be a limit to consumption. They express those marketeers should act within these limits. (Altuntuğ,2012)

Generation Z does not commonly own credit cards. They cannot take the act of consumption alone. It is a generation that marketers attach special importance to, as they are very influential in their families' consumption decisions. Z's are characterized as pure consumers by turning to a personalized, unique, and image-based consumption. Z's, who are better than other generations in terms of education and economy: They

want to buy every product and consume them immediately and then turn to new consumption experiences. Z generations which live the life very fast and they want to fit a lot in this speed. They want funny, multifunctional, dreamy, original and simple products. (Yüzbaşıođlu,2012).

## **SECTION 3**

### **3. CONSUMER BEHAVIORS**

#### **3.1 Marketing Concept in Consumer Behavior**

Companies which are operating in a volatile environment should adapt the internal and external factors in a competitive industry for being successful. External environment factors do not control by marketing managers such as demographic, cultural, economic, social, lawful environment also competition and technological developments. Internal factors are Market, production factors and intermediary firms could control with difficulty. However operating assets, finance, products, staffs, corporate image controlled and managed by marketing managers. Also marketing mix are internal factors of companies which are production, Price, Place and Promotion. Businesses meet the demands and needs of their target customers and offer them the goods and services they desire by using internal and external factors. Companies accepted the external and internal factors as a marketing decision variable. (Kotler, Keller, 2018, s.5-7)

##### **3.1.1 Developments in Marketing**

Marketing concept have changed for 80 years. Marketing theory has been influenced by the political, social, and economic events happening in the world. (Kotler ,2005) The concept of marketing has changed over time: 1. Production Concept, 2. Product Concept, 3. Sales Concept, 4. New approaches in marketing. According to production and product concept, customers were secondary, and producers were as a king and primary figure. Commonly, producers thought like Henry Ford “Every supply creates its own demand.”

Production Concept is claimed to have emerged after the Industrial Revolution in the second half of the 19<sup>th</sup> century. Enterprises started mass production, so unit prices started to cheaper and increase in demand. Enterprises increased the production as far as possible. The purpose of all companies was to focus on producing the greatest number of products with cheapest price but at the end of the day, because they chose quantity over quality, they lost their customers. An example is that there's still a prejudice over products that are made in China. (Koç, 2019 s. 77)

**Table 3. 1** Sales and Marketing Theory (Koç,2019 s. 80)

	Sales View	Marketing View
Starting Point	Place of Production	Market
Focus	Standing crop (goods)	Customer needs
Tools	Sales, Promotion	Integrated Marketing
Results	Sales volume and profit	Customer satisfaction

The product concept is based on the idea that the product services that offer more quality, performance and features can be preferred by the consumer. (Kotler,2005) According to product concept, producer don't care about the thoughts and wishes of the consumer. (Koç, 2019 s.77)

Sales Concept, with the increasing number of enterprises and firms, producing the same type of product and service has increased after 1950s. Businesses have begun to realize that is difficult to sell their products and services without making them different from competitors. There was a belief, there will be no sales without customer visit, sales promotion, and advertisements. (Koç, 2019 s.79) Pressuring sales techniques and manipulating approaches of businesses have been used frequently.

New Approaches in Marketing, integration of *Societal Marketing* and *Social Marketing* theories which means, markets, technology, customers, producers, and production methods have changed thus led to the emergence of new methods in marketing. The new approaches being environmentally and friendly. Businesses want to become familiar with their customers, so they enhanced the concept of social responsibility in marketing. The purpose of the companies were enhanced relations

with society and leave a positive impression on their customers. For example, increasing literacy of girls in a country and after 6 months of postnatal period every baby should take breast milk. (Koç,2019)

Building long term relationship and value-oriented approaches in marketing were the increasing trend at the end of the 1990s. (Grönroos, 2000) Because having long term relationships with customers can made customer loyalty and decreased the prices also newly released products are promoted in the market easily. Especially, internet and e-mail communication facilities made their relationships with customers much easier. Lastly, another new approach in marketing was viral marketing. Using by people comments and feeds with each other. For example, people talking with each other about their positive or negative feedback. Experiences are spreading fast. (Koç, 2019)

**Table 3. 2** Marketing Mix Elements (Koç,2019, s. 86)

Marketing Mix elements	
Product	Customer Benefit
Price	Customer Cost
Place	Customer Convenience
Promotion	Customer Communication

### 3.1.2 Marketing mix elements

Marketing mix are considered as a weapon of businesses. The concept of marketing mix elements has found by Neil Borden and It was proposed by Jerome McCarthy and lastly it brought to the literature by Philip Kotler as 4P of marketing. Product, Price, Promotion and Place are totally called Marketing mix elements:

Product; the product concept is the basis of the marketing mix. Product range, quality, design, properties, brand name, packaging, dimensions, services, guarantee and return process are including product concept in marketing. Also, the life cycle of products and the analyzing of them, testing the products and developments put on market too.

Price; is base price, discount, purchase discount, period of payment, credit conditions are the basis of price. Analyzing the activities of competitors, finding methods for pricing

Promotion; sales promotion, advertisement, sales force, public relations, and direct marketing. Promotion activities as a bridge between product/service and target market.

Place; chain of distribution, content, diversity, locations, inventory, and transportation. (Kotler and Keller,2018, s. 25) It covers all stages of a product or service until it reaches the customer. (Koç,2019)

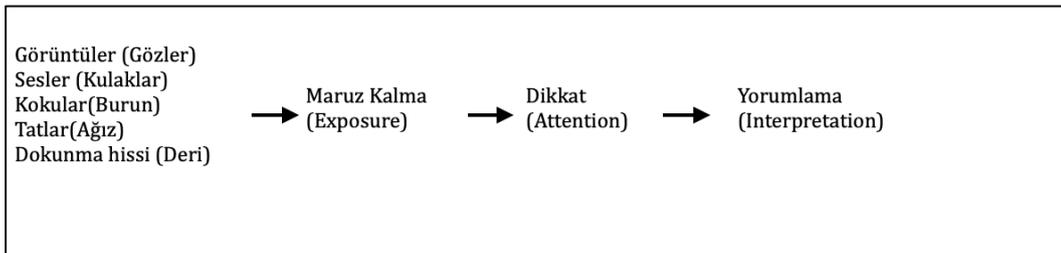
## **3.2 Consumer Behavior and Perception**

### **3.2.1 Fundamentals of perception**

According to German philosopher Immanuel Kant's book which is *The Critique of Pure Reason*, we have perceived the world with our senses indirectly. Rubin's vase and many other studies have investigated the effects of figures and ground on perception by studying shape and painting. According to Rubin's research, every different person sees different figures. Rubin's vase theory adapted consumer behaviors directly: Communication stimulus sent to the consumer about a product or service may be perceived differently by different consumer groups. (Hasson, Hendler, Bashalt,2001, s.744-753) For example, advertisements, public relations, and marketing communications. According to Consumption Behavior theory the perception of consumers can change with demographic geographical, psychographic, sociological, lifestyles differences. Perception may be different when various characteristics, interests, past experiences, emotions, many features of the perceived object, and some factors related to the perceived environment and individual characteristics, which may arise from these features. (Koç,2019,s. 99) The consumer purchase a product at the end of the learning phase. Information about the product should determine and stored in memory. Information, emotions, and images about a product to be stored in memory, the consumer should be aware of the messages about that product and pay attention to the so he perceives.(Koç,2019,s.100) Marketing managers, who understand the concepts related to perception and perception well, ensure that the products and marketing messages suitable for the target customers are

produced and ensure that the consumer develops a positive attitude and behavior about the product so what is perception ?

Perception is the process of people trying to understand their environment through their five senses. Customers wants to touch, smell, taste the product which is purchased and understand it. Perception is not only sensation with five senses but also a process which is getting information, interpreting, and explaining the meaning. Not only reality for people but also how it is interpreted is essential. The perception of the outside world affects how individuals evaluate and perceive themselves, other people, their environment, and the products offered to them. Thus, perception affects all behaviors in general, including purchasing and consumer behavior. Everyone's perception may be different, but some basic elements are similar. Perception is about consumption behavior. (Koç,2019)



**Figure 3. 1** Process of Perception (Solomon,2004)

Perception tries to perceive the new information coming to the consumer sense organs by comparing them with the old information and schemes in their brain. Therefore, old experiences play an important role in perceiving other people, events, and objects.

### **3.2.2 Consumer Behaviors with sensory systems**

Every moment, thousands of information comes to people's brain again and again. Marketing managers and staff of marketing departments using sensory systems effectively for their advertisements and media communication campaigns. Environmental stimuli influence the consumption behavior of customers. This theory called atmospherics by Kotler in his 1973 publications. A music that is heard, a cloth which is touched, can lead people to very different emotions.

According to Wood works, on young people between the ages of 18-24, the most effective factors in making the purchasing decision of some products were investigated. How much impact have on purchasing decisions for 5 senses? Total score of feeling and seeing is higher than other senses for take a purchasing decision. (Wood,2004)

*Seeing:* The sense of sight is the sum of features such as light shape, color, movement, and depth. It states that the color, light, size, and shape of the image affect the purchasing intentions of the consumers. (Kotler,2014). Blue is stimulating the pleasure point of human brain. (Summer, Hebert,2001) From the point of view of marketing and consumer behavior, vision includes the shapes of products and designs, packages, packaging, colors, logos and emblems, fonts, sizes, characters and fonts used in marketing communications, and hundreds of similar elements appealing to the sense of vision. Therefore, marketers who think vision is important to the consumer pay so much attention to the design of a Chanel perfume or Absolut vodka bottle and spend a lot of money on the design of the bottles for these products. (Koç,2019, s.112) Consumers normally think that the package and packaging of a quality product will also be of good quality. In addition to the shapes of the products, the colors are also great importance in terms of vision. Various studies have shown that colors facilitate reading by 40%, comprehension by 73%, and learning and remembering by 55% - 78%. (Embry,1984). Studies shown that; while customers are affected by 15 % of other stimuli in their product purchases, they are affected by the color of the product or service environment at a rate of 85 % by the way, the color is 80% effective in recognizing the brand. (Lam,2001) Studies show that the colors on a detergent dispenser can influence consumers' perception of that detergent's cleaning power. (Mlodinow,2013)

The sense of color is also of particular importance in terms of the age and gender of the consumers. According to research, women's perception of color biologically is superior to men. This situation draws the attention of marketing managers. (Koç,2019)

*Smelling:* The sense of smell is formed when the scent particles in the air are carried to the human nose. When the scent particles coming with the inhaled air reach this area, the scent cells are stimulated. The sense of smell can be the main motivator in purchasing various products. (Wolfe, Busch,1991) The products where the smell is most effective are soft drinks, body care products, skin care products, dishwasher and washing machine detergents, coffee and cigarettes. (Laird,1932) It has been observed

that the odor in the environment significantly affects the purchasing behavior of the consumer. (Gulas, Bloch, 1995)

It has been proven that scent signals reach certain distribution centers on the inner surface of the nose, where similar signals are collected and transmitted to the brain membrane by means of a nerve cell appropriate for each signal. The perceived odor sample is compared with the data in a kind of odor bank where the past odor impressions are stored in the human brain, and in this way, people do not forget the smell of a cake or pastry made by their mothers in their childhood. (Koç,2019)

*Tasting:* Taste, in general, means noticing and recognizing stimuli dissolved in the mouth. The sense of taste is first perceived by taste bodies. Today, tasting campaigns in supermarkets are an important promotion and sales promotion element. (Koç,2019)

*Hearing:* Sound can be defined as an auditory impression caused by air molecules, vibrations or small air pressure changes caused by these, which affect the human ear and create the sense of hearing. According to Confucius the ear perceives faster than the eye. While the mind can understand a spoken word in 140 milliseconds, it can understand a printed word in 180 milliseconds. In addition, what people hear stays in their memory longer than they see. According to Bolivar's experimental study, while the wolves in the forest were shown to the subjects, both the sounds and images of wolves were shown to the second group. In the absence of sound, no emotion formation occurred in the subjects. (Bullerjahn, Güldenring,1994) Also another study shown that, the tempo of the music significantly affects the behavior of customers and sales. (Milliman,1982) Listening to music increases dopamine release in the body and it affects the moods and purchasing intentions of consumers. Marketing managers try to communicate with consumers using their hearing.

*Touching:* Skin is the largest organ of our body. Thanks to the sensory bodies, it allows to feel pressure, pain, heat and cold. Softness and smoothness increased pleasure and arousal and positively affected the purchase. (Sonneveld, Schifferstein, 2008) If there is a positive feeling, when consumers touch fabrics in clothing stores, the consumer takes a step towards purchasing.

### 3.2.3 Subliminal perception and persuasion in consumer behavior

Subconscious perception refers to perception below the perception threshold. In other words, it refers to perceiving something without being consciously aware of it.

Perception on people's perception thresholds, that is, conscious perception, is called supraliminal perception. Basics of subconscious perception: The constant repetition of a weak stimulus, unconscious transmission of sexual stimuli. (Koç,2019, s.159)

Movie operator who is James Vicary conducted marketing experiments in New Jersey, USA in 1950s. Basically; during the movie break showed some messages: “Eat popcorn and drink coca cola. “After this message the sales of popcorns increased by 58%. (Koç,2019) Some researches in recent years have shown that exposing to advertisements affects customer purchasing behavior, reminding the need, and triggering the purchasing behavior. (Chartrand,2005)

According to Freud, an important part of human behavior is caused by motives in the subconscious. According to Freud, the habits and desires acquired by human beings from the outer world are gathered in the subconscious. These desires arise through dreams. According to Freud, there are two basic motives that motivate human beings: Preservation and Procreation. (Koç,2019)

**Table 3. 3** Perception’s influence keywords (Koç,2019)

<b>Perceiver factors</b>	<b>Detected object factors</b>	<b>Situational factors</b>
Past experiences	Novelty	Situation
Physiological Features	Motion	Place
Selective Perception	Sound	Mood
Defense in perception	Size	Emotional Situation
Attitude	Background and Position	Environmental Situation

### **3.2.4 Factors that influence perception**

There are several factors which influence perception, it will show that below in a table:

- Perceiver factor in perception
- The factors about detected object
- Situational Factors in Perception

### **3.3 Learning and Memory in Consumer Behavior**

In the consumer decision-making process, the message should be learned by the consumer after the consumer perceives the marketing messages by attracting attention. Learning requires not only learning something, recording information in the mind, but also changing the behavior of that person because of learning. According to consumption behavior, learning can explain with changes of customers behavior and purchasing (Tolman,1948)

#### **3.3.1 The theories about learning**

- **Cognitive Learning**

In cognitive learning, the effect of inner thinking and mind process occurs. Consciousness and purposeful learning are in question.

Behavior can change according to changing conditions in a way that will help the individual reach the goal. According to the cognitive learning theory, learning is the process of trying to give a meaning to what is happening around the individually. If a consumer thinks, they watch in an advertisement that the product will solve their problems and they need the product, cognitive learning has taken place. In other words, Cognitive learning named as the theory of Piaget. According to Piaget Theory, Cognitive learning include: Learning, knowing, understanding and interpretation. It is the general name of conscious mental activities. Learning Theory elements: Drive, motive, clue, response, and reinforcement and storing. (Duska,Whelan, 1975)

People using their memory for cognitive learning process. Memory is a storage place for information and experiences. Also, memory have recall ability too. (Lindstrom, 2012, s.78)

People's memory has 3 stages: (Kardes,2001)

- Sensory memory is concerned with remembering an object after looking at it for a certain period of time. For example, smelling perfume.
- Short term memory activation is about rehearsal and reminding.
- Long term memory: The transfer of information from short-term memory to long-term memory depends on protein synthesis. Information which is stored in long-term memory is not lost in theory.

- **Classical /Reflexive Conditioning Theory**

Russian physiologist Ivan Pavlov's studies on dogs form the basis of classical conditioning in learning. Pavlov studied the digestive systems of dogs and how they react to various foods and produce psychic secretion. In the first stage of the experiment, the dogs used in the experiment did not salivate when the bell rang. The bell was rung before the dogs were given food, and over time the dogs began to salivate each time the bell was rung. (Bitterman,2006)

Three principles are important in reactive conditioning fundamentally:

- **Repetition** is very important for conditioning to happen. For an advertisement to be learned by consumers, the advertisement message must be repeated many times.
- **Stimulus Generalization** The use of similar brand names, logos, slogans, and colors by companies producing products that imitate famous brands is also related to stimulus generalization.
- **Stimulus Discrimination** Manufacturers want the products they produce to be original, to distinguish them and not to buy imitations. (Koç,2019)
- **Instrumental/Operant Conditioning Theory**

In operant conditioning, it is learned to give various behavioral responses from the experiences acquired, albeit by chance. In operant conditioning, behavior is performed in anticipation of obtaining positive results or avoiding negative consequences. (Rescorla,1988) A behavior learned through operant conditioning often occurs later in the same situation.

When the object is encountered, benefit in operant conditioning turns into an automatic and reflexive behavior without evaluating the harmful side. (Carver, Scheier,2000)

Also, brand loyalty can be created by operant conditioning. People prefer products that make them happy. In motivational conditioning, it will happen through positive reinforcement, negative reinforcement, punishment, forgetting and extinction. (Koç,2019)

- **Social/Observational Learning Models**

Social and observational learning is about the consumers choosing a behavior because of the behavior of the people around them. Modeling and social learning take place through observation. According to Kolb's studies which is experimental learning theory, there are various bullets: (Kolb,1984)

- Concrete Experiences
- Observation and thinking
- Abstract thinking and conceptualization
- Making active experiments

### **3.3.2 Factors which influence memory**

There are various factors which influence the memory:

- Physiological Factors
- Situational Factors
- Repetition
- Primacy and Recency
- Familiarity
- The Saliency of the claim or promise for marketing
- Mystery in Marketing communication
- Factors which influence forgetting

### **3.4 Consumer Behavior in Motivation and Involvement**

The word of motivation means movement in Latin as *Movere*. Motivations or motives are the reasons that move people up and move them. To understand consumer behavior, it is necessary to understand their needs and their motivations. The factors that affect consumers when purchasing a product are as follows:

- Customer groups only purchase products which has high prestige value.
- Another group choose both high prestige and latest products.

- Another group of consumers ready to pay too much money for higher prestige products.
- Last group do not interest in the prestige of products.

Sigmund Freud did a psychoanalysis and motivational research. According to his study, hidden needs and impulses in the subconscious form the basis of human personality and motivation. (Hold,1989)

### **3.4.1 Properties of instinct**

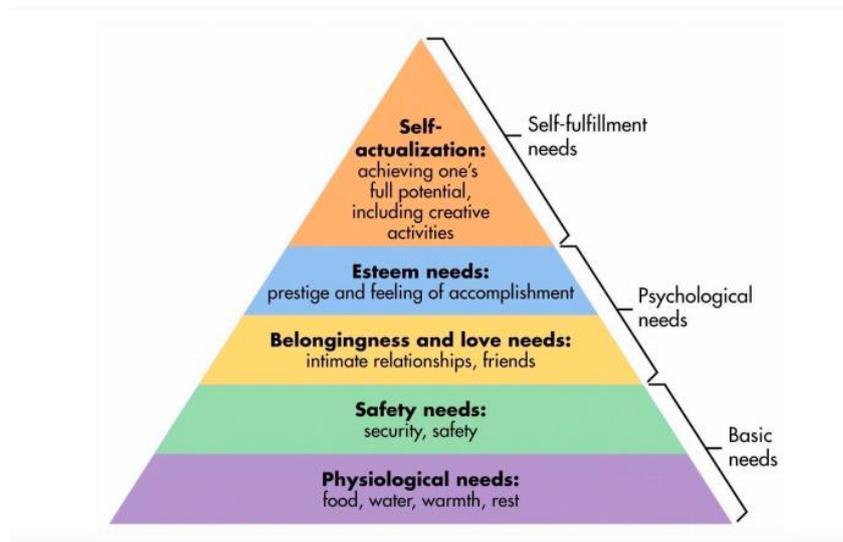
Motives guide the actions. Motives determine what, when, and how to do what to meet the need. There are many groups of motives:

- Primary and Secondary Motives: Primary motives direct the consumers to product category. The primary motive is often associated with the efforts of businesses marketing products that create a new market or segment with a new product to educate potential customers about that new product.
- Rational and Emotional Motives: There may be rational and emotional reasons that motivate people to buy products and services. Emotional motivation is a tool that can predict feelings of superiority, prestige, power, elegance, and admiration from other people.
- Conscious and Unconscious Motives: Consumers have hidden motives that they are unaware of. Consumers perform most of their purchasing behavior reflexively. (Johansson, Hall, Ollson, 2005) Unconscious motives influence dreams, fantasies and purchasing decision of consumers. Various needs and impulses in the subconscious of consumers lead them to buy certain products and brands. (McClelland,1987)

### **3.4.2 Consumer behaviors and needs**

The need arises when the hemostatic balance is disturbed and a sense of lack is noticed. People are satisfaction oriented, so they want to be satisfied. The longer a need is not met, the stronger the motivation for that need. (Koç,2019)

### 3.4.3 Analyzing the Maslow's Needs' hierarchy model



**Figure 3. 2** Maslow's Pyramid

- Physiological Needs, its studies people to spend all their basic lives to continue. The marketing of many food and beverage products is directly related to the satisfaction of physiological needs.
- Safety Needs, the instinct of life in humans emerges as a need to constantly protect themselves from physical and psychological threats and dangers.
- Social Needs: Human is a social entity. It is very difficult for individuals to live alone. People have needs such as belonging to a group, to love, to be loved, to be liked. It can be said that all cosmetic products are related to social needs to be liked, loved, and accepted. (Rilling, 2002),
- Esteem Needs: People by nature, on the one hand, want to belong to a group and identify with that group because of their social needs. On the one hand, they need to be different from the people in that group, to stand out, to be privileged and to be superior. Respect and prestige need, and social needs can be in conflict with each other.
- Self-Actualization: This is the need to constantly do the best that one can do in life.

### **3.4.4 Motivational conflict in consumer behavior**

Although people are constantly looking for balance in their lives, they often change their desires and values, cultural and social characteristics, etc. tends to live among the elements.

- Approach-Approach Conflict: It is the conflict that an individual experiences when he wants two things but must choose one for various reasons. Opportunity cost in economics is the basis of compliance conflict. (Mill,1848)
- Avoidance-Avoidance Conflict: People's having to choose one of two options, neither of which you want to do. Consumers choose the option which thinks is least harmful for them so choose the lesser of two evils.
- There are Approach- Avoidance Conflict which is something you want to do has both positive and negative consequences. Announcing to consumers that hedonistic products have no negative aspects or that they are unimportant is approach-avoidance conflict too. (Koç,2019, s. 259-264)

### **3.4.5 Consumer behaviors and involvement**

Involvement can be defined as a cognitive response that the consumer uses to overcome uncertainty. The formation and degree of involvement depends on a variety of reasons: (Kotler, Armstrong,2010)

- Emotional Factors: pleasure and liking for a product
- Self-expression factors: The identity of consumers and purchasing behavior relationship
- Centrality: Importance of Product, activity and experiences for consumers.
- Risk Factors: Probability of making false choice
- Consequence of risk: The importance of negative consequences when a wrong decision is made by consumers.

The involvement of consumers against to a product, a brand, a purchasing decision and marketing communication campaigns. Marketing managers wants to increase the involvement for their products and services. (Havitz, Dimanche,1999)

The involvement influence by perception of individualism, fundamental values, purposes, needs, personality, personal qualifications, and experiments of consumers.

### **3.5 Consumer Behavior and Attitude**

Attitude to some objects around us, our thoughts on people and events. our feelings and actions cover. Another definition of attitude the person's object, blood, or environments positive or negative response to the tendency to show.

## SECTION 4

### 4. PURCHASE DECISION PROCESS E-COMMERCE AND DIGITAL PAYMENT SYSTEMS

#### 4.1 E-Commerce and Historical Background in Turkey

Advances in Information and Communication Technologies have put the world in a rapid transformation process. Globalization, which is one of the greatest phenomena of our age, owes its development to the progress in information and communication technologies. Like many technology revolutions in the past, the internet has radically affected the way people communicate, do business, and process information. But unlike other technologies, the internet has made an incredible progress in a very short time. (Evans, Wurster, 2000)

The definition of e commerce; all business transactions involving individuals and institutions that rely on the processing and transmission of digitized written text, sound and image given by OECD. According to World Trade Organization's (WTO) definition: Electronic commerce or e-commerce is defined as "the production, distribution, marketing, sale or delivery of goods and services by electronic means". An e-commerce transaction can be between businesses, households, individuals, governments, and other public or private entities. (WTO web)

#### 4.2 Types of E-commerce

When the reciprocal parties in electronic commerce are examined, we come across four different types:(Nemat,2011)

**Business to Business:** It is intra company trade. Businesses can obtain the raw materials or intermediate goods they need to produce from another business, and they

can do this through electronic commerce. This type of businesses only trade between businesses with the dealers they have established among themselves. Alibaba.com is the world's largest B2B electronic commerce platform which was established in 1999 in China

**Business to Consumer:** If businesses sell the goods or services, they produce to the end user, that is, to the consumer, this type of business-to-consumer electronic commerce. The target audience is individual consumers. Here, consumers shop from businesses' online shopping sites or using their applications. Hepsiburada.com, Biletix.com, Yemeksepeti.com, Amazon.com are examples of B2C e-commerce platforms.

**Consumer to Consumer:** Consumers can put the products they previously purchased on online shopping sites, websites they own or on any other digital platform and offer them for sale to other consumers. eBay is the most popular electronic commerce site in the world where shopping is done with this method.

There are also indirect parties that help to ensure the functioning, security, and control of electronic commerce between the parties. Among them; buyer, seller, banks, brokers, shipping companies, insurance companies etc. countable. Electronic commerce between the Company and the Consumer has increased by 25% every year since 1995, increasing its transaction volume exponentially.

It can be mentioned that factors such as the young and dynamic internet population in Turkey, improving infrastructure, developing security measures, attractive conditions offered in the internet environment, and previous positive experiences are the factors supporting the upward trend in e-commerce.

According to BKM data's: The e-commerce figure, which was announced as 1.1 billion TL per month in January 2010, shows an increase of 73% compared to January 2009. (BKM,2009)

### **4.3 Developments for E-commerce in the World**

According to some studies, consumers can divide to groups to their online consumption behaviors: (Hann, Terwiesch,2003)

**First Group** is New Entrants (5%): Those who are new to the Internet, the majority of whom are elderly, and among the other six groups, they enjoy shopping online the least and spend the least time on the net.

**Second Group** is Time Sensitive Materialists (17%): This group is focused on saving time and getting the most suitable environment, they are not focused on reading product reviews, comparing prices, and following discounts.

**Third group** is Clickers (23%): Members of this group are mostly housewives who tend to shop online but prefer offline purchases. They have reservations about the reliability and quality of online purchasing and prefer to buy from shopping malls.

**Fourth group** is Addicted, Online, and Single (16%): The majority of this group is high-income young, single men. They stay on the Internet the longest, play games, download programs, and frequently do online banking, investing, and shopping.

**Fifth Group** is Hunter-Gatherers (20%): Most likely, they are married, between the ages of 30-49 and have two children. They often go to sites that offer analytics and get reviews and comparisons of products and prices. They seek and hunt for campaigns.

**Sixth Group** is Brand Addicts (19%): They go directly to the commercial site addresses they know; these are the members of this group who are most satisfied with online shopping and spend most of their time online.

The reasons for increase in E-commerce:

- **Active Internet User Population:** As with the world population, the largest contribution to the Internet population now comes from developing countries. Internet penetration in developed countries has reached a certain level of maturity. In underdeveloped and developing countries, increasing young population, low internet and E-commerce penetration make these geographies important markets. While developed countries are setting new standards for the internet economy together with China, developing countries are triggering growth.
- **Volume of E-commerce:** Global retail E-commerce volume reached 1.6 trillion dollars as of 2016. While developing countries accounted for 32 % of the volume in 2011, today this rate has reached the level of 59 %. In 2020, 64% of the total volume is expected to be created by developing countries. China, which now has the world's largest E-commerce market, has a great influence on this change.
- **The Penetration of E-commerce:** The share of E-commerce in the world, which was 3.6% in total retail in 2011, increased to 8.5% in 2016. In 2021, this rate is expected to reach 13%.

- **The Increasing Rate of Smartphones:** Thanks to the increasing smartphone penetration, mobile has become one of the main factors shaping the next generation commerce. As of 2016, 44% of e-commerce transactions are made from mobile devices. The increase in the prevalence of cheap smartphones is one of the most important factors in the increase of smartphone penetration and thus mobile commerce.
- **Omni Channel:** The shopping experience that started with a single channel is moving towards omni-channel (full channel) and cross-channel boundaries in commerce are removed. The increase in mobile is one of the main factors triggering the transition to omni-channel. Therefore, for sustainable success, traditional retailers also need to invest in online commerce and digitalization.
- **Technological Developments:** Technology trends that remove the boundaries between offline and online and increase the level of consumer experience and knowledge in many areas are also reshaping commerce. Technological trends such as chatbots (virtual customer representatives), personalized offers, drone delivery will significantly affect the near future of commerce, starting (Tüsiad,2014)

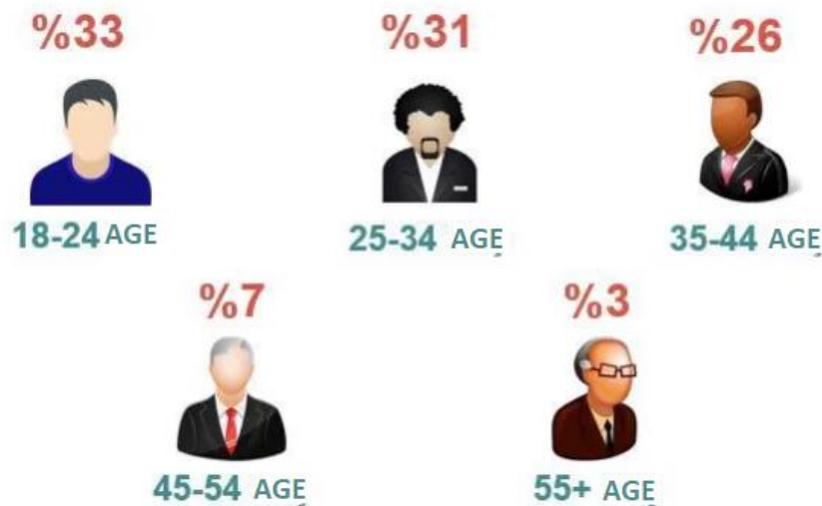
#### **4.4 Developments for E-commerce in Turkey**

According to the 2009 data of the Turkish Statistical Institute, it is stated that 30% of the households in Turkey have internet access and 38% of individuals aged 16-74 are considered internet users. In other words, with a rough calculation, we can assume that the E-commerce market target audience in Turkey has reached 25 million.

When we look at the number of official internet users, the number of subscribers and the computerization rates in Turkey, we encounter constantly rising curves; The number of internet subscribers, which was 1.2 million in 2003, reached approximately 5.8 million in 2008, and the number of personal computers, which was 3.5 million in 2003, reached 5.8 million in 2008 in the same way. The number of internet subscriptions that reached the number of computers as of 2008, that is, almost 100% internet access per computer, shows us that the main obstacle to the spread of the internet is the acquisition of computers and the need to increase the number of computers somehow. And this reveals the reason why Turkey, which is the fourteenth

in the number of Internet users, is almost the sixtieth in the world with a 30% ratio of Internet users to the total population.

According to BKM’s data, here are some statistics for Turkish e-commerce, the most common time for online shopping is 11:00-12:00 and 13:00-15:00 in the day and 22:00-00:00 at night. 27% prefer partial payment. The average payment volume is 266 TL and the most popular days for shopping are Monday and Tuesday. The age profiles can also be seen in the image below. (Yazıcıoğlu,2016)



**Figure 4. 1** Age pattern among E-commerce users

Another analysis done by a marketing expert at Trendyol, is defined as follows (Ünel,2016)



**Figure 4. 2** Reasons for E-commerce usage

## **4.5 Instruments of Payments**

On a global scale, traditional payment methods have been replaced by alternative methods such as online or mobile payment. Thanks to new methods, the number of payment systems has increased considerably. E-commerce, which adds a new dimension to shopping, is a fact that every brand and business cannot ignore in the world. It is inevitable especially for institutions that want to become a global player and enter new markets. (Iyzico,2020)

According to Tübisad data's (IT Industry Association in Turkey); the E-commerce growth rate was measured as 42% in Turkey. The turnover made in line with this result is It was announced as 59.9 billion TL. The average annual growth rate of the sector between 2014 and 2018 was 33 percent.

### **4.5.1 Credit cards and debit cards:**

Credit card is one of the most preferred payment methods of E-commerce sites. Credit cards, which have more than 22 million users, are valid for all online shopping. The fact that it is easy to use and has discount and installment options makes the credit card advantageous among other methods.

When paying with a card, customers can enter their bank or credit card information in the relevant fields and make their purchases in seconds. For the secure completion of card payments, methods such as authentication via SMS password and entering the CVC code for card verification are used. An SSL security certificate is required in order to shop with a credit card on an E-commerce site.

### **4.5.2 Virtual cards**

They are among the preferences of those who shop on E-commerce sites recently. Developed for customers who do not want to use their credit or debit card directly, virtual cards bring many advantages. Virtual cards are created over the internet branch of the banks and the desired amount of money is transferred. One-time use and the ability to set balance limits by the cardholder makes virtual cards attractive to users. Virtual cards are also advantageous because they can be deleted at any time. (Mckinsey,2020)

### **4.5.3 Payment at door**

The cash on delivery method is generally preferred by customers when shopping from companies they do not trust. With this method, customers make the payment upon delivery of the product. Payment can be made by cash or credit card at the door. It is widely used in our country. (Mckinsey,2020)

### **4.5.4 E-wallet**

It is an electronic wallet where credit cards or digital funds can be defined in one place. In the E-wallet payment method, users must define their card information for once. For subsequent purchases, instead of entering card information each time, payment is made with the "electronic wallet" option. E-wallet (electronic wallet) is also known as digital wallet. (Mckinsey,2020)

### **4.5.5 Direct carrier billing**

Direct Carrier Billing (DCB) is an alternate type of mobile payment method that consumers make purchases and add the charges these transactions incur to their mobile phone bills. (Mckinsey,2020)

## **4.6 Changes of Payment Preferences of Consumers during Covid-19 Pandemic**

With the emergence of the COVID-19 epidemic, it is still unclear how long the negative economic outcomes will last all over the world. In particular, the introduction of a total or partial curfew in many countries has caused the COVID-19 outbreak to significantly change consumer behavior and reshape the industry. While physical stores in particular are adversely affected by the epidemic due to the measures taken and customer preferences, online retailers are constantly gaining customers by increasing their sales volume. Consumers have started to prefer E-commerce, which is the fastest and most practical way to meet their needs in the pandemic environment. E-commerce is a method that reduces physical interaction to zero, except for receiving the cargo. However, direct access to the product is extremely important not only in terms of health, but also for reasons such as practicality, time, and energy savings. With this study, we are examining the impact of an infectious disease, Covid-19, on

E-commerce and evaluating the demand changes for different products and product groups in the context of E-commerce. (Güven,2020)

Before the pandemic, the trend of using E-commerce was already increasing: In Echo E-Commerce Summit, İstanbul; November 19, 2019. As shown below: While 4% of the consumers in Turkey prefer to pay by EFT and money order, 11% prefer to pay at the door, 85% use virtual POS with credit or debit cards. (İş Bankası,2019).



**Figure 4. 3** Echo E-Commerce Summit, İstanbul November 19, 2019.



**Figure 4. 4** Echo E-Commerce Summit, İstanbul November 19, 2019.

As shown above, the share of E-commerce in the business volume is gradually increasing regularly between 2014 and 2019 years. In 2020, during the Covid-19 pandemic E-commerce increased its trends rapidly.

As shown below, datas of Hepsiburada which is most popular E-commerce domain in Turkey. Before Covid-19 pandemic; there were 150+ visits, 20m + unique users, 15 m+ app downloads, 25k+ hepsiexpress delivery, 95% + Brand Awareness make them leader in sector in Turkey. In addition, hepsiburada increased its E-commerce volume during the pandemic regularly. (ECHO,2019)



**Figure 4. 5** Hepsiburada data before Covid 19 Pandemic

Furthermore, according to Gemius Turkey, it has announced its E-commerce user profile in Turkey. According to the report, in the last quarter of 2020, 95 out of every 100 internet users enter an E-commerce site. Although the coronavirus pandemic has negatively affected many sectors, the E-commerce sector has found its way greatly increasing its profit share in this process. According to the data obtained by Gemius, there were 59 million internet users in Turkey in the last quarter of 2020. Among these users, the number of people entering E-commerce sites has reached 55.8 million. The Gemius Turkey data states, Turks spend an average of 9.5 hours a month on E-commerce sites. This period has increased to 15 hours, especially in November 2020, when there are intense discount campaigns such as Magnificent Friday (aka. Black Friday). Trendyol is one of the most preferred sites. Explaining the media preferences of users using E-commerce, Gemius Turkey stated that the most prominent categories are sports, games and music; and that 77 percent of visitors using Netflix also use E-commerce sites. (Gemius,2020)

The worlds the new payment methods chosen by consumers during the Covid-19 Pandemic process are shown in the table below:

**Table 4. 1** World Payment Report Oct 6, 2020, Capgemini

<b>New Payment Methods Used by Consumers Worldwide During the Coronavirus Pandemic, Aug 2020(%)</b>	
41 %	Of cash users tried a contactless card
31 %	Of these users went to competitor bank
35 %	Owned a card added to an e-wallet
27 %	Experimented with QR code payments

There are too many changes between 2019 and 2020 years in people consumption and payment preferences. As shown in Iyzico Consumption Preferences Report:

Credit card usage, which was 84% in 2019, decreased to 79% in 2020. The share of credit cards in the number of transactions, which was 69%, decreased by 7% in 2020.

The debit card usage rate, which was 16%, increased by 5% in 2020. The debit card usage rate, which was 31% in the number of transactions, increased to 38%.

In 2020, it increased to an average of 168 TL, with 214 TL in credit card transactions and 93 TL in debit transactions. The increase in online shopping has increased in shopping cart volumes too.

In 2020, an increase in E-commerce trend was observed in some sectors due to the social distance required by the pandemic. Casual goods stores increased the number of transactions by 219%. Book stores with 213%, hobby and toy stores were the sectors with the highest increase in transaction numbers by 8%, camping equipment 305%, bookstores were the sectors with the highest increase in transaction volume with 267%.

The main reason behind the increase in debit cards and slight decrease in credit cards is, the increasing amount of online shopping. According to webrazzi; since the total transaction volume and count is increasing among consumers, they tend to be more in control of their payments. So, they fund their payments with the money they have instead of crediting.

According to Global Payment Study 2020 Covid-19 report done by CRIF and Dun & Bradstreet, between December 2019 and June 2020 online payment performances are analyzed. In Europe, with 87,3% of payments being online, Denmark is the leading country. Romania is the least with only 13,4% performance. Turkey on the other hand, with 56,3% is above the European average which is, 47%

The global e-commerce volume is expected to be 4,4 Trillion dollars, whilst the role of e-commerce in retail market will be increased to 20,8% (Euromonitor International 2021)



**Figure 4. 6** Global E-commerce volumes (billion dollar) and its role in retail markets

## **SECTION 5**

### **5. TRANSITIONS IN CONSUMER BEHAVIOR WITH COVID-19 PANDEMIC**

Consumers now expect purpose-driven initiatives that support the triple bottom line people, planet and profits. Almost 70% of experts, expect consumers to be more concerned about sustainability from now on.

Consumers have started to prefer E-commerce, which is a method that reduces physical interaction to zero, except for receiving the cargo. However, direct access to the product is extremely important not only for health reasons, but also for reasons such as practicality, time, and energy savings. DORinsight, with the largest authorized database in Turkey with over one million registered members, conducted a study on "Changing consumer behavior after the epidemic" with the participation of 5,007 people over the age of 18 between 15-20 April 2020. Results on how purchasing behaviors are affected have been obtained. According to the results of the research, 92% of the female participants and 84% of the male participants stated that their purchasing behavior has changed, and 60% of them stated that their monthly expenditures have increased in this process. According to purchasing preferences, the food sector ranked first with 69%, while hygiene products ranked second with 60%. In meeting the needs, 60% of the participants gave importance to hygiene, 15% to price, 12% to accessibility, 92% to quality, and 4% to speed. According to the results of the research, 86% of the participants stated that the use of social media increased during the Covid-19 pandemic. (DORinsight,2020)

The concept of "making stock", which was needed in times of war but was forgotten later, gained value again with the Covid-19 pandemic period, and it was noteworthy that the purchasing patterns of consumers changed as well as their purchasing priorities. (Erkan,2020)

After the pandemic, the effect of e-commerce will be permanent. 8 of every 10 consumers will prefer e-commerce. According to Deloitte 2020 Holiday Retail survey, motivations of some consumers were as follows: (Deloitte 2020) 65% prefer online shopping in order to avoid crowded spaces,

- ❖ 51% addresses shops as risky environments due to pandemic,
- ❖ 51% also don't plan to return their old shopping habits even after the vaccination.

Of course, with the quarantine process, there were a series of needs on a global scale is being talked upon. Those needs, determine the new trends at e-commerce. Those trends in the market can be listed as; Subscriptions, fresh food sales online, faster deliveries, social media, usage of AR/VR, live broadcast, usage of AI, voice commands, new payment systems... (Ticimax,2020)

On the other hand, new trends for consumers can be listed as;

- ❖ The practicality of being on-the-go, simplicities and spontaneous,
- ❖ Being in the nature and turning to open-air ventures for socializing,
- ❖ Digitalizing to stay at home and following safer procedures,
- ❖ Distrusting media and denying information,
- ❖ Demanding contactless services and increased hygiene standards,
- ❖ Being thrifty and purchasing goods for the long run,
- ❖ Adapting to remote work and education procedures.

“2021 will be a pivotal year,” says Alison Angus, head of lifestyles at Euromonitor International. “Tailoring strategies to these emerging consumer trends will empower businesses to endure the unexpected and overcome adversities.” (Euromonitor International 2021)

## **SECTION 6**

### **6. METHODOLOGY**

This paper was prepared from a literature review packs on the effects of the Covid-19 pandemic, which has affected the world, on consumer behavior, e-commerce, and changes in payment methods. Current and old articles and news sources and blogs about the subject were used in this research paper to create an exploratory analysis. In the new norms, after the Covid-19 Pandemic, public surveys and interviews would support this study review too. Especially different generations' firsthand opinion is needed since even older generations familiarized themselves with E-commerce and digital payment systems. Also, whether younger generations who were already using these are satisfied with the developments Covid-19 has enforced. After the data related to the period covering the pandemic process are clearly explained, the differences can be examined by comparing them with the years before the pandemic. Research can be conducted on sectors that are positively or negatively affected as a result of changing consumer behavior due to the Pandemic.

In this paper a qualitative research has been made: Observation, text and article analysis are the resources. It is aimed to analyze the content of the data to be used in the study: Review, focus and summarize. By categorizing and elaborating, defining, and combining the data, the definition of various data will be made and explained.

Subject and scope limitations: Research, thesis, documentation, and Resource limitations that analyze consumer behavior during the pandemic period; the resource constraints that share survey and analysis data on E-commerce usage created a disadvantage. Sample limitation: It is restricted to active consumers of e-commerce. Time limitation: February-June 2021.

*For further research;*

According to the results of the article, it's thought that research studies should be further carried out after the pandemic process has ended. The purpose of this research is to become a steppingstone for the researchers to further analyze the pandemic-consumer relations. In order to make a numerical analysis, user surveys can be made and collect percentages of some variables whether increased or not. Also, some subjective opinions can be collected as well from different profiles. Such profiles can be defined as different generations as stated in section 2. Another profile can be different types of consumers stated in section 4. Some sample questions about this subject are listed in the examples below.

- Research question proposal 1: Will the consumer behaviors that has changed during the Covid-19 pandemic return to their past self after the pandemic process or will they be permanent?
- Research question proposal 2: Which consumer behaviors that have changed during the Covid-19 pandemic process can be permanent?
- Research question proposal 3: Which payment methods that have changed during the Covid-19 pandemic process can be permanent?
- Research question proposal 4: Will changing consumer behaviors and habits during the Covid-19 pandemic create other effects in the future or not?
- Research question proposal 5: Will E-commerce purchases, which have increased during the Covid-19 pandemic period, maintain their share in purchasing methods?
- Research question proposal 6: Will E-commerce sites continue to invest and develop their home delivery methods?
- Research question proposal 7: Will the older generations be as loyal as before or they change themselves to be more adaptive as they did in Covid process?
- Research question proposal 8: Did Covid-19 played a role for people to adapt financial technologies faster or did everything go in a pace its meant to be?

## **SECTION 7**

### **7. CONCLUSION**

Diseases have caused important health problems that have to be tackled throughout history and threatened people's life. These diseases, which have caused the death of millions of people, have caused great dangers for societies. Black Plague, Cholera, Spanish Flu, etc., which have been mentioned in the world from past to present. In addition to the epidemics, Covid-19, or the new Corona virus, which emerged in 2019, has also been declared as a global pandemic due to its spread rate and will go down in history as one of the major epidemics.

In the global world order, it can be said that this epidemic shows a higher rate of transmission compared to previous epidemics in history. Throughout the history of humanity, epidemics have led to radical social changes not only in the period when they were active, but also in the long term. The Covid-19 pandemic, which has affected the whole world, has significantly changed the consumption habits of people around the world and in our country.

Baron Rothschild once said: "Buy When There's Blood in the Streets" meaning, during times of crisis people tend to buy goods rather than saving money. In this period, a significant increase was observed in the demand for some product groups, while a decrease was observed in the demand for some products. While there has been a great increase in health, personal care, durable dry food and cleaning products, a decrease trend has been observed in clothing, jewelry, and accessories categories.

Since the first day of the Covid-19 pandemic period, many studies have been conducted on the behavior of consumers, changes in consumption and shopping habits, and it has been revealed that many of the results are similar to each other. During this period, a significant increase was observed in the market-food sector throughout the world. Due to the spread rate of the virus, increasing death rates, people's fear of

catching a disease, curfews, quarantine periods, people who store more than their needs and thus find themselves “stocking consumers” who felt safe was the most common consumer profile in this process. The need for stockpiling seen in the World War II re-emerged with the Covid-19 pandemic process and it is predicted that it will probably exist in our lives for a while after the pandemic ends.

Although the retail sector has weakened due to reasons such as people staying at home as a result of the Covid-19 pandemic and curfews around the world and the anxiety of disease transmission, electronic commerce has begun to experience its golden age. The changing consumer behaviors and lifestyles with the epidemic have radically affected the digital transformation process and brought it to a completely different point. The use of television and internet has increased, and visitor traffic in E-commerce has increased significantly. In this period, E-commerce sites selling on the internet also turned the process into an advantage. As the market share of E-commerce companies has increased, many of them have either revised their existing E-commerce platform or started to establish a new E-commerce platform.

All research data show that people who work at home, study at home, do sports at home, cook at home, use online channels for their shopping, prefer to pay by credit card rather than cash, are very sensitive about hygiene and health, and reduce their spending except for essential needs, due to the effect of the pandemic, indicates that a consumer profile is encountered. Although it is thought that some old habits will return after the epidemic, some habits are expected to be permanent. It can be said that some habits that settled in our lives during the Covid-19 pandemic process will remain a part of our lives as a result of the pandemic process.

As a result, the literature review and research results show that Covid-19 has changed and will change the consumption and spending habits of consumers globally. It is thought that consumers, who were not used to shopping online before the pandemic, started to meet most of their needs through E-commerce sites due to social isolation during the pandemic process and will continue to do so after the pandemic ends. The digital transformation, in this case specifically financial technologies, are bound to be even more popular in the future it's common sense. With this study, it can be derived that Covid-19 pandemic have speed up this process and some consumers have been introduced to digital payment methods earlier.

This study was created from a large-scale literature review on the effects of the Covid-19 pandemic, which has affected the world, on consumer behavior and the e-

commerce sector. Current articles and news sources about the process were used in the research. In the new normal after the pandemic, some empirical studies can be done on these issues. After the data related to the period covering the epidemic process are clearly explained, the differences can be examined by comparing them with the years before the epidemic. Research can be conducted on sectors that are positively or negatively affected because of changing consumer behavior due to the Pandemic. As stated in the beginning, this paper can now play a role as a starting point for researchers who wishes to conduct surveys and interviews to further analyze the issue.

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## **RESUME**